Literacy and Fertility in Uttar Pradesh: A Statistical Analysis

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Abstract:

This paper examines the relationship between female literacy rate and mean number of births per ever married woman at district level for Uttar Pradesh using Census 2001 data. This paper also attempts to examine the possible impact of the educational attainment of female on their fertility behavior in Uttar Pradesh. The difference in general fertility rate between illiterate and literate groups of women is 41 points whereas this difference is 33 points in rural area and 37 points in urban area. As the educational attainment of female increases this difference is decreasing in all three total, rural and urban areas of Uttar Pradesh.

Key Words: Female Literacy Rate, General Fertility Rate, Total Fertility Rate, Mean Number of Births per ever married woman, Age Specific Fertility Rate, Correlation.

Introduction:

Female literacy is becoming important as mothers play a central role in supporting children's education. Literate and educated mothers not only push their children to go to school, but are also able to help them with their school work when they do go to school. Therefore, it is argued, literate mothers are a strong weapon in the fight against illiteracy. Secondly, women have economic potential just as men do. If women remain illiterate, some of that economic potential is lost (as it is for men). Therefore, for a people or a nation to achieve development ideals, it is necessary that their female population be educated as well. Third point is that educated women tend to have fewer children than illiterate women.

Socio- economic development particularly education plays a key role in reducing fertility and mortality. But in recent years, question is that at what extents the socio-economic development linked with fertility in Indian context or is there over time attributed to some other factors. Some Study shows determinants of fertility are female literacy rate, urbanization, per capita income, regional variation and female work participation etc. Numerous explanations are given to reduce fertility. It is suggested that literacy will lead to delay in marriageable age. This leads to better understanding of contraceptive use which in turn reduces fertility.

Data and Analysis:

The population census of India, conducted every ten years, is the most comprehensive source of information on the size, distribution, living conditions and demographic characteristics of the population. For estimation of Female Literacy Rate and Mean Number of Births per ever married woman at district level, Census 2001 is used. Besides this, for estimation of Age-Specific Fertility Rate (ASFR), Total Fertility Rate (TFR), General Fertility Rate (GFR), Census 2001 data is used. With regard to educational level of women, they have been classified into 7 groups namely Illiterate,

Literate, Literate but below primary, Primary but below middle, Middle but below matric or secondary, Matric or secondary but below graduate, Graduate and above in respect of total, rural and urban. The scope of the study is limited to 2001 census data as only provisional total are declared for 2011 census data.

Table 1: Correlation Coefficient between Female Literacy Rate and Mean Number of Birth per ever married woman in Uttar Pradesh

	Correlation Coefficient	FLR_2001
MNB	Pearson Correlation	-.419**
	Sig. (2-tailed)	.000
	N	70

** Correlation is significant at the 0.01 level (2-tailed).

Female literacy rate and mean number of births per ever married women are inversely linearly related. The correlation coefficient between two rates is -0.419 which is significant as per Table1.

Total Fertility Rate is decreasing as educational attainment of female increases in total, rural and urban areas of Uttar Pradesh (see Figure 1).

Figure 1: Total Fertility Rate by Literacy of Women in Uttar Pradesh

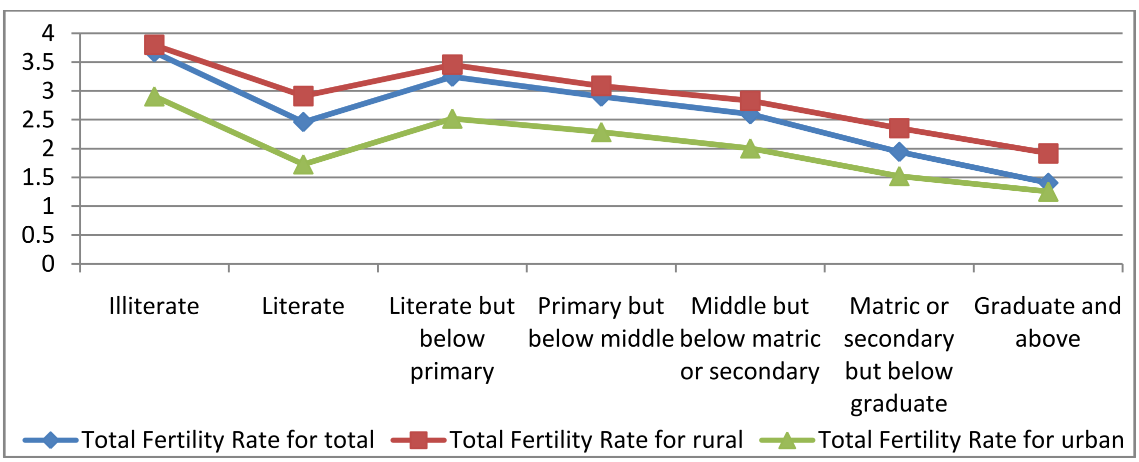

Table2: Age- Specific Fertility Rate by Literacy of Women in Uttar Pradesh

	Age-Specific Fertility Rate for Total						
Age Group	Illiterate	Literate	Literate but below primary	Primary but below middle	Middle but below matric or secondary	Matric or secondary but below graduate	Graduate and above
15-19	0.035	0.012	0.013	0.016	0.012	0.007	0.000
20-24	0.167	0.120	0.156	0.157	0.149	0.092	0.055
25-29	0.176	0.141	0.170	0.159	0.151	0.128	0.101

30-34	0.144	0.098	0.132	0.110	0.096	0.079	0.068
35-39	0.100	0.056	0.085	0.064	0.052	0.039	0.031
40-44	0.065	0.034	0.053	0.040	0.030	0.022	0.013
45-49	0.047	0.031	0.040	0.034	0.030	0.022	0.012
GFR	112	71	86	82	72	54	59
TFR	3.672586	2.461435	3.246384	2.901253	2.594811	1.942547	1.406095
	Age- Specific Fertility Rate for Rural						
Age Group	Illiterate	Literate	Literate but below primary	Primary but below middle	Middle but below matric or secondary	Matric or secondary but below graduate	Graduate and above
15-19	0.037	0.015	0.014	0.018	0.014	0.010	0.000
20-24	0.171	0.144	0.166	0.165	0.159	0.115	0.084
25-29	0.180	0.159	0.178	0.167	0.160	0.143	0.128
30-34	0.149	0.113	0.140	0.117	0.105	0.093	0.085
35-39	0.105	0.070	0.092	0.071	0.060	0.052	0.043
40-44	0.069	0.044	0.058	0.044	0.035	0.030	0.023
45-49	0.049	0.038	0.042	0.037	0.033	0.027	0.020
GFR	116	83	91	88	80	68	86
TFR	3.796246	2.910359	3.454236	3.08663	2.830271	2.352858	1.917505
	Age- Specific Fertility Rate for Urban						
Age Group	Illiterate	Literate	Literate but below primary	Primary but below middle	Middle but below matric or secondary	Matric or secondary but below graduate	Graduate and above
15-19	0.020	0.005	0.007	0.010	0.006	0.003	0.000
20-24	0.135	0.075	0.115	0.122	0.112	0.062	0.043
25-29	0.150	0.110	0.138	0.132	0.121	0.107	0.092
30-34	0.117	0.073	0.106	0.088	0.073	0.064	0.064
35-39	0.076	0.038	0.065	0.048	0.039	0.031	0.028
40-44	0.046	0.021	0.039	0.029	0.023	0.017	0.012
45-49	0.037	0.023	0.034	0.028	0.026	0.020	0.011
GFR	86	49	66	61	51	39	51
TFR	2.907007	1.725746	2.521085	2.28556	2.00305	1.520777	1.252489

Table 2 presents the data on age-specific fertility by literacy status of females in the Uttar Pradesh. The general fertility rate is 112 for illiterate women and 71 for literate women. The difference in general fertility rate between these two groups is 41 points whereas this difference is 33 points in rural area and 37 points in urban area. As the educational attainment of female increases this difference is decreasing in all three total, rural and urban areas of Uttar Pradesh. However GFR is high for women with educational attainment of Graduate and above as well as ASFR is also high for age group of 25-29 which is natural phenomena.

As for age specific fertility rates, literate woman in all age group have low fertility then their illiterate sisters and this ASFR decreases as educational attainment of female increases in total, rural and urban areas of Uttar Pradesh.

Conclusion:

Literacy is inversely linearly related to fertility levels of woman in Uttar Pradesh. Government programmes aimed at reducing fertility through the provision of services in respect of family planning methods which would not be of much help as long as female literacy rate is low. Therefore, every effort must be made to promote literacy as well as higher education among females. But these efforts are not very encouraging despite the fact that a constitutional obligation exists for enrollment of all the children up to age of 14 years in primary and middle schools but good proportion of children are still outside. Hence it is important to make all possible efforts to promote literacy among girls and higher technical education among females without much delay.

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Informal Organization and Decision Making at the Workplace

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Abstract

This paper is an attempt to understand whether an informal relationship among employees influences their work-related decisions, especially those with management.

A comparative analysis of middle – level and senior personnel from six formal organizations in Mumbai (two companies representing industrial production units, two hospitals representing health services and two colleges representing educational services) was undertaken.

The senior management and employees concurred that informal relationships among employees were common. However, individualistic tendencies in decision making were strong. Informal interactions did not result in opposition to managerial decision making but endeavored towards attaining targets.

Introduction

The study has focused on the factors leading to the emergence of the informal relationships, the nature of interactions among the members these networks, the functions that these networks perform for members, the process of decision making within them and their impact on managerial control.

The informal relationships in an organization can be differentiated from the formal ones in terms of the spontaneous relationships and their orientation towards friendship and affiliation. Moreover, leaders are informally chosen. The emergence of networks within the formal structure can be linked to several factors. It can be understood by factors such as proximity at the workplace, similarity and diversity in attitudes and socio-economic backgrounds and also problems faced by members in organizations.

Technology can also shape the nature of interactions at work. Informal relations develop between workers as a result of close and constant interaction. The formal structure may develop monotony in the daily routine. It can lead to friendships that provide an outlet for pent up emotions. People can come together in informal networks for the satisfaction of mutual interests and goals, security, social needs and self – esteem (Greenberg and Baron 1997).

Work provides a context for informal relationships. These relationships are characterized by uninhibited behavior. Members share trials and tribulations. Informal communication can help in educating members about organizational policies and issues. The communication within these networks can encourage relational learning at work. It can also develop cooperative relationships among multifunctional work groups. Informal interaction contributes to social capital formation by fostering an exchange of skills and sharing of opinions. Formal and informal communication may influence each other. Organizations can reinforce interpersonal relationships between individuals. Similarly, members in informal networks may engage in performing task/tasks as prescribed by the organization. Informal contacts can extend beyond organizational boundaries.

Within informal networks, decision making may involve making a choice among several alternatives. Informal networks among employees may influence the approach towards management policies (Mayo 1933). Management may perceive informal relationships between employees to be the root cause of organizational problems. It may restructure the informal groupings of its staff. However, management may foster fresh interactions. Employees may engage in informal relationships in the management hierarchy. Supervisors may relax with their juniors and not enforce rules strictly. However, these friendships may be formed because of the purposes served by the individuals. Moreover, informal networks can even be formed among managerial staff.

Methodology

The study explored the following hypothesis: informal relationships affect decision making at employees' personnel level and also administrative and policy level in the formal organization. The study attempts to find out whether informal relationships affect the performance output of an employee and that of the administrative and policy decisions of the management in any formal organization.

A comparative analysis of six formal, structured organizations in Mumbai (two companies representing industrial production units-Grindwell Norton and K. Raheja Universal, two hospitals representing health services-Prince Aly Khan Hospital and P.B. Hinduja National Hospital and Medical Research Centre, two colleges representing educational services-Sophia College for Women and St. Xavier's College was undertaken.

The study used non-random or non-probability sampling method. An understanding of what was required formed the basis of purposive sample collected in the study. The relevant and convenient cases in terms of 'middle-level employees' and 'senior personnel' were approached. About 10% of these cases were taken up for study. Therefore totally 118 respondents were taken up (55 at the level of seniors and 63 middle-level employees). The required personal contacts in the organizations informed by the initial contacts, helped in accessing the required sample. Therefore a sample of seniors in terms of managers from industrial production units, managers, Medical Superintendents and Deans from health service organizations, Heads of Departments, Vice Principals and Principals from educational service organizations was taken. A sample of middle – level employees in terms of officers and executives from industrial production units, junior medical officers, nurses and administrative staff from health service organizations, lecturers from educational service organizations was also taken.

The data obtained through the study was qualitative and quantitative in nature. A questionnaire was constructed to obtain the data. It was oriented towards seniors and middle – level employees. Likert scale and Friendship rating scales were used with responses from strongly agree to disagree on various dimensions. Some of the questions were 'open-ended' as well as 'closed-ended'. 'Sociometric' questions were also used to seek information from group members as to whom they would like or not like to interact with. Closed-ended questions provided the quantifiable data whilst the open-ended and sociometric ones provided qualitative information.

The variables used for the senior personnel aimed to gather information about their personal profile and their impressions about the employees. The seniors' attitudes about their employees regarding their work – related performance, adherence to rules and regulations, communication with each other and with seniors and reactions to decisions made by them would be measured. This would shed light on the impact of informal relationships on decision making at higher levels of the organizational hierarchy. An attempt was made to understand how employees' perceptions of their jobs brought them in informal relationships. It would also help to understand how the process of decision making operated within these networks. The responses from the middle-level and senior personnel were compared to develop an overall perspective to the study.

Analysis

The technique of factor analysis was used for better comprehension of dynamics of organizations and their employees. Sociometric and open-ended questions were analyzed by content analysis, by gaining a deeper insight into words and meanings.

The Kaiser-Meyer-Olkin test, a measure of sampling adequacy for factor analysis revealed a value of .617 for senior respondents. This indicated that factor analysis could be used (High values between 0.5 and 1.0 indicate that factor analysis can be used). The Bartlett's Test of Spherecity showed the approximate chi-square statistic as 54.203 with 21 degrees of freedom, which was significant at .000 level indicating that the hypothesis was accepted.

'Initial Eigenvalues' referring to the total variance attributed to particular factors were taken into account. Only those factors where Eigenvalues were 1.0 or greater than 1.00 were retained. This was revealed in the scree plot which plotted the Eigenvalues against the number of factors. Therefore, for the senior personnel , out of seven variables, only three components were retained. This is shown in the following table.

Table showing total variance for senior respondents

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulati-ve %
1	2.138	30.536	30.536	2.138	30.536	30.536	1.865	26.641	26.641
2	1.463	20.896	51.432	1.463	20.896	51.432	1.477	21.095	47.736
3	1.062	15.176	66.608	1.062	15.176	66.608	1.321	18.872	66.608
4	.811	11.579	78.187						
5	.572	8.174	86.362						
6	.543	7.763	94.124						
7	.411	5.876	100.000						

The focus was on the nature of communication, behavioral patterns and the nature of decision making at the workplace for the senior respondents.

For the middle-level employees, the Kaiser-Meyer-Olkin test revealed a value of 0.493, approximating 0.5 indicating the usefulness of factor analysis for analyzing the data. The Bartlett's Test of Spherecity indicated Chi-Square of 1756.190 with 990 degrees of freedom significant at .000 level once again indicating that the hypothesis was accepted.

The following table shows the initial eigenvalues for the middle-level employees in all the organizations:

Component	Initial Eigenvalues	Extraction Sums of Squared Loadings

	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.955	15.456	15.456	6.955	15.456	15.456
2	4.106	9.124	24.579	4.106	9.124	24.579
3	3.289	7.309	31.888	3.289	7.309	31.888
4	2.875	6.389	38.278	2.875	6.389	38.278
5	2.495	5.543	43.821	2.495	5.543	43.821
6	2.190	4.867	48.688	2.190	4.867	48.688
7	2.111	4.691	53.379	2.111	4.691	53.379
8	1.913	4.250	57.629	1.913	4.250	57.629
9	1.668	3.706	61.335	1.668	3.706	61.335
10	1.487	3.304	64.639	1.487	3.304	64.639
11	1.384	3.075	67.714	1.384	3.075	67.714
12	1.348	2.995	70.709	1.348	2.995	70.709
13	1.252	2.782	73.491	1.252	2.782	73.491
14	1.169	2.597	76.088	1.169	2.597	76.088
15	1.037	2.305	78.393	1.037	2.305	78.393
16	.928	2.062	80.455			
17	.888	1.973	82.428			
18	.800	1.778	84.206			
19	.725	1.612	85.818			
20	.646	1.436	87.254			
21	.628	1.395	88.649			
22	.572	1.272	89.921			
23	.510	1.132	91.053			
24	.472	1.049	92.101			
25	.438	.973	93.074			
26	.394	.876	93.950			
27	.344	.765	94.714			
28	.325	.722	95.436			
29	.301	.670	96.106			
30	.265	.588	96.695			
31	.225	.500	97.195			
32	.196	.436	97.631			
33	.166	.370	98.001			
34	.149	.331	98.331			
35	.134	.298	98.630			
36	.123	.273	98.902			
37	.096	.214	99.116			
38	.095	.210	99.327			
39	.084	.187	99.514			
40	.063	.140	99.654			
41	.047	.105	99.759			
42	.035	.079	99.837			
43	.034	.075	99.913			
44	.025	.056	99.969			
45	.014	.031	100.000			

The scree plot revealed that out of the forty five variables, only fifteen were retained for the middle – level personnel as only Eigenvalues of 1.00 or more were taken into account. They dealt with the following areas: workplace preferences, influence of seniors and friends, role and qualities of seniors, managerial control, the significance of sense of belongingness, interpersonal relationships, individual and group decision making (particularly the role of organizational groups, work patterns, group dynamics, individual perceptions of workplace phenomena, the significance of competence and organizational perceptions.

Conclusions

The data analysed by factor analysis and content analysis pointed out that observed that the senior personnel in all the organizations felt that employees communicated better not only among themselves but also with them. In all the workplace organizations the seniors endorsed that their employees endeavored for better performance. They kept the suggestions of employees in mind during the process of decision making in the organization. The findings pointed out that the employees could engage in informal interactions among themselves. The communication (among employees and between employees and seniors) was directed towards attaining targets and maintaining standards rather than 'informally developing norms' to counter this.

Findings for middle-level employees revealed the tendency to identify not only with the organization that one the employees revealed the desire to relate to their co-workers informally. Maintaining warm relationship with colleagues became important. They were satisfied in their relationships with their peers.

The employees were satisfied with the communication with their seniors and seniors' appraisal of their performance. According to them, their seniors helped them in solving their difficulties. The respondents perceived their seniors as leading their departments and organizations effectively. They were satisfied with their workload and work–schedules. In case problems emerged, they were resolved amicably keeping in mind the betterment of the organization. When it came to decision making, they preferred to 'think independently' for themselves and 'make their own decisions'. They felt that they were capable of handling their own problems and did not desire interference from any quarter. They did what they felt like doing and developed their own perspectives. They did not mind listening to others but the final decisions were their own. Even as a part of informal networks, they were not dominated by one leader. Everyone contributed with his/her ideas. In the event of a decision reached by consensus everyone was accountable for the decisions made.

Physical proximity at work could play a key role in the setting up of these networks. However, people from different departments could also possess similar ideas and values which could bring members together in these networks of relationships. Within the formal setup, the informal networks in the organizations studied performed a vast array of functions for the employees. For instance, they chatted on current topics and on work-related issues. However, they also shared 'non-work related' problems. Within the set of co-workers, friends were those with whom one had 'sociable interaction' and with whom one would 'discuss personal matters'**.**

Employees in these networks gossiped, socialized with each other, exchanged views, greeted each other, and joked with each other, shared tea, coffee and food. They also worked together as they planned out programs and exchanged notes. However, these relationships did not extend to their families. Though collectivities were formed, of individualistic tendencies in decision making were strong enough for members to assert themselves. Everyone wanted to be heard. Everyone wanted to have a share in the decision making process. They did not mind taking advice from their group members. The process of 'groupthink' did not seem to operate. The management personnel in each of these organizations seemed to value suggestions provided by employees.

Therefore the study negated the hypothesis by revealing that informal relationships do not affect decision making in structured organizations for middle-level personnel and managerial staff.

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Effect of Complex Resistance and Plyometric Training on Explosive Power

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Abstract

The purpose of the study was to find out the effect of complex resistance and plyometric training on leg strength. To achieve this purpose of the study, twenty men students studying in the Department of Physical Education and Sports Sciences, Annamalai University, Annamalainagar, Chidambaram were selected as subjects at random. The selected subjects were divided into two equal groups of ten subjects each, such as complex training group and control group. The group I underwent resistance and plyometric training for three days per week for six weeks. Group II acted as control who did not participate any special training programmes apart from their regular physical education activities as per their curriculum. The following variable namely explosive power was selected as criterion variable. All the subjects of two groups were tested on selected dependent variables at prior to and immediately after the training programme. The analysis of covariance (ANCOVA) was used to analyze the significant difference, if any among the groups. The .05 level of confidence was fixed as the level of significance to test the "F" ratio obtained by the analysis of covariance, which was considered as an appropriate. There was a significant difference between complex training group and control group on explosive power. There was a significant improvement on explosive power due to complex resistance and plyometric training.

Key words: complex training , resistance training, plyometric training.

Introduction :

Successful sporting performance at elite levels of competition often depends heavily on the explosive leg power of the athletes involved. In many individual sports such as Track and Field events, Gymnastics and Diving the ability to use high levels of strength as quickly and as explosively as possible is essential to perform at elite levels. Many team sports also require high levels of explosive power, such as Basketball, Volleyball, Netball , Rugby and Football codes for success at elite levels of competition. Vertical and horizontal jumping, in its many different forms, requires high levels of explosive muscular power.. There have been many research studies that have investigated leg power as it relates to vertical jump (Harmen et al 1991;Sawula 1991; Young 1995) and how to develop leg power through various weight training(Adams 1992; Adams1987; Blakey1987; Brezzo 1988; Brown 1986; Eisenman 1978)and plyometric training techniques(Adams 1992; Adams1987; Shorten 1987).

There has been many different methods and training techniques utilised in various research studies investigating the development of explosive leg power. Resistance training is a common term for many different types and variations of exercises using variable resistances which overload the musculature to provide a training effect (Lyttle 1994) .Plyometrics are a training technique which utilise the stretch shorten cycle (S.S.C.) to produce energy for dynamic muscle contractions, and are said to be vital to the optimal development of muscular power. Other forms of training commonly used to develop V.J. include various combinations of resistance training and plyometrics (Adams 1992; Adams1987; Blakey1987;), short sprints, towing sleds, maximum vertical jumping, medicine ball drills and others which will be mentioned later.

There have been numerous studies investigating the effects of weight training on power development (Adams 1992; Adams1987; Blakey1987; Clutch et al.,1983;), and plyometric training. while limited research has been carried out investigating the combined effects of plyometric and weight training on vertical jump ability. Much of the research to date comes from authors who use subjects who come from jumping oriented sports (volleyball and basketball), and apply the results of their research directly to these sports. However these training techniques can be applied to many sports which require high levels of explosive leg power as a major physiological component for optimal performance.

The combination of plyometric training and weight training are thought to be useful for developing athletic power. A number of studies demonstrate the effectiveness of plyometrics compared to non- exercising control groups (Blakey and Southard, 1987; Diallo et al. 2001;). Other studies demonstrate an enhancement of motor performance associated with plyometric training combined with weight training or the superiority of plyometrics, compared to other methods of training (Adams et al.,1992; Clutch et al.,1983; Delecluse et al., 1995; Duke and BenEliyahu,1992; Fatourous et al., 2000; Ford et al., 1983; Lyttle et al.,1996;). The evidence indicates that the combination weight training and plyometrics are effective.One way to combine the two forms of training is complex training or the contrast method. Recent studies have evaluated this type of training with mixed results.

Complex training involves the completion of a resistance exercise prior to a plyometric exercise. A classic example is to perform vertical jumps or depth jumps after the completion of a back squat exercise. The term ‘complex training’ is credited to Verkhoshansky et al. (1973). It is postulated that the resistance exercise will have a performance enhancing effect on the plyometric activity (Ebben and Watts, 1998), resulting in increased power output, increased performance outcome and enhanced efficiency of the SSC behavior. Complex training is widely used in the practical setting and is a popular training modality. A number of reviews have been written on complex training (Docherty et al., 2004; Ebben, 2002; Ebben and Watts, 1998; ffreys, 2008). Research has found the complex training can be beneficial to athletic performance (Comyns et al., 2007; Evans et al., 2000; Güllich and Schmidtbleicher, 1996; Young et al., 1998), while the opposite has also been reported (Jones and Less, 2003; Scott and Docherty, 2004). A possible explanation for this contradiction in findings is that many variables have an influence on the research outcomes and thus the efficiency of complex training, such as the magnitude and mode of the preload exercise as well as the rest interval between the preload and the plyometric components of complex training. In addition, the gender, training status, training age, strength levels of the participant may influence the potentiating benefits of complex training (Docherty et al., 2004; Robbins 2005).

METHODOLOGY

The purpose of the study was to find out the effect of complex resistance and plyometric training on explosive power. To achieve this purpose of the study, twenty men students studying in the Department of Physical Education and Sports Sciences, Annamalai University, Annamalainagar, Chidambaram were selected as subjects at random. The selected subjects were divided into two equal groups of ten subjects each, such as complex training group and control group. The group I underwent resistance training and plyometric training for three days per week for six weeks. Group II acted as control who did not participate any special training programmes apart from their regular physical education activities as per their curriculum. The following variable namely explosive power was selected as criterion variable. All the subjects of two groups were tested on selected dependent variables at prior to and immediately after the training programme. The analysis of covariance (ANCOVA) was used to analyze the significant difference, if any among the groups. The .05 level of confidence was fixed as the level of significance to test the "F" ratio obtained by the analysis of covariance, which was considered as an appropriate

Analysis of the Data

Explosive power

The analysis of covariance on explosive power of the pre and post test scores of complex training group and control group have been analyzed and presented in Table I.

TABLE I

Analysis Of Covariance Of The Data On Explosive Power Of Pre And Post Tests Scores Of Complex Training And Control Groups

Test	Complex Training group	Control Group	Source of Variance	Sum of Squares	Df	Mean Squares	Obtained 'F' Ratio
Pre Test							
Mean	50.300	50.400	Between	.050	1	.050	.002
S.D.	4.522	4.477	Within	364.500	18	20.250	
Post Test							
Mean	54.900	50.600	Between	92.450	1	92.450	5.312*
S.D.	4.433	3.893	Within	313.300	18	17.406	
Adjusted Post Test							
Mean	54.945	50.555	Between	96.382	1	96.382	126.988*
			Within	12.903	17	.759	

* Significant at .05 level of confidence.

(The table values required for significance at .05 level of confidence for 1 and 17 and 1 and 18 are 4.45 and 4.41 respectively).

Results

The table I shows that the pre-test mean values on explosive power of complex training group and control group are 50.300 and 50.400 respectively. The obtained "F" ratio of 0.002 for pre-test scores is less than the table value of 4.41 for df 1 and 18 required for significance at .05 level of confidence on explosive power. The post-test mean values on explosive power of complex training group and control group are 50.600 and 54.900 respectively. The obtained "F" ratio of 5.312 for post test scores is more than the table value of 4.41 df 1 and 18 required for significance at .05 level of confidence on explosive power.

The adjusted post-test means of complex training group and control group are 54.945 and 50.555 respectively. The obtained "F" ratio of 126.988 for adjusted post-test means is more than the table value of 4.45 for df 1 and 17 required for significance at .05 level of confidence on explosive power.

The results of the study indicated that there was a significant difference between the adjusted post-test means of complex training group and control group on explosive power.

Conclusions

Blakey and southard (1987) determined the effects of plyometric exercise combined with weight training on leg strength and leg power plyometrics which shows a significant gains in both strength and power for each group. Depth jumping (plyometrics) and traditional weight training on performance of vertical jump and other measures of strength shows significant improvement on vertical jump(clutch et al; 1998). From the results of the study it was concluded that there was a significant improvement on explosive power for experimental group with six weeks of complex resistance and plyometric training.

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Medical Tourism in India

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Introduction

Tourism industry is one of the fastest growing industry in the world. India is the land of vast attraction ranging from diverse natural formations and historical monuments. In 2010 the total number of forign tourists that arrived in India was 5*.58 million and they brought in a foriegn exchange of Rs 648.89 billion($14.4billion).*

Tourism is the temporary, short-term movement of people to destination outside the places where they normally live and work. The World Tourism Organization defines ‘Tourists’ as people who "travel to and stay in places outside their usual environment for not more than one consecutive year for leisure, business and other purposes not related to the exercise of an activity remunerated from within the place visited".

Medical tourism is the amalgamation of two distinct service types; Healthcare and Tourism. Medical tourism is a term initially coined by travel agencies and the mass media to describe the rapidly-growing practice of travelling across international borders to obtain health care. Medical Tourism is the concept of traveling to a particular country to avail the world class Healthcare services. If the Healthcare procedure is combined with a family vacation then it is called as medical tourism. The concept of Medical Tourism is not a new one. The first recorded instance of medical tourism dates back thousands of years to when Greek pilgrims traveled from all over the Mediterranean to the small territory in the Sardonic Gulf called Epidauria. Epidauria became the original travel destination for medical tourism. Ancient Roman spas that were believed to cure an endless list of ailments still offer hope and relief to bathers today. The World Tourism Organization includes the following in its definition of medical tourism: medical care, sickness and well-being, rehabilitation and recuperation.

The Indian medical tourism industry, growing at an annual rate of 30 percent, caters to patients mainly from the US, Europe, West Asia and Africa. Although in its developing stage, the industry is outsmarting similar industries of other countries such as Greece, South Africa, Jordan, Malaysia, Philippines and Singapore. Encouraged by the growth of the industry, the Confederation of Indian Industry (CII) and McKinsey have predicted that the industry will grow to earn an additional revenue of $2.2 billion by 2012.

International Scenario

Medical tourism is growing and diversifying. Estimates vary, but McKinsey & Company and theConfederation of Indian Industry put gross medical tourism revenues at more than $40 billion worldwide in 2004. McKinsey & Company projects that the total medical tourism revenues will raise to $100 billion by 2012.

It is the World’s largest industry after retailing. Global healthcare revenue is US$ 3 trillion. It is estimated that the Asian market will generate in excess of USD 4.4 billion by 2012. Popular medical travel worldwide destinations include: Argentina, Brunei, Cuba, Colombia, Costa Rica, Hong Kong, Hungary, India, Jordan, Lithuania, Malaysia, The

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Philippines, Singapore, South Africa, Thailand, and recently, Saudi Arabia, UAE, South Korea, Tunisia and New Zealand. Popular cosmetic surgery travel destinations include: Argentina, Bolivia, Brazil, Colombia, Costa Rica, Cuba, Mexico and Turkey.

The reasons patients travel for treatment may vary. Many medical tourists from the United States are seeking treatment at a quarter or sometimes even a 10th of the cost at home. From Canada, it is often people who are frustrated by the long waiting times. From Great Britain, the patient can't wait for treatment by the National Health Service but also can't afford to see a physician in private practice. For others, becoming a medical tourist is a chance to combine a tropical vacation with elective or plastic surgery. And more patients are coming from poorer countries such as Bangladesh where treatment may not be available.

Medical Tourism Industry in India.

According to the Confederation of Indian Industry, India has the potential to attract 2 million tourist per annum which could contribute to $ 5 billion to the economy. The art of Health Care in India can be traced back to nearly 3500 years. From the early days of Indian history the Ayurvedic tradition of medicine has been practiced. During the rule of Emperor Ashoka Maurya (third century BC), schools of learning in the healing arts were created. Many valuable herbs and medicinal combinations were created. Even today many of these practises are continued. India has always been a regional health care hub for the health care tourists from the like Afghanistan, Bangladesh, Pakistan, Nepal, Bhutan, UAE and Maldives; recently India has emerged as one of the most important global destination for medical tourism. Now international patients from the developed countries like USA, Canada, UK, Europe etc. travel to India for the low-cost medical treatments like knee joint replacement, total hip replacement, hip resurfacing, weight loss procedures- gastric lap band, heart procedures, elective surgeries and also for rejuvenation therapies promised by yoga and Ayurveda. A nice blend of top-class medical expertise at attractive prices is helping more and more corporate hospitals in India to lure foreign patients for high end surgeries. As more and more patients from Europe, North America and other affluent nations with very high medical costs and long wait lists look for effective options of immediate, low-cost, affordable treatments, medical health care travel to India is definitely on the cards for most of them. India offers a growing number of private centers of excellence where the quality of care is as good as or better than that of big-city hospitals in the United States or Europe. The medical care sector in India has witnessed an enormous growth in infrastructure in the private and voluntary sector. The private sector, which was very modest in the early stages, has now becoming a flourishing industry equipped with the most modern state of the art technology at its disposal. It is estimated that 75% of healthcare services and investments in India are now provided by the private sector. Health and medical tourism is perceived as one of the fastest growing segments in marketing destination India today. India could earn $2 billion annually and create 60 million new jobs by subcontracting work from the British National Health Service. As per market research report “Booming Medical Tourism in India”, India’s share in the global medical tourism industry will reach around 3% with a revenue worth US$ 3 Billion by 2013, growing at Combined Annual Growth Rate (CAGR) of around 26% during 2011-2013. The number of medical tourists is anticipated to grow at a CAGR of over 19%

during the forecast period to reach 1.3 Million by 2013.

India's Strengths

India has 15000 hospitals & 875000 hospital beds with 500000 doctors and 737000 nurses. Its 170 medical colleges are producing 18000 new doctors every year. India has world class corporate hospitals with good infrastructure & technology on par with USA, UK & other European countries. Immediate attention / treatment / surgery with a good success rate at 98.7% as compared to US - 97.5% , the Low cost (1/10th), high quality, affordability make India attractive. Increase in use of Computerized Hospital Information systems, strong pharma sector with 350000 retail pharmacies, fast emerging major Drug R&D Centers, strong Generic drugs business and the low cost of drug development also make India a better destination for treatment. The 5000 year old civilization, historical, Cultural and Religious diversity, diverse geographical landmarks the vast coastline and the traditional arts and crafts makes India major tourist attraction. Chirstian Medical College (CMC) Vellore is well known all over the world. India's first heart valve replacement was conducted in CMC Vellore in 1961. Over 60,000 cardiac surgeries done per year in India. Multi organ transplants like Renal, Liver, Heart, Bone Marrow Transplants, are successfully performed at one tenth the cost. Patients from over 55 countries treated at Indian Hospitals. The south Indian city of Chennai has been declared India's Health Capital, as it nets in 45% of health tourists from abroad and 30–40% of domestic health tourists. Chennai is relatively inexpensive city compared to the other metropolitan cities like Mumbai and Delhi. Arvind Hospitals at Madurai, Tamil Nadu conducts the highest number of cataract surgeries in the world.

Value proposition -in US $

Procedure	US	UK	Bangkok	India	Singapore
Angioplasty	30000	21000-27000	4000-5000	4000- 5000	5000
Angiography	2500 - 3000	2000	1100	400	800
Hip replacement	19000	13000-16000	--	6000	6600
Knee replacement	27000-32000	16000-18000	--	6000	6000
CoronaryArtery Bypass Grafting	30000	--	--	6400	9600
Lasik eye surgery	--	2250-2900	750	400	--

India's Opportunity

Ayurveda is recognized as an official healthcare system in Hungary. Doctors in the west are increasingly prescribing Indian systems of medicine. More than 70% of the American population prefers a natural approach to health. Americans are said to spend around $ 25bn on non-traditional medical therapies and products. There are almost 50 million Americans with no health insurance. Canada and UK are having more than 700000 and 850000 patients respectively waiting for procedures/surgery for 6 months to 1yr. The medical tourism market in India has been pegged to grow to around Rs 11, 000 cr. by the next couple of years till 2012-13. Some 648,000 Americans will seek medical treatment abroad this year, and that number will grow by 35 percent over each of the next 3 years, according to the Deloitte Center for Health Solutions. Other researchers, such as Josef Woodman, author of Patients beyond Borders, put the number of outbound U.S. patients at 240,000 per year.

Indian Initiative

The following are the important iniatives taken by government of India.

- Ministry of Tourism India (MoT) is planning to extend its Market Development Assistance (MDA) scheme to cover Joint Commission International (JCI) and National Accreditation Board of Hospitals (NABH) certified hospitals.
- Already 13 Indian hospitals have been accredited by the Joint Commission International (JCI).
- IMTA recommends to open up 'Visa on Arrival' to boost medical tourism
- India proactively talking to Foreign Insurance companies to treat their beneficiaries in India. Health insurance has a way of increasing accessibility to quality healthcare delivery especially for private healthcare providers for whom high cost remains a barrier.
- In order to encourage foreign health insurers to enter the Indian market the government has recently proposed to raise the foreign direct investment (FDI) limit in insurance from 26% to 49%.
- Surrogacy in India is of low cost and the laws are flexible. In 2008, the Supreme Court of India in the Manji's case (Japanese Baby) has held that commercial surrogacy is permitted in India. That has again increased the international confidence in going in for surrogacy in India.
- Increased visibility & ease of access to leading hospitals, doctors and surgeons who post their skills & specialties, pricing etc on websites has made available a wide choice of treatment to the overseas patients.
- Media is showcasing India’s ability to treat overseas patients in a comparable environment.

Alternative Medicine Proposition

- Ancient Ayurvedic stream of medicines
- Rejuvenation alternatives: Kerala’s health retreat
- Naturopathy and Yoga

Need of the Hour

Word of mouth business to change to media driven business-need for India International Medical Tourism Media. Marketing international hospital through Internet Branding, Facilitator –Promote hospital & partners on their web sites and regular updating of web site, content & rates. India has to form Corporate Hospitals Medical Tourism Consortium with front offices in UK, USA, Canada, Middle East, South East Asian countries. Also to provide Medical Tourism Facility Managers in these countries for networking with foreign hospitals & Consultants for patient reference on profit sharing per patient basis. This will help us to collect data base of uninsured patients and long waiting patients in USA, UK, Canada & other countries.

It is also necessary to form Medical Tourism Association (India) - for laying down

MT business ethics, rates, wellness tourism policies, procedures etc. and to form Medical Tourism Regulatory Body /Ethics Committee.

Conclusion

Despite strong potential, there are some areas that Indian authorities needs to work on to further improve the quality of healthcare. Some key improvement areas include:

- Infrastructure is a major concern affecting India as a destination. Some drawbacks include lack of proper flight connectivity to all destinations, bad roads, safe food and water availability etc. Also, target oriented infrastructure investment would prove helpful.
- Many hospitals in India still do not have international accreditation which would make them eligible for coverage with foreign insurance agencies. This would see a surge in the number of patients willing to come to India for treatment.
- There is a need for standardized education in medical institutions and regulations to curb quacks. Also, doctors and other healthcare professionals need to be trained on interpersonal and communication skills. Hygiene is also a major point of concern for patients and steps need to be taken to increase awareness among medical attendants.
- India as a safe and trustworthy destination for both medical and tourism purposes is still unknown to many and this needs to be promoted on a large platform. This could be achieved by exhibitions, road shows, and advertisements in targeted countries.
- India would also benefit if it could streamline immigration process for medical visitors. A negative perspective towards bureaucracy also needs to be addressed. Also, joint ventures with overseas companies would help in the exchange of knowledge and expertise.

Even though India offers many opportunities for medical tourism growth, there are aspects which need immediate attention. For the future growth of medical tourism in India, the healthcare and tourism sectors need to grow in tandem. Brain drain also needs to be arrested and reversed. Better infrastructure, world class medical facilities, and medical insurance reforms would help make India the leader in medical tourism.

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Eben Cabot-the Victim of Oedipus Complex in Desire Under the Elms

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Abstract

Eugene O'Neil, the father of modern American drama. Has been regarded as the American Shakespeare. He shows in his plays man battling with harsh environment and with his own inner passions, instincts and intuitions. His **Desire Under the Elms** deals with adultery, insanity and possessiveness. It is a tragedy which is based on mother fixation and the primal father-son conflict. His plays re influenced by the psychological researches of Freud and Jung. The Freudian theories are very well presented in the portrayal of Eben Cabot's character.

O'Neil invites us to believe "Man is a puny creature who vainly dreams of high achievements but is dogged by disaster." Most of O'Neil's heroes are broken fragments figures of alienation or frustration. Eben Cabot of **Desire Under the Elms** aspires many things but is dogged by disaster. He is a simple rustic farmer living on a remote New England farm and leading a primitive existence.

The play opens with Eben, the young son of Ephraim by his second wife who is dead. Eben opens the play as he comes out the house and rings a large bell to call his elder brothers Simon and Peter for the supper. From his conversation with his brother it becomes clear that like his elder brothers he too hates his father.

The damaging influence of mother fixation or excessive love for the parent is presented in the character of Eben. His mother is dead but he can not forget her. He desires to possess the farm as he knows that it lawfully belonged to his mother and after her death he is legal heir of it.

He believes that his father had stolen it from her and his father over-worked his mother and thus killed her. He wants to take revenge upon his father for all the wrongs he did to his mother. He thinks her soul get rest only if the wrongs are revenged. So he hates his father. The desire for revenge detervive his character. His desire to possess the farm is a type of unconscious revenge upon his father's tyranny. He accuses Ephraim for the fatal end of his mother.

He says: :She'd got too tired. She's got too used t' bein' too tired. That was what he done…"

Even his relation with his brothers is not cordial. He accusses his brothers who did not stand beside their mother when she was suffering and leading a lonely life. He believes that the spirit of his dead mother still haunts the house.

"she can't get used t' bein' free-even in her grave."

After having the news of Ephraim's marriage Simeon and Peter decide to leave for California and Eben pay for the share of his brothers on farm. He steals the money hidden by his father and purchases the shares so he sticks to his possession of the farm.

Eben's visit to prostitute Minne signifies much more than the physical attraction of a male to a female. In spite of knowing that his brothers and father have slept with her, he is proud of his relationship with her. In every respect he wants to share with his father's possession. He says, “Ay-eh! We air his heirs in everything!”

His love for his dead mother is responsible for his attraction to his new Maw-Abbie. In the beginning he hates her though he is sexually attracted by her. He hates her as she has taken the place of his mother. He is torn between his desire and his resentment for Abbie.

Gradually Eben is trapped by her sensuality. His longing for the lost mother’s urge finds a ray of hope in Abbie. His search for a lost maternity couples him to be a victim of Abbie’s lust and purpose. He unites physically with Abbie, in the parlour that had not been opened since his mother died.

After that night Eben is bold, confident and finds peace within himself. His oedipal feelings are purged. He does not respond to the love Abbie as a young healthy man do, rather he is glad that he has avenged the wrongs of his mother. Like Simeon and Peter, at first, he seeks satisfaction in a dream of material possession, but as the play proceeds, it becomes clear that his hatred for his father and his legalistic claims of ownership are only signals of a truer desire to re-discover the security through an identification with the land.

In reality, Eben is opposite of his father and his brothers, he has an undefined poetic sensibility and gift of feminity about him. He is the hero founded with poetry. When a son is born to him, he is overjoyed as his revenge is over. But when Cabot tells him that Abbie has used him merely to get a heir, he is mad with rage. He feels that he is befooled. He says:

“I wish, ye was dead! I wish I was dead along with ye before this came! But I’ll get my vengeance.”

He refuses to listen to the presuation of Abbie and is convinced of her love only when the child is killed. He realizes that he has forced her for the sin. His conscience pricks him and couples him to share with her punishment. As a result both of them surrender before law. His war for materiel possession ends with the crime.

So his character embodies the harmful effect of Oedipus complex.

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Role of TSSIA in Development of MSME Sector in Thane

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Abstract:

Worldwide, the micro small and medium enterprises (MSMEs) have been accepted as the engine of economic growth and for promoting equitable development. The major advantage of the sector is its employment potential at low capital cost. The labour intensity of the MSME sector is much higher than that of the large enterprises. The MSMEs constitute over 90% of total enterprises in most of the economies and are credited with generating the highest rates of employment growth and account for a major share of industrial production and exports. Hence MSME has been the backbone of the industrio-economic sector in India. There is a considerable concentration of MSME in Thane where TSSIA- Thane Small Scale Industries Association has played a vital role since its inception in development of the MSME sector. The city of Thane is expanding at a phenomenal pace and the industrial scenario in the city has also been rapidly changing. TSSIA under its able leadership since last three decades have created various platforms for entrepreneurial development.

Keywords: TSSIA, Thane, Entrepreneurship, Industrial Associations

Introduction:

Worldwide, the micro small and medium enterprises (MSMEs) have been accepted as the engine of economic growth and for promoting equitable development. The major advantage of the sector is its employment potential at low capital cost. The labour intensity of the MSME sector is much higher than that of the large enterprises. The MSMEs constitute over 90% of total enterprises in most of the economies and are credited with generating the highest rates of employment growth and account for a major share of industrial production and exports. Hence MSME has been the backbone of the industrio-economic sector in India. There is a considerable concentration of MSME in Thane where TSSIA- Thane Small Scale Industries Association has played a vital role since its inception in development of the MSME sector. The city of Thane is expanding at a phenomenal pace and the industrial scenario in the city has also been rapidly changing. TSSIA under its able leadership since last three decades have created various platforms for entrepreneurial development.

The word MSME- describes the Micro, Small and Medium enterprises and their needs and requirements are different from the large corporate sector industries in terms of finance, energy, human resources, import-export, taxation etc. TSSIA since last three decades has been has been instrumental in addressing these needs.

History of TSSIA:

TSSIA has been aiming towards all round development of the MSME's in and around Thane. In early 50's there was only one association know as TMA- Thane Manufactures Association which was only interest in the big boys i.e. large scale manufacturers only. Since then as the industrial development grew, Thane became the industrial hub and numerous small scale industries sprang up. There was a need for someone to take the issues of the small and tiny sector and resolve them with full dedication. So in the year 1974 an initiative was taken up by Shri. M.R. Khambete, who with five other members started with the concept of an association for the small scale and later on named it as TSSIA- Thane Small Scale Industries Association.

At TSSIA, special attention and priority is being given to only MSME and the membership is open to all those entrepreneurs who form the MSME sector. TSSIA has been taking up various initiatives of which some have been highlighted herein forming a part of their activities since last three years.

TSSIA's Role in the Year 2007-2008:

In the year 2007-2008, TSSIA had actively taken up the issue with MIDC to protest the water tariff hike a meeting with MIDC higher authorities like Mr.S.D.Dhote, Chief Engineer, Mr. Dharde, Executive Engineer, and Mr. S.R.Patil Dy. Engineer were held alongwith the issue of poor supply of water to the MIDC plot holders in Wagle Industrial Estate was taken up very strongly. Along with this, what today we see as zero load shedding in Thane and Mulund is an outcome of serious efforts by TSSIA with MSEDCL**.** TSSIA had been pursuing the issue of zero load shedding in Thane, Mulund, Bhandup & Kanjurmarg Area and to this effect held many meeting with MSEDCL's top officials like Dr. Ajay Bhushan Pandey, M.D, Board of Director and High officials of Tata Power. To highlight local level problems TSSIA has conducted meeting with MSEDCL officials like Mr. N.A Khan & Mr. Gholap, Superintendent Engineer, Thane circle, Mr. Petkar, Executive Engineer, Wagle Division & Mr. Rajput of Thane Division.

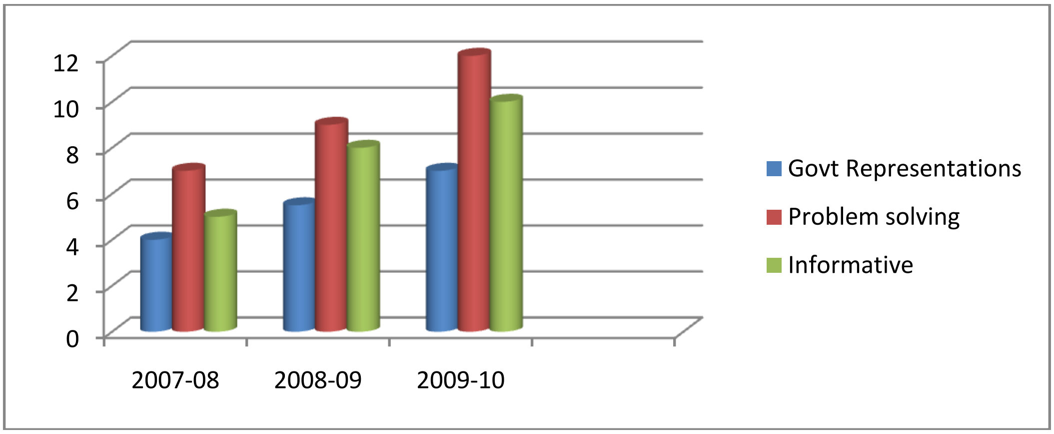
TSSIA represented strongly against the 42% tariff hike demanded by MSEDCL and was successful in limiting it to 6% for the year 2008-09. We have also with the help of COSIA taken up the matter of refund of RLC which the MSEDCL has collected from the consumer. The matter was taken up at the tribunal and it was accepted that RLC is a loan to be refunded by MSEDCL to the Industries. TSSIA has consistently opposed the imposition of the new registration for TMC and to this effect had many meeting with the Commissioner Thane Municipal Corporation Shri. Nandkumar Jantre and other Corporator. The form 17 facility became operational and the starting problems were resolved by various meetings with higher officials of TMC like Mr. Manik Munde, Mr. Vyankatesh Bhat, Dy. Commissioner, Shri K.D.Nipurte, & Mr. Thorat, Asst. Commissioner Octroi. TSSIA Officials regularly attended State Level Udyog Mitra & Zilla Udyog Mitra meetings at Mumbai & Thane. We have strongly and effectively taken up various issues like Solvent Order, Encroachment, Construction of Drainage, D.G set Permission, Factory License and issues like garages on various roads in Wagle Estate, weekly market in Wagle Estate on Road No. 22, which is affecting the member industry for free movement of their vehicles entering into their factory. TSSIA followed up with TMC for the repair of roads in Wagle Industrial Estate and saw to it that most of the roads were repaired.

On continuous follow-up by TSSIA, State Government has framed rules for Facilitation Council which are called the Maharashtra Micro & Small Enterprises Facilitation Rules, 2007 under notification dated 7th January 2008 & vide G R dated 24th January 2008. We are now following up with the State Government to set up the facilitation committee so that matter of delayed payment to MSEs are taken up effectively.

MSME is generally many a times one man show and hence suffers because there are many types of taxes and then their inspectors are visiting the industries wherein considerable time is lost attending to their demands. TSSIA has taken up many such issues with ESIC, Sales Tax, Central Excise, PF , Octroi etc. TSSIA gave free space to Central Excise department for Help Excise Center. Prior to this no officer was sitting in the Help centre, and hence this matter was taken up in RAC of Central Excise. Excise Superintendent level official from excise department do attend the help center which is very useful to the members. A Japanese Delegation consisting 3 members visited TSSIA to interact with Office Bearers & Managing Committee Members of TSSIA on funding to SIDBI for the development of MSME and to help them to improve energy efficiency. There was a meeting with High Level Parliamentary Standing Committee on Industries was held at Mumbai on credit need of SSI & KVI sectors & related issues in the Maharashtra.

TSSIA's Role in the Year 2008-2009:

In the year 2008-09, to get sufficient supply of water to the MIDC plot holders in Wagle Industrial Estate TSSIA official met MIDC officials and took up the issue very strongly with the Executive Engineer and other officials and due to the continuous follow-up with the situation improved to a great extent. TSSIA protested the implementation of new registration for TMC and the procedure adopted by them. TSSIA on continuous follow-up with TMC Commissioner, Dy. Mayor, Opposition Party Leader, Standing Committee Chairman, and Leader of House, and got exemption all SSI from registration. TSSIA has used both the forums at Thane and Mumbai and has taken up various issues and made effective representation. TSSIA submitted RTI to the Directorate of Industries taking up the matter that the DIC has not conducted ZUM meetings for quite some while which is causing hardship to the entrepreneur as he has no redressal forum. Because of this RTI, top officials of Industry department instructed all District Collectors & DIC officials to conduct the ZUM meeting regularly all over the state. TSSIA has taken up issues pertaining to Labour NOC from Commissioner of Labour in the matter of plot transfer, Fire NOC charges in MIDC Area, and requisition notices from Forest Department. As an effect of this, MIDC has taken up the forest issue with DFO, Thane & Tahsildar, Government of Maharashtra and it was sorted out satisfactorily. TMC Lokshahi Din was effectively used by TSSIA to get many of the local problems solved like issues regarding repair of auto rickshaw, illegal parking, encroachments, illegal constructions and posters/ hoardings on the roads etc. One remarkable achievement of TSSIA was the Facilitation Council under MSMED Act**.** This Council is formed for the benefit of Micro and Small Entrepreneurs by the Directorate of Industries. Two of EC members have been nominated on this council. A seminar on SIDBI & CGTMSE Scheme was held to inform member industries on collateral free credit facility which is available through all lending institutions for Micro & Small enterprises upto 1.5 crore by paying onetime fee to Credit Guarantee Fund Trust for MSE (CGTMSE). Information on Credit linked Capital Subsidy Scheme and other credit facilities of SIDBI were given by Mr. Anil Kulkarni D.G.M SIDBI & senior officials of CGTMSE. It is was followed by a seminar on lean manufacturing which was organized in association with Six Sigma Pvt. Ltd for the benefit of MSME which will help them to increase production & improve their bottom-line. Export Awareness Seminar in Association with Federation of Indian Export Organization was organized on the topics of Currency Risk Management, Focus Product Schemes, Focus Market Schemes. Mr. Rajesh Bhatia Director FIEO, Mr. Jorge Harnandes were invited as a faculty & Mr. Shrikar Dole, Jt. Director General of FIEO Western Region was also present.



TSSIA's Role in the Year 2009-2010:

In the year 2009-10, TSSIA had various opportunities to represent on the committees of National Entrepreneurs Award Committee, State level Advisory Board (MSMEI), National Advisory Committee of SIDBI, Solar City Stakeholders Committee of TMC, Thane District Sales Tax (VAT) Advisory Committee etc. TSSIA successfully got extension from MERC for zero load shedding Model for Thane, Mulund, Bhandup & Kanjurmarg area after continuous follow up with MSEDCL and Tata Power. The MSEDCL's proposal of Tariff hike for the electricity rates for the year 2009–10 was strongly opposed by TSSIA and demanded that Micro & Small enterprises should be exempted from this proposed hike. Also TSSIA insisted for multi Year Tariff rate as the hike in the electricity rates every year will force the industry to shift their base to other states. There were dead as well as the living trees in the MIDC plots creating trouble for the industry members. These trees are main obstacle in building the factory premises in the plot. The members were harassed by some TMC official and were not being given permission to cut / trim the trees and were demanding absurd amounts. TSSIA intervened in the matter and got permission directly from Commissioner TMC and also advised the members industries to not bow down to unethical demands by any officers. TSSIA along with various Trade Associations strongly demanded Octroi abolition and protested against LBT in lieu of Octroi. In this matter TSSIA had organized DHARANA ANDOLAN at various Octroi Naka and Collector office. In this financial year MSEDCL wrongly classified HT & LT Industrial Consumers to commercial category instead Industrial category. TSSIA has taken up this issue with higher authority of MSEDCL and got relief to this particular Industry. On the other hand they have changed the tariff category of R&D and Testing Laboratories from Industrial to Commercial. This matter was taken up by TSSIA with MSME Ministry, New Delhi, Principal Secretary (Industry) then too the matter was not resolved hence this matter is taken with MERC jointly with KAMA by filing the review petition.

There was frequent load shedding in various areas of Thane city and MIDC Wagle Industrial area due to poor maintenance of substations at the end of MSEDCL on TATA feeder at Mulund. TSSIA constantly pursued this matter with Chief Engineer and Executive Engineer of MSEDCL and got it rectified. TSSIA office bearers attended regularly the meeting of Udyog Sabha which was arranged by CEO of MIDC. In this meeting TSSIA raised the issues like Labour NOC, authority of Tree cutting in MIDC area, Fire Cess, Fire NOC, and lack of Fire Hydrants in MIDC area. The issue of notices sent by MIDC to the plot holders who had made sheds in marginal area of their plot was taken up by TSSIA with Chief Minister and Industry Minister and requested them not to take action of demolition against these constructions.

TSSIA's Representation on Various Government Committee's for the benefit of MSME:

TSSIA has been representing MSME's effectively on the since last twenty years, some committee representation for the last three years have been as follows:

- Member of Local Committee of ESIC for Thane District formed by Govt. of Maharashtra.
- District Industries Centre (DIC), District Advisory Committee, Udyog Setu./District Award Committee
- State level Inter Institutional Committee, under the head of Development Commissioner.
- Planning Commission, Energy Committee, Govt of Maharashtra:
- MEDA: District Advisory Committee
- Representing the Industrial Consumers on Electricity Regulatory Commission
- The Electricity Regulatory Commission representing the Industrial Consumers on
- Regional Advisory Committee Central Excise Mumbai III:
- State level Advisory Board (SISI):
- Industrial Training Institute (Girls) Thane
- Permanent Trade Facilitation Committee:
- Nano Technology Committee of IRMRA, Government of India:
- Thane District Sales Tax (VAT) Advisory Committee:
- Facilitation Council Government of Maharashtra (Estd. Under MSMED Act '06):
- Central Electricity Forum
- Planning Commission, Energy Committee, Government of Maharashtra
- PTFC Committee Import & Export at J.N.P.T, Jahaj Bhavan, Uran, New Custom House, and Air Cargo
- Complex respectively
- Solar City Stakeholders Committee of TMC
- National Advisory Committee of SIDBI
- Thane District Sales Tax (VAT) Advisory Committee:

Conclusion:

With all the achievements and untiring efforts in the fields of power, esic, pf, labour, vat, excise, octroi, corruption, rti, import & export, trade, banking, facilitation council, MEDA, and many other forum where TSSIA has voiced the views of MSME. We see that TSSIA has definitely been playing a vital role in development of the MSME sector in Thane being one of the most active and effective association under the able and stable leadership of Shri. M.R.Khambete.

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Achieving our Dreams with Love & Faith through "The Alchemist" by Paulo Coelho

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Abstract

Today science and technology have changed the world we live in. For most of us obtaining materialistic pleasures is the goal of life. A bigger home, more luxurious car, international vacations etc are achievements that dictate our lives. Obviously achieving these goals entails spending more time at work and less time with family and self. There is absolutely no time to understand anyone or for that matter understand ourselves. This constant rhythm of achieving one goal after next leads to a lot of frustration. Unfortunately most of us miss the root cause of this problem, thereby leading to unnecessary stress.

Stress has different repercussions in our lives. Most of us react to stress by taking it out on our family members or suppressing it without realising it. The consequences of this manifest themselves in many ways either through troubled family life or ill-health. Through this paper I'm going to try and help people identify the causes of stress and thereby help them control it in their daily lives.

I'm hugely impressed by Paulo Coelho and his work. According to me he is one of the few gifted authors who have worked extensively on spirituality and faith and his work is a reflection of that wisdom. I have chosen to write this paper on "The Alchemist" which is one of my favourite books by Paulo Coelho.

Introduction

One of the many reasons, Paulo Coelho's work inspires me is because it forces one to introspect and helps realise the potential that lies within each of us. In the fast paced lives that we lead today, there is no time to sit back and just be. There is no time to introspect and obviously there is no time to pursue any potential that one has. It's like the inner voice is unable to reach us.

In this paper I am going to analyse how a poor shepherd boy Santiago was successful in his quest and what are the different elements that contributed to his successful journey. This story has been simply told and has universal appeal irrespective of people spiritual leanings.

"The Alchemist" by Paulo Coelho primarily teach us the importance of self-discovery by taking us through the journey of a young Andulsian shepherd boy named Santiago. Santiago's parents want him to be a priest but he chooses to wander from place to place by being a shepherd boy. After all, travelling would make him worldly wise, he could see the castles in the towns, see different lands, and these are some of the reasons for which he wants to follow his dream. Coelho justifies a turning point in Santiago where he will begin a pursuit of self discovery all due to a recurring dream of a hidden treasure.

If we compare the above scenario with our lives, I'm sure we can identify a similar time in our lives when we were confused, not sure of our destinies, our dreams and our desires. We begin to doubt ourselves and our capabilities. The story further unfolds to reveal that Santiago, in spite of all the obstacles and shortcomings through his journey gathers enough faith and determination to go in search of the hidden treasure. It is a proven fact that he, who remains steadfast in life, has faith in himself continues in the direction of success. No matter how farfetched and impossible it may seem. We should always be able to realize our dreams and whole heartedly try to pursue it.

As Santiago's journey progresses, he talks to a gypsy woman about his dream, in the hope that she will understand the dream and interpret it for him. Santiago explains his dream in detail. This is how he begins his journey as he decides to look for his treasure after seeking the gypsy woman's interpretation that there awaits a treasure for Santiago. The Gypsy woman in the novel was the first person who met Santiago and taught him the difference between **The Language of the Soul and the Language of his treasure for interpreting his dream.** Just as Santiago met the gypsy woman and was wonder-struck by her talks, we meet several people in our lives. All of them are different with many different qualities and will have the ability to influence us. We ought to be careful and empower only the ones who can influence us positively. A wrong choice here will definitely ruin one's life, especially young children who may not have the gift to differentiate good influence from bad and often fall prey to bad company and become pawns in the hands of the wicked.

Through this novel Santiago is advised by Gypsy woman and an old man, king of Salem to seek out his dream that holds significance. **"Never stop dreaming".** The old man had said. Santiago's seeking and learning of the treasure is what will begin the journey which teaches us something about self discovery through this young shepherd. His setbacks and misfortunes are important as his journey of self-discovery.

The old man is a wise counsellor and gives the same advice, which is highlighted four times in the novel. He states" **when you truly desire something the entire universe conspires in helping you achieve it."** This phrase seems to be the essence of the novel. The old man also says that "**the greatest lie in the world is that at some point we lose the ability to control our lives and become the pawns of fate"**. The above two phrases truly must be the secret of Paulo Coelho's success.

The Alchemist also makes its readers understand that there can be no miracles in life. We all have to strive to achieve the finest life we want to live. We are responsible for ourselves and the lives we live. We should not blame others for our misfortunes and miseries in our lives. We should have the courage and power to face our short comings and strive hard to overcome them.

Difficulties are common in everyone's lives; however most of us get stressed and worried and unfortunately don't know how to deal with it. Infact we end up blaming our destiny or others for all the trouble in our lives.

The novel also tells us about the omen that we always fail to notice. Paulo Coelho has illustrated two stories in the novel. The first story teaches us that we must strive very hard to reach the goal and never feel rejected till we achieve our objective. The second story teaches us that we must not overlook the most common thing that we have and must take interest in all the things that we possess.

Santiago's first step of selling of his sheep so that he can have enough money to reach the Egyptian Pyramids and change his lifestyle from that of a shepherd to the new one which he is discovering is quite intriguing. When Santiago is robbed of his belongings he does not think of himself as a poor victim but rises again as an adventurer in earnest quest of his treasure.

We are all afraid of losing our worldly possessions be it our money, our belongings, our family etc. We try and protect these and try to keep it safely outside any destroyers reach, and hope they will remain with us for eternity. Many parents today want their children to fulfil desires that they were unable to fulfil themselves. They burden their children with the unfulfilled hopes and aspirations that needs. This is true especially in the Indian context where our children have to be better than the neighbours or we take personal offence. This behaviour has to change and individual talent has to be given a chance to blossom without any fears.

Santiago bears no choice but to work for a crystal merchant, for a year to come up with funds to buy his sheep back and return to life as a shepherd, without the new hope of self-discovering life for himself in a new way. At this point Coelho is suggesting that Santiago has given up his dream and is willing to convert back to his original lifestyle of travelling as a shepherd. But with every setback, one learns and begins to realize a little more about them, thus self-discovering. Coelho proposes this change with the introduction of the Englishman.

Santiago has no other choice other than to travel to Egypt by a caravan where he meets the camel rider, the Arab and the Englishman. The Arab believed in Allah and the Englishman was in search of a true Alchemist. The camel rider also shares some wonderful views as **"I don't live in the past or my future I'm only interested in the present. (Pg 81)**

Things become difficult as Santiago reached closer to the realization of his dream (pg85) .Paulo Coelho clearly illustrates that we should never be discouraged by life's ups and downs. We should walk through this path; slowly and steadily having full faith in the almighty and our destiny. Not trembling and doubting our capacities. When things become difficult we should be more firm in our resolve and ready for a new adventure. As the caravan is arriving we find out that the Alchemist is watching all the people coming of the caravan as he is looking for a new student to teach what he knows. Santiago then spends the whole day looking for the alchemist with the Englishman, but to no avail. They begin asking people if they know where he lives but no one would answer them. Santiago then asks a young girl named Fatima .As she looks up at him he immediately falls in love with her. Fatima tells them where the Alchemist lives. Santiago goes to meet her day after day and then he asks her to marry him, but she says no. Fatima tells Santiago that the desert takes a lot of their men, who never return. But she also tells him when you have found your treasure come back and get me. Here we see Santiago's determination to get his love to love him as much as he loves her.

Santiago was one day sitting on a stone in the desert just thinking about things and he saw two hawks flying in the sky and then suddenly one started to attack the other. Then Santiago saw a vision of an army riding towards the oasis. Here we see how Santiago is starting to read the omens properly and is starting to realise how to understand them. Santiago goes and tells the leaders of the oasis and as he is walking home he is thinking to himself that if he died tomorrow it would be no worse than dying on any other day. Here we see how Santiago is starting to understand life in a way like the camel driver explained, live one day at a time. Then suddenly Santiago was thrown to the floor and as he looked up there was a horseman dressed completely in black and he was asked if he had read the flight of the birds, Santiago bravely admitted it. The man tells Santiago that this encounter was a test of bravery and after the war he should come and meet with him. We see how brave Santiago is as he does not stand down at all and for this he is rewarded to meet with the Alchemist. My general thoughts at this part are that it is starting to get adventurous and exciting. We are also seeing how well Santiago is maturing into a very knowledgeable man.

After the war Santiago goes to meet with the Alchemist and they talk about the omens and then the Alchemist tells Santiago that he would help him find his treasure. Santiago accepts his help, but is always thinking about Fatima. Before they left Santiago went to see Fatima and told her where he was going but he will come back to see her. Here we see how sad and affectionate Santiago had become.

Throughout the journey Santiago could not stop thinking about Fatima and every time he listened to his heart it told him of its sadness and because of this Santiago had to keep a check on his tears so that the Alchemist would not see him crying. Here we see that Santiago cares about his appearance as he does not want to be seen as a wimp to the Alchemist.

Once he finally reaches the Egyptian pyramids and starts digging for his treasure, he is robbed and beaten by refugees from the tribal wars. Soon after they decide to leave, one of them says to Santiago, "...I dreamt that I should travel to the fields of Spain and look for a ruined church where shepherds and their sheep slept. In my dream, there was a sycamore growing out of the ruins of the sacristy, and I would find a hidden treasure..." This gave Santiago joy, because he knew that his treasure was back in Spain, and that his journey was to hear those words from the lips of the refugee. For the reader who remembers the first few pages of the book, this can be a huge coincidence. On the first page of the book, the narrator describes, "Dusk was falling as the boy arrived with his herd at an abandoned church. The roof had fallen in long ago, and an enormous sycamore had grown on the spot where the sacristy had once stood." Following a couple pages after, Santiago's thoughts are, "Maybe the church, with the sycamore growing from within, had been haunted. It had caused him to feel anger towards his faithful companions." These thoughts of the church, with the sycamore growing from within, leave subtle hints to the reader, who finds that at the end of Santiago's journey, the treasure is in fact at the church backyard in Spain. Another example of foreshadowing occurs with the Alchemist. After Santiago and the Alchemist ride for an entire day, they come upon a Coptic monastery. The Alchemist proceeded to make a mixture that turned into gold. He learned how to do so because that was his 'Personal Legend.' The Alchemist distributed 4 pieces of gold amongst the monk, Santiago, himself, and one piece was left for Santiago "if he ever needs it." The Alchemist explains that the gold is for Santiago, regardless if he finds his treasure or not, considering they are very close to the Egyptian pyramids. The Alchemist's words predict what will happen to Santiago. The Alchemist was surely right, as refugees later rob the boy."The Alchemist' deals with a lot of spiritual terms such as peoples' Personal Legends, the Soul of the World, love, etc. The king that Santiago encounters, states that a Personal Legend is "what you have always wanted to accomplish. Everyone, when they are young, knows what their Personal Legend is." Santiago explains the Soul of the World to be a positive force.

Throughout all of Santiago's troubles, mishaps, robberies, and failures, it was love that gave him hope to carry on. The novel The Alchemist teaches us to recognize the language of the heart that is love. The language of the heart is so pure and nourishing that one can live a life with true love just as Fatima who Santiago meets in the desert in the novel waits for Santiago and is ready to wait for him for her lifetime. She does thinks that love is trust and if there is no trust there will not be a strong bond between them. Fatima defines love as not possessive. She does not want Santiago to stay with her all the time if he does not want to; she wants him to "wander as free as the wind that shapes the dunes."

Throughout the journey Santiago could not stop thinking about Fatima and every time he listened to his heart it told him of its sadness and because of this Santiago had to keep a check on his tears so that the Alchemist would not see him crying. Here we see that Santiago cares about his appearance as he does not want to be seen as a wimp to the Alchemist.

As they continued on their journey they were stopped by over one hundred horsemen and they were taken to a military camp. The Alchemist then told all the men that Santiago was a powerful Alchemist. The tribe wanted an example so they asked for Santiago to make a sandstorm. Santiago did his task by speaking to the wind and the desert to help him so he wouldn't be killed. The leader was so impressed that he gave Santiago and the Alchemist escorts to wherever they wanted to go. Here we see Santiago at the peak of his maturity as he is able to communicate with the wind and is becoming an alchemist. My general thoughts here are that we see the real power of Santiago's soul, as he speaks to the wind. I also feel that the way that Coelho made the wind and the desert speak was really effective and was needed to make this part of the book good.

On stopping at a monastery the Alchemist proved to Santiago that lead may be turned into gold. He then split it into four pieces, one for Santiago, one for the monk, one for the Alchemist and left one at the monastery just incase Santiago needed to come back. The Alchemist then left Santiago to continue on his journey. As Santiago was travelling his heart told him that where he was brought to tears was where his treasure would be. When Santiago got to the top of the sand dunes he saw the pyramids and started to weep. He then started digging. He dug for hours but found nothing. Then a few men came up to him and asked what he was doing and Santiago told them about the treasure and they forced him to keep digging. Still he found nothing and then they started to beat him up. They beat him to a pulp. Then Santiago told them about the dream and one of the men said that he had a dream about two years ago about finding treasure in the fields of Spain next to an old ruined church. Santiago then burst into joy as he knew where the treasure was. Santiago went back to Spain and went to the old church but not with his sheep but with a shovel. Santiago then found the treasure and said, "I'm coming Fatima". I thought this chapter was very good as the way he found his treasure was exciting and we also find out that he keeps his promises as he gives one tenth of the money to the old gypsy lady. He then returns to Fatima.

My conclusion to the book is that it was very interesting. One of the main reasons is that I learned things from this book which I never knew about, like the omens and

Alchemy. I personally thought that Santiago's treasure was that he was going to become an Alchemist but I was wrong. In the book we see how Santiago changes from a little educated shepherd to becoming a knowledgeable young man as he learns about the omens properly and also learns about Alchemy.

As I journeyed with Santiago, I learned many new things, lessons which I will carry for the rest of my life. I deeply believe that we should spend some time in meditation, everyday and learn to listen to our inner voice .I also believe without any doubt that when we desire something in our life we passionately, no matter how impossible it may seem, trust no one but our own self that, if we are willing to work hard and persevere in spite of all odds, nothing, nothing at all can stop us from living our dreams. We should try and overcome any fear if we have due to our failure in past .**With FAITH, PERSEVERANCE AND WILL, life can never beat us down.**

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Performance of Indian Midcap Funds in the First Decade

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Abstract

Midcap mutual funds are very attractive investments when the going is good but are highly risky in bad times. These are funds that invest in shares in the midcap space and to some extent in large cap shares and a negligible percentage in other assets. This study is an attempt to evaluate the performance of midcap funds in the first decade of its existence. Performance has been evaluated based on returns in the bull and bear phases of stock market. . After evaluating the performance of midcap funds, the study has come out with the conclusions that almost all the funds have performed better than the CNX Midcap but fail miserably during the market crisis to arrest the losses except three funds

Introduction

The India growth story with a GDP growth of 8% plus has attracted Foreign Institutional Investors (FIIs) across the globe. Internal growth coupled with FII participation has seen the stock indices cross the 20000 mark and the common man is also increasingly getting drawn to invest in Indian stock markets. But with little knowledge, time and expertise in investing, investors find mutual funds a convenient way to invest. Midcap mutual funds that invest in the medium capitalized companies which account for the growth of Indian economy have delivered very high returns of over 30% growth in the past decade and aptly fits the slot for the investors looking to participate in the India growth story. An in depth analysis of midcap funds is required for a deep understanding and more so in the first decade of existence of these funds. Therefore this research is an attempt to evaluate the performance of midcap mutual funds over the period 2000-2010.

