

Selection Tests in industrial sector

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Abstract

In industrial sector various types of recruitments are done with the help of various using various selection tests. Each candidate has to face these tests. These tests may be informed of written test, physical test, interviews, etc. Now days industries uses these tests and select the candidate. According to the nature of the job the tests are used by the industries. Employee has to do the work with the mental and physical sound mind. For the checking quality, skill, mental ability, physical ability of the employee these tests are used. After getting the result of the tests then candidates are selected by the industries. Each and every candidate has idea about these types of tests. But how these tests are used by the industries? This idea they didn't get easily. This research paper focuses on various selection tests used by the industrial sector. For which type of the job which test will be used by the industries? It is discussed in this research paper. This research paper gives origin of the selection tests, Uses of the tests, Types of the selection tests used by the industries, analysis of the tests, validation of the tests, etc.

Introduction

In industrial sector there are various types of work doing. For doing that type of work employees as well as officers are suffering mental, emotional or physical stress. For analysis these types of stress various types of tests are used. These tests are used for analyzing various reasons of stress and it also gives us solutions for minimize the stress

Industrial/organizational psychology is the application or extension of psychological methods and principles to the solution of organizational and workplace problems. Most commonly, psychology is concerned with those problems caused by human performance and those which affect human performance within organizational contexts. Specifically, this entails, among other things,

I/O psychologists employ psychological measurement and research findings related to human abilities, motivation, perception, and learning in seeking to improve the fit between the needs of the work organization and those of the people who populate it.

Normally training in I/O psychology requires a master's degree or Ph.D. Practitioners may also be affiliated with one or more professional associations for the field. The Society for Industrial-Organizational Psychology (STOP), the major professional organization which represents psychologists and a division of the American Psychological Association, had about 2,000 members as of 1999.

Origin

I/O psychology has its roots in the late 19th century movement to study and measure human capabilities and motives. In response to the urging of some advertising executives, one such early psychologist, Walter Dill Scott, *The Theory of Advertising* (1903), generally considered to be the first book linking psychology and the business world. When the United States entered World War I in 1917, applied psychology truly came into its own. Committees of psychologists investigated soldier morale, motivation, and the prevalence of psychological impairment. Moreover, psychologists developed a group-administered intelligence test called the

Army Alpha. While 1,726,000 enlisted men and officers were tested, little use was made of the results at the time since the war ended a mere three months after the testing program was authorized. However, research studies did show that the test scores were related to soldier performance.

After the war, in 1919, the first university-based center for studying the applications of psychology to business was established at the Carnegie Institute of Technology. Called the U.S. Bureau of Salesmanship Research, it was funded largely by the life insurance industry for the purpose of conducting research for the selection and development of clerical and executive personnel as well as sales people.

Uses of psychological tests

1. Job Analysis
2. Criterion Development
3. Performance Evaluation
4. Personal Selection
5. Personal Interview
6. Paper and pencil Tests and Questionnaires
7. Work sample, Simulation and Assessment
8. Letters of Recommendation
9. Recruitment
10. Training

Selection Tests

There are a variety of **selection tests**. They range from unstructured interviews to structured personality tests. The main goal of these tests is to predict job performance. Each test has its own relative strengths and weaknesses in this regard. Recruitment and selection tests are only part of the selection process and you will still be asked to complete an application form, send in a copy of your resume and attend at least one interview. All of these things will tell the employer something about you and help them to choose the most appropriate candidate for the vacancy.

Types of Selection Tests

1. Job Interview

A very commonly employed selection test is a **job interview**. Job interviews can be structured interview or unstructured interview.

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In unstructured interview the interviewer engages in dialogue with the interviewee that does not follow a predetermined format, questions may vary from applicant to applicant, and there is usually no standardized scoring method. Consequently, validating this technique as a job performance predictor is quite difficult (One applicant may have the opportunity to respond favorably to a question that was not asked of another or vice versa).

b) structured interview

in a **structured interview** all applicants are judged on responses to the same questions asked in the same format. Structured interviews provide for more reliable and consistent scoring results.

2. Personality Tests

Another tool used for selection is **personality testing**. Many personality tests now employ the five factor model of personality (FFM). These factors are conscientiousness, extraversion, neuroticism, agreeableness, and openness. A short description of each factor is listed below:

- **Neuroticism:** a tendency to easily experience unpleasant emotions
- **Extraversion:** a tendency to seek stimulation and the company of others

- **Agreeableness:** a tendency to be compassionate rather than antagonistic about others

- **Conscientiousness:** a tendency to show self-discipline, act dutiful, and aim for achievement and competence

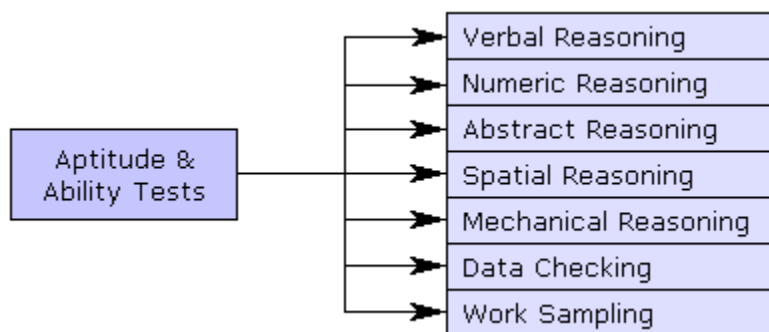
- **Openness to experience:** a tendency to enjoy new intellectual experiences and ideas

Of all the factors, conscientiousness has been found to positively correlate most with job performance ratings. This factor is

highly related to self-discipline, attention to detail, and organization.

3. Aptitude and ability tests

Aptitude and ability tests are designed to assess your intellectual performance. These types of test can be broadly classified onto the groups shown and you may be asked to sit a test which consists only of 'numerical' questions or these may form part of a test which consists of questions of different types.



This will depend very much on the job you are applying for. For example, jobs that require you to handle figures on a day to day basis may have a higher proportion of numerical reasoning questions, whereas tests used for information technology jobs tend to have a higher proportion of abstract reasoning questions.

4. Mental ability tests

Mental ability tests measure intelligence and are the best predictor job performance in all jobs and all organizations

a) **Crystallized Intelligence** relates to the ability of a person to use prior knowledge through learned processes to solve problems.

b) **Fluid Intelligence** relates to a person's ability to solve a new problem utilizing novel or unlearned strategies. Employers

employ both types of intelligence testing for varying job demands.

c) **Emotional intelligence** is used to predict job performance. This information is gained through emotional intelligence testing. Emotional intelligence is the ability to recognize and control the emotions of oneself and others. This is a relatively new area being studied for predicting job satisfaction.

5. Bio data Technique

The next testing technique is the **bio data** technique. Bio data uses personal background information to predict job performance. The type of information is job history, family history, gender, and things of that sort. These factors are then derived empirically instead of theoretically like other selection tests.

6. **Psychomotor ability** tests.

An area of selection testing that relates to motor skills are psychomotor ability tests. These tests measure fine motor skills and hand-eye coordination. These skills are important in jobs like carpentry where the worker needs to have control over a hammer to hit a small nail. Unlike psychomotor ability tests, physical ability tests measure gross motor skills, such as lifting and running. These skills are important in jobs like construction where strength is an important aspect.

7. **Work Sample**

Another selection test technique is taking a work sample of an applicant. During a work sample, an applicant completes a realistic job task. These tasks are highly realistic and are supposed to simulate the actual job one is applying for. One example of a work sample is a drivers test. During a drivers test simulates realistic driving. The goal is to assess how well an applicant can perform the tasks, or how well an applicant can learn the task.

8. **Assessment centers.**

Tasks are also performed when an employee or applicant visits an assessment centers. These centers are used to assess applicants potential for high-level jobs. The testing takes multiple days and is costly to the organization providing the assessment and that is why it is seldom used for jobs other than those of high-level. The assessment consists of a battery of psychological tests.

a) One example of a psychological test given is the **leaderless group exercise**, where a group is given a task to complete without a leader this task is testing if any of

the applicants will take the role of leader, thus showing leadership skills.

b) Another exercise completed at an assessment center is a **role-playing exercise**. In these exercises applicants are asked to take a role in a job-related situation in order to study how well the applicants handle the situation.

c) Another example of a psychological test is the **in-basket exercise**. In this exercise, applicants have a number of jobs in a "basket" that need to be completed in an allotted time. Each job has requirements in order to complete and they take a certain set amount of time to complete. This tests the organizational ability of applicants, how well applicants work together, leadership, among other things.

9. **Situational Judgment Test.**

Like the role playing task in assessment centers, another selection test is the situational judgment test. This test is a paper and pencil test where a participant is presented with a hypothetical situation and asked to write what they would do in that situation.

10. **Job Knowledge Test**

Unlike hypothetical situations, often, jobs require knowledge of the job. The job knowledge test is used for that purpose. These tests measure how much knowledge a person has in the field they want to work in. An example of this is the State Medical Board test that needs to be taken before a person can practice medicine in a state. Another example are certification tests, such as the A+

Certification test for people who wish to show they have basic hardware and software computer knowledge.

11. vocational interest tests

Often times, people need help making decisions about their career. Occupational counselors use vocational interest tests in order to help guide career decisions. These tests measure different occupational interests.

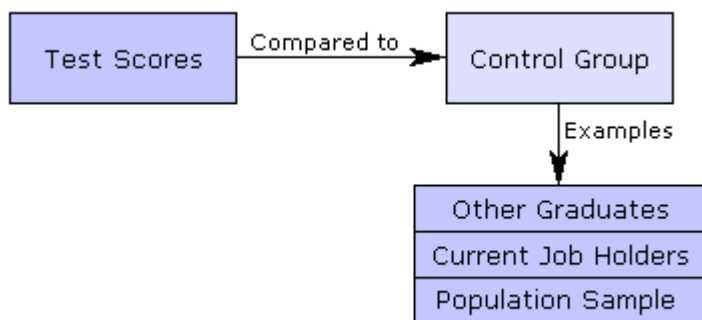
12. Mental Illness Test

The last type of selection test is tests of mental illness. These tests measure if a person has a mental illness. However, due to the American's with Disabilities Act(ADA) they are illegal to give to job applicants. This is because it mental illness is considered a disability, and even if a person has

one, it does not mean they cannot perform the job. If they can perform the job, then, in spite of their disability, the ADA protects them. Although, in some jobs mental illness can not be tolerated. This is because these jobs have interest in public welfare. One example of a job which where public welfare is at risk is a job as a police officer.

Analysis Of Selection Tests

Whichever type of test you are given, the questions are almost always presented in multiple-choice format and have definite correct and incorrect answers. As you proceed through the test, the questions may become more difficult and you will usually find that there are more questions than you can comfortably complete in the time allowed. Very few people manage to finish these tests and the object is simply to give as many correct answers as you can.



Your test score is then compared with the results of a control group which has taken the tests in the past. This control group could consist of other graduates, current job holders or a sample of the population as a whole. Your reasoning skills can then be assessed in relation to this control group and judgments made about your ability. Remember, recruitment and selection tests are only part of the overall assessment procedure. Employers will use them alongside interviews, application forms,

academic results and other selection methods, so your test result won't be the only information looked at.

Validating Employee Selection Tests

In order to use a selection test with confidence it must be validated. This validation process is important because it builds validity and reliability for using the test for a specific job. For example, if a fast food restaurant called Gopher Burger creates a selection test for employees by putting together a series of questions like "What is

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your favorite color?" it would have no basis for job performance theoretically nor empirically.

In order to establish validity in the select tests first, a **job analysis** must be conducted. A job analysis is a study that is used to determine the important tasks and skills needed for a specific job. In our example about Gopher Burger, the test creators would start brain storming about what skills a cook needs in the restaurant, such as manual dexterity for flipping the burgers, keen memory for remembering what goes on the burgers, and speed to make the food quickly.

The next step is to create a rudimentary test from the job analysis. These tests should

then be administered to the employees or applicants. Then, predictive and concurrent validation would be calculated. The measures for the validation studies would be gotten from ratings (**subjective measures**) or objective measures. In Gopher Burger, an example of an **objective measure** would be the number of burgers the applicant can make it an hour; whereas, ratings can be gained from a supervisors observation of the applicant.

After the validation studies are complete, the test should be revised until validity and reliability are statistically significant in order to accurately predict job performance from the test.

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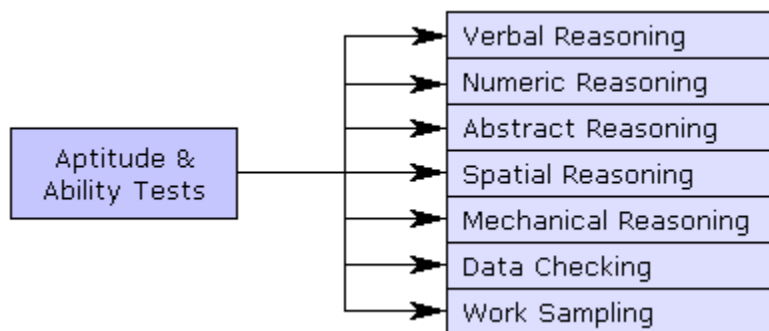
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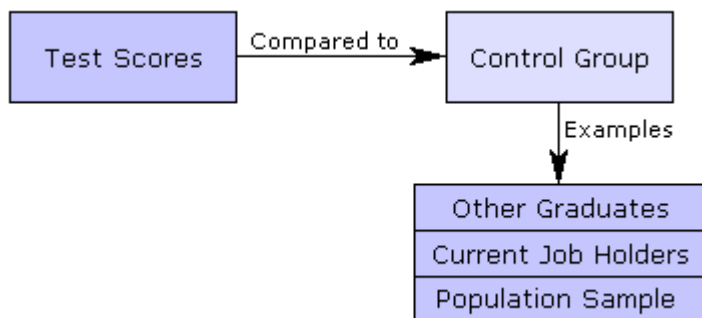
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The Role of Principals and Leadership Styles

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Abstract

Leadership plays an important role in the process of business management. Leadership envisages the idea of influence. Leadership is not domination. It is mutual relationship based on reciprocity of leaders and lead. Without followers, leadership can't exist. It is activity of influencing people to make efforts for the attainment of certain common goals. It is only the leadership of management that guides, inspires and directs organization members for achieving common purposes. With good leadership comes goods organization; and with good organization, there is successful operation. Leadership is a human characteristic that lifts a man's vision to higher sights. It arises a man's performance to higher standards and builds man's personality beyond its normal limitations. Leadership is a great quality and it can create and convert anything. It is an important aspect of managing. It is the quality of leadership that usually determines the failure or success of business enterprise.

Different types of leadership styles exist in work environments. Advantages and disadvantages exist within each leadership style. The culture and goals of an organization determine which leadership style fits the firm best. Some offices offer several leadership styles within the organization, dependent upon the necessary tasks to complete and departmental needs.

The Principal is part of a Divisional Administrative Team whose function is to support and assist the schools in meeting the overall objectives of the Division and the needs of individual students.

The role of the Principal is to provide leadership, direction and co-ordination within the school. So he has to use various leadership styles for doing his day to day activities. According to the nature of work, he will use the leadership styles. The styles of leaderships and nature or duties of work of the principal are mentioned in the said paper.

The Role of Principals and Leadership Styles

Introduction

The Principal is part of a Divisional Administrative Team whose function is to support and assist the schools in meeting the overall objectives of the Division and the needs of individual students.

The role of the Principal is to provide leadership, direction and co-ordination within the school.

The Principal's main focus should be to develop and maintain effective educational programs within his/her school and to promote the improvement of teaching and learning with his/her school. The Principal should strive to create an organization and or climate which foster student and teacher growth. In fulfilling this role the Principal shall work under the supervision of the Superintendent of Schools and within the provisions of the Public Schools Act, the Department of Education and Training regulations, and Board Policy. Leadership style is the manner and approach of providing direction, implementing plans, and motivating people. As seen by the employees, it includes the total pattern of explicit

and implicit actions performed by their leader (Newstrom, Davis, 1993).

The first major study of leadership styles was performed in 1939 by Kurt Lewin who led a group of researchers to identify different styles of leadership (Lewin, Lippit, White, 1939). This early study has remained quite influential as it established the three major leadership styles: (U.S. Army, 1973):

Meaning

'Leadership is one of the means of direction. Leadership can induce the subordinates to deliver their best performance in achieving the fixed organizational goals'.

Definitions

1. Alford and Batty

"Leadership is the ability to secure desirable actions from the group of followers voluntarily, without the use of coercion."

2. Koontz and O'Donnell

"Leadership is influencing people to follow and to work willingly or the advancement of a common goal."

Hypothesis

1. Principal should be the good team player and he has to work in group.
2. Principal is the head of whole school or college.

The Role of Principals and Leadership Styles

Objectives

1. To understand duties of a principal
2. To understand which leadership style should a principal can use and which leadership style can be more effective to run the administration of a school or college.

Leadership Styles

Leadership style means the behavior pattern exhibited by a leader while influencing the people. Leadership styles are classified into three broad categories on the basis of the use of power by the leaders.

Authoritarian or Autocratic Leadership

I want both of you to. . .

This style is used when leaders tell their employees what they want done and how they want it accomplished, without getting the advice of their followers. Some of the appropriate conditions to use this style is when you have all the information to solve the problem, you are short on time, and/or your employees are well motivated.

Some people tend to think of this style as a vehicle for yelling, using demeaning language, and leading by threats. This is not the authoritarian style, rather it is an abusive,

unprofessional style called "bossing people around." It has absolutely no place in a leader's repertoire.

The authoritarian style should normally only be used on rare occasions. If you have the time and want to gain more commitment and motivation from your employees, then you should use the participative style.

Participative or Democratic Leadership

Let's work together to solve this. . .

This style involves the leader including one or more employees in the decision making process (determining what to do and how to do it). However, the leader maintains the final decision making authority. Using this style is not a sign of weakness; rather it is a sign of strength that your employees will respect.

This is normally used when you have part of the information, and your employees have other parts. A leader is not expected to know everything—this is why you employ knowledgeable and skilled people. Using this style is of mutual benefit as it allows them to become part of the team and allows you to make better decisions.

Even if you have all the answers, gaining different perspectives and

The Role of Principals and Leadership Styles

diversity of opinions normally provide greater creativity than insularity. As Katherine Phillips wrote,
So as you think about diversity and its effects in organizations during this tough economic time recognize that the most robust practical value of diversity is that it challenges everyone in an organization. We are more thoughtful, and we recognize and utilize more of the information that we have at our disposal, when diversity is present. That is diversity's true value.

Delegative or Laissez-faire Leadership

You two take care of the problem while I go. . .

In this style, the leader allows the employees to make the decisions. However, the leader is still responsible for the decisions that are made. This is used when employees are able to analyze the situation and determine what needs to be done and how to do it. You cannot do everything! You must set priorities and delegate certain tasks.

This is not a style to use so that you can blame others when things go wrong, rather this is a style to be used when you fully trust and have confidence in the people below you. Do

not be afraid to use it, however, use it wisely!

Forces

A good leader uses all three styles, depending on what forces are involved between the followers, the leader, and the situation. Some examples include:

- Using an authoritarian style on a new employee who is just learning the job. The leader is competent and a good coach. The employee is motivated to learn a new skill. The situation is a new environment for the employee.
- Using a participative style with a team of workers who know their jobs. The leader knows the problem, but does not have all the information. The employees know their jobs and want to become part of the team.
- Using a delegative style with a worker who knows more about the job than you. You cannot do everything and the employee needs to take ownership of her job! In addition, this allows you to be more productive.
- Using all three: Telling your employees that a procedure is not working correctly and a new one must be established (authoritarian). Asking for their ideas and input on creating a new procedure (participative). Delegating tasks in order to implement the new procedure (delegative).

The Role of Principals and Leadership Styles

Forces that influence the style to use

- Amount of time available
- Are relationships based on respect and trust or on disrespect?
- Who has the information—you, the employees, or both?
- How well your employees are trained and how well you know the task
- Internal conflicts
- Stress levels.
- Type of task, such as structured, unstructured, complicated, or simple?
- Laws or established procedures, such as OSHA or training plans

Role and Duties of Principals

The duties of the School Principal are all encompassing as all aspects of the schools operations are either directly or indirectly under his/her jurisdiction. In general terms of the Principal shall be responsible for:

- (a) The detailed organization of the school;
- (b) The development of the instructional program;
- (c) The assignment of duties to and the supervision of members of his staff and:

(d) The general operation of the school facility.

The amount of time a Principal will be able to devote to administrative duties will vary according to the size and grade level of the school, the amount of time released from teaching, and the demands of a particular year. However the following are all included in the powers and responsibilities of the Principal.

1. Leadership and Climate

- a) Continually endeavour to improve the operating effectiveness of the school for which he is responsible.
- b) Keep informed of current practices and techniques relating to school programs, teaching and administration by attending meetings and professional development conferences, and reading professional materials.
- c) When not involved in teaching duties, to devote as much time as possible to the supervision of the school; observing methods of instruction and endeavouring to improve the efficiency of the staff and the school in general. Keep the Superintendent fully advised as to the conditions and needs of the school.
- d) Suggest appropriate changes in and ensure adherence to approved policies,

The Role of Principals and Leadership Styles

practices and procedures within his area of responsibility.

