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The Managing Editor, on behalf of the Editorial Board of the Journal of Shivaji University (Humanities and Social Sciences), Vol. 49 Issue No. 1 & 2 of 2015 & 2016, wishes to express her thanks to the contributing authors and the experts for acting as referees for the papers included in this volume.
1. EFFICIENCY AND PROFITABILITY OF CO-OPERATIVE BANKS: A COMPARATIVE STUDY OF THE KARAD URBAN CO-OPERATIVE BANK LTD. KARAD AND RAJARAMBAPU SAHAKARI BANK LTD. PETH

Mohite P. V.*
Phalke Kedarnath M.**

Abstract:

The Urban Co-operative Banks in Maharashtra have been regarded as main instruments for the growth and development of the urban and semi-urban area. These banks are playing a vital role in the development of urban economy. Such as financing the downtrodden class of urban people for the development activities like small scale industries, small business, retail trade, self employment, housing consumption etc.

This paper focuses on the achievement and performance of scheduled bank (The Karad Urban) and a non-scheduled bank (Rajarambapu Bank). The parameters selected for evaluation of performance of these banks are profitability and productivity. The time period selected for this study is the last three financial years. i.e. 2008-09 to 2010-11.

Both banks performed well and show high efficiency in their functioning. At a micro level, individually The Karad Urban bank and Rajarambapu Bank showed positive correlation for eight parameters out of total nine parameters on which the correlation has been performed, which shows the strategies adopted by both the banks are similar. In today’s competitive environment, the key to success is increased efficiency and profitability. Co-operative banks have to face tough competition with nationalized and private banks.

Introduction:

Indian economy, substantially supported by cooperative sector through 526000 cooperatives, 230 million members, assets worth Rs.1.5 billion and presence in every sector of economy. 20th century remained milestone for credit and banking cooperatives in India and especially western part of India including Maharashtra and Gujarat. Out of total 1853 UCBs in India, there were more than 620 UCBs in Maharashtra, accounting 35% of country’s UCBs.

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** Research Student, Commerce and Management, Dept, Shivaji University, Kolhapur
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Nationalized banks, as a group, accounted for 47.7% of the aggregate deposits. The share of other scheduled commercial banks, foreign banks and regional rural banks in aggregate deposits was 21.2%, 5.9% and 3% respectively. A small but substantial share of total deposits is covered by UCBs in India. Their market share increased from 3.3% in 1990-91 to the high of 6.6% in 1999-2000. Though it declined after that, it contributes around 5% of total deposits in 2005-06.

As regards Gross Bank Credit, nationalized banks held maximum share of 47% in the total bank credit followed by State Bank of India and its associates at 23.2% and other scheduled commercial banks at 20.6%. Foreign banks and regional rural banks had relatively lower share in the total bank credit at 6.7% and 2.5% respectively.

The UCBs in Maharashtra have been regarded as main instruments for the growth and development of the urban and semi-urban area. These banks are playing a vital role in the development of urban economy, such as financing the downtrodden class of urban people for the development activities like small scale industries, small business, retail trade, self employment, housing, consumption etc. These small sectors have established the place of pride in the priority clientele groups of the UCBs in Maharashtra.

The rural cooperative banks in the state have registered incredible progress in resource mobilization, credit deployment, recovery of loans, and more importantly augment in faith during the past, but currently these banks are on the mark of suspect and turn down due to the environmental and regulatory factors created by global market forces. The failing of several rural co-operative banks have shored up the mistrust and challenge of subsistence for the rural co-operative banks in the state. The emerging trends are both challenges and opportunities. The rural co-operative banks have to rise up to the occasion, innovate and cope with the emerging trends and challenging opportunities. To cope with the emerging situation of crises and challenges the rural co-operative banks must formulate the appropriate strategies for their continuous growth.

This paper focuses on the achievement and performance of a scheduled bank (Karad Urban) and a non-scheduled bank (Rajarambapu Bank). These banks are selected because they are performing well continuously since their inception. The parameters selected for the evaluation of performance of these banks are profitability and productivity. The time period for the performance analysis has been chosen as three financial years i.e. 2008-09 to 2010-11.

Objectives:
The objectives of the study are as follows:
1. To analyze the efficiency and profitability parameters of cooperative banks,
2. To analyze separately the efficiency and profitability of selected banks.
3. To compare efficiency and profitability in terms of financial key ratios.
4. To give proper recommendations based on the study.

Review of Literature:

The researchers have reviewed the related literature as follows-

History of co-operative banks in India is very old. Today there are more than 2500 UCBs in India. Maharashtra is a leading state in co-operative movement. In Maharashtra alone there are more than 600 UCBs. Western Maharashtra is specially known for its work in co-operative movement. There are many researchers who done their research in this field, out of which some few is as follows.

Dr. Mrs. Sheela Sahasrabudhe in her research article “Performance Anyalasis of UCBs” provided useful information of state wise UCBs and their branches/offices. She studied loan disbursement to priority sector or non-priority sector with growth rate whether it is increased or decreased. Dr. R.B. Teli’s Ph.D. thesis based upon leading UCB’s in Kolhapur district. He studied the analysis of the operations of UCBs in Kolhapur district. In his research paper titled, “Performance Evaluation of UCBs in Kolhapur District” he gave some useful ratios for evaluation and performance analysis and tried to show that these banks showed continuous growth.

Another senior researcher Prin. P.J. Tamhankar studied the concept of crisis of UCBs. He gave reasons behind crisis of UCBs. According to him “New provisions of NPA are responsible for crisis of UCBs”. He also told higher number of overdue are also responsible for crisis. Dr. S.K. Kulkarni takes review of performance of UCBs and Commercial banks in his research article, “Performance Appraisal of Commercial Banks and UCBs in reform decade”. It is a comparative study and this comparison is based upon ratio Analysis.

Senior most social worker and co-operative movement leader Bapusaheb Pujari stated in his research article, “Reconstructing of Co-operating Banking and Dominance of Global Banks” that reconstruction of co-operative banks is the necessity of time. He also stated potentiality and strangeness is much important for co-operative banks if they want to fight with other banks in open Era because there is a cut-throat competition. Researchers of the same area provide useful information in another research paper titled, “Compatibility Study of IFRS with Accounting Standards” as to how many AS used by the UCBs and its impact on performance. They also tried to show that implementation of IFRS is necessary for growth and development of UCBs. Vidyadhar Anaskar writes his articles in daily news paper “Loksatta”.

3
recommending amalgamation and merger of UCBs all over India to face the tough competition in future.

Research Methodology:

It is a case study which is exploratory in nature. Ratio analysis and Spearman’s Rank Correlation Test are used to compare efficiency and profitability of banks. Ratio analysis is a powerful tool of financial analysis. Ratio represents the relationship between two or more variables and helps to draw qualitative judgments.

Research Design:

The sample used for the study are two banks viz. The Karad Urban Cooperative Bank Ltd. Karad and Rajarambapu Co-Operative Bank Ltd., Peth

Spearman’s Rank Correlation Test:

Spearman’s Rank Correlation is a technique used to test the direction and strength of the relationship between two variables. In other words, it is a device to show whether any one set of numbers has an effect on another set of numbers. It uses the statistic Rs which falls between -1 and +1.

Procedure for using Spearman’s Rank Correlation:

1. State the null hypothesis i.e., “There is no relationship between two sets of data.”
2. Let us assume The Karad Urban Bank as “x” and Rajarambapu Bank as “y”.
3. Use the formula Rs = 1- (6 \sum d^2/ n^3-n) where n is the number of ranks you have.
4. If the Rs value

   Ø Is -1 there is a perfect negative correlation.
   Ø Falls between -1 and -0.5, there is strong negative correlation.
   Ø Falls between -0.5 and 0, there is a weak negative correlation.
   Ø Is 0, there is no correlation.
   Ø Falls between 0 and 0.5, there is a weak positive correlation.
   Ø Falls between 0.5 and 1, there is a strong positive correlation.
   Ø Is 1, there is a perfect positive correlation.
5. If the Rs value is 0 states the null hypothesis is accepted, otherwise say it is rejected.
Brief of the case study

For the individual comparison of two banks, researchers has chosen 'The Karad Urban Co-Operative Bank (here after called as Karad Urban) and Rajarambapu Co-Operative Bank Ltd. Peth (here after called as Rajarambapu). Both banks have similar status in their category.

Comparative progress chart of The Karad urban

Table -1

(Rs in Lakhs except row marked as*)

<table>
<thead>
<tr>
<th>Particulars</th>
<th>2008-09</th>
<th>2009-10</th>
<th>2010-11</th>
</tr>
</thead>
<tbody>
<tr>
<td>Share Capital</td>
<td>2358.69</td>
<td>2801.07</td>
<td>3286.80</td>
</tr>
<tr>
<td>Reserves and Surplus</td>
<td>3988.49</td>
<td>4547.13</td>
<td>5127.47</td>
</tr>
<tr>
<td>Own Funds</td>
<td>6347.18</td>
<td>7348.20</td>
<td>8414.27</td>
</tr>
<tr>
<td>Deposits</td>
<td>89677.16</td>
<td>106601.62</td>
<td>116326.92</td>
</tr>
<tr>
<td>Loans and Advances</td>
<td>55691.02</td>
<td>66083.82</td>
<td>76505.04</td>
</tr>
<tr>
<td>Total Business</td>
<td>145368.18</td>
<td>172685.44</td>
<td>192831.96</td>
</tr>
<tr>
<td>Business Per Employee</td>
<td>242.33</td>
<td>285.90</td>
<td>327.95</td>
</tr>
<tr>
<td>Working Capital</td>
<td>99251.91</td>
<td>118084.62</td>
<td>131420.59</td>
</tr>
<tr>
<td>Net profit before tax</td>
<td>430.85</td>
<td>793.68</td>
<td>1029.72</td>
</tr>
<tr>
<td>Net NPA percentage</td>
<td>4.68</td>
<td>2.98</td>
<td>2.45</td>
</tr>
</tbody>
</table>

Source- Annual reports of The Karad Urban Bank.

Overall performance of Karad Urban is very good during the period of study. Share Capital, Reserves and Surplus, Own Funds, Deposits, Advances, Total Business, Business per Employee, Working Capital, and Net Profit shows increase during the study period. Net NPA percentage comes down from 4.68 to 2.45. It clearly shows that Karad Urban is performing efficiently and maintaining profitability. Bank achieved audit class “A” continuously and also declared dividend to its shareholders.
Comparative progress chart of Rajarambapu Bank

Table - 2

(Rs in Lakhs except row marked as*)

<table>
<thead>
<tr>
<th>Particulars</th>
<th>2008-09</th>
<th>2009-10</th>
<th>2010-11</th>
</tr>
</thead>
<tbody>
<tr>
<td>Share Capital</td>
<td>825.64</td>
<td>1054.08</td>
<td>1435.53</td>
</tr>
<tr>
<td>Reserves and Surplus</td>
<td>4757.76</td>
<td>4931.76</td>
<td>5419.83</td>
</tr>
<tr>
<td>Own Funds</td>
<td>5485.76</td>
<td>5889.12</td>
<td>5324.01</td>
</tr>
<tr>
<td>Deposits</td>
<td>52733.65</td>
<td>60415.61</td>
<td>66925.27</td>
</tr>
<tr>
<td>Loans and Advances</td>
<td>27032.03</td>
<td>29959.69</td>
<td>40315.98</td>
</tr>
<tr>
<td>Total Business</td>
<td>79765.68</td>
<td>90375.30</td>
<td>107241.25</td>
</tr>
<tr>
<td>Business Per Employee</td>
<td>289</td>
<td>320</td>
<td>355</td>
</tr>
<tr>
<td>Working Capital</td>
<td>55844.53</td>
<td>63115.78</td>
<td>69022.79</td>
</tr>
<tr>
<td>Net profit after tax</td>
<td>182.67</td>
<td>315.69</td>
<td>510.05</td>
</tr>
<tr>
<td>Net NPA percentage*</td>
<td>2.54</td>
<td>0.00</td>
<td>0.00</td>
</tr>
</tbody>
</table>

Source- Annual reports of Rajarambapu Bank.

Overall performance of the Rajarambapu Bank is very good during the study period. Share Capital, Reserves and Surplus, Own Funds, Deposits, Advances, Total Business, Business per Employee, Working Capital, and Net Profit shows increase during the study period. Net NPA percentage comes down to Zero percent. It clearly shows that Rajarambapu Bank is performing efficiently and maintaining profitability. The Bank achieved audit class "A" continuously and also declared dividend more than 10% to its shareholders.

Comparison of The Karad urban and Rajarambapu Bank-
Researchers has chosen nine parameters to compare their efficiency and profitability; they are:

1. Credit-Deposit ratio
2. Investment-Deposit ratio
3. Ratio of Net Interest Margin to Total Assets
4. Return on Assets
5. Cost of Deposits
6. Return on Advances
7. Business per Employee (Rs in Lakhs)
8. Ratio of Net NPA to Net Advances
9. Ratio of Overdue to Loans and Advances
Table - 3

Performance analysis of The Karad Urban Bank

<table>
<thead>
<tr>
<th>Particulars</th>
<th>2008-09</th>
<th>2009-10</th>
<th>2010-11</th>
</tr>
</thead>
<tbody>
<tr>
<td>No of offices</td>
<td>50</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>1. Credit-Deposit ratio</td>
<td>62</td>
<td>62</td>
<td>67</td>
</tr>
<tr>
<td>2. Investment-Deposit ratio</td>
<td>32</td>
<td>27</td>
<td>26</td>
</tr>
<tr>
<td>3. Ratio of Net Interest margin to Total Assets</td>
<td>3.53</td>
<td>3.24</td>
<td>4.40</td>
</tr>
<tr>
<td>4. Return on Assets</td>
<td>11.10</td>
<td>10.82</td>
<td>12.07</td>
</tr>
<tr>
<td>5. Cost of Deposits</td>
<td>7.51</td>
<td>7.53</td>
<td>6.59</td>
</tr>
<tr>
<td>6. Return on Advances</td>
<td>11.89</td>
<td>11.74</td>
<td>11.71</td>
</tr>
<tr>
<td>7. Business per Employee (Rs in Lakhs)</td>
<td>242.33</td>
<td>285.90</td>
<td>327.95</td>
</tr>
<tr>
<td>8. Ratio of Net NPA to Net Advances</td>
<td>4.68</td>
<td>2.98</td>
<td>2.45</td>
</tr>
<tr>
<td>9. Ratio of Overdue to Loans and Advances</td>
<td>4.18</td>
<td>4.04</td>
<td>3.01</td>
</tr>
</tbody>
</table>

Source: Annual reports of The Karad Urban Bank.

The business of The Karad Urban Bank has increased from Rs 1, 45,368 lakh in 2008-09 to Rs 1, 92,831 lakh in 2010-11. Deposits of the bank have increased from Rs 89,677 lakh in 2008-09 to Rs 1, 16,326 lakh in 2010-11. Advances are increased from Rs 55,691 lakh in 2008-09 to Rs 76,505 in 2010-11. Higher Credit-Deposit ratio has added in boosting return on assets over the period 2008-09 to 2010-11.

Table - 4

Performance analysis of Rajarambapu Co-operative Bank

<table>
<thead>
<tr>
<th>Particulars</th>
<th>2008-09</th>
<th>2009-10</th>
<th>2010-11</th>
</tr>
</thead>
<tbody>
<tr>
<td>No of offices</td>
<td>26</td>
<td>28</td>
<td>31</td>
</tr>
<tr>
<td>1. Credit-Deposit ratio</td>
<td>51</td>
<td>50</td>
<td>60</td>
</tr>
<tr>
<td>2. Investment-Deposit ratio</td>
<td>57</td>
<td>57</td>
<td>47</td>
</tr>
<tr>
<td>3. Ratio of Net Interest margin to Total Assets</td>
<td>3.35</td>
<td>3.83</td>
<td>4.25</td>
</tr>
<tr>
<td>4. Return on Assets</td>
<td>10.07</td>
<td>10.21</td>
<td>9.83</td>
</tr>
<tr>
<td>5. Cost of Deposits</td>
<td>8.91</td>
<td>8.25</td>
<td>6.91</td>
</tr>
<tr>
<td>6. Return on Advances</td>
<td>13.38</td>
<td>12.63</td>
<td>11.23</td>
</tr>
<tr>
<td>7. Business per Employee (Rs in Lakhs)</td>
<td>289</td>
<td>320</td>
<td>355</td>
</tr>
<tr>
<td>8. Ratio of Net NPA to Net Advances</td>
<td>2.54</td>
<td>0.00</td>
<td>0.00</td>
</tr>
</tbody>
</table>

Source: Annual reports of Rajarambapu Bank.
The business of Rajarambapu bank has increased from Rs 79,756 lakh in 2008-09 to Rs 1,07,240 lakh in 2010-11. Deposits of Rajarambapu bank have increased from Rs 52,733 lakh in 2008-09 to Rs 66,925 lakh in 2010-11. Advances are increased from Rs 27,032 lakh in 2008-09 to Rs 40,315 in 2010-11.

**Data Analysis and Interpretation**

Calculation of Rank Correlation between profitability and efficiency parameters of The Karad Urban and Rajarambapu Bank are considered for interpretation and analysis of data. To further understand and compare the efficiency and profitability of scheduled and non-scheduled banks, researchers have chosen one bank in each category for comparison, which is The Karad urban and Rajarambapu Bank.

Researchers have calculated Spearman's Rank Correlation for each of these nine parameters, which are analyzed individually below-

**Parameter 1: Credit-Deposit ratio**

Credit-Deposit ratio of a bank denotes the amount of loan disbursed out of the total deposits in a particular year.

<table>
<thead>
<tr>
<th>Year</th>
<th>Karad Urban(x)</th>
<th>Rank</th>
<th>Rank</th>
<th>d(x-y)</th>
<th>$d^2$</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008-09</td>
<td>62</td>
<td>1.5</td>
<td>51</td>
<td>-0.5</td>
<td>0.25</td>
</tr>
<tr>
<td>2009-10</td>
<td>62</td>
<td>1.5</td>
<td>50</td>
<td>0.5</td>
<td>0.25</td>
</tr>
<tr>
<td>2010-11</td>
<td>67</td>
<td>3</td>
<td>60</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

$\sum d^2 = 0.50$

<table>
<thead>
<tr>
<th>$6*d$</th>
<th>N(n²-1)</th>
<th>a/b</th>
<th>1-c</th>
<th>Strong positive correlation</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>24</td>
<td>0.125</td>
<td>0.88</td>
<td></td>
</tr>
</tbody>
</table>
There is a strong positive correlation between the Credit-Deposit ratio of Karad urban and Rajarambapu bank of 0.50. However, the Credit-Deposit ratio of Karad urban has always been higher than that of Rajarambapu because Karad Urban (scheduled bank) has registered higher loan disbursement than Rajarambapu (non-scheduled). This shows the aggressive attitude of scheduled banks, resulting in efficiency in operation and hence a higher Credit-Deposit ratio, over the years.

**Parameter 2: Investment-Deposit ratio**-

The Investment-Deposit ratio of Karad Urban and Rajarambapu Bank are as follows.

<table>
<thead>
<tr>
<th>Year</th>
<th>Karad Urban (x)</th>
<th>Rank</th>
<th>Rajarambapu (y)</th>
<th>Rank</th>
<th>d(x-y)</th>
<th>d²</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008-09</td>
<td>32</td>
<td>3</td>
<td>57</td>
<td>2.5</td>
<td>0.5</td>
<td>0.25</td>
</tr>
<tr>
<td>2009-10</td>
<td>27</td>
<td>2</td>
<td>57</td>
<td>2.5</td>
<td>-0.5</td>
<td>0.25</td>
</tr>
<tr>
<td>2010-11</td>
<td>26</td>
<td>1</td>
<td>47</td>
<td>1</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

\[ \sum d^2 = 0.50 \]

\[ 6* d = 3 \]

\[ N(n^2-1) = 24 \]

\[ a/b = 0.125 \]

\[ 1-c = 0.88 \]

The Investment-Deposit ratio of Karad Urban and Rajarambapu Bank are strong and positively correlated at 0.50. This shows that the trend of IDR has been more or less similar for both the categories of bank. Karad urban registered a high in 2008-09, 32 and then has shown a decreasing trend since then, stabilizing at approx26 in 2010-11. At the same time, Rajarambapu bank has also shown a decrease from 2008-09 till 2010-11. This decrease in IDR is due the reduced risk taking attitude of the banks during the period under consideration, which is due to the economic pressure.

**Parameter 3: Ratio of Net Interest Margin to Total Assets**-

This is an important ratio of income over total Assets. Interest from Advances is the main source of income for every bank. The analysis of this parameter is as follows.
Table - 7

<table>
<thead>
<tr>
<th>Year</th>
<th>Karad Urban(x)</th>
<th>Rank</th>
<th>Rajarambapu(y)</th>
<th>Rank</th>
<th>(d(x-y))</th>
<th>(d^2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008-09</td>
<td>3.53</td>
<td>2</td>
<td>3.35</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>2009-10</td>
<td>3.24</td>
<td>1</td>
<td>3.83</td>
<td>2</td>
<td>-1</td>
<td>1</td>
</tr>
<tr>
<td>2010-11</td>
<td>4.40</td>
<td>3</td>
<td>4.25</td>
<td>3</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

\[\sum d^2 = 2\]

\[6\cdot d = 12\]  
N(n²-1) = 24  
a/b = 0.50  
1-c = 0.50

Weak positive correlation

As can be seen there is a weak positive correlation between Karad urban and Rajarambapu for their ratio of Net Interest margin to Total Assets. The trend exhibited by the ratio over three years is opposite for both categories.

Parameter 4: Return on Assets-

The fourth parameter for analyzing scheduled and non-scheduled banks is the return on Assets. It is an activity ratio. It shows where the bank is marching fowards.

Table - 8

<table>
<thead>
<tr>
<th>Year</th>
<th>Karad Urban(x)</th>
<th>Rank</th>
<th>Rajarambapu(y)</th>
<th>Rank</th>
<th>(d(x-y))</th>
<th>(d^2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008-09</td>
<td>11.10</td>
<td>2</td>
<td>10.07</td>
<td>2</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>2009-10</td>
<td>10.82</td>
<td>1</td>
<td>10.21</td>
<td>3</td>
<td>-2</td>
<td>4</td>
</tr>
<tr>
<td>2010-11</td>
<td>12.07</td>
<td>3</td>
<td>9.83</td>
<td>1</td>
<td>2</td>
<td>4</td>
</tr>
</tbody>
</table>

\[\sum d^2 = 8\]

6\cdot d = 48  
N(n²-1) = 24  
a/b = 2  
1-c = -1

Perfect negative correlation
Both, The Karad urban and Rajarambapu Bank have registered similar ROA over the period under analysis, resulting in perfect negative correlation between the two. This shows the efficiency of scheduled banks and also the efforts of non-scheduled banks to keep pace with the changing environment and face the tough competition with other banks.

**Parameter 5: Cost of Deposits**

The cost of Deposits refers to the cost at which banks accept public deposits, because deposits are main liabilities of the banks.

**Table - 9**

<table>
<thead>
<tr>
<th>Year</th>
<th>Karad Urban (x)</th>
<th>Rank</th>
<th>Rajarambapu (y)</th>
<th>Rank</th>
<th>d(x-y)</th>
<th>d²</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008-09</td>
<td>7.51</td>
<td>2</td>
<td>8.91</td>
<td>3</td>
<td>-1</td>
<td>1</td>
</tr>
<tr>
<td>2009-10</td>
<td>7.53</td>
<td>3</td>
<td>8.25</td>
<td>2</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>2010-11</td>
<td>6.59</td>
<td>1</td>
<td>6.91</td>
<td>1</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Σd² 2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

There is weak positive correlation between the two banks. The cost of deposits for scheduled banks is lesser than that of non-scheduled banks. This is due to the higher number of branches of The Karad urban as compared to Rajarambapu resulting in average lower cost of deposits in scheduled banks.

As per trend noticeable in the above table, The Karad urban has managed a lower cost due to higher deposits as well as a well spread no. of branches. However Rajarambapu bank has a higher cost due to the lesser figure of deposits, hence increased cost of deposits.
Parameter 6: Return on Advances-

It is also an activity ratio. The analysis of this ratio is as follows.

Table -10

<table>
<thead>
<tr>
<th>Year</th>
<th>Karad Urban(x)</th>
<th>Rank</th>
<th>Rajarambapu(y )</th>
<th>Rank</th>
<th>d(x-y)</th>
<th>d²</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008-09</td>
<td>11.89</td>
<td>3</td>
<td>13.38</td>
<td>3</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>2009-10</td>
<td>11.74</td>
<td>2</td>
<td>12.63</td>
<td>2</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>2010-11</td>
<td>11.71</td>
<td>1</td>
<td>11.23</td>
<td>1</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

\[ \sum d^2 = 0 \]

\[ 6^a d = 0 \]

\[ N(n^2-1) = 24 \]

\[ a/b = 0 \]

\[ 1-c = 1 \]

Perfect positive correlation

The ratio of return on advances of Karad urban and Rajarambapu has a perfect positive correlation i.e. This is because both the categories of banks have registered a high level of return on advances during the period under consideration.

Parameter 7: Business per Employee-

This ratio shows efficiency and profitability of the workers. Total business means total assets plus total liabilities. Business per employee is an important parameter of consideration, since it indicates the operational efficiency of the banks.

Table -11

<table>
<thead>
<tr>
<th>Year</th>
<th>Karad Urban(x)</th>
<th>Rank</th>
<th>Rajarambapu(y )</th>
<th>Rank</th>
<th>d(x-y)</th>
<th>d²</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008-09</td>
<td>242.33</td>
<td>1</td>
<td>289</td>
<td>1</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>2009-10</td>
<td>285.90</td>
<td>2</td>
<td>320</td>
<td>2</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>2010-11</td>
<td>327.93</td>
<td>3</td>
<td>355</td>
<td>3</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

\[ \sum d^2 = 0 \]

\[ 6^a d = 0 \]

\[ N(n^2-1) = 24 \]

\[ a/b = 0 \]

\[ 1-c = 1 \]

Perfect positive correlation

There is a perfect positive correlation between Karad urban and Rajarambapu banks for this ratio. Both banks are given tight targets to achieve. This clearly proves the efficiency of co-operative banks.
Parameter 8: Ratio of NPA to Net Assets-

There are two types of assets, i.e. performing assets and non performing assets. This ratio shows the relationship between net assets and NPA.

<table>
<thead>
<tr>
<th>Year</th>
<th>Karad Urban(x)</th>
<th>Rank</th>
<th>Rajarambapu(y)</th>
<th>Rank</th>
<th>d(x-y)</th>
<th>d²</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008-09</td>
<td>4.68</td>
<td>3</td>
<td>2.54</td>
<td>3</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>2009-10</td>
<td>2.98</td>
<td>2</td>
<td>0.90</td>
<td>1.5</td>
<td>0.5</td>
<td>0.25</td>
</tr>
<tr>
<td>2010-11</td>
<td>2.45</td>
<td>1</td>
<td>0.00</td>
<td>1.5</td>
<td>-0.5</td>
<td>0.25</td>
</tr>
</tbody>
</table>

Σd² = 0.50

Strong positive correlation

The ratio of NPA to Net Assets of Karad urban and Rajarambapu has a strong positive correlation of 0.88; this is because both the categories of banks have registered a very low level of NPA during the period under consideration. In this aspect, Rajarambapu bank scores a zero (0) level of NPA and this is a great sign of good banking governance.

Parameter 9: Ratio of Overdue to Loans and Advances-

Overdue means unrecovered loans. There is big difference between NPA and overdue. Generally NPA means provision on unrecovered loans, but overdue means total amount of principal and interest.

<table>
<thead>
<tr>
<th>Year</th>
<th>Karad Urban(x)</th>
<th>Rank</th>
<th>Rajarambapu(y)</th>
<th>Rank</th>
<th>d(x-y)</th>
<th>d²</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008-09</td>
<td>4.18</td>
<td>3</td>
<td>16.60</td>
<td>3</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>2009-10</td>
<td>4.04</td>
<td>2</td>
<td>14.62</td>
<td>2</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>2010-11</td>
<td>3.01</td>
<td>1</td>
<td>13.39</td>
<td>1</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

Σd² = 0

Perfect positive correlation
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The ratio of Overdue to Loans and Advances of both the banks has a perfect positive correlation of 1. This is because both the banks have registered decreasing trend of overdue percentage during the study period. But one thing is very important that Rajarambapu Bank has a more overdue percentage as compared to Karad Urban Bank.

Table-14
Spearman's Rank Correlation Summary Sheet

<table>
<thead>
<tr>
<th>Correlation Parameters</th>
<th>Karad Urban Bank and Rajarambapu Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of Offices</td>
<td>X          X      X      X      X    X    X    X    X</td>
</tr>
<tr>
<td>Credit-Deposit Ratio</td>
<td>SP         X      X      X      X    X    X    X    X</td>
</tr>
<tr>
<td>Investment-Deposit Ratio</td>
<td>X          SP     X      X      X    X    X    X    X</td>
</tr>
<tr>
<td>Net Interest Margin to Total</td>
<td>X          X      WP     X      X    X    X    X    X</td>
</tr>
<tr>
<td>Assets Ratio</td>
<td></td>
</tr>
<tr>
<td>Return on Assets</td>
<td>X          X      X      PN    X    X    X    X    X</td>
</tr>
<tr>
<td>Cost of Deposits</td>
<td>X          X      X      X      WP   X    X    X    X</td>
</tr>
<tr>
<td>Return on Advances</td>
<td>X          X      X      X      X    PP  X    X    X</td>
</tr>
<tr>
<td>Business Per Employee</td>
<td>X          X      X      X      X    PP  X    X    X</td>
</tr>
<tr>
<td>Ratio of Net NPA to Net</td>
<td>X          X      X      X      X    PP  X    X    X</td>
</tr>
<tr>
<td>Assets</td>
<td></td>
</tr>
<tr>
<td>Ratio of Overdue to Loans</td>
<td>X</td>
</tr>
<tr>
<td>and Advances</td>
<td></td>
</tr>
</tbody>
</table>

Findings:

At a micro level individually, 'The Karad Urban Bank' and 'Rajarambapu Bank' show positive correlation for eight parameters out of total nine parameters on which the correlation has been performed, which shows the strategies adopted by both the banks are similar. They show efficiency in their functioning.

Only one parameter i.e. Return on Assets, shows the perfect negative correlation due to different year wise results shown by both the banks. The Karad Urban Bank shows increase in Return on Advance (ROA) after showing decrease in second year and Rajarambapu Bank shows decrease in ROA after showing increase in second year.

1. Ratio of Net Interest Margin to Total Assets shows that both the banks are trying to operate their business efficiently and maintaining earnings.

2. Ratio of Cost of Deposits shows decreasing trend which is also an indication of the effectiveness of these banks in getting deposits on fair terms.

3. Return on Advances shows perfect positive correlation but both the banks show decreasing trend which is not a good indicator.
4. Business per Employee, Ratio of Net NPA to Net Assets and Ratio of Overdue to Loans and Advances shows perfect positive correlation which indicates that both the banks perform well on these issues.

5. Ratio of Overdue to Loans and Advances of Rajarambapu Bank is higher than the ratio of Karad Urban Bank which shows that Karad Urban Bank is sanctioning and collecting loans and advances more efficiently.

Suggestions:

In today’s competitive environment, the key to success is increased efficiency and profitability. Co-operative banks have to face tough competition by nationalized banks, and private banks. Karad urban and Rajarambapu both are functioning efficiently and profitably due to their cordial relations with shareholders, customers etc. But to maintain the success in future they have to work hard. We suggest the following measures on the basis of above conclusions for continuous success.

1. These banks should adopt latest technology which will facilitate them to give faster and better services to the customers.

2. They have to increase their customer base by offering various products.

3. These banks have to open branches in new areas as well as try to acquire the banks which are not working efficiently.

4. These banks should give training to staff to reduce the cost and increase the business and also try to enter into the new business by adopting profitable investment strategies and appointing franchises, etc. for more profit.

Reference:


2. Indian Banking: Towards global best practices, insights from industry bench marking surveys- Mckinsey and Company.


2. E-BANKING IN INDIA; WITH SPECIAL REFERENCE TO BANK OF INDIA

Katti V. P. *
Godhi Rashmi **

Abstract

After the financial reform period 1991, various foreign and new private sector banks are entering in Indian banking industry with their high-tech banking services. It leads to competition of ICT based banking services in Indian financial system. The main change has been brought in “Delivery channels” and “Payment system” of banks to customers. In this context the Indian banks are not an exception. In India too this trend is visible. Tough competition and increasing customer expectations have forced all major commercial banks, to adopt the provision of banking services through ATMs, internet banking, tele banking and mobile banking. Now in India, 97 percent of public sector bank branches and cent percent private banks are computerized and adopted Information and Communication technology. They are offering lots of Innovative services by using modern technology. To analyze the position of public sector banks in the banking industry; Bank of India has been selected as a sample. This bank has taken certain initiatives in technology up-gradation. The performance, introduction of new products of e-banking, Computerisation, Branch atomization and many more aspects of this Bank were focused in the study. This research study reveals that the Bank of India has positive trend in the providing new products and services which are mainly based on Information and Commutation Technology (ICT).

Key Words: ICT, E-Banking, Computerisation, ATMs, Delivery channels and Payment system

(Footnotes)

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INTRODUCTION

The Financial Reforms in India as well as arrival of foreign and private banks with their superior state-of-the-art technology-based services pushed Indian banks to follow the latest technologies so as to meet the threat of competition and retain customer base. As a result most of the banks in India are providing E-Banking services to its customers. In simple words E-Banking implies provision of banking products and services through electronic delivery channels. E-Banking also called internet banking, on line banking or PC-banking. Banking may include ATMs, write transfers, telephone banking, electronic funds transfer and debit cards. As technology makes banking convenient, customers can access banking services and do banking transactions any time and from any were.

Now, not only new generation banks which have strong and larger network, but also public sector banks are providing e–banking services.

Hence, the government of India enacted the IT Act, 2000, which provides legal recognition to electronic transactions and other means of electronic commerce. Taking into consideration the recommendations by various committees appointed by RBI and guidelines of RBI, banks have started using IT to automate banking transactions and processes.

PROFILE OF BANK OF INDIA

Bank of India was founded on 7th September, 1906 by a group of eminent businessmen from Mumbai. The Bank was under private ownership and control till July 1969 when it was nationalised along with 13 other banks.

The Bank has 3207 branches in India spread over all states/union territories including 141 specialised branches. These branches are controlled through 48 Zonal Offices. There are 29 branches/offices (including three representative offices) abroad. 480 new ATMs were installed during current financial year 2010, thus taking the total ATMs to 1300. The Bank has assigned with Lead Bank responsibility in 48 districts spread over five states.

OBJECTIVES OF THE STUDY

The main objectives of this study were as given below.

1. To study the uses of Information Technology and provision of Innovative Services in Bank of India.
2. To study the position and achievements of Bank of India in IT services.