Mid cap Funds

Mid cap funds are those mutual funds, which invest in medium sized companies. As there is no standard definition classifying companies as small or medium, there are many versions for medium sized companies. There are other sources which put mid cap companies as companies whose market capitalization is between Rs.200 crores to Rs.5000 crores. Yet others classify it as companies whose market capitalization as between Rs.500 crores and Rs.1000 crores. Moreover, the capitalization is a moving figure. National Stock Exchange (NSE) defines the mid-cap universe as stocks whose average six months' market capitalisation is between Rs 75 crore and Rs 750 crore. For the purpose of this study, midcap companies mean companies of medium capitalistion and classified according to the objective of the mutual scheme which intends to invest in the midcap category of shares.

Every fund looking to beat the chosen index makes part of its portfolio be it a major percentage of its portfolio like in a midcap fund or a negligible percentage as in say, Income Funds, invests in the midcap space. In order to understand this midcap category, only a fund investing a major portion of its investments in midcap category can throw light on the performance of funds investing in the mid cap space.

Literature Review

Several sophisticated empirical testing of mutual fund investments have been undertaken with the pioneer classic mutual fund study known as the Wharton Report completed for the Securities and Exchange Commission by Friend et al.(1962). With annual data from 1953 to 1958, they evaluated 152 mutual funds and found that the average returns were 12.4% while the benchmark index returned 12.6%. The authors concluded that the results do not suggest a widespread inefficiency after taking into account the fund expenses. Building on this report and the early works of Sharpe (1966), Treynor and Mazuy (1966), and Jensen (1968), a large body of literature has examined mutual fund investment performance.

In India, Jain (1982) pioneered the work on financial performace of UTI schemes for the period 1964-65 to 1979-80. Kshama Fernandes (2003) evaluated index fund implementation in India. In this paper, tracking error of index funds in India is measured .The consistency and level of tracking errors obtained by some well-run index fund suggests that it is possible to attain low levels of tracking error under Indian conditions. At the same time, there do seem to be periods where certain index funds appear to depart from the discipline of indexation.

A study of this kind is necessary due to the fact that the period of study happens to be the first decade for midcap funds.

The objective of this study is to evaluate the performance of midcap mutual funds during 2000 to 2010 using annualized returns.

As midcap funds are actively managed funds, they are supposed to perform better than the benchmark index but not every fund performs better. This study has also attempted to understand how risk has been managed during the various periods under the study. The hypotheses of the study have been framed as-

H_0 :There is no significant difference in returns between Midcap Mutual Funds and CNX Midcap returns

H_1 : There is a significant difference in returns between Midcap Mutual Funds and CNX Midcap returns

The Methodology used to evaluate the performance of a mutual fund scheme has been the Net Asset Value of 12 schemes (midcap schemes for this study). Monthly NAV of growth schemes are used for the analysis. Funds with at least three years of existence and above Rs.20crores are shortlisted.

The returns have been calculated for a block of period when the stock markets were in the bear phase and bull phase. Accordingly the period of ten years have been divided into five periods of bull and bear markets ie. March 2000 to September 2001, October 2001 to May 2004, June 2004 to December 2007, January 2008 to February 2009 and March 2009 to November 2009.

Descriptive Analysis

The objective of investing is to earn good returns. A comparison of the percentage returns is made to evaluate the funds. Since the sub periods in this study are not uniform due to the fact that it is grouped into bull and bear phases of the stock market, a standardized measurement of returns, have been calculated, ie. the average monthly returns have been annualized.

The average returns after the meltdown has been higher as compared to the returns before the crisis by about 5-6% which can be observed even with all the funds except 2 funds. The NAV has risen faster after the crisis.

Midcap funds are actively managed funds and therefore should return better than their benchmark index. The CNX Midcap has been used as the benchmark. The latest period was restricted till December 2010 as the markets were highly volatile after January 2011. When the stock markets were on the upswing during March 2009 till December 2010, the CNX midcap returned 54.12% and all the 12 schemes have outperformed the benchmark. When the stock markets recovered after a meltdown, all the midcap funds have performed better than the CNX Midcap

Table 1 Percentage Returns of Midcap Mutual Funds between 1998-2010

	Mar 00-Sept 01		Oct 01-May04		Jun04-Dec07		Jan 08-Feb09		Mar 09-Dec10	
	annualised return	Rank	annualised return	Rank	annualised return	Rank	annualised return	Rank	annualised return	Rank
Birla Sun Life Mid Cap Fund			49.84	3	57.83	5	-78.44	3	64.17	4
DBS Chola Midcap Fund					51.43	9	-82.33	6	66.71	2
Franklin India Prima Fund	-49.96	2	62.91	1	52.13	8	-85.09	9	61.93	5
HDFC Capital Builder Fund	-28.41	3	37.55	5	53.83	7	-69.19	2	58.74	8
HSBC Midcap Equity Fund					54.91	6	-91.02	10	55.40	11
ICICI Emerging STAR Fund					61.14	3	-96.28	11	60.64	7
Kotak Midcap Fund					48.75	10	-82.55	7	58.32	9
Reliance Growth	-55.98	1	58.95	2	58.70	4	-68.27	1	56.29	10
SBI Magnum Midcap Fund					61.63	2	-107.63	12	64.19	3
Sundaram BNP Paribas Midcap			49.84	3	64.61	1	-80.46	5	69.64	1
Tata Midcap Fund					39.02	12	-83.60	8	54.65	12
UTI Mid Cap Fund					45.78	11	-80.28	4	61.40	6
Average	-44.79		51.82		54.15		-83.76		61.01	
CNX Midcap	-68.77		46.59		47.04		-78.58		54.12	

Table 1 shows that Sundaram Midcap is at the top position with 69.64% annualized returns, and Tata Midcap was the least with 54.65% returns. A fund manager has to make an impressive show during an upswing. An average return for the midcap category during this period is only 61.01%. It can be observed that the annualized returns are higher after the market meltdown.

It is more important to understand the performance of a fund when the markets are falling, (during the crisis) more so with midcap funds. This understanding helps us to indicate how well the fund manager is able to contain losses. Between the periods January 2008 till February 2009, the CNX midcap fell by -78.58% annualized. Many investors lost their years' of savings in this period. Except HDFC Capital Builder, Reliance Growth and Birla Sunlife Midcap Fund , all the other midcap funds lost more than their benchmark proving the inherent risk of midcap funds. The corpus of ICICI Emerging Star was reduced to Rs.239 crores from Rs.1245 crores in January 2007. Investors burnt their fingers very badly and would never invest in any mutual fund with their past experience.

Between June 2004 to December 2007 was a very high growth period and many midcap schemes were started during the period . Markets rallied from peaks to greater peaks. Reliance Growth, Sundaram BNP Paribas Select Midacp Fund and Birla Midcap were the leaders in that order respectively. Though the benchmark gained 47% in this period , the average of this category was only 54%. 2 of these 12 funds gained lesser than CNX midcap.The highest gain was in Sundaram Midcap which gained 65%.

In October and July 2002, two mutual fund companies started mutual funds with an objective to invest in midcap funds: Birla Sunlife Midcap Fund and Sundaram BNP Paribas Select Midcap funds. Both the funds were in the last as for the returns in this period but going beyond this period, all the funds which existed at this period were the foremost in the midcap category. This probably indicates that early birds are the most successful in this category because of low valuations in investing and stock picking skills, etc of the schemes over time.

When the markets are rising, the returns on the funds go up with the markets even if the fund manager does nothing while in a falling market the losses pile up if the fund manager does not act immediately. Before and after the crisis when the markets were rising, the returns on most of the funds are better than the CNX Midcap. With a few high beta stocks in the funds' portfolio, the NAV would rise higher than the benchmark and also fall more than the benchmark and the same trend is seen in most of the funds. This could be interpreted as- that the active fund management is not really proving its worth for the investors except a few funds which show a very high performance. Investors have to do their homework before investing in midcap funds.

T-test is conducted to test the hypothesis and the T value is 2.94. If T value is ≥1,645, null hypothesis is rejected. Therefore the alternate hypothesis is accepted that there is difference in returns between Midcap Mutual Funds and CNX Midcap returns.

Conclusion & Summary

Before and after the crisis when the markets were rising, the returns on most of the funds are better than the CNX Midcap. With probably a few high beta stocks in the funds' portfolio, the NAV has risen higher than the benchmark and also fall more than the benchmark and the same trend is seen in most of the funds. This could be understood as that the active fund management is not really proving its worth for the investors except a few funds which show a very high performance. Investors have to do their homework before investing in midcap funds. Funds that were established by 2002 or earlier seem to perform better than those established by 2005. This also indicates that the midcap funds need more than 3-5 years to establish themselves.

To conclude, investors inspite of willing to take risk and being prepared to invest in midcap funds, should invest only in the top four funds to be sure to tide over different market scenarios.

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Weight Training Programme Improves Playing Ability in Kabaddi

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Abstract

Weight training is not only way to achieve perfect physical condition, but it is a serious exercise. The post test of Playing Ability, were gives the positive marks by improving significant difference of the mean scores of experimental group. In Kabaddi, 'Teams Average Cant' is very important to make an effective offence. This piece of research as an evidence to interpret positive result in improving playing offensive ability, because the pre and post test mean deference and't' value of control group were didn't differ significantly But comparatively the mean score of pre and post test of experimental group was statistically differ significant ($p<0.05$) by the mean score 10.8404 (SD .70578) and 13.0156 (SD 1.94803) respectively. The mean difference was 1752 and the 't' values of post test was -5.706. So this result helps to interpret that the weight training exercises is effective in improving playing ability of the college students in Mumbai. In this context the null hypothesis Ho. 1 that "There is no significant difference in mean score of Playing Ability of control and experimental group" is rejected and the objective "to study the effect of specific weight training programme on playing ability of experimental group as compared to controlled group was achived.

Conclusion

This experimental study suggests that daily weight training exercises helps to improve the playing ability in kabaddi of the college students in Mumbai.

Introduction

Kabaddi is the most ancient team game of India. This game is actually a team sport, which has originated from South Asia. This is a game, which is very popular throughout South Asia and Southeast Asia. This game is also the national game of Bangladesh. This game is also a favorite in some of the states of India. It is a game that requires strength, stamina, agility and most importantly coordination. This is a simple game in which a person who is known as the "raider" goes to one side where teammates will be holding hands in a semi-circle. The raider who goes inside has to touch any one of the teammates and immediately run back to his line. However one has to keep in mind that he will have to keep repeating the word "Kabbadi" until he reaches at the center line while holding his breathe. On the other side the teammates have to grab the raider down before he reaches his line. Various research studies were conducted to improve the physical fitness in kabaddi but playing ability is meager. So it is need to conduct a research study on playing ability in kabaddi. After review of various related literature it was found that weight training exercises were the perfect formula for this investigation.

Weight training is not only way to achieve perfect physical condition, but it is a serious exercise. Weight training is basically for strengthening and building up the muscles. An all-round programme must have some stretching and cardio-vascular exercises as well as in addition, weight training loads the bones thereby strengthening and protecting gains osteoporosis. Many research studies are revels that Suppleness and stamina can also be built up through weight training by following a body builder-type schedule. Weights are also used to stretch muscles, build muscular endurance and cardiovascular stamina by repeating each exercise by using lighter weights with more repetitions. After the study of these all advantages of weight training exercises, researcher was intend to know what effect of weight training exercises will made effect on playing ability of kabaddi. So the present study was undertaken with the objective, "to study the effect of specific weight training programme on playing ability of experimental group as compared to control group".

Methodology

Participant recruitment

50 male subject (n = 50) age raging 19 to 22 years were randomly selected as a sample from Maharshi Dayanand College, Parel, Mumbai-400 012. The selected fifty students were randomly assigned into two equal groups viz., one control group (Group A; n_1= 25) and other was experimental group (Group B; n_2 = 25).

Procedure

Group 'A' were treated as control group while Group 'B' were received specific weight training progtamme for eight weeks except Sundays and holidays. The design of the experiment was in three phases.

- Phase – I: Pre test
- Phase – II: Training or Treatment, and
- Phase – III: Post test

Pre – Test (phase – I)

All the subjects of experimental and control group were exposed to offensive Skill Test. The objective of this test was to measure the raiding ability and cant for measuring Playing Ability in Kabaddi. The procedure of the test is explained below for information.

The subject starts from the center point of the midline where the cone was placed, to reach target number 1, executes the skill, comes back and takes a turn around the cone to move towards the next target. The subject continues the attack and touches the targets till the subject stops cant. The final score is the maximum time taken to the nearest 10th of a second to control the breath and to execute the skills. Once the subject stops the cant, the tester should stop the watch immediately and the researcher should note the time, and this time is measure the playing performance of the subject.

Training or Treatment (Phase – II)

After the pre test, all the subject of experimental group were exposed for eight weeks selected weight training programme for daily 45 minutes in the morning. The subjects of the control group were allowed to participate in daily college scheduled activities but not allowed to participate in weight training programme. In fact, both the groups (i.e., experimental and control) were participated in their regular activity as per the college schedule. Selected independent variables for weight training programme for the study are as under.

Independent Variables

- Bench Press

- Full Squat
- Crunches (abdominal curl)
- Bicep Curl with Dumbbells
- Triceps Curl with Barbell
- Twists

Post test (phase III)

After eight weeks of weight training programme post test of playing ability in Kabbaddi were conducted for both groups i.e. experimental and control group to collect the post test data of playing ability in kabaddi.

Statistical procedure

The collected data were processed by using standard statistic technique ‘t’ test by using SPSS to know, whether the means of both groups are statistically differ from each other.

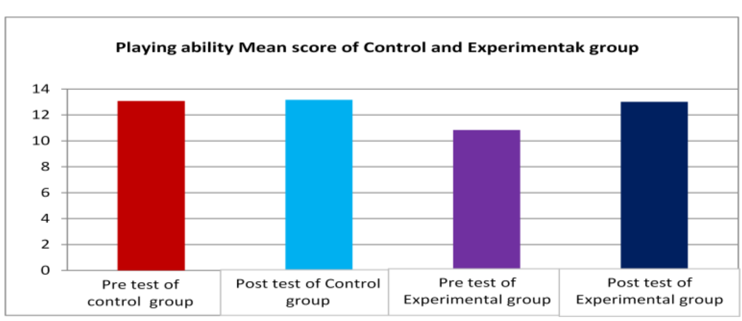
Group viz., N, Mean, Standard Deviation, Mean deference and ‘t’ value of Playing Ability.

	Group	N	Mean	Std. Dev.	Mean deference	‘t’	Sig. (2 tailed)	Remarks
Control group	**Pre test**	25	13.0844	.50926	-0.09	-.552	.588	p>0.05
	Post test	25	13.1744	1.03532				
Experimental group	**Pre test**	25	10.8404	.70578	-2.1752	-5.706	.000	p<0.05
	Post test	25	13.0156	1.94803				

Result of Playing Ability

It is seen from the above table, in case of pre and post test of control group (Offensive Skill Test with Cant) the mean scores were 13.0844 (SD .50926) and 13.1744 (SD 1.03532) respectively, whereas, the mean difference was -0.09 and the‘t’ values of pre test was -.552 This result indicates that the pre and post test means of Control group in Playing Ability test is more or less similar to each other, which was not significant (p>0.05) It reflects that the mean score of pre and post test of control group was did not differ significantly.

But in case of Experimental group, the mean scores of pre and post test of playing ability were 10.8404 (SD .70578) and 13.0156 (SD 1.94803) respectively, whereas, the mean difference was -2.1752 and the‘t’ values of post test was -5.706 It reflects that the mean score of pre and post test of Playing Ability of experimental group was differ significantly. This same result is also presented in following graph.



Discussion

The post test of Playing Ability, were gives the positive marks by improving significant difference of the mean scores of experimental group. In Kabaddi, 'Teams Average Cant' is very important to make an effective offence. This piece of research as an evidence to interpret positive result in improving playing offensive ability, because the pre and post test mean deference and't' value of control group were didn't differ significantly But comparatively the mean score of pre and post test of experimental group was statistically differ significant ($p<0.05$) by the mean score 10.8404 (SD .70578) and 13.0156 (SD 1.94803) respectively. The mean difference was 1752 and the 't' values of post test was -5.706. So this result helps to interpret that the weight training exercises is effective in improving playing ability of the college students in Mumbai. In this context the null hypothesis Ho. 1 that "There is no significant difference in mean score of Playing Ability of control and experimental group" is rejected and the objective "to study the effect of specific weight training programme on playing ability of experimental group as compared to controlled group was achived.

Conclusion

This experimental study suggests that daily weight training exercises helps to improve the playing ability in kabaddi of the college students in Mumbai.

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The Issue of Austerity in BRIC Nations

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Abstracts

Austerity policies are often used by governments to reduce their deficit spending while sometimes coupled with increases in taxes to pay back creditors to reduce debt. Austerity was named the word of the year by Merriam-Webster in 2010. Austerity measures are typically taken if there is a perceived threat that government cannot honor its debt liabilities. . Developed economies are barely scraping out of the worst recession since the Great Depression. On other hand Brazil, China, India, and Russia (BRIC) are one of the strongest economies of the world, with growth rates higher than the well established industrial countries. They have ample funding to implement aggressive fiscal policies to support growth. But now whether the time had come for fiscal austerity is the matter of study. If the this economies had a V shape recovery than the fiscal austerity will be the drastic step but if it is U shape recovery than can go with. Who knows what is going happen. But this paper will try to answer this question by taking the relevant data for the authentic organization whether the fiscal austerity is the right step for the BRIC nations or not?

Introduction

In economics, austerity is a policy of deficit-cutting, lower spending, and a reduction in the amount of benefits and public services provided. Austerity policies are often used by governments to reduce their deficit spending while sometimes coupled with increases in taxes to pay back creditors to reduce debt. Austerity was named the word of the year by Merriam-Webster in 2010. Austerity measures are typically taken if there is a perceived threat that government cannot honor its debt liabilities. Fiscal austerity is all the rage these days in the developed economies. The proponents of fiscal austerity argue that it will lead to economic prosperity. The opponents of fiscal austerity argue that it will lead to poverty. Who is correct? That is the biggest question in the current scenario. Austerity measures are typically taken if there is a perceived threat that government cannot honor its debt liabilities. Such a situation may arise if a government has borrowed in foreign currencies which they have no right to issue or they have been legally forbidden from issuing their own currency. In such a situation banks may lose trust in government's ability and/or willingness to pay and refuse to roll over existing debts or demand exorbitant interest rates. In such situations, inter-governmental institutions such as the International Monetary Fund (IMF) typically come in and demand austerity measures in exchange for functioning as a lender of last resort. When the IMF requires such a policy, the terms are known as 'IMF conditionalities'.

Research problem

The speed and intensity with which the US sub-prime crisis that appeared in mid-2007 transformed itself into a global financial crisis and then into a global economic crisis has attracted the attention of all. In the postmortem analysis, a number of micro and macroeconomic factors have been listed in the literature as the proximate causes of the crisis – role of easy money, financial innovations and global imbalances on the one hand to regulatory loopholes both at the national and global level on the other. At the fulcrum of the crisis was too much of leverage. Easy credit combined with under-pricing of risks both by the households as well as financial intermediaries created bubbles in real estate, energy and other sectors that had to face a disorderly unwinding. The recent crisis has necessitated the need to revisit the global regulatory and supervisory structures and perimeters against the backdrop of rapid financial innovations. The analysis of the various causes of the crisis has evolved a whole new debate on the relevance of various economic tenets and has challenged the economic doctrine that assumed the self correcting mechanism of the markets. There is also a view which holds responsible the policy frameworks and growth strategies pursued by economies in the various regions. As a result, the so-called 'decoupling theory' which was in full force just before the recent crisis, came under question in an increasingly interdependent world. The crisis that emerged in the US spread to other advanced economies quickly and at a later stage spread to emerging and economies through various channels - financial, trade and confidence - despite their relatively sound macroeconomic fundamentals and policy frameworks. Thus, the established views on the efficiency of markets and the role of public policy both came under severe criticism, which posed new challenges for the discipline of economics. More fundamentally, the old debate on the 'role of finance in economic growth' has again come to the centre stage, while the potential costs and benefits of financial globalization have become the focus of policy discussions in international fora. At the same time, the adequacy and efficacy of the current international financial architecture to prevent and manage global crises has resurfaced again. The governments across the countries responded by way of massive bail outs and capital injections to resolve the problem of insolvency and stabilize the financial system. The unprecedented scale of economic slowdown accompanying the financial crisis also led to activation of counter-cyclical fiscal policy of magnitudes, least seen in the past. Long-term sustainability of debt is an important consideration for the effectiveness of fiscal policy. Primarily due to debt concerns, fiscal stimulus had limited impact on growth in the EMEs in the past episodes of crisis. When there are debt concerns, interest rate risk premiums would rise, making discretionary fiscal policy counterproductive (IMF, 2008). Simulations with a multi-country structural model have found that, if the enlarged fiscal deficit from fiscal stimulus leads to perception of lack of fiscal discipline, the impact of fiscal stimulus would be severely limited or even have a negative impact (Freedman et al., 2009). Thus, fiscal stimulus is likely to be effective if accompanied by credible commitments to scale it back or even reverse it once recovery takes place, thereby underscoring the importance of strengthening medium-term fiscal frameworks for ensuing fiscal sustainability. This would require the announced fiscal measures to be reversible or have clear sunset clauses contingent on the economic situation; increasing the scope of automatic stabilizers; pre-commitment to future policies that help improve fiscal accounts and unwinding of measures either at a specific date or on a contingent basis and strengthen fiscal governance.

Brazil, China, India, and Russia (BRIC) are one of the strongest economies of the world, with growth rates higher than the well established industrial countries of Europe, Japan, and the U.S. For last one decade at least from 2002 to 2008 China's economy grew on an average of 10 percent per year. Similarly, India's economy grew by an average of 8 percent per year. But, the recent economic crisis that is fanning the world has also affected these four economies with potential to derail their phenomenal resurgence in the world economic order. With the surpluses the BRIC economies have accumulated over the last five years of growth, They have ample funding to implement aggressive fiscal policies to support growth. With Russia as the exception, they have maintained disciplined financial systems and healthy domestic financial sectors. The total amount of fiscal and monetary stimulus packages vary since figures include different metrics. Currently there are broader fiscal and economic incentives that are being used to support growth than the amount announced. China has been the most aggressive in its $586 billion stimulus for infrastructure, banking and consumer spending. India announced $4 billion in stimulus and has announced various tax cuts. Brazil has focused more on monetary policy and announced a $3.6 billion fiscal stimulus. Russia announced a $20 billion stimulus in 2008 followed by $74 billion in 2009.

Research aim and objective

The above studies shows that the BRIC nations were strong enough to fight against the crisis even it had affected during the crisis but the stimulus package given by this nations had recovered the economy in last two years but the question is that whether this is a "V" growth which is just due to the fiscal stimulus or the economy had actually recovered. The main objective is

- To study the debt position of the nations to see the actual performance after the recovery.
- To study whether if the fiscal austerity is adopted by the nation, recovery will still sustain.
- To study whether what could be the effect of austerity measures in developed economy on BRIC nations.
- To study the current account balance in the BRIC nations.
- To study the inflation factor in the economy on which the intensity of fiscal austerity will depend of the Nations.

Literature Review

- Fiscal austerity: A stroke of luck? - The Economic Times, Sat, May 21, 2011 | Updated 07.30PM IST, 16 AUG, 2010, 06.07AM IST, SONAL VARMA, Fiscal austerity: A stroke of luck? Fiscal austerity is the flavor of the day. Developed economies are barely scraping out of the worst recession since the Great Depression, and markets have already forced the governments' hands to pull back the fiscal stimulus plug. It is tough times for these economies as they are damned if they do and damned if they don't , as they either risk pushing the economy into a double-dip recession or getting penalized by the markets. Either ways, markets have hastened the process of fiscal consolidation.
- Strategies for Fiscal Consolidation in the Post-Crisis World, S.M. Ali Abbas, Olivier Basdevant, Stephanie Eble, Greetje Everaert, Jan Gottschalk, Fuad Hasanov, Junhyung Park, Cemile Sancak, Ricardo Velloso, and Mauricio Villafuerte, IMF. A preferable strategy would aim to reduce debt ratios to more prudent levels in the

medium term. The goal should be to present a comprehensive strategy aimed at lowering government debt over time to levels regarded as prudent and to keep debt at those levels during the following decades. A simultaneous fiscal consolidation in advanced economies might reduce aggregate demand in the near term, but, on balance, any costs would be more than offset by sizable benefits. Indeed, debt reduction would help keep interest rates in check, foster medium- and long-term economic growth, and create room for a forceful fiscal response in the event of another crisis. For some countries, this will mean targeting a fiscal position that is stronger than before the crisis. To illustrate, for advanced economies, the scenarios developed below focus on reducing debt ratios by 2030 to below 60 percent (that is, the median pre-crisis debt ratio for the G20 advanced economies). For emerging economies, debt ratios that can be sustained are generally considered to be lower than those for advanced economies, owing to factors such as lower and more volatile revenue bases and less favorable debt composition (higher shares of debt that are short term, foreign currency denominated or indexed, or held by foreign residents). Indeed, cross-section regressions of international investor perceptions of a country's sovereign default risk on its debt ratio and share of domestic debt in the total suggest that countries that maintain a larger share of liabilities held by domestic creditors are more likely to command investor confidence and, hence, sustain high debt going forward.

- Economics.pwc.com, October 2010, BRIC economies have managed to navigate the financial crisis and global recession relatively well, with the exception of Russia. We expect economic growth in the BRICs to accelerate in 2010. However, as the global economy recovers, they will face different challenges to the developed economies which were at the centre of the crisis. Overall our forecast outlook for the BRIC countries remains positive with China achieving the most rapid growth in 2010 followed by India. Although we expect a slight moderation in economic activity in the second half of the year in China and Brazil; following the breakneck expansion in the first half.
- ISSN 0116-3000 Publication Stock No. FLS101688, ADB, Key indicators for Asia and Pacific 2010, Governments affect the daily life of people in several ways, notably through their powers to tax and spend. This theme provides the standard indicators of the impact of government on economic and social life such as fiscal balances; tax revenues; and government spending on health, education, and social security and welfare. In addition, governments can promote economic growth by creating a level playing field for business. They can make it easier to set up a new company by simplifying administrative procedures. They can actively fight bribery, corruption, and other disincentives to business investment. These aspects of governance are highlighted in the following tables based on statistics on the costs and time needed to set up a new business. A corruption perceptions index is also included to present a picture of the ranking of certain economies in terms of perceived corruption among public officials and politicians. **Fiscal deficits rose in 2009 as governments fought the global crisis.** The excess of current expenditures over government revenue and current grants received. The current crisis could be expected to increase fiscal deficits because governments cannot easily reduce expenditures in line with their lower

receipts and because many of them deliberately allowed deficits to rise to combat the crisis. By maintaining, or increasing their expenditures, governments have been compensating for the shortfall in consumer expenditure and business investment.

Scope of Study

Goldman Sachs has argued that, since the four BRIC countries are developing rapidly, by 2050 their combined economies could eclipse the combined economies of the current richest countries of the world. These four countries, combined, currently account for more than a quarter of the world's land area and more than 40% of the world's population. But this would not be enough for BRIC nations if the nation’s economy is running with continuous deficit, unemployment, inflation, interest payment. Let us first look after the economy of BRIC nations so to decide whether the fiscal austerity is feasible among these nations or not.

Gross domestic product of BRIC nation

The table shows the that the India and china are the only contries where GDP is lying in the range of 8-9%, china had the GDP of 12.7% in 2006 which decreased in 2010 to 10.3% and further decreased to 9.59 % and India’s GDP was 9.65% in 2006 which increased to 10.36% and again it decreased to 8.24% in 2011. The estimated value for GDP in 2012 is low according to IMF, World economic outlook database, April 2011. For Brazil and Russia the GDP was 3.95% in 2006 which increased to 7.49% in 2010, further decreased to 4.46% in 2011 and Russia’s GDP was 8.15% in 2006 which decreased to 3.95% n 2010 but the estimated value is 4.82% in 2012. This shows that the estimated value for India, China and Brazil for the GDP is less except Russia, which indicates that the fiscal austerity would be difficult to apply in this Nations

Table 1.1

Country	**Subject Descriptor**	**2006**	**2007**	**2008**	**2009**	**2010**	**2011**	**2012**	**Estimates Start After**
Brazil	GDP (%)	3.957	6.091	5.162	-0.65	7.49	4.461	4.127	2009
China	GDP (%)	12.7	14.2	9.6	9.2	10.3	9.593	9.523	2010
India	GDP (%)	9.658	9.883	6.176	6.755	10.365	8.242	7.823	2010
Russia	GDP (%)	8.153	8.535	5.228	-7.8	3.955	4.828	4.512	2009
International Monetary Fund, World Economic Outlook Database, April 2011									

Investment in BRIC nations

The investment as percentage of GDP in India and China shows that it has increased but still the estimated value is more. In India the Investment was 35.12% in 2006 which increased to 37.87% in 2010 and increased to 39.20% in 2011, further the estimated value is 40.24% in 2012. China on the other hand was having the investment rate of 42.97% in 2006 which increased to 48.77% in 2010, and decreased to 48.56% in 2011, further the estimated value is less i.e. 47.96%. For Brazil and Russia also the investment rate is increased and the estimated value is also more in case of both according to the IMF, World Economic Outlook Database. This shows that the fiscal austerity measures would be difficult if the investment has to sustain in the nations which could depend on fiscal stimulus.

Table 1.2

Country	Subject Descriptor	2006	2007	2008	2009	2010	2011	2012	Estimates Start After
Brazil	Investment % of GDP	16.756	18.328	20.686	16.508	19.25	19.687	20.312	2009
China	Investment % of GDP	42.972	41.738	44.046	48.243	48.774	48.565	47.964	2010
India	Investment % of GDP	35.122	37.359	34.886	36.996	37.874	39.202	40.248	2010
Russia	Investment % of GDP	21.12	25.36	24.084	16.889	19.815	23.913	25.304	2009
International Monetary Fund, World Economic Outlook Database, April 2011									

Inflation in BRIC nations

Inflation in BRIC nations has increased from 2006 onwards. India's inflation rate was 6.17% in 2006 which increased to 13.18% in 2010 and further because of strong monetary policy the inflation came down to 7.51%, the estimated value for the inflation is still less than the 2010.On the other hand China had a inflation rate of 1.46% in 2006 which increased to 3.32% in 2010 and 4.98% in 2011, further the estimated value is 2.5% in 2012 which is a positive sign for both the economy and monetary policies in both the countries are also made accordingly to tackle with the inflation, but the question is that whether with contractionary monetary policy the fiscal austerity measures simultaneously should be applied because it will slow down the economy. Brazil and Russia was having the inflation of 4.196% in 2006 which increased to 5.03% and 6.26% in 2011, on other hand Russia was having inflation of 9.67% in 2006 which decreased to 6.85% in 2010 and increased to 9.36% in 2011. The estimated value for Brazil is 4.77% and for Russia is 7.95% in 2012.

Table 1.3

Country	Subject Descriptor	2006	2007	2008	2009	2010	2011	2012	2013	Estimates Start After
Brazil	Inflation, ACP (%)	4.196	3.638	5.672	4.899	5.037	6.268	4.777	4.498	2009
China	Inflation, ACP (%)	1.467	4.767	5.9	-0.69	3.326	4.985	2.5	2	2010
India	Inflation, ACP (%)	6.177	6.372	8.349	10.88	13.187	7.519	6.852	4.865	2010
Russia	Inflation, ACP (%)	9.679	9.007	14.11	11.65	6.854	9.316	7.954	7.118	2010
ACP = Average consumer price										
International Monetary Fund, World Economic Outlook Database, April 2011										

Revenues and Expenditures in BRIC Nations

The shows the BRIC nation's revenues and expenditures which indicates that amongst BRIC nation India had a huge deficit this could be a signal for the country because genesis of the European crisis & Greece crisis was the deficit which lead to a huge debt by the countries. India and brazil are on the alarming Stage where they have to take care of the deficits which could force them highly debted countries. The debt of BRIC nations can be seen in the following points which actually help to decide to go for the fiscal austerity.

Table 1.4

CIA The world fact book 2010

($ Billion) Only figures in case of China it is in $ trillion			
Countries	Revenues	Expenditures	Deficits
Brazil	464.4	552.6	-88.2
India	170.7	268	-97.3
Russia	262	341.1	-79.1
China	1.149	1.27	-0.121

Gross Debt Percentage of GDP of BRIC Nations:

The table shows the trends in Gross percentage of GDP in BRIC nations from 2006 to 2011.Here again it is indicated that India and Brazil are the two countries who are heavily debted countries and should be taken care by this countries as compared to China and Russia who are least debted countries.this shows that India and Brazil should go for fiscal austerity measures as the debt could be controlled through removing some of the fiscal stimulus but should slow to sustain the economy.

Table 1.5

Country	2006	2007	2008	2009	2010	2011	Estimates Start After
Brazil	66.662	65.176	70.661	67.851	66.065	65.712	2009
China	16.187	19.591	16.963	17.67	17.711	17.089	2010
India	75.726	72.989	72.995	71.104	69.17	68.201	2010
Russia	9.048	8.511	7.878	10.964	9.871	8.548	2010
South Africa	31.411	27.424	26.813	30.875	35.736	39.551	2010
Gross Debt % of GDP	IMF World Economic Outlook Data Base April 2011						

Current account balance

The current account balance shows the difference between the Receipts and Payments in current account. The table shows that the between 2006 and 2013 only Brazil and India's current balance is in negative which indicates that the receipts in the current account is less than the payments so it is necessary that the government have to spend money to boost the receipt side by boosting the exports and have to reduce the imports but this very difficult as the crude oil price is increasing continuously

Table 1.6

Country	Subject Descriptor	2006	2007	2008	2009	2010	2011	2012	2013	Estimates Start After
Brazil	CAB % OF GDP	1.248	0.113	-1.703	-1.52	-2.273	-2.59	-2.95	-3.38	2009
China	CAB % OF GDP	9.336	10.641	9.649	5.954	5.209	5.713	6.305	6.809	2010
India	CAB % OF GDP	-1.024	-0.701	-1.975	-2.82	-3.185	-3.67	-3.79	-2.73	2010
Russia	CAB % OF GDP	9.53	5.925	6.247	4.051	4.879	5.55	3.898	2.449	2009
CAB = Current account Balance										
International Monetary Fund, World Economic Outlook Database, April 2011										

The above data shows that BRIC nations can move to fiscal austerity because the economies are quite strong and sustainable and even the estimated figures are quite acceptable. The fiscal austerity as it is not going to hamper these economies because the domestic demand is going to be high in these economies except china whose major income comes for exports, but even in china the fiscal austerity can work only when the domestic demand is strong enough which not the situation is. As far as Brazil is concerned an area where strong growth is expected to continue is government spending. Fiscal policy was loosened substantially in 2008 and 2009 to combat the global downturn. With upcoming presidential elections it is unlikely that this will be reversed in the near term. Over the long term we expect upward pressure on government spending to remain as the increasingly wealthy population demands greater investment in public services such as healthcare and education. Fiscal consolidation is underway as the Indian government gradually unwinds the stimulus employed to combat the global recession in 2009. So far the government has removed some petrol subsidies, reduced the subsidies on diesel, kerosene and LPG, and partially reversed the temporary reduction in sales taxes. These policies should help to reduce the fiscal deficit and are likely to add to India's environmental credibility. In addition, the government has received a windfall from the auction of 3G mobile phone licenses that is equivalent to 1.5% of GDP. With parliamentary elections in 2011 and presidential elections in 2012 in Russia, it is expected that government spending would rise next year. Moreover, the recently announced business-friendly reforms, including reduction in restrictions on foreign investment in strategic economic sectors and abolition of capital gains tax on long term investments from 2011 are expected to improve investment growth next year. Fuelled by strong domestic demand, we expect Russia to grow at 4.5% in 2011 with slightly higher inflation at 7.6%. Chinese households are seeking to boost their consumption such that it is commensurate with their greater wealth and income – this pushes up imports. Meanwhile Chinese exporters are not performing quite as successfully as in recent years as key export markets remain weak. Consequently the trade surplus in China has narrowed.

Challenges to the BRIC Economies

The key challenge to the BRICs is the likelihood of much weaker economic growth in developed economies – their key export markets. While Russia and Brazil rely heavily on exports of energy and natural resources, China is the world's leading exporter of manufactured goods. Weak growth in developed economies will hinder growth in the BRICs. The exception to this may be India due to its relatively less dependence on external demand. India has been the most resilient of the BRIC economies during the financial crisis; it experienced the smallest decline in economic growth between 2007 and 2009.To perform strongly over the next few years the BRIC economies need to replace exports with domestic demand (household consumption; investment; government spending) as the primary engine of growth. This transformation would involve the development of larger service sectors in order to meet the demands of wealthier populations.

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* * *

Cloud Computing

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Introduction

In the past computing task such as word processing was not possible without the installation of application software on a user's computer. A user bought a license for each application from a software vendor and obtained the right to install the application on one computer system. With the development of LAN and more networking capabilities the client-server model of computing was born, where server computers with enhanced capabilities and large storage devices could be used to host applications services and data for a large workgroup.

Cloud Computing

In client-server computing a network-friendly client version of the application was required on client computer which utilized the client system's memory and CPU for processing .Multiple user licenses of an application were purchased for use by many users on a network. Cloud Computing differs from the classic client-server model by providing applications from a server that are executed and managed by a client's web browser with no installed client version of an application required. Centralization gives cloud service providers complete control over the versions of the browser based applications provided to clients which removes the need for version upgrades or license management on individual client computer devices. Abbreviation for Cloud Computing is 'Cloud'.

Any computer or web friendly device connected to the internet may access the same pool of computing power applications and files in a cloud computing environment. Users may remotely store and access personal files such as music, pictures, videos etc. , play games or do word processing on a remote server. Data is centrally stored, so the users donot need to carry a storage medium such as DVD device etc.

Definition

The National Institute of Standards and Technology (NIST) provides a concise and specific definition as under.

'Cloud Computing is a model for enabling convenient on-demand network access to shared pool of configurable computing resources that can be rapidly provisioned and released with minimal management effort or service provider interaction.

History

The term Cloud is used as a metaphor for the internet based on the cloud drawing used in the past to represent the telephone network and later to depict the internet in computer network diagrams. The underlying concepts of cloud computing dates to the 1960s, when John McCarthy opined that "Computation may someday be organized as a public utility." Almost all the modern-day characteristics of cloud computing were thoroughly explored in Douglas Parkhil's book 'The challenge of the computer utility(1966).' The actual term cloud borrows from telephony in that telecommunications companies, who until the 1990s, offered primarily dedicated point-to-point data circuits began offering Virtual Private Network(VPN) services with comparable quality of service but at a much lower cost. The first scholarly use of the term cloud computing was in 1997, by Ramnath Chellappa.

After the dot com bubble, Amazon played a key role in the development of cloud computing by moderning their data centers, which like most computer networks, were using as little as 10% of their capacity at any one time. Amazon initiated a new product development effort to provide cloud computing to external customers and launched Amazon Web Service (AWS) on a utility computing basis in2006. The first explore of the term cloud computing to public media is by Eric Schmidt in 2006. In early 2008. Open Nebula became the first open-source software for developing private and hybrid cloud and the federation of cloud.

How it works?

A cloud user needs a client device such as a laptop or desktop computer, pad computer, smart phone or other computing resources, with a web browser to acces a cloud system via the World Wide Web (WWW). The user will log into the cloud at a service provider or private company such as their employer. Cloud Computing works on a client-server basis using web browser protocols. The cloud provides server based applications and all data services to the users, with output displayed on the client device. Performance of the cloud application is dependent upon the network access, speed and reliability as well as the processing speed of the client device.

Since cloud services are web-based, they work on multiple platforms, including Linux and Windows. Smart phones, Pads and tablet devices with internet and www access also provide cloud services to telecommunicating and mobile users.

Computation and storage is divided among the remote computers in order to handle large volumes of both, thus the client need not purchase expensive hardware or software to handle the task. The outcome of the processing task is returned to the client over the network.

Deployment models

1) **Public Cloud :** Public cloud or external cloud describes cloud counting in the traditional mainstream sense, whereby resources are dynamically provisioned on a fine grained, self service basis over internet, via web services from an off-site third party provider who bills on a fine-grained utility computing basis.
2) **Community Cloud :** A community cloud may be established where several organizations have similar requirements and seek to share infrastructure so as to realize some of the benefits of cloud computing. The costs are spread over fewer

users than a public cloud. This option offers a higher level of privacy, security and policy compliance.

3) **Combined Cloud :** Two clouds that have been joined together are more correctly called a combined cloud. A combined cloud environment consisting of multiple internal and/or external providers will be typical for most enterprises.

4) **Private Cloud :** Douglas Parkhill first described the concept of a private computer utility in his book ' the challenge of computer utility (1966). Private cloud and internal cloud have been described as neologisms, but the concepts themselves pre-date the term cloud by 40 years. Some vendors have used the term to describe offering that emulate cloud computing on private networks. These products offer the ability to host applications or virtual machines in a company's own set of hosts. These provide the benefits of utility computing shared hardware costs, the ability to scale up or down depending upon demand. Private clouds have attracted criticism because users still have to buy, build and manage them and thus do not benefit from lower up-front capital costs and less hands-on management, essentially the economic model that makes cloud computing such an intriguing concept.

Risks

1) **Information security and users privacy :** Using a service of cloud computing to store data may expose the user to potential violation of privacy. In case of wireless cloud computing, the safety risk increases as a function of reduced security offered by wireless networks

2) **International, Political and Economic problems :** International, Political and Economic problems may arise when public data are freely collected and privately stored from cloud's archives located in a country other than those of the cloud's users.

3) **Continuity of service :** Delegating their data-managing and processing to an external service, users are severely limited when these services are not operating a malfunction also affects a large number of users at once because these services are often shared on a large network.

4) **Data Migration :** Another issue is related with the data migration or porting when a user wants to change his cloud provider. There is no defined standard between the operators and such a change is extremely complex.

Criticism

Some have come to criticize the term cloud computing as being either too unspecific or even misleading. Larry Ellison asserts that cloud computing is everything that we already do, claiming that the company could supply cgange the wording on some of our ads. to deploy their cloud based services. Richard Stallman insists that the industry will only use the model to deliver services at ever increasing rates over proprietary systems, otherwise likening it to a marketing hype campaign.

Library Perspective

Library is a storehouse of knowledge. With the help of knowledge management, library does a lot of thing in cloud computing. It plays a role of the middleman between cloud computing and the patrons, in developing countries like India. Library provides online reading materials like e-books, e-journals etc. Besides that it can do the following to its patrons.

1) Library can make available computer devices to its patrons so that they need not to purchase those privately.
2) Like online services, library can make an access subject wise information sources and websites for its patron. It can provide information on almost all subjects.

Summary

Cloud computing refers to the use and access of multiple server-based computational resources via a digital network Wide Area Network. Cloud users may access the services using a computer or other device. In cloud computing applications are provided and managed by the cloud server and data is also stored remotely in the cloud configuration. Users do not download and install applications on their own device or computer. All processing and storage is maintained by the cloud server. The online services also offered from a cloud server.

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Baroka –The Greedy Dog of the Lion and the Jewel

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Abstract

Wole Soyinka is one of the greatest dramatists of African Literature. His **The Lion and the Jewel** is an excellent work which represents the psyche of African people. The Lion and the Jewel is a comedy by prominent African writer Wole Soyinka, who is the first African recipient of the Nobel prize of literature. In this play through all characters and specially through Baroka, Soyinka has successfully presented the living significance of African heritage, culture and the social norms of the people of Africa.

Baroka, the chief of Ilujinle, a village in Nigeria is the hero as well as the villain of the play- The Lion and the Jewel. He has many titles and nicknames, which shed light on his character. He is the lion, the fox of the undergrowth, the panther of the trees, and the living god among men.

The comparison with animals and the gods suggest varied traits. They include not merely the qualities needed of a ruler in a primitive society but also those required for survival in an age of great social and political changes brought by modern influence. He has strength and courage of the lion and also the cunningness of the fox. He prefers to pose as a constitutional chief and a law abiding satrap under the white government at Lagos. He dos not like white men or their ideas and he tries to keep them out by stratagem.

Lakunle, the school master is the only representative of modernity in Ilujinle. Baroka scents danger in modern ideas and opposes it indirectly. He is preserving thereby his traditional privileges and tyrannical powers. Lakunle calls him the past-master of self-indulgence. He appears in the drama at the end of 1st part “Morning” as he enjoys the dance performance and speaks in his aside.

“Yes, yes … it is five full months since last I took a wife… five full months…”

In African society people follow polugamy. Baroka has also many wives but when he sees the photographs of beautiful Sidi his hunger is aroused and he decides to marry her. Beimg the bale of the village he wants to possess Sidi, the jewel of Ilujinle. To fulfill his desire he seeks the help of his senior wife Sadiku and sends her to Sidi and Sadiku proposes Sidi in behalf of Baroka. Sadiku tempts Sidi by describing her the pleasure of Baroka’s palace but Sidi rejects him and also his invitation of dinner. Baroka is 62 years old and in his lust for women he forgets his age. He believes that he is young and up to now, no one dares to say that he is old. Sidi is the first girl who reminds him that he is now old. He assures Sadiku that he is not an old man but he is strong like any young man. So when Baroka is rejected on the ground of old men he says:

“She says … That I am old
That I am much too old? Did a slight
Unripened girl say this of me.”

He can defeat the men in the log-tossing match, he can hunt the leopard and dragon at night, he can climb the silk-cotton tree and an old man can not do all these things. He asks Sadiku whether any of his wives report a failing in his manliness.

"Do any of my wives report
A failing in my manliness?"

One idea occurs to his mind and he makes one plan to trap Sidi. Sidi's rejection arouses his lust and he wants to possess her anyhow. He informs Sadiku that she is true because he has lost his manliness. He says:

"That rains that blessed me from my birth
Number a meager sixty-two:"

It is though Lakunle we also come to know that he has prevented the railway authority who decided to start a railway in Ilujinle. But Baroka prevents them from settting up railway by giving them bribe. He knows that if they start railway, Ilujinle will be changed. Trade, progress, success, civilization will enter in this undeveloped village. It will change the minds of the people and they will not obey his command and respect him. They may revolt against. He forsees all things. Lakunle says:

"He loves this life too well
To bear to part from it. And motor roads
And railway would do just that, forcing civilization at his door. He foresaw it and he bared the gates."

He loves his ttraditional life in which ll respect him. He is afraid that new awareness, new modern life-style may snatched away his freedom and power over the innocent villagers. Sidi is no more an innocent village girl. It is Lakunle who has enlighten her mind and she is also against Baroka because she knows that he is an exploiter.

When Sidi knows that Baroka is no more a man she comes to the palace of Baroka to ridicule him. She wants to see him in his shameful condition. But Sidi is girl without the knowledge of cunning worldly ways. It is just a trick of Baroka. At first he neglects Sidi and concentrate his attention only in wrestling. He pretends that he has not proposed Sidi but only invites her dinner. He does not know about Sidi's answer because Sadiku did not return. On the contrary he calls Sidi, "n unwanted strangers" , Sidi tries to confess that he has lost his manliness but he never confesses it. He informs Sidi that,

"I change my wrestlers when I have leant
To throw them. I also change my wives
When I have learnt to tire them"

He says that his wives are reporting wrong news in the village. He informs Sidi that he never proposes any girl but it is Sadiku who always finds out new girl for him. She always misunderstood him. If he is asking about girl being the well-wisher that ,

"How fares your daughter?
-Is your sister now recovered from her whooping cough? – How fast your ward approaches womanhood!
Have the village lads begun to gather at your door?-
Or any word at all which shows I am the thoughtful guardian of the village health,
If it concerns a woman."

Sadiku without asking him approaches the girl and he gets a new wife after some month. He wants to convince Sidi that she must not believe that he wants to marry her. He convinces Sidi that he is really the well-wisher of Ilujinle and like Lakunle he wants progress in the village. He shows her machine and answers her that they will start their own stamp published and it will be the first step in the direction of development. Ilujinle will no longer be a backward village but will stand with Lagos, the city. Baroka, the villain is able to seduce Sidi. Sidi loses her virginity and Baroka is successful in his plan. He knows how to trap the girl. He knows that Sadiku will ot keep the secret that he is not a man and Sidi will certainly come to ridicule him. By cunningness he invites Sidi and becomes successful.

At the end of the play Sidi decides to marry him instead of Lakunle. He becomes victorious because Sidi in his company feels ecstasy. Although he is 62 years old Sidi's physical desire are fulfilled in his company. She feels that Lakunle, a young man will not satisfy her and this is the triumph of Baroka who at the age of 62 has sustained his manliness.

In short, Baroka appears as a man of action, who stands for conservatism. His worldly wisdom has made him a successful little tyrant. He combines courage with cunningness and pursues pleasure and power with zest, but with care and caution.

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Emerging Trends in E-retailing

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Definition: Conducting transactions through electronic means; selling products or services over the Internet. Any website that attempts to make a profit is involved in e-commerce.

Also Known As: internet retailing

E-commerce is also known as electronic commerce which means buying and selling the product and services trough internet and other computer usage.

Today's world is computer world everyone want to save their time, gets benefits save the energy etc. today businessmen also used innovative ideas to sell his product and services to the customer and giving more satisfaction.

Online retailers are sometimes known as e-retailor and online retail is sometimes known as **e-tail**. Almost all big retailers have electronic commerce presence on the www.

Electronic commerce which is conducted between businesses is referred to as B2B i.e. is business to business. Not only business to business but also business to consumers i.e. B2C.

Introduction

Originally, electronic commerce was identified as the facilitation of commercial transactions electronically, using technology such as Electronic Data Interchange (EDI) and Electronic Funds Transfer (EFT). These were both introduced in the late 1970s, allowing businesses to send commercial documents like purchase orders or invoices electronically. The growth and acceptance of credit cards, automated teller machines (ATM) and telephone banking in the 1980s were also forms of electronic commerce. Another form of e-commerce was the airline reservation system typified by Sabre in the USA and Travicom in the UK.

Electronic commerce is generally considered to be the sales aspect of e-business. It also consists of the exchange of data to facilitate the financing and payment aspects of the business transactions. E-commerce and E-Tailing, from a business perspective offer an opportunity to cater to consumers across geographies, no operational timings, unlimited shelf space – and all this with miniscule quantity of infrastructure. For a country like India, this business model is a good way of growing the consumption driven economy. customer service through email, chat and toll free phone is what the E-tailors are providing. Customer complaint resolution – whether, delayed delivery, product quality, wrong product delivered will certainly work towards long term customer relationship, retention and acquisition.

Most customer complaints and delivery returns can be traced to the supply chain vendors or merchants. They are in fact the most important internal customers. It is important to have the supply chain vendors or merchants well integrated into the system – both technically and strategically.

E-tailors always search new and innovative business models. Case in point being US based Power Reviews – where it provides free review technology to E-tailors and all it asks in return is that the reviews collected on the retailer's web site are syndicated, which is then aggregated on the Buzzillions.com, its sister website. Some Indian sites simply collect orders over a period of time say a week, order in bulk from the vendor and finally ship it to customer at a discounted rate. The customer is told beforehand about the delivery date, of course.

All the E-tailors are present on comparison shopping sites is of paramount importance – especially since people now visit these sites before they place the order. Being present on well known sites such ascompaire.com and wize.com is a very good idea. Also they encourage customer to write the product reviews – nothing authenticates their offering to an undecided customers like a good product review.

Essentials of E-Retailing

Electronic retailing or e-tailing, as it is generally being called now, is the direct sale of products, information and service through virtual stores on the web, usually designed around an electronic catalogue format and auction sites. There are thousands of storefronts or e-commerce sites on the Internet that are extensions of existing retailers or start-ups. Penetration of computers and proliferation of the Internet has given rise to many new forms of businesses, such as business process outsourcing, call centre based customer relationship management, medical transcription, remotely managed educational and medical services and of course, electronic retailing.

There are certain essential ingredients for an electronic retailing business to be successful. One must consider these components well in advance before setting up an electronic storefront. These essential components are:

- Attractive business-to-consumer (B2C) e-commerce portal
- Right revenue model
- Penetration of the Internet

E-Catalog It is a database of products with prices and available stock.

Shopping Cart The customers select their goodies and fill shopping cart. Finally, as in a real store, at the time of checkout, the system calculates the price to be paid for the products.

A payment gateway Customer makes payments through his/her credit card or e-cash. The payment mechanism must be fully secure.

Support Services in E-Retailing

The electronic retail business requires support services, as a prerequisite for successful operations. These services are required to support the business, online or offline, throughout the complete transaction-processing phases. The following are the essential support services:

- Communication backbone
- Payment mechanism
- Order fulfillment

Advantages of E-Shopping For Consumers

Cost benefits: - E-retailing is very useful to the consumers as retailers offer many attractive promotion schemes to the consumer which is really benefited to the consumer to saving their money.

Convenient: - E-retailing is convenient to the consumers because any time consumers can do shopping through e-retailing. As variety of products are available to them according to their choices.

Save time: - E-retailing saves the time of consumer. Not only the time but also energy of the consumers by doing the shopping through the internet.

Disadvantages of E-Shopping For Consumers

Tensions related to the credit cards and security.

In our country up to now there is no laws framed for the internet transactions. Validity of e-mail, digital signatures and application of copyright laws is being checked by various government authorities. Taxes on goods and services are still an issue. In retailing , the place of billing, the place of dispatch of goods and the place of delivery all differ.

Touch and feel experience:- Consumer cannot able to touch the goods if they are doing E-retailing. Basically consumers like to taste, touch and the feel products and then they purchase. So this become disadvantage of E-retailing to the consumers.

Delivery problem: Many consumers facing the problems of delivery. As they book the order but not receiving the goods on right time .which may cause of decline the trends of E-retailing.

Difficulties with returning goods for refund: This is the biggest problem of E-retailing. As consumers book the order but goods which they receive there may be defect in goods and services which consumer requires to returned.

Factors to be considered in E-retailing

- Strong Branding
- Unique Merchandising
- Value Addition
- Competitive Pricing
- Better CRM
- Better Distribution Efficiency
- Soothing Website Design
- Transparency in Services.

Objectives:

1) To study are customers really happy with E-retailing.
2) To study are E-retailor really follow the legal rules while opening website on internet.
3) To study the success of E-retailor in solving the problems of customer.

Suggestion:

E-retailer should provide authentic regulation to the customers.

E-retailor should keep transparency while providing services to the customers.

Methodology:

Secondary data collected through various magazines, newspapers and internet. Also conducts interview of the customers those who using internet to purchase goods and services.

Conclusion

To conclude that e-retailing is not just about building a pretty website. It is true that in coming years it will be grow as faster as telecom sector. As per the survey by internet and online association of India, online shopping will increases to Rs.2300 crore by 2007. Today, around 38.5 million Indians use internet and the figures are likely to reach at 100 million by 2007-2008

Not only this but many organizations who providing the services improve their deficiency and try to give much satisfaction to the consumers.

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Project Finance a Tool for Raising Finance

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Introduction to Project Finance :

Project financing means arranging funds for implementing a new project or undertaking expansion, diversification, modernization or rehabilitation of existing projects. In project finance the project is appraised by some competent agency while taking into consideration the technical feasibility, managerial competency, financial and commercial viability and environmental, economic and political viability.

Project Finance an Innovative Way of Raising Timely Finance:

Project financing is an innovative and timely financing technique that has been used on many high-profile corporate projects, including Euro Disneyland and the Eurotunnel. Employing a carefully engineered financing mix, it has long been used to fund large-scale natural resource projects, from pipelines and refineries to electric-generating facilities and hydro-electric projects. Increasingly, project financing is emerging as the preferred alternative to conventional methods of financing infrastructure and other large-scale projects worldwide.

Project Financing discipline includes understanding the rationale for project financing, how to prepare the financial plan, assess the risks, design the financing mix, and raise the funds. In addition, one must understand the cogent analyses of why some project financing plans have succeeded while others have failed. A knowledge-base is required regarding the design of contractual arrangements to support project financing; issues for the host government legislative provisions, public/private infrastructure partnerships, public/private financing structures; credit requirements of lenders, and how to determine the project's borrowing capacity; how to prepare cash flow projections and use them to measure expected rates of return; tax and accounting considerations; and analytical techniques to validate the project's feasibility

Project finance is finance for a particular project, such as a mine, toll road, railway, pipeline, power station, ship, hospital or prison, which is repaid from the cash-flow of that project. Project finance is different from traditional forms of finance because the financier principally looks to the assets and revenue of the project in order to secure and service the loan. In contrast to an ordinary borrowing situation, in a project financing the financier usually has little or no recourse to the non-project assets of the borrower or the sponsors of the project. In this situation, the credit risk associated with the borrower is not as important as in an ordinary loan transaction; what is most important is the identification, analysis, allocation and management of every risk associated with the project.

In a no recourse or limited recourse project financing, the risks for a financier are great. Since the loan can only be repaid when the project is operational, if a major part of the project fails, the financiers are likely to lose a substantial amount of money. The assets that remain are usually highly specialized and possibly in a remote location. If saleable, they may have little value outside the project. Therefore, it is not surprising that financiers, and their advisers, go to substantial efforts to ensure that the risks associated with the project are reduced or eliminated as far as possible. It is also not surprising that because of the risks involved, the cost of such finance is generally higher and it is more time consuming for such finance to be provided.

Project Finance a Way to Resolve Liquidity Crunch:

In today business scenario where the world is facing the liquidity crunch and capital is scarce, optimum utilization of the funds is essential. There should be optimized capital structure so that internal rate of return (IRR) to be maximized with minimum cost of capital. Hence an appropriate mix of debt and equity should be decided while applying the proposal for project funding to the banks/ financials institutions. Before implementing a new project or undertaking expansion, diversification, modernization or rehabilitation scheme ascertain the cost of the project and the means of finance is one of the most important consideration. For this purpose the company has to prepare a feasibility study covering various aspects of the projects including its costs and means of finance. It enables the company to anticipate the problem likely to encounter in the execution of the project and places it in a better position to respond to all the queries that may be raised by the financial institutions and others concerned with the projects.

Steps involved in preparing Project Report:-

A project report is essential before a decision for setting-up of any project is taken.

Project Report must include the followings:

A. Technical Feasibility

All the factors relating to infrastructure needs, technology, availability of machine, material etc. are required to be scrutinized under this head. Broadly speaking the factors that are covered under this aspect include:

- Availability of basic infrastructure- It includes the land and its location as per present and future needs, lay out and building plan including finalization of structure, availability of water and power, availability of cheap labour in abundant supply.
- Licensing/ registration requirements
- Selection of technology/ technical process- The technical process/technology selected for the project must be readily available either indigenously or necessary arrangements for foreign collaboration must be finalized. Further the selected technology must find a successful application in Indian environment and the management shall be capable of fully absorbing the technology.
- Availability of suitable machinery/raw material/ skilled labour etc- After selection of technical process, the availability of suitable kind of machinery is most important factor which needs to be considered. It should be ensured that the suppliers are capable to supply the plant and machinery timely along with all spare parts

B. Managerial Competence

The ultimate success of even well conceived and viable project may depend on how competently it is managed. The promoters of the project have to provide necessary leadership and their qualification, experience and track record will be closely examined by lending institution. The detail of other projects successfully implemented by the same promoters may provide the necessary confidence of these institutions and help final approval of the project.

The reputation of the promoters group in the market is also very important factor which the banks/ financial institutions consider while lending to the companies. Also the bank/ financial institutions check the payment history of past loan raised by the companies in which the promoters are directors which shows their willingness of repayment of the loans. CIBIL is a very strong tool in the hand of banks/ financial institutions to verify the payment history and the number of loans raised by the companies from the date of existence.

C. Commercial Viability

Any project can be commercially viable only if it is able to sell its product at profit. For this purpose it would be necessary to study demand and supply pattern of that particular product to determine its marketability. Various methods such as trend method, regression method for estimation of demand are employed which is than to be matched with the available supply of a particular product.

D. Financial Viability

Factors need to consider for financial viability:

1. Cost of project: A realistic assessment of cost of project is necessary to determine the source for its availability and to properly evaluate the financial viability of the projects. For this purpose, the various items of cost may be sub-divided as many sub-heads as possible so that all factor are taken into consideration for arriving at the total cost.

Cost includes the following:

a. Land Cost- Acquisition of project land, registry charges, and charges for other clearance.
b. Site Development Cost- to make the project easily accessible it is necessary to build roads, water tank, boundary walls, arranging electricity, leveling the site, demarcation of site, making available the basic amenities etc.
c. Buildings Cost- it includes lay out and building plan along with the structure cost, building the site office, factory sheds, godowns, residential flats for staff etc.
d. Plant and Machinery- cost of plant and machinery, any foreign assistance for installation, salary of technical staff, transportation cost, foreign currency fluctuations (if any), bank commissions, L/C Charges etc.
e. Miscellaneous Fixed Assets
f. Preliminary Expenses- licence required to start commercial production from the local authorities along with other clearances etc.
g. Contingencies- normally 5% extra cost is taken as contingency to avoid any kind of cost over-run at the end of implementation of project.
h. Margin for Working Capital- for running a project it is necessary to fuel it with the working capital. It works like a lubricant for any kind of business.

It is financed against receivables and stock. A proper assessment of the same should be done. Banks now generally require that 25% of the total current assets (working capital) shall be the margin to be provided from the long term resources and 75% shall be financed by them.

2. Means of Finance:

After estimation of the cost of the project, the next step will be to find out the source of funds by means of which the project will be financed. The project will be financed by contribution of funds by the promoter himself and also by raising loans from others including term loans from banks and financial institutions. The means of financing will include:

- Issue of share capital including ordinary/preference shares.
- Issue of secured debentures.
- Secured long-term and medium-term loans (including the loans for which the application is being put up to term lending institutions).
- Unsecured loans and deposits from promoters, directors etc.
- Deferred payments.
- Capital subsidy from Central/State Government.

3. Security Coverage and Promoters Contribution:

In today scenario and being to play safe, the bankers wants that at least the promoters should contribute 40% of the total project cost. The long term sources of funds are utilized for acquisition of land, procuring the fixed assets and construction of building etc. But for day to day expenses, payment of staff salary, purchasing the stocks etc. The project requires short term loan or working capital loans. Hence the financing for a project is the mix of both long term and short term loans.

In project funding the bank has charge on the land, building and any super structure .

There of and hypothecation of stocks & receivables and all the current assets relating to project. It is considered as primary security but the bankers may ask for collaterals also in addition to the primary security.

4. Profitability Analysis

After determine the cost of the project and means of financing, the viability of the project will depend on its capacity to earn profits to service the debts and capital. To undertake the profitability analysis, it will be necessary to draw estimates of the cost of production and working results. These estimates are made for a period which should at least cover the moratorium and repayment periods.

Generally in case of project loans repayment begins after 2-3 years, the time gap between the disbursement of loan and repayment of first installment is called moratorium period. Further repayment should start in that quarter or month when it is assured that the project will have sufficient cash profit to service the same in that particular quarter or month. Also, the moratorium and repayment period is decided while submitting the proposal to the banks hence while selecting these periods' accurate calculations should be done.

5. Projected Balance Sheet, Profit and Loss Account and Projected Cash Flow:

The projected financials of the project is prepared for the entire tenure as estimated above.

6.Break-Even Point:

Estimations of working results pre-suppose a definite level of production and sales and all calculations are based on that level. The minimum level of production and sales at which the unit will run on "no profit no loss" is known as break-even point and the first goal of any project would be to reach that level. The break-even point can be expressed in terms of volume of production or as a percentage of plant capacity utilization.

Break-even in terms of volume of production = Total Fixed Cost/ Contribution per unit

7. Debt Service Coverage Ratio (DSCR):

Debt Service Coverage Ratio is calculated to find out the capacity of the project servicing its debt i.e. in repayment of the term loan borrowings and interest. The DSCR is worked out in the following manner:

D.S.C.R = PAT + Depreciation + Interest on Long Term Borrowings

Repayments of Term Borrowings during the year + Interest on long-term Borrowings.

The higher D.S.C.R. would impart intrinsic strength to the project to repay its term borrowings and interest as per the schedule even if some of the projections are not fully realized. Normally a minimum D.S.C.R. of 2:1 is insisted upon by the term lending institutions and repayment is fixed on that basis.

8. Sensitivity Analysis:

While evaluating profitability projections, the sensitivity analysis may be carried in relation to changes in the sale price and raw material costs, i.e. sale price may reduce by 5% to 10% and raw material costs may be increased by 5% to 10% and the impact of these changes on DSCR shall be analyzed. If the new DSCR, so calculated after changes, still proves that the project is viable, the financial institution may go ahead in funding the project.

9. Internal Rate of Return:

This is an indicator of earning capacity of the project and a higher IRR indicates better prospects for the project. The present investment in the cash flow which is assumed to be negative cash flow and the return (cash inflow) are assumed to be positive cash flows. Normally bankers want that internal rate of return should be at least 18% because it depicts the strength of the project and its earning and repayment capacity at the same time. Better the IRR better rating to the project.

E. Environmental, Political and Economic Viability

The performance of the project is also influenced by the external factors also such as existing government policies regarding particular sector, easiness in getting the license to operate in a particular region or state, effects of the project on the environment, tax exemptions for particular region etc. Hence while compiling the project report it is important to study the industry scenario, government policies etc and these should be covered in the project report.

Process of Minimization of Risk during preparation of project Finance.

Financiers are concerned with minimizing the dangers of any events which could have a negative impact on the financial performance of the project, in particular, events which could result in: (1) the project not being completed on time, on budget, or at all; (2) the project not operating at its full capacity; (3) the project failing to generate sufficient revenue to service the debt; or (4) the project prematurely coming to an end.

The minimization of such risks involves a three step process. The first step requires the identification and analysis of all the risks that may bear upon the project. The second step is the allocation of those risks among the parties. The last step involves the creation of mechanisms to manage the risks.

If a risk to the financiers cannot be minimized, the financiers will need to build it into the interest rate margin for the loan.

Identification of different types of Risks:

STEP 1 - Risk Identification and Analysis

The project sponsors will usually prepare a feasibility study, e.g. as to the construction and operation of a mine or pipeline. The financiers will carefully review the study and may engage independent expert consultants to supplement it. The matters of particular focus will be whether the costs of the project have been properly assessed and whether the cash-flow streams from the project are properly calculated. Some risks are analyzed using financial models to determine the project's cash-flow and hence the ability of the project to meet repayment schedules. Different scenarios will be examined by adjusting economic variables such as inflation, interest rates, exchange rates and prices for the inputs and output of the project. Various classes of risk that may be identified in a project financing will be discussed below.

STEP 2 - Risk Allocation

Once the risks are identified and analyzed, they are allocated by the parties through negotiation of the contractual framework. Ideally a risk should be allocated to the party who is the most appropriate to bear it (i.e. who is in the best position to manage, control and insure against it) and who has the financial capacity to bear it. It has been observed that financiers attempt to allocate uncontrollable risks widely and to ensure that each party has an interest in fixing such risks. Generally, commercial risks are sought to be allocated to the private sector and political risks to the state sector.

STEP 3 - Risk Management

Risks must be also managed in order to minimize the possibility of the risk event occurring and to minimize its consequences if it does occur. Financiers need to ensure that the greater the risks that they bear, the more informed they are and the greater their control over the project. Since they take security over the entire project and must be prepared to step in and take it over if the borrower defaults. This requires the financiers to be involved in and monitor the project closely. Such risk management is facilitated by imposing reporting obligations on the borrower and controls over project accounts. Such measures may lead to tension between the flexibility desired by borrower and risk management mechanisms required by the financier.

Different Types of Risks:-

Of course, every project is different and it is not possible to compile an exhaustive list of risks or to rank them in order of priority. What is a major risk for one project may be quite minor for another. In a vacuum, one can just discuss the risks that are common to most projects and possible avenues for minimising them. However, it is helpful to categorise the risks according to the phases of the project within which they may arise: (1) the design and construction phase; (2) the operation phase; or (3) either phase. It is useful to divide the project in this way when looking at risks because the nature and the allocation of risks usually change between the construction phase and the operation phase.

1. **Construction Phase Risk-Completion Risk**

Completion risk allocation is a vital part of the risk allocation of any project. This phase carries the greatest risk for the financier. Construction carries the danger that the project will not be completed on time, on budget or at all because of technical, labour, and other construction difficulties. Such delays or cost increases may delay loan repayments and cause interest and debt to accumulate. They may also jeopardize contracts for the sale of the project's output and supply contacts for raw materials.

Commonly employed mechanisms for minimizing completion risk before lending takes place include: (a) obtaining completion guarantees requiring the sponsors to pay all debts and liquidated damages if completion does not occur by the required date; (b) ensuring that sponsors have a significant financial interest in the success of the project so that they remain committed to it by insisting that sponsors inject equity into the project; (c) requiring the project to be developed under fixed-price, fixed-time turnkey contracts by reputable and financially sound contractors whose performance is secured by performance bonds or guaranteed by third parties; and (d) obtaining independent experts' reports on the design and construction of the project. Completion risk is managed during the loan period by methods such as making pre-completion phase drawdown of further funds conditional on certificates being issued by independent experts to confirm that the construction is progressing as planned.

2.**Operation Phase Risk-Resource Reserve Risk**

This is the risk that for a mining project, rail project, power station or toll road there are inadequate inputs that can be processed or serviced to produce an adequate return. For example, this is the risk that there are insufficient reserves for a mine, passengers for a railway, fuel for a power station or vehicles for a toll road.

Such resource risks are usually minimized by: (a) experts' reports as to the existence of the inputs (e.g. detailed reservoir and engineering reports which classify and quantify the reserves for a mining project) or estimates of public users of the project based on surveys and other empirical evidence (e.g. the number of passengers who will use a railway); (b) requiring long term supply contracts for inputs to be entered into as protection against shortages or price fluctuations (e.g. fuel supply agreements for a power station); (c) obtaining guarantees that there will be a minimum level of inputs (e.g. from a government that a certain number of vehicles will use a toll road); and (d) "take or pay" off-take contacts which require the purchaser to make minimum payments even if the product cannot be delivered.

Operating Risk

These are general risks that may affect the cash-flow of the project by increasing the operating costs or affecting the project's capacity to continue to generate the quantity and quality of the planned output over the life of the project. Operating risks include, for example, the level of experience and resources of the operator, inefficiencies in operations or shortages in the supply of skilled labour. The usual way for minimizing operating risks before lending takes place is to require the project to be operated by a reputable and financially sound operator whose performance is secured by performance bonds. Operating risks are managed during the loan period by requiring the provision of detailed reports on the operations of the project and by controlling cash-flows by requiring the proceeds of the sale of product to be paid into a tightly regulated proceeds account to ensure that funds are used for approved operating costs only.

Market Off-Take Risk

Obviously, the loan can only be repaid if the product that is generated can be turned into cash. Market risk is the risk that a buyer cannot be found for the product at a price sufficient to provide adequate cash-flow to service the debt. The best mechanism for minimizing market risk before lending takes place is an acceptable forward sales contact entered into with a financially sound purchaser.

Risks Common to Construction and Operational Phases Participant / Credit Risk

These are the risks associated with the sponsors or the borrowers themselves. The question is whether they have sufficient resources to manage the construction and operation of the project and to efficiently resolve any problems which may arise. Of course, credit risk is also important for the sponsors' completion guarantees. To minimize these risks, the financiers need to satisfy themselves that the participants in the project have the necessary human resources, experience in past projects of this nature and are financially strong (e.g. so that they can inject funds into an ailing project to save it).

Technical Risk

This is the risk of technical difficulties in the construction and operation of the project's plant and equipment, including latent defects. Financiers usually minimize this risk by preferring tried and tested technologies to new unproven technologies. Technical risk is also minimized before lending takes place by obtaining experts reports as to the proposed technology. Technical risks are managed during the loan period by requiring a maintenance retention account to be maintained to receive a proportion of cash-flows to cover future maintenance expenditure.

