

ISSN : 0368-4199

UGC Approved Journal No. 45032



VOLUME No. - 49; Issue 1 & 2 of 2015 & 2016

JOURNAL OF SHIVAJI UNIVERSITY

(HUMANITIES & SOCIAL SCIENCES)

(Double blind and peer reviewed)



SHIVAJI UNIVERSITY, KOLHAPUR

JOURNAL OF SHIVAJI UNIVERSITY

(Humanities and Social Sciences)

ISSN: 0368-4199

VOLUME No. - 49; Issue 1 & 2 of 2015 & 2016

EDITORIAL BOARD OF THE JOURNAL

Prof. (Dr.) D. B. Shinde

Chairman

Hon'ble Vice-Chancellor, Shivaji University, Kolhapur

Prof. (Dr.) D. T. Shirke

Hon'ble Pro- Vice-Chancellor, Shivaji University, Kolhapur

Prof. (Dr.) M. S. Deshmukh

Managing Editor

Department of Economics, Shivaji University, Kolhapur

MEMBERS OF THE EDITORIAL BOARD

Prof. (Dr.) Bharati Patil

Dean, Faculty of Humanities & Social Sciences, Shivaji University, Kolhapur

Prof. (Dr.) A. M. Gurav

Dean, Faculty of Commerce & Management, Shivaji University, Kolhapur

Prof. (Dr.) V. B. Kakade

Department of Economics, Shivaji University, Kolhapur

Prof. (Dr.) Jagan Karade

Head, Department of Sociology, Shivaji University, Kolhapur

Prof. (Dr.) Rajan Gavas

Head, Department of Marathi, Shivaji University, Kolhapur

Prof. (Dr.) C. A. Langare

Head, Department of English, Shivaji University, Kolhapur

Prof. (Dr.) P. S. Patankar

Head, Department of Education, Shivaji University, Kolhapur

Dr. Namita Khot

Director, Knowledge Resource Center, Shivaji University, Kolhapur

JOURNAL OF SHIVAJI UNIVERSITY

(HUMANITIES AND SOCIAL SCIENCES)

(ISSN : 0368-4199, UGC Approved Journal No.45032)

VOL. No.
49



Issue No. 1 & 2
of 2015 & 2016

SHIVAJI UNIVERSITY,
KOLHAPUR – 416 004 (INDIA)

— Contact Details —

Prof. (Dr.) M. S. Deshmukh
Managing Editor,

Journal of Shivaji University
(Humanities and Social Sciences),

Department of Economics,
Shivaji University, Kolhapur - 416004

E-mail: editorjsu@unishivaji.ac.in

Phone: 0231- 2609179

Website: <http://www.unishivaji.ac.in/journals/>

The views expressed in the articles included in this volume are those of respective authors and the Editorial Board and Publisher of the Journal are not responsible for the same.

© Shivaji University, Kolhapur
ISSN : 0368-4199

Published by:
Dr. V. D. Nandavadekar
Registrar,
Shivaji University, Kolhapur.

Qty. : 100

Price : Rs. 100

Printed on : January - 2018

Press Superintendent,
Shivaji University Press,
Kolhapur – 416 004.

Published:
Journal of Shivaji University
(Humanities and Social Sciences)
Vol. 49 issues 1 & 2 - 2015
Vol-49 issues 1 & 2 - 2016

CONTENTS

Sr. No.	Title	Page No.
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 <i>Mohite P. V., Phalke Kedarnath M.</i>	01-15
2.	E-Banking in India; With Special Refrence To Bank of India <i>Katti V. P., Godhi Rashmi</i>	16-29
3.	A Correlational study between Achievement, Interest and Aptitude of the D.T.Ed. Student teachers in ICT subject with or without MS-CIT <i>Shelake Ravasaheb Kerappa, Patankar P.S.</i>	30-39
4.	Implementing Constructivist Approach in Teaching-Learning Process through Interactive Multimedia <i>Pratibha Pratankar</i>	40-46
5.	Ecological Perspectives in Amitav Ghosh's <i>The Hungry Tide</i> <i>Fulswange Sunil Uttam</i>	47-54
6.	Anita Desai's <i>Fasting, Feasting</i> : the projection of young generation's surfeit, satiation and starvation in their life. <i>Patil Prakash</i>	55-64
7.	Human Resource Management in Private Hospitals <i>Goral S. D.</i>	65-80
8.	माधवराव बागल यांचे व्यक्तिचित्रणावर लेखन <i>पोवार छाया</i>	81-89
9.	दक्षिण महाराष्ट्रातील पाणी वापर संस्था आणि राजकारण <i>रासम वासंती</i>	90-101
10.	राजकीय अर्थकारणाची प्रारूपे <i>पवार प्रकाश रायचंद्र</i>	102-111
11.	Changing Aspects of Caste, Marriage And Family in Rural Community: A Case Study of Chinchali village in Belgaum District of Karnataka State <i>Desai P.B.</i>	112-124
12.	सॅट्रियशेती:शाश्वत शेतीचा राजमार्ग <i>एम.एस.देशमुख, नितीन बाबर</i>	125-134

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.

* Associate Professor and Head, Department of Accountancy, Arts and Commerce College, Ashta.

** Research Student, Commerce and Management, Dept, Shivaji University, Kolhapur

Email: kedarphalke123@gmail.com

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 are as follows.

Dr. Mrs. Sheela Sahasrabudhe in her research article "Performance Analysis 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".

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 R_s 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 $R_s = 1 - (6 \sum d^2 / n^3 - n)$ where n is the number of ranks you have.
4. If the R_s 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 R_s 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*)

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

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*)

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

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

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

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

Particulars	Years		
	2008-09	2009-10	2010-11
No of offices	26	28	31
1. Credit-Deposit ratio	51	50	60
2. Investment-Deposit ratio	57	57	47
3. Ratio of Net Interest margin to Total Assets	3.35	3.83	4.25
4. Return on Assets	10.07	10.21	9.83
5. Cost of Deposits	8.91	8.25	6.91
6. Return on Advances	13.38	12.63	11.23
7. Business per Employee (Rs in Lakhs)	289	320	355
8. Ratio of Net NPA to Net Advances	2.54	0.00	0.00
9. Ratio of Overdue to Loans and Advances	16.60	14.62	13.39

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 – 5

Year	Karad Urban(x)	Rank		Rank	d(x-y)	d ²
2008-09	62	1.5	51	2	-0.5	0.25
2009-10	62	1.5	50	1	0.5	0.25
2010-11	67	3	60	3	0	0
					Σd ² = 0.50	
6* d	3	A				
N(n ² -1)	24	B				
a/b	0.125	C				
1-c	0.88					
Strong positive correlation						

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 - 6

Year	Karad Urban(x)	Rank	Rajarambapu(y)	Rank	d(x-y)	d ²
2008-09	32	3	57	2.5	0.5	0.25
2009-10	27	2	57	2.5	-0.5	0.25
2010-11	26	1	47	1	0	0
					Σd ² = 0.50	
6* d	3	A				
N(n ² -1)	24	B				
a/b	0.125	C				
1-c	0.88					
Strong positive correlation						

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 approx 26 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

Year	Karad Urban(x)	Rank	Rajarambapu(y)	Rank	d(x-y)	d ²
2008-09	3.53	2	3.35	1	1	1
2009-10	3.24	1	3.83	2	-1	1
2010-11	4.40	3	4.25	3	0	0
					∑d ² = 2	
6* d	12	A				
N(n ² -1)	24	B				
a/b	0.50	C				
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

Year	Karad Urban(x)	Rank	Rajarambapu(y)	Rank	d(x-y)	d ²
2008-09	11.10	2	10.07	2	0	0
2009-10	10.82	1	10.21	3	-2	4
2010-11	12.07	3	9.83	1	2	4
					∑d ² = 8	
6* d	48	A				
N(n ² -1)	24	B				
a/b	2	C				
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

Year	Karad Urban(x)	Rank	Rajarambapu(y)	Rank	d(x-y)	d ²
2008-09	7.51	2	8.91	3	-1	1
2009-10	7.53	3	8.25	2	1	1
2010-11	6.59	1	6.91	1	0	0
					$\sum d^2= 2$	
6* d	12	A				
N(n ² -1)	24	B				
a/b	0.50	C				
1-c	0.50					
Weak positive correlation						

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

Year	Karad Urban(x)	Rank	Rajarambapu(y)	Rank	d(x-y)	d ²
2008-09	11.89	3	13.38	3	0	0
2009-10	11.74	2	12.63	2	0	0
2010-11	11.71	1	11.23	1	0	0
					∑d ² = 0	
6* d	0	A				
N(n ² -1)	24	B				
a/b	0	C				
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

Year	Karad Urban(x)	Rank	Rajarambapu(y)	Rank	d(x-y)	d ²
2008-09	242.33	1	289	1	0	0
2009-10	285.90	2	320	2	0	0
2010-11	327.95	3	355	3	0	0
					∑d ² = 0	
6* d	0	A				
N(n ² -1)	24	B				
a/b	0	C				
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 -12

Year	Karad Urban(x)	Rank	Rajarambapu(y)	Rank	d(x-y)	d ²
2008-09	4.68	3	2.54	3	0	0
2009-10	2.98	2	0.00	1.5	0.5	0.25
2010-11	2.45	1	0.00	1.5	-0.5	0.25
					$\sum d^2 = 0.50$	
6* d ²	3	A				
N(n ² -1)	24	B				
a/b	0.125	C				
1-c	0.88					
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 -13

Year	Karad Urban(x)	Rank	Rajarambapu(y)	Rank	d(x-y)	d ²
2008-09	4.18	3	16.60	3	0	0
2009-10	4.04	2	14.62	2	0	0
2010-11	3.01	1	13.39	1	0	0
					$\sum d^2 = 0$	
6* d ²	0	A				
N(n ² -1)	24	B				
a/b	0	C				
1-c	1					
Perfect positive correlation						

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

Correlation Parameters	Karad Urban Bank and Rajarambapu Bank								
No. of Offices	X	X	X	X	X	X	X	X	X
Credit-Deposit Ratio	SP	X	X	X	X	X	X	X	X
Investment-Deposit Ratio	X	SP	X	X	X	X	X	X	X
Net Interest Margin to Total Assets Ratio	X	X	WP	X	X	X	X	X	X
Return on Assets	X	X	X	PN	X	X	X	X	X
Cost of Deposits	X	X	X	X	WP	X	X	X	X
Return on Advances	X	X	X	X	X	PP	X	X	X
Business Per Employee	X	X	X	X	X	X	PP	X	X
Ratio of Net NPA to Net Assets	X	X	X	X	X	X	X	SP	X
Ratio of Overdue to Loans and Advances	X								P

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:

1. Annual reports of the banks (2008-09 – 2010-11).
2. Indian Banking: Towards global best practices, insights from industry bench marking surveys- Mckinsey and Company.
3. Jagadeesha and Shivkumar Deene(ED); Contemporary Issues in Finance, Excel Books, New Delhi 2009.
4. Dr. Patil J. F. (Ed); '*Problems and Prospects of Co-Operative Movement*', Shivaji University Kolhapur 2005.
5. Tulsian P.C.: '*Management Accounting*,' Tata Mcgraw Hill, 2006.

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)**

* Dr. Smt.V.P.Katti, Assistant Professor, Economic Department, ShivajiUniversity,Kolhapur
Email: vidyapralhad@gmail.com

** Mrs.GodhiRashmiAnand, research student, Department of Economics, Shivaji University, Kolhapur.
Email: rashmigodhi321@gmail.com

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, Customer 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

Year	Credit card Issuing Turn over (crore)	Credit card Acquiring Turn over (crore)	Number of Debit cum ATM cards	Starlink International ATM cum Debit cards	Bank of India Global Debit cum ATM card
1	2	3	4 □ (5+6)	5	6
2005-06	143.83	140.14	996540	980000	16540
2006-07	209	159	1525000	1500000	25000
2007-08	265	200	2300000	1800000	500000
2008-09	275	250	3200000	2000000	1200000
2009-10	285	256	4600000	2000000	2600000
Total	1177.83	1005.14	12621540	8280000	4341540
CGR	17.85	18.03	46.23	18.70	304.96

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

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

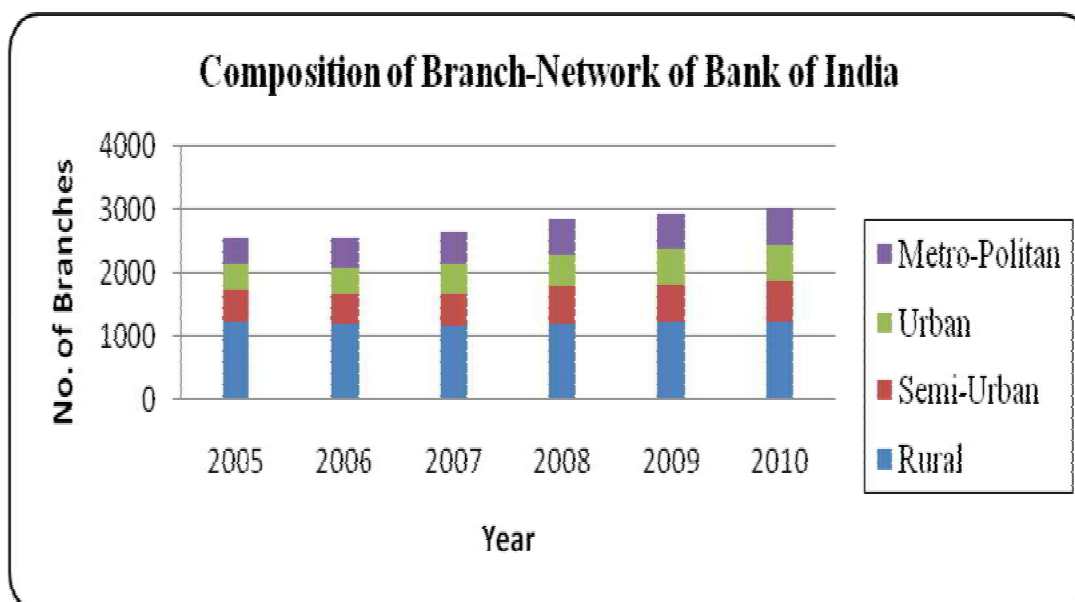
Source: Compiled on the basis of data collected from Reserve Bank of India, Report on Trend and Progress of Banking in India from 2005 to 2010.

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.

GRAPH 1: COMPOSITION OF BRANCH NET WORK OF BANK OF INDIA



GROWTH OF ATMS OF BANK OF INDIA

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 per cent in 2010. More importantly, the growth in on-site ATMs was comparably high at 60.98 per cent 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.

TABLE - 3 THE GROWTH OF ATMS OF BANK OF INDIA

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

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

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

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.

TABLE – 5 PERFORMANCE OF BANK OF INDIA (Amount in Rs. Crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	CGR (%)
1) No. of offices	2687	2760	2846	3076	3165	4.45
2) No. of Employee	42206	41511	40557	40155	39202	-1.79
3) No. of Clarks	19620	17818	17818	17517	16832	-3.18
4) Business per employee (Rs.Lakh)	381	498	652	833	1011	27.97
5) Profit per employee (in Rs. Lakh)	1.66	2.71	4.95	7.49	4.39	34.47
6) Capital, Reserves & surplus	4984	5895	10589	13495	14230	34
7) Deposits	93932	119882	150012	189708	229762	25.21
8) Investments	31782	35493	41803	52607	67080	20.77
9) Advances	65174	85116	113476	142909	168491	27.35
10) Interest income	7029	8936	12355	16347	17878	28.03
11) Other income	1184	1563	2117	3052	2617	25.30
12) Interest-expended	4397	5496	8126	10848	12122	31.10
13) Operating-expenses	2115	2608	2645	3094	3668	13.57
14) Cost of Funds (CoF)	4.18	4.55	5.37	5.69	4.97	5.86
15) Return on advances adjusted to –CoF	3.4	3.96	3.97	4.09	3.45	0.62
16) Wages as % to total expenses	20.4	19.92	15.38	13.9	14.54	-10.66
17) Return on Assets	0.68	0.88	1.25	1.49	0.7	6.02
18) CRAR	10.75	11.75	12.04	13.01	12.94	4.84
19) Net NPA ratio	10.75	0.95	0.52	0.44	1.31	0.50

Source: A Profile of Banks 2009-10 RBI

Note: Figures in brackets are percentage to total.

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

Year	Expenditure incurred on Computerisation & Development of Communication Network	Operating expenses	Net Profit for the year	No. Of Bank Branches
2005	199.54	19323245	3400473	2551
2006	97.72	21151376	7014353	2563
2007	45.95	26084303	11231690	2635
2008	83.75	26449874	20094026	2845
2009	214	30939633	30073463	2935
2010	15	36678137	17410689	3024
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.

REFERENCES

- (n.d.). Retrieved from www.bankofindia.com.
- (n.d.). Retrieved from www.internetbanking.in.
- (n.d.). Retrieved from www.indiacom.com.
- (n.d.). Retrieved from www.rbi.org.
- (2005-2006 to 2009-2010). *Annual Report of Bank of India* .
- (2005 to 2010). *Annual Reports of Bank of India*.
- (2005 to 2010). *Annual Reports of Bank of India*.
- M., B. T. (2003). *E- Commerce in Indian Banking*. New Delhi: Authors press .
- Report of Trend and Progress of Banking in India*. Reserve Bank of India.
- (2009-2010). *Reserve Bank of India, A Profile of Banks* .

3. 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.

* Assistant Professor, Acharya Jawadekar College of Education, Gargoti

Email – raoso_2007@rediffmail.com, Mob- 8275459230

** Professor and Head Department of Education, Shivaji University, Kolhapur

Email – pratibhapatankar@yahoo.co.in, Mob- 9960192103

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.

Sr. No.	Variables With MS-CIT	No. of student teachers	Pearson's 'r' Value	p Value	Significant level
1	ICT achievement and ICT interest	372	0.159	0.002	0.01
2	ICT achievement and ICT aptitude	372	0.345	0.000	0.01
3	ICT interest and ICT aptitude	372	0.237	0.000	0.01

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.

Sr. No.	Variables without MS-CIT	No. of student teachers	Pearson's 'r' Value	p Value	Significant level
1	ICT achievement and ICT interest	208	0.031	0.653	0.05
2	ICT achievement and ICT aptitude	208	0.249	0.000	0.01
3	ICT interest and ICT aptitude	208	0.259	0.000	0.01

AboveTable -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.1shows 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

- Best, J.W.(2007) Research in Education. New Delhi: Prentice Hall of India Private Limited.
- Buch, M.B.(Ed.)(1991) Fourth Survey of Research in Education.(1983-88). New Delhi: National Council of Educational Research and Training.
- Buch, M.B.(Ed.)(2000) Fifth Survey of Research in Education.(1988-92). New Delhi: National Council of Educational Research and Training.
- Buch, M.B.(Ed.)(2004) Sixth Survey of Research in Education. (1993-2000). New Delhi: National Council of Educational Research and Training.
- Charles, G., Morris (1976) Psychological Introduction. New Jersey: Prentice Hall Inc.
- Gay, L.R. (1992) Educational Research: Competencies for analysis and application. Columbus OH: Charles E. Merrill.
- Srivastava, G.N. Prakash (1994) Advanced Research Methodology. New Delhi: Radha Publication.
- Varanasi, L., Sudhakar V., (2010) Computer Education. New Delhi: Neelkamal Publication Pvt. Ltd.

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.

* Ptofessor and Head Dept. of Education, Shivaji University, Kolhapur

Email : pratibhapatankar@gmail.com mob- 99601992103

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 undertaken 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} .There is no significant difference in the D. Ed. Student-Teachers achievement scores in post test of control group and experimental group.

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

H_{03} -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 where 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

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.

Education of Visually impaired children, Education of Learning disabled children, Education of Emotionally disabled children and Education of Socially disadvantaged children for B.Ed. student-teachers.

Education of Mentally retarded children, Education of Hearing impaired children, Education of Gifted and Creative children and Education of Juvenile Delinquents for M.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

Agrawal, J.C. (2003) *“Essentials of Educational Technology: Teaching Learning-Innovations in Education,”* New Delhi: vikas Publishing house,343367

Best, John & Kahn (2003). *“Research in Education,”* Prentice Hall, New Delhi.

Chauhan, S.S. (1989). *“Education of Exceptional Children,”* Indus publications, New Delhi.

Novak J. (1970) *“Learning How to learn”* (3rd edition), New York: Cambridge University.

Novak J. (1983) *“The use of concept mapping and knowledge Vee mapping with junior high school science students.”* Science Education. 67 (5), 625-645

Reddy, L. (2000). *“Education of Children with Special Needs,”* Discovery publishing house, New Delhi.

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.

* College of Agriculture,
Old-Pune Bangalore Highway, Kolhapur

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 ecocriticism 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 a 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 introduce 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 Morichjhāpi, 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.

Bibliography:

- Bate, Jonathan, 2000, *The Song of the Earth*. Cambridge, MA: Harvard University Press,.
- Buell, Lawrence, 2005, *The Future of Environmental Criticism: Environmental Crisis and Literary Imagination*. Malden, MA: Blackwell Pub,.
- Gaard, Greta and Patrick D. Murphy. "Introduction." *Ecofeminist Literary Criticism: Theory, Interpretation, Pedagogy*. Urbana: University of Illinois Press, 1998. 1-13. Print.
- Garrard, Greg. *Ecocriticism: The New Critical Idiom*. London: Routledge, 2004. Print.
- Glotfelty, Cheryll. "Introduction: Literary Studies in an Age of Environmental Crisis." *The Ecocriticism Reader: Landmarks in Literary Ecology*. Ed. Cheryll Glotfelty and Harold Fromm. Athens: University of Georgia Press, 1996. xv-xxxvii. Print.
- Ghosh, Amitav, 2004, *The Hungry Tide*, Ravi Dayal Publisher, New Delhi, page 16 and 26.
- Jean Arnold, Introduction to Ecocriticism, google.com, ASLE.
- Lovejoy, Arthur , 2004, *Ecocriticism: the Nature of Nature in Literary Theory and Practice*, London: Routledge, page no.56
- Mark C. Long, OSLE India, Newsletter no. 8, page 3
- Sharma P. D., 2005, *Ecology and Environment*, Meerut: Rastogi Publications, page 1 and 2.
- en.wikipedia.org/wiki/Ecocriticism
- www.asle.org/site/resources/ecocritic
- URL: <http://www.jstor.org/stable/20057556>

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

* Head, Department of English
Miraj Mahavidyalaya, Miraj

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 a 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-rending 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 a corner.... (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 freezer, 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 Bhagwadgita*, 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)

REFERENCES

Desai, Anita. *Fasting, Feasting*. London : Random House, 20 Vauxhall Bridge Road, 1999. Print (All textual references are to this edition).

Jain, Jasbir. *Stairs to the Attic : The Novels of Anita Desai*. Jaipur : Babri Publications, 1987. Print.

Naik, M. K. *A History Indian English Literature*. New Delhi : Sahitya Akademi, 2009. Print.

—. *Twentieth Century Indian English Fiction*. New Delhi : Pencraft International, 2004. Print.

Prasad, Amarnath. “Gender Discrimination in *Fasting, Feasting*”. *Women’s Writing in India : New Perspectives*. K. V. Surendran, ed. New Delhi : Sarup and Sons Publishers, 2002. Print.

Salam, ziya US. ‘Explorations of the Unknown’, Literary Review – The Hindu, Sunday October 5, 2008. Print.

Sugarwala, Fatima. “Nexus of of an Individual with the family and society in Anita Desai’s *Fasting, Feasting* “. *Perspectives on Indian English Fiction* . Jaydipsinh K. Dodiya, ed. New Delhi: Creative Publication , 2002 Print.

Website :

—. <http://www.sawnet.org/books/writing/SSBB/orders/interview.html> Jan. 2000.

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

*Maadkolkar R. B.

Mahavidyalaya, Chandgad, Kolhapur

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' (Nagamani 1991) 'Optimal Utilization of Medical Manpower in a Hospital in the Context of Health for All' (Sharma 1992) 'Public Hospitals in Developing Countries:

Resources, Cost and Financing' (Kurzin 1993) 'Growth and performance of proprietary hospitals in the United States, (Rosett1983) 'Comparative study of public and corporate hospitals with reference to Hyderabad (Prasad1996) 'Hospital Management Training in India' (Ghei1992) 'Labour Laws Applicable to Hospitals' (Shaligram1992) 'Hospital planning in a Developing Country: Cost & Care' (Sen1996) 'Hospital management' (Heggade2000) 'Study of Quality Management of Medical Services in Hospital in Satara City' (Patil2008)

Section second involves 'HRM practices in small and medium sized enterprises. Un answered questions and future research perspectives'(Robert2000), 'Need to consider human element' (Subramaniam1991), 'HRM in the Health care Industry' (Siddiqui et.al1998), 'Personnel Management in Private Sector Industries: A case study of Textile units in Davangere'(Maheshwari1997), 'New perspectives in entrepreneurship and SME development: A HRM Approach'(Boliko1996), 'HRD Interventions and their effects on productivity, at different levels, in an organization, with special reference to Kanoria Industries Ltd, Bagalkot' (Chandavarkar 1995), 'A Study of HRM with Special Reference to Recruitment, Selection and Training of Managerial and Non-managerial Staff in the Nigerian Bank' (Okere 1994), 'A Study of HRD vis-à-vis The Changing Scenario with Special Reference to Police Department in Maharashtra' (More 1997), 'A study of HRD Practices in Scheduled, Cooperative and Public Sector Banks in Kolhapur District' (Salokhe 2000) The researcher intends to fill gap by providing a comprehensive analysis of HRM in private hospital of selected area. The study is more help in understanding the various aspects of HRM in hospital industry in general and PHs of Kolhapur District in particular.

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 district 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 district to the west. The district has 24th in rank in the state in terms of its size. In general, the physiographic 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 purpose, the district is divided in to four sub-divisions, namely Karveer, Ichalkaranji, Radhanagari and Gadhinglaj and 12 talukas. Similarly, for revenue purpose, the district has been divided into 76 circles as a revenue centers (Government of India 1991). 70 percent of the population resides in rural area and 30 percent in urban area. The average literacy in district is 77 percent, which places Kolhapur district in 14th rank in the state (Indian Census 1991). Out of total average literate population, the urban literacy is 86 percent and rural literacy is 73 percent. Kolhapur district is considered as 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 now days. However, it continues to be an unexplored terrain of enquiry. This is an early effort to understand HR relation and management in the 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 focuses only on the special, multi-special, and general allopathic hospitals with **5 and 5+ beds**, which are providing **in-patient care** (IPD) service facility. On 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 having 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 1: Establishment of Private Hospitals

Period in years	No. of Hospitals	Percent	Cumulative \square
1961-1970	1	0.8	0.8
1971-1980	7	5.8	6.7
1981-1990	20	16.7	23.3
1991-2000	46	38.3	61.7
2001-2009	46	38.3	100.0
Total	120	100.0	100.0
Mean	1996		
Mode	2000		
S.D	9.234		

Source: Field work.