3. To examine the Performance of Bank of India.

Data Base and Research Methodology

The relevant data have been collected from secondary sources compressing of published reports of RBI Bulletin, IBA Bulletin, and Centre for Monitoring Indian Economy (CMIE), Report on Trend and progress of Banks in India and relevant websites, related books. The percentage, growth rate and compound growth rate have been used as statistical tools for the analysis of present research study.

- **Period of the Study** - The period of the study has been selected from 2005-06 to 2009-10.

- **Scope of study** – the study covers growth and the application of ICT in Bank of India.

- **Limitations of the study** – The study is limited to selected indicators of Bank of India.

- **Hypothesis of the study** - The study is has following the hypothesis.
  1. Increasing trend is found in the provision of innovative services in Bank of India.
  2. Innovative services helped to increase the efficiency of Bank of India.

- **Statement of the Problem**

After financial reform period 1991, various foreign and new private sector banks are entering in Indian banking industry with their high-tech banking services. Now in India, 97 percent of public sector bank branches and cent percent private banks are computerized and adopted Information and Communication technology. They are offering lots of Innovative services by using modern technology. To analyze the position of public sector banks in the banking industry, Bank of India has been selected as a sample. This bank has taken certain initiatives in technology up-gradation. The performance, introduction of new products of e-
banking, Computerisation, Branch atomization and many more aspects of this Bank were focused in the study.

PRESENTATION OF DATA

E-BANKING SERVICES OF BANK OF INDIA

Bank of India has been providing various ranges of E-Banking services which are customer centric, customer convince. Like other banks Bank of India has also its website informing its products and services. With the theme of ‘At your convenience, any time anywhere’ Bank of India is providing many E-banking services. The internet banking facilities offered by Bank of India is referred as Star-Connect. It is basically an online banking services portal for offering wide array of banking services to the bank’s customers over the internet. The main services and products are discussed below.

a. **Star connect Mobile Banking Services**

   Bank of India introduced Mobile banking 2004-05. It provides the E-banking services to the customer such as; banking transaction details, viewing of Account Balance, Mini Statement, Statement, Self Transfers, Third Party Transfer of funds, Utility Bill payments, Ticket booking and many more.

b. **Star Connect Internet Banking Services**

   Bank of India launched online banking during 2003-04. It provides the services namely; banking transaction details, viewing/printing of account statement, transferring funds, third party payments, tax payments, utility bill payments, ticket booking, etc.

c. **Star e-Pay services**

   Bank of India’s STAR e-Pay is a great new service that provides the customer can pay utility bills and make other payments online in a secure and convenient manner. Such as telephone bills, electricity bills, cell-phone bills, credit card bills, insurance premiums and others.

d. **Star e-Remit Service**

   Star e-Remit offers the easiest way to send money to India. It provides an effective way to transfer money from any bank account in the United States to anyone in India. No additional
fees charged by the bank, No fees charged to the beneficiary, Costumer can send up to
$30,000 per month, after the limit Bank will charge certain fees.

e. Star Share(e) trade

Bank of India has launched Star Share (e) Trade, online Share trading facility through
integration of bank account, securities account and trading account for its clients.

f. e-Payment of Central Excise & Service Tax

The Bank has been providing facilities of making e-Payment of Direct Taxes, as well as
Indirect Taxes (Central Excise and Service Tax) to the customers, through Bank’s Internet
Banking System.

g. Star Cash Management Services

It was introduced by the Bank in the year 2000 for speedier collection of cheques and
release of immediate funds to the customers without waiting for actual realization of cheques.
Bank clients can book tickets online over Internet, by paying through Bank account.

f. Online Inter Bank Fund Transfer

It allows the customer to transfer funds from his/her account with a Bank, to a Bank
account with any other Bank in India. By using RBI's NEFT service (National Electronic
Funds Transfer), funds can be transferred to the credit account with the other participating
Bank (www.bankofindia.com).

h. Card Products

The Bank of India has Six Credit Card products. During the year 2010, Issuing turnover
witnessed a growth of 5 % and stood at about Rs.285 Crore and acquiring turnover witnessed
an increase of 7% and stood at Rs.256 Crore.

The number of Debit cum ATM cards stood at 46 lakh comprising of 20 lakh
Starlinks International ATM cum Debit Cards (Visa Electron) and 26 lakh Bank of India
Global Debit cum ATM cards (MasterCard). Debit cards registered a growth 44 % during
the year 2009-10.
TABLE - 1 CARD PRODUCT BUSINESS IN BANK OF INDIA

<table>
<thead>
<tr>
<th>Year</th>
<th>Credit card Issuing Turn over (crore)</th>
<th>Credit card Acquiring Turn over (crore)</th>
<th>Number of Debit cum ATM cards</th>
<th>Starlink International ATM cum Debit cards</th>
<th>Bank of India Global Debit cum ATM card</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>137.83</td>
<td>140.14</td>
<td>996540</td>
<td>980000</td>
<td>16540</td>
</tr>
<tr>
<td>2005-06</td>
<td>209</td>
<td>200</td>
<td>1525000</td>
<td>1500000</td>
<td>25000</td>
</tr>
<tr>
<td>2006-07</td>
<td>265</td>
<td>200</td>
<td>2300000</td>
<td>1800000</td>
<td>500000</td>
</tr>
<tr>
<td>2007-08</td>
<td>275</td>
<td>250</td>
<td>3200000</td>
<td>2000000</td>
<td>1200000</td>
</tr>
<tr>
<td>2008-09</td>
<td>285</td>
<td>256</td>
<td>4600000</td>
<td>2000000</td>
<td>2600000</td>
</tr>
<tr>
<td>Total</td>
<td>1177.83</td>
<td>1005.14</td>
<td>12621540</td>
<td>8280000</td>
<td>4341540</td>
</tr>
<tr>
<td>CGR</td>
<td>17.85</td>
<td>18.03</td>
<td>46.23</td>
<td>18.70</td>
<td>304.96</td>
</tr>
</tbody>
</table>

Source: Compiled on the basis of data collected from Reserve Bank of India, Annual Report of Reserve Bank of India from 2005 to 2010.

During the period under consideration the total number of Debit cum ATM cards issued by Bank of India is 1,26,21,540 which comprises both Starlink International ATM cum Debit cards (Visa Electron) accounted 82,80,000 and Bank of India Global Debit cum ATM card (MasterCard) accounted 43,41,540. The number of Debit cum ATM cards registered 46 percent growth.

The study reveals that the growth rate of Starlink International ATM cum Debit cards showed 18.70 percent and the notable growth rate recorded by Bank of India Global Debit cum ATM card showed 304.96 percent during these five years. It shows tremendous growth almost 4 times increase in Global Debit cum ATM card.
TABLE-2 COMPOSITION OF BRANCH NET WORK OF BANK OF INDIA

<table>
<thead>
<tr>
<th>Year</th>
<th>Rural</th>
<th>Semi-Urban</th>
<th>Urban</th>
<th>Metropolitan</th>
<th>Total no. of Branches</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>no. (%)</td>
<td>no. (%)</td>
<td>no. (%)</td>
<td>no. (%)</td>
<td>no. (%)</td>
</tr>
<tr>
<td>2005</td>
<td>1237 (48.49)</td>
<td>489 (19.17)</td>
<td>423 (16.58)</td>
<td>402 (15.76)</td>
<td>2551 (100.00)</td>
</tr>
<tr>
<td>2006</td>
<td>1201 (46.86)</td>
<td>473 (18.45)</td>
<td>417 (16.27)</td>
<td>472 (18.42)</td>
<td>2563 (100.00)</td>
</tr>
<tr>
<td>2007</td>
<td>1190 (45.16)</td>
<td>501 (19.01)</td>
<td>447 (16.96)</td>
<td>497 (18.86)</td>
<td>2635 (100.00)</td>
</tr>
<tr>
<td>2008</td>
<td>1217 (42.78)</td>
<td>574 (20.18)</td>
<td>512 (18.00)</td>
<td>542 (19.05)</td>
<td>2845 (100.00)</td>
</tr>
<tr>
<td>2009</td>
<td>1231 (41.94)</td>
<td>603 (20.55)</td>
<td>542 (18.47)</td>
<td>559 (19.05)</td>
<td>2935 (100.00)</td>
</tr>
<tr>
<td>2010</td>
<td>1236 (40.87)</td>
<td>634 (20.97)</td>
<td>566 (18.72)</td>
<td>588 (19.44)</td>
<td>3024 (100.00)</td>
</tr>
<tr>
<td>CGR</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>- 3.88</td>
</tr>
</tbody>
</table>

Source: Complied on the basis of data collected from Reserve Bank of India, Report on Trend and Progress of Banking in India from 2005 to 2010.

Note: Figures in brackets indicate percentage shares with respect to total Branches of Bank of India.

The Bank has a geographically well-spread branch network in India and abroad. Table-2 reveals branch network in India. There is decreasing trend of bank branches is found in rural area. The percentage of bank branches is the highest (49%) in the year of 2005, which has reduced to 41% in 2010. Almost 1% increase is found in the number of bank branches in Semi-Urban, Urban and Metropolitan areas. The growth rate of bank branches of Bank of India, in India is only 3.88. It indicates that more technology intensive methods have been adopted to provide banking services to people. Like ATMs, inter-net banking, computerization of bank branches, Core-Banking solutions and many more.

It is clear from the Graph 1 over all increasing trend is found in branch expansion but at slow rate. In rural area there is decreasing trend and in Metropolitan area one percent increasing trend is found during these five years.
The major technological development, which has revolutionized the delivery channel in the banking sector, is the Automated Teller Machines (ATMs). Table 3 represents that the growth in ATMs of Bank of India, has a steady rise in the recent years, was observed to be 30.76% in 2010. More importantly, the growth in on-site ATMs was comparably high at 60.98% during the year 2010, the percentage of off-site ATMs to total ATMs stood at 39.02 per cent.

Comparing the Table 2 and Table 3 it is evident, that atomization in this Bank has taken place fast. Adoption of ICT and provision of E-banking facility has increased during last five years in Bank of India. The growth rate of the bank branches in Bank of India is lesser i.e. (CGR) 3.88 while, the growth rate of ATMs in Bank of India is higher i.e. (CGR) 23.52 during the period under considered.
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Comparing the Table 2 and Table 3 it is evident, that atomization in this Bank has taken place fast. Adoption of ICT and provision of E-banking facility has increased during last five years in Bank of India. The growth rate of the bank branches in Bank of India is lesser i.e. (CGR) 3.88 while, the growth rate of ATMs in Bank of India is higher i.e. (CGR) 23.52 during the period under considered.

### TABLE - 3 THE GROWTH OF ATMS OF BANK OF INDIA

<table>
<thead>
<tr>
<th>Year</th>
<th>On-site ATMs</th>
<th>Off-site ATMs</th>
<th>Total-no. of ATMs</th>
<th>Percentag e growth of total ATMs</th>
<th>Percent off-site to On-site ATMs</th>
<th>Percent ATMs to Branches</th>
</tr>
</thead>
<tbody>
<tr>
<td>2005</td>
<td>145 (55.77)</td>
<td>115 (44.23)</td>
<td>260 (100.00)</td>
<td>9.75</td>
<td>79.31</td>
<td>10.19</td>
</tr>
<tr>
<td>2006</td>
<td>183 (58.28)</td>
<td>131 (41.72)</td>
<td>314 (100.00)</td>
<td>11.78</td>
<td>71.58</td>
<td>12.25</td>
</tr>
<tr>
<td>2007</td>
<td>203 (60.24)</td>
<td>134 (39.76)</td>
<td>337 (100.00)</td>
<td>12.64</td>
<td>66.01</td>
<td>12.79</td>
</tr>
<tr>
<td>2008</td>
<td>273 (62.76)</td>
<td>162 (37.24)</td>
<td>435 (100.00)</td>
<td>16.32</td>
<td>59.34</td>
<td>15.29</td>
</tr>
<tr>
<td>2009</td>
<td>300 (60)</td>
<td>200 (40)</td>
<td>500 (100.00)</td>
<td>18.75</td>
<td>66.67</td>
<td>17.04</td>
</tr>
<tr>
<td>2010</td>
<td>500 (60.98)</td>
<td>320 (39.02)</td>
<td>820 (100.00)</td>
<td>30.76</td>
<td>64</td>
<td>27.12</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td><strong>CGR -- 23.52</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Source:** Compiled on the basis of data collected from Reserve Bank of India, Report of Trend and Progress of Banking in India from 2005 to 2010.

**Note:** Figures in brackets indicate percentage shares with respect to total number of ATMs of Bank of India.

### TABLE – 4 COMPUTERIZATION IN BANK OF INDIA

<table>
<thead>
<tr>
<th>Year</th>
<th>Branches already fully comprised</th>
<th>Branches under core banking solution</th>
<th>Fully computerised (2+3 columns)</th>
<th>Partially computerised</th>
</tr>
</thead>
<tbody>
<tr>
<td>2005</td>
<td>74.5%</td>
<td>4.9%</td>
<td>79.4%</td>
<td>20.5%</td>
</tr>
<tr>
<td>2006</td>
<td>75.5%</td>
<td>21.2%</td>
<td>96.7%</td>
<td>3.30%</td>
</tr>
<tr>
<td>2007</td>
<td>61.7%</td>
<td>38.3%</td>
<td>100%</td>
<td>-</td>
</tr>
<tr>
<td>2008</td>
<td>47.7%</td>
<td>52.3%</td>
<td>100%</td>
<td>-</td>
</tr>
<tr>
<td>2009</td>
<td>-</td>
<td>100%</td>
<td>100%</td>
<td>-</td>
</tr>
<tr>
<td>2010</td>
<td>-</td>
<td>100%</td>
<td>100%</td>
<td>-</td>
</tr>
</tbody>
</table>

**Source:** Report of Trend and Progress of Banking in India from 2005 to 2010, Compiled by researcher.
During the year 2009 and 2010 the all the branches of Bank of India were computerized. Table 4 reveals that Computerization was (Fully computerized) 79.4 percent while, Branches under core banking solution was only 4.9 percent during the year 2005. A technological development closely related to computerization in bank branches i.e. the adoption of the Core Banking Solutions (CBS). CBS enable banks to offer a multitude of customer centric services on a continuous basis from a single location, supporting retail as well as corporate banking activities thus making “one-stop” shop for financial services a reality. An important development in this Bank during 2008-09 was a significant increase in the percentage of CBS. The percentage of such branches increased from 52.3 per cent in 2008, to 100 per cent at end of the year 2009.

PERFORMANCE OF BANK OF INDIA

Performance of Bank of India is analyzed with the help of various indicators, which are mentioned in the Table 5.

The second and third Item; number of employee and number of Clarks have been reduced almost 2 percent and 3 percent respectively over a period of five years. During these years number of offices have been increased but at slow rate. This indicates that increased computerization of the bank has reduced manual work which is evident from Table 5.

Comparing the Item No. 4 and 5 in Table-5, Business per employee has increased to 28% and considerable increase has recorded 34% in Profit per employee during these five years (2005-10). While, Profit per employee recorded highest in the year 2008-09 and Business per employee was highest in the year 2009-10.

Table- 5 shows, Deposits accounted 25 percent growth rate, Advances accounted for 27 percent growth. More importantly Item No. 6 Capital, Reserves and surplus have growth rate of 34 percent.

Item No. 10 in Table -5 Interest Earned to Total Assets Ratio is the main component of total income of a bank. Interest income to total assets has shown sharp increase. During these five years growth rate of Interest income was 28 percent. Item No.12, Interest expended to total assets has shown an increase. This expense had shown high during 2009-2010. Growth rate is 31 percent during these five years.
Technology plays a vital role in providing banking services. The extent of the use of technology is not easy to quantify. A rough measure is the share of wages to total expenditure. This reflects the relative use of manpower resources. Table 5, Item No. 16 reflects the wages as percentage of total expenditure have showed a decline from 20.4 percent in 2005-06 to 14.54 percent in 2009-10, while wages as a component of total expenditure was the lowest in the year of 2008-09.
Item No. 17 Return on Assets (ROA) shows the proportion of net income to total assets of a bank. This ratio also acts as productivity indicator. The higher the ratio, the better is utilization of assets. ROA of this bank was positive and showing 6 percent growth rate over a period of five years. Item No. 18 Bank of India also has shown increase in CRAR ratio at 13.01 percent which was highest in the year of 2008-09. The ratio of Non-Performing Assets (NPA) of Bank of India was showing steep decline which was indication of improvement in performance.

**TABLE – 6 IMPACT OF TECHNOLOGY ON OPERATING EXPENSES, NET PROFIT AND BANK BRANCHES OF BANK OF INDIA**

<table>
<thead>
<tr>
<th>Year</th>
<th>Expenditure incurred on Computerisation &amp; Development of Communication Network</th>
<th>Operating expenses</th>
<th>Net Profit for the year</th>
<th>No. Of Bank Branches</th>
</tr>
</thead>
<tbody>
<tr>
<td>2005</td>
<td>199.54</td>
<td>19323245</td>
<td>3400473</td>
<td>2551</td>
</tr>
<tr>
<td>2006</td>
<td>97.72</td>
<td>21151376</td>
<td>7014353</td>
<td>2563</td>
</tr>
<tr>
<td>2007</td>
<td>45.95</td>
<td>26084303</td>
<td>11231690</td>
<td>2635</td>
</tr>
<tr>
<td>2008</td>
<td>83.75</td>
<td>26494874</td>
<td>20094026</td>
<td>2845</td>
</tr>
<tr>
<td>2009</td>
<td>214</td>
<td>30939633</td>
<td>30073463</td>
<td>2935</td>
</tr>
<tr>
<td>2010</td>
<td>15</td>
<td>36678137</td>
<td>17410689</td>
<td>3024</td>
</tr>
</tbody>
</table>

| Correlation | -0.41 | 0.13 | -0.21 |

*Source: Compiled on the basis of data collected from Reserve Bank of India, Report on Trend and Progress of Banking in India from 2005 to 2010 and Annual report of Bank of India from 2005 to 2010.*

The cumulative expenditure on ‘computerization and development of communication networks’ by Bank of India from 2005 to 2010 aggregated to Rs. 655.96 crore. The Expenditure incurred on Computerisation & Development of Communication Network and Operating expenses has shown negative correlation i.e. -0.41. It indicates there is a lot of scope to make more expenditure on computerisation and gain the benefit of reduction in operating expenditure. The correlation of Expenditure incurred on Computerisation & Development of Communication Network and Net Profit of the Bank has shown positive relation. This indicates as the expenditure on computerisation increases the profit of the Bank.
also increases. The correlation of Expenditure incurred on Computerisation & Development of Communication Network and Number of Bank Branches has shown negative i.e.-0.21. As the Bank achieved 100 percent in Bank branch computerisation and Core Banking solution there is no necessity in Bank branch expansion. Through the e-banking Bank of India can reach remote places by deploying ATMs, providing on-line banking, Mobile banking, Tele banking and many more.

**Findings**

- During the financial year 2010, the total number of ATMs of this bank raised to 1300. Bank of India and member banks-is the only group who have developed a common website www.cashtreeonline.com with all important information such as ATM locators, member bank details, charges schedule and related information etc.

- The study reveals that the growth rate of Star link International ATM cum Debit cards showed 18.70 percent and the notable growth rate recorded by Bank of India Global Debit cum ATM card showed 304.96 percent during these five years. It shows tremendous growth almost 4 times increase in Global Debit cum ATM card.

- Over all increasing trend is found in branch expansion but at slow rate. In rural area there is decreasing trend and in Metropolitan area one percent increasing trend is found during these five years.

- Atomization in this Bank has taken place fast. Adoption of ICT and provision of E-banking facility has increased during last five years in Bank of India.

- An important development in this Bank during 2008-09 was a significant increase in the percentage of Core Banking Solution (CBS). The percentage of such branches increased from 52.3 per cent in 2008, to 100 per cent at end of the year 2009.

- Technology plays a vital role in providing banking services. The wages as percentage of total expenditure have showed a decline from 20.4 percent in 2005-06 to 14.54 percent in 2009-10, while wages as a component of total expenditure was the lowest in the year of 2008-09.

- Return on Assets (ROA) ratio of this bank was positive and showing 6 percent growth rate over a period of five years.
• The correlation of Expenditure incurred on Computerisation & Development of Communication Network and Net Profit of the Bank has shown positive relation. This indicates as the expenditure on computerisation increases the profit of the Bank also increases.

CONCLUSION

There is no doubt that new private sector banks and foreign banks are the leaders in technologically well-developed banking system. At the same time public sector banks are also adopting ICT based technology and are introducing more innovative financial products to capture more and more market share. It is evident in case of “Bank of India” as the bank has achieved cent per cent core banking solutions (CBS) at the end of the year 2009.

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A CORRELATIONAL STUDY BETWEEN ACHIEVEMENT, INTEREST AND APTITUDE OF THE D.T.ED. STUDENT TEACHERS IN ICT SUBJECT WITH OR WITHOUT MS-CIT

Shelake Ravasaheb Kerappa *
Patankar P. S.**

Abstract

Education plays an important role in making the individual creative and innovative. The success of education depends on developing new patterns using both human and technological know-how in order to teach more better and more rapidly. The computer is one of the creative inventions which is the hallmark of human civilization. The growing social life complexities and every day living conditions have contributed to the development and evaluation of computer. It plays significant role in every walk of human life. The effective application of scientific knowledge associated with use of ICT has greatly changed our perceptions, conceptions, world views, ideologies and perspectives. No understanding is contemporary history is possible without recognizing the importance of computers in day to day life. Hence it is imperative to understand the fundamental ideas that created such a wonderful expression of human intellect.

There are two types of teacher education program one is pre-service teacher training and second is in service teacher training program. In the pre-service teacher education program some admitted students appear for some certificate courses such as basic computer course, tally, MS-CIT etc. The purpose of the completion of such a course is that it will be beneficial in future or for the undergoing course like D.T.Ed., B.Ed. or M. Ed. In this research paper, researchers have studied the correlation between achievement, interest and aptitude of the D.T.Ed. student teachers in Information Communication Technology subject with MS-CIT and without MS-CIT.

Key Words: MS-CIT (Maharashtra State certificate in Information Technology), ICT (Information Communication Technology), correlation, D.T.Ed. (Diploma in Teacher Education), achievement, interest and aptitude.
INTRODUCTION

Man has been trying to store his knowledge from ancient time. He used stones, marbles and bones for counting in ancient time and he stored knowledge by sketching and carving on stones and paintings. Man used all this knowledge at every stage of his progress. Even he transmitted the information from one place to another by using various medias. Today, Digi has taken the main place amongst all medias for storing and providing the information from one generation to another. It is the quickest mean in spreading the information from one place to another. Therefore, every person has been expected to be literate in computer.

Every curriculum is framed according to the changes and needs of the society. The main task of education is to consider all those social changes in framing new curriculum, new syllabi. As a part of the curriculum framework, the government of Maharashtra included the subject Information Technology in the syllabus for primary education since 2004.

The responsibility of implementing this subject is laid on primary teacher. The teachers who are already in service are introduced the subject through the in-service trainings. The student teachers who have completed the D.T.Ed. diploma join the teaching jobs through CET exams. Considering the need and importance of the information technology, the subject has been included in the syllabus of second year D.T.Ed. diploma. The subject is prescribed for 100 marks and 60 marks for practical and 40 marks for theory.

The priority has been given to practical work of this subject. In this subject the interest, aptitude and achievements are very important. But, sometimes, the student teachers do not use this information technology for teaching, learning, evaluating and keeping themselves update in their knowledge. It seems that they are not interested in the subject. Sometimes the situation is different. Therefore, the researcher examined the correlation between interest and the aptitude of the subjects and their achievement in the present study.

Need and significance of the study

The present era is known as the era of information technology. The word ‘ICT’ has become quite familiar. We cannot imagine the daily life without computer and mobile. The concept of computer literacy has become very essential at every stage of life. Therefore, the subject Information Technology has been introduced in the lower primary, upper primary, secondary, higher secondary and in higher education as an essential subject.

For every stage, the curriculum and syllabus of information communication technology has been prepared. Maharashtra State Education, Research and Training institute has included
the subject Information Communication Technology in the syllabus of D.T.Ed. The study of achievement, interest and aptitude of the student teachers of D.T.Ed who have completed the course during second year of diploma will help to develop the quality of the student teacher and also it will help to fulfill the dream of India’s vision 2020. The comparison between the achievement, interest and aptitude of the student teacher with the MS-CIT Course conducted by MKCL (Maharashtra State Board of Technical Education) and the student teachers without MS-CIT will prove the utility of the study. The study will also help the principals of D.T.Ed. colleges, Teacher Educators, Student teachers and the officers of MKCL.

**Objective of the study**

The main objective and the sub objectives of the study are as follows:

**Major objective**

To study the correlation between achievement, interest and aptitude of the student teachers of D.T.Ed. in Information Communication Technology, of the student teachers with MS-CIT and without MS-CIT.

**Minor objectives**

I) To study the correlation between achievement and interest of the student teachers of D.T.Ed in ICT subject of the student teachers with MS-CIT.

II) To study the correlation between achievement and aptitude of the student teachers of D.T.Ed in ICT subject of the student teachers with MS-CIT.

III) To study the correlation between interest and aptitude of the student teachers of D.T.Ed in ICT subject of the student teachers with MS-CIT.

IV) To study the correlation between achievement and interest of the student teachers of D.T.Ed in ICT subject of the student teachers without MS-CIT.

V) To study the correlation between achievement and aptitude of the student teachers of D.T.Ed in ICT subject of the student teachers without MS-CIT.

VI) To study the correlation between interest and aptitude of the student teachers of D.T.Ed in ICT subject of the student teachers without MS-CIT.

**Assumption of the study**

Achievement, interest and aptitude in ICT subject are measurable.
Hypothesis

There is correlation between the achievement, interest and aptitude of the student teachers of D.T.Ed. in ICT subject of the student teachers with MS-CIT and without MS-CIT.

Null hypotheses

I) There is no correlation between achievement and interest of the student teachers of D.T.Ed. in ICT subject of the student teachers with MS-CIT.

II) There is no correlation between achievement and aptitude of the student teachers of D.T.Ed. in ICT subject of the student teachers with MS-CIT.

III) There is no correlation between interest and aptitude of the student teachers of D.T.Ed. in ICT subject of the student teachers with MS-CIT.

IV) There is no correlation between achievement and interest of the student teachers of D.T.Ed. in ICT subject of the student teachers without MS-CIT.

V) There is no correlation between achievement and aptitude of the student teachers of D.T.Ed. in ICT subject of the student teachers without MS-CIT.

VI) There is no correlation between interest and aptitude of the student teachers of D.T.Ed. in ICT subject of the student teachers without MS-CIT.

Scope of the study

The scope of the study is as under-

i) The study included the second year D.T.Ed. student teachers.

ii) The Findings of this study will be applicable to all student teachers of D.T.Ed in Maharashtra.

Limitations of the study

Limitations of the study are as under-

i) The study is limited to mixed (male-female) Marathi medium D.T.Ed. Colleges in Kolhapur district.

ii) The study is limited to student teachers who have got admission through centralized admission process.
iii) The study is limited to 580 student teachers from 18 D.T.Ed. colleges from Kolhapur district.

iv) The study is limited to the second year student teachers of D.T.Ed. during the academic year 2009 - 10.

**Procedure of the study**

The present study is empirical in nature and is based on the prevailing facts, that means it is descriptive research in which the researcher has used school survey method.

In this research data were collected from Marathi medium mixed (male – female) 18 D.T.Ed. Colleges in the Kolhapur district. Researcher developed ICT Achievement Test, ICT interest inventory and ICT aptitude Test. The tool was administered on D.T.Ed. Student-teachers. Out of 720 student-teachers 580 have responded in the study. The collected data were analyzed by mean, SD, Pearson’s ‘r’ value. SPSS package was used for statistical analysis.

**Sampling**

For the purpose of the present study purposive sampling method was used. Initially Sampling consisted Kolhapur district in the study. Later on all mixed (Male – Female) 18 Marathi Medium D.T.Ed. Colleges were selected. All 18 D.T.Ed. Colleges have responded in the study.

The study included 720 student teacher of second year 18 D.T.Ed. colleges who have got admissions through centralized admission process out of 720 student teachers 580 have responded in the study. Its percentage is 80.55%.

**Tools used in the study**

In the present study the tools developed by researcher were used.

(I) ICT achievement Test.

(II) ICT interest inventory.

(III) ICT aptitude Test.

These tools were developed by researcher and their face validity was checked by 12 experts who are working in B.Ed., M.Ed., M. Phil. or Ph.D. Level. All the experts gave good comments and some suggestion to improve tools validity. Test- Retest method of reliability was used for measuring reliability of tools. Reliability numbers of ICT achievement Test (0.931),
ICT interest inventory (0.852) & ICT aptitude Test (0.911). These reliability numbers show that the tools have high reliability.

**Statistical Techniques**

For data analysis researcher used mean, standard deviation and Pearson’s ‘r’ value.

The Null hypothesis was tested on the basis of the marks obtained by student teachers in ICT achievement test, ICT interest inventory, and ICT aptitude test.

### Table -1

**Correlation between achievement and interest, achievement and aptitude & interest and aptitude of the student teachers of D.T.Ed. in ICT subject of the student teachers with MS-CIT.**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Variables With MS-CIT</th>
<th>No. of student teachers</th>
<th>Pearson’s ‘r’ Value</th>
<th>p Value</th>
<th>Significant level</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>ICT achievement and ICT interest</td>
<td>372</td>
<td>0.159</td>
<td>0.002</td>
<td>0.01</td>
</tr>
<tr>
<td>2</td>
<td>ICT achievement and ICT aptitude</td>
<td>372</td>
<td>0.345</td>
<td>0.000</td>
<td>0.01</td>
</tr>
<tr>
<td>3</td>
<td>ICT interest and ICT aptitude</td>
<td>372</td>
<td>0.237</td>
<td>0.000</td>
<td>0.01</td>
</tr>
</tbody>
</table>

Table -1 Sr.No.1 indicates that p value of correlation between achievement and interest in the subject of ICT given to the D.T.Ed. student teachers with MS-CIT is less than 0.01 Therefore the null hypothesis is rejected at 0.01 level.

Above Table No.1 shows that there is correlation between achievement and interest of the D.T.Ed. student teachers in ICT subject of the student teachers with MS-CIT.

Above Table -1 No.2 indicates that p value of correlation between achievement and aptitude in the subject of ICT given to the D.T.Ed. student teachers with MS-CIT is less than 0.01 Therefore the null hypothesis is rejected at 0.01 level.

Above Table -1 no. 2 shows that there is correlation between achievement and aptitude of D.T.Ed. student teachers in ICT test given to the student teachers with MS-CIT.
Above Table-1 Sr.No.3 indicates that p value of correlation between interest and aptitude in the subject of ICT given to the D.T.Ed. student teachers with MS-CIT is less than 0.01. Therefore the null hypothesis is rejected at 0.01 level.

Above table Sr.No.3 shows that there is correlation between interest and aptitude of D.T.Ed. student teachers in ICT subject of the student teachers with MS-CIT.

### Table 2

**Correlation between achievement and interest, achievement and aptitude & interest and aptitude of the student teachers of D.T.Ed. in ICT subject of the student teachers without MS-CIT.**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Variables without MS-CIT</th>
<th>No. of student teachers</th>
<th>Pearson’s ‘r’ Value</th>
<th>p Value</th>
<th>Significant level</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>ICT achievement and ICT interest</td>
<td>208</td>
<td>0.031</td>
<td>0.653</td>
<td>0.05</td>
</tr>
<tr>
<td>2</td>
<td>ICT achievement and ICT aptitude</td>
<td>208</td>
<td>0.249</td>
<td>0.000</td>
<td>0.01</td>
</tr>
<tr>
<td>3</td>
<td>ICT interest and ICT aptitude</td>
<td>208</td>
<td>0.259</td>
<td>0.000</td>
<td>0.01</td>
</tr>
</tbody>
</table>

Above Table-2 Sr.No.1 indicates that p value of correlation between achievement and interest in the subject of ICT given to the D.T.Ed. student teachers without MS-CIT is greater than 0.05. Therefore the null hypothesis is accepted at 0.05 level.

Above Table -2 Sr.No.1 shows that there is no correlation between achievement and interest of the D.T.Ed. student teachers in ICT subject of the student teachers without MS-CIT.

Above Table-2 Sr.No.2 indicates that p value of correlation between achievement and aptitude in the subject of ICT given to the D.T.Ed. student teachers without MS-CIT is less than 0.01. Therefore the null hypothesis is rejected at 0.01 level.

Above Table-2 Sr.No.2 shows that there is correlation between achievement and aptitude of the D.T.Ed. student teachers in ICT subject of the student teachers who have not done MS-CIT.

Above Table-2 Sr.No.3 indicates that p value of correlation between interest and aptitude in the subject of ICT given to the D.T.Ed. student teachers without MS-CIT is less than 0.01. Therefore the null hypothesis is rejected at 0.01 level.
Above Table Sr.No.3 shows that there is correlation between interest and aptitude of the D.T.Ed. student teachers in ICT subject of the student teachers without MS-CIT.

**Major findings :-**

1) There is low correlation between achievement and interest of the D.T.Ed. 372 student teachers in ICT subject with MS-CIT. (Table -1 Sr. No.1)

2) There is medium correlation between achievement and aptitude of the D.T.Ed.372 student teachers in ICT subject with MS-CIT. (Table -1 Sr. No.2)

3) There is low correlation between interest and aptitude of the D.T.Ed. 372 student teachers in ICT subject with MS-CIT. (Table -1 Sr. No.3)

4) There is no correlation between achievement and interest of the D.T.Ed. 208 student teachers in ICT subject of the student teachers without MS-CIT. (Table -2 Sr. No.1)

5) There is low correlation between achievement and aptitude of the D.T.Ed. 208 student teachers in ICT subject of the student teacher without MS-CIT. (Table -2 Sr. No.2)

6) There is low correlation between interest and aptitude of the D.T.Ed. student teachers in ICT subject of the student – teachers without MS-CIT. (Table -2 Sr. No.3)

**Conclusions :-**

Here is the discussion of the analysis and interpretation of the data collected through ICT, Achievement test, ICT interest inventory and ICT aptitude test given to student teachers in second year D.T.Ed. colleges.

1) There is correlation between achievement and interest of the D.T.Ed. student teachers in ICT subject with MS-CIT.

2) There is correlation between achievement and aptitude of the D.T.Ed. student teachers in ICT subject with MS-CIT.

3) There is correlation between interest and aptitude of the D.T.Ed. student teachers in ICT subject with MS-CIT.

There is correlation between achievement, interest and aptitude of the D.T.Ed. student teachers in the ICT subject with MS-CIT. Therefore, if the student – teachers achievement in ICT subject is good, their interest and aptitude in ICT are also good.
4) There is no correlation between achievement and interest of the student teachers in ICT subject of the student – teachers without MS-CIT.