Currency Risk

Currency risks include the risks that: (a) a depreciation in loan currencies may increase the costs of construction where significant construction items are sourced offshore; or (b) a depreciation in the revenue currencies may cause a cash-flow problem in the operating phase. Mechanisms for minimizing resource include: (a) matching the currencies of the sales contracts with the currencies of supply contracts as far as possible; (b) denominating the loan in the most relevant foreign currency; and (c) requiring suitable foreign currency hedging contracts to be entered into.

Regulatory / Approvals Risk

These are risks that government licenses and approvals required to construct or operate the project will not be issued (or will only be issued subject to onerous conditions), or that the project will be subject to excessive taxation, royalty payments, or rigid requirements as to local supply or distribution. Such risks may be reduced by obtaining legal opinions confirming compliance with applicable laws and ensuring that any necessary approvals are a condition precedent to the drawdown of funds.

Political Risk

This is the danger of political or financial instability in the host country caused by events such as insurrections, strikes, suspension of foreign exchange, creeping expropriation and outright nationalization. It also includes the risk that a government may be able to avoid its contractual obligations through sovereign immunity doctrines. Common mechanisms for minimizing political risk include: (a) requiring host country agreements and assurances that project will not be interfered with; (b) obtaining legal opinions as to the applicable laws and the enforceability of contracts with government entities; (c) requiring political risk insurance to be obtained from bodies which provide such insurance (traditionally government agencies); (d) involving financiers from a number of different countries, national export credit agencies and multilateral lending institutions such as a development bank; and (e) establishing accounts in stable countries for the receipt of sale proceeds from purchasers.

Force Majeure Risk

This is the risk of events which render the construction or operation of the project impossible, either temporarily (e.g. minor floods) or permanently (e.g. complete destruction by fire). Mechanisms for minimizing such risks include: (a) conducting due diligence as to the possibility of the relevant risks; (b) allocating such risks to other parties as far as possible (e.g. to the builder under the construction contract); and (c) requiring adequate insurances which note the financiers' interests to be put in place.

Conclusion:-

Project finance is about an in depth understanding of the project and documentation thereof on one side and analysis thereof from the point of view of the financier.

Each project financing is different. Each project gives rise to its own unique risks and hence poses its own unique challenges. In every case, the parties - and those advising them - need to act creatively to meet those challenges and to effectively and efficiently minimize the risks embodied in the project in order to ensure that the project financing will be a success.

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A Study of Environmental Awareness Ability among Junior College Students in Thane City in Relation to Faculty and Gender

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Abstract

In the world of use and throw style, it is necessary to know the Environmental Awareness Ability (EAA) among students. Hence this study was conducted to understand the EAA of the Junior college students in Thane city in relation to faculty and gender. The research was carried out on a total of 245 students; 134 students were of commerce faculty and 111 students of science faculty. In these 245 students, there were 138 female students and 107 male students. The study showed that EAA ability of science students is higher than commerce students and at the same time of female students is higher than male students.

Introduction

Today we are living in computer era in the fashion of use and throw style and without knowing it's cause and ill effects to our human system and the ecosystem. Environment is the priceless gift of nature and is highly dynamic, multi dimensional and an interdisciplinary concept which encompasses various elements concerning human settlements, air, land which consequently influences all forms of life in one way or other.

Environment is a global concept. The word environment is derived from French word "environir" which means "to surround". The significance of environment was comprehended by our saints and philosophers.

The goal of environment education is to develop a world population that is aware of and concerned about the environment and its associated problems and who have the knowledge, skill, attitude, motivation and commitment to work individually and collectively towards solution of current environment problems and prevention of new ones.

Environment has a bundle of resources which support, develop and enrich human life for sustained development, large quantities of natural resources are exhausted. This is further compounded by the effects of population explosion, increasing industrial growth plus people's migration from villages to industrial town made scientists and environmentalists take keen interest in the environment as such during the early sixties. These environmentalists along with scientists studied the flora and fauna and the problems of the nature of degradation. Their findings were published in various newspapers and magazines. But unfortunately such articles made no impact on the ordinary man. Hence the objective of environmental education includes awareness, knowledge, attitude, skills and participation of people in protecting the environment.

Need of the Problem

The environment started facing problems especially after the "Industrial Revolution" followed by the green revolution. This issue gradually worsened making mankind think about it. In order to make the individuals aware of their immediate environment i.e. the environment around them there is a need of "Environmental Awareness" at this point in history since nature is trying to bring back the earths balance by taking back what man has claimed. Therefore becoming aware of the reality is important and vital to our survival.

In the past 100 years or so there has been a steady increase in the amount of carbon dioxide released to the earth surface and this has caused our atmosphere to change dramatically.

The greenhouse effect can cause many changes in our climate such as the melting of Earth's polar caps and thus increase the ocean level and subsequently flooding the nearby coastal cities or low lying regions. Although a large quantity of CO_2 will greatly benefit some plants the effects on the lives of many people does not compensate to the positive effects. There are a lot of changes that could happen this is why it is important to have atleast knowledge of environmental awareness so as to know more about the impact of green house effect to our future.

Environmental awareness seeks to make pupils fully aware of the problems connected to their environment, and motivate them to tackle environmental problems with a sense of responsibility and with the technical skills, which will enable them to contribute to their solutions along with other members of their community.

The development of environmental awareness and attitude in students is essential because if students are aware of environmental protection, the problem of environmental degradation will be solved. To get rid of environmental problems it is necessary that the countries of the world should amend their environment and related policies. Indian government has played an important role in protecting the environment as can been seen from various constitutional, legislative and administrative measures taken by the government both at the center as well as the state.

Even as an individual there is something that you can do no matter how small or insignificant it may seem. Planting trees, proper waste disposal or buying naturally formulated or green products is a good start. These small steps can be the start of a great importance of awareness in environment, or make sure that you be the first or among many individuals that are taking care of the environment in any way possible.

Review of Related Literature

Sahoo K.C. in 1992 made "A Critical Study of the conception and perception of environmental education." Shahnawaj in 1990 studied environmental awareness and environmental attitude of secondary and higher secondary school teachers. Raut and Agarwal in 2006 conducted the study on environmental awareness and environmental attitude of high school students, and found that male and female students do not differ significantly in terms of their environmental awareness and environmental attitude.

Objectives

1. To study the environmental awareness ability level of students in relation to faculty.
2. To study the environmental awareness ability level of students in relation to gender.
3. To compare the environmental awareness ability between commerce and science students.
4. To compare the environmental awareness ability between male and female students.

Hypothesis

1. There is a significant difference between the environmental awareness ability of students in relation to faculty.
2. There is a no significant difference between the environmental awareness ability of students in relation to gender.

Methodology

The researcher has selected the survey method to study the environmental awareness ability of students -- faculty wise and gender wise.

Sample

The population of the sample is the junior college students of Thane city. A total sample of 245 junior college students are selected using simple random sampling techniques from Thane city. Out of 245 students, 134 students are from commerce faculty and 111 students from science faculty. The sample consists of 107 Male and 138 female students.

Tool

Standard tool was used developed by Dr. Praveen Kumar Jha Environment Awareness Ability Measure (EAAM). This test consists of 51 items. Each agreed item carries the value of 1 mark and each disagreed item carries zero value but negative items are scored inversely. Thus the total score ranged between 0-51. Norms have been prepared for the EAAM which are as follows:

Awareness Level	**Range of the score**
High	37-51
Average	16-36
Low	0-15

Table No. 1 – Environmental Awareness Ability of Commerce Students.

Awareness Level	**Range of score**	**No. of students**	**Percentage**
High	37-51	103	76.86
Average	16-36	31	23.13

Out of the total sample of 134 commerce students, 103 students are placed in the high environmental awareness range and 31 students are placed in the average environmental awareness range as compared with norms. Therefore 76.86% of commerce students have high environmental awareness ability and 23.13% of commerce students have average environmental awareness ability.

Table No. 2 – Environmental Awareness Ability of Science Students.

Awareness Level	**Range of score**	**No. of students**	**Percentage**
High	37-51	101	90.99
Average	16-36	10	9.01

Out of the total sample of 111 science students, 101 students are placed in the high environmental awareness range and 10 students are placed in the average environmental awareness range as compared with norms. Therefore 90.99% of science students have high environmental awareness ability and 9.01% of science students have average environmental awareness ability.

Table No. 3 – Environmental Awareness Ability of Female Students.

Awareness Level	Range of score	No. of students	Percentage
High	37-51	118	85.50
Average	16-36	20	14.49

Out of the total sample of 138 female students, 118 students are placed in the high environmental awareness range and 20 students are placed in the average environmental awareness range as compared with norms. Therefore 85.50% of female students have high and 14.49% of female students have average environmental awareness ability.

Table No. 4 – Environmental Awareness Ability of Male Students.

Awareness Level	Range of score	No. of students	Percentage
High	37-51	86	80.37
Average	16-36	21	19.62

Out of the total sample of 107 male students, 86 students are placed in the high environmental awareness range and 21 students are placed in the average environmental awareness range as compared with norms. Therefore 80.37% of male students have high and 19.62% of male students have average environmental awareness ability.

Table No. 5 – Showing the Mean and S.D. of EAA of junior college student's faculty wise

Faculty	Number	Mean	S.D.	t-value	Significance level	Hypothesis
Science	111	43.1982	4.699664	6.33234938	0.05	Rejected
Commerce	134	38.92537	5.641831			

The calculated t is greater than the tabulated t value. Thus t is significant at 0.05 level. Hence the null hypothesis is rejected. So there is a significant difference in the EAA of Commerce and Science students.

Table No. 6 – Showing the Mean and S.D. of EAA of junior college student's gender wise

Faculty	Number	Mean	S.D.	t-value	Significance level	Hypothesis
Male	107	40.5514	6.499797	0.753369876	0.05	Accepted
Female	138	41.10145	4.880143			

The calculated t is less than the tabulated t value. Thus t is not significant at 0.05 level. Hence the null hypothesis is accepted. So there is no significant difference in the EAA of male and female students.

Findings

1. Environmental awareness ability level of science students is higher than that of commerce students.

2. Environmental awareness ability level of female students is higher than that of male students.
3. There is significant difference in the EAA of commerce and science students.
4. There is no significant difference in the EAA of male and female students.
5.

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Gene Doping as Quest for Excellence in Sports - A Review Study

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Abstract:

The purpose of the study was to identify the knowledge and awareness of gene doping. It would produce excellence without effort, challenging the spirit of the Olympics Games and the meaning of all sports competitions. More broadly, it could become a kind of referendum on how the world views the improvement of humans through technology. The catalyst is an emerging science called gene modification or gene enhancement or gene alteration. Using it, an athlete could be injected with the DNA of an animal, for example, and quickly become much faster and stronger. Individual don't need to lift weights, and don't need to go on 10-miles or 20-miles runs to train for endurance. Today's world-class athletes are already genetic oddities, possessing superior native abilities that they hone through training - and in some cases, through illegal drugs. But with genetic engineering, anyone might enhance his or her abilities 100, 200, 500, or 1,000 percent! Borrowing the fast-twitch muscles of a mouse, for example, could create superfas sprinters. It’s the ethical responsibility of sports scientists to see into the matter that how gene doping works and affects sports persons. Although gene doping is not considered possible by most people in the scientific community, some do acknowledge that there are probably athletes who are willing for try or who have already sought gene doping.

Key Words: Gene Doping, Sports, Genetic Engineering, Germ line gene therapy, Erythropoietin, Insulin-like Growth Factor 1

Introduction:

In recent times sports scientists have ventured to find out those factors which directly and indirectly contribute towards the enhancement of performance. It is well documented that it is the time of super specialization or nano technology in every sphere of life, so to say.

More than two thousand years ago, naked athletes competed at the Olympic Games in ancient Athens for eternal fame and an olive branch. Today, most athletes participated not only for fame and honor but also for money—after all, a gold medal is the ticket to lucrative advertising contracts not surprisingly, professional sports now resemble high-tech races in which any technological trick is used to gain milli seconds to set the next record. However, this race to be the best also involves the abuse of biomedical research by athletes and their trainers to gain an unfair advantage; for decades, professional sports have been tainted by doping that is, the use of substances such as erythropoietin (EPO), steroids or growth hormones, which were originally developed to treat human diseases but have also been used to boost the performance of healthy athletes.

Barely a major sporting event goes by without some athletes being banned or stripped of their medals because they were found to be doping themselves (Filipp, 2007).

According to the International Olympic Committee (IOC) doping is the 'administration of or use by a competing athlete of any substance foreign to the body or any physiological substance taken in abnormal quantity or taken by an abnormal route of entry into the body with the sole purpose of Increasing in an artificial and unfair manner his/ her performance in competition' (Beotra, 2002). Whereas gene doping is defined by the World Anti-Doping Agency (WADA) as "the non-therapeutic use of genes, genetic elements that have the capacity to enhance athletic performance" (Unal & Onal 2004)

In recent years, gene therapy has shown progress and positive results that have highlighted the potential misuse of this technology and the debate of 'gene doping'. Gene therapies developed for the treatment of diseases such as anemia (the gene for erythropoietin), muscular dystrophy (the gene for insulin-like growth factor-1) and peripheral vascular diseases (the gene for vascular endothelial growth factor) are potential doping methods. With progress in gene technology, many other genes with this potential will be discovered. New research in genetics and genomics will be used not only to diagnose and treat disease like paralysis, but also used maliciously by some sports persons/scientists/coaches in order to attempt to enhance human performance. For this reason, it is important to develop timely legal regulations and to research the field of gene doping in order to develop methods of detection.

To protect the health of athletes and to ensure equal competitive conditions, the International Olympic Committee, WADA and International Sports Federations have accepted performance-enhancing substances and methods as being doping, and have forbidden them. Nevertheless, the desire to win causes athletes to misuse these drugs and methods (Unal & Onal, 2004).

Mechanism of Gene Doping:

There are several ways in which the gene doping can be used in athletes. These include the injection of a solution containing a mixture of retroviruses, adenoviruses, lipid spheres, or raw DNA into the site of interest. The solution injected often contains stem cells or bone marrow cells that help facilitate the integration of the carrier into the body. Another way to introduce the gene of interest is by removing some tissue from the body and manipulating it ex vivo, outside of the body, and then inserting the tissue back into the body. This technique is more difficult because there are many steps in which something can go wrong. The tissue must be removed successfully and then it must be maintained in a culture. The tissue or cells removed are then manipulated to take up the gene of interest. Once this has occurred, the tissue must be inserted back into the patient, and the genes must function properly. There is also more of an inconvenience to the sportsperson/patient with this method.

Germ line gene therapy is another method that is being considered. Germ line gene therapy is the manipulation of reproductive cells so that the gene is passed on to the next generation. This approach is currently not used since it has many ethical and legal implications. "All students with some training in molecular biology can isolate these genes and produce them in bacteria as DNA. Without a doubt, tinkering with an athlete's genes has enormous potential to increase performance; initial results from basic research in this area are impressive. Genes such as insulin-like growth factor 1 (IGF1) and myostatin, which regulate muscle mass, are obvious targets to increase performance in sporting disciplines in which sheer strength is required. Similarly genes that stimulate blood production or increase the oxygen-carrying capacity of blood, as well as those that regulate mitochondrial energy production and energy use, are of interest to endurance athletes. And manipulating pain perception by genetically modifying the release of endorphins in athletes' brains might be the ultimate winning combination.

Which genes could potentially be used for gene doping?

Erythropoietin (EPO):

Erythropoietin is a hormone produced by the kidneys that regulates the production of red blood cells. Injection of EPO increases the number of red blood cells and thus enhances oxygen-carrying capacity, making it a sort of "wonder drug" for patients with anemia, AIDS, or cancer (Longman, 2001). However, such injections of the hormone itself have relatively short-lived effects; frequent treatments are necessary to maintain the physical benefits. This conventional method of doping is believed to be in widespread use in endurance sports like cycling and long-distance running (Parker Sarah 2010).

Advantages of gene doping:

With the EPO receptor preventing the normal feedback control of red blood cell mass, anyone can boost his or her red blood cells simply by taking exogenous EPO. EPO has been commercially available since1989 principally for disease states such as for treating the anemia. Insulin-like Growth Factor 1 (IGF-1) and Myostatin are used when muscle tissue is damaged, as it is during exercise, satellite cells proliferate around the wounded fiber to help the repair process; the repaired muscle fiber is bulkier and the overall muscle becomes stronger. Gene doping is also helpful in numerous medical conditions like muscular atrophy, arthritis, healing wounds, paralysis etc. Today gene therapy has broader application, with trials covering many clinical problems including genetic disease, cancer, infections such as HIV and degenerative diseases (Trent and Alexander, 2006).

Disadvantages of gene doping:

Genes that enlarge muscles, such as an overabundance of IGF-1 or a lack of myostatin, may affect the heart and could be very dangerous if not controlled ("Secrets," 2004). Rapid muscle growth could also strain tendons and bones, although this may not be likely in healthy people (Sweeney, 2004).

With regards to erythropoietin, there are several dangers observed in Dr. Wilson's experiments. In some monkeys, the synthetic EPO gene raised red blood cells level so high that blood thinners were necessary to keep the monkeys alive, and in other monkeys, the immune response triggered by the synthetic EPO caused severe anemia (Zarembo, 2004). Either condition is very dangerous to daily living and especially dangerous for strenuous athletic activity. An additional deterrent to athletes seeking this method of gene doping is the possibility of detection. French researchers found that when a synthetic EPO gene was injected directly into the muscle tissue of monkeys, the protein product of the synthetic gene was different enough from the natural protein that it could be detected with DNA screens. They do not yet know if the synthetic protein can be detected in urine tests (Warner, 2004). It is encouraging to think that gene doping might be detectable by a method easier to perform than a muscle biopsy, to which athletes preparing to compete would be unlikely to submit.

Hidde Haisma, Professor at the Groningen Centre for Pharmacy in the Netherlands and President of the Dutch Society for Gene Therapy, explained, “Once you introduce it to the body, in general it is turned on and so far we don’t have a good regulatory system to turn it on and off,” he said. “The highest risk for the athlete is overdose. And that is the same for EPO, IGF1 or other target genes” (Hishma 2006)

Detection of Gene Doping:

The challenge, however, is to develop effective ways to prove gene doping. Conventional methods would fail to detect an inserted gene that was isolated from the athlete’s own body because its product is indistinguishable from the naturally produced form. WADA has therefore established vigorous research programmes to develop new detection methods.

Detecting such abuse will not be easy. Engineered genes are likely to look identical with endogenous genes products. Many of the muscle based gene technologies are unlikely to be detected by urine or blood testing as is currently done in elite athletes. Even with EPO gene transfer, finding a high haematocrit may be suggestive but separating it from a naturally occurring gene mutation will not be easily and in any case, cyclists have shown that even with injectable EPO use, close medical monitoring ensures that red blood cell parameters can be contained within set levels making it difficult to even be suspicious that illicit gene doping may have occurred.

Current Debate:

In fact, there are some people who have mutations that turn them into natural athletes. For example, Finnish Nordic skier and 1964 Olympic gold medallist Eero Mäntyranta had unusually high amounts of red blood cells, and a boy born with a myostatin dysfunction has larger than normal weight-lifting capacities (Schuelke et al, 2004). However, if gene doping were to be banned, would such people still be allowed to compete in sports? “I don’t see any reason why somebody with a myostatin mutation should be excluded from any kind of competition,” commented Se-Jin Lee, from Johns Hopkins University (Quoted as in EMBO Report 2007).

As the case is, at present, that the gene therapy becomes sufficiently safe to be used not only as a medical treatment but also for normal enhancement purposes, it will raise the question of whether gene doping should remain forbidden. There is already a grey zone of performance enhancements that are legally used in sports because they are accepted as standard medical treatments. Professional golfers, for example, have subjected themselves to laser eye surgery to enhance their vision. Although some feel that this amounts to doping, Michael Knorz (Quoted as in EMBO Report 2007), founder of the FreeVis LASIK Centre in Mannheim, Germany, commented that this does not go against the spirit of sport and suggests that “refractive surgery is detectable and does not need to be considered as [a] **…** new form of doping. It simply replaces contact lenses. A perfectly normal eye with good vision cannot be enhanced.”

Conclusion:

“Sport is becoming a perversion and a circus,” Schneider (2006) said. “It is entertainment but it has no meaning. Do we want to celebrate technological advancements and surgeries on bodies that we create to do maximum performances or do we want to celebrate the human will overcoming obstacles?" Although gene doping is not considered possible by most people in the scientific community, some do acknowledge that there are probably athletes who are willing for try or who have already sought gene doping.

Acknowledgement:

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Planning for Future- A Need in Emerging Socio Economic Environment

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Abstract:

In the changing economic and social environment planning is very important. Especially for the old age, planning in young age is always beneficial.

The present paper is the review of proportion of people who plan for their future. It also speaks about the effect of proper planning during young age on the life of people during their old age.

Introduction:

Planning for future is essential at every point in a life of human being. Especially planning the life after retirement has become a need in the emerging socio economic environment. Retirement is a point where person stops employment completely.

A person may also semi retire and keep some sort of job although usually not choice but necessity. This usually happens upon reaching certain age, when physical conditions do not allow person to work anymore .The retirement with pension is considered as a right of worker in many societies..In many western countries this right is considered mentioned in national constitution.

In most countries the idea of fixed retirement age is being introduced in 19th and 20th centuries before then, the absence of pension arrangement meant that most workers continued to work till death, or relied upon personal savings to support their families.

The retirements vary from country to country, but it is generally between 50 and 70.

In most of the cases many people are making retirement planning in connection with fund investment. Retirement is a major transition in life. Unless we are mentally prepared for this transition, many times retirement turns out to be mistake. It is easy to think retirement as “retirement from work and not life

Objective of study: -

1. To know the proportion of population, who plan for their post retirement life from all aspects

2. To study the preferences of people while planning their post retirement life.

Hypothesis:-

The people do not have any systematic planning for their post retirement life.

Research Methodology:

Major source of data is primary data .For this study has been collected from 20 people who are retired .A questioner was given to them to know how they have planned their post retirement life.

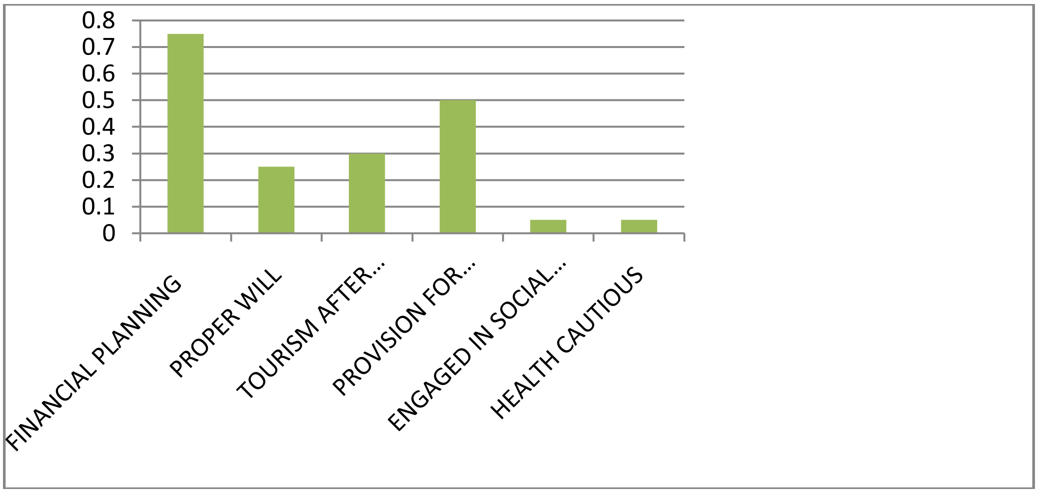
By taking the help of correlation as a statistical tool analytical work is being done.

Observations:-

On the basis of analytical study following observations are made:-

1) Out of total 75% of the sample have made planning for financial and economic aspect

2) 25 % of sample have their proper "Will" regarding their property, money and jewelry etc
3) 30% of sample have made plan to visit different places after retirement
4) More than 50% of sample have made proper provision for their children's future life
5) 5% of the sample are engaged social activity
6) Among sample, those who are illiterate are least bothered about their health. Only 5% people are cautious about their health



Findings:

<u>Financial and investment aspect:-</u>

It shows that people give maximum priority to financial security in post retirement life. This is because:

Doing post retirement financial planning well in advance is always helpful for an individual. A careful and regular investment in a pension plan aids to manage the financial aspects in your later life. You can make wise implementation of the various measures to get knowledge about how to make financial plans for retirement.

To know how much to save for retirement is not easy .It requires need to consider various factors. However, it is not impossible to do so. Make sure that you save adequate money for your post retirement life.

How to find out how much to save for Retirement?

To find out how much to save for retirement, we need to have a better understanding of the various investment measures. Conduct a good research to get handy information on different ways. There are various things that we can make use of to invest for our secure future. For example, pension plan, social security, retirement account, savings account, etc.

Considering that the total amount saved equals or surpasses the amount that we will require for our post retirement life

In general, saving for retirement depends upon factors like our regular income, investments and retirement needs. Once we know how much to save for life post-retirement, we can figure out how we will save in advance.

How to do Financial Planning for Post Retirement Life?

- For most retirement financial planning, designing a savings plan proves beneficial to estimate our retirement expenses. It should cater to our standard of living and should allow us to maintain it in the future as well.
- If we have any plans for travel or wish to buy a home, we need to save a bit more. For this, consider inflation.
- We have to bear in mind our liabilities and evaluate our accumulated assets that may be utilized in the future.
- As far as possible, we must try to live modestly, spend moderately and save for tomorrow. If possible, make sacrifices as they do pay off in the long run.
- We can take full advantage of our deferred taxes and tax free savings. Our savings exceed the maximum acceptable amount mentioned in our retirement plan.
- Consistent investment of a certain amount at scheduled intervals can be practiced.
- We can also take the risk to change our equity investments. Keep a watch on it and the constant rise and fall in the stock market.
- We have to bear in mind our responsibilities and dependents like our younger siblings and parents. We can make arrangements for them by means of long-term insurance plans.
- We must be clear with all our paperwork with respect to a living trust, power of attorney, estate and will.

2) Legacy Aspect:

It is observed that only 25% of sample made proper Will. This is very important aspect of life of every person. Many times family disputes take place due to absence of proper will. Will is necessary to

- ➢ To avoid any kind of minor or major crisis among family members
- ➢ To ensure just and fair distribution of property among members of family
- ➢ To involve names of all family members including female members.

3) Tourism Aspect:

Out of sample, 35% travel after retirement. Many times though people like travelling and visiting to different historical and religious places, they may not be able to do so by making proper planning. Certain provision can be made to fulfill this wish.

4) Provision for children's life:

From the sample nearly 50% of people have made provision for their children's life. This is important for

- ➢ To make proper provision for children's higher education.
- ➢ To make provision for children's marriage especially in case of daughter's marriage.

5) Health Aspect:-

From the sample taken only 5% people are health cautious...There are certain common problems such as blood pressure, diabetes etc. After retirement it is difficult to manage medical epenses. Regular check up is necessary, control on diet etc is necessary.

Conclusion:-

After studying all above areas, it is concluded that planning for the future is absolutely essential. Generally people are aware of importance of financial planning but are not much bothered for their health. To have a happy and comfortable life, individual must be alert in his young age. This will not only keep him physically and mentally fit but also comfortable.

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Factoring –A Dynamic Service in Indian Financial System

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Abstract

Financing is of great importance for business development by making it more competitive. When dealing with commercial transactions financing operations are mostly required, due to some factors such as: the strong competition between the producers, the increase of valuable and complex products, or the difficulties the less developed countries come across when getting their financial resources. In this paper an attempt has been made to highlight the conceptual framework of factoring, progress of factoring in India and suggest some approach for which the factoring service would be able to penetrate and expand their market.

Introduction

The origin of factoring can be traced during the 15th and 16th centuries in England and France which was exporting goods to their colonies required an agency to distribute the goods, provide funds and collect proceeds. In the 19th and 20th centuries such agents only provide funds and collection of sale proceeds. Thus factoring was introduced in the developed countries in U.K. and U.S.A.

Factoring is of recent origin in the Indian context. In 1988, the Reserve Bank of India constituted a High powered Committee to examine the scope for offering factoring service in the country. In 1989, the committee directed that factoring activities could be undertaken by banks through the medium of separate subsidiaries.

Concept of Factoring

Factoring is the outright purchase of credit approved account receivables with the factor assuming bad debt losses. According to Biscoe "Factoring may be defined as a continuing legal relationship between financial institution(the factor) and a business concern(the client) selling goods or providing services to trade customers(the customer) an open account basis. In simple definition it is the conversion of credit sales into cash. In factoring, a financial institution (factor) buys the accounts receivable of a company (Client) and pays up to 80%(rarely up to 90%) of the amount immediately on agreement. Factoring company pays the remaining amount (Balance 20%-finance cost-operating cost) to the client when the customer pays the debt. Collection of debt from the customer is done either by the factor or the client depending upon the type of factoring. . The account receivable in factoring can either be for a product or service. Examples are factoring against goods purchased, factoring for construction services (usually for government contracts where the government body is capable of paying back the debt in the stipulated period of factoring.

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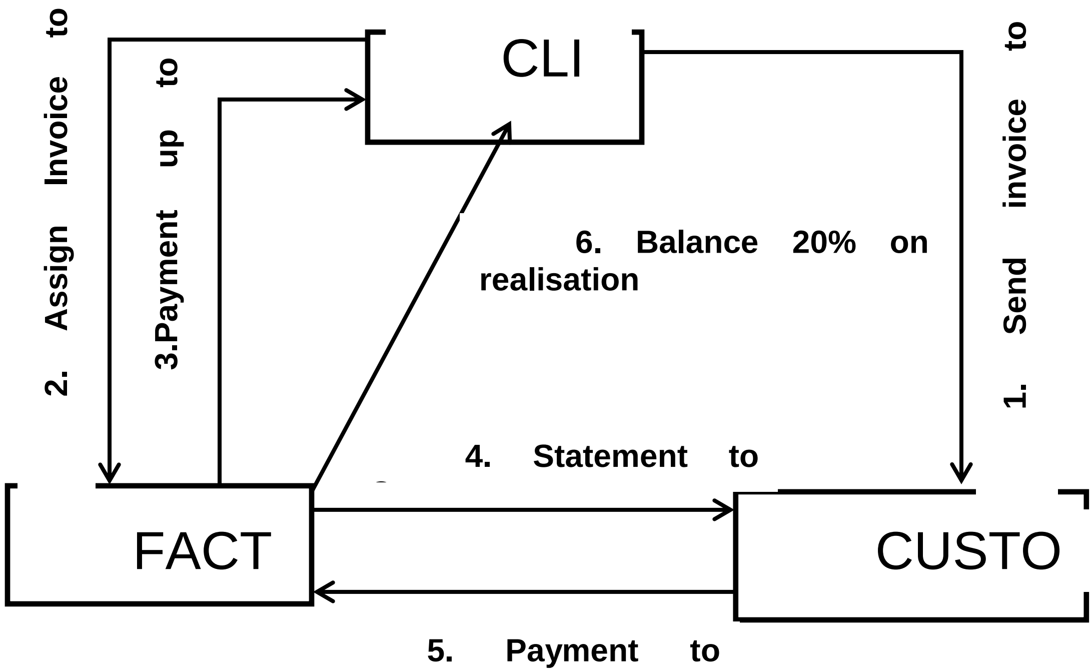
PROCESS OF FACTORING



Description

1. The client sells the good on credit basis to customer
2. The client offers the assigned invoice to the factor.
3. The factor makes a pre-payment up to 80% of the value of assigned invoices.
4. The factor notifies the customer sending a statement of account.
5. Customer remits the amount due to the factor.
6. Factor makes balance 20% of the invoice value to the client when the account is collected or on a guaranteed payment date.

Factoring offers an excellent source of cash flow, and most factors do not expect to buy 100 percent of a company's receivables, and there are no minimum or maximum sales volume requirements. There is even a new form of factoring known as "single invoice factoring," where small to medium-sized businesses (SMEs) can factor one or two invoices at a time every month. This form of factoring has grown increasingly popular since the economic downturn, and since it is difficult for many businesses to get loans or credit. A small business owner can get the cash they need without a long application process, minimums, maximumsoralong-termcommitment.

Functions of Factoring:

1. Client's (firm) cost of maintaining receivable and collecting debts thereby is reduced much.
2. Cost of maintaining separate receivable/collection department (involved in recording, monitoring records, collecting etc.) is avoided .Thus more and more save in time.

3. Client’s concentration on other aspects of business like marketing, selling, advertising, production gets improved much.
4. Reducing the risk associated with collecting receivable.
5. Factoring in one way help in financing by advancing major part of book debts immediately .So the firm don’t have to take pain for other sources of finance as an when required .
6. Provides financial and business information regarding prevailing business trends, changing business policies and many more.

Characteristics of Factoring

- Usually the period for factoring is 90 to 150 days. Some factoring companies allow even more than 150 days.
- Factoring is considered to be a costly source of finance compared to other sources of short term borrowings.
- Factoring receivables is an ideal financial solution for new and emerging firms without strong financials. This is because credit worthiness is evaluated based on the financial strength of the customer (debtor). Hence these companies can leverage on the financial strength of their customers.
- Bad debts will not be considered for factoring. Credit rating is not mandatory. But the factoring companies usually carry out credit risk analysis before entering into the agreement. Factoring is a method of off balance sheet financing. Cost of factoring=finance cost + operating cost. Factoring cost vary according to the transaction size, financial strength of the customer etc. The cost of factoring vary from 1.5% to 3% per month depending upon the financial strength of the client's customer.
- Indian firms offer factoring for invoices as low as 1000Rs For delayed payments beyond the approved credit period, penal charge of around 1-2% per month over and above the normal cost is charged (it varies like 1% for the first month and 2% afterwards).

Different Types of Factoring

1. Disclosed and Undisclosed
2. Recourse and Non-recourse

A single factoring company may not offer all these services

Disclosed

In disclosed factoring client's customers are notified of the factoring agreement. Disclosed type can either be recourse or non-recourse.

Undisclosed

In undisclosed factoring, client's customers are not notified of the factoring arrangement. Sales ledger administration and collection of debts are undertaken by the client himself. Client has to pay the amount to the factor irrespective of whether customer has paid or not. But in disclosed type factor may or may not be responsible for the collection of debts depending on whether it is recourse or non-recourse.

Recourse factoring

In recourse factoring, client undertakes to collect the debts from the customer. If the customer doesn’t pay the amount on maturity, factor will recover the amount from the client. This is the most common type of factoring. Recourse factoring is offered at a lower interest rate since the risk by the factor is low. Balance amount is paid to client when the customer pays the factor.

Non-recourse factoring

In non-recourse factoring, factor undertakes to collect the debts from the customer. Balance amount is paid to client at the end of the credit period or when the customer pays the factor whichever comes first. The advantage of non-recourse factoring is that continuous factoring will eliminate the need for credit and collection departments in the organization.

Features and Benefits

- **Raise Cash instantly**

Factoring enables you to raise instant cash against your invoices. HSBC can pay up to 90% of the value of eligible invoices within a day of submission of invoice and the delivery documents.

- **No Collateral Security required**

No Collateral Security needed to avail finance. You pay interest only on the actual funds utilization in your account.

- **Concentrate on your core business**

The more your sales book grows, the more we'll help you to turn your invoices into cash. This will enable you to respond more quickly to market opportunities.

- **Optimize your Cash flows**

Avoid the hidden costs associated with providing extended credit for your customers. Improved cash flows can help you to negotiate competitive purchase terms with your suppliers.

Factoring Companies in India

- **Canbank Factors Limited:**http://www.canbankfactors.com
- **SBI Factors and Commercial Services Pvt. Ltd:** http://www.sbifactors.com
- **The Hongkong and Shanghai Banking Corporation Ltd:** http://www.hsbc.co.in/in/corp/factserv.htm
- **Foremost Factors Limited:** http://www.foremostfactors.net
- **Global Trade Finance Limited:** http://www.gtfindia.com
- **Export Credit Guarantee Corporation of India Ltd:** http://www.ecgcindia.com
- **Citibank NA, India:** http://www.citibank.co.in
- **Small Industries Development Bank of India** (**SIDBI**): http://www.sidbi.in/fac.asp

Domestic Factoring & International Factoring

Factoring is a service that covers the financing and collection of account receivables in domestic and international trade. It is an ongoing arrangement between the client and Factor, where invoices raised on open account sales of goods and services are

regularly assigned to "the Factor" for financing, collection and sales ledger administration. The buyer and the seller usually have long term relationships. The client sells invoiced receivables at a discount to the factor to raise finance for working capital requirement. The factor may or may not accept the incumbent credit risk. Factoring enables companies to sell their outstanding book debts for cash. The factor operates by buying from the selling company their invoiced debts. These are purchased, usually with credit protection, by the factor who then will be responsible for all credit control, collection and sales accounting work. Thus the management of the company may concentrate on production and sales and need not concern itself with non-profitable control and sales accounting matters. By obtaining payment of the invoices immediately from the factor, usually up to 80% of their value the company's cash flow is improved. The factor charges service fees that vary with interest rates in force in the money market.

Function of A Factor

1. Administration of Sales Ledger

The factor maintain sales ledger in respect of each client when the sales transaction takes place an invoice is prepared in duplicate by the client, One copy is given to customer and second copy is sent to the factor. Entries are made in the ledger on open item method. Each receipt is matched against the specific invoice. On any given date the customer account indicate the various open invoices outstanding .Periodic reports are sent by factor to the client with respect to current status of transaction, the periodicity of report is decided. Thus the entire sales ledger administration responsibility of the client gets transferred to factor.

2. Collection of Receivables

The main function of the factor is to collect the receivable on the behalf of the client and to relieve him from all the problems associated with the collection. This way the client can concentrate on other major areas of his business on one hand and reduce the cost of collection by way of saving in labour time and efforts on the other hand. The factor possesses trained and experienced personal, sophisticated infrastructure and improve technology which helps him to make timely demands on the debtors to make payments.

3. Provision of Finance

Finance which is the life blood of a business is made available easily by the factor to the client. A factor purchased the book debts of his client and debts are assigned in favour of the factor .75%to 80% of the assigned debts is given as advance to the client by the factor

4. Protection Against Risk

This service is provided where the debts are factored without resources. The factor fixes the credit limit in respect of approved customers. Within this limit the factor undertakes to purchase all trade debts and assumes risk of default in payment by the customers. The factor not only relives the client from the collection work but also advises the client on the creditworthiness of potential customers. Thus the factor helps the client in adopting better credit control policy. The credit standing of the customers is assessed by the factors on the basis of information collected from credit rating reports, bank reports, trade reference, and financial statement analysis and by calculating the important ratios in respect of liquidity and profitability position.

5. Advisory Services

These services arise out of the close relationship between a factor and a client. Since the factor have better knowledge and wide experience in field of finance, and possess extensive credit information about customers standing they provide various advisory services on the matters relating to:

I. Customer's preferences regarding the client's products.
II. Changes in marketing polices of the competitors.
III. Suggest improvements in the procedures adopted for invoicing, delivery and sales return.
IV. Helping the clients for raising finance from banks /financial institutions, etc.

Suggestion

Factoring service is a new dimension in Indian Induatries for the first time in an organised manner. There are many benefits of factoring which a firm can avail out of it. As India is in the process of opening up and liberalising its economy, where the financial service would be able to penetrate and expand their own market. The following are some suggestions:

- To make factoring economically viable, Government should pass appropriate laws exempting factored debts from payment of stamp duty on assignment.
- Necessary to regulate prescribed norms for new entrants to factoring business.
- For communication, computer support is essentially for factors for extending their services efficiently and economically.
- There are debts on account of insufficient budgetary provisions among government departments and large business undertakings of the public and private sectors.
- The saving of financial loss is to be borne by industrial and business concerns on account of employing excess manpower hence credit discipline is needed for the success of factoring system in India.

Conclusion

Thus we can say that Factoring has enough potential in the Indian Financial system and it should be primarily promoted and sustained through governmental means to assure financing resources, necessary to the economic development.. Using factoring on a large scale, could contribute to improve the payments between the economic agents, thus limiting financial blockage. Financing through factoring still keeps being insufficiently used for the real financing needs of the Indian economy

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A Case Study of a Travel Company Vayudoot Domestic International (Shree Samuha)

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Introduction:

The main focus of financial management is on growth, profitability and flow of funds. The main objectives of financial management are wealth maximization of stakeholders. The survival, independence and flexibility of the firm are important considerations that do not automatically follow by pursuing wealth maximize principles. Again it is difficult to think of the successful operation of a firm if it completely ignores the influences of the society.

Background:

Post-liberalization, many Tours and Travels firm\companies entered the Indian market. These include Kasseri, Sachine Travels, and Raja-Rani Travels etc. But the tours and travel-a division of Shree Samuha Pvt. Ltd. is not in a race of competitive market. This company is fixed on their rates; even though in the market whatever rate is there as compared to other travels.

In the beginning this particular person Mr. Mohan Patil who is the owner of this Tours and Travel he is engaged in Tours and Travels. But in the year 2001 he injured in one big accident and he was on bed for more than 6 months. After that he left his home because of some family matter. At that time, in the hands of Mr. Patil no sufficient capital is their or not any house to stay. But, he trust on God and again he started his Tours and Travels business from road. He advertised in the News paper ` Loksatta' about his tours.

He started is tours by arranging the Tours for 'Pune Ganesh Festivals'. Only one bus is their but the rate of Tour is more\high as compared to the others and in reality on any other Tours and Travels arranging such kind of Tours. But this 'Shree Samuha Pvt. Ltd.' Arranged for that. This first tour is so good and from that he got the maximum response from his customers. He charged 220\- per person for Pune Ganesh Festivals' in the year 2001. He gave proper service to his customers. In Pune the place Saras Bag to Shanivarwada in this area the Ganesh Festival is their and this person arranged their volunteers in that area so that no any customer misplaced. After that the Ganesh Darshan they collect in Sara sag and they take the view about this one day tour. Then he realized there are so many big personalities also in their tour's some one from RBI- manager or the higher post persons as well as middle class peoples also there, and the response is positive. They really appreciate Mr. Patil about the tour. Normally the travels companies arranged Tours but on the spot they are not with their customers. The customers on their own way have to visit the place and then at particular time and place they have to reach. But here, personal attention, care, systematic works because that only Mr. Patil full his 36 buses within 6 days.

After that he arranged Tours according to the necessity of customers. The customers only had the right to decide the date, budget for their picnic. The main intension of this picnic is the proper communication between individual, family picnic and the

'Pune Ganesh Festivals'.

This is continued till the year 2003. In the year 2004 he started another package i.e. Ashtavinayak Yatra- those to whom wanted to see the God. The response of this tour is also good. Then he started Shravan Bal Yojana- this for the parents. Because in their old days they wanted to go to visit temples (i.e. Thirth Yatra) and there the children don't have time for their parents because they wanted to be more concentrate on their Childs. Then he started Swechaha Yojana - i.e. for senior citizens. Because the Govt . is giving concessions to those person who completed their age of 65. Before that no one can get the concession but according to the govt. the age of retirement is 60 years. So they have to wait for 5 years 5 years for them Mr. Patil started Swechaha Yojana because at that time all are retired person so no fixed income in the hands. So he offer them tours according to their budgets (i.e. economic package). Then he started Niradhar Yojana- those to whom no one wants to travel for them they arrange Tours. Finally he started Travel to earn Yojana.

Vision of The Business:

- The very first vision of the business is to settle their business till 25 years.
- Then it is a life time business because after 25 years the next generation of the same persons is this in business.
- There is no any disturbance to the market
- 14% distribution base is fixed.

Analysis through Ratio:

Shree Samuha Ratio: 1:3,
Average 14% Distribution

Package	Money Back	Time Period
1000/-		
1,500/-	3,100/-	90 dqays
3,000/-		
4,000/-	6,300/-	180 days
5,000/-		
7,500/-	12,700/-	360 days
10,000/- & above	25,500/-	720 days

Insurance Ratio = 1:10
Average 20% Distribution After 16 years
10,000 x 3 = 30,000 3,00,000
Binary Plan :

10 days	2 units	100/-	
25 days	4 units	200/-	
40 days	8 units	400/-	
60 days	16 units	800/-	
	32 units	1,600/-	

90 days	62 units	3,100/-	28 days extra
180 days	64 units	3,200/-	54 days extra
	126 units	6,300/-	
360 days	128 units	6,400/-	106 days extra
	254 units	12,700/-	
720 days	256 units	12,800/-	210 days extra
	510 units	25,500/-	

SHREE SAMUHA PVT. LTD.
Sale of every tickets = 1 unit
Return per unit @1 Rs. 50/-
510 unit @ 50 = Rs. 25,500/-
510 units\720 days = Avg. 1 unit per day + 210 days extra

Methodology:

1. **Data Collected through primary and secondary sources.**

Primary Sources:

a. Personal Interviews
b. Questioners
c. Group discussion with other member.

2. **Secondary Sources:**

a. Shree samuha booklet
b. Views of other form internet.

Business Strategies:

Every time Mr. Patil introduced new methods to control his business activities. He is a good manager as well as the driver of his business. Following are the strategies of Shree Samuha Business.

1) Due to high returns (i.e. within short period of time customers were getting 4 times what they have paid.) It is a good opportunity to the people that they were enjoying the picnic as well as they are getting high returns within short period the number of customers gets increase.
2) Increase of the number of customer he has to pay more commission to his agents. To reduce the burden of increasing customers and increasing the amount of commission he has introduced a policy. He has taken the right decision to control the business activity. He stopped giving agency to the new agents as well as customers will be under control.
3) He gave one punishment to his agents that they have to spread the main aim of these business policies and not only to buy something and get something free. He told all his agents that they have to write the history of Shree Samuha 21 times. So that it will fit in their mind properly and they can spread it to others in a proper way.

4) From the above point he shows the efficient management control on his business transactions as well as activities.
5) While giving new agency to the agent Mr. Patil taking Rs. 8000/- from his agents. This money per agent he is using for his business. In other words we can say it is the fixed capital in the hands of Mr. Patil.
6) Mr. Patil doesn't want to miss any new opportunity and that's why he is accepting the new field. He encouraging his agents for not taking the commission amount instead of taking the amount they can transfer this amount into unit and that unit they can use for booking a flat and that's why he introducing the new business of construction.
7) He accepted the opportunity in the field of a film. He had make compulsion to his agents that they motivate the customers to see the movie.

Is Shree Samuha a Fraud?

After the lost of efforts taken by Mr. Patil to grow his business still there are a some barriers in that and he trapped in such so called tricks of his own and trusty people who are always with him. They make a suit against the law section 420 of cheating and making fraud of the money collected from the innocent peoples in the society.

In the period of recession Mr. Patil is keeping his level best to give the returns to there are lots of problems which affect the data from Mr. Patil. The Police people collect the data from Mr. Patil's Wadala office and seal the office. So there were no data in the hands of Mr. Patil.

But in such a situation he does not loose his confidence. He tries to collect the data from different sources he collect the letters singed by the customers and accepting that they were taken the advantage of different plans of Shree Samuha. Then Mr. Patil has arrange the conference among their colleagues in the office and try to give the courage to their customers by giving the voice recorded CDs so that all the customers does not loose their hopes that they are cheated from Mr. Patil.

In this CDs Mr. Patil try to explain why this kind of situation is happened and without his fault he cannot feel guilty. Because he said in his conference that if he has taken the more time for giving the returns to their customers it does not mean that he is cheating to the customers but he focus on that when the customer choose any Yojana of Shree Samuha at that time his office giving them a form. It just not only a form but also the proof with signature of customers that they all are aware of the terms and conditions of this business and also they are ready to accept that and that's why they are going to sign on that form. It means people are aware that they are getting money within the period of 90 days to 720 days.

And based on this point he said that if he is giving returns within 90 days people don't have problems but in some cases because of lots of reasons behind that have is not able to give returns within 90 days it means he is cheating to the peoples.

But with the help of this videos conferencing he is trying to suggest the people that he is not going to cheat people. He has given one best example that, like any other companies those are attracting customers towards their business by advertising their services in a large scale but for the terms and conditions they are not specifying bold or not in a big letters. But here the situation is different people can read the terms and conditions in Marathi as well as in English also. Most of the customers are Maharashtrian so they prefer their mother tong and that's why he printed the terms and conditions in Marathi as well as in a bold print also. It is not only to understand but it is the good commitments between his customer and his business with them. He accepted the entire amount in the form of cheque only and not the cash. So it is the other factor that he is using his best knowledge and skill to grow his business. Because of his good control and better co-ordination on his business activities and the other factor that his trust amongst the people. So they were waiting still the date of maturity get over. Mr. Patil felt sorry for this matter and he consult with his advocate and he has published the sorry notice with the help of the newspaper. He has given written notice for the delay of the payments because of the bank matter. He try to minimize the load on bank and that's why he is introducing a new software in his office so that bank will feel better because the daily transaction of the Shree Samuha is so many and it increase the workload of the bank and with the help of the new software he try to do lots of work in his office instead of in the bank.

And because of this he cannot produced his reports on time for the purpose of Income tax. So income Tax department also had a doubt about this business.

Conclusion:

Based on this ratio comparison, we can say this Mr. Patil studied each every component relating to the Accounting ratio e.g. he studied the Accountability of every Tours and Travels agencies. On that basis he found that the agencies are in profit when the 18 seats of bus are full with the customers. E.g. in a particular season the buses are full and that's why they charging more or double rate for the season and in odd days they are charging half rate as compared to the rates in seasons.

So in the beginning years they are giving any returns top their customers but they are charging high rates.

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* * *

Developments and Trends in Packaging

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Introduction:

PACKAGING means a coordinated system of preparation of goods for shipment, distribution, storage and marketing at optimum cost, compatible with the requirements of the product. It has a protective role as a means of ensuring safe delivery of the products in sound conditions to the final user at a minimum cost.

Packaging is a very important aspect of food production and it plays a critical role in our global economy and touches the lives of everyone. Packaging is used in a wide range of industries across food and drinks, healthcare, cosmetics and other consumer goods as well as a range of industrial sectors. It is also a major component in the majority of consumable products. Of the total market, 60% lies in the areas of primary containers and flexible packaging. Flexible packaging industry is the second largest sector of the business –with flexible packaging offering consumers extensive desirable characteristics. From ease of handling and storage, overall cost savings, and convenience, flexible packaging has cemented itself in the packaging world, and has undoubtedly been a key contributor to packaging's continued success. The popularity of utilizing flexible packaging and films for packaging is largely based on the numerous technical developments that have been made in the field of flexible packaging which possess good barrier properties in their own, with the aid of coatings, film types, and manufacturing methods, the positive attributes skyrocket. Overall packaging has become an essential everyday item.

Flexible Packaging

Evolution

In today's concept packaging is both a symbol of society's consumption habit and reflection of it's economic progress. Packaging has allowed us to transit from a society living on a day to day basis, to one with its resources in the long term. Packaging as we know it today has evolved over a long period. It is product of continuous research and innovation aimed at finding better methods of delivering value to consumers. From pre historic times, the first people who walk the earth, sought to conserve the surplus food collected from hunting and fishing for the longest possible time, They used the leaves and barks from trees and animal skins to store their food. The seeds of agriculture were sown between 11,000 and 12,000 years ago, creating the need for more effective means i.e. woven baskets and earthen pots to protect seeds and the harvested products. Some 5000 years ago wood was used for boxes, barrels to preserve foods and other goods.

Phoenicians developed glass blowing, some 3000 years ago and the glass jars and bottles become reality. Cai Lung, a Chinese, in 105 AD invented paper from bamboo fibers. In 1250 AD Tinplate developed in Bohemia to prevent armor from rusting. In 1750 jute sacks were used for general packaging. The industrial revolution of the 18th and 19th centuries gave further fillip packaging. The adage' necessity is the mother of invention' became true in packaging during this era. At the end of the 19th century the bright idea of manufacturing in bulk, a pre-cut cardboard panel which, once folded, would form a box, a simple yet revolutionary invention. In the 1940's, packaging was developed for frozen food.

From then on, a large number of technical innovations led to the continued improvement of packaging and, consequently, to increased choice of food, thus improving everyday standard of living. History of Indian packaging followed the developed world with some lag effect. After the 2nd five year plan the industrialization has improved the per capita income and set the introduction of paper in packaging of FMCG products. In 1970 the plastic packaging came in rigid form bottles, jars and in 1980 the rigid, gave way to flexible packaging. Plastics now replace most of the rigid forms of packaging. In fact, plastics dominate the Indian packaging industry especially in the form of flexible packaging. With path breaking concepts like multilayer films, disposable containers, etc. The Indian packaging industry is still to catch up phase with developed world. Modern packaging is what allows us to supply cooked food in fresh form in Sachet- the world highest battle field as well as to the space expeditions outside our world.

The Exponential development continues to this day; each decade witnessed a greater number of packaging innovation than the one that preceded it. In the past decade, tremendous changes in food packaging is seen and such change will continue at an even accelerated rate in future. This is mainly due to fast developments in packaging technologies.

People Mentality

The innovations are not often apparent to the public. Even if they are noticed, it seems that people are so accustomed to innovation that new packages are accepted routinely. Consumers are ready to take new packaging innovations and new food products are granted. Many of the changes important to packaged food producers and packaging suppliers are subtle and virtually impossible for the consumer to notice it. Eg: The substitution of metalized film for the foil. Consumers are reluctant to give up protective packaging and Hygiene aseptic of packaging. From consumer behavior stand point scientists have attested the 'enticing' and 'attractive' role that packaging plays in influencing the point of purchase psyche of the consumer.

Packaging – The need and demand

The need for Packaging has been "long-lasting / sustainable", but the designs, materials, styles and functions have evolved and developed tremendously over the years. Today market demands are getting stronger for packaging development supporting a sustainable society. Packaging must perform well in all three dimensions of sustainability, i.e.

- People (Social)
- Profit (Economy)
- Planet (Environment)

A good package should be cost – efficient and provide value to generate revenue, it should have a good user interface and should be lean on resources, recoverable, and prevent its content from being spoilt. Packaging helps protect perishable goods from contamination and extends a products shelf-life. More specifically, materials like plastics help protect food from bacteria and keep it fresh. With plastic food packaging ,consumers are no longer kept in the dark, so to speak, on the 'quality' of food inside. Packaging development is based on Appearance ,Protection ,Function, Cost and Disposability. Packaging plays an important part in everything from how fresh a food tastes to how safety it's been kept to whether the design is easy and convenient to use.

Drivers and Trends

- Changing Lifestyle
- Move towards smaller pack sizes – Nuclear family and bachelor life increased
- Requirement of convenience among consumers
- Supermarkets & Club Stores
- Hygienic aspects required – clean and untouched
- Brand enhancement – Competitive environment
- Increased shelf life – availability, throughout the year & at all places
- New packaging material & technology development
- Increasing awareness of Environmental Issues

Changing Life Style:

Globally, a billion-dollar business, packaging in India is a significant contributor to the nation's economic output. One of the prime reasons for its increase in the economic sweeps, takes has been retail packaging. Over the years, retail packaging has undergone significant developments to meet the demands of a demographically changing population with **changing life styles.**

Throughout these stages different style packaging has always been around, to support contemporary lifestyles. On the, go lifestyle have emerged as a result of several factors

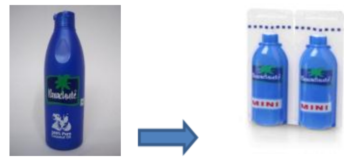
- Longer working hours
- longer commuting times
- wider range of leisure activities

Resulted in ready – prepared foods

Move towards smaller pack size:

Development of smaller pack size is mainly due to

- Increase in Nuclear Family
- Widespread Bachelor and Spinster life



Developments in sachets (Ketchup/Shampoo)

Convenience among Consumers:

The attendant changes in packaging supply chain logistics and pressure for increased shelf life for food products by reducing the use of preservatives and additives has meant that the packaging industry has been continuously evolving. Product packaging has also come of age, because of issues such as **providing protection**, especially for children, from hazardous substances, and the need to reduce **tampering,** theft or fraud and maintain customer confidence in the product.

Further, the increase in the number of **working women** coincides with the demise of the family meal. Fewer and fewer families sit down to eat together. Instead, there is an increasing amount of snacking and eating **'on the run'**. Individuals in a family may come home at different times, help themselves to '**fast food'** from the fridge or freezer and microwave it for immediate consumption. To be sure, the growth of fridge/ freezer and microwave ownership substantiates this trend. Eating out and take aways are also getting more popular. This increased use of **convenient** formats demands high levels of packaging functionality with innovations such as **microwaveable vegetable bags**, disposables etc.

Another aspect that has seen packaging evolve from its rudimentary forms is "**Convenience."** Forty-fifty plus hour workweeks, Internet connections, faster than anyone ever thought possible, have made "**instant gratification"** an imperative in the current marketing environment. This scenario has extrapolated itself to packaging too, where difficulty getting into a package is seen as a hindrance. Studies have indicated that consumers want their products to be '**easy-to-use'** and 'get in to'. Packages that amply demonstrate this fundamental concept are mostly manufactured out of plastic and include toothpaste tubes, **"zip-lock"** re-sealable bags, **squeezable ketchup bottles**, etc.

Easy to use

Zip lock convenient to hold

Convenience Working Women and Bachelors

Hygiene concept (Fruit and vegetable packaging- modern trend)

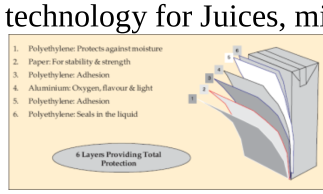
Market barometers indicate that there will also be increased demand for packaging for the **fast food take away market**, especially packaging that helps to maintain the properties of the food. Retailers are trying to capture a share of this market ,hence there are opportunities to develop appropriate packaging at the retail store.

Another major trend is **mass customisation,** whereby consumers are segmented into smaller and smaller groups in a process sometimes called '**micro-marketing'**. Products are tailored, very closely to the specific needs of these groups, often through retailer category management initiatives, which are all about understanding and responding to consumer needs. Consumers are becoming increasingly sophisticated in their demands. As many more people travel to all parts of the world, demand for exotic foods continues. This may take the form of ready-prepared Thai meals.

Several innovations repackage existing products to offer more convenience. For example, '**Food on the go'** that fits into car cup holders now includes snacks in upright containers and flavoured milk in slim plastic bottles. Another packaging trend encourages materials that decompose, recycle easily or use less landfill space. The product packaging will alert consumers if conditions, such as too-warm temperatures, product expiry, etc.

Technological Development:

There are some technical developments for increasing the shelf life of food products. such as -**Aseptic packaging** technology for Juices, milk and milk products.



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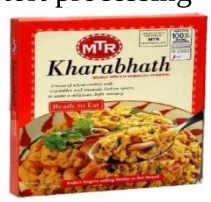
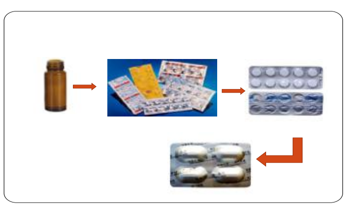
Modified Atmosphere Packaging (MAP) - Nitrogen flushing (prevents oxidation which can cause rancidity),
Controlled Atmosphere Packaging (CAP)- inclusion of scavengers in the self adhesive labels of the pack, To maintain optimum atmosphere inside the package and **Smart packaging** – The sensor is prepared by entrapping within a polymer matrix a PH sensitive dye that responds, through visible color changes to spoilage volatile compound that contribute to a quantity known as Total Volatile Basic Nitrogen (TVB-N).

Retort processing – ready to eat



Tamper evident packaging

Packaging Materials Development



Environmental issue:

Lead to the application of Bio-degradable polymers in Packaging

<u>PHB – Poly Hydroxyl Butyrate</u>

- Linear polyesters from fermentation of sugar (Alcaligenes eutrophus).
- Bacteria produce polymers – within their bodies as ‘bacterial fat’
- Controlling conditions in fermentation – different copolymers

Green Bottle

- Biodegradable milk bottle that uses a smart two-part system.
- Composed of a cardboard outer manufactured from pulped, recycled cardboard.
- Lined with an inner sleeve of biodegradable plastic made from corn starch

Plant Bottle

- Composed of 70% petroleum-based and 30% sugarcane-based materials.

Metalized cellulose – based film

- World’s first metalized bio plastic film
- Manufactured from renewable wood pulp and metalized.
- Excellent dead fold for twist wrap
- Strong demand in the confectionary packing sector

The Shift in Trends as seen in the last 3 decades

Following are the shifts in trends for some of the producers

Product	**Conventional**	**Current**
Milk	Glass, metal	Film Pouches
Beverage	Glass	PET
Pharmaceuticals	Paper and Glass	PVC, HDPE,PP, Glass
Toothpaste tubes	Metal	HDPE, LLDPE, PP
Soaps	Paper	Polyester Film, PVC
Fertilizer	Jute	PP Woven sack
Retail Carrier Bags	Paper, Jute Bags	LDPE, HDPE, HM

RIGID TO FLEXIBLE

RIGID TO FLEXIBL

Future Prospects

The food processing industry consumes large quantities of different varieties of packaging material. This offers excellent opportunities to the packaging industry sector for innovation and development. Modern technology and changes in consumer demand for convenience and packaged foods have been given a boost in the development of new packaging materials. Consumers prefer foods that are perishable to be perceived as fresh and hygienic. This has led to the development of new technology for extension of shelf life, without sacrificing the quality based on packaging. There is an increase in the demand for new, specific and innovative packaging technology, like "narrow neck press and blow" for lightweight glass bottles, high barrier co-extruded plastic structures, high performing non-foil laminated structures, computer-aided design software's, and hard fillable plastic containers. Thin wall aluminum cans, PET bottles and tetra bricks have been introduced in place of glass bottles, for packaging of soft drinks and liquid beverages. Paper-based packages are used for export due to environmental friendliness. Metal packages will continue to account for a substantial share of packaging of thermally processed products. Lightweight heat-sterilizable glass bottles are also used for packaging of fruits and vegetable products, meat products and baby foods. Use of plastic packaging materials is fast growing in the Asian region, and growth prospects are strengthened by the availability of popular resins.

Plastic packaging materials are fast growing in the Asian region and growth prospects are strengthened by the availability of popular resins. In rigid form, they dominate for packaging of fruit juices, soft drinks, mineral water, edible oils, spice products and alcoholic beverages.

Flexible packages are available in the form of sachets, pouches, blisters and skin-wrap, and bag-in-box. Environmental issues led to the application of Bio-degradable polymers in packaging. There is lot to do something either in product or packaging which makes brand different from it's counterfeits and helps in authentication of it's genuineness at the point of purchase. Eg: use holograms and 3M technology.

Conclusion

- Designs have to improve continuously to meet the changing market and sustainability needs.
- Emerging markets, with a growing middle class, adopting a consumption life style, implies business opportunities.
- The scope of the packaging development exponential curve, will continue to accelerate as packagers scramble to meet consumer demands for healthier, tastier foods that require minimum preparation time.
- New lean, functional and convenient packaging, are paths to follow, both in mature and emerging markets.
- Fluctuating raw material prices in combination with pressure for price reductions from consolidated brand owners and retailers is a challenge for the industry.
- Packaging suitable for E- business
- There is a lot in new packaging technologies
- Consumer reluctant to give up protective packaging and hygiene aseptic packaging.

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Marketing of Banking Services of SBI and HDFC Bank

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Abstract:

Earlier banking was concerned only with traditional services and activities. But at present banking is catering entire requirement of individual customer and is emerging as potential sector for the consistent growth of business and commercial industries. Customer relation and retention is priority of the banks. The main aim of this research paper is to assess and re-asses how banks are marketing their products and services and how customers capture and perceive bank services, what are the emerging customers requirements and expectations, and to study customer satisfaction level with banking services provided by the SBI and HDFC Bank. The researcher has taken a sample of 340 respondents from SBI and HDFC Bank in Borivali region and has conducted responses about marketing strategies of these banks through questionnaire method. The data so collected have been tabulated and analysed to arrive at conclusion on the above topic. The research concluded that STATE BANK OF INDIA provides better services to their customers than HDFC Bank. The customers of SBI are more satisfied with traditional banking services and Bank Accounts as compared to HDFC Bank whereas customers of HDFC Bank are more satisfied with counter services, ancillary services, single window services provided by the bank.

Key words: SBI and HDFC Bank, customer satisfaction, traditional services, percent, chi square test

Introduction:

Marketing plays an important role in today's commercial business activities since long back marketing functions has received prime importance in commercial firms or activities. The success and survival of a business is largely influenced by the activities of the marketing department. Marketing involves marketing research, marketing information system, product pricing, product promotion, product packaging, product positioning etc. Market segmentation is "The task of breaking the total market in to segments that share common properties. The market segmentation is the act of dividing a market into distinct group of buyers who might merit separate products and/ or marketing mixes".[1] Philip Kotler.

The arrival of new banks in the post reform period resulted in a paradigm shift in the ways of banking in India. The growing competition and the growing expectations of customers led to increased importance of technology in banking. The arrival of foreign and private banks with their superior technology based services pushed Indian public sector banks also to follow suit by going in for the latest technologies so as to meet the threat of competition and retain their customer base. Information Technology has basically been used under two different avenues in banking.

Impact of technology resulted Automated Teller machines (ATMs), shared payments Network System. MICR cheques, Net banking, Remote area business message network, Electronic fund transfer system, Electronic clearing service, centralized funds management system. The needs of the customer groups with higher education/ higher status may sharply differ from the needs of the customers with lesser education or having lower status. The impact of above reference groups will be more discernible in the case of the lesser educated customer groups. These make it imperative that a detailed study is undertaken to find out the existing ways of doing business by commercial banks, their present marketing techniques and suggest marketing strategies to stay ahead in business. The study of the strengths and weaknesses of the existing marketing techniques is expected to be useful to operating staff and policy makers of banks in improving the effectiveness of internal marketing and in framing marketing strategies.

State Bank of India:

State Bank of India (SBI) established with the integration of imperial bank of India with other State owned and state-associated banks in 1955 and in 1959 by passing act in parliament, enabling the take over of eight former state-associated banks as its associate banks. SBI today having dramatically change, adoption of new technology based services large scale public sector bank, fundamentally strong with public trust and old bank among all commercial banks.

Today SBI has around 17,000 branches alongwith its associate banks and around 12000 ATMs with large network of their services across the world. It has 4 apex level training colleges 54 learning centres across the country, 82 foreign offices in 32 countries across the globe. It also looking to cover up Rural untapped potential in the hinterland and proposes to cover 10,000 villages in coming days. To fetch competition bank has to take aggressive initiative, leads in new inventions and technology. Bank has all those efforts and still has top most awarded and trustful bank of majority of Indians and foreigners. Today bank has competition with private sector banks such as a HDFC bank, ICICI bank, Yes bank, Foreign Banks, HSBC Bank, City Bank etc, Many banks has fear of the widespread network of the SBI. Combined with the network of its associated banks,

HDFC Bank:

The HDFC bank was incorporated in August-1994 in the name of HDFC bank Ltd with its registered office in Mumbai. HDFC bank has commenced its operations as a scheduled commercial bank in January-1995. HDFC is Indias premier housing finance company in private sector. HDFC bank today has around 1408 branches and 3300 around ATMs having network in India and abroad. HDFC bank also has many award to its credit as being private sector leading bank through various rating agencies and Government.

Importance of the Study:

Alongwith new innovations, technologies and Its role financial inclusion is providing or ensuring banking services at affordable costs to the weaker sections of society or the unbanked segment which does not have access to the formal banking system. These new innovations and financial inclusions aims to see more people with savings, bank accounts accessing basic banking services and affordable credit if they need to borrow.

In India, there are approximately 400 million people in nearly six million villages and semi urban areas waiting for banking services. There is scope for lending –45000 crores to these people. Against this potential, only about 20 million have been served so far by the organized financial sector, with total disbursements of about – 3900 cores. These intermediaries could be used as business facilitators (BF) or business correspondents (BC) by commercial banks. Business correspondents refer to banking representative in remote areas where bank are not present. Reserve Bank of India's vision for 2020 is to open nearly 6 million new customers accounts and service them through a variety of channels by leveraging on IT.

Literature Review:

Uppal (2006), with stratified sampling of 506 bank customers, explained the impact of computerization on the satisfaction of customers of all bank groups and concluded that customer service are quite better in fully computerized banks and further in e-banks in partial and none computerized banks.

Varghese and Ganesh (2003) analyzed customer services in PSBs and old private sector banks based on the responses of 776 customers of 10 PSB and 13 old private sector banks operating in Kerla. They found that there is no difference between the two types of bank branches.

F.T. Shroff: (2007) Firdos Temurasp Shroff in his study ''Modern Banking Technology" (2007) The banking scenario is fast changing with the galloping technological advancement. Also has presented scenario of how Indian banking system is developed over the year. The book explain issues faced by these systems. Also said comparatively banking position with other countries .Banking system in India is at the threshold of the paradigm shift. Technology application and innovations are bringing changes in Indian banking system.

Objectives of the Study:

1. To study the innovative and competitive nature of banking services of SBI and HDFC bank.
2. To study the marketing practices and customer satisfaction in regard to services offered by SBI and HDFC bank.
3. To find out the problems in marketing banking services and suggest remedial action.

Database and Methodology:

The present study is mostly dependent on primary and secondary date. The study is empirical and analytical in nature. The sample size is 340 customers from SBI and HDFC bank 170 each and 150 Bank personnel's i.e. managers, staff members etc. Such customers and staff members are selected from Borivali suburb located bank branches of SBI and HDFC bank. Of these branches functioning more than 10 years and fully computerized are considered for the study. The data is collected through pre-tested and well-structured questionnaire. The Secondary data is collected through bank websites records, rbi website annual report of the banks, news papers, Journals and magazine, etc. Information about sex, age, income, education level, occupation level is given below in the tables which affects the customers thinking

Finding of the Study:- It is to be said that still there are some problems with customers as well as bank staff also. As ground (80.58%) 274 customers out of 340 are satisfied. Comparatively HDFC Banks customers are more satisfied. 66 (19.41) still are unsatisfied with existing services.

Today peoples majorly choosing these banks because with their representation as public sector and new generation private sector bank both are trying to provide good services and technology based services. HDFC bank being private sector bank follows strict professionalism in the services and functioning majority of the staff of the banks has attended training program and well skilled in their service areas.

Suggestions: - Banks should design and structures their services and products to suit the underlying the dimension of quality service, convenient location, low cost and safety.

Banks should launch various value added services and new technology driven products blended with the existing ones to enable the bank to extend a variety of financial services, all under one roof loan procession period and time will be minimized interest will be charged on daily balance. Facilities for ancillary services like safe custody, safe deposit lockers, will be provided through almost all branches and customers should be awarded about availability of this facilities. Regular customers meets to seminars, melas should be arranged and held for effective relationship banking. Customers loyalty can be enhances through offerings of value added services. Such as free ATM cards, no frill accounts, free check books, free accident insurance ect. and other bills.

Promotional effects should focus more on relationship building to increase customer calls to win the mind share of customers so that they continue to win the mind share of customers through word of mouth publicity. ATM facility, Any bank, Any ATM center should be provided by banks with less service charge and services will be shared of other banks.

Human resource system will be improved and recruitments, training will be given to employees to match their environment need and requirements. Bank officers and staff should maintain good rapport and relations with the customers, this will help to develop a social banking environment. Core banking solution and integration on a common site all the items of the banks will facilitate for cross selling of products. Customers also should be awared about CBS, ATM, a usage and newly invented services. Private and foreign banks also should be asked to expand their network in rural areas.

Conclusions:-

Today majority of customers are satisfied and acceptable of technology based services customers are service oriented today. For successful bank marketing and to make it more effective, identify the customer needs by way of designing new products to suit the customers. The staff should be well-equipped with adequate knowledge to fulfill the customers needs.

Future Research Areas:-

There is tremendous scope to research in banking areas such as customer satisfaction product development through differentiation. Quality of banking services in rural areas. Customer relationship management, challenges of marketing in rural areas, Agricultural services and banking role etc.

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Chronological Background of Test and Measurement in the Field of Physical Education and Sports

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Introduction:

A **test** or an **examination** (or "exam") is an assessment intended to measure a test-taker's knowledge, skill, aptitude, physical fitness, or classification in many other topics (e.g., beliefs). A test may be administered orally, on paper, on a computer, or in a confined area that requires a test taker to physically perform a set of skills. Tests vary in style, rigor and requirements. For example, in a closed book test, a test taker is often required to rely upon memory to respond to specific items whereas in an open book test, a test taker may use one or more supplementary tools such as a reference book or calculator when responding to an item.