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

Particulars	No. of Hospitals	Percent
Administrator	14	11.7
Superintendents	3	2.5
Doctor	98	81.7
Assist. Doctor	4	3.3
Nurse	1	0.8
Total	120	100.0

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

Particulars	Frequency	Percent
	N=120	
Delegation of decision making authority to subordinates	14	11.7
Accept & implementation of suggestions from subordinates	20	16.7

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.

Table 4: Communication between Administrator and Outsiders

Particulars	No. of Hospitals	Percent
Yes	18	15.0
No	102	85.0
Total	120	100.0

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

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

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

Source: Field work.

Table 6 points out that near about 2/3rd 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 towards such jobs. Similarly; there is no uniformity about different sources of recruitment and forms of application used in private hospitals.

Particulars	No. of Employees	Percent
Yes	18	15.0
No	102	85.0
Total	120	100.0

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

Particulars	No. of Employees	Percent
Yes	38	31.7
No	82	68.3
Total	120	100.0

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 lack in 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, the sample proportion is

$$p = \frac{82}{120} = 0.683$$

$$q = \frac{38}{120} = 0.317$$

$$H_0 : P = 0.7$$

$$H_1 : P < 0.7$$

$$\text{Under } H_0 \quad Z_0 = \frac{P - P_0}{\sqrt{\frac{P_0 Q_0}{n}}} \sim N(0, 1)$$

$$Z_0 = -0.703$$

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

Particulars	No. of Employees	Percent
Up to Rs.2000	88	73.3
Rs.2001-4000	22	18.3
Rs.4001-6000	6	5.0
Rs.6001-8000	4	3.3
Rs.8001-10000	0	0
Total	120	100.0
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 3/4th) 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

Particulars	No. of Employees	Percentage
	N=120	
Ignorance of Job	92	77.0
Wrong Placement	2	1.7
Non-Orientation	40	33.0
Lack of Training	112	93.0
Communication Gap	15	12.5
No difficulties	6	5.0

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

Training Methods	No. of Employees	Percentage
	N=120	
Apprenticeship	12	10.0
Vestibule	0	0.0
On job training	116	97.0
Job rotation	2	1.7
Training within hospital	111	92.5
Professional training through deputation	8	7.0
No Need of Training	6	5.0

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 = Proportion of employees need training.

Q = proportion of employees do not need the training.

n = 120, The sample proportion is

$$p = \frac{114}{120} = 0.95$$

$$q = \frac{06}{120} = 0.05$$

$$H_0 : P = 0.9$$

$$H_1 : P > 0.9$$

$$\text{Under } H_0, \quad Z_0 = \frac{P - P_0}{\sqrt{\frac{P_0 Q_0}{n}}} \sim N(0, 1)$$

=

$$= \frac{0.95 - 0.9}{\sqrt{\frac{0.9 \times 0.1}{120}}} = 1.826$$

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

$$Z_0 > 1.64$$

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

Working Hours	No. of Employees	Percent
6-8 hours	35	29.2
9-10 hours	61	50.8
11-12 hours	19	15.8
13-14 hours	4	3.33
15-16 hours	1	0.83
16-17 hours	0	0
Total	120	100.0
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:

<i>Nos.</i>	<i>Findings & Conclusion</i>	<i>Applicable Suggestions</i>
1	Majority hospitals lack basic amenities, facilities & sound infrastructural support	To provide need based amenities, facilities & infrastructural support on par with modern facilities in renowned hospital
2	Majority of doctors plays dual role as a medical officer & administrator, due to lack of separate hospital administrator	To appoint qualified & competent HR as "Hospital Administrator," or the doctor's may take management education through 'Distance Learning Mode' or through flexi time & 'on' sharing basis/part time administrator.
3	Lack of delegation of authority to subordinates and less scope to the subordinates for any suggestion	Use job analysis, job description & job specification for delegation of authority. Develop 'Chart' of authority & responsibility of each employee
4	Lack of clear policy and planning for HR in private hospitals	Prepare yearly HR plan, considering expected dropout, job requirement & expansion programs. Take help from private 'Employment Agencies' or to start independent private 'Employment Exchange' through medical association
5	Inadequate recruitment policies & lack of scientific selection procedure found in private hospitals	Need to follow proper & scientific recruitment & selection procedure i.e., advertisement of posts, collection & scrutiny of applications, written & oral test, physical fitness, referral check etc,
6	Majority of employees are not satisfied with the wage they received, as the low amount does not meet the family basic needs of the	'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
7	Almost all hospital staff, lack the training to discharge their duties efficiently and effectively	Proper & periodical training should be provided in the form of workshop, conference, lectures, demonstration etc, both in & out side the hospital premises or conduct training program on Taluka basis quarterly

8	Majority of hospital staff are engaged in overtime work, but they are not paid any extra remuneration for same	Recruit additional, contractual, need based manpower after studying job analysis, workload, & manpower requirement. Also neighboring hospitals should establish "Manpower Inventory" (Manpower Bank) for additional manpower under emergency
9	Majority of hospital staff are not given necessary welfare facilities	Under Moral responsibility, provide welfare facilities like free medical aid, welfare fund, staff uniform, recreational facilities, school bus to staff ward, communication & transport, leave & credit facility etc, to every HR working in private hospitals.

In nutshell, the hospitals HR is observed to be totally unsatisfied with their salary, working condition, welfare facilities etc. The hospital head has to realize the crucial importance of the people working in their hospitals. 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. In order to make the utilization of hospital manpower more effective, education and training to HR is an immediate task. The need is more urgent in case of females in the district.

Reference:

1. Alikhan (1999) '*Hospital Management*' APH Publication, New Delhi.
2. Anand (1996) '*Hospital Management: New Perspective*' Vikas Publishing House Pvt. Ltd., New Delhi.
3. Arunkumar (2001) '*Hospital Administration*' Anmol Publications, New Delhi.
4. Basava (2000) '*Human Resource Development*' Vidya Prakashana, Hubli
5. Chandorkar (2004 Edited): '*Hospital Administration and Planning*' Paras Medical
6. Chatterjee (2002) '*Human Resource Management: A Contemporary Text*' Sterling Publishers Pvt. Ltd., New Delhi.
7. Dave (1991) '*Hospital Management*' Deep & Deep Publications New Delhi.
8. Government of India (2001) '*District Census Handbook –Kolhapur District*'
9. Journal of Indian Society of Health Care Administration
10. Kolhapur District Census CD: 2001

८. माधवराव बागल यांचे व्यक्तिचित्रणावर लेखन

पोवार छाया *

थोर स्वातंत्र्यसेनानी, कोल्हापूर प्रजा परिषदेचे अध्यक्ष, संयुक्त महाराष्ट्र चळवळीतील अग्रगण्य नेतृत्व, प्रखर बुद्धिवादी, चित्रकार, शिल्पकार, कलासमीक्षक आणि लेखक म्हणून माधवराव बागल यांना ओळखले जाते. माधवराव बागल यांनी आपल्या सहवासात आलेल्या असंख्य लहान थोर व्यक्तींची व्यक्तिचित्रे रेखाटली आहेत. 'माझ्या आवडत्या पाच व्यक्ती' या संग्रहात पाच व्यक्तींचे रेखाटन केले आहे. 'बहुजन समाजाचे शिल्पकार' या संग्रहात बहुजन समाजातील महात्मा फुले, राजर्षि छत्रपती शाहू महाराज, भास्करराव जाधव, खंडेराव बागल, कर्मवीर भाऊराव पाटील. डॉ. बाबासाहेब आंबेडर, महर्षि विठ्ठल रामजी शिंदे इत्यादी एकवीस थोर व्यक्तींच्या व्यक्तिमत्त्वाचे पैलू माधवराव बागल यांनी उलगडून दावविले आहेत. माझा परिवार या संग्रहात चाळीस व्यक्तिचित्रे साकार साकार झाली आहेत. कला आणि कलावंत या संग्रहात पाच महाराष्ट्रीय चित्रकार आणि बारा पाश्चात्य चित्रकारांची व्यक्तिचित्रे साकार होतात. या शिवाय 'माझी सहधर्मचारिणी' हे माधवरावांची पत्नी रमाबाई बागल यांचे हृदयस्पर्शी व्यक्तिचित्र अतिशय हृदयस्पर्शी झाले आहे. माझे यशवंतराव हे ही यशवंतराव चव्हाणांचे व्यक्तिचित्र अत्यंत हृदयस्पर्शी आहे.

अशाप्रकारे माधवराव बागल यांनी आपल्या सहवासात आलेल्या सामान्य-असामान्य, लहान - थोर राजकारणी, समाजकारणी, साहित्यिक, कलावंत, पत्रकार, उद्योगपती तसेच राजघराण्यातील व्यक्तींचीही व्यक्तिचित्रे रेखाटली आहेत. साधी सोपी अर्थवाही भाषा इथे आहे. सर्व स्तरातील माणसांविषयी बागलांना वाटणारा जिवाळा इथे साकार होतो. स्वतः माधवराव बागलांचेही व्यक्तिमत्व यामधून उलगडत जाते. ही व्यक्तिचित्रे म्हणजे बागलांची गद्य काव्येच होत. कुंचल्याऐवजी लेखणीने रंगविलेली ती सुंदर चित्रेच होत.

थोर स्वातंत्र्यसेनानी, कोल्हापूर प्रजा परिषदेचे अध्यक्ष, संयुक्त महाराष्ट्र चळवळीतील अग्रगण्य नेतृत्व, प्रखर बुद्धिवादी, चित्रकार, शिल्पकार, कलासमीक्षक आणि लेखक म्हणून माधवराव बागल यांना ओळखले जाते. आत्मचरित्रे, व्यक्तिचित्रे, वैचारिक लेख, कलासमीक्षा आणि कथुकथा संग्रह अशी लहान मोठी ५०-५५ पुस्तके माधवराव बागल यांनी लिहिलेली आहेत. हंटर आणि अखंड भारत या वर्तमानपत्राच्या माध्यमातूनही भरपूर लेखन केले गेले. माधवराव बागल यांच्या वाणीप्रमाणेच लेखणीही प्रभावी होती. जेव्हा वाणी स्वस्थ असे तेव्हा लेखणी चाले. माधवराव बागल प्रतिभासंपन्न साहित्यिक होते याची साक्ष त्यांच्या लेखनामधून पटते. प्रस्तुत शोधनिबंधात माधवराव बागल यांच्या व्यक्तिचित्रणवर लेखनाचा विचार करावाचा आहे.

व्यक्तिचित्र हा कथनात्म साहित्याचा उपप्रकार होय व्यक्तीच्या जीवनातील महत्वाच्या घटनांमधून आणि व्यक्तिचित्रकाराजवळ तिच्याविषयी असलेल्या आठवणींमधून तिची काही स्वभाव वैशिष्ट्ये प्रतीत होतात. ती एकमेकात गुंफून एक संपूर्ण व्यक्तिमत्व उभे करणे हा व्यक्तिचित्रकाराचा हेतू असतो.

* सहाय्यक प्राध्यापक मराठी विभागप्रमुख : भोगावती महाविद्यालय, कुरूकली

व्यक्तिचित्राचे दोन प्रकार आहेत. पहिला प्रकार काल्पनिक व्यक्तिचित्रांचा. पु.ल.देशपांडे यांच्या 'व्यक्ती आणि वल्ली' या संग्रहात काल्पनिक व्यक्तिचित्रांचे नमुने आढळतात. दुसरा प्रकार वास्तव व्यक्तिचित्रांचा काल्पनिक व्यक्तिचित्रात केंद्रस्थानी असलेली व्यक्ती काल्पनिक असल्यामुळे तिच्या चित्रणातील खुमारी वाढविण्यासाठी लेखक अनेक सवलती घेऊ शकते. व्यक्तिचित्राचा विषय भावलेली व्यक्ती सत्यसृष्टीतील असेल तर लेखकाला काही पत्थे पाळावी लागतात. त्या व्यक्तीची सामान्य माणसातील वास्तव प्रतिमा लक्षात घ्यावी लागते. लेखकाची माहिती, दृष्टिकोण, त्याचे व त्या व्यक्तीचे भावसंबंध यांच्या आधारावर काही वेगळे सांगता येतेच पण ते सांगण्यामागील हेतू वाचकांना धक्का देणे हा नसून त्या व्यक्तीबद्दलचा एक वेगळा दृष्टिकोण, पर्यायाने तिचे एक वेगळे मूल्यमापन सादर करणे हा असला पाहिजे. चरित्रकार व व्यक्तिचित्रकार यांचा मार्ग काहीसा समांतर असतो. चरित्रकाराप्रमाणेच व्यक्तिचित्रकारही आपल्या लेखनातून स्वतःच्या व्यक्तिमत्त्वाचा अविष्कार साधत असतो.

माधवराव बागल यांनी त्यांच्या सहवास आलेल्या अनेक लहान-थोर व्यक्तींची व्यक्तिचित्रे रेखाटली आहेत. यात काही छोटी व काही मोठी तसेच काही अगदीच छोटी आहेत. यापैकी बरीचशी रेखाचित्रे आहेत. माधवराव बागल यांचे लेखन स्वान्तर्मुखी नाही बहुजन समाजाच्या प्रबोधनासाठी, जागृतीसाठी त्यांनी लिहिले. साधी सोपी भाषा, छोटी छोटी वाक्ये. पांडित्याचे प्रदर्शन नाही. संदर्भाची गर्दी नाही. कलात्मक मांडणी, आकर्षक भाषा वगैरे दडपणाखाली न वावरता त्यांनी सरळ सोप्या भाषेत आपले विचार व्यक्त केले आहेत.

माझ्या आवडत्या पाच व्यक्ती (१९६४) या मध्ये माधवरावांचे वडील खंडेराव बागल. यशवंतराव चव्हाण बाळासाहेब देसाई, प्रभाकरपंत कोरगांवकर व मदन मोहन लोहिया यांची व्यक्तिचित्रे समाविष्ट झाली आहेत. माधवराव बागल यांचे वडील खंडेराव बागल हे कोल्हापुरातील मराठा समाजातील पहिले एल. एल. बी. अठराविश्वे दारिद्र्यातून ते स्वकष्टाने शिकले. वकील झाले. छत्रपती शाहू महाराजांच्या निदर्शनास आल्यावर त्यांनी बोलावून घेतले व मनुसकची नोकरी दिली. नंतर मामलेदार झाले. नोकरीवर आले तरी गरीब अस्पृश्य व ब्राह्मणेतरांना विसरले नाहीत. १९०७ साली त्यांनी आपला टांगेवाला हरिजन नेमला होता. त्याला शेजारी बसवून ते फिरतीवर जात. नोकरीवर असताना ते सरकारी दप्तरात गुरफटून बसले नाहीत. शिरोळ पेट्यातील वाडी नृसिंहश्रेत्री गुरू द्वादशीदिवशी प्रसाद वाटप मोठ्या प्रमाणावर होत असे. तो खर्च सरकारातून होई. पण प्रसाद मात्र फक्त ब्राह्मणांनाच वाटला जाई. बागलांनी त्यात लक्ष घातले आणि आपल्या प्रत्यक्ष देखरेखीखाली सर्व जातिधर्माच्या लोकांना प्रसाद वाटप सुरू केले. गडहिंग्लज पेट्यावर सामानगडावर हाच प्रकार होत होता. तेथेही सर्वाना प्रसादमिळण्यासाठी सोय केली. गुन्हेगार म्हणून समजल्या गेलेल्या जातीला गुन्हा न करताही हजेरी द्यावी लागत असे ही संबंध जातीला अपमानकारक अशी पध्दती शाहू महाराजांना सांगून बंद करवली. नोकरीचे बंधन वाटू लागल्यावर नोकरीतून मुक्त झाले व वकीलीस सुरुवात केली. उत्कृष्ट वक्ता म्हणून प्रसिद्ध होणाऱ्या त्यांच्या लेखन साहित्यावरून त्यांची विद्वता व वाचन किती अमर्याद असे याची कल्पना येते. अत्यंत सहजसुलभ, ओघवत्या भाषेत माधवराव बागलांनी वडील खंडेराव बागल यांचे व्यक्तिचित्र रेखाटले आहे.

यशवंतराव चव्हाण व बाळासाहेब देसाई या दोन नेत्यांची व्यक्तिचित्रे माधवराव बागल यांनी रेखाटली आहेत. हे दोन्ही पुढारी एकाच जिल्ह्यात जन्मले. होघेही गरीबीत वाढले. उच्च शिक्षणाचे संस्कार दोघांवर झाले ते कोल्हापूर शाहू छत्रपतींच्या राज्यात. त्या वातावरणाचे पडसाद दोघांच्या मनावर, विचारावर, ध्येयावर झाले आहेत. सर्वाना बरोबर घेऊन वाटचाल करणारे यशवंतराव आणि गरीब विद्यार्थी म्हणून प्रिन्स शिवाजी बोर्डिंगमध्ये शिक्षण घेणारे

आणि मंत्रिपदावर आल्यावर बाराशे उत्पन्नाखचा विद्यार्थ्यांना फी माफ करणारे बाळासाहेब देसाई या दोघांचेही धोरण बहुजन समाजाच्या कल्याणाचे आहे. याची नोंद माधवरावांनी नेमकेपणाने घेतली आहे. प्रभाकरपंत कोरगांवकर आणि मदन मोहन लोहिया हे दोघेही माधवरावांचे मित्र. त्यांचेही व्यक्तिचित्र अतिशय जिऱ्हाळ्याने, आत्मीयतेने रेखाटले आहे.

‘बहुजन समाजाचे शिल्पकार’ (१९६६) हे माधवराव बागल यांचे अतिशय श्रेष्ठ असे लेखन. बहुजनसमाजातील पुढाऱ्यांविषयी वाटणाऱ्या आपुलकीतून व अभिमानातून ही लेखमाला लिहिण्यास सत्यवादीकर बाळासाहेब पाटील यांनी सुचविले आणि यानंतर ही लेखमाला पुरी करण्याचे वेडच लागले. एका मागून एक व्यक्ती डोळ्यासमोर उभ्या राहू लागल्या . त्यांच्या आठवणी जाग्या होऊ लागल्या . त्यांचे प्रेमळ शब्द अन् अगत्याची वागणूक आठवू लागली. प्रथम व्यक्तीचे चित्र मनःचक्षुसमोर दिसू लागते. मग हे एक पवित्र कर्तव्य म्हणून मी या कार्याकडे पाहू लागलो.....रात्री बे रात्री एखादी कल्पना किंवा प्रसंग आठवला की तो पुन्हा आठवायचा नाही म्हणून मी लगेच उठून लिहित असे.

बागलांच्या या निवेदनातून ही व्यक्तिचित्रे लिहिताना ते किती भारावून गेले होते व एकाग्र झाले होते याची कल्पना येते. बहुजन समाजाचे शिल्पकार या पुस्तकात बहुजन समाजातील २१ नेत्यांची जिऱ्हाळ्याने ओंथबून गेलेली व्यक्तिचित्रे त्यांनी लिहिली आहेत. यामध्ये महात्मा फुले, राजर्षि शाहू छत्रपती, खंडेराव गोपाळराव बागल, भास्करराव जाधव, आणसाहेब लठ्ठे, श्रीपतराव शिंदे, दासराम बाबुराव यादव, दे. भ. जवळकर, केशवराव विचारे, केशवराव ठाकरे, राष्ट्रीयकार शामराव देसाई. दीनामित्रकार मुकुंदराव पाटील, डॉ. पंजाबराव देशमुख, खासदार शंकरराव मोरे, क्रांतिसिंह नाना पाटील इत्यादींचा समावेश आहे. त्या त्या व्यक्तीच्या व्यक्तीमत्त्वाचे वेगळे पैलू बागलांनी अतिशय नेमकेपणाने टिपले आहेत.

बाबुराव यादव यांचे व्यक्तिचित्रण करताना – कोल्हापूरची मुलुख मैदान तोफ झडू लागली की नागपूरपर्यंतच्या धर्ममार्तंडाच्या छातीत धडकी भरे. शाहू छत्रपतींच्या खास देखरेखीखाली तयार झालेली असस्ल पोलादी तोफ होती ती त्या तोफेचा आवाज कानावर पडला की आधुनिक शिवाजीचा मावळा खडबडून जागा होई. त्याच्यात नवयुगाचे नवचैतन्य स्फुरू लागले. जुने बुरसटलेले-किडलेले तट धाडधाड कोसळून पडत. अन् त्या कोंडलेल्या कित्याच्या तटाआत. स्वतंत्र विचाराचे वारे खेळू लागे. खेडूताच्या डोक्यात, खोल रूतून बसलेल्या खुळ्या धर्मभावना अन् अंध समजुनी बाबुराव यादवांच्या अचूक माऱ्यापुढे विरघळून जात. व्यवहारी जीवनातल्या उदाहरणांमुळे आणि खेडूतांच्या रांगडी भाषेतल्या भालाफेकीपुढे विद्वानांचे, धर्मग्रंथात घुसमटलेले आधार निष्प्रभ होत. आयाबायांना समजणाऱ्या कोठ्यांमुळे उसळलेल्या हास्यरसाच्या वाऱ्यांवर शास्त्रीपंडितांची विदुत्ताप्रचूर व्याख्याने उधळली जात.....भाषाणात जिऱ्हाला असेल, लोकांची तळमळ, त्यांची दुःखे त्यांची महत्वाकां-1 त्याच्या तोंडावाटे बाहेर पडत असेल तर तो जनामनाची लगेच पकड घेतो. बाबूरावांच्यात ते सारे गुण होते अशा शब्दात बाबूराव यादवांच्या व्याख्यानाचे मूर्तिमंत चित्र डोळ्यासमोर उभे केले आहे.

सामान्य माणसाच्या नवयुगाची ग्वाही देणारा आधुनिक भारताला पहिला समाजक्रांतिकारक म्हणजे महात्मा फुले होत. जाधवराव हा वैचारिक ठेवा. भाऊराव पाटील तर विधायक कार्याचा महासागर अन् विठ्ठल रामजी म्हणजे

त्याग, सेवा, निर्मलता विद्वता, राष्ट्रभक्ती यांची साकारमूर्ती.

महाराष्ट्राच्याच नव्हे, भारताच्याच नव्हे तर जगाच्या इतिहासातला डॉ. आंबेडकर म्हणजे एक महान चमत्कार नव्हे! स्वकष्टाने, स्वतःच्या बुद्धिमत्तेने व कर्तृत्वाने संपादन केलेली ती प्रचंड शक्ती होय ! प्रचंड संघटना होय ! दलितांच्या अनन्वित छळातून बाहेर पडलेला तो ज्वालामुखी होय.

भाऊसाहेब म्हणजे शैक्षणिक क्षेत्रातील शिवाजी होत. अमरावती ही त्यांच्या सेवासामाज्याची राजधानी व शिवाजी एज्युकेशन सोसायटी हा त्यांचा बालेकिल्ला होय. येथून त्यांनी शैक्षणिक मावळे तयार केले व आसपासचा भाग काबीज करून सहा सहा मैलावर शैक्षणिक छावण्या उघडल्या.

नानांचा पिंड लढाऊ लढाईच्यावेळी ते आघाडीवर राहणार. रान उठवायला नानांच्या सारखा वक्ता महाराष्ट्रात दुसरा मिळणार नाही. नानांनी वक्तृत्वाचा पाऊस पाडावा. इतरांनी नांगरटी करावी. शेतकरी व बहुजन समाजावर नानांची पकड विलक्षण.

अशाप्रकारे अत्यंत मोजक्या शब्दात त्या त्या व्यक्तीचे वेगळेपण माधवराव बागलांनी टिपले आहे. माधवराव बागलांचे शब्द अशावेळी विलक्षण सामर्थ्यशाली बनतात. साधी सोपी भाषा कधी आवेशपूर्ण बनते.

बहुजन समाजाचे शिल्पकार हे लेखन जुनी जिज्ञासातृप्ती करणारे नसून नवी जिज्ञासा क्षुब्ध करणारे आहे असे पां.वा.गाडगीळ यांना वाटते ते म्हणतात-

बागलांनी ही चरित्रे लिहिली नसून शब्दचित्रे काढली आहेत. या साऱ्या शब्दचित्रात स्वभाव रेखाटन मोठे उठावदार झाले आहे. तुरळक व वेचक घटना ज्या दिल्या आहेत त्या त्या पुढाऱ्यांच्या स्वभावचे पैलू फार सुंदर रीतीने दाखवित असून त्या पुढाऱ्यांच्या भोवती इतिहासातले अनेक वणवे भडकले होते. त्यातून ते लोक भाजून निघाले व अधिक तेज पुंज भाले ही गोष्ट जवळजवळ प्रत्येक पुढाऱ्यांसंबंधाने लक्षात येते आणि मग एका मागून एक असे हे अनेक पुढारी ज्या कालखंडात होऊन गेले त्या संबंध कालखंडाचा इतिहास महत्वाचा असला पाहिजे. पण तो आपणास माहित नाही याची मनाला चुटपुट लागते. वाचकाच्या मनास ही चुटपुट लावण्याचे कार्य या शब्दचित्रांनी होणार आहे. अर्थात बागलांच्या सर्वच लेखनाबाबत हाच अनुभव येतो.