2. Programming

a) Co-ordinate and foster the development of programs within the school to best meet the needs and interests of the students. This includes the establishment, supervision, and evaluation of special education programs where a child needs one.

b) Assist the teaching staff in the development, implementation, modifications, and selection of curriculum materials, and keep the Superintendent informed as to any modifications in or substitution of approved courses.

c) Develop and support a high degree of student morale through curricular and extracurricular activities and services and co-ordinate the participation of all members of the teaching staff in the extracurricular program.

3. School Organization and Staffing

a) Participate with the School Division Office in the selection of professional, clerical and support staff.

b) Be responsible for the preparation of timetable, class lists and schedules, and

supervision schedules and be responsible for their functioning.

c) Hold regular staff meetings for the purpose of discussing educational and administrative matters.

d) Be responsible for the proper registration and transfer of students in the school and for the maintenance of up-to-date student cumulative records.

e) Maintain or direct the maintenance of other records and files, and the preparation and submission of reports as required.

f) Establish appropriate procedures for the control of all school textbooks, materials, equipment, etc.

g) Have authority over Faculty of Education Students accepted at his/her school.

h) Where there is no Vice-Principal, designate a member of the teaching staff of that school to assume the duties and responsibilities of the Principal in the Principal's absence and inform the staff of the person designated.

4. Professional Development

a) Promote the professional and academic growth of his staff through staff meetings, in-service training and personal contact.

The Role of Principals and Leadership Styles

b) Take an active role in the selection, planning, and implementation of professional development activities for the staff in cooperation with the Superintendent's Office and the Division's professional development committee.

5. Staff Supervision and Evaluation

a) As building administrator the Principal is responsible for the daily supervision of the school, its students, facilitators, professional and support staff, volunteers, and personnel from outside agencies.

b) See that every teacher shall be on duty in the school at least 10 minutes before the opening of the forenoon session, and at least five minutes before the opening of the afternoon session.

c) Shall evaluate the effectiveness of each member of the staff in accordance with the establishment plan and shall forward written reports to the Superintendent.

d) Be responsible for the development and conduct of an orientation program for all teachers new to his staff.

e) See that instructions are prepared for the guidance of substitute teachers.

6. Student Control and Supervision

a) Establish a climate in which students can develop self-discipline.

b) To have disciplinary authority over each student while on school premises, while going to and from school, while riding on school buses and while taking part in authorized school activities.

c) To have authority over activities sponsored and conducted by the student organizations of his school.

d) Be responsible for the provision of supervision of students and student activities in the school buildings, on school grounds, while loading or unloading from school buses, or involved in field trips or other student activities sponsored by the school.

e) Work cooperatively with outside agencies such as Community Health Services, Children's Aid Society, Child Care and Development Services, R.C.M.P., etc.

f) Responsibility to refer to the Public Health Nurse, any child who appears to have a communicable disease or to be in need of attention for other health reasons.

g) The Principal shall be present with Police Officers if they interview pupils in the school.

The Role of Principals and Leadership Styles

h) See that no pupil is allowed to leave the school grounds on errands without his/her express permission.

7. Student Evaluation and Reporting

a) To familiarize himself with the general pupil's progress and to assist in its improvement.

b) To Co-ordinate and direct the evaluation of student's progress and achievements and the provision of regular reports to parents as required by Board Policy.

8. Communication and Public Relations

a) Maintain communications with parents or guardians regarding the total school program, student achievement, placement and behaviour.

b) Inform parents of the school activities through newsletters, information nights, parent/teacher conferences, etc.

9. Budgeting and Buying

a) Be responsible for the administration of the instructional supplies budget for school and the safe keeping of monies or materials that belong to the school or the school division. Establish procedures for the purpose and receipt of materials and supplies necessary to support the instructional program. Ensure that there

is a system of accounting for monies from student activities, student fees, gifts or other funds belonging to school or to any student group within the school.

10. Health, Safety, Plant Supervision

a) Develop and foster a sense of pride and respect for school property so that the facility is an attractive place.

b) Ensure that all reasonable precautions are taken to safeguard the health and general well being of his staff and pupils of his school. To this end he shall see that pupils and staff are adequately trained to make effective any plans necessary for their safety.

c) Establish procedures whereby the access of visitors to the school can be monitored and controlled. This would include access by salespersons, guest speakers and former students.

d) Organize and supervise patrols where applicable, make readily available first aid supplies and treatment.

e) Inspect the school grounds and school buildings to see that they are free from hazards which might cause accidents and he shall notify the proper authorities of any conditions which need to be remedied.

The Role of Principals and Leadership Styles

f) In the event of where damage is serious and appears to have been deliberate, it shall be reported to the police department in addition to the Division Office.

g) Report any accidents or injuries of students or staff to the Superintendent's Office on the forms provided.

h) Conduct fire drills as required by regulations and see that all personnel within the school are familiar with all procedures to be followed in case of a fire. Fire exit signs shall be placed in each room.

i) Establish effective controls governing the use of any medication, pain killers (aspirin, etc.) by students in the school.

j) Assume responsibility for the general cleanliness and maintenance of his school.

k) Be responsible for the direction of the work of Caretaker in the routine cleaning of the school premises. If difficulties arise, they shall be reported through the Secretary-Treasurer.

l) Work with the Secretary-Treasurer in the planning of capital projects and the routine maintenance of school buildings and grounds.

m) The Principal shall control use to be made of school buildings and grounds in accordance with Board Policy.

Suggestions

1. The principal will have to use Participative Leadership Style.

2. The principal has to adopt authorities & responsibilities also.

3. The principal will have to take suggestions from various staff members.

Conclusions

The principal uses the various leadership styles according to the nature of work. He can use Autocratic leadership style when there will be a major problem. He will generally use Democratic leadership styles. He is not generally using laissez faire leadership style, because he will have to handle all the staff, students as well as management also.

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(website : www.cddcrohaedu.org)

(Re-accredited 'B' Grade by NAAC with CGPA 2.62)

"Best College Award 2011-12" by University of Mumbai

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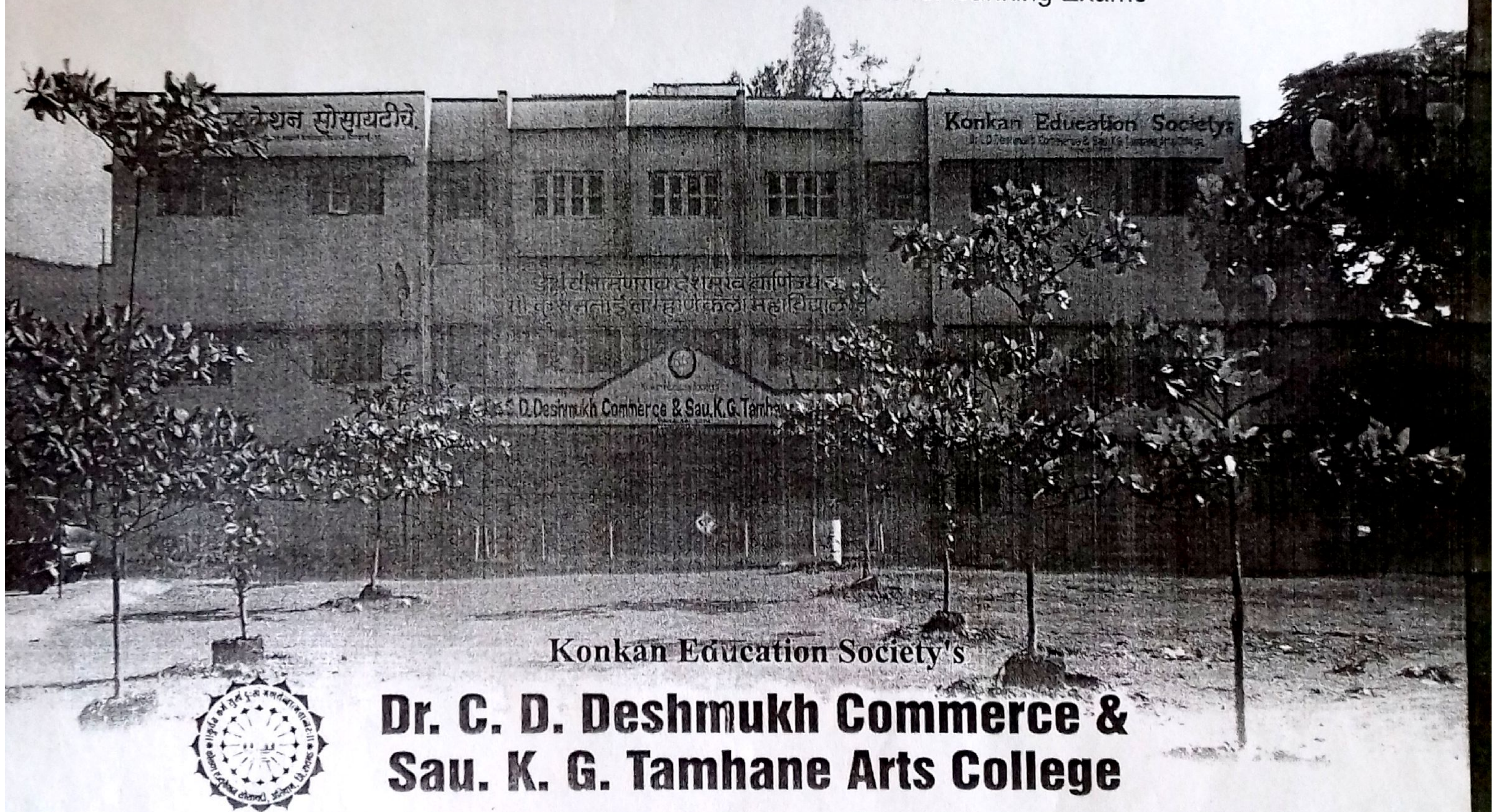
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स्टार्ट अप इंडिया आणि स्टॅंड अप इंडिया

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प्रस्तवना :-

वार्षिक सात टक्के विकासदराने वाढत असलेली भारत ही जगभरातील एकमेव अर्थसत्ता आहे. आजघडीला देशाच्या विकासदरात उत्पादन क्षेत्राचा वाटा 15 ते 16 टक्के आहे. 2022 पर्यंत हा आकडा 25 टक्क्यांवर नेण्याचा सरकारचा मानस आहे. 2020 च्या दरम्यान तरुणांची मोठी फौज रोजगाराच्या शोधात असेल वाढत्या लोकसंख्येच्या या परिणामांचा जोमाने सामना करित देशाच्या आर्थिक विकासाला हातभार लावायचा असेल तर मागेल त्या हाताला काम देण्याशिवाय गत्यंतर नाही. त्यामुळे 'मेक इन इंडिया', स्टार्ट अप इंडिया, स्टॅंड अप इंडिया' च्या माध्यमातून उद्याच्या भारतातील तरुणांना रोगाराची संधी उपलब्ध करून देणे, हाताला काही का होईना काम देणे हे महत्वाचे उद्दिष्ट्ये आहे.

खरेतर स्टार्ट अप म्हणजे नक्की काय याबद्दल विविध माहिती उपलब्ध आहे. बऱ्याच महनीय लोकांनी त्याबद्दल लिहिलेले देखील आहे. सर्वांच्या लिखाणाचा मथितार्थ हाच आहे की अत्यंत कमी लोकांच्या समूहाने अत्यल्प साधन सामुग्रीतून निर्माण केलेली कंपनी म्हणजे स्टार्ट अप. आज पर्यंत ज्या प्रश्नांची उत्तरे शोधली गेलेली नाहीत, अशा प्रश्नांना भिडणे हे यामध्ये प्रामुख्याने अभिप्रेत आहे. म्हणूनच नव्याने सुरु केलेली प्रत्येक कंपनी स्टार्ट अप नसते आणि स्टार्ट अप फक्त तंत्रज्ञानाच्या क्षेत्रात असतात असेही नाही. या उद्योग प्रकाराची तुमच्या कल्पनेला असणारी अन्यन साधारण किंमत (आयडिएशन), नाविन्यपूर्ण पध्दती, थोड्याच कालावधीत जगभर पसरायची क्षमता ही व्यवच्छेदक लक्षणे आहेत.

भारतात स्टार्ट अप ही संकल्पना आजचा किंवा गेल्या 1.5 वर्षात आलेली नाही. 90 च्या दशकात 'कॉम' बबल मध्ये स्टार्ट अप या शब्दाने जगाची पकड घेतली, त्यावेळी अशा अनेक कंपन्या आपल्या देशातही होत्या. पण आत्ताच्या स्वरूपातले स्टार्ट अपची सुरुवात देशात साधारण 2010 पासून सुरुवात झाली. आज गाजणाऱ्या ओला, फिलपकार्ट, बुक माय शो या सर्व कंपन्या साधारण 2009-10 च्या आसपास सुरु झालेल्या आहेत. 2011 ला महिंद्रा ने स्पार्क द राइज नावाची स्पर्धा सुरु केली आणि त्यानंतर विविध बड्या कंपन्यांनी देशाच्या कोना कोपऱ्यातून नवनवीन संकल्पना मागवण्याच्या व त्यांना आर्थिक आणि इतर

पाठबळ देणारे उपक्रम सुरु केले. आय आय टी टेकफेस्टनेही याच कालावधीत आयडिएट नावाची स्पर्धा सुरु केली. या उपक्रमांमुळे छोट्या शहरातल्या अनेकांना आत्मविश्वास तर मिळालाच आणि वेगळे काही केल्यानंतर पैसा आणि नाव दोन्ही मिळते याची जाणीव झाल्याने या क्षेत्राकडे अनेक लोक वळू लागले. यातूनच मग गेल्या 2-3 वर्षात सचिन बन्सल, वरुण अगरवाल, महेश मुर्ती असे नवीन आयडॉल ही देशाला मिळाले. तरुणांच्यात उद्योग जगताबद्दल कुतूहल निर्माण करण्यात यश मिळवले. या सान्यात काहीसा पाठीमागे राहिलेला आणि स्वाभाविक पणे येणारा भाग म्हणजे सरकारचा सहभाग आणि वातावरण निर्मिती. मोदींनी हेच ओळखून आणलेला कार्यक्रम म्हणजे स्टार्ट अप इंडिया धोरण. आजपर्यंत झालेल्या प्रगतीला एकात्मिक रूप देणे व पुढे नेणे हीच या धोरणाची भूमिका असेल यात काही शंका नाही.

अशावेळी काहींना हा प्रश्न पडणे साहजिकच आहे की परदेशात व इथेही स्टार्ट अप यशस्वी व्हायचे प्रमाण साधारण 3-5 टक्के च्या आसपास आहे. म्हणजे 100 मधले फक्त 3 व्यवसाय यशस्वी होतात. अशावेळी या उपक्रमांना इतके महत्व देणे योग्य आहे का? माझ्या दृष्टीने या प्रश्नाचे उत्तर "हो, 200 टक्के याची गरज आहे" असेच आहे. याचे कारण हे स्टार्ट अप आपल्या नकळत अनेक सामाजिक आणि मानसिक बदल आणत आहेत. आणि ते समजून घेणे हे स्टार्ट अप ही संकल्पना पुर्णार्थाने समजून घेण्यासाठी गरजेचे आहेत.

यातला पहिला मुद्दा आहे तो सामाजिक समरसतेचा आणि अंत्योदयाचा. आपल्या राष्ट्रपित्यांनी दिलेली ही उद्दिष्ट खऱ्या अर्थाने ह्या कंपन्या पूर्ण करत आहेत. मोबाईल वरून टॅक्सी मागावायची सोय उपलब्ध करून देणाऱ्या ओला, टॅक्सी फार शुअर सारख्या कंपन्यांमुळे टॅक्सी आणि रिक्शा चालवणाऱ्या लोकांना आज महिन्याला एखादा इंजिनिअर जितका पगार मिळतो तितकी रक्कम मिळायची शाश्वती आहे. तर झिंबर सारख्या उत्पादनांमुळे, प्लंबर, सुतार अशा सहसा असंघटीत असणाऱ्या वर्गाला आर्थिक आणि सामाजिक सुरक्षा मिळाली आहे. याहून महत्वाचा व कायम सामाजिक दृष्ट्या वाळीत टाकलेला वर्ग म्हणजे स्वच्छता कर्मचारी. पण फ्रान्स मधली सोडेक्सी या कंपनीने आणि आपल्या महाराष्ट्रातल्या भारत विकास ग्रुपने या स्वच्छता करणाऱ्या समुहाला आर्थिक सुरक्षा मिळवून दिलीच शिवाय सामाजिक प्रतिष्ठाही मिळवून दिली. विविध कार्पोरेट कंपन्यांमध्ये आज कंपनीचा मालक आणि हे कर्मचारी शेजारी शेजारी बसून जेवतात. बऱ्याचशा सरकारी आणि निमसरकारी आस्थापनांमध्ये आता सोडेक्सो चे कुपन्स दिले जातात. या सर्व कंपन्यांनी या वर्गाला व्यवसाय भान दिले, सर्वांना आवडतील अशी आंतरराष्ट्रीय दर्जाची वर्क इथिक्स शिकवली. यामुळे कामगार वर्ग व श्रीमंत वर्ग यातील सामाजिक दरी कमी होण्यास नक्कीच मदत झाली. याआधी कधी सुट्टी घेणे माहितच नसणाऱ्या घर कामगारांना हक्काची आठवड्याची सुट्टी मिळू लागली. स्टार्ट अप नसते तर हा बदल शक्य झाला असता का?

या कंपन्यांना दुसरा फायदा म्हणजे या कंपन्यांमुळे देशात येणारी परदेशी गुंतवणूक. गेले काही वर्षे प्रगती कशी करावी याचा दाखला देण्यासाठी आपल्या शेजारी असणाऱ्या

चीनचे उदाहरण दिले जाते. 1991 साली भारत व चीन दोन्ही अर्थव्यवस्था जगासाठी खुल्या झाल्या. पण चीन ज्या प्रचंड (आणि भयानक) वेगाने वाढला, आणि भारताची गती मात्र तितकीशी नाही. यामागे असणाऱ्या विविध कारणांपैकी महत्वाचे कारण ही गेल्या 20 वर्षांत चीनमध्ये आलेली मोठी परदेशातील गुंतवणूक हे आहे. चीनमध्ये भारतापेक्षा कित्येक पट जास्त परदेशी गुंतवणूक झालेली आहे. भारत उद्योजकांच्या गुंतवणूकीसाठी लाडका बनण्यासाठी विविध पातळीवर प्रचंड बदलांची आवश्यकता आहे आणि ते बदल अवघड आणि वेळखाऊ आहेत. विशेषतः गृह,निर्मिती उद्योग अशा क्षेत्रामध्ये या गोष्टीला बराच वेळ जाणार आहे. अशावेळी या स्टार्ट अप मध्ये मात्र कलारी कॅपिटल, सेक्विटा कॅपिटल, सॉफ्ट बँक अशा अनेक कंपन्यांनी अक्षरशः अब्जावधी रुपयांची गुंतवणूक केली आहे. गुंतवणूकदारांना विविध प्रकारच्या मोठ्या आणि गुंतागुंतीच्या उद्योगात पैसा घालण्याऐवजी अशा छोट्याच, क्वचित घरातुनही चालू शकणाऱ्या उद्योगात पैसा लावणे जास्त सोयीचे वाटणे साहजिकच आहे. या स्टार्ट अप चा उपयोग आपण उद्योग स्नेही अशी आपली इमेज बनवण्यासाठी नक्कीच करू शकतो.

तिसरा व सर्वात महत्वाचा मुद्दा म्हणजे भविष्यातल्या पिढ्यांना रोजगार मिळवायचा असेल तर स्टार्ट अप ला पर्याय नाही. आपण कायम डेमोग्राफिक डिव्हिडंड (देशात प्रचंड संख्येने असणारी युवा शक्ती) बदल बोलत असतो, पण त्यालाच समांतर जाणारी अजून एक संकल्पना मांडता येऊ शकते ती म्हणजे डेमोग्राफिक बॉबची. जर का आपल्या देशातले तरुण मोठ्या संख्येने बेरोजगार राहिले तर सामाजिक व राजकीय पातळीवर ज्या समस्या येतील त्या आकलनापलीकडे असतील एवढे नक्की. एखादा खराखुरा बॉब जेवढी हानी करणार नाही तेवढी हानी करायची क्षमता या वर्गात असेल, त्यामुळेच येणं केणं प्रकारने जास्तीत जास्त लोकांना रोजगार मिळवून देणे हे कायमच आपल्या प्राधान्यावर राहणार आहे. गेल्या 20 वर्षांत आय टी उद्योगांनी मोठ्या प्रमाणात भारतीयांना रोजगार उपलब्ध करून दिला. पण त्याला कारण होते ते म्हणजे आपल्याकडे असणारी उत्तम आकलन शक्ती व तुलनात्मक दृष्ट्या अत्यंत कमी किंमतीत उपलब्ध होणारे विपूल मनुष्यबळ. पण कमी पैशात मिळणारा कुशल कारागीर वर्ग हा ओळख भविष्यात पुरेशी ठरणार नाही कारण सतत चे होणारे ऑटोमेशन (आजकाल विविध मोठ्या निर्मिती स्थळी 80 ते 90 टक्के काम हे रोबोज द्वारे होऊ लागलेले आहे.) आणि उत्तम इंग्लिश शिकून व आपल्याकडून कमी पैशात काम करायची तयारी दाखवून या क्षेत्रात येणारे बांगलादेश ते सिंगापूर सारखे विविध देश मतितार्थ हाय की रोजगारासाठी स्पर्धा प्रचंड आहे आण वाढणार आहे. अशावेळी महत्वाची गोष्ट ठरते की त्या त्या काळात जगाला ज्या तंत्रज्ञानाची गरज असते त्यावर आपल्या देशातील तंत्रज्ञानाची कमांड आहे का? जेव्हा यांत्रिक प्रगती झाली तेव्हा आपल्याकडे ती कौशल्ये नसल्याने आपण त्यावेळी संधी गमावली मात्र 2000 च्या आसपास जगाला आय टी क्षेत्रातील लोक हवे होते. ती गरज आपण भागवू शकलो. त्या संधीवर

आपल्याला स्वार होता आहे. याचाच अर्थ की 2020-30 च्या दरम्यान जगाला जे कौशल्य हवे आहे त्यात प्राविण्य असणारी पिढी आपल्याकडे असायला हवी. दुसऱ्या बाजूला आता तंत्रज्ञान निर्मितीचा वेग इतका वाढला आहे की उद्या कोणती नवी गोष्ट जग जिंकेल हे आज सांगता येत नाही. अशावेळी स्टार्ट अप मधून सतत नवनवे तंत्रज्ञान होऊ शकले आणि असे तरुण घडवण्यासाठी सर्वात योग्य व्यवसाय प्रकार हा स्टार्ट अपच आहे कारण तो फ्लेक्सिबल आहे. स्टार्ट अप मध्ये पुन्हा पुन्हा चुका करायला मुभा असते, तुम्ही केलेल्या चुकांचा फारसा आर्थिक परिणाम होत नाही. आपल्या संशोधनांची आणि उत्पादनांची दिशा सतत बदलता येते. फ्लिपकार्ट आधी फक्त पुस्तके विकायचे आता ते बाकी सगळे विकतात आणि पुस्तक विक्री विभाग बंद करणार आहे कारण व्यवसायाची दिशा बदलली आहे. हे एकच उदाहरण पुरेसे बोलके आहे. आजपर्यंत कायम असे मानले गेले की भारत आणि पहिल्या जगातील देशात साधारण 15 वर्षांचा फरक असतो. म्हणजे आपल्याकडे जी गोष्ट आज येते ती तिकडे 15 वर्षे आधीच आलेली असते. हा फरक भविष्यात परवडणारा नाही आणि परदेशातून व देशातल्या उत्तम संस्थातून शिकून आलेले इथे नवा व्यवसाय काढणारे तरुणच ही दरी बुंजवू शकतात.