A test may be administered formally or informally. An example of an informal test would be a reading test administered by a parent to a child. An example of a formal test would be a final examination administered by a teacher in a classroom or an I.Q. test administered by a psychologist in a clinic. Formal testing often results in a grade or a test score. A test score may be interpreted with regards to a norm or criterion, or occasionally both. The norm may be established independently, or by statistical analysis of a large number of participants.

A standardized test is any test that is administered and scored in a consistent manner to ensure legal defensibility. Standardized tests are often used in education, physical education, sports, professional certification, psychology (e.g., MMPI), the military, and many other fields.

- **Anthropometry:**

A French mathematician, Quetelet coined the term ‘anthropometry’ (‘anthrop’ means man and ‘metry’ means measurement). In ancient India and Egypt, the earliest anthropometric studies were undertaken to find one part of the body, which would predict or become a common measurement of all other body parts. E.g., the length of middle finger was considered a common measure of body proportion in Egypt.

Hippocrates was the first Greek expert in test and measurement who introduced a method of body classification in which the human beings were divided into two body types: Phthisis dominated by the vertical dimension and Apoplectic dominated by horizontal dimension. A physician, Dr. Edward Hitchcock who occupied the first chair of physical education created in USA in 1861 at Amherst College, Ohio, first introduced anthropometry in physical education.

- **Muscular Strength And Endurance:**

In the last quarter of the 19th century, there has been a marked shift in the emphasis of measurements away from anthropometry to strength testing. D.A. Sargent, in 1880, along with W.T.Brigham devised a strength test battery in which the legs, back, hand’s grip and arms strength as well as vital capacity were measured.During the period 1880 to 1920, strength and endurance testing was very popular and intercollegiate competitions were held in Sargent's strength tests. In 1894 the Universal Dynamometer was developed by J.H. Kellogg, which could test the isometric strength and endurance of many muscle groups.

- **Cardiovascular measurements :**

In the beginning of 20th century, the interest of measurement and evaluation experts swayed away from anthropometry, muscular strength and muscular endurance to athletic ability testing and the cardiac function tests. Crampton in 1905 published the first test of cardiac function, which was followed by the development of many new similar tests. In 1970, Dr. Kenneth Cooper developed a field test for cardiovascular endurance measurement. Cooper developed a simple 12 minutes run- walk test to evaluate individual's cardiovascular endurance.

- **Athletic Ability Testing :**

In the last quarter of 19th century, laws making physical education mandatory in schools, were passed in many of USA. This resulted in the development of interest in athletic ability testing of children. The YCMUA and the Turners developed pentathlon test for the measurement of athletic achievement during 1890s.

The American Playground Association developed the Athletic Badge Tests in 1913 and provided standards for both boys and girls. These tests included mainly the track and field events and a few other items like the rope climb and pole vault. In 1920s more scientifically constructed tests of athletic ability were developed with the help of then newly developed statistical techniques.

- **Sports Skill Testing:**

As already mentioned above in the historical review of athletic ability testing, the Athletic Badge Test developed in 1913 was the beginning of sports skill testing. The Badge test was based on one`s performance in specific athletic events which constitute an important part of sports skills. In 1924, Brace developed a skill test for basketball. During the three decades i.e., 1920s, 1930s, and 1940s skill tests were developed for almost every sport.

Keeping in view the need and importance of sports skill testing, AAHPER initiated the sports skill-testing project in 1959 to measure sports standards for at least 15 sports activities.

- **Power Measurement :**

Dr. D.A. Sargent published the first test of power measurement in 1921, under the title 'The Physical Test of Man'. Margaria and co- workers developed a very popular test known as the Margaria Anaerobic Power test for the measurement of anaerobic muscular power.

Recently, measurement of power has been divided into two categories of tests one dealing with the measurement of athletic power and second deals with the measurement of work- power.

- **Knowledge testing:**

The history of knowledge testing is almost as old as physical education itself and tests of measuring physical education knowledge have been available in literature since 1929. In the beginning teachers have been testing knowledge of their students with the help of self- designed questions, which were less scientific in nature. One of the oldest published sports knowledge tests in physical education was probably a basketball knowledge test reported by J.G. Bliss in 1929. since then a large number of knowledge test have been presented for testing knowledge of different games, sports and physical fitness etc.

- **Social Measurement:**

The physical educators attempted the measurement of character, personality and other social values in order to measure the improvement in these variables after participation in games and sports.

It was in 1930, when C.H. McCloy who emphasized the need of character building through physical education reported the first measurement of social qualities.

- **Programme Evaluation:**

The history of programme evaluation may be traced back to 1930 whenschool programmes in physical education grew in number and quality and demand to evaluate the same for their accountability of expenditure- incurred was raised by the public.

Since then, many evaluation instruments have been improvised for the evaluation of all types of school physical education programmes, athletics, intramurals and youth sports.

- **Reaction Time and Speed of Movement:**

Measurement of reaction time and speed of movement in the field of physical education is of recent origin. The speed of movement has been mostly studied with the help of 50-yard dash.

In 1965, F.B. Nelson developed a very simple reaction – timer which has been and is being extensively used for the measurement of reaction time and speed of movement of hands. Recently, a large number of electronic and electrical laboratory equipments have been developed for very accurate measurement of hand and foot reaction time.

- **Balance Measurement:**

The history of balance measurement is only about 70 years old. In 1939, Dr. Ruth Bass probably measured the static and dynamic body balance for the first time.

- **Physical Fitness:**

Human efforts for improving physical fitness through physical activities has been quite old. The great service in this direction had been done by the Turner societies in 1800s in Germany for attracting attention to the development and maintenance of physical fitness through gymnastic exercise programmes. This physical fitness improving gymnastic exercises of the Turners reached United States in 1840s mainly because of the migration of the Turner Societies from Germany due to political pressures. Due to the human desire of becoming more physically fit, the German Gymnastic Societies could easily sell their programmes of physical fitness to the school.

- **Somatotyping:**

W.H. Sheldon introduced Somatotyping, a practical method of measuring rather classifying human physique, in 1940. Sheldon's method of somatotyping was extensively used in physical education for differentiating the physiques of different categories of sports persons. The Sheldon's technique was based on nude standardized photographs showing front, side and rear views of some 4000 college students. The method is quite subjective but very impressive for the study of classifying human physique.

- **Flexibility measurement:**

The history of flexibility measurement dates back to 1941 when Dr. T.K. Cureton (Jr.) included flexibility among the components of physical fitness and described many performance oriented flexibility tests.

In 1952, Wells and Dillon developed a Sit and Reach Test for measuring the back and leg flexibility with the help of a horizontal scale which provided flexibility score in negative and positive units.

- **Kinanthropometry:**

As per standardized definition, “Kinanthropometry is the study of human size, shape, proportion, composition, maturation and gross function, in order to understand growth, exercise, performance and nutrition.” W.D. Ross coined the term Kinanthropometry in 1972 in the Belgium journal Kinanthropologie.

- **Wellness:**

This is the most recently measured component in the field of physical education and sports. It was in 1980 when the U.S. Department of Health and human Services released a list of objectives for preventing disease and promoting health that the concept of wellness as created.

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A Study on Preparation of Cash Flow Statement for Educational Institutions

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Abstract:

National Knowledge commission under the chairmanship of Mr. Sam pitroda has recommended to raise the Gross Enrollment Ratio (GER) from the present level of 7% to 15%in higher education. It has also recommended to increase the number of universities from 240 to 1500. More and more colleges and universities expand their sales by speeding up the constructions of infrastructure. Many numbers of colleges and universities choose to develop themselves by taking loans from banks and financial institutions. Therefore it is the need of the hour to think on the presentation of financial statements of educational institutions.

Key words: Educational institutions, loan for infrastructure development, cash flow statement,

Financial risk

Introduction:

The national knowledge commission recommendation was accepted by the union government. According to that 50 new central universities are to be established to increase the GER. New educational Institutions are to be establishes so the union government is implementing the recommendation step by Step. The national knowledge commission has taken the higher education progress in China, Japan, and Germany. The number of universities in Japan with a population of 12.7 crores is 726 universities.

Germany with a population 8.2 crores has 350 universities but India with a population of 120 crores has roughly 240 universities. The China has raised GER from 5% to 21% (GER means % of population of certain age group that enters the higher education)

The HRD and Union government has accepted the recommendation to increase the GER in India by 7% to 15%. It is predicted that the number of higher educational institutions are going to be organized by technical , management, science and commerce branches. The colleges and universities cannot meet the great social need with their present limited infrastructure; they have to expand their scale one after another. In order to meet the industry need more and more colleges and universities choose to expand their scale of operations by taking loan from Banks and Financial institutions. The educational institutions take loan in lakhs and crores of rupees and also in long term. Therefore the former accountancy management, namely Income and ncial Institutions cannot take decisions only on the basis of information shown in the present financial statements for the sanctions of financial assistance of short term and long term for the expansion of activities by the institutions.

The cash flow for educational institutions has its own features. The educationexpenditure account and balance sheet does not fully give the accountancy report. So in order to adapt to new environment and to solve solves problems emerged today, it is essential to analyse and revise the accuracy of report and disclosure

Methodology: Cash Flow Statement gives the information of changes in the amount of cash for a particular period. It shows the sources from which cash was received and the uses to which cash was utilized. It concerns only on the movement of cash inflows and outflows of cash

According to AS 3 cash flow statement deals with flows of cash. Cash includes Cash on hand and bank balance Short term investments that are easily realized swithout the risk of loss is also considered as equivalent to cash.Therefore cash flow statement includes the receipts and payments of cash and cheques

Flow of cash may be inflow or outflow of cash when the there is a changes in the items of Balance Sheet compared to previous year.. Inflows increases the availability of cash and Outflows decreases the availability of cash

Methodology*:* The cash flow statement gives the information of changes in the amount of cash for a particular period. It shows the sources from which cash was received and uses to which cash was utilized. It concerns only on the movement of cash , the inflows and outflows of cash

As per Accounting Standard Three (AS 3) Cash Flow Statement deals with flows of cash. Cash includes cash on hand and bank balance and liquid investments. Flows of cash may be inflows or outflows. Inflows increases the availability of cash and outflows decreases the availability of cash.

Classification of cash flows in the statement: The cash inflows and outflows and net availability of cash are shown in three Activities ,they are

1) Operating Activity: In business organization ,receipts from goods and services ,collection from debtors, payment towards creditors etc, are shown in operating activity.

   In educational institute, the collection of fees from students and the payment towards academic activities are to be shown under this activity

2) Investing Activity: In business organization, receipts from sale of fixed assets and investments and payments for purchase of fixed assets and investments are shown under this activity

   In educational institute , the purchase of immovable properties and movable properties for the development of institute are to be considered.

3) Financing Activity: for the business organization the receipts and payments towards shares and debentures and loans are shown under this activity.

   For educational institute, the deposits and advances and loans received and paid are to be shown under this activity

The Recent Development :The Colleges and universities should expand their scale of operation by improving infrastructure and opening branches at different places or to start new courses at same places .to reach the target of GER which was recommended by National Knowledge Commission (NKC)

The banks are playing very important role for the development of infrastructure in educational institutions by sanctioning long term and short term financial assistance. Therefore banks are interested to collect the information about finance risks involved in educational institutions. Banks analyses carefully the customers financial information by collecting financial statements. The bank can evaluate the financial statements of the educational institutions to find out the credit worthiness and repayment ability. The present financial statements of institutions such as Income and Expenditure Account and the Balance Sheet cannot completely reflect the inflows and outflows of cash. Therefore the Bank and Finaal institutions established on self funded I,e on non granted basis have to manage its financial resources for day to activities as well as for the development of infrastructure. Non granted schools and colleges are attracting the students by giving advertisement in television and news papers like the companies for selling their goods and services. They collect the revenues from the students. Usually colleges and schools have sufficient financial resources at the time of admissions during the months of May,June, July, and August . They have shortages of funds at the end of academic year I,e in the months of January,February, March and April . The educational institutions takes loan for payment of salary for teachers and non teaching employees at the end of academic year as short term loan from banks. The long term loans are taken by schools , colleges and universities for development infrastructure such as additions to building, computer labs , science labs, opening new branch at other places ,etc

The banks which play larger role for the growth of educational Institutions. In our country the higher education needs to be expanded which was recommended by National Knowledge Commission (NKC). The Gross Enrollment Ratio(GER) is to be increased to 15% from the present trend of 7%,Therefore more and more higher educational institutes are coming up to reach the target of 15%GER. Therefore the commercial banks and financial institutions are the parties which are interested in the financial statements of institutes ,as a result the system of presentation of financial statements should be clear and reflect the repayment capacity of the institute

Net Cash Flows from Financing Activities (C)	(5,29,539)	
Net Increase in Cash A+B+C Add Opening Balance of Cash and Bank	1,15,39,452 3,02,78,940	
Closing Balances of Cash and Bank	4,18,18,392	

Conclusion:-

The cash flow statement for educational institution provides the required information to bank and financial institutions about the repayment capacity The Model Cash Flow Statement of the Jnan Vikas Mandal:

Cashflow Statement for the year 2009-10

Particular	Rs	Rs
Cash flows from operating Activities Net Surplus	1,05,13,257	
Add Non cash Items Depreciations	33,38,274	

Net cash from operating activities (A)	1,38,51,531	
II Cash flows from Investing activities		
Additions to immovable properties	(89,54,482)	
Building fund received	92,22,588	
Investment purchased	(10,000)	
Purchase of movable properties	(2040,646)	
Net cash flows from investing activities (B)	(17,82,540)	
III Cash flows from financing Activities		
Deposits, Advances Received	4,91,840	
Loan repaid	(10,21,379)	

of the loans .Now a days higher education is given importance by the society therefore more and more higher educational institutes are coming up on permanently non granted basis. Such institutes are called as a self finance institutes .They have to raise the resources by way of admission fees .The fees structure is usually more than the fees structure of aided institutes. Therefore the institutions are investing large amount for construction for campus and other infrastructure .The institute has to take short term or long term loans from the banks or other financial institutions. Therefore The institute has to provide information of its repayment capacity. It is easy for banks to understand the repayment capacity if the institutes prepares Cash flow statements

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Human Resource Management in the 21st Century Perspective

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Introduction

21st Century Human resource management (HRM) makes decisions about the people who make up the organization. Its range of activities goes from strategic analysis to find the human consequences of the mission, down to routine personnel administration. To put it briefly, HRM integrates the needs of the organization, and of the individuals who form it**. To achieve this aim, HRM**:

- Analyses the human resource implications of the mission and other strategies;
- Designs human resource policies to support the organization's goals;
- Provides support and expertise to line managers;
- Handles any human problems that arise within the organization.
- The strategic role and responsibility of HRM for the most important resource is underlined. It emphasizes the view that *the organization is its people* – and they should be viewed as assets rather than costs.

Whether it is concentrating on its strategic role, or administering personnel procedures, in 21st Century organization, HRM is crucial. Careful management of HR gives you motivated, skilled employees who work hard for the organization. They realize that by contributing to the aims of their employers, they can achieve their own goals.

The Evolution of Human Resources Management

If we take the year 1920 as when many believe the first formal HRM function and department was initiated, then it is possible to think that the field is nearly 90 years old. During this 90-year period, there have been considerable changes in both science and practice of HRM. The human resource management function, once responsible for record keeping and maintenance, has evolved into a strategic partner (Ferris et al., 1999). It will give a perspective if we look at the evolution of HRM in a historical period briefly.

People who worked during the 1600s to 1700s were guided by a craft system. Under this system, the production of goods and services was generated by small groups of workers in relatively small workplaces, usually in a home. In the early 1900s, many changes occurred in the work place. After industrial revolution, machines and factory methods that increased production were introduced. However, several problems occurred with this increased production. Since the machines required several people to operate them, the number of workers increased dramatically. This forced managers to develop rules, regulations and procedures to control the workers. Some of the regulations required an increase in job specialization, which led to boring, monotonous jobs (Anthony, Perrrewe and Kacmar, 1996). At that time, with the effect of Scientific Management, workers were seen as a part of a machine without considering that they were social human beings. All the jobs were broken into specific tasks.

The next step in the development of human resources occurred in the late 1920s and early 1930s by Hawthorne Studies. As a result of these studies, the social side of workers was realized by managers and the effect of social factors on the performance was understood.

Expanding on the human relations school of thought including academic findings from various disciplines such as psychology, political science, sociology and biology, the behavioral science era was born. This era focused more on the total organization and less on the individual. It examined how the workplace affected the individual worker and how the individual worker affected the workplace. Many believe that the modern day fields of organizational behavior and human resource management grew out of the behavioral science (Anthony, Perrrewe and Kacmar, 1996).

In the early years, organizations set up welfare secretaries whose jobs were to keep track of employees' welfare. Through the years, the welfare secretaries' jobs encompassed more duties parallel with the new laws and employee rights were passed. They started to keep up all files about employees, maintain payroll systems and counsel employees (Anthony, Perrrewe and Kacmar, 1996).

Parallel with the changes in some factors like technology, globalization and work force, HRM began to take more attention from the organizations and it became a formal department. The increase in the importance of HR has not happened accidentally. Rather, these trends are a function of specific changes in the business environment. With the increased rate of globalization, a firm's ability to compete in a global environment becomes increasingly contingent on having the right people. Pressures from competitors, shareholders and customers require people that can create new products, services and processes ahead of the competition (Brockbank, 1999).

Strategic Human Resources Management

The importance of fitting structure, systems and management practices to an organization's stage of development is widely accepted. As the organization grows and develops, it needs change. By understanding how an organization changes as it grows, it is possible to understand how human resource management must change (Baird and Meshoulam, 1988). Perhaps the change that has most impacted organizations in the past decade has been the growing realization that people are an organization's primary source of competitive advantage. It is now widely accepted that an organization's success is determined by decisions employees make and behaviors in which they engage. Managing people as an organization's primary asset has inspired HR to become increasingly more effective at developing programs and policies that leverage talent to align with organizational competencies and at executing organizational strategy (Ruona and Gibson, 2004).

The field of HRM has recently seen the human resources that it selects, trains and retains move from a supportive to a strategic role in organizations. This occurred because in strategic management sources of competitive advantage were no longer sought in external, but in the internal environment of a firm, namely in its resources, particularly its human ones. Accordingly the field of HRM reconsidered its own role, resulting in the emergence of a new distinct discipline termed Strategic Human Resources Management (Wielemaker and Flint, 2005).

Recent works on business strategy have indicated that firms' competitive advantage can be generated from firm human resources. According to the resource based view, the firm that can develop sustained competitive advantage through creating value in a manner that is rare and difficult for competitors to imitate. Traditional sources of competitive advantage such as natural resources, technology and economics of scale have become increasingly easy to imitate (Chang and Huang, 2005).

Driven by a number of significant internal and external environmental factors, HRM has progressed from a largely maintenance function to the source of sustained competitive advantage for organizations operating in a global economy (Ferris et al., 1999: 385). Environmental factors such as uncertainty, technological innovation and demographic changes affect human resource strategy. Numerous environmental characteristics have been investigated to determine how they constrain human resources or strategy formulation ((Lengnick-Hall and Lengnick-Hall, 1988).

By the effect of these factors; human resource planners started to learn the language and techniques of strategic planning, assumed a more proactive stance in promoting strategic thinking in the human resources area and extended the personnel function well beyond the limits of its traditional activities (Miles and Snow, 1984). Human resources can make contributions to strategy and strategic planning in a number of ways. Systems such as performance appraisal, staffing, training and compensation help enable managers to implement the organization's strategic plan. Human resources planning also links strategic management and business planning with these systems (Greer, 1995).

The concept of strategic human resource management evolved with an emphasis on a proactive, integrative and value-driven approach to HRM. Strategic HRM, views human resources as assets for investment and the management of human resources as strategic rather than reactive, prescriptive and administrative. The definition of strategic HRM highlights two important dimensions that distinguish it from traditional HRM. Vertically, it links HR practices with the strategic management process of the firm and horizontally, it emphasizes that HR practices are integrated and support each other (Andersen, Cooper and Zhu, 2007).

Most of the writings indicating greater integration between HRM and strategic business planning take either of two predominant approaches. One group of authors suggest a reactive role for the HR function, viewing organization strategy as the driving force determining HRM strategies and policies. These authors have concentrated on developing specific HRM strategies to fit identified business objectives. They contend that HR systems such as selection, training and compensation should be tailored to match the company's objectives and product life cycles. A second group of authors suggest that HR should also play a more central and proactive role by becoming involved in the strategy formulation process itself (Golden and Ramanujam, 1985).

As a result, today's leading edge human resources staff is actively engaged on the management team, contributing participants in the planning and implementation of necessary changes. Human resource staff needs to be business oriented, aligned with the business and effective as consultants and business partners. The integration of human resources with the business requires a new paradigm for managing human resources in an organization (Walker, 1994).

It is desirable to integrate human resources management and business for some reasons. **First,** integration provides a broader range of solutions for solving complex organizational problems. **Second,** integration ensures that human, financial and technological resources are given consideration in setting goals and assessing implementation capabilities. **Third,** through integration organizations must explicitly consider the individuals who comprise them and must implement policies. **Finally,** reciprocity in integrating human resources and strategic concerns limits the subordination of strategic considerations to human resources preferences and the neglect of human resources as a vital source of organizational competence and competitive advantage. This reduces a potential source of sub optimization (Lengnick-Hall and Lengnick-Hall, 1988).

Integration refers to the involvement of HRM in the formulation and implementation of organizational strategies and the alignment of HRM with the strategic needs of an organization. To achieve strategic integration and alignment of HRM with business strategies, a documented HRM strategy would also be useful as it can make more concrete the role and authority of HR managers in corporate decision making and increase capacity to cope with externalities such as a tight labour market. A documented HRM strategy helps the organization to develop and HRM vision and objectives and to monitor performance (Andersen, Cooper and Zhu, 2007).

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To make HR managers more available for participation in strategic decision making processes, it is argued that the responsibility of routine execution and administration of HR practices should be delegated to line managers as they have direct and frequent contact with employees and a capacity to understand, motivate, control and respond quickly to employees (Andersen, Cooper and Zhu, 2007).

The New Human Resources Management for the 21st Century

HR must now be judged on whether it enhances the firm's competitive advantage by adding real, measurable economic value as a business partner. The HR function and its processes now must become a strategic player (Beatty and Schneier, 1997). 21st century HR requires factors like; increased centrality of people to organizational success, focus on whole systems and integrated solutions, strategic alignment and impact, capacity for change. These factors are described below briefly (Ruona and Gibson, 2004).

- **Increased Centrality of People to Organizational Success*:*** Undoubtedly the most powerful force affecting the evolution of HRM is the increased centrality of people to organizational success. The emergence of resource based views of organizations has placed increasing importance on intellectual and social capital.
- **Focus on Whole Systems and Integrated Solutions*:*** It is clear that HRM has become increasingly systematic during their evolutions. With the strategic proactive role of HRM, the challenge for HRM is to continue to develop innovative systems by focusing on the integrated functions and systems of organization.
- **Strategic Alignment and Impact:** 21st century HR has become more integrated by its measurement efforts and it is expected that the importance of these efforts will increase in the coming years. This is all being driven by increased pressure to work on issues that are most important to the business and to provide organizational leaders with understandable information that helps them to make better and more strategic decisions about the workforce. Ultimately, it is essential to work together to enhance HR's capacity to contribute to organizational and financial performance.
- **Capacity for Change:** Today's organizations must thrive in complex and unpredictable environments and must be extremely agile. This demands the development and implementation of structures and processes that facilitate incremental change.

The new human resources management for the 21st century should play a strategic role by contributing the strategy formulation process and being a strategic partner during the implementation of these strategies. The HR practices should be designed consistent with the strategies of the organization taking into consideration the essential HR needs. In parallel with these, organizations can be able to be more flexible, flat and agile in order to struggle with the changes in the competitive environment by gaining competitive advantage with their HR assets.HR professionals need to lead flatter organizations by encouraging individuals to exercise more initiative, autonomy and accountability by providing tools and techniques that improve their effectiveness and by enabling the acquisition of critical competencies through continuous learning opportunities (Schoonover, 2010).

Trends in Human Resource Management

There are several trends that will impact human resource management over the next years and decades. Cetron and Davies (May 2008) identify a number of these trends and these identified trends correlate with issues around the globe and country. Awareness of these trends will help human resource management (HRM) foresee potential changes in the work environment. This paper will focus upon four trends and discuss their implications to HRM.

These trends that seem most critical to HRM future include:

- Globalization of companies is moving jobs around the world.
- The rise of Asian economic power will affect the West ability to capitalize developing markets in that region.
- Education and age will play a critical role in the development of a qualified workforce and
- Technology is accelerating as more companies and countries become technologically advanced.
- These trends mark significant challenges to domestic and global organizations with respect to workforce development, retention and recruitment.

The Affect of Globalization

Globalization is influencing organizations to use resources from around the world and take advantage of cheaper labor in foreign countries or to do business in another country. For example, Western companies, like Fiserv, Inc, use substantial outsourcing/off shoring in developing countries, and companies, like Citigroup, are attempting to position themselves or take advantage of global markets. In addition, some use a combination of the two principles. Cetron and Davies (May 2008) notes that developing countries like India and China were, at one time, taking away only low-wage jobs, but now they are taking more skilled and higher paying jobs from the industrialized world. As well, skill gaps in industrialized world has caused companies to hire immigrants to undertake some tasks in the industrialized world, and these immigrants, having spent time in the West and gaining valuable skills, return to their countries with that knowledge and training. Additionally, companies, specifically major tech companies, are opening research laboratories and development centers in foreign countries to take advantage of lower cost skilled labor located there. Cetron and Davies (May 2008) suggest that this may account for a decline in computer science graduates in domestic institutions.

Globalization puts research and development at a higher priority then as more companies and countries gain qualified individuals to build new technology and processes. Globalization requires that global organizations have the ability to effectively manage teams in different parts of the world and to maintain communications throughout the whole organization. As well, understanding or acceptance of diverse cultures will be critical for successful organizations.

The Affect of Education and Retiring Workers

Globalization is influencing organizations to use resources from around the world and take advantage of cheaper labor in foreign countries or to do business in another country. As noted in the previous section, education of workforce is influencing where one hires qualified individuals. This becomes an ever increasing problem as skilled and experienced workers grow older and begin to retire which will leave the workforce with less experienced “direction”.The baby boomer generation will begin to retire and take knowledge and experience with them to retirement. The challenge for organizations is to retain this knowledge and experience as much as possible before the individual leaves or retires. Due to the more mobile and less loyal workforces, organizations are gaining experience with “knowledge transfers”.A recent discussion by Lou Dobbs (April 3, 2007) outlined the issue of rising H1B visas being issued to immigrant workers in order to complete technology projects using qualified foreign workers in domestic companies rather than hiring permanent staff to support these projects. While Dobbs was pressing the issue of “abuse” of the H1B visa, American companies are attempting to hire qualified workers, but in many cases, they cannot find available workers domestically. This may be due to a general decrease in the number of domestic engineering graduates in the US versus a comparable increase of foreign engineering graduates as well as engineering graduates from countries like China, South Korea and India (Cetron and Davies,May 2008). This may be related to a possible resistance to relocation to where jobs are found.Governments will d to encourage more science and engineering graduates in order to maintain the technology qualifications within their borders and around the world. Governments can encourage retention of science knowledge within borders by offering scholarships or grants that require recipients to remain within domestic territory. HRM will have to adjust training and recruitment to meet the organization goals possibly by offering internships and education assistance thta require commitments to remain with the company upon graduation.

The affect of technology accelerations

There is a significant trend that technology advances are quickening in pace since the 1940s (Cetron and Davies, May 2008). They further suggest that what we know today in terms of technical knowledge will represent an approximate 1% of what technology advances will be available in 2050. This trend may accelerate more significantly as more countries train more qualified and skilled engineers and technicians. These trends will require more flexible and technologically savvy organizations.

Technology is changing the way some organizations work. The recent elections in the U.S. have been heavily influenced by the growing Internet use and the virtual social networks that are rising like MySpace and Facebook. Podcasting is allowing people to take lectures or presentations with them rather than be forced into a specific timeframe and place to benefit from these presentations. Telecommunications is allowing more people to be able to work away from the office, and the technology is allowing for more diverse scheduling where more flexible schedule management trends can be used, as discussed by McMenamin (Dec 2007). HRM will also have to understand the consequences of technology use.

To further this, many countries have invested heavily in Internet growth and broadband services to their constituents. Thus, Internet growth is actually slowing since its inception in the 1990s and more countries have been bringing broadband systems online. Cetron and Davies (May 2008) suggest that the U.S. is lagging behind countries like

South Korea in this area, but they fail to note that the U.S. has a larger land mass than some of these countries. Africa has the Potential for further growth in the Internet since the penetration is only single digit percentages.In comparison to the West and Asian countries. Thus, any organizations relying upon Internet communications or e-commerce will have to require more development in the African continent if they wish to conduct e-business there.

The youth, especially in the West, are adaptable to newer technologies since they have grown accustomed to the rapid development of devices and technologies. Youth have become more able to multi-task and filter unusable information than more experienced colleagues.Expect changes in email and instant messaging that take advantage of this adaptability and reduces the clutter of irrelevant information that pervades these technologies (Cetron & Davies,May 2008). The challenge is for the experienced people to adapt to technologies better and to transfer critical information to the newer information systems in ways that the younger workforce will not filter critical information.

This makes “lifelong learning” an important aspect to any position (especially those that demand technological prowess). In order for associates to maintain knowledge of current technology, organizations will need to encourage growth in technologies. As well, governments can encourage, or “guide” as the Asian countries have done (Rowley and Warner, Dec 2007) to help diminish the risk of “brain-drains” to other regions of the world.

Conclusion

Strategic human resources management has gained more importance for the organizations in recent years because human resources are seen as the most valuable assets of the organizations for gaining competitive. Human resources departments have started to play a strategic role in the organizations and all HR functions are integrated with the mission, vision and strategies of the organizations. The new HRM perspective for the 21st century requires HRM to be strategic partners of the organization that coordinates all functions and supporting the strategies by attracting and retaining the essential qualified employees.

From the trends here, HRM has significant trends in globalization, with Asian markets influences, with education, with experience gaps and as well, with rapid technology advances.Programs will need to cater to development of younger workers and encourage continuous training and education to meet the needs of the rapid technology and global expansions. Yet, all of this requires communication between cultures and between management (especially in global organizations) to make sure that appropriate people are aware of issues or to be able to address issues that arise with respect to retention, recruitment and development of workforces.

* * *

"श्री गुरु ग्रन्थ साहिब" में सामाजिक चेतना

डॉ. अनिल सिंह : उपप्राचार्य उवं विभागाध्यक्ष, एस. बी. कॉलेज, शहापूर, ठाणे

मनुष्य एक सामाजिक प्राणी है। समाज में रहना उसकी प्रकृति है। समाज के बगैर चाहकर भी मनुष्य शारीरिक व बौद्धिक शक्तियों का समस्त विकास नही कर सकता। अपनी प्रकृति के कारण ही मनुष्य समाज व समुदाय बनाकर रहता है। गिडिंग्स के शब्दो में 'समाज एक संगठन है, पारस्परिक सम्बन्धे का शेसा समुच्चय है, जिसके कारण उसके अन्तर्गत सब व्यक्ति एक दुसरे के साथ सम्बद्ध रहते है।'[१] समाज में ही व्यक्ति के विचारों, स्वप्नों, आकांक्षाओं एवं आकाक्षाओं की पूर्ति होती है। समाज मानव जीवन का शसक्त आधार स्तम्भ होनेके साथ-साथ सभ्यता का भी रक्षक और पोषक है।

समाज के सदस्य होने के नाते, एक साथ रहते रहते स्वाभाविक है कि अनेक प्रकार के सम्बन्ध विकसित हो जाते है। समाज ऐसे में गुण- स्वातन्त्रय, विचार स्वातन्त्रय तो प्रदान करता है परयह आजादी नही देता कि हम दुसरे की स्वातन्त्रय को ठेस पहुँचाए, उन्हें कष्ट दें। व्यक्ति की ऐसी मनोवृत्ति सामाजिक एकता को नष्ट करने लगती है। डॉ. विमल महता ने ठीक ही कहा है – "मानव और समाज दोनोपं का अटूट सम्बन्ध है। एक के बिना दुसरे की कल्पना नही की जा सकती क्योंकिं जहाँ समाज मानव के व्यक्तित्व के विकास में सहायक होता है वहीं मनुष्य मे साहित्य के माध्यम से सामाजिक आदर्शी की स्थापना करके, समाज को उसकी हिनावस्था का आभास कराकर सुधारक के रूप में समाज के निराश व्यक्तियों को आशा की किरण दिखाई, समाज में नवजीवन का संचार किया। ऐसे ही पथ-प्रदर्शकों में संतोकी भूमिका उग्रणी कही जा सकती है।"[२]

पंद्रहवी शताब्दी में मुसलमान शासकों के हिन्दुओं पर तरह-तरह के अत्याचार किए परिणाम स्वरूप हिन्दुओं को काफी कठिनाईयों का सामना करना पड़ा। ऐसे में १५ अप्रैल १४६९ में गुरुनानव जी का जन्म हुआ जिन्होंने ज्ञान, साहस, विरता का ऐसा भाव बरा कि सिख धर्म अपने इन्ही गुणों के कारण सम्पूर्ण विश्व में विख्यात है। सन १६०४ में गुरू अर्जुन देव ने 'गुरु ग्रंथ' साहिब का सम्पादन किया। अपनी विलक्षणता के कारण ही इस धर्मग्रंथ को गुरू-पद पर आसीत किया गया है। 'गुरू ग्रंथ' साहब अनमोल चिन्तनात्मक व संदेशात्मक रत्नों को उत्पन्न करनेवाला अथांग सागर की भाँति है। यह प्रेम भक्ति द्वारा उस परम सत्य से अभेदता स्थापित करना चाहता है जिसे अनुभवातित और सर्वव्यापी कहते है। गुरू गोविंद सिंह ने 'गुरू ग्रंथ' साहब को ही गुरू मानने का आदेश देते हुए गुरू-गद्दी प्रदान की जहाँ उनका कथन है –

"सब सिखन को हुकम है गुरू मानियों ग्रन्थ
गुरू ग्रन्थ जी मानियों परगट गुरा की देह
जो प्रेम को मिलाबो चहै खोज शब्द में लेह।"

संतो के चिन्तन मे मनुष्य रहा है इसलिए उनमें वे किसी भी प्रकार का भेदभाव स्वीकार नहीं करते। उनकी दृष्टि में ऊँच-नीच, ब्राह्मण-शुद्र में कोई अन्तर नही है। सभी समाज के समान अंग है। इसलिए संतो का सामाजिक सिद्धान्तो से विरोध न होकर उन बुराईयों और कुरीतियों से था, जिनके कारण समाज में विषता और आपसी वैमनस्य बढ़ता जा रहा था। संतो की मान्यता थी कि व्यक्ति के सुधार से ही समाज का सुधार हो सकता

है। ऐसे में ईश्वर में आस्था और विश्वास रखते हुए मन और आचरण की गुढ़ता को बनाए रखना अत्यंत आवश्यक है।

'गुरू ग्रन्थ' साहब में विभाजकता, आडम्बरपूर्ण मिथ्या आचरण को कोई भी स्थान नही है। क्योंकि उसका केन्द्र-बिन्दु मनुय है, जाति नही इसलिए सभी में उसी परम सत्ता की ज्योति विराजमान है। 'वर्ण-व्यवस्था' विधान गुरूग्रंथ को कदापी मान्य नही है। जांति-पांति और ऊँच-नीच का भेद –भाव सभी दृष्टिकोणों से व्यर्थ है। इन बुराईयों से दूर रह कर मानव जाति की भलाई एवं उन्नति में ही सब का हीत है। गुरूनानक कहते है –

"जाणहु जेति न प्रुछहु जाती आगै जाति न हे।"

गुरूनानक के कथनी और करनी में कोई अंतर नहीं था। वे समानता ओर भाई-चारे को सार्वधिक महत्व देते थे –

"घलि रविहि किछु हथहुं देहि।
नानक राहु पदाणै सेहि।।"

'गुरूग्रंथ' निष्काम प्रवृत्ति चिन्तन होने के कारण सदैव सक्रिय रहने और निष्काम भाव से उपासना करने मेंही पूर्ण विश्वास रखता है। परिवार का वास्तविक स्तम्भ गृहस्थाश्रम ही है, जिसके जरिए सांस्कृतिक विरासत सहजत: आनेवाले पीढ़ीको हस्तांतरित होती रहती है। वास्तिविकता तो यह है कि पूरा का पूरा समाज ही गृहस्थाश्रम पर आश्रित है। 'गुरूग्रंथ' में हमें सभी रिश्तों-नातों और संबंधो का दिग्दर्शन कराया है-

"पुन दान का कराहि शरीरू
सो गिरही गंगा का तीर"

'गुरू ग्रंथ' मे गुरू और शिष्य के सम्बन्धे को विशेष महत्व प्रदान किया गया है। गुरू उस 'ब्रह्म' के समान है जो शिष्य को नजरिया प्रदान करता, जिसे आत्मसात कर शिष्य अपने जीवन को जितना निसार सकता है, उतना निखरता है। गुरू अमरदास के अनुसार-

"जिन सबदि गुरू सुण मनिआ
तिन मानि धिआइंआ हरिसोइ"

साहस गुरू का दिया हुआ सही मार्गदर्शन है, जो धर्म के मार्ग पर त्याग करना सिखाते है। महान गुरू का संग मिल जाए तो शिष्य के जिवन में भी भक्ति जागृत हो जाती है। गुरू के शरण में शिष्य को सच्ची शक्ति प्राप्त होती है – विवेक जागता है और ईर्ष्या, वैर अपनेआप खत्म हो जाता है –

"जब गुरू मिलिआ तब मनु वसु आइआ।
पावन पंच रहे हरि धिआइया।"

सद्गुरू की कृपा से ही संसार में रहने वालों को मुक्ति अर्थात मोक्ष की प्राप्ति होती है। अत; गुरूसे विमुख रहकर, गुरू सम्मत पंथ के विरुद्ध आचरण करना निंदनीय है। गुरू-विहीन दशा में शिष्य को कई तरह के कष्ट से गुजरना पड़ता है, चाहकर भी उसे सच्ची मुक्ति नहीं मिलपाती वह भ्रमीत रहता है। गुरूनानक नेइस दशा का बड़ी ही सटीक वर्णन किया है –

"बिनगुरू भरमै आवै जाइ। बिनु गुरू घाल न पवई थाइ।

बिनु गुरू मनूआ अति डोलाइ। बिन गुरू त्रिपति नहीं बिखु खाई"

गुरू विमुख जीव आज्ञानांधकार में पड़ा साधना से दूर, हरि सुमिरन ओर मोक्ष से वंचित रहता है। गुरू ही भवसागर से पार करा सकाता है, गुरू के बगैर सच्ची मुक्ति कभी भी नही मिल सकती श्री गुरू अर्जूनदेवजी कहते है -

"मन को भरनि भुलै संसारि।।
गुरू बिनु कोइ न उतरसि वाट।।
कहु नानक प्रभि इहै जनाई।।
बिन गुरु मुक्ति ना पाइएं भाई।।"

मनुष्य होकर मनुष्य से घृणा करना एक तरह से निंदनीय विचार है। आज्ञानांधकार मे जीवन व्यतीत करने के कारण व्यक्ति जान ही नही पाता कि सत्य अवलम्ब लेने मात्र से ही मिथ्या का अन्त स्वाभाविक है। बाह्याआडम्बर एक प्रकार से सत्य को दिखाते के होती है। गुरू ग्रंथ मे बाह्याआडम्बर, एवं दिखावा आदि कर्म-कांडो की भर्त्सना की गई है। 'गुरुमत' के सामाजिक विधान की यह विशेषता है कि स्वार्थ-विशेष के लिए किया गया प्रभु-स्मरन एक तरह से नितिकर नही है। 'गुरुग्रंथ' में ऐसी अनीतिकर स्थिती का तिस्कृत रूप दृष्टिगोचर होता है होता है। मनुष्य के स्वार्थ-रत प्रभु भजन नाम स्मरण किसी काम का नही है –

"भजहु गोविंद भूति मत जाहु।
मानस जनम कहा एही लाहु।"

संतो ने ठिक ही कहा है यदि मन ही मलिन होगा तो, शरीर अपने आपही मलिन हो जाएगा। कलुसित मन से किए गए कामोंमे भी मलिनता आ जाती है। ऐसे दल-कपट वृत्ति से किए गए समस्त कर्म झूठे प्रमाणित हो जाते है। 'ग्रंथ' मतानुसार उक्त मलिनता के परिमार्जन का एक मात्र साधन-नाम-जप से मन को धो डालने में ही है क्योंकि मन झूठी हो जाने के कारण जिव्हा भी झूठी हो जा ती है-

"मनि झूठे तनि झूठी है जिव्हा जूठी होइ।
मुखि झूठै झूठ बोलणा किड करि सूचा होई।।"

'गुरूग्रंथ' चिन्तनानुसार समाज में भिक्षावृत्ति की अस्वीकृति है। भिक्षा-वृत्ति को निंदनीय माना गया है। गुरुनानक ने तो भिक्षा-वृत्ति करने वालों को फटकारा है-

गुरुनानक कहते है-

"घरि घरि मांगत लाज न लाग"

वीणाकारों ने घर घर का अन्न ग्रहण करने में एक तरह से वृत्ती-दोष अनुभव किया है। 'ग्रंथ-सम्मत' समाज के नैतिक नियमों में परोपकार को बड़ा महत्वपूर्ण स्थान दिया गया है। परोपकार के महत्व को रेखांकित करते हुए ठीक ही कहा गया है-

"मिथिआ तन नहीं पर उपकारा"

कहकर परोपकार में ही जीवनकी सार्थकता का रहस्य खोजने का प्रयास किया गया है। यही नही परोपकार को सबसे श्रेष्ठ सेवाभाव माना गया है।

'गुरूग्रंथ' मे लोभ, मिथ्या, अनैतिक कर्म, पूर्वजों का अनादर, अहंकार निंदा आदि वृत्तोयों को अनैतिक

कोटि मे ंस्वीकार किया गया है। इनसब के विपरीत विनम्रता सरलता, सहृदयता को नैतिक गुण के रूप में स्वीकारा गया है।

“जो नरू दुख मै दुख नहीं मानै।।
सुख सनेहु अरु मै नहीं जा कै लोभु माहु अभिमाना।।
हरख सोग ते रहै निआरड नाहि मान अपमाना।।”

इसप्रकार ‘गुरूग्रंथ‘ में मनुष्य की प्रवृत्तियों तथा उनके सामाजिक प्रभाव को भी गहराई से उकेरा गया है।

मानव व्यक्तित्व के विकास में व समाज में नारी का एक विशिष्ट स्थान है। सच तो यह है कि नारी के अभाव में समस्त विश्वचक्र की आवरुद्ध हो जायेगा। नारी के विशेष योगदान से ही सृष्टि से सम्बल पाकर समाज का सर्वांगिण विकास होता है। भारतीय समाज में नारी सम्बन्धी दृष्टिकोन परिवर्तित हो रही है। ‘गुरुग्रंथ‘ में नारी को संगिनी एवं सम्मानित पत्नी, पुत्री, माता तथा बहिन का रूप दिया गया है। सृष्टि के विकास में नारी की भूमिका अवर्णनीय है। ऐसे सर्वजननी का तिरस्कार, घृणा तथा उपेक्षा के व्यवहार के विरुद्ध ग्रन्थके वाणी कारों ने ललकारा है –

“भंडि जमीऐ भंडि निभीऐ भंडि मंगणि वी आहु।
भंडहु होवै दोस्ती भंडहु चलै राहु।।
भंडु मूआ भंडु भालीअै होवै बंधानु।।
सो किड मंदा आखीऐ जितु जंगहि राजानु।।
न बक भंडहु बाहग एको सच्चा सोई।।”

समाज के दल, कपट और अहंकार आदि का अन्त कर सुख-शान्ति का राज्यस्थापित करना ही मानववाद है। मानववाद का स्वरूप मनुष्यता कीभलाई में निहित है। इसलिए जाति-वर्ग, वर्ण, ऊँच-नीच, पवित्र-अपवित्र, सबल-निर्बल, धनी-निर्धन, नर-नारी का विचार न करके सद्‌गुणोंको स्वीकारने में ही समस्त मानव जाति की भलाई है। ‘गुरूग्रंथ‘ भी हमें यही मानवता का न केवल पाठ पढ़ता है अपितु उसी राह पर चलने का दिशा निर्देश भी देता है-

“नानक सतिगुरि भेटिअै पूरी होवै जुगति।।
हसंदिआ खेलमादिआ पैन्नदिआ खावंदिआ विचै होवै मुकति।।”

‘गुरुग्रंथ‘ दृष्टिकोन मुख्यत: व्यावहारिक है। जीवन में सत्य, नीति, सद्‌गुण एवं समता अपने पन के भाव को अपनाने पर विशेष बलप्रदान करता है। मानव-समानता तथा उनकी सच्ची सेवा में मानवी मूल्यों को पिशेनों में सराहनीय प्रयास है। डॉ. मनमोहन सहगल ने पारस्परिक स्नेह, सहयोग और संगठन की महत्ता को दर्शाते हुए कहा है ‘गुरुग्रंथ‘ विस्मृति के गर्त में विलीन हो रहे तथा रूढ़ोन्मुखी एवं पतित हो रहे भारतीय जीवन मूल्यों की पुर्नस्थापना कर रहा है। उसके मूल्य और स्तर सार्वलौकिक है, कोई भी विश्वासु लभान्वित हो सकता है।” ‘गुरुग्रंथ‘ का सम्पादन करके निश्चय ही गुरू अर्जुनदेव ने ‘गागर में सागर‘ भरने जैसा विलक्षण कार्य दिया है। जिस घर में गुरू ज्ञान की ज्योति सदा जगमगाती हो, जहाँ समस्त परिवार मिलकर सद्ग्रंथो का पूजन करते हो, वहाँ से मुसीबते अपने आप छूमंतर हो जाते है।

डॉ. राधाकृष्णन ने ठीक ही कहा - “श्री गुरू ग्रंथ साहिब सारे पीरो, पैगम्बरो की जीती जागती आवाज है।

सिखों के साथ-साथ गैर सिख लोगों के दिलों में भी इस महान सतकारी गुरू ग्रंथ साहिब जी का आदर है।"

"श्री गुरू ग्रंथ साहिब" का हरवाणी कार सच का सौदागर है उन्हें जो भी कहना था, उसे हृदय के अंतरंग से कहा है। गुरू गद्दी प्राप्त करने वाला सम्मान विश्वमें इसी अद्वितीय सद्ग्रंथ को प्राप्त हुआ है। 'गुरूग्रंथ' हमे यही शिक्षा देता है - "पुजा आराधना अपेन गुरू की करो और सम्मान-आदर सब धर्मो का करो।" लोकमंगल की भावना से भरा यह ग्रंथ निश्चय ही 'गीता' की तरह सत्य मार्ग पर चलने की प्रेरणा देता है। इसलिए ठिक ही कहा गया है –

"यह ज्ञान का गीत है,
जीवन का संगीत है,
दु:ख में सच्चा मीत है
ईश्वर को पाने की सच्ची रीत है"

संदर्भ ग्रंथ :

१) हिन्दी सन्त काव्य समाजशास्त्रीय अध्ययन – डॉ. वासुदेव सिंह
२) समाजशास्त्र – सत्यकेतु विद्यालंकार
३) संत काव्य में समभाव – डॉ. राजेन्द्र प्रसाद
४) गुरू ग्रंथसाहिब एक सांस्कृतिक सर्वेक्षण – डॉ. मनमोहन सहगल
५) सिखों के सद गुरू और उनका इतिहास – जे. के. वर्मा

आधुनिक भारतीय भाषा - 'इंग्रजी'

डॉ. सिद्धार्थ कांबळे (प्राचार्य) : डॉ. आंबेडकर महाविद्यालय वाणिज्य आणि अर्थशास्त्र, वडाळा, मुंबई

सारांश :

आधुनिक इंग्रजी ही सामाजिक व आथिक बदल घडवणारी भाषा आहे. जागतिकीकरणाच्या प्रक्रियेत सर्वसामान्य भारतीय पददलितांना सामाजिक व आर्थिक उत्कर्षाचे मार्ग खुले करून त्यांना स्वसामर्थ्याने पुढे जाण्यास मदत करणारी इंग्रजी एकमेव भाषा.

भारतात वापरली जाणारी इंग्रजी ही एक इंडियन इंग्लिश किंवा हिंग्लिश स्वरूपात वापरली जात असली किंवा मानली गेली असली, तरी तिचा प्रसार हा सामाजिक बदल घडविणारा आहे.

आज बहुजन आंबेडकरी अभ्यासकांना इंग्रजी ही बहुजन समाजाचा उद्धार करणारी भाषा वाटते. केवळ आजच्या पुरोगामी अभ्यासकांनाच नव्हे तर सोशालिस्ट लिडर राममोहन लोहिया, तसेच भारतरत्न डॉ. बाबासाहेब आंबेडकरांचेही यापेक्षा वेगळे मत नव्हते. त्याहीपुढे म्हणायचे तर विष्णुशास्त्री चिपळूकरांनी इंग्रजी म्हणजे वाघिणीचे दूध म्हटले आहे. आणि ते वास्तव आहे. ज्याला इंग्रजी चांगली समजते त्याचा सर्वदृष्टीने आत्मविश्वास वाढतो.

आजचे गुजरातचे मुख्यमंत्री, नरेंद्र मोदी हे कडवे हिंदुत्ववादी असूनही तरूण पिढीला सुबक इंग्रजी ज्ञात होण्यासाठी पैशाचा स्त्रोत लावत आहेत. एरवी हिंदु संस्कृतीचा पाढा वाचणाऱ्या मुख्यमंत्र्याला आज तरूण पिढीला सुबक इंग्रजी शिकविण्याची जाणीव झाली आहे. तसेच इंग्रजी हे इंग्रजांनी मानेवर जोखड टांगले आहे, असे न मानता ही भाषा सामाजिक स्थित्यंतर घडवून आणेल व जागतिकीकरणाच्या (ग्लोबलायझेशन) प्रक्रियेत संधी उपलब्ध करून देईल असा आशावाद बाळगत आहे. कर्नाटक राज्याने इंग्रजी ही भाषा कन्नड प्राथमिक स्कूल पासून शिकविण्याचे ठरविले आहे.

इंग्रजी शिकल्याचा त्वरीत फायदा म्हणजे आज वाढत असलेल्या विविध कॉल सेंटरमध्ये नोकऱ्या, एवडाच संकुचित दृष्टीकोन ठेऊन चालणार नाही, किंवा कम्युनिकेशन जॉब मार्केट सहज नोकऱ्या मिळवून जगता येईल, हा तसा योग्य हेतू नव्हे. तर इंग्रजी ही सहज पुढे ठाकणारी ग्लोबल भाषा आहे. चौनसारखे राष्ट्र इंग्रजी शिकविण्यावर भर देत आहे. 'द पिपल्स' या दैनिकाने असे अनुमान काढले की ३०० दशलक्ष चिनी, विल्यम शेक्सपीअरला व सलमान रश्दीला समजून घेन्याचा प्रयत्न कतरीत आहेत.

इंग्रजी जगाचे द्वार उघडते, ती जागतिक ज्ञानाची भाषा आहे, जशी प्राचीन काळी संस्कृत होती. बहुतांशी भारतीयांना तिचे ज्ञान करून घेणे आवश्यक आहे. इंग्रजीचे महत्व समजावून सांगताना व तिची लोकमान्यता वाढविताना हे लक्षात घेतले पाहिजे की इंग्रजी ही जगातील ज्ञान-विज्ञान समजून घेण्यासाठी भारताची भविष्यकालीन भाषा राहणार आहे. कारण ही भाषा जागतिकीकरणाच्या महालाटेत सर्वत्र बोलली व वाचली जाईल. इंग्रजी ही एकमेव ज्ञान-विज्ञान सामावून गेतलेली व ज्ञान-विज्ञान हे जनसामन्यांपर्यंत पोचविणारी भाषा आहे.

स्वतंत्र भारताचा इंग्रजी भाषेविषयी एक उद्देश होता कि सन १९६५ ला ती वापरणे बंद होईल. जरी पंडीत नेहरू व डॉ. बाबासाहेब आंबेडकरांना इंग्रजी भाषेची भावीकाळातील उपयुक्तता माहिती होती, तरी तत्कालीन लोकसभा सदस्य व भारतीयांची मानसिकता लक्षात घेऊन १९६५ सालापर्यंतची मर्यादा घातली गेली.

१९६० सालचा जनसंघ म्हणजे आजचा बारतीय जनता पक्षाने इंग्रजी भाषेविरुद्ध जनआंदोलन छेडले होते. त्याचप्रमाने १९६३ साली सोशालिस्ट राममोहन लोहिया यांनी दावा केला की इंग्रजीचा वापर भारतिय भाषांना अडथळा ठरतो, तसेच श्रेष्ठ-कनिष्ठतेचा बाव शिक्षित-अशिक्षितात निर्माण करतो. जरी लोहियांना इंग्रजी भाषेची उपयोगिता माहिती होती तरी त्यांची इंग्रजी भाषेविरुद्ध धोरण म्हणून राजकीय आंदोलने केली होती.

राजकीय पार्टीचा अजेंडा म्हणून जनसंघ व सोशालिस्टांना सामाजिक जीवनात हिंदी भाषेने इंग्रजीची जागा घ्यावी असे वाटत होते. या गोष्टीने दक्षिणी राज्यांनी हिंदी भाषिक राज्यांना विरोध केला. दक्षिण राज्यांच्या इंग्रजीसाठी मिळालेला पाठींब्यामुळे इंग्रजी भारतात टिकून राहिली व आज इंग्रजी औद्योगिक व व्यापारक्षेत्राची भाषा म्हणून भारतात वापरली जाऊ लागली. मागिल चार दशकात समाजशास्त्रज्ञांनी इंग्रजीचा वाढता वापर व राज्यांची इंग्रजीसाठी पूरक अशी बदलती भूमिका आणि इंग्रजी भाषेविषयी विकासात्मक व प्रसारात्मक धोरणे निदर्शनास आणून दिली.

अद्यापही इंग्रजी भाषेविषयीचा धोका टळलेला नाही. करण प्राचीन काळी संस्कृत जशी विशिष्ट एका वर्गाची / उच्चभ्रूंची भाषा मानली गेली तसेच खेडेगावात इंग्रजीकडे पाहण्याचा आजही आकस व भीतीचा दृष्टीकोन आहे. बऱ्याचअंशी खासगी शाळांमध्ये इंग्रजी शिकविले जाते. परंतु ज्यांना खासगी शाळांमध्ये शिकविण्याचा खर्च परवडतो तेच आपुली मुले इंग्रजी माध्यमातून शिकविण्यास पाठवतात. मात्र शासनाच्या माध्यमाने चालणाऱ्या नगरपालिका व जिल्हा परिषदेच्या शाळांत इंग्रजी विषयी आस्था दिसून येत नाही. म्हणून राष्ट्रीय शैक्षणिक धोरण हे आता इंग्रजी शिकविण्यावर भर देणारे असावे. तेव्हा तळागाळातील बहुजनांपर्यंत हे इंग्रजी शिक्षण पोहचेल व जागतिकीकरणात येणारी पिढी स्वसामर्थ्याने पुढे जाईल. तसेच समाजातील कडव्या जातीविषयक सामाजिक भिंती मोडून पडतील. म्हणूनच येत्या काळातील इंग्रजी खऱ्या अर्थाने भविष्यातील भारतीय भाषा ठरेल. आजच्या जागतिकीकरणाच्या लाटेत कोणतीही प्रादेशिक भाषा इंग्रजीपुढे महत्वाची असणार नाही, हे ठळकपने दिसणारे इंग्रजीचे भारतातील भविष्य आहे.

संदर्भ :

१) भारतीय राज्य घटनेतल्या अनुच्छेद १२० तसेच १७ व भाग अनुच्छेद ३४८ च्या भाषाविषयक तरतुदी.

२) भीमपर्व डॉ. बाबासाहेब आंबेडकर (१४.४.१८९१ ते ६.१२.१९५६) लेखक शां.शं.रेगे सुगावा प्रकाशन, १९९१

३) मिन्ट दैनिक मंगळवार, २२ जुलै २००७ अवर व्हीव पान क्र. २२

गाँवो के विघटन एवं मूल्यहीनता की औपन्यासिक अभिव्यक्ति"

प्रा. डॉ. शीतलाप्रसाद दुबे : अध्यक्ष, एवं शोध निर्देशक, हिन्दी विभाग, के.सी. कॉलेज चर्चगेट, मुंबई

स्वतंत्रता प्राप्ति के पश्चात के भारतीय समाज में ऐसा कुछ चमत्कारिक परिवर्तन नही आया जिसकी अपेक्षा की गयी थी। स्थिति-परिस्थितियों के बदलाव से भी आम आदमी के जीवन में किसी भी तरह का कुछ विशेष शुभपरिवर्तन नही आया। आशाओं, आकांक्षाओं के टूटने-बिखरने का दंश झेल रहे भारतीयों को, शहरी विकास तथा आधुनिक सुख सुविधाओं के आकर्षणने और भू वादग्रस्त बनाने का कार्य किया। यही कारण है की स्वातंत्र्योत्तर हिन्दी उपन्यासों में एक ओर ग्रामीण-जीवन की व्यथा-कथा को सघन अभिव्यक्ति मिली तो शहरी-जीवन की दुर्दम लालसा और उसकी पूर्ति हेतु दौड़ते-भागते इंसान को भी रेखांकित किया गया।

१९७५ का वर्ष भारतदेश की लोकतांत्रिक व्यवस्था के लिए बड़ा ही त्रासदीदायक रहा। जून १९७५ को दुनिया का सबसे बड़ा लोकतंत्र आपात्काल के बहाने निरंकुशता की मुठ्ठी में कैद हो गया जिसे पूरे दो साल बाद ही मुक्ति मिल सकी। १९७७ में हुए चुनाव में जनता ने अपनी ताकत का प्रदर्शन करते हुए नए लोगों के हाथ में सत्ता की बागडोर सौंपी। एक बार कि यह उम्मीद उसकी आँखो में थी कि अब, सबकुछ नही तो बहुत कुछ ठीक ठाक हो जाएगा। परन्तु पुन: स्थितियों ने जनता की दशा को बेहतर बनने से रोकना ही उचित समझा। यह कहना मै जरूरी इसलिए समझ रहा हूँ कि अध्ययन की सुविधा के लिए किए गए कालविभाजन के आधारपर आप कही यह न सोच बैंठे कि १९७५ के बाद की दशा उसके पहले से बहुत भिन्न हो गई। विशेष रूप से ग्रामीण जीवन के संदर्भ में। कहने का आशय यह कि १९७५ के पश्चात प्रकाशित उपन्यासों मे ग्रामीण जीवन की यथार्थ-प्रस्तुति का संबन्ध ग्रामीणजनों की व्यथाकथा, शोषण, भ्रष्टाचार, विघटन आणि नैतिक अवमूल्यन आदि से ही रहा।

यहाँ मै १९७५ के पश्चात प्रकाशित कुछ महत्वपूर्ण उपन्यासों के परिप्रेक्ष्य मे गाँवो के जीवन की वास्तविकता को अभिव्यक्त करने का प्रयास करूंगा। उपन्यासों का चयन नितान्त मेरा है।

स्वातंत्र्योत्तर भारत के ग्रामीण-जीवन की यथार्थ अभिव्यक्ति देखनी हो तो विवेकीराम के उपन्यास 'सोनामाटी' को देखना श्रेयस्कर होगा। उत्तरप्रदेश के गाजीपुर-बलिया के संधिस्थल पर फैला 'करइल' क्षेत्र इसके मूल मे है। इस बृहदाकार उपन्यास में ग्रामीण जीवन की तल्ख सच्चाइयां को उजागर किया गया है। गाँवो के सामाजिक, आर्थिक, राजनीतिक, सांस्कृतिक एवं शैक्षणिक क्षेत्रों में आई मूल्यहीनता तथा तद्जन्य विघटन का लेखा-जोखा इस उपन्यास का उद्देश्य है। किसानों की त्रासद स्थिती इसमें मुखर हो उठी है।

आजादी के पश्चात् जमींदारी उन्मूलन का कागजी घोड़ा अवश्य दौड़ा परन्तु वास्तविकता कुछ अलग ही है। पूरा करइल अंचल बाबू हनुमानप्रसाद दीनदयाल और नवीन बाबू जैसे टुच्चे शोषकों की मुठ्ठी मे कैद है। जमीन हड़पना खेत कटवा लेना, चोरी करवाना, झूठे मुकदमे में लोगों को फँसाने जैसे कार्य के बिना इनका खाना नही पचता है। शहर में रहने वालों की गाँवो की प्राकृतिक छटा ओर संबन्धों की उष्मा अपनी ओर आकर्षित करती है परन्तु वहाँ जानेपर पता चलता है कि वहाँ मूल्यहीनता अपने चरम पर पहुँच चुकी है। विघटन की यह तथा है कि भूमिहीन किसानों केही बनायी गयी योजनाओं का लाभ ऐसे ही कुछ लोगों को मिलपाता है। जिनके पास पहलेसेही सम्पन्नता है।यही नही खुबवा जैसे गरीब किसान की जमीन को हड़पने के लिए हनुमानप्रसाद और नवीन बाबू मे होड़ लगी है। गरीब सीरीभाई की उपजाऊ जमीन पर कब्जा जमाने के लिए दीनदयाल अपनी सारी शक्ति लगा

देती है। पहले उसे २५० रु. का कर्ज देता है फिर किसी गलत आदमी को खडा करके अपना नाम चढ़वा लेता है। लेखक के शब्दों में - "सीरी भाई तो उससे इस प्रकार कतराते रहे जैसे बाघ से बकरी। लेकिन वह किस्सा आखिर इस गाँव में सही हो गया। बाघ ने नदी के किनारे एक दिन बकरी की भेंट लिया।"

सम्पन्न लोगों की ओर आमजनता की कातर दृष्टि ऐसे उठती है कि उनमें करुणा का संचार हो। सहायता के कदम बढ़ाकर वे गाँव के गरीब किसानों की जिन्दगी को उजड़ने से बचा लें। परन्तु वस्तुस्थिति ये है कि ये लोग यह चाहते है कि गरीबों को इतना लाचार कर दिया जाए कि वे सबकुछ छोड-छाडकर वहाँ से भाग खडे हो। अपनी जमीन जोड़ने की फितरत के आगे उन्हे जमीन से जुडने की कोई अभिलाषा नही है। वे यहाँ वहाँ चक्कर लगाते ही रह जाते है और दीनदयाल उनकी फसल कटवा लेता है। हरिजनों से काम करवाकर उन्हें उचित मजदूरी तो दी नही जाती ऊपर से गाली गलौज तथा मारपीट के डर से उनकी जुबान भी बन्द रने की कोशिश कि जाती है। विवेकी राय के इस उपन्यास के हरिजन हारकर गाँव छोड देते है और शहरों मे हमेशा के लिए मजदूरी करने निकल पड़ते है।

गाँवो के विघटन के कारणों मे महत्वपूर्ण है किसानों के लिए आई विभिन्न योजनाएँ। इन योजनाओं का प्रचार-प्रसार तो इसतरह किया जाता है कि गाँवो का जीवन अब खुश हाल हो जाएगा परन्तु इनका फायदा उठाते है वही चंद लोग जिनके पेट पहले से भरे हुए है। पंचायत, अधिकारी, पुलिस, नेता और न्यायालय तक में मिलीभगत दिखाई देती है। परिणाम यह है कि मैला आँचल की 'चिथरी' अव और भी तार-तार नजर आने लगती है। हनुप्रसाद सोचते है – "जब तक नई खेती नही आई थी हमारा गाँव साहूकार था और उसके आते ही सबके सब लोग कर्जदार है। सरकारी ऋण की चक्की सिर पर पड़ी है। उसकी सूद सालों-साल भरते नाकों दम। खाद, तेल, इंजन के पुरजे और टॅक्स। सब जोड घटाकर बस इज्जत भर बची है।"

सच्चाई यह है की 'उत्तम खेती' का नारा देनेवाला गाँव अब 'निषिध चाकरी' के लिए अपने बचे कुचे खेत को भी बेंच देने में ही भलाई समझता है। भारतेन्दु वर्मा कहता है – "शहर का एक साधारण पान का दूकानदार बहुत प्रसन्न रहता है और आराम से परिवार की नाव चलाता है तथा यहाँ महुवारी जैसे गाँव मे बीस-बीस पचीस-पचीस बीघे के काश्तकार फटेहाल, गरीब और अति उखडे हुए है।" लेखक ने ग्रामीण जीवन में विभिन्न स्तरों पर पनप रहे विघटन की सूक्ष्म अभिव्यक्ति की है। स्वार्थ, छद्म आधुनिकता, दिशाहीनता, राजनीतिक और संकीर्णता तथा भटकी युवा पिढ़ी के कारण गाँव का जीवन हर गाँठ से टूट रहा है। रिश्तों मे वह मिठास नही रह गई है। और मानवीय संवेदनाओंका ऱ्हास हो गया है। परिणामत: नैतिक मूल्यों की गुहार बेमानी बन गयी है। अध्यापक रामरूप 'करइल' अंचल मे क्षरित-नैतिकता को देखकर छटपटा उठता है। अब स्वार्थ से बढ़कर कोई नैतिक मूल्य नही रह गया है। भाईचारा कहाँ खो गया है पता नही। गाँव में पार्टीबाजी और गोलाबंदी ने उसकी आत्मा को ही विघटित कर दिया है। लेखक के शब्दों मे रामरूप कहता है – "हजारो अन्तर्विरोधों मे जो अंचल बिलबिला रहा है उसमे कोई बुद्धिजीवी कितना क्या करे ?" सोनामाटी के पश्चात विवेकीराय का दूसरा उपन्यांस है 'लोकऋण'। इसे पहले 'बनगंगी मुक्त है' शीर्षक से प्रकाशित किया गया था परन्तु बाद में शीर्षक बदलकर 'लोकऋण' कर दिया गया।

'लोकऋण' की कथा रामपूर गाँव के प्रतिष्ठित किसान परिवार के इर्द-गिर्द घूमती है जिसके मुख्य कार्यकर्ता त्रिभुवननाथ है। त्रिभुवन ने सार्वजनिक पोखारा बनगंगी और उसके भीटे पर बने धर्मशाला को अवैध रूप से अपने नाम करा लिया है। गाँव के सभी लोगों के मन मे यह बात फाँस की तरह करक रही है परन्तु स्वार्थपरता के

कारण कोई खुलकर सामने नहीं आना चाहता। पंचायत - चुनाव गाँव में एक आफत महामारी और हलचल बनकर आता है, फिर लूटपाट, स्वार्थपरता, भ्रष्टाचार, कुनबापरस्ती और अनैतिकता के अनेक संदर्भ उससे जुड़कर पूरे वातावरण को और अधिक अंधकारमय बना देता है।

विवेकराय ने ‘सोनामाटी‘ में गाँव की जो तस्वीर प्रस्तुत की थी ‘लोकऋण‘ तक आकर वह मुकम्मल हो गयी है। ग्रामीण जीवन को उसकी तिक्तता के साथ वर्णित करने में लेखक का कोई सानी नही। आजादी के पश्चात गाँव के विश्वास को गति देने के लिए जो कदम उठाए गए वे कितने बेमानी साबित हुए इसे ‘लोकऋण‘ मे देखा जा सकता है। रामपूर गाँव के सभापती के रूप में त्रिभुवननाथ मे सार्वजनिक उपयोग की पोखर बनगंगी को चकबंदी मे अपने नाम करा लिया है। इसलिए इस उपन्यास का नाम पहले ‘बनगंगी मुक्त है‘ शीर्षक से था। प्रजातांत्रिक मूल्यों का अवमूल्यन उसके ही संरक्षकों द्वारा होते दिखाकर लेखक ने गाँव के सच को उधाड कर रख दिया है। भरी सभा में त्रिभुवननाथ कहते है- “यहाँ कोई पुस्तकालय नही है। यह जो देख रहें है मेरा खेत है।” लेकिन गाँव का कोई भी सदस्य इसका न तो विरोध करता है और न ही सवाल उठाता है। मूल्यों के ह्रास की स्थिती यहाँ तक आ गयी है की अब सभा-समितियों की जरूरत महज दिखावा बनकर रह गयी है। स्वार्थ की संकरी राह पर लोगों को अधिक संतोष मिलने लगा है। “कई बार ऐसा हुआ की लोग जुटे और गाड़ी कहीं फँसी तो बहाने बना-बनाकर गाय दूहना है, एक रिश्तेदार आया है, आप लोग है न!”... लोग धीरे-धीरे खिसक गये। कौन झगड़े मे पड़े? अपना-अपना चलाना है।” यह तटस्थता, नपुंसकता की हद तक हमारे चरित्र का हिस्सा बन चुकी है। सच बोलने तथा सच सुनने का साहस खत्म होता जा रहा है। पुस्तकालय को अनावश्यक और व्यक्तिगत सम्पत्ति घोषित करते हुए त्रिभुवन जैसे सभापति को शर्म नही आती बड़े भाई धर्मराज को करम दलिद्दर कहकर उन्हे भागने के लिए कहते हुए त्रिभुवन कहता है – “बीस साल से यह मुर्दा पुस्तकालय मेरे द्वार पर एक कोठरी छेंके पड़ा है। कम से कम एक सौ रुपया भी सालाना किराया उनका रखें तो दो हजार रु. होते है। बदमाशी और गुंडाई मेरे दरवाजे पर नही चलेगी। जिसको पुस्तकालय चलाना है वह पहले मेरा दो हजार चुकता करे और फिर पुस्तके ले जाकर झक मारे। मुझे सरोकार नही है।” गाँव पंचायत के सभापति को पुस्तकालय से सरोकार नही है। पंचायती राज के माध्यम से समाज का विकास करने की अवधारणा का इससे बड़ा अवमूल्यन क्या होगा? उसे सरोकार ही हो इससे कि कही भी कोई सार्वजनिक स्थान मिले, उनपर कब्जा .. गाँव का विघटन किसी एक छोर से हो रहा है। चौपाल मे इकट्ठे होकर चर्चा करना, सहज ही किसी के दरवाजे पहुँच कर चना-चबेना कर लेने की संस्कृति के दिन गए, अब तो दूकान पर चाय पीने की सभ्यता विकसित हुई है। गाँव की एकात्मता के ह्रास का यह भी छोर है जहाँ से शहर की आत्मकेंद्रियता पाँव पसार रही है। “चकबंदी आयी तो गाँव मे कामचलाऊ होटल, मिठाई की बड़ी दुकाने और चायखाना खुल गया। पहली दो तो ए.सी.ओ. आफिस के साथ खत्म हो गयी क्यों कि चकबंदी का मेला समाप्त हो गया परंतु चाय की दुकान जिंदा है। बल्कि एक ही जगह दो वर्ष में तीन दुकाने हो गयी।” ये दुकाने केवल चाय ही नही बेचती साथ में ईर्ष्या, द्वेष, शिकायत गलाकापू स्पर्धा और दूसरों के दु:ख में चुहल की फुलझडियों का केन्द्र भी है। यही से धीरे-धीरे आत्मकेन्द्रित जीवनशैली का प्रचार हुआ है। जो अब गाँवो की पहचान बन गयी है।

सिरताज, जो कल का सुराजी का आज का गँजेड़ी हो गया है। वह केवल गाँजा ही नही पिता बल्की जीवन को गाँजा का नशे का पर्याय मानता है। वह तुलसी की मर्यादा व्यक्ति को गाँजा की अमल के रूप में देखता है।

वह कहता है – "सच्चेद धत्त मरदवा, उतबे बड़े बादशाह होकर टके सेर वाला मटिहा तम्माखू पीते होंगे। ना, ना तमाखू माने गाँजा। इसी को तुलसीराम ने 'अमल' कहा है। जो सहज सुख की राशि है। चेतन अमल सहज सुख रासी। चेतमा माने चेतो चतेड बड अमल ?" जो उसके साथ गाँजा नही पीता उसे वह बेचारा समझता है। नैतिकता के अवमूल्यन की ऐसी अनेक छटाएँ 'लोकऋण' मे बिखरी पड़ी है।