माझा परिवार हा व्यक्तिचित्रांचा संग्रह दोन भागात प्रसिध्द झाला. (सन १९६६ व १९६७) यामध्ये एकूण २९ व्यक्तिचित्रे आहेत. आचार्य जावडेकर, आचार्य अत्रे यांच्यापासून यशवंतराव चव्हाण ते रत्नाप्पा कुंभार तसेच जे. पी. नाईक भाऊसाहेब खांडेकर, तर्कतीर्थ लक्ष्मणशास्त्री जोशी अशा विविध क्षेत्रातील व्यक्तींची चरित्रे यामध्ये रेखाटली आहेत. या प्रत्येक व्यक्तिचित्रणाबरोबर माधवराव बागलकरांचे जीवना ही उलगाडत जाते. संस्थानी सरकारशी प्रजा परिषदेचा लढा सुरू होता. माधवराव बागल प्रजा परिषदेचे आणि जे. पी. नाईक नगरपालिकेचे सर्वाधिकारी जे. पी. नाईक शहर सुधारणेचे कार्यक्रम धडाधड राबवित होते आणि याच वेळी बिंदू चौकाच्या व्यासपीठावरून माधवराव बागल त्यांच्यावर टीकेची झोड उठवीत होते. नंतर मात्र जे. पी. नाईकांच्या कामगिरीचे कौतुक करणारे माधवराव आणि माधवरावांना दिलीला घेऊन जाणारे जे. पी. नाईक अशा मैत्रीचे चित्रण माधवराव बागलांनी हलुवारपणे केले आहे. संयुक्त महाराष्ट्र समितीच्या कार्यामध्ये आचार्य अत्र्यांशी झालेली मैत्रीही बागलांनी मांडली आहे. तर्कतीर्थ

लक्ष्मणशास्त्री जोशींचे चित्रण करताना एकाच पंक्तीत वेगवेळे अन्न वाढलेले पाहून निषेध व्यक्त करणारे तर्कतीर्थ लक्ष्मणशास्त्री जोशी यांचे चित्रण केले आहे. 'माझा परिवार' मध्ये माधवराव बागल यांनी राजकारण, समाजकारण, साहित्य कलावंत इत्यादी सर्व क्षेत्रातील मित्रांचा समावेश केला आहे. काही महत्वाचा घटना प्रसंगाच्या सहाय्याने आटोपशीर शब्दात त्या त्या व्यक्तींच्या स्वभावाचे, व्यक्तिमत्त्वाचे मार्मिक दर्शन घडविले आहे.

माधवराव बागल यांचा लोकसंग्रह अतिशय मोठा होता. वरील व्यक्तिचित्रांच्या शिवाय ही त्यांच्या सहवासात अनेक लहान-थोर कार्यकर्ते, पत्रकार, निकटवर्तीय मित्र आले होते. या सर्वांना न्याय देण्यासाठी माधवराव बागल यांनी सहवासातून हा संग्रह १९७० साली ७५ व्या वर्षाची भेट म्हणून प्रसिध्द केला. यामध्ये ४० छोटी चरित्रे आहेत. सहवासातून च्या प्रस्तावनेत या सर्व व्यक्ती माझ्या जीवनात येऊन गेल्या आहेत. म्हणून माझ्या मनावरचे संस्कार यात दिले आहेत. या सहवासात कुंदुंबीय आहेत. रक्तसंबंधी आहेत. जातीचे आहेत. परजातीचे आहेत. सर्व पक्षाचे आहेत. सामाजिक, धार्मिक व राजकीय कार्य करीत असताना झालेले संबंधित आहेत. अगदी निःस्वार्थीपणाने घरगुती जीवन सुखाचे करणारी धोर माणसे आहेत. रोज भेटणारे आहेत. वर्षानुवर्षे कधी न भेटणारे पण तेच सुरुवातीचं प्रेम तसचं आजही करणारी आहेत.... देवाण - घेवाणीतून देवाणीत माणसाला खरं समाधान मिळू शकत. हा ही एक प्रकारचा स्वार्थच आहे. या स्वार्थी वृत्तीनं दुसऱ्यांचा तोटा होणार नाही. स्वतःचा खास फायदा होऊ शकेल. अशा शब्दात माधवराव बागल यांनी या लेखनामागील भूमिका स्पष्ट केली आहे.

सहवासातून या पुस्तकात ४० व्यक्तिचित्रे आहेत. शाहुस्मृति, कृतज्ञता म्हणजे अनंत तात्यासाहेब शिखरे व कोल्हापूरचा ऐतिहासिक मोर्चा निःस्वार्थी शामराव कवाळे माझा मित्र, शत्रू आणि सखा गणपराव पाध्ये, थोर चरित्रकार धनंजय कीर, प्रभातकार वालचंद कोठारी, खेळाडू राजा- शहाजी छत्रपती, कॉम्रेड संतराम पाटील, केशवराव भोसले, डी. आर. भोसले, बाबुराव घाटगे संपादक करवीर, दादासाहेब निंबाळकर, काकासाहेब गाडगीळ, शंकररावजी किलोस्कर, मातोश्री छत्रपती महाराणी ताराबाईंच्या सहवासात बुराव ठाकूर अशी समाजकारण, राजकारण, चित्रपट व्यवसाय खेळाडू, वृत्तपत्रकार तसेच सामान्य माणसांचा ही समावेश आहे आणि राजघराण्यातील व्यक्तींचाही समावेश यामध्ये आहे. माधवराव बागल यांच्या सहवासात आलेल्या या व्यक्ती अत्यंत जिव्हाळ्याने मोजक्या शब्दात आपल्या समोर साकार होतात.

माने, हवेरी, गायकवाड हे तिघे कोल्हापूर संस्थान काँग्रेसचे संस्थापक यांनी पुढाकार घेवून कोल्हापूर संस्थानात काँग्रेसची स्थापना केली. त्यावेळी काँग्रेसचे सभासद होणे म्हणजे गुन्हा! राजद्रोह !!! या श्री मस्केडर्सनी राजेशाही विरुद्ध उठाव केला. प्रजा परिषदेच्या अगोदर! तिघेही खालच्या थरातले. सामान्यांतले सामान्य. शिक्षण अगदी बेतांच! त्यातल्या त्यात वीर मानेच जरा शिकलेला. हवेरीला कसेबसे वाचता येत होते. गायकवाडने काही पाट्या फोडल्या असतील एवढंच ! त्यांनी जणू कामाची वाडणी करून घेतली होती. माने लढाऊ, पुढारी होण्याचे गुण त्याचे अंगात होते. हवेरीने पत्रातील मथळे मोठयाने वाचून सारीर गुजरी दणाणून टाकायची. गायकवाड कोण निष्ठेचा माणूस केवढा अभिमानी! त्यागी, प्रामाणिक आणि ध्येयनिष्ठ/ त्याची आठवण झाली अन् काही गोष्टी आठवल्या की वाटतं की माणूस शिक्षणानं अन् पदवीन् मोठा होतो असं मुळीच नाही. आपल्या समाजात अशी कितीतरी अशिक्षित माणसे आढळतील की, ध्येयनिष्ठा, इमानीपणा आणि स्वाविभान यांच्यापासून शिकावा.....अशाच सैनिकांच्या त्यागावर, स्वातंत्र्याचं मंदिर उभा राहू शकते ! या अनेक ध्येयनिष्ठ त्यागी स्वातंत्र्यसेवकांचं गायकवाड हे प्रतिनिधिक रूप होतं.

अशा शब्दात स्वातंत्र्यसैनिक गायकवाड यांचे व्यक्तिचित्र रेखाटताना माधवराव बागल यांनी त्यांच्या कार्याचे नेमके चित्रण केले आहे. सामान्यातल्या सामान्य माणसाचे असामान्य कर्तृत्व जनतेसमोर ठेवले आहे.

राजर्षि छत्रपती शाहू महाराजांचे बागल कुटुंबियांशी जिवाळ्याचे नाते होते. माधवराव बागलांना तर बालपणापासूनच शाहू महाराजांच्या पितृतुल्य वात्सल्याचा आधार लाभला. चित्रकलेचा कोर्स मुंबईस जाऊन शिक्षण्याची इच्छा व्यक्त करताच प्रथम श्रीमुखात भडकवणाऱ्या महाराजांनी नंतर माधवरावांच्या शिक्षणाला सर्वतोपरी मदत केली. मुंबईत राहण्याची सोय लावली. पुतळा करायला शिक असे सांगून मॉडेलिंगचाही कोर्स करावयास लावला. महाराजांच्या जीवनातील अनेक प्रसंग मोजक्या शब्दात मांडून माधवराव बागल यांनी शाहू महाराजांचे व्यक्तिचित्र साकार केले आहे. शिवछत्रपतींच्या पुतळ्याच्या उद्घाटनासाठी प्रिन्स ऑफ वेल्सला बोलावणारे महाराज. आपल्याच घाराण्यातील मुलीचा धनगर जातीच्या राजाशी विवाह घडवून आणणारे महाराज, स्वतःच्या आचरणातून अस्पृश्यता नाहीशी करणारे महाराज, लोकमान्य टिळकांच्या मृत्यूची बातमी समजताच पुढ्यातील जेवणाचे ताट बाजूस सारणारे महाराज, असे महाराजांच्या जीवनातील विविध बैलूंचे दर्शन घडविले आहे. विविध प्रसंगातून हे चित्रण केल्यामुळे हृदयस्पर्शी झाले आहे.

कला आणि कलावंत

माधवराव बागल कलावंत होते. आपल्या आयुष्याची पहिली सहा-सात वर्षे त्यांनी कलेचा अभ्यास केला. चित्रकला, शिल्पकला व म्युरल डेकोरेशन हे तिन्ही शिक्षणक्रम पुरे केले. हजारो चित्रे काढली व त्यातील निवडक चित्रे विनामूल्य कोल्हापूरातील निनिराळ्या संस्थाना वाटून टाकली. मराठीत चित्रकलेविषयी फारशी पुस्तके दिसत नाहीत. तेव्हा चित्रकलेच्या विद्यार्थ्यांपुढे काही नामांकित कलावंतांची चरित्रे ठेवावी म्हणजे ती त्यांना स्फुर्तिदायक होतील. त्यांच्यात आत्मविश्वास निर्माण होईल या हेतूने कला आणि कलावंत या पुस्तकाचे लेखन झाले आहे. यामध्ये महाराष्ट्रातील रा. ब. माधवराव धुरंधर, आबालाल रहिमान, बाबुराव पेंटर, आगासकर, गणपतराव म्हात हे कलावंत आहेत. तसेच मायलेक एंजलो, रॅकेल, लिओनार्डो डा व्हिन्सी, टीशन, रेंब्रांट, रूबेन्स, रेनाल्ड, टर्नर, कोरो, इंग्रीज, फ्रान्सचा वॅशो, रंगेल कलावंत गोया असे बारा जगप्रसिद्ध पाश्चात्य चित्रकारांचा समावेश आहे. यातील व्यक्तिचित्रे म्हणजे बागलांची गद्यकाव्येच आहेत. कुंचल्या ऐवजी लेखणीने रंगविलेली ती सुंदर चित्रेच होत.

पुष्कळ विद्यार्थ्यांना आपण नामांकित कलावंत व्हावे अशी हौस असते. महत्वाकांक्षा असते. पण मुंबई सारख्या शहरातील चित्रकला संस्थेत जाऊन शिक्षण घेणे दारिद्र्यामुळे अशक्य होते. अशा विद्यार्थ्यांना ही चरित्रे वाचून उमेद येईल. निराशा टाकून ते स्वतःच्या पायावर उभे राहण्याचा प्रयत्न करू लागतील. प्रयत्न करून लागले म्हणजे निसर्गासारखा दुसरा शिक्षक नाही. असाच त्यांना अनुभव येईल. गुरू एका ठराविक मर्यादे पर्यंतच विद्यार्थ्याला मार्गदर्शक असतो. पुढचा मार्ग स्वतंत्रपणे त्याचा त्यालाच चोखाळणे भाग असते. तसे नसते तर शाळेतून बाहेर पडणारा प्रत्येक विद्यार्थी उत्कृष्ट कलावंत निपजता. शाळा म्हणजे चित्रकार पाडण्याची टांकसाळ नव्हे. एवढे लिहिण्याचे कारण हेच की पैशाअभावी गरीब विद्यार्थ्यांनी निरुत्साह होऊन कलेचा व्यासंग टाकू नये.

प्रस्तावनेतील या निवेदनातून माधवराव बागल यांचा ही व्यक्तिचित्रे लिहिण्यामागचा उद्देश स्पष्ट झाला आहे.

मुंबईच्या जे. जे. स्कूल ऑफ आर्टचे मुख्य अध्यापक रावबहादूर माधवराव धुरंधर यांच्या चित्रकलेची वैशिष्ट्ये नोंदवताना माधवराव बागल म्हणतात- त्यांनी आपल्या कागदावर स्वतंत्र अशीच एक सृष्टी निर्माण केली आहे. आकृति-स्त्री पुरुष यांचे रंग, त्यांची मांडणी त्या चित्रातल्या वस्तू या खास त्यांच्याच कल्पनेतल्या आहेत. त्यांना विचार सुचला की हात चालू झालाच. चित्रांची सर्व मांडणी त्यांच्या डोक्यात त्याच क्षणी तयार ! मनात येईल ती आकृति हावभावासकट चटकन कागदावर आणण्याचे सामर्थ्य त्यांच्याजवळ अगदी अजब आहे. अशा शब्दात धुरंधर यांच्या चित्रकलेचे वेगळेपण नेमकेपणाने मांडले आहे. कलावंतांचे सद्गुरू आबाबाल रहिमान यांच्या विषयीही बागलांना आत्मीयता व आदर आहे. आबालाल रहिमान यांची चित्रे रेखाटण्याची पध्दती. त्यांची एकाग्रता. झपाटलेपण, भोवतालच्या जगाला विसरून, निसर्गसौर्ष टिपण्याचा ध्यास या साऱ्याचे चित्रण बागलांनी केले आहे.

चित्रकार, शिल्पकार, मोठे पडदे रंगविणारे दुशार मेकॅनिक, फोटोग्राफर, डायरेक्टर या सर्व कलावंतांमध्ये अव्वल दर्जाचे कलावंत असणारे चित्रमहर्षि बाबूराव पेंटर यांची सर्व कामे एकाचवेळी तितक्याच तन्मतेने कशी सुरू असतात याचे चित्र बागलांनी रेखाटले आहे. एक दोन व्यक्ती सोडल्यास बाबूरावांच्या तोडीचा पोर्ट्रेट-पेंटर महाराष्ट्रात नाही सापडणारा ! ही वस्तुस्थितीही नेमकेपणाने मांडली आहे. कलेच्या आराधनेत आयुष्यातले जवळ जवळ एक तप व्यतीत करणाऱ्या माधवराव बागल यांनी अत्यंत जिवाळ्याने निरनिराळ्या कलावंतांची व्यक्तिचित्रे रेखाटली आहेत. सहज स्वाभाविक भाषेत त्यांच्या कलेची वैशिष्ट्ये वाचकांच्या समोर ठेवली आहेत. त्या व्यक्तीबद्दलचा जिवाळा लेखकाचे सूक्ष्म निरीक्षण यामुळे ही व्यक्तीचित्रे वेधक झाली आहेत. मोजक्याच घटना आणि आटोपशीर मांणीतून त्या त्या व्यक्तींच्या व्यक्तीमत्वाचे मार्मिक दर्शन घडविण्यात लेखकाचे कौशल्य जाणवते.

बहुजन समाजाचे शिल्पकार च्या प्रस्तावनेत माधवराव बागल यांनी स्वतःच उल्लेख केल्याप्रमाणे या लेखमालेत ज्यांची माझी प्रत्यक्ष ओखळ होती त्यांचीच चित्रे समोर आली आहेत. मनुष्य ओळखीचा असला म्हणजे त्याचे चित्र समोर उभे राहते. तरच कुंचला तशी लेखणी चालू लागते व त्यात जिवंतपणा येतो. बागलांनी रेखाटलेल्या अनेक व्यक्ती त्याच्या प्रत्यक्ष सहवासातील असल्यामुळे चित्रणात जिवंतपणा आला आहे.

माधवराव बागलांचा लोकसंग्रह कितीतरी मोठा होता. गरीब-श्रीमंत, लहान - थोर- राजकारणी, उद्योगपती, चित्रपट व्यावसायिक तसेच फोटोग्राफर्स, पत्रकार अशा समाजातील सर्व थरांतील माणसांविषयी त्यांना वाटणारा जिवाळा इथे साकार होतो. ही व्यक्तिचित्रे वाचताना लेखकाचा सूक्ष्म निरीक्षण शक्तीचे दर्शन घडते. काही लहान- मोठ्या घटनांमधून अनुभवांमधून मोजक्या शब्दात त्या त्या व्यक्तींच्या स्वभावाचे, व्यक्तीमत्वाचे मार्मिक दर्शन घडविले जाते. त्याद्वारे ती व्यक्ती तिच्या भोवतालच्या परिसरासह साकार होते. लेखकाच्या प्रगल्भ जीवनदृष्टीचाही प्रत्यय येतो.

व्यक्तिचित्र रेखाटण्याची बांगलाची वैशिष्ट्यपूर्ण पध्दत आहे. प्रथम ती व्यक्ती डोळ्यासमोर उभी राहते. त्याच पध्दतीने त्या व्यक्तीची बाहय आकृती ते रेखाटतात. त्या व्यक्तीचे दिसणे, बोलणे, उभे राहणे इ. नंतर क्रमाने त्याचे एक एक कार्य आपल्यासमोर ठेवतात. समाजासाठी त्याने केलेले योगदान रेखाटतात. इतरांनी त्या व्यक्तीचे केलेले मूल्यमापन ही नेमकेपणाने मांडतात. अवघ्या ५-६ पृष्ठांच्या मजकुरात त्या त्या व्यक्तीचे मौलिक कार्य, त्याची

चिकाटी, ध्येयनिष्ठा, त्याचे सहकारी विरोधक सुध्दा आपल्यासमोर सकार होतात. माझी दृष्टी संशोधकाची किंवा चरित्रकाराची नव्हती असे स्वतः लेखक विनयाने म्हणत असले तरीही त्या व्यक्ती विषयीच्या आठवणी त्यामध्ये वाचनाची व इतर माहितीची भर घालून कधी इतरांशी चर्चा करून समजावून घेऊनच बागलांनी त्यांचे यथोयोग्य मूल्यमापन जनतेसमोर ठेवले आहे महात्मा फुले वगळे तर यातील साऱ्या व्यक्ती ओळखीच्या काही निकट परिचयाच्या, घरोब्याच्या अन् जिन्हाळ्याच्या. त्यांच्या आठवणीने लिहिता लिहिता लेखणी चालायची नाही. पटकन एखादा अश्रुबिंदु ओघळायचा ! हाच जिन्हाळा त्या त्या व्यक्तीचित्र रेखाटतानाही उतरलेला आहे. माधवराव बागलांनी अतिशय जिन्हाळ्याने एका एका व्यक्तीचे रेखाटन आपल्या समोर ठेवले आहे.

बहुजन समाजात अशी कितीतरी ध्येयनिष्ठा, त्यागी आणि चिकाटीची माणसे होऊन गेली ह्या वक्ती म्हणजे बहुजन समाजाची मोठी संपत्ती होय. आजचा बहुजन समाज आपल्या माणसांना फार लवकर विसरतो. या व्यक्तींच्या कार्याचे मोल जनतेसमोर मांडावे. समाजाला त्यांच्या कार्याची कृतज्ञतेने आठवण करून द्यावी या एकाच इच्छेने माधवराव बागल लेखणासाठी तयार झाले आहेत. शिवाय माधवरावांनी सर्वांना पाहिले आहे. सारे ओळखीचे या सर्वांच्या सोबत कधी सहकारी म्हणून कधी साक्षीदार म्हणून कधी कार्यकर्ता म्हणून माधवराव हजर आहेतच. त्या दृष्टीने स्वतः माधवराव बागलांचेही व्यक्तिचित्र यासोबतच उलगडत जाते हे विशेष.

हे लेखन व्यक्तिचित्रणवर असले तरी गेल्या शतकातील महाराष्ट्राचा इतिहासही त्यामधून साकार होतो. या विविध व्यक्ती गेल्या शतकातील इतिहास घडविणारी मंडळी आहेत. स्वतः माधवराव प्रत्येक घटनेसोबत आहेतच. हा इतिहास म्हणजे लेखकाने स्वतः प्रत्यक्ष अनुवलेल्या पाहिल्या आणि स्वतः माधवराव प्रत्येक घटनेसोबत आहेतच. हा इतिहास म्हणजे लेखकाने स्वतः प्रत्यक्ष अनुभवलेल्या पाहिलेल्या आणि स्वतः घडलेल्या शेकडो घटनांचा क्रमवार बोलका चित्रपटच आहे. त्यातील अनेक रोमांचकारी घटनांचे साद आणि पडसाद या लेखनातून आपल्या समोर येतात. गेल्या शतकातील सामाजिक, राजकीय, वैचारिक चळवळीचा इतिहासच या व्यक्तिचित्रातून साकार झाला आहे. सामाजिक जागृतीचे फार थोर कार्य या पुढाऱ्यांनी केले याची साक्ष या व्यक्तिचित्रातून पटते. या कालखंडाचा इतिहास संशोधनपूर्वक लिहिला गेला पाहिजे याची जाणीव होते. माधवराव बागल यांच्या लेखनाची ही फार मोठी कामगिरी होय.

माधवराव बागल यांनी बहुजन समाजात होऊन गेलेले निष्ठावान, त्यागी, ध्येयनिष्ठा, जिद्दी नेत्यांची पुढच्या पिढीला आठवण रहावी यासाठी आत्मीयतेने परंतु संयमपूर्वक ही व्यक्तिचित्रे रेखाटली आहेत. त्यांच्या या लेखनामुळे भावी पिढीला आपल्या नेत्यांची ज्यांच्या खांद्यावर आपण उभे आहोत त्यांची याद तर राहिलच. परंतु कोणी अभ्यासक संशोधकांना यापैकी काही नेत्यांच्या शब्द त्या मधून संपूर्ण चरित्र लिहिण्याची प्रेरणा मिळू शकेल असे सामर्थ्य त्यांच्या लेखणीत आहे. ही व्यक्तिचित्रे रेखाटताना स्वतः माधवराव बागलांचेही व्यक्तिमत्व यामधून उलगडत जाते. माधवराव बागल यांच्या व्यक्तिचित्रणावर लेखनाने मराठी ललितगद्याच्या प्रांतात मौलिक भर घातलेली आहे असे ठामपणे म्हणता येते.

संदर्भ :-

- १) राजाध्यक्षा विजया (२००२) मराठी वाङ्मय कोश खंड ४ था महाराष्ट्र राज्य साहित्य आणि संस्कृती मंडळ.
- २) बागल माधवराव (१९६६) बहुजन समाजाचे शिल्पकार ठोकळ प्रकाशन पुणे, पृ. १५
- ३) बागल माधवराव (१९६६) बहुजन समाजाचे शिल्पकार ठोकळ प्रकाशन पुणे , पृ ६२
- ४) बागल माधवराव (१९६६) बहुजन समाजाचे शिल्पकार ठोकळ प्रकाशन पुणे, पृ १
- ५) बागल माधवराव (१९६६) बहुजन समाजाचे शिल्पकार ठोकळ प्रकाशन पुणे, पृ ३६
- ६) बागल माधवराव (१९६६) बहुजन समाजाचे शिल्पकार ठोकळ प्रकाशन पुणे, पृ १२२
- ७) बागल माधवराव (१९६६) बहुजन समाजाचे शिल्पकार ठोकळ प्रकाशन पुणे, पृ १७४
- ८) बागल माधवराव (१९६६) बहुजन समाजाचे शिल्पकार ठोकळ प्रकाशन पुणे, पृ १८९
- ९) गाडगीळ पां.वा. (१९६६) बहुजन समाजाचे शिल्पकार (प्रस्तावना) ठोकळ प्रकाशन पुणे, पृ ६
- १०) बागल माधवराव (१९७०) सहवासातून जीवन कल्याण प्रकाशन, कोल्हापूर, पृ. २०
- ११) बागल माधवराव (१९७०) सहवासातून जीवन कल्याण प्रकाशन, कोल्हापूर, पृ. ३८.
- १२) बागल माधवराव (१९४५) कला आणि कलावंत, दी कोल्हापूर आर्ट सोसायटी प्रकाशन, पृ. ४.
- १३) बागल माधवराव (१९४५) कला आणि कलावंत, दी कोल्हापूर आर्ट सोसायटी प्रकाशन, पृ. २९
- १४) बागल माधवराव (१९७०) माझी सहधर्मचारिणी, प्रकाशक बागल माधवराव
- १५) बागल माधवराव (१९६४) माझ्या आवडत्या पाच व्यक्ती.
- १६) बागल माधवराव (१९६६) माझा परिवार भाग १
- १७) बागल माधवराव (१९६७) माझा परिवार भाग २
- १८) माळी मा.गो. आणि इतर (संपा) (१९९८) भाई माधवरावजी बागल निवड लेखसंग्रह महाराष्ट्र राज्य साहित्य आणि संस्कृती मंडळ, मुंबई.

९. दक्षिण महाराष्ट्रातील पाणी वापर संस्था आणि राजकारण

रासम वासंती *

घोषवारा

भारतातच नव्हे तर आज जागतिक पातळीवर पाणी हा घटक अत्यंत महत्वाचा आहे. त्यातच आज शेतीचे पाणी उद्योगाकडे वळविण्यासाठी चाललेली धडपड आपण पाहतच आहोत. प्रत्येक राजकीय नेतृत्व आपला प्रभाव वाढविण्याकरीता सोईच्या राजकीय कृती करीत आहेत. दक्षिण महाराष्ट्रातील नेतृत्वे यात मागे नाहीत. त्याचे उत्तम उदाहरण म्हणजे सांगोला तालुक्यातील गणपतराव देशमुख हे होय. गेली ५० वर्षे ते फक्त पाणी या घटकावर विधानसभेत तालुक्याचे नेतृत्व करीत आहे. एकुणच दक्षिण महाराष्ट्र हा सधन भाग म्हणून ओळखला जातो. परंतु येथे अनेक दुष्काळी तालुके सुध्दा आहेत. तेथे शेतीसाठी पाण्याची आवश्यकता आहे. त्यादृष्टीने सरकारकडून अनेक धोरणे राबविली गेली. त्यापैकी एक म्हणजे शेतीसाठी पाणी वापर संस्थाची निर्मिती होय. प्रस्तुत संशोधन लेखामध्ये दक्षिण महाराष्ट्रातील पाणी वापर संस्थांमध्ये होणाऱ्या राजकारणाची मांडणी करण्याचा प्रयत्न केला आहे.