5) There is correlation between achievement and aptitude of the D.T.Ed. student teachers in ICT subject of the student teacher without MS-CIT.

If the achievement of the D.T.Ed. student teachers in ICT subject is good, their aptitude is also good.

6) There is correlation between interest and aptitude of the D.T.Ed. student teachers in ICT subject of the student – teachers without MS-CIT.

If the interest of the D.T.Ed. student teachers is good, their aptitude is also good.

**Recommendations :-**

1) Every D.T.Ed. college should start MS-CIT training centre in their colleges.

2) The student – teachers before entering the second year should compulsorily complete the MS-CIT course.

3) All D.T.Ed. colleges should make the internet facility available.

4) The colleges should try to increase the achievement and aptitude of the student teacher in ICT subject.

5) There is correlation between achievement, interest and aptitude of the student teachers, therefore if the achievement is increased, the aptitude will be definitely increased. Therefore, D.T.Ed. colleges should try to increase achievement, interest and aptitude.

**Eg. –** The ICT lessons for competitions should be organized in the colleges.
References


4. IMPLEMENTING CONSTRUCTIVIST APPROACH IN TEACHING-LEARNING PROCESS THROUGH INTERACTIVE MULTIMEDIA

Patankar Pratibha *

ABSTRACT

Constructivism is a buzzword in the field of Education. It is a philosophy, a learning theory, an approach to teaching-learning process, but its implementation is a pedagogic challenge to teachers. Constructivism emphasizes that knowledge is not transferred from one to another, rather it is constructed through reflective abstraction, through the learner’s cognitive structure and processing through active and participative learning, causing meaningful learning. This approach offers use of such teaching-learning strategies as computer multimedia technology, concept mapping and collaborative techniques etc. which deliver the content meaningfully.

The study has been undertaken in the form of Major Research Project, through which three computer interactive multimedia software’s were developed for teaching and learning of special education for D.Ed, B.Ed, M.Ed student-teachers. The design of the study was multi-method type where both the survey and quasi-experimental methods were used. Appropriate statistical tools were used for data analysis and concluded that the developed interactive multimedia software packages were very effective for meaningful learning by studying the cognitive structure of student-teachers through the concept mapping.

Key words- constructivism, pedagogy, reflective abstraction, cognitive structure, concept mapping, student-teachers, interactive multimedia etc.

Constructivism is a buzzword in the field of Education. In the recent years, it has emerged as a new approach to education and learning theory which proves that learning is an active process in which learner construct and internalize new concepts, ideas and knowledge based on their own present and past knowledge and experiences. This is pedagogic challenge to teachers and emphasizes that knowledge is constructed through reflective abstraction, through the learner’s cognitive structure and processing through active and participative learning, causing their meaningful learning. Thus, learning moves away from the stimulus-responses/behaviorist paradigm to the constructivist paradigm, where learner actively constructs meaning rather than passively accepts meaning.

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Constructivism has its roots in Jean Piaget’s stage theory of cognitive development. Constructivism believes that learner first assimilate external environment through its own way, which forms Schema, which are more mobile and better able to inter co-ordinate through processes called accommodation and assimilation. This theory believes more on learning by doing so that learning will be more profound. Constructivism focuses on different aspects of education. But it has wide impact on learning theories and teaching methods.

Constructivism gave new approach to teaching and learning and now due to research in the field of neuroscience, which supports Constructivism, is bringing revolution in the field of education. Constructivism is based on construction of own perspective of the world through individual experiences & schema, which leads to learning.

**Special Features of Constructivism**

Special features of constructivism are as follows:

- Learning means interpretation of new experiences by the individual through own experiences.
- Learning is internal process.
- Learners are totally active in learning process.
- Change in behavior is due to personal interpretation of facts, concepts & generalization.
- It gives biological explanation as brain based learning.
- Emphasizes students input to curriculum.
- Stresses meaningful learning.
- Teaching-learning methods are learner-centered.
- Learning process is important

To some, it may come as a surprise to learn that knowledge is constructed not discovered. People discover knowledge is a common myth. Discover may play a role in the production of new knowledge, but it is never more than just one of the activities involved in creating new knowledge. The construction of knowledge begins with observations of events or objects through the concepts, we already possess. Construction of knowledge can involve naturally occurring events or objects and events or objects that human construct.

Constructivism believes that cognitive structure of learner should be taken into account for meaningful learning. Cognitive structure means student’s present knowledge or experiences
of certain things. Constructivism feels that all education programmes should provide learners with the basis for understanding why and how new knowledge is to be related to what they already know and give them the affective assurance that they have the capability to use this new knowledge in the new context. Schooling is too often an assault on student’s egos because the role arbitrary, verbatim instruction so common in classroom with few intrinsic rewards. Students, who do not seek meaning during teaching-learning often fail, for them school is frustrating place in which most of them suffer the ridicule of teachers, classmates and parents. We commonly blame these victims for failing at rote learning and categorize them as learning disabled, under achievers, educationally backwards, school dropouts, etc. The cost of these failures both to the individuals and society is enormous.

Constructivism claims that reality is more in the mind of the knower and the knower constructs his or her knowledge from the environment they are in. And the task of teacher is to provide material, explain, support and facilitate, deliver the content meaningfully so that student analyze and synthesize as much of their own knowledge as possible.

The teaching-learning strategies offered to implement constructivism in classroom are use of collaborative techniques, experienced learning, use of advance organizer, concept mapping, use of computer multimedia etc. Interactive Computer multimedia provides enrich content knowledge, direct learning experiences, learner can learn by his/her own pace of time, provide feedback, motivation, relate his/her new experiences to previous knowledge causing their meaningful learning, cater individual differences etc. Hence, the study has under taken to develop Interactive Multimedia software’s on special Education which is designed from a constructivist view point. The cognitive structure of student teachers related to the subject special education was studied by a technique concept mapping, in which their prior knowledge is elaborated and changed on the basis of fresh meaning, negotiated with peers and teachers. Concept mapping stimulate this process by making explicit and meaningful learning, which involves high level of cognitive performance

**Title of the study:**

Development of interactive multimedia software packages based on cognitive structure of student-teachers for special education at different levels of teacher education.

**Significance of the study:**

The developed interactive multimedia package will enhance meaningful learning related to the content of special education.
Research assumptions:
1) The interactive multimedia can be planned, designed and constructed based on student-teachers cognitive structure on special education
2) Concept mapping is one of the method to study cognitive structure of student teachers
3) Interactive multimedia helps in meaningful learning of the topic special education.

Research Hypothesis:
The developed interactive multimedia softwares on special education are effective for meaningful learning.

Objectives of the study:
1. To develop interactive Multimedia Software Package for D. Ed. Student-teachers on special Education.
2. To develop interactive Multimedia Software Package for B. Ed. Student-teachers on special Education.
3. To develop interactive Multimedia Software Package for M. Ed. Student-teachers on special Education.

Null hypotheses:

\[ H_{01} \rightarrow \text{There is no significant difference in the D. Ed. Student-Teachers achievement scores in post test of control group and experimental group.} \]

\[ H_{02} \rightarrow \text{There is no significant difference in the B. Ed. Student-Teachers achievement scores in post test of control group and experimental group.} \]

\[ H_{03} \rightarrow \text{There is no significant difference in the M. Ed. Student-Teachers Achievement scores in post test of control group and experimental group.} \]

Research Methodology:
The present study is both descriptive and experimental in nature in which present status and cognitive structure of student teachers on special education was studied by concept mapping through survey method and effectiveness of the developed multimedia was studied by experimental method.
The study was quasi-experimental in nature where non randomized pre and post test design was used. Hence, it is multimethod research.

**Tools for the Study:**

The tools used for the present study were Achievement test, Opinionnaire, Rating scale and concept maps.

**Sample for the study:**

The population of the study was D.Ed., B.Ed. and M.Ed. student-teachers in Maharashtra State. The sample of the study was D.Ed., B.Ed. and M.Ed. student-teachers and teacher educators in Colleges of Education affiliated to Shivaji University, Kolhapur.

For the purpose of the study non-probable sampling design was used were D.Ed., B.Ed., and M.Ed. Colleges and student-teachers were selected purposively.

The development of interactive multimedia requires considerable time, resources, careful planning and experimentation. The present study is based on waterfall model of multimedia development which has following stages:

![Figure 1: Stages of multimedia development](image)

**Development of Story board:**

Storyboards are graphic organizers in the form of illustrations or images displayed in sequence for the purpose of pre-visualizing a motion picture, animation, motion, graphic or interactive media sequence.

More recently the term storyboard has been used in the fields of software development and instructional design to present and describe written, interactive events as well as audio and motion, particularly on user interfaces.

For the present study the story board is the representation of how the interactive multimedia software will be executed and followed steps such as Analysis of content -
Preparation of Storyboard - Evaluation by experts - and Implementation :

The three softwares for D.Ed., B.Ed. and M.Ed. student-teachers were developed by synchronizing Text, Audio, Graphics, Photos, Diagrams, and Documentary. The multimedia were developed on the following content:

Education of Deprived children for D.Ed. student-teachers.


Analysis and interpretation:

Quantitative and qualitative analysis and interpretation was done by using suitable statistical techniques. Null hypotheses were tested by using t test and objective wise conclusions were drawn.

Conclusions:

1. It is concluded that the developed interactive multimedia software package for D.Ed., B.Ed. and M.Ed. student-teachers found to be effective, easy to handle and useful for meaningful learning of the content on special education.

2. In the present study the concept of mapping strategy was used to understand the cognitive structure of student-teachers about special education which helped in implementing constructivism approach.

Thus, interactive multimedia which has provided enriched content knowledge provided immediate feedback, catered individual differences, helped student teacher to learn meaningfully the content on special education hence, interactive multimedia is useful tool in implementing constructivist approach.

References


5. ECOLOGICAL PERSPECTIVES IN AMITAV GHOSH’S *THE HUNGRY TIDE*

Fulswange Sunil Uttam*

**Abstract:**

Today, Ecological disaster is one of the most discussed issues in the world. This paper begins with the theoretical perspectives of ecology and ecocriticism and its nature and scope. Basically this paper examines the novel, “The Hungry Tide” by Amitav Ghosh from ecocritical approach. It examines the way in which the character understand and attempt to cope with the destruction of the environment. Amitav Ghosh has exhibited much interest in nature as well as language, knowledge and culture. This novel consists of beautiful description of nature, horror and terror of nature, crowdies atmosphere of city life. It also analyses the myths of the people who are living in the Sunderbans whose life is determined by tide and weather. It also explores topics like humanism and environmentalism, especially when they came into conflict. The novelist laments on the destruction of the environment due to population explosion. In this paper I intend to show themes like ecological balance, environmental justice, religion, language, and culture in this novel.

*Key Words-* The Hungry tide, Ecological perspective, Ecocriticism, Post-modern fiction, Amitav Ghosh

Ecological disaster, now a days, is one of the most discussed issues in the world. Environment has been adversely affected due to industrialization, excessive use of natural recourses, nuclear war, population explosion, etc. The twenty first century people have understood the importance of ecological balance. There fore, all the branches of knowledge have focused on environment. So literature and cultural theory has begun to address the issue as a part of academic discourse. The intimate relationship between environment and literature has been found from ancient times in almost all cultures of the world. Earlier studies related to the environment are known by number of other terms, including “green cultural studies”, “ecopoetics”, and “environmental literary criticism”. There was no organized movement to study the ecological or environment side of literature. Ecologically minded individuals and scholars have been publishing progressive works of ecotheory and criticism since the explosion of environmentalism in the late 1960s and 1970s.

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In the United States, ecocriticism is often associated with the Association for the Study of Literature and Environment (ASLE), which deals with environmental matters in literature. ASLE publishes a journal Interdisciplinary Studies in Literature and Environment (ISLE) in which current American scholarship can be found. As Glotfelty noted in *The Ecocriticism Reader*, “One indication of the disunity of the early efforts is that these critics rarely cited one another’s work; they didn’t know that it existed…Each was a single voice howling in the wilderness.” Nevertheless, ecocriticism unlike feminist and Marxist criticisms—failed to crystallize into a coherent movement in the late 1970s, and indeed only did so in the USA in the 1990s. In the mid 1980s, scholars began to work collectively to establish ecocritism as a genre, primarily through the work of the Western Literature Association in which the revaluation of nature writing as a non-fictional literary genre could function. In 1990, at the University of Nevada, Reno, Glotfelty became the first person to hold an academic position as a Professor of Literature and Environment. From late 1990s, new branches of ASLE and affiliated organizations were started in the UK, Japan, Korea, Australia and New Zealand (ASLEC-ANZ), India (OSLE-India), Taiwan, Canada and Europe.

The term “ecology” is as complex as the man-versus-nature debate which has pervaded literature. Ecology is a relatively new science. The term was coined by the zoologist Ernst Haeckel in 1866. These organisms form populations which live in communities within an ecosystem which forms part of the greater biosphere. This scientific account of the realm of ecology constitutes what James Lovelock calls theoretical ecology, “that branch of mathematical biology that is concerned with interactions among the species of an ecosystem”

When the human element is introduced into the ecological equation the concept of interaction becomes much more complex. While scientific ecology sees humankind as a biological organism, literary ecology ponders the position of humanity as both part of and apart from nature. Amitav Ghosh’ awareness of nature is strongly evident throughout all his novels.

When talking about ecological literary criticism, the embedded concept of the *logos* in ecology points to both the use of language and to the idea of a relation, through language, between humankind and the Earth. Jonathan Bate posits the use of language (*or logos*) as a way of overcoming a dualistic view of the world: The term ecocriticism (Greek *oikos* and *kritis*) is interpreted to mean 'house judge' by William Howarth. He says: “the *oikos* is nature, a place Edward Hoagland calls’ our widest home,’ and the *kritos* is an arbiter of taste”. For him, criticism judges the quality and integrity of works and promotes their dissemination. He claims the four disciplines of ecology, ethics, language and criticism are essential for the reading of nature writing:

Ecocriticism is the study of literature and environment from an interdisciplinary point of view where all sciences come together to analyze the environment and brainstorm possible
solutions for the correction of the contemporary environmental situation. Simon Estok noted in 2001 that “ecocriticism has distinguished itself, debates notwithstanding, firstly by the ethical stand it takes, its commitment to the natural world as an important thing rather than simply as an object of thematic study, and, secondly, by its commitment to making connections”. More recently, in an article that extends ecocriticism to Shakespearean studies, Estok argues that ecocriticism is more than “simply the study of Nature or natural things in literature; rather, it is any theory that is committed to effecting change by analyzing the function—thematic, artistic, social, historical, ideological, theoretical, or otherwise—of the natural environment, or aspects of it, represented in documents that contribute to material practices in material worlds”. This echoes the functional approach of the cultural ecology branch of ecocriticism, which analyzes the analogies between ecosystems and imaginative texts and posits that such texts potentially have an ecological function in the cultural system.

As Michael P. Cohen has observed, “if you want to be an ecocritic, be prepared to explain what you do and be criticized, if not satirized.” Certainly, Cohen adds his voice to such critique, noting that one of the problems of ecocriticism has been what he calls its “praise-song school” of criticism. Greg Garrard has dubbed ‘pastoral ecology’ the notion that nature undisturbed is balanced and harmonious, while Dana Phillips has criticised the literary quality and scientific accuracy of nature writing in “The Truth of Ecology”. Similarly, there has been a call to recognize the place of the Environmental Justice movement in redefining ecocritical discourse.

In response to the question of what ecocriticism is or should be, Camilo Gomides has offered an operational definition that is both broad and discriminating: “The field of enquiry that analyzes and promotes works of art which raise moral questions about human interactions with nature, while also motivating audiences to live within a limit that will be binding over generations”. He tests it for a film (mal) adaptation about Amazonian deforestation. Implementing the Gomides definition, Joseph Henry Vogel makes the case that ecocriticism constitutes an “economic school of thought” as it engages audiences to debate issues of resource allocation that have no technical solution.

There is a significant and predominant land and sea imagery in his earlier novels. The paper concentrates on The Hungry Tide because it is a largely unexplored work and because of its strong ecological theme. It gives less detailed examination of Amitav Ghosh’s earlier work. It examines only the novel which have a definite ecological basis. The literature on ecology is a strange mixture of highly technical, dense language on the one hand and emotionally laden implorations to ‘save the Earth’ on the other. This paper concentrates more heavily on the cultural aspect of Amitav Ghosh’s view of humankind’s position within the ecological framework. Amitav Ghosh intimates that the human capacity to imagine can act as a catalyst in this resolution process.
Amitav Ghosh is a writer of Postmodern fiction. His stories travel throughout time and space, creating an account that has an asymmetrical flow. In *The Hungry Tide*, he shuttles between the Morichjhanpi incident from Nirmal’s point of view, and the present day travels of Piya Roy, Kanai and Fokir. This time-travel is vital to the story and created an intricate of sub-topics and plots. It is a mixture of fiction and fact to the extent that they stand undifferentiated. Touching upon various topics from refugees, freedom and war, to life in the Sundarbans, the absence of language in communication, development, women trafficking and much more. He takes the reader through a whirlwind of events and emotions. He includes the myths of the people who are living in the Sundarbans to explain the nature of living in a country whose shape is determined by tide and weather. The myths are often presented like songs or with rhymes. This style creates different languages for nature, myth and people.

*The Hungry Tide* tells a very contemporary story of adventure and unlikely love, identity and history, set in one of the most fascinating regions on the earth. Off the easternmost coast of India, in the Bay of Bengal, lies the immense labyrinth of tiny islands known as the Sundarbans. Life is extremely precarious for the villagers. Attacks by deadly tigers are common. Unrest and eviction are constant threats. Without warning, at any time, tidal floods rise and surge over the land. In this place of vengeful beauty, the lives of three people from different worlds collide. Piyali Roy is a young marine biologist, of Indian descent but stubbornly American, in search of a rare, endangered river dolphin, *Orcaella brevirostris*. Her journey begins with a disaster, when she is thrown from a boat into crocodile-infested waters. Rescue comes in the form of a young, illiterate fisherman, Fokir. Although they have no language between them, Piya and Fokir are powerfully drawn to each other, sharing an uncanny instinct for the ways of the sea. Piya engages Fokir to help with her research and finds a translator in Kanai Dutt, a businessman from Delhi whose idealistic aunt and uncle are longtime settlers in the Sundarbans. As the three of them launch into the elaborate backwaters, they are drawn unawares into the hidden undercurrents of this isolated world, where political turmoil exacts a personal toll that is every bit as powerful as the ravaging tide. Already an international success, *The Hungry Tide* is a prophetic novel of remarkable insight, beauty, and humanity. The Morichjhanpi massacre incident of 1978-79, when government of West Bengal forcibly evicted thousands of Bengali refugees who had settled on the island, forms a background for some parts of the novel.

To explore his position which shifts between ecological hope and ecological despair, Amitav Ghosh portrays humankind as both divided from and united with the physical world or nature. Humanity united with nature is an idealistic position, imagined as a possibility; while humanity divided from nature is a more realistic portrayal. The two extremes may be termed deep ecology and ecological destruction. Amitav Ghosh implicitly acknowledges that his search for a middle ground, where humankind would attain a state of ecological equilibrium, is quixotic. His work reflects the following aspects or dimensions, which are not clear-cut categories in his novel but rather are portrayed as tensioned links.
Nature plays a very important role in this novel. Amitav Ghosh’s greatest gift as a writer may well be his sense of place. A landscape, a city, a village on the edge of a desert: it is these images that we summon from his novels when we are distanced from them in memory. Perhaps this is what makes him such a master of the travel narrative, a form whose contours are shaped by places and their histories. His most recent book, The Hungry Tide, is set in the Sundarbans, the vast, intermittently submerged archipelago, largely covered by mangrove forests, that forms the delta of the Ganges as it debouches into the Bay of Bengal. The region is supposed to derive its name from the sundari tree, as the mangrove is locally called; in his book, Ghosh speculates on whether the name may not more simply correspond to sundar ban, beautiful forest, as many prefer to believe. Two-thirds of the Sundarbans are in Bangladesh, only one-third in India: it is a region whose fishing folk easily traverse the imaginary boundaries of the modern nation-state, crossing, as the wind and the tides take them, the mouths of the many river-channels that set up a unique turbulence of fresh and salt water washing the islands of the archipelago.

It is the tone of the novel, alternately poetic, scientific and businesslike, that may suggest the nature of Ghosh’s own thoughts on this subject. Beside the manifest threats posed by human settlement to the unique diversity of aquatic and terrestrial life in the mangrove swamps of the Sundarbans, beside the constant depletion of aquatic species by fishing and trawling, there are equal dangers for the human settlers. Not only does the forest take its toll; the tides, too, exact their revenge.

Humankind’s ambivalent position as both a part of nature and apart from nature reflects the tension between humanity striving to live in harmony with nature, and humankind as self-alienated from nature with no relationship with the Earth. Given our biological origins, humankind is a part of nature. But our cultural and technological endeavors have severed this link and set us apart from the rest of the natural world. Amitav Ghosh’s novel repeatedly examines this tension and questions how humankind can fit into the physical world.

Due to population explosion, people encroached the forest area. At the heart of Nirmal’s diary is an historical event: the eviction of refugee settlers from the island of Morichjhapi in the Sunderbans by the Left Front government of West Bengal in 1979. For the old Communist in the novel. This act of state violence was a betrayal of everything left-wing politics in the post-Partition era had stood for. It was these very leftists who had declared, in the face of Dr Bidhan Chandra Roy’s attempts to find land in neighbouring states for the successive waves of refugees who crossed over from East Pakistan in the forties and fifties. Indeed the conditions of such resettlement were harsh and alien. In 1978 a group of refugees fled from the Dandakaranya camp in Madhya Pradesh and came to the island of Morichjhapi in the Sundarbans with the intention of settling there. They cleared the land for agriculture, and began to fish and farm. But their presence there alarmed the Left Front ministry, who saw it as the first of a possibly
endless series of encroachments on protected forest land, and the settlers were evicted in a brutal display of state power in May, 1979. Many, like the girl Kusum in Ghosh’s novel, Kanai’s childhood playmate who becomes the repository of Nirmal’s idealist hopes, were killed. Nirmal, who stays with the settlers during those final hours, is later discovered wandering in the port town of Canning. As the last significant expression of the trauma of Bengal’s Partition, the story of Morichjhapi occupies a central place in the novel. Nilima, Piya, Fokir, Fokir’s wife Moyna and their son Tutul, among others. In a land regularly obliterated, at least in part, by the flood tide or by the huge tidal waves dredged up by cyclones, Ghosh makes us aware of the sedimentation of human history, the layers of past knowledge, experience and memory that constitute our human sense of place.

It was on such miracles that the hopes of visionaries like Daniel Hamilton or the settlers of Morichjhapi were founded, and indeed there is no reason why human beings, like the many other species that uniquely inhabit this delta, should not serve to illustrate nature’s capacity for survival. But the imminence of disaster, whether natural or human, covers the world of this novel.

Amitav Ghosh states that every species on the earth is important for ecological balance so that he introduces the character Piya Roy, a young cetologist from the United States on the trail of a breed of freshwater dolphin, the Orcaella brevirostris. Amitav Ghosh’s quest for this is often expressed as a yearning. This may also be called the search for ecological symbiosis. Stephen J. Gould posits that “punctuated equilibrium” is part of the evolutionary process: “As a central proposition, punctuated equilibrium holds that the great majority of species, as evidenced by their anatomical and geographical histories in the fossil record, originates in geological moments (punctuations) and then persists in

To this land discovered by the ebb-tide, bhatir desh, as Ghosh calls it in a remarkable and poetic application of the term used in Mughal land-records, come a young cetologist from the United States on the trail of a breed of freshwater dolphin, the Orcaella brevirostris, and a middle-aged linguist who runs a translation bureau in Delhi. The two are thrown together by chance, and for a time the male translator, Kanai Dutt, accompanies the female scientist, Piya Roy, as an unofficial interpreter. But the novel is not really about their developing acquaintance. Much more centrally and in a far more extended way, it is about the many histories of the region they have come to. Kanai’s aunt Nilima has lived in one of the islands for years; she sends for him after the discovery of a diary belonging to her long-dead husband Nirmal, a Marxist schoolteacher whose withdrawal from political activism had brought them to settle in a Sundarbans village.

Piya’s scientific quest constitutes another pole of perception. Not that she is lacking a background: she has a family history, which she recalls in moments of reflection, a present involvement with Fokir and Kanai, and a future, which she calmly claims at the novel’s close.
But it seems to me that her function in the novel is to represent the life she studies in the mingled waters, salt and sweet, of the tidal pool at Garjontala; the always-threatened, always-precious material of scientific enquiry which is also, in the fragile and immensely overburdened ecosystem of the Sundarbans, nature itself. She is by no means the novel’s only conduit for reflections on the unique environment that affords her material for study. Nirmal, thinking of the necessity that compels the refugees to clear the forest and till the land on Morichjhâpi, as of the honey-collectors and woodcutters who go into the forest and are eaten by tigers and crocodiles, also asks a question central to the novel’s concerns: whose is this land, nature’s or man’s? It is a question that cannot be answered, not even by the idealizing solution of co-existence. Piya is ultimately too practical and obsessive to bother with large answers; Nirmal is overcome by the very effort of posing the question.

Most remarkable is Ghosh’ s treatment of Kanai, a self-important, sometimes cocksure individual who ultimately becomes the locus of some of the novel’s central reflections on language and on translation. It is through Kanai’s translation, his mediating sensibility, that Nirmal’s personal record, the Rilke that he reads in Buddhadeva Bose’s Bangla translation, and the folk narrative of Bon Bibi that he writes down from Fokir’s recitation, reach us, so the novel seems to claim, in English prose and verse. Some Bengali reviewers of The Hungry Tide have already asserted that their experience of reading it was like that of reading a novel in Bangla. This claim seems to me mistaken. Rather, the novel seems to push us into the crisis at the heart of translation, the paradox of representation itself. At one level, everything in the novel is translated, in that it seeks to represent, in English, a life, a culture, that is experienced principally through the medium of Bangla and its local variants. At another, nothing is: if representation is always a form of translation, one language is at any time as good as another - at most it may involve special difficulties that are also special opportunities.

As Kanai reads the diary, its narrative of past events, hopes are interwoven with other stories. These include Kanai’s own memories of a visit he paid his uncle and aunt as a child, his present experiences as a guest at Nilima’s hospital, and Piya’s search, aided by the fisherman Fokir, for the Orcaella.

Amitav Ghosh’s view of man and nature is as complex as the concepts themselves. In analysing key novel which broadly fall into humankind as part of nature, as apart from nature and with one foot in each camp. It is to demonstrate Amitav Ghosh’s preoccupation with humanity’s ambiguous position both on and of the Earth, Livingstone shows that humankind struggles to see itself as a part of nature and that it is only through imaginative identification that this relationship is established. He uses the intermediaries of anthropomorphisation, the religious, and art to explore ways of gaining attunement with nature.
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6. ANITA DESAI’S FASTING, FEASTING: THE PROJECTION OF YOUNG GENERATION’S SURFEIT, SATIATION AND STARVATION IN THEIR LIFE.

Patil Prakash*

Abstract:

The contemporary eminent Indian women novelist Anita Desai has very vigorously depicted the problems of the modern generation such as, the gender discrimination, marriage failures, loneliness, domestic violence, stress and depression, quest for identity, pre-marriage dilemma and so on in her novels. Desai’s ninth novel, *Fasting, Feasting* (1999) was nominated for the prestigious Booker prize, represents an ironical survey and scathing aspect of our social institutions like marriage and family. In the present novel younger generation characters like Uma, Aruna, Anamika, Arun and Melanie have faced various hurdles in their search for identity on many occasions. The novel is the story of human hunger and cravings, on one hand and satiation and surfeit on the other. The novel depicts the ‘life like’ pathetic tale of the protagonist, Uma and captures her dreams, cravings as well as frustration and despairs. Desai’s this protagonist is represented as a modern young girl who has to live in the society accepting all the humiliations, injustice, sufferings and woes without raising any voice or making resistance. The present novel depicts Uma, the protagonist as the budding image of ‘New women’. With the psychological shade of alienation and isolation the novelist has moulded her protagonist as self-awakened young women, who aspires for the value system and dares to pose the long established system of living.

Anita Desai’s ninth novel *Fasting, Feasting* (1999), which was nominated for the prestigious Booker prize, represents an ironical survey and scathing aspect of our social institutions like, marriage or family. And in the present novel younger generation characters like Uma, Aruna, Anamika, Arun and Melanie have faced various hurdles in their search of identity on many occasions.

She tries to focus once again on the family life in two different cultures and place them side by side in a fictional paradigm as if to make a comparative study of the problems of the younger generation. A close analysis of the novel clearly reveals that Desai projects the themes like gender discrimination, marriage failures, isolation and loneliness due to the adverse situation in the family, survival strategies, domestic violence to the newly married young girls, overpowering

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patriarchal forces, East-West confrontation etc. The novel is the story of human hungers and cravings on one hand and satiation and surfeit on the other. The novel depicts the lifelike pathetic tale of the protagonist Uma, and captures dreams, cravings, as well as her frustrations and despairs. Uma who was neither very attractive nor even good at studies often disappoints the parents in their hopes and expectations. The identity of the family is unanimous as only Mama Papa and their three children – Uma, Aruna and Arun.

The present novel is divided into two parts. Part one deals with the family intrigue through socio-cultural and spiritual experiences in India, whereas part two projects familial existentialism in a small town in America. Both the parents of Uma always appear very orthodox in their ideas and beliefs and their identity always appears to be as Siamese twin or like a chemical bond and their existence was restricted only to the veranda swing in a self-complacent mood. And at that moment there were barking orders in a hasty manner were issued to Uma by Mama to cater to Papa, sweet, lemonade and fruits etc. In this claustrophobic atmosphere, living and growing under the demanding rule of Mama Papa, Uma was totally repressed, suppressed and was like imprisoned at her own home. Throughout the novel the parents appear as if they have no sense of responsibility and mostly as a strict disciplinarian. Papa was always in the tone of military commander or was more of a magistrate than of an affectionate father and even sometime exercises the authority over his wife. Mama also indulges in many such activities which were not approved by Papa, as like her clandestinely playing a game of rummy with her friends and even her cheeks filled out plumply as she stuffed the betel nuts and leaves. She clasped the cards to her chest and fluttered her eyelashes coquettishly and in flirtatious and girlish way. And on such occasion if Uma hung over her shoulders to look for or Aruna edged closer to see why her mother seemed in so delighted mood, then she hit her daughters with a sharp blow as if they were troublesome flies.

Here, Desai gives different types of projection to the image of parents. Despite coming from educated and upper-class family Mama Papa’s treatment to their daughters Uma and Aruna was indifferent and unnoticed as if like the step parents. These two daughters were growing like the orphans in such a stuffy and orthodoxy atmosphere that they were totally ignorant about love and affection, even the sweets or nuts and good things to eat were restricted to them, as they were reserved and meant for exclusively boys only.

Maternal alienation can be sensed all through the thoughts and deeds of daughters. The indifference starts at earlier, since the mother gives birth to this sense of alienation. And instinctively the mother’s inclination is mostly to son, than the daughter. Accordingly the daughters always feel isolated with their mother. The relationship has always an aura of estrangement.
The daughters suffer in silence and meekly but are mostly unable to share their private sorrows with their mothers. Firstly, because the mother is not inclined to share and secondly but more importantly because of most of these sorrows are inflicted by the mother herself.

In the present novel, the young protagonist, Uma is delineated as a docile victim of her circumstances, a victim of her fate and as such she concedes her destiny quietly, ungrudgingly and tries to live like a dumb-driven cattle. As a young girl, she has her dreams, her aspirations, but when her dreams come in conflict with the comforts of her parents, it is she who has to sacrifice and she does. Though, somewhat clumsy in appearance and slow in school studies, yet her existence in the family was like that of a catalyst, whose presence was not acknowledged and never appreciated, yet her absence may make all the difference. Thus, Uma has been compelled to sacrifice her personal pleasure, ambitions at the altar of responsibilities. Mama Papa were totally deaf and blind to the needs of their daughter. Though slow in study and somewhat clumsy, yet Uma like every young girl has cherished dreams of free existence. As her neighbour Mrs. Joshi’s daughter, Moyana was pursuing a career in Delhi, it also springs in her craving to make a career, to leave home and soar high like a free bird. But her wings have been so badly and pre-maturely clipped that she just only can flutter her wings but cannot fly. Hence, Uma’s identity on most of the occasion clearly appears as unpaid maid servant in her own house.

Though slow in study, like Virmati, in Manju kapur’s *Difficult Daughters* she too was craving for the advantage of education but unfortunately, helpless Uma was deprived of and deterred from the right of education on the ground of failure in the examination. “We are not sending you back to school, Uma. You are staying at home to help with Arun” (18). The parents had also imposed certain strict restrictions on their grown up daughters like wearing of ribbons and never allowed the lipstick. In her own home, young girl like, Uma was also restricted to use telephone, hence it was always carefully locked by Papa. Thus, Uma’s father was supposed to belong to the upper middle-class, having a pomp of a car, a bungalow, the cook and the gardener, but curiously enough, his treatment to his own daughters was strange and indifferent. Uma had lost faith in the protection afforded by close-knit tradition bound Indian family. Even in a joint family she was tightly gripped by the pangs of isolation. In recent years Kapur’s *Difficult Daughters* and Desai’s present novel, are the two novels, which highlight mother-daughter relationship in a new light and in a different point of view.

Through the depiction of the submissive protagonist Uma, Desai would like to expose and scoff at the hypocrisy and male chauvinism in a particular conservative family. She has focused on how Uma bears the repercussions of many insults, blames and abuses flung by her own parents. Gender discrimination is another pertinent theme broadly highlighted by Desai in
the modern scenario. After Uma, the typical conservative parents even in their later age of life were intensely yearning for a male child. Almost all Indian families aspire for a son as a successor of the family. The same aspiration was also in the mind of Papa. So when the second child in the family was expected, they were optimistic and very sure of being blessed with a son. And even they have proposed to name it `Arun’, but unfortunately the second one was born a baby girl actually and ultimately the name transformed into `Aruna’. It was a sheer paradox that though Papa was privileged person of law from the upper-class family even his later phase of marital life he intensely expected a son for the third time. And being pregnant at this age, when daughters were too grown-up Mama felt too much embarrassing. But later on the long cherished dream of both parents were fulfilled and turned into reality with the birth of male child, named as Arun. The birth of a male child was not only a matter of complacency to Papa but Mama too who sailed out with an added air of achievement. “More than ever now, she was Papa’s helpmeet, his consort. He had not only made her his wife, he had made her the mother of his son” (31).