अजूनपर्यंत 'स्टार्ट अप'ने नेमके काय कमवले त्याचा उलगडा झालेला नाही. तो एवढ्यात व्हावा अशी अपेक्षाही करता येणार नाही. कारण कोणत्याही छोट्या उद्योगालाही स्थिरस्थावर होण्यास किमान तीन चार वर्षे जावी लागतात. 'स्टार्ट अप साठी दहा हजार कोटींचा निधी करामधून सवलती संशोधनासाठी विशेष सवलती आहेत. 'स्टॅंड अप इंडिया' योजना प्रामुख्याने अनुसूचित जाती यात जमाती आणि महिला या वर्गासाठी आहे. या योजनेनुसार या लोकांना दहा लाख ते एक कोटी रुपये इतकी कर्जे मिळणार आहेत. त्यातून त्यांनी उद्योग उभारावा आणि स्वयंपूर्ण व्हावे अशी अपेक्षा आहे. तीन वर्षात किमान अडीच लाख लोकांना ही कर्जे देण्याचे बंधन घालण्यात आले आहे. ती सात वर्षात फेडातील अशी अपेक्षा आहे.

महत्वाचे म्हणजे हे काम करण्यासाठी एक संस्था याआधीच स्थापन करण्यात आली आहे. तीही 1989 मध्ये 'नॅशनल शेड्युल्ड कास्ट फायनान्स अँड डेव्हलपमेंट कॉर्पोरेशन' किती दलितानी या संस्थेचा फायदा घेतला आणि स्वतःला अग्रेड केले हे तपासणे गरजेचे आहे. कित्येक जणांना बँका काही ना काही कारणे सांगून स्वतःची पायरीही चढू देत नाहीत. किंवा आलेच तर त्यांना इतक्या नियमांच्या जंजाळात अडकावून ठेवले जाते, की नको ते कर्ज, असे म्हणण्याची पाळी दलितांवरच नाही तर कोणत्याही सामान्य माणसावर येते. सरकारी आदेशांमुळे बँकांचे दृष्टिकोन बदलत नाहीत. सरकारने लाल फितशाही कमी केली तर सामान्य माणसांनाच फायदा होईल. अर्थात 'स्टॅंड अप इंडिया' मार्फत केवळ कर्ज देऊन सारे प्रश्न सुटतील, असे नाही. कर्ज मिळाले तरी उद्योगात स्थिरस्थावर व्हायला संबंधिताला हात द्यावा लागेलच. ती सोय या योजनेत पूर्णांशाने नाही. आपल्याकडे मोठ्या उद्योगसमुहाला उद्योग करणे तुलनेने खूप सोपे जाते. मात्र लघु उद्योजक अथवा मध्यम

स्वरुपाच्या उद्योजकाला अनंत अडचणीचा सामना करावा लागतो. म्हणूनच कर्ज मिळाले तर ते फेडण्याची क्षमता त्या उद्योजकात निर्माण झाली तरच ही योजना खऱ्या अर्थान सक्षम होईल. त्यांचा उद्योग चालावा यासाठी सामाजिक, आर्थिक वातावरण निर्माण करणे हे खरे आव्हान आहे.

सारांश :-

एवढे सारे मुद्दे असल्यामुळे आपण स्टार्ट अप नेशन व्हायलाच हवे यात शंका नाही. पण आत्ता आपली अजून सुरुवात आहे. आजही कित्येकांना 9 ते 5 नोकरी आवडते आणि हा आजुन एक फुगा तर असणार नाही ना अशी शंका कित्येकांना आहे. खरे म्हणजे उद्योगशिलता आधीच होती आणि थोड्या प्रमाणात का असेना, बहारत ही होती, तीच मोठ्या प्रमाणात बहारावी असा हेतू 'स्टार्ट अप आणि 'स्टॅंड अप इंडिया' आहे. लोकसांख्यिकी लाभाशांचा लाभ मिळवण्यासाठी देशाला, जगात मानव संसाधन केंद्र' बनवू पाहाणारा हा प्रयत्न आहे.

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Application of Electronic Security Systems in Libraries

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Abstract:

Use and application of various electronic security systems in the library is become very essential. Due to increasing number of users, space and collection, it is possible to the library staff to overlook all the library premises with traditional security measures. Automated surveillance security systems have to be adopted by all the libraries to prevent theft and illegal use of library materials.

The present paper highlights the points related to application of such electronics systems in the libraries and its advantages to upgrade the library services with better quality.

Keywords: Security surveillance, electronic devices, automation, library services, RFID technology.

Introduction: Library is supposed to be a important organ (like, heart, brain, etc.) of any academic institution. It is because, it renders the curricular and knowledge based needs of the patrons. As the collection, number of users and space of the library increases, the security and surveillance problems increases. It is beyond the ability of the library staff to supervise the overall library without help of any automated systems. Thus, the need of such electronic devices or automated system arises to overcome this problem.

Nowadays, we find modern surveillance systems in every super bazaar, mall, cinema theater, such as CCTV cameras, RFID detector tags on each product, Biometric machines at main entrance of the building like fingerprint scanning, iris scanning, facial recognition, voice recognition and palm vein authentication. Such technology minimizes the threats of theft, mutilation or misuse of the material of the owner. In libraries, books and other reading materials are kept for its stakeholders for years. If these technology is used in the libraries, there will be lot of advantages, in case of staff management,

space management, and user management.

It is important to secure library resources. It is equally important to ensure that the security is performed as seamlessly as possible, without interfering with the library's objective of providing a user-friendly environment. Electronic security systems are devices that are used with the aid of electrical apparatus to secure library materials. They help libraries to control, minimize or avoid library material theft and unethical losses. Examples of electronic security systems installed in libraries are electronic surveillance camera (CCTV), 3M electronic security systems (electronic security gates), radio frequency identification (RFID) system, perimeter alarm system, etc.

Need for security of the Library Resources:

Many libraries follows the open access method to serve their patrons. The advantage of this practices is that the number of users in the library grows, because user gets direct access of the library resources, without any hindrance. But due to open access system, the library material gets disturb, mutilated any misplaced by the users. The possibility of theft also cannot be denied. Other reasons for the security of the library resources are as follows.

1. To preserve rare and costly reading material for present and future generation.
2. Non-availability of xerography service in the library, that users have to allow to enter in the stacking area.
3. The misbehavior of users, like hiding books, cutting required pages of books, writing slang matters on the book, keep the book on its improper place.
4. Some users try to steal bag/baggage and other valuable material of other users, in the library. To prevent such malpractices, library needs some security system.

5. To prevent from natural calamities like, flood, fire, storm and to get inform the circumstances of the library, the authorities would need such security system in the library.

Advantages of application of various electronic surveillance systems in library:

1. Electrical surveillance systems helps the library personnels to observe the activities in the premises without physical interfering.
2. It keeps the watch on users as well as the library staff for their fare behavior in the premises.
3. The common mischievous activities in the libraries like tearing of the pages from the books, hiding the books, sitting in corners and gossiping and book theft can be reduced maximally.
4. Trace-passers can be overcome for illegal entry in the premises.
5. Library staff can be punctual in their work and cannot be get out off control from the Librarian.
6. Librarian can get the meaningful data of library use.

Types of Electronic surveillance in the Library:

1. C.C.T.V. (Close Circuit Television):

CCTV uses a video camera to transmit a signal to a specific or limited set of monitors. Nowadays, it is being used for surveillance in areas like - Banks, Airports, Railway stations and City centers, etc. where strict security is of utmost importance. Traditionally VCR, CCTV pictures are sent via CCTV cameras to a closed area like a CCTV monitor. In a library, where, hundreds of users have a number of transaction of books. A group of library personnel cannot supervise or keep watch on them. With the help of such CCTVs Library can overlook the activities of the user in the library premises. CCTV can be used in libraries to monitor the student activities and their behavior in the library. The common mischievous activities in the libraries like tearing of the pages from the books, hiding the books, sitting in corners and gossiping and book

theft can be reduced to a great extent.

2. Biometrics :

By measuring something unique about an individual and using that to identify an individual is the present generation's form of security. Biometrics refers to the automatic identification of a person based on his/ her physiological characteristics like fingerprints, eye-retina and irises, facial patterns, hand measurements, etc. Behavioral characteristics like signature, gait, typing pattern, voice recognition, etc. are also used in Biometrics. The use of biometric methods for personal authentication is more accurate than the methods of using passwords or PIN codes. The use of biometrics is not new to the world, and we all are familiar with the thumb-prints in place of signatures. Even today in India, thumb-prints are taken in addition to signatures on important documents, particularly legal documents and money transactions.

A few libraries in the world have already switched over to biometric identity. It is very useful to know the presence of users and their use data for the librarians to evaluate the usage of library. Biometric system is also useful for the library staff for their timely attendance. Following are the examples of biometric machines, which can be used in the library. Fingerprint matching machine, Iris scanner, Hand geometry, Face recognition, Voice recognition, Gait, Biometric signature verification device etc. Of all these fingerprint and iris technologies are widely used.

3. RFID Technology (Radio Frequency Identification Device):

It is a technology similar to the theory of barcode identification. It consists of an antenna and a transceiver, which reads the radio frequency and transfers the information to a processing device and a transponder or tag. The tag is an integrated circuit containing the radio frequency circuitry and information to be transmitted. By attaching RFID tags to the library's materials, the lending process can be automated and made faster. Management of the library's bibliographic resources can also be accomplished with more speed and efficiency. In addition, the system helps in preventing the unauthorized removal of materials from the premises. The technology also helps the library personnels to take the annual stock and find out the misplaced documents.

4. Electromagnetic gate:

This type of gate can be installed at the entrance of the Library. The gate will have sensors, which keep watch on the users who get the reading material without proper circulation process of the library. The magnetic strip inserted in each book of the Library helps to identify the malpractices of the users. Any unauthorized exit of library material will produce alarm to alert the library staff.

5. Sensitizer / de-sensitizer unit: The device is used for the circulation work, where there will not be any library staff. It is a fully automated circulation process, where a user is served with the machine. De-sensitizes each book that is issued out and re-sensitizes each book that is returned to the Library.

6. Security Alarm Monitoring System :

This system uses door alarm devices and passive infrared detectors to monitor the library premises. When these devices are triggered, an alarm sounds and Security staff are alerted. This system records the location of the alarm and the time and date when it is triggered. This information is stored locally on the system and can only be accessed by authorized staff. In case of emergency like fire, flood, earthquake etc. the alarm get on so that all the library staff become conscious and get ready to face the problem.

Conclusion:

Libraries are always having the problems of its security issues.. It is difficult to replace materials that are stolen from the libraries or mutilated as such materials may be out of print or the library may not have the money to purchase a replacement copy. The traditional ways of manually checking patrons' bags are both inefficient and not user-friendly. A better way to deal with security in academic libraries is to embrace the electronic security systems. That will better ensure an effective security of library materials from theft, mutilation, or other forms of crimes.

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Changing Trends in Library Management w.r.t Current Scenario

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Introduction:

The traditional Library is a merely a physical Library. It focuses on physical items and physical spaces. In a traditional Library, the catalog is used to find traditional library materials. It emphasizes collections over people, here building is constructed first to house print collection and peoples are treated secondary. According to Gorman (2000) traditional Library is one that selects collects and give access to all forms of recorded knowledge and Information that are relevant to its mission and needs of community serving.

However since the advent of modern ICT, Libraries started offering services via computer. Digital resources such as bibliographic database firstly available on CD-Rom and than online, Full Text databases, electronic Journals and so on. This is when "Traditional Libraries started becoming Digital Library." Traditional Library emphasis on storage and preservations of physical items particularly Books and Periodicals. While in Digital Library emphasis on access to digitized materials wherever they must be located, with digitization eliminating the need to own or store a physical item.

Key Words : library management, Digital library, social networking sites, ICT.

Changing Trends in Library Management.

1) Computerised Library:

It is same as traditional Book Library but some works of the Library is done with the help of computers. A Library work is done with the help of computers. A Library Computer system is the software used to catalog, track circulation and inventory a library assests. The Computer system in the Library consists of well equiped computer with latest printer and Barcode Reader. The system does not manage itself, but it must have some-one to make it useful assest of the Library.

Advantages of Automation

Automation of Library helps to carry the workload of entire Library and Library staff in different areas i.e. Acquisition, Cataloging and Circulations etc , which in turn allows them to provide better service to its user. It fulfills the 4th Law of Library Science 'SAVE THE TIME OF USERS/READER.' This time permits Library staff for programmes being facilitated in the Library and make them to answer Reference Question and help patrons for the Right Information.

2) Digital Library:

A Digital library is a special Library with a focused collection of digital objects that consists of text, Visual materials, audio materials, video materials, stored as electronic media

Use of social Networking Sites in Library and Information Science.

- A) Helps to promote, develop Library Management programme and services.
- B) Helps to maintain accuracy of information shared about the library.
- C) Enables to interact with new patrons.

5) Innovative Services in Library Science.

In this Era, Academic Libraries should take initiations of the broad activity to enhance the socio-economic, position of the documents (Information) in the Library. Best practices are classified under following broad areas such as.

- A) Book Exhibition
- B) Collection of e-documents
- C) Information literacy program for collection
- D) In-House publication
- E) User Education
- F) User Orientation. Etc.

6) Innovative Information Services in Digital Era.

With the explosion of information and the popularity of the Internet, librarians are facing new challenges to look for new ways to meet the users' demand and expectations. The need to bring information to various users has encouraged the creation of many innovations services linking new technologies with traditional library information services. Users often find the most of the information they search for through the internet overlap or ir-relevant to what they want, They don't know how to choose the right one in the information sea. To overcome this problem following Innovative Information services need to be developed.

A) Virtual Reference Services Area.

It is the online reference Service focussing on the literature search and access, the needs of getting library services with the help of Internal social websites etc. Here a survey Questionnaire can be used to find the users attitude to the reference service.

B) E-Mail Services for the Students.

With the help of e-mail, Questionnaires can be accepted from the students. The e-mail senders are registered and their questionnaires are attached to the e-mail they have send.

C) Service through Mobile Phone.

Services can be provided through SMS or certain kind of information or all public information that patrons has customized through web or SMS. This kind of information includes reminders of returning of Books, renewal ,overdue etc.

Mobile site developers from North carolina state University Libraries share techniques for creating and promoting mobile services.

Access : http://www.educause.edu/resources/library_in_your_pocket.

D) Blog:

Blogs has now become the bridge of communication between library and patrons

because now days it has become an interactive platform.

7) Use of Six Sigma in Library and Information Science:

Sigma a Greek word is used in mathematics and statistics to define standard deviation. Coronado and Antony has pointed that Six Sigma methodologies have recently gained wide popularity all over the world. Doing things rightly and keeping them consistent are the basic ideas behind Six Sigma. Application of Six Sigma in Libraries achieves users satisfaction by focussing on "Time", "Staff Level", "Library Budget". Etc.

8) Challenges:

Following are the challenges for Academic Libraries which arise rapidly in expanding world. Integrating Access of Digitized and Non-Digitized publications/ Collections of original materials. Constructing Meta Data infrastructure i.e. technical infrastructure. How to preserve digital publications that are important i.e. preservations of documents "born digitally". Building digital collection.

Conclusion:

The Library has long and distinguished tradition of providing rich and relevant services for patrons. With the help of Information Technology Libraries are automating their administrative as well as Technical work efficiently. Finally in the present IT Era, it is fact that the Libraries have to go for Electronic resources along with print version of documents in order to satisfy their patrons. The integration of IT has become the catalysts that transforms Libraries in intellectual Centre.

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“The Human Resource Outsourcing: Opportunities and Challenges for India”

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Introduction:

The beginning of new millennium is witnessing an info-tech revolution called IT enabled Service (ITeS). These are business processes and services delivered over networks or the internet to a wide range of business areas and verticals. The technology is used as a tool to these services, of which most of the functions are human intensive. Due to the human intensive nature, these processes and services are outsourced in order to derive cost advantage without sacrificing quality and efficiency. Today outsourcing has become a need of hour. Hence it is required to consider the concept of outsourcing and especially Human Resource Outsourcing in detail. Outsourcing is nothing, but purchasing service from an outside vendor rather than using internal resources. There is an increasing trend for outsourcing HR functions and this trend will continue in future. Many software companies are tending to outsource HR activates in large numbers to expert external consultants. The prime focus of HR outsourcing includes sourcing the right people from the best talent pool quickly and cost effectively. Human resource outsourcing is commonly understood as the permanent contracting out of activities that were previously performed in-house. HR outsourcing is a viable option, if a company lacks internal expertise and confidentiality and requires unbiased opinion on human resources. Future outsourcing trends worldwide are: Outsourcing expenditure will continue to rise. Customers will take greater control in driving and designing deals. By 2015 China will be No. 1, India No. 2 in the global top five outsourcing destinations. It is true that the scope of HR outsourcing will increase in future, however outsourcing is countered by some other important challenges such as: selection of ideal outsourcing partner, dynamic challenges, outsourcing in-house problems etc. The present paper will discuss all these facts in detail.

Objectives:

1. To study the concept and nature of Human Resource Outsourcing
2. To study the scope of scope of Human Resource Outsourcing in India.
3. To study the challenges of Human Resource Outsourcing in India.
4. To study of the future of Human Resource Outsourcing in India.

Meaning of Human Resource Outsourcing:

One of the most significant forces affecting human resource management has been the outsourcing of human resource function. Human resource outsourcing is commonly understood as the permanent contracting out of activities that were previously performed in house.

Outsourcing has been pursued for several operational reasons as well such for greater efficiency or better service in the performance of functions. Major consultancy firms are predicting a big boom for HR outsourcing as a whole. With the growing market there are number of vendors available who cater to the diverse need of variable markets and provide HR services including staffing, payroll benefits, administrations, training, employee relation and compensation.

Reasons for HR outsourcing:

The prospect of cutting costs and saving money is one of the primary motivators that companies begin with when considering outsourcing. Some analysts say that employers often begin to focus on business metrics like productivity, profitability and employee

satisfaction. In the end though savings seems to drive about half of companies into outsourcing, while the other half don't rate savings as the main motivator.

The top reasons for HR outsourcing are:

- 1) Gaining outside expertise, especially if a company lacks internal expertise and confidentiality and requires unbiased opinion on human resources.
- 2) Improving service quality,
- 3) focusing on their core business. Outsourcing is also gaining importance as most companies do not have the time or the expertise to deal with situations.
- 4) External vendors- through technology and economies of scale, provide more efficient and cost effective HR service than in-house departments.

Types of HR outsourcing:

HR outsourcing general falls in to four categories-

1. **Professional Employer Organization (PEO):** A PEO assumes full responsibility of the company's clients HR administration. It PEO becomes a co-employer of the company's workers by taking full legal responsibility of its employees, including having the final say in hiring, firing and the amount of money employees make.
2. **Business Process Outsourcing (BPO):** BPO is a broad term referring to outsourcing in all fields of Business. A BPO HR system is supported by the latest technologies, such as self-access and HR data warehousing.
3. **Application Service Providers:** ASP providers host software on the Web and rent it to users. Some are well known packed application while others are customized HR software developed by the vendor. These software programme can manage payroll, benefits etc.
4. **E-Services:** E-Services are those HR services that are web-based.