प्रस्तावना :

आधुनिक काळामध्ये पाणी हा घटक अत्यंत महत्वपूर्ण असून पाण्यासाठी संघर्ष भविष्यकाळात घडून येणारा आहे. वातावरणाच्या बदलत्या परिस्थितीमुळे पाण्याचे नियोजन आज प्रत्येकाला करणे आवश्यक आहे. कारण पाणी हे मानवाच्या दैनंदिन गरजा बरोबर उदयोग व विविध कामाकाजामध्ये आवश्यक असते पाणी जसे पिण्यासाठी आवश्यक असते तसेच ते माणसाच्या विकासासाठी सुध्दा आवश्यक आहे. प्राचीन काळापासून मानवी वस्ती ही पाणी उपलब्ध असलेल्या ठिकाणी निर्माण झालेली दिसून येते. तेथेच मानवाचा विकास घडून आलेला आहे. पुढे मानव, विकासातील विविध टप्प्याटप्प्यामध्ये पाण्याचा वापर करू लागला पण मानवी विकासाच्या वाटचालीमुळे निसर्गाचे संतुलन बिघडले व पाण्याची कमतरता आणि पाण्याचे असमातोल वितरण मोठ्या प्रमाणात होऊ लागले. आधुनिक काळामध्ये याचा परिणाम आधिक्य जाणवू लागला आहे.

पाण्याचा असमातोल वितरणाने मानवाला पाण्याचे नियोजन करणे आवश्यक ठरू लागले यातून जगातील प्रत्येक देशामध्ये पाण्याच्या नियोजनासाठी प्रयत्न सुरू झालेले दिसतात. भारतातही पाण्याच्या नियोजनासाठी प्रयत्न दिसून येतात. भारत हा भौगोलिकदृष्ट्या विविध प्राकृतिक विभागात विभागला असून उपलब्ध असणारे पाणी हे प्रत्येक ठिकाणी सारखे दिसून येत नाही. तसेच भारत हा शेती प्रधान देश असल्यामुळे आणि तेथील शेती पावसावर अवलंबून असल्यामुळे पाणी या घटकाला अत्यंत महत्व आहे. भारत स्वतंत्र झाल्यानंतर पाण्याच्या साठवणीसाठी मोठ - मोठे धरण प्रकल्प निर्माण केले गेले. तसेच औद्योगिक विकासाची ही कास धरली होती. यातून पाणी हे शेती,

राज्यशास्त्र अधिविभाग, शिवाजी विद्यापीठ, कोल्हापूर

Email id- vasanti.rasam@gmail.com/ mobile-9422047767

उदयोगधंदे व पिण्यासाठी अशा तीन भागात विभागणी करणे आवश्यक ठरू लागले. त्यामुळे भारतातील पाण्याचे नियोजन करणे आवश्यक व निगडीचे ठरले. पिण्यासाठी पाणी औद्योगिकरण शेती व इतर या क्रमामध्ये सर्वात प्राधान्य पिण्याच्या पाण्याला दिले असले तरी भारत हा शेतीप्रधान राष्ट्र असून पिण्याच्या पाण्याइतकेच भारताच्या नागरीकांच्या अन्नधान्याचा ही योग्य पुरवठा होणे आवश्यक आहे. त्यामुळे अन्नधान्य पिकवणे अर्थात शेतीसाठी ही पाण्याची उपलब्धी तितकीच महत्त्वाची आहे. पाटबंधा-यातून शेतीसाठी पाणी वाटप होत असताना पाटबंधारे जवळ असलेल्या शेतींना जास्त पाण्याची उपलब्धी होत असे व जसे पाटबंधा-या पासून जितकी दूर शेती तितके कमी पाणी पोहचत असे. अशा पाणी वितरणा मध्ये सधन शेतक-यास ज्यांची शेत जमिन पाटबंधा-या जवळ असते अशाच शेतींना मुबलक पाणी पुरवठा होत असे. परंतु पाटबंधा-या पासून सर्वात लांब असलेल्या शेतीला कमी किंवा पाणीच उपलब्ध होत नसे. ज्यामुळे शेतीच्या उत्पन्नावर परिणाम होऊन तसेच त्यांच्या आर्थिक परिस्थितीवर परिणाम होत असे यामधून श्रीमंत व गरीब शेतकरी असे एकाच गावामध्ये विभागलेले वर्ग निर्माण होत असे, हा प्रश्न सोडवायचा असेल तर सर्व गावातील शेतक-यांना पाण्यावरील समान हक्क प्रस्थापित करून तसे समान पाण्याचे वितरण होणे आवश्यक होतो. हा प्रश्न सर्व राज्यांतील शेती क्षेत्रातील गहन प्रश्न ठरला. त्यामुळे पाणी क्षेत्रात बदल करणे आवश्यक आहे असे केंद्र शासनाला ही वाटू लागले आणि त्यामुळे पाणी वाटप क्षेत्रातील बदल करण्याच्या दिशेने पाऊले उचलले. भारतातील पाणी क्षेत्रातील बदल गेल्या दोन शतकापासून अनुभवयास मिळत आहे. खरेतर पाणीक्षेत्रातील बाजारभिमुख सुधारणांची प्रक्रिया १९८० च्या दशका पासून सुरुवात करण्यात आली व राष्ट्रीय जल धोरण १९८७ मध्ये तयार करण्यात आले. २००२ मध्ये त्या धोरणात सुधारणा करून नवे तत्व आणले गेले. १९९० च्या दशकात सहभागात्मक पाटबंधारे व्यवस्थापन विधायक मांडले गेले ज्याच्या माध्यमातून विविध राज्यांमधून पाटबंधारे व्यवस्थापन क्षेत्रात शेतक-यांचा सहभाग वाढविणे हा प्रमुख उद्देश होता. या विधायकाचे दुसरे वैशिष्ट्य म्हणजे या उपक्रमासाठी अनेक राज्यांना लागणारे कर्जाची सोय करण्यात आली होती. त्यामुळे या कायदाअन्वये पाणी क्षेत्र सुधारणा किंवा पाणी क्षेत्र पुर्नरचनेचे प्रकल्प भारतभर प्रस्थापित होऊ लागले. राज्य शासनाकडून स्वयंम नियमन अधिकार संस्था प्रस्थापित करण्याची गरज होती. भारतात जल क्षेत्रात स्वतंत्र नियमन अधिकार संस्था स्थापना सर्वात प्रथमता: महाराष्ट्र राज्याने केली. त्यानंतर अरुणाचल व इतर राज्यांनी या संस्थाची स्थापना केली. जल क्षेत्र सुधारण्याचा महाराष्ट्राचा प्रारूप इतका गाजला की ११ व्या पंचवार्षिक योजनेतील जलसंसाधन समितीने इतर राज्यांना महाराष्ट्राचा प्रारूप अवलंबण्याची शिफारस केली. महाराष्ट्र राज्य जल धोरण २००३ च्या माध्यमातून पुर्नरचनेसाठी संस्थात्मक यंत्रणा निर्माण करून पाण्याचे व्यवस्थापन व वापरकर्त्यांचा सहभाग वाढविण्यासाठी हे आवश्यक असल्याची शिफारस करण्यात आली. २००३ मध्ये राज्य जल धोरण स्वीकर केला. २००५ मध्ये दोन महत्त्वाचे कायदे -महाराष्ट्र जलसंपदा नियमन प्राधिकरण कायदा आणि महाराष्ट्र सिंचन व्यवस्थापन शेतकरी कायदा (MMISFA) २००५ या कार्यासाठी महाराष्ट्र शासनाला जागतिक बँकेकडून २००५ मध्ये चौदा कोटी कर्ज मिळाले होते, ज्याच्या माध्यमातून पाणी क्षेत्र सुधारणा प्रकल्प अंमलात आणणे आपेक्षित होते या कायदाअंतर्गत शासनाने जलसिंचन प्रणालीचे पुर्नरवसन आणि आधुनिकीकरण करून पाणी वापर संस्थेकडे या जलसिंचन प्रणाली कार्यावित करून देखभालीची जबाबदारी देण्यात आली. या धोरणा अन्वये नव्या संस्थात्मक रचना निर्माण करून राज्य पातळीवर जल संसाधन नियोजन, विकास, व्यवस्थापन आणि देखभालीच्या कार्याची विकेंद्रीकरण करण्यात यावी अशी शिफारस करण्यात आले. तसेच या कार्यासाठी खाजगी क्षेत्राचा सहभाग आवश्यक असल्यास घेणे गरजेचे आहे व या सर्व प्रक्रियेच्या माध्यमातून सुनिश्चित पाण्यावरील मालकी तसेच पाणी त्यांच्या पर्यंत पोहचविण्यासाठी एक पारदर्शक

व्यवस्था तयार करणे आवश्यक आहे अशी शिफारस करण्यात आल्या. पहिल्यांदा पिण्यासाठी व घरगुती वापरासाठी, दुसरे –औद्योगिक व व्यापार क्षेत्र, तिसरे –शेती व विजनिर्मिती असा पाणी वापरण्यासाठी क्रम या धोरणाच्या माध्यमातून मांडण्यात आला. या धोरणाच्या आधारावरच महाराष्ट्राचा जलनितीचा कायदा अमलात आला. ज्याच्या माध्यमातून जल क्षेत्रात अनेक मूलभूत बदल घडवून आणणे अपेक्षित होते. या कायद्याचे प्रमुख पैलू म्हणजे या संस्थात्मक पुनर्रचना अंतर्गत राज्यपातळीवर महाराष्ट्र जल नियमन अधिकार तसेच स्थानिक पातळीवर पाणी वापर संस्था, आणि जलस्तर जलसंधासन समिती यांचा समावेश होतो. महाराष्ट्रावरील जल संसाधन नियमन अधिकार समिती ही राज्य पातळीवरील जल संसाधनाचे नियमन करेल आणि पाण्याची मालकी ठरविणे, जलकर ठरविणे इ. संदर्भातील राज्यपातळीवरील उच्चतर निर्णय निर्धारण संस्था असेल. त्यामुळे स्थानिक पातळीवरील पाणी वापर संस्था पाटबंधा-यासाठी आवश्यक व बंधनकारक केले आहे. पाणी वापर संस्थेकडे जल नियमन सभासदाना पाण्याचे वाटप करणे व त्यांच्याकडून नियमित पाण्याचे बिल जमा करून घेणे. पाणी वितरण करणारी तांत्रिक व्यवस्थेचे देखभाल करणे इ. कार्य व जबाबदारी पाणी वापर संस्थेची आहे या सर्व प्रक्रिया व जबाबदा-या मागील प्रमुख उद्देश म्हणजे स्थानिक नागरिकांचा या उपक्रममध्ये सहभाग वाढविणे जेणेकरून हा उपक्रम स्थानिक नागरिकांच्या मालकीची असावयाची भावना निर्माण होईल ज्यामुळे जल वापर व्यवस्थापनाची व्यवस्था कायम सुरळीत चालेल, या सुधारणेचा दुसरा पैलू म्हणजे जल सेवेतील राज्यांचे वर्चस्व संपुष्टात आणणे त्याच बरोबर कार्यक्षम व प्रभावी व्यवस्था निर्माण करण्यासाठी या जल व्यवस्थापनेमध्ये खाजगी क्षेत्रांना सहभागी करून घेणे आवश्यक ठरते. या पार्श्वभूमीवर या कायद्यातील तरतुदी आव्हानात्मक आहेत असे दिसून आले कारण काही हीतसंबंधाना अडथळे निर्माण करू शकतात म्हणून या कायद्याची अंमलबजावणी आव्हानात्मक होवू शकते. या अभ्यासाच्या माध्यमातून महाराष्ट्रातील पाणी वापर संस्थेच्या अंमलबजावणीचे अभ्यास करण्याचे प्रयोजन म्हणजे या कायद्याच्या सामाजिक, आर्थिक, राजकीय वास्तवाचे अंमलबजावणीवर होणा-या प्रभाव अभ्यासणे होय.

उद्देश

१. या अभ्यासाच्या माध्यमातून दक्षिण महाराष्ट्रातील पाणी वापर संस्थांच्या कार्याप्रणालीचा अभ्यास करणे.
२. पाणी वापर संस्थामधील सभासद शेतक-याची पाण्यासंबंधीची जागृती अभ्यासणे,
३. पाणी वापर संस्थामधील समस्या अभ्यासणे,
४. पाणी वापर संस्थाचा त्या परिक्षेत्रातील सामाजिक, आर्थिक, राजकीय प्रभावाचा अभ्यास करणे.
५. पाणी वापर संस्थांच्या वितरण प्रणाली व वर्चस्वामध्ये राजकारणाचा अभ्यास करणे.

संशोधन पद्धती:-

प्रस्तुत संशोधनात पाणी वापर संस्थेच्या संदर्भात १९६० व २००५ कायद्याच्या तरतुदी अन्वये वास्तविक स्वरूपात पाणी वाटप व वापर झाले आहे किंवा नाही याबद्दलचे राजकीय व प्रशासकीय दृष्टीकोनातून अभ्यास करण्यात आलेला आहे. प्रस्तुत संशोधनामध्ये कोल्हापूर, सातारा, सांगली या जिल्ह्यातील १९६० च्या कायद्याने व

२००५ च्या नव्या कायदयाने स्थापन झालेल्या पाणी वापर संस्थाची निवड केली आहे. त्यासाठी क्षेत्रीय संशोधन पध्दतीचा वापर करून माहितीचे संकलनासाठी नमुना निवड पध्दती वापरली आहे तसेच पाणी वापर संस्थेचे अध्यक्ष, संचालक, सभासदांच्या मुलाखती व प्रश्नावलीच्या माध्यमातून माहिती संकलन करून विश्लेषण केले आहे. नमुना निवड (systematic sampling) पध्दतीच्या माध्यमातून खाली उल्लेख केलेल्या पाणी वापर संस्थेचा अभ्यास केलेला आहे.

१. सिध्दनाथ पाणी वापर संस्था, आटपाडी. ता. आटपाडी, जि. सांगली
२. रूद्रपशुपती पाणी वापर संस्था, मोराळे. ता. तासगांव, जि. सांगली
३. राजवर्धन पाणी वापर संस्था, दुधेभावी. ता. कवठे महांकाळ, जि. सांगली
४. हनुमान पाणी वापर संस्था, गोंदी. ता. कराड, जि. सातारा
५. कृष्णामाई पाणी वापर संस्था, बुर्ली. ता. पलूस, जि. सांगली
६. कृष्णामाई पाणी वापर संस्था, रेठरे बु. ता. कराड जि. सातारा
७. राजवर्धन पाणी वापर संस्था, नरसिंहपूर. ता. वाळवा, जि. सांगली
८. सितादेवी पाणी वापर संस्था, शिराटे. ता. वाळवा, जि. सांगली
९. किसान पाणी वापर संस्था, करंजिवणे. जि. कोल्हापूर
१०. महालक्ष्मी पाणी वापर संस्था, कंदलगांव. ता. करवीर, जि. कोल्हापूर
११. जोर्तिर्लिंग पाणी वापर संस्था, बेणिक्रे. ता. कागल, जि. कोल्हापूर
१२. उदयरज पाणी वापर संस्था, दिघंची. ता. आटपाडी, जि. सांगली
१३. पांडुरंग पाणी वापर संस्था, येळवी. ता. जत, जि. सांगली
१४. विठ्ठल पाणी वापर संस्था, जालिहाळ. ता. जत, जि. सांगली
१५. बिळेणसिध्द पाणी वापर संस्था, भिवर्गी. ता. जत, जि. सांगली
१६. अहिल्यादेवी होळकर पाणी वापर संस्था, बनपूरी. ता.आटपाडी, जि.सांगली
१७. जोर्तिर्लिंग पाणी वापर संस्था, पणुम्ब्रे वारूण ता. शिराळा, जि. सांगली
१८. अंबामाता पाणी वापर संस्था, आरळे. ता. शिराळा, जि. सांगली
१९. हुतात्मा नानकसिंग पाणी वापर संस्था, मणदूर. ता. शिराळा, जि. सांगली
२०. धनलक्ष्मी पाणी वापर संस्था, कुची. ता. कवठे महांकाळ, जि. सांगली
२१. हनुमान पाणी वापर संस्था ढालेवाडी. ता. कवठे महांकाळ, जि. सांगली

२२. सिध्देश्वर पाणी वापर संस्था पेड. ता. तासगांव, जि. सांगली
२३. वाकेश्वर पाणी वापर संस्था, वाकुर्डे खु. ता. षिराळा, जि. सांगली
२४. निनाईदेवी पाणी वापर संस्था, करुंगली. ता. षिराळा, जि. सांगली
२५. ब्रम्हचैतन्य पाणी वापर संस्था, विभूतवाडी. ता. आटपाडी, जि. सांगली
२६. श्री.भगिरथीबाई पाटील पाणी वापर संस्था, अंजनी. ता.तासगांव, जि.सांगली
२७. जोर्तिर्लिंग पाणी वापर संस्था, ताकारी. ता. वाळवा, जि. सांगली
२८. बिचूदनाथ पाणी वापर संस्था, बिचूद. जि. सांगली

महाराष्ट्र सिंचन पध्दतीचे शेतक-याकडून व्यवस्थापन आधिनियम २००५

या २००५ चा जल व्यवस्थापन आधिनियमा संदर्भात संक्षिप्त माहिती घेणे अवचित्याचे ठरले. जल व्यवस्थापन लोकसहभाग समन्याय व कार्य क्षमता वाढवण्यासाठी आणि पाण्याचे समन्याय वाटप व काटकसरी ने वापर करण्याच्या दृष्टीने पाणी वापर संस्थासाठी २००५ ला कायदा केला या कायदयानुसार कालवा व्यवस्थेचे नियोजन, पर्यवेक्षण, अर्थपुरवठा, व्यवस्थापन या सर्वांचा सहभाग सिंचन पध्दतीत केला गेला. जर शेतक-यामध्ये सामाजिक, आर्थिक बदल घडवायचा असेल तर तीचे चांगले व्यवस्थापन झाले पाहिजे हे उद्दिष्ट या कायदयाने ठेवले.

या कायदयानुसार पाणी वापर संस्थेकडे सिंचन प्रणालीचे हस्तांतरण करणे सिंचन क्षमता व प्रत्यक्ष वापर व यातील तफावत दूर करणे जल व्यवस्थापन व पाण्याची उत्पादकता वाढवणे, कृषी उत्पादनासाठी पाण्याचा कार्यक्षकतेने वापर करणे, पर्यावरणाचे संरक्षण करून पाणी वापर संस्थांच्या सामाहिककरणाच्या दृष्टीने हा कायदा निर्माण केला गेला.

या कायदयानुसार पाणी वापर संस्थांची नोंदणी करून जलसंपदा विभागाकडून पाणी हक्कांची तरतूद करण्यात आली या कायदयानुसार सिंचनासाठी पाणी पुरवण्याचे अधिकार पाणी वापर संस्थाना देण्यात आले या संस्थेचे सर्व लाभधारक शेतकरी सभासद करण्याची तरतूद करण्यात आली या बरोबर संस्थेचे अध्यक्षपद, कालवा आधिका-याच्या जबाबदा-या, समित्या, उपसमित्याचा सर्वांना कायदेशीर तरतूद या कायदया मार्फत करण्यात आली.

अशा प्रकारे १९६० च्या कायदयातील त्रुटीदूर करून २००५ चा कायदा निर्माण करण्यात आला प्रत्यक्ष पाहिणीनुसार असे दिसून आले की २००५ चा कायदा निर्माण होवून देखील १९६० च्या कायदयानुसार अनेक पाणी वापर संस्था अस्तित्वात आहेत. त्यामुळे प्रस्तुत संशोधनामध्ये दोन्ही कायदयानुसार स्थापन झालेल्या दक्षिण महाराष्ट्रातील पाणी वापर संस्थांचा अभ्यास करण्यात आलेला आहे.

संशोधनासाठी निवडलेल्या पाणी वापर संस्थाकडून मिळवलेल्या माहितीचे विश्लेषण

अ.क्र.	तपशिल	आकडेवारी	आकडेवारी
१.	पाणी वापर संस्थांची स्थापना कायदा १९६० व २००५	१९६० - १३	२००५ - १५
२.	पाणी वापर संस्थांच्या सभासद स्त्री-पुरुष प्रमाण	पुरुष ८१८९ (८५%)	स्त्री १३९१ (१५%)
३.	पाणी वापर संस्थांच्या व्यवस्थापन समिती सदस्यांची संख्या	पुरुष - २२९	स्त्री सदस्य - ६१
४.	पाणी वापर संस्थांची कार्यालये	बांधलेली कार्यालये - ४	न बांधलेली कार्यालये - २२
५.	पाणी वापर संस्थांचे वार्षिक अहवाल स्थिती	वार्षिक अहवाल असलेल्या संस्था २२	वार्षिक अहवाल नसलेल्या संस्था २६
६.	पाणी वापर व्यवस्थापन समितीच्या सर्वसाधारण सभा घेण्याचे प्रमाण	महिला, - १३.५७ %	
७.	पाणी वापर संस्थांच्या निवडणुका	बिनविरोध - २६	सत्तांतर - ०२
८.	पाणी वापर संस्थांच्या पाणी वाटपातील राजकीय हस्तक्षेप	होय - २६	नाही - ०२
९.	पाणी वापर संस्थांच्या व्यवस्थापन समितीवरील जातनिहाय प्रमाण	मराठा ६३% एससी एसटी १२% ओबीसी १४% एनटी %	
१०.	पाणी वापर संस्थांच्या सभासदांचा राजकीय पक्षातील सहभाग	काँग्रेस ३१(११%) राष्ट्रवादी काँग्रेस २१(७%) भाजप २ (७%) शिवसेना ०, भाजप इतर पक्षा ७ (२५%) काँग्रेस + राष्ट्रवादी काँग्रेस - (३२%) राष्ट्रवादी काँग्रेस + श्रमिक मुक्ती दल = १ (४%) भाजप + जनसुराज्य ०	
११.	पाणी वापर संस्थांच्या व्यवस्थापन समितीच्या अध्यक्षापदी असणा-या राजकीय पक्षाची आकडेवारी	काँग्रेस १३, राष्ट्रवादी काँग्रेस ११, भाजप ०३, राष्ट्रीय समाज पक्ष ०१	
१२.	पाणी वापर संस्थांच्या व्यवस्थापन समिती सदस्य व अध्यक्षांच्या नेतृत्वाचा स्तर	स्थानिक स्तर	तालुका स्तर
		२०	०७
			०१

संदर्भ : प्रश्नावलीतून प्राप्त झालेल्या माहिती

दक्षिण महाराष्ट्रातील पाणी वापर संस्था आणि राजकारण या विषयाच्या संशोधनासाठी दक्षिण महाराष्ट्रातील ६८ पाणी वापर संस्था असून त्यामध्ये २८ संस्थांची नमुना निवड पद्धतीन निवड केली आहे. ही निवड करताना १९६० च्या कायदयाने स्थापन झालेल्या संस्था व २००५ च्या कायदयाने स्थापन झालेल्या संस्थांचा विचार करण्यात आला आहे या निवडलेल्या संस्थाकडून प्रश्नावली व मुलाखतीच्या माध्यमातून माहितीचे संकलन करून त्याचे विश्लेषण केले आहे

१९६० च्या सहकार कायदयाद्वारे स्थापन झालेल्या संस्था पाणी वापर संस्था १३ असून २००५ च्या कायदयाने १५ स्थापन झालेल्या दिसतात या नविन कायदयानुसार पाणी वापर संस्थाना कायदेशीर महत्व प्राप्त झाल्यामुळे १९६० च्या कायदयापेक्षा २००५ च्या कायदयाने जास्त संस्था स्थापन झालेल्या दिसून येतात या पाणी वापर संस्था संबंधी संशोधन केले असता १९६० च्या कायदयाने ज्या संस्था स्थापन झाल्या आहेत त्या बंद अवस्थेत असल्याचे दिसून आले. दिर्घ कालावधी नंतर राजकीय हस्तक्षेपातून या संस्था पुन्हा चालू झाल्याचे दिसते. संशोधनातील निवडलेल्या २८ पाणी वापर संस्थामध्ये एकूण सभासद संख्या ९५८० इतकी आहे यात ८१८९ पुरुष सभासद असून १३९१ महिला सभासद आहेत. या महिला सभासदांमध्ये निम्यापेक्षा जास्त सभासद या पतीच्या निधानानंतर सभासद झाल्याचे आढळून आल्याचे दिसते. या २८ पाणी वापर संस्थेमधील सिध्दनाथ पाणी वापर संस्थेच्या संस्थेमध्ये महिलांचे प्रमाण सर्वात जास्त असून ब्रम्हचैतन्य पाणी वापर संस्था विभूतवाडी व हनुमान पाणी वापर संस्था गोंदी येथे एकही महिला सभासद नसल्याचे दिसून येते.

संशोधनासाठी निवडलेल्या २८ पाणी वापर संस्थांच्या व्यवस्थापन समितीवर २९९ पुरुष असून ६१ महिला सदस्य आहेत. एकूण टक्केवारीचा विचार गेला असता ७९% पुरुष सदस्यांचे प्रमाण पाणी वापर व्यवस्थापन समितीवर दिसून येते तर २१% महिला सदस्यांचे प्रमाण दिसते येथे महिलांच्या ३३% आरक्षणाचा भंग झालेला दिसून येतो.

पाणी वापर संस्थांच्या पायाभूत सुविधा मधील कार्यालयाच्या संबंधी संशोधन केला असता २८ पैकी ४ संस्थांची कार्यालये बांधलेल्या अवस्थेत आहेत तसेच १२ संस्थाना कार्यालये मंजूर झाली असली तरी जागेअभावी ती कार्यालये ती कार्यालये बांधली गेली नाही तर १२ संस्थांची कार्यालये मंजूर न झालेली आहे या प्रकारे पायाभूत सुविधांची अवस्था बिकट असल्याचे दिसून येते. ब-याच संस्थांची कार्यालये भाडे तत्वावर असल्याचे दिसून आले आहे.

पाणी वापर संस्थातील वार्षिक अहवालाची स्थिती संशोधली असता निवडलेल्या २८ संस्थांपैकी २२ संस्थांचे अहवाल असल्याचे दिसून आले आहे तर ६ संस्थांकडे वार्षिक अहवाल व इतर कागदपत्रे नसल्याचे दिसून आले आहे या वार्षिक अहवालाची स्थिती अभ्यासली असता शासनाच्या कायदयानुसार अनेक नियम राबवले नसल्याचे दिसून येतात. यामध्ये सभासदांच्या बैठका, आरक्षणाचे तत्व या मध्ये ब-याच अशा त्रुटी असल्याचे शेरे दिसून येतात.