Desai throws light on parents’ dispassionate feelings which always hurt the daughters. First it was parents yearning for a male child that hurts the daughters, because it realizes the obvious truth of their accidental birth. Then it was Papa’s ecstasy at the birth of male child that inflict the wounds even deeper beyond cure. Papa celebrates the birth of Arun as he had never done at the birth time of Uma and Aruna. Thus the novelist has very effectively projected the two extreme poles of human life – fasting and feasting. On the one hand Mama herself has no time for her family, on the other hand, she was always busy in attending kitty parties and club meetings. So it was feasting by Mama Papa and on the contrary, their young daughters were fasting very wretchedly by their orthodox restrictions. Mama’s feasting is described by Desai as :

Mama continued to deck herself in silks and jewellery and accompany Papa to the club, to dinner parties and weddings. After all, Uma and Aruna and the ayah were there to stand in for her at Arun’s cot.

It seemed to them that Mama sailed out with an added air of achievement (31).

On the front of marriage Uma has also confronted some of the predicaments, hurdles and failures. The very first suitor shows interest in her thirteen years old, sister Aruna, instead of Uma. Second time due to haste, parents were easily trapped to an advertisement in a Sunday newspaper placed by a decent family in search of bride for their only son. And in response to the advertisement Mama Papa have consented the proposal with engagement and also paid an advance dowry in cash to them. But this time also, though Mama Papa were
educated, yet easily duped and the engagement was broken off. This was one of the genuine examples that show how easily parents of bride can be cheated in an arranged marriage. And even upper-class parents due to their haste can be a prey to such an evil custom or fraud. This was especially so with matrimonial column alliances. And then for third time, a proposal came from another family. This time the suitor was not so young, a man of fatherly age and he was married previously. He was in the pharmaceutical business and earning decent income. The auspicious marriage ceremony was hurriedly performed at home. But this time when Uma reached as a newly bride to her in-law’s house, she has doubted of their concealing behaviour and about her husband. Later on, this time also Papa learnt too late, that the man was married and residing in another city in Meerat and had four children. And it was only to save his ailing pharmaceutical factory that he had married Uma. Mama Papa were annoyed. But somehow he had managed to retrieve her jewellery by threatening the family with legal action. When both the attempts were in fiasco, ultimately it was accepted that Uma should have to remain unwed all her life and with a heavy heart her parents accepts this burden. Thus submissive, docile and ill-fated Uma became the merciless victim of the cunning, ruthless swindlers in the society. It clearly appears that for the present predicament, Uma herself was not responsible but all that happened was due to the haste of Mama Papa and their wrong approach to marriage institution.

Here, Desai like a social critic scoffs at such dupes and failures in marriage proposals in Indian society, and criticizes also that, how even upper-class and educated became a prey for it. Here, through the young character of Uma, Desai has presented a very dismal picture of Indian marriages.

On the other hand, there were so many marriage proposals awaiting for Uma’s sister Aruna, but the family considered that it was Uma’s unmarried status and marriage failures, as an embarrassment and obstruction for it. Finally, Aruna was married off into a respectable family, and as she had cherished a dream, moves to Bombay. Thus here too, again Desai has effectively projected two extreme poles of human life in the same family. The elder daughter Uma was incessantly fasting in her life by disastrous strokes of destiny, whereas it was her younger sister Aruna, really enjoying the feasting moments in her life. She has a splendid marriage ceremony and leads a conjugal married life with Arvind in Bombay. Everything goes smoothly in her life due to fulfillment of a dream and on the other hand everything goes wrong with ill-fated, submissive Uma. As per pacing with the Bombay life she has immensely transformed herself, and deliberately displays this change to others.

Uma like a step daughter or sister has been morally deprived of her own family and younger sister, from so many essential things and facilities. There was also job opportunity to
Uma, which was made available by Dr. Dutt, but this idea was dismissed immediately by Mama Papa, on the ground of not suitable to their status. Thus Uma’s status in the novel emerges merely as a marginalized young teenage girl. She surrenders to the life of silence and loneliness and her dreams merely remained as a mirage for her. Sometime there was also a thought occurred in the mind of Uma, that she could write a letter to the friends, by which she wishes to convey her message to her friends about her despair, dissatisfaction and yearning. But the question arises to her, to whom could she write?

The pathetic subjugation tale of another young character in the novel is that of Anamika, cousin sister of Uma is equally significant to the gender discrimination in the indifferent, harsh and cold male-dominated society. Anamika was the lovely, intelligent and modest cousin of Uma – stands for an example of sheer sacrifice, young, talented, who lives at the altar of the norms of a male dominated society.

In Anamika there was no such thing: she was simply lovely as a flower is lovely, soft, petal-skinned, bumblebee-eyed, pink-lipped always on the verge of bubbling dove-like laughter, loving smiles and with a good nature like a radiance about her. Wherever she was, there was peace, contentment, well being (67).

She was also in startling contrast to her brother Ramu. As a daughter of Lila aunty and Bakul uncle, a lawyer in Bombay, she was not merely pretty and good but an outstanding student as well. On the academic front, she did so brilliantly in her final school exams that she was known for the recipient of scholarship by Oxford where only the most favoured and privileged sons could ever hope to go. But like Mama Papa, Anamika’s parents too were, so conservative and possessive that they prevented her from going to Oxford for study. The letter of acceptance from Oxford was just preserved by the parents in a steel safe in their flat and whenever visitors came they showed the paper of acceptance to them as a matter of pride and as a testimony of her intellectual attainment, though she was never allowed to join that University.

All the scholarship, beauty and gentleness of Anamika were extinguished, as soon as she stepped in her husband’s house. Thus, she, too, was destined to lead an isolated life after her marriage. She was treated there worse than animals. Every day she was beaten by her mother-in-law, as if it was routine matter to beat her. And this resulted in a miscarriage, after which she could never have children. Her loneliness and frustration intensified day by day for she had nothing to look forward to. Thus the young girl, Anamika was the recipient of another scholarship that of ‘subjugation’ by the hideous male dominating orthodox native institution, where she has registered her name till her death. And all of a sudden there was heart-rendering death of Anamika by committing suicide or burnt to death by her mother-in-law and ruthless,
husband. Here, the young, humble and lamb like character, Anamika was utterly fasting in her life to gain the self-identity, whereas her mother-in-law and husband enjoying feasting by torturing her. Thus, she, too, was most obviously a victim of the patriarchal family system. And Desai has described this fall of patriarchal stance after Anamika’s death as:

Bakul uncle who always strode with head held high and an air of invincible superiority, now seems almost invisible: he has retreated into a grey shroud of sorrow, … Lila aunty, who had always awed them by her urban sophistication, her elegance and – it had to be said- her snobbishness, has collapsed into a heap of rags in acorner…. (152)

Here, Desai brings out on an anvil the everyday problem of torturing to the young daughter-in-law by the orthodox people of their husbands’ house in the Indian society. There are many such Anamikas in India and death of this type caused by the Indian marriage system or perhaps by the social disease of dowry.

The second part of the novel deals with young Arun and the Patton family. In American culture Mrs. Patton is represented as an obsession with food and keeps busy in either shopping or cooking and her daughter Melanie suffers from bulimia. Melanie, too was a victim of loneliness and isolation. In both their cases excessive freedom led to a suffocating environment and loneliness. In an alien land young Arun, never joined the company of his classmates. Hence he was in a bewildered and also alienated state. Desai has used food as a trope both for nausea of plenty and the nausea anorexia. Arun who was in the Boston University and during his summer break staying at the Patton’s, tries to extend a hand of friendship but Melanie, a typical psychic young American does not believe in human empathy. In his U.S.A. stay, Arun feels a sort of affection and humanitarian affinity by Mrs. Patton who tries to provide him vegetarian meal. Arun’s staunch belief in vegetarianism was also one of his predicaments in the U.S.A. stay. At the same time Mrs. Patton’s craze for buying food items to fill the frezzer, indicates the consumerist society that she hails from where abundance becomes the malady.

In India Arun was an apple in his Papa’s eyes, who firmly determined to give “the best, the most, the highest” (118) education to his son. He reigns absolutely over his life since his childhood. Even in summer and winter vacation and when there was no school or no examination, Papa does not allow him to enjoy holidays of Bombay in his sister’s house. But he has chalked out time schedule for entrance examinations and preparation for sending application to go abroad for ‘higher studies’. In such matter Papa even thinks that it was not so necessary to take Mama’s opinion. He considers her regardless. Desai describes the occasion as:

He did not expect her to understand the importance of sending Arun abroad to study, the value of a foreign degree, the openings this would create later in life, the opportunities. He
merely brushed aside her protests and concentrated on Arun who required all the advice and careful handling Papa could summon (120).

It was a paradox that Papa sent his son to America for higher studies but, on the contrary, his daughter could not entertain this facility and she was even prevented from taking education up to matriculation in India. Significantly, one thing that was not followed by Arun, as his Papa insisted him, was the intake of non-vegetarian food to keep him fit and healthy and play the games like Badminton and cricket. And even in America he firmly stuck to it. Nonetheless, Arun cannot fully liberate from the clutches of his Papa, especially in terms of his education. Even he never displayed the mannerism of elite, and he has jolted all the hopes of his father, which his father cannot bear at all. The East-West encounter theme is also reflected broadly as one of the themes of the novel. It was Arun who grows much tense for American lavishness over spending too much and having so much. He wanted to find out solace into isolation from the tumult of life and feels contended to remain away from glaring gazes.

The present novel depicts Uma the protagonist as the budding image of the New Woman. With the psychological shade of alienation and isolation the novelist has moulded her protagonist of self-awakened young woman, who aspires for the new value system and dares to pose the long established system of living. Unlike Monisha in *Voices in the City*, Uma does surrender, but she grows with her tragedy into an assertive and decisive woman. It is true that in the present novel, Desai has projected the suffering of the young generation through Uma, Anamika and even Melanie too, due to the adverse conditions created by the patriarchal forces. In this context, Jasbir Jain’s comment is significant and she observes:

Fasting is about cultural attitudes rather surface exuberance for or imitation of the others, more than that Desai is interested in family relationships, how freedom remains an abstract idea and identity, an elusive concept (Jain 1987:191).

The most important aspect of the novel is its vision of life. The title of the novel is also apt and suitable and equally meaningful and symbolical. The feasting is the symbol of physical appeasement and fasting is the symbol of mental contentment. In the spirit of *The Bhagavadgita*, Desai reflects the philosophy and morality in the human life. The novelist presents majority of the truths and ordeals in human life. Most of the issues, predicaments and ordeals presented in the novel are directly or indirectly are concerned with the young generation. There were twice failures of the marriage of the protagonist, and though her parents were educated yet, they were easily duped by the swindlers in the society. Due to the haste and lack of judgement in the marriage proposal, there was failure and consequently Uma remained unmarried forever, and, accordingly, there was loneliness and isolation in her life. Similarly, though Anamika was the recipient of the Oxford scholarship, yet she has also confronted misjudgement for the selection
of husband due to over eagerness of her parents. Desai also focuses on the fact that it is the
demand of time to provide better education to the daughters and develop confidence in them.
Daughters should not be inferior to sons and it is the duty of parents to inculcate strength of
character and imbibe values in them. The novel throws light on how in Indian society the sons
dominate daughter’s fortunes. Desai has depicted very faithfully that in Indian society, the
premium on sons, even as the world marches into a new millennium is very precious.

The protagonist, Uma is represented by Desai as a young girl who has to live in the
society accepting all the humiliations, injustice, sufferings and woes without raising any voice or
making resistance. Thus she emerges less rebellious and excessively docile and submissive.
Both the characters Uma and Anamika do not appear in the Aristotelian concept of ideal tragic
hero (*Poetics* : Chapter XV). As they are presented so excessively docile and humble that
they cannot even raise their voice against their subjugation. Accordingly, they are destined to
the tragedy in their life. Aristotle expects that the characters need not to be paragons of virtue
in Christian sense. But both the characters are presented in the novel with excess of paragons
of virtue.

Though Anamika belongs to Metropolitan city like Bombay and is bestowed with beauty
and educational excellence, yet she fails to choose her life partner. Naturally the question
arises, why she does not protest or try to convince her lawyer father for the best proposal? As
the novel was published against the background of modern scenario of 1990s and today the
young girls in the town as well as in rural area too have immense awareness and cravings about
education, marriage and rare opportunity like studying in foreign Universities. Certainly nobody
will ever lose such an opportunity. So here question arises why did not Anamika raise her voice
against deprivation of this rare opportunity? Such and other questions arise through the reading
of the novel, yet the novelist has very successfully projected the problems of modern families,
through the web of psychology. Amarnath Prasad aptly comments on the theme of the novel
and women’s place in the prevalent dictum of society. Prasad observes :

Anita Desai, a great observer of men and manners aptly shows the constant urge of woman’s
freedom in *Fasting, Feasting*. She seems to give a good retort to the dictum prevalent in
society that woman should be judged and perceived as object and not as subject. Woman is not
a mere tradition-tossed toy in the hands of conservative society. She is not spineless, wooden
creature subjected to male authority. (Prasad 2002:44-45)
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Website:

7. HUMAN RESOURCE MANAGEMENT IN PRIVATE HOSPITALS

Goral. S. D.*

Abstract

The economic development cannot be accomplished in the developing or backward countries unless they have well educated and trained, highly achievement motivated and properly developed human resources (HR). It is obvious that ‘Human Being’ is an important and distinguished factor in any organization in the society and in the economy at large. HRM is the main path leading to attainment of sustained economic development. Though modern tools, equipment, computers, and technological development at large, have strengthened today’s organizations as they cannot work effectively without the potentiality of HR. Hence HR is one of the unique assets of hospital organization because hospitals are run not only by medical people but many other paramedical people and non medical people. In most of the private hospital (PH) the problem of getting competent and relevant people, retaining them, keeping up their motivation and morale, and helping them to both, continuously grow and contribute their best to organization, are not viewed as problems with changes in social climate, value and norms. In view point of the utilization of HR in private hospital organization both efficiently, effectively and productively, is one of the important challenges before this industry. The assessment of HR in private hospitals and its appropriate utilization is, therefore an important and endless issue.

Key words: Human Resource, Private Hospitals, Medical services, Patients, Training etc.

1. Introduction:

“Wonders are many and none is more wonderful than MAN”

-by Sophocles (495-406 BC)

In a highly populated country like India, it is quite obvious that human resources (HR) is in abundance as compared to other resources. Under such circumstances it has become very essential to make the maximum efforts to increase the productivity of every individual employee working in any organization through effective utilization of the available HR. The population is generally misunderstood as a liability of the country, but in fact, HR is

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an ideal asset of Indian economy. As a matter of fact, the importance of human resource management (HRM) needs no more emphasis. Even the Government of India has also recognized the importance of Human Resource Development (HRD) and has established a separate ministry in the central government in the recent times. Now in the changing scenario of globalization, it is a must for an organization to give serious thought to the effective use of available HR’s and also to develop HRs so as to face future challenges. HRM is the main path leading to attainment of sustained economic development. This has been proved by Japan, which developed in spite of heavy odds like shortage of land, capital and other natural resources, and destruction caused by atom bomb in 1945. It is obvious that ‘Human Being’ is an important and distinguished factor in any organization in the society and in the economy at large. Though modern tools, equipment, computers, and technological development at large have strengthened today’s organizations they cannot work effectively without the potentiality of HR. It is true that HR is the main spring in all these technological development and innovations. The rapid spread of computer need not undermine the uniqueness of HR. HRM is an area of modern scientific management system which underlines various techniques relating to improvement of efficiency of HR and reduction of wastage of any type to help organizations to control their cost of production and improve the results. HRM involves proper selection, placement, training and development, moral boosting, and improvement of productivity of the available HRs. ‘HRM is the process of increasing knowledge, skills, capabilities and positive work attitude and values of all people working at all levels in a business undertaking’ (Khan: 1987)

The applicability of management science is not only in commerce and industry, but in all sector’s of employment. The private hospitals (PH) are no exception. Medical science is developing very fast, more and more specialized and non-specialized personnel’s are utilized and sophisticated instruments are being introduced in PHs. These hospitals are fast becoming the centers of not only cure but of promotion of health and prevention of disease. This requires two things, firstly, full professionalization in medical services provided in the PHs and second, professional management of these hospitals. Times have changed and specialization has become the order of the day. It is therefore, imperative to have separate specialists for general administrative and personnel functions in hospitals. Secondly, with the tremendous expansion in health services, it has become essential to have specialists or experts not only in these two fields, but also in other field of hospital administration, so that maximum efficiency can be achieved at minimum cost. Thirdly, the rapidly rising number of patients and the inadequate expansion of hospitals and medical services have thrown the hospital administration machinery completely out of gear. Hence, the need for better planning, organizing, staffing, coordinating
and controlling hospitals can hardly be overemphasized. Hospital administration can no longer be left to change in the hands of a person who is “Jack-of-all” and “Master-of-none.”

2. Significance of Human Resource in Private Hospitals:

Private hospitals today, small or large, are no more charitable institutes but professional organizations rendering medical service to society. They are, in fact, one of the service industries of present times and since a hospital is an industry, HRM has gained a significant role to play in its working. Today’s private hospitals are run not only by medical people like doctors and nurses but many other paramedical people and non medical people. Effective functioning of private hospitals needs effective HRM. Human resource is one of the most valuable and unique assets of hospital organization. Even a nation with rich physical resources will not develop if its HR is inadequate or ineffective. For an organization to attain its desired objectives it must seek and obtain the willing co-operation of the people who work there. The MANAGEMENT must work with its EMPLOYEES and it must, therefore, develop programs and policies that will enable it to obtain the best result from the employees.

At present, private hospitals are run by the senior most physician or surgeon known as either doctor or health care officer with the help of his tiny staff. He has no idea about hospital administration and behavioral management science. It is important to note that good doctors may not always be good administrators. He being a doctor and manager has to look after so many administrative matters. It is difficult for him to attend both kinds of duties efficiently and effectively. Now private hospital organization require a separate cadre for the management of hospitals with professional services in financial management, HRM, material management etc. Medical job is no more a one man show. It is a team work and the team must work as a “TEAM” in the real sense of word. If HR of hospital is aware of human behavior at work, their job will be smoother. Efficient HRM ensures that systematic steps are used to recruit, select, train, develop, and commit employees and show them the ladder to attain their desired goals. Failure to do this can lead to loss of productivity, high turnover rate of employee, increases wastages etc. Considering this fact the present study is directed towards HRM in private hospitals for not only managing the labor force but also for solving the problems intelligently and equitably. Effective management of HR is essential for the survival and growth of private hospitals organization and maintenance of relations with patients, their relatives, and the society.

3. Review of literature:

The review of literature has been divided into two sections: I) Studies relating to Hospital Organization II) Studies relating to HRM in general. Section first includes `Hospital services: The Changing Scenario’ (Nagamani1991) `Optimal Utilization of Medical Manpower in a Hospital in the Context of Health for All’ (Sharma 1992) `Public Hospitals in Developing Countries:

4. Objectives of the study:
1. To examine existing policies and procedure of recruitment, selection, and promotion of employees in the sample private hospitals of study area.
2. To evaluate the training and development programs adopted for the staff in private hospitals
3. To suggest some remedial measures as may be appropriate.

5. Hypotheses:
1. Recruitment and selection procedure of hospital staff is different from hospital to hospital.
2. The need-based training to the staff in different private hospitals is not given and therefore training procedure is ineffective.
6. The Study Area and Size of Sample:

Among the thirty-five districts of Maharashtra, the District of Kolhapur is situated in the extreme southern part of Maharashtra State. It lies between 15°43' and 17°17' North latitude and 73°40' and 74°42' East longitude. It is bounded by Sangli district to the north, Belgaum district of Karnataka State to the east and south, and Ratnagiri and Sindhudurga districts to the west. The district has 24th rank in the state in terms of its size. In general, the physiographic nature of the district may be grouped into three parts: (i) The Sahyadri Hills, (ii) The Plateaux, (iii) The River Valleys. The whole district is a part of the 'Deccan Table' land and slopes towards the south-east. For administrative purposes, the district is divided into four sub-divisions, namely Karveer, Ichalkaranji, Radhanagari, and Gadhinglaj. Similarly, for revenue purposes, the district has been divided into 76 circles as revenue centers. 70% of the population resides in rural areas, and 30% in urban areas. The average literacy rate in the district is 77%, which places Kolhapur district in 14th rank in the state (Indian Census 1991). 70% of the average literate population resides in rural areas, and 30% in urban areas. The urban literacy rate is 86%, and the rural literacy rate is 73%. Kolhapur District is considered a progressive district in Maharashtra State in terms of commerce, industry, agriculture, and irrigation, education, cooperative economy, foreign trade and banking, transport, communication, telecommunication, technology, hospital, and health services.

7. Methodology:

The present study is unique in many respects. The concept of HRM in private hospitals in the (over populated) Indian context is gaining some attention nowadays. However, it continues to be an unexplored terrain of enquiry. This is an early effort to understand HR relations and management in private hospitals and its many dimensions through an exploratory study. This study is primarily based on stratified random sampling (purposive quota sampling) method for selection of Taluka-wise private hospitals in the Kolhapur District. Its focus is only on the special, multi-special, and general allopathic hospitals with 5 and 5+ beds, which are providing in-patient care (IPD) service facilities. The basis of geographical factors, size, nature, and location, the researcher considered 6 villages from each taluka where there was availability of inpatient care (IPD) private hospital with five or more than five bed capacity. Out of total 1452 inpatients private hospitals, 120 hospitals (average 10 hospitals from each Taluka) were selected for detailed investigation with ensuring that at least one hospital had a specialty. Doctors or medical in-charge (male/female) of these hospitals were administered a comprehensive interview schedule to assess the managerial aspects of hospitals. The researcher has considered various parameters like hospital age, location of hospital, qualification of doctor, area (urban, semi-
urban & rural), sex of doctors etc., while selecting the sample, hospital, head or doctor. Considering volume of the hospital staff, the researcher has selected 120 respondents through stratified random sampling technique. It means one employee (male or female) was selected from each sample hospital. It includes medical, paramedical, technical, administrative personnel etc.

8. Sources of Data:

The study used both primary and secondary source of data. Primary data has been collected through structured questionnaires and in-depth interview of selected respondents. The researcher also used discussion and observation method to gain first hand insights into certain HR aspects in selected hospitals like, reception counter, nursing station, residential facilities of staff, cleanliness, uniform, infrastructure and welfare facilities as also made detailed notes on them which were useful while analyzing and interpreting the data. The secondary data was collected from several sources by visiting various government offices, medical colleges, educational institutes, non-government organizations, Municipal Corporation and zilla parishad of Kolhapur. Similarly, published articles, journals, newspapers, from various library and internet were also useful.

9. Data Analysis and Interpretation:

<table>
<thead>
<tr>
<th>Table No. 1: Establishment of Private Hospitals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Period in years</td>
</tr>
<tr>
<td>-----------------</td>
</tr>
<tr>
<td>1961-1970</td>
</tr>
<tr>
<td>1971-1980</td>
</tr>
<tr>
<td>1981-1990</td>
</tr>
<tr>
<td>1991-2000</td>
</tr>
<tr>
<td>2001-2009</td>
</tr>
<tr>
<td>Total</td>
</tr>
<tr>
<td>Mean</td>
</tr>
<tr>
<td>Mode</td>
</tr>
<tr>
<td>S.D</td>
</tr>
</tbody>
</table>

Table No. 1 shows an idea about the period of growth and development of various private hospitals in the study area. Average numbers of hospitals are established in 1996 with dispersion of 9 years. Maximum hospitals are established in 2000. The growth of private hospitals started picking up in the LPG decade i.e., 1991-2000 and since then continued to show an increasing trend. During this period about 76% of private hospitals in sample were established. Considering this trend, the more number of hospitals are coming up, which is required for HRM. Due to health awareness, transport facilities, per capita income, Government policy and varieties of diseases, the number of hospitals has increased in this district. Hospital is a service industry and
in service industry good number of HR is required. So, it indicates that there is a need of HR planning, forecasting and job analysis of employees, working in the hospitals.

Table - 2: Hospital Administration

<table>
<thead>
<tr>
<th>Particulars</th>
<th>No. of Hospitals</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administrator</td>
<td>14</td>
<td>11.7</td>
</tr>
<tr>
<td>Superintendents</td>
<td>3</td>
<td>2.5</td>
</tr>
<tr>
<td>Doctor</td>
<td>98</td>
<td>81.7</td>
</tr>
<tr>
<td>Assist. Doctor</td>
<td>4</td>
<td>3.3</td>
</tr>
<tr>
<td>Nurse</td>
<td>1</td>
<td>0.8</td>
</tr>
<tr>
<td>Total</td>
<td>120</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Field work.

It is seen from the Table 2 that 11.7% (14) hospitals have appointed a full time hospital administrator. They are purely non-medical people and assign their duties and responsibility as an administrator for day to day activities of hospital. Majority of 81.7% (98) hospitals, the administrative or superintendence responsibilities are discharged by the doctor himself. This role duality must be putting him under a lot of stress. It is difficult for him to attend both kinds of duties efficiently and effectively. However there is more scope for competent HR as ‘hospital administrator’ for better hospital management.

Table 3: Delegation of Authority

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delegation of decision making authority to subordinates</td>
<td>14</td>
<td>11.7</td>
</tr>
<tr>
<td>Accept &amp; implementation of suggestions from subordinates</td>
<td>20</td>
<td>16.7</td>
</tr>
</tbody>
</table>

Source: Field work.

Table -3 reveals that, though the delegation of authority may be provided to motivate the HR of hospital, but the rate of delegation of authority is not considerable in the sample hospitals and the hospital head remains the dominant decision making authority. Similarly, acceptance and implementation of suggestions from subordinates is a part of workers involvement in management and it is motivated to create healthy relation between executive and subordinates. However, there is not sufficient scope to the subordinates for any suggestions in the hospital organization.
Similarly, acceptance and implementation of suggestions from subordinates is a part of workers involvement in management and it is motivated to create healthy relation between executive and subordinates. However, there is not sufficient scope to the subordinates for any suggestions in the hospital organization.

Table No. 4: Communication between Administrator and Outsiders

<table>
<thead>
<tr>
<th>Particulars</th>
<th>No. of Hospitals</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>18</td>
<td>15.0</td>
</tr>
<tr>
<td>No</td>
<td>102</td>
<td>85.0</td>
</tr>
<tr>
<td>Total</td>
<td>120</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Field work

Table 4 depicts that, the outsiders’ communication with administrator in the surveyed hospitals. Out of the total hospitals, only 15% (18) hospitals are run on open-house basis, in that outsiders are able to directly communicate with individual departments / hospital head. It is found that none of the hospitals have any pre-planned response strategy.

Table 5: Age wise Classification of HR

<table>
<thead>
<tr>
<th>Age group</th>
<th>No. of Respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-19 years</td>
<td>11</td>
<td>9.2</td>
</tr>
<tr>
<td>20-24 years</td>
<td>38</td>
<td>31.7</td>
</tr>
<tr>
<td>25-29 years</td>
<td>24</td>
<td>20.0</td>
</tr>
<tr>
<td>30-34 years</td>
<td>15</td>
<td>12.5</td>
</tr>
<tr>
<td>35-39 years</td>
<td>11</td>
<td>9.2</td>
</tr>
<tr>
<td>40-44 years</td>
<td>8</td>
<td>6.7</td>
</tr>
<tr>
<td>45-49 years</td>
<td>7</td>
<td>5.8</td>
</tr>
<tr>
<td>50-54 years</td>
<td>4</td>
<td>3.3</td>
</tr>
<tr>
<td>55-59 years</td>
<td>2</td>
<td>1.7</td>
</tr>
<tr>
<td>Total</td>
<td>120</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Mean 29.5417, Mode 22.79, S.D 9.8528, Skewness 0.6853

Source: Field work.
Table 5 shows majority of (31.7\%) hospital employees belong to young group i.e., 20-24 age and they are working while learning. Maximum of them are having age below the average. As far as the HRM is concerned, it indicates that private hospital is one of the main sources for job seeker; But it is clear that downward trend of staff number /From 20-24 to 55-59 years age group, due to temporary or insecurity of hospital job and increasing rate of labour turnover. Considering this situation, there is an urgent need to retain, maintain and develop the available HR adopting: training and development program through HRM.

**Table 6: Sources of Recruitment**

<table>
<thead>
<tr>
<th>External Sources</th>
<th>No. of Respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advertisement</td>
<td>18</td>
<td>15.0</td>
</tr>
<tr>
<td>Employment exchange</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>College and University</td>
<td>2</td>
<td>1.7</td>
</tr>
<tr>
<td>Other Institutions</td>
<td>1</td>
<td>0.8</td>
</tr>
<tr>
<td>Recommendations of Doctors / Staff</td>
<td><strong>56</strong></td>
<td><strong>46.7</strong></td>
</tr>
<tr>
<td>Recommendation by Relative / friends / Ex- employees</td>
<td>22</td>
<td>18.3</td>
</tr>
<tr>
<td>Other (Hospital gate, Notice board etc)</td>
<td>18</td>
<td>15.0</td>
</tr>
<tr>
<td><strong>Internal Source</strong></td>
<td><strong>3</strong></td>
<td><strong>2.5</strong></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>120</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

*Source: Field work.*

Table 6 points out that near about 2/3\(^{rd}\) proportion (46.7+18.3\%) staff is recruited on the recommendation of present employee, assistant doctors and by relatives / friends. It is simple and economical external source acquired for attracting locally suitable persons for recruitment in the hospital. But, this source of recruitment is not commonly used in scientific selection procedure and qualified and competent people who are staying away from hospital may not get attracted cowarb such jobs. Similarly; there is no uniformity about different sources of recruitment and forms of application used in private hospitals.

<table>
<thead>
<tr>
<th>Particulars</th>
<th>No. of Employees</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>18</td>
<td>15.0</td>
</tr>
<tr>
<td>No</td>
<td>102</td>
<td>85.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>120</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

*Source: Field work.*
Table No. 7 Points out that majority of the private hospitals do not follow any scientific procedure for selection of its HR. As a result, hospital organization could not fulfill the principle of right men at right job and vice versa.

Table - 8: Test for Selection

<table>
<thead>
<tr>
<th>Particulars</th>
<th>No. of Employees</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>38</td>
<td>31.7</td>
</tr>
<tr>
<td>No</td>
<td>82</td>
<td>68.3</td>
</tr>
<tr>
<td>Total</td>
<td>120</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Field work.

Table - 8 shows majority of employees are selected without any formal test or interview in the private hospitals. Their selection is made through the recommendation of assistant doctors, by relatives or friends or ex-employees. It is good for attracting locally suitable candidates, but of qualified and skilled HR would not be available ultimately lackin quality service.

**Hypothesis No.1: Recruitment and selection procedure of hospital HR is different from hospital to hospital.**

Let P = Proportion of recruitment and selections that do not follow definite procedure.

Q = Proportion of recruitment and selections that follow the definite procedure.

\[ n = 120, \quad \text{the sample proportion is} \]

\[ p = \frac{82}{120} = 0.683 \]

\[ q = \frac{38}{120} = 0.317 \]

\[ H_0 : P = 0.7 \]

\[ H_1 : P < 0.7 \]
Under $H_0$ 

\[
Z_0 = \frac{P - P_0}{\sqrt{\frac{P_0 Q_0}{n}}} \sim N(0, 1)
\]

\[
Z_0 = -0.703
\]

At 5% level of significance the critical value is $Z_{0.05} = -1.64$

\[
Z_0 > -1.64
\]

Accept $H_0$ i.e., about 70% of employees’ recruitment and selections are made by not following any definite procedure.

The hypothesis accepted and proved that, recruitment and selection procedure of hospital HR is different from hospital to hospital.

### Table - 9: Staff Salary Range

<table>
<thead>
<tr>
<th>Particulars</th>
<th>No. of Employees</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to Rs.2000</td>
<td>88</td>
<td>73.3</td>
</tr>
<tr>
<td>Rs.2001-4000</td>
<td>22</td>
<td>18.3</td>
</tr>
<tr>
<td>Rs.4001-6000</td>
<td>6</td>
<td>5.0</td>
</tr>
<tr>
<td>Rs.6001-8000</td>
<td>4</td>
<td>3.3</td>
</tr>
<tr>
<td>Rs.8001-10000</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>120</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Mean = 1767.17  
Mode = 1143.35  
S.D = 1464.77  
Skewness = 0.4259

Source: Field work.

From Table - 9 it is clear that, although there are no wage rate uniformity and no criteria for fixing the wages, however majority of (about $3/4^{th}$) HR in the private hospitals are receiving monthly remuneration up to Rs.2000/- only, which is on the basis of prevailing rates in the locality. As a result, it may adversely affect on performance of employees, their morale, healthy relationship, devotion to patients’ services etc.
Table 10: Difficulties in Discharging Duties

<table>
<thead>
<tr>
<th>Particulars</th>
<th>No. of Employees</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ignorance of Job</td>
<td>92</td>
<td>77.0</td>
</tr>
<tr>
<td>Wrong Placement</td>
<td>2</td>
<td>1.7</td>
</tr>
<tr>
<td>Non-Orientation</td>
<td>40</td>
<td>33.0</td>
</tr>
<tr>
<td>Lack of Training</td>
<td>112</td>
<td>93.0</td>
</tr>
<tr>
<td>Communication Gap</td>
<td>15</td>
<td>12.5</td>
</tr>
<tr>
<td>No difficulties</td>
<td>6</td>
<td>5.0</td>
</tr>
</tbody>
</table>

Source: Field work.

Table No. 10 reveals that almost all HR working in concerned private hospitals had expressed their various job difficulties in different forms while discharging the duties. Hence, there is a good amount of scope for HRM to adopt training and development function properly in private sector hospital organizations.

Table 11: Methods of Training Need for Staff

<table>
<thead>
<tr>
<th>Training Methods</th>
<th>No. of Employees</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apprenticehip</td>
<td>12</td>
<td>10.0</td>
</tr>
<tr>
<td>Vestibule</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>On job training</td>
<td>116</td>
<td>97.0</td>
</tr>
<tr>
<td>Job rotation</td>
<td>2</td>
<td>1.7</td>
</tr>
<tr>
<td>Training within hospital</td>
<td>111</td>
<td>92.5</td>
</tr>
<tr>
<td>Professional training through deputation</td>
<td>8</td>
<td>7.0</td>
</tr>
<tr>
<td>No Need of Training</td>
<td>6</td>
<td>5.0</td>
</tr>
</tbody>
</table>

Source: Field work.

Table 11 depicts that out of total highest responded positively towards the need of training to discharge their duties smoothly, efficiently and effectively. Private hospitals do not organize any training program for their employees nor do they allow attaining the training outside the hospital. Where as only 5% employees expressed against the need of training.

Hypothesis No. 2: The need based training to the HR in different private hospitals is not given and therefore training procedure is ineffective.
Let $P = \text{Proportion of employees need training.}$

$Q = \text{proportion of employees do not need the training.}$

$n = 120, \text{ The sample proportion is}$

\[ p = \frac{120}{120} = 0.95 \]

\[ q = \frac{0.06}{120} = 0.05 \]

$H_0 : P = 0.9$

$H_1 : P > 0.9$

Under $H_0,$

\[ Z_0 = \frac{P - P_0}{\sqrt{P_0Q_0/n}} \sim N(0, 1) \]

\[ = \frac{0.95 - 0.9}{\sqrt{0.9 \times 0.1}} \]

\[ = 1.826 \]

At 5% level of significance the critical value is $Z_{0.05} = 1.64$

$Z_0 > 1.64$

\textbf{Reject $H_0$} i.e., more than 90% of the employees need training in different private hospitals.
The Hypothesis proved that, the need based training to the HR in different private hospitals is not given and therefore training procedure is ineffective.