Typical HR functions that organizations outsource:

Outsourcing has become increasingly attractive for many organizations. In such relationship, a company contracts with a vendor that rents its skills, knowledge, technology, service and manpower for an agreed-upon price and period to perform functions the client no longer wants to do. When you outsource HR functions can pick and choose from the service offered. These services include:

1. **Payroll Administration:** Produce cheques, handle taxes, and deal with sick time and vacation time.
2. **Employee Benefits:** Health, medical plans, canteen facilities etc.
3. **HR Management:** Recruiting, hiring, and firing. Also background interviews, exit interviews, and wage reviews.
4. **Risk Management:** 'Workers' compensation, dispute resolution, safety inspection, office policies and handbook.

Process of HR outsourcing:

The process of outsourcing HR activities involves the following consecutive stages, and each stage has its unique function to start, run and finish the same, to jump to the next stage:-

- i. **Project Initiation:** At the first stage, the need for outsourcing HR activities has been identified, specific area of HR activity that need to be outsourced, and proper plan and time duration of its completion has been set.
- ii. **Strategic Consideration:** After the successful completion of the first stage, second stage is started where cost-benefits analysis is done to assess the risk associated with each HR activity, which is considered for outsourcing.
- iii. **Vendor Evaluation:** at this stage external service providers proposal is analyzed to identify the gap between the HR requirement and the vendor service response.
- iv. **Corporate Communication:** here, right message delivered to the right audience at the right time across the entire organization and through sharing expectations employees fear is reduced.

v. **Contact Management:** at the last stage a contact on business principles of flexibility and cooperative decision making is made that makes way for realistic expectations of achieving cost service benefits

Advantages of HR outsourcing:

1. It frees the internal HR staff to focus on strategic activities that add more value than transactional, administrative tasks.
2. It improves customer services.
3. It enables decentralized structures that support high rates of innovation and flexibility.
4. It fosters innovation.
5. It increases speed to market.
6. It improves quality.
7. It focuses on core competition.
8. It reduce that the cost of administration.
9. It facilitates access to new ideas and approaches outside the organization.
10. It enable to HR department to play its part in overall corporate downsizing efforts.

Disadvantages of HR outsourcing:

The major Disadvantages of HR outsourcing are-

1. Companies can find themselves overly dependent on supplies.
2. Companies can lose strength in strategically core competencies.
3. HR outsourcing is sometimes perceived to have higher cost, lower quality and the fear of losing control.

The challenges of HR outsourcing in India:

India is making progress by leaps and bounds on one hand and on the other hand there are several important challenges being faced by the industry. These challenges are-

1. **Managing the high attrition rate of 30-40%** - A Sometimes the prospect of earning more could trigger the young employees to switch over to a rival firm.
2. **Offering high income:** to retain employees is a problem since this is low margin industry with billing rates varying between 6per hours to 20 per hour based on the nature of work.
3. **Mushrooming of small players:** attractive growth rate of the BPO-IT industry has resulted in many reckless start-ups. Several companies from unrelated sectors without the required expertise entered the industry lured by the healthy potential of the industry.
4. **Language Problems:** Insufficient proficiency in English language is a major hurdle for the country.
5. **Night Shifts:** Because of night shifts the employees become impatient and even angry, the also suffer from high stress levels, fatigue and ill health.

Outsourcing is countered by some other important challenges-

1. Selection of ideal Outsourcing partner.
2. Dynamic Challenges.
3. Outsourcing in-hours problems.

Human Resource Outsourcing: Scope for India

One very important trend in the recent times has been the growth of human resource outsourcing. HR outsourcing is the outsourcing of peripheral but necessary administrative tasks such as payroll, benefits, education/training, recruiting personnel, administration, to realize economies of scale and achieve standardization of services. Rapidly changing market dynamics and global competitive pressures have caused organizations to spend more time focusing on their core business. Organizations are fast realizing that they can't be all things to all people. So companies now, be it a software company, a service provider or a manufacturing firm, decide what they are good at and outsource everything else, i.e., focus on their core competency, and let someone else do the rest in a more efficient and cost-effective manner. As a result, human resources outsourcing is becoming increasingly prevalent.

The number of companies outsourcing HR activities continues to rise, and the scope of outsourced HR activities continues to expand. HR outsourcing can happen in HR functions, like payroll administration (producing checks, handling taxes, dealing with sick-

time and vacations), employee benefits (Health, Medical, Life insurance, Cafeteria, etc), human resource management (hiring and firing, background interviews, exit interviews and wage reviews), risk management, etc. Outsourcing has become a common response to manage people and technology resources strategically, enhance services, and manage costs more effectively.

Outsourcing noncore activities allows HR professionals to move away from routine administration to a more strategic role. The organization can focus on higher value-added activities while the outsourcing provider takes care of the day-to-day administration. Critical internal resources, such as technology and talent, can be devoted to company's core business. Outsourcing reduces the need for large capital expenditures in noncore functions. Thus, outsourcing becomes a strategy for reducing the capital intensity of the business. This strategy has gained popularity as companies aim to become more nimble and gain the speed and flexibility necessary to compete in today's business environment. A growing number of executives understand the benefits it can bring in terms of not only cost savings, but also heightened strategic focus. Many recognize outsourcing relationships as long-term partnerships created to further the strategic goals of the organization.

The HR outsourcing business opportunity is large and India is likely to garner a larger and larger piece of this pie in the future. India, with its intrinsic advantages such as low cost, ready pool of English speaking manpower and geographic positioning, is emerging as a viable destination for HR outsourcing companies to set up their businesses. But still here people are not very clear about what exactly is manpower outsourcing all about, and issues like quality and trust needs to be addressed properly. Experts say the basic reasons hampering the growth of HR outsourcing in India are confidentiality and cost factors. Moreover, the fear of losing jobs, losing control over confidential data, ethics and quality of outsourcing vendors, security breaches and overall confidence in the vendors deters many organizations. The biggest problem - and this is why the HR outsourcing industry in India is on the back foot - is the government and the industry's failure to tackle issues like data security and data privacy. This is where Indian HR outsourcing companies face a major handicap. The Indian government is still grappling with drafting a data protection law designed to quell growing privacy concerns from their offshore clients.

Conclusion:

No doubt, the scope of HR outsourcing has been increased tremendously but this function will have to face various challenges in future in the context of globalization. Companies are increasingly outsourcing business processes due to changing and challenging business environment and technological changes. There is a good opportunity for Indian BPO vendors around the world. These vendors will need to have good domain knowledge, process know-how and competence with technological solutions to cater to these manage care companies. Nowadays outsourcing is considered as alternative to investment in human resources. Although many firms have been willing to outsource a wide range of their human resources activities, virtually all of them have retained the critical and sensitive functions of performance management, employee relations and labor relations.

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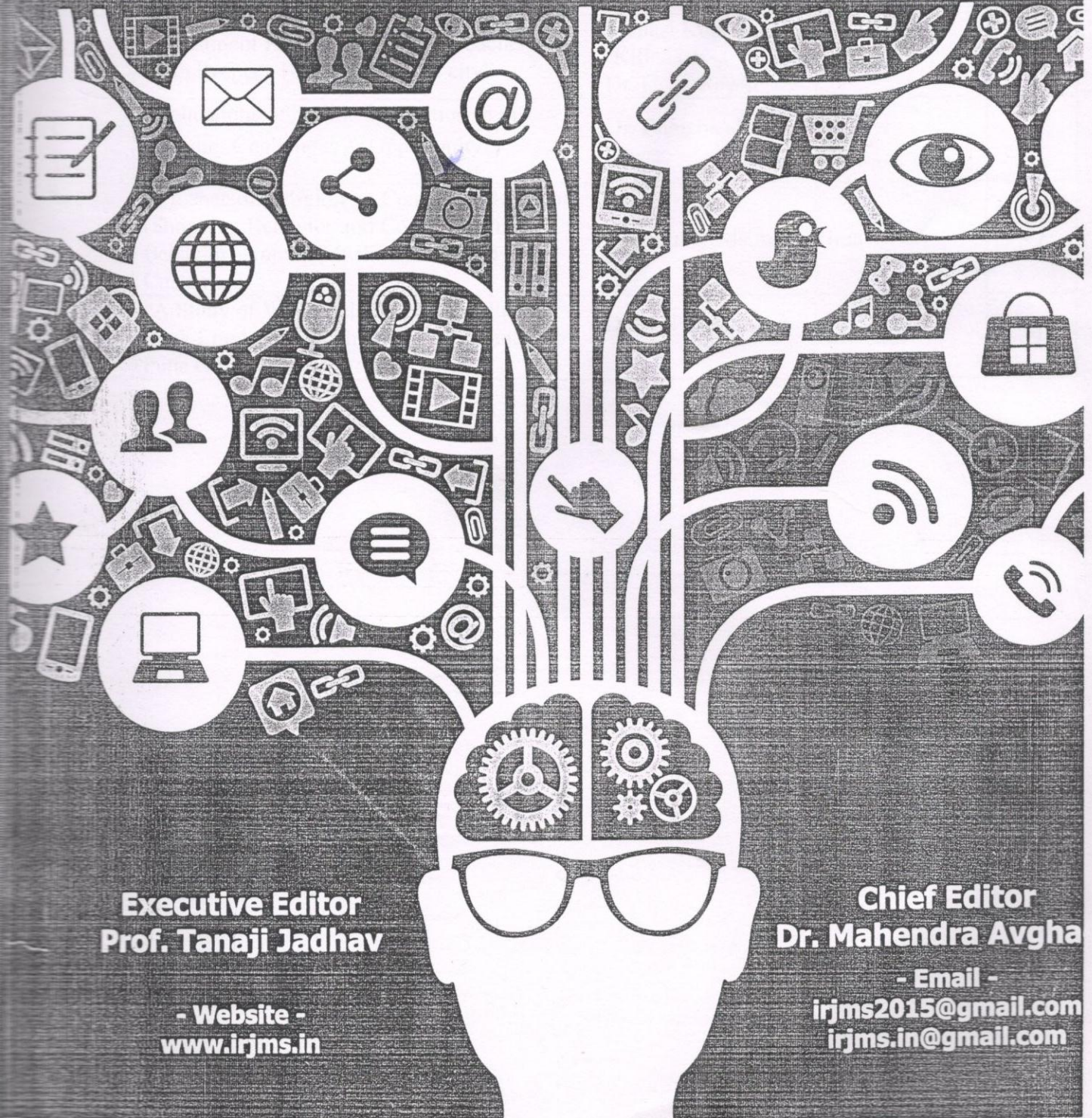
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Recent trends in Vocationalisation with special reference to disabled community

Dr. T.D. Gunjal

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Abstract:

Skills are key to decent work. To compete in the workplace or the marketplace, people with disabilities must have the skills to obtain a job or to succeed in business. The forces of globalization and technology are changing the vocational training environment, placing new demands on systems that must change and become sufficiently flexible to meet skill demands and lifelong learning needs.

Globalization and new technologies require a new generation of skills and training approaches. The Redemptory's Vocational School for the Disabled, with its 100 per cent placement rate for graduates, demonstrates the success of training disabled people in the skills needed for a technology-based workplace. The Vocational School recognizes that people with disabilities have historically lacked access to basic education. It provides classes in remedial literacy skills as well as in English, a language critical in the global online environment.

Many commissions and committees on education have talked about designing a proper technical and vocational education systems to improve the employment opportunities for the people and to cater to the middle level employment needs of the society. But the attempts regarding this matter still are not successful to full extent. Some researches related to technical and vocational education are presented here.

A. **IBM** is working with the Victoria School for the Blind to bring computer access and skills to people who are blind in Mumbai, India. Both IBM projects are presented as mini profiles following

The Redemptorist Training Programme Courses. .

- i. computer programming
- ii. e-commerce
- iii. computer management
- iv. business management
- v. Web design
- vi. all types of electronics
- vii. English training

Who returned after working in mainstream employment for several years. Some were Employed in software development companies, hotel administration and electronics shops.

B. **The Adelaide Institute of Technical and Further Education (TAFE)** illustrate a government effort to integrate people with disabilities fully into its vocational training system. The profile describes the overall policy and specific practices implemented in a local training institute aimed at integrating Deaf students.

C. **A programme in the Pacific island of Fiji** (another mini profile) proves that students who are integrated in to mainstream primary and secondary education have a better chance of finding challenging employment than young people who attend special schools. Recently extended its services

1. skills development programmes for trainees with disabilities.
2. the use of appropriate technology and assistive devices
3. special training aids
4. adaptive training approaches
5. Confidence-building strategies.

When setting up vocational training:

- Define the situation. Determine how many people with disabilities reside in the target area, the types of disabilities they have, their educational backgrounds and so forth.
- Study the labour market. Look at employment possibilities to determine what skills could be taught. Similarly, look at opportunities in self-employment.
- Think through solutions. Select those that best help people with disabilities find placement in the market and develop a curriculum accordingly.
- Start small with one or two courses. Observe the results and expand as need warrants.

Suggestions:

1. A programme must keep growing.
2. New programmes enhance the school's visibility and attract new donors and partners.
3. instructors with disabilities have real-life experiences and empower students by demonstrating what they have achieved.
4. Students' exposure to role models is especially powerful because some students with disabilities feel that they cannot perform as well as nondisabled people.
5. some instructors with disabilities can be stricter and more demanding than instructors without disabilities.
6. A holistic approach is needed.

D. The VMS-IBM Centre for Computer Education : free computer literacy training programmes to blind adults

Blind people in India now can listen their way through the Internet. The VMS-IBM Centre for Computer Education opens new avenues of personal and professional development for blind people by helping them gain meaningful employment, pursue advanced education, qualify for promotion and acquire skills to train others in computer.

Training programmes to blind adults:

1. Cyber ITes found that training blind people differed dramatically from training sighted people. IBM sent two trainers, one of whom is blind and whose expertise lies in both training blind people and training sighted people to teach computer skills to blind people.
2. The IBM trainer and Cyber ITes students worked together intensively to ensure competent and thorough skills transfer in both assistive software knowledge and an understanding of students' needs. Cyber ITes developed the curriculum and made copies on the Braille printer.

Benefits:

1. Most of the students were still enrolled in college or
2. were working in some form of employment.
3. students have found computer jobs

Recent Vocational training courses for multi disable peoples

Students learn to share tasks and compensate for each other's limitations and/or build on strengths. The skills training are organized into the following units:

- printing skills : in the Printing Unit from leatherwork to silkscreen printing, stationery printing, spiral binding and lamination. Create invitation cards and print festival messages on the greeting cards .
- The Catering Unit : teaches trainees to cook for themselves, their families and otherseither on their own or under supervision. The work experience involves orders for sweets and baked goods or staff lunches and meals for special events.
- The Computer Unit: courses cover office and database management, desktop publishing, Web design and financial accounting

Deaf Students in Vocational Education and Training

- E. **TAFE institutes** are a significant component of Australia's vocational and education training system Courses range from hospitality and catering to clerical and other office work to the visual and performing arts.
- Involve the Deaf community. It is essential to engage the Deaf community in developing any services or system that affects them.
 - Ensure the availability of technology enhancements. Web sites, mobile telephone short message services (SMS), facsimile machines (invented by a Deaf person) and the visual message capability of telephone typewriters (TTYs) expedite trained in their use
 - To encourage Deaf students to participate in vocational education and training.
 - Appoint special disability officers for both staff and students in providing information and training and in assessing and arranging support services
 - Adopt creative and wide-ranging teaching methods. The use of subtitled videos, PowerPoint presentations, hand outs of lecture notes and Web links on course material for all students.
 - Create support groups and activities

Conclusion :

The main objectives of enabling courses offered in the Vocational Education Training sector are to provide remedial education and preparatory activities. Generally, enabling courses can play an important role for those unsure of career choice on entry or reentry to the labour market or for those who are preparing for a career change. Individuals undertaking these courses can also acquire important basic skills which allow them to lead more independent lives and participate in Social and community activities.

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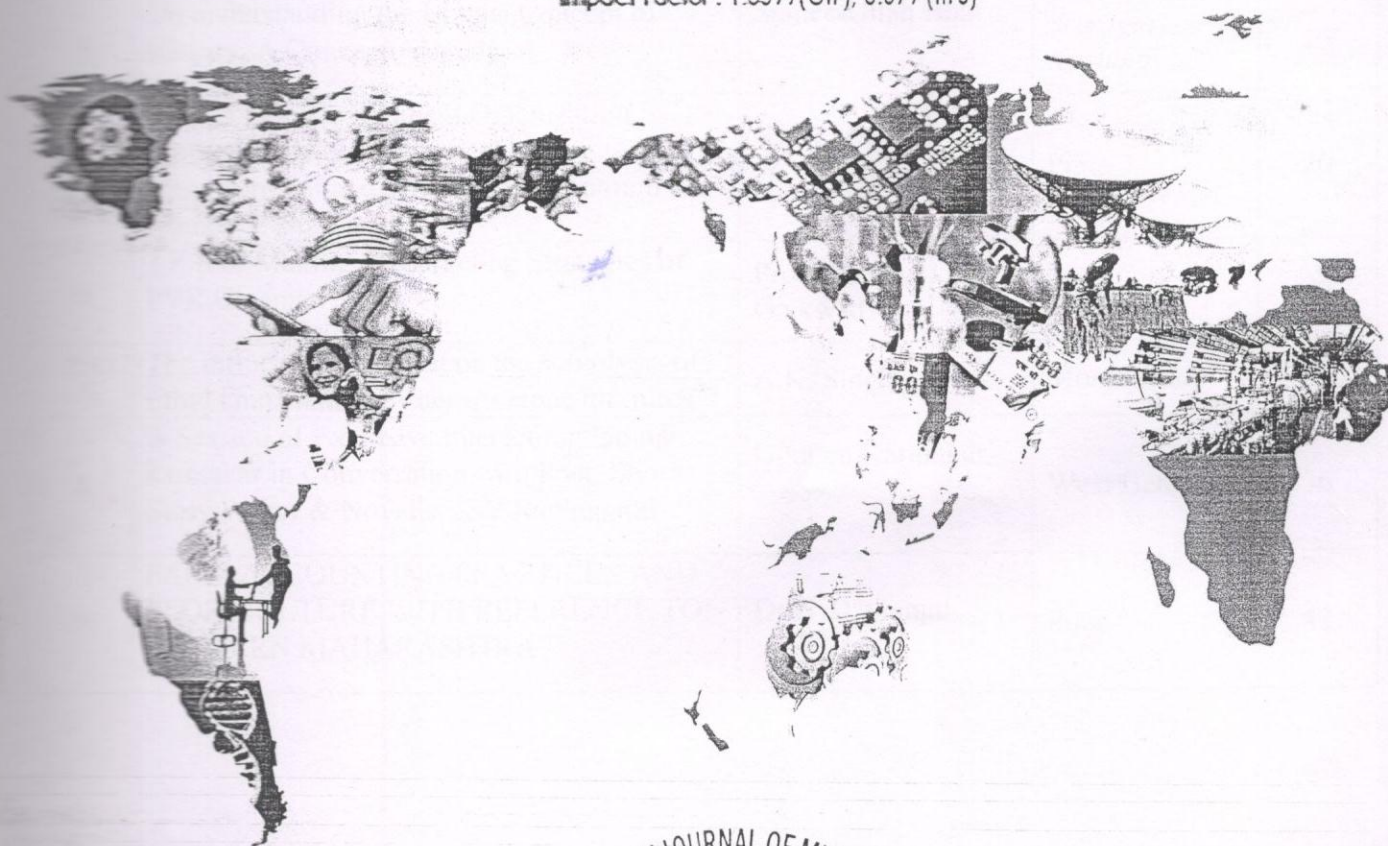
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FARM ACCOUNTING PRACTICES AND FLORICULTURE WITH REFERENCE TO WESTERN MAHARASHTRA**Dr. Tukaram Gunjal**

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Introduction

Accounting practices determine the efficiency of a business, institute, or individual ventures by quantifying the various elements related to a business. Farm accounting deals with the accounting of the various inputs, outputs, and processes associated with the farming segment. In India, farming income is not taxed, which is the reason why most of the farmers and even commercial ventures associated with the farming sector do not give due consideration to the accounting practices. Consequently, farm accounting has not achieved the significance in this part of the world. In India, around 70 percent of the population is employed in the farming and associated segments. The same is the case with Maharashtra despite being one of the most developed states in the country. The Western region of Maharashtra is one of the most fertile regions in the country. Farming and floriculture are highly developed in this part of the state. This report evaluates the relevance and potential benefits of farm accounting to Western Maharashtra with the aim of determining how it can help with better management and control of farm management. It further considers the methods through which farm accounting can be implemented in the farming and floriculture industry in Western Maharashtra.

Farm accounting and its features

Farm accounting is an essential aspect of farm management which involves efficient planning, implementation, execution, and monitoring of the farming activities (Boehlje & Eidman, 1984). It consists of the entire gamut of activities associated with farming. Accounting is the most important part of farm management as it gives detailed information regarding the expenses and incomes and other financial parameters. Knowledge of the finances enables the management to take measured and well calculated decisions, which is the key to the success of farm management practices. Farm accounting process involves management and analysis of the financial statements with the objective of recording the financial transactions associated with the farming activities accurately and diligently (Hopkins & Heady, 1962). Hence, it constitutes the entire process of financial management of the farming activities in a manner that aids appropriate measurements of costs and revenues, and subsequently profits.