दुबारा चुनाव आ गया है। त्रिभुवन के विरोध मे सौदागर तिवारी भी चुनाव लड़ रहे है। सौदागर के लोगों को फँसाने के लिए जहाँ त्रिभुवन ने खुद ही सेंध कटवाकर पुस्तकालय में चोरी करवा दी वही सौदागर ने आजाद से सीताराम को पिटवा दिया। त्रिभुवन ने पुस्तकालय का दो हजार माफ करने की घोषणा कर दी। दोनों ओर से एक दूसरे की छीछा लेदर करने की जुगत शुरू हो गयी। धीरे-धीरे "कैसी एक भयानक मौत की मनहूस छाया सम्पूर्ण गाँव को ग्रस लेती है। लोग मिलने पर साँय-फुस बातें करने लगते है। गलियों में अविश्वासपूर्ण दहशत फैल जाती है। पूरे गाँव में स्वतंत्रतापूर्वक घूमना बन्द। अब लोग अपने ही लोगों के द्वार पर जाते है और सम्पूर्ण गाँव की सामाजिकता की इकाई छोटे-छोटे द्वीपों में बिखर जाते है। स्वार्थी और टोही लोग सहानुभूतिका सद्भाव का नकली चेहरा लिए लोगों को सूंघते फिरते है ? कौन फूट या दूर रहा है।" वस्तुत: यहाँ पर टूट रहा है तो गाँव और निखर रही है तो उसकी मर्यादा। मूल्यों के आँचल का छोर पकड़ कर चलने वाला गाँव अब तोड़ने और टूटने के चक्रव्यूह मे फँस कर रह गया है। रामपूर, गोपालगंज, बनरही, पथ्वीपुर जैसे सभी गाँवो की यही दशा है। 'लाखा' जैसा नकुछपन से त्रस्त व्यक्ति अपनी अरदास कर रहा है।

"का कहूँ सरकार ? हिम्मत पस्त हो जाती है। करेजा कट जाता है। का हो गया गाँव को कैसी आग लग्गी मची है ? सरकार, कोई किसीसे भर मुँह बोलता नही है।

भरी बंन्दूक जइसन नथुना फुललबा, आडा तिरछा आवाजाही है, कनियाते, मनियाते, हुँफते जनावर जईसे , इ गाँव के मनई लोगन का का हो गया है।" लेखक का यह कहना कि, 'ग्राम और संग्राम का अभिन्न रिश्ता है।' कितना सटीक है।

गिरीश बाबू इलाहबाद से सेवानिवृत्ति के पश्चात गाँव आकर बसना चाहते है। लेकिन यहाँ की उठापटक से उनकी जान साँसत में पड़ जाती है। उपन्यास के अन्त में गिरीश बाबू त्रिभुवन से अपने हिस्से के रूप में बनगंगी को मुक्त भले ही कर देते है परन्तु सोचत तो यही है कि – "फँस गयी गाँव की शांति सत्यानाशी गर्त में।"

वर्तमान भारत के गाँव की झाँकी देखनी हो तो रामदेव शुक्ल के उपन्यास 'ग्रामदेवता' के बिना वह अधूरी ही मानी जाएगी। इस उपन्यास के भोजपुरी एवं हिन्दी दोनों संस्करण उपलब्ध है परन्तु गाँव का दृश्य गांव की अपनी बोली में महसूस करने का रस कुछ और ही है। इससे औपन्यासिकता के साथ इतनी संपृक्ति हो जाति है कि यथार्थ का दंश और भी टीसने लगता है। लेखक ने आरम्भ में पात्रों का परिचय देते हुए जिन दृष्टांतों को प्रकट किया है वे उनके नाम के साथ ही गाँव का जीवन तथा उसकी विघटनकारी दशाएं भी प्रस्तुत हो जाती है।

उपन्यास का आरम्भ ही गाँव की झांकी के साथ होता है- ''आजु फेरी गाँव में पंचायति जुटि गइलबा। ओतार बाबा सबसे उंचका आसन पर बइठल बाड़ें। ऊ आसन ह मूंजी की रसदी से बीनल जिलंगही खटिया के रसरी झुलि गइलबा। बाबा पंचगजी मरदानी के आधा पहिरले बानी अथवा हो आपन पीठी दूनू गोड़ एक्के मे बान्हि के आगे-पाछे झूमत बानी। उनके घर के लोग औतार बाबा के 'छोडुवा' कहेले। छोडुवा सांड़ ऊ होने जेनवेः कौनो पगहा में बान्हल नाही जाला।बैल नाथ पगदा से बन्हालें। सांड़ छुट्टा चरे लें।" लेखक ने यहाँ औतार बाबा के मिस गाँव

की ही दशा को उजागर किया है। 'झिलंगही खटिया,और छुट्टा सांड़ जैसा चरित्र गाँव का हो गया है, जिसमे मूल्यों और कल्पनाओं को सहेज कर रख पाना लगभग असंभव है। शुक्ल जी ने वस्तुस्थिति को इतनी बेबसी से प्रस्तुत किया है कि पूरा उपन्यास चित्रात्मक हो उठा है। जो लोग स्वयं को चरित्र का, मूल्यों का ठेकेदार समझते हैं उनकी सच्चाई कुछ और ही है – "पंचपख्यान में सबसे जियादे बाभन लोग बा। उहाँ केहू बाभन देवता अइसन नइखे जेकर राहि खदरूबां की गल्ली से होके न गुजरति होखे।" लेकिन इनमें भी कुछ विशिष्ठ लोग हैं जो अपना सिक्का चलाने की जुगत लगाए रखते है। उन्हे समाज, सामाजिकता तथा मानवीय संवेदनाओं से कुछ विशेष लगाव नही है। उनके लिए वे जो करते है वही सबसे बड़ा धर्म है सबसे बड़ी नैतिकता है। बिरजू पण्डित ऐसे ही चरित्र है । - "बिरजू बाबा गाँव जवार के सोखा – ओझा, वैद-हकीम, पंच-भांडारी, पंडित उपरोहित सब कुछ हउवें। जब जइसन काम परलाना जइसन जजमान तराइला ओइसन दान दक्षिणा लेके सबसे काम ठीक करा देलें।"

गाँव मे पंचायत की जरूरत उसके विकास के लिए नही है, ढेर सारे अन्य काय है उसके। यहाँ की पंचायत बुलाई गयी है लेकिन, उसका कारण कुछ अलग ही है। भले ही गरीबी से त्रस्त गाँव के लोग अपना पेट भरने की मशक्कत करते हो लेकिन कौन किसके यहाँ खाता है सरकार! मंगल भाई के घर भत्तवान रहे। हम उनके घरे खाए नाही गइली। इ हमार खुसी। ऊहो हमारी किहां मति खई है। कौन कहेगा किो यह गाँव को जोड़ने का फैसला है? जो टूट रहा है उसे इतना तोड़ दो कि फिर उठने का नाम न ले। परन्तु पंचायत पंचायत है। लोग एकसा चिल्ला उठते है क्यों नही खाओगे मंगला के यहाँ? गांव के विघटन का सबसे अहं कारण यहि है कि वहाँ सब, सबके यहाँ आएँ-जाएँ, खाये-पीए जैसी भावना के भलो जोर है कि ऐसा कोई अपने मन से कैसे कर सकता है। कासी पर ब्राह्मणों को २५० का दंड देने तक अपनी बिरादरी को का निर्णय थोप दिया जाता है। कौन कहेगा कि यह गाँव को जोड़ने का फैसला है। जो टूट रहा है उसे इतना तोड़ दो कि फिर उठने का नाम नही ले सके। मोहनबाबू कासी का बैल खोलकर ले आए औ कहने लगे कासी का दंड उनका बैल भरेगा। कासी की पत्नी दहाड़मार गिर पड़ी और पंचे से विनंति करने लगी कि पहले से हि हम कर्ज में डूबे है बैल चला जाएगा तो कोई भीख भी नही देगा। लेकिन पंच मानवीय संवेदना से ऊपर उठे लोग है। लेखक कहता है - "मुड़वा की माई की रोवलो से पथरो पसिजी जात, बाकी पंच लोग नहीं पसिजलें।" जबकि वही पंच शराब के नशे में सूअर का मांस खाते है और नशा उतरने पर खिलाने वालो को दोष लगाते है। नैतिक मूल्यों के पतन के एक से एक नमूने 'ग्रामदेवता' में मिल जाऐंगे। सहुआ काका अपने धरम न छोड़ने पर गर्व करते है और हर बात में धरम का ही हवाला भी देते है। उनकी स्थिति यह है कि जवानी में एक धोबी के गधे के बच्चे को बकरा समझकर रात में ईख के खेत में काटकर खा गए। जब सचाई पता चलि हो साधु नब गए औ अब प्याज लहसून कि हाथ से स्पर्श नही करते। गोजर चौकशी की हालत यह है कि गाँव के ब्राह्मणो ं को छोड़कर सभी की औरत तो को भाभी ही कहते है। यह नही औरतें तो यहां तक कहति है कि पतोहू मे दस आना हक मांगेवाला ससुर हवे।ढबरू मास्टर ग्रामीण शिक्षा की जीती-जागती मिसाल है। वे हेड मास्टर है बड़ी ही ईमानदारी से उन्होंने अध्यापकों को दिन बाँट दिया है। वे कभी-कभी बच्चों को इमला बोलते है लेकिन - ''कवनो लइका के लिखल कब्जो गलति नाहि होला कांहे की रूबरू पढ़े तब न गलती –सही होके।" वे स्कूल में शायद ही रहते है। हाँ! परीक्षा के मोसम मे पास कराई वसुलने के लिए दस बजे से चार बजे तक रहते है। किसी गरीब को खेत के बदले कर्ज देकर खेत हडप केने में सबसे माहिर हैं। उपन्यास में

जितने भी पात्र आए है सभी किसी न किसी तरह के नैतिक ह्रास के शिकार है।

गोपाल शहर से कमाकर तो आया है परन्तु जीवन तो वह गाँव में ही देखता है जबकि हरनारायन उसकी कमाई पर लुब्ध है। शहर की उठापटक की चर्चा करते-करते गोपाल की आँखे बरसने लगती है। इधर हरखू की हालत यह है कि उन्हें समझमे नहीं आ रहा है कि यह क्या हो रहा है। लेखक कहता है – "हरखू का कुछ बुझइबे नाहीं कइल कि ई कवन बेरामी लिहलसि गोपाल के दई सोचि के चुपा गइले कि होसकेला डेर पइसा कमइले पर ई कुलि नवकि बेरामि हो खति हो। गाँव के जीवन में आज इतना जहर फेल चुका है, लोग इतने आत्मकेंन्द्रित हो चुके है कि जिस मुश्किल से स्वयं वेदनाग्रस्त रहते है वही अगर दूसरे पर आ जाती है तो इनकी छाती से छाता हो जाति है। खडी फसल को रौंदकर सड़क बनायी जा रही है। कोई यह नही सोच रहा है कि ३ महिने बाद फसल देख खुश रहेने वाले लोग एक-दुसरे की फसल बरबाद होते देख रहे है। अपनी फसिलीया कटने पर करेजा फाटत बा होते आन के कटले पर ओतने जीव जुड़ात बा।" यह है गाँव के विघटन और उसके नैतिक मूल्यों के पतन की दास्तान है।उपन्यास में नेता आजाद और उनके पी.ए. के माध्यम से राजनीतिक पहल की कहानी अंकित की गयी है। एक पंडित जी की बारात का भी बड़ा मजेदार वर्णन है। जिसके बारे में लेखक ने रस ले लेकर पंडित जी की जीवन-कथनी की एक-एक सीयन को उघारने की कोशिश की है। ललमन पंडित और पुन्नी का पडोसी के मकान पर कब्जा करना और उसपर बने रहेन की युक्तियों की आजमाइश ग्रामीण-जीवन के यथार्थ को रेखांकित करती है। १९७५ के पश्चात के उपन्यासों में अग्निबीज, अब्दुल विस्मिल्लाह के मुखडा क्या देखे,मैत्रेयी पुष्पा के बेतवा बहती रही, चाक और सूर्यबाला के अग्निपंखि, आदि अनेक ऐसे अपन्यासों में भारत के ग्रामीण जीवन के विघटन तथा क्षरित होते मूल्यों की दास्तान वर्णित है।

Experimental Study of CI Engine Performance and Emission Characteristics using Three different Biofuels

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Abstract:

The depletion of fossile fuels and increase in the emission level has caused a concern globally. Biofuels were eco-friendly and have proved to be best alternative fuels. Biodiesel derived from Soyabean, Ethanol produced through the fermentation technology and Butanol blends can be used in compression ignition engines without modification in engine construction. Engine performance and emission test were conducted for 5%, 10%, 15%, 20% of biodiesel, ethanol and butanol blends with diesel. All Blends of biodiesel and butanol exhibited better emission characteristics for full load conditions. However the Ethanol of 5 to 10% blend is the better option. Thus biofuel reduces the petrochemical dependence.

Keywords: Biofuel, Butanol, Ethanol, Biodiesel, Emission, Engine performance.

Introduction:

Transportation and agricultural sector is the major consumer of fossile fuels and biggest contributor to environment pollution which can be reduced by replacing mineral (petroleum) based fuel such as gasoline, diesel fuel, liquefied petroleum gas (LPG), natural gas etc., by biofuels which can be obtained from renewable sources such as vegetable oil, sugarcane, corn, soyabean, jatropha or other biomass.

It is estimated that mineral oil production is expected to reach a peak somewhere between 2010 and 2015 from then onwards it is eventually going to decrease and this mineral oil will become progressively expensive until it become unaffordable, while putting pressure on the import bill and increasing the import bill deficit. Hence there is needed to look at other options as far as energy need is concerned.

There are varieties of biofuels easily available, but the main biofuels used are ethanol and biodiesel. Also butanol can be used as an alternative fuel. Biofuel gives significant reduction in most harmful exhaust emissions, which makes it suitable for use in enclosed or sensitive environment.

Biodiesel can be derived from edible and non edible vegetable oils, animal fats and waste restaurant cooking oil by transestrification in which triglyceride is reacted with alcohol in the presence of a catalyst, so the fatty acid radicals of triglyceride molecules split away and make new ester connection with alcohol. These fatty acid esters are known as biodiesel.

Ethanol is also known as ethyl alcohol. Ethanol can be produced through the fermentation technology from many different materials like sugar cane, corn, starch, cellulose etc. Ethanol can be produced by four main types of industrial operations, batch, continuous, fed batch and semi continuous process. Ethanol is a very good candidate as an engine fuel as it is a liquid and has several physical and combustion properties similar to gasoline fuel. “Ethanol is the fuel of the future”, stated by Henry Ford.

Butanol is known as butyl alcohol, can be produced by fermentation from corn, grass, leaves, agricultural waste and other biomass with bacterium Clostridium acetobytylicum. It is two stage fermentation process. In this process biomass feedstock is first fed to the bacteria Clostridium tyrobytylicum, where a large percentage is converted into butyric acid and hydrogen. In the second process, butyric acid is then fed to bacteria Clostridium acetobytylicum where it is converted into butanol. Butanol fuel benefits the environments reduces petrochemical dependence and provide the potential new source of income for farmer.

Objective:

The objective of the research is biofuel blends can be used in existing engines without modification gives the solution for energy crises and environmental losses.

Experimental Setup and Measuring devices used :

- A single cylinder, four stroke C.I. Engine with rope dynamometer was used for studies.
- The liquid fuel flow rate was measured on volumetric basis.
- NETEL smoke meter used as gas analyser for measurement of Carbon Monoxide (CO) and Hydrocarbons (HC).
- Rotameter have been used to measure the flow of cooling water.
- The temperatures of cooling water and gases for outlet and inlet was measured by using thermo couples.
- The flow of air was measured by using orifice and manometer.
- Calorific value of fuel have been measured by using Bomb Calorimeter.
- Density of fuels are measured by using specific density bottle and electronic balance.

Engine Details :

Engine	Single Cylinder, Four stroke, CI Diesel Engine.
Make of Engine	Rocket Engineering Corporation Pvt. Ltd., Udaynagr, Kolhapur (M.S.)
Bore x Stroke	80 mm x 110 mm
Diameter of brake drum	215 mm
Diameter of rope	25 mm
Diameter of orifice	16 mm

Test Method:

In order to complete the test accurately each time, it is essential to have a test plan and instruction to followed throughout the experiments. Engine was made ready for the test as per the manual provided by the manufacturer. The blending of the fuel mixture was carried out using magnetic stirrer. The various blends were tested in the engine and the parameter such as speed of engine, fuel consumption, torque flow of air, flow of water, emissions of carbon monoxide (CO) and Hydrocarbon (HC) for diesel and various blends.

Properties of Fuels :

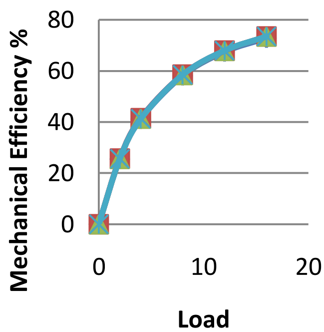
Sr.No.	Fuel	Density gm/cm3	Calorific value KJ/kg

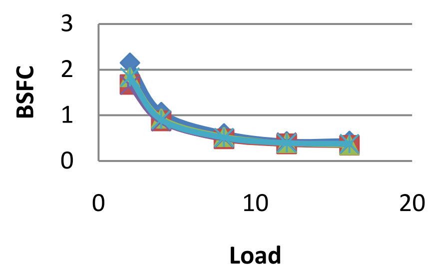
01	Diesel	0.822	41900
02	Biodiesel (Soya)	0.875	39610
03	Ethanol	0.789	27600
04	Butanol	0.780	34350

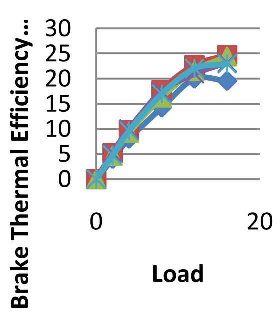
Results and Discussion :

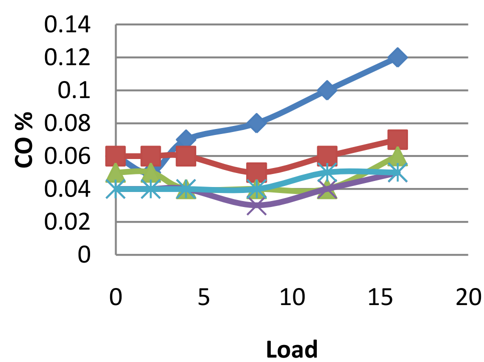
Mechanical efficiency, Brake specific fuel consumptions (BSFC), Brake Thermal efficiency were calculated by using the collected data. At different load conditions exhaust emissions were measured. Carbon Monoxide (CO) % and Total Hydrocarbon (HC) ppm were plotted.

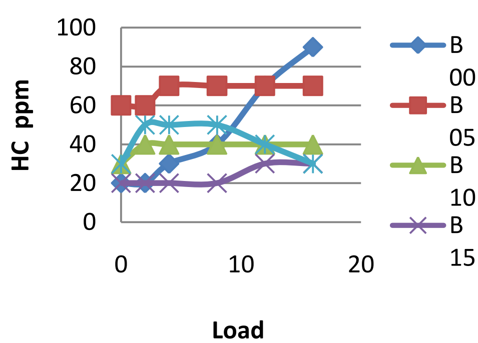
Biodiesel Blends Characteristic Charts :







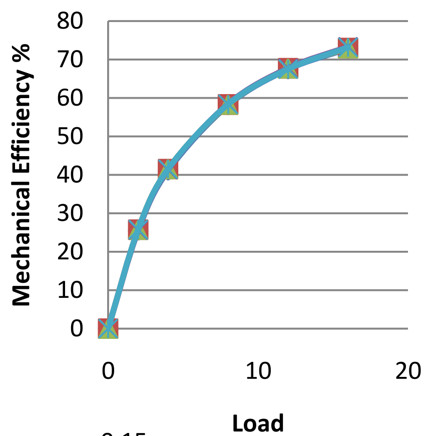


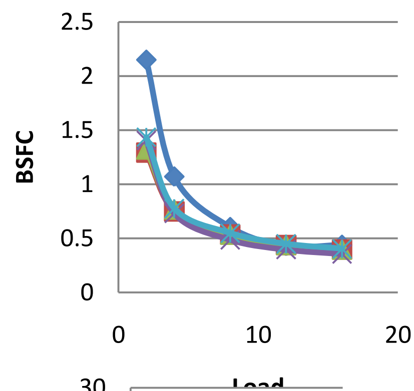


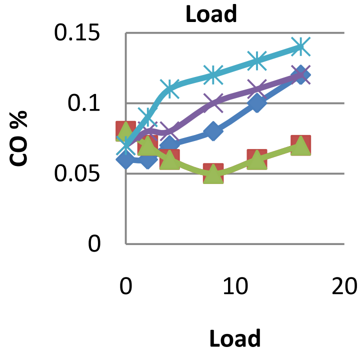
[B05 stands for 5% biodiesel & 95% pure diesel and so on]

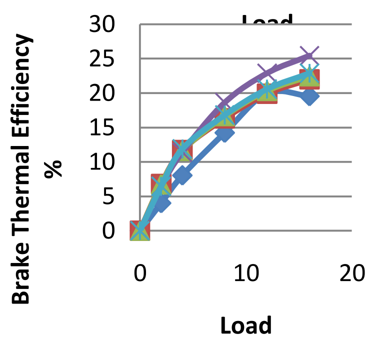
As biodiesel is oxygenated fuel, it leads to more complete combustion causing the lesser emissions. The load more than 75%, all the blends give less emission as compared to pure diesel. There are minor changes observed in Mechanical Efficiency and BSFC. But Brake Thermal Efficiency of blends is increased by 10 to 20% than pure diesel.

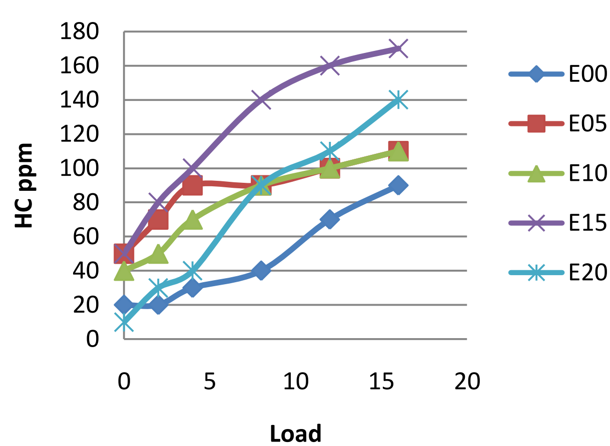
Ethanol Blends Characteristic Charts :







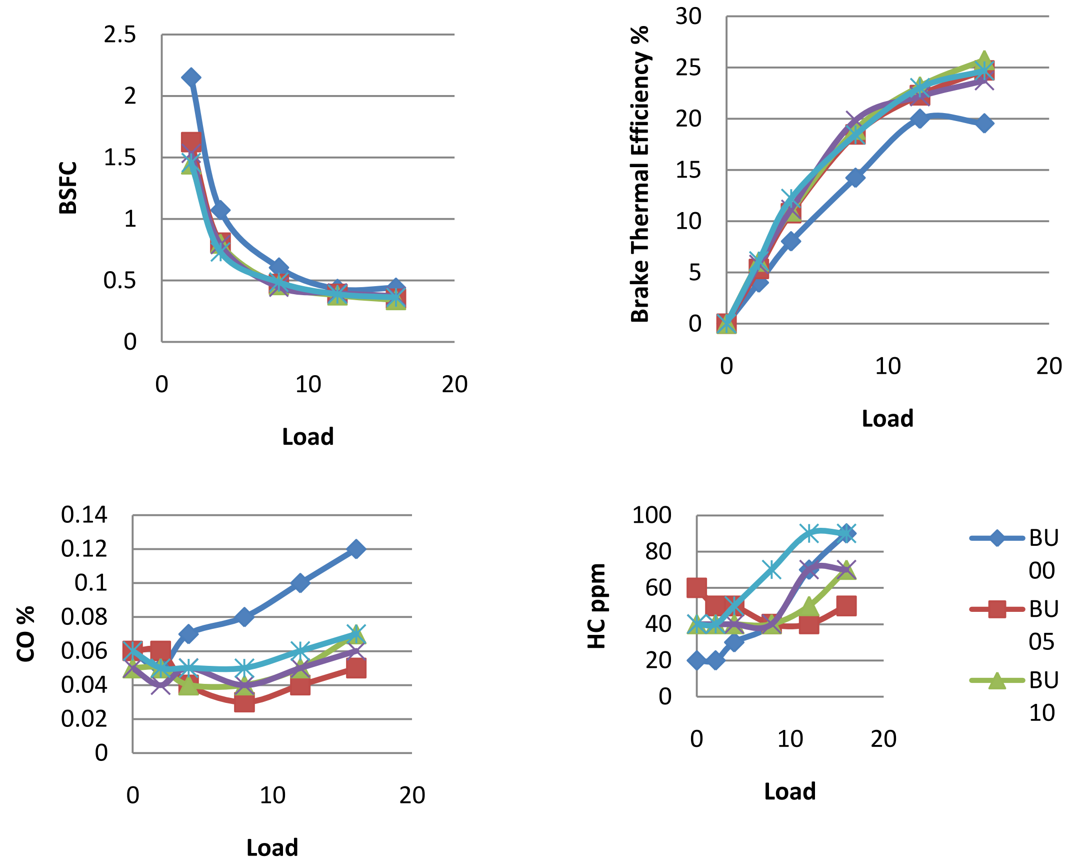




[E05 stands for 5% biodiesel & 95% pure diesel and so on]

Emissions of CO and HC have increased by using Ethanol blends. But only E5 and E10 give the less emissions of CO. For Ethanol blends there are minor changes in Mechanical Efficiency
and BSFC, but Brake Thermal Efficiency increases.

Butanol Blends Characteristic Charts



[BU05 stands for 5% biodiesel & 95% pure diesel and so on]

Brake Thermal Efficiency of Butanol blends gives more efficiency by 20 to 25% than pure diesel. Emissions of CO and HC observed less for full load conditions.

Conclusion :

A blend of 15% biodiesel give the better performance concern to the environment condition without any loss of power. Blend of 5 to 10% of Ethanol gives the better option. For full load condition Butanol gives the better result.

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Kingsley Amis' Lucky Jim as Campus Novel

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Abstract :

The present study is a comparative study of the academic life in the campus of the select novel Lucky Jim by Kingsley Amis. This study is on the educational campus described by the select author. Through the protagonist's point of view, the author shows the frustration, hypocrisy and falsities in the academic life of the new generation. It focuses upon the uncertain feelings of society as well as the isolated life of young generation. Therefore, the present study is a comprehensive investigation of the academic life of the United Kingdom. The primary objective of the present study is to analyze and to interpret the academic life depicted in the campus. Here the attempt will be made to understand the authors' perspectives of the academic life on the campus. The major objective of the present study is to define academic life of the writer. It is assumed that the selected campus novel is serious in the approach to literary fiction as the means to suggest new ways to understand the problems in higher education. The study will help the academic authorities to find the solution to these problems. It is expected that such study will deepen our understanding of the novel on one hand and widen our horizons of perceptions of the nature of the academic life on the other hand.

Keywords: Campus Novel, Problems in higher education, academic life, perceptions.

Kingsley Amis's Lucky Jim of course is probably his most famous novel. It is also his first novel which made him a very famous writer. Lucky Jim cites a gloomy and unromantic campus life. The comic incidents are not so excessive to reduce the validity of the novel. His presentation of Jim Dixon, the central character who is frustrated and confused young professional man. The Old Devils is one of Amis's best novels seriously excellent. It is the story of Alun and Rhiannon Weaver and their association with Malcom, Peter and others. Peter and Rhiannon, both from the university symbolize sexual corruption in educational institutions. His Ending Up (1974) is a black comic which mentions about the weaknesses of modern English. The Alternation has cited the example of England where reformation is quite impossible . This book dealt with the pointless affair. Jake's Thing is popular because of its portrayal of sex therapy. Stanley and the women is wonderfully well written which entertains the reader . Amis's Russian Hide and Seek his superb novel shows the upper class English arrogance. I like It Here shows Amis's moral worth. And in That Uncertain Feeling there is Amis's brilliant parody of Dylan Thomas at his worst in the appalling Gareth Probert's verse play The Martyr. Kingsley Amis's Lucky Jim carves out a place in the whole history of the campus novel tradition.

Campus Novel is the form of novel written on the lives of characters that are related to each other because they happen to be on the campus of an educational institution. There are teachers, students, principals, vice-chancellors, staff, drivers, and peons as well as all those individuals who are associated to these people on the campus. It is the microcosmic world which incorporates the entire macrocosmic world outside.

Comedy in this novel arises from the behaviour of teachers and academics that are exactly opposite the ideal expectations of the society. They are the parodies of what they are ideally expected to be. The protagonist is necessarily a new entrant on the campus who is balked by the decadence in the educational system resulting form the corrupt practices in this supposedly noble world. His ideals are shattered by the pseudo-academies and shams that hold key positions in that university or college on the campus of which the novel is set. A study in literature leads us to a more comprehensive and adequate understanding of the works and their authors. All the great camparatists have emphasized the relevance and need of studies across different literary traditions in the world. The present study of the novel is important to understand the educational problems especially in the higher education. The novelist was the teachers and his own experiences have been reflected in the central character. This comparative study will give a new direction to improve the quality education. This study deals with the analyses and interpretation of the selected novel in terms of academic life on the campus. It deals with the critical opinions on the selected novel expressed by various critics which will provide us with clear background for the study. It will deal exclusively with the campus in the selected novel. At the end of the novel, the authors' perspective regarding the academic life on the campus will be considered. Kingsley Amis' Lucky Jim is representing Nineteenth century of United Kingdom. The main purpose of the Epilogue is to make a comprehensive statement on the authors' perceptions in terms of the academic life on the campus in the selected novel.

It is to analyze and to interpret the academic life depicted in the campus . Kingsley Amis's Lucky Jim is set in the seemingly unfunny world of academia, specifically British academia. The hero of the story, Jim Dixon is a young man who dutifully works in his first real job. Jim Dixon really hates his job. This hatred stems from the cast of assorted characters. Kingsley Amis spends a lot of time for making the fun of the British upper class. Professor Welch and his family endlessly mock at Jim. He conquers his enemy's everytime. It is Amis's way of showing the ultimate triumph of the commoner over the British aristocracy. This tension reaches at the highest pont after World War II. The British educational system expanded its programs to include the British lower classes. Of course, Jim causes problems for himself with frightening regularity. David Lodge puts forth several possible influences which Kingsley Amis relied upon when writing the novel. Probably the most significant theory advanced by David Lodge is that Amis wrote his book with one eye on Graham Greene's novel The Heart of the Matter. David Lodge convincingly argues that Lucky Jim is actually a comic inversion of Greene's story. David Lodge proves that Lucky Jim is much more than a collection of funny scenes. For example, Jim's bed is set on fire during a weekend retreat at the Welch's party and delivers a lecture on Merrie England after drinking too much alcohol. He makes phony phone calls to the Welch house in an attempt to discredit Bertrand. The humor is classic British wit which is masterfully written. The scenes are extremely funny and help to drive the book to its happy conclusion. Kingsley Amis has proved himself to be a disciple of Henry Fielding. Jim Dixon has struggled to make his outer life realize his inner life of protest and romantic self – fulfillment. At first, when we see Jim, he has so strong a sense of pity and responsibility, his mind and feelings are so dominated by the image of those virtues, that he finds Margaret feel more attractive than Christine

Callaghan. There are the fantasies of revenge and the out – breaks of schoolboy rudeness, equally reflective of humiliation. Similarly, in Lucky Jim and in most of his novels. Amis chooses a persona much closer to his own than this, one which gives him more freedom to use his own experience, but he puts the same stress on ordinariness experience that is decidedly less exciting than expectation would have wished. It is accepted or at least asserted anti – romantically. (Green, 1984, p.145) But this is not the fact. There are also a lot of romantic incidents and situations. The encounters of Jim Dixon with Christine Callaghan, first in Welch's lodging and then in a restaurant, are highly romantic. The hero of One Fat Englishman Roger Micheldence, is a kind of opposite to Jim Dixon. His biggest problem was is Professor Welch, the head of the history department. Welch is a forgetful fool who holds Jim's future job in the palm of his hand. Then there is Margaret, a neurotic fellow lecturer who latches on to Jim and won't let him go. Welch's son Bertrand, an arrogant Artist who torments Jim while flaunting his girlfriend Christine also makes an appearance.

Kingsley Amis comes very close to Kipling in handling a variety of the sub – genres of fiction. Like Kipling, Amis always wants to play games with the reader and he plays jokes and surprises readers and he give them clues to think and rethink. Thematically too Amis followed Kipling in the cult of laughter. This is more than achieving humorous effect or even designing whole stories to be humorous. But his use of language is clumsy and sometimes it kills the curiosity of the reader. David Lodge has commented rightly that Amis is in fact involved in a kind of philosophic problem concerning ethics and his language which makes subtle discriminations in simple and superficially clumsy prose often reminds one of the modern philosophical discourses. Amis's novels are profoundly anti-metaphysical, determinedly. It is true that Kingsley Amis's novels are full of mimicry, elaborate satire of ordinary experience, constant references to social attitudes and pseudo –logical analysis of experiences. In the novel there is the vision of author with reference to the academic life. Characters and their interpersonal relationships restricted to the respective campus on which they are living. The protagonist of the novel is disgusted by the pretensions in the academic world. In this novel boredom and frustration in the career fill the live of the protagonist. This novel present highly engaging picture of contemporary society through the narrow world of academic institution. The writer has views on man-woman relationship. In the novel there is the Corrupt Educational World and reaction to the Corruption in Education. The novel deals with the psychology of human nature. The main purpose of the Epilogue is to define academic life of the writer and to interpret the authors' perspectives of the academic life on the campus in the selected novel. The selected campus novel is serious in the approach to literary fiction as the means to suggest new ways to understand the problems in higher education. The campus realities in the context of the total system of higher education will be considered. The intention is to throw light on the provincial or rural educational scene with the help of the analysis of the protagonist Jim Dixon. He is utterly disgusted and disappointed by the phonyness and sham culture on the educational campus. The novelist probe into human situation and total moral decadence in the society. The Academic Satire has proven an enduring genre. Recent fiction has been several outstanding examples. Excellent examples from recent years Richard Russo's hilarious Straight Man and

Francine Prose's wicked Blue Angel. But none has quite managed to clear the bar Kingsley Amis first raised with his debut novel, the father of all academic satires, Lucky Jim. Though Amis's acid tongue won't shock readers quite like it did when it was first published in 1954 – what these days shocks at all? Lucky Jim remains uncommonly hilarious and remarkable contemporary. This may be why William H. Pritchard named it one of the five funniest novels of the 20th century. I call it a ripping good read. (Fidel, Powells). Walter Allen, one of the best critics in England , announced in a book review that a new hero has risen among us. He had noticed something important. A fresh male character with a particular set of attitudes was about to conquer British culture. This new culture soon to be labeled the Angry Young Man, was an unlikely hero – discontented, intentionally graceless, exasperated, impatient, above all suspicious of anything that seemed phony. The novels and plays depicting him caught something in the air, a change in the tone of life that needed expression. They anticipated the dominant themes of 1960s and 1970s Britain, the blithely insolent Beatles and the anarchic Monty Python.

Kingsley Amis was good at catching the new manners and problems of a changing society. His view of not only upper middle class but also lower middle class. Thus it was dominated by social realists. The writer saw things around him differently. He was angry but not revolutionary in or social terms.His theme was centered on the class or classless news. His hero drew on contemporary values. There was a sense of futility and dissentience rather than anger. Educational system plays an important role in the frustration of the protagonist. A note of boredom and despair runs through the selected novel. This novel is however different from simply novels of men and women relationship problems. The protagonist reaches the inner layer of the sex-behavior and returns from there. This subtle layer of reflection is wide, probing and fundamental. The novelist has brought it to the notice that the woman enjoys a superior position in the sex-relationship. They give a sense of actual contemporary life. The protagonist was speaking for his author. There are the most vigorous and effective examples of the protest. There are passages that expose the academic racket, pseudo culture and social pretensions. The writer was united by the class of their origin and also by beer drinking and smoking. He opposed the cultural pretensions of contemporary writers. He attacked the double standards and falsities of the academic community. This novel is comic account of a radical lecturer's floundering attempts at resistance to the culture of a provincial university. This culture was earnestly pretentious and complacent. The irritation created in the minds of the readers arose from the intellectuals pretentions that they knew everything.

Conclusion:

The novel emphasis the provincial university and responses to the educational field and the phonyness, double standards and corruption in the field and in the contemporary life. The protagonist gives a tough fight with not only the civil forces in the educational world in college but also with the non-secular, castist individuals in the society. He enjoys the hypocrisy and mediocrity of people as well as deeply involved in the academic activities. The social communities out side are totally decadent, now these gallant people can only change the world. The campus novel means a novel which has a university campus as its setting. Most of these novels have been written by those who were or are academics. (Encyclopedic Dictionary of Literary Terms Volume- I (A-L), D. Washer, p.86) The Campus Novel represents a very important aspect of our social life. Education determines the social status of a human being. Therefore the campus tradition generates more or less a consciousness to know the past within the educational institutions. It is also evident that the modern campus novels emerge from the Campus Novel Tradition. The idea of instruction and delight has been well contrasted with the idea of entertainment. Today it is hard to associate Literature with entertainment. But the close deconstruction of the text shows that it instructs and delights. In this context, a small genre of fiction that is the campus fiction seems to be a higher information as well as entertainment. So the Campus fiction has a closer connection with life.

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Banking & Agricultural Development – A Study with Reference to Nanded District

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Introduction:

India obtained freedom in 1947. The dawn of freedom not only brought in its train new horizons of hopes but also a number of problems such as the problem of poverty, of un-employment, of population, of nutrition, of schooling, of habitations, of standard of living, and so on. These problems made it necessary to take immediate steps through the process of planning and development. All these problems were associated with the issues of growth and development in areas both economic and non-economic. Agriculture being the primary occupation of the masses all these problems were also directly and indirectly related with agriculture. Mahatma Gandhi had rightly observed that the real India lives in villages. Thus the process of socio-economic growth and development relied to great extend on agricultural growth and development.

The process of economic growth is complex and creates problems of adjustment in all sectors of the economy but especially so in agriculture. Agriculture is usually the oldest sector in the economy, characterized by a distinctive pattern of life and organization; life in attachment to land; in small units combining property, management and labour; engaging all or most of the family members in agricultural pursuits; and relatively isolated from the urban foci of modern economic growth. All these characteristics make for obstacles to an easy transfer of properly trained and educated labour to other growth in employment sectors; to an adjustment of production to changing demand; to changes in scale and structure of farm units and to movement of capital out of agriculture. At the same time, unlike many obsolescent older sectors, agriculture has benefited from vigorous technological innovations, particularly in the developed countries since World War-II. There is thus a distinctive contrast between the technologically feasible agricultural production processes and the persistent pattern of production and life among large groups of small-scale farmers responding but slowly to pressure of low incomes.

Objectives :

The objectives of this paper are outlined as follows :

1) To study the relationship between Banking & Agricultural Development.
2) To study the performance of Banking sector in Nanded district with reference to agriculture.

Limitations :

The study is geographical limited to agricultural sector in Nanded district.

Hypothesis :

The hypothesis of the paper can be stated as follows :

The banking system in Nanded district has achieved the objectives set behind the agricultural credit policy of India and the performance of banking system in Nanded district is progressive with reference to agricultural credit.

Methodology :

The paper is based on the analysis of the secondary data available from published sources.

Agricultural Credit in India :

Agriculture credit, by promoting agricultural and related business, plays an important role in poverty alleviation and creation of employment. Keeping this in view, the Tenth Five Year Plan envisaged a substantial increase in credit flow to agriculture to Rs.7,36,570 crore as compared with that of Rs.2,29,956 crore achieved during the Ninth Plan period. On June 18, 2004, the Government announced a comprehensive policy envisaging the doubling of credit to agriculture in the next three years through commercial banks, co-operative banks and RRBs. During 2004-05, with an aggregate disbursement of Rs.1,15,243 crore, the targetted credit was exceeded by 10 per cent (Table). Continuing on the same path, the Union Budget 2005-06 proposed to increase the flow of credit by another 30 per cent by commercial banks, RRBs and co-operative banks. Further, the public sector banks were advised to increase the number of borrowers by another 50 lakh.

Major developments relating to agricultural credit in the recent years included, *inter alia,*[25]

(a) Periodic review and enhancement of credit delivery to agriculture;

(b) Exclusive focus on the development of rural infrastructure in view of its implications for long-term sustalnable agricultural growth; and

(c) Innovative ways of providing access to institutional finance to the rural poor by promoting micro-finance and other initiatives.

The Reserve Bank has advised public sector banks to prepare Special Agricultural Credit Plans (SACPs) on an annual basis. For the financial year 2004-05, disbursements to agriculture under the plan aggregated Rs.65,218 crore as against the projection of Rs.55,616 crore. As recommended by the Advisory Committee on Flow of Credit to Agriculture and Related Activities from the Banking System (Chairman: Prof. VS. Vyas) and announced in the Mid-Term Review of Annual Policy Statement for 2004-05, the SACP mechanism has been made applicable to private sector banks from 2005-06. Banks were advised to fix the SACP target for 2005-06 indicating a growth rate of 30 per cent over disbursements during 2004-05. Public sector banks were also advised to make efforts to increase their disbursements to small and marginal farmers to 40 per cent of their direct advances under SACP by March 2007. Banks were allowed to waive margin/ security requirements for agricultural loans up to Rs.50,000 and In the case of agribusiness and agri-clinics for loans up to Rs.5 lakh. Interest rates on the Rural Infrastructure Development Fund (RIDF) were revised downwards in alignment with the softening of the Interest rate structure over the years. It was decided to continue with the National Agricultural Insurance Scheme (NAIS), introduced in *rabi* season 1999-2000, in its present form for *kharif* and *rabi* seasons 2005-06.

Table No. 1

Flow of Institutional Credit to Agriculture

(Rs. Crore)

Agency/Years	2000-01	2004-05
(Estimated)		
Co-operative Banks	18363	30638

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RRBs	3172	11718
Commercial Banks	24733	72886
Total	46268	115243

Source : NABARD

Two innovations, *viz.*, Micro-finance and the Kfsan Credit Card (KCC) Scheme have emerged as the major policy tools in addressing the problems associated with the distributional aspects of rural credit in recent years. The growing popularity of the KCC scheme reflects its effectiveness in ensuring the timeliness, hassle-free operations as also availability of credit with minimum transaction cost and documentation. During 2004-05, public sector banks issued 43,95,564 KCCs. Cumulatively, the number of KCCs Issued by public sector banks increased to 1,83,55,173 till June 2005.

With a view to further increasing the flow of credit to agriculture, several measures were announced by the Reserve Bank in its Annual Policy Statement for 2005-06. These include:

(i) Setting up of an Expert Group (Chairman: Shri. Y.S.P Thorat) to formulate strategy for increasing investment In agriculture.

(ii) Conducting a survey with the help of an outside agency to make an assessment of customer satisfaction on credit delivery in rural areas by banks; and

(iii) To increase the limit on loans to farmers through the produce marketing scheme from Rs.5 lakh to Rs.10 lakh under priority sector lending.

Credit to agriculture has been the major thrust area in recent years. Several initiatives have been taken as a follow-up to the announcement made by the Government in June 2004 to double the flow of credit to agriculture over the next three years. The next thrust area of policy is credit to the SME sector and several banks have initiated measures to increase their credit flows to this sector. For instance, some banks have tied-up with credit rating agencies with a view to assigning rating to SSI borrowers. This would help ensure the quality of lending as also enable banks to determine interest rates, margin and collateral requirements for SSI borrowers.

While public sector banks, as a group, achieved the overall priority sector targets of 40 per cent, they failed to achieve the various sub-targets under the priority sector, *viz.*, sub-targets for agriculture, tiny sector within the SSI sector, advances to weaker sections and targets for Differential Rate of Interest (DRI) Scheme. Significant variation was also observed in the performance of different banks within the public sector with regard to the achievement of sub-targets. Two PSBs (out of 27) failed to meet the overall priority sector lending targets.

Agricultural Advances of Banks in Nanded District :

Agriculture is one of the important priority sector. Agricultural advances are compulsory for every bank. There are different types of agricultural advances like Crop Loan, Term Loan, Cash Credit etc. Cash Credit is generally given for crops. Term Loans are given for various purposes like Irrigation, Farm Mechanization, Warehouses etc. The researcher has studied the total agricultural advances of banks in Nanded district during the period under study. This is represented in the following table.

Table No. 2

Total Agricultural Advances of Banks in Nanded District

(Rs. in Crore)

Sr.	Name of the Bank	2000-01	2004-05	Increase/ Decrease	Percentage Change
1	State Bank of India	8.93	22.68	13.75	153.98
2	State Bank of Hyderabad	13.72	47.97	34.25	249.64
3	Bank of Maharashtra	1.65	4.40	2.75	166.67
4	Dena Bank	1.18	11.19	10.01	848.31
5	United Western Bank Ltd.	1.09	5.30	4.21	386.24
6	Central Bank of India	0.70	4.15	3.45	492.86
7	Punjab National Bank	0.80	2.80	2.00	250.00
8	BOB	0.00	0.70	0.70	0.00
9	Allahabad Bank	0.00	0.78	0.78	0.00
10	Syndicate Bank	0.04	1.50	1.46	0.00
11	P & Sindh Bank	0.00	0.05	0.05	0.00
12	BOI	0.00	12.10	12.10	0.00
13	Canara Bank	0.09	0.80	0.71	788.89
14	UBI	0.00	12.56	12.56	0.00
15	Vysya Bank	0.00	0.00	0.00	0.00
16	Sangli Bank	0.00	0.10	0.10	0.00
17	SBP	0.00	0.00	0.00	0.00
18	Vijaya Bank	0.00	1.90	1.90	0.00
19	MSFC Bank	0.00	0.00	0.00	0.00
20	MGB	9.53	46.97	37.44	392.86
21	NDCC	208.06	201.77	-6.29	-3.02
22	ING Vysya	0.00	0.00	0.00	0.00
	Total	**245.79**	**377.72**	**131.93**	**53.68**
	Average	**11.17**	**17.17**	**6.00**	**2.44**

Source : Annual Credit Plan, Lead Bank, Nanded.

It can be observed from the above table that,

State Bank of India had a total agricultural advances of Rs. 8.93 crores in the year 2000-01. This increased to Rs. 22.68 crores in the year 2004-05 representing an overall increase of Rs. 13.75 crores i.e. 153.98% over the 2000-01.

State Bank of Hyderabad had a total agricultural advances of Rs. 13.72 crores in the year 2000-01. This increased to Rs. 47.97 crores in the year 2004-05 representing an overall increase of Rs. 34.25 crores i.e. 249.64% over the 2000-01.

Bank of Maharashtra had a total agricultural advances of Rs. 1.65 crores in the year 2000-01. This decreased to Rs. 4.40 crores in the year 2004-05 representing an overall decrease of Rs. 2.75 crores i.e. 166.67% over the 2000-01.

Dena Bank had a total agricultural agricultural advances of Rs. 1.18 crores in the year 2000-01. This increased to Rs. 11.19 crores in the year 2004-05 representing an overall increase of Rs. 10.01 crores i.e. 848.31% over the 2000-01.

United Western Bank had a total agricultural advances of Rs. 1.09 crores in the year 2000-01. This increased to Rs. 5.30 crores in the year 2004-05 representing an overall increase of Rs. 4.21 crores i.e. 386.24% over the 2000-01.

Central Bank of India had a total agricultural advances of Rs. 0.70 crores in the year 2000-01. This decreased to Rs. 4.15 crores in the year 2004-05 representing an overall decrease of Rs. 3.45 crores i.e. 492.86% over the 2000-01.

Punjab National Bank had a total agricultural advances of Rs. 0.80 crores in the year 2000-01. This increased to Rs. 2.80 crores in the year 2004-05 representing an overall increase of Rs. 2.0 crores i.e. 250.00% over the 2000-01.

Bank of Baroda had no agricultural advances in the year 2000-01. This increased to Rs. 0.70 crores in the year 2004-05 representing an overall increase of Rs. 0.70 crores i.e. 100% over the 2000-01.

Allahabad Bank had no agricultural advances in the year 2000-01. This increased to Rs. 0.78 crores in the year 2004-05 representing an overall increase of Rs. 0.78 crores i.e. 100% over the 2000-01.

Syndicate Bank had a total agricultural advances of Rs. 0.04 crores in the year 2000-01. This increased to Rs. 1.50 crores in the year 2004-05 representing an overall increase of Rs. 1.46 crores i.e. 365% over the 2000-01.

Punjab & sindh Bank had no agricultural advances in the year 2000-01. This increased to Rs. 0.05 crores in the year 2004-05 representing an overall increase of Rs. 0.05 crores i.e. 100% over the 2000-01.

Bank of India had no agricultural advances in the year 2000-01. This increased to Rs. 12.10 crores in the year 2004-05 representing an overall increase of Rs. 12.10 crores i.e. 100% over the 2000-01.

Canara Bank had a total agricultural advances of Rs. 0.09 crores in the year 2000-01. This increased to Rs. 0.80 crores in the year 2004-05 representing an overall increase of Rs. 0.71 crores i.e. 788.89% over the 2000-01.

Union Bank of India had no agricultural advances in the year 2000-01. This increased to Rs. 12.56 crores in the year 2004-05 representing an overall increase of Rs. 12.56 crores i.e. 100% over the 2000-01.

Sangli Bank had no agricultural advances in the year 2000-01. This decreased to Rs. 0.10 crores in the year 2004-05 representing an overall decrease of Rs. 0.10 crores i.e. 100% over the 2000-01.

Vijaya Bank had no agricultural advances in the year 2000-01. This increased to Rs. 1.90 crores in the year 2004-05 representing an overall increase of Rs. 1.90 crores i.e. 100% over the 2000-01.

MGB had no agricultural advances of Rs. 9.53 crores in the year 2000-01. This increased to Rs. 46.97 crores in the year 2004-05 representing an overall increase of Rs. 37.44 crores i.e. 392.86% over the 2000-01.

NDCC Bank hada total agricultural advances of Rs. 208.06 crores in the year 2000-01. This decreased to Rs. 201.77 crores in the year 2004-05 representing an overall decrease of Rs. 6.29 crores i.e. 3.02% over the 2000-01.

Thus it can be seen that, in 2000-01 NDCC had the heighest amount of agricultural advances i.e. Rs. 208.06 crores and was on first grade, SBH had a total agricultural advances of Rs. 13.72 crores and was on second grade, where as MGB had a total agricultural advances of Rs. 9.53 crores and was on third grade.

In 2004-05 NDCC had the heighest amount of agricultural advances i.e. Rs. 201.77 crores and was on first grade, SBH had a total agricultural advances of Rs. 47.97 crores and was on second grade, where as MGB had a total agricultural advances of Rs. 46.97 crores and was on third grade, during the period under study. .

As regards the total increase in agricultural advances MGB has recorded a growth of Rs. 37.44 crores and was on first grade, SBH recorded a total growth of Rs. 34.25 crores and was on second grade whereas SBI recorded a total growth of Rs. 13.75 crores and was on third grade, during the period under study.

Only NDCC Bank showed a negative growth, of Rs. 6.29 crores (3.02%) during the period under study.

As regards the percentage growth the heighest percentage growth was recorded by Dena Bank and was on first grade with a net growth of 848.31%, Canara Bank with a record of 788.89% growth was on second grade and Central Bank of India with a growth of 492.86% was on third grade. Out of the 22 banks 4 banks namely Vysya Bank, SBP, MSFC and ING Vysya have no agricultural advances during the period under study.

Further it is noted that, the average agricultural advances of 22 banks in Nanded district was Rs. 11.17 crores in 2000-01. This level increased to Rs. 17.17 crores in the year 2004-05. The overall average growth recorded was Rs. 6.00 crores and the percentage growth was only 2.44% on an average.

Conclusion :

Thus it can be seen that, banking system in Nanded district has contributed a great deal towards agricultural development. It can be said that, The banking system in Nanded district has achieved the objectives set behind the agricultural credit policy of India and the performance of banking system in Nanded district is progressive with reference to agricultural credit.

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A Study of Competitive Anxiety Differences between Male and Female Handball Players

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Abstract

Anxiety is complex emotional state characterized by a general fear usually accompanied by tension .It is related to apprehension of fear and is frequently associated with failure real or anticipated (Frost 1971).

The problem of anxiety has been considered important in all areas of human activity including sports. The study of the effect of anxiety on motor performance has become a topic of interest to sports psychologists. Nearly every concern of human Endeavour is thought to be affected somehow by anxiety (Levtt 1967)

A number of theories exist concerning the effects of anxiety on performance .Without denying the interactive effect of anxiety on the performance of certain specific tasks; all theories seem to agree that maximum performance is reduced by too much anxiety (Duffy.1962, Hull 1943 & Weiner 1965).

Aim of the study

The aim of this study was to investigate the level of competitive anxiety of male and female handball players of inter university level.

Methodology

73 Handball (36male and 37 female) players comprising the best of three teams in south-west zone inter university handball tournaments held at Mahatma Gandhi College, Ahemadpur Dist Latur in S.R.T.M. University NANDED during 21st to 25th Jan. 2011

Test

Marten's sports competitive Anxiety test(SCAT) for adults was administered to the subject (marten 1977) Each player taking the test was asked to read first description of each item and then indicate his /her response accordingly. Testing was competition so that the subject could respond with real competitive feelings.

Statistical Analysis

ANOVA test was used for statistical analysis of the data and to find out inter sex differences' test was applied.

Table – 1
Mean, SD, Range and percentage-wise break up of Male and Female Handball players.

Category	Mean	SD	Range	Percentage
Male (N = 36)	16. 08	3. 26	19. 34 - 12. 82	Above average = 11 % Moderate average = 75 % Below average = 14 % Above average = 3 %

Female (N = 37)	20. 83	3. 37	24. 20 – 17. 46	Moderate average = 84 % Below average = 13 %

Comparison of Anxiety between Male and Female Handball players of south – west zone inter university Tournaments

Category	N	Mean	SD	DM	DM	't' value
Male	36	16. 08	3. 26	4. 75	. 877	5. 42*
Female	37	20. 83	3. 37			

***Significant at .o5 Level**

Table - 3
Mean, SD, and Anxiety of Variance Among First Three Position Holders (Male) Handball Players of south- west zone inter university Tournaments

Sr. No	Position	Name of university	Mean	SD
1	I	S.R.T.M. University NANDED	16. 83	3. 07
2	II	University of Rajasthan JAIPUR.	15. 00	2. 54
3	III	L.N.I.P. GWALIOR	16. 41	3. 77
Source of variance	**df**	**SS**	**MS (Variance)**	**'F' value**
SSB	2	22. 06	11. 03	1. 01 (N.S.)
SSW	33	361. 07	10. 94	

Table - 4

Means, SD, & Analysis of Variance Among First Three Position Holders of Female Hand ball Teams in the south west zone inter university Tournaments

Sr. No	Position	Name of university	Mean	SD
1	I	R.T.M. Nagpur University, Nagpur.	20. 64	3. 03
2	II	University of PUNE	21. 00	1. 58
3	III	University of Calicut	19. 18	3. 51
Source of variance	**df**	**SS**	**MS (Variance)**	**'F' value**
SSB	2	21.28	10.64	1.23(M.S)
SSW	34	294.01	8.65	

Table – 1

Presents mean SD, range of scores & percentage wise break-up of both the groups. A major point of interest as per the results of this table 1 that a higher percentage of female players have registered a moderate level of competitive anxiety in comparison to male Hand ball players (male 75 % & female 84 %) At the same time less percentage of female players have recorded above average level of competitive anxiety (male 11 % & female 3 %) whereas percentage – wise break – up of competitive anxiety is almost similar (male14 % & female 13 %)

Table – 2

Comparative results of the two groups (male & female) of Handball players have been shown. Mean, standard deviation, difference of male and't 'value are also presented here. Means of male and female Hand ball players are 16. 08 and 20.83 with standard deviation 3.26 and 3.37 respectively,'t' value is 5.42 which is statistically significant at 0.05 level .This indicates that the level of anxiety in female is significantly higher than in male.

Table - 3

In table 3 Means and Standard deviations of first three teams in male category S.RT.M. University Nanded, University of Rajasthan JAIPUR, L.N.I.P. Gwaliorhas been presented. Mean values are 16. 83, 15.00 and 16. 41 with standard deviation 3.07, 2.54 and 3.77 respectively. Analysis of variance reveals that there are no statistical differences among these teams presumably due to the reason that performance level of all the three teams was almost equal.

Table – 4

Table 4 presents means and standard deviation of the three teams of female section. Means of first, second and third teams are 20 .64, 20 .00 & 19.18 with standard deviation 3. 03, 1.58 and 3.51 respectively. The difference in the level of competitive anxiety recorded by respective teams is not found statistically significant.

Conclusions

The following conclusions are drawn on the basis of analysis of data:

1.) Male and female players differ significantly in competitive anxiety though overall level is moderate in both cases.
2.) Elite inter university Hand ball players both male and female have moderate level of competitive anxiety

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Theories of Inflation

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Introduction:

By inflation we mean a general rise in prices. To be more correct, inflation is a continuously rise in the general price level rather than a once for all rise in it. On the other hand, deflation represents continuously falling prices. Recent days all the economies of the world, underdeveloped as well as developed, suffer from inflation. Two important features of the recent inflation in various countries of the world are noteworthy. One is the rate of inflation and another is inflation in recent year coexist with a high rate of unemployment. The occurrence of inflation along with a high rate of unemployment is a new phenomenon and has made it difficult to control rising prices. In this paper inflation theories have been studied. Three types of inflation have been distinguished in this paper that is Demand-pull inflation, Cost-push inflation and Structural inflation. This paper attempts to throw light on the inflation theories which is demand pull, cost push and structural.

Inflation Theories:

According to British economist A. W. Philips, there is an inverse relationship between rate of unemployment and rate of inflation. A rate off is implied by this inverse relation. So the curve of unemployment and inflation goes in a downward slope which is named as trade off between the rate of unemployment and rate of inflation. But the same trade off got collapsed after 1971. After that there existed no trade off between the rate of unemployment and rate of inflation. A new theory of Milton Friedman came up during this period, i.e., in the long run there is no trade off rather the rate of unemployment and rate of inflation increases simultaneously. The theory is called Rational Expectation Theory, which is the corner stone of recently developed macro economic theories. This is popularly known as new-classical-macro-economics or supply side economics. According to the supply side economist unemployment and inflation increases at a time as well as national income decreases. This problem is now-a-days faced by all the developed and developing countries.

(1) Demand–pull Inflation:

This represents a situation where the basic factor at work is the increase in aggregate demand for output either from there government or the entrepreneurs or the households. The result is that the pressure of demand is such that it can not be met the currently available supply of output. This is the basic cause for inflation to start and when aggregate demand for all purposes consumption, investment and government expenditure exceeds the supply of goods at current prices, there is a rise in prices. It is important to note that Keynes in his booklet “How to Pay for War”, published during the Second World War explained inflation in terms of excess demand for goods relative to the aggregate supply of their output. His notation of the inflationary gap, which he put forward in his booklet, represented excess of aggregate demand over full employment output. Thus Keynes explained inflation in terms of Demand-pull inflation, associated with the name of Keynes.

(2) Cost-push Inflation:

What differentiates modern inflation from that of the past is this prices and wages being to rise before any identifiable point of employment, before tight labour markets and full capacity utilization is reached. Under modern cost-push inflation, a mixed economy may experience “Stagflation” stagnation of growth and employment at the same time prices are rising. Businessman naturally point to increase in wage cost as the reason for their having to raise prices. Often public opinion puts the blame on union leaders who force rise in money wage rates that exceed any rises in labour productivity, such wage costs must be accompanied by price rises. Even in period of excess capacity, the price index continues to advance. Therefore some experts began to wonder whether this was not often a case of price-push as well as wage-push. Nor did it seem to take many strikes to get wage increases along with the price increases. The wage-push happened outside the unionized industries too. Explanatory emphasis has shifted away from exclusive reliance on wage push to more general cost-push. Thus, the Joint Economic Committee of Congress reported research suggesting that the increase in steel prices during 1950’s was by itself responsible for a significant fraction of the increase in the wholesale price index. But the committee also found that profit margin stayed up in the administrated price industry, along with wage increase and blamed non-labour pressures as well as labour cost.

(3) Structural Inflation:

The structural approach to inflation was developed by Edel, Carbo Liol. The structuralists do not agree with monetarists in respect of inflation created due to excess money supply. They argue that inflation is a phenomenon and only control of money supply will not control inflation. It is structural dis-equilibrium in the growth process which is responsible in creating inflation. The structuralists theory of inflation is applicable to both the developed and developing countries. It explains the process of how inflation takes place in both the developed and developing countries. According to this theory, there is a dualistic system of growth in the developed country. It means there are two growth sectors in the economy. One is high growth sector and another is low growth sector. The workers of high growth get increased, wages rate by using bargaining power of labour union. Therefore, they get higher wages. This results in comparative low level of incomes. But later on, due to impact of labour unionisms of high growth sector on the low growth sector, the process of forming labour unions starts in the low growth sector. It becomes possible for the workers of this sector also to increase wage rate with the help of union strength. The total impact of trade union is to increase the total demand in the economy due to increased level of incomes. But to the extent of increased total demand the output or supply of goods and services does not increase. Repetition of such situations occurs in the economy. It leads to continues rise in general price level and inflation takes place in the economy. Thus it is the disparity of growth rate in high growth sector and low growth sector which creates inflation in the developed economy.

The structuralist theory also explains the process of inflation in the developing countries. In developing countries also there is dualism in growth sector. There are two growth sectors in the economy. One is the primary sector or agricultural sector and another is modern or manufacturing sector. The primary sector produces food and agricultural raw materials. The modern sector produces manufactures goods and services. The growth of modern sector is faster than primary sector. It leads to increased demand for agricultural products. It increases cost of production of manufactured goods and thereby their prices. The prices of agricultural goods and manufactured goods start rising continuously. Thus, inflation takes place in the economy. A developing country exports primary goods and imports capital goods. The prices of export goods are comparatively lower than imported goods. Therefore, import values become higher than export values. Therefore, developing countries can not import required food grains. This also increases prices of food grains and to some extent helps in rising intensity of inflation. Another factor responsible for inflation in developing countries is low saving and high investment propensity in both government and private sector. The financing of investment is made through credit expansion by banks and deficit financing by the government. It results in excess money supply in the economy. Increased money supply increases purchasing power of people. Thus, the nature of an economy can lead to rise in inflation.

Conclusion:

Three types of inflation theories have been explained in this paper that is Demand-pull inflation, Cost-push inflation and Structural inflation. In the demand-pull inflation theory, there is a rise in prices. The pressure of demand is such that it can not be met the currently available supply of output. In the theory of cost-push inflation, a mixed economy may experience "Stagflation" stagnation of growth and employment at the same time prices are rising. The structuralists theory of inflation is applicable to both the developed and developing countries. According to this theory, there is a dualistic system of growth in the developed country. The workers of high growth get increased, wages rate by using bargaining power of labour union. Therefore, they get higher wages. Thus it is the disparity of growth rate in high growth sector and low growth sector which creates inflation in the developed economy. The prices of agricultural goods and manufactured goods start rising continuously. Thus, inflation takes place in the developing economy.

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Impact of Information Technology on College Libraries

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Abstract:

The information technology has changed the collection services and organizations of libraries to a great extend which was not possible to predict a few decades ago. This paper focuses on need of IT in libraries, area of IT in libraries, impact of IT in libraries, role of librarian in the information age, etc.

Keywords: Information technology, online services, OPAC, Internet, Resource sharing, CAS, SDI.

Introduction

Information technology plays a major role in the management of information. By the application of it the modern technological developments are being exploited to record, process, store, transfer and retrieve the information.

Definition of Information Technology

Information technology is an application and commodity support through which or by means of which information is transferred, recorded, edited, stored, manipulated or disseminated.

According to UNESCO Information Technology as “scientific, technological and engineering disciplines and the management techniques used in information handling and processing information their application, computers and their interaction with man and machine and associated social, economic and cultural matters”.

According to ILA Glossary, “Information technology is the application of the computers and other technologies to the acquisition, organization, storage, retrieval and dissemination of information”.

Need of Information Technology in Libraries:-

Library provides the right information to the right user at the right time. The need of information technology is as follows.

1) To copy with increasing demands.
2) To improve existing services.
3) Vast publication of the literature.
4) Advantages like speed, accuracy and reliability in the process of information.
5) To provide the right information available to the right user at the time, in the right at the right cost, in the right place to take the right action.

A) Changes in Libraries:-

I) Change in library collection-

1) Books to E-Books.
2) Journals to online journals.
3) On line databases.
4) Standards from print to CD.
5) Research reports from print to online.
6) Patents from print to online.

II) Changes in media of information resources

The media of information has been transformed in libraries from print to microforms and to electronic. But it is fact that these changed Medias are not replacing print documents rather these are supplement to the print resources.

III) Changes in access tools to retrieve information sources

over the years retrieval tools have changes from printed library catalogue, cards , engines , printed indexing and abstracting journals to OPAC, Web OPAC, search engines and online databases with a lot of value additions such as citations, full text linking, references linking, RSS feed, etc.

IV) Change in organization of library materials

With the developments of computers, library software, library networking, the manual system of organization of library materials have undergone a change i.e. from manual system to computerized system and an automated system. A number of library software have been developed and are in use by the libraries for systematic organization of library materials and to automatic various housekeeping operations.

B) Change in Library Services

Library services also changed over past few years. The impact of information technology on library service is as-

1) Document delivery to E-prints, attachments, scanned images.
2) Inter library loan to Consortia arrangement.
3) Reference service to Expert systems.
4) Literature search to CD-ROM, Internet searches.
5) Indexing system to search strategies.

C) Impact of Information Technology on Libraries:- The impact of information technology on libraries has given below

I) Collection Development:-

1) Changes the concept of accessibility.
2) Numerous documents are accessible on internet.
3) Helpful for financially starved library.
4) Application of consortia approach for collection development.

II) Acquisition of documents

1) Simple and speedy acquisition of information sources and documents like books, journals and electronic publications.

2) Purchase of books, journals from publishers' catalogue published on their website on internet.

3) Links available through internet.

4) Association of learned and professional society publisher.

III) Cataloguing

1) Access bibliographical information from other institutions.

2) OPAC is popular source of bibliographic information.

3) Databases of bibliographic comprehensive source of information.

IV) Classification

1) Affects traditional classification system.
2) Cyber Deway classification to organize and navigate resources on the world wide web.
3) Generation of readymade class number.

V) Circulation

1) New books arrival on OPAC can be created to users within time as they demand.
2) User can access E-journal from their department or offices without taking pain of visiting library.
3) Access of bibliographical database via OPAC from libraries of other institution world wide.

VI) Information / Reference Service and Resource sharing :-

1) Current awareness service (CAS).
2) Selection dissemination services (SDI).
3) Information services of minimum cost and time.
4) Availability of reference sources like Encyclopedia, dictionary, bibliographic index, abstract and maps helps better reference services.

Resource Sharing

1) It creates cooperative network.
2) Growth in cost of material creates resource sharing.
3) All networked libraries can share resource available on internet.
4) Formation of Inter library loan system.

Role of Librarian in the Information Age: - Librarian is interface between the user and library services. The role of librarian as information organizer and a navigator has gained importance in electronic era. The library professional need to focus and seize new opportunities and demonstrate how the tools of internet can be gainfully harnessed for improving library services. Librarian can apply a greater role in identification, listening and classifying information sources and providing systematic approach to accessing the required information. This way they can take a rightful place as human agents along side the search engine in searching the internet.

Conclusion:-

The greatest changes in the information world in the past two decades occurred in the field of information dissemination with the internationalization of accesses, but leaving poor libraries behind. The mastery of new technologies in order to provide ever more sophisticated services for increasingly demanding users has become a critical issue.

The development of information technology has had a significant impact on society as well as on the libraries. Increased use of information technology would be of good benefit to developing countries but without it they will be left behind as the information gap grows ever wider.

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A Comparative Study of Athlete's Personality Charecteristics in Individual and Team Sports

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Abstract:

The purpose of the present study was to compare personality dimensions among individual and team game athletes two hundred athletes (100 male [73 team-27 India] and 100 female [69 team- 31 India]) were selected from various institution located at Vidarbha region. Entire selected athlets atleast represented university level tournaments. The purpose of tapping personality dimensions, Eysenck's personality inventory was preferred. For the convenient of samples Hindi version of Eysenck's personality inventory prepared by Menon (1985) was used. To find out differences among the groups one way ANOVA was used. Results revealed that male and female athletes belongs to individual and team game have show significant difference on psychoticism, neuroticism and L-score dimensions.

Introduction:

Recent studies have shown that the complex of multiple personality traits that composes each individual may be a significant factor in which sport you prefer to play. Traits can be described as people's characteristic behaviors and conscious motives. The broadest category of personality traits involves extraversion and introversion. People reflecting traits of extraversion tend to be excitable, outgoing, lively, sociable and impulsive. They love the lime-light, work well in groups, and tend to dislike being alone for long periods of time. People reflecting traits of introversion tend to be reserved, reclusive, thoughtful, calm, and rational. They are more interested in their own mental self, work better alone, and are controlled in social situations, preferring closer, more personal relationship. Although traits of introversion and extroversion are reflective of personality, that doesn't mean that everyone is classified as one or the other, many people have traits associated with both extraversion and introversion (Myers, 2007).

Can personality profiles of athletes in one sport be reliably differentiated from those of athletes in another sport? The first real attempts to answer this question were made with bodybuilders. Research by Henry (1941), Thune (1949), and Harlow (1951), for example, suggested that bodybuilders suffer from feelings of masculine inadequacy, and are overly concerned with health, body build, and manliness. Studies showed that bodybuilders were high in achievement motivation and resistance to change, but relatively normal in other traits measured. Researches were also carried out on other athletes; results showed that when football players and wrestlers were contrasted with gymnasts and karate participants, significantly different personality profiles emerged. The wrestlers and football players had similar profiles, while the gymnast and karate athletes differed from each other, as well as from the wrestlers and football players.

In a study done by Urska Dobersek and Cart Bartling (2008), athletes from four different sports, three individual sports and one team sport, and non-athletes were given standard personality tests including the Eysenck Personality Questionnaire which measured emotionality and tough-mindedness and the Global 5 survey, which measured extraversion, introversion, emotional stability, orderliness, accommodations and intellect. Each subject's personality traits were viewed in association with the sport they preferred and conclusions were drawn between personality traits and were linked to the type of sport preferred. The study showed significant differences in individuals who played team sports, like volleyball, and people who played individual sports, like tennis, track and golf. Participants on the volleyball team, a team sport, tended to display more traits associated with introversion such as being reliable and thoughtful. Learning to cooperate with other players and sharing the recognition for a win with other people tend to require being less bold and outgoing, and instead, being calmer, rational, and aware of surroundings. Participants of individual sports, where the pressure is all on you to perform reflected traits of extraversion such as being outgoing, energetic, spontaneous and to some extent egotistical.

Schurr, Ashley, and Joy (1977), in their signal research, clearly demonstrated that personality profile differences exist between players of team and individual sports, and between players of direct and parallel sports. Team sport athletes were observed to be more anxious, dependent, extraverted, and alert-objective, but less sensitive-imaginative, than individual sport athletes. Direct sport athletes (basketball, football, soccer, etc.), were observed to be more independent and to have less ego strength than parallel sport athletes. Super-athletes are runners, swimmers, cyclists, and triathletes who are dedicated to endurance activities. Super-adherer would also differ from athletes in other sports in certain personality traits. The literature shows that athletes in one sport often differ in personality type and profile from athletes in other sports. It seems reasonable for example to expect a football player to be more aggressive, anxious, and tolerant of pain than a golfer or a tennis player. However, the point still needs to be made that the state of the art (or science) is still not so refined that one could feel justified in arbitrarily categorizing young athletes based on their personality profiles.