Table No. 12: Working hours of Hospital Staff

<table>
<thead>
<tr>
<th>Working Hours</th>
<th>No. of Employees</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>6-8 hours</td>
<td>35</td>
<td>29.2</td>
</tr>
<tr>
<td>9-10 hours</td>
<td>61</td>
<td>50.8</td>
</tr>
<tr>
<td>11-12 hours</td>
<td>19</td>
<td>15.8</td>
</tr>
<tr>
<td>13-14 hours</td>
<td>4</td>
<td>3.33</td>
</tr>
<tr>
<td>15-16 hours</td>
<td>1</td>
<td>0.83</td>
</tr>
<tr>
<td>16-17 hours</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>120</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Mean: 9.271
Mode: 9.3042
S.D: 1.799
Skewness: -0.0185

Source: Field work.

Table - 12 shows that majority of (71%) employees work for more than normal time (8-hours). It means every day they work overtime in their private hospitals. Because some of them are friends and relatives of hospital head and others remain temporary and less experienced. They have to show their good performance which is essential for job security.
10. Conclusion and Suggestions:

<table>
<thead>
<tr>
<th>Nos.</th>
<th>Findings &amp; Conclusion</th>
<th>Applicable Suggestions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Majority hospitals lack basic amenities, facilities &amp; sound infrastructural support</td>
<td>To provide need based amenities, facilities &amp; infrastructural support on par with modern facilities in renowned hospital</td>
</tr>
<tr>
<td>2</td>
<td>Majority of doctors plays dual role as a medical officer &amp; administrator, due to lack of separate hospital administrator</td>
<td>To appoint qualified &amp; competent HR as “Hospital Administrator,” or the doctor’s may take management education through ‘Distance Learning Mode’ or through flexi time &amp; ‘on’ sharing basis/part time administrator.</td>
</tr>
<tr>
<td>3</td>
<td>Lack of delegation of authority to subordinates and less scope to the subordinates for any suggestion</td>
<td>Use job analysis, job description &amp; job specification for delegation of authority. Develop ‘Chart’ of authority &amp; responsibility of each employee</td>
</tr>
<tr>
<td>4</td>
<td>Lack of clear policy and planning for HR in private hospitals</td>
<td>Prepare yearly HR plan, considering expected dropout, job requirement &amp; expansion programs. Take help from private ‘Employment Agencies’ or to start independent private ‘Employment Exchange’ through medical association</td>
</tr>
<tr>
<td>5</td>
<td>Inadequate recruitment policies &amp; lack of scientific selection procedure found in private hospitals</td>
<td>Need to follow proper &amp; scientific recruitment &amp; selection procedure i.e., advertisement of posts, collection &amp; scrutiny of applications, written &amp; oral test, physical fitness, referral check etc,</td>
</tr>
<tr>
<td>6</td>
<td>Majority of employees are not satisfied with the wage they received, as the low amount does not meet the family basic needs of the</td>
<td>‘Cheap Labour is always Costly Labour’. To compare the wage structure with prevailing Govt. hospitals and make suitable correction or consider at least minimum wages to employees</td>
</tr>
<tr>
<td>7</td>
<td>Almost all hospital staff, lack the training to discharge their duties efficiently and effectively</td>
<td>Proper &amp; periodical training should be provided in the form of workshop, conference, lectures, demonstration etc, both in &amp; out side the hospital premises or conduct training program on Taluka basis quarterly</td>
</tr>
</tbody>
</table>
In nutshell, the hospitals HR is observed to be totally unsatisfied with their salary, working condition, welfare facilities etc. The hospital head have to realize the crucial importance of the people working in their hospitals. Here also, these hospitals have a long way to go in establishing cordial relations with their staff, create a warm and trusting workplace atmosphere, develop team spirit and sense of belongingness to the organization, which all together leads to an increase in the staff’s productivity, efficiency and the hospital’s goodwill. Again if we want to make the utilization of hospital manpower more effectively, education and training to HR is an immediate task. The need is more urgent in case of females in the district.

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पोवार छाया *

माधवराव बागल यांनी आपल्या आलेल्या साहित्यातील अभ्यासांना वाहनांना आणण्यासाठी सर्वात महत्त्वपूर्ण आहे. हे संदर्भात त्यांची यांची व्यक्तिविश्वासवार लेखन चर्चा करण्यासाठी यांना प्रेरित करते.

अन्तःस्रोतांपासून, माधवराव बागल यांनी आपल्या साहित्यातील अभ्यासांना वाहनांना आणण्यासाठी तत्कालीन साहित्यातील कब्जेला व्यक्तिविश्वासपूर्ण आहे. माधवराव बागल यांचे व्यक्तिविश्वासवार लेखन चर्चा करण्यासाठी यांना प्रेरित करते.

गुरुपूर्वक प्राध्यापक महाती महाविद्यालय, कुरुक्षेत्र
माधवरावांच्या शिवाञ्च नातेल्या अनेक लहान-धोरे व्यक्तींची व्यक्तिवते रखातील आहेत. यांच्यात कोणती मोठी मोठी तत्वत काळी आवश्यक चकटी आहेत. यापैकी वर्णगीते रखिल्याचे आहेत. माधवरावांच्या नारे लेखन स्नातकाच्या नांवावर वाजु शास्त्राची निर्देशानिव आत्रान्यात व्यक्त नांवानी बोल्यास थांबूने व मुल्यमान सादर करणे हा असला पाहिले, चित्रकार व व्यक्तिविचारक यंच्या भावे तत्त्वात्मक असती. चित्रकारप्रमाणेच व्यक्तिविचारातील आपल्या लेखनातून स्वत:चा व्यक्तिवत्ता अविष्कार नाही आहे.

माधवराव बागल यांची नवीन सहस्रा आलेल्या अनेक लहान-धोरे व्यक्तींची व्यक्तिवते रखातील आहेत. काळी छटी व काळी मोठी तत्वत काळी आवश्यक चकटी आहेत. यापैकी वर्णगीते रखिल्याचे आहेत. माधवरावांच्या नारे लेखन स्नातकाच्या नांवावर वाजु शास्त्राची निर्देशानिव आत्रान्यात व्यक्त नांवानी बोल्यास थांबूने व मुल्यमान सादर करणे हा असला पाहिले, चित्रकार व व्यक्तिविचारक यंच्या भावे तत्त्वात्मक असती. चित्रकारप्रमाणेच व्यक्तिविचारातील आपल्या लेखनातून स्वत:चा व्यक्तिवत्ता अविष्कार नाही आहे.

माझ्या आवड्यांना पाच व्यक्ती (१९६४) यांच्यात मध्ये माधवरावांच्या बड़ील खंडेच्या बागल. यशवंतराव चहचाल बाठसाहेब देसाई, प्रभाकरपंत राजराव व मदन मोहन लोहिया यांची व्यक्तिवते समावस्थ झाली आहेत. माधवराव बागल यांच्या बड़ील खंडेच्या बागल हे कोल्हापूरतील मात्रा समाजातील पहिले एल.एल. बी. अ. अ.व.व.संस समाजातील मात्र काळी आवश्यक चकटी आहेत. यापैकी वर्णमाला रखिल्याचे आहेत. माधवरावांच्या नारे लेखन स्नातकाच्या नांवावर वाजु हार्दिक निर्देशानिव आत्रान्यात व्यक्त नांवानी बोल्यास थांबूने व मुल्यमान सादर करणे हा असला पाहिले, चित्रकार व व्यक्तिविचारक यंच्याच भावे तत्त्वात्मक असती. चित्रकारप्रमाणेच व्यक्तिविचारातील आपल्या लेखनाच्या स्वत:चा व्यक्तिवत्ता अविष्कार नाही आहे.
आपि संपदादात आत्यंतर नागर उपनामिती विद्याध्यायी न फाट करार बालाशाहें वेलारी देखुए ता दोनों वंशकियों व्रार्य बहुजन समाजाचा कल्याण आहे. याचे नंद नामध्यांनी नेमकेंद्रणाचे घेतल्या आहे. प्रभाकरपंत कोंगांवर काळो नस मोहन लोहित हा दोपेंद्र माधवरावांनी मित्र. त्याचे हित जनितित्व अतिसाय निवाद्यात, आत्मात्मातो रेखातले आहेत.

"बहुजन समाजाचे शिल्पकार" (१९६६) हा माधवराव माण्डल यांचे अतिसाय श्रेणी आहे. शाहीहुनमानसाहित्याचा पुस्तकाचा नाता आपल्या उपाध्यक्षाचा पुस्तकाचा शासनसोही नाता आपल्या लिखिताना सत्यावेळी बालाशाहें पाठीया याची सुचविले आपि यांत नाता लेखमाला पूरी कल्याण वेडच लागेले. एक मागूं एक व्यक्ती डोळ्यासमोर सुना आहे लग्न्या. त्याचे प्रेमचं शब्द अन्मधरावीचे बालाशाहें आत्मात्मा लागली. येथे व्यक्तीचे चित्र मन-चर्चामोर विश्वास लागले. मग हा हे एक पद्धत रूढ यहूदी नाही म्हणून मी या कार्याच्या पातळ उल्लोला. तरी ने राय एखादी कल्याण किंवा प्रसार आत्मक ती पुढील आत्मरचना नाही म्हणून मी लोकम उद्देश लिहिल असे.

बालाचण्या वा विवेकाच्या ही व्यक्तिचे लिहिलता ते किती भारतात गेले होते हे एकाच ज्ञान होते याची कल्याण येते. बहुजन समाजाचे शिल्पकार या पुस्तकात बहुजन समाजातील २२ नेत्यांची विज्ञानवादी आवश्यक गेलेली व्यक्तिचे ल्याचील हिलिली आहेत. यामध्ये महत्त्वाची फुले, राजधानी शहर, छापती, खंडवान गोपालच्या बाळाच, भारताचे जाधव, आणन्यास लेखे, श्रीराम लिंदे, डायमन्ड बालराव यादव, दे. भ. जवाबदेह, बालराव विचारे, बालराव ठाकरे, रायाच्या शासनाचे दैशा. दीपाविकाच्या मुंडकाचे पाठी, डा. पंजाबदेह देशमुख, खासदार शंकराचे मोरे, क्रांतिसंगत नाना पाठील इत्यादीची समावेश आहे. त्या त्या व्यक्तीच्या व्यक्तीत्त्वाचे रोले पौधू बालाचण्यांची अतिसाय नेमकेंद्रणाचे टिप्पणी आहेत.

बालाचण्या बाळवाच्या व्यक्तिचे कल्याण ना कोलाच्या मुंडकाची मैदान नोंद क्षार लागली ही नागपूरच्या दाट प्रमाणात्त्वाचा ध्यानविक घटक भरी. शहर छापतीची फुला देखील रात्री ताजातील असले फुलांचे नपक घेतले या वाटे, जेव्हा ते हातात जोडतात, फुलाचे मुझे प्रेरित करतात. त्या त्या कोटल्याचा किती फुलाच ताताता, स्‍वतंत्र विवादातून वाढते खेती प्राणव मोरे. अन्य त्या कोटल्याचा किती फुलाच ताताता, स्‍वतंत्र विवादातून वाढते खेती प्राणव मोरे. अन्‌ बहुजनाच्या व्यक्तिचे फुलाचे मुंडकाचे दाट. अन्य त्या कोटल्याचा किती फुलाच ताताता, स्‍वतंत्र विवादातून वाढते खेती प्राणव मोरे. अन्य त्या कोटल्याचा किती फुलाच ताताता, स्‍वतंत्र विवादातून वाढते खेती प्राणव मोरे. अन्य त्या कोटल्याचा किती फुलाच ताताता, स्‍वतंत्र विवादातून वाढते खेती प्राणव मोरे. अन्य त्या कोटल्याचा किती फुलाच ताताता, स्‍वतंत्र विवादातून वाढते खेती प्राणव मोरे. अन्य त्या कोटल्याचा किती फुलाच ताताता, स्‍वतंत्र विवादातून वाढते खेती प्राणव मोरे. अन्य त्या कोटल्याचा किती फुलाच ताताता, स्‍वतंत्र विवादातून वाढते खेती प्राणव मोरे. अन्य त्या कोटल्याचा किती फुलाच ताताता, स्‍वतंत्र विवादातून वाढते खेती प्राणव मोरे. अन्य त्या कोटल्याचा किती फुलाच ताताता, स्‍वतंत्र विवादातून वाढते खेती प्राणव मोरे. अन्य त्या कोटल्याचा किती फुलाच ताताता, स्‍वतंत्र विवादातून वाढते खेती प्राणव मोरे. अन्य त्या कोटल्याचा किती फुलाच ताताता, स्‍वतंत्र विवादातून वाढते खेती प्राणव मोरे.
भारत भाषा के बारे में यहाँ कुछ जानकारी दी है।

भारत के बारे में विभिन्न विषयों के लिए इसे पढ़कर जानकारी प्राप्त हो सकती है।

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हाल के समय में कुछ नये विषयों का बारे में इसे पढ़कर जानकारी प्राप्त हो सकती है।

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अवधारणाएँ जोरसंच चिन्तन करता एकाक पंक्तीत वेगजो अत वाढते पहलु निषेध व्यक्त करणारे तर्कतीर्थ लक्षणशाखी जोरी यांचे चिन्ह केले आहे. ‘माज़ा परिवार’ मध्ये माध्यमवाच बांध यांनी राजकारण, साहित्य कलावंत इंडिया सर्व क्षेत्रपूर्वीचा सामावेश केला आहे. काही महत्त्वाचा घटना प्रसंगाचा सहायत्यास आतोपशीर शब्दत व्या व्यक्तित्वाच्या स्थानकाचे, व्यक्तिकर्माचे मार्फत दर्शन पडवणे आहेत.

माध्यमवाच बांध यांचा लक्षणांत अतिशय मोठा होता. चर्चा व्यक्तिसंचारच्या शिवाय ही व्यंग्याचा सहायत्यास अनेक लहान-धीर कार्यक्षेत्र, पर्यावरण, निकटवर्ती मित्र आले होते. या सर्वातील व्यावसायी माध्यमवाच बांध यांनी सहकार्यात १९७० साली ७५ व्या वर्षीचे भेट मध्युनु प्रसिद्ध केले. यांमध्ये ४० छोटी चर्चा आहेत. सहवाहुल्या व्यंग्याचा प्रतापाने व सर्व व्यंग्य माध्यम जीवनात ते गेल्या आहेत. मध्युनु माध्यम मनावते संकार यांत दिले आहेत. या सहवाहुल्या कुंदुभी आहेत. रत्नसंबंधी आहेत. जालीचे आहेत. परजातीचे आहेत. सर्व पत्ते आहेत. सामाजिक, धार्मिक र राजकीय कार्य क्रीट असाराना झालेले संविधान आहेत. अमाद निस्वार्थीणाने प्रत्येक जीवन सुधारते करणारी धीर मार्गसे आल्हे. रेज भेटणारे आहेत. वर्षावरुनें काम ने बेगान्या पण तेंतु सुरुवातचे प्रेर तसवून आजही करणारी आहेत.... वेश्या - वेश्याचा मुक्तातरी वातावरण खां समाधान मिळू शकत. हा हा एक प्रकरण व्यंग्य आचाय. या व्यंग्यी सुविंती दुस्याप्राय तोटा होणार नाही. स्वत:चा खास फायदा होऊ शकेल. अथा शब्दत वात्सराच बांध यांनी या महानांगाली भूमिका स्पष्ट केली आहे.

”सहवाहुल्या दुस्तक्षत ४० व्यक्तिचे आहेत. साहित्याचे, कृत्रिमत माणजे अंतत तात्यासाठी शिवाये या कोलाहलीचा ऐतिहासिक मोठे निस्वार्थी शिरोमयी मंत्रालय कर्त्यात माझा मित्र, श्रृंखला आणी संघर्ष गणपती पाचे, धीर वर्णनकर्म प्रजनक 1880, प्रभातकर वात्सराच बांध, कर्त्यात खेडेटा राजा - शाहाजी छापत, किंवेठंग संतराम पाटील, केपाराव भोसले, डी. आर. भोसले, बाबुराव शांतकर कार्यालय, दातासाहेब निवारकर, गायकने आदेश, नागपटन, मातीशी छापत महाराणी तात्यासाठी वातावरण बुधवार तातुकू अभिभावक सहकारण, राजकारण, व्यवसाय खेडेटा, वुजुहार कर्त्यात समानान्य माणसांचा ही समावेश आहे आणि राजस्वायानीतल्या व्यवस्थीच्या सामावेश यांनी आले. माध्यमवाच बांध यांनी सहवाहुल्या आलेले या व्यंग्यी अत्यंत निवार्याही मोजक्या शब्दत उपलब्ध असलेले सारखे होतात.

माणे, ठर्या, ग्याकरबाहेर हे तपासक कोलाहली संस्थान क्रीडाधारी संस्थाने यांना पुडळात केलेले वेळून कोलाहलू संस्थानात क्रीडाधारी नृत्याधीन केलेली. व्यंग्यीतज्ज्ञ प्रकार संबंधत होणे मध्ये गुणही! राज्योत्तर !!! या द्रीर क्रीडाधारी राजस्वायो निवडन उठाव केला. प्रजा परिवेशाणे बोटोर! तपासक नाहीतम धारण त्याने. समाजांतरील समाजात, शिक्षण अभिभावक बेतांची त्याची शिक्षण निवडन त्याची शिक्षण निवडन. ह्याची कलाकारदृष्ट कामश्रव्य! त्याच्या जयपूर कामश्रव्यात करून चेतती होती. माणे लडाक, पुडाक होयाच्या गुणाच मेंदूत होते हेतूने, गायकबाहेर स्वाधीन तत्त्वाचे गोडव्या फोडक्या असताना एवढंचं! त्यानं जयपूर कामश्रव्यात करून चेतती होती. माणे लडाक, पुडाक होयाच्या गुणाच मेंदूत होते हेतूने, गायकबाहेर स्वाधीन तत्त्वाचे गोडव्या फोडक्या असताना एवढंचं! त्यानं जयपूर कामश्रव्यात करून चेतती होती. माणे लडाक, पुडाक होयाच्या गुणाच मेंदूत होते हेतूने, गायकबाहेर स्वाधीन तत्त्वाचे गोडव्या फोडक्या असताना एवढंचं! त्यानं जयपूर कामश्रव्यात करून चेतती होती. माणे लडाक, पुडाक होयाच्या गुणाच मेंदूत होते हेतूने, गायकबाहेर स्वाधीन तत्त्वाचे गोडव्या फोडक्या असताना एवढंचं! त्यानं जयपूर कामश्रव्यात करून चेतती होती.
अशा शवदत्व स्वतंत्रसैनिक गायबकाल यांचे व्यक्तिचित्र रेखाटात नांदवराव बाणल यांची ल्यांच्या कार्याने नेमके विषय केले आहे. सामान्यतया सामान्य माणसाचे असामाय निर्द्देश जतेत्समोर देखले आहे.

राजार्थ छापती शाह महाराजाचे बाणल कूटविविधी जिवाच्या नाते होते. माधवराव बाणलाना ता बालगराजपासून शाह महाराजांच्या पितृत्तुल सार्वज्ञ आधार सम्बन्ध. चिन्तकरूला कोसे मुंबई साजन शिकण्यांनी इंग्रज व्यक्त करताक प्रथम श्रीमुखात भाषकरणाचा महाराजांची नंतर माधवरावांच्या शिक्षणाची सबूतीपर्यंत मदत केली. मुंबई राजांची सोया लाभली. पुढीला कार्याळ शिक असे सांपण मांडिलिंगांवर कोर्स करवायला लाभला. महाराजांच्या जीवनातील अनेक प्रसार मोजक्रा माधवराव बाणल यांनी शाह महाराजांचे व्यक्तिचित्र साक्षात केले आहे. पिशळकर्षप्रवशी पूवत्तूनच्या उद्योगाच्या दिनांच्या अङ्गेला बोगवणारे महाराज. आपल्याच पाण्यानियत मुलीचा, भरी जातीच्या राजाशी विवाह डंडून आणणे महाराज, स्वतंत्र आवरणातून अनुभवता नाहीप्रणे करुळे महाराज, लोकप्रभावी टिक्क्यांना युवकांना बातमी समजताच पुढूहातील जेवणाचे तात बाजूस सर्वांगे महाराज, असे महाराजांच्या जीवनातील व्यविध बैलून दर्शन घडविले आहे. विविध प्रसंगातून हे चित्रण केल्यामुळे नद्ययस्ती झाले आहे.

कला आणि कलांतर

माधवराव बाणल कलांतर होते. आपल्या आयुष्याची पहिली सहा-सात वर्ष त्यांनी कलेचा अभ्यास केला. चित्रकला, शिल्पकला व मुरल डेकोरशन हे तिनं कलाक्रम पुरे केले. हजारो चित्रे काढली व त्यांनी विविध चित्रे विनामूल्य कोलहापूरतील विनाराज्य संस्थानाचा वाढू टाकली. मार्गारीत विकल्पमनातील फार्सी पुस्तके चिरवून नालीत. तेथेच चित्रकलेच्या विद्याध्यापणाही ही नामांकित कलांतरची चर्चा उजवली म्हणजे ती त्यांना सुपरितंद थोपली. त्यांच्यांत आत्मविश्वास निर्णय होईल या इतरे भांस आणि कलांतर तर पुस्तकांचे लेखन म्हणून आहे. यामाचे महाराजांपाल रा. ब. माधवराव सूरेश, आवलाल रघुनाथ, बालराव पटेल, आणसोरक, गणपती महान हे कलांतर आहेत. तसेच मायकल एंकलो, रिकल, रियोमाद्हा डा हिदीसी, टीजन, रुंबेल, रुमेल, रेनार्ड, टोर्नो, इंडो, नासिकचे वेळे, रोगल कलांतर गोया असे बाळा जगासिद्ध पात्राची चित्रकर्त्यांचा सामोर आहे. त्यांमध्ये व्यक्तिच्या म्हणजे बाणलांची गद्दकाराचे आहेत. कुंसांच्या एकदा लेखनाचे रंगभिंबली ती सुद चित्रेच होत.
प्रस्तावनेतील या निवेदनातून माध्यमातून भागात यांची ही व्यक्तिचित्रे लिहिलेच आहेत,

मुंबईया. जे. जे. स्कूल ऑफ आर्ट्स मुंबई अध्यापक राववनाथ मुंबईया गृहात घरात यांचा चित्रकलेल्या
बैलीच्या नॅनकार्यात माध्यमातून भागात यांनी भ्रमण झाला- त्यांनी आपल्या काळाच्या स्वतंत्र अर्थी एक सूक्ष्म निर्माण ते
लिहिले. आकृती-शी पुरुष यांचे रंग, त्यांच्याप्रमाणे त्या चित्रात्वत्व घसू या शास्त्र त्याव्याच कल्पनात्वत्त्व आहे.
त्यांचा विचार सुचवा की हात चालू होणार. चित्रकर्म त्यांच्याच सर्व मात्रेणी चित्रवाच्याच बाह्य घराण नाहीची तत्त्व
मर्यादेतील त्या आकृती हाप्यावर करता काळाच्या आणणयाचे समाधय त्याव्याच जवळ आती अजव आहे. अर्था शास्त्र
पुरुषात यांचा चित्रकर्मे अनमोल नेमक्यांनाचे मांडले आहे. कलाविंतांना सत्य-तृप्त आळयाच रहिमान यांच्याच विषयीही
बालात्तना आत्मशक्तीत व आतर आहे. आरावलद रहिमान यांच्याच चित्रेने रेखाखंडाची पदती. यांची एकाला. झपालेला,
भोवतात्त्व जगतात विसरून, निर्मितीदृष्टी दिशवाचा ध्यान या सावल्याचे चित्रण बालांनी केले आहे.

चित्रकर, शिल्पकर, मोठे पडते रोंगियांने दुरार मैकेनिक, फॉटोग्राफर, डायरेक्टर या सर्व कार्यांमध्ये
अवघ्न दर्शवते कालांतर समाधय बंगारात भुंकर पेटर यांची सर्व कामे अपारबते तिकूटण तपासले करते सुरू
अस्ततात यांचे चित्र बालांनी रेखात आहे. एक दोन व्यक्ती सोडल्याच बांधूराहणाच्या तोडूव्हा पोलिंग-पेटर महाशक्त
नाही सापडला! ही स्वतंत्रतीतीती नेमक्यांनाचे मांडले आहे. कलेच्या आर्थिक आवश्यकतेच मजबूत जवळ एक
tप व्यक्तित्व करण्याच माध्यमातून भागात यांनी अत्यंत विविधानाचे निरीक्षण कालांतर्दी व्यक्तिचित्रे रेखात
आहेत. सहस्र स्वाभाविक भाषेच्या त्यांच्या कलेच्या वैशिष्ट्य समोर तेवढी आहेत. त्या व्यक्तीबारेचा
जिविका लेखकाचे सुकृत निरीक्षण यांचुत ही व्यक्तिचित्रे लेखकाची आहे. मोठकामच पटना आपण आनंदपूरे
माणीवण त्या ला व्यक्तीत्त्व व्यक्तीम्याचे मार्गदर्शन पदविख्यात तेहेकाचे नोंद जाणतात.

बहुजन समाजाच्या शिल्पकर च्या प्रस्तावनेते माध्यमातून भागात यांनी लघु:च उठदून केल्याप्रमाणे या देखावलेले
यांची माझी प्रत्यक्ष औखट होती ल्याचीच चित्रे समोर आली आहेत. मुख्य ओझुंदीच असला म्हणजे ल्याचे विन्द्रा
समोर उघे राहते. तत्काळ कुंतुचा तयार लेखकाच चालू, लागते व त्यात निविष्टपणे येते. बालांनी रेखाखंडाचा अनेक
व्यक्ती त्याच्या प्रत्यक्ष सहायतातील असलयाचून चित्रणात बंधलेला आला आहे.

माध्यमातून बालांचे लोकसंघ अतिरिक्त मोठी मोठा होता. गोविंद-श्रीमंत, लाख- वेर- राजकारणी, उद्योगकारी,
चित्रपट व्यावसायिक तंत्रेच फोटोग्राफर, प्रकाश अशा समाजातील सर्व धरातली समानसाधीती त्यांना वर्णणाना
जिविका येथे सादर होतो. ही व्यक्तिचित्र वाचाच्या लेखकाचा सुकृत निरीक्षण शक्तीचे दर्शन घडते. काळी लाख-
मोठा पहाडाचनुसार अनभवांचपूर मोडच्या जोडकाचा त्या ला व्यक्तीत्त्व स्वभावाचे, व्यक्तीत्त्वाचे मार्गदर्शन
घडविले जाते. त्यावरून ती व्यक्ती तिच्या भोवतात्त्व परिसरात्त हात करते. लेखकाच्या प्रत्यक्ष जीवनदृष्टीच्या
प्रत्येक येते.

व्यक्तिचित्र रेखाखंडाची बालांची वैग्राहस्पृष्ट तयारित होते. प्रथम ती व्यक्ती दोळ्याच्याच मेयर राते.
त्याच पदविते त्या व्यक्तीचे बाह्य आकृती दर्शवतात. त्या व्यक्तीचे दिसणे, बोलणे, उघे राहणे इं. नंतर कमावते
त्याचे एक एक कार्य आपल्याच्याच ढेवतात. समाजातील ल्याने केलेले योगदान रेखाखंडात. इतरांनी ला
व्यक्तीचे केलेले दृष्टिकोन हो नेमक्यांनाचे मांडलात. अवधार ५-६ पुस्तकचा मजकूरत त्या त्या व्यक्तीचे मौलिक कार्य, त्याची
चिकारे, ध्येनिधि, त्याचे सहकारी विशेषज्ञ सुधा आप्ल्यासमोर निलंबन होतात. माझी दृष्टी संशोधकांना किंवा विद्याकारांना नवती किंवा स्वतः लेखक तरस्तीत मनः मन्दन असरर तरीही त्याच्या विषयीच्या आर्थिकी त्याच्या वाचनांतील व इतर माहितीच्या भर धारात काही दुरांतर करून समजावून घेऊन चालाहणी चिक्या त्याचे यथोऽचय मूळसारे जनतेसमोरे ठेवले आहे महात्मा फुळे वाळे तर यांतर साधु व्यक्ती आखण्याची काही निकट परिवाचन, मराठिभाषी आकाबक विविषाण्य, व्यक्ती आकाश आकासने तिथित तिथित लेखनी चालान्याची नाही. परंतु प्रथम अवरूप अद्वाण्य कारकय! हा विचार त्या त्या व्यक्तीविरुद्ध रेखाखंडानाही उतरछला आहे. माध्यवर बालांनी विशेष विचारणे एका एका व्यक्तीने व्यक्तीने आपल्या समूहे ठेवले आहे.

बहुजन समाजतात अशी किंवीती केहीने, ज्यानाच्या माणसे होऊन गेली हा वक्री महणजे बहुजन समाजतांची मोठी संपती होई. आजच्या बहुजन समाज आपल्या माणसांना फार लटक विसरतो. त्या व्यक्तीच्या कार्यांचे मोठ जनतेसमोर मांडवे. समाजात त्याच्या कार्यांची कृतजतने आवाहन करून दाखली असा एकाच इतनेचे माध्यवर बाल लेखावणासाठि तयार झाले आहेत. शिक्षण माध्यवरवांनी सर्वांना पाहिले आहे. सारे आकाशीवेच या सर्वांना सोपत करून सहकारी महणून करून साळीदार महणून करून कार्यकर्ता महणून माध्यवर हजर आहेला. त्या दृष्टीने स्वत: माध्यवर बालांनी व्यक्तिकिण्य विशेषत उल्लंघन जाते हे विशेष.

हे लेखन व्यक्तिकिण्याक असले तरी गेल्या शतकांतात महाहावळा इतिहासी त्यामध्यून साकार होतो. या विशेष व्यक्ती मेल्या हिंदूतातील इतिहास पदवीगारी मंडळी आहेत. स्वत: माध्यवर बालांनी चिक्या आहेत. हा इतिहास महणजे लेखकांनी स्वतः आकाशीवेच अनुभवलेल्या पाहिलेल्या आणि स्वतः माध्यवर बालांनी चिक्या आहेत. हा इतिहास महणजे लेखकांनी स्वतः आकाशीवेच अनुभवलेल्या पाहिलेल्या आणि स्वतः माध्यवर बालांनी चिक्या आहेत. त्याच्या अने मोल्याळी कठीणता ठरावांना साद आणि पहाडी आपल्या समूहे नेतृत्व. गेल्या शतकांतात विद्यान्वित, राजशाही, वैदिक, चूंकी इतिहास व्यक्तिकिण्यातून साकार झाला आहे. सामाजिक जागृतीचे फार धोर कार्य व पुढीलांनी केले याची साधू व व्यक्तिकिण्यातून पडते. ता काळाच्या इतिहास संशोधनपूर्वक लिहिला गेला पाहिजे याची जाणीव होते. माध्यवर बाल याच्या लेखावणाची ही फार मोठी कामगिरी होय.

माध्यवर बाल यांनी बहुजन समाजतात होऊन गेलेले नित्रावण, ज्यान, ध्येनिधि, जवळ्या नेत्यांच्या पूर्ववेळ्या पिल्हाचा आकाश राहीला रसेळीला आरोपात रसेळीला आहेत. त्यायो त्याच्या लेखापुढे भास्त्रे पिल्हाचा आपल्या नेत्यांच्या व्यक्तिकिण्यातून पंजून संपूर्ण पृथक पृथक प्रेण संस्कृत लिहिल्याची प्रेण शक्त असे सामार्थ्य त्याच्या लेखाहेतु आहे. ही व्यक्तिकिण्यें रेखाकेर त्यात: माध्यवर बालांनी व्यक्तिकिण्यातून महापुरुष उल्लंघन जाते. माध्यवर बाल याच्या व्यक्तिकिण्यावर लेखावणे मराठी ललितगाथाच्या प्रतापात मौलिक भर घातलेली आहे असे दामपणे महणून येते.
संदर्भ :-

1) राजायाथक विजया (२००२) मराठी वांगमय कोष खंड ४ वा महाराष्ट्र राज्य साहित्य आणि संस्कृती मंडळ.

2) बाणल माधवराव (१९६६) बुढळन समाजाचे शिल्पकार ठोकळ प्रकाशन पुस्तक, पृ. १५.

3) बाणल माधवराव (१९६६) बुढळन समाजाचे शिल्पकार ठोकळ प्रकाशन पुस्तक, पृ. ६२.

4) बाणल माधवराव (१९६६) बुढळन समाजाचे शिल्पकार ठोकळ प्रकाशन पुस्तक, पृ. १.

5) बाणल माधवराव (१९६६) बुढळन समाजाचे शिल्पकार ठोकळ प्रकाशन पुस्तक, पृ. ३६.

6) बाणल माधवराव (१९६६) बुढळन समाजाचे शिल्पकार ठोकळ प्रकाशन पुस्तक, पृ. १२२.

7) बाणल माधवराव (१९६६) बुढळन समाजाचे शिल्पकार ठोकळ प्रकाशन पुस्तक, पृ. १७४.

8) बाणल माधवराव (१९६६) बुढळन समाजाचे शिल्पकार ठोकळ प्रकाशन पुस्तक, पृ. १८९.

9) गडगीठ पांवा (१९६६) बुढळन समाजाचे शिल्पकार (प्रस्तावना) ठोकळ प्रकाशन पुस्तक, पृ. ६.

10) बाणल माधवराव (१९६६) सहवासस्तून जीवन कल्याण प्रकाशन, कोल्हापूर, पृ. २०.

11) बाणल माधवराव (१९६६) सहवासस्तून जीवन कल्याण प्रकाशन, कोल्हापूर, पृ. ३८.

12) बाणल माधवराव (१९४५) कला आणि कलावंत, दी कोल्हापूर आर्ट सोसायटी प्रकाशन, पृ. ४.

1३) बाणल माधवराव (१९४५) कला आणि कलावंत, दी कोल्हापूर आर्ट सोसायटी प्रकाशन, पृ. २९.

1४) बाणल माधवराव (१९६६) माझी सहधर्मचारणी, प्रकाशक बाणल माधवराव.

1५) बाणल माधवराव (१९६४) माझ्या आवडत्या पाच व्यक्ती.

1६) बाणल माधवराव (१९६६) माझा परिवार भाग १.

1७) बाणल माधवराव (१९६६) माझा परिवार भाग २.