Appropriate financial management of the farming activities is vital with the perspective of the analysis of the farming business (Sturrock, 1967). Producing and selling farm products is a commercial activity where the farm owners or the associated businesses deliver goods and in return earn revenue. However, in the absence of a proper accounting system, it becomes difficult for them to accurately and reliably determine the actual expenses they have incurred. It affects their pricing and subsequently profits. Farm accounting offers to solve this issue by providing a platform for measuring and determining the financial health of the business so that the stakeholders can take proper decisions which is based on data and information rather than heuristics or assumptions.

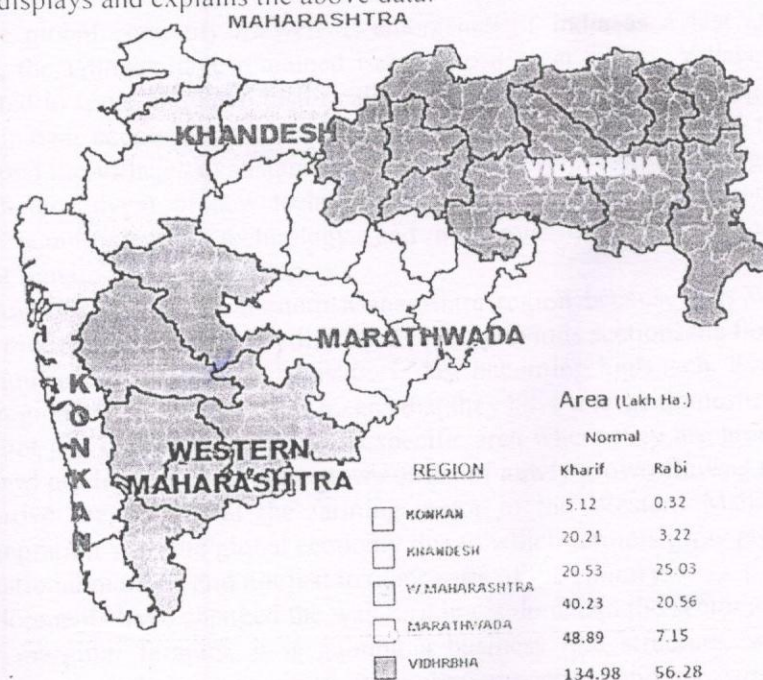
In the Indian context, the economic activities associated with farming include certain variables such as seasonal crops, relay cropping, and traditional farming systems (Khalon & Singh, 1992). It makes the farming economy a complex process with several variations among the seasons and years. Since the Indian farming sector is largely dependent on monsoon, its economic activities are unpredictable. Farm accounting is a tool that can offer significant help in this regard by maintaining appropriate financial records.

This section establishes the effectiveness of farm accounting. The subsequent sections evaluate farming in Western Maharashtra and the applicability as well as usefulness of farm accounting in this region.

Western Maharashtra and importance of farming and horticulture

Farming is extensively developed in the Western Maharashtra region. In this part of the state, around 20.53 hectare land is under Kharif cultivation and 25.03 lakh hectare is under Rabi cultivation. It is the only part of Maharashtra where Rabi cultivation is more than Kharif cultivation and constitutes almost 44.5 percent of the total Rabi cultivation in the state, which is 56.28 lakh hectare (Maharashtra Government, 2009).

The below chart displays and explains the above data:



(Source: Maharashtra Government)

From the above information, it is evident that Western Maharashtra contributes immensely to the total farm production in the state and constitutes almost half of the total Rabi production.

In Western Maharashtra, sugarcane, soybean, grapes, bananas, pomegranate, floricultural products, and high value vegetables are among the major farm produces (Maharashtra Government, 2009). Among these produces, floricultural products require cultivation under appropriately controlled environment and the state government offers significant support to the production of these products, which is evident from the above report published by the government.

Floriculture is largely based in the western part of the state and is considered to be a high revenue segment of agriculture. It also offers significant employment opportunities to the marginal farmers. Among the Indian states, Maharashtra has one of the highest floricultural outputs and it is the Western Maharashtra that dominates flower production within the state. In terms of production, India ranks second in the world after China in floriculture. In the floriculture industry in 2015, India contributed 0.89 percent to the total world trade (Kalmegh & Singh, 2016). The soil and the rainfall in Western Maharashtra are conducive for the floriculture industry. Consequently, from a simple farm produce, floriculture has evolved into a well-developed and advanced industry. The introduction of greenhouse technologies in this industry has enabled the floriculture producers to grow not only traditional flowers but also new and exotic flowers (Kalmegh & Singh, 2016), thereby giving the industry a growth impetus.

The above points prove the importance of farming to Western Maharashtra and the significance of the floriculture industry in farming. Floriculture is not just a normal segment of the farming activities in this region of the state but rather a more evolved and developed industry that has benefitted from the introduction of technology and modern farming methods.

Relevance of farm accounting for this region

The above discussion has proved the importance of farming in general and floriculture in particular to the Western Maharashtra region. This part of the report will analyse how farm accounting can be leveraged to make farming and floriculture more efficient.

Several rural places in the world continue to operate on a village level economic model (Taylor & Adelman, 1996). The same is true for India and the rural regions in the country. Despite the integration of the global economy as well as emergence of India as a fast growing emerging market economy, the villages have remained isolated to a great extent. Village economies have traditionally existed in India and have historically aided the efficient functioning of the individual villages with their own economies (Adams & Woltemade, 1970). This model traditional village economy has helped the villages to sustain themselves. However, with the changes that have been taking place with the advent of new technologies, innovations, global economic environment, information and communication technology, and numerous other developments, the village economies cannot remain isolated for long.

This fact is especially true for the Western Maharashtra region because it is witnessing a rapid disruption of the modern technology. As discussed in the previous section, the floriculture segment of the farming industry in Western Maharashtra is fast becoming high tech. Even the other farm produces in this region are of high value. It means that they have a large domestic and international markets and are not just consumed only in this specific area where they are grown. The very fact that the floricultural products in this region now consist of newly grown flowers that are not native to this region prove the point that the farming sector in the Western Maharashtra region is witnessing an integration with the global economy due to which farmers grow products that can be sold in the international markets and not just in other parts of the country.

Since these developments have changed the way farming is done and the sector also helps generate employment for marginal farmers, it is gaining a business like structure, whether formal or informal, thereby necessitating appropriate accounting processes and measures. Consequently, farm accounting is the most appropriate method that can tremendously help streamline the farming business practices in Western Maharashtra. It is now a highly relevant system for accurate measurements of the consumption of the various precious resources such as water and production (Molden, 1997). There is also one more crucial benefit of farm accounting which is relevant to the Western Maharashtra area. Farm accounting helps evaluate the quantity of cultivation in relation to the farm size (Gaurav & Mishra, 2015). As this region is witnessing institutionalisation of farming, especially in high value farm produces and floriculture, which means increase in farm sizes for cultivation, use of farm accounting is not only pertinent for accurate measurements but also extensively beneficial for efficient decision making.

The potential benefits of farm accounting to the farming in this region is discussed in the next section.

Potential benefits of farm accounting for the farming practices and floriculture in Western Maharashtra

As already established in the previous section, farm accounting is a logical tool for efficient and accurate measurements of farm produces for this region. It gives clear information regarding the input and output costs as well as input and output ratio (Khusro, 1964). Therefore, farm accounting enables the farm managers to determine the cost elements accurately. Another major benefit of farm accounting for the burgeoning high value crop and floriculture farms is that since these farm products are fast becoming a part of mainstream trade in India and in the export markets, it is

necessary that they act and conduct like business entities and not merely as farms. It could mean paying taxes and accounting for every aspect of business activity in order to avoid any kinds of misappropriations.

Farm accounting also gives details on the farm size and the ideal productivity which is not possible to measure accurately in the absence of a professional accounting procedure. Similarly, it helps determine the right proportion of input and output. So, the farm management can determine whether the production is in line with the inputs such as water, seeds, fertilisers, land size, etc. more accurately if they implement farm accounting. Accurate accounting would also mean that the producers can gain access to formal finance in the form of bank loans for the priority sectors (Binswanger & Khandker, 1995) and further benefit from the policies of the government. These are some of the potential benefits of farm accounting. The next part evaluates how the farm accounting practices can be applied.

How to apply farm accounting practices to the farming industry in Western Maharashtra

The major concern for the efficient implementation and application of farm accounting is the informal nature of the sector and lack of any coherent policies. Since the farm income in the country is not taxable, several allied businesses also refrain from paying taxes presuming that they too have the exemption. The size of this sector is also a major concern. There is a complete lack of knowledge when it comes to understanding the benefits and potentially positive implications of farm accounting practices. Therefore, applying farm accounting to this region is a major challenge. An efficient method is to create awareness about its benefits among the large suppliers of floricultural and other high value farm products. Since these suppliers deal in the domestic and international markets, it is easier for them to understand the benefits of farm accounting. Once farm accounting achieves a sufficient level of penetration among the large suppliers, the knowledge can be percolated further to the small suppliers and producers.

Conclusion

Based on the analysis it is concluded that farm accounting holds tremendous potential for the farming and floriculture segments in Western Maharashtra. The farming in this area has been witnessing a fast paced growth and also holds a place of prominence in the state as well as national level agricultural industry. Due to the rapid expansion of the products of this sector in the domestic and international markets, there is an increase in the institutionalisation of the farm production and supply activities. This institutionalisation or formalisation necessitates that there needs to be a reliable and efficient accounting system. The discussion in this report on the efficacy of specialised farm accounting for the development of the farming sector proves its inherent benefits for the farming sector in Western Maharashtra. It is therefore, advisable that these accounting practices be adopted by the large producers and suppliers and subsequently the small business can also adopt them.

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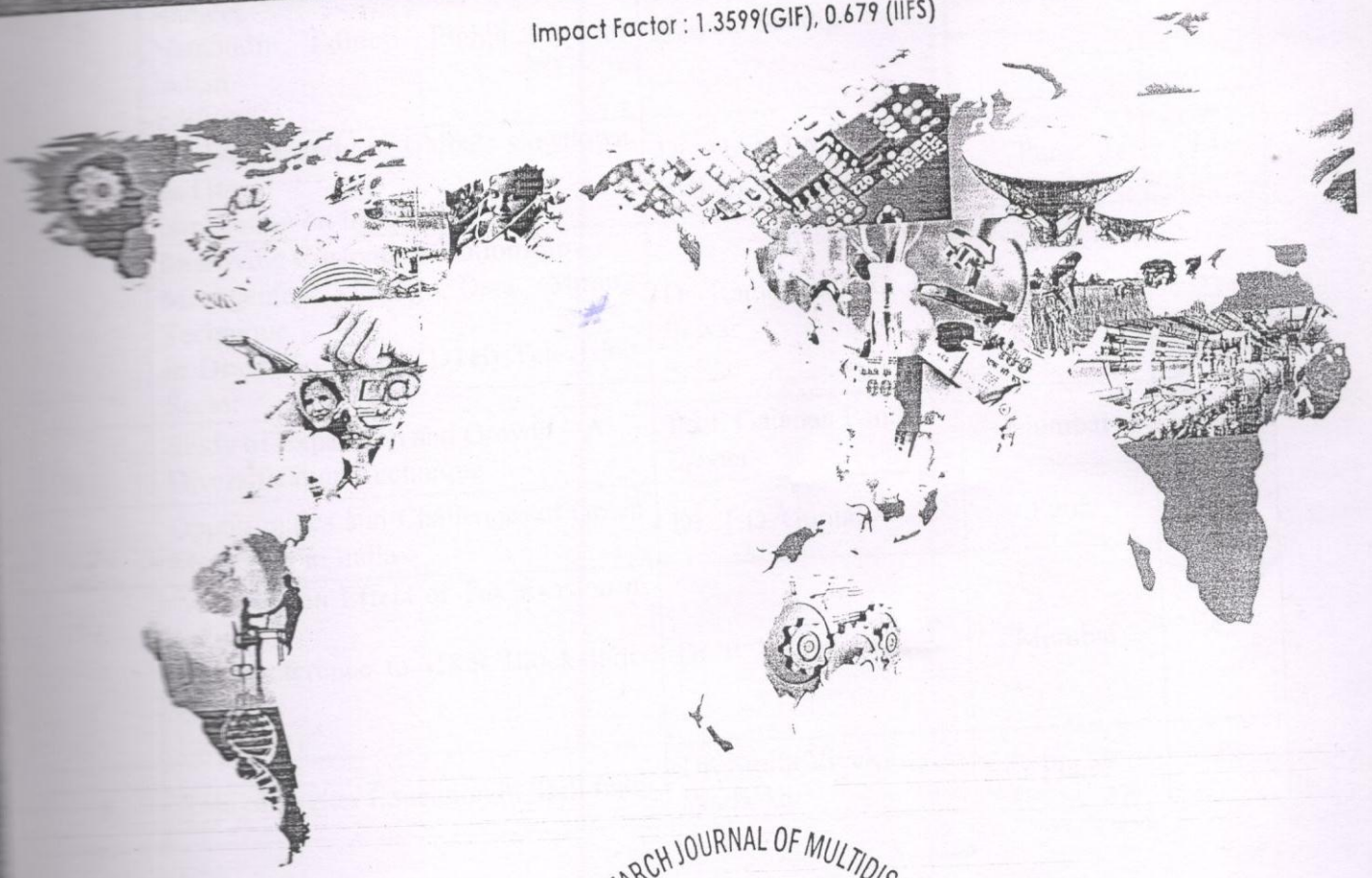
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Opportunities and Challenges of Green Marketing in India

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HOD, Commerce

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Introduction:

The term Green Marketing came into prominence in the late 1980s and early 1990s. It began in Europe in the early 1980s when certain products were found to be harmful to the environment and society as a whole. Consequently new types of products were created, called "green" products that would cause less damage to the environment. In today's business world environmental issues play an important role in marketing. All most all the governments around the world have concerned about green marketing activities that they have attempted to regulate them. For example, in the United States (US) the Federal Trade Commission and the National Association of Attorneys-General have developed extensive documents examining green marketing. There has been little attempt to academically examine environmental or green marketing. Green marketing refers to the process of selling products and/or services based on their environmental benefits. Such a product or service may be environmentally friendly in it or produced and/or packaged in an environmentally friendly way. The resources on earth are limited and human wants are unlimited, it is therefore required that marketers must make efficient use of these resources to achieve the organizational objectives. There is growing interest among the consumers all over the world regarding protection of environment. Worldwide evidence indicates that people are concerned about the environment and are changing their behavior. Therefore there is great need of green marketing. Especially in the country like India which is facing serious problem of various kinds of pollution, this type of marketing may prove beneficial for environmental protection. Companies that develop new and improved products and services with environment inputs in mind give themselves access to new markets, increase their profit sustainability, and enjoy a competitive advantage over the companies which are not concerned for the environment.

Objectives of the study:

1. To study the concept of and various aspects relating to green marketing.
2. To review the present scenario of green marketing in India.
3. To study the challenges and opportunities for Indian marketers regarding green marketing.

Meaning and definition:

- 1) As per Mr. J. Polonsky, green marketing can be defined as, "All activities designed to generate and facilitate any exchange intended to satisfy human needs or wants such that satisfying of these needs and wants occur with minimal detrimental input on the national environment."
- 2) According to the American Marketing Association, "green marketing is the marketing of products that are presumed to be environmentally safe".

Thus green marketing incorporates a broad range of activities, including product modification, changes to the production process, packaging changes, as well as modifying advertising. Yet defining green marketing is not a simple task where several meanings intersect and contradict each other; an example of this will be the existence of varying social,

environmental and retail definitions attached to this term. Other similar terms used are Environmental Marketing and Ecological Marketing. Green marketing involves developing and promoting products and services that satisfy customers want and need for Quality, Performance, Affordable Pricing and Convenience without having a detrimental input on the environment

History of green marketing:

The green marketing has evolved over a period of time. According to Peattie (2001), the evolution of green marketing has three phases. First phase was termed as "Ecological" green marketing, and during this period all marketing activities were concerned to help environment problems and provide remedies for environmental problems. Second phase was "Environmental" green marketing and the focus shifted on clean technology that involved designing of innovative new products, which take care of pollution and waste issues. Third phase was "Sustainable" green marketing. It came into prominence in the late 1990s and early 2000.

Importance of Green Marketing:

Companies that develop new and improved products and services with environment inputs in mind give themselves access to new markets, increase their profit sustainability, and enjoy a competitive advantage over the companies which are not concerned for the environment. Man has limited resources on the earth, with which she/he must attempt to provide for the world's unlimited wants. There is extensive debate as to whether the earth is a resource at man's disposal. In market societies where there is "freedom of choice", it has generally been accepted that individuals and organizations have the right to attempt to have their wants satisfied. As firms face limited natural resources, they must develop new or alternative ways of satisfying these unlimited wants. Ultimately green marketing looks at how marketing activities utilize these limited resources, while satisfying consumers wants, both of individuals and industry, as well as achieving the selling organization's objectives. When looking through the literature there are several suggested reasons for firms increased use of Green Marketing. Five possible reasons are as follows: 1. Organizations perceives environmental marketing to be an opportunity that can be used to achieve its objectives. 2. Organizations believe they have a moral obligation to be more socially responsible. Governmental bodies are forcing firms to become more responsible. 3. Competitors' environmental activities pressure firms to change their environmental marketing activities. 4. Cost factors associated with waste disposal, or reductions in material usage forces firms to modify their behavior.

Green Marketing Mix:

Every company has its own favorite marketing mix. Some have 4 P's and some have 7 P's of marketing mix. The 4 P's of green marketing are that of a conventional marketing but the challenge before marketers is to use 4 P's in an innovative manner.

1. Product

The ecological objectives in planning products are to reduce resource consumption and pollution and to increase conservation of scarce resources (Keller man, 1978).

2. Price

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

3. Promotion

There are three types of green advertising: - i) Ads that address a relationship between a product/service and the biophysical environment ii) Those that promote a green lifestyle by highlighting a product or service. Iii) Ads that present a corporate image of environmental responsibility

4. Place

The choice of where and when to make a product available will have significant impact on the customers. Very few customers will go out of their way to buy green products.

Initiatives Taken Up By Business Organizations towards Green Marketing in India;

India is growing at 9% annually and expected to double its energy consumption between 2005 and 2030, is under pressure to take action for providing clean environment for all future generations to come. Many Indian companies have come forward for the cause of environmental concerns and issues requiring immediate attention like: global warming, Water and Air pollution, E-waste. NTPC Limited has decided to allocate 0.5% of distributable profit annually for its "Research and Development Fund for Sustainable Energy," for undertaking research activities in development of green and pollution free technologies. In India, around 25% of the consumers prefer environmental-friendly products, and around 28% may be considered healthy conscious. Therefore, there is a lot of diverse and fairly sizeable untapped segment in India which green marketers can serve through offering eco-friendly products for profitability and survival in the era of globalization. For example, Mahindra Group has formally announced the launch of project Mahindra Hariyali in which 1 million trees will be planted nation-wide by Mahindra employees and other stakeholders including customers, vendors, dealers, etc. by October 2008. Of these, 1, 50,000 trees have already been planted by Mahindra employees since September 2007. Nokia's environmental work is based on life cycle thinking. This means that we aim to minimize the environmental impact of our products throughout our operations, beginning with the extraction of raw materials and ending with recycling, treatment of waste, and recovery of used materials.

India is a world leader in green IT potential, according to a recently released global enterprise survey. Indian respondents scored over respondents from 10 other countries in expecting to pay 5% or more for green technology if its benefits for the environment and return on investment (ROI) are proven in a survey conducted by Green Factor, which researches and highlights green marketing opportunities. Among the companies that have succeeded thus far in their green marketing strategies are Apple, HP, Microsoft, IBM, Intel, Sony and Dell. HCL has a comprehensive policy designed to drive its environment management program ensuring sustainable development. HCL is duty bound to manufacture environmentally responsible products and comply with environment management processes right from the time products are sourced, manufactured, bought by customers, recovered at their end-of-life and recycled. Potato starch trays made by Dutch Paper Foam protect the new phone just launched by Apple Computer which equals 90 percent reduction in the carbon footprint compared to the plastic tray used in the past. Indian Oil also aims at developing techno-economically viable and environment-friendly products & services for the benefit of millions of its consumers, while at the same time ensuring the highest standards of safety and environment protection in its operations.

Opportunity of green marketing in India:

In India, around 25% of the consumers prefer environmental-friendly products, and around 28% may be considered healthy conscious. There fore, green marketers have diverse and fairly sizeable segments to cater to. The Surf Excel detergent which saves water (advertised with the message—"do bucket paani roz bachana") and the energy-saving LG consumers durables are

examples of green marketing. We also have green buildings which are efficient in their use of energy, water and construction materials, and which reduce the impact on human health and the environment through better design, construction, operation, maintenance and waste disposal. In India, the green building movement, spearheaded by the Confederation of Indian industry (CII) - Godrej Green business Center, has gained tremendous impetus over the last few years. From 20,000 sq ft in 2003, India's green building footprint is now over 25 million sq ft. The important aspects regarding this can be summarized as follows:

- **Social-Responsibility**

Many companies have started realizing that they must behave in an environment-friendly fashion. They believe both in achieving environmental objectives as well as profit related objectives. The HSBC became the world's first bank to go carbon-neutral last year. Other examples include Coca-Cola, which has invested in various recycling activities. Walt Disney World in Florida, US, has an extensive waste management program and infrastructure in place.

- **Governmental-Pressure**

Various regulations are framed by the government to protect consumers and the society at large. The Indian government too has developed a framework of legislations to reduce the production of harmful goods and by products. These reduce the industry's production and consumers' consumption of harmful goods, including those detrimental to the environment; for example, the ban of plastic bags in Mumbai, prohibition of smoking in public areas, etc.