पाणी वापर व्यवस्थापन समितीच्या सर्वसाधारण सभा संदर्भात माहिती घेतली असता असे दिसून आले की सर्वसाधारण सभा दर महिन्याला घेणे आवश्यक असते या २८ संस्थेमधील सीतादेवी पाणी वापर संस्था, शिर्णे या संस्थेच्या प्रत्येक महिन्याला सभा होत असल्याचे दिसते तसेच २ महिन्यांच्या कालावधी मध्ये २३ पाणी वापर संस्थामध्ये सर्वसाधारण सभा होतात व ४ महिने किंवा त्या पेक्षा अधिक कालावधी मध्ये ४ पाणी वापर संस्थेमध्ये सर्वसाधारण सभा होत असल्याचे दिसून येते या सर्वसाधारण सभेविषयी माहिती संकलित केली असता असे दिसूते की या सभाना महिलांची उपस्थिती नगण्य असल्याचे दिसून येते. तसेच या सभांची वेळ संध्याकाळी असल्याचे आढळून आले आहे यावरून पाणी वापर संस्थेच्या व्यवस्थापन समितीच्या सभाना महत्व असले तरी त्यांची अंर्बलबजावणी प्रत्यक्ष कृतीत न दिसता कागदोपत्री दिसून येते.

पाणी वापर संस्थाच्या व्यवस्थापन समिती मधील जातनिहाय संस्था पाहिली असता असे दिसून येते की एकूण २९० सभासदांपैकी १८३ सदस्य मराठी जातीचे ३५ एससी/एसटी चे ४० सदस्य, ओबीसी आणि ३२ सदस्य हे भटक्या विभूक्त जातीचे दिसून येतात. या वर्गीकरणाचा विचार केला असता पाणी वापर संस्थावर मराठी जातीचे वर्चस्व दिसून येते तर ब्रम्हचैतन्य सहकारी पाणी वापर संस्था विभूतवाडी या संस्थेवर मराठा जातीचा एक ही सदस्य नसल्याचे दिसून आले तसेच मराठा जाती नंतर ओबीसी सामाज्याचे प्रमाण जास्त असल्याचे दिसून येते. एकंदरीत मराठा जातीतील उमेदवाराचे वर्चस्व या पाणी वापर संस्थावर असलेले प्रामुख्याने आढळून येते.

पाणी वापर संस्थामधील निवडणूकी संदर्भात विचार केला असता असे दिसून येते की पाणी वाटप संस्थाच्या निवडणूका या जवळजवळ ९३% संस्थामध्ये या बिनविरोध झाल्या आहे. कारण या संस्थामध्ये जे सभासद आहेत ते प्रामुख्याने काँग्रेस व राष्ट्रवादी काँग्रेस पक्षाचे सदस्य असल्यामुळे प्रामुख्याने या संस्थामधील निवडणूका या बिनविरोध झालेल्या आहेत तर हनुमान पाणी वापर संस्था, गोंदी व विठ्ठल पाणी वापर संस्था भिवर्गी या दोन संस्थामध्ये निवडणूक होऊन सत्तांतर झालेले आहे.

पाणी वापर संस्था शेतकरी सभासदाना पाणी वाटप करताना राजकीय हस्तक्षेप संदर्भात २६ संस्था मध्ये हस्तक्षेप होत नाही असे दर्शविले असले तरी या संस्थामध्ये मोठो शेतकरी सभासद हा तो या पाणी वाटपाचा जास्त लाभ घेत असल्याचे समोरे आले तर राजवर्धन पाणी वापर संस्था दुधेभावी या संस्थेमध्ये पाणी वाटपा हस्तक्षेपा संदर्भात या संस्थेने कोणतेही मत व्यक्त केले नाही. कारण ही संस्था स्थापन झाल्यापासून एकदाही सभासदाना पाणी वाटप केलेले नाही. तर हनुमान पाणी वापर संस्था गोंदिया संस्थेत हस्तक्षेप पाणी वाटपाच्या संदर्भात होत असल्याचे मत सभासदानी व्यक्त केले.

पाणी वापर संस्थातील सभासदाच्या राजकीय सहभागामध्ये भारतीय राष्ट्रीय काँग्रेस पक्षाचे सभासद असणा-या संस्थांची संख्या ०३ आहे तर भाजप ०२ व सर्वाधिक संस्था मध्ये सभासद असणारा पक्ष हा राष्ट्रीय काँग्रेस आहे तर काँग्रेस व राष्ट्रीय काँग्रेस पक्षाच्या सभासद असणा-या संस्था या ०९ आहेत. शिवसेना व भाजपा पक्षाचे सभासद असणा-या संस्थांची संख्या ही शुन्य आहे. तर राष्ट्रीय काँग्रेस व श्रमिक मुक्त दल या पक्षाचे सभासद असणा-या संस्थांची संख्या ही ०१ आहे तर इतर पक्षाचे सभासद असणा-या संस्थांची संख्या ०७ आहे एकंदरीत पाणी वापर संस्थांच्या सभासदाची जास्त संख्या प्रामुख्याने काँग्रेस व राष्ट्रवादी काँग्रेस पक्षाच्याच सभासदाची आहे. त्यामुळे या संस्थावर या पक्षाचे वर्चस्व आहे.

पाणी वाटप करणा-या व्यवस्थापन समितीच्या अध्यक्षाची संख्या पाहता सर्वात जास्त अध्यक्ष असणा-या संस्था या काँग्रेस पक्षाच्या आहेत तर ११ इतक्या राष्ट्रीय काँग्रेस पक्षाच्या आहेत. भाजपा या पक्षाचे ०३ संस्थावर अध्यक्ष आहेत तर राष्ट्रीय समाज पक्षाचे ०१ संस्थेवर अध्यक्ष आहे एकंदरी काँग्रेस व राष्ट्रवादी पक्षाचे व्यवस्थापन समितीवरील अध्यक्ष हे जास्त आहेत कारण जास्त सभासदाची संख्या ही या दोन पक्षांचीच आहे त्यामुळे या संस्थावर या पक्षांचेच अध्यक्ष आहेत.

पाणी वापर संस्थाच्या व्यवस्थापन समिती सदस्य व अध्यक्षांचा नेतृत्वाचा स्तर पाहता असे आढळून आले की स्थानिक पातळीवर म्हणजे ग्रामपंचायत पातळीचा समावेश केला आहे त्यामध्ये ग्रामपंचायतीचे सदस्य, सरपंच, विकाससेवा, सोसायटी सदस्य, दुध डेअरी सदस्य, चेअरमन व अध्यक्ष या पदाचा समावेश केला आहे. या पदावर काम करीत असताना पाणी वापर संस्थेच्या व्यवस्थापन समितीचे सदस्य व अध्यक्षांपादाचे नेतृत्व करणा-या संस्थांची संख्या २० आहे तर तालुका पातळीवरचा जो स्तर आहे त्यामध्ये तालुक्याचे आमदार, कृषी उत्पन्न बाजार समितीचे

सदस्य व अध्यक्ष खरेदी विक्री संघाचे सदस्य व अध्यक्ष, पंचायत समितीचे सदस्य व अध्यक्ष, सहकारी साखर कारखान्याचे संचालक व अध्यक्ष तसेच तालुक्यातील दुध संघाचे संचालक व अध्यक्ष या पदाचा समावेश तालुका स्तरावर केला आहे. या पदावर काम करीत असताना पाणी वापर संस्थेच्या व्यवस्थापन समितीचे व अध्यक्षपदाचे नेतृत्व करणा-या संस्थांची संख्या ०७ आहे. तर जिल्हा स्तरामध्ये खासदार, जिल्हा परिषद सदस्य व अध्यक्ष, जिल्हा दुध संघाची सदस्य व अध्यक्ष या पदाचा समावेश केला आहे या पदावर काम करीत असताना पाणी वापर संस्थेच्या सदस्य व अध्यक्षपदाचे नेतृत्व करणा-या संस्थांची संख्या ही ०१ असल्याचे दिसून येते.

निष्कर्ष :

१. पाणी वापर संस्थेचा १९६० चा सहकार कायदानुसार स्थापन झालेल्या १३ संस्थे व २००५ ला महाराष्ट्र शासनाने पाणी वापर संस्था संबंधी नवीन कायदा केला. या कायदयाने १५ संस्था स्थापन झालेल्या दिसतात
२. दक्षिण महाराष्ट्रातील २८ पाणी वापर संस्थांच्या सभासदाचा विचार केला असता पुरुष सभासदाची संख्या ही ८५ % दिसून येते, स्त्री सभासदाची संख्या १५% असल्याचे दिसते यावरून पाणी वापर संस्थेवर पुरुषाचे वर्चस्व दिसून येते.
३. पाणी वापर संस्थेतील संशोधनासाठी निवडलेल्या लेखापरिक्षण व वार्षिक अहवाला संबंधी सर्वेक्षण केले असता या संस्थांच्याकडे पूर्ण वेळ लेखनिक नसने, वार्षिक लेखा परिक्षण करून न घेणे आणि २८ पैकी २२ संस्थांकडे वार्षिक अहवाल सादर केला नसल्याचे आढळून आले.
४. संशोधनासाठी निवडलेल्या २८ संस्थांच्या पायाभूत सुवधाचा सर्वेक्षण केला असता २८ पैकी ४ संस्थानी आपली कार्यालये बांधलेली दिसून येतात तर इतर संस्थांची कार्यालये जागे अभावी व अंतर्गत राजकीय गटबाजी आणि निष्क्रीयता यामुळे कार्यालये बांधली नसल्याचे दिसून येते.
५. १९६० चा कायदा सहकारी कायदाप्रमाणे होता तर २००५ चा कायदा हा जलसिंचन विभागामार्फत कार्यान्वीत केला गेला.
६. २००५ कायदानुसार स्थापन झालेल्या संस्थामध्ये संस्थांचे १००%लाभधारक असून यामध्ये कायदेशीरित्या पाणी वापर हक्क नमूद केलेला दिसून येतो पण १९६० च्या कायदयामध्ये ही तरतूद नसून तेथे कोटा पद्धत वापरल्याचे दिसते.
७. १९६० च्या कायदयाने स्थापन झालेल्या १३ संस्था या काही काळासाठी बंद अवस्थेत आढळून आल्या. या संस्था २००५ च्या कायदानुसार स्थानिक नेतृत्वाने पुर्नजिवीत केलेल्या दिसून येतात.
८. संशोधनासाठी निवडलेल्या २८ संस्थामध्ये व्यवस्थापन समितीचा सर्वे केला असता या व्यवस्थापन समितीवर ७९% पुरुष सदस्याचे वर्चस्व दिसून येते तर २१% महिलांना सदस्य दिसतात.
९. २८ पाणी वापर संस्थेच्या सर्वेक्षणावरून असे आढळून आले की राजकीय पक्षाचा हस्तक्षेप मोठ्या प्रमाणात असल्याचे दिसून आले यामध्ये काँग्रेस, राष्ट्रवादी काँग्रेस, भाजपा, शिवसेना या संस्थांचा सहभाग दिसून येतो. यातील बहुतांश संस्था काँग्रेस व राष्ट्रवादी पक्षाच्या वर्चस्वाखाली दिसून येतात.

१०. संशोधनासाठी निवडलेल्या संस्थामधील व्यवस्थापन समितीच्या एकूण २९० सदस्यांपैकी मराठा जातीचे १८३ सदस्य असल्याचे दिसते तर ३६ सदस्य एसी, एस.टी., ४० सदस्य ओबीसी आणि ३१ सदस्य भटक्या जातीचे असल्याचे दिसतात
११. पाणी वापर संस्थांच्या निवडणूक व राजकारणाचा विचार केला असता स्थानिक तालुका व जिल्हास्तरावर नेतृत्व निर्माण झालेला दिसून येते.
१२. पाणी पट्टीच्या आकारणी संदर्भात पाणी वापर संस्थाकडून निवडलेल्या संस्थाकडून अशी माहिती निदर्शनास आली की पाणी पट्टी ही क्षेत्रानुसार व पाणी नुसार आकारत असल्याचे दिसून आले.
१३. पाणी वापर संस्था मध्ये ज्या महिला सभासद आहेत त्या संस्था स्थापने पासूनच नसल्याचे निदर्शनास आले, तर त्या सभासदपतीच्या निधनानंतर त्यांना या संस्थामध्ये सभासद करून घेतल्याचे निदर्शनास आले.
१४. पाणी वापर संस्था या कालव्यातून, धरणांतून, तळे यातून पाणी उपसा करून लाभधारकांपर्यंत पोहचवत असताना पाणी गळतीचे प्रमाण मोठ्या प्रमाणात असल्याचे दिसून आले.
१५. पाणी वापर संस्था स्थापन करण्यासाठी आमदार, सहकारी साखर कारखान्याचे चेअरमन, संचालक खासदार यांची व्यक्तीगत व आर्थिक मदत या पाणी वापर संस्थाना होत असल्याचे दिसून आले.
१६. पाणी वाटप संस्थाचे कार्यक्षेत्र हे गांव, किंवा दोन किंवा तीन गावापुरते क्षेत्र असल्याचे आढळून आले व या दोन्ही गावातील सदस्य हे या पाणी वापर संस्थाचे सदस्य असल्याचे दिसून आले.
१७. पाणी वाटप संस्थेच्या सभासदाना पाण्याचे नियोजना संदर्भात पाहणी केली असता सर्व संस्थामध्ये पाणी पुरवठा विभागाकडून ठिंबक, प्रवाही उपसा, तुशार या सिंचन प्रकाराचा एक ही संस्था अवलंब करीत नसलेचे दिसून आले
१८. पाणी वापर संस्थेच्या सर्व सदस्यांना पाणी मिळत असले तरी अनेक समस्यांना तोंड द्यावे लागत असल्याचे निदर्शनास आले. त्यामध्ये वीजेचा प्रश्न, कुठल्या पिकाला किती पाणी आवश्यक आहे या संबंधी पाटबंधारे विभागाकडून मार्गदर्शन केले जात नसल्याचे आढळून आले.
१९. पाणी वापर संस्थेच्या कार्याविषयी माहिती विचारात घेता पाणी वापर संस्थेच्या ज्या महिला सभासद आहेत त्यांना संस्थेच्या कार्याविषयी माहिती विचारली असता असे दिसून आले की त्यांना कार्याविषयी काहीही माहित नाही असे दिसून आले तर त्यांचे पती सर्व कारभार हातळीत असल्याचे आढळून आले.
२०. पाणी वापर संस्थेकडे शेतीसाठी पाणी पुरवठा करत असताना पाणी किती प्रमाणात शेतीसाठी दिले याचे मोजमाप करण्यासाठी या संस्थाकडे कोणतेही साधन नाही तर पाणी वाटप करत असताना जवळ जवळ ४०% संस्थामध्ये मोठ्या शेतकरी यांनी जास्त प्रमाणात पाणी वापरत असल्याचे दिसून आले.
२१. पाणी वापर संस्था या उद्देशाने स्थापन केल्या आहेत की जे सभासद आहेत त्या सभासदाना शेतीसाठी पाणी मिळावे. पण ३ संस्थाना मध्ये स्थापनेपासून एकदाच पाणी सभासदाना मिळाले आहे तर एका संस्थेमध्ये स्थापन होऊन १६ वर्षे झाली तरी अद्याप सभासदाना पाणी मिळालेले नाही.
२२. ९२% पाणी वापर संस्थांच्या निवडणूका बिनविरोध झालेले आहेत त्यापैकी १५ संस्थाना बिनविरोध निवडणूका झाल्यामुळे जी शासनाकडून रक्कम मिळते ती न मिळाल्याचे माहितीवरून निदर्शनास आले.
२३. ७५% पाणी वापर संस्थांच्या समिती सदस्यांना आपल्या संस्थेचे क्षेत्र किती? सिंचन क्षेत्राचे नकाशे आहेत किंवा नाही याबद्दल माहिती नसलेली आढळून आले आहे.

२४. या पाणी वापर संस्थेच्या कायदयाने भूमिहीन शेतकरी यांचे पाणी वापर संस्थेमध्ये समावेशन केले नसल्यामुळे अशा शेतक-यांना पाणी वापरा पासून वंचित ठेवल्याचे दिसून येते.
२५. या संशोधनाच्या माध्यमातून सर्वात निराशजन्य बाब म्हणजे महाराष्ट्रातील धरणाचे पाणी किती आहे व धरणे किती आहेत या बदलची माहिती पाठबंधारे विभागाकडे नाही.

शिफारशी :

१. १९६० च्या पाणी वापर संस्थांच्या कायदयातील त्रुटी दूर करण्यासाठी २००५ चा कायदा निर्माण केला गेला. या कायदयानुसार पाण्याचे योग्य वितरण करणे यासाठी अर्थसहाय्य प्राप्त झाले होते. पण कायदा चांगला असून देखील त्यांची अंमलबजावणी योग्य पद्धतीने होत नसल्याचे शासनाने फक्त धोरण न राबवता त्यांच्या अंमलबजावणीकडे लक्ष दिले पाहिजे.
२. पाणी वापर संस्थांच्या २००५ च्या कायदयानुसार पाण्याचा हक्क ही कायदेशीर बाब असली तरी पाण्याचे योग्य वितरण सभासदाना होते नाही या संदर्भात शासनाने मुल्यमापन समिती नेमणे आवश्यक आहे.
३. पाणी वापर संस्थांचे लेखापरिक्षण शासनाने लेख विभाग नेमून करावे व या संबंधीचे वार्षिक अहवाल जलसंपदा खात्याकडे सादर करण्यासाठी आदेश देण्यात यावे.
४. पाणी वापर संस्थेच्या कार्यपद्धती विशयी शासनाने दरवर्षी एक चौकशी समिती नेमून या चौकशी समितीच्या अहवालावर अंमलबजावणी केली जावी.
५. पाणी वापर संस्थांच्या राजकारणाचा फटका अनेक सभासदाना बसत असल्याने या संस्थेचा मुळ उद्देश बाजुला फेकला जातो या कारणाने या संस्थेच्या निवडणूक नियमावलीची काटेकोर अंमलबजावणी करून राजकीय हेतूसाठी कोणावर अन्याय होणार नाही यांची दक्षता घ्यावी.
६. सभासदाना पाणी देत असताना पारंपारिक पद्धती म्हणजे पाठाने पाणी सोडण्याची पद्धत अवलंबली जाते त्यामुळे मोठया प्रमाणात पाण्याचे जिरपाव होते. त्यामुळे ही पद्धत न वापरता ठिबक, प्रवाही तुशार यापद्धतीचा वापर करावा जेणे करून पाण्याचा अपव्य मोठया प्रमाणात टाळता येऊ शकतो.
७. पाणी वापर संस्थेचे जे सहभासद आहेत त्यांना अडचणी काय आहेत. त्या अडचणी सोडवण्यासाठी काय उपाय सुचवता येतील यासाठी पाठबंधारे विभागाने तक्रार निवारण समिती स्थापन करून त्याप्रश्नाची सोडवणूक करण्यात यावी.
८. पाणी वापर संस्थामध्ये मोठया प्रमाणात पुरुष वर्गाला प्राधान्य दिले जाते तसे न करता समानता या तत्वाचा अवलंब करून महिलांनाही समितीवर व सभासद या दोन्ही पातळीवर त्यांचे स्थान शासकीय नियमानुसार दिले जाते किंवा नाही यासाठी चौकशी आयोग नेमावा
९. पाणी उपसा करत असताना पाणी गळती या सारख्या समस्येला व्यक्तीगत पातळीवर निवारण करून जो कापेणारा खर्च असेल तो ज्या त्या संस्थेने, संस्थेचे सभासदांच्या कडून घेवून पाणी गळतीचा प्रश्न शासनाकडून येणा-या निधीचा वाट न पाहता तातडीने सोडवावा त्यामुळे पाण्याचा मोठया प्रमाणात अपव्य टाळता येऊ शकतो.

१०. पाटबंधारे विभागाकडून प्रत्येक संस्थेला पाण्याच्या नियोजना संदर्भात व अपव्यासंदर्भात या संस्थाना कार्यशाळा घेऊन प्रत्येक पिकाला किती प्रमाणात पाणी आवश्यक आहे या संबंधी मार्गदर्शन करणे आवश्यक आहे.
११. पाणी वाटपा संदर्भात संस्थानी कोणत्या पिकाला पाहिल्यादा पाण्याची गरज आहे या संबंधी मार्गदर्शन करणे महत्वाचे आहे.
१२. पाणी वाटपा संदर्भात संस्थानी कोणत्या पिकाला पहिल्यांदा पाण्याची आवश्यकता आहे हे संस्थेच्या पदधिका-यांनी ठरवून त्या प्रमाणे पाण्याचे वितरण करण्यात यावे जेणेकरून त्या सभासद शेतक-याचे पिकाचे नुकसान होणार नाही ही दक्षता घ्यावी.
१३. शेतक-यांना ख-या अर्थाने न्याय द्यावयाचे असेल विशेषतः छोट्या शेतक-यांना भूमिहीन व वंचित महिलांना न्याय द्यावयाचे असेल तर राजकीय हस्तक्षेप कमीत कमी असावे व शासनाचे नियंत्रण काटेकोर, शिस्तबद्ध आणि वेळेवर होणे आवश्यक आहे.

६. संदर्भ सुची :

1. Shri Gandhi. P.R., History & Practice of Management of Irrigation waters in Maharashtra, Walmi Aurangabad.
2. Operation & Management of Irrigation Systems in Maharashtra State, Walmi Aurangabad.
3. M. Venkaish Naidu, Key note address – India. Reform initiatives in Water sector at water forum 2002, World Bank, Washington .D.C
4. Maharashtra State Water Policy, 2003
5. Maharashtra Water Resources Regulatory Authority (MWRRA)- 2005
6. Maharashtra Management Irrigation System by Farmers Act (MMISFA) –2005
7. Sainath .P. “Water: How the deal was done” Hindu, April 28 – 2005
8. Society for Promoting Participative Ecosystem Management (SOPPECOM) Pune. Primary Data related to the Water user Association.
९. मुलाखती : उपरोक्त २८ पाणी वापर संस्थांचे अध्यक्ष व व्यवस्थापन समिती सदस्य
१०. मुलाखती : उपरोक्त २८ पाणी वापर संस्थांचे सभासद शेतकरी.

१०.

राजकीय अर्थकारणाची प्रारूपे

पवार प्रकाश रामचंद्र *

राजकीय अर्थशास्त्र हे एक सामाजिक शास्त्र आहे, अशी नोंद वेबस्टरच्या नवीन अंतरराष्ट्रीय कोशामध्ये केली आहे. मात्र एकोणिसाव्या शतकामध्ये अर्थशास्त्रालाच राजकीय अर्थकारण असे संबोधिले जात होते, अशी नोंद राज्यशास्त्र कोशात केली गेली आहे. थोडक्यात संपूर्ण देशाच्या अर्थकारणाचा अभ्यास करणारे शास्त्र असा त्यांचा अर्थ घेतला जात होता. सामाजाचा विकास हा आवश्यक गोष्टीच्या उत्पादनावर आधारीत होतो, त्यास देखील राजकीय अर्थकारण संबोधिले जाते. तर कॅपिटल हा ग्रंथ राजकीय अर्थशास्त्रावरील टीक आहे असे मार्क्सने मानले होते. मार्क्सवादी अर्थशास्त्रज्ञ राजकीय अर्थशास्त्र ही संज्ञा वापरतात. ते त्यांचा अर्थ नवअभिजात अर्थशास्त्रापेक्षा वेगळा आहे, असा घेत होते. नवअभिजात पेक्षा वेगळा अर्थ सूचित करण्यासाठी राजकीय अर्थशास्त्र ही संकल्पना वापरली गेली आहे. थोडक्यात राजकीय अर्थकारण या विद्याशाखेचे विविध अर्थ स्पष्ट केले जातात. या विद्याशाखेचा प्रत्येक अर्थ केवळ वेगळा आहे असे नव्हेतर ते अर्थ परस्पर विरोधी देखील आहेत. त्यामुळे या विद्याशाखेमधील वादक्षेत्र आशयपूर्ण व तत्त्वमीमांसा करणारे आहे. त्यांच्या विश्लेषणाचा तपशील समाजाचे वर्गीय स्वरूप स्पष्ट करणारा आहे.

राजकीय अर्थकारणाच्या संकल्पना आणि अर्थाची फेरमांडणी काळाच्या ओघात वेळोवेळी केली गेली आहे. या फेरमांडणीचे स्वरूप समजून घेणे हा एक मोठा गुंता आहे. कारण लोकशाही राजकीय प्रक्रिया व उत्पादक शक्तीनी ठरवलेले आर्थिक संबंध यामधील परस्परसंबंधाचा अभ्यास देखील राजकीय अर्थशास्त्र म्हणून केला जातो. या प्रकारचे अर्थशास्त्रज्ञ आणि राज्यशास्त्रज्ञ आर्थिक व राजकीय घटकांचा एक दुसऱ्याशी असलेला संबंध आणि त्या घटकांची प्रक्रिया यांचा अभ्यास करतात. थोडक्यात याकारणामुळे राजकीय अर्थकारण हा गुंतागुंतीचा विषय आहे. तसेच बहुआयामी स्वरूप त्याचे आहे. उत्पादन साधनांची मालकी ऐतिहासिक प्रक्रियेवर प्रभाव टाकते त्यास मार्क्सने राजकीय अर्थकारण असे संबोधिले होते. राजकीय अर्थकारण हे मूळ आणि कल्पक (नवनिर्मित) सामाजिक शास्त्र आहे. या घटकांचा वैचारिक पाया जॉन स्टुअर्ट मिल, अँड्रयु स्मिथ, कार्ल मार्क्स यांनी घातला. इतर सर्व सामाजिक शास्त्रामध्ये राजकीय अर्थकारण जास्त सशक्त होते. अशा प्रकारच्या स्वरूपामुळे राजकीय अर्थकारणाच्या पुनर्रचनेची गरज व्यक्त झाली होती. मानवी वर्तन आणि समाज या अरुंद उपविद्याशाखेतून त्यास बाहेर काढण्याची गरज होती. या वैचारिक प्रेरकतांमुळे राजकीय अर्थकारण वेगळे केले गेले. समाजातील संघर्ष आणि तणाव असतात. या तणावाचा संबंध कार्ल मार्क्सने राजकीय अर्थकारणाशी जोडून दाखविला.