१८) माझी म.म. आणि ज्ञात (संपा) (१९९८) भाई माधवरावजी बाणल निवड लेखसंग्रह महाराष्ट्र राज्य साहित्य आणि संस्कृती मंडळ, मुंबई.


dक्षिण महाराष्ट्रातील पाणी वापर संस्था आणि राजकारण

रासम वासंती *


gोष्टे

भारतात नंतर आज जागतिक पातलीवर पाणी हा घटक अत्यंत महत्वाचा आहे. त्याही आक शेतीचे पाणी उद्योगांनी कठिनाईसाठी मालवलेली घड्ढी पाणी पहावलो आहेत. प्रत्येक राजकीय नेतृत्व आपल्या प्रभाव वाहनप्रकृतीत सोडून राजकीय कृती करून आहेत. दक्षिण महाराष्ट्रातील नेतृत्व याच पाणी नाहीत. त्याचे उत्तर उत्तराखंड म्हणजे सागोरला तालुक्यातील गणपतराव देशमुख होय. गेली 50 वर्षे ते फल पाणी या घटकाच विधानसभेत तालुक्याते नेतृत्व करून आहेत. एकुण दक्षिण महाराष्ट्र हा सध्य भाग महापूर आज्ञाकर्ता जातो. पंतू येथे अनेक तुळशीतीत तालुके सुरु आहेत. त्या शेतीसाठी पाण्याची आवश्यकता आहे. लाकूडीन सरकारदुन अनेक घरेलू राजकीय गेली. त्याप्रकै एक म्हणजे शेतीसाठी पाणी वापर संस्थाची निर्मती होय. प्रत्येक संस्थेत लेखांमध्ये दक्षिण महाराष्ट्रातील पाणी वापर संस्थामध्ये होणार्या राजकारणाची मांडणी करणारा प्रत्येक केला आहे.

प्रस्तावना:

आधुनिक कालावधीमध्ये पाणी हा घटक अत्यंत महत्वपूर्ण असून पाण्यासाठी संस्था भविष्यवाढणारे ठरून वेणाय आहे. वातावरणाच्या बदलता वर्त्तीलीमुळे पाण्याचे नियोजन आज प्रत्येकाचा करू आवश्यक आहे. कारण पाणी हे मानवाचा दैनिक गरजा बाबर उद्योग व विविध कामाकाजाच्या आवश्यक असते पाणी जसे पित्यासाठी आवश्यक असते तत्त्वात ते मण्डलाच्या विकासासाठी सुधा आवश्यक आहे. प्राचीन कालाच्या मानवी जनती हो पाणी उपस्थिती असेलये ठिकाणी निमित्तावर झालेली दिसून वेले. तेवढे मानवाचा किंमतीय ठरून आलेला आहे. पुढे मानव, विकासातील विविध ठाणे वापराच्या पाण्याचा वापर कसे लागायत पाणी मान्य विकासाच्या बाळचालीमुळे निमित्तच संयुक्त विषयात व पाण्याच्या कमतरता आणि पाण्याचे असमानत विक्रम मोठा प्रभाव ठरू होऊ लागले. आधुनिक कालावधीमध्ये पाण्याचे परिणाम आध्यात्मिक जागरूक लागला आहे.

पाण्याचा असमानत विचनात वाडळा पाण्याचे नियोजन करू आवश्यक ठरू लागले यातून जगातील प्रत्येक देशामध्ये पाण्याच्या नियोजनासाठी प्रवेश सुरु झालेले दिसतात. भारतातील पाण्याच्या नियोजनसाठी प्रवेश दिसून येतात. भारत हा मेगापूर्णात्मक विविध प्रकृतीत विकास विभागास असून उपलब्ध असणारे पाणी हे प्रत्येक ठिकाणी साठे दिसून येत नाही. तसेच भारत हा शेती प्रधान देश असल्यासून आणि तेली शेती पाण्यावर अवलंबून असल्यामुळे पाणी या घटकाच अत्यंत महत्त्व पाहिजे. भारत स्वतंत्र ज्ञानान्तर पाण्याच्या साधना शीर्षकी मोठे – मोठे धरण प्रकट निमित्त केले गेले. तसेच आदिवासी पाण्यासाठी ही काळ धरती होती. यातून पाणी हे शेती,

राज्यशास्त्र अधिविभाग, शिवाजी विद्यापीठ, कोल्हापूर

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उद्योगधे व पिंयासाठी अशा तीन भागात विभागणी करणे आवश्यक ठर लागले. त्यामुळे भारतातील पाण्याचे नियोजन करणे आवश्यक व नियोजी ठरले. पिंयासाठी पाणी आधिकारक रो इतर या क्रमांकात सर्वांत प्राधान्य पिंयासाचा पाण्याला दिले असलेले तरी भारत हा शेतीप्रदेश राष्ट्रीय अनुसूची पिंयासाचा पाण्यातील भारताच्या नगरीकाच्या अनन्याचा ही गोष्ट पुढचा होणे आवश्यक आहे. त्यामुळे अनन्याच्या पिंयासाच्या अर्थीतें शेतीसाठी ही पाण्याची उपलब्धी तिकित्ते महत्त्वाची आहे. पाण्याचा–यथादृष्ट शेतीसाठी पाणी वापर होत असताना पाटवार्षी जवळ असेलेल्या शेतीतील जातांना पाण्याची उपलब्धी होत असे व जस्ते पाटवार्षी–या पाण्या जितकी दृष्ट तिक्ते कमी पाणी पोहचू असे. अशा पाणी वितरण मात्रे समां सेकट-या ज्ञाती शेते जगणे पाटवार्षी–या जवळ असते आधा शेतीनाचा मुख्य पाणी पुरवू असे. प्रत्येक पाटवार्षी–या पाण्या सर्वत्र लांब असेलेल्या शेतीतील कमी किंवा पाणी पाप्पक उल्लघ्न होत नसे. त्यामुळे शेतीतील उत्तम-नामक परिणाम होणे तसेच लांबाच आर्थिक परिस्थितीत क्षेत्र विकास होत असे याच्या श्रीमती व गोविंद शेतकरी असे एकक गावाच्या विभागाते वापर होत असे, हा प्रस्ताव सदोच्या आर्थिक तर सर्व गावाची शेतकरी–या माणणी पाण्याची समांन तक्त प्रस्तावित करणे समां लांब माणणीत वितरन होत असेल. हा प्रस्ताव सर्व राष्ट्रातील शेती क्षेत्रात गहन प्रस्ताव होत. त्यामुळे पाणी क्षेत्रात बदल करणे आवश्यक आहे असे केंद्र शासनात ही वापर लागले आणि त्यामुळे पाणी पाप्पक क्षेत्रातील बदल करणे असेल. त्याने शेतीतील विकास होणे तसेच लांब माणणीत क्षेत्र विकास होत असे. त्यामुळे विभागाते दुसरे वेळी शेतकरी बदले पाणा तपासले असे. भारतातील पाणी क्षेत्रात बदल करणे गेल्या दोन शासनांपासून अनभवहार विविध आहे. खराबते पाणीक्षेत्रातील बाजारातिमुख सुधारणाची प्रक्रिया १९८० च्या दशकात पाप्पक करणात आली व रुढीच जल घोष १९८७ मध्ये तब्बल करणात आले. २००२ मध्ये त्या प्रक्रिया सुधारणेचा करण नवे तब्बल आले. १९९० च्या दशकात साधनामुक्त पाटवार्षी व्यवस्थाने पिंयासाचे मांडले गेले, ज्ञाती माणणीत विविध राष्ट्रांतील पाटवार्षी व्यवस्थाने पिंयासाचा शेतकरी–या मार्गांचा सहायता हायर तयार होत. याच विभागात दुसरे वेळी शेतकरी बदले पाणा तपासले असे. भारत मुंबईतून पाणीपुरस्ततील आंगन माणणी करणे तयार होत. भारतात जल क्षेत्रात व्यवस्थाने नियमाधिक संघात स्थापित करणारे गावाची जेवण होती. भारतात जल क्षेत्रात व्यवस्थाने नियमाधिक संघात स्थापित करणारे गावाची जेवण होती. भारतात जल क्षेत्रात व्यवस्थाने नियमाधिक संघात स्थापित करणारे गावाची जेवण होती. भारतात जल क्षेत्रात व्यवस्थाने नियमाधिक संघात स्थापित करणारे गावाची जेवण होती. भारतात जल क्षेत्रात व्यवस्थाने नियमाधिक संघात स्थापित करणारे गावाची जेवण होती. भारतात जल क्षेत्रात व्यवस्थाने नियमाधिक संघात स्थापित करणारे गावाची जेवण होती. भारतात जल क्षेत्रात व्यवस्थाने नियमाधिक संघात स्थापित करणारे गावाची जेवण होती. भारतात जल क्षेत्रात व्यवस्थाने नियमाधिक संघात स्थापित करणारे गावाची जेवण होती. भारतात जल क्षेत्रात व्यवस्थाने नियमाधिक संघात स्थापित करणारे गावाची जेवण होती.
2005 च्या नव्या काळखंडाने स्थापन झालेल्या पाणी वापर संस्थाची निवड केली आहे. त्यासाठी क्षे० गंगाबाई निवड करून माहितीचे संकलनासाठी नमुना निवड पद्धती वापरली आहे तसेच पाणी वापर संस्थेचे अध्यक्ष, संचालक, समावेशातील मुलाखती व प्रश्नावलीन्याचा माध्यमातून माहिती संकलन करून विरोधण केले आहे. नमुना निवड (systematic sampling) पद्धतीच्या माध्यमातून खाली उदेश्य केलेल्या पाणी वापर संस्थेचा अभ्यास केलेला आहे.

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2. रुद्रपुस्ती पाणी वापर संस्था, मोराठे. त. तासगांव, जि. संगली
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4. हनुमान पाणी वापर संस्था, राजकी. त. कराड, जि. सातारा
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20. मनलक्ष्मी पाणी वापर संस्था, कुची. त. कवळे महाकाळ, जि. संगली
21. हनुमान पाणी वापर संस्था ढालेवाडी. त. कवळे महाकाळ, जि. संगली


महाराष्ट्र सिंचन पद्धतीचे शेतक–बाकूळ व्यवस्थापन आधिनियम २००५

या २००५ चा जल व्यवस्थापन आधिनियममधून संवर्धन च्याचे अथवा यथावत घड वर आहे. जल व्यवस्थापन लोक संपत्तीची समन्वय व कार्य करता बाध्यतावस्ती आणि पाण्याचे समन्वय वाटप व काटकसूर ने वापर करण्याच्या दृष्टीने पाणी वापर संस्थापनी २००५ ला कायदा केल्याच्या आयोजित कायद्यात सारख्या ज्ञान्य पीडीने, पर्यवेक्षण, अर्थपूर्ववेदना, व्यवस्थापन वा सर्वांचा सहभागिता सिंचन पद्धतीत केला गेला. जर शेतक-यामध्ये सामाजिक, आर्थिक व वाणी पहेल्या असेल तर ती चांगले व्यवस्थापन झाले पाहिजे हे उद्देश्य या कायद्यात घड वर.

या कायद्यानुसार पाणी वापर संचालनकडून सिंचन प्रणालीचे हस्ताक्षर करणे सिंचन क्षमता व प्रत्यक्ष वापर व वातावरण तपावत दूर करणे जल व्यवस्थापन व पाण्याची उत्तमकला वाहत व, कृपण उत्पादनासाठी पाण्याच्या कार्यवाहने वापर करणे, पर्यावरणाचे संरक्षण करणे पाणी वापर संस्थापना सामाजिक करण्याच्या दृष्टीने हा कायदा निर्मित केला गेला.

या कायद्यानुसार पाणी वापर संस्थांची नंतर करणे जलसंपत्त विभागाकृती पाणी हकांती तरदुर करण्यात आली या कायद्यानुसार सिंचनसाठी पाणी पुरवण्याच्या आधिकार पाणी वापर संस्थापना ज्ञान आले या संस्थेच संघ लघु पाण्याची समस्या करण्याची तरदुर करण्यात आली या बरोबर संस्थेचे अवघड, काळव महासर्कार-शास्त्रा जवाबदत्ता–या, समित्या, उपसंस्थानाचा सर्वोत्तम कायदेशीर तरतूद या कायद्याचा मार्ग स्थापन करण्यात आली.

अम्बा प्रथमें १९६० चा कायदा निमित्त दूरीच्या करणे २००५ चा कायदा निर्माण करण्यात आला त्रय कायदा निमित्त आणि आत्मकरण पाणी नुसार असे दिसत आलेले की २००५ चा कायदा निमित्त होऊ देखील १९६० चा कायदानुसार अनेक पाणी वापर संस्था आत्मकरणास आहेत. ज्यामुळे प्रगत प्रशस्त संस्थेवाढ्याय दोघी कायदानुसार स्थापन झालेल्या दृष्टिकोण महाराष्ट्रातील पाणी वापर संस्थांचा अभ्यास करण्यात आलेला आहे.
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|       | २० | ०७ | ० ||

संदर्भ: प्रस्तावलीतून प्राप्त ज्ञान लेखन्याची महत्त्वपूर्ण

दक्षिण महाराष्ट्रातील पणी वापर संस्था आणि राजकारण या विषयाच्या संस्थोभावसाठी दक्षिण महाराष्ट्रातील ६८ पणी वापर संस्था असून त्यातील ३५ संस्थाची नमुना निवड फॅक्टरी निवड केली आहे. ही निवड करताना १९९५ च्या काळादरम्यान स्थापन ज्ञानशाळेच्या संस्था व २००५ च्या काळादरम्यान स्थापन ज्ञानशाळेच्या संस्था विवरण करण्यात आला आहे या निवडलेल्या संस्थाकडून प्रस्तावली व मुलाखतीच्या माध्यमातून महत्त्वाचे संकलन करून त्याचे विश्लेषण केलें आहे.
१९६० च्या सहकार कायदाध्यक्ष स्थापन झालेल्या संस्था पाणी वापर संस्था १३ असून २००५ च्या कायदाध्यक्ष १५ स्थापन झालेल्या दिसतात या म्हणून कायदाध्यक्ष पाणी वापर संस्थानाचे कानवेदगीर महत्त्व प्राप्त झाल्यामुळे १९६० च्या कायदाध्यक्ष २००५ च्या कायदाध्यक्ष जास्त संस्था स्थापन झालेल्या दिसून येतात या पाणी वापर संस्था संबंधी संशोधन केले असतात १९६० च्या कायदाध्यक्ष ज्या संस्था स्थापन झाल्या आहेत या बंद अवस्थेचे अस्तित्व दिसून आलेले. नव्हेत लागुणता नंतर राष्ट्रीय हस्तलक्षणाद्वारे संस्था चालू झाल्यास दिसून आले. संशोधनसाठी निवडण्याने २८ पाणी वापर संस्थामध्ये एकूण समावेश संख्या १५६० इतकी आहे याच उत्तर ६१८९ पुरुष समावेश असून ६३२९ महिला समावेश आहेत. या महिला समावेशाच्या निवडपेक्षा जास्त समावेश या पतीच्या निवडपेक्षा समावेश झाल्याचे आढळून आल्यास दिसते. या २८ पाणी वापर संस्थापती संस्थापन पाणी वापर संस्थेच्या संस्थेच्या महिलांच्या प्रमाण सत्याचे जाते असून बऱ्याचतवत्त्याच पाणी वापर संस्था विभेदनाद्वारे हातमान पाणी वापर संस्था गोंडी येथे एकही महिला समावेश नसताने दिसून येते.

संशोधनसाठी निवडण्याने २८ पाणी वापर संस्थाच्या व्यवस्थापन समीती २९९ पुरुष असून ६१ महिला सदस्य आहेत. एकूण कार्यकर्त्यांचा विचार गेला असता ७७%पुरुष सदस्यांचे प्रमाण पाणी वापर व्यवस्थापन समीती दिसून येते तर २९% महिला सदस्यांचे प्रमाण दिसते येथे महिलांचा ३३% आरक्षणाचा धारण झालेल्या दिसून येते.

पाणी वापर संस्थाच्या पावसामूळ सुविधा मध्ये महिला कार्यकर्त्यांचा संबंधी संशोधन केले असता २८ पैकी ४ संस्थाची कार्यांनी बांधण्यात अस्तित्व आहे तसेच १२ संस्थानाची कार्यांनी मंजूर झाली असली तरी जागेमध्ये ती कार्यां ती कार्यां बाधकी गेली तरी १२ संस्थाची कार्यांनी मंजूर न झालीली आहे तरी गेल्याचे पावसामूळ सुविधांची अवस्था विकट असत्याचे दिसून येते. व-व च्या संस्थाची कार्यांनी भागेत तत्वांच्या अस्तित्वाचे दिसून आले आहे.

पाणी वापर संस्थापती वार्षिक अहवालकी स्थिती संशोधनाने असता निवडण्याने २८ संख्याच्या २२ संस्थाचे अहवाल अस्तित्व दिसून आलेले आहे तर ६ संस्थापती वार्षिक अहवाल व इतर कार्यकर्ते संस्थाचे दिसून आलेले आहे या वार्षिक अहवालकी स्थिती अपघातत असता शासनाच्या कायदाध्यक्ष अनेक नियम राखले नसताने दिसून येते. यामध्ये समन्वयांचा बैठक, आर्थिकाचे तत्त्व या मध्ये व-व अशा कृूढ अस्तित्वाचे शोध दिसून येते.

पाणी वापर व्यवस्थापन समीतीच्या सर्वसाधारण समा संबंधित महिलांची घेणे आवश्यक असते या २८ संस्थापती संस्थानाची पाणी वापर संस्था, शिक्षेच्या व संस्थेच्या प्रवेक्षक महिलांचा समा होणे अस्तित्वाचे दिसते. तसेच २ महिलाच्या कार्यकर्त्यांच्या मध्ये २३ पाणी वापर संस्थामध्ये व्यवस्थापण समा होत तर ४ महिला हे त्या पेक्षा आधिक कार्यकर्त्यांचे मध्ये ४ पाणी वापर संस्थामध्ये व्यवस्थापण समा होत अस्तित्वाचे दिसून येते या सर्वसाधारण समेतविद्याची महिला संस्कृत केली असता असे दिसून केली या समानास महिलांची उपस्थिती नागण्याचा अस्तित्व दिसून येते. तसेच कोणत्याही वेळ संस्थेकारी अस्तित्वाचे आढळून आले आहे यासन पाणी वापर संस्थेच्या व्यवस्थापन समीतीच्या समाना महत्त्व असले तरी लंबवत्ता अंबालंबता प्रवृत्त कृती न दिसता कार्यानपेक्षा दिसून येते.
पाणी वापर संस्थाच्या व्यवस्थापन समिती मधील जातीनिहाय संस्था पाहिली असता असे दिसून येते की
एकूण २९० सदस्यांनी जातीवर ३५ एसमी/एसमी चे ४० सदस्य, ओळखी आणि ३२ सदस्य हे भागवत विभूतषणा जातीवर दिसून येतात. वर्गीकरणाचा विचार केला असता पाणी वापर संस्थावर मराठीजातीवर
वर्चस्व दिसून येते तर अभ्यासक सहकारी पाणी वापर संस्था विभूतवाढी या संचेवक मराठा जातीय एक ही सदस्य
नस्लांना दिसून आले तसेच मराठा जाती नंतर ओळखी सामाजिक प्रमाण जास्त असल्यास दिसून येते. एकदा मराठा
जातीतले उद्योगाचे वर्चस्व या पाणी वापर संस्थावर असलेले प्रामुख्याने आहात. पाणी वापर संस्थामधील निवडणुकी संदर्भात विचार केला असता असे दिसून येते की पाणी वापर संस्थाच्या
निवडणुकी या जवळजवळ ९३% संस्थाच्या व बिनविरोध झाल्या आहे. कारण या संस्थाच्या जे समावेश आहेत
ते प्रामुख्याने कौशळ व राष्ट्रीय कौशळ पक्षाचे सदस्य असल्यामुळे प्रामुख्याने या संस्थामधील निवडणुकी या
बिनविरोध झालेल्या आहेत तर ह्या पाणी वापर संस्था, गंडी व विडपल्या पाणी वापर संस्था विषयात या दोन संस्थामधील निवडणुक
होऊन सत्यतांत झालेले आहे.
पाणी वापर संस्था शेतकरी समस्यासाठी पाणी वापर करताना राजकीय हस्तक्षेप २६ संस्था मध्ये
हस्तक्षेप होत नाही असे दर्शिलेले असलेले ती या संस्थामध्ये मोठी शेतकरी समस्या हा हो तो या पाणी
वापराचा जास्त लाभ घेत असल्यास समरे आले तर राज्यरूपी पाणी वापर संस्था तुराच्या व या संस्थामध्ये पाणी
वापर हस्तक्षेप तर संस्थेतील कोणतीही मंत्र व्यक्त केले नाही. कारण ही संस्था स्थायी झाल्यासून एकदा समस्यासाठी पाणी
वापर केलेले नाही. तर ह्या पणांना पाणी वापर संस्था गोविंदा संस्थेतहस्तक्षेप पाणी वापराचा संदर्भात होत असल्याचे मंत्र
भागासाठी व्यक्त केले.
पाणी वापर संस्थातील समस्यासाठी राजकीय सहभागाच्या भारतीय राष्ट्रीय कौशळ पहाेने समभाग असा-
या संस्थाची संस्था ३ आहे तर भाजपून २ व सर्वजनिक संस्था मध्ये समभाग असेल तर ह्या राज्याच्या कौशळ आहे तर
कौशळ व राष्ट्रीय कौशळ पक्षाचा संसाधन असता-या संस्था या ९ आहेत. विवेकानन्द ने भाजप वापराचे समभाग
असा-या संस्थाची संस्था ही शुद्ध आहे. तर राज्यीय कौशळ व श्रमिक मुख्य दल या पाणी पक्षाचे समभाग असा-
या संस्थाची संस्था ही १२ आहे तर इतर पक्षाचे समभाग असा-या संस्थाची संस्था ०७ आहे एकदा मराठा पाणी वापर
संस्थाच्या समस्यासाठी जास्त संस्था प्रामुख्याने कौशळ व राष्ट्रीय कौशळ पक्षाच्या समस्यासाठी आहे. तामाखुरे या
संस्थाचा व पाणी पक्षाचे वर्चस्व आहे.
पाणी वापर करणाल-या व्यवस्थापन समितीच्या अवधारी संस्था पहाेने समवेद जास्त अवधार असता-या
संस्था या कौशळ पक्षाचा आहे. भाजप या पक्षाचे ०३ संस्थावर
अध्याय आहे तर राष्ट्रातील अध्याय आहे कौशळ व राष्ट्रीय पक्षाचे व्यवस्थापन
समितीवरील अध्याय हे जास्त आहे कारण जास्त समस्याची संस्था ही या दोन पक्षाची आहे तामाखुरे या संस्थाचा
वा पक्षाचे अध्याय आहे.
पाणी वापर संस्थाच्या व्यवस्थापन समिती सदस्य व अवधारांचा नेतृत्वाचा स्तर पाहता असे आहात
आले की स्थानिक पातळीवर मणं कथान्यासाठी पातळीवर मणं व्याख्या केला आहे त्यानेही प्रामुख्याचीतीचे संस्थ, सर्वपं
, विकाससेवा, सोसायटी संस्थ, तुर डेढी संस्थ, चेंमसन व अवधार व पाणी पक्षाचे संस्थेत संस्थेचे व्यवस्थापन
समितीची संस्था २० आहे तर तालुका पातळीवरच्या जास्त आहे त्यानेही तालुका तालुकाचे आमदार, कृषी उपनायन वारीरीचे
निष्कर्ष:

१. पाणी वापर संस्थेचा १९६० चा काहीही कायदवाचार व्यवस्था ज्ञालेल्या १३ संस्था व २००५ ला महाराष्ट्र शासनाने पाणी वापर संस्था संबंधी नवीन कायदा केला. या कायदाने १५ संस्था व्यवस्था ज्ञालेल्या दिसतात.

२. दल्लिश महाराष्ट्रातील २८ पाणी वापर संस्थेच्या समावेशाच्या विचार केला असता पुढे संपादकांची संख्या ही ८५ % दिसून येते, सनी संपादकांची संख्या १५% असताने दिसते यावरून पाणी वापर संस्थेच्या पुढे वर्चस्व दिसून येते.

३. पाणी वापर संपत्तीच्या संपत्तचिन्हांच्या निवडलेल्या लेखापरिशिष्ट व वायरिक अहवाल संबंधी संबंधित केले असता या संवादाच्या पृष्ठ वेळ लेखनीक नसले, वायरिक लेखन परिशिष्ट करून न घेणे आणि २८ पैकी २२ संथाकडे वायरिक अहवाल सार असत त्यासारखे आहेतेच माणते.

४. लोकसंघच्या निवडलेल्या २८ संस्थाच्या पावसातून सुचारू संबंधित केला असता २८ पैकी ४ संस्थानी आपली कार्यांच्या बांधलेली विद्यूत देण्यासाठी येतात त्या इतर संस्थांची कार्यांच्या जगाच्या अभावी व अंतर्गत राजकीय गटबाजी आणि निकळीय बाबतांच्या बंधलेली नसल्याचे दिसून येते.

५. १९६० चा कायदा सहकाळी कायदाप्रमाणे होता तर २००५ चा कायदा हा जलसिंचन विभागांनी निर्देशित केल्या गेला.

६. २००५ कायदाप्रमाणे व्यवस्था ज्ञालेल्या संस्थाणी संस्थेचा १००% लाभारक असलेल्या व्यवस्थेच्या कायदेरीत्या पाणी वापर हक्क मुम्बई तेलेफोन दिसून येतो पण १९६० चा कायदाप्रमाणे ही तरतूडू नसून देणे कोटा पदत बाहरल्याच्या दिसते.

७. १९६० चा कायदाने व्यवस्था ज्ञालेल्या १३ संस्था या काळी काठासाठी बंद अस्वेच्यं आढळू आल्या. या संस्था २००५ चा कायदाप्रमाणे स्थानिक लागू होतांना खुलेल्या त्यांच्यांनी दिसून येतात.

८. लोकसंघानी निवडलेल्या २८संस्थानी व्यवस्था संबंधीचा संस्थेच्या केला असता या व्यवस्था संस्थेच्या ७५% पुढे संपत्तीच्या वर्चस्व दिसून येते तर २१% महिलांना संस्थ दिसतात.

९. २८ पाणी वापर संस्थेच्या संबंधित असेही आढळू आलेल्या करके राजकीय पक्षाचा हस्तक्षेप मोठ्यासाठी अस्वेच्याचे दिसून आलेल्याचे क्रियान्वयन, राजवाडी क्रियास, भाजपा, चित्रकतेना या संस्थाचा सहभाग दिसून येतो. यातील बहुतांश संस्था क्रियास व राजवाडी पक्षाच्या वर्चस्वाचारी दिसून येतात.
१०. संसोभासाठी निवडणुका संस्थामध्ये व्यवस्थित समितीचा एकूण २९० सदस्यांकी मराठी जातीचे
१८३ सदस्य असल्याचे दिसते तर ३६ सदस्य ऐसी, एस;टी, ४० सदस्य ओबीसी आणि ३१ सदस्य भाषका
जातीचे असल्याचे दिसतात

११. पाणी वापर संस्थाचा निवडणुक र राजकारणाचा विचार केला असता स्थानिक तालुका व जिल्हास्थानाचे
नेतृत्व निर्माण झालेला दिसून येते.

१२. पाणी पद्धतिचा आकर्षण पाणी वापर संस्थाकडून निवडणुका संस्थाकडून अशी माहिती निर्देशित
आली की पाणी पडू ती सेवनानंतर व पाणी सुवर आकर्षण असल्याचे दिसून आले.

१३. पाणी संस्था मध्ये ज्या महिला समस्यासाठी आलेला त्या संस्था स्थाने पासूनच नसल्याचे निर्देशित
आले, त्याचा स्थानांतर निर्धारित त्याना देणारे संस्थाचे समाधान करू घेतल्याचे निर्देशित
आले.

१४. पाणी वापर ते काळ्याविन, मरणाविन, तरूं मरणाविन पाणी उपसागर लाभारंगीतील पौधाचत
असताना पाणी गर्दीचे प्रमाण मोडणा प्रमाणात असल्याचे दिसून आले.

१५. पाणी संस्था स्थान करणारातील आमदान, सहकारी साक्षर कारकाराच्या चैफार, संचालक खासदार
एकूण व्यस्तीता आणि आर्थिक मत या पाणी वापर संस्थाना होत असल्याचे दिसून आले.

१६. पाणी बाटों वापराचे कार्यक्षेत्र हे गाव, किंवा गाव मध्ये गावसहित क्षेत्र असल्याचे आढळून आले व या
तरूं गावातील संस्था हे या पाणी वापर संस्थाचे देश असल्याचे दिसून आले.

१७. पाणी वापर संस्थेच्या समाधानाचा पाण्याचा नियोजन संस्थाने तिथीसाठी असता सर्व संस्थेचे पाणी
पुण्यता विभागकडून ठिकक, प्रवासी उपसागर, तुळशी आणि लिब्रेस चार विभाग करू नस्ते दिसून आले.

१८. पाणी वापर संस्थेच्या सह संस्थाना पाणी मिळक असले तरी अनेक समस्याना तोड देणे लागत असल्याचे
निर्देशित आले. घरांत, बंद, प्राण, कृपया पिकला किंवा पाणी आवश्यक आहे तर संचालक पाठविराज
विभागकडून मार्गदर्शन केले जात नसल्याचे आढळून आले.

१९. पाणी वापर संस्थेच्या कार्यक्षेत्रीय माहिती विचारात घेता पाणी वापर संस्थेच्या ज्या महिला समस्यासाठी
आते त्याना संस्थेच्या कार्यक्षेत्रीय माहिती विचाराली असता असे दिसून आले की त्यांच्या कार्यक्षेत्रीय काहीही
माहिती नाही असे दिसून आले तर त्यांच्या पानी संस्थाने आतापर्यंत असल्याचे आढळून आले.

२०. पाणी वापर संस्थेच्या घेतीसाठी पाणी पुण्यता करत असताना पाणी किंवा प्रमाणात घेतीसाठी दिले पाणी
मोडणे करणारातील व संस्थाने कोणतेही साधन नाही तर पाणी वापर करत असताना जब जब जब
४०% संस्थाचे मोडणे मोडणे घेतीसाठी बांध जात प्रमाणात पाणी वापरत असल्याचे दिसून आले.

२१. पाणी वापर संस्था व उेडेच्या स्थानांना केल्या आहे ती जे समस्या आते त्या समाधानाची घेतीसाठी पाणी
मिळाले. पाणी ३ संस्थाना मध्ये स्थानपासून एकदा पाणी समाधानांना मिळाले आले तर एका संस्थेच्या
स्थान होऊन १६ व्या जातील तरी अधिक समस्याना पाणी मिळालेले नाही.

२२. २५% पाणी वापर संस्थेचा निवडणुका विविध विभाग झालेले आहेत त्यापैकी १५% संस्थाना विविध विभाग
निवडणुका झालेल्या जी शासनकडून रकम मिळते ती न मिळाल्याचे माहितीविक निर्देशित आले.

२३. ५% पाणी वापर संस्थेच्या समिती संस्थाना आपल्या संस्थेचे क्षेत्र किंवा? सिंचन क्षेत्राच नकाशे आहे
किंवा नाही याचीही माहिती नसलेली आढळून आले आहे.
24. या पाणी वारे संस्थांत्र न्योत्तरी यांचे पाणी वारे संस्थेत येणाऱ्या समावेशात केलेले नस्ल्यामुळे अशा शेतक-यांना पाणी वारा नातु वाढत तेलवाचे दिसून येते.

25. या संशोधनाच्या माध्यमातून सर्वांना स्वागात्य बाह्य मृणेज महाराष्ट्रातल्या पर्यावरणावर पाणी किंतु आहे व घरने किंतु आहेत या बदल्याची माहिती पाठवावे व विभागांना नहीं.

शिफारसी:

1. १९६० च्या पाणी वार्षिक संस्थानाच्या कायदादार दुःख दूर कर्ण्यासाठी २००५ च्या कायदा निर्माण केला गेला. या कायदानुसार पाण्याचे नेते वित्तरण करणे घाटासाठी अश्लेषण प्राप्त झाले होते. पण कायदा चांगला अस्तुन देखील त्यांची अंतर्विभाजनी योग्य फल्कीत येत होत नस्ल्याचे शासनांने फस्ता धोण न राजवत्राच्या अंतर्विभाजनाकोट्के त्याच्या दिले वाह्यजे.

2. पाणी वारे संस्थानाच्या २००५ च्या कायदानुसार पाण्याचा हक्क ही कायदेशीर बाब असली तीरी पाण्याचे योग्य वित्तरण सभासताने होते नाही या संघर्षात शासनाने मुद्रापण समाधि नेमणे आवश्यक आहे.

3. पाणी वारे संस्थेत जेकॅपरिश क्षेत्राने जेकॅप विभाग नेमणून करते व या संस्थेत वार्षिक अहवाल जाताच्या खालकडे सादर कर्ण्यासाठी आहेत तेलवात यावे.

4. पाणी वारे संस्थेच्या कार्यपाच्याच्या विनोदी शासनाने दाव्यांचा एक चौकीची समाधी नेमणून या चौकीची समितीच्या अहवालाचर अंतर्विभाजनी केली जावी.

5. पाणी वारे संस्थाना राजकारणाचा फटका अनेक वस्तुधाराने असल्याने या संस्थेचं मुळ उदेश वाजूल्य पॅकेज जातो या कार्याने या संस्थेच्या निवडणुक नियमावलीची काटोकर अंतर्विभाजनी करणे राजकीय हेडसाडी कोराण अन्याय होपण नाही याची दक्षता घ्यावी.

6. सभासताना पाणी देत असताना पार्कारिक पवती मनुष्यांचे पालांना पाणी सोडण्याची पवत असतील जगते त्यामुळे मोठ्याआधारण प्राध्यायी जिसपास वाह्यजे. त्यामुळे ही फवत न वापरता ठवक, प्रतगारीतुसार याचेतणून राज्याचा कार्य करतो जगते कार्याचा अवयो करावा अवयो प्राध्यायासाठी करणे उपयो सुचवून तेरीला सोडण्यासाठी विभागाचे धारावर निवारण समाधि व्यवस्था करणे त्याप्रसादी सोडणुक करण्यात यावी.

7. पाणी वारे संस्थेंचे जे सहस्वत आहेत त्याना अडचणी कराआहेत. त्या अडचणी सोडण्यासाठी कार्य उपयो सुचवून तेरीला सोडण्यासाठी विभागाचे धारावर निवारण त्याप्रसादी सोडणुक करण्यात यावी.

8. पाणी वारे संस्थानेही मोठ्याच्या प्राध्यायी पुरुष वागल्याआधारण दिले जाते तसे न करता समाजात तत्त्वाचा अवलंब करणे महिंद्रानाथी समीतीपासून राज्यासाठी दोनी पातळी व त्यांचे विभागासाठी नियमावलीनुसार दिले जाते किंवा नाही यासाठी चौकीची आयोग नेमाला.