The process of discovering talented athletes for participation in an organized exercise program is one of the most important issues in sport nowadays, so the study of athletes' personality characteristics, either individual or team sport athletes provide an opportunity for sport counselor, coaches and specialists to discover and select the talented people for guiding them to the highest level of skills. Based on this, the main purpose of the present study is to survey and diagnose athletes' personality characteristics in individual and team sport and to compare their personality characteristics with each other.

Method:

Participants: The population of this study included the students of different institution of Vidarbha region has been selected for the study. Total 200 athletes (100 male [73 team sports and 27 individual sports] and 100 female [69 team sports and 31 individual sports]) selected for the study. Mean score for all of the athletes age was 18.66 years. All the participants selected by random sampling method.

Measures: For the assessment of personality Eysenck's personality inventory was used. Basically this inventory is in English but for the convenient of the subject Hindi version of personality inventory prepared by Menon (1978) was decided to use. This Hindi personality inventory comprises of in all 78 items of which 20 items are for tapping P (psychoticism), 20 items for measuring E (extrovert-introvert), 20 items for measuring

N (neuroticism) and 18 items are for measuring tendency to tell lie. So as reliability and validity of this Hindi personality inventory is concerned, it can be said that the inventory is highly reliable and valid. In this test for the psychoticism, extraversion, neuroticism and L-score test retest reliability coefficient is 0.63, 0.88, 0.68 and 0.33 respectively. For the tapping of psychoticism, Extraversion and Neuroticism, Personality dimension, Eysenck's Hindi version PEN inventory was administered on each subject in a group of 10-15 subject at a time in the peace full corner. Scoring was done according to author's guideline.

Results and Discussions:

Mean standard deviation and standard error related with psychoticism, extraversion, neuroticism and L-score for individual and team game sports athletes are shown in table no. 1

Table no. 1 Mean, Standard Deviation and Standard error of psychoticism, extraversion, neuroticism and L- score for Individual and Team game sports athlete

Variable	Groups	N	Mean	Std.Deviation	Std.Error
Psychoticism	Team sports female	69	5.47	1.99	.24
	Individual sports female	31	6.19	2.35	.42
	Team sports male	73	7.57	2.48	.29
	Individual sports male	27	6.74	2.55	.49
Extraversion	Team sports female	69	13.08	2.07	.25
	Individual sports female	31	12.83	2.42	.43
	Team sports male	73	13.26	1.72	.20
	Individual sports male	27	12.11	2.15	.41
Neuroticism	Team sports female	69	10.28	2.96	.35
	Individual sports female	31	10.00	2.26	.40
	Team sports male	73	13.41	2.31	.27
	Individual sports male	27	11.74	2.73	.52
L-score	Team sports female	69	8.00	1.70	.20
	Individual sports female	31	6.96	1.19	.21
	Team sports male	73	7.72	2.18	.25

	Individual sports male	27	8.77	1.90	.36

ANOVA SUMMARY

		Sum of Squares	df	Mean Square	F	Significance
P	Between Groups	160.79	3	53.59	9.99	.01
	Within Groups	1051.07	196	5.36		
	Total	1211.87	199			
E	Between Groups	27.52	3	9.17	2.23	NS
	Within Groups	804.39	196	4.10		
	Total	831.92	199			
N	Between Groups	437.66	3	45.88	21.45	.01
	Within Groups	1333.05	196	6.80		
	Total	1770.72	199			
L	Between Groups	50.040	3	16.68	4.82	.01
	Within Groups	678.15	196	3.46		
	Total	728.19	199			

For comparing the scores of personality characteristics of psychoticism, extraversion, neuroticism and L-score in individual and team sports of male and female (F test) one way ANOVA was performed. The results showed that the score of individual and team athletes of male group are higher on psychoticism personality dimension than the female group. The ‘F’ value of psychoticism was 9.99 which have been statistically significant beyond .01 level. Result found that team sports male athletes have shown more psychoticism followed by individual sports male and female and team sports female have shown low magnitude of psychoticism.

The findings of this study showed that male and female team athlete’s mean score for the personality characteristics of extraversion are relatively higher than the mean score of male and female of individual athletes. On neuroticism dimension team and individual sports male athletes have found to be more neurotic than the female team and individual athletes. The explanation for this association is that the in male’s category there was more competition for selection on team as well as there was more pressure to perform well as compared to female athletes. Thus due to the pressure the male athletes was suffering from anxiety. The ‘F’ ratio 21.45 has been found to be statistically significant beyond .01 level.

On the Lie score section individual male and team female athletes showed more tendency to tell lie.

Comparison of athlete’s personality characteristics in individual and team sports showed that all the group found significantly differ on psychoticism, neuroticism and L-score dimensions. These findings confirmed previous findings (Eysenck et al 1982) about the possibility of difference between personality characteristics of individual sports athletes and team sports athletes

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Eye Language is the Most Potential Mode of Non Verbal Communication

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Introduction:

Communication is a means of exchange between two people it takes place without any verbal language for exchange. Whether human beings or animals, they do have their communication in their specific way. As in the case of human beings, verbal language plays a vital role in communication but the animals are deprived of this gift of such human language still there is some way of communication in them. In human beings, it stands as a surprise to find out that about only 10% of communication comes from what we actually say and that in fact 30% is made up of the tone in your voice and the rest of the 60% of communication comes from your body language. This displays, in fact, non verbal communication carries the major contribution in human communication. One of the important areas of body language is the eye contact. So since body language makes up such a large percent of the communication and eye contact being one of the areas of body language, it is important to examine the importance of eye contact. It differs only with the people who are dumb who largely rely on the body language except communication of eyes. Non verbal communication largely supplements the verbal communication in enhancing the subject as rightly said by a 19th century British poet Matthew Arnold, "Beauty lies in the eyes of the beholder".

Objective:

To study verbal communication and eye body language as major weapon of communication.

To bring out the types of eye body language.

The eyes are of paramount importance in verbal, non verbal and even face to face communication. The eye contact indicates the presence of the listener accompanied with his attention. It is a positive sign to the speaker that he is being attended to. It is a well known fact that eyes are not easily deceptive what it means is either they are not acquired or trained to manipulate in the general manner. In most purposes of eye contact, tears can be deceptive than the others. Tears can be used a weapon as against the genuine tears which can pacify an atmosphere around. Eyes are the means of assurance, reassurance, self-esteem and respect for the people in way of confirmation of the reality in what is said in verbal manner. If the eyes coordinate with the verbal message then it surely indicates truth. They create a comfort zone for both the speaker and the audience. Above all, eyes are the confidence builder between both the listener and the speaker. During the silence, the eyes contribute largely in a potential communication in the body language, the other parts of body language might fall short to convey message but the eyes can. So are they powerful as against other parts of body language and even sometimes verbal communication. They are direct mode of communication as they primarily meet each others to understand the response. The eyes along with the eyebrows, eyelids and the size of pupils convey our innermost feelings. Eyebrows and eyelids can convey the feelings of excitement, surprise or fright. Of course eye contact and eye movements, convey their meaning in combination with other facial expressions.

With this article, an effort is made to bring forth the significance of eye language along with its major purposes and their significance in communication in normal life.

Making eye contact: Looking at a person acknowledges and shows that you are interested, particularly when eyes are meeting each other. Looking at a person's eyes also lets one know where they are looking. They are amazingly good at detecting what they are looking at and can detect even a brief glance at parts of our body, for example: if a person says something when you are looking away and then you make eye contact, then this indicates they have grabbed your attention.

Breaking eye contact: Prolonged eye contact can be threatening so in conversation we frequently look away and back again. Breaking eye contact can indicate that something is said that makes the person not want to sustain eye contact, for example when insulted or found out or threatened etc. This can also happen when a person thinks something that causes the some internal discomfort. Of course, a break in eye contact can also be caused by something as simple as dried out contacts or any new stimulus in one's immediate area, so it is important to watch for other signals. Looking at a person, breaking eye contact and then looking immediately back at them is a classic flirting action, particularly with the head held coyly low in suggested submission. When a person makes very little eye contact, it may be an insecure feeling or lying and not want to be detected.

Gazing: Looking at something shows an interest in it whether it is a book, an antic piece or a person, in this act of looking at something, others are likely to follow – is a remarkable skill. Looking at a person's lips or mouth can indicate that the person would like to kiss them similarly looking at physical parts of human body indicates a desire to have sexual relations. Looking up and down at entire body of person usually indicates sizing the person up either as a potential threat or as a sexual partner to check this response the lingering of gaze should be noticed. This can be quite insulting for the person who is looked at.

Glancing: Glancing can be a betrayal of desire for example; glancing at the door can indicate a desire to leave. Glancing at a person can indicate a desire to talk with him. Glancing may indicate a desire at something or someone what is forbidden to look for a prolonged period.

Staring: Staring is generally done with eyes wider than usual; it is a prolonged attention to something and with reduced blinking. It generally indicates an interest in something or someone. Staring at a person can also indicate shock and disbelief, particularly after hearing unexpected news. It can be aggressive, affectionate or deceptive. A short stare with eyes wide open and then back to normal indicates surprise. When a person stares at another person, who may get embarrassed and then look away. Babies and young children stare more till they have learned the cultural rules.

Closing: Closing eyes shuts out the world conveying that a person does not want to see what is before him or terrible to be looked at. In order to avoid eye contact or request, sometimes people close their eyes. Visual thinkers may also close their eyes, sometimes when interacting to view the internal images without external distraction.

Tears: Tears are often a sign of extreme fear or grief or dissimilar to fear or grief, they also suggest joy. Weeping can be silent with little expression other than the tears indicates control and when emotions are intense can lead to uncontrollable and convulsive sobs. Men in many cultures are not supposed to cry than learn to suppress such response of crying among others and alone.

Winking: Closing one eye in a wink is a deliberate gesture is often to suggest a conspiracy. It can also be a slightly suggestive greeting and is reminiscent of a small wave of the hand.

Long eye contact: Eye contact longer than normal can have several different meanings: eye contact often increases significantly when listening and especially when paying close attention. Less eye contact is used when talking particularly by people who are visual thinkers as they stare into the distance or upwards as they see what they are talking about. People are looked at who look at us more. When smiles exchanged, it indicates attraction. Lovers stare into each others eyes for a long period. Attraction is also indicated by looking back and forth between the two eyes to desperately determine if they are interested in each other. An attraction signal that is more commonly used by women is to hold the other person's gaze for about three seconds, then look down for a second or two and then look back up again. If the other person is still looking at them, they are rewarded with a coy smile or a slight widening of the eyes. When done without blinking, contracted pupils and an immobile face, this can indicate domination, aggression and use of power. In such circumstances a staring competition can ensue, with the first person to look away admitting defeat.

Looking up: When a person is looking upwards, he is frequently thinking. In particular he is probably making pictures in his head and may well be an indicator of a visual thinker. During delivering a speech or presentation, looking up may be he is recalling his prepared words. Looking upwards and to the left can indicate recalling a memory. Looking upwards and the right can indicate the imaginative construction of a picture and looking up can also signal the feeling of boredom in which the person examines to find something interesting around.

Looking down: Looking down instead of at the other person' eyes may be a sign of submission or feeling of guilt. Looking down and to the left can indicate that they are talking to themselves. Looking down and to the right can indicate that they are attending to internal emotions. But due to some cultural understanding of respect in which, eye contact is deemed to be a rude or dominant signal, people will look down when talking to elders and others.

Lateral movement: Eyes moving from side to side can indicate dishonesty and lying, as if the person is looking for an escape route in case he is found out. It can also happen when the person is being conspiratorial, as if the eyes are checking that nobody else is listening.

Squinting: Narrowing of eyes can indicate evaluation; perhaps considering that something told to them is not true or at least partial or uncertain. Squinting can also be used by liars to hide some deception. It can also happen when the lights or the sun is bright. Lowering of eyelids whilst looking at the other person can be a part of a romantic and suggestive cluster.

Blinking: Blinking is a normal course, in which the eyelids wipe the eyes clean as a windscreen wiper on a car. Blink rate tends to increase when people are thinking more or are feeling strained. This can be a signal of lying as the liar has to keep thinking about what the other is saying. It may force the eyes open and appear to stare. Rapid blinking blocks vision and can be an arrogant signal.

Pupil size: It is a subtle signal that is sometimes detected only subconsciously and is seldom realized by the sender is where the pupil gets larger (dilates) or contracts. Sexual desire is a common cause of pupil dilation and is sometimes called 'bedroom eyes'. When another person's eyes dilate we may be attracted further to them and our eyes dilate in return.

Rubbing: When a person is feeling uncomfortable, the eyes may water a little. To cover this and try to restore an appropriate dryness, the person may rub his eye and maybe even feign tiredness or having something in the eye. This is also an opportunity of turning deaf ear.

Conclusion: This can be summarised with that the eye language is most powerful mode of communication not only in the verbal communication but the non verbal communication. Though it is difficult to train the eyes for the purpose of deception and dishonesty, the level of training has to be enough high as in the case of acting being done by the actors and actresses in dramas and films. Along with acting, tears can be used as a strong weapon to deceive someone. But it is said that tears cannot deceive for longer.

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The Changing Mindset of Society According to Time and Changing Flows of Writings in History - A Glance

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In present article a review, of change in the mindset of society and changes in the flow of writing in history according is taken.

It is said that literature is the mirror of society. Ofcourse the correct image of society is found in literature. It is found that the literary production is in accordance to the flow of society and from such real events and literature based there on results with writings in History.[1]

It we consider the available writings in history so far we come to know that there is similarity between writings interims of periods. This similarity in period's maybe in terms of rule, religion creed, race but the central ideas of history from such aspects is same. This article aims at focusing that particular mindset and the chief motif behind this is found to be typical mentality of the people of the place. [2]Rater it would be apt that the history is written according to the mentality of the society.

Objectives:-

1) To analyses the contemporary social mentality from the writing in history.
2) To find the relation between the social conditions, literature as its product and the writings is history.

In this regard it has to be studied in there periods.

i) Writings in history of ancient times.
ii) Writings in history of mediaval times.
iii) Writings in history of modern times.

Writings in History of ancient time:-

The History of ancient time is found to be religions books only which includes Ramayana, Mahabharata, Puranas, Vedas, Vansh, Brahma, Brahadaaranyake, Upanishade, Aaranyake, lists of Gotra and Pravara. Literature like this produced by Walmiki, Bharugu, Parashar, Panini, Kalidas, Aaryabhatta, Bharkaracharya, Gangadharbhatta, from their literature we can evaluate the history of that ear. The literature produced in ancient times has a kind of similarity. It is some person centered. The use of religions concepts is found in it abundantly[3].

In this perod not much scientific inventions were made. The common people had no complete idea o the world. The human abilities were very low and according to sigmoid fruid the flights of imagination with such abilities were called as 'daydreaming'.

A person very easily uses various defence mechanisms for self protection. The concept of 'day dreaming' as used by 'sigmond freuid' is found in this literature very frequently. A person imagines to have more strength than his enemy or he imagines to kill him with some technique. Such superstitious and beliefs regarding attaining certain objectives are found which attaining certain objectives are found which exhibits the contemporary social mentality exhibits the contemporary social mentality[4].

Rise of Buddha and Jain religion.

Bouddha and Jain religion are seem to have emerged from the research out of curiosity against superstitions and beliefs in the society. 'So shat would be a solutions to it' this is the motif bahing these thought. It is found that the society was moving towards conlemptativeness, Curiosite and reality[5].

Medieval Period:-

India subcontinent in mediaval period, especially during Arab rule was full of events. The existance of various social streams are noticed in historical writings. That include Tawarikha Ansab, Tabakat-e-Nasiri, Tariku-e- Muhammad, Tariku-e-Firuzshahi, Mahasir-e- Aalamgir by mustaid khan, Bakhars by Mahakawit, Bakhar by Shaliwahan, Bakhar with 91 articles of Shiv Digvijay Bakhar in Peshwai. It we analyses all their historical documents we can understand the contemporary social mindset but it is also realized that it was gradually fading. The myths and superstitions realized prominently are due to religions misconceptions[6].

The ongoing structures underwent major changes due to Muslim rule and during this time various ancient concepts were subverted, the impact of that also in found in literature. In the history of mediaval times aggressiveness supremacy is found everywhere. Due to hatrate for each other which is a psychological concept gave birth to the literature that exhibited their mentality.

Modern Era:

British rule:

It was during British rule that Indians were introduced to the concept of globe. What happens outside India was known to India only during British rule then the contemplation over the Indian society and British society actually started. The horizon of Indian thinkers started to get broad and then thinking over social evils in India started. The human capabilities became known. This resulted in to criticism on untouchabilities practices of sati, castism, superstition which provided way for emergence of social reformers[7].

Emotion of Dedication for freedom:

The emotions of dedication of V. D. Sawarkar, Bhagatrings letter, Lokmanya Tilak's letters, and Mahatma Gandhi's life sketch for the independence are found on a large scale, the influence of feeling of independence was so big that later they didn't ask for any personal pleasure. The extent of even dedicating one's life also found in their feelings[8].

Post Independence:

After independence the doors of knowledge was open to all. Scientific approach developed, the concept of independence started to grow, thinking for the underprivillaged started. The reflection of which is found in newspapers, magazines, stories, novels, television etc. and the contemporary system is laid accordingly entire social mentality, scope of knowledge, comprehensive view knowledge of the world are responsible for the creation of social mentality and accordingly literature also is produced. The collection of history is done from such factual production of history[9].

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A Comparative Study of Difference of Intelligence between High and Low Performers in Sub-Junior Handball Players

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Abstract

Intelligence seems to have acquired a broad meaning. Thorndike talked of abstract, social and mechanical intelligence. The mind and body controversy seems to have been the concern of the philosophers. Since the days of Ancient Greece, Kane (1972) states that "evening the process of thinking in which the use of the body seems to be reduced to minimum, it is a matter of common knowledge that grave mistakes can often be traced to bad health."

Psycho-physiological integration of man has been established beyond doubt. Interdependence of the physiological and psychological processes is a reality. According to Deighton (1971) intelligence involves the ability to utilize past experience in meeting current or novel situation it includes learning ability and to utilize symbols of abstractions. Stern (1914): Feels that intelligence in the general capacity of an individual to consciously adjust his thinking to new problems and conditions of life. Cattell (1963) considers that intelligence is compasses of two components fluid and crystallized. Fluid intelligence represents the influence of biological factors in intellectual development and is thought to be comparable to inherited ability. Crystallized intelligence is the outcome of skill and concepts which have become established through cultural pressure, education and experience.

It is now believed that intelligence is partly inherited and partly acquired through education, social and cultural experience. Therefore contribution of intelligence to sports cannot be denied though there are contradictory findings on this issue.

Jacobson (1981) and Mclntose (1986) maintained that athletes were higher than non-athletes in terms of academic achievements as measured by the marks obtained at school.

Hackensmith and Miller (1948) – showed more positive conclusions as related to athletes being more intelligent than non-participants.

Olsen (1949), Terman (1947) Jones (1946) and others demonstrated exciting definite parallelism between physical and mental development.

Kamlesh M.L. (1982) did not find significant difference of I.Q. between high and low performers in university athletes.

Objectives of Study:

01. The main purpose of the study was to find out the difference of intelligence between high and low performers in sub-junior handball players.
02. The other objective of the study was to find out if there was any contribution of intelligence to the performance of sub-junior handball players.

Methodology:

The study was conducted on National Level Sub-Junior Handball Male Players, who participated in the championship held at Lucknow (U.P.) from 21 to 27 May 2010.

Twenty four outstanding players were selected by the selection committee for the coaching camp.

This group acted as the high performance group. Two players of this group were eliminated due to language problem. The second group consisted of twenty two players who were randomly taken from the teams which were eliminated in the preliminary round. All the subjects ranged between 12 to 14 players of age. The group test of intelligence by P. Ahuja for 12 to 14 age group was used for the collection of data.

The whole test is divided into seven tests batteries comprising scrambled words, analogies, classifications, disarranged sentences, same opposite series and best answers. The list was to be completed in 22 minutes. Testing was done in two separate groups. The answer sheets were evaluated in accordance with the manual provided for the test.

Playing ability of both the groups was also assessed by two experts on seven point scale so as to find out the correlation between intelligence and playing ability to ascertain how intelligence contributed to performance.

Results:

The results of the study have been presented in three tables:

Table – 1: Mean Difference of I.Q. between the Group

Group	NO	Mean	SD	SEM	't'	Significance
Higher performer	22	57.00	20.81	4.437	274	N.S.
Low performer	22	55.39	18.88	4.020		

Table – 1 reveals that high performance group on average is falling at 67th percentile points and low performance group on average at 63rd percentile point which shows that both groups are above average in intelligence.

However, results do not show any significant difference between the high and low performers even at .05 level of confidence.

Further, to find out the contribution of intelligence to performance in handball correlation between intelligence and playing ability of both the groups has been given in table 2 & 3.

Table – 2: Correlation between playing ability and intelligence of high performance group (N = 22)

Group	Mean	SD	't'	Significance
Intelligence	37.00	20.810	0.09	N.S.
Playing ability	5.25	0.877		

Table – 3: Correlation between playing ability and intelligence of low performance group (N = 22)

Group	Mean	SD	't'	Significance
Intelligence	55.36	18.88	0.06	N.S.
Playing ability	2.25	0.64		

Table 2 & 3 reveal that there is no significant relationship between intelligence and playing ability in the two groups.

Discussion:

The results of the study as given in tables 1, 2 & 3 did not show any distinctive contribution of intelligence in the performance of sub-junior handball players which is contrary to the popular belief leading to the unity of body and mind. There might be several reasons for this.

01. According to Thorndike, there are several branches of intelligence, viz. abstract, social and mechanical. The players might be having specific intelligence in literature, which has not been measured by the author for the lack of proper tools, so someone should take lead to develop specific intelligence test for athletes.
02. If the definition of intelligence given by Cattell is accepted the sub-junior handball players might not have reached the maturity of intelligence which is acquired through education and social experiences.
03. Since all the players; high performers and low performers belong to one level of participation there might be a possibility of less variation in their intelligence level.

Conclusion:

01. National level sub junior players are above average in intelligence.
02. There is no significant difference of intelligence between high and low performers in sub-junior handball players.
03. There is no significant correlation between intelligence and playing ability.

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Job Stress and Mental Health among Government Sector and Private Sector Workers

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Abstract:

Physical health was significantly better among those workers who were experiencing less stress than those experiencing more stress. Types of job were found unrelated to physical health.

Psychological health of workers working in Govt. sector were significantly better than those who were working in Private sector. The workers who experienced more stress had significantly poor psychological health than those who experienced less stress.

Total health measure was significantly better among those who were working in Govt. sector than those working in Private sector. Those who were experiencing less stress had significantly better total health measure than those who were experiencing more stress.

Introduction:

Since the last few decades workers mental and emotional health has become a great issue of concern for psychologists, counselors and health professionals. Mental health refers to the capacity to handle stress, to make decision and is conducive to positive well being. It is as important as physical health in every walk of life, therefore studying worker's mental health has become an important area of research for present-day psychologists.

Stress is a negative experience accompanied by predictable biochemical, physiological, cognitive and behavioral changes that are directed either toward altering the stressful event or accommodating to its effects. A significant negative relationship between occupational stress and mental health was observed among women employed in different professions (Rastogi, Rence and Kashya and Kavitha, 2001). More dissatisfied employees and less job involved employees experienced greater role stress (Shrmishtha and Kulkarni, 2001). To reduce the mental stress working women used techniques like postponing certain tasks due to storage of time and changing the level of performance more frequently, while non-working women relied more on positive thinking (Aujla and Hashpinder, 2002) Unmarried working women reported high stress at work place due to group political pressure and for married women, it was due poor peer relations, group differences were not significant on other dimensions (Osmany and Khan, 2003) Common and specific need patterns contributing to stress tolerance, for working and non-working women (Aditi and Kumari, 2005).

The working experiences of Govt. sector and Private sector workers are very different. Compare to Govt. sector workers, Private sector workers have to adjust and use new type of skills for achieving perfection in jobs. In the present study two types of subjects were incorporated, the one working in private sector and the others working in Government sector.

Aim of the Study:

Main aim of the study was to measure the effect of private sector workers vs.

Government sector workers. on the psychological as well as physical health of the subjects and to examine the influence of stress on psychological as well as physical health.

Objectives of Study:

1. To find out weather the private sector workers and Govt. sector workers differ significantly from each other on psychological as well as physical health measure or not.
2. To measure the effect of work stress on psychological andphysical health of subjects.

Hypotheses:

1. Psychological as well as physical health of Govt. Sector workers are significantly better than private sector workers.
2. The subjects who are experiencing less job stress have significantly better psychological as well as physical health than those who are experiencing more job stress.
3. The Private sector workers are experiencing more stress have significantly poor health status than Govt. sector workers.

Sample:

Sample of the study was collected from different Govt. and private organizations of Aurangbad city. The total sample was that of sixty workers of which thirty were from private sector and remaining from Govt. sectors However, When the subject were divided into four classified groups a 2x2 factorial design was used, some of the subjects were deleted and finally only fifty two subjects were incorporated in the study.

Tools:

Following tools were used for collecting data:

1. Occupational Stress Index:

This scale was constructed by Srivastava and singh. There are forty two items and each item is provided with five alternatives.

2. PGI Health Questionnaire:

This questionnaire was constructed by Verma and Dwarkaprasad. The questionnaire is divided into two parts i.e. A and B. In part A there are sixteen statements and in part B there twenty two statements. Reliability of the scale is 0.88 and Validity of the scale is 0.83.

Procedure of Data Collection:

The data were collected individually, copies of the scale were given to subjects one after the other, for each scale first a rapport was formed then the instructions were given and filled copies of the scale were collected immediately.

Discussion:

In the study a 2 x 2 factorial design was used. Means and SDs of obtained by four classified groups on physical and psychological health are given in table 1.

Table 1.

Means and Standard Deviations obtained by four classified groups.

THREE MEASURE		A1B1	A1B2	A2B1	A2B2
A: Physical Health	**0**	1.01	1.35	1.18	1.94
	S	0.83	0.57	0.89	0.89
B: Psychological Health	**0**	1.15	1.82	1.81	2.33
	S	0.99	0.47	0.92	0.77

TOTAL	**0**	1.56	2.22	2.31	3.10
	S	1.00	0.51	0.96	0.88

A1 = Govt. sector workers A2 = private sector workers B1 = Low Stress
B2 = High Stress

Means and Standard Deviations obtained by the four classified group show that the four groups had more or less similar physical health, however when it was found that the distribution of scores was not normal, Under root transformation of scores was done and then only the Means and Standard Deviations were computed.

In order to study the effect of Type of Job and work Stress the data were treated by Two Way Analysis of Variance (ANOVA). Summary of Two Way Analysis of Variance for Physical Health Measure are given in Table 2.

Table 2
Summary of Two Way Analysis of Variance
for Physical Health Measure

Source of Variation	SS	df	MS	F
A: Type of job Govt. sector & Private sector	1.90	1	1.90	2.90
B: Stress	4.00	1	4.00	6.15*
A x B :	0.55	11	0.55	0.84
Within: Error	31.55	48	0.65	
TOTAL	38	51		

***Significant at 0.05 level.**

Results of AVOVA shows that the Govt. sector workers and Private sector workers had more or less similar physical health. They failed to differ from each other significantly, Main effect A which represents the factor of type of job brought out non significant results (F=2.90; df=1 and 48' p>0.05). However when the factor of job stress was considered it was found that the subject & having high job stress had shown relatively poor physical health than the subject having less job stress, Main effect B is significant (F=6.15,df=1 and 48,p<0.05). Here it is necessary to mention that more the score on PGI Health Questionnaire poor the health status. Result supported one of the Hypotheses.

Table 3
Summary of Two Way Analysis of Variance for Psychological Health Measure

Source of Variation	SS	df	MS	F
A: Type of job Govt. sector & Private sector	4.471	1	4.470	6.87*
B: Stress	4.570	1	4.570	7.03*
A x B :	0.075	1	0.075	0.11
Within: Error	31.200	48	0.650	
TOTAL	40.315	51		

***Significant at 0.05 level.**

From the summary it is seen that both, main effect A as well as main effect B brought out significant results. Main effect A is significant at 0.05 level (F=6.87, df=1 and 48, p<0.05) Main effect B also brought out highly significant result. (F=7.03, df=1 and 48, P<0.05). Those who were working in Govt. sector there mental health was significantly better than those working in Private sector. The subjects experiencing more stress were having significantly poor psychological health; these results were in line with assumption of study.

Table 4

Summary of Two Way Analysis of Variance for Total Health:

Source of Variation	SS	df	MS	F
A: Type of job	8.57	1	8.57	11.58**
B: Stress	6.89	1	6.89	9.31**
A x B :	0.05	1	0.05	0.06
Within: Error	35.97	48	0.74	
TOTAL	51.48	51		

***Significant at 0.01level.**

A glance at the summary of Two Way ANOVA of total health measure reveals that the type of job as well as stress brought out highly significant results. Main effect A tells that the workers working in Govt. sector & Private sector differ significantly from each other on total health measure ($F=11.58$, $df=1$ and 48, $P<0.01$) The factor of stress also yielded highly significant results ($F=9.31$, $df=1$ and $P<.01$) It is seen that those who were working in Private sector had significantly poor Total health.

Conclusions;

On the basis of the results of study following conclusions are drawn.

Physical health was significantly better among those workers who were experiencing less stress than those experiencing more stress. Types of job were found unrelated to physical health.

Psychological health of workers working in Govt. sector were significantly better than those who were working in Private sector. The workers who experienced more stress had significantly poor psychological health than those who experienced less stress.

Total health measure was significantly better among those who were working in Govt. sector than those working in Private sector. Those who were experiencing less stress had significantly better total health measure than those who were experiencing more stress.

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Comparison of the Physiological Profile of House Maid and Farm Women

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Abstract:

The present study was undertaken to find out different physiological changes in house maid and farm women and to compare them. For this 30 non-pregnant women of 30-45 years of age category from Nagpur region were selected out of which 15 each from both the groups. Physiological variable which were selected are resting heart rate, resting respiratory rate, resting positive and negative breath holding capacity, resting pulse rate, resting systolic and diastolic blood pressure and the study examined the aforesaid physiological variables of both the groups. Results showed that the farm women are physiologically more sound then the house maids.

Key words: Physiological profile, House maid, Farm women.

Introduction:

Human body is composed of four basic chemical constituents, proteins, mineral, water and fat. Body size and composition are constantly changing throughout the major stages of life.

Women are involved in most of the housekeeping and house related activities, farming and farm related activities beside their exclusive involvement in domestic chores. Women do the extremely tedious time consuming and labour intensive activities like sowing, transplanting, weeding, intercultural, cooking, washing etc. the rural women do almost all job manually. Growing scarcity of energy resources in rural areas and its impact on women's workload, health, nutritional status and reproductive capacity of women is one of the important areas which have not received adequate attention from policy planners and related ministries. The works efficiency and productivity of women are directly related to health condition and physical work capacity of women, which is especially true when they perform various activities manually in the house and field of agriculture.

For the physiological systems of the body to be fit the system must function well enough to support the specific activity that the individual is performing. Moreover different activities make different demands upon the organism with respect to circulatory, respiratory, metabolic, neurological and temperature regulating functions. Physiological systems are highly adaptable to exercise. Each task requires functioning of the appropriate system.

Methodology:

Total thirty non-pregnant female subjects of Nagpur (MS) were selected for this study out of which 15 were farm women (Agricultural workers) and 15 were house maid. Age of the subjects was ranged from 30-45 years. All the selected physiological variables such as resting heart rate, resting respiratory rate, resting positive and negative breath holding capacity, resting pulse rate, resting systolic and diastolic blood pressure were measured for the groups. The dependent't' test was used for computing and analysis of the data. The level of significance was set at 0.05 level of significance.

Findings:

To find out the difference pertaining to each physiological variables between house maid group and farm women group. Mean difference method 't' ratio was employed. The mean and standard deviation of both the groups are given in Table-I and II

Table-I

Mean and Standard deviation of the house maid group in physiological variables

Sr. No.	Item	Unit	Mean	SD
1.	Resting Heart rate	Beats/min	60.13	1.224744871
2.	Resting Respiratory rate	No/min	18.93	0.894427191
3.	Resting Positive Breath Holding	Hold in Sec	22.3	3.78153408
4.	Resting negative Breath holding	Hold in Sec	25.7	2.28035085
5.	Resting Pulse rate	No/min	79.0	1.303840481
6.	Resting Systolic BP	mm. Hg	117.73	1.673320053
7.	Resting Diastolic B P	mm. Hg	78.93	1.516575089

The study of physiological profiles of with different work category reveals that for house maid group their resting heart rate ranges from (58beats/minute to 65 beats/minute) with an average of 60.13 beats/minute. Resting respiratory rate ranges from (18 movements/minute to 20 movements/minute) with an average of 18.93 movements/minute. Resting positive b) with an average of 18.93 movements/minute. Resting positive breath holding ranges from (hold in 20 sec to hold in 30 Sec) with an average of hold in 22.3 seconds. Resting negative breath holding ranges from (hold in 24 sec to hold in 29 sec) with an average of hold in 25.7 sec. Resting pulse rate ranges from (76 palpitation/min to 79.0 palpitation/min) with an average of 79.0 palpitation/min. Resting systolic blood pressure ranges from (114mm.Hg to 120 mm.Hg) with an average of 117.73 mm.Hg. Resting diastolic blood pressure ranges from (76 mm.Hg to 82 mm.Hg) with an average of 78.93 mm.Hg.

Table-II

Mean and Standard deviation of the farm women group in physiological variables

Sr. No.	Item	Unit	Mean	SD
1.	Resting Heart rate	Beats/min	57.26	1.224744871
2.	Resting Respiratory rate	No/min	17.6	1.483239697
3.	Resting Positive Breath Holding	Hold in Sec	29.3	1.095445115
4.	Resting negative Breath holding	Hold in Sec	27.3	0.894427191
5.	Resting Pulse rate	No/min	76.7	2.50998008
6.	Resting Systolic BP	mm. Hg	115.53	1.673320053
7.	Resting Diastolic B P	mm. Hg	77.4	3.847076812

The study of physiological profiles of with different work category reveals that for farm women group their resting heart rate ranges from (55beats/minute to 60 beats/minute) with an average of 57.6 beats/minute. Resting respiratory rate ranges from (16 movements/minute to 20 movements/minute) with an average of 17.6 movements/minute. Resting positive breath holding ranges from (hold in 27 sec to hold in 32 Sec) with an average of hold in 29.3 seconds. Resting negative breath holding ranges from (hold in 25 sec to hold in 30 sec) with an average of hold in 27.3 sec. Resting pulse rate ranges from (70 palpitation/min to 80 palpitation/min) with an average of 76.7 palpitation/min. Resting systolic blood pressure ranges from (114mm.Hg to 120 mm.Hg) with an average of 117.73 mm.Hg. Resting diastolic blood pressure ranges from (75 mm.Hg to 80 mm.Hg) with an average of 77.4 mm.Hg.

Table III

Significance difference of House maid and farm women groups

Sr. No.	Item	Unit	Mean		MD	Calculated "t"	Tabluated 't'
			HMGr.	F W Gr.			
1.	Resting Heart rate	Beats/min	57.26	60.13	3.62	6.417515*	2.048
2.	Resting Respiratory rate	No/min	17.6	18.73	1.33	2.526757*	
3.	Resting Positive Breath Holding	Hold in Sec	29.3	22.3	7.6	6.886171*	
4.	Resting negative Breath holding	Hold in Sec	27.3	25.7	2.2	2.529822*	
5.	Resting Pulse rate	No/min	76.7	79.0	2.3	3.149405*	
6.	Resting Systolic BP	mm. Hg	115.53	117.73	1.8	3.600595*	
7.	Resting Diastolic B P	mm. Hg	77.4	78.93	1.53	1.432976[@]	

***Significant at 0.05 level of confidence. Tabulated 't' $_{0.05}$ (28) = 2.048**

Table III revealed a significant difference between both the groups.

From the above statistical calculations and evidence of datas it can be conclude that the farm women are physiologically more sound then the housemaid women. It may be attributed to their different working situations and environments and nature of works.

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Lessons of Economic Liberalization

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Economic liberalization involves the replacement of direct government controls on the economic activities of private citizens by a regulatory system that works through the market forces. In 1991 the Indian govt set in motion an ambitious policy of economic liberalization, which is wide ranging in tis scope and appears irreversible. Earlier, during the last forty years of planned economic development direct and indirect involvement of the state was pervasive. The present reforms aim to encourage private initiation by scaling down the level of involvement of the state.

In a mixed economy the scale of economic space between the state and the market is determined essentially by the stage of development of the society.

Generally speaking, Lina less developed economy with inadequate infrastructure and poorly developed economic institutions, the state seems to perform better. This has been the experience of socialist societies. At lower levels of economic development, the state seems to carry on the tasks of mobilizing resources both human and material, building up of infrastructure and creating economic institutions with relative ease. Consequently the pace of economic growth happen to be faster and degree of economic disparity lower.

With the philosophy, India initiated the MIXED economy model of growth. Under this system the task of economic and social transformation fell primarily on the state. The involvement of the state in economic matters was both direct as well as indirect (IE way of incentive and controls)for instance, the task of developing the agricultural sector was left entirely on the farmers. The state only helped them by providing. It infrastructural support such as irrigation,power and concessional credit. The government also played a pioneering role in bringing in new technology to increase farm productivity. Besides, the government attempted some institutional changes in the countryside such a tenancy-reforms and ceiling on landholding.

In the sphere of industrial development, however, the role of the state was direct and extensive. The state set up the PUBLIC sector fully owned and controlled by itself, to develop industries of strategic importance such as basic and capital goods industries. Nuclear power and armaments. Simultaneously, the state devised an extensive network of indirect control mechanism for the private sector in the form of license-permits , quotas, differential taxation, subsidies,price and industrial location policies.

The strategy of economic development in the last four decades has its achievements and failures. On the positive side, one may enumerate such gains as a satisfactory growth of the agricultural sector, building up a of a solid infrastructural base of irrigation,power, transport, financial and social services, development of a well diversified structure of industries and creation of a pool of technical and scientific manpower that easily ranks among the top few countries in the world. A democratic polity and the system of transfer of resources from the center to the states have prevented so far the emergence of gross inequalities of income and wealth among social groups as well as between different regions.

On the negative side,the greatest drawback of the system has been an extensive and irrational state control on economic activity. Not only has it acted as an impediment to faster rate of growth of GNP, it has also prevented competition among domestic producers which in turn has made India a high cost economy. Inefficiency and high cost of production made Indian exports non-competitive in the world market. As a result, India could never succeed in earning enough foreign exchange through its exports. Thus,the roots of the persistent shortage of foreign exchange which acted as a constraint to growth could be traced to the faulty strategy of trade and industrialization.

The policy of economic liberalization initiated in the early years of the 1990s aimed at removing these impediment to growth. The basic idea was to change the nature of government control over the economy to promote competition and efficiency. This is to be achieved by bringing in a new regulatory mechanism that is transparent and shuns unnecessary bureaucratic interferences in the economic management of the country. The role of the state has to be changed from the regulator to the facilitator.

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Comparative Study of the Emotional Intelligence and Ability of Adjustment of Athlete and Non-Athletes of Residential and Non-Residential Schools- A Pilot Study

Mr. Hem Prasad Nath: Ph.D. Scholar
Dr. Jaykishan Santoshi: Supervisor

Abstract:

This research problem namely "Comparative Study of the Emotional Intelligence and Ability of Adjustment of Athlete and Non-Athletes of Residential and Non-Residential Schools" is being administer by the scholar for his Ph.D. work from RTM Nagpur University. Just to make his work more authentic and clearer he has done a pilot study on 90 subjects, 45 students each from residential and non-residential category selected by purposive sampling process from the Nagpur region, keeping the hypothesis that there might be significant difference of emotional intelligence and ability of adjustment between the residential and non-residential school's students. Emotional intelligence was tested with the help of opinionnaire method by using Anukool Hyde's five (5) point Emotional Intelligence Scale (Strongly Agree, Agree, Un-certain, Disagree, Strongly Disagree) with a reliability of 0.88 and validity of 0.93. The emotional intelligence scale is being divided in ten (10) factors viz. Self Awareness, Empathy, Self Motivation, Emotional Stability, Managing Relations, Integrity, Self Development, Value Orientation, Commitment and Altruistic Behaviour. Scoring was done manually. Each item or statement scored 5 for strongly agree, 4 for agree, 3 for neutral, 2 for disagree and 1 for strongly disagree. Ability of adjustment was measured by standard questionnaire of Dr. Penni Jain. The questionnaire is consisting of five adjustment categories viz. Family adjustment (reliability 0.91), Social adjustment (reliability 0.89), Educational adjustment (reliability 0.84), Financial adjustment (reliability 0.84), Emotional adjustment (reliability 0.82). The validity of the questionnaire is 0.82 for the school students. All questions were evaluated with '*Yes*' and '*No*' response systems. A simple scoring system was followed as mentioned in the questionnaire instructions. No point was given to the '*No*' response. Only *Yes* responses were counted and final scoring was done. All the raw scores were compiled and analyzed statically in the light of ***'t' test*** technique where it was found that there was significant differences between the residential and non-residential school students in the emotional intelligence parameters viz. self awareness, self motivation, self development, value orientation and commitment and overall scores of the emotional intelligence parameters. No significant difference was found in case of the EI parameters viz. empathy, emotional stability, managing relations, integrity, and altruistic behaviour between both the groups. In case of the ability of adjustment amongst the residential and non-residential groups significant difference was found in case of family, social and educational adjustment level. No significant difference was seen in case of financial and emotional adjustment level. The overall scores of all the parameters of ability of adjustment show a significant difference in between both the groups.

Key Words: Emotional Intelligence, Ability of adjustment, Residential school, Non-residential school, Athlete.

Introduction

Body and mind are always coincided. The imbalance of bodily activities seems to be hampered in the child's/people mental affairs. Emotions, anger, intelligence, sentiments, the moment of joy and sadness etc. are all different aspects of mind. The moment of teary eyes could easily pass unnoted. But the empathic understanding that someone's watering eyes means he/she is sad despite his/her words to the contrary is an act of comprehending just as surely as is distilling meaning from words on a printed page. One is an act of the emotional mind, the other of the rational mind. In a very real sense we have two minds,

"***One that Thinks and one that Feels***"

Our mental lives construct and interact by these two fundamentally different ways of knowing. We are under the action of two minds i.e. rational and emotional. Rational one which is more conscious, prominent in awareness, thoughtful, able to ponder and reflect. Another i.e. the emotional one which is impulsive and powerful and it sometimes illogical. Ordinarily there is a balance between emotional mind and rational minds, with emotion feeding into and sometimes vetoing the inputs of the emotions. Still the emotional and rational minds are semi-independent faculties, each as we shall see, reflecting the operation of distinct, but interconnected circuitry in the brain. The most distant roots of emotional intelligence can be traced to Darwin's early work on the importance of emotional expression for survival and second adaptation. Emotional intelligence involves the ability to perceive accurately, appraise, and express emotion; the ability to access and/or generate feelings when they facilitate thought; the ability to understand emotion and emotional knowledge; and the ability to regulate emotions to promote emotional and intellectual growth. Emotional Intelligence in the Schools in the earlier programs focused primarily on social problem-solving skills or conflict resolution strategies. Students transiting in different residential school and non residential school are faced with a lot of challenges as entering in the school is an adjustment and growth process that takes a lot of efforts and above all requires hard work. These challenges are academic as well as interpersonal. Academically, as young adolescents make the transition into high school many experience a decline in grades and attendance. It has been established in research literature that no matter at what age transition is made into secondary school, drop in academic achievement still results (Suffolk Education Department, 1997). Transition to a new school apart from including academic adjustment also embraces social adjustment as well. Emotional intelligence has of recent been suggested as a critical factor in adjustment to life in general and to work and work performance in particular. It is believed to encompass social and cognitive functions related to the expression of emotion. Emotionally intelligent person have been described as well adjusted, warm, genuine, persistent and optimistic.

Table No. I

Critical Difference Table of EMOTIONAL INTELLIGENCE

S.N.	***Factors***	***Residential***		***Non-Residential***		***SE***	***MD***	***df***	***Calculated t***	***Tabulated t***
		Mean	***SD***	***Mean***	***SD***					
1	***Self Awareness***	16.2	2.47	15.07	2.38	0.5	1.13	**88**	2.22*	***1.98***

2	***Empathy***	18.38	3.43	17.84	2.44	0.6	0.53		0.85@	
3	***Self Motivation***	22.22	3.24	20.71	2.47	0.6	1.51		2.49*	
4	***Emotional Stability***	15	2.84	14.76	2.44	0.6	0.24		0.44@	
5	***Managing Relations***	15	2.4	15.16	2.11	0.5	0.15		0.33@	
6	***Integrity***	11.38	2.31	11	2.09	0.5	0.38		0.81@	
7	***Self Development***	8.82	1.31	8.07	1.39	0.3	0.76		2.67*	
8	***Value Orientation***	7.96	1.62	7.18	1.54	0.3	0.78		2.33*	
9	***Commitment***	8.2	1.52	7.44	1.47	0.3	0.76		2.39*	
10	***Altruistic Behaviour***	7.38	1.69	7.64	1.23	0.3	0.27		0.85@	
11	***Overall***	130.51	10.59	124.87	9.13	2.1	5.64		2.71*	

Table No - I revealed significant differences between the residential and non-residential school students in the emotional intelligence parameters viz. self awareness, self motivation, self development, value orientation and commitment. Even overall scores of the emotional intelligence parameters also shows together a significant difference in both the groups' students. There was no significant difference in case of the EI parameters viz. empathy, emotional stability, managing relations, integrity, and altruistic behaviour between both the groups.

Graph: I

Graph showing the mean difference of EI components of Residential and Non-residential Students

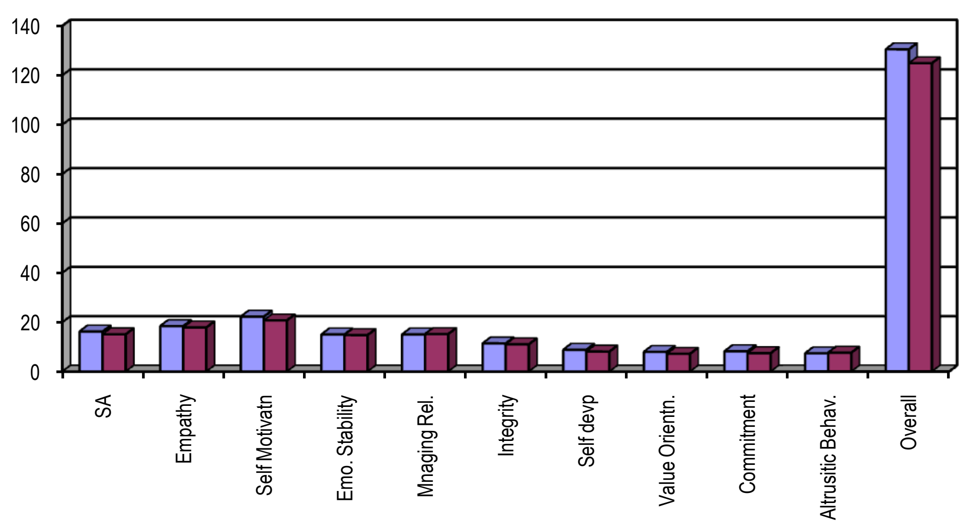
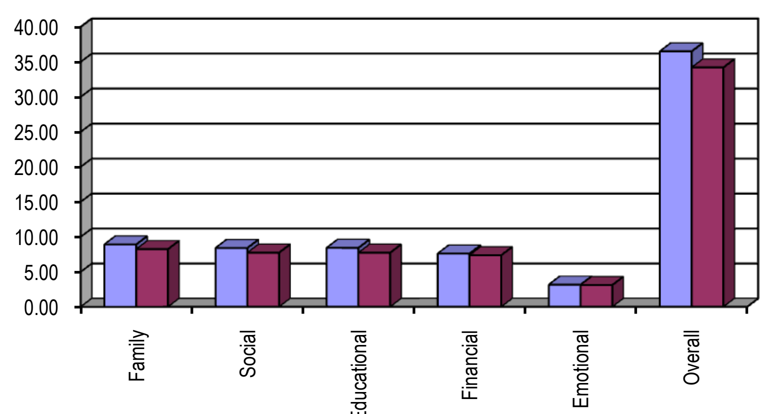


Table No. II
Critical Difference Table of ABILITY OF ADJUSTMENT

Sr. No.	*Factors*	*Residential*		*Non-Residential*		*MD*	*df*	*SE*	*Calculated t*	*Tabulated t*
		Mean	*SD*	*Mean*	*SD*					
1	**Family**	8.91	1.04	8.24	1.09	0.67	**88**	0.23	***2.97****	***1.98***
2	**Social**	8.4	1.56	7.73	1.43	0.67		0.32	***2.11****	
3	**Educational**	8.42	1.53	7.73	1.40	0.69		0.31	***2.23****	
4	**Financial**	7.6	1.66	7.37	1.51	0.22		0.33	***0.66***@	
5	**Emotional**	3.16	2.19	3.11	1.22	0.04		0.37	***0.12***@	
6	***Overall***	36.5	3.99	34.2	3.72	2.29		0.81	***2.81****	

From the table no – II it has been seen that the ability of adjustment amongst the residential and non-residential groups students are significantly different in case of family, social and educational adjustment level. No significant difference has been seen in case of financial and emotional adjustment level. The overall scores of all the parameters of ability of adjustment show a significant difference in between both the groups.

Graph: II
Graph showing the mean difference of Adjustment components of Residential and Non-Residential Students



SUMMARY & CONCLUSION:

Within the limitation identified and on the basis of the result of the study it has been seen that the students of residential schools are seems to be emotionally more sound and their ability of adjustment at different situations and their capacity to respond towards those situations are well acquainted. This improvement at residential setup can be attributed to the programmes of residential schools where a child has to face and perform everything by his/her own. A sense of responsibility and accountability towards one's own things comes automatically to a child who led him/her to a productive thinker and develops the values in him/her toward the surrounding and happenings. Like this a child emotionally more aware and responsive and become well adjusted to any situation. The same time it's not like that in the non-residential schools it's not seen but comparatively in residential schools it's more sound and effective.

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A Study on Knowledge of Balanced Diet among Physical Education Students

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Introduction:

Health is man's greatest wealth; he who has health must cherish it with care, lest he should lose it. To this end he must have adequate knowledge of how to live healthy. Health is a state of physical mental, emotional, and social well-being. Good health enables people to enjoy life and to have the opportunity to achieve the goals. They have set for themselves. The real purpose of health is to develop and maintain vigour and vitality to acquire interests and habits in ways of living that are wholesome, and to meet the demands put upon the individual efficiently, with energy and satisfaction.

Health is that quality of life that enables an individual to live most and serve best. Health can be achieved, maintained and improved by supplying the basic physical, mental, emotional and social needs in proper proportion. In fact health is the key to education, success, good citizenship and a happy life. Nowadays health and its maintenance is being considered as a major social investment and it is being felt that health involves individual, state and international responsibility.

The human body may be likened to a combustion engine. It carries out work for which it requires energy. The body has solved the problem of energy group of substance: proteins, fats and carbohydrates. These all substances are suppled to the body in the form of food. A certain amount of these substances is also stored in the body and is thus always available for combustion.

What is food? Food is quite simply fuel, just as an automobile uses combustion for energy, human utilizes food to keep their engines going and just as impure fuel and oil adversely affect the running of an engine, bad eating habits will make human (particularly growing human) unhealthy.

There is no specific diet or food that must be eaten to support an athlete's performance. Indeed many different diets can be excellent for athletes. The most important step to eating a balance diet is to educate yourself with your body needs and read the nutritional level and ingredient of all the food that you eat. A well balance diet is one of the basic necessities of our life.

The balance diet is the intake of appropriate types and adequate amounts of foods and drinks to supply nutrition and energy for the maintenance of body cells, tissues and organs and to support normal growth and development. A balance diet is that contains the proper amount of each nutrient.

Components of Balance Diet

I. Carbohydrates

Carbohydrates are the main source of energy in all activities. They provide quick energy to the body and are not stored in the body for long.

<u>Types of Carbohydrates:</u>

Carbohydrates are one of the main energy booster nutrients that human body requires in order to keep going. Carbohydrates can be broadly classified into three broad categories.

1] Sugar or simple carbohydrates 2] Starch or complex carbohydrates 3] Fiber

II. Proteins

Proteins are the basic structure of living cells. These are complex organic compounds. The basic structure of proteins is a chain of amino acids that contain carbon, oxygen, hydrogen and nitrogen. The presence of nitrogen differentiates protein from carbohydrate and fat.

Proteins are essential in everybody's diet. They are known as building blocks of life. Proteins are complex substances found in many foods and are made up of thousands of small units called amino acids.

Kinds of Proteins

1] Complete Protein 2] Incomplete Protein

III. Fats

Like carbohydrates fats also contain carbon hydrogen and oxygen. They are the most concentrated source of energy in foods.

Types of Fats

1] Saturated Fats 2] Unsaturated Fats
3] Cholesterol 4] Trans Fat

IV. Vitamins

Vitamins are compounds of carbon that are absolutely essential for the normal working of the body. They are required in very small quantities. However, if our diet is lacking in any vitamin, we suffer from certain disease called deficiency diseases. There are 13 vitamins needed by the body. The important ones are vitamins A, C, D, E, K and B.

Types of Vitamins

1] Water-soluble vitamins 2] Fat-soluble vitamins

V. Minerals

Minerals contain elements needed by our body in small quantities. But these are essential for proper growth and functioning of the body. Their deficiency in our diet causes deficiency by different foods. Some of the important minerals are iron, calcium, phosphorus, potassium, sodium, iodine, fluoride, copper, zinc and chloride.

Types of Minerals

1] Macro Minerals 2] Micro / Trace Minerals

VI. Water

Water is a nutrient that makes up almost 70% of our body weight. Most of this water is in our cells. Some is between the cells and some in blood. Wife processes cannot occur without water.

Delimitations

The study was delimited to 60 M.P.Ed. Students of Shri Nashikrao Tirpude College of Physical Education. The study was delimited to the balance diet.

Methodology

The chapter deals with the description of the procedure for the selection of subjects, reliability and validity of tools, procedure for administering the test and the method employed for statistical treatment of data. Following procedure was adopted for the study.

Selection of the Subject

This study was carried out on 60 students of Shri Nashikrao Tirpude College of physical education which is affiliated to Rashtrasant Tukadoji Maharaj Nagpur University.

Following was the criterion measure for the study.

1] Knowledge of balance diet

For this purpose a questionnaire was formulated by the research scholar with the help of guide and experts in the field. Consisting of the above mentioned items in order to collect relevant information from students regarding their knowledge towards balance diet.

Statistical Analysis of Data

The statistical analysis of the data collected on 60 subjects of M.P.Ed. from Shri. Nashikrao Tirpude College of physical education is presented in this chapter.

Table No.1

Showing the Level of Knowledge towards Balance Diet Status of Students

Total Students	Low Level	Moderate Level	High Level
60	28.33%	63.33%	8.33%

According to table no. 1 out of 60 students 28.33% had low level, 63.33% had moderate level and 8.33% had high level knowledge towards balance diet.

Looking at the results above, it may be interprets that the students of M.P.Ed. have an average level of knowledge towards balance diet status. This may be so because students of M.P.Ed. have to keep themselves physically fit and most of them are sports persons, therefore they are more conscious about balance diet status.

Table NO. 2

Showing the Comparison of Knowledge level of Balance Diet Status Between M.P.Ed. 1st and M.P.Ed. 2nd

	Mean (M)	Standard Deviation (S.D.)	t
M.P.Ed. 1st	10.53	2.66	3.61
M.P.Ed. 2nd	13.8	4.19	

Level of significance .05

According to table no.2 the mean score of M.P.Ed. 1st and M.P.Ed. 2nd were 10.53 and 13.8 respectively. Standard deviations were found to be 2.66 forM.P.Ed. 1st and 4.19 for M.P.Ed. 2nd.

The ‘t’ ratio was 3.61 which is statistically significant at .05 level of significant. Thus, this shows that M.P.Ed. 2nd year students has more knowledge towards balance diet status than M.P.E.d. 1st students.

The resons for obtaining the above results may be because most of the M.P.Ed. 2nd year students are more aged than 1st year students and there are more sports person at collegiate level in M.P.Ed. 2nd. Therefore M.P.Ed. 2nd year students are more experienced and has more knowledge.

Table No.3

Showing the Comparison of Knowledge level of Balance Diet Status Between M.P.Ed. Male Students and M.P.Ed. Female Students

	Mean	Standard Deviation (S.D.)	t
M.P.Ed. Male	11.98	3.56	0.67
M.P.Ed. Female	15.1	4.99	

No significance

According to table no.3 the mean score of M.P.Ed.male and M.P.Ed. female were 11.98 and 13.1 respectively. Standard deviations were found to be 3.56 for M.P.Ed. male and 4.99 for M.P.Ed.female.

The ratio was .67 which is statistically not significant at .05 level of significance. Thus, this shows that there is no significant difference between male and female M.P.Ed. student's knowledge towards balance diet status.

The following may be the reasons for the above obtained results.

Male and female nowadays are equally conscious about their health and balance diet.

Here both male and female students are following the same course and almost all are sports persons.

Conclusions:

In view of the results obtained the following conclusions can be made:-

1] Most of the student had a moderate level of knowledge towards balance diet status.

2]Students of M.P.Ed. 2nd have more knowledge of balance diet and nutritional status than M.P.Ed. 1st.

3] Male and female students have almost same level of knowledge towards balance diet status.

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The Theme of Alienation in Nissim Ezekiel's Poetry: Critical Evaluation

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Introduction:

Nissim Ezekiel is a very Indian poet writing in English. His commitment to India, and especially to Mumbai, which is his chosen home, is total as is shown by, 'Background Casually' and a host of other autobiographical poems. He is entirely Indian in his sensibility. He has not only tried to describe Indian culture but he has also made good use of 'Babu Angrezi' or Indian English. He employed different themes in his poems; however, the present research article critically examines the use of alienation theme in his poetry.

Nissim Ezekiel, one of the most outstanding post Independence Indian English writers of verse, is born of a Jewish family which has migrated to India generations ago. Ezekiel is one of those few men of letters who have become legends in their life time by virtue of their creative and critical potentialities as manifested in their writings. He is a man of varied tastes and interests and preoccupations. A dramatist of known credentials, a literary critic of encyclopedic range and an acknowledged academician in his own rights, Ezekiel will be remembered primarily as a poet. With the publication of his, "Collected Poems" (1989), the poet in Ezekiel seems to have reaped a rich harvest and it is appropriate that his expanding poetic sensibility should now be evaluated in its totality to place him in the galaxy of modern Indian poets. Besides teaching poetry and prosody at the University of Mumbai, Ezekiel also edited a number of journals, wrote reviews and has also a large body of literary and art criticism to his credit. He is the recipient of the Sahitya Academy Award in Literature and Padmashri for Criticism. He struggled hard in acclimatizing with the highly Westernized atmosphere of Cosmopolitan Mumbai. His ancestral culture alienated him in this Cosmopolitan city where he felt deeply of being minority.

Use of Alienation Theme in His Poetry: In an interview, Ezekiel is reported to have said that a feeling of alienation from one's environment may be undesirable, from the moral and social points of view. His autobiographical poem, "Background Casually" gives an emphatic expression to his social and cultural alienation from the country to which he does not really belong but which has adopted as his own. In that poem he tells that he had gone to a Roman Catholic School where he found himself;

A muggling Jew among the wolves,
They told me I had killed the Christ.

(Background Casually)

Ezekiel also tells that a Muslim sportsman had boxed his ears, and that as a consequence, he had grown up in terror of strong bodied fellows. The Hindu, he says, had been tormenting him in their way, and one day he had felt compelled to produce a knife to threaten the boys who were presenting him. This sense of alienation beginning at school has clung to Ezekiel throughout his life despite his best efforts to come to terms with this country and its people.

M. K. Naik, one of the well-known critics, remarks that, Ezekiel naturally can not have the kind of identity with the traditional Indian ethos which the poets actually belonging to India naturally have. At the same time, strange as it may seem, Ezekiel has been feeling alienated from his own Jewish ethos too, and this alienation also began early in his life. The transition in his career gave rise to a feeling of frustration, and he therefore wrote, 'I knew I had failed in everything.' After his return to India, he tried his hand in journalism, publishing and advertising including even a factory manager before he settled down to teaching. This restlessness was perhaps only an external manifestation of the emotional turmoil within, caused by a strong and persistent feeling of alienation of different kinds.

In a number of poems Ezekiel tries to define the nature of his own commitment, his own quest for the ideals dear to him. He desires to achieve complete identity with self, family, society and God, but tells us in one of his 'Hymns in Darkness' the fixed star of his seeking eludes him for, 'It multiplies like a candle in the eyes of a drunkard.' But in, 'Tribute to the Upanishads' and 'Happiness' the poet realizes that one who gets nearer to his true self, also gets nearer his fellowmen. As Satyanarain Singh puts it, 'it is in one's awareness of being and in the realization of the primal power of self that the multiplicity of lights gets fused into a steadfast radiation and the apparent diversities and contradictions are resolved into harmony.' Ezekiel aspires for commitment to this ideal, setting the way for the pilgrim's progress. However, his growing philosophic-religious concerns, his meditative self-explorations have tended to cut him off from the pressures and tensions of immediate experience which are the real source of strength and vitality, hence the feeling of inadequacy of his later poetry.

In the poems, already named, he has made his commitment to continue living in this country and to adopt himself to the conditions of life which prevail in Mumbai city even though he strongly disapproves of those conditions. The poet had experienced that life himself and so his rendering of it is characterized by authenticity and immediacy of appeal. Such a city has a harmful influence on the poet's perception. He also tells us that, in London, he lived for two years, a hard and cheerless life, without participating actively in the life that went around him. In London, 'Philosophy, Poverty and Poetry' were his three companions, who shared his 'basement rooms.' He depicts the life of Mumbai with its ugliness and frustration realistically and intimately in the poems like, 'Urban', 'A Morning Walk', 'Case Study', and 'Love Sonnet.' Moreover it is in, 'The Unfinished Man' that Ezekiel's urban self could define unambiguously his tension, resulting from his striving to exist to search for truth and to realize identity with the self and the community, which subsequently brought a great deal of insight about his own inward nature and the insufficiency and frailty of the fallen city. Such a realization has stood the poetic self in good stead in the recovery of his poetic vision, the poetic logos which the proper perception of the object world and the primal is capable of making a forward thrust to the world of unity, and it is in this world of unity alone offered by poetry or art that the self of the poet alienated from the core of the Indian ethos due to his Bene-Israeli origin and from the mass culture of the tyrant city, can seek a certain sense of belonging.

The alienation theme is thus central to Nissim Ezekiel's work and colors his entire poetic universe. His sense of alienation has been a motivating force behind much of his poetry, and led his writing realistic poems. His verse generally maintains studied neutrality which suits the stance of an alienated observer. It is true that there is a correlation between the work of a poet and his experience of life. In Ezekiel the empirical self gradually dissolves as he grows and develops as a poet and his implied personality unites all his poems into an organic whole. His alienation from Indian literary tradition creates no serious problems for him, as he has been able to identify with modern India. The Indian poet in English is confronted with a sense of alienation which is inherent in the linguistic and literary situation itself. It is the sense of rootlessness which paradoxically enough re-enforces the need for roots. For Ezekiel, who is a born urbanite, this alienation is an intellectual experience, relating to an objective perception of life of the masses in the rural hinterland and the life in the city. What Mr. Raghavendra Rao calls, ‘a non-alienated alienation characterized by a rooted rootlessness.’ The more he tries to synthesize his sense of alienation and his poetic self, the greater is the need he feels to define preciously his own incompleteness.

Ezekiel has reacted in various ways in various poems to his experience of alienation. One way has been his assumption of an attitude of superiority and snobbery towards the Indian conditions of life. The Very Indian Poems in English are outstanding examples of this attitude. The characters, who speak in these and similar poems, are an Indian Patriot, A Retired Professor and the office bearer of a college teacher’s association in the poems like The Patriot, The Professor and Good Bye Party For Miss Pushpa T. S. respectively. Superficially viewed, these poems may appear to be casual, ironic exercises exploiting the obvious humor arising from the common misuse of words and phrases, tense and preposition, syntax and idioms, by Indians in their use of the English language. It is not only Ezekiel’s mockery of the misuse of the English language by the average Indian which shows Ezekiel’s alienation from the society and the environment in which he has spent most of his life in Mumbai. His alienation appears also in the way he has depicted the conditions of life in this country. There are the smart fellows who fleece the superstitious villagers in the poem, ‘Rural Suite’ there the Guru who totally lacks all the virtues of a saint in the poem of the same name in which Ezekiel asks;

If saints are like this;
What hope is there then for us?

Then there are the students whose ideas of social service are limited to getting themselves photographed while distributing biscuits among the flood affected villagers in the poem, ‘The Truth about the Floods.’ There is a Muslim girl who is more interested in the pictures in a certain kind of books than in her English lessons in the poem, ‘How The English Lessons Ended.’ There is the prostitute in the poem, ‘On Belasis Road’ on whom the poet’s final comment is;

I can not even say I care or do not care,
Perhaps it is a kind of despair.

There are the flirtatious Indian husbands and their shy wives at an international party in the poem, ‘In India.’ There is intellectual Indian girl whose great expectations are suddenly frustrated when she finds her relationship with her English boss finally reduced to the basic level of the man-woman connection in the same poem, In India. There is a foreign visitor who does not know that, 'beggars in India smile only at white foreigners' in the poem entitled, 'Poverty Poem.' In all these poems, Ezekiel's mockery clearly implies his dislike of behavior and the habits of the Indian people and his alienation from them. His alienation even from his own Jewish community appears clearly in the poem, 'Jewish Wedding in Bombay' in which Ezekiel views ironically the emptiness of the Jewish rituals and the hypocrisy of orthodoxy and in which he also emphasizes the disillusionment which marriage and the sexual relationship bring. At the same time we can not ignore Ezekiel's genuine attempts in his poems to reconcile himself to the society around him and to the conditions of life in which he has lived in a poem entitled, 'Island', he writes;

'I can not leave the island,
I was born here and belong.'

His efforts at reconciliation have been expressed clearly in the poem, 'Background Casually', in which he has described his commitment to stay on in this country even if some foreigners might regard it as a backward country.

Occasionally Ezekiel has been able to create some really great poetry out of his experience of alienation. Night of the Scorpion is an excellent example of this. Here while presenting the Hindu-Buddhist approach to the mysteries of evil and suffering and showing it in sharp contrast with the diametrically opposed responses such as the scientific attitude on the one hand, and the maternal instinct on the other, the poet does not try to maintain a neutrality of tone. We do find here Ezekiel trying sincerely to understand the responses which he describes, making it clear at the same time that he can not share them. It is the alienation impulse, balanced by an understanding of the situation that creates the poetry in Night of the Scorpion.

The recent alienation that Ezekiel faces is the religious alienation which has become a regular feature of his recent poetry. The religious statements of the pre-dominantly non-religious self of Ezekiel hint at this type of alienation. His religious alienation is constituted by his belonging to the Jewish descent in Hindu culture. if the strongly felt sense of creative discontinuity has been a source of energy in the poems like, 'Background Casually', 'Island', 'In India', Enterprise', Central' etc. The same sense of discontinuity crushes the poetic self now compelling him to seek refuge in the hurriedly contrived profundities. But the religious alienation rather exposes the self of the poet to such an extent that Ezekiel, in the latest phase of his poetry stands sacred of things, harassed by uncertainties, overpowered by incomprehensible immensities and penned in to terrifying loneliness. His, Background Casually is an attempt on his own biography where we have a good peep into the background of Ezekiel's alienated consciousness. Throughout this poem close links of the poetic self's image as a Jew in an overwhelmingly non-Jewish environment. He was an alien among his class fellows who were Christian, Muslim or Hindu, to him the Hindu element is the most menacing, he says;

'I grew in terror of the strong,
But under nourished Hindu lads,
Their prepositions always wrong.'

Ezekiel's Jewish consciousness is not groomed enough to feel at home in Jewish atmosphere as evident in a poem, 'Jewish Wedding in Bombay.' Though clothed in the usual irony the poem surfaces the image of the poetic self which is alienated from his own minority religion ethos. But his, 'Island' is an attempt for a sharp departure from this sense of alienation due to his spiritual past which displaces him from his environ

Many critics of Ezekiel find in his poetry a personal quest for identity, commitment and harmony in life. It would, therefore, not be wrong if his poetry is viewed as his personal pursuit of self discovery, as his experiment seeking to dive deep into his own psyche. In this process Ezekiel concerns himself with the way art should relate itself to life's problems. Linda Hess, one of the critics, describes Ezekiel as, 'an endless explorer of the mind, the devious delving and twisting of the ego and the ceaseless attempt of man and poet to define himself to find through all the myth and maze, a way to honesty and love.'

In his conclusion, M. K. Naik, a well-known critic, remarks that Ezekiel has not succeeded fully in transforming his feelings of alienation into any major poetic utterance; except occasionally as in 'Night in the Scorpion' even though he has offered us many interesting variations on the theme of alienation. On the whole, however, one can not exclude the alienation theme from the body of Ezekiel's poetry. Alienation, in fact, becomes the strength of Ezekiel's poetry providing it with a theme, diction and technique. It is with this theme as central to his poetry, that Ezekiel is essentially a poet of the spirit, begins and continues his endless quest for identity, carrying in its way an eternal discourse with realities around him.

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Age Group Wise Comparative Study of Cardiovascular Endurance of School Going Boys

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Abstract

The purpose of the study was to find out the difference of cardiovascular endurance between age groups 11, 12, 13and 14 year school going Boys. The investigator applied survey research designs for this study. With the help of random sampling technique researcher selected 8000 school going boys ages 11years to 14 years (5th to 8th std.) from about 31 schools of all 11 Talukas in Ahmednager district, Maharashtra. Each age group consisted of 2000 students. Their age Ranged between 11 to 14 years. For the collection of data, all students of each age group of performed Cooper's 9 minute run or walk test which is easier to measure Cardiovascular Endurance, therefore, it was included in this study. In statistical procedures, Scheffe's Post Hoc Test and ANOVA employed for age-wise comparison of performance in age groups 11, 12, 13 and 14 years. On the basis of findings of the study, age groups 11, 12, 13and 14 year Boys show significantly different.

Key Words: Cardiovascular endurance, age groups 11, 12, 13and 14 year boys,

Introduction:

Fit citizens are the best assets of Nation. "Physical education and Sports" aims to ensure the whole hearted participation of a child as a total inseparable unit of the body, mind and spirit so that the activities may prove to be real life experience to educate physically, mentally and morally and to be a good citizen. There are several factors, which effect the physical fitness such as family background, school, available facility, interest, health, diet, economic condition of the student, environment etc. There is a need to undertake systematic research on school health initiatives. This research attempts to study the comparison between age groups of school going boys and by testing Health Related Physical Fitness components.

Sample

Out of 879 secondary schools, 31 secondary schools all 11, 12, 13 and 14 years boys were the sample of this study. The investigator selected 8000 school going boys ages 11years to 14 years (5th to 8th std.) from about 31 schools of all 11 Talukas in Ahmednager district, state Maharashtra. Each age group consisted of 2000 students.

Objective:

To compare the Cardiovascular Endurance between the age groups 11, 12, 13 and 14 year school going Boys

Hypotheses:

There is no significant difference in Cardiovascular Endurance of each age group between 11 to 14 years from school in Ahmednagar district.

Methodology

For this study the researcher tried to identify the comparison between age groups 11, 12, 13 and 14 year school going boys by testing physical fitness variable i.e. Cardiovascular Endurance with the help of statistical analysis

The present research is a normative survey study that goes through a method of survey research under descriptive one. For the selection of sample simple random sampling technique was used. The data was collected taking in account Aided schools and Non-aided schools of Ahmednagar District. The investigator hence proposed to randomly select 4000 students from each category i.e. Aided and Non-aided high schools from the age group 11 to 14 years from 11 Talukas.

For the collection of data researcher was used standardized tool for research. The test item was conducted as the standard physical battery and the procedures described in the AAHPERED health related physical fitness test. Cooper's 9 minutes run-walk test was administered to assess cardiovascular endurance.

Statistical Analysis: In statistical procedures, Scheffe's Post Hoc Test and ANOVA employed for age-wise comparison of performance in age groups 11, 12, 13 and 14 years. Statistical Package for social Sciences (SPSS) MS windows was used for statistical analysis. Descriptive statistics was also applied.