- **Competitive-Pressure**

Many companies take up green marketing to maintain their competitive edge. The green marketing initiatives by niche companies such as Body Shop and Green & Black have prompted many mainline competitors to follow suit.

- **Cost-Reduction**

Reduction of harmful waste may lead to substantial cost savings. Sometimes, many firms develop symbiotic relationship whereby the waste generated by one company is used by another as a cost-effective raw material. For example, the fly ash generated by thermal power plants, which would otherwise contributed to a gigantic quantum of solid waste, is used to manufacture fly ash bricks for construction purposes.

Challenges Ahead:

- Green products require renewable and recyclable material, which is costly,
- Requires a technology, which requires huge investment in R & D,
- Water treatment technology, which is too costly,
- Majority of the people are not aware of green products and their uses,
- Majority of the consumers are not willing to pay a premium for green products.

Conclusion:

Green marketing involves focusing on promoting the consumption of green products. Therefore, it becomes the responsibility of the companies to adopt creativity and insight, and be committed to the development of environment-friendly products. This will help the society in the long run. Although it is true that green marketing is useful both for consumers and society, there are certain challenges that the marketers has to face in future such as; these products requires renewable and recyclable material which is very costly, it requires latest technology having large investment in research an development etc. but it is possible for companies to accept these challenges for sake of consumers and society. It is also one of the important social responsibilities of the companies.

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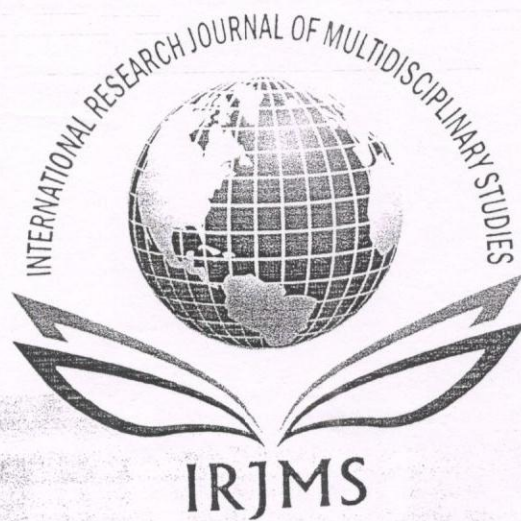
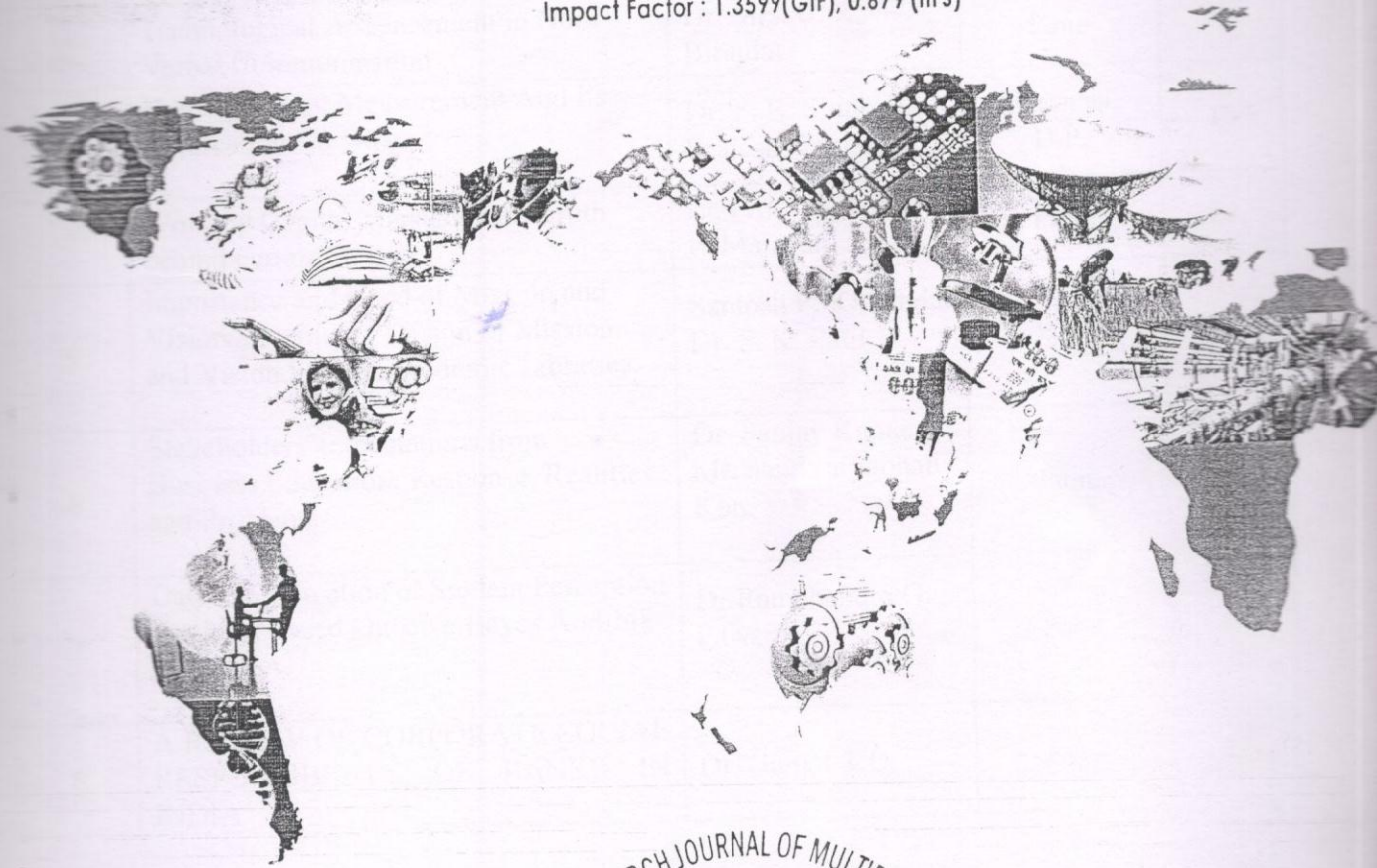
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A REVIEW OF CORPORATE SOCIAL RESPONSIBILITY OF BANKS IN INDIA

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ABSTRACT

Business corporations are one part of the society. It established growth & developed in society. The Concept of social responsibility was conceived in the early part of the twentieth century. A number of scholars have contributed to its evolution. Social responsibility was made by Howard Bowen who suggested that the business should consider the social implications of the business. World Business Council has defined corporate social responsibility as "the continuing commitment by business to behave ethically and contribute the economic development while improving the quality of life of the workforce and their families as well as of the local community and society.

Considering features of banks in India, RBI is stressing the need for Corporate Social Responsibility and pointed out that these initiatives by the banks are vital for sustainable development. BASEL Committee has prescribed certain rules on Corporate Social Responsibility for banks in India. CSR policy basically works as a standard of built-in, self-regulating mechanism and ensure their harmony with law, ethical standards and international norms. The three keys to an effective CSR policy are commitment, clarity and congruence with corporate values.

Researcher has selected two banks from four categories from nationalized banks, private banks, co-operative banks and foreign banks. Researcher has compared data available about CSR Report on websites of various banks.

KEY WORDS: Corporate Social Responsibility, CSR Policy, Social developments, BASEL Committee, Banks.

INTRODUCTION:

A company has to perform its business activities through society. It cannot be carried out in isolation without society. Company has a number of responsibilities towards different stakeholders such as management, workers, customers, shareholders, government and the society. Realisation and fulfilment of responsibilities towards these stakeholders is termed as Corporate Social Responsibilities. Business is a part of the society and has to follow and operate within the limits of the rules and regulations prescribed by the society. It is the responsibility of the business to produce and supply goods at fair prices, provide fair wages and facilities to its employees, provide a fair return on shareholders' funds, pay taxes and duties regularly and contribute to social development in which it is prospering.

Considering features of banks in India, RBI is stressing the need for Corporate Social Responsibility and pointed out that these initiatives by the banks are vital for sustainable development. Issues such as global warming and climate change pose a great risk to the environment and can be quite damaging to the business models of companies. BASEL Committee had prescribed certain rules on Corporate Social Responsibility for banks in India. CSR policy basically works as a standard of built-in, self-regulating mechanism and ensure their harmony with law, ethical standards and international norms. The three keys to an effective CSR policy are commitment, clarity and congruence with corporate values.

OBJECTIVES OF THE STUDY:

The Research Paper aims at following objectives:

- 1) To study meaning of Corporate Social Responsibility (CSR)
- 2) To know CSR initiative followed by selected banks in India
- 3) To make comparative analysis of CSR initiative of selected Banks in India

SCOPE OF THE STUDY:

The Research Paper is based on the data available on websites of respective banks, newspapers and magazines, annual reports and business responsibility reports of banks and the sample size selected for research paper is two banks from four categories of banks.

RESEARCH METHODOLOGY:

This research paper is conceptual and analytical in nature. It also aims at providing a description and clear picture of Corporate Social Responsibility of selected banks in India. The data used for this research paper is secondary in nature and is collected from:

- Websites of respective banks
- RBI Website
- Annual reports
- Articles from Newspapers

CORPORATE SOCIAL RESPONSIBILITY:

Corporate Social Responsibility means sense of responsibility of the company towards the community and environment in which it operates. Companies are operating their businesses in society by using resources from society and making damages to the society. Hence it is the responsibility of the company to contribute to the society. There are certain rules and regulation for management of the company. Besides that company has to fulfil its responsibility towards society.

Corporate social responsibility can also called as corporate citizenship and can includes short-term costs that do not provide an immediate financial benefit to the company but facilitate positive social and environmental change. It helps in increasing goodwill and social value of the company.

Companies are operating in community and they are contributing to the national economy. They are earning sufficient amount of profit from the business generated in the society and providing employment to the society and making damages to the society. They are having lot of assets and billions of cash for the disposal of society itself in which they are operating. It can be done through starting new projects, providing various facilities or donating some amounts for the benefit of society.

EVOLUTION OF CORPORATE SOCIAL RESPONSIBILITY IN INDIA:

The evolution of corporate social responsibility in India refers to changes over a period of time in India of the cultural norms of engagement of Corporate Social Responsibility. CSR is a way by which businesses are managed to bring about an overall positive impact on the communities, cultures, societies and environments in which they operate. The fundamentals of CSR rest on the fact that not only public policy but even corporates should be responsible enough to address social issues. Thus companies should deal with the challenges and issues looked after to a certain extent by the states.

Among other countries India has one of the richest traditions of CSR. Much has been done in recent years to make Indian Entrepreneurs aware of social responsibility as an important segment of their business activity but CSR in India has yet to receive widespread recognition. If this goal has to be realised then the CSR approach of corporates has to be in line with their attitudes towards mainstream business- companies setting clear objectives, undertaking potential investments, measuring and reporting performance publicly.

MEANING OF CORPORATE SOCIAL RESPONSIBILITY OF BANKS:

Considering features of banks into India, responsibilities undertaken by a commercial bank toward investors, customers, partners, employees, communities, natural environment and the social environment, and the social, legal and moral responsibilities that it should fulfil for the realization of social sustainable development. These responsibilities should be observed as a bank observes the code of business conduct provides financial products and services and seeks to achieve profit targets to create long-term value.

REASONS FOR IMPLICATION OF CORPORATE SOCIAL RESPONSIBILITY BY BANKS IN INDIA:

The BASEL Committee had prescribed certain rules on Corporate Social Responsibility for banks in India. CSR policy basically works as a standard of built-in, self-regulating mechanism and ensure their harmony with law, ethical standards and international norms. The three keys to an effective CSR policy are commitment, clarity and congruence with corporate values.

Corporate Social Responsibility is a concept whereby banks not only consider their profitability and growth and also the interests of society and the environment by taking responsibility for the impact of their activities on stakeholders, employees, shareholders, customers, suppliers and civil society. The economic globalization resulted in a demand for corporations to play a central role in efforts to eliminate poverty, achieve equitable and accountable systems of governance and ensure environmental security. There was a need to make business a part of the society and to maximize positive benefits

Corporate social responsibility is generally understood as a moral obligation that is supposed to be shown by organizations towards the society in lieu of profits generated through customers who are a part of the same society. Companies also have to show a

concern for CSR to prove the value proposition of the brand to the current as well as prospective customers. Today customers are of the view that if it is a well-known company, it undertakes certain activities not merely for the motive of profit but also for a social cause.

Besides the private sector, the Government is also ensuring that the public sector companies participate actively in CSR initiatives. The Department of Public Enterprises (DPE) has prepared guidelines for central public sector enterprises to take up important corporate social responsibility projects to be funded by 2-5 per cent of the company's net profits.

The Reserve Bank of India (RBI) has asked the banks to pay special attention towards integration of social and environmental concerns in their business operations. Stressing the need for Corporate Social Responsibility, RBI pointed out that these initiatives by the banks are vital for sustainable development. Issues such as global warming and climate change pose a great risk to the environment and can be quite damaging to the business models of companies.

Many of the newly formed private and foreign banks are aware of the importance of such a step and therefore are having an active corporate social responsibility department. RBI has asked the banks to start non-financial reporting, which will be used to audit their initiatives towards the corporate social responsibility (CSR). Such a reporting will cover the work done by the banks towards the social, economic and environmental betterment of society.

IMPLICATION OF CORPORATE SOCIAL RESPONSIBILITY BY BANKS IN INDIA:

Researcher has selected few banks for the purpose of study which can be understood with the help of following table:

Sr. No.	Name of Bank	Category of Banks
1	State Bank of India	Nationalised Bank
2	Punjab National Bank	Nationalised Bank
3	ICICI Bank	Private Sector Bank
4	HDFC Bank	Private Sector Bank
5	The Saraswat Co-operative Bank Ltd.	Co-operative Bank
6	The Cosmos Co-operative Bank Ltd.	Co-operative Bank
7	CITI Bank	Foreign Bank
8	BNP Paribus	Foreign Bank

The Corporate Social Responsibility performed by various banks can be explained as follows:

1. State Bank of India:

State Bank is oldest and largest commercial bank in India serving country since 1955. As a part of Corporate Social responsibility, SBI gave donations to various social organisations. State bank has donated ambulance vehicles to Gaumukhi Sewadham of

Karba and SatyaSai Trust, Raipur. Bus was also donated to Akshay Patra Foundation, Bhilai for distribution of Mid-day meals to school children.

In the last two years, 15000 plus branches of the bank distributed over 4 lakhs fans and over 71 thousand water purifiers to Government needy schools. Also, the Bank provided more than 4 hundred ambulances to various social organisations with a view to providing quick medical relief to the needy citizens. It would be pertinent to mention that every year the bank sets aside 1% of the declared net profit for donation to social organisations/relief funds of various states.

Education is one of the thrust areas for the Bank under Corporate Social Responsibility. It is a fact that many of our schools lack proper infrastructure. While it is true that most schools strive their best to provide safe drinking water to the children, in many instances their efforts are hampered by the limited resources that they can set apart for this. With a view to supplement the efforts of the schools all over the country and to ensure sustainable, efficient and equitable availability of clean and safe drinking water to the future citizens of the country, State Bank has been providing water purifiers to schools across the country. On the occasion of Teachers Day 2013, water purifiers have been provided to 20571 schools by State Bank Group which will benefit millions of children.

2. Punjab National Bank:

PNB is ranked as the second largest bank in the country after SBI in terms of branch network, business and many other parameters. Bank has achieved significant growth in business which at the end of March 2011 amounted to Rs.5, 55,005 crores.

Priority Sector:

PNB has always been a pioneer towards social banking initiatives. The Bank has consistently met all the social banking norms stipulated by the Government and the regulator. While bank is focus on generating steady profit stream for shareholders, bank is concerned about building social and human capital aimed at improving the quality of life of people at the bottom of the pyramid. Bank has been showing significant improvement in lending to priority sector over the years and continued to achieve the national goals under Priority Sector. The portfolio of Priority Sector (PS) advances increased to Rs.75, 652 crores at the end of March 2011, registering a growth of 18.63%. With ratio of PS advances to Adjusted Net Bank Credit (ANBC) at 40.67%, Bank surpassed the National Goal of 40%.

Credit to Women beneficiaries:

Bank has established a smooth and hassle free channel for flow of credit to the Minority communities for their welfare. Credit to weaker sections increased to r 18,365 crores at the end of March 2011, registering a growth of 16.39%. PNB is proud of its efforts to develop and support women through its various products and services. This is supported by the fact that credit extended by bank to women beneficiaries rose by Rs.1370 crores to Rs.9218 crores, at the end of March 2011 registering a growth of 17.46%.

Outreach Programme

Reserve Bank of India celebrated the year 2009-10 as its Platinum Jubilee Year. An important part of the Platinum jubilee celebration was the Outreach Programme which focused on financial inclusion in general and financial education in particular. As a part of

the aforesaid programme of RBI, PNB was given the responsibility of providing banking services to Village Kulharia (Koilwar Development Block in Bhojpur District, Bihar), Village Amarut (Gaya District, Bihar), Nalanda & Jehanabad Districts in Bihar, Village Mastabad (Dist. Alwar), Bharatpur and Village Malikpur, Dist. Sikar. Resultantly, the Bank has been providing smart card/GCC/KCC/OD facility to at least one member of the households in these villages. A follow up programme pursuant to inclusion of the village Amarut in Gaya District of Bihar was organized by RBI in Bihar. Along with this, the villagers were being made aware of banking services.

Rural Development Trust

The Trust has been appointed as Business Facilitator and Business Correspondent for 'Financial Inclusion'. Pilot projects are operational at Farmers Training Centres Neemrana (Rajasthan), Shamsheer Nagar (Punjab), SachaKhera (Haryana) and Saifai (UP). The Trust has launched Kisan Bandhu Scheme wherein local youth are associated to work for the project. The Bank has established with an objective of assisting rural youth for taking up gainful employment and rural development. Three units under the Trust are currently functional, viz., Soil Testing & Artificial Insemination Centre at Village Matki Jharoli (UP); Training Centre for Rural Youth for Self Employment at village Dhudike (Punjab) and PNB Swarojgar Vikas Sansthan for training of unemployed youth at Patna (Bihar).

3. Industrial Credit and Investment Corporation of India (ICICI):

During the year ended March 31, 2013, the ICICI Bank has spent an amount equivalent to approximately 1.4% of its profit after tax for Financial Year 2013 and approximately 1.8% of its average profit after tax the three financial years ending March 31, 2011, March 31, 2012 and March 31, 2013, including expenditure on activities undertaken by the Bank and contributions to the ICICI Foundation for Inclusive Growth.

List of activities in which expenditure has been incurred: The corporate social responsibility initiatives of the Bank, directly and through the ICICI Foundation for Inclusive Growth focus on elementary education, sustainable livelihoods, primary healthcare and financial inclusion.

4. Housing Development and Finance Corporation (HDFC):

Being a financial intermediary of capital in the country, HDFC Bank has been incorporating elements of sustainability with individual business units taking up varied initiatives of their own. A key aspect of the sustainability program is contribution to society through Corporate Social Responsibility projects, which are guided by our CSR policy. HDFC Bank had detailed interactions with the Board, Senior Management and other key stakeholders to understand their perception on sustainability.

HDFC bank has constituted a Board Level Committee on Corporate Social Responsibility (CSR) which will govern all the Sustainability and CSR-related activities of the Bank and further develop our CSR policy. Over the last few years, bank has succeeded in reducing emissions through a number of initiatives such as:

- Issuing electronic transaction advices for corporate customers

- Green Data Centers with state-of-the-art technologies
- Project of 20 Solar ATMs with the pilot ATM set up in Bihar
- Replacing batteries in ATMs with Lithium-ion batteries wherever economically viable
- Tying up with vendors for recycling of paper and plastic
- IT policy to dispose IT assets due for retirement in a controlled manner
- Purchasing diesel generators and air conditioners that are compliant with the norms of the Central Pollution Control Board (CPCB)
- Purchasing Energy Star rated electronic gadgets

A. Managing Environmental Impact through Internal Initiatives

5. The Saraswat Co-operative Bank Ltd:

Being leading co-operative bank in India, as a part of CSR, at the macro-level, Board of Directors took serious cognizance of the difficulties of farming community and continuing suicides of farmers and with a view to installing project hope amongst farmers. ('Project Hope' of late Baba Amte's Maharogi Sewa Samiti at village Mulgavan, Taluka - JhariJamini, Dist. Yeotmal.) Bank gave substantial donations of rupees one crore to this project, where experts and volunteers are engaged in offering hope and support to thousands of farmers by building check dams and initiating farmers into newer cultivation practices enabling them to bolster income generation and income supplementation.

Saraswat Bank also believes in giving strength to the wings of people who are ambitious and have dreams in their eyes. Saraswat Bank provided assistance in the form of micro-finance to the low income groups and Women Self-help groups to encourage them to become financially independent. Bank has provided financial assistance in the form of Loan to more than 15000 to Micro and Small Scale industries.