राजकीय अर्थकारण ही राज्यशास्त्राचे एक उपविद्याक्षेत्र म्हणून परिचित आहे. शिवाय अर्थशास्त्रामध्ये देखील या विद्याक्षेत्राचे विशेष महत्व आहे. राजकीय आणि आर्थिक अशा दोन संकल्पना वाचक ही विद्याशाखा आहे. याखेरीज ही विद्याशाखा परस्परावलंबित्व आणि एकमेकांच्या संदर्भातील महत्व प्रस्थापित करते. या विवक्षित अर्थाच्या पेक्षा देखील या विद्याशाखेची व्याप्ती विस्तृत आहे. राज्यशास्त्र किंवा अर्थशास्त्राच्या खेरीजच्या इतर सामाजिक शास्त्रांचा अंतर्भाव या विद्याक्षेत्रात केला जातो. या विद्याक्षेत्रात व्यक्ती आणि समाज, मार्केट आणि राज्यसंस्था

*प्राध्यापक, राज्यशास्त्र विभाग, शिवाजी विद्यापीठ, कोल्हापूर

यांच्या अभ्यासाला प्रधान्य दिले जाते. या विद्याक्षेत्राचा संबंध राज्यशास्त्र, अर्थशास्त्र, तत्त्वज्ञान अशा सामाजिक शास्त्राशी येतो. त्यामुळे या शाखेच्या अभ्यासात विविध पद्धती वापरल्या जातात. ग्रीक भाषेतील नगर (City) आणि घराची व्यवस्था करणे या दोन शब्दापासून राजकीय अर्थकारणाची व्याप्ती निश्चित केली गेली होती. नगर किंवा राज्य आणि संपत्ती किंवा घराची व्यवस्था (Oikonomos) या दोन अर्थांचा संयोग राजकीय अर्थकारण या संकल्पनेत झाला होता. या दोन संकल्पनांच्या देवाणघेवाणीतून राजकीय अर्थकारण या विद्याक्षेत्राचा उदय झाला होता. राजकीय अर्थकारण हे फार जुने वैचारिक संशोधनाचे किंवा चौकशीचे विद्याक्षेत्र आहे. राजकीय अर्थकारणाच्या विश्लेषणामध्ये राज्याचे स्वरूप आणि मार्केट यांचे संबंध मध्यवर्ती मानले गेले आहेत.

वरील अर्थांच्या खेरीज राजकीय अर्थकारण हा दृष्टीकोन देखील आहे, असा दावा केला जातो. त्यांच्या आधारे सामाजिक शास्त्रे समाजातील सत्ता, प्रभुत्व, शोषण इत्यादी घटकांचा वस्तुनिष्ठ अर्थ लावू शकतात. त्याच प्रमाणे राजकीय अर्थशास्त्र अशी एक विश्लेषण पद्धती आहे की, तिच्या माध्यमातून समाजात घडत असलेल्या विविध प्रक्रियांचा अर्थ लावता येतो. उदा. नियोजन आयोगाची प्रक्रिया, नीति आयोगाची प्रक्रिया किंवा जागतिकीकरणाची प्रक्रिया इत्यादी. हा राजकीय अर्थकारणाचा अर्थ स्थिर स्वरूपाचा नाही. म्हणजेच आरंभापासून राजकीय अर्थकारणाच्या संकल्पनेच्या धारणेमध्ये बदल होत गेला आहे.

नैतिक तत्त्वज्ञानाच्या चौकटीमध्ये प्लेटो आणि अ‍ॅरिस्टॉटलने विश्लेषण केले. त्यांचा विश्लेषणाचा पाया नैसर्गिक कायदा हा होता. मात्र टीकाकूशल पद्धतीने वैचारिक संशोधन सोळाव्या आणि आठराव्या शतकात सुरू झाले. सोळाव्या आणि आठराव्या शतकामध्ये प्रश्नचिन्ह उपस्थित करून संशोधन करण्याची नवीन परंपरा सुरू झाली होती. यामुळे राजकीय अर्थकारणाच्या संशोधनात प्रश्नकर्ता, प्रश्नचिन्ह आणि प्रश्नाचे विश्लेषण या तीन घटकांचा नव्याने समावेश झाला. यातून राजकीय अर्थकारण या विद्याक्षेत्राचा अर्थ दोषदर्शी किंवा समीक्षात्मक वाचक स्वरूपात विकसीत झाला होता. या दरम्यानच्या काळात व्यापारवादाचा मोठा प्रभाव होता. व्यापारवाद या संप्रदायाचे राज्याने आर्थिक नियमन करण्याची भूमिका मांडली गेली होती. मात्र याबरोबरच व्यक्तीची स्वायत्तता या विद्याक्षेत्राने महत्त्वाची मानली. हा फेरबदल यामुळे घडून आला होता. या घडामोडीचा प्रभाव व्यक्तीवादी विचारवंतावर पडला. त्यामधून राजकीय अर्थकारणाचे उन्मुखीकरण घडण्यास सुरुवात झाली होती. या अभिमुखतेमध्ये ब्रिटीश विचारवंत थॉमस हॉब्स व जॉन लॉक यांचे योगदान आहे. तसेच इटालियन वास्तववादी विचारवंत निकोलॉ मॅकिआव्हेली यांनी देखील भर घातली होती. थॉमस हॉब्सचा मुख्य अभ्यास विषय तत्त्वज्ञान आणि राजकीय सिद्धांत होता. त्यामुळे त्यांच्या राजकीय अर्थकारणविषयक संकल्पना सुप्रसिद्ध नव्हत्या. त्यांनी राजकीय अर्थकारणाच्या संकल्पना थोडक्यात आणि प्रसंगोपात स्वरूपात मांडल्या गेल्या. असे असूनही नैसर्गिक कायदा, नैसर्गिक अवस्था, संपत्तीचा उगम, राज्याच्या सत्तेचे अर्थकारणाशी संबंध या विचारातून थॉमस हॉब्स मुक्त अर्थकारणाचा पुरस्कार करत होता, असे दिसते. लिव्हिएथन आणि डि सिव्हीक या दोन्ही ग्रंथात त्यांची राजकीय अर्थकारणविषयक विचार सुट्टे सुट्टे आले आहेत. परंतु लिव्हिएथनच्या २४ व्या प्रकरणात त्यांनी वस्तु व त्यांचे वितरण या दोन मुद्द्यांची चर्चा केली आहे. तसेच पैशाचे कार्य आणि सरतेशेवटी वसाहातिक वसाहती या बदलची चर्चा हॉब्स सखोल करतो. तसेच निकोलॉ मॅकिआव्हेलीने देखील मानवी स्वभावाचे विश्लेषण करताना संपत्तीचा विचार मांडला आहे.

विशेषीकरण आणि शास्त्रामधील वादंग

सामाजिक शास्त्राचे विशेषीकरण घडविले गेले आहे. या विशेषीकरणाच्या प्रक्रियेमुळे राजकीय अर्थकारणाचा संकुचित अर्थ घेतला गेला. या घडामोडीचा परिणाम म्हणजेराज्यशास्त्र आणि अर्थशास्त्र या दोन सामाजिक शास्त्रामध्ये मोठे वादंग या विषयाच्या संदर्भात उभे राहिले आहे. या वादाचा प्रारंभराज्यशास्त्र आणि अर्थशास्त्राचे प्राथमिक उद्देश वेगवेगळे आहेत, इथपासून होतो. त्यांच्यामध्ये परस्पर विरोधाभास असल्याचे स्पष्ट केले गेले आहे. या दोन शास्त्रामधील फरकाची तीन सूत्रे मांडली गेली आहेत. **एक**, उत्कर्ष किंवा समृद्धी हा अर्थशास्त्राचे प्राथमिक उद्देश असतो. तर न्याय हा राज्यशास्त्राचा प्राथमिक उद्देश असतो. **दोन**, मार्केट ही अर्थशास्त्राची व शासन ही राज्यशास्त्राची संस्थात्मक संरचना असते. **तीन**, याखेरीज व्यक्तीगत हा घटक अर्थशास्त्राचा व समाज हा घटक राज्यशास्त्राचा प्राथमिक अभिकर्ता घटक असतो. हा राज्यशास्त्र आणि अर्थशास्त्रामधील मूलभूत फरक आहे. न्याय आणि उत्कर्षाची साधने यांच्यामध्ये विरोधाभास निर्माण होतो. उच्च मानवी जीवनासाठीची साधने प्राप्त करणे हे उद्दिष्ट न्यायापेक्षा भिन्न प्रकारचे आहे. कार्यक्षमता, वाढ आणि स्थैर्य ही तीन सुत्रे अर्थकारणामध्ये आहेत. त्यापेक्षा राज्यशास्त्र वेगळे असते. नागरीकांचे मूलभूत हक्क प्रस्थापित करणे आणि मूलभूत हक्कांना संरक्षण देणे हा राज्यशास्त्राचा हेतू असतो. राज्यशास्त्रातील प्राथमिक न्यायास, फायद्याचे वितरण व्यक्तीगत स्वातंत्र्य आणि समता या तत्वावर आधारित करणे, तसेच सामाजिक आदेश देणे याबद्दल हळूहळू असमाधान व्यक्त केले जाते. या प्रक्रियेमध्ये राजकीय अर्थकारणाची बीजे आहेत. बाजार आणि शासन या दोन संरचनामध्ये देखील विरोधाभास दिसतो. बाजार संरचना मुक्त बाजाराची संकल्पना मांडते. स्वहित संबंधाचा गटांकडून दावा केला जातो. तर शासन ही संरचना कायद्याच्या आधारे नागरीकांच्या हितसंबंधाचे संरक्षण करते. मतितार्थ व्यक्तीगत आणि सार्वजनिक असा वाद विषय या दोन संरचनामध्ये दिसतो. राजकीय अर्थकारणाचा अर्थ परस्पर विरोधी घेतला गेला. हा विशेषीकरणाचा प्रभाव दूर ठेवून राज्यशास्त्र आणि अर्थशास्त्र यांच्यातील परस्पर पुरक संबंधाच्या अभ्यासाला राजकीय अर्थकारण अशी संज्ञा देखील दिली गेली आहे. तर कधी पद्धतीशास्त्र म्हणून देखील राजकीय अर्थकारणाचा अर्थ स्पष्ट केला गेला. सार्वजनिक निवड ही व्यक्तीगत विवेकावर भर देते. त्यांच्या अभ्यासाचा समावेश या विद्याक्षेत्रात केला गेला. तर संस्थात्मक विश्लेषण हा सामाजिक दृष्टीकोन म्हणून त्यांचा या विद्याक्षेत्रात केला गेला. मतितार्थ पद्धतीशास्त्रानुसार राजकीय वर्तन आणि संस्था यांचे विश्लेषण राजकीय अर्थकारणाचे विद्याक्षेत्र ठरवले गेले.

राजकीय अर्थकारणाचे बदलते अर्थ

आठराव्या शतकाच्या आरंभीच्या काळात राजकीय अर्थकारणाची चर्चा सुरु झाली. उदा. ट्रिटिस ऑन पोलिटिकल इकोनॉमी हा ग्रंथ आरंभी एंटोनी डी Montchretien यांनी राजकीय अर्थशास्त्र या विषयावर लिहिला होता. त्यांनी या संकल्पनेवर १६१६ मध्ये काम केले होते. त्या पुस्तकामध्ये त्यांनी राजकीय अर्थशास्त्र ही संकल्पना वापरली होती. त्यानंतर जेम्स स्टुअर्ट या स्काटीश अर्थशास्त्रज्ञाने An Inquiry into the Principles of Political Economy हा ग्रंथ लिहिला होता. हे राजकीय अर्थकारण या विषयावरील इंग्रजीतील पहिले काम होते. या अभ्यासामध्ये व्यापारवादाचे समर्थन केले गेले होते. या अभ्यासाच्या नंतर आठराव्या शतकाच्या मध्यवर्ती काळात राजकीय अर्थशास्त्राच्या अभ्यास क्षेत्रामध्ये फेरबदल झाला. राजकीय अर्थशास्त्राची पुनर्माणी केली गेली. अँडम स्मिथ (१७२३-१८००), डेव्हीड ह्यूम (१७११-१७७६), फॉस्वा क्युसने (१६९४-१७७४) यांनी संपत्ती आणि

सत्तेच्या वाटपाचा धर्मनिरपेक्षपणे अभ्यास केला केला. संपत्ती सत्ता आणि धर्मनिरपेक्षता अशा तीन आधुनिक संकल्पनांचे संबंध या अभ्यासात परिचर्चा करणारा मध्यवर्ती विषय होता. यातून राजकीय अर्थकारणाची व्याख्या, स्वरूप आणि व्याप्तीमध्ये बदल झाला. यामुळे राजकीय अर्थकारणात तुलनात्मक दृष्टीकोन देखील आला. या घडामोडीच्या परिणामामुळे अभिजात उदारमतवादी राजकीय अर्थकारण, क्रांतीकारी राजकीय अर्थकारण, रुढीवादी राजकीय अर्थकारण, आधुनिक राजकीय अर्थकारण, अशा राजकीय अर्थकारणाच्या अभ्यासाचा प्रारंभ झाला. यातूनच या विद्याक्षेत्राचा विस्तार झाला.

अभिजात उदारमतवादी राजकीय अर्थकारण

जेम्स स्टुअर्ट, अँडम स्मिथ, थॉमस रॉबर्ट माल्थस, जेरिमी बेंथॅम यांनी अभिजात उदारमतवादी राजकीय अर्थकारणाची चर्चा केली आहे. अभिजात अर्थकारणाचा विचार स्वीकारणारी राज्यसंस्था नियंत्रण (शांतता आणि सुव्यवस्था) आणि उत्पादन या क्षेत्रांमध्ये प्रभावी कार्य करत होती. यात्र वितरण या क्षेत्रांमध्ये अभिजात अर्थकारणाने कोंडी तयार केली होती. विशेष अँडम स्मिथ यांचे द वेल्थ ऑफ नेशन्स (१७७६) हे पुस्तक राजकीय अर्थशास्त्राच्या मांडणीमधील मैलाचा दगड ठरले आहे. त्यांनी राजकीय अर्थशास्त्राची सर्वसमावेशक अशी व्यवस्था मांडली. विश्लेषण ही राजकीय अर्थशास्त्राची व्याप्ती या अभ्यासातून विकसीत झाली. आठराव्या शतकाच्या आरंभीच्या काळापेक्षा ही संकल्पना नवीन होती. राष्ट्रीय साधन संपत्तीच्या स्त्रोताचे व्यवस्थापन करणे हा राजकीय अर्थकारणाचा अर्थ व्यक्त झाला आहे. त्यास अँडम स्मिथ राजकीय अर्थकारण असे संबोधितो. अँडम स्मिथने मुक्त बाजारपेठ, श्रमविभाजन असे सिद्धांत मांडले होते. श्रमाचे विभाजन ही विशेषीकरण प्रक्रिया आहे. व्यापाराची वाढ, एकूण उत्पादनाची वाढ, भांडवलशाहीचा उदय आणि औद्योगिकीकरणाच्या गुंत्यांची वाढ या अभिजात अर्थकारणाशी श्रमविभाजनाचा संबंध असतो. आधुनिक स्वरूप धारण करत हा सिद्धांत हळू हळू वैज्ञानिक स्तरावर जाऊन पोहचतो. मतितार्थ यातून कार्यकारी समाजाची निर्मिती झाली. या समाजाचे वेगवेगळे भाग वेगवेगळे कार्य करतात. थॉमस रॉबर्ट माल्थस यांच्यामध्ये लोकसंख्या वाढीचा वेग हा अन्नधान्य उत्पादनापेक्षा जास्त असतो. असे जरी असले तरी निसर्गाने अडथळे निर्माण केले आहेत (दुष्काळ, रोगराई आणि युद्ध). हे अडथळे दूर केले तर लोकसंख्या वाढ अनियंत्रित होईल. म्हणजेच राज्यसंस्थेने अडथळे दूर करण्याच्या विरुद्ध माल्थस होता. या त्यांच्या सिद्धांताचा राजकीय अर्थकारणाशी जवळचा संबंध आहे. कारण हा सिद्धांत अभिजनांचे समर्थन करतो आणि समूहाचे हितसंबंध संपूर्ण नाकारतो. त्यामुळे समूहामध्ये राज्यसंस्थेच्या विरुद्ध असंतोष उत्पन्न होतो. तसेच अभिजन आणि समूहामध्ये उपयुक्ततेचे नाते राहाते. संपूर्ण मानव समाजाच्या सार्वत्रिक कल्याणाच्या विरोधातील माल्थसचा सिद्धांत आहे. डेव्हिड रिकार्डी यांनी प्रिन्सिपल्स ऑफ पॉलिटिकल इकॉनॉमी टॅक्सेशन हा ग्रंथ १८१७ मध्ये लिहिला. त्या ग्रंथात त्यांनी राजकीय अर्थव्यवस्था आणि कर व्यवस्थेची तत्वे या संदर्भात लेखन केले होते. उद्योगाची विशेषज्ञता आणि मुक्त व्यापार या दोन्हीचे डेव्हिड रिकार्डी समर्थक होते.

राजकीय अर्थकारणाचे उपयुक्तता, मूल्य, कामगार, जमीन आणि भांडवल हे घटक आहेत. या घटकांमध्ये मूल्य हे उपयुक्ततेवर आधारलेले असते. कामगाराची उपयुक्तता मूल्य निर्माण करते. तसेच समाधान हा घटक देखील त्यांच्याशी जोडलेला आहे. समाधानावर राजकीय सुसंवाद आधारलेला असतो. सुसंवादाचा अर्थ ऐक्य, एकोपा किंवा समाजातील विविध घटकांमध्ये संघर्षाचा अभाव होय. यामुळे राजकीय अर्थकारणामध्ये संपत्ती, उपयुक्तता,

मूल्य, मागणी, पुरवठा, भांडवल, कामगार अशा विविध गोष्टींचा समावेश होतो. राजकीय अर्थकारण निरनिराळ्या दृष्टीकोनातून परिणामासंबंधीचा संख्यात्मक ऊहापोह करत असते. म्हणजेच मात्रात्मकवाचक किंवा संख्यावाचक गोष्टींचा व्यवहार करत असते. संख्यात्मक माहिती असली तरी देखील त्या माहितीमधून आनंद किंवा सुख आणि दुःख यांच्या जाणिवाचा बोध घेतला जातो. उदाहरणार्थ सुखाची निर्मिती, सुखाचे कारण, आनंददायक प्रसंग, उत्तेजनपर उद्गार जयघोष, हर्षनाद, मनाची अवस्था, समाधान, आनंदोत्सव, आनंदीवृत्ती, हास्य, मौज, स्फुरण, अपेक्षापूर्ती या गोष्टींची निर्मिती राजकीय अर्थकारणातून होते. तसेच वेदना, यातना, परिश्रम, कष्ट, शारीरिक किंवा मानसिक दुःख यांची निर्मिती देखील राजकीय अर्थकारणातून होते. परंतु राजकीय अर्थकारण हे नेहमी सुख आणि दुःख या दोन चलांशी चर्चा करत असते. हजारो संख्याशास्त्रीय ग्रंथ किंवा माहिती असते. मात्र ती माहिती थेट मानवी संवाद करत असेल तर राजकीय अर्थकारणाशी जोडली जाते. भावना, संवेदनशीलता, स्पर्शज्ञान, जाणीव, सहानुभूती या गोष्टींची परिचर्चा राजकीय अर्थकारणाच्या संदर्भात केली जाते. राजकीय अर्थकारण देहभान, जाणीव किंवा अहंकार अशा मानवी गोष्टींची निर्मिती करते. गर्व, घमेंड, लहर, मगुरी, उद्धटपणा, दिमाख, प्रदर्शन या गोष्टींचा थेट संबंध राजकीय अर्थकारणाशी असतो. यातून विषमता मानवी मनामध्ये संचारते आणि संवाद करते. म्हणून राजकारणाला मानवी मन संतुलीत करावे लागते. व्यक्तीचे मन समतोल राखण्यासाठी राजकीय अर्थकारणाने निर्णय घ्यावे लागतात. सुख जवळजवळ समान असावे लागते. प्रत्येक मनाचे परिक्षण दुसऱ्या मनाच्या तुलनेत करता येते. एक मन दुसऱ्यावर थेटपरिणाम करते. त्यामुळे त्याला संतुलीत करण्याची गरज असते. ती प्रक्रिया राजकीय अर्थकारणातून घडत असते. म्हणून राजकीय अर्थकारण हे निरीक्षणाच्या तथ्यावर आधारलेले असते. यामुळेच राजकीय अर्थकारण हे निर्देशात्मक किंवा सूचक स्वरूपाचे असते. तथ्याचे केवळ विवेचन किंवा क्रमाक्रमाने वर्गीकरण करणे नसते. थोडक्यात मानवी मनाचे स्वरूप हे राजकीय अर्थकारणाचे स्वयंसिद्ध तत्त्व आहे. त्यामुळे प्रत्येक व्यक्ती उघडपणे निवड चांगल्याची करते. तसेच कमी जास्त प्रमाणात तृप्त होते. कामगार जास्तीत जास्त सुखाचा आणि कमीत कमी दुःखाचा शोध घेत असतात. हा मुद्दा मानवी हितसंबंधाना जन्म देतो. या मानवाशी संबंधीत घडामोडीमध्ये असे दिसते की, अभिजात अर्थकारण हे मानवाचे शोषण करते. तसेच वर्गसंरचना निर्माण करते. शोषक व शोषित अशी वर्गीय रचना ही संघर्षावर आधारलेली असते. तसेच सकल मानव जातीचा विकास हा प्रकारच्या राजकीय अर्थकारणातून होत नाही. या प्रक्रियेतून प्रस्थापिताच्या विरोधात जनवादी चळवळी उभ्या राहातात.

आधुनिक राजकीय अर्थकारण

अभिजात राजकीय अर्थकारणाची कोंडी वितरणाच्या संदर्भात झाली होती. ती कोंडी जॉन स्टुअर्ट मील यांनी फोडली. आधुनिक राज्यसंस्थेची नियंत्रण, उत्पादन आणि वितरणात्यक अशी तीन कार्ये आहेत, असे जॉन स्टुअर्ट मीलनी स्पष्ट केले होते. नियंत्रणात्यक कार्य म्हणजे पोलिसी राज्य होय. त्यासराज्यसंस्थेने नियायक स्वरूपाचे कार्य करावे, असे संबोधिले जाईल. म्हणजेच सार्वजनिक जीवनामध्ये शांतता व सुव्यवस्था राखण्याचे कार्य राज्यसंस्थेचे आहे. यात्र जॉन स्टुअर्ट मीलच्या यत्ने आधुनिक राज्य केवळ पोलिसी स्वरूपातील कार्य करून विश्रांती घेऊ शकत नाही. राज्यसंस्थेने सायाजिक कल्याण आणि सायाजिक प्रगतीचे कार्य करावे. परंतु या खेरीज राज्यसंस्थेने उत्पादनात्यक आणि वितरणात्यक कार्य देखील करावे. राज्यसंस्थेने स्वतःचाच उत्पादनाच्या कार्यात सहभागी व्हावे. अभिजात अर्थकारणाच्या तत्त्वानुसार राज्यसंस्था आर्थिक बाबीमध्ये हस्तक्षेप करणार नाही. राज्यसंस्थेने सर्जनशीलतेसाठी व्यक्तीगत पातळीवर प्रोत्साहन द्यावे. सयाजातील व्यक्तीमध्ये स्वयः यदतीची प्रेरणा निर्याण करावी. व्यक्तीला या

क्षेत्रातील संबंधाचे व्यवस्थापन करण्यासाठी राज्यसंस्थेने पुढाकार घेऊन सक्षय करावे. वितरणाचे कार्य जॉन स्टुअर्ट मील राज्यसंस्थेचे यानले होते. यात्र सयाजवादाच्या अर्थाने जॉन स्टुअर्ट मील सयाजवादी नाहीत. परंतु राज्यसंस्थेने कियान संपत्ती, साधने आणि यिळकत यांचे लोकांमध्ये वितरण करण्याची भूयिका त्यांनी यांडली होती. जॉन स्टुअर्ट मील संपत्तीच्या अधिकाराचे आणि युक्त व्यक्तीगत पुढाकाराचे सयर्थन केले होते. तरी देखील श्रीयंताच्यावर काही नियंत्रण घालण्याच्या युद्धाचेही त्यांनी सयर्थन केले होते. गरीब आणि श्रीयंताच्यामध्ये राज्यसंस्थेने हस्तक्षेप करण्याचा विचार त्यांनी यांडला होता. भारतासारख्या गरीब आणि यागास देशांमध्ये राज्यसंस्थेने उत्पादन आणि वितरण या क्षेत्रांमध्ये सकारात्यक भूयिका घेतली पाहिजे, अशी जॉन स्टुअर्ट मीलची भूयिका होती. वितरणाची व्यवस्था अभिजात अर्थकारणात नाही. त्यामुळे सयता आणि स्वातंत्र्याला इजा पोहचते. यतितार्थ जॉन स्टुअर्ट मीलच्या यते राज्यसंस्थेने नियंत्रण, उत्पादन आणि वितरणात्यक अशी तीन कार्य करावीत, अशी सुस्पष्ट भूयिका दिसते. ही त्यांची भूयिका शेतीचे आधुनिकीकरण आणि कारखादारीचे सयर्थन या दोन्ही युद्धांमध्ये जास्त स्पष्ट होते. हा उदारमतवादी राजकीय अर्थकारणाचा दृष्टीकोन आहे. यावर ब्रिटीश अर्थकारणाचा प्रभाव आहे. यातूनच कल्याणकारी राज्यसंस्थेचा विकास झाला. कल्याणकारीवाद हा विषय या अर्थकारणाचा गाभा झाला होता. यातून विसाव्या शतकामध्ये अमेरिकन अर्थशास्त्रज्ञ आणि राज्यशास्त्रज्ञांनी विकास ही नवीन संकल्पना मांडली होती. विकासाचे प्रारूप हे अमेरिकन होते. या प्रमाणे अमेरिकन संरचना कार्यवादी, आर्थिक विकास किंवा राजकीय विकास अशा प्रकारचे राजकीय अर्थकारण देखील प्रभुत्वशाली विचारास संमती प्राप्त करून देण्यात उपयोगी पडते. उदा. रोस्टो या अर्थशास्त्रज्ञाने स्टेजेस् ऑफ इकॉनॉमिकल ग्रोथ हा पुस्तक नव्याने स्वतंत्र झालेल्या देशांच्या विकासासाठी लिहिले नव्हते. त्यांनी बिगर साम्यवादी जाहिरनामा म्हणून ते लिहिले होते. मतितार्थ अमेरिकन प्रभुत्वशाली विचारास संमती प्राप्त करून देण्यासाठी त्यांचा उपयोग झाला होता. तिसऱ्या जगावर ते लादण्याचा प्रयत्न केला गेला. यापेक्षा भिन्न राजकीय अर्थकारणाचे प्रारूप मार्क्सवादी परंपरेतून घडले आहे.