Analysis of data:

For Age wise Comparison of Performance in Cardiovascular factor following procedures was considered:

- Inferential statistics analysis of Variance i.e. ANOVA
- Pair wise Comparisons of Each Age Group i.e. Scheffe's Post Hoc Test
- Descriptive statistics of variables

Table 1

A Test of Significant Difference between the Means of Cardio vascular Endurance (9 min Run or Walk Test)

Source	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	351614825	3	117204942	1508.86	0
Within Groups	616606579	7938	77677.825		
Total	968221404	7941			

Table 2

Pair wise Comparisons of Each Age Group in 9 min run or walks of the boys

Age(I) Group	Age (J) Group	Mean Difference (I-J)	Std. Error	Sig.
11 Years	12 Years	-144.52(*)	8.86	0
	13 Years	-269.20(*)	8.86	0
	14 Years	-571.94(*)	8.87	0
12 Years	11 Years	144.52(*)	8.86	0
	13 Years	-124.67(*)	8.82	0
	14 Years	-427.42(*)	8.82	0
13 Years	11 Years	269.20(*)	8.86	0
	12 Years	124.67(*)	8.82	0

	14 Years	-302.74(*)	8.83	0
14 Years	11 Years	571.94(*)	8.87	0
	12 Years	427.42(*)	8.82	0
	13 Years	302.74(*)	8.83	0

* mean difference is significant at the 0.05 level.

Table 3
Descriptive Statistics of Variable 9 minute run or walk (N= 8000)

Age Groups	N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
11 Years	1959	1326.6	213.99	4.83	885	1895
12 Years	1999	1471.1	236.15	5.28	895	1993
13 Years	1994	1595.8	271.03	6.06	980	2495
14 Years	1990	1898.6	367.83	8.24	1010	2933
Total	7942	1573.9	349.18	3.91	885	2933

Findings:

- From Table 1, F value for age wise comparison is 1508.86 which is statistically significant at 0.05.
- Table 2 indicates the result of Cardiovascular Endurance (9 minute run or Walk) for 11 years, 12 years, 13 years and 14 years School going boys. The mean score of Cardiovascular Endurance of the subjects of age 11 years, 12 years, 13 years and 14 years are significantly different at the 0.05 level. So the null hypothesis is rejected.
- Table 3 indicates that the mean performance of Cardiovascular Endurance of 11 years school boys was lower than other age groups school boys i.e. 12years, 13 years and 14 years. It was highest in 14 year age group school boys.

Conclusion:

- It is interpreted that Age wise Comparison of Performance in Cardiovascular Endurance of the subjects' ages 11 years, 12 years, 13 years and 14 years are significantly different at the 0.05 level.
- Age group of 14 years boys had better Cardio vascular Endurance than other age groups school boys.

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Horticulture as a Major Trend in Agriculture: A Case Study of Sindhudurg District, Maharashtra

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Abstract

Particularly the south konkan has abundant resources such as mango, cashew, coconut, kokum, arcanut, jackfruit, avala, karvanda, jambool etc. Agriculture is the main foundation of rural life. India is developing country and agriculture is the backbone of Indian Economy. In rural life land is called Mother Earth. Agriculture development is the keystone of industrial and economical development. Most of the villages ranging from 15 to 60 years of the age are occupied in agriculture.

Horticulture is tremendous industry composed of numerous commercial enterprises. Lot of raw material can be produced from horticultural crops. It contributes to health happiness and prosperity of the mankind. Horticulture is the applied science. It is defined as an expensive art and science of study of garden plants. Horticulture is part of agriculture, which is concern with the garden crops. Thus the horticulture means cultivation of garden crops. India and Maharashtra, with its wide variability of location, climate, soil and other agro-climatic conditions has good potential for growing a wide range of horticulture crops, such as fruits, vegetables and plantation crops. The district economy has major share of income from processing and marketing of horticulture produce, which is also main source of income for about every house hold.

There will be choice for farmers and farmer produces wide variety of horticultural crops due to the government policy of 100 % grants since 1990 to the farmers. Development of agro based industries and horticulture crops to generate employment is a must to keep our economy on sound footings. Market surveys in European and other markets have revealed that there is good scope for export of grapes, mango, cashew to gulf and European markets. Development of cashew and mango plantations on hill slopes in konkan where even ragi or nachani can not be grown, have brought additional revenge to the growers.

Key words

agriculture, cropping pattern, classification of horticultural crops, district crops.

Introduction:

Horticulture is tremendous industry composed of numerous commercial enterprises. Lot of raw material can be produced from horticultural crops. It contributes to health happiness and prosperity of the mankind. Horticulture is the applied science. It is defined as an expensive art and science of study of garden plants. India is developing country and agriculture is the backbone of Indian economy. Agriculture development is the keystone of industrial and economical development.Sindhudurg is the part of south Konkan area of Maharashtra having picturesque stretch of land on the west coast of India endowed with the beautiful seashore picturesque mountains.

Horticulture is part of agriculture, which is concern with the garden crops. Thus the horticulture means cultivation of garden crops. India and Maharashtra, with its wide variability of location, climate, soil and other agro-climatic conditions has good potential for growing a wide range of horticulture crops, such as fruits, vegetables and plantation crops. The district economy has major share of income from processing and marketing of horticulture produce, which is also main source of income for about every house hold. Development of agro based industries and horticulture crops to generate employment is a must to keep our economy on sound footings. Market surveys in European and other markets have revealed that there is good scope for export of grapes, mango, cashew to gulf and European markets.

The availability of these export markets would help to increase area under these fruits. Fruits farming provides raw materials for various agro based industries. Development of cashew and mango plantations on hill slopes in konkan where even ragi or nachani can not be grown, have brought additional revenge to the growers. In the mid eighties Government identified horticulture crops as a means of diversification for making agriculture more profitable through efficient land use, optimum use of natural resources. The past efforts have been rewarding in terms of increased production and productivity and availability of horticulture produce.

Objectives:

1.To study in brief geographical setting of the Sindhudurg district as a basis for the growth of cashewnut cultivation

2. To study the classification of horticultural crops in the district

3.To analyse the district crops

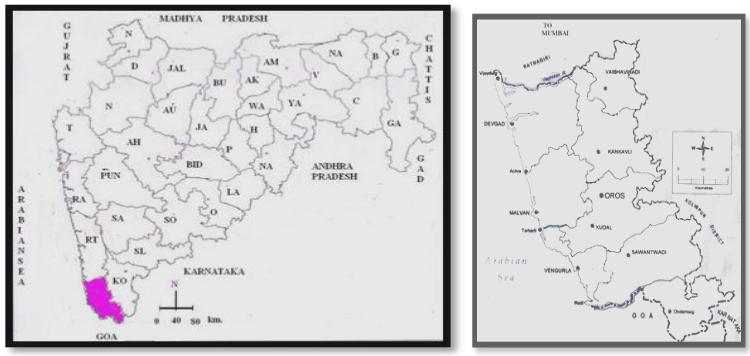
Methodology:

The study has been carried out to completed by acquiring data through secondary data source. Secondary data collected from related books, research articals, University library, reports of fruit processing industries. The data will be collected from the above mentioned source to understand cropping pattern, classification of horticultural crops and district crops.

Study area:

Sindhudurg district is lies from 15º37'N to 16º40'North Latitudes and 73º19'E to 74º18'East Longitudes. Sindhudurg district was earlier a part of the Ratnagiri district. For administrative convenience and industrial and agricultural development Ratnagiri district was divided into Ratnagiri and Sindhudurg with effect from 1st May,1981.The district is surrounded by the Arabian Sea on the west, the Belgaum District(Karnataka) and Goa on the South and the Ratnagiri District on the North and Sahyadri hill ranges to the East. Sindhudurg district is spread over an area of around 5,207 sq km. The area is largely rural populated with 91 % of rural population of the total population. The density of the population is very low i.e.167 persons/sq.km. The proportion of female per thousand males is 1079.The percentage of literacy of the district is 80.30 The population of the district is 8,68,825 as per census of 2001. The following map no.01shows, location of Sindhudurg district in Maharashtra.

Location of Sindhudurg District in Maharashtra



Map.01.

Importance of Agriculture:

Agriculture is the main foundation of rural life, most of the villages ranging from 15 to 60 years of the age are occupied in agriculture. In rural life land is called mother earth. The development of the civilization and culture of a particular place is measured according to the land productivity. Land provides him opportunity for life food and clothes. In rural life the first to be worshipped on occasions of marriage, festivals and celebration, is land. In this way rural life beings with land ends with land. Agriculture is the most important, occupation of the people in India. The agricultural sector contributes nearly one-half of the national income provides livelihood to about three-fourths of the population supplies the bulk of wage goods required by the non-agricultural sector and raw materials for a large section of industries. Figure no.01 depicts that diverse branches of agriculture.

Branches of Agriculture:

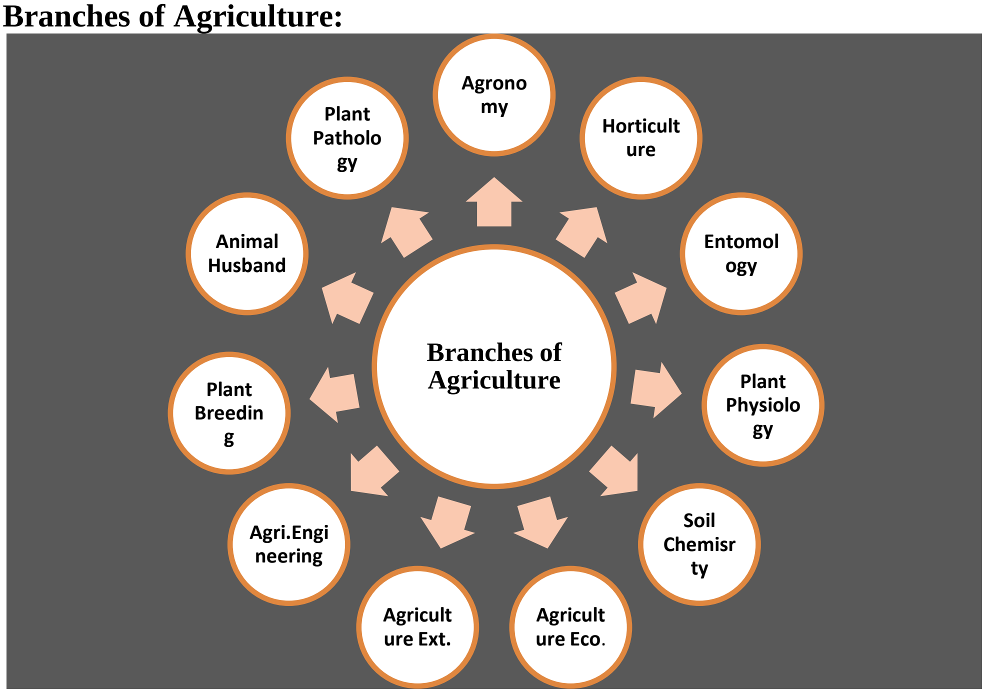


Figure no.01

Agriculture is the oldest and most important industry of the world. Leaving out China, there is no country in the world in which so many people depend on agriculture for their livelihood as in India. About 70 percent of the total Indian population is engaged in this industry. The two outstanding features of agricultural production Firstly developing countries are the wide variety of crops and the preponderance of food over non-food crops. In terms of population and geographical area, Maharashtra is the third largest state in India. The share of agriculture and allied activities in net State Domestic Product (SDP)for Maharashtra declined from around 38% in 1961/62 to 22.9% in 1992/93.The corresponding numbers for all India were 50.9% and 32.3% respectively. Thus, the contribution of agriculture to the net SDP has been less in Maharashtra as compared to the national average. It may, however, be noted that Maharashtra's economy is predominantly agrarian since around 61percent of the total workers are dependent on agriculture and allied activities for their livelihood in the early 1990s.

The soil, topography and climate in Maharashtra are not very favourable for some high valued crops and have led to relatively low yields of the important crops in the state as compared to that in India. The state has, however, several advantages for development of horticulture and vegetable crops. Banana, oranges, cashew nut and grapes are the important horticulture crops grown in the state. The 8th five year plan of Maharashtra gives lot of emphasis on agro-processing. The establishment of processing units will help to support prices of agricultural commodities. It also creates further employment opportunities in grading, transporting and processing. Broadly speaking in konkan region, itemsrequiring processing have been identified as kokam, late season mango, cashew nut and cashew apple.

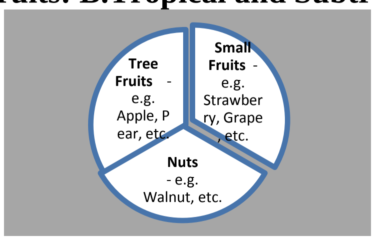
Concept of Horticulture:

Horticulture is tremendous industry composed of numerous commercial enterprises. Lot of raw material can be produced from horticultural crops. It contributes to health happiness and prosperity of the mankind. Horticulture is the applied science. It is defined as an expensive art and science of study of garden plants. The cultivation of flowers, fruit, or vegetables in small plots using intensive methods of farming. The most intensive form of horticulture is probably the cultivation of crops.

Classification of Horticulture Crops:

The intensively cultivated horticultural plants directly used by people for food, for medicinal purposes and for esthetic gratification. Horticulture crops have been classified into various groups depending on their growth habits, cultivation requirement, climate requirement and use is as follows. They are classified into the three broad divisions viz. fruits, vegetables and flowers. The figure no. 01 depicted horticulture crops based on use.

A.Temperate (Decidous) Fruits: B.Tropical and Subtropical (Evergreen) Fruits:-



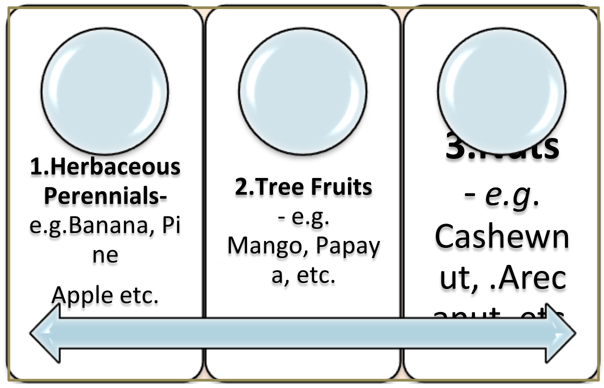


Figure no. 02

Classification of the district crops:

Horticulture is part of agriculture, which is concern with the garden crops. Thus the horticulture means cultivation of garden crops. India and Maharashtra, with its wide variability of location, climate, soil and other agro-climatic conditions has good potential for growing a wide range of horticulture crops, such as fruits, vegetables and plantation crops. Figure no. 03 shows that the classification of horticultural crops in the district.

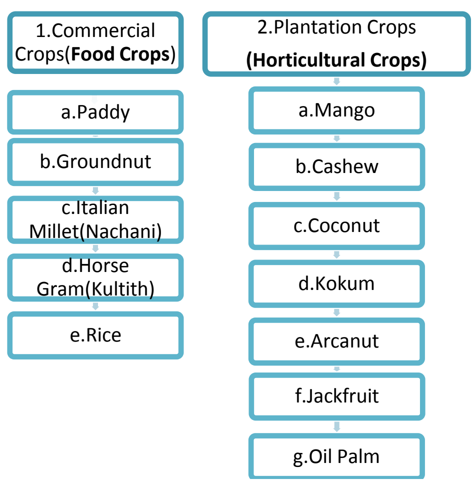


Figure No.03

Cultivation, plantation, processing, fishing are the predominant traditional economic activities and fruit processing, pickle and papad are also new economic activities in the district. The major occupation is agriculture with paddy, Nachani & Kuleeth as field crops and Mango, Cashew, Kokam, Coconut, Arcanut as plantation/ horticulture crops. The area under horticulture crops is more than total area under field crops. The district has huge resource base and enjoys distinction of producing best qualities of mango, cashew and kokam. Besides agriculture and horticulture, people are also engaged in agro/ fruit processing, forest based products, village and cottage industries and other service industries. During 2004-05 per capita income of the district was at Rs.28278/-as against State's per capita income of Rs.32170/-.The district is industrially backward and placed in D+ zone index by the State Govt.

Ture Crops and Cultivation Area in Sindhudurg District:

Hot and humid summers, pleasant winters and abundant rainfall alongwith lateritic coastal saline alluvial soil has made plantation and horticulture as the main traditional economic activity of the district.

Govt. of Maharashtra had launched Employment Guarantee Scheme (EGS) under Horticulture Development Programme in 1990-91 wherein cultivable wastelands and fallow lands were brought under cultivation of horticulture crops like mango, coconut, cashew, kokum, jackfruit, sapota, bamboo and medicinal plants and spices like clove cinnamon, Black pepper etc as inter crops.

During the year 2006-07, 1398.75 ha. Of additional area has been brought under horticulture crops to 99983 ha. Which is more than the area covered under Kharif crops of food grains and pulses. 55.30 % of the total area under cultivation of fruit crops is coverd by cashew and 26.2 % under mango. The crop wise data in respect of major horticultural crops in the Sindhudurg district from 1995 to 2007 depicted in table no. 01.

Cultivation Area of Horticulture Crops in Sindhudurg District from 1995 To 2007

Sr. No.	Horticultural Crops	Area in ha Position as on1995	Area in ha Position as on 2007
01	Mango	9400	26244
02	Cashewnut	34400	55292
03	Coconut	5900	16333

Table no. 01

Agricultural Scenario Of Sindhudurg District:

Dr. Babasaheb Sawant Konkan Krishi Vidyapeeth, Dapoli has been doing research and extension work in agriculture, animal husbandry and dairy and fisheries for about last three decades. The State department of agriculture and other line departments have been rendering necessary co-operation in these endeavours. It would be appropriate to examine technological adoption scenario in this background. Majority of the farmers have already adopted a part of the improved package. Hence, it may not be appropriate to conduct demonstrations of training programs on the full package of technology. There is need to identify gaps in adoption, so that it could be used as basis for technical planning of demonstrations/training programs.

In this context extension education programs in the distinct may focus on the use of Cultar and its economics in mango production, cultivation of high yielding and bold seeded varieties of cashew, integrated Pest management in mango and cashew, formation of cooperative societies/associations for marketing of mango and cashew fruits as well as establishment of fruit processing industries in the district.Some other important issues which need to be tackled on priority basis for the economic upliftment of the farmers are, utilisation of irrigation potential created, conservation of soil and water, diversification of cropping pattern, promotion of mixed cropping system, dairy, poultry, social forestry and medicinal and aromatic plantation and problems of small fishermen, etc.

Conclusion

1.The availability of these export markets would help to increase area under these fruits.
2. Fruits farming provides raw materials for various agro based industries.
3.Younger will gets opportunity in the field of fruit cultivation, packing and transportation of fruits, processing of fruit industry etc.
4.People will get money from various horticultural crops. Altimately the standard of living will improve in rural society, and increases per capita income of farmers and as well as rural society.
5.There will be choice for farmers and farmer produces wide variety of horticultural crops due to the government policy of 100 % grants since 1990 to the farmers.
6.The increase in plantation of horticultural crops will result in healthier environment.
7.Stop rural to urban migration due to the employment opportunity in the rural area of horticultural field.
8. Development of agro based industries and horticulture crops to generate employment is a must to keep our economy on sound footings. Market surveys in European and other markets have revealed that there is good scope for export of grapes, mango, cashew to gulf and European markets.
9. Development of cashew and mango plantations on hill slopes in konkan where even ragi or nachani can not be grown, have brought additional revenge to the growers.

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The Theme of Conflict Depicted in the Novel "Samskara" of U.R. Anantha Murthy.

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Abstract:

Conflict is one of the outstanding aspects of the works selected for the study. In a short story, there is usually a major conflict. In a longer story, there could be several conflicts. Almost every plot involves a conflict or struggle between two forces. The reader comes across to the conflict at the beginning of the story, usually. When the story or the plot of the story forwards the intensity of the conflict becomes more powerful. At the climax, it reached its peak point. On the falling action, the conflict is settled. There are several kinds of conflicts and a story may have more than one. The main character may come into conflict due to another character. The main character may struggle against the forces of nature of the society. Generally, the conflict is with the main character and all the actions of the plot move around him or her. Conflicts add excitement and suspense to a story. The conflict usually becomes clear to the beginnings of a story. As the plot unfolds, the reader wonders what will happen next and how the characters are going to handle the situation. Readers enjoy predicting the outcome. The excitement usually builds to a high point or climax. The climax is the turning point of the story, which may help to resolve the conflict.

Introduction:

The plot of the novel develops the novel's characters, which deals with conflict. The conflict may be of various types. It may be social as in the death and funeral of Naranappa. It may be psychological as in Praneshacharya. It may be religious as in the Smarthas Brahmins and Madhvas Brahmins. It may be moral as in the Dharma and Adharma. In addition, it may be caste as the untouchable. Many conflicts in novel occur between two characters such as Naranappa vs. Praneshacharya, Garuda vs. Lakshman, Sitadevi vs. Anasuya etc. The conflict may be between an individual and society like Naranappa rebels against the orthodox Brahmins society and threatens to destroy the Brahminhood. The conflict may occur between two social groups such as Smarta vs. Madhva group of Brahmins society.

The novel is a straightforward portrayal of a serious issue that makes the reader think and reflect on the social conflict, that is convention and values that are part of the foundation of any social framework. This is especially relevant to today's temporary world where these issues are being questioned, challenged and debated as ever. *Samskara* explores the conflicting values as defined and viewed by society. A struggle against society occurs when a character is at odds with a particular social force produced by society, poverty, a social convention, and set of values. For example, Naranappa stands in conflict with a hypocritical caste system. The novel insists upon several levels of conflict. It interacts to produce the complicated thematic texture of the book. For the protagonist, Brahminical purity is managing the proper burial of a reprobate. The social conflict is that he revolted against Brahminism. Naranappa is a Brahmin by birth. Therefore, his body should be cremated according to Brahminic customs. However, he is also an outcaste to Brahminism and therefore no Brahmins will agree to cremate his body and conduct the death ceremony. The Acharya has no solution to this problem. He consults the holy palm leaf books in vain. Therefore, the Jnanamarga 'the path of knowledge' fails. Crossing the river, he seeks a sign from the deity Maruti where he has been worshipping daily. The Bhaktimarga 'the path of devotion' also fails, when the deity gives no sign.

From psychological perspective, Naranappa represents pure and natural instinctive life and Praneshacharya symbolizes its modification. Durvasapura's collective id is represented in Garuda's self-serving greed, in Durgabhatta's lust, and even in Praneshacharya's selfish self-rejection. The Brahmins are polluted by this Agrahara id. The biological function of applying our surplus animal energy, sense drives; it awakens us spiritually into the ideal world of our aspirations from drive. It leads us into the unseen but imaginable world of potentials. The same adds both the body and the spirit as a human act. It is parallel to prayer, worship and meditation.

The ground of conflict is the mind of Praneshacharya. He is the most conscious point of the community. It is not possible for him to return to the original stasis once the age-old routine is questioned. The negative quality of the society is emphasized by the fact that no birth or marriage takes place during the course of the novel. The crisis caused by a plague. The entire novel is outlined by death. The marriages are all joyless and barren. But for the protagonist of *Samskara,* the loss of his social role is in a way liberation and regeneration. In the beginning he is a head taller than the others. Eternal threads to the community, whose fate is crystallized in his own, connect him. By the end of the novel, he is a lonely man. He is unsupported by the community or god. He has to plan his own path. But his desire to free himself from self deception conflicts with his inability to tell the truth to his community.

Throughout the journey, the Acharya has been hungry. He has not eaten food because the body of Naranappa is uncreated. It is lying in the neighbourhood. The other Brahmins also do not eat. They find their own ways of satisfying their hunger. Another hunger from which the Acharya has been suffering is sexual hunger. He marries a sick girl. He is pure and untouched to any woman. He is frustrated from his inability to solve the problem of Naranappa's dead body. Naranappa died of plague and the body stares rotting.

Struggle between competing elements within the character is called internal conflict. The aspects of his personality may struggle for supremacy. These aspects may be emotional, intellectual or moral. For example, an emotional conflict would occur if the protagonist chose an unworthy lover over someone who is devoted. An intellectual conflict could entail accepting or rejecting one's religion. A moral conflict might pose a choice between honoring family. Praneshacharya finally moves by the female contact. He has no courage to say it openly. He has no courage to hide it. Therefore, he runs away from home after his wife's death by plague. He decides to return to Durvasapura and to confess his fall. This is psychological conflict of Praneshacharya. This begins to Praneshacharya's quest for self-discovery for his inner identity.

Praneshacharya thinks over Naranappa's wicked ways. Praneshacharya realizes the challenge. Praneshacharya has faith in ancient ways. Naranappa has a evil ways. This conflict is central to the novel. It controls its structure and its symbolism and imagery. With the images and symbols, the writer brings out and reinforces this conflict. The conflict between the worlds of Brahminic simplicity and the world of passion are reinforced by the images and symbols in the novel. Here the conflict for Acharya is between Svabhava and Svadharma, or instinct versus culturally inherited in identity.

"Look at it; one is twined with the other. From Mahabala to Naranappa, from Naranappa to my willfulness, the holy legends I recite, their effects, finally the way I lusted for belli's breasts myself. The form I am getting now was being forged all along, obliquely, unknown to me. I doubt now if even the moment is united with Chandri came unoffered. It must have been the moment for everything within to come out of hiding (Anantha Murthy, *Samskara*: first Published 1976 and 9th edit. 1999:P.101)".

The conflict between the characters is presented through the novel. It narrates the story of a corrupt Brahmin settlement in Karnataka in Pre – Independent India. Praneshacharya, the protagonist, is an honest and learned Brahmin. He is respected by all except the anti-hero Naranappa. The Acharya is married to a sick girl for many years. He has been taking care of her. He also gives religious discourses to the community. He does his priestly duties at the Hanuman temple. He believes that everything is pre-ordained and the scriptures have the answers to all the human problems. The aim of man is liberation from the cycle of rebirth. The path of liberation is moral living. Although he knows that the Brahmins of the settlement are far off the mark, still there may be some hope for them if they follow the path. Only, Naranappa seems to be stubborn. Naranappa lives a totally free and wayward life. He threatens to convert to Islam if formally ostracized. He drinks, smokes, eats meat, does everything that an orthodox Brahmin ought not to do. He has an outcaste woman for a concubine. Naranappa is a challenge not only to the moral integrity of the Acharya but everything that he stands for. One day he dies and Chandri comes to the Acharya with a problem. Naranappa is childless, so there is no one to cremate his body and conduct the death ceremony. As an untouchable woman, Chandri herself cannot do it.

The Acharya makes a visit to Naranappa to talk to him. He thinks to bring him to his senses. But in his efforts, he only gets insults. Naranappa criticizes on him and the community, which he heads at the Agrahara. He tries to justify his conduct by calling the Brahmins barren and their women lacking sexual charms. The Acharya tries to spare the young men of the Agrahara from his evil ways. But Naranappa assets that it is greedy Brahmins like Garuda are the evils and to be condemned. He gives sarcastic suggestion to the Acharya and the other Brahmins of the Agrahara. During the second visit, the Acharya finds some hope to save Naranappa when the mouth smells liquor smell. But his hope becomes short lived as Naranappa begins abuse to the Brahmins of the Agrahara. He quotes the examples of the great sages of the Brahmin legends who are guilty of anger and lust. He advises the Acharya and his Brahmin family to follow the examples of the sages and take to the company of low caste woman and sleep in their arms instead of wasting their life in the company of invalid wives. Naranappa challenges the Acharya, 'Who will win in the end?' He is highly satirical. He says that his only sorrow is that there is no Brahminism in the Agrahara left to destroy. For he considers that they are all guilty of the sins of greedy, of love of gold. He also tells the Acharya that he is responsible for spoiling the youth of the Agrahara. Naranappa gives an example Shripati who leaves his young wife because she does not provide physical satisfaction. The young man has heard his erotic narration from Kalidasa's Shakuntala goes to satisfy his sexual hunger in the company of a low caste woman who is bathing in the river. If that being the case, he cannot understand how the Acharya can accuse him of spoiling the youth of the Agrahara.

In the clash between the Acharya and Naranappa, Naranappa raises the banner of rebellion against Brahmins of the hollowness and hypocrisy found in greed and hatred of Garuda, meanness of Lakshmana, and the hypocrisy of Durgabhatta. He holds the mirror to his community to restore their ways of Brahmin-hood on their heads. However, it must be pointed out here that Naranappa has nothing personal against the Acharya. He trains the youths who are headed by the Acharya. He wants his accusers to reform themselves first, before trying to reform him.

The Brahmins of the Agrahara go to one another's garden and collect flowers for their morning worship every day. The only exception to this socialization is Naranappa. He grows the flowers in his garden not for the worship of the gods but for decorating the air of his beautiful concubine, Chandri. He grows the fragrant night queen flower to attract the snake. The auspicious Brahmin wives with their dwarfish braids and withered faces decorate their hair with Mandara and jasmine. While Chandri wears the flowers of the ember champak in her black hair, which is coiled in a knot. Here through this description, Anantha Murthy contrasts the auspicious but withered Brahmin wives with the glamorous Chandri. Anantha Murthy contrasts the ways of Naranappa with that of the orthodox Agrahara Brahmin. Naranappa is not only anti-social but also anti- Brahmin.

The religious conflict focuses light on the novel that exposes the conservative lifestyle of the Kannada Brahmins. Religion usually gives rise to a set of conventions, codes, rules of human behavior. There are the Madhvas and Smarts subgroups of the Brahmin community, wherein the Madhvas are practicing the codes. Each subgroup is conflicting with the other for achieving superiority. It often creates conflict among them. They have marginalized the lower castes. At this point, there are two strong forces confronting each other. The two main forces of the novel are Naranappa and Praneshacharya. Praneshacharya is spiritual and scholarly and Naranappa is materialistic and practical in attitudes. *Samskara* is a religious novel. It attacks the traditional and orthodox principles of the Hindu religion. Sex is an integral part of life. The religion suppresses their sexual desire. They will glorify the sexual charms of Shakuntala and admire Kalidasa for creating such wonderful model of beauty. But the Brahmans lack the courage to admire real beauty in flesh and blood of the beautiful low caste prostitute, Chandri or the sparkling charms of outcaste Belli. The orthodox ways of the Brahmins of the Agrahara make them look upon sex as a sin. Further, they associate sex with caste and community label. They neither enjoy full sexual life with their skinny and barren wives nor will they allow others like Naranappa to enjoy real sex with the charming Chandri. They are jealous of Naranappa because he has a beautiful woman for his concubine. Durgabhatta, the Smarta Brahmin of the Agrahara admires in secret the charms of Chandri and even admires Naranappa for his classic taste. In his own bedroom, he has hung Ravi Varma's painting of Matsyagandhi in seductive charms. In fact, he is Naranappa's anti-self. In order to suppress the sexual urge of widows, the Brahmins of Durvasapura make them shave their heads and look uninteresting. The Brahmins have their eyes on the shaven widows also. But the widows of Parijatapura do not shave their hair. They chew pan and keep their lips rose-colored. Durgabhatta desires to visit them. The Durvasapura Brahmins with their sexual shyness worship Maruti, the celibate Monkey God. The novel thus exposes conflicting attitudes of Durvasapura Brahmins.

Anantha Murthy had translated Sartre's *Existentialism and Humanism* ideas into Kannada in a summary form. It is published as an article in a periodical in1971. The writer was under the influence of Sartrean Existentialism and the traditional Brahminic concept of dualities. Thus the Acharya's inner conflicts proceed on these mutually opposed double rails of existentialism and the Karma theory of pre-ordainment. Nevertheless, the existentialism doctrine seems to both explain his present dilemma and promise a motif force for his future actions. The significance of the novel as a modern Indian novel lies precisely in the author's attempt to use the conflict between two world views. The philosophy that Naipaul found incomprehensible is determined by Karma and Varna. It is shown in conflict with a new awareness of self, partly conditioned by existential thinking. The difficult and uneasy process of transition between the settled order of life and the still undeveloped exciting of self is part of the thematic concern of the novel. The Acharya himself is pulled into the erotic Puranic nets he wove so skillfully. After all, he reads all those maturing sexy Purana, the juicy Puranic stories and he is the best expert of them all. He chooses against desire but desire has not left him. The dilemma leaps froth again. *Samskara* dramatizes the moral dilemma in the face of the simultaneous occurrence of contraries sacred and wicked, desire and disgust , symbol and myth , chance and mastery , etc and the awareness that our actions can have unintended consequences. The text presents the conflict between secular modernity and Brahminical tradition resulting in an affirmation of a new way of life, free from rules and rituals across the borders of caste. The text operates at two levels, the level of social history and the spellbinding story of the existentialist conflict of Brahmin. It is torn between two worlds and concludes that the novel reveals its greatness in this second aspect. Certainly, it is a classic conflict between God and Man, Duty and Desire, Virtue and Vice.

Here the author describes the pride and prejudice of the Madhvas and Smartas of Durvasapura and Parijatapura. The conversation between Durvasapura Madhva Brahmins and the low-caste Smarta Brahmins of Parijatapura gives us a glimpse of their mutual disaffection. Shankarayya, the priest of Parijatapura wants to show his knowledge before the Madhvas. The Parijatapura people are happy to undertake the Samskara for Naranappa, as it will give them the pride of cremating a high caste Brahmin. Soon they see through the cunning game of the Madhva folk to preserve their own orthodoxy and make the people of Parijatapura a scapegoat. Parijatapura Brahmans made to answer for Madhvas's crime, rites of Naranappa. Therefore, Shankarayya passes the responsibility to Praneshacharya. Manjayya offers expenses of his late friend, Naranappa to give an insult at the miserly Madhva persons. In the interaction between the two sects of Brahmins, Anantha Murthy exposes the hypocrisy and the cross rivalries.

Significantly, it is the figure of the Muslim, which is victimized in the conflict between the Dharmic and the Secular. The reader is reminded here that it is a Muslim who cremates Naranappa. In *Samskara*, we find that two types of characters one that enjoy desire and second who gratifies it. The Brahmin men are free to have physical relationship with low-caste women, as they find their own women sexually unexciting. Similarly, low-caste women do not consider it a violation of the social norm having physical relationship with Brahmin men, one may give socio-economic and caste reasons for such a situation of the Dalit women. However, this freedom is available neither to Brahmin women nor to Sudra men.

Conclusion;

Conflict is the essence of the novel. The struggle and the growth are the main infrastructure of fiction. Without conflict, there is not story. Conflict is the suspense and the excitement. The primary element weaves together all the other elements of a novel. Internal conflict is the dilemma facing the character inside and its impact on that character. The writer has typically chosen internal conflicts that arouse a universal emotion in people, whether it is inner need, desire, belief or turmoil. Internal conflict adds meaning and complexity to the external conflict but it's the external conflict that forces a character to make internal choices and changes and the key to a story's tension is that a character has choices to make. In the broad perspective, a novel's need of an antagonist is really protagonist's need of something to force him to take choices. One of the best ways to force the protagonist is to develop an antagonist who will naturally trust into the root of a protagonist's internal conflict. In the *Samskara,* the protagonist is Praneshacharya and antagonist is Naranappa. Naranappa's goal is opposite that of the hero but Naranappa does not have to be evil outlaw.

U. R Anantha Murthy's novel *Samskara* examines the ideas of dharma and desire in Hindu culture and follows a Brahmins journey of understanding of theses concepts. The focus of U. R Anantha Murthy is the idea of dharma and the role it plays in the caste system. The writer explores these ideas in the step by step process by the meticulous interweaving of characters, action, and presentation all relating back to the death of Naranappa. The first step, the writer takes in his exploration of dharma and caste is to create a system of immediate drama through the characters of Naranappa. By raising conflict through, the *Samskara* of Naranappa's death ritual, the writer explains the system of dharma and explores the characters of the novel. Dharma is in conflict with itself by the situation. Some Brahmins eat in secret after Naranappa's death, others lust after Chandri's gold and there is even a reflection on the relationship between a Brahmin and Belli, another low caste prostitute. The writer is trying to say that one must experience life outside that of dharma and caste.

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“नासिक व धुळे जिल्ह्यातील आदिवासी बालकांच्या समस्यांचे अध्ययन”

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संक्षिप्त-सार (**Abstract**): भारताला स्वातंत्र्य मिळाल्यापासून आरोग्याच्या संदर्भात वेळोवेळी शासनाकडून निर्णय घेण्यात आले. तरीपण कुपोषणाच्या बाबतीत शासनाला अपेक्षित यश प्राप्त झालेले दिसत नाही. कुपोषणाचे प्रमाण आदिवासी स्त्रीया व बालके यांच्यात जास्त प्रमाणात आढळून येते. याचे कारण बहुसंख्य आदिवासी समाजात स्त्रीयांच्या आरोग्याकडे दुर्लक्ष करणे व तिचे योग्य पध्दतीने पालन पोषण न होणे. त्यामुळे आदिवासी स्त्रीला होणारी मुले कुपोषीत होतात. महाराष्ट्रात दरवर्षी एक लाख चाळीस हजार बालकांचा विविध कारणांमुळे मृत्यू होत असल्याचा अहवाल नुकताच जाहीर झाला आहे. राज्याच्या ग्रामीण भागात दर वर्षी ८२ हजार अर्भकांचा मृत्यू होतो. अर्भकांचा मृत्यूचा हा दर देशातील सर्वाधीक असल्याचे एका अहवालात स्पष्ट झाले आहे. विविध कारणांमुळे होणारे बालमृत्यू ही देशाच्या आरोग्य क्षेत्राला भेडसावणारी मोठी समस्या आहे. प्रस्तुत शोध-निबंधाकरीता महाराष्ट्रातील नासिक जिल्ह्यातील सटाणा तालुका व धुळे जिल्ह्यातील साक्री तालुक्यातील आदिवासी भागाचा विचार करण्यात आलेला आहे. विशेषत: सटाणा व साक्री तालुक्यातील भिल्ल व कोकणी आदिवासींचा विचार करण्यात आलेला आहे. सटाणा तालुक्यातील मुल्हेरचा आदिवासी भाग व साक्री तालुक्यातील पिंपळनेरचा डांग भागाचा विचार करण्यात आलेला आहे कारण या भागात ८० टक्के लोकसंख्या आदिवासी आहे. हा शोध निबंध प्राथमिक तसेच दुय्यम साधन सामुग्रीवर आधारीत असून निवडक पैलूंच्या सहाय्याने मुलाखत तंत्राचा वापर करण्यात आला आहे. अभ्यास क्षेत्रातील दोन्ही तालुक्यातील काही गावांना भेटी देवून कुपोषीत बालकांच्या समस्यांविषयी माहीती संकलीत करण्यात आली. या आदिवासी क्षेत्रात आजही प्राथमिक स्वरुपाच्या आरोग्य सुविधा केंद्राची कमतरता आहे. त्यामुळे कुपोषीत माता व बालकांना योग्य रोग निदान व औषधोपचार सुविधा उपलब्ध होत नाही. महाराष्ट्रात आदिवासी लोकसंख्येनुसार जास्तीत-जास्त आरोग्य सुविधा केंद्र उपलब्ध करुन दिले पाहीजेत. याच दृष्टीकोनातून “नासिक व धुळे जिल्ह्यातील आदिवासी बालकांच्या समस्यांचे अध्ययन”(कुपोषणाची समस्या, कारणे व उपाय योजना) हा विषय प्रस्तुत शोध निबंधात सादर करण्याचा प्रयत्न केलेला आहे.

प्रस्तावना : आदिवासी बालकांचे कुपोषण ही एक आरोग्याची प्रमुख समस्या आहे. कुपोषण ही अत्यंत व्यापक संकल्पना असून या संकल्पनेला अनेक पदर आहेत. जे सर्वसाधारणपणे विचारात घेतले जात नाहीत. कुपोषणाची समस्या फक्त आपल्या राज्यापुरती किंवा देशापुरती सीमीत नसून अवघ्या जगासाठी ते एक आव्हान असल्याचा गंभीर इशारा जागतीक आरोग्य संघटनेने दिला आहे. कुपोषण ही संकल्पना बऱ्याच अंशी संदिग्ध असली तरी ढोबळमनाने कुपोषण म्हणजे शरीरासाठी आवश्यक असणारी एक किंवा अधिक पोषक तत्वे संतुलीत प्रमाणात न मिळाल्यामुळे वारंवार संसर्ग होणे आणि वाढीसाठी उपयोगी असणाऱ्या अन्न प्रक्रीयेसंबंधी अन्य कारणाने कुपोषण होते. भारताला स्वातंत्र्य मिळाल्यापासून आरोग्याच्या संदर्भात वेळोवेळी शासनाकडून निर्णय घेण्यात आले. आरोग्याच्या बाबतीत लोकांची स्थीती सुधारावी म्हणून वेगवेगळे कार्यक्रम आखण्यात आले पण तरीही कुपोषणाच्या बाबतीत शासनाला अपेक्षीत यश आलेले आढळून येत नाही. कुपोषण ही भारताची प्रमुख समस्या म्हणून दिवसें दिवस पुढे येत आहे. कुपोषण निर्मूलन आणि जागृतीच्या अनुषंगाने शासन अनेक योजना

राबवत असूनही म्हणावा तसा बदल दिसत नाही कुपोषणाची समस्या ही सार्वत्रीक आणि सर्व समाज घटकांमध्ये असली तरी आदिवासी भागांमध्ये या समस्येचे स्वरूप अधिक उग्र आहे. त्याकरीता शासनाच्या वेगवेगळया विभागाकडून या भागात विविध योजना राबविण्यात येत आहेत. भारतात अन्नधान्याचे उत्पादन वाढले तरीही बहुसंख्य लोकांना पोषक आहार मिळत नाही. कुपोषणाचे प्रमाण आदिवासी स्त्रीया व बालके यांच्यात जास्त प्रमाणात आढळते. याचे प्रमुख कारण म्हणजे आदिवासी समाजात स्त्रीयांच्या आरोग्याकडे दुर्लक्ष होणे व तीचे गर्भारपणी योग्य पध्दतीने पोषण न होणे. त्यामुळेच कुपोषीत स्त्रीला होणारी मुलेही कुपोषीतच होत असतात.

महाराष्ट्रात सर्वप्रथम अमरावती जिल्ह्यातील मेळघाट विभागात १९९३ मध्ये कुपोषणाचे गांभीर्य सर्वप्रथम लक्षात आले. महाराष्ट्राचा सामाजीक, शैक्षणीक व आर्थिक विकास सातत्याने होत असतांना महाराष्ट्रातील "नासिक व धुळे जिल्ह्यातील आदिवासी भागांमध्ये कुपोषणाची समस्या जाणवते ही बाबच निंदनीय आहे. मागील ६० वर्षापासून महाराष्ट्राची सातत्याने प्रगती होत आहे. महाराष्ट्र राज्यात शासनाने आरोग्य सुविधा पुरविल्या आहेत. पण त्या अपूर्ण पडतात आदिवासी भागात कुपोषण व बालमृत्यू कमी होण्यासाठी शासनाच्या वेगवेगळ्या विभागाकडून विवीध योजना राबविण्यात येत आहेत याचा एक भाग म्हणून एकात्मीक बालविकास योजने अंतर्गत ०-६ वयोगटातील बालकांना अंगणवाडी मार्फत पूर्व प्राथमिक शिक्षण, पूरक आहार व आरोग्य तपासणी आवश्यकते नुसार उपचार, गरोदर व स्तनदा मातांना लोहयुक्त गोळ्या, मुलांना दुप्पट पूरक विशेष आहार पुरविणे यांचा समावेश आहे. या संदर्भात राजमाता जिजाऊ बालसंगोपन मिशनने अत्यंत भरीव व आवश्यक कार्य केले आहे. असे असले तरी आदिवासी भागात आजही प्राथमिक स्वरुपाच्या आरोग्य सुविधांची उणीव आहे. त्यामुळे कुपोषीत बालकांना आरोग्याची सुविधा वेळेवर मिळत नाही. लोकसंख्येनुसार जास्तीत-जास्त सुविधा शासनाने उपलब्ध करुन दयायला पाहीजेत. याच दृष्टिकोनातुन "नासिक व धुळे जिल्ह्यातील आदिवासी बालकांच्या समस्यांचे अध्ययन" हा विषय प्रस्तुत शोधनिबंधात सादर करण्याचा प्रयत्न केलेला आहे.

अभ्यास क्षेत्र : प्रस्तुत शोध-निबंधाकरीता महाराष्ट्रातील नासीक व धुळे जिल्ह्यातील आदिवासी बालकांचा विचार करण्यात आलेला आहे. विशेषत: नासिक जिल्ह्यातील सटाणा तालुक्यातील मुल्हेरकडचा आदिवासी भाग व धुळे जिल्ह्यातील साक्री तालुक्यातील पिंपळनेरच्या भागातील आदिवासींचा विचार करण्यात आलेला आहे. या दोन्हीकडील भागात बहुसंख्य आदिवासी हे कोकणी व भिल्ल समाजाचे आहेत. जवळ-जवळ ८० टक्के लोकसंख्या या आदिवासींची आहे. सृष्टी सौंदर्याने नटलेला हा भाग डोंगराळ तसेच सागवानी झाडांनी प्रसिध्द आहे. या भागाला पूर्वी व आजही डांगचा भाग असे म्हणून बिगर आदिवासी ओळखतात. कारण पश्चिमेला गुजरात राज्य व त्याचा डांग जिल्हा आहे. बडोदयाचे (संस्थानिक) महाराजा सयाजीराव गायकवाड हे सन-१९३२ मध्ये नासीक जिल्ह्यातील (सटाणा) मुल्हेर जवळील तहाराबाद गावाला भेट देवून बरेचसे अन्नधान्य आदिवासींना वाटायला आणले होते. कारण १९३२ मध्ये फार मोठा दुष्काळ पडला होता. तहारबादला मोठमोठ्या छावण्या आदिवासींसाठी उभारल्या होत्या. तेव्हापासून तहाराबाद-मुल्हेर इतिहासात प्रसिध्द आहे. यात मा. श्री. बिडकर दादांचा फार मोठा सहभाग होता. अन्नधान्याने भरून येणारे ट्रकस् तहाराबादला पोहचावेत म्हणून स्थानिक आदिवासींच्या सहकार्याने बिडकर दादांनी रस्ते तयार करुन घेतले होते. त्यांना मदत करण्यासाठी तसेच आदिवासींची शूश्रूषा करण्यासाठी प्रा. लॅथेन मॅडम सुध्दा होत्या. बऱ्याच दिवसासाठी अन्नधान्याचा साठा बडोदयाहून येत होता. तसेच मुल्हेरचा किल्ला शिवाजी महाराजांच्या काळात प्रसिध्द होता. सन-१९१२ पर्यंत

आदिवासीच्या सोयीसाठी इंग्रज सरकारने पिंपळनेर तालुका केला होता. त्यानंतर प्रशासकीय सोयीसाठी १९१२ नंतर पिंपळनेर ऐवजी साक्री तालुका इंग्रजांनी केला व आजही आहे. मुल्हेरचा आदिवासी भाग व पिंपळनेरचा आदिवासी भाग एकमेकांना लागून आहे. मध्ये फक्त डोंगर व डोंगरातून शेलबारीचा रस्ता आहे. हा रस्ता तहाराबाद, पिंपळनेरला जोडलेला आहे.

संशोधनाची उद्दीष्टे :

१) नासिक व धुळे जिल्ह्यातील कोकणी व भिल्ल आदिवासींच्या बालकांच्या कुपोषणाविषयक समस्यांचे अध्ययन करणे.

२) या भागातील आरोग्य सविधांचा अभ्यास करणे.

३) आदिवासी बालकांच्या आरोग्याची स्थीती व कारणमिमांसा शोधून उपाय योजना सूचविणे.

संशोधन पध्दती व माहीतीसंकलन : प्रस्तुत शोध-निबंध प्राथमिक तसेच दुय्यम साधन सामुग्रीवर आधारीत असून काही नमुना निवड पध्दतीने मुलाखत सुचीचा वापर केलेला आहे. शोध-निबंधात नासिक जिल्ह्यातील सटाणा व धुळे जिल्ह्यातील साक्री तालुक्यातील कोकणी व भिल्ल आदिवासींच्या बालकांची कुपोषणविषयक समस्या मांडली आहे. अभ्यास क्षेत्रातील दोन्ही तालुक्यातील मुल्हेरच्या आसपासची दहा गावे / पाडे तसेच पिंपळनेरच्या आसपासची दहा गावे / पाडे, यांना भेटी देवून कुपोषण ग्रस्त बालकांच्या पालकांकडून मुलाखतसूची भरून घेवून कुपोषणाची कारणे समजून घेण्याचा प्रयत्न केला आहे. दोन्ही तालुक्यातील कुपोषीत बालकांच्या कुटुंबाचे नमुना पध्दतीने सर्वेक्षण करून कुपोषीत बालकांच्या आरोग्याची परिस्थिती व कारणमिमांसा अभ्यासून त्यावर उपाययोजना सुचवीणे हे शोध निबंधाचे उद्द्दीष्ट आहे.

आशय विश्लेषण : या भागात कुपोषणाची कारणे अनेक आहेत व ती एकमेकांना पूरक आहेत की त्यामुळे बालकांना सकस व पुरेसा आहार मिळू शकत नाही. आपल्या देशात दरडोई उत्पन्न फारच कमी आहे. त्यामुळे अनेक लोकांना एकवेळचे पोटभर अन्न मिळू शकत नाही. त्यामुळे सकस अन्न मिळण्याचा तर प्रश्नच येत नाही. अपुरा पैसा, रहाण्यास घर नाही. झोपडपट्ट्यांची संख्यावाढ, अस्वच्छ कोंदट वातावरण आरोग्याला घातक असल्याने रोगाचे प्रमाण वाढत जाते. या भागात पावसाळ्यात झडी लागते, आदिवासींना कामधंदयासाठी घराबाहेर पडता येत नाही, घरात खाण्यासाठी पुरेसे अन्नधान्य नसते आणि साथीच्या आजाराचा उद्रेक होतो तेव्हा कुपोषणामुळे तोळा मासा झालेली मुले त्या आजारांना बळी पडतात. सामाजिक व आर्थीक गुंतागुंतीच्या या समस्येच्या मुळाशी रोजगार व आहाराचे प्रश्न आहेत. या दोन्ही तालुक्यांमध्ये कोकणी व भिल्ल आदिवासींना कायमस्वरुपी रोजगार अजीबात उपलब्ध नाही. वन खात्याची जंगलातील कामे अलीकडे नसल्यासारखीच आहेत.

स्त्रीयांना व बालकांना समतोल आहार योग्यवेळी न मिळाल्यामुळे कुपोषणाची स्थीती निर्माण होते. कुपोषणाची समस्या प्रामुख्याने सहा वर्षाच्या आतील लहान मुले तसेच स्त्रीयांमध्ये कमी-जास्त प्रमाणात आढळून येते. महाराष्ट्रातील नासिक व धुळे जिल्ह्यातील आदिवासी भाग संवदेनशील असून सामाजिक, राजकीय व आर्थीक दृष्टीकोनातून या जिल्ह्यांना खूपच महत्व आहे. खालील तक्यात कुपोषीत बालके व बालमृत्यूचे प्रमाण दोन्ही जील्ह्यांचे दर्शविले आहे.

तक्ता क्र.-१

"नासिक व धुळे जिल्ह्यातील आदिवासी भागातील कुपोषीत बालके व बालमृत्यू"

	नासीक (सटाणा)			धुळे (साक्री)		
वर्षे	अर्भक मृत्यूदर (० ते १)	बालमृत्यू संख्या	कुपोषित बालक (ग्रेड ३ व ४)	अर्भक मृत्यूदर (० ते १)	बालमृत्यू संख्या	कुपोषित बालक (ग्रेड ३ व ४)
२००० – ०१	२५	३००	१.१२	२७	२५०	१.१५
२००१ – ०२	२७	२८०	१.०७	२५	२३७	१.१२
२००२ – ०३	२८	२२५	१.१४	३०	२५७	१.०७
२००३ – ०४	२६	२७५	१.१३	२८	२३०	१.०८
२००४ – ०५	२८	२४५	१.०८	३०	२४२	१.१०
२००५ – ०६	३२	२४०	१.०२	३५	२४८	१.१७
२००६ – ०७	३८	२३५	१.०२	३२	२३८	१.१३
२००७ – ०८	३२	२३०	१.०१	३१	२३०	१.०९

स्त्रोत – आरोग्य विभाग, नासिक व धुळे जिल्हा

पावसाळ्यात श्रावण महिन्यात या भागात झडीचा पाऊस लागतो. या भागात कोकणी व भिल्ल आदिवासी प्रामुख्याने वास्तव्य करतात. भिल्लांच्या तुलनेत कोकणी आदिवासी या भागात जास्त असून त्यांचे उदरनिर्वाहाचे साधन शेतीव्यवसायावर आधारीत आहे. पावसाळ्यात उदरनिर्वाह करणे या लोकांना फारच अवघड जाते. अती पावसामुळे या भागात रोगराई पसरते परिणामत: त्याचा परिणाम लहान मुलांवर व स्त्रीयांवर जास्त होतो. त्याची परिणीती कुपोषणात होते. कुपोषणाचा सर्वात जास्त प्रभाव बालकांवर पडतो. ज्यामुळे शिशू तसेच पाच वर्षापेक्षा लहान मुले प्रभावित होतात.

नासिक व धुळे जिल्ह्यातील सटाणा, साक्री तालुक्यातील कुपोषीत बालमृत्यूचे प्रमाण सन २००१-०२ ते २००७-०८ मध्ये, तक्ता क्र.-१ मध्ये दर्शविलेले आहे. कुपोषीत बालकांचे प्रमाण सटाणा तालुक्यापेक्षा साक्री तालुक्यात अधिक आढळून येते. दोन्ही तालुक्यात अर्भक मृत्यूदर दरवर्षी कमी-जास्त प्रमाणात दिसून येतो. बालमृत्यूचे प्रमाण सटाणा तालुक्यात सन २००१-०२ मध्ये इतर वर्षाच्या तुलनेत सर्वाधिक आहे. तर इतर वर्षाच्या तुलनेत सन २००२-०३मध्ये बालमृत्यूचे प्रमाण कमी आहे. साक्री तालुक्यात बालमृत्यूचे प्रमाण दर वर्षी २००च्या पुढे व २५०च्या आत-बाहेर आढळून येते.

यावरून असे आढळून येते की, या भागात बालमृत्यू, अर्भकमृत्यू, कुपोषीत बालके यांचे प्रमाण तुलनात्मकदृष्ट्या कमी जास्त प्रमाणात आहे. महाराष्ट्रात प्रत्येक जिल्ह्यातील काही आदिवासींमध्ये वरील प्रमाण कमी जास्त आढळते. या भागामध्ये बहुसंख्य समाज हा कुणबी-पाटील आहे असे असले तरी या आदिवासी भागात कोकणी आदिवासींचे प्रमाण जास्त असून त्यांच्या तुलनेत भिल्ल आदिवासींचे प्रमाण कमी आहे. पावसाळ्यात या भागात रोजगारा अभावी या आदिवासींचे जीवनमान खालावते तसेच रोगराईचे प्रमाणही वाढते.

महाराष्ट्रात कुपोषीत बालकांचा प्रश्न सोडविण्यासाठी जिल्हा परिषद, महाराष्ट्रशासन आपआपल्या पातळीवर प्रयत्न करीत असतात. तसेच या अभ्यास क्षेत्रातील बालमृत्यू व कुपोषण निर्मूलनात प्रचलीत शासकीय यंत्रणेबरोबर लोक सहभाग व इतर स्वयंसेवी संस्थांची भूमीका महत्वाची ठरू पहात आहे. या दोन्ही तालुक्यात एकूण ८ प्राथमीक आरोग्यकेंद्रे असून त्यापैकी ४ सटाणा तालुक्यात तर ४ साक्री तालुक्यात

आढळून येतात. या दोन्ही तालुक्यांमध्ये कुपोषीत बालकांच्या संस्थेच्या तुलनेत प्राथमिक आरोग्य केंद्राची कमतरता मोठ्या प्रमाणात आढळून येते. याचे कारण म्हणजे या दोन्ही तालुक्यातील आदिवासी अती दुर्गम व डोंगराळ भागात राहतात. आदिवासींच्या लोकसंख्येच्या प्रमाणात आरोग्यसुविधा केंद्रे कमी असल्यामुळे कुपोषित बालकांची संख्या जास्त आढळून येते. मुल्हेरे कडील भागात १३५ अंगणवाडी केंद्रे आहेत तर पिंपळनेर कडील भागात ८५ अंगणवाडी केंद्रे आहेत. असे असले तरी या भागात आरोग्यसुविधा केंद्राची कमतरता आढळून येते.

कुपोषणाची कारणे व उपाययोजना : कुपोषणाची कारणे एकमेकांना पूरक आहेत. त्यामुळे बालकाला सकस व पुरेसा आहार मिळू शकत नाही. गरीबी हा अतिशय मोठा प्रश्न आहे. आदिवासींचा मागासलेपणा आणि प्रशासकीय नाकर्तेपणामुळे कुपोषणाची समस्या दिवसें दिवस वाढतच आहे. कुपोषणाचा प्रश्न सोडविण्यासाठी अभ्यास क्षेत्रात अंगणवाडी शिक्षीका व मदतनीस यांची भूमिका महत्वाची असली तरी स्थानीक पातळीवर ग्रामपंचायत सदस्य, नागरीक, सरकारी कर्मचारी तसेच शासनाच्या आरोग्यविभागाने शासकीय कार्य करण्याची गरज आहे. आदिवासी लोकांमध्ये शिक्षणाचा अभाव, अंधश्रध्देचा जबरदस्त प्रभाव, कुटुंब नियोजनाबद्दलचे अज्ञान, आदिवासी लोकांमध्ये दारीद्रयाचे प्रमाण जास्त पोषक अन्नपदार्थाचा अभाव, आरोग्यविषयक सोयींचा अभाव, दोन बालकांमध्ये सुरक्षित अंतर न ठेवणे, रोजगारीचा अभाव, मातेचे बालसंगोपनाविषयी अज्ञान, प्रसुती दवाखान्या ऐवजी घरातच करणे, मातेची गरोदरपणात काळजी न घेणे. बाळाला योग्य वेळेत स्तनपान न करणे, कमी वयात लग्न करणे, बालकाची योग्य वाढ न होणे, गरीबी, बेरोजगारी, मागासलेपणा, रस्ते आणि दळणवळणाच्या साधनांचा अभाव इत्यादी सामाजिक व सांस्कृतीक कारणे बालमृत्यू व कुपोषणास जबाबदार आहेत.

कुपोषण होवू नये यासाठी बाळाला चौथ्या महीन्यापासून आहार सुरू करावा. त्यामध्ये लोह मिळणाऱ्या पदार्थांचा समावेश असावा. हिरव्या भाज्यांचे सुप, अंडी, खीर वयानुसार लोह मिळणारे अन्नपदार्थ बालकांच्या आहारात रोज असावेत. ज्यामुळे त्याला २० ते ३० मी ग्रॅम लोह रोज मिळेल तसेच खाण्याचे पदार्थ धुवून चांगले शिजवून स्वच्छतेने खावेत खाण्यापूर्वी हात साबण लावून पाण्याने स्वच्छ धुवावेत. मातेचे कुपोषण टाळण्यासाठी मातृत्व अनुदानासारख्या योजना, गरोदरपणात सकस आहार योजना अग्रक्रमाने राबवून आरोग्याचे सबलीकरणाबाबत जनजागरण करावे. योग्य सकस आहार, वेळोवेळी वैद्यकीय तपासणी, गर्भावस्थेतील काळजी व वैदयकीय सोयी, स्वच्छता, आरोग्यशिक्षण, अज्ञानाचे प्रमाण कमी करणे कारण त्यातुनच अंधश्रध्देचा ऱ्हास होवून कुपोषण टाळण्यास मदत होईल शासनाने कुपोषण टाळण्याकरीता राष्ट्रीय बालधोरण पोषण आहार कार्यक्रम, बालहक्क आयोग, बालविकास धोरण जाहीर केलेले आहे. या सर्व धोरणांची अंमलबजावणी केल्यास कुपोषण टाळण्यास मदत होईल तसेच कुपोषणास आळा घातला जाईल.

निष्कर्ष : ग्रामिण व आदिवासी भागात पुरेसा रोजगार संधीचा अभाव असल्याकारणाने कुपोषीत बालकांच्या कुटुंबाची आर्थिक परीस्थीती अतिशय वाईट आहे. तसेच या भागात बालकांच्या कुपोषणाकडे फारसे गांभीर्याने पाहीले जात नाही. कुपोषण व बालमृत्यूबाबत शासकीय निर्णय ज्या आकडेवारीवर आधारीत असतात. ती आकडेवारीच अर्धवट व भ्रामक असल्यामुळे शासन योग्य तो निर्णय घेवू शकत नाही. म्हणून शासनाच्या आरोग्य विभागाने वस्तुस्थीती जाणून, संपूर्ण माहीतीची नोंद करणे गरजेचे आहे. या दोन्ही तालुक्यातील आदिवासी भागात कुपोषणाचे महत्वाचे कारण म्हणजे आरोग्यविषयक सुविधा व स्वच्छ पाण्याचा अभाव आढळून येतो.

शासनास कुपोषणाची समस्या सोडविण्यास पूर्णपणे यश मिळालेले नाही. विशेषत: तीव्र कुपोषीत व अतीतीव्र कुपोषीत बालकांच्या विकासाचा कोणताही कार्यक्रम शासकीय यंत्रणेकडे उपलब्ध नाही. आरोग्य सुविधा केंद्राची पूर्तता करून कुपोषण निर्मूलन होणार नाही. तर त्याकरीता आदिवासी जनतेत वयक्तीक आरोग्य, आधुनिक वैद्यकीय सेवा यांची जाणीव करून दिली पाहीजे. त्यासाठी शिक्षणाचा प्रसार शिबीरे, चर्चासत्रे घेवून जनतेत आरोग्याविषयी जागृती निर्माण करावयाची काळाची गरज आहे.

संदर्भ ग्रंथ :

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३. जिल्हा परिषद नासिक व धुळे - "कुपोषण आणि बालमृत्यू" संक्षिप्त टिप्पणी, सन - २००६ पृ. क्र. ६

४. दैनिक सकाळ - "मेळघाटातील बालमृत्यू, कुपोषणाशिवाय इतर आजारही जबाबदार" दि. ५.९.२००५ पृ.क्र.४

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६. दैनिक सकाळ - "आफ्रीकेपेक्षा भारतात अर्भक मृत्यू अधिक" दि. १७ जानेवारी -२००९ पृ. क्र. ५

मौलाना अबुल कलाम आजाद और कौमी एक्जहती (राष्ट्रीय एकात्मता)

डॉ. सिद्दीकी रईसुन्निसां, सदर शोबए उर्दू : के. आर. एम. महिला कॉलेज,नांदेड. (महाराष्ट्र)

शोहरत और हरीदल अजीजी का हुसूल मुमकिन है मौजूदा दौर में कुछ आसान हो गया हो लेकिन शोबए हयात के चंद पहलु ऐसे भी हैं जहाँ शोहरत व मखबुलियत, इज्जतो वकार हासिल करने वाली बाज शकसियतें ऐसी हैं जिनकी हरदिल अजीजी और शोहरत में दिन ब दिन इजाफा होता जा रहा है। ये वो लोग थे जिन का हर लफ्ज एक खौल और हर कदम एक पसंदीदा और काबिले तकलीद अमल समझा गया। आज भी वो शक्सियतें मुहतरिम व मुकर्रम हैं। दुनिया में कुछ हस्तियाँ ऐसी होती हैं जिनकी तशकील में तारीख का हाथ होता है और कुछ ऐसी जो अपने हाथ से तारीख की तशकील करती हैं, जिन की जुंबिशे कलम से लाखों दिलों में करवटें पैदा होती हैं। मौलाना अबुल कलाम आजाद का शुमार भी ऐसी ही हस्तियों में होता है जिन्हे तारीखगर और तारीखसाज कहा जा सकता है। वो एक हमागीर और हश्त पहलू शक्सियत के मालिक थे। मौलाना आजाद की शक्सियत का हर पहलू दरकशा और ताबनाक था। उनकी जाते वाहेद में अेक बलंद पाया सहाफी, जादुबयाँ मुकररिर, आली मरतबा अदीब, आलिमे दीन और एक अजीमुश्शान सरफरोशे वतन की खूबियाँ सिमट आइं थी।

मौलाना आजाद की जात का अहेम पहलू जो उनको उनके हमअसरों से मुमताज मकाम अता करता है वो उनकी उसूल परस्ती है। मौलाना ने जिस नजरिये को दुरुस्त समझा, ता उम्र उसमें कोई तबदीली नही की और जो नजरिया उनकी दानिस्त में गलत था उसको ताउम्र गलत समझते रहे।

मौलाना अबुल कलाम आजाद ने उस पुर आशोब दौर में आँखे खोलीं जब हमारा मुल्क गुलामी की जंजीरों में जकडा हुआ था। अपनेही मुल्क में हम गुलामी की जिंदगी बसर कर रहे थे। ऐसे तारीक दौर में हिंदुस्तान के सियासी उफक पर मौलाना आजाद एक रौशन और ताबनाक सितारे की तरह नमूदार हुअे। वो अेक अहेदसाज शक्सियत के मालिक थे, जिन्होने गांधीजी, पंडीत नेहरू जैसी शक्सियतों के साथ मिलकर कुछ ऐसी कोशिशें कीं के हिंदुस्तान की तारीख के धारे का रुख बदल गया। इन रहनुमाओं की काविशों से मुल्क जिल्लत व गुलामी की जुलमात से निकलकर आजादी और खुश तालेइ की शाहराह पर गामजन हुआ। उन अहेद साज शक्सियतों ने न सिर्फ मुतआलेका अहेद को बदला बल्के बाद की नसलों को भी मुतास्सिर किया और आज भी हमारे जहनो खुलूब पर हुक्मरानी करते हैं।

मौलाना ने कम उमरी से ही मुल्क की सियासत में हिस्सा लेना शुरु किया। उनकी सियासी जिंदगी का आगाज 1905 ई. से होता है जब वो बंगाल की इन्किलाबी पार्टी में शामिल हुअे। 1908 ई. में मशरिके वुस्ता के दौरे के बाद मौलाना की शक्सियत एक इनकिलाबी शकसियत बनकर उभरी। अपने इन्किलाबी खयालात के प्रचार के लिये उन्होने 1912 ई. में कोलकॉता से 'अल् हिलाल' जारी किया। 'अल् हिलाल' की इशाअत का बुनियादी मकसद हिंदू मुस्लिम इत्तेहाद को फरोग देना था। इस अखबार ने जल्द ही मुल्कगीर शोहरत हासिल कर ली जिसकी वजह से मौलाना की आवाज कोलकाता की फजाओं से निकलकर मुल्क के कोने कोने तक पहोंचने लगी। इस अखबार की हकगोई और शोला बयानी को अंग्रेज हुकूमत बर्दाश्त न कर सकी। चुनांचे 1915 ई. में इस अखबार के प्रेस को जब्त करके उसे बंद कर दिया गया। मौलाना की फआल और मुतहर्रिक शक्सियत ने फिर 'अल् बलाग' को जनम दिया। 'अल् बलाग' की इशाअत के बाद कियाने

कोलकाता पर पाबंदी आयद होने की वजह से वो बिहार मुन्तकिल हुए। रांची में उनकी बागियाना सरगर्मियों की वजह से उन्हे साढे तीन साल नजरबंद रखा गया। 1920 ई. को रिहा होने के बाद उन्होंने तहरीके आजादो में शामिल होकर पहली बार देहली में गांधीजी से मुलाकात की।

मौलाना ने लफ्जे कौम के अंग्रेजी मा अ्ने के बजाये हिंदुस्तान में 'कौम' की तारीफ (Definition) इस तरह की:

"हिंदू और मुसलमान दो फिरके हैं, इन ही
को मिलाकर कौम की तशकील होती है।"(1)

मौलाना आजाद मुत्तहेदा कौमियत के हामी थे। वो एक अजीम इन्सान के साथ साथ कौम परस्त रहेनुमा भी थे। वो मुत्तहेदा कौमियत को बुनियादी अहमीयत देते थे। आजादी के तिरसठ (63) साल बाद भी उनके खयालात की सच्चाई का सुबूत मिलता है। इंडियन नॅशनल काँग्रेस के खुतबए सदारत में उन्होने मुत्तहेदा कौमियत के अपने नजरिये का इजहार इस तरह किया:

"मैं फक्र के साथ महसूस करता हूँ के मैं
हिंदुस्तानी हूँ। मैं हिंदुस्तान की एक नाकाबिले
तकसीम मुत्तहेदा कौमियत का अनुसर हूँ।
मैं इस मुत्तहेदा कौमियत का ऐसा अहेम अुनसर हूँ।
जिसके बगैर इस की अजमत का हैकल अधूरा
रह जाता है।"(2)

मुसलमानों को अलाहेदा कौम तसव्वुर करने के नजरिये के बारे में मौलाना कहा करते थे के ये अेक ऐसा खाब है जो कभी शरमिंदाए ताबीर न होगा। उनका खयाल था कें हिंदू और मुसलमान एक कौम बन चुके थे जिनको अलाहेदा करना मुमकिन न था। वो इस्लाम, नेशनलिजम और वतनियत को एक ही चीज करार देते थे। 'अल हिलाल' के पहले शुमारे में उन्होने इस बात की वजाहत की थी के:

"हिंदुस्तान के मुसलमानों का ये फर्ज है के
वो हिंदुस्तान के हिंदु ओ से कामिल सच्चाई के
साथ अहद व मुहब्बत का पैमान बांध लें और
उनके साथ मिलकर एक नेशन होजाएँ।"(3)

गो के मौलाना एक मजहबी इन्सान थे लेकिन उनका दिल हर किसम के तआस्सुब से पाक था। कौमी एकता और हिंदुस्तान के मुक्तलिफ मजहबी, नसली, लिसानी और इलाकाई फिरको के दरमियान इत्तेहाद व हम आहंगी को वो मुल्क के खुशहाल मुस्तकबिल के लिये जरुरी समझते थे। मुसलमान फिरका परस्तो ने उन पर तोहमत लगाई, उनपर कीचड उछाला, लेकिन पुरखार रास्तें के काटों ने उनके अज्म को मृतास्सिर नही किया।

बरतानवी हुकूमत 'फूट डालो और हुकूमत करो' की पॉलेसि पर अमल पैरा थी। इस हुकूमत को ये यकीन था के हिंदुस्तानी कौम के दरमियान अगर इत्तेहाद कायम रहा तो उनकी हुकूमत की जडें बहोत जल्द कमजोर हो जाएँगी। 'जेम्स मिल' जैसे सामराजी मुअर्रिक ने हमारी तारीख को मस्क करके नौजवानों में नफरत का जहेर भरा। इसलिये हमारे कौमी रहनुमाओं को एक तरफ अंग्रेजी सामराज के खिलाफ जिद्दोजेहद करनी पडी

तो दूसरी तरफ मुल्क की फिरकी परस्त, इन्तेशार पसंद ताकतो के खिलाफ नबरद आजमाँ होना पडा। इन रहनुमाओं में महात्मा गांधीजी और जवाहरलाल नेहरुजी के साथ साथ मौलाना अबुल कलाम आजाद का नाम भी नुमायां नजर आता है। मौलाना इस करम शिद्दत से कौमी एक्जहती के हामी थे के हुसूले आजादी के मुकाबले में वो कौमी एक्जहती को अहमीयत देते थे। 05 दिसंबर 1922 के काँग्रेस के इजलास में सदारती खुत्बे में उन्होने कहा था:

> "आज अगर एक फरिश्ता आसमान की बदलियों
> में से उतर आए और देहली के कुतुब मिनार पर
> खडे होकर ये एलान करे के स्वराज 24 घंटे के
> अंदर मिल सकता है बशरते के हिंदुस्तान, हिंदू मुस्लिम इत्तेदाह
> से दस्तबरदार होजाए तो मैं स्वराज से दस्तबरदार
> होजाउंगा मगर इससे दस्तबरदार न होउँगा। क्यूंके
> स्वराज मिलने में ताखीर हुई तो ये हिंदुस्तान का
> नुकसान होगा लेकिन हमारा इत्तेहाद जाता रहा तो
> ये आलमे इन्सानियत का नुकसान होगा।"(4)

हिंदू मुस्लिम इत्तेहाद मौलाना की सियासी जिंदगी का मकसदे अजीम था। वो इस बात को मानते थे के कौमी इत्तेहाद से ही मुल्क तरक्की की राह पर गामजन होगा। जजबअे कौमी एक्जहती उनके हश्त पहलू शक्सियत का एक ताबनाक पहलू है। ऐसे इन्सान सैंकडो नही बल्के हजारो सालों में पैदा होते हैं।

मौलाना आजाद हिंदू, मुस्लिम, सिख, ईसाइ, हर तबके में मकबूल खास व आम थे। उनके कौमी एक्जहती के जज्बे ने उन्हे हर तबके में मकबूलियत अता की थी। उनके जुलूसे जनाजा के बारे में रशिदुद्दिन खाँ साहब के खयालत इस बात का वाजेह सुबूत हैं के वो हर तबके के चहिते लीडर थे। वो लिखते हैं:

> "मौलाना के जनाजे की याद आज भी मेरे हाफेजे में ताजा है।
> उनके हजारो हमवनतो - मुसलमानों, हिंदुओ और
> सिखों-ने पुरनम आँखो और दर्द भरे दिल से उन्हे रूकसत
> किया। रास्ते में किसी ने छेडने के लिए एक अनपढ हिंदू से
> सवाल कर दिया के, 'तुम क्यूं रो रहे हो ? वो तो
> मुसलमान थे.' उसने जवाब दिया, 'जाने दो बाबूजी !
> न वो हिंदू थे न मुसलमान..... वो तो बडे सरीफ (शरीफ)
> आदमी थे."(5)

हवाले (संदर्भ):

१. शान मुहम्मद - "मौलाना आजाद का तसव्वुरे मुत्तहेदा कौमियत", पेज 445.
२. गुलाम रब्बानी ताबाँ - "मौलाना आजाद और कौमी एक् जहाती", पेज 461.
३. मौलाना आजाद - "खुतबाते आजाद", पेज 50-51.