As a macro level expression of CSR, Saraswat Bank in association with Maharashtra Times created an intellectual platform entitled "Shikhar Maharashtra" with an objective of researching, debating and finding ways and means to deal with the many wilful economic and social issues that Maharashtra faces today. A gala opening of Shikhar Maharashtra was held on 27th July 2007 at RavindraNatyaMandir, Mumbai. The program went on for two days wherein the social and political leaders from Centre and State participated. This inauguration of the forum of 'Shikhar Maharashtra' will pave the way for bringing to the table the daunting problems that our State faces today. It is proposed that at an interval of every three months, a major issue facing Maharashtra such as farmers' suicides, malnutrition, foeticide, scarcity of drinking water, famine and hunger, etc. is discussed threadbare on this nonpartisan platform by soliciting the participation of intellectuals and social workers who are active in the field and thereafter recommendations are made to the Government on the remedies that may ameliorate the situation and pursued thereafter.

6. Cosmos Co-operative Bank Ltd:

The Cosmos Co-operative Bank Ltd. is the second oldest and second largest bank in the country. The Bank has recently completed glorious 107 years of service successfully. It

has attained multi state scheduled status in 1997. The Bank is a professionally managed 'Financial Institution', a benchmark of credibility and innovation.

Bank has nurtured its traditional values in business practices and in serving the small customers. At the same time it has adopted new technologies and advanced banking tools to add value to its services. Cosmos Bank has carved a niche in the banking sector due to its rich heritage, integrity, adherence to prudent banking practices, technology advancement, customized products and services and most of all due to its experienced, qualified and professional Board of Directors.

Social Obligations of Cosmos Bank:

Cosmos Foundation is a public charitable trust founded under the initiative of shareholders of Cosmos Co-op Bank on 16.10.1987. The main objectives of the foundation are -

1. To give loans to Cosmos Bank members at concessional rates for pursuing higher education abroad.
2. To give medical help to members up to specified limits.
3. To promote educational spirit and to maintain, support, propagate intellectual qualities educational facilities, etc.
4. To arrange educational seminars, conferences, etc.
5. To grant relief in the event of natural calamities such as earthquakes, floods, famine,
6. The Foundation also provides outsourcing facility.

7. CITI Bank

CITI is committed to financial inclusion, encompassing both access and capability. In 2012, Bank gave grants totalling Rs.105.3 million and in 2013 has already provided grants of more than Rs.93 million, towards the focus areas of Financial Capability and Asset Building, Youth Education & Livelihoods, Enterprise Development and Microfinance. Employee engagement activities and volunteerism are strong drivers of the citizenship program. 1,500 Citi employees, families, friends, NGO partners and beneficiaries and the employees of large vendors, came together in 10 cities to participate in 19 events at Citi's Global Community Day on June 22, 2013. Citi's partnership with Teach for India saw participation from 135 employees, three of who were selected for the 2-year fellowship program in 2012. The Employee Payroll Giving Program had more than 300 employees contribute about Rs.3.7 million, to six NGOs in 2012.

Citi extends its support to an array of cultural and social causes, as part of its local engagement with communities. Citi has co-created the Citi-NCPA AadiAnant Festival of Indian Music, instituted the Citi-NCPA Guru Shishya Scholarship program to awards scholarships to deserving musicians and is the chief patron of the Symphony Orchestra of India. Citi India set up its Diversity Council in October 2011 which outlined Awareness, Policies and Infrastructure and Capability Building as the cornerstones of its work to improve gender diversity at Citi India. In 2012 Citi hosted a roundtable on 'Gender Diversity: Setting the way forward in corporate India with more than 15 HR heads of top companies participating. Citi also hosted its annual Citi Woman Leader Awards that

honoured 9 first-year management students from the country's premier business institutions

8. BNP Paribas:

BNP Paribas implements a variety of internal and external programmes to strengthen community cohesion and well-being. It partners with local charitable organizations to support initiatives encompassing environmental protection and social inclusion. It also fosters strong employee volunteer programmes which unifies its staff to live up to the Group's commitment to the economic, social and environmental dimensions of sustainable development.

BNP Paribas recognizes that it has responsibilities in three other areas:

Employer responsibility

This means treating the Group's close to 200,000 employees in a fair and loyal manner and engaging in serious and meaningful dialogue with staff union representatives.

Civic responsibility

This means helping to combat social exclusion and promoting education and culture. The Group has a strong stake in society, through initiatives and projects which take its banking role one step further for the good of society: special assistance for underprivileged neighborhoods and marginalized areas, microcredit, support for charitable organizations and social economy enterprises. Banks civic engagement is also manifested in the corporate philanthropy work done by the BNP Paribas Foundation, whose charity initiatives include educational, cultural and public health projects.

Environmental responsibility

BNP Paribas pays particular attention to the environmental impact resulting from its banking activities all over the world. The Group has drawn up and implemented detailed policies relating both to its day-to-day functioning and to sensitive fields of industry, and supports environmental initiatives through the BNP Paribas Foundation.

SOME MORE INITIATIVES OF CORPORATE SOCIAL RESPONSIBILITY BY SELECTED BANKS IN INDIA:

Common Initiatives:

Some of the major initiatives taken by the banks are listed below:

- ✓ Programs for promotion of women entrepreneurs
- ✓ Village adoption schemes
- ✓ Green initiatives like electricity audit of bank office
- ✓ Establishment of Butterfly park which houses medicinal plants
- ✓ Tree Plantation Drives
- ✓ Spreading awareness on Climate Change and Global Warming

Women Welfare:

Some of the activities which banks are performing in the field of the women welfare are as follows:

- ✓ Free or concessional education for poor girls, scholarships to girl students
- ✓ Concessions on the interest rate for girl student,
- ✓ Insurance policies specially for rural and urban poor women,

- ✓ Special credit cards issued for women
- ✓ Women empowerment through donation of sewing machines for self-employment,
- ✓ Maternal Nutrition Project,
- ✓ Support to Indian School of Microfinance for Women (ISMW),

Farmer's Welfare:

Some of the major activities done by the banks under the farmer's welfare are as follows:

- ✓ Agriculture Debt Waiver & Debt Relief Scheme
- ✓ Loan for Solar Water Heating Systems at concessional rate,
- ✓ Rural Extension Education Programmes enabling farmers and entrepreneurs to improve their productivity/production,
- ✓ Establishment of Farmers clubs,
- ✓ Farmers' Training Centres (FTCs),
- ✓ Special credit cards for farmers,
- ✓ Agriculture knowledge sharing Programs,
- ✓ Setting up agriculture clusters for better farming
- ✓ Commodity finance against pledge of warehouse receipts of agro commodities

CONCLUSION:

The Research Paper shows that banks in India are making efforts in the CSR areas. In spite of that, still there is a requirement of more emphasis on CSR. In our country some banks are there which are not even meeting the regulatory requirement of Priority sector lending and rural branch expansion. Indian banks are not able to promote financial literacy programs, though some guidelines are being issued by RBI. The RBI may be more stringent in enforcing such regulatory requirements. At the end, the public sector banks have overall highest contribution in CSR activities. Private sector banks, co-operative banks and foreign banks are still lagging in this area. It is moral responsibility of all banks to contribute to the society in which it is operating.

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11. Publications of RBI Such as *Annual Report, Trends and Progress Report*

Impact of FDI in Indian Retail Sector

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Introduction

India being a signatory to World Trade Organization's General Agreement on Trade in Services, which include wholesale and retailing services, had to open up the retail trade sector to foreign investment. There were initial reservations towards opening up of retail sector arising from fear of job losses, procurement from international market, competition and loss of entrepreneurial opportunities. However, the government in a series of moves has opened up the retail sector slowly to Foreign Direct Investment (FDI). In 1997, FDI in cash and carry (wholesale) with 100 percent ownership was allowed under the Government approval route. It was brought under the automatic route in 2006. 51 percent investment in a single brand retail outlet was also permitted in 2006.

Foreign Direct Investment

FDI stands for Foreign Direct Investment, a component of a country's national financial accounts. Foreign direct investment is investment of foreign assets into domestic structures, equipment, and organizations. It does not include foreign investment into the stock markets. Foreign direct investment is thought to be more useful to a country than investments in the equity of its companies because equity investments are potentially «hot money» which can leave at the first sign of trouble, whereas FDI is durable and generally useful whether things go well or badly.

FDI Policy in India

FDI as defined in Dictionary of Economics (Graham Bannock et.al) is investment in a foreign country through the acquisition of a local company or the establishment there of an operation on a new (Greenfield) site. To put in simple words, FDI refers to capital inflows from abroad that is invested in or to enhance the production capacity of the economy. Foreign Investment in India is governed by the FDI policy announced by the Government of India and the provision of the Foreign Exchange Management Act (FEMA) 1999. The Reserve Bank of India ('RBI') in this regard had issued a notification, which contains the Foreign Exchange Management (Transfer or issue of security by a person resident outside India) Regulations, 2000. This notification has been amended from time to time. The Ministry of Commerce and Industry, Government of India is the nodal agency for motoring and reviewing the FDI policy on continued basis and changes in sectoral policy/ sectoral equity cap. The FDI policy is notified through Press Notes by the Secretariat for Industrial Assistance (SIA), Department of Industrial Policy and Promotion (DIPP). The foreign investors are free to invest in India, except few sectors/activities, where prior approval from the RBI or Foreign Investment Promotion Board ('FIPB') would be required.

FDI Policy with Regard to Retailing in India

It will be prudent to look into Press Note 4 of 2006 issued by DIPP and consolidated FDI Policy issued in October 2010 which provide the sector specific guidelines for FDI with regard to the conduct of trading activities.

- a) FDI up to 100% for cash and carry wholesale trading and export trading allowed under the automatic route.
- b) FDI up to 51 % with prior Government approval (i.e. FIPB) for retail trade of 'Single Brand' products, subject to Press Note 3 (2006 Series)
- c) FDI is not permitted in Multi Brand Retailing in India.

FDI in Multi Brand Retail

The government has also not defined the term Multi Brand. FDI in Multi Brand retail implies that a retail store with a foreign investment can sell multiple brands under one roof. In July 2010, Department of Industrial Policy and Promotion (DIPP), Ministry of Commerce circulated a discussion paper on allowing FDI in multi-brand retail. The paper doesn't suggest any upper limit on FDI in multi-brand retail. If implemented, it would open the doors for global retail giants to enter and establish their footprints on the retail landscape of India. Opening up FDI in multi-brand retail will mean that global retailers including Wal-Mart, Carrefour and Tesco can open stores offering a range of household items and grocery directly to consumers in the same way as the ubiquitous 'kirana' store.

Advantages

- Increase economic growth by dealing with different international products
- 1 million (10 lakh) employment will create in three years - UPA Government
- Billion dollars will be invested in Indian market
- Spread import and export business in different countries
- Agriculture related people will get good price of their goods

Disadvantages

- Will affect 50 million merchants in India
- Profit distribution, investment ratios are not fixed An economically backward class person suffers from price raise
- Retailer faces loss in business
- Market places are situated too far which increases traveling expenses
- Workers safety and policies are not mentioned clearly
- Inflation may be increased
- Again India become slaves because of FDI in retail sector

Objectives of the Study

1. To Know the reasons for investing retail industry in India.
2. To Analyze the impact of FDI in retail sector in India.
3. To Study the trends in FDI in different sector in India.

Data Collection

The analysis will be done with the help Secondary data (from internet site and journals). The data is collected mainly from websites, annual reports, World Bank reports, research reports, already conducted survey analysis, database available etc.

The Reasons for Investing Retail Industry in India

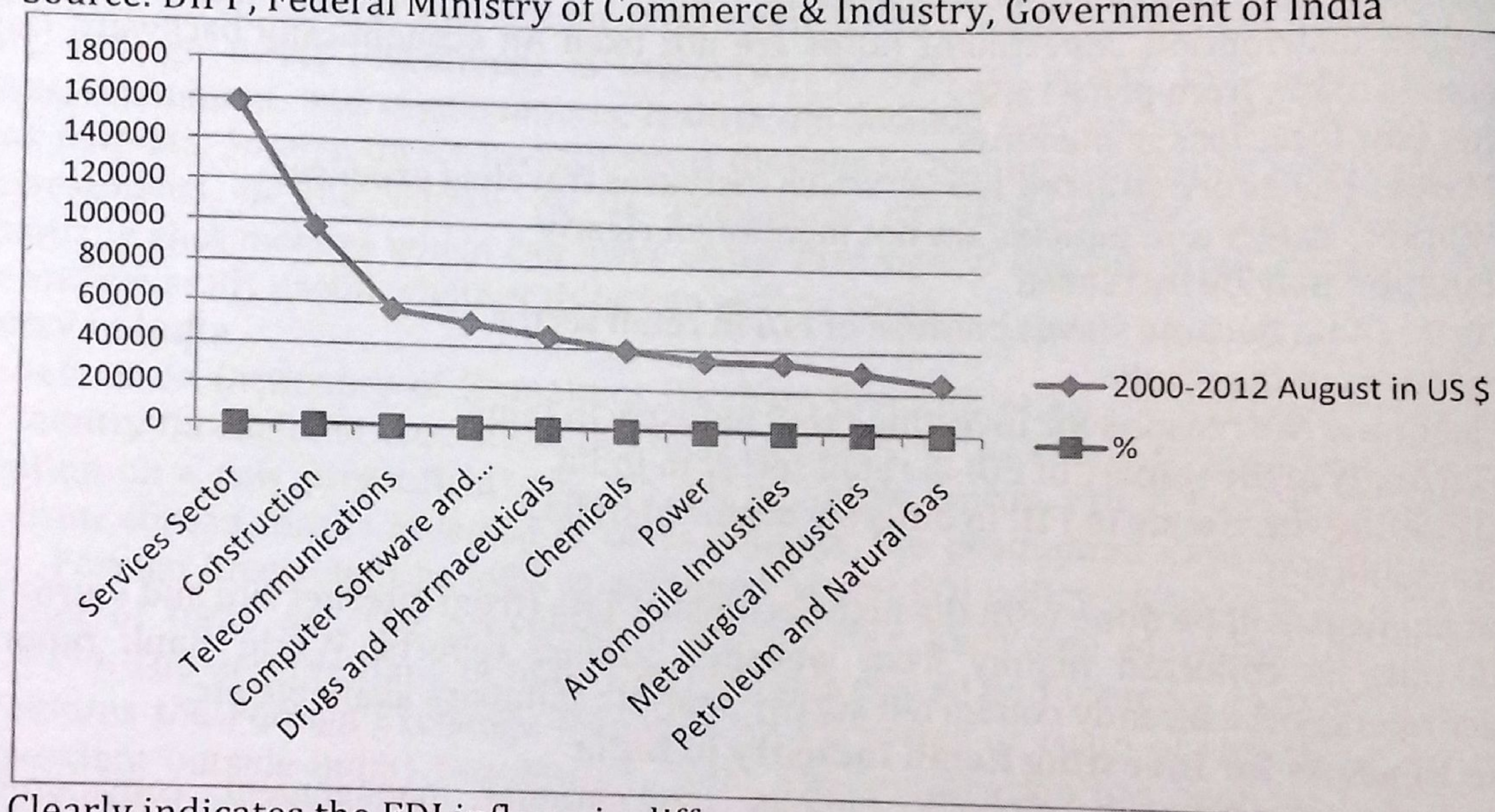
AT Kearney (a globally famous international management consultancy) recognized India as the second most alluring and thriving retail destination of the world, among other thirty growing and emerging markets. At present, other profitable retail destinations of the world are China and Dubai of Asia. Diverse foreign direct investment in Indian retail is greatly cherished by most of the major and leading retailers of USA and European countries, including Walmart (USA), Tesco (UK), Metro (Germany), and Carrefour (France). Liberalization of trade policy and loosening of barriers and restrictions to the foreign investment in the retail sector of India, have collectively made the FDI in retail sector quite easy and smooth. Our services are easily and economically available for the following ways of FDI in Indian retail. The Retail sector of India is vast, and has huge potential for growth and development, as the majority of its constituents are un-organized. The retail sector of India handles about \$250 billion every year, and is expected by veteran economists to reach to \$660 billion by the year 2015. The business in the organized retail sector of India, is to grow most and faster at the rate of 15-20 per cent every year, and can reach the level of \$100 billion by the year 2015. Here, it is noteworthy that the retail sector of India contributes about 15 per cent to the national GDP, and employs a massive workforce of it, after the

agriculture sector. India's growing economy with a rate of approximately 8 per cent per year, makes its retail sector highly fertile and profitable to the foreign investors of all sectors of commerce and economy, of all over the world. Global Jurix, a full-fledged legal organization prominent worldwide, provides all-encompassing services and advice for most lucrative and secured FDI in Indian retail sector.

Table - 01**FDI Inflows in Different Sectors in India**

Sl. No	Sector FDI Inflows	2000-2012 August in US \$	%
01	Services Sector	158252	19
02	Construction	97028	12
03	Telecommunications	57188	7
04	Computer Software and Hardware	51149	6
05	Drugs and Pharmaceuticals	45440	5
06	Chemicals	39468	5
07	Power	34936	4
08	Automobile Industries	34201	4
09	Metallurgical Industries	30142	4
10	Petroleum and Natural Gas	24783	3

Source: DIPP, Federal Ministry of Commerce & Industry, Government of India

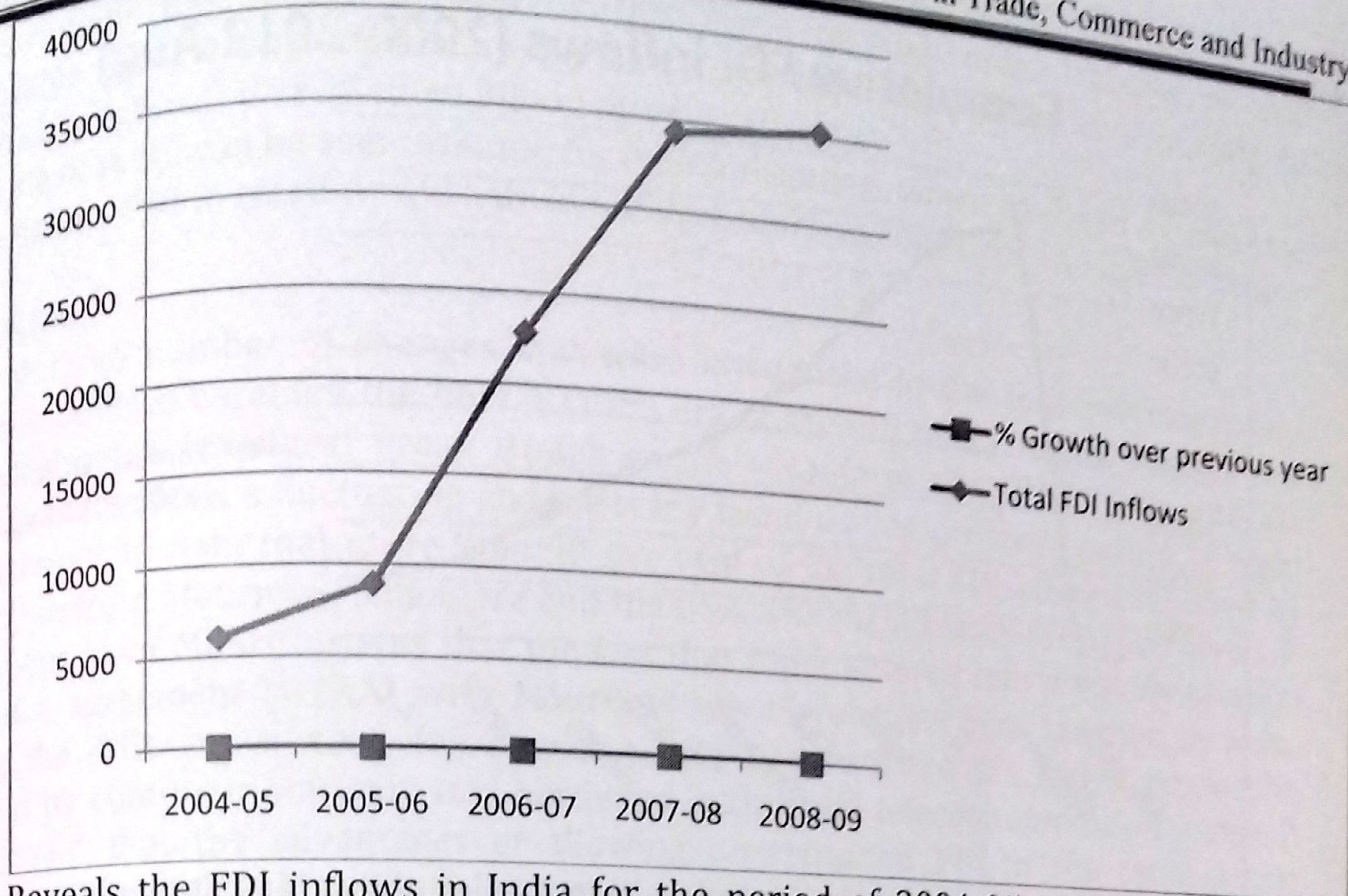


Clearly indicates the FDI inflows in different sector for the period of April 2000 – August 2012. Most of the Foreign countries were liked to invest their amount in service sector, Construction Industry, Telecommunications and Computer software and Hardware, because these sectors earn more profit compared to others. Figure - 01 FDI Inflows in Different Sectors in India

Table - 02**FDI inflows in India (Amount US\$ in Millions)**

Sl. No.	Financial Year	Total FDI Inflows	% Growth over previous year
01	2004-05	6,051	(+) 40
02	2005-06	8,961	(+) 48
03	2006-07	22,826	(+) 146
04	2007-08	34,362	(+) 51
05	2008-09	35,168	(+) 02

Source: DIPP, Federal Ministry of Commerce & Industry, Government of India



Reveals the FDI inflows in India for the period of 2004-05 to 2008 -09. The inflows of FDI are increased year by year due to various reasons, such as Heavy Demand of Indian Consumers, Liberalized Government Policy, Communications facilities.