मार्क्सवादी राजकीय अर्थकारण

मार्क्सवादी राजकीय अर्थकारणामध्ये देखील मार्क्सवादी राजकीय अर्थकारण आणि नवमार्क्सवादी राजकीय अर्थकारण असे दोन मुख्य प्रकार आहेत. मार्क्सवादी राजकीय अर्थकारणामध्ये पाया आणि इमारत (Base and Superstructure) असे रूपक वापरले आहे. या रूपकामध्ये राजकीय अर्थकारणाचा अर्थ सुस्पष्टपणे दिसतो. समाजाच्या आर्थिक संरचनेतून राज्यसंस्था आणि सामाजिक जाणीवा घडतात अशी चर्चा ही संकल्पना करते. समाजाची आर्थिक संरचना हा पाया आहे. तर राज्यसंस्था, विचार किंवा विचारप्रणाली, धर्म, संस्कृती ही इमारत आहे, अशी परिचर्चा केली आहे. मार्क्सवादामध्ये उत्पादन पद्धती ही महत्त्वाची संकल्पना आहे. उत्पादन पद्धती हा समाजाचा पाया असतो. उत्पादन पद्धतीमध्ये उत्पादक शक्ती आणि उत्पादन संबंध यांचा समावेश होतो. उत्पादक शक्ती म्हणजेच उत्पादन साधने होय. या संकल्पनेमध्ये जमीन, यंत्रे, हत्यारे, श्रमशक्ती, कच्चा माल यांचा समावेश होतो. उत्पादन संबंध या संकल्पनेमध्ये उत्पादन प्रक्रिया, संपत्तीचे वाटप आणि विनिमयामध्ये गुंतलेले लोक या तीन घटकांचा समावेश होतो. या तीन घटकांमध्ये गुंतलेल्या लोकांमधील संबंधास उत्पादन संबंध म्हटले जाते. उत्पादन साधनाच्या मालकीवरून उत्पादन संबंध ठरतात. उदाहरणार्थ भांडवलशाहीत भांडवलदाराची उत्पादन साधनावर मालकी असते. कामगाराकडे श्रमशक्ती हे उत्पादन साधन असते. उत्पादन पद्धतीमध्ये उत्पादक शक्ती आणि उत्पादन संबंध यांच्यात एकसूत्रता असते. या दोन्हीमध्ये उत्पादक शक्ती महत्त्वाच्या असतात. त्याच्यावरून उत्पादन संबंध

ठरतात. उत्पादन संबंधावरून राज्यसंस्थेचे स्वरूप ठरते. उत्पादक शक्ती हा राज्यसंस्थेचा पाया आहे. तर उत्पादन संबंधातून इमलारूपी राज्यसंस्था हे घटीत घडते. उत्पादक शक्ती, उत्पादन संबंध आणि राज्यसंस्था या तीन घटकांमध्ये कार्यकारण संबंध आहे. उत्पादक शक्तीमध्ये विकासाचे सुत्र असते. उत्पादक शक्तीमधील विकासामुळे उत्पादन संबंध व उत्पादक शक्तीमध्ये अंतर्विरोध निर्माण होतो. हा अंतर्विरोध तीव्र झाल्यावर उत्पादन पद्धत कोलमडून पडते. या घटनेचा कार्यकारण संबंध म्हणून त्यावर आधारलेली राज्यसंस्था देखील कोलमडून पडते. दुसऱ्या शब्दात राज्यसंस्थेमधील घटक स्वायत्त नसतात. राज्यसंस्था ही उत्पादक शक्तीवर अवलंबून असते. अशा या उत्पादनव्यवस्थेचे भौतिक आणि सामाजिक असे दोन पैलू आहेत. भौतिक पैलू हा तंत्रज्ञान आणि साधनांशी संबंधीत आहे. तर सामाजिक पैलू हा समाजातील वर्गव्यवस्थेशी संबंधीत आहे. समाजातील एका वर्गाकडे उत्पादन साधनांची मालकी आहे. त्यातून त्यांचे स्वामीत्व निर्माण होते. तर दुसरा वर्ग हा शोषक असतो (गुलाम, भूमीहीन आणि श्रमीक). या प्रक्रियेतून वर्गसंघर्ष निर्माण होतो. मतितार्थ आर्थिक संरनेवरून समाजात कशाप्रकारचे राज्य असेल हे निश्चित होते. हा राजकीय अर्थकारणाचा आशय मार्क्सवादामध्ये आला आहे.

राजकीय अर्थकारणात दोन अर्थ लावले गेले. एक, पाया व इमारत यांचे नाते अर्थवाद (Economism) या स्वरूपात मांडला जातो. या संकल्पनेचे पुन्हा दोन उपअर्थ आहेत. एक, सामाजिक, राजकीय व सांस्कृतिक घटना, कृती आणि फेरबदल आर्थिक पायावर पूर्णपणे अवलंबून असतात राज्यसंस्थेस स्वतंत्र अस्तित्व नसते असा एक अर्थ अर्थवादाचा आहे. दोन, दुसरा अर्थ लेनिन यांनी स्पष्ट केला आहे. आर्थिक व राजकीय लढे वेगवेगळे करणे म्हणजे अर्थवाद होय. कामगाराची आर्थिक परिस्थिती सुधारण्यासाठी प्रयत्न केला जातो. यापेक्षा जास्त प्रयत्न केला जात नाही. दोन, तर यामध्ये फेरबदल करून पाया व इमारत यांचे नाते द्वंद्वात्मक स्वरूपात देखील मांडले जाते. दुसरा मुद्दा नवमार्क्सवादी राजकीय अर्थकारणामध्ये मध्यवर्ती स्वरूपाचा म्हणून मांडला आहे.

नवमार्क्सवादी राजकीय अर्थकारण

नवमार्क्सवादामध्ये लेनिन आणि माओ यांना वगळले जाते. मात्र राजकीय अर्थकारणाच्या संदर्भात लेनिन यांनी फेरबदल नोंदविला होता. लेनिन यांनी नव्याने राजकीय अर्थकारणाची पुनर्मांडणी केली होती. अर्थवाद लेनिन यांनी नाकारला. आर्थिक व राजकीय घटकांचे संबंध त्यांनी संबंध केले. भांडवलशाही व्यवस्था उलथून टाकण्यासाठी अर्थवादाच्या पुढील कृती केली पाहिजे. केवळ आर्थिक घटकांची स्वयत्ता यांनी मान्य केली नाही. मतितार्थ आर्थिक आणि राजकीय घटकांमधील संबंधावर लेनिनने लक्ष केंद्रीत केले होते. ऑक्टोबर क्रांतीनंतर रशियामध्ये मार्क्सवादी राज्यसंस्था स्थापन झाली (२५ ऑक्टोबर १९१७). तुरुंगातील टीपा (Prison Notebooks) हे पुस्तक अन्तोनियो ग्राम्सी यांनी १९२९ ते १९३५ या दरम्यान लिहिले गेले. पाया आणि इमारत या दोन घटकांच्या संदर्भात वेगळा विचार मांडला. अन्तोनियो ग्राम्सीने उत्पादक शक्तीच्या खेरीज विचार, चेतना, भावना, इच्छा या गोष्टीवर भर होता. माणसाच्या मनावर वर्चस्व तत्वज्ञान, संस्कृती, राज्यसंस्था, धर्म, नीति या घटकांमुळे निर्माण होते. यामुळे भांडवली राज्यसंस्था ही सापेक्ष स्वायत्तता या स्वरूपाची असते हा युद्द देखील अन्तोनियो ग्राम्सी यांच्या विचारातील आहे. भांडवली राज्यसंस्थेला अधिमान्यात विचारप्रणाली आणि नागरी समाजातून मिळते, अशी त्यांची संकल्पना होती. भांडवलाच्या स्वरूपातील उत्पादक शक्ती, उत्पादन संबंध या मुद्द्यांना देखील विचारप्रणाली आणि नागरी समाज

यांची गरज असते, अशी परिचर्चा त्यांनी केली आहे. त्यामुळे राजकीय अर्थकारण आणि विचारप्रणाली व नागरी समाज यांची सांधेजोडअन्तोनियो ग्राम्सी यांनी केली होती.

अन्तोनियो ग्राम्सी प्रमाणे लूकाच गेओर्ग यांनी देखील उत्पादक शक्तीच्या बरोबर इमारतीच्या विविध घटकांच्या संबंधाची परिचर्चा केली होती. राज्यसंस्था आणि उत्पादक शक्ती यांचे संबंध द्वंद्वात्मक स्वरूपाचे असल्याची मांडणी केली होती. ऐतिहासिक भौतिकवाद, ज्ञान मीमांसेतील समग्रता आणि वस्तुभवनाचा सिध्दांत गेओर्ग लूकाच यांनी मांडला. या पुनर्विचारामध्ये आर्थिक घटक, राजकीय घटक आणि इतर सर्व घटक (इमारतीचे घटक)यांचा एकत्रित विचार केला गेला आहे. क्रांतीच्या संदर्भात गेओर्ग लूकाचच्या मते कामगार वर्ग क्रांतीप्रवर्तन असतो, असे नव्हे. कामगार वर्गात विविध प्रवृत्ती असतात. उदा. सुधारणावादी, स्थितीवादी इत्यादी. या कारणामुळे भोवतालच्या परिस्थितीचे प्रतिबिंब म्हणून जाणीवा घडत नाहीत. सामाजिक क्रांतीचे तत्त्वज्ञान आत्मसाथ करून त्या जाणीवा घडवाव्या लागता. गेओर्ग लूकाचचा असा दावा आहे की, समग्र वास्तव विविध घटकांचे मिळून तयार होते. त्यामधील घटकांचे परस्पर संबंध असतात. तसेच समग्रतेकडून घटकांकडे घटकांकडे जावे लागते. या गेओर्ग लूकाचच्या मताचा अर्थ असा होतो की केवळ उत्पादक शक्तीची स्वयत्ता नाही. अनेक घटकांपैकी उत्पादक शक्ती हा एक महत्त्वाचा घटक आहे. हा नव मार्क्सवादी राजकीय अर्थकारणाचा दृष्टीकोन आहे. इंग्लंडमध्ये तर विश्लेषणात्मक ग्रॅसवाद ऐंशीच्या दशकात आला होता. फाकफूर्ट स्कूल विसाव्या शतकात उदयास आले. टेओडोर आडोर्नी, यार्कूझ, युर्गेन हाबरयास, फेडरिक जेयिन यांनी केलेल्या अभ्यासात हे उत्पादन शक्तीच्या बरोबर राज्यसंस्था व विचारप्रणाली यांचा देखील सयावेश झाला आहे. युर्गेन हाबरयास यांनी पाया आणि इमला यांच्या परस्पर संबंधाच्या पुनर्विचार केला होता. भांडवलशाहीतील खाजगी मालमत्ता कायद्याने नियंत्रित होते. मतितार्थ राज्यसंस्था देखील पाया प्रमाणे कार्यशील असते. अशी पुनर्मांडणी युर्गेन हाबरयासने करण्यामुळे राजकीय अर्थकारण या विषयांमध्ये विविध सामाजिक शास्त्राच्या संबंधाचा समावेश होतो, असे दिसते. एकोणिसाव्या शतकाच्या उत्तरार्धात उत्पादन शक्तीच्या बरोबर राज्यसंस्था व विचारप्रणाली यांचा देखील सयावेश त्यांच्या अभ्यासात केला होता. भारतामध्ये देखील या प्रकारच्या विचारांचा प्रभाव दिसून आला होता. लाला हरदयाल हे गदर पार्टीचे नेते होते. त्यांनी प्रथम कार्ल ग्रॅस एक ऋषी हे पुस्तक लिहिले होते. एय. एन रॉय, डी. डी. कोसंबी आणि चटोपाध्याय यांनी देखील विसाव्या शतकायध्ये ग्रॅसवादाची मांडणी केली होती. यातून भारतामध्ये मार्क्सवादी व नवमार्क्सवादी राजकीय अर्थकारणाची परिचर्चा सुरु झाली होती.

स्त्रीवादी राजकीय अर्थकारण

स्त्रीवादी अभ्यासकांना राजकीय अर्थकारणाच्या मर्यादा स्पष्टपणे दिसत होत्या. त्यांनी स्त्रीवादाची मांडणी करताना प्रस्थापित अर्थकारणावर टीका केली आहे. स्त्रीवादी अभ्यासाच्या परिप्रेक्षात राजकीय अर्थकारणाचा पुनर्विचार केला गेला आहे. लिंगभाव आणि पितृसत्ताक संबंध यांच्यामध्ये स्त्री हा एक शोषक वर्ग घडल्याचे विश्लेषण केले आहे. उदा. रॉल्सच्या मूळ स्थितीतील पुरुष हा कर्ता घटक आहे या मुद्यांची चिकित्सा सुसान ऑकीन यांनी केली. घरगुती कामातील महिलांचा वाटा मोठा आहे. मात्र त्यांचे स्थान दुय्यम स्वरूपाचे आहे. यामुळे देखील राजकीय

अर्थकारण या विद्याशाखेच्या चौकटीची व्याप्ती नव्याने उदयास आलेल्या सामाजिक शास्त्राशी देखील संबंधीत असल्याचे स्पष्ट होते.

निष्कर्ष

राष्ट्र राज्यात आर्थिक धोरणे राबविली जातात. त्या धोरणाचा समाजावर परिणाम होतो. त्या परिणामाचे स्वरूप आणि व्याप्ती हा राजकीय अर्थकारणाचा भाग ठरतो. राजकीय संस्था आर्थिक धोरणे ठरवितात व राबवितात. त्यामुळे राजकीय संस्था, आर्थिक धोरणे आणि समाज या तीन घटकांच्या परिणामाचा हा अभ्यास असतो. आर्थिक धोरणावर समाजातील अभिजनांचा प्रभाव पडतो. त्या धोरणामधून मूल्यनिर्मिती होते. त्या मूल्याचे वितरण समाजात केले जाते. त्या वितरणाचा परिणाम होतो. त्या वितरणाचा फायदा कोणत्या घटकाला झाला. त्यांचा परिणाम काय झाला या मुद्यांचा अभ्यास राजकीय अर्थकारणात केला जातो. अभिजात राजकीय अर्थकारण हे प्रभुत्वशाली विचारास संमती प्राप्त करून देण्यात उपयोगी पडते. अभिजात राजकीय अर्थकारणाच्या समर्थना मागे काही एक वर्गीय वास्तव आहे. त्यांचे समर्थन करणाऱ्या संकल्पना आणि सिध्दांताची निर्मिती जेम्स स्टुअर्ट, अँडम स्मिथ, थॉमस रॉबर्ट माल्थस, डेव्हिड रिकार्डी यांनी केली होती.

मार्क्सवादी आणि नवमार्क्सवादी राजकीय अर्थकारण या प्रकारच्या अभ्यासकानी राजकीय अर्थकारणावरील टीका स्पष्ट केली. राजकीय प्रभुत्वशाली विचारांची विचारसरणी उलघडून दाखवली. उत्पदक शक्तीचे महत्त्व स्पष्ट केले. उत्पदन संबंधाची संरचना त्यांनी स्पष्ट केली. नवमार्क्सवादी राजकीय अर्थकारणाने उत्पादन पद्धतीच्या खेरीज इतर घटकांचे संबंध देखील स्पष्ट केले. त्यामुळे राजकीय अर्थकारण ही विद्याशाखा विविध सामाजिक शास्त्राशी संबंधीत असल्याचे स्वरूप पुढे आले. अशा प्रकारच्या अभ्यासातून त्यांनी सत्ताधारी वर्गाच्या वैचारिक प्रभुत्वाचे आधार स्पष्ट केले. त्यांनी प्रस्थापिताची समिक्षा केली. तसेच त्यांनी प्रभुत्वशाली विचाराना छेद देण्यासाठी प्रयत्न केला. संपूर्ण राजकीय व्यवस्था बदलण्यासाठी प्रयत्न केला. त्यामध्ये हेतुपूर्ण कृतीची जबाबदारी आहे. स्त्रीवादी परिप्रेक्ष्यामध्ये प्रस्थापित राजकीय अर्थकारणावर प्रश्नचिन्ह उपस्थित केले गेले होते. त्यांनी सरकारच्या धोरणाचा महिला वर्गावरील परिणाम स्पष्ट केला. तसेच स्त्रीवादी परिप्रेक्ष्यामध्ये जेंडर बजेटचा दावा केला. थोडक्यात राजकीय अर्थकारण ही विविध सामाजिक शास्त्राशी संबंधीत अभ्यास शाखा आहे. ही केवळ राज्यशास्त्र आणि अर्थशास्त्रापुरती मर्यादीत शाखा नाही. तसेच उदारमतवादी राजकीय अर्थकारण आणि मार्क्सवादी राजकीय अर्थकारण या दोन दृष्टीकोनामध्ये मूलभूत फरक आहे.

संदर्भ

- १) लेले जयंत, आजच्या काळासाठी नवीन सामाजिक चळवळींचा पुनर्विचार, समकालीन राज्यशास्त्र (संपा प्रकाश पवार), २०१२, डायमंड प्रकाशन, पुणे.
- २) बिरमल नितिन, राजकीय अर्थकारण, समकालीन राज्यशास्त्र (संपा प्रकाश पवार), २०१२, डायमंड प्रकाशन, पुणे.

- ३) व्होरा राजेंद्र, १९९८, सामाजिक शास्त्रांचे अध्ययन व अध्यापने, अर्भकाचे साठी (संपा सदानंद मोरे), प्रेस्टीज प्रकाशन पुणे.
- ४) व्होरा राजेंद्र, विचारप्रणाली, वर्ग, परामर्श, तत्त्वज्ञान विभाग, पुणे विद्यापीठ.
- ५) चौसाळकर अशोक, २०१०, मार्क्सवाद- उत्तरमार्क्सवाद, प्रतिमा प्रकाशन, पुणे.
- ६) पळशीकर सुहास, क्रांती, परामर्श, तत्त्वज्ञान विभाग, पुणे विद्यापीठ.
- ७) पळशीकर संजय, राज्यसंस्था, परामर्श, तत्त्वज्ञान विभाग, पुणे विद्यापीठ.
- ८) सुमंत यशवंत, इतिहास, परामर्श, तत्त्वज्ञान विभाग, पुणे विद्यापीठ.
- ९) रेगे मे. पु., १९७४, पाश्चिमात्य नीतिशास्त्राचा इतिहास, समाज प्रबोधन संस्था पुणे ३०.
- 10) Clark Barry Stewart, 1998, *Political Economy: A Comparative Approach*, British Library
- 11) Gramsci Antonio; 1971, *Selections from the Prison Notebooks*; International Publishers, New York.
- 12) Jones R. J., Barry (edited), 2001, *Routledge Encyclopedia of International Political Economy*, Routledge, New York.
- 13) True Jacqui, 2012, *The Political Economy of Violence Against Women*, OUP.
- 14) Smith's Adam , 1776, *An Inquiry into the Nature and Causes of the Wealth of Nations*, W. strahan and T. Cadell, London.
- 15) Steuart James, 1767, *An Inquiry into the Principles of Political Economy*, A. Millar, and T. Cadell, in the Strand.
- 16) Weingast Barry R., Wittman Donald , 2006, *The Oxford Handbook of Political Economy*. OUP.

**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, securilisation, 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

* Assistant Professor, Department of Sociology, Shivaji University, Kolhapur-416004
email: hiramani_1979@yahoo.co.in/ pbd_soc@unishivaji.ac.in

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.

III] 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, Kuppaswamy'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. Venkatarayappa'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 Parthasarathy'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 in terms 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 caste 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 playing 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

Untouchability and Caste Conflict and Opinion of respondents.

Sr. No.	Opinions	Opinion	Frequency	Percentage
1	Opinions about the practice of Untouchability	Untouchability is not being practiced.	297	99
		Untouchability is being practiced.	03	1
2	Opinion about caste conflict	Happened	-	-
		Not happened	300	100

Source: Primary data collected through interview schedule

Table-2
Changing aspects of Family

Sr. No.	Opinions	Opinion	Frequency	Percentage
1	Opinions about the joint family disintegration	YES	297	99
		NO	03	1
2	Opinion about family conflict	Opinions	Frequency	Percentage
		Children-parent	115	38.33
		Mother-in-law and daughter-in-law	91	30.33
		Brother and brother	51	17.0
		Husband and wife	43	14.3
3	Inter-family relationships	Opinions of respondents about in intra-family relations.	Frequency	Percentage
		Formal relationships	182	60.6
		Good relationships	99	33.0
		No idea	19	6.33

Source: Primary data collected through interview schedule

Table-3
Changing aspects of Family

Sr.No.	Opinions	Opinion	Frequency	Percentage
1	Age of Marriage	for girl is 16-18 years and for boys 21-25 years.	250	83.3
		Girl is above 18 years and for boys is above 25 years.	46	15.3
		No idea	04	1.3
			300	100
2	Opinions about the Child Marriages and Early Marriages	Incidence of child marriage and early marriage is increasing	06	2
		Incidence of child marriage and early marriage is decreasing	284	94.6
		No idea	10	3.3
			300	100
3	Opinion about Selection of Life Partner	Those who are of the opinion that freedom should be given to children to select their life partner	275	91.66
		Those who are of the opinion that freedom should not be given to children to select their life partner.	25	8.30
			300	100

4	Opinions about Dowry rate	Dowry rate in increasing	123	41
		Dowry rate in decreasing	102	34
		No idea	75	25
			300	100
5	Opinions about Divorce rate	Divorce rate in increasing	177	59
		Divorce rate in decreasing	185	28.33
		No idea	38	12.67
			300	100
6	Opinions about widow remarriage	Those who favour widow remarriage	266	88.67
		Those who are not favour widow Remarriage	34	11.33
			300	100

Source: Primary data collected through interview schedule

REFERENCES

- Bailey, F.G., *Political and Social Change*, University of California Press, 1963.
- Beteille, A., (1983), "*Studies in Agrarian Social Structure*", Oxford University Press New Delhi.
- Dube, S.C., "*India's Changing Villages: Human Factors in Community Development*," Allied Publishers Private Limited, Bombay, 1967.

- Caldwell, John C., Reddy, P.H., and Pat Caldwell, "*The Determinants of Family Structure in Rural South India*", Journal of Marriage and Family, Vol. 46, No. 1 (Feb., 1984), pp. 215-22.
- Caldwell, John C., Reddy, P.H., and Pat Caldwell (1983), "*The Causes of Marriage Change in South India*" Journal of Family and Marriage, Population Investigation Committee, pp- 343-361.
- Conklin, H, George (1969), "*Social Change and the Joint Family : The Causes of Research Biases*", Economic and Political Weekly, Vol. 4, No. 36 (September), pp. 1445-1448.
- Conklin, George H., "*The Extended Family as an Independent Factor in Social Change: A Case from India*", Journal of Marriage and Family, Vol. 36, No. 4 (Nov., 1974), pp. 798-804.
- Desai. A. R. *Rural India in Transition*, Popular Prakashan, Bombay, 1967.
- Epstein. T.S., A. P. Suryanarayana & T. Thimmegouda, *Village Voices, Forty Years of Rural Transformation in South India*, Sage Publications, New Delhi, 1999.
- Hiramani, A. B., *Social Change in Rural India*, B. R. Publishing, Corporation, Delhi, 1977.
- Ishwaran, K, "*Shivapur: A South Indian Village*," Routhedgo and Kegan Paul, 1968.
- Johnson Kirk and Karlberg Michael "*Rethinking Power and Caste in Rural India*" the Journal of International Scope ® Review, Volume 7 (2005), Issue 12 (Yearly).
- Jodhka Surinder S.(2002) , " *Caste and Untouchability in Rural Punjab*" Economic and Political Weekly, Vol-XXXVII No.19, May 11,pp-1813-1823.
- Khatri, A. A. (1975) "*The Adaptive Extended Family in India Today*" Journal of Marriage and Family, Vol. 37, No. 3 pp. 633-642, published by National Council on Family Caste and Family: In Representations of Indian Society.

- Kuppuswamy, B., *Social Change in India*, Vikas Publications, Delhi, 1972.
- Moore, Wilbert, “*Social Aspects of Economic Development*” in Robert Faris (ed), *Handbook of Modern Sociology*, Prentice Hal New Jersey.
- Pandit Nalini (1979 Feb) “*Caste and Class in Maharashtra*” *Economic and Political Weekly*, Vol. 14, No. 7/8, pp. 425-436
- Subrahmanyam, Subhashini, Y., “*Social Change in Village India: An Andhra Case Study*”, Prithvi Raj Publishers.
- Ventakatarayappa, K. N.(1973), *Rural Society and Social Change*, Bombay Popular Prakashan,

१२. सेंद्रियशेती : शाश्वत शेतीचा राजमार्ग

डॉ. एम. एस. देशमुख
श्री. नितीन बाबर

घोषवारा

प्राचीन काळापासून शेती ही भारतीयांचा महत्वपूर्ण व्यवसाय आहे. देशातील जवळपास ५५% लोकसंख्या प्रत्यक्ष व अप्रत्यक्षपणे शेतीवर अवलंबून आहे. १९६० च्या दशकात हरित क्रांतीच्या नावाखाली रासायनिक शेती पध्दतीचा पुरस्कार केला गेला. परंतु रासायनिक शेतीतून माती, हवा, पाणी यांच्या प्रदुषणात प्रचंड प्रमाणात वाढ होवून सजीव सृष्टीच्या अस्तित्वाचा प्रश्न निर्माण झाला. वाढती लोकसंख्या लक्षात घेता त्यांची अन्नाची गरज मर्यादीत शेती क्षेत्रातून पूर्ण करावी लागणार आहे. म्हणून अन्नसुरक्षेच्या दृष्टीने संपन्न व सशक्त जमीनीतून पौष्टिक व सकस आहार मिळवून आरोग्यपूर्ण जीवन जगण्यासाठी सेंद्रिय शेती महत्वपूर्ण ठरणार आहे. देशात २००५-०६ ते २०१३-१४ या कालखंडात सेंद्रिय शेतीखालील क्षेत्रात २६१७.५% इतकी वाढ सर्वाधिक असून उत्पादकतेमध्ये फळे व भाजीपाला यांचे प्रमाण सर्वाधिक असल्याने पहावयास मिळते. सेंद्रिय उत्पादनांना देशी तसेच परदेशी बाजारपेठेतून मागणी वाढत आहे. म्हणून देशाला लाभलेली वैविध्यपूर्ण नैसर्गिक साधनसंपत्ती लक्षात घेता आगामी कालखंडात पर्यावरणीय व अर्थिक या दुहेरी हेतूतून सेंद्रिय शेतीला महत्व प्राप्त होणार आहे.