शंकर पुणतांबेकर के साहित्य में राजनीतिक व्यंग

कु. खान नाजिया जबीन मुजीब पाशा : शोध छात्रा, स्वा. रा.ती.म. विद्यापीठ, नांदेड

व्यंग की समझ और व्यंग का सृजन करनेवालों के अग्रिम पंक्ति में शंकर पुणतांबेकरजी का विशेष स्थान है। पुणतांबेकरजी ने हिन्दी व्यंग को विविध रूपों में परोसा है, जिसमें - उपन्यास, कहानी, लघुकथा, नाटक, एकांकी, निबंध, रेखाचित्र, एवं कोश आदि। उनका व्यंग गंभीरता से भरा ऐसा सृजन है, जो पाठक को सोचने के लिए विवश करता है। अपनी रचनाओं को वे एक कुशल कारीगर की तरह तराशते हैं और एक अनोखा वैज्ञानिक प्रभाव छोड़ते हैं। पुणतांबेकरजीने सन १९७३ से अपना व्यंग लेखन प्रारंभ किया जिसमें - कैक्टस के काँटे, विजिट यमराज की, अंगूर खट्टे नहीं हैं, प्रेम विवाह, पतंजली, एक मंत्री स्वर्गलोक में, व्यंग अमरकोश बदनामचा, गुलेल (पाँच खंड), तीन व्यंग नाटक आदि इस प्रकार व्यंग्यकारने विगत अर्ध शताब्दीसे व्यंग सृजन किया है, और चालू है।

पुणतांबेकरजी ने अपने व्यंग्य का केन्द्रबिंदु आम आदमी को रखा है। जिसमें व्यवस्था और उसे सहयोग देनेवाली हर साजिश को अपने व्यंग का निशाना बनाया हैं।

भारतीय राजनीति का केन्द्रबिंदु वह सफेदपोश विदूषक है, जिन्हें हम 'नेता' के नाम से जानते हैं, गत दो दशकों से राजनीति में कई नेताओं ने प्रवेश किया। किन्तु अधिकतम नेता जनसेवा शब्द केवल अपनी जीभ पर रखते हैं। उन्हे तो केवल अपने स्वार्थ से मतलब होता है। नेताओं के ऐसे पदलोलुपता से उकताकर पुणतांबेकरजी ने अपनी रचना में उन्हें पूछ ही लिया - "इतनी बदबू राजनेताओं के दिमाग में कहाँ से पैदा हो जाती है? या यही बदबू इन्हें इतनी ऊँची कुर्सी तक पहुँचा देती है? क्योंकि अन्यथा इनके दिमाग में कोई अनोखी विशेषता देखने में नहीं आती।"[१]

पुणतांबेकरजी ने नेताओं के खादी प्रेम और स्वतंत्रता पूर्व की स्थितियों से जुड़े होने के प्रदर्शन को अपनी रचनाओं में सशक्त रूप से व्यक्त किया हैं। कितनी शर्मनाक स्थिति है कि जिस चरखे और खादी के बल पर आज हम राज कर रहे हैं वही अपनी व्यवस्था में उपेक्षित हैं। एक नेता को अचानक चरखे की जरूरत पड़ जाती हैं। क्योंकि आज २अक्टूबर हैं। पर चरखा न घर में मिलता है, न पार्टी कार्यालय में -

"अब चरखा रोज दूध देनेवाली बकरी तो नहीं, फक्त २ अक्टूबर हैं जो प्रतिदिन उसका ख्याल रहे।"[२]

दिखावा और प्रदर्शन यह राजनेताओं का एक विशेष गुण माना जात हैं। उनका किसी आम आदमी से मिलना दिखावा होता हैं, जिसे वह कमरे में बंद कर अपने लोकप्रियता का विज्ञापन करतें हैं। पुणतांबेकरजी का मानना है कि राजनीति के केन्द्रबिंदु यह बहुरूपी नेता, सोने के पलंग पर सोनेवाला प्रजापालक रावण के रूप में पुनर्जीवित हुआ हैं। 'रावण, तुम बाहर जाओ' इस रचना में व्यंगकार ने कहा है -

"कुमार कहता है - रावण फिर जिंदा हो उठा है। आज के रावण के दस मुखों के नाम हैं, रिश्वतखोरी, नफाखोरी, मिलावटखोरी, तस्करी, कालाबाजारी, दहेज, कैंपिटेशन, फीस, भाई-भतीजावाद, और दलवाद।"[३]

पुणतांबेकरजी का मानना है कि नेता यह वह खलनायक है जिसकी नायिका सत्ता है। जिसे हथिया कर वह पूज्यनीय बन जाता है। अर्थात खलनायक यह नायक बन जात है जैसे - कंस-कृष्ण, रावण-राम और औरंगजेब-अकबर लगने लगता हैं।

अपनी व्यंग रचनाओं में पूणतांबेकरजी ने राजनीतिक कथ्य को अधिक महत्त्व दिया है। क्योंकि उनका मानना है कि पूरी व्यवस्थाओं का नियन्त्रण राजनीतिक परिस्थितियाँ ही करती हैं। जिसमें मुखौटा वृत्ती बुरी तरह हावी है। जनसेवा, त्याग, परोपकार, सरलता जैसे सैकडो मुखौटे तैयार है, जिन्हें पहनकर नेता घर से बाहर निकलते हैं। सबसे प्रभावशाली तो गांधीजी के आदर्शो का मुखौटा होता हैं।

भ्रष्टाचार करना और भ्रष्टाचारी होना आज के नेता अपनी फॅशन मानने लगे हैं। साथ ही कुर्सी से चिपके रहने के लिए भ्रष्टाचार करना और ही दूसरों के भ्रष्टाचार पर नजर रखना जरूरी हो गया है, ताकि अपने ऊपर प्रहार होने पर उसका प्रयोग प्रतिहार के रूप में किया जा सके। 'शतरंज के खिलाडी' रचना में मंत्री मुख्यमंत्री कहता है -

"अबे ओ, जाँच की धौंस किसे दिखाते हों। जानते हो तुम्हारें खिलाफ मैंने अस्सी विधायक बना लिये हैं। जरा और जोर मारूंगा तो साले तुम्हारा तख्ता ही पलट जाएगा।... और में मुख्यमंत्री बना नहीं कि तुम पर जाँच कमीशन बैठा दूँगा।"[४]

पुणतांबेकरजी ने जितना सशक्त वर्णन अपने रचनाओं में नेताओं का किया उतना ही चुनाव क्षेत्र का पर्दाफाश किया। वे कहते है कि चुनाव की घोषणा होते ही नेताओं तथा कार्यकताओं की भुजाएँ फडकने लगती हैं और वे लोग पार्टीयों से टिकट माँगते फिरते हैं। चाहे वह कोई भी पार्टी हो। जिससे टिकट मिले वह चुनाव होने तक उनके लिए सबकुछ होता है। चुनाव क्षेत्र में अपना प्रचार-प्रसार करते समय वह सामनेवाले के साथ तुलना कर स्वयं को अच्छा साबित करता हैं। जिसमें आश्वासनों की भरमार होती है। जनता खोटे आश्वासन और प्रचार में आकर अपना अमूल्य वोट दे देती हैं। एक गलत वोट देने के कारण वह स्वयं खुद का कितना नुकसान कर लेती हैं। इस बात का एहसास पुणतांबेकरजी ने हमें कराने का प्रयत्न किया हैं।

"प्रेत का बयान" में प्रेत अपनी मौत का कारण जब 'वोट' बताता है तो यमराज और यमदूत भौंचक हो जाते हैं। उन्हें विश्वास ही नहीं होता कि गलत वोट के कारण मौत आ सकती हैं क्योंकि वोट कोई भूख, हैजा, पेचिस, कालाबाजारी थोडे ही है और फिर प्रेत बताता है -

"एक गलत वोट में भूख, अकाल, कालाबाजारी, महामारी, हैजा, पेचिस, सबकुछ समाया है महाराज! अकाल या महामारी से भी भीषण बन जाता है, गलत वोट।"[५]

देश के नागरिक द्वारा दिया जानेवाला गलत वोट और चुनाव के कार्य में हो रहे साम, दाम, दंड ऐसे बुरे कार्यों के कारण ही यह गलत वोट ही हमारे स्वर्ग से भी सुन्दर इस सुजलाम् सुफलाम् धरती को यमराज के नर्क से भी महाभयंकर बना रहा हैं। इन बदलते राजनीतिक परिस्थितियों ने देश में स्थित व्यक्ति के नागरिकत्व का अर्थ ही बदल दिया है। जिसे पुणतांबेकरजी ने अपने व्यंगरूप से परिभाषित करते हुए कहा -

"नागरिक राजनीति पट के प्यादे।"[६]

स्वतंत्रता के पश्चात हमने अपने देश में प्रजातंत्र को स्वीकार किया। प्रजातंत्र का अर्थ है जनता के द्वारा, जनता के लिए, जनता का तंत्र! पुणतांबेकरजी ने इस प्रजातंत्र या लोकतंत्र को कुत्ता संस्कृति माना हैं। क्योंकि राजनीति ही ऐसी है कि यहाँ धन का महत्व मनुष्य की भावना से अधिक हैं।

"सही मानो तो वह लोकतंत्र है ही नहीं। वह धन-तंत्र है। धन का, धन के लिए, धन के द्वारा तंत्र।"[७]

"एक मंत्री स्वर्गलोक में" इस व्यंग्य उपन्यास में स्वर्ग का मंत्री जनतंत्र की स्थापना को लेकर इन्द्र के

खिलाफ आन्दोलन करता है लेकिन कथानक की गहराई में जाने पर पता चलता हैं कि 'अ' का यह संघर्ष जनतांत्रिक मूल्यों के लिए नहीं अपितु सत्ता प्राप्ति के लिए स्वार्थ से जुड़ा सीधा सादा निजी टकराव हैं। इसीलिए तो अन्त में जनतंत्र का विजय 'अ' के चेहरे पर मुसकान तक नहीं उभार पाता और वे स्वर्गवासियों के जनतंत्र को छोड़कर अपनी धरती पर लौट आते हैं।

'रावण, तुम बाहर जाओ' में पुणतांबेकरजी ने आधुनिक प्रजातंत्र को 'रावण राज' के रूप में प्रस्तुत किया हैं। आज का रावण जो विकृत राजनीति का प्रतिक हैं। वह प्रजा के विकास और सफलता की उपलब्धि की गाथा कहता है लेकिन उसकी स्वार्थ-सिद्धि किसी से छिपी नहीं है। आज संपूर्ण देश खोखला हो रहा है लेकिन प्रजातंत्र के मालिक आबाद है, प्रजा पीली पड़ रही है लेकिन वह लाल है। यह इसलिए की देश के, बुद्धिजीवी, वैज्ञानिक, कलाकार, पत्रकार, साधु-संत सभी याचक बने और आशा भरी निगाह से निहार रहे हैं। ज्योतिष उन्हें ज्योति दे रहे हैं और तान्त्रिक तंत्र देकर धूर्तता को पोषित कर रहे हैं। पुणतांबेकरजी कहते है कि रावण ने सोने की सीढ़ी से स्वर्ग तक पहुँचने का सपना सजाया था। आज भी नेता धरती पर स्वर्ग उतारने का आश्वासन देते हैं। उनकी धरा स्वर्ग है और गरीब प्रजा 'स्वर्गीय' ही समझिए।

लोकतन्त्र आज जनता को कुछ देने के लिए तत्पर नहीं है वह सिर्फ लूटने का प्रयास कर रही है। इसी पर व्यंग्यकार ने कहा हैं -

"हमारी लोकतंत्र ने जनता को भरपेट रोटी भले ही न दी हो, गाली का अधिकार जरुर भरपेट दिया हैं।"[८]

इस प्रकार व्यंग्यकार शंकर पुणतांबेकरजी ने भारतीय राजनीति में पनपते भ्रष्टाचार, अत्याचार, अन्याय, लूट-खसोट, सिफारिश, सफेदपोशा नेता उनकी सत्तालोलूप, दलबदल वृत्ती आदि का सशस्त चित्रण अपनी व्यंग रचनाओं में किया जिससे उनकी रचनाएँ प्रासंगिक लगती हैं। व्यंग्यकार ने अपने व्यंग के द्वारा प्रजातंत्र के प्रति भारतीय नागरिकों को जागृत करने का प्रयास किया जिसमें हमें अपने अधिकार के प्रति जागरूक रहना चाहिए क्योंकि हमार गलत वोट से हमें बाद में पछताना न पडें।

संदर्भ ग्रंथ :

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२) डॉ. बालेन्दू शेख तिवारी, चौधरी, सुरेश माहेश्वरी - व्यंग चिंतन और शंकर पुणतांबेकर, पृष्ठ - १०७
३) शंकर पुणतांबेकर - तीन व्यंग नाटक, पृष्ठ - ९०
४) डॉ. बालेन्दू शेखर तिवारी, चौधरी, सुरेश माहेश्वरी - व्यंग चिंतना और शंकर पुणतांबेकर, पृष्ठ - ९२
५) शंकर पुणतांबेकर - पतंजली, पृष्ठ - ९३
६) शंकर पुणतांबेकर - विजिट यमराज की, पृष्ठ - १८१
७) शंकर पुणतांबेकर - तीन व्यंग नाटक, पृष्ठ - ५३
८) शंकर पुणतांबेकर - एक मंत्री स्वर्गलोक में, पृष्ठ – १५१

'हिन्दी बाल रंगमंच की शिखर रंगकर्मी : रेखा जैन'

प्रा. भगवान एन. जाधव : द्वारा, मोहिते जे. पी. न्यु शिवनगर, कन्नड, तह. कन्नड, जि. औरंगाबाद. (महाराष्ट्र)

हिन्दी नाटक साहित्य में बच्चों और उनके विकास के लिए नयीं नाट्य परम्परा चल पड़ी उसी परम्परा को बाल नाटक के रूप में अत्यधिक प्रतिष्ठा मिली है। बच्चों के व्यक्तित्व और स्वस्थ विकार के लिए, मन और मनोबल बढ़ाने के लिए रंगमंच एक शक्तिशाली माध्यम है। साथ ही बच्चे सामाजिक परिवर्तन की बुनियादी ईकाई होने से और उनमें वैज्ञानिक सोच निर्माण करने हेतु बाल रंगमंच की उपायदेयता अत्यधिक उजागर होती है। बच्चे देश के भविष्य है और किसी भी देश का भविष्य क्या होगा यह बहुत कुछ इस बात पर निर्भर करता है कि, नींव की ईंट किस प्रकार ढाली जा रहीं है। अत: एक शाश्वत और सशक्त, उन्नत राष्ट्र की कल्पना को साकार करने की दिशा में बाल नाटक, रंगमंच अपनी सार्थकता सिध्द करता है। ऐसी उदात्त सोच से अनेक साहित्यकारों ने बाल नाटकों का सृजन कर बच्चों के विकास में अपनी महत्वपूर्ण भूमिका निभाई है। इतना ही नहीं तो आज अनेक रंग संस्थाएं बच्चों का नाटक एवं रंगमंच के द्वारा विकास करने हेतु बाल रंगमंच शिबिर, प्रशिक्षण, रंगकार्यशालाएं आयोजित कर देश का भविष्य उज्जवल कर रहीं है।

रंगशिविरों के लिए बाल नाटकों की, आलेखों की आवश्यकता निर्माण होती है। लेकिन बाल नाटक लिखना खासा मुश्किल कर्म रहा है क्योंकि इसमें लेखक को बाल मनोविज्ञान और रंगमंच के विविध अंगों, अपेक्षा, शर्तों का पूरा ज्ञान रखना जरूरी होता है। बच्चों की दुनिया बड़ों के तर्क से नहीं चलती उसके अपने सिध्दांत और नियम होते है। इसलिए बाल नाटक में "बच्चों की कल्पनाशीलता और रचनात्मकता को प्रेरित तथा उध्द्वेलित करने की शक्ति भी होनी चाहिए। उनकी भाषा और संरचना में सहजता एवं लचीलेपन होना भी आवश्यक है।"[१] ऐसा मुश्किल रचना कर्म करने में रेखा जैन सुप्रसिध्द रहीं है। हिन्दी में सर्वप्रथम बाल नाटक लिखकर बाल रंगमंच को बढावा देने की पहल रेखा जैन ने की है। हिन्दी बाल रंगमंच को समृध्द तथा विकसित करने में रेखा जैन ने अपना सम्पूर्ण जीवन समर्पित किया है। उनकी १९५८ से 'एशियन थिऐटर इंस्टीच्यूट' यूनेस्कों के विशेषज्ञों से बाल-रंगमंच का प्रशिक्षण प्राप्त कर शुरू हुई बाल रंगकर्म करने की यात्रा कभी समाप्त नहीं हुई है। बाल रंगमंच से जुड़ने के बाद उन्होंने 'दिल्ली चिल्ड्रेन्स लिटिल थिएटर' के लिए अनेक नाटकों का निर्देशन कर उसे सफलतापूर्वक प्रस्तुत किया है। आगे चलकर बच्चों की मानसिकता और कार्यक्षमता उन्हें हमेंशा-हमेंशा के लिए बॉध रखने से उनका जीवन बाल रंगमंच को ही समर्पित हुआ। जिसके चलते रेखा जैन से १९७६ में बाल नाट्य टोली 'उमंग' की स्थापना की। अपनी बाल नाट्य संस्था 'उमंग' के द्वारा उन्होंने अनेक नाटकों का प्रस्तुतिकरण कर बाल रंगमंच को समृध्द करने का महत्वपूर्ण कार्य किया है। इतना ही नहीं तो अपनी 'उमंग' संस्था की ओर से उन्होंने बच्चों के लिए अनेक कार्यशालाओं का, रंग-शिविरों का आयोजन कर बच्चों के विकास में अपना महत्वपूर्ण योगदान दिया है। लगातार गर्मियों की छुट्टियों में सभी वर्गों लगभग सौ-डेढ़ सौ बच्चों को ढाई महीनों का रंग प्रशिक्षण देने का काम करती रहीं है। वह मानती थी कि, 'रंग शिविर' केवल शहरी मध्यवर्ग के बच्चों तक सीमित नहीं रहने चाहिए। इसलिए उन्होंने अपनी बाल कार्यशाला, शिविर, प्रशिक्षण वर्ग में

'स्लम्स' बच्चों सहित देश के मजदूर, किसानों के बच्चे भी सामिल कर उन्हें प्रशिक्षण कराया है। अपने कार्यशालाओं में उन्होंने बच्चों से कभी उपदेशपरक बातें नहीं कहीं, केवल कार्यव्यापर के जरिए बच्चों में रंगकार्य के प्रति रूचि जगाई है। इतना ही नहीं तो 'हर बच्चे में कोई-न-कोई खासियत होती है' संगीत, नृत्य, चित्रकला और अभिनय के विविध अभ्यासों से बच्चों में रंग चेतना निर्माण करने का महत्वपूर्ण कार्य किया है। रेखा जैन ने रंगमंच को बच्चों के मानसिक, बौध्दिक विकास का साधन माना है। उन्होंने कहा भी है, "मैं बच्चों के बहुमुखी विकास के लिए रंगमंच को एक शक्तिशाली माध्यम मानती हूँ। रंगमंच बच्चों का मुक्ति-स्थल है-तन और मन के लिए खेल का मैदान है। ये बच्चों में छिपी शक्ति, उर्जा, प्रतिभा और रचनाशीलता को जानने-पहचानने और प्रस्फुटित-उत्प्रेरित करने का जबरदस्त साधन भी है।"[२] उनके जीवन का एक बड़ा हिस्सा ही नहीं बल्कि सम्पूर्ण जीवन पूर्णत: बाल रंगमंच को समर्पित रहा है। बाल-रंगमंच से कई दशकों से जुड़ी रेखा जैन का अपना रंगकार्य और अदम्य जीवट से बच्चों की, विशेषत: कमजोर वर्गों के बच्चों की सजृनात्मकता, कल्पनाशीलता औ रंगस्फूर्ति को उद्दिप्त करने का प्रयत्न अथक रहा है। 'ईप्टा' से 'उमंग' तक का फैला उनका अर्धसदी से अधिक लम्बा बालरंगमंच का संसार उनके जीवन की सक्रियता और सृजनशीलता का अनोखा उदाहरण है।

हिन्दी में बाल नाटकों की सीमित संस्था को देखकर और अपने मन की बात जो उन्होंने कहना चाही इसलिए रेखा जैन ने बाल नाटक भी लिखने शुरू किए। अत: बाल रंगकर्म के साथ-साथ मौलिक बाल नाट्य लेखन भी अत्यधिक हुआ है। उन्होंने अपने सभी बाल नाटक बच्चों के स्वस्थ विकास के लिए सृजित किए है। "बच्चों के रूचि के विषय तो रेखा जैन ने चुने ही, साथ ही ऐसे विषय भी चुने जो उनका ज्ञानवर्धन करें, मनोवृत्तियों के स्वस्थ विकास में सहायता करें।"[३] उन्होंने बाल रंगमंच को समृध्द, विकसित करने हेतु अनेक बाल नाटक एवं एकांकियों का सृजन किया है। उनमें प्रमुख है, 'खेल-खिलौने का संसार', 'दिवाली के पटाखें', 'अनोखा वरदान', 'दयालु राक्षस', 'गणित देश और अन्य नाटक', 'स्वाधीनता संग्राम', 'रामायण प्रसंग', 'कौन-बड़ा कौन-छोटा', 'नटखट कृष्ण', 'बैलों की जोड़ी', 'बन्दर और मुसाफिर', 'सच्चा पारखी' आदि उनके बाल एकांकी संग्रह तथा बाल नाटक संग्रह है। इन सभी नाटक एवं संग्रह का रेखा जैन ने "स्वयं 'उमंग' के साथ सफलतापूर्वक अभिमंचित किया ही है, देश के अन्य नाट्य-दलों एवं निर्देशकों के द्वारा भी उत्साह से कई-बार मंचित किए जा चुके है।"[४] उनके सभी बाल नाटकों में यथार्थ और कल्पना का सुन्दर समिश्रण देखने को मिलता है। बच्चों के मन में अच्छाई के प्रति विश्वास निर्माण करना और सहमें हुए या कुंठित बच्चों को खुलाना उनके नाटकों का प्रमुख प्रदेय रहा है। उन्होंने अपने बाल नाटक बच्चों के इर्द-गिर्द घूमते हुए विषयों को लेकर, बच्चों की जीवन से जुड़ी समस्याओं और काल्पनिक संसार को लेकर सृजित किए है।

'दिवाली के पटाखें' बाल संग्रह के माध्यम से उन्होंने बच्चों के मनोविज्ञान को अत्यंत बखूबी से उकेरा है। इस संग्रह में तीन एकांकी संकलित है। संग्रह की एकांकियां "दस वर्ष तक के आयु वर्ग के बालकों के लिए पद्य शैली में तैयार किए गए एंकाकी है जो खेल-खेल में बच्चों की अभिनय क्षमताओं को तो उभारते ही है उनके स्वस्थ मनोरंजन का भी एक सफल माध्यम प्रस्तुत करते है।"[५] उनका दूसरा बाल नाटकों का संग्रह 'खेल-खिलौने का संसार' भी महत्वपूर्ण है। इसमें सात एकांकी संग्रहीत है। संग्रह की सभी एकांकियां लयबध्द कविता के रूप में, बालमनोविज्ञान को आधार बनाकर सृजित हुई है। संग्रह की "सभी एकांकियों में पशु-पक्षियों और कठपुतलियों को पात्र के रूप में प्रस्तुत किया गया है। ये सभी पात्र स्वार्थ, घृणा, अन्याय, धोखा आदि के साथ-

साथ प्रेम, दया, परोपकार, करूणा आदि भावों को भी प्रस्तुत करते है।"[६] उसीप्रकार उनके 'अनोखा वरदान' बाल नाटक संग्रह में वरदान की शक्ति के चमत्कारों के माध्यम से बच्चों को शिक्षा देने का प्रयास किया है। 'गणित देश और अन्य नाटक' इस बाल नाटक संग्रह में अलग-अलग रंग और शेड्स के छ: नाटक संकलित है। गणित से डरनेवाले बच्चों के लिए खेल-खेल में गणित जैसा विषय समझाने का अनोखा कार्य किया है। रेखा जैन का 'स्वाधीनता संग्राम' नाटकों का संग्रह अंग्रेजी शासन से अपने देश को मुक्त कराने के लम्बे और संघर्षपूर्ण स्वतंत्रता संग्राम की संक्षिप्त झॉकी प्रस्तुत करता है। यह नाटक इतिहास के महत्वपूर्ण प्रसंगों का प्रभावी दृश्यांकन कर बच्चों के विकास में अपनी महत्वपूर्ण भूमिका निभाता है। इसप्रकार उनके सभी बाल नाटक, संग्रह, हिन्दी बाल नाटक एवं रंगमंच को विकसित करने में अपनी विशेष भूमिका निभाते है। वें सभी नाटक वैविध्यपूर्ण कल्पनाशील संयोजन से बच्चों का ऐसी रचना संस्कार उभारते है, जो उनके इर्द-गिर्द का होने के बावजूद उनमें एक स्वप्नलोक जैसा सम्मोहक निर्माण करते है।

अत: रेखा जैन का बाल नाटकों का एवं बाल रंगमंच में किए कार्य का संसार अत्यंत व्यापक रहा है जो उनकी प्रतिभा और बाल रंगमंच में रहें योगदान को उजागर करता है। उन्होंने बहुत कम साधनों में और असुविधाओं के बावजूद अपनी लगन, मेहनत और आस्था मे बल पर एक छोटे से कार्य को महाकाय वृक्ष में रूपान्तरित किया है। अपने बाल रंगमंच के कार्य को विविध दृष्टि से उजागर कर उसे गरिमा प्रदान की है। उनके इस अवदान के लिए उत्तर प्रदेश संगीत नाटक अकादमी, दिल्ली नाट्य संघ, उत्तर प्रदेश हिन्दी संस्थान, हिन्दी अकादमी दिल्ली द्वारा बाल रंगमंच को समृध्द एवं विकसित करने के क्षेत्र में सतत् और उल्लेखनीय योगदान को देखते हुए ऐसे अनेक पुरस्कारों से नवाजा गया है। अत: वे बाल रंगमंच की मूर्धन्य रंगकर्मी रहीं है।

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धूमिल के काव्य में व्यक्त मानवीय मूल्यों की सार्थकता

प्रा. कवडे मुकुंद : यशवंत महाविद्यालय, पर्डी (म) ता. अर्धापूर, जि. नांदेड महाराष्ट्र

साहित्य के क्षेत्र में हमेशा ही मानवीय मूल्यों की गहन एवं विस्तृत चर्चा होती रही। इस बात पर विवाद नहीं रहा कि, आधुनिकीकरण की प्रक्रिया में मानवीय मूल्यों पर संकट आया है, प्रेम, सहानुभूति, नैतिकता, भाईचारा, ईमानदारी, सद्भाव, सत्य, विश्वास, त्याग, करुणा आदि सभी का पतन तथा फरेब, झूठ, धोखा, अनैतिकता, छल, स्वार्थ, चरित्रहीनता, अविश्वास, नफरत आदि के बढ़ते प्रभाव को देखकर समकालीन कवि धूमिल मानवीय मूल्यों का आग्रह करते रहें। क्योंकि तत्कालीन स्थितियों में मानवीय मूल्यों का संकट अपनी चरम सीमा पर था। "समकालीन परिवेश में मूल्यों का संकट एक महत्वपूर्ण समस्या बनी हुई है। ऐसा लगता है पूरे देश में चरित्रहीन तथा अमानवीयता अपनी चरम सीमा पर पहुँच गई है। प्रेमभाव, सच्चाई, ईमानदारी, भाईचारा, सहानुभूति, देशप्रेम आदि मूल्य समाप्त प्राय हो गए हैं।"[१] इसी कारण सामाजिक एवं राजनीतिक विसंगति, कुरुपता, विद्रुपता में धूमिल मानवीय मूल्यों के लिए हमेशा संघर्ष करते रहें। उन्होंने अपनी कविताओं में इस अमानवीय व्यवस्था का वास्तविक चित्र प्रस्तुत किया है। वर्तमान व्यवस्था ने मनुष्य को पशु के समान बना दिया है। कवि इस बात को अच्छी तरह से जान चुका था। इसीलिए वह कहता है कि,

"हो चुके हो तुम बाजार से बाहर
तुम्हारे नाखून बहुत छोटे हैं और होने के बाद भी
तुम पशु बनने को तैयार नहीं हो
तुम्हारे चेहरे से आज भी आदमीयत की गंध आती है।"[२]

धूमिल को लगता है कि, चारों तरफ मूल्यों का ह्रास हो रहा है और मनुष्य मूल्यहीन परिवेश में जी रहा है उसे पथ दिखाई नहीं दे रहा है। जीवन मूल्यों के इस अमानवीय संकट से धूमिल सचेत थे। कवि को प्रेम, सहानुभूति, करुणा आदि सब कुछ धोखा, छल लगता है। आज भी व्यक्ति अमानवीय होकर किसी भी प्रकार का असामाजिक कार्य करने के लिए मजबूर होता है। जैसे-

"सहानुभूति और प्यार
अब ऐसा छलावा है जिसके जरिए
एक आदमी दूसरे को अकेले
अंधेरे में ले जाता है और
उसकी पीठ में छुरा भोंक देता है।"[३]

मानवीय मूल्यों का ऱ्हास, दुर्बलताएँ और सामाजिक विद्रूपता धूमिल के काव्य के विषय रहे हैं। धूमिल के समय समाज में नफरत झूठ, छल, कपट आदि का साम्राज्य इतना छा गया है कि, भाईचारा, सहानुभूति, प्रेम आदि भावनाएँ समाप्त हो गयी थीं। धूमिल का विचार था कि व्यक्ति स्वार्थ में इतना अंधा हो गया है कि, सहानुभूति और प्यार के आवरण में छल करता है। धूमिल के अनुसार, यहा बडा शर्मनाक दौर रहा है। जिसे व्यक्त करते हुए वे कहते हैं कि-

"मैंने महसूस किया कि मैं वक्त के

शर्मनाक दौर से गूजर रहा हूँ
अब ऐसा वक्त आ गया है जब कोई
किसी का झुलसा हुआ चेहरा नहीं देखता है
अब न तो कोई किसी का खाली पेट देखता हैं।"[४]

धूमिल ने समाज के थोथे मूल्यों को नकारा और उन सब समस्या ओं की ओर संकेत किया जो हम सबकी थी। युग की यंत्रणा एवं पाशविकता से परिचित होते हुए भी धूमिल ने कभी पलायन नही किया, कभी उस ओर घृणा या उपेक्षा से भी नही देखा किंतु कई बार उनपर व्यवस्था, अमानवीयता एवं मानवीय मूल्यों के संबंध में यह आरोप होता रहा कि, व्यवस्था की अराजकता एवं पाशविकता के प्रति वे निराश एवं उदासीन होते थे किंतु धूमिल उसपर प्रहार करते हुए अपनी कविताओं के माध्यम से संघर्ष करते रहे। मनुष्य ने नैतिकता-अनैतिकता की समझ को भुलाया है और वह आज अनैतिक होता जा रहा है। जिसे देखकर धूमिल व्यंग्य करते हुए कहते हैं कि,

"दृष्टियों की धार में बहती नैतिकता का
कितना भद्दा मजाक है
कि, हमारे चेहरों पर
आँख के ठीक नीचे ही नाक है।"[५]

ग्रामीण समाज की विसंगतियों को देखकर कवि अपने मन की व्यथा को अभिव्यक्ति देता है। पहले केवल शहरों में ही मानवीय मूल्यों का ह्रास हो रहा था किंतु अब गाँवों में यह सिलसिला प्रारंभ हो चुका है। नफरत, गुस्सा, चालबाजी, धोखा, छल आदि से ग्रस्त धूमिल का गाँव भी मानवीय मूल्यों के संकट से घिर गया है उसी को व्यक्त करता हुआा कवि कहता है कि,

"मेरे गाँव में हर रोज ऐसा ही होता है
नफरत की आड़ में
चीजें अपना चेहरा उतार कर रख देती है
वख्त के फालतु हिस्सों में
खेतों के भद्दे इशारे गूंजते हैं।"[६]

गाँव मूल्यहीन बनते जा रहे है, संयुक्त परिवार टूट रहे हैं, भाईचारा, प्रेम, सहानुभूति, करुणा, दया, ममता, वात्सल्य, अपनापन समाप्त हो रहा है। गाँव शहरों में परिवर्तित हो रहे हैं। सामाजिक, सांस्कृतिक, पारिवारिक एवं नैतिक आदि सभी प्रकार के मूल्यों का पतन हो रहा है। धूमिल इन बातों को महसूस कर रहे थे उसी का चित्रण अपनी कविताओं में करते हैं -

"मैं हूँ अथाह रुदन
अंधकार के आरपार
जिसे एक टूटे हुए हृदय ने
खुद को जोड़ने के लिए गा दिया है।"[७]

धूमिल के अनुसार सारे सामाजिक और नैतिक मूल्यों का विघटन हो रहा है। उन्हें अनुभव हो रहा था कि, सारा समाज अंधेरे में भटक रहा है। मानवीयता विलुप्त होती जा रही है। धूमिल इन सारी स्थितियों से सचते थे

और वे व्यवस्था की इस अमानवीयता से संघर्ष भी करते रहे। इसी कारण मंजु अग्रवाल कहती है कि, “धूमिल अपनी कविता के माध्यम से बुनियादी तौर पर केवल व्यवस्था से ही नहीं जूझते बल्कि व्यवस्था की अमानवीयता से भी जूझते रहे। उनकी आक्रमकता में न केवल लाचारी है वरन् भविष्य के प्रति आस्था भी विद्यमान है।”[८]

मानवीय मूल्यों के संकट में कवि अपनी कविता द्वारा मानवीय आस्था को बनाए रखना चाहता है। उनके अनुसार कविता मानवीय मूल्यों को बचाने की कोशिश करती है। इसीलिए वे यह आवाहन करते हैं कि,

“कवि हो! इस फौरी धावे में साथ दो
और सुनो! कविता मारती नहीं,
झाने बचाने की कोशिश में
पहल करती है।”[९]

आज भी गाँवो में संयुक्त परिवार प्रथा एक आदर्श व्यवस्था मानी जाती है। कवि का भी विश्वास संयुक्त परिवार में था, जिसे बनाए रखने के लिए धूमिल ने काफी कष्ट झेले थे। संयुक्त परिवार में मानवीय मूल्यों एवं संबंधों के अधिक महत्व दिया जाता है किंतु कवि के अनुसार उसके विघटन एवं बिखराव में मानवीय मूल्यों का ह्रास ही होता है।

“मैं सोचता हूँ अपना परिवार
कल तक
हम अपने मतदान के बाहर
भरम में
एक हँसतें-गाते, पलते-पालते।
लोकतंत्र थे।”[१०]

धूमिल ने अपनी गहन संवेदनाओं के जरिए जनवादी चेतना को ही अभिव्यक्ति देने का प्रयास किया है। कवि को लगता है कि पूंजीवादी एवं दमनकारी व्यवस्था में मानवीय मूल्यों का हनन हो रहा है। उनकी ‘ताजा खबर’, ‘दूसरे का घर’, ‘गाँव में कीर्तन’ आदि कई कविताएँ मानवीय मूल्यों के संकट का चित्रण करती है। इसी तरह ‘घर में वापसी’ और ‘हरित क्रांति’ कविताएँ मानवीय संबंधों को बडे ही मार्मिकता से प्रस्तुत करती है। अत: धूमिल की कविताओं का व्यापक अनुशीलन करने के पश्चात यही कहना होगा कि धूमिल की कविता मूल्य चिंतन की कविता है, मानवीय मूल्यों के संकट में मानवीय आस्था की कविता है।

संदर्भ ग्रंथ :

१) साठोत्तरी हिंदी कविता- धर्मपाल पीहल, पृ. सं. - १२४
२) पटकथा, संसद से सड़क तक, पृ. सं. - १२६
३) दूसरे का घर, कल सुनना मुझे, पृ. सं. - ४६
४) पटकथा, संसद से सड़क तक, पृ. सं. - ११९
५) सच्ची बात, संसद से सड़क तक, पृ. सं. - ८३
६) गाँव में कीर्तन, कल सुनना मुझे, पृ. सं. - ७५

स्त्रीवादी संशोधन पद्धती : भुमिका व स्वरूप

प्रा. डॉ. अनिल गर्जे : मराठी विभाग प्रमुख, गांधी कला, विज्ञान व वाणिज्य महाविद्यालय, कडा

प्रास्ताविक :

'संशोधन' ही मानवी वाटचालीमधील एक महत्त्वाची अशी गोष्ट आहे. मनुष्याच्या संशोधनाच्या प्रेरणा मुळात नैसर्गिक पातळीवरून लाभलेल्या असतात. त्यामुळेच आपल्याशी संबधित असलेल्या प्रत्येक घटकाची चिकित्सक छाननी या जगात घडते. आपल्याला आलेल्या अनुभवाचे चिंतन, मनन होता होता त्यातून हाती आलेले ज्ञान एकमेकांना वाटून देणे आणि जे दिले व घेतले जाते त्याची पुन्हा पुन्हा चिकित्सा करणे अशा प्रक्रिया सतत चालत आल्या. या प्रकारच्या प्रक्रियांनी संशोधनाच्या प्रवृत्ती निर्माण केल्या आणि दिवसेंदिवस निर्माण होत निघालेल्या या आत्मभावानामुळे संशोधनाच्या व्याप्तीही विस्तारत निघाल्या. आज जीवनाच्या प्रत्येक अंगाचे समग्र आणि विविधांगी दृष्टिकोनामुळे संशोधकाच्या संशोधनात सत्यान्वेषी आणि वस्तुनिष्ठता येत आहे. आज संशोधकाच्या व्यक्तिगत संदर्भामुळे ही संशोधन पद्धतींचे चेहरेमोहरे नवनवी स्वरूपे धारण करत आहेत. अर्थात् अज्ञाताच्या अंधाराचे कडेकपारे प्रकाशमान करणे हेच संशोधनाचे महान कार्य असते आणि मानवजातीच्या संदर्भात हा ज्ञानवर्धक व्यवहार मूल्यात्मक असतो. संशोधनामुळे विश्वाला नवनवे आयाम प्राप्त होत असतात.

स्वात्र्यंतोत्तर काळात लोकशाही आणि शिक्षणाच्या प्रसारामुळे अनेक समाज घटक जागृत झाले आणि त्यांनी आपल्या प्रश्नांसाठी चळवळी सुरु केल्या. या उपेक्षित समाज घटकांनी आपल्या व्यथा, वेदना आणि समस्या साहित्यातून व्यक्त केल्या. साहित्य केवळ मनोरंजनाचे साधन न राहता ते सामाजिक प्रश्नांचे व्यासपीठ बनले पाहिजे हा विचार त्यांच्या मनामध्ये येऊ लागला. या विचारातून स्त्रियांही आपल्या व्यथा, वेदना, साहित्यातून मांडू लागल्या होत्या. स्वातंत्र्योत्तर काळात स्त्रियांच्या संघटनांनी आपल्या हक्कासाठी संघर्ष सुरू केला. स्वातंत्र्योत्तर काळातील भारतीय स्त्रियांना अनेक घटना प्रसंगातून, संस्था, संघटनातून, चळवळी, सत्याग्रहातून आपल्या नव्या रुपाची जाणिव होऊ लागली. प्रबोधनाच्या चळवळी या दृष्टीतून महत्त्वाच्या आहेत. धर्मकेंद्री जीवनाचे अंगवळण प्राप्त असलेल्या भारतीय समाजाला नवा ज्ञानाचा डोळा देण्याचा प्रयत्न सुरू झाला. तिथेच आपल्याकडे आधुनिक युगाचा प्रांरभ झाला आणि नेमक्या या आधुनिकतेच्या धुसरतेत स्त्रीवादी दृष्टीकोणानेही आकार प्राप्त करायला सुरुवात केली.

१७ व्या शतकापासून ते २० व्या शतका दरम्यानचा एकूणच जगाचा प्रवास नव्यानव्या संशोधन पद्धती निर्माण होण्याच्या दृष्टीतून महत्त्वाचा ठरतो. आधुनिक वैज्ञानिक जगात आज वावरताना आपल्याला अतिशय सजग राहणे क्रमप्राप्त असते. कारण जगाच्या प्रत्येक कानाकोपऱ्यात निर्माण होणाऱ्या संवेदनांचे वारे पाहता पाहता जगभर पोहचतात. जर आपण सजगता राखली नाही तर आपण मागे तर पडूच पण जगाच्या जाणीव क्षेत्रांशीच आपला संवाद तुटेल. नव्या नव्या अस्तित्वात येणाऱ्या साहित्य संशोधन पद्धतींच्या माध्यमांतून हा संवाद अस्तित्वात येतो. प्राचिन कालापासून चालत आलेले संवेदनांचे जगात नव्या प्रकाशात ओंजळीत घेऊन उलगडणे आणि संवेदन विश्वांची व्याप्ती वाढविणे अशा महत्त्वपूर्ण कृती या प्रयत्नांमधून घडतात. समाजशास्त्रीय, मानसशास्त्रीय, आदिबंधात्मक, मार्क्सवादी, ग्रामीण, दलित, जनवादी इ. विविध नवा दृष्टिकोनांबरोबरच आज निर्माण झालेली स्त्रीवादी ही दृष्टी ही संशोधन शाखांमध्ये महत्त्वपूर्ण ठरली आहे.

स्त्रीवादी संशोधन :

स्त्रीवादी विचार हा श्रेष्ठ साहित्याचा निकष देणारा विचार होय. १९६० ते १९८० या दशकात स्त्रीवादी संशोधन ही विचारधारा आपल्याकडे पाश्चिमात्य जगाकडून आली. स्त्रीवादी साहित्याचा विचार सिमॉन द बोव्हा यांनी प्रथम जागतिक पातळीवर मांडला. भारतात ताराबाई शिंदे यांनी स्त्रियांचे प्रश्न 'स्त्री-पुरूष तुलना' या पुस्तकाद्वारे ऐरणीवर आणले. "स्त्रियांनी स्वत:च्या जाणिवेने लिहिलेले आणि स्त्रियांची बाजू घेऊन विचार मांडणारे साहित्य म्हणजे स्त्रीवादी साहित्य"[१] हे त्यामागचे गृहितक होते. स्त्रीवादी संशोधन पद्धती सर्व क्रिया-प्रक्रियांचा समग्र विचार करून स्त्री संदर्भातून शोधमोहीम उघडते. या संशोधन पद्धतीला साहित्यकृतीबरोबरच स्त्रीला स्वत्वाची जाणीव करुन देणे तिला तिच्या व्यक्तिमत्त्वाचा अर्थ कळणे, अस्मिता, हक्क अधिकार, अवमुल्यन आणि शोषणाची जाणीव होणे, नित्याच्या घटनांचाही स्वतंत्र उहापोह करता येतो. १९६० ते १९८० च्या दरम्यान ही संशोधन पद्धती सिद्धांत व्यूह संपन्न झाली. स्त्रीने बाईपणाची कात टाकून माणूसपणाचे नवे रूप धारण करणे, स्त्रिला तिच्या गुलामीची जाणीव होणे आणि तिने आपल्या गुलामी विरुद्ध बंड करणे हा स्त्रीवादी साहित्य संशोधनाचा मुख्य उद्देश आहे. समाजातील एखादा प्रतिभावंत जबरदस्त ताकदीचा असु शकतो की, ज्याच्या लेखणीमध्ये पुर्णत: नवे उगवून आणण्याचे सामर्थ्य असतात. तेव्हा ह्या सर्व साहित्यिक प्रक्रिया चिकित्सकपणे स्त्री संदर्भातून तपासण्याचे कार्य स्त्रीवादी संशोधनात महत्त्वाचे ठरते.

स्त्रीवादी साहित्य संशोधनाची भूमिका :

वास्तविक ज्या दिवशी स्त्रीने लेखणी हातात घेतली आणि आपल्या भावभावनांनान, जीवनानुभूतींना अक्षरबद्ध केले त्याच दिवशी स्त्रीवादी संशोधन पद्धती आकारास आली असे म्हणता येते. स्त्रीचा एक बाई म्हणून विचार न करता एक माणुस म्हणुन विचार केला जावा, अशी स्त्रीवादी साहित्याची भूमिका आहे. स्त्रीला बाई म्हणून समजणाऱ्या पुरुषप्रधान समाजव्यवस्थेला, पुरूषी वर्चस्वाला सर्व बाजूने हादरे देणे ही स्त्रीवादी साहित्याची भुमिका आहे. समान हक्क, समान संधी, समान दर्जा आणि स्वातंत्र्य हा स्त्रीवादाचा गाभा आहे. स्त्रीवादाने व स्त्रीवादी साहित्याने स्त्री-पुरूष अशा भेदभावाला कठोर विरोध केला आहे. पुरूषांच्या बरोबरीने स्त्रीला जीवनाच्या सर्वच क्षेत्रात समान दर्जाने वागवले पाहिजे, तिला रोजगाराच्या समान संधी मिळाल्या पाहिजेत अशी स्त्रीवादी साहित्याची भुमिका आहे. स्त्री ही घेणारी, पुरूष हा देणारा ही संकल्पना मोडली पाहिजे. पुरूषकेंद्री भाषिक व्याकरण नाकारले पाहिजे. पुरूषांनी स्त्री भुमिकेतून केलेले लेखन हे केवळ काल्पनिक, अवास्तव आणि अतिरंजित स्वरूपाचे असते, म्हणून स्त्रीवादी साहित्याने पुरूषांच्या लेखनाला टाळले पाहिजे. स्त्रीने स्वत;चे अनुभव लिहिल्याशिवाय खऱ्या स्त्रीची प्रतिमा समाजापुढे येणार नाही. पुरूषाला स्त्री विशिष्ट असे खास अनुभव मांडता येत नाहीत. स्त्रीच्या शरीरनिष्ठ अनुभवाला प्रत्यक्ष जगण्याचा आधार आहे, त्यामुळे हे अनुभव कल्पनेने जसेच्या तसे अनुभवता येत नाहीत. स्त्रियांचे ऋतुप्राप्तीचे अनुभव, तिची गर्भधारणा, मातृत्व हे अनुभव पुरूषाला कल्पनेच्या पातळीवर अनुभवता येत नाहीत. स्त्रीचा देहनिष्ठ अनुभव हा स्त्रीचा स्वत:चा आहे. स्त्रीचे मन आणि शरीर हे पुरूषापेक्षा वेगळे आहे, त्यामुळे पुरूषांचे व स्त्रियांचे अनुभवही वेगळे असतात. या अनुभवांची अभिव्यक्तीही वेगळी असते. अशी स्त्रीवादी साहित्य संशोधनाची भूमिका आहे. साहित्यात लिंगभेद महत्त्वाचा नाही, असे म्हणणारी स्त्री लेखिका स्त्री म्हणून लिहित नाही, लेखक म्हणून लिहिते. साहजिकच तिच्या लेखनाची संहिता ही स्त्रीची संहिता बनत नाही. तिचे मानलेले स्त्रीपण हे अशा ठिकाणी तिचे नसते. पुरूषकेंद्री संस्कृतीने तिला आत्मसात करायला लावलेले, तिच्यावर

लादलेले स्त्रीपण असते. इतके की, तिची नेणीवही पुरूषकेंद्री नेणीव असते. ती स्त्री केंद्री बनविली तरच स्त्रीत्वाची संहिता निर्माण होईल. तसे झाले तर स्त्रीच्या अनुभव विश्वामुळे समृद्ध झालेले साहित्य भांडार स्त्रियांच्या पदरात सत्तासामर्थ्य टाकल्याशिवाय राहणार नाही, अशी स्त्रीवादी साहित्य संशोधनाची भूमिका आहे. स्त्रीचा संपूर्णपणे विकास साधत तिचा स्वतंत्र स्वायत्त स्वयंसिद्ध अवकाश निर्मिण्याची प्रतिज्ञा स्त्रीवाद करतो व त्यासाठी आपली स्वतंत्र विचारांची व्यूहरचना आखतो आणि त्यायोगे साहित्याभ्यासात समाज व व्यक्तिमन यांच्या परस्परावलंबित्वाचे सूक्ष्म आकलन अपेक्षित ठेवून सर्व चित्रित प्रसंगानुभवांची भाववलये व भूमिकांची चिकित्सा करणाऱ्या स्त्रीवादाचा अभ्यास दिशा निर्माण करतो.

परिवर्तनाच्या उद्देशाने निषेध नोंदवणे हे या संशोधनात लक्ष्य होते. यातून साहित्यिक भानाबरोबरच सांस्कृतिक व सामाजिक पातळ्यांना महत्त्वपूर्ण लवचिकता प्राप्त व्हावी. कायदा, रूढी, परंपरा, समाजसंस्था, धर्मसंस्था, लोकसंस्था या सर्व घटकांची चिकित्सा या स्त्रीवादी संशोधन पद्धतीमध्ये केली जाते. स्त्रीवादी संशोधन पद्धतीतून स्त्रीवादी चळवळी अशा ह्या परस्पर आणून ठेवली आहे. त्यानंतरच्या त्यांनी साधलेला विकासही लक्षणीय आहे. एकूण स्त्रीवादी संशोधन पद्धती जीवशास्त्रीय दृष्टिकोनातून स्त्रीच्या शरीर विशिष्ट अनुभवांची चिकित्सा करते. भाषाशास्त्रीय दृष्टीतून अनुभवांची चिकित्सा तर सांस्कृतिक पातळीवरून समाजाने स्त्रीत्वाच्या आविष्काराची चिकित्सा करते.

स्त्रीवादी साहित्य संशोधनाचे स्वरूप :

स्त्रीवादी साहित्याचे स्वरूप कसे असावे, याबाबत हेलन सिझ् म्हणते, "स्त्रीवादी साहित्य हे एकाच वेळी सर्व बाजूंनी विकसित होत जाणारे लेखन असले पाहिजे. पुरुषाप्रमाणे एखाद्या गोष्टीची सुरूवात किंवा उगम शोधून काढण्याची आस असण्याचे तिला कारण नाही. तिचे हे लेखन अनादी अनंत असले पाहिजे. पुस्तक संपले तरी लेखन संपले असे असता कामा नये. पुर्वानुमान काढता येणारे किंवा तर्क करता येणारे लेखन तिने टाळावे. अर्थापेक्षा भावगर्भतेच्या जवळ जाणारे लेखन हे स्त्रीत्वाला जवळ जाणारे ठरेल. पुरूषांचे लेखन आणि स्त्रियांचे लेखन यांची तुलना करून सिझ् म्हणते की, एखाद्या गोष्टीबद्दल शोक करणे म्हणजे ती गेलेली गोष्ट परत मिळविण्याचा प्रयत्न करण्यासारखे होईल. असा शोक पुरूष करतो. स्त्री मात्र असा शोक पचवून पुढे जात असते. त्याच्यावर मात करण्याचा ती प्रयत्न करते. या अर्थाने स्त्रीचे साहित्य हे पुरुषी साहित्यापेक्षा वेगळे ठरते. स्त्रियांनी केलेल्या लेखनात फरक दिसून येतो. फिमेल, फेमिनाईन आणि फेमिनिस्ट असा वेगवेगळा फरक स्त्रियांच्या लेखनात दिसून येतो."[२]

स्त्रीवाद ही स्त्रीसाठी, तिच्या सर्व प्रकारच्या दडपणूकीतून सुटका करणे, तिचा आत्मस्वर मिळवून देणे, तिच्यासाठी अस्तित्वात असणाऱ्या प्रस्थापित शोषणव्यवस्था समाजातून नाहीशा करणे व त्या ठिकाणी तिच्या विकसनशील स्वायत्त अवकाशांची निर्मिती करणे यासाठी कार्यरत असणारा एक आधुनिक जगाने पृष्ठभागावर आणलेला वाद आहे. राजकीय व आर्थिक पातळीवरील स्त्रीच्या स्वतंत्र अस्तित्वासाठी झगडतना जीवनाच्या प्रत्येक क्षेत्राचा स्वतंत्र विचार करण्याची व प्रस्थापित क्षेत्रांची छाननी करून त्या संबंधीच्या आपल्या कडव्या प्रतिक्रिया व्यक्त करण्याच्या गरजेतून स्त्रीच्या विकासाचे लक्ष्य ठेवणारी स्त्रीवाद ही वास्तविक राजकीय प्रणाली आहे. पण स्त्रीशी अंतिमत: प्रामाणिक राहणारा हा वाद जीवनाच्या प्रत्येक क्षेत्रात उतरतो. साहित्य हे तर

जीवनविषयक अंतदृष्टी निर्माण करण्याच्या प्रक्रियेतील प्रधान अंग आहे. मग ह्या क्षेत्रातही स्त्रीवाद ठोस सिद्धांतांकरवी स्त्रीवादी समीक्षा पद्धती या माध्यमातून आपली मुद्रा उमटवितो.

लेखक, कलावंत, साहित्यिक हा समाजमानस निर्मिती प्रक्रियेतील महत्त्वाचा घटक. तर हा घटक स्त्री संदर्भातून कोणत्या भूमीवर उभा आहे. याची चिकित्सा करणे हे या संशोधनात्मक व्यूहाला अनिवार्य असते. समाज संस्कृतीचे एकूण एक साद-पडसाद साहित्यात उमटत असतात. त्यामुळे तिथे उतरून आपल्या गृहितकांसह आपली उद्दिष्ट्ये साध्य करण्याच्या प्रक्रिया ही पद्धती साधू पहाते. आपल्याकडे अश्विनी धोंगडे, प्रतिभा काणेकर, पुष्पा भावे, प्रभा गणोरकर, वसंत आबाजी डहाके, मिलिंद मालशे, मंगला वरखेडे, माया पंडित, विद्युत भागवत, शर्मिला रेगे इ. अनेक साहित्य व समाज संशोधकांनी इंग्रजी स्त्रीवादी समीक्षेचा परिचय करून दिला आहेच. पण त्या धर्तीवर भारतीय संदर्भातून आपण आपली स्त्रीवादी संशोधन पद्धती आकारास आणत कार्यरत होणे महत्त्वाचे आहे.

अशा प्रकारे एकूण स्त्रीचा व स्त्रीच्या अनुषंगाने तिच्याशी संबंधित असलेल्या प्रत्येक घटकाचा आत्मस्वर ओंजळीत घेऊन त्याच्या स्वयंसिद्धी, स्वायत्त अवकाश निर्माण करण्याच्या दिशा धुंडणाऱ्या या संशोधन पद्धतीची व्याप्ती प्रचंड असली तरी, 'स्त्री प्रतिमा' आकारताना साचेबद्ध होण्याची मर्यादाही तिच्यापुढे आहेच. स्त्रीच्या शारीरिक-मानसिक पातळीवरील सत्वांचा शोध सुरू झाल्यावर कलावंताला मुक्त स्वातंत्र्य हे असलेच पाहिजे. नाहीतर स्त्री प्रतिमेचे स्त्रीवादि एकसत्वीकरण होण्याच्या शक्यता निर्माण होतात. तेव्हा 'स्त्रीत्व' हे ठराविक स्त्रीवादी साचाबरहुकूम राहता, मानता कामा नये हे भान आवश्यक आहे. जेनेकरून प्रस्थापित 'स्त्रीत्व' विरचित करताना पुन्हा साचा निर्माण होऊ नये. एकूण स्त्रीवादी संशोधन पद्धतीला साहित्याची काया, वाचा, मने बदलून घेता व देता आली पाहिजेत.

संदर्भसूची :

१. स्त्रीयांची नवकथा/वाटा आणि वळणे – डॉ. मंगला वरखेडे

२. स्त्रीवादी समीक्षा : स्वरूप आणि उपयोजन – अश्विनी धोंगडे

३. भारतीय स्त्रीजीवन – गिता साने

४. स्त्री स्वातंत्र्यवादिनी विसाव्या शतकातील परिवर्तन – विनया खडपेकर

५. मराखी लेखिका : चिंता व चिंतन – भालचंद्र फडके

जळगाव जिल्ह्यातील शिक्षक प्रशिक्षण संस्थेतील शैक्षणिक वातावरणाचा अभ्यास

प्रा. जया बाविस्कर : आर.सी.पटेल शिक्षणशास्त्र महाविद्यालय, शिरपूर, जि. धुळे (महाराष्ट्र) भारत

गोषवारा :

आज शैक्षणिक संस्थांकडे राष्ट्रीय वा सांस्कृतिक उद्दीष्टे साध्य करण्याचे अत्यंत प्रभावी साधन म्हणून पाहिले जाते. विविध शैक्षणिक संस्थांमधील वातावरण पोषक असेल तर त्यातून सृजनशील विद्यार्थी / तरूण निर्माण होतील. आज आंतरराष्ट्रीय स्तरावर शैक्षणिक विकासाच्या जोरावर व कुशल मनुष्य बळाच्या सहाय्याने प्रत्येक देश आपली विकासात्मक प्रतिमा उंचावण्यासाठी प्रयत्नशील आहे. म्हणून शैक्षणिक वातावरण चांगले असणे आवश्यक आहे.

प्रस्तुत संशोधनात जळगाव जिल्ह्यातील अनुदानित व विनाअनुदानित दोन डी.एड. व दोन बी.एड. महाविद्यालयातील शैक्षणिक वातावरणाचा अभ्यास दिला आहे.

Key Words : शैक्षणिक संस्था, जळगाव, शैक्षणिक वातावरण

प्रस्तावना :

शिक्षणाने संपत्ती संघीत केली जाते व तिचा वापर राष्ट्र उभारण्यासाठी करण्यात येतो. शाळेचे कार्य बालकांना शिक्षण देणे हेच असते. राष्ट्रीय शिक्षण आयोगाने (कोठारी आयोगाने) आपल्या प्रास्ताविकात प्रथम दर्शनीच म्हटले आहे की, भारताचे भाग्य त्याच्या वर्गावर्गातून घडविले जाते.

सर्व विश्वातून येणारे चांगले विचार विद्यार्थ्यांपर्यंत पोहोचविण्याचे कार्य शिक्षक शाळेच्या वातावरणात करीत असतात. विद्यार्थ्यांचा समतोल व सर्वांगिण विकास साधण्यासाठी शाळेशिवाय दुसरा पर्याय दिसत नाही. शाळेवर पालकांची भिस्त असते. आपला पाल्य चांगल्या शाळेत शिकणे, तेथील वातावरणात पाल्यावर चांगले संस्कार व्हावे म्हणून पालकांची अशा शाळेकडे धाव घेण्याची प्रवृत्ती असते. त्यासाठी ही कृती करण्यास शालेय परिसरात व शाळेत योग्य आणि पोषक वातावरण असण्याची गरज आहे.

शाळेच्या संरचनेत भौतिक साधन सामग्री बरोबरच योग्य मनुष्यबळाची गरज असते. स्वातंत्र्योत्तर काळात शाळांच्या संख्येत वाढ होऊ लागल्याने शालेय परिसर व तेथील वातावरणाचा प्रश्न बिकट होतांना दिसत आहे. शाळा ही समाजाची लघु प्रतिमा आहे, असे जॉन ड्यूई म्हणतो. अलीकडे खेडोपाडी शाळा, महाविद्यालये सुरू होत आहेत. त्यामानाने तेथे भौतिक सोयी सुविधा व मनुष्यबळ पाहिजे त्या प्रमाणात उपलब्ध करण्यात येत नाहीत. त्यामुळे तेथील वातावरण चांगले नसते. शिक्षण हा एक पवित्र व्यवसाय जरी असला तरी आजकाल त्याला उद्योगाचे स्वरुप आले आहे. शिक्षणाला भविष्यातील एक गुंतवणूक म्हणून समजण्यात येते. त्यामुळे शाळेतील मानवी घटक व तेथील वातावरण योग्य व आल्हाददायक असावे त्यामुळे विद्यार्थ्यांना शिकण्यास उत्साह वाटेल. यासाठी संस्थेतील वातावरण अधिकच आरोग्यदायी असण्याची आवश्यकता आहे.

संशोधनाची गरज :

१. शिक्षण प्रशिक्षण संस्था म्हणजे शिक्षण संस्थेचा कणा असतात. त्यासाठी प्रत्येक प्रशिक्षण संस्थेतील शैक्षणिक वातावरण चांगले असणे आवश्यक आहे. त्याकरीता प्रस्तुत संशोधन करणे गरजेचे होते.

२. अलिकडच्या काळात विनाअनुदानित संस्थेचे स्त्रोत माजलेले आहेत. काही अपवाद वगळता बऱ्याच शैक्षणिक संस्थांमध्ये शैक्षणिक वातावरणाचा अभाव असल्यामुळे तरूण पिढी सक्षम व कुशल घडविण्याचे आव्हान शिक्षकांसमोर आहे. या शैक्षणिक संस्थांमधील वातावरण शैक्षणिक होणे आवश्यक आहे. त्यामुळे प्रस्तुत संशोधन करणे गरजेचे होते.

३. आजची शिक्षण पद्धती विद्यार्थी केंद्रीत असल्यामुळे विद्यार्थ्यांच्या गरजा त्याला येणाऱ्या समस्या तो स्वत: जाणत असल्यामुळे विद्यार्थ्यांच्या गरजांना महत्त्व देणे आवश्यक बाब असल्यामुळे प्रस्तुत संशोधन करणे गरजेचे होते.

संशोधनाची उद्दीष्ट्ये :

१. अध्यापक विद्यालयातील शैक्षणिक वातावरणाचा अभ्यास शैक्षणिक वातावरणात मापिकेद्वारे करणे.

२. शिक्षणशास्त्र महाविद्यालयातील शैक्षणिक वातावरणाचा अभ्यास शैक्षणिक वातावरण मापिकेद्वारे करणे.

३. अनुदानित व विनाअनुदानित अध्यापक विद्यालयातील शैक्षणिक वातावरणाशी निगडीत समस्यांचा अभ्यास करणे.

४. अनुदानित व विनाअनुदानित शिक्षणशास्त्र महाविद्यालयातील शैक्षणिक वातावरणाशी निगडीत समस्यांचा अभ्यास करणे.

५. अनुदानित व विनाअनुदानित अध्यापक विद्यालयातील शैक्षणिक वातावरणातील फरक अभ्यासणे.

६. अनुदानित व विनाअनुदानित शिक्षणशास्त्र महाविद्यालयातील शैक्षणिक वातावरणातील फरक तपासणे.

परिकल्पना :

१. अनुदानित व विनाअनुदानित शिक्षणशास्त्र महाविद्यालयातील वातावरणात सार्थ फरक आढळत नाही.

२. अनुदानित व विनाअनुदानित अध्यापक विद्यालयातील शैक्षणिक वातावरणात सार्थ फरक आढळत नाही.

३. शिक्षणशास्त्र महाविद्यालय व अध्यापक विद्यालयातील शैक्षणिक वातावरणात सार्थ फरक आढळत नाही.

संशोधनाची व्याप्ती :

प्रस्तुत संशोधनात जळगांव जिल्ह्यातील व विनाअनुदानित शिक्षणशास्त्र महाविद्यालयातील आणि अध्यापक विद्यालयातील शैक्षणिक वातावरणाचा अभ्यास करण्यात आलेला आहे.

मर्यादा :

प्रस्तुत संशोधनात जळगांव जिल्ह्यातील अनुदानित व विनाअनुदानित विद्यानिकेतन अध्यापक विद्यालय व विनाअनुदानित बाबत बाहेती अध्यापक विद्यालयातील शैक्षणिक वातवरणाचा अभ्यास केलेला आहे.

प्रस्तुत संशोधनात जळगांव जिल्हयातील केवळ एक अनुदानित सर्वसमावेशक शिक्षणशास्त्र महाविद्यालय, खिरोदा व एक विनाअनुदानित शिक्षणशास्त्र महाविद्यालय, चोपडा यांचा शैक्षणिक वातवरणाचा अभ्यास केलेला आहे.

संशोधनाची पद्धती :

प्रस्तुत संशोधनासाठी सर्वेक्षण पद्धतीचा अवलंब केलेला आहे.

संशोधनाची साधने :

प्रस्तुत संशोधनासाठी डॉ. करुणा शंकर मिश्रा, इलाहाबाद यांची प्रमाणित चाचणीचा वापर माहिती

संकलनासाठी केलेला आहे.

संकलित माहितीचे विश्लेषण व अन्वयार्थ :

संकलित माहितीचे विश्लेषण शेकडेवारी, केंद्रीय प्रवृत्तीची परिमाणे, विचलनशिलतेची परिमाणे, विषमतता, शिखरदोष व वर्णनात्मक संख्याशास्त्रीय परिमाणाचा वापर करण्यात आला. अनुमानात्मक विश्लेषणात सुन्य परिकल्पनेचे परिक्षण करण्यासाठी t परिक्षिकेचा वापर करण्यात आला आहे.

सांख्यिकीय विश्लेषण व अन्वयार्थ :

परिकल्पना : १

अनुदानित व विनाअनुदानित शिक्षणशास्त्र महाविद्यालयातील शैक्षणिक वातावरणात सार्थ फरक आढळत नाही.

प्रकार	न्यादर्श	मध्यमान	प्रमाणविचलन	t मूल्य
अनुदानित	८०	१७५.३	२९.१४	०.००५
विना अनुदानित	८०	१७५.२८	२२.२३	

स्वाधिनता मात्रा (df) =१५८ साठी ०.०५ पातळीवर लक्षणीय नाही.

वरील कोष्टकावरून असे लक्षात येते की, ०.०५ सार्थकता स्तरावर स्वाधीनता मात्रा (df) = १५८ अनुदानित व विनाअनुदानित शिक्षणशास्त्र महाविद्यालयातील शैक्षणिक वातवरणाचे t मुल्यांक ०.००५ आहे, की जे t कोष्टकाचे मुल्यांक १.९८ पेक्षा कमी आहे, म्हणून t मुल्यांक ०.०५ स्तरावर लक्षणीय नाही.

म्हणून दोन्ही मध्यमानातील फरक सार्थ नाही, म्हणून परिकल्पनेचा स्विकार करावा लागेल. अनुदानित व विनाअनुदानित शिक्षणशास्त्र महाविद्यालयातील शैक्षणिक वातवरणात सार्थ फरक आढळत नाही.

परिकल्पना :२

अनुदानित व विनाअनुदानित अध्यापक विद्यालयातील शैक्षणिक वातावरणात सार्थ फरक आढळत नाही.

प्रकार	न्यादर्श	मध्यमान	प्रमाणविचलन	t मूल्य
अनुदानित	५०	१७०.७४	३०.१४	३.९८
विना अनुदानित	५०	१९१.२८	२४.४१	

स्वाधिनता मात्रा (df) = १५८ साठी ०.०१ पातळीवर लक्षणीय नाही.

वरील कोष्टकावरून असे लक्षात येते की, ०.०१ सार्थकता स्तरावर स्वाधीनता मात्रा (df) .९८ अनुदानित व विनाअनुदानित शिक्षणशास्त्र महाविद्यालयातील शैक्षणिक वातवरणाचे t मुल्यांक ३.९८ आहे, की जे t कोष्टकाचे मुल्यांक २.६३ पेक्षा कमी आहे, म्हणून t मुल्यांक ०.०१ स्तरावर लक्षणीय नाही.

म्हणून परिकल्पना त्याज्य आहे. विनाअनुदानित अध्यापक विद्यालयातील शैक्षणिक वातवरण अनुदानित अध्यापक विद्यालयातील शैक्षणिक वातावरणापेक्षा चांगले आहे.

परिकल्पना :३

शिक्षणशास्त्र महाविद्यालय व अध्यापक विद्यालयातील शैक्षणिक वातावरणात सार्थ फरक आढळत नाही.

प्रकार	न्यादर्श	मध्यमान	प्रमाणविचलन	t मूल्य
अनुदानित	१६०	१७५.२५	२५.८८	०.८५

विना अनुदानित	१६०	१८१.०१	२९.२१	

स्वाधिनता मात्रा (df) = १५८ साठी ०.०१ पातळीवर लक्षणीय नाही.

वरील कोष्टकावरून असे लक्षात येते की, अध्यापक विद्यालय व शिक्षणशास्त्र महाविद्यालयातील शैक्षणिक वातवरणाचे t मुल्यांक ०.००५ सार्थकता स्तरावर स्वाधिनता मात्रा (df) = २५८ साठी ०.८५ आहे. की जे t कोष्टकाचे मुल्यांक ०.०५ सार्थकता स्तरावर लक्षणीय नाही.

म्हणूनच दोन्ही माध्यमातील फरक सार्थ नाही. म्हणून परिकल्पनेचा स्विकार करावा लागेल.

निष्कर्ष :

१. अनुदानित व विनाअनुदानित शिक्षणशास्त्र महाविद्यालयातील मध्यमान गुणांक हे सारखेच आहे. यावरून असे म्हणता येईल की, अनुदानित व विनाअनुदानित शिक्षणशास्त्र महाविद्यालयातील शैक्षणिक वातावरणात काहीही फरक आढळत नाही.

२. अनुदानित व विनाअनुदानित अध्यापक विद्यालयातील वातवरणात फरक आढळतो. म्हणजेच विनाअनुदानित अध्यापक विद्यालयातील वातावरणाचे मध्यमान गुणांक अनुदानित अध्यापक विद्यालयातील मध्यमान गुणांकापेक्षा जास्त आहे. यावरून असे म्हणता येईल की, अनुदानित अध्यापक विद्यालयापेक्षा विनाअनुदानित अध्यापक विद्यालयातील शैक्षणिक वातावरण चांगले आहे.

३. जळगाव जिल्ह्यातील महाविद्यालय व अध्यापक विद्यालयातील शैक्षणिक वातावरणात सार्थ फरक आढळत नाही. म्हणजेच शिक्षणशास्त्र महाविद्यालय व अध्यापक विद्यालयातील मध्यमान गुणांकात फरक नाही. यावरून असे म्हणता येईल की, शिक्षणशास्त्र महाविद्यालयात व अध्यापक विद्यालयातील शैक्षणिक वातावरणात फरक आढळत नाही.

संदर्भ ग्रंथ :

१. पंडीत ब.बी., शैक्षणिक कृति संशोधन, नुतन प्रकासन, पुणे. २००७

२. प्रा. मुळे व उमाठे, शैक्षणिक संशोधनाची मुलतत्त्वे, महाराष्ट्र साहित्य निर्मिती मंडळ, पुणे. १९८७

३. कदम चा. पा., शैक्षणिक संख्याशास्त्र, नुतन प्रकाशन, पुणे. २००५

४. घोरमोडे, डॉ. के. यु. भारतीय शिक्षणप्रणालीचा विकास आणि शालेय व्यवहाराचे अधिष्ठान, विद्या प्रकाशन, नागपूर. १ जाने. २००८