9. पाणी उपस असताना पाणी गडली या सारख्या समजेला व्यवस्थीत पातळी निवारण करत जो कार्याचा खर्च असेल तो ज्या त्या संस्थेंचे, संस्थेंचे समस्तांच्या कही घेऊन पाणी गडलीचा प्रश्न शासनाकडून घेऊया-या निपीफा वात न पाहता ताठीतून सोडवावा त्यामुळे पाण्याचा मोठ्या प्राध्यायी प्रमाणात अवयो टाळता उपरे शकतो.
90. पाटवंदरे विभागातून प्रत्येक संस्थानाच्या प्रकारमध्ये नियोजनांना संदर्भात व अपन्यासंदर्भात या संस्थानाच्या कार्यालयाला येऊन प्रत्येक पिकाळा किती प्रमाणात पाणी आवश्यक आहे या संबंधी मार्गदर्शन करणे आवश्यक आहे.
91. पाणी वापर संदर्भात संस्थानी कोणत्या पिकाळा पाहिल्यावा पाण्याची गरज आहे या संबंधी मार्गदर्शन करणे महत्वाचे आहे.
92. पाणी वापर संदर्भात संस्थानी कोणत्या पिकाळा पाहिल्यावा पाण्याची आवश्यकता आहे या संस्थेच्या पद्धतीकारी बांदी ठरून त्या प्रमाणे पाण्याच्यावर वितरण करण्याच्या बाये जेणेकरून त्या समावेश केलेला -- याचे पिकाळे नुकसान होणार नाही हे दक्षता घ्यावी.
93. शेतक स्थानाने खा तयार न करणे असले नियमित: छोट्या शेतक--यांना भूमिहंस व वंचित महिलांना न्याय शास्त्रीयतेचे असे तर राजकीय हस्तक्षेप कमीत कमी असावे व शासनाचे विविध प्रकारे कराईले, शिस्तवर्धन आणि बेलेवर होणे आवश्यक आहे.

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10. मुलाखती: उपरोक्त २८ पाणी वापर संस्थाने समावेश शेतकरी.
राजकीय अर्थकारणांची प्रारूपे

राजकीय अर्थशास्त्र हे एक सामाजिक शास्त्र आहे, अर्थात नौं वेस्टर्न नवीन अंतरराष्ट्रीय कोषांमध्ये केल्या आहे. मान्यता एकेकीपणाच्या शतकांमध्ये अर्थशास्त्राचा राजकीय अर्थकारण असे संबोधिले जात होते, अर्थात नौं राज्यशास्त्र कोषांमध्ये गेली आहे. थोड्याच्या संपूर्ण देशाच्या अर्थकारणाचा अभ्यास करणारे, शासन असा त्यांचा अर्थ पेटला जावा होता. सामाजिक विकास हा अवश्यक गोष्टीचा उत्तरदायिक आहे, त्यास देखील राजकीय अर्थकारण संबोधिले जाते. तयास कंपीटन हा ग्रंथ राजकीय अर्थशास्त्रशी टिक आहे असे मान्य मानले होते. मानसवादी अर्थशास्त्र राजकीय अर्थशास्त्र हा संज्ञा वापरतात. त्यांचा अर्थ नवाधिकार अर्थशास्त्रपेक्षा बेडखळ आहे, असा वेदना होते. नवाधिकार पेक्षा बेडखळ अर्थ सुचित करण्यासाठी राजकीय अर्थशास्त्र हा संज्ञा वापरली गेली आहे. थोड्यात राजकीय अर्थकारण या विधाशिखा नवविध अर्थ स्पष्ट केले जातात. या विधाशिक्षा प्रयत्न अर्थ केवळ बेडखळ आहे असे नजळऱ्या किंवा अर्थ स्पष्टीत देखील आहेत. त्यापुढे या विधाशिक्षा धोकादायक वाद्यक्षेत्र आश्चर्यपूर्ण व तन्त्रमीमांसा करणारे अध्य. त्यांचा विश्लेषणाचा तपशील समाजाचे कर्म आणि स्वरूप स्पष्ट करणारा आहे.

राजकीय अर्थकारणांचा संबंधनात आणि अर्थात फील्डांची काठाव्या ओळीत वेडळेंतो ते केलें गेली आहे. या परस्परांत्रांची स्थिती समांतर प्रकारे अभ्यास केला जातो. या प्रकारे अर्थशास्त्र आणि राजकीय अर्थशास्त्र हा एक दुस्र्यांशी अस्तित्वाचा संबंध आणि त्या परस्परांत्रांचा प्रत्यक्ष मोठा अभ्यास करतात. थोड्याच्या प्रकारामुळे राजकीय अर्थकारण हा गुंगातूनीची विषय आहे. तसेच बहुआयामी स्वरूप त्याचे आहे. उदाहरणार्थ सांबंधांची मालकी एक्सिस्क उत्पन्न करते त्यास माहिती राजकीय अर्थकारण असे संबोधिले होते. राजकीय अर्थकारण हे मूळ आणि कर पुढे (नवनमिष्ट) सामाजिक शास्त्र आहे. या परस्परांत्रांचा वाचकाचा पायल सुदर्श मिळे, अडेक्सम घटाव, कार्ल मायने यांच्या चाऱ्यात. इतर सर्व सामाजिक शास्माधी राजकीय अर्थकारण जातासाठी आत्मनिर्भर होते. अर्थ प्रकाराचा स्वस्वायत्त राजकीय अर्थकारण शुरू करणारे गाज व्यक्त झाली होती, मानवी वर्तन आणि समाज या अर्थ स्वतंत्र विद्याशिक्षा वापरजोड वाराणसीच्या जागा होती. या वैकारिक रूपांतरणांतर राजकीय अर्थकारण वेगळे केले गेले, समाजात्मक संबंध आणि तात्त्विक अस्मात तात्त्विक संबंध करणारा आहे. त्यासाही विश्लेषणाचा तपशील समाजाचे कर्म आणि स्वरूप स्पष्ट करणारा आहे.
The text in the image seems to be a page from a document written in Marathi. It contains a narrative or an argument, possibly from a journal article or a research paper. Due to the nature of the content, a precise translation or interpretation is not possible without advanced knowledge of Marathi. The text appears to discuss some form of argument or research, possibly in a social or academic context.
विशेषकरण आणि शास्त्रासाठी दावा

सामाजिक शास्त्राचे विशेषकरण घडविले गेलेह. या विशेषकरणच्या प्रक्रियेपुरुषे राजकीय अर्थव्यवस्थेचा संकुचित अर्थ पेलात गेला. या प्रदानोत्तरी परिणाम म्हणजेच राज्याच्या आणि अर्थव्यवस्थेच्या मोठे दावा या विषयाचा संबंध उभे राहिले आहे. या वातावरणातील अर्थात राज्याशास्त्र आणि अर्थव्यवस्थेच्या प्रामाण्य उद्देश्य घेतले आहेत, इथे दुरुस्ती होतो. व्यवस्थेच्या पर्यवेक्षण विरोधाभास असल्याचे स्पष्ट केले गेले आहे. या शास्त्रासाठी दावा किंवा दावा हे अर्थव्यवस्थेचे प्रामाण्य उद्देश्य असतो. या आय राज्यशास्त्राच्या प्रामाण्य उद्देश्य असतो. दावे, वार्तेचे ही अर्थव्यवस्थेची व शासन ही राज्यशास्त्री संस्थानातून संचारित आहे. त्याच्या आणि त्याच्या साधनांतून विरोधाभास निर्माण होतो. उच्च मानवी जीवनसाठीच्या साधनांमध्ये प्रामाण्य करणे हे उद्देश्य न्यायपणे भित्र प्रकरणे आहे. कार्यदार, वांताचे खेव परियोजनांमध्ये आहेत. त्यावेळा राज्यशास्त्र बेहोऱ्यते असते. नागरीतांना मूलमूळ हक प्राप्त करणे आणि मूलमूळ हकांना संकेत देणे हा राज्यशास्त्राने हेतू असतो. राज्यशास्त्रीतील प्रामाण्य न्यायात, फाल्नंतर प्रक्रियेत व्यक्तिगत स्वतंत्रतेच्या आणि समता ते तत्कालीन आधारावर करणे, तत्कालीन संस्थेचा अद्वीत हे व्यक्त करेल. हे प्रक्रियेतरी राजकीय अर्थव्यवस्थाची बीते आहेत. बाजार आणि शासन या दोन संचारित्याचे देखील विरोधाभास दिसतो. बाजार संचार मुळे बाजारातील संचारका माही. स्वतंत्र संचारात गटांकृत दावा देती जाते. तजसे शासन तसे संचार स्वतंत्राची आणि नागरीतांची हितसंचार संकेत करणे. महतीवर्ती व्यक्तीत आणि सार्वजनिक असा वात विषय ते दोन संचारित्याचे दिसतो. राजकीय अर्थव्यवस्थेचा अर्थ परस्पर विरोधी पेलात गेला. हा विशेषकरणच्या प्रभाव हूँ डेस्क राज्यशास्त्र आणि अर्थव्यवस्था व्यावस्थातील परस्पर पुरक संचारात्मक अनुभवता राजकीय अर्थव्यवस्थेसाठी अशी संधा देखील गेली आहे. तर त्याच्या निवड व्यक्तीत विजयात भर देते. त्याचा अनुभवचा समाप्त वा विविधांशत केला गेला. तासंस्थानात विविधांशत हाच सार्वजनिक ढूळकृत म्हणून शास्त्र वा विविधैशित केला गेला. महतीवर्ती प्रकरणांमुळे राजकीय वर्तन आणि संस्था वाचं विश्लेषण राजकीय अर्थव्यवस्थेचे विविधैशित दर्शलेले गेले.

राजकीय अर्थव्यवस्थेचे बदलते अर्थ

आयर्नीश्वर ज्योतिश्वर आंबोद्धी विश्वास काळात राजकीय अर्थव्यवस्थेची चूह सुरू झाली. उदा. ब्रिटिश ऑन पोलिटिकल इकोनॉमी हा ग्रंथ आंबोद्धी डी Montchretien यांनी राजकीय अर्थव्यवस्था वा विविधता लिहिला होता. त्याची व संकल्पनेचे १६५६ मध्ये काम केले होते. त्या पुस्तकाच्या त्याची राजकीय अर्थव्यवस्था ही संकल्पना वापरली होती. त्याच्या जे म्यूंटर वा ल्यार्टेस अर्थव्यवस्थासाठी An Inquiry into the Principles of Political Economy हा ग्रंथ लिहिला होता. हे राजकीय अर्थव्यवस्था या विविधांशत इंग्रजीतील पहिले काम होते. या अनुपस्थितीत व्यवसायातील सर्वसाधारण केले गेले होते. या अनुपस्थितीत व्यवसायातील सर्वसाधारण राजकीय अर्थव्यवस्था अवयव क्षेत्रात फेरवल झाला. राजकीय अर्थव्यवस्थेची पुनर्नामी केली गेली. ऑडम स्विथ (१७६२-५२), डेविड ह्यू (१७१२-६५), फॉन्स्क्रिप्सन (१७२४-१७७३) यांनी संपत्ती आणि
अभिजात उदामतवादी राजकीय अर्थकारण

जेम्स स्टूअर्ट, ऑडब्रेड सिथ, बॉम्स रायर्ट मार्स, जॉर्ज में हैं। अभिजात अर्थकारण चर्चा स्वीकारणी राजकारण सिद्धांत (शालंता आफिस संवाद) आफिस उपाध्याय या क्षेत्राध्याय आफिस अर्थकारणों कोई तयार करती है। विशेष ऑडब्रेड सिथ यांसे द वेल्थ ऑफ नेटेन्स(१७७६) हे पुस्तक राजकीय अर्थसंस्था मांडोणीमौल मैलाच्या डाळ ठाले आहे। ल्यांनी राजकीय अर्थशास्त्री संस्कृतीशास्त्र अर्थ व्यवस्था मंडळी।

विशेषण ही राजकीय अर्थसंस्था व्याप्ती या अभायातुन विकसीत झाली। आर्थिक शक्तिवाद आर्थिक वाचनबिभाजन असे सिद्धता मांडले होते। अभाय विवाहित ही विशेषणकारण प्रक्रिया आहे। व्यापारी वाह, अंग्रेज उत्तराध्यायी वाह, मांडलशाहीचा उद्य आफिस औदायिककारणाच्या गुर्जर्ची वाहया अभिजात अर्थकारणाची अभायभाजी राजकारण संबंध असतो। आयातिपूर्वक व्यवसाय धारण करा ता सिद्धांत हल्लु हल्ल, वैश्विक स्तरावर जोडण पोहोचतो। मोतिरात यातून कार्यकर्ता समाजाची निर्मिती झाली। ती समाजाचे वेळांतर भाग वेळांतर कार्य करतात.

बॉम्स रायर्ट मार्स व्यापारी वाहया नोक्सदार्वा बांजिया वेग हा अज्ञात उत्तराध्यायी जात असतो। अत क्रमाळे ती निर्मिती अतूने निर्मिती केले आहेत (दुस्चाल, रोगराइ आणि बुध) हे आढळ हूने दूर केले पर लोकसंख्या वाह अनिवार्य होते। म्हणजे राजकारणसंबंधेऊँ आढळ हूने विवाहकारण विवेक मालवस होता। ता व्याव्याप्त विश्वायाचा राजकीय अर्थकारणाची जवठक संबंध आहे। कारण हा सिद्धांत अभिजातांचे समर्थन करते आणि समाहूने हितसंबंध संग्रह नकारतो। ल्यामुटे समृद्धव्यक्ति राजकारणसंबंध विवेक असंतोष उत्थस होता। तसेच अभिजात आफिस समृद्धव्यक्ति उपविष्टांनेने नाते राहता। संपूर्ण मानव समाजाचा सार्वजनिक कल्याणाचा विविधताची मालवसी सिद्धान्त आहे। डेझल्ड रिकार्ड ह्यांची प्रतिसाधन ऑफ पॉलिटिकल इंस्टीटोर्स हा ग्रंथ १८१७ मध्ये लिहिला। त्यां घंटे त्यांची राजकीय अर्थव्यवस्था आफिस कर व्यवस्थेची तत्वे ती संदर्भाने लेखन केले होते। उद्योगाची विशेषज्ञता आफिस मुख्य व्यापार या दोनदेखी डेझल्ड रिकार्ड संरचना होते।

राजकीय अर्थकारणाचे उपविष्टात, मूल्य, कामगार, जमीन आणि भांडवल हे घटक आहेत। या घटकांमध्ये मूल्य हे उपविष्टेंचे आधारातिमे असते। कामगाराची उपविष्टता मूल्य निर्माण करते।तसेच समाधान हा घटक रेखेल व्यावसायी जोडलेला आहे, समाधानारो राजकीय सुसंवाद आयोजनातक आहतो। सुसंवादारा अर्थ एक्स, एकोप्र किंता समाजातील संचार घटकांमध्ये संपर्क अभाव होय। यामुटे राजकीय अर्थकारणाच्ये संपन्न, उपविष्टात,
मूल्य, मान्यता, पुरुषता, भांडवन, भावाग असा विविध गोष्टिचा समावेश होतो. राजकीय अर्थकारण निमित्तात्मक दृष्टिकोणातून पर्यावरणसंबंधित संधारक उत्तराधिकार करत असते. रणजेश मानातकमयकचक किंवा संधारक गोष्टिचा व्यवहार करत असते. संधारकाने माहिती असली तरी देखील त्या माहितीमधून आंदोळ्या किंवा तुळ्या आणि दृःख यांच्या जाणिवाचा बोध पेटता जातो. उदाहरणार्थ सुखार्थी निर्मिती, उत्साह येणार, आनंदार्थक प्रसन्न, उदेश्यपूर्ति उदा, अर्थव्यवस्था, हथिनाद, मान्यता, अस्थायी, अस्थायी, हस्त, शृंखला, खपणा, अपेक्षापूर्वी या गोष्टीची निर्मिती राजकीय अर्थकारणातून होते. तसेच वेदना, यातना, परिश्रम, कठ, शासीक नित्या मानसुळ दृःख यंत्री निर्मिती देखील राजकीय अर्थकारणातून होते. परंतु राजकीय अर्थकारण हे नेहमी सुख आणि दृःख या दोन चरांशी चर्चा करत असते. हजारो संख्यायास्थील ग्रंथ किंवा माहिती असते. मात्र ती माहिती ठेव मानसी संदर्भ करत असत तर राजकीय अर्थमागारशी बोधी प्रारंभ होते. राजकीय अर्थकारण देखान, जाणीव किंवा अंतर्क अशा मानवी गोष्टीची निर्मिती करते. गृह, घरोह, लाक, मुरूरी, उद्घाटन, दिवस, प्रदर्शन या गोष्टीचा येथे संवेदना राजकीय अर्थकारणशी असतो. यातून विविधता मानवी मनसनवळ संसाराने आणि संयुक्त करते. महानु राजकारणात यांनी मल मंत्री प्रगत करत येतात. व्यक्ती मन संघोट राजस्थानाता राजकीय अर्थकारणातील निर्मित्य घेर घेतात. सुख वेदनकवत समान असावे घेतात. प्रत्येक मनाचे हेतुक्षण दुःख मान्यता हुंदेत करता येतेच. एक मन दुःख वेदनकवत घेत येतात. राजकीय अर्थकारण म्हणून राजकीय अर्थकारण हे निर्नामास्थी त्यासारख आधारातात. माहितीच्या किंवा सुरक्षा इत्यादी असते. त्यामध्ये केवळ विवेचन किंवा निर्माणमार्गारी वारम्यकरण करणे नसते. घटिकात मानवी मनाचे स्वरूप हे राजकीय अर्थकारणाता स्वरूपचित तयार असाय. त्यामध्ये प्रत्येक व्यक्ती उपडणों निवड चांगलाच्या करते. तसेच कमी जाती प्रमाण तुळ्या होते. कामाकार जास्तत जाती नृत्याचा आणि कामकाज शीघ्र रोंच वेग असतात. हा मुळ मानवी हिंसा-संबंधमार्ग जम्य देतो. याचा मानवशील क्षेत्रात घडणारीय कथा असते. अभिजात अर्थकारण हे मानाचे शैतण करते. तत्परता वास्तवच्या निर्मिती करते. शोषण व शोषित अशा व्यवहारच्या ही संपत्ती आघारातील असते. तर प्रकट करतो मान जातीचा विकास हा प्रकार्य राजकीय अर्थकारणातून होत नाही. या प्रक्रियेतून प्रथापिताच्या विरोधात जागावी ठोळघडी उभा राहतात.

आधुनिक राजकीय अर्थकारण

अभिजात राजकीय अर्थकारणातील कोडी वितरणाच्या संबंधत ज्ञाती होती. ती कोडी जोन स्टूअर्ट मील यंत्रों फोडून. आधुनिक राजस्वसंबंधी निर्मिती, उपाय आणि वितरणावर्क अशा तीन कार्य आहेत, असे जोन स्टूअर्ट मीलनी पर्यंत केले होते. निर्माणात्मक कार्य म्हणून पोलिसी राष्ट्र होव. त्या सावस्थ्यासंपर्क पाहीजाने नियामक कार्याचे कार्य करते, असे संबंधीत होईल. रणजेश सावस्थ्यक जीवनाच्या शंका व सुधारणा राष्ट्राच्या कार्यान्वयनाची आहे. त्यानं स्टूअर्ट मीलच्या येते आधुनिक राजस्व अल्पव्यापक प्रस्तावातील कार्य कसा विविधती तेज रळत नाही. राजस्वसंपर्क वायूवर्क कर्यांचे आणि सावस्थ्यातील प्रारंभिक कार्य करते. परंतु त्या खरोट राजस्वसंपर्काच्या उपदानात्मक आणि वितरणात्मक कार्य देखील करतात. त्यानं स्वतःहान उपदानाच्या काय्यात सहभागी लागते. अभिजात अर्थकारणाच्या तत्कालीन राजस्थानात आधुनिक बाणीच्या हस्तक्षेप करणार नाही. राजस्वसंपर्काचे सरंजनाशीलतातील व्यक्तिगत पातळीबंध प्रतिसाधन हवावे. स्वयंभूत व्यक्तीवरून निर्माण येणारी. व्यक्तित्वाची आदर्श सावस्थ्य व धनतीची प्रणाली. व्यक्तित्वाची आदर्श सावस्थ्य व धनतीची प्रणाली.
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राजकीय अर्थकारण दोनों अर्थ लाले गेले. एक, पात्र व इमारत यांचे नाते अर्थवाद (Economism) या राजस्वात मांडला जातो. या संकल्पनेचे पुढील दोन उपर्युक्त आहेत. एक, सामाजिक, राजकीय व सांस्कृतिक प्रताप, कृति आणि फील्डंस आर्थिक पाठेश्य पूर्णपणे अवलंबायला असताने राजस्वात राजस्वातणु पैद्यतीत असिंत नसते असा एक अर्थ अर्थवादाचा आहेत. दोन, इसारे अर्थ लेणिन यांची स्पष्ट केला आहेत. आर्थिक व राजकीय लघु वेगवेगळे करणे म्हणजेच अर्थवाद होय. कामगाराचे आर्थिक परिस्थिती सुधारणामार्ग विवल्यते केल्या जातात. यापेक्षा जास्त प्रवर्तन केला जाता नाही. दोन, तर यांमध्ये फेरबनल करण पात्र व इमारत यांचे नाते दंडात्मक राजस्वात देखील मांडले जाते. इसारे मुळा नवमार्गवादी राजकीय अर्थकारणाची फळनंतर राजस्वात मांडला आहेत.

навмार्गवादी राजकीय अर्थकारण

नवमार्गवादांतर्गत लेणिन आणि मायांग यंत्रांना वागळेले जाते. मात्र राजकीय अर्थकारणाच्या संबंधित लेणिन यांची फेसबुक नॉर्दिविका होता. लेणिन यांची नवर्णने राजकीय अर्थकारणाची पुन्माहाणी केली होती. अर्थवाद लेणिन यांची राजकीय. आर्थिक व राजकीय घटकांचा संबंध नवी नवी संबंध केले. बंडवतलाई व्यवस्था उल्लिख्यात ध्रुवकृती अर्थवादाचा पूर्णता कृती केली पाहते. केवळ आर्थिक घटकांचा नियन्त्रण यांची मात्र केली नाही. मतित्वात आर्थिक आणि राजकीय घटकांची संबंधधाने लेणिनाचे लल केलेत केले होते.अंतिम फ्रांसिसियर राजस्वात्त्वादांतर्गत क्षेत्रस्थापन ज्ञाती (२५ अक्टूबर १९१७). तुम्मानी टीपा (Prison Notebooks) हे मुळक अनुभवांना ग्रामीण यांची १९२९ ते १९३५ ते दारम्यान लिहिले गेले. पात्र आणि इमारत यांची दोन घटकांच्या संबंधात वेळा विचार मांडलेला. अनुभावोग्रामीण इमारत शक्तिच्या खेरीविचार, चेन्ना, भावना, इत्या व गोष्टीकर भ होता. माणसाच्या नातेवर वर्चस्वत तत्त्वाने, संस्कृती, राजस्वात्त्वाचा, ध्येय, नीती व घटकांमध्ये निर्मित होते. राजस्वात्त्वाचा राजस्वात्त्वाचा सणावरेंद्र विचारणातील आणि नागरी समाजात मच्छेत, अशी नवीनी संकल्पना होती. बंडवतलाच्या नवमार्गवादी उपन्यास शक्ती, उपन्यास संबंध व मुद्यांना देखील विचारणातील आणि नागरी समाज
यांची गरज असते, आशीर्वादाच्या त्यांची केली आहे. यामुळे राजकीय अर्थकारण आणि विचारप्रणाली व नगरी समाज यांची सांबंधजनितवादी आणि ग्रामस्ती यांची केली होती.

अतीताच्या समयाविषयी लुकाच गेपेओं यांची देखील उत्तमदक शक्तीच्या बरोबर इमारतीच्या विविध घटकांच्या संबंधाने परिचयाच्या केली होती. राजस्वस्थिती आणि उत्तमदक शक्तीचे यांचे संबंध द्वारे घडते व समाजातील आणि वस्तुभवनाच्या सिद्धांताच गेपेओं लुकाच यांची मांडला. या पुनर्विवाहाचे विविध घटक, राजकीय घटक आणि इतर सर्व घटक (इमारतीचे घटक)यांचा एकत्रित विचार केला गेला आहे. ब्राह्मीग्नी संदर्भात गेपेओं लुकाच यांचे मते कामगार वर्ग ब्राह्मीग्नी असते, असे नवे. कामगार वागणी विविध प्रजनीतीत असतात. उदा. सुधारणामूलक, स्थितीचनीत आणि. या कारणामुळे भोजनालयाची परिस्थितीचे प्रतिबंध महत्त्वाची घडत नाहीत. सामाजिक ब्राह्मीचे सज्जवान आणि सज्जवान करून त्या जाणविला यावा याप्रमाणे लागणार. गेपेओं लुकाच यांचा अनुभव आहे की, समय वास्तव विविध घटकांना मिळून तयार होते. त्यामध्ये घटकांचे परस्पर संबंध असते. तता समावेशकऱ्के घटकांमध्ये घटक जटमध्ये जागत. त्यामध्ये गेपेओं लुकाच यांच्या मताचा अनुभव असतो की केवळ उत्तमदक शक्तीची स्वतन्त्रता नाही. अनेक घटकांकी उत्तमदक शक्ती हा एक महत्त्वाचा घटक आहे. हा नव मार्क्सवादी राजकीय अर्थकारणाचा दृष्टिकोन आहे. इंडियनेस तर प्रवलसाध्यक वार्षिक एंबाचा शक्तता आता होता. फार्क्स ह्या स्कूल विस्मय शक्तता उदयास होते. टेटेढोर्डे आधीतीं, याकूब, यूर्ज़ हाबरसास, फेडीक जेंटिन यांची केलेच्या अभ्यासात हे उत्तमदक शक्तीच्या बरोबर राजस्वस्थिती व विचारप्रणाली यांचा देखील स्वायत्त झाला आहे. यूर्ज़ हाबरसास यांच्या पाया आणि इतर यांच्या परस्पर संबंधाच्या पुनर्विवाह केला होता. भाण्डेरारोनीत खाजगी मालमता कायदेच्या नियमात होते. मनोरंजन राजस्वस्थिती देखील पाया प्रमाण कार्यस्थल असते. यामुळे कुंभूण यूर्ज़ हाबरसासाने करण्यामुळे राजकीय अर्थकारण या विषयावर विविध सामाजिक शक्तिच्या संबंधाचा समावेश होतो, असे विषयात. एक्षणसाध्या शक्तीका उत्तमदक उत्तमदक शक्तीचा बरोबर राजस्वस्थिती व विचारप्रणाली यांचा देखील स्वायत्त वांच्या अभ्यासात केला होता. भागभाग यांचलु विचारधारा विवाचन आधुनिक आता होता. लाता हस्ताख्त हे गद्दी पार्टीचे नेते होते. त्यानी प्राचे काव्य एक घरी हे पुरातत लिहिले होते. एम. पूना राज़, डी. डी. कॉंसॉंच मालमते चित्रपटाची यांची देखील विचारधारा शक्तिच्या यांच्याबाबू यांची प्रतिकल्पी केली होती. या मोडने भागभागाच्या मार्क्सवादी व नवमार्क्सवादी राजकीय अर्थकारणाची परिचय सुरु झाली होती.

स्वादी राजकीय अर्थकारण

स्वादी ब्रह्मानांना राजकीय अर्थकारणाच्या मंदिर वाचणे डिस्त होत्या. त्यांनी स्वादीची मांडणी करताना प्रभावित अर्थकारणारी दीक्षा केली आहे. स्वादीच्या ब्रह्मानाच्या परिप्रेक्षणात राजकीय अर्थकारणाच्या पुनर्विवाह केला गेला आहे. ह्यांनी आणि प्रभाव व संबंध यांच्यामध्ये स्था हा एक शोधक वर्ग पद्धतीचे विस्तरण केले आहे. उदा. रोच्याच्या मुळ स्थितीच्या तुलना हा करता घटक आहे. हा मुळातील चिकित्सा सुसात आणासी यांची केली. परमात्मा कामातील महिलांचा वाटा मोटा आहे. या त्यांचे स्थान दृष्ट्य स्वतःचे आहे.यामुळे देखील राजकीय
अर्थकारण या विद्याशाखेच्या चौकटीची व्यावसायिक नवाचे उद्देश आलेल्या सामाजिक शास्त्रशास्त्र देखील संबंधित असल्याचे स्पष्ट होते.

निष्कर्ष

राष्ट्र राज्यात आर्थिक घोषांचे राजकारण जातात. त्या घोषणाचा समाधान तिथेच होतो. त्या परिणामाचे स्वरूप आत्र्यांनी हा राजकारण अर्थकारणवाच्या भाग ठरतो. राजकारण संस्था आर्थिक घोषांचे ठरवितात तर राजनीतिक त्यामुळे राजकारणसंपर्क, आर्थिक घोषणांच्या असाध्याचे तौरे घमाच्याचा हा अभायस असतो. आर्थिक घोषणांवर सामाजिक अभिवृद्धिचा प्रभाव पडतो. त्या घोषणामध्ये मूल्यांनी त्यांपासून होते. त्या व्यावसायिक विवाह, संयुक्त सामाजिक विवाह केल्याचे जाते. त्या विवाहाचा परिणाम होतो. त्या विवाहाचा फायदा फोटोत्या घटकाळा झाला. त्याचा परिणाम काय झाला या मुद्रणाचा अभायस राजकारण अर्थकारण केल्याचे जाते. अभिवृद्धि राजकारण अर्थकारण हे प्रभावशाली विवाहाची संभाव्यता काळ देखील उपयोगी पडते. अभिवृद्धि राजकारण अर्थकारणाच्या संपर्काचे मागे काही एक वर्षाच्या वास्तव आहे. त्यांचे समर्थन करणार्या संकटमध्ये आणि सिद्धांताची निर्मिती जेंस स्टूअर्ट, अंड्रम स्मिथ, थॉमस रॉबर्ट माल्थस, एडवर्ड रिकार्ड यांची केली होती.

मास्सवाली आत्महत्याकारी राजकारणाच्या आर्थिक अर्थकारण या नकारात्मकाच्या अभायसकारी राजकारण अर्थकारणाची टिकी स्पष्ट केली. राजकारण प्रभावशाली विचारांच्या विचारसंघ उलटून दाखवली. उत्तराधिकार शासकांचे महत्त्व पडते. उत्तराधिकारी संस्थाना त्यांनी स्पष्ट केली. नवाच्या संस्थानी राजकारण अर्थकारणात उत्तराधिकार पदार्थांच्या खेळीज इतर पदार्थांचे संयुक्त देखील स्पष्ट केले. त्यामुळे राजकारण अर्थकारण ही विचारसंघात विचारांचा सामाजिक शास्त्रशास्त्र संबंधित असल्याचे स्पष्ट झाले आहे. असा प्रकारचा अभायसकारी त्यांनी समाधानाची वाचार्यांची सामाजिक अस्पष्टता आधाराचे स्पष्ट केले. त्यांनी प्रथमाधिकारी चर्चाची केली. तसेच त्यांनी प्रभावशाली विचारांचा छिट देशमास्त्री प्रमाण केला. संपूर्ण राजकारण व्यवस्था बदल्यासाठी प्रमाण केला. त्यामध्ये हेतुपूर्ण कृतीची जवळपास आहे. बीवाडी परिप्रेक्षणांमध्ये प्रथमाधिकार राजकारणांचा प्रभाव उपजित केले गेले होते. त्यांनी सरकाराच्या घोषणा महादेव संस्थानी प्रमाण स्पष्ट केला. तसेच बीवाडी परिप्रेक्षणांमध्ये जंक्टर बंटवूनला दाखल केला. बोडव्या राजकारण अर्थकारण ही विचारांचा सामाजिक शास्त्रशास्त्राची संबंधित अभायसकारी आहे. हे केवळ राज्यशासन आणि अर्थशासनसुपूर्ती मर्यादित शास्त्र नाही. तसेच उदारान्तरी सरकार आर्थिक अर्थकारण आणि मास्सवाली राजकारण या दोन उदारान्तरीमध्ये मूलभूत फरक आहे.

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11. CHANGING ASPECTS OF CASTE, MARRIAGE AND FAMILY IN RURAL COMMUNITY: A CASE STUDY OF CHINCHALI VILLAGE IN BELGAUM DISTRICT OF KARNATAKA STATE

Desai P. B.*

Abstract

The major part of Indian society constitutes villages. An analysis of changes with a focus on rural society is therefore important for understanding the trends and direction of social change in the country. The present study is an attempt to study the major changes in Chinchali village. The changes are studied by taking the opinion of people from the village.

I] INTRODUCTION

The reality of social change occupies a dominant place in the consciousness of man today. Social change is a complex process and it implies that there is a continuous change taking place because of the operation of the forces present in the situation. Social change is defined as “the significant alteration of social structures (including consequences and manifestations) of such structures, embodied in norms, values, cultural products and symbols” (Willibert, E. Moore, 1963, pp-366). In sociological usage, the term social change has a special meaning. It is distinct from such terms as ‘social process’, ‘social evolution’ and ‘social progress’. Dynamics of social system is called social change. The major changes have taken place during the pre-independent era in the social, economic and political life due to implementation of laws related to the women and change in the legal rights in the ownership disposal and use of land. The strategy of social changes after independence underwent fundamental changes in the field of economic, political and social fields. These changes have taken place due to many factors and forces such as sanskritisation, securilasation, westernisation, nationalization, revivalism, democracy, elections, socialism, egalitarianism, planning, industrialization, urbanization, education politicization, new outlook for the submerged classes, science and technology and modernization. Indian villages are also undergoing the social changes due to many internal and external factors. Therefore the present study makes an attempt to

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study the changing aspects of caste, family and marriage in rural areas by selecting village Chinchali from Belgaum district, Karnataka State. Caste associations, caste conflict, practice of untouchability, joint family disintegration, family conflict, intra and inter family relationships, age of marriage, dowry rate and divorce rate, these are the important social changes which are studied in this present study.

II] REVIEW OF LITERATURE

India is dominated by villages. Village studies are one of the most efficient ways to understand the farming systems in rural areas and also help in identifying the socio-economic and institutional constraints faced by the farming communities. Number of village studies have been carried out in 1950s and 1960s by number of sociologists and anthropologists such as S.C. Dube’s study on Shamirpeet village, F.G. Bailey’s (1957) study of two villages in Orissa etc. Some of the important analytical studies also have been carried during 1970’s such as Beteille’s (1977) study on a multicaste village in South India, K.Isharwan (1979) study on village in South India, Kuppuswamy’s study on village in South India, Y. Subhashini Subrahmanyam’s study on a fringe village in Andhra Pradesh. All these studies observed that changes have been found in all major areas such as caste, caste conflict, tension and unrest. Venkatavarappa’s (1973) study of selected six Villages in Mysore State, A.B. Hiramani’s study on two villages viz Kolghar and Gologatagoan in Marathawada. (1977), Gougula Parthsarathy’s (1971) report and T. Scarlet Epstein, A. P. Suryanarayana and T. Thimmegouda’s (1999) study on “Village Voices, Forty Years of Rural Transformation in South India” also highlights issues such as social changes in customary practices, land tenure system, family, caste organization, disintegration of vertical inter-dependence of the village and marriage ceremonial practices.