प्रास्ताविक

कृषिप्रधान भारतातील शेतकरी १९६० पर्यंत पारंपारिक(स्थानिक) संसाधनाच्या साह्याने शेती करीत होता. परंतु १९६० नंतर वाढती लोकसंख्या, दुष्काळ, नैसर्गिक परिस्थितीची प्रतिकूलता या मानवनिर्मित व नैसर्गिक कारणांमुळे निर्माण झालेल्या पेचप्रसंगावर हरित क्रांतीच्या माध्यमातून धोरणात्मक व्युहरचना आखली गेली. (सुधारीत बि-बियाणे, रासायनिक खते, किटकनाशके) यातून धोरणात्मक व्युहरचना आखली गेली. (सुधारीत बि-बियाणे, रासायनिक खते, किटकनाशके) यातून बिकट अन्नधान्याचा प्रश्न सोडविण्यात आला परंतु अधिक उत्पादन वाढीच्या हव्यासापोटी गुणात्मक बाबी दुर्लक्षित्या जावून जैवविविधतेला धोका निर्माण झाला.

त्यामुळे सहाजिकच सेंद्रिय शेतीला पुन्हा महत्व प्राप्त झाले यासाठी भारत सरकारने २००१ मध्ये नॅशनल प्रोगॅम ऑफ ऑर्गॅनिक प्रोडक्शन (NPOP) हा महत्वाकांक्षी पथदर्शी कार्यक्रम केंद्र सरकारकडून आखण्यात आला व त्याच्या मार्फत सेंद्रिय शेतीच्या वाढीला अधिकाधिक प्रोत्साहन दिले जात आहे.

*Professor, Department of Economics, Shivaji University, Kolhapur-416004
email:msd_eco@unishivaji.ac.in

** Research Scholar Department Economics, Shivaji University, Kolhapur
email:mitinbabar200@gmail.com

सेंद्रीय शेती का करावी ?

गेल्या दोन दशकात शेतकऱ्यांनी व्यापारकेंद्रीत शेतीने प्रभावित होवून अधिकाधिक उत्पान्नाच्या हव्यासापोटी रासायनिक खते किटकनाशके, तणनाशके यांचा बेसुमार वापर केल्यामुळे देशातील सुमारे ७ दशलक्ष हेक्टर तर महाराष्ट्रातील ४ लाख हेक्टर शेतजमीन क्षारयुक्त झाली आहे. तसेच त्यांचा दरहेकटरी उत्पादन खर्च वाढलेला आहे. परंतु बाजार व्यवस्थेतील चढ-उच्चार नैसर्गिक परिस्थितीची प्रतिकूलता यातून त्यांचे उत्पन्न खर्चाचे गणित कोलमडले आहे. म्हणून स्थानिक संसाधनावर आधारित असणारी कमी खर्चाची व बिन कर्जाची शेती म्हणून सेंद्रीय शेतीचा स्विकार करणे महत्वपूर्ण ठरेल.

सेंद्रीय शेती ही निसर्गातील विविध तत्वावर आधारित असणारी पद्धती असून ती स्थानिक संसाधनावर आधारित असणारी शाश्वत शेतीची एक पद्धत आहे. यामध्ये जमीनीची सुपीकता टिकवून ठेवण्यासाठी शेतीतून प्राप्त होणारे सेंद्रीय पदार्थ हिरवळीची खते, कंपोस्ट खते, गांडूळ खत, खोल मुळे जाणाऱ्या वनस्पती अर्थात दुविक्षल पिकांची लागवड करणे याला प्राधान्य दिले जाते.

अर्थात ग्रामीण भागातील अल्पभुधारक शेतकऱ्यांचे गट तयार केल्याने त्यांना एकमेकांच्या अनुभवाच्या आधारे शेती करण्यास मदत व प्रमाणीकरण खर्चाची बचत असा दुहेरी फायदा होतो. म्हणून जमीन, पाणी व पर्यावरण प्रदुषण टाळून शेतकऱ्यांच्या समृद्धीसाठी कुटुंबाच्या स्वास्थासाठी सेंद्रीय शेती हितकारक आहे.

सेंद्रीय शेती शाश्वत शेती

जगात लोकसंख्येच्या दृष्टीने दुसऱ्या क्रमांकाचा तसेच कृषीप्रधान देश म्हणून आपल्या देशाची पुर्वापार ओळख आहे. परंतु १९६० सालापासून भारतीय शेती क्षेत्रातील झालेले बदल लक्षात घेता रासायनिक खते, किटकनाशके, जंगलाचा न्हास यामुळे जमीन, हवा आणि पाणी यांचे प्रचंड प्रमाणात प्रदुषण वाढल्यामुळे एकूणच पर्यावरणीय परिस्थितीच्या अस्तित्वाचा प्रश्न निर्माण झाला आहे. म्हणून पारंपारिक संसाधनाला प्राधान्य देणारी कृत्रिम रासायनिक खते व किटकनाशके यांना टाळून, चालू व भविष्यकालीन पिढ्यांचे निरंतर विकास साध्य करणारी शाश्वत शेतीची पद्धती म्हणून सेंद्रीय शेती आवश्यक आहे.

सेंद्रीय शेतीचे प्रमाणीकरण

देशात तसेच विदेशात सेंद्रीय उत्पादनाबद्दल जागृत होत असलेले ग्राहक लक्षात घेता सेंद्रीय शेतीचे प्रमाणीकरण अनिवार्य होत आहे. प्रमाणीकरण हे उत्पादनाशी संसंध असलेल्या कोणत्याही व्यवसायाला (बियाणे पुरवठादार, शेतकरी, अन्न प्रक्रियादार, विक्रेते आणि रेस्टोरंटला) प्रमाणपत्र मिळू शकते.

केद्रशासनाने नॅशनल प्रोग्रॅम ऑफ ऑर्गॅनिक प्रोडक्शन या अंतर्गत २००२ मध्ये नॅशनल सेंटर फॉर ऑर्गॅनिक फॉर्मिंगची स्थापना उत्तर प्रदेशात (गाजियाबाद) येथे केली असून त्या अंतर्गत सहा प्रादेशिक केंद्रे कार्यरत आहेत. यासाठी अपेडा, टी. बोर्ड, स्पायसेस बोर्ड, कॉफी बोर्ड, कोकोनट डेव्हलपमेंट बोर्ड, डायरेक्टरेट ऑफ कॅश्यू आणि कोको या संस्थाना प्रमाणीकरण संस्था म्हणून अधिकृत मान्यता दिलेली आहे. शेतकऱ्यांना प्रमाणीकरण करण्यासाठी अपेडा पुरस्कृत २५ संस्थाकडे सहभाग हमी प्रणाली (National Programme of Organic Production - NPOP) मध्ये किफायतशीर दरात प्रमाणीकरण करता येते.

अर्थात भारतीय सेंद्रीय शेतमालास असलेली परदेशातील प्रचंड मागणी सेंद्रीय शेतीची मुख्य प्रेरणा आहे. म्हणून फसवणूक टाळून सेंद्रीय व्यापारातील गुणवत्ता आश्वासित कण्यासाठी प्रमाणीकरण आवश्यक ठरत आहे.

तक्ता क्र. १ देशातील विविध राज्यातील सेंद्रीय शेतीखालील क्षेत्र व त्याची टक्केवारी

(२००५-०६, २०१३-१४)

अ.नं.	राज्याचे नाव	२००५-०६ क्षेत्र हेक्टर मध्ये	एकूण टक्केवारी	२०१३-१४ क्षेत्र हेक्टर मध्ये	एकूण टक्केवारी
१.	अंदमान	N.A.	----	३२१.२८	०.०१
२.	आंध्र प्रदेश	१६६१.४२	०.९६	१४३२५.०३	०.३०
३.	अरुणाचल प्रदेश	५५७.७६	०.३२	७१.४९	०.००
४.	आसाम	१८१७.५०४	१.०५	२८२८.२६	०.०६
५.	बिहार	N.A.	N.A.	१८०.६	०.००
६.	छत्तीसगड	२९३.१६	०.१७	३०७५४.८२	०.६५
७.	दिल्ली	१६५८.७१	०.९६	०.८३	०.००
८.	गोवा	५५५५.०७	३.२०	१२८५३.९४	०.२७
९.	गुजरात	१६२७.०६	०.९४	४९३६३.८९	१.०५
१०.	हरियाना	३४३७.५२	१.९८	३८६५.३३	०.०८
११.	हिमाचल प्रदेश	३६४७.४१	२.१०	१६६८१७६	३५.३४
१२.	जम्मू काश्मीर	२२३१५.९२	१२.८५	३९०३५.३८	०.८३

१३.	झारखंड	५	०.००	३७४४७.३	०.७९
१४.	कर्नाटक	४११७.१७	२.३७	३५४५०.२२	०.७५
१५.	केरळ	१५४७४.४७	८.९१	१५१६२.३३	०.३२
१६.	मणिपूर	३४७.६५	०.२०	N.A.	----
१७.	महाराष्ट्र	१८७८६.६९	१०.८२	८७९४१.६६	१.८६
१८.	मध्य प्रदेश	१६५८१.३७	९.५५	१७५८२.२६	३७.२५
१९.	मिझोरम	३००.४	०.१७	N.A.	---
२०.	मेघालय	३७८.८९	०.२२	४६७३.१३	०.१०
२१.	नागालैंड	७१८.७६	०.४१	१२०२३.१६	०.२५
२२.	ओडिशा	२६३८७.८६	१५.१९	५२७८७.३५	१.१२
२३.	पंजाब	३७७९.३१	२.१८	१५३४.३९	०.०३
२४.	राजस्थान	२२१०४.९१	१२.७३	५९९१७३.१	१२.६९
२५.	सिक्कीम	१७७.६४	०.१०	६४२९६.१७	१.३६
२६.	त्रिपुरा	२०.८७	०.०१	२०३.५६	०.००
२७.	तामिळनाडू	५४२३.६३	३.१२	३४२१२.६९	०.७२
२८.	उत्तरप्रदेश	३०३३.९७६	१.७५	११२१२४	२.३८
२९.	उत्तरांचल	५९१५.८५	३.४१	N.A.	----
३०.	वेस्ट बंगाल	६७३२.४३	३.८८	२०९५.५१	०.०४
३१.	लक्षद्वीप	N.A.	---	८९५.९१	०.०२
३२.	पाँडेचरी	N.A.	---	२.८४	०.००
३३.	उत्तराखंड	N.A.	---	७९७७९.४६	१.६९
३४.	इतर	८२४.१३	०.४७	---	---
	एकूण	१७३६८२.५४	१००.००	४७१९८१६	१००.००

संदर्भ:राष्ट्रीय सेंद्रीय शेती केंद्र, शेती व सहकार विभाग, कृषी मंत्रालय, भारत सरकार -२००५-१४.

तक ता क्रं. १ नुसार २००५-०६ मध्ये ओडिसा या राज्याचे सेंद्रीय शेतीखालील क्षेत्र १५.१९ टक्के इतके सर्वाधिक होते तर त्याखालोखाल जम्मू काश्मीर (१२.८५ टक्के), राजस्थान (१२.७३ टक्के), महाराष्ट्र (१०.८४ टक्के) इतके होते तर देशातील एकूण सेंद्रीय शेतीखालील क्षेत्र १७३६८२.५२ हेक्टर इतके होते. तर २०१३-१४ च्या आकडेवारीनुसार मध्यप्रदेश या राज्याचे सेंद्रीय शेती खालील क्षेत्र (३७.२५ टक्के) इतके असून पहिल्या क्रमांकावर होते. त्याच्या नंतर हिमाचल प्रदेश (३५.३४ टक्के), राज्यस्थान (१२.६९ टक्के) तर महाराष्ट्र (१.८ टक्के) इतकी घट झालेली दिसून येते. एकूण सेंद्रीय शेतीखालील क्षेत्र ४७१९८१६ हेक्टर होते. देशामध्ये २००५-०६ ते २०१३-१४ या कालखंडात सेंद्रीय शेतीखालील क्षेत्रात २६१७.५ टक्के इतकी वाढ झाली आहे.

यावरून एक बाब स्पष्ट होते की देशातील सेंद्रीय शेतीखालील क्षेत्रात वाढ होत असून पुढील काळामध्ये त्यात वाढ घडून येईल हे दुर्लक्षित करता येणार नाही.

**तक्ता क्रं. २ : देशातील विविध सेंद्रीय पिकाखालील क्षेत्र, उत्पादन, टक्केवारी व उत्पादकता
२००९-१०**

अ. नं.	पिकाचे प्रकार	क्षेत्र (हेक्टरमध्ये)	एकूण उत्पादनाची टक्केवारी	उत्पादन (मेट्रिक टनमध्ये)	एकूण उत्पादनाची टक्केवारी	उत्पादकता हेक्टर/ मेट्रिक टन
१.	कापूस	४४७५२१.२७८	३९.२९	८३७२९३.४३५	२८.६७	१.८७
२.	तांदूळ	११२९२.२७२	०.९९	१७७६२.४५४	०.६१	१.५७
३.	गहू	३१४४४.२५८	२.७६	११३५७०.६२४	३.८९	३.६१
४.	इतर अन्नधान्य ज्वारी/मका	१०६६२७.९०४	९.३६	२७१०४२.७५५	९.२८	२.५४
५.	डाळी	३७०५८.६६९	३.२५	५३२२७.०९७	१.८२	१.४४
६.	चहा/काँफी	४८८४१.२३३	४.२९	४०६१४.६११	१.३९	०.८३
७.	मसाले	४४७७०.२११	३.९३	१६८५०७.९०१	५.७७	३.७६
८.	फळे/भाज्या	१४३२३९.२४३	१२.५८	८८९८४४.३३५	३०.४७	६.२१

९.	हर्बल/औषधी उत्पादन	४६४६०.४१	४.०८	१८९१९३.२४१	६.४८	४.०७
१०.	इतर	४१८५५.१८९	३.६७	२४६६१.३८१	०.८४	०.५९
	एकूण	११३९०१४.३९८	१००.००	२९२०७८५.५७	१००.००	२.५६

संदर्भ - राष्ट्रीय सेंद्रीय शेती केंद्र, शेती व सहकार विभाग, कृषी मंत्रालय भारत सरकार २००९-१०.

तक्ता क्र. मधील २००९-१० च्या आकडेवारीनुसार देशातील कापूस या पिकाखालील क्षेत्र (३९.२९ टक्के) इतके सर्वाधिक असून त्याखालोखाल तेलबिया (१५.७९ टक्के) फळे, भाजीपाला (१२.५८ टक्के) व ज्वारी, मका (९.३६ टक्के) असे होते. तर एकूण क्षेत्र १३९०१४.३ हेक्टर इतके होते.

उत्पादनामध्ये फळे व भाजीपाला (३०.४७ टक्के) इतके सर्वाधिक तर कापूस (२८.६७ टक्के) तेलबिया (१०.७९ टक्के) तर इतर अन्नधान्य (ज्वारी, मका) (९.२८ टक्के) होते तर एकूण उत्पादन २९२०७८५.५७ मेट्रीक टन होते.

उत्पादकतेमध्ये फळे व भाजीपाला (६.२१ टक्के) त्यानंतर औषधी उत्पादन (४.०७ टक्के) मसाले (३.७६ टक्के) व गहू (३.६१ टक्के) होती व एकूण सरासरी उत्पादकता २.५६ टक्के हेक्टर मेट्रीक न असल्याचे दिसून येते.

तक्ता क्र. ३ : महाराष्ट्रातील सेंद्रीय पिकांचे शेतीखालील क्षेत्र, उत्पादन व टक्केवारी २००९-२०१०

अ.नं.	पिकाचे प्रकार	क्षेत्र (हेक्टरमध्ये)	टक्केवारी	उत्पादन (मेट्रीक टन मध्ये)	एकूण टक्केवारी
१.	कापूस	८१३५९.१२३	५३.२२	१५५७६६.६८	३८.६५
२.	तांदूळ	३५.१७	०.०२	१७१.६१	०.०४
३.	गहू	१२९४.३२	०.८५	२७९४.९	०.६९
४.	इतर अन्नधान्य ज्वारी/मका	५८६०.३६९	३.८४	१५३४४.५१	३.८१

५.	डाळी	९२०२.४	६.०३	१३७५५.९९	३.४१
६.	तेल बिया	३५०५७.७६	२२.९८	५५६०६.९६	१३.८०
७.	चहा/काँफी	१.४१	०.००	५६५.४	०.१४
८.	मसाले	१८९७.६८	६.९२	१४३०९२.४	३५.५०
१०.	हर्बल/औषधी उत्पादन	१०२१.६६३	०.६७	६२१२.४०७	१.५४
११.	इतर	६२७५.१७	४.११	१२०५.४	०.३०
	एकूण	१५२५६५	१००.००	४०३०३२	१००.००

संदर्भ - राष्ट्रीय सेंद्रीय शेती केंद्र, शेती व सहकार विभाग, कृषी मंत्रालय भारत सरकार २००९-१०.

महाराष्ट्रातील ३०२ लाख हेक्टर क्षेत्रापैकी १८० लाख हेक्टर निव्वळ पिकाखालील क्षेत्र असून जवळपास १ कोटी लहान व अल्पभूधारक शेतकऱ्यांचे प्रमाण आहे. तक्ता क्रं. ३ वरून दिसून येते की राज्यात कापूस ह्या पिकाखालील क्षेत्र अधिक असून त्यानंतर तेलबिया व फळे व भाजीपाला यांचे क्षेत्र आहे तर उत्पादनामध्ये कापूस, फळे-भाजीपाला, तेलबिया यांचा हिस्सा सर्वाधिक असल्याचे लक्षात येते. म्हणून राज्यातील शेतकऱ्यांनी कापूस, फळे, भाजीपाला या नगदी पिकांच्या उत्पादन व उत्पादकता वाढीच्या दृष्टीने अधिकाधिक प्रयत्नशील राहणे महत्त्वपूर्ण ठरेल.

तक्ता क्रं. ४ : विविध सेंद्रीय बिगर सेंद्रीय उत्पादनांना असणारी बाजारातील किंमत - २०१५

अ.नं.	पिकाचे प्रकार	सेंद्रीय		बिगर सेंद्रीय	
		शेतकऱ्याला प्राप्त होणारी किंमत (प्रति किलो/रु)	ग्राहकांना द्यावी लागणारी किंमत (प्रति किलो/रु)	शेतकऱ्याला प्राप्त होणारी किंमत (प्रति किलो/रु)	ग्राहकांसाठी लागणारी किंमत (प्रति किलो/रु)
१.	तांदूळ	४०-६०	८०-१००	२०-५०	३०-५०
२.	गहू	४०-४५	५०-१००	२०-४५	३०-१००
३.	इतर अन्नधान्य ज्वारी/मका	३०-६०	८०-१००	२०-४०	७०-८०

४.	डाळी मुग	८५-१३०	१४०-२००	८५-१२०	१२०-१६०
५.	डळिंब	९०-११०	१२०-२००	५०-११०	१२०-१५०
६.	द्राक्षे	९०-११०	१२०-१३०	२०-६०	५०-६०
७.	हरभरा	८०-९०	१००-१२०	३०-६०	८०-१००

संदर्भ - बाजार सर्वेक्षण सांगली, पुणे, मुंबई, कोल्हापूर

या तक्त्यावरून स्पष्ट होते की सेंद्रीय शेतमाल बिगर सेंद्रीय शेतमालापेक्षा महाग आहे, कारण पुरवठ्याचा अभाव, उच्च गुणवत्ता, अपुरी खरेदी शक्ती यामुळे देशांतर्गत बाजारपेठेत ग्राहकांचा अल्पसा प्रतिसाद मिळत असल्याचे दिसून येते. यामुळे देशांतर्गत बाजारपेठेत सर्वसामान्य ग्राहकवर्ग सेंद्रीय उत्पादनापेक्षा बिगर सेंद्रीय उत्पादनांना प्राधान्य देतात.

सेंद्रीय शेतीमाल निर्यात संधी

जगभरातील बाजारपेठेतून सेंद्रीय शेतमालाची प्रचंड प्रमाणात होत असलेली मागणी लक्षात घेता त्यादृष्टीने अधिकाधिक प्रयत्नशील राहणे महत्वाचे ठरते. २०१४-१५ च्या एफ.आय.बी.एल. (FIBI) सर्वेक्षणानुसार जागतीक बाजारपेठेत भारत हा पहिल्या क्रमांकाचा उत्पादक असलेला देश असून युरोपियन युनियन व संयुक्त राष्ट्रसंघातून भारतीय सेंद्रीय शेतमालाला प्रचंड मागणी आहे. देशातून २०१३-१४ या वर्षात देशातून तब्बल १९४०८८ मेट्रीक टन सेंद्रीय शेतमाल व टेक्साटाइल्स उत्पादनाची निर्यात झाली असून त्यापासून सुमारे २५०० कोटी रुपये इतके बहुमोल परकीय चलन प्राप्त झाले आहे.

सहाजिकच पुढील कालखंडात यामध्ये वाढ होणे अपेक्षित असून देशातील शेती क्षेत्रासमोर सेंद्रीय शेतमाल निर्यात ही नवीन संधी प्राप्त होणार आहे.

सेंद्रीय शेतीसमोरील आव्हाने

सरकारकडून सेंद्रीय शेतीला अधिकाधिक प्रोत्साहन दिले जात आहे परंतु देशातील एकूण शेतीखालील क्षेत्र व सेंद्रीय शेतीखालील क्षेत्र यामध्ये तफावत असल्याचे पहावयास मिळते कारण

देशांतर्गत बाजारपेठेत सेंद्रीय शेतीचा ग्राहक वर्ग अल्पसा असलेला दिसून येतो कारण बिगर सेंद्रीय उत्पादनापेक्षा सेंद्रीय उत्पादनाची असलेली अधि किंमत, अपुरी खरेदीशक्ती, सेंद्रीय उत्पादनाबद्दल परिपूर्ण माहितीचा अभाव या बाबी पहावयास मिळतात. तसेच देशातील शेतकऱ्यांना सेंद्रीय शेतीच्या प्रमाणीकरणाचे महत्त्व पटवून देण्यात शासन, स्वयंसेवी संस्था, कृषी विद्यापीठे, कृषी संशोधन संस्था पूर्णतः यशस्वी ठरलेल्या नाहीत कारण सेंद्रीय शेतीखालील क्षेत्र व शेतकरी असंघटीत आहेत. त्यामुळे त्यांना योग्य बाजारपेठ उपलब्ध होत नाही. तसेच सेंद्रीय शेतमाल प्रक्रिया उद्योग, शेतमाल साठवणूकीची गोदामे याची संख्या मर्यादित आहे.

अर्थात अनुदानाप्रती शासनाची उदाशिनता ग्राहकांमध्ये सेंद्रीय अन्न सेवनाबाबत प्रबोधनांचा अभाव, सेंद्रीय शेतकरी व ग्राहक यांच्यात पुरवठा साखळी समन्वयाची कमतरता या गर्तेत सेंद्रीय शेती सापडलेली असल्याची दिसून येते.

उपाययोजना

सेंद्रीय शेतीच्या वाढीसाठी निरनिराळ्या सेंद्रीय पिकांच्या सेंद्रीय लागवडीचे तंत्रज्ञान विकसित करून ते अल्पभुधारक, मध्यम शेतकऱ्यांना, किफायतशीर दरात उपलब्ध करून दिले पाहिजे. पारंपारिक शेती पद्धती व आधुनिक सेंद्रीय कृषी तंत्रज्ञान यांच्यात योग्य समन्वय साधला पाहिजे. अपेडा (Agriculture processed Food Product Export Development Authority - APEDA) पुरस्कृत संस्था किंवा पी.जी.एस. (Participatory Guarantee Scheme - PGS) अंतर्गत सेंद्रीय शेती प्रमाणीकरणाला अधिकाधिक प्राधान्य दिले पाहिजे. सेंद्रीय शेतमालाला देशांतर्गत बाजारपेठेत अधिकाधिक ग्राहक वर्ग आकर्षित करण्यासाठी पॅकेजिंग व लेबलिंग उच्च दर्जाचे व आकर्षक ठेवून बाजारपेठ निर्माण केली पाहिजे. तसेच शासन, स्वयंसेवी संस्था, समाज, व्यक्ती, कृषी विद्यापीठे व कृषी संशोधन संस्था यांनी सेंद्रीय शेती प्रशिक्षण कार्यक्रम व्यापक प्रमाणात राबवून लोक प्रबोधन करण्याची नितांत आवश्यकता आहे.

संदर्भ :

- FiBL - IFOAM Survey (2015). Organic Agriculture Worldwide : Current Statistics, 2015 Helga Willer, Research Institute of Organic Agriculture (FiBL), Frick, Switzerland.
- Yadav, A.K. (2012). National Centre of Organic Farming, Ghaziabad Organic Farming Newsletter, Vol. 8, No. 8, June, 2012.
- ICCOA (International Competence Centre for Organic Agriculture) (2014). Report on National Conference : Sustainability - Organic Villages - Markets, Bangalore. pp. 1-26.
- Patil, R.B. (2014) (ed.). Organic Farming and Sustainable Development, Shruti Publication, Jaipur, pp. 1-19.
- सेंद्रीय अन्न कशासाठी ? महाराष्ट्र ऑर्गानिक फार्मिंग फेडरेशन पुणे, पान नं. १-६८. sighted on 26-6-2015.
- <http://apeda.gov.in/apedawebsite/organic/presentstatus.htm>
- www.technopak.com
- <http://www.moffindia.org/Inner/Home.aspx>. sighted on 26-6-2015.
- <http://ncof.dacnet.nic.in/>

GUIDELINES FOR CONTRIBUTORS

- 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.
- 2] The Journal welcomes articles/papers based on original research by the faculty and research scholars working in various fields of Arts, Education, Law Social Science disciplines, Languages and Literature [Marathi, Hindi and English]. Articles/Papers can be submitted in English, Hindi or Marathi.
- 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'
- 12] For any other information and for inquiries regarding submitted articles/papers preferably use e-mail communications. (E-mail id: editorjsu@unishivaji.ac.in)
Only research articles/papers prepared strictly in accordance with the above guidelines will be sent to referees for their evaluation and opinion about their acceptability or otherwise. We do not send back rejected articles.