Research studies on the family conducted in the past few decades in India have focused on various dimensions of family life (that is, multiple forms, structure, size, changing functions, and individual roles). Some of such studies have been taken for review for present study. Reeta Sonawat’s study indicates the changing aspects of family pattern such as role, power, status and relationships and her reviews on family studies also indicate the rapidly changing family scenario. Another study of A. A. Khatri’s on ‘Adaptive Extended Family in India Today’ critically examines hypothesized trends towards the conjugal family in India. John C. Caldwell, P. H. Reddy and Pat Caldwell study on ‘The Determinants of Family Structure in Rural South India’ reveals the fact that the internal nature of the family and its relationships are changing.

The study conducted by Das Kumudini Kailash, Chandra Das, Roy Kumar Tarun, Tripathy Pradeep Kumar revealed that about 11 percent of the total marriages in India take place between castes (inter-caste) which is quite encouraging and a positive sign of change in
the society based data of recently concluded nationally representative National Family Health Survey (NFHS-3, 2005-06) having sample size of 43102 ever married women and their husbands. Review of literature of Kannan (1963) and Reddy (1984) shows the inter-caste marriage is steadily increasing and schedule caste has exhibited the highest tendency for inter-caste marriages than other castes. Caldwell(1983) study on “The Causes of Marriage Change in South India” highlights that there is steep increase in dowry system. To find the suitable bride parents of daughter encourage their daughters to take the education. Jodhka Surinder S., (2002) study on ‘Caste and Untouchability in Rural Punjab’ is based on an extensive field-study and this paper provides a broad mapping of the prevailing caste relations and the practice of untouchability in rural Punjab. Other study conducted by authors J. C. Caldwell, P. H. Reddy and Pat Noah Heninger (Spring 2006), among college students in the cities of Bangalore, Calcutta, and Delhi indicates that caste distinctions among Indians are eroding and being replaced with more liberal views. Caste and Class in Maharashtra: Nalini Pandit’s: (1979) study based on ethnographic research conducted in villages of Western Maharashtra, explores the changing face of power within the rural Indian caste system. This paper attempts to analyse the changing nature of caste relations and their significance for class conflict and social change in Maharashtra over the last 150 years.

Above studies failed to analyse the new trends in changing aspects of caste, family and marriage system. These new trends are caste associations and their roles in villages, caste conflicts, family conflict, inter and intra-family relations, dowry rate, divorce rate and widow remarriage. Hence all these issues are addresses in this present study.

III] METHODOLOGY:

The present study examines the changing aspects of caste, marriage and family in rural communities. A single village, Chinchali in Belgaum district in Karnataka state, was selected purposefully to study the changing aspects of caste, marriage and family. Explorative cum descriptive type of research design was used for present research. The present study was based on the primary as well as secondary data. Universe of the present study was the total households of Chinchali village. There were 3000 households when the study was conducted. 10% households have been selected in the proportion to total households by systematic random sampling technique. Thus, 300-sample households were covered under the present study. There is the representation of all the categories of people from the village. Interview schedule, observation and informal discussions were used as tools and techniques to collect primary data. To study the changing aspects of caste, family and marriage the opinions of people of village
were taken and they were put in the tables. The secondary data was collected from books, journals, govt reports and internet.

IV) DATA ANALYSIS AND INTERPRETATION:

In this present study data has been analyzed and interpreted and presented some of the findings related to changing aspects of caste, family and marriage.

a) Changing Aspects of Caste in Village

Caste system is the axis around which Indian society has been moving all along. Spread of education, urbanization, means of communication and so on bring changes in caste system. These changing aspects of caste in village are analyzed interm of emergence of caste associations, practice of untouchability and caste conflict.

* Caste Associations

Village caste associations are getting important role in villages as well as state and national levels. Caste is getting its new form that is caste associations. There are many caste associations. The major castes associations are found in the village are Vadder Samaj, Naluchannyan Samaj, Jain Samaj, Maratha Samaj, Kurub Samaj, Dr. Ambekar Samaj and Lingayat Samaj. People of some castes are giving the name of their deity or important person to their caste associations. These caste associations are playing major role at the grass root level of their own castes. They help to solve the disputes, to arrange the marriage ceremonies and to perform ritual functions. Some- time these caste associations give financial support to their members and try to bring unity among caste members.

* Practice of Untouchability and Caste Conflict

Untouchability has been widely pervasive in India since period of Dharmashastra. But now changes have been taken place in this evil practice. In the villages also higher caste people allow low caste people to enter their homes. Inter-dining is common and caste distinctions are replaced by class distinctions. In most matters what is significant is money. There is mutual exchange of food between any of these castes and higher castes. At the village researcher never find caste conflict. The data relating to the opinion about practice of untouchability and caste conflict is presented in Table-1.

Table-1. represents the opinions about the practice of untouchability and Caste Conflict. Out of 300 respondents 297 (99%) are of the opinion that untouchability is not being practiced and all respondents told that no type of caste-conflict has happened in village. But observation of researcher is different. It is being observed that untouchability is being practiced at some
level in the ritual practices and celebrations of the village festivals. Untouchability is not being practiced in the public life but it is even though practiced in the religious life. There is no marriages happened between the higher caste and lower caste while researcher was collecting her data. It is wonderful observation that If lower caste man who is economically strong having good salaried job he is most welcomed by higher caste people than poor lower caste man.

All respondents told that Chinchali village is multi-caste village but there is no caste conflict. The researcher’s observation is also same as villagers’ opinion. It is mostly observed that city is having different caste, class and religious people which is root cause of caste and communal conflict. But in village it is entirely different thing. Chinchali village is multi-caste village but there is no caste conflict. Its population also contains migrants. Still people are living harmoniously. Lower caste people are also economically and educationally strong. More number of land disputes happened rather than caste-conflicts. It is found that there is no relationship between economic backwardness and caste conflict in the cases of Indian villages. This village is rich one and people are doing number of occupations. Land ownership and occupation give high status than caste.

b) Changing Aspects of Family in Village:

Family is the most basic and universal social institution. It is the foundation of the larger social structure. All other institutions depend on its contribution. Changes in family have been characterized in various ways such as joint family disintegration, intra family and inter family relations and family conflict and data relating to these are presented in Table-02.

* Joint Family Disintegration.

Family is the basic unit of society. Basically we find two types of family that is Joint and Nuclear family. Changes in family have been characterized in various ways. Desai, I.P. (1961:148) calls that “household a joint family “which has greater generational depth (i.e. three or more) than the nuclear family and the members of which are related to one another by property, income and mutual rights and obligations”. The data presented in Table-2 reveals that out of total 300 respondents 297 (99%) are of the opinion that the joint family is disintegrating.

* Family Conflict:

Table-2 represent the opinions of the respondents regarding family conflict. By observing Table-2, the highest number of the respondents (i.e.) 115(38.3%) are of the opinion that conflict occurs between children and parents because of generation gap. Quarrel between husband
and wife occurs because of extreme poverty, drinking habit of husband and suspicious nature of husband. Conflict occurs between brother and brother due to land and property. Conflict occurs between mother-in-law and daughter-in-law due to the large gap between thinking.

* Inter-Family Relationships:

The opinion of the respondents about inter-family relationships are represented in the Table-2. It may be stated that the majority of respondents 182 (60.6%) are of the opinion that there are more formal relationships among inter-family relationships. Chinchali village is thickly populated village. Irrigation sources, fertile land and village deity Mayakka Devi attract number of outsiders and provides work to the migrants and villagers. Natural growth of population and migration leads fast growth of population. It is found that neighbours are mostly not from same lineage or caste but from different lineage, caste and class. So there are formal relationships between two neighbour families like city. Therefore this village is called as semi-urban village and it is moving towards urbanisation.

Intra-Family Relationships: Villagers are of the opinion that there is less adjustment among the family members and respondents are of the opinion that the intimacy between family members is decreasing and individuality is increasing.

* C) Marriage:  Marriage is one of the basic institutions of Indian social life. Changes in marriage have been characterized in various ways such as age of marriage, opinion about child and early marriage, selection of life partner, dowry rate, divorce rate, widow marriage and love marriage and inter-caste marriage and data relating to this are presented in Table-NO. 03.

* Age of Marriage:

Table-3 shows age of marriage. Although there is a uniform law in the country that a boy should not be less than 21 years and a girl should not less than 18 years age at the time of marriage. Generally it is not observed by some villagers. Age of marriage of girl and boy depend upon the education of girls and boys. Educated boys and girls prefer late marriage. Out of total respondents, majority of respondents, 250(i.e. 83.3) told that a generally average age of marriage of girl is 16-18 years and for boys 21-25 years.

* Child Marriages and Early Marriages:

The opinion about the child marriage and early marriage are represented Table-3. Out of total 300 respondents 284 (94.6%) are of the opinion that the incidence of child marriage and early marriage is decreasing. The incidence of child marriages and early marriages are prevailing in small proportion in some caste such as Uppar and Kurubars of the village.
* Selection of Life Partner:

It is observed from Table:-3 that majority of respondents i.e. 275 (91.66) answered that they give freedom to their children to select their life partner. Caste and sub-caste still restrict the choice of mate in the villages as elsewhere in India. Traditionally marriages were arranged by parents, elders or guardians of marriageable persons. But now freedom is given to the bridegroom and the bride to select their life partner. But caste and sub-caste play an important role in the selection of life partner.

* Dowry System:

The term dowry according to the Webster’s Third New International Dictionary (1966,pp-681) is (a) “the money, goods or estate that a woman brings at her husband in marriage (b) a gift of property by a man to or for his bride”. Table-3, shows that out of total 300 respondents, 123 (41%) respondents are in the opinion that dowry rate is increasing.

* Divorce:

Out of 300 families seven cases of divorce were reported. Table-3, represents the opinion about divorce. Out of total 300 respondents, 156 (52%) are of the opinion that rate of divorce is increasing. Education and economic independence lead women to think about divorce.

* Widow Remarriage:

Widow Remarriage is prevalent among some castes only. The opinion about the Widow Remarriage is given in the Table.No.3. Majority of respondents that is 266 (88.67%) are in the favour of widow remarriage.

* Love Marriages and Inter-caste Marriages:

Incidence of love marriages is increasing but inter-castes marriages are rare. There are four to five cases of inter-caste marriages.

Conclusion

Various factors such as population growth, decentralization of education, agricultural technologies, urban impact, commercial opportunities, financial opportunities, socio-economic legislation and village government, Political parties bring the tremendous changes. These changes made the impacts on economic, political and social lives of villagers. The present study-changing aspects of caste, family and marriage in Chinchali village-reveals that village caste associations are olaying an important role in villages as well as state and national levels. The caste associations
helps to unite their caste people which works as vote bank. These associations also provide scholarship to poor people and celebrate birth anniversary of their own caste heroes for example Maratha people celebrate Shivaji Maharaj Jayanti, Jains celebrate Mahaveer Jayanti etc. These caste associations are also organizing the programmes at state and national level and they are fighting for caste benefits. Joint families are disintegrating, incidence of love marriages is increasing but inter-castes marriages are rare and widow remarriage is prevalent among some castes only.

Table - 1

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Opinions</th>
<th>Opinion</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Opinions about the practice of Untouchability</td>
<td>Untouchability is not being practiced.</td>
<td>297</td>
<td>99</td>
</tr>
<tr>
<td>2</td>
<td>Opinion about caste conflict</td>
<td>Happened</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

Not happened | 300 | 100
Source: Primary data collected through interview schedule

Table-2

Changing aspects of Family

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Opinions</th>
<th>Opinion</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Opinions about the joint family disintegration</td>
<td>YES</td>
<td>297</td>
<td>99</td>
</tr>
<tr>
<td></td>
<td></td>
<td>NO</td>
<td>03</td>
<td>1</td>
</tr>
<tr>
<td>2</td>
<td>Opinion about family conflict</td>
<td>Opinions</td>
<td>Frequency</td>
<td>Percentage</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Children-parent</td>
<td>115</td>
<td>38.33</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Mother-in-law and daughter-in-law</td>
<td>91</td>
<td>30.33</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Brother and brother</td>
<td>51</td>
<td>17.0</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Husband and wife</td>
<td>43</td>
<td>14.3</td>
</tr>
<tr>
<td>3</td>
<td>Inter-family relationships</td>
<td>Opinions of respondents about in intra-family relations.</td>
<td>Frequency</td>
<td>Percentage</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Formal relationships</td>
<td>182</td>
<td>60.6</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Good relationships</td>
<td>99</td>
<td>33.0</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No idea</td>
<td>19</td>
<td>6.33</td>
</tr>
</tbody>
</table>
Source: Primary data collected through interview schedule

Table-3

Changing aspects of Family

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Opinions</th>
<th>Opinion</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Age of Marriage</td>
<td>for girl is 16-18 years and for boys 21-25 years.</td>
<td>250</td>
<td>83.3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Girl is above 18 years and for boys is above 25 years.</td>
<td>46</td>
<td>15.3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No idea</td>
<td>04</td>
<td>1.3</td>
</tr>
<tr>
<td>2</td>
<td>Opinions about the Child Marriages and Early Marriages</td>
<td>Incidence of child marriage and early marriage is increasing</td>
<td>06</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Incidence of child marriage and early marriage is decreasing</td>
<td>284</td>
<td>94.6</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No idea</td>
<td>10</td>
<td>3.3</td>
</tr>
<tr>
<td>3</td>
<td>Opinion about Selection of Life Partner</td>
<td>Those who are of the opinion that freedom should be given to children to select their life partner</td>
<td>275</td>
<td>91.66</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Those who are of the opinion that freedom should not be given to children to select their life partner.</td>
<td>25</td>
<td>8.30</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>300</td>
<td>100</td>
</tr>
<tr>
<td>4</td>
<td>Opinions about Dowry rate</td>
<td>Dowry rate in increasing</td>
<td>123</td>
<td>41</td>
</tr>
<tr>
<td>---</td>
<td>---------------------------</td>
<td>--------------------------</td>
<td>-----</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Dowry rate in decreasing</td>
<td></td>
<td>102</td>
<td>34</td>
</tr>
<tr>
<td></td>
<td>No idea</td>
<td></td>
<td>75</td>
<td>25</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>300</td>
<td>100</td>
</tr>
<tr>
<td>5</td>
<td>Opinions about Divorce rate</td>
<td>Divorce rate in increasing</td>
<td>177</td>
<td>59</td>
</tr>
<tr>
<td></td>
<td>Divorce rate in decreasing</td>
<td></td>
<td>185</td>
<td>28.33</td>
</tr>
<tr>
<td></td>
<td>No idea</td>
<td></td>
<td>38</td>
<td>12.67</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>300</td>
<td>100</td>
</tr>
<tr>
<td>6</td>
<td>Opinions about widow remarriage</td>
<td>Those who favour widow remarriage</td>
<td>266</td>
<td>88.67</td>
</tr>
<tr>
<td></td>
<td>Those who are not favour widow Remarriage</td>
<td></td>
<td>34</td>
<td>11.33</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>300</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Primary data collected through interview schedule

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१२. सेंद्रियशेती : शास्त्र शेतीचा राजमार्ग

डॉ. एम. एस. देशमुख
श्री. नितीन बाबर

धोषणावर
प्राचीन कालपासून शेती ही भारतीयांच्या महत्त्वपूर्ण व्यवस्था आहे. देशातील जवळपास ५५% लोकसंख्या प्रत्यक्ष व अप्रत्यक्षपणे शेतीवर आक्रमण करतात. १९६० च्या दशकात हरित क्रांतीच्या नावाचूडी रासायनिक शेती पद्धतीचा पुरस्कार केला गेला. परंतु, रासायनिक शेतीतून माती, हवा, पाणी व अन्य पदार्थांची प्रदूषण वाढत गरत आहे. पुढील वेळच्या लक्षात पडलेले तयांची अद्यतनी गरत मानवीय शेती क्षेत्रातून पूर्ण करायला लागणार आहे. महागूत अन्तःसूक्ष्म शेतीच्या तुळ्यात संतात व सकार जमीनीतून चौकी व सकार आहार मिळवणुकाच्या जरी माणणीसाठी सेंद्रिय शेती महत्त्वपूर्ण उद्यमार्थ होता. देशात २००५-०६ सालात ते २०१३-१४ या कालांदात सेंद्रिय शेतीकाळीत क्षेत्रात २६.१७% प्रमाण असून उत्पादकतेमयी फळे व भाजीपाला बांधून प्रमाण सर्वाधिक असाध्याला पडव्या मिळवणे. सेंद्रिय उपयुक्तता देशी तत्संबंधी भाज्येची तर्केते जास्त आहे. महागूत देशात लाभलेली वैज्ञानिक शेतीसंस्थानांतून लक्षात पडलेली आगामी कालक्रमांत परिवर्तनीय व अर्थिक अनुपात देखील हेतून सेंद्रिय शेतीचा महत्त्व प्रामाण्य होणार आहे.

प्रास्ताविक
कृपिय ध्याने, भारतातील शेतकरी १९६० पार्श्व पारंपरिक(स्थानिक) संसाधनाच्या सहाय्याने शेती करत होता. परंतु, १९६० तंत्र वाढीत लोकसंख्या, दुकान, नैसर्गिक परिस्थितीची प्रतिकूलता या मानवनिर्देश व नैसर्गिक कारणामुळे निर्माण झालेलेच्या पेट्रोसंग्रहाच्या हरित क्रांतीच्या माध्यमातून ध्यानाऱ्या सृष्टीच्या व्यवस्थापनास मार्गारी गेली (सुधारीत वि-विवाह, रासायनिक खंडे, फिटनेसकोटे) यांनी घोषणातील व्युत्पन्न आपली गेली. (सुधारीत वि-विवाह, रासायनिक खंडे, फिटनेसकोटे) यांनी विकट अन्तःविकास या प्रमाण सादरविण्यास आला परंतु अधिक उत्पादन यादीच्या हवासापोटी गुणात्मक बाजी दुर्दीक्षितत्वाने जास्त ज्येष्ठविविधतेतल्या धोका निर्माण झाला.

ल्यामुळे सहजळक तसेच सेंद्रिय शेतीला पुन्हा महत्त्व प्राप्त झाले यासाठी तुलनेने २००१ मध्ये माध्यमिक प्रोग्राम फळ आंतःराष्ट्रीय प्रोग्राम (NPOP) हा महत्त्वाकांक्षी पद्धती कार्यक्रम केंद्र सर्वकाळीन आवश्यकता आला व त्याच्या मार्गदर्शन सेंद्रिय शेतीचा वाढीला अधिकार्यक प्रोत्साहन दिले जात आहे.

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email:mitinbabar200@gmail.com
संद्रिय शेती का कारवाई?

गेल्या दोन शासक शेतक्षेतीच्या व्यापारक्षेत्री शेतीने प्रभावित होत्यांना अधिकाधिक उत्पादाच्या हव्यासायोट्टी रासायनिक खेत किटकनावे, ततनावे बांचा बेसुमार वाव केल्यामुळे शेतातील सुमारे ७ दसलक्ष हेक्टर तर महाराष्ट्रातील ४ लाख हेक्टर जमीन आहे. तत्साह व्यापक दररोजची उपयोग खेत वाढवलेला आहे. पूर्वीच व्या व्यवस्थेची वह-उच्च नैसर्गिक परिस्थितीची प्रतिकुलता यादृच्छिक व्यापक उत्तर खेतांचे भोग गणित कोलम्बडेले आहे. महावृक्ष सांसाधनाच्या आधारात असाधारण कमी खेतांती व तिन कर्मचारी शेती महापृथ्वी संद्रिय शेतीचा स्वीकार करणे महत्वपूर्ण आहे.

संद्रिय शेती ही निराशरीती विविध तत्वाची आधारात असणारी प्रभावी असणाऱ्या व असाधारण काढून भावूक शेतीची एक पद्धत आहे. यामध्ये जमीनीची सुपरीक्षण टिकबाज उद्योगसाठी शेतीच्या प्रायः होण्याचे रूढी खेत, कंपोस्ट खेक, गांडळ खेक, खोल मुळे जाणाच्या बनसंती अथवा दुव्वेळा पिकंची लागवड करणे याचा प्राण्याच्या दिले जाते.

अथवा प्रमाणण भारतीय अन्तर्राष्ट्रीय शेतक्षेतीचे गट त्यांचा त्यांचा एकमेकांनी अनुभवाच्या आधारे शेती कर्मचारी मदत व प्रमाणीकरण खेतांती व्यापक असा दुसरी फलवा होतो. महापृथ्वी जमीन, पाणी व पर्यावरण प्रदूषण टाटून शेतक्षेतीच्या समृद्धीसाठी कृष्टवाच्या स्वच्छन्दसाठी संद्रिय शेती हितकारक आहे.

संद्रिय शेती शास्त्रीय शेती

जगात लोकसंस्कृत्याची ३३.४% दुर्मुखा क्रमांकाचा तत्साह कृष्टवाच्या देश महापृथ्वी आपल्या शेताची पर्यावरण वाचकाच आहे. पूर्वी १९६० सालापासून भारतीय शेती केंद्रात जमीनी खेती बनवा लक्ष्य केला रासायनिक खेत, किटकनावे, जंगलाचा नास यांच्या जमीन, हवा आणि पाणी यांचे वृक्ष भ्रमणवादीणे एकूणच पर्यावरणीय परिस्थितीच्या अस्तित्वाच्या असया प्रमाणण ज्ञात आहे. महापृथ्वी पार्श्वस्थली संसाधनाच्या उद्योगाच्या शेताची कृष्टिम रासायनिक खेत व किटकनावे यांना टाटून, चारु व भविष्यानिमित पिकंची निरंतर विकास साध्य करणारी शास्त्रीय शेती महापृथ्वी शेती आवश्यक आहे.

संद्रिय शेतीचे प्रमाणीकरण

देशात तत्साह विविध संद्रिय उद्योगाच्या जागृत होत असलेले प्राहक उच्चत शेती शेतीचे प्रमाणीकरण अधिनीय होत आहे. प्रमाणीकरण हे उद्योगाला संस्थेच असलेल्या क्रॉनवाही जीवसायला(विवाह पुढूढा, शर्तकरी, अस प्रतियादार, जब्रेते आणि रेस्टोरांट) प्रमाणपत्र मिळू शकते.

केंद्रशासित नेशनल प्रौद्योगिकी आर्गुनिक प्रोडक्शन या अंतर्गत २००२ मध्ये नेशनल सेंटर फॉर आर्गुनिक फॉर्मिची प्रभातनारा उच्च प्रदेशात(गाजियाबाद) येथे केली अनुमूल त्या अंतर्गत सहा प्रदेशाच्या केंद्री कर्नल आहेत. यासाठी ओपेडा, टी. बोर्ड, स्पायसेस बोर्ड, काफी बोर्ड, कोंक्रेट डेकूल्मेट बोर्ड, स्पॅर्टेटर ओफ्फ केंद्रशासित मॉडल आणि कोंक्रेट यांच्या अनुमूल कोंक्रेट यांच्या अनुमूल कोंक्रेट यांच्या संस्थेच महापृथ्वी अनुमूल मान्यता दिलेली आहे. शेतक्षेतींना प्रमाणीकरण कर्यासाठी ओपेडा परक्षेत्र २५ संपर्क अंतर्गत उच्छ मंदिर (National Programme of Organic Production - NPOP) मध्ये किफास्थेरी दाता प्रमाणीकरण करता येते.

अधिकांश भारतीय संद्रिय शेतातील असलेली पर्यावरणात प्रचंड मगाणी संद्रिय शेतीची मुख्य प्रभाव आहे. महापृथ्वी प्रमाणीकरण टाटून संद्रिय व्यापारातील गुणवत्ता आयावरण क्रमवाची प्रमाणीकरण आवश्यक ठरत आहे.
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**Total** 173682.54 100.00 44199816 100.00

*Source: National Statistical Centre, Ministry of Statistics and Programme Implementation, Government of India*
तक्ता क्र. : २ : देशातील विविध संदर्भ पिक्चरातील क्षेत्र, उत्पादन, टक्करार व उत्पादकता  

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संदर्भ - राष्ट्रीय संगीत शैक्षणिक कृषि, शैक्षणिक व वर्तमान विभाग, कृषि मंत्रालय भारत सरकार 2009-10.

तक्ता क्रम: मध्य लौट 2009-10 वर्ष आदेशवारीनुसार देशातील कृत्तिवास या पिकाच्या वाणी क्षेत्र (२९.२९%) इतके संबंधित अर्थव्यवस्थाचा तथा तेर्द्विया (१५.७६%) फार्मेन्ट, भारतीय कृषि (२२.५८% ) व ज्वारी, मकर (१६.३६%) असे होते. तर एकूण क्षेत्र १३१०८४.३ हेक्टर इतके होते.

उत्तराधिकारी मध्ये फार्मेन्ट व भारतीय कृषि (३०.४७) इतके संबंधित तर कृत्तिवास (२८.६७) तेर्द्विया (१०.६७) तर इतके संबंधित (ज्वारी, मकर) (९.२८) होते तर एकूण उत्तराधिकार २९२०६६.५ मेट्रिक तन होते.

उत्तराधिकारी मध्ये फार्मेन्ट व भारतीय कृषि (६.२२) त्यांनंतर ऑयर्थव्यवस्थाचा उत्तराधिकार (४.०७) मसाळे (३.७६) व गाजी (२.६२) होती व एकूण सरासरी उत्तराधिकार २.५६ टकर मेट्रिक न असल्याचे दिसून येते.

तक्ता क्रम: ३ : महाराष्ट्रातील संगीत पिकाच्या शैक्षणिक क्षेत्र, उत्तराधिकार व टकरवारी २००९-२०१०

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संदर्भ - राष्ट्रीय सेंट्रीय शेती केन्द्र, शेती व सहकार विभाग, कृषि मंत्रालय भारत सरकार २००९-१०।

महाराष्ट्रातल मौजूदा वर्ष २०२३ लाख हेक्टर क्षेत्रातील १८० लाख हेक्टर ग्रामीण पिकाच्यातिल क्षेत्र
असून जपानात १ कोटी लहान व मध्यम-गुणवत्ता शेतक शेतीचे प्रमाण आहे. तर्क क्र. २ वरुन दिसून घेते का राजयत कार्य का पूरा हा पिकाच्यातिल क्षेत्र अधिक आसुन व्यावसायिक तेलबिया व फंदे व भाजीपत्ता बांधव क्षेत्र आहे तर उत्पादनातील कार्य, फनट-भाजीपत्ता, तेलबिया बांधव हिस्सा सर्वाधिक असल्या की घेते. महाराष्ट्र राजशेतील शेतक-व्यावसायी कार्य, फंदे, भाजीपत्ता या नगदी पिकाच्या उत्पादन व उपयोगकर्ता बांधव्या दृष्टीने अधिकाधिक प्रभावशील राहणे महत्त्वपूर्ण ठरून.

तर्क क्र. ४ : विभिन्न सेंट्रीय बिगर सेंट्रीय उपयोगानंतर असणारी बाजारातील किमत - २०१५

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संदर्भ - बाजार संबंधी संगठन, पुणे, मुंबई, बोळ्डापूर।

या तक्यावरून स्थळ होते की सेंद्रीय शेतमाल बिंगर सेंद्रीय शेतमालपेश्चा महाग आहे, कारण पुरवल्हाचा अभाव, उच्च गुणवत्ता, अपूर्वी खेती शाकी वारुढे देशांतर्गत बाजारमध्ये ग्राहकांचा आल्पसा प्रतिसाद मिळजात असत्याचे दिसून चेते. वारुढे देशांतर्गत बाजारमध्ये सर्वसामान्य ग्राहकांनी सेंद्रीय उत्पादनपेशेचा बिंगर सेंद्रीय उत्पादनांचा प्राधान्य देतात.

**सेंद्रीय शेतोत्सव नियांत संधि**

जगभरातील बाजारमध्ये सेंद्रीय शेतोत्सवाची प्रचंड प्रमाणात होत असतील फिल्म लक्षात घेता त्यानंतर अधिकाधिक प्रयत्नशील राहणे महत्वाचे ठरते. २०१४-१५ च्या एफ.आ.बी.एल. (FIBI) सर्वेक्षणानुसार जगभरातील बाजारमध्ये भारत हा पहिल्या क्रमांकाचा उत्पादक असतील ठरा. असून युगलपद्धति युगलवि व संयुक्त राष्ट्रसंघातून भारतीय सेंद्रीय शेतमालाला प्रचंड मागणी आहे. देशातून २०१३-१४ या वर्षात देशातून तब्बल १९४०६ मेट्रिक टन सेंद्रीय शेतमाल देखील देखील उत्पादनाची नियांत झाली असून त्याची सूचना २०१३-१४ सालाचे इतके बाहुमोट फरक चलन प्रामाण्य झाले आहे.

सहायक चुडळे काळखंडात यामध्ये चाह होणे अपेक्षित असून देशातील शेती क्षेत्रांमध्ये सेंद्रीय शेतमाल नियांत ही नवीन संधि प्राप्त होणार आहे.

**सेंद्रीय शेतोत्सवाची आवश्यकता**

सरकारांवरून सेंद्रीय शेतीतील अधिकाधिक प्रोत्साहन दिले जात आहे परंतु देशातील एकूण शेतीतील क्षेत्र व सेंद्रीय शेतीतील क्षेत्र बामध्ये तकाळ असत्याचे पहावयास मिळते कारण
देशांतर्गत बाजारपेटेंट सेंद्रीय शेतीचा ग्राहक वर्ग अल्पसा असलेला दिसून येतो कारण बिगर सेंद्रीय उत्पादनपेक्षा सेंद्रीय उत्पादनाची असलेली अधि किंमत, अपूर्वी खेतीशक्ती, सेंद्रीय उत्पादनाच्या परिपूर्ण माहितीचा अभाव या बाची पहावास मिळतात. तसेच देशांतर्गत शेतक-याना सेंद्रीय शेतीच्या प्रमाणीकरणाचे महत्त्व बिखून देण्यात शासन, स्वयंभूत संस्था, कृषी विद्यापीठे, कृषी संशोधन संस्था पूर्णत: बशस्त्री ठरलेल्या नाहीत कारण सेंद्रीय शेतीहातील क्षेत्र व शेतकरी असंपूर्णता आहेत. त्यामुळे त्यांचा योग्य बाजारपेट उपलब्ध होत नाही. तसेच सेंद्रीय शेतमाल प्रक्रिया उद्योग, शेतमाल साठवण्याची गोदामे बाची संख्या मयारित आहे.

अर्थात अनुदानप्राप्ती शासनाची उद्योजनता ग्राहकांमध्ये सेंद्रीय अती सेवनाचात प्रभावित नाही, सेंद्रीय शेतकरी व ग्राहक यांच्यात पुरवठा साखरी समावयाच्या कमतरता या गर्लेंत सेंद्रीय शेती सापडलेली असल्याची दिसून येते.

उपायोजना

सेंद्रीय शेतीच्या वाढीसाठी निर्मिती रच्या सेंद्रीय विकास अभावाच्या सेंद्रीय लागवडीचे तंत्रज्ञान विकसित करून ते अत्यंत प्रभावक, मध्यम शेतक-यांचा, किंवा वाळीदार दरात उपलब्ध करून दिले पाहिजे. पारंपरिक शेती पद्धती व आधुनिक सेंद्रीय कृषी तंत्रज्ञ बाच्यात योग्य समावय साधला पाहिजे. अपेदा (Agriculture processed Food Product Export Development Authority - APEDA) पुरवठा संस्था किंवा ग.जी.एस. (Participatory Guarantee Scheme - PGS) अंतर्गत सेंद्रीय शेती प्रमाणीकरणाच्या अधिकारीक प्राधान्य दिले पाहिजे. सेंद्रीय शेतमालाला देशांतर्गत बाजारपेटेंट अधिकारीक प्राधान्य ग्राहक वर्ग आक्रमण करण्यासाठी पंक्तिकिंग व लेबलिंग उच्च दरांवर आकर्षक टेक्यून बाजारपेट निर्माण केली पाहिजे. तसेच शासन, स्वयंभूत संस्था, समाज, व्यक्ती, कृषी विद्यापीठे व कृषी संशोधन संस्था यांची सेंद्रीय शेती प्राध्यापक कार्यक्रम ज्यापक प्रमाणात राखून लोक प्रबोधन करण्याची निर्देशांत आवश्यकता आहे.


• संदर्भातीय कशासाठी ? महाराष्ट्र ओर्गानिक फॉर्मिंग फेडरेशन पुणे, पान नं. १-६८.
sighted on 26-6-2015.

• http://apeda.gov.in/apedawebsite/organic/presentstatus.htm

• www.technopak.com


• http://ncof.dacnet.nic.in/
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1] **Journal of Shivaji University (Humanities and Social Sciences)** is the publication of Shivaji University, Kolhapur (Maharashtra, India), being published twice a year. It is an academic double blind and peer-reviewed ISSN approved Journal.

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3] The **length** of the article/research paper should not exceed 5000 words (word limit is inclusive of references and notes).

4] The article/paper must accompany an **abstract not exceeding 200 words**. Abstract should be placed in the text box just below the title of the article and before Introduction on first page.

5] Article/research paper must be typed on A-4 size paper in double space. The preferred word-processing format is Microsoft Word [use Times New Roman, 12 pt. font size]. The authors writing their contributions in Marathi and Hindi are requested to make use of 'Shrilipi' software for typing of the manuscripts. [Use Shrilipi 708, 14pt. font size].

6] All the sources of literature referred to while writing the article/paper must be properly cited in the text. The serial numbers of End Notes, if any, must also be indicated within text at appropriate places.

7] The listing of references must follow the alphabetical order as per APA style.

8] Follow the endnote pattern: Serialize all explanatory notes in the sequence in which they are referred to in the text (using numbered superscripts) and place them at the end of the text under **Notes**, but **before References**. Endnotes must not be used for bibliographic purposes.

9] Tables, charts, maps, figures etc. should be placed at appropriate places in the text of the article/paper and must be numbered serially with suitable headings. The tables should be referred to by their numbers within the text. Art-work for maps, figures and charts should be provided separately, if necessary.

10] Only articles evaluated and approved by the subject Experts/Referees are considered for their publication in the Journal. The referees evaluate Article/ Paper drafts in term of structure and organization of paper/argument, originality of the research, appropriateness of abstract and introduction, literature review, methodology and data sources, data/evidence and conclusions, and quality of language.

11] The name of the author/co-author of the article being submitted should appear only on separate article information sheet to be submitted along with the text of the article. The author’s/Co-author’s name should not be mentioned on the first page of the article/paper or it should not be directly or indirectly indicated anywhere in the entire text of the article.

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