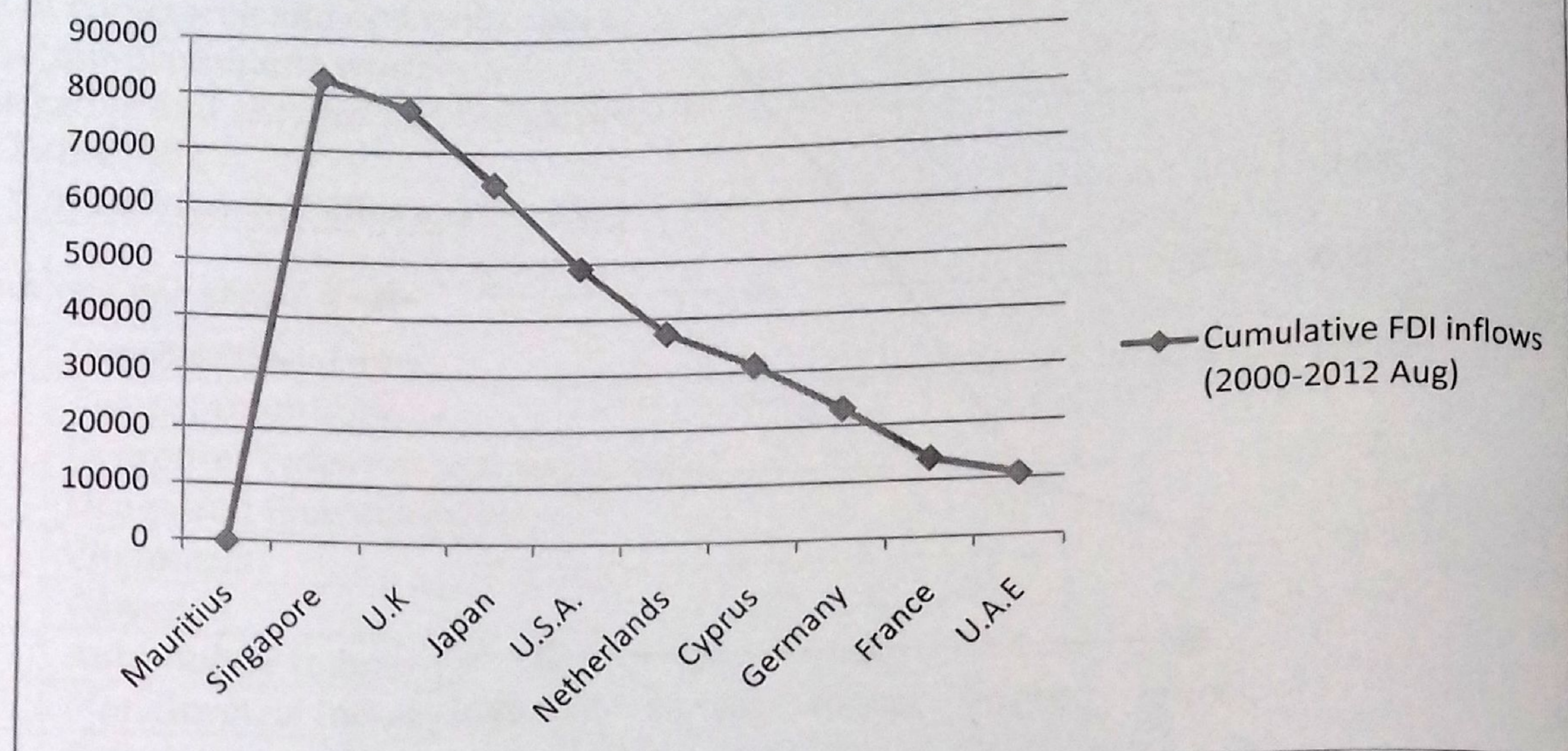
Table - 03

Share of Top ten investing countries FDI inflows in India

Sl. No.	Country	Cumulative FDI inflows (2000-2012 Aug)	% of Total Inflows US\$	Rank
01	Mauritius	3,03,262	37	1
02	Singapore	82,867	10	2
03	U.K	77,694	10	3
04	Japan	64,297	8	4
05	U.S.A.	49,126	6	5
06	Netherlands	37,319	4	6
07	Cyprus	31,148	4	7
08	Germany	23,031	3	8
09	France	13,871	2	9
10	U.A.E	10,823	1	10
	Total	8,19,586		

Source: DIPP, Federal Ministry of Commerce & Industry, Government of India

Cumulative FDI inflows (2000-2012 Aug)



Shows that Top ten countries investing in India. Out of this Mauritius plays major role in FDI inflow in India. The main reason for higher levels of investment from Mauritius was that the fact India entered into a double taxation avoidance agreement (DDTA) with Mauritius were protected from taxation in India. Singapore and U. K. equally invest (10 per cent) in India during the study period. Japan and U.S.A. following countries 8 per cent and 6 per cent respectively.

Impact of FDI In Retail Sector In India

Retail Growth story in India is not only prodding domestic players to take their businesses to a new orbit but is also attracting foreign players as they are left with little or no hope to grow further in their structured home markets. The increasing disposable income among the Indian middle class, the burgeoning young population is touted as the main reason for such attractive optimism. The positivity about Indian retail scene has also led to an intense lobbying by certain sections for opening Foreign Direct Investment in this sector. India has positioned itself as a promising market for retailers worldwide by virtue of its undernoted strengths :-

- India has witnessed a frenetic pace of retail development over the past five years.
- Goldman Sachs has estimated that the Indian Economic growth could actually exceed that of China by 2015.
- Retail which contributes 10 per cent of our GDP is the largest source of employment after agriculture.
- The Indian Retail market was estimated to be US \$ 427 billion by 2010 & US \$ 637 billion by 2015.
- This will bring modern technology to the country
- Improve rural infrastructure. It would help build infrastructure and create a competitive market
- Reduce wastage of agricultural produce.
- Enable our farmers to get better prices for their crops.
- Consumer will get commodities of daily use at reduced prices.
- Biggest beneficiary of this would be small farmers, to would be able to improve productivity and realize higher remuneration by selling directly to large organized players and shorten the change the form to consumers.

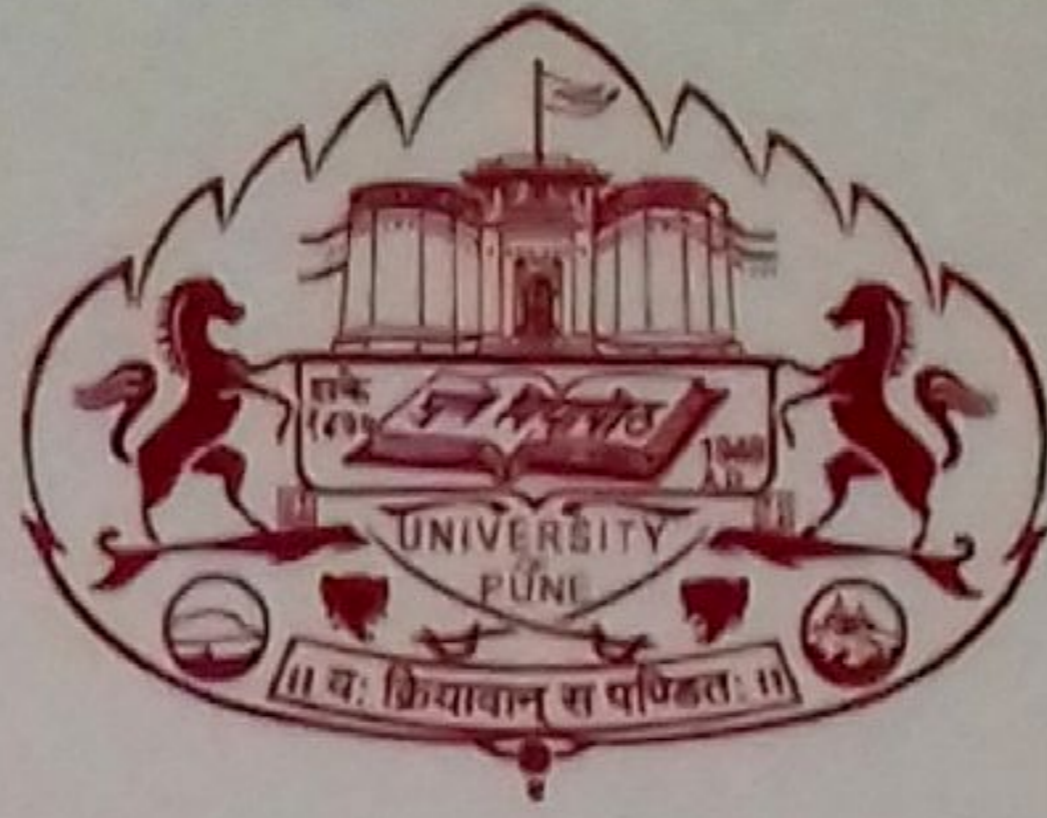
- Government too stands to gain by this move through more transparent and accountable monetary goods and supply chain management systems. It can expect to receive an additional US\$ 25 to 30 Billion by way of Taxes.
- Opening of retail can be seen solution for food Inflation, which has been a confirmed policy-maker. FDI in retail would help in building much needed back end infrastructure

Conclusion

A large number of changes that were introduced in the country's regulatory economic policies heralded the liberalization era of the FDI policy regime in India and brought about a structural break through in the volume of the FDI inflows into the economy maintained a fluctuating and unsteady trend during the study period. It might be of interest to note that more than 50 per cent of the total FDI inflows received by India came from Mauritius, Singapore and the USA. The main reason for higher levels of investment from Mauritius was that the fact that India entered into a double taxation avoidance agreement (DTAA) with Mauritius were protected from taxation in India. Among the different sectors, the service sector had received the larger proportion followed by computer software and hardware sector and telecommunication sector. It can be said that the advantages of allowing unrestrained FDI in the retail sector evidently outweigh the disadvantages attached to it and the same can be deduced from the examples of successful experiments in countries like Thailand and China where too the issue of allowing FDI in the retail sector was first met with incessant protests, but later turned out to be one of the most promising political and economical decisions of their governments and led not only to the commendable rise in the level of employment but also led to the enormous development of their country's GDP.

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FDI IN RETAILING IN AGRICULTURE COMMODITIES: AN ADVERSATIVE APPROACH

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The Indian Retail Market

India having more than 122 Crores population and it is known for the business acumen since the ancient era. India has highest number of small and medium scale business and because of this India is also known as a nation of shopkeepers. In India there are more than 16 million retail outlets with highest density of retail outlets in the world. The volume of Retail Industry in India is estimated for more than US \$ 250 billion. But India is known for its unorganized retailing in form of small shops and as far as the organized retailing is concerned it is around \$ 23 billion or 9% of total retailing in India.

The fast growth and use of management techniques for Retailing in India have made significant impact on the growth of Indian organized Retail & Marketing. Indian retail sector is becoming specialist Retailers. Now a days the customer-retailer relationship is very strong and close than other chains of distribution. India has 7 outlets per thousand population which is the highest in the world. Per capita retail space in India is at 2 sq ft, which is the lowest in the world and on the other hand retail density in our country is of 6 percent which is the highest in the world. Presently 18 lakh households having an annual income of over Rs. 45 lakh (US\$99,000). The growth of retail in India is less than the China and also the status of India's size of retail market is not very matured as compare to China. The share of organized trade in retailing in India was quite more than 9% in 2010, and it is 20% in China. At present USA is biggest retail market with 85% share of organized trade in retailing at the second step. There is Malaysia with 55% plus, Thailand with 40% plus, Brazil with 35% plus, Russia with 33% plus, Indonesia with 30% plus, Poland with 20% plus, China with 17% plus & then India with 6% plus only.

While India presents a large market opportunity given the number and increasing purchasing power of consumers, there are significant challenges as well given that over 90% of trade is conducted through independent local stores. Challenges include: Geographically dispersed population, small ticket sizes, complex distribution network, little use of IT systems, limitations of mass media and existence of counterfeit goods.

Indian apparel retailers are increasing their brand presence overseas, particularly in developed markets. While most have identified a gap in countries in West Asia and Africa, some majors are also looking at the US and Europe. Arvind Brands, Madura Garments, Spykar Lifestyle and Royal Classic Polo are busy chalking out foreign expansion plans through the distribution route and standalone stores as well. Another denim wear brand, Spykar, which is now moving towards becoming a casualwear lifestyle brand, has launched its store in Melbourne and even in London.

The low-intensity entry of the diversified Mahindra Group into retail is unique because it plans to focus on lifestyle products. The Mahindra Group is the fourth largest Indian business group to enter the business of retail after Reliance Industries Ltd, the Aditya Birla Group, and

Bharti Enterprises Ltd. The other three groups are focusing either on perishables and groceries, or a range of products, or both.

List of major Retailers in India

- REI AGRO LTD Retail: 6TEN and 6TEN kirana stores
- Future Groups-Formats: Big Bazaar, Food Bazaar, Pantaloons, Central, Fashion Station, Brand Factory, Depot, aLL, E-Zone etc.
- Raymond Ltd.: Textiles, The Raymond Shop, Park Avenue, Park Avenue Woman, Parx, Colourplus, Neck Ties & More, Shirts & More etc.
- Fabindia: Textiles, Home furnishings, handloom apparel, jewellery
- RP-SanjivGoenka Group Retail-Formats: Spencer's Hyper, Spencer's Daily, Music World, Au Bon Pain (International bakery cafeteria), Beverly Hills Polo Club
- The Tata Group-Formats: Westside, Star India Bazaar, Steeljunction, Landmark, Titan Industries with World of Titans showrooms, Tanishq outlets, Croma.
- Reliance Retail-Formats: Reliance MART, Reliance SUPER, Reliance FRESH, Reliance Footprint, Reliance Living, Reliance Digital, Reliance Jewellery, Reliance Trends, Reliance Autozone, iStore
- Reliance ADAG Retail-Format: Reliance World
- K Raheja Corp Group-Formats: Shoppers Stop, Crossword, Hyper City, Inorbit Mall
- Nilgiri's-Formats: Nilgiris' supermarket chain
- Marks & Spencer: Clothing, lifestyle products, etc.
- Lifestyle International-Lifestyle, Home Centre, Max, Fun City and International Franchise brand stores.
- Pyramid Retail-Formats: Pyramid Megastore, TruMart
- Next retail India Ltd (Consumer Electronics)(www.next.co.in)
- Vivek Limited Retail Formats: Viveks, Jainsons, Viveks Service Centre, Viveks Safe Deposit Lockers
- PGC Retail -T-Mart India [1], Switcher, Respect India, Grand India Bazaar,etc.,
- Subhiksha-Formats: Subhiksha supermarket pharmacy and telecom discount chain.
- Trinethra- Formats: Fabmall supermarket chain and Fabcity hypermarket chain
- Vishal Retail Group-Formats: Vishal Mega Mart
- BPCL-Formats: In & Out
- German Metro Cash & Carry
- Shoprite Holdings-Formats: Shoprite Hyper
- Paritala stores bazar: honey shine stores
- Aditya Birla Group - "More" Outlets
- Kapas- Cotton garment outlets

Organized Retail:

Organized retail segment has been growing at a blistering pace, exceeding all previous estimates. According to a study by Deloitte Haskins and Sells, organized retail has increased its share from 5 per cent of total retail sales in 2006 to 10 per cent in 2010. The fastest growing segments have been the wholesale cash and carry stores (150 per cent) followed by supermarkets (100 per cent) and hypermarkets (75-80 per cent). The organized segment to account for 25 per cent of the total sales at the end of year 2011.

It is expected that by 2016 modern retail industry in India will be worth US\$ 175- 200 billion. India retail industry is one of the fastest growing industries with revenue expected in 2007 to amount US\$ 320 billion and is increasing at a rate of 5% yearly. A further increase of 7-8% is expected in the industry of retail in India by growth in consumerism in urban areas, rising incomes, and a steep rise in rural consumption. The retailing industry in India is now more than US\$ 21.5 billion at the end of 2011.

Shopping in India has witnessed a revolution with the change in the consumer buying behaviour and the whole format of shopping also altering. Industry of retail in India which has become modern can be seen from the fact that there are multi- stored malls, huge shopping centres, and sprawling complexes which offer food, shopping, and entertainment all under the same roof.

India retail industry is progressing well and for this to continue retailers as well as the Indian government will have to make a combined effort. The report examines the growing market for FMCG market in India. This starts with an overview of the Industry in India and goes on to explain how product and demographic categories across the nation have added value to the Industry. The report examines the recent development within the industry and tries to gauge the impact in shaping the landscape of the FMCG market. It also contains a summary of the key players, including their product portfolio, business operations, and strategies. The report concludes with an industry outlook section. Finally the report mandates with the outlook for the year 2013, considering the current events and growing economy. The report concludes with a list of growth drivers, breaking them into demand side, supply side and systematic drivers.

Growth of organised retailing:

Before 2011, India had prevented innovation and organized competition in its consumer retail industry. Several studies claim that the lack of infrastructure and competitive retail industry is a key cause of India's persistently high inflation. Furthermore, because of unorganized retail, in a nation where malnutrition remains a serious problem, food waste is rife. Well over 30% of food staples and perishable goods produced in India spoils because poor infrastructure and small retail outlets prevent hygienic storage and movement of the goods from the farmer to the consumer.

One report estimates the 2011 Indian retail market as generating sales of about \$470 billion a year, of which a miniscule \$27 billion comes from organized retail such as supermarkets, chain stores with centralized operations and shops in malls. The opening of retail industry to free market competition, some claim will enable rapid growth in retail sector of Indian economy. Others believe the growth of Indian retail industry will take time, with organized retail possibly needing a decade to grow to a 25% share. A 25% market share, given the expected growth of Indian retail industry through 2021, is estimated to be over \$250 billion a year: a revenue equal to the 2009 revenue share from Japan for the world's 250 largest retailers.

The Economist forecasts that Indian retail will nearly double in economic value, expanding by about \$400 billion by 2020. The projected increase alone is equivalent to the current retail market size of France.

In 2011, food accounted for 70% of Indian retail, but was under-represented by organized retail. It is estimated that India's organized retail had a 31% share in clothing and apparel, while the home supplies retail was growing between 20% to 30% per year.

FDI in retailing

India is one of the most leading economies with a strong economic backing and is posing threat to the other developed economies. The Indian economy has reached in the orbit of high economic growth rate. It is being widely acclaimed and considered as an emerging global economic power. Presently, the economy of India is the ninth largest in the world by nominal GDP and the fourth largest by purchasing power parity (PPP). The country is a part of the G-20 major economies and the BRICS, in addition to being partners of the ASEAN. India has a per capita GDP (PPP) of \$1,477 (WBG) as per 2010 figures, making it a low-middle income country. India enjoys a strong position as a global investment hub with the country registering high economic growth figures even during the peak of financial meltdown. As a result, overseas investors rested their confidence in the economy which eventually pushed foreign direct investments.

Until 2011, Indian central government denied foreign direct investment (FDI) in multi-brand retail, forbidding foreign groups from any ownership in supermarkets, convenience stores or any retail outlets. Even single-brand retail was limited to 51% ownership and a bureaucratic process.

In November 2011, India's central government announced retail reforms for both multi-brand stores and single-brand stores. These market reforms paved the way for retail innovation and competition with multi-brand retailers such as Walmart, Carrefour and Tesco, as well single brand majors such as IKEA, Nike, and Apple. The announcement sparked intense activism, both in opposition and in support of the reforms. In December 2011, under pressure from the opposition, Indian government placed the retail reforms on hold till it reaches a consensus.

In January 2012, India approved reforms for single-brand stores welcoming anyone in the world to innovate in Indian retail market with 100% ownership, but imposed the requirement that the single brand retailer source 30 percent of its goods from India. Indian government continues the hold on retail reforms for multi-brand stores. IKEA announced in January that it is putting on hold its plan to open stores in India because of the 30 percent requirement. Fitch believes that the 30 percent requirement is likely to significantly delay if not prevent most single brand majors from Europe, USA and Japan from opening stores and creating associated jobs in India.

India retail reforms

Until 2011, Indian central government denied foreign direct investment (FDI) in multi-brand Indian retail, forbidding foreign groups from any ownership in supermarkets, convenience stores or any retail outlets, to sell multiple products from different brands directly to Indian consumers. The government of India had announced on 24 November 2011 that the India will allow foreign groups to own up to 51 per cent in "multi-brand retailers", as supermarkets are known in India, in the most radical pro-liberalisation reform passed by an Indian cabinet in years; single brand retailers, such as Apple and Ikea, can own 100 percent of their Indian stores, up from the previous cap of 51 percent; both multi-brand and single brand stores in India will have to source nearly a third of their goods from small and medium-sized Indian suppliers; all multi-brand and single brand stores in India must confine their operations to 53-odd cities with a population over one million, out of some 7935 towns and cities in India. It is expected that these stores will now have full access to over 200 million urban consumers in India; multi-brand retailers must have a minimum investment of US\$100 million with at least half of the amount invested in back end infrastructure, including cold chains, refrigeration, transportation, packing, sorting and processing to considerably reduce the post harvest losses and bring remunerative prices to farmers; the opening of retail competition will be within India's federal structure of government. In other words, the policy is an enabling legal framework for India. The states of

India have the prerogative to accept it and implement it, or they can decide to not implement it if they so choose. Actual implementation of policy will be within the parameters of state laws and regulations.

Rationale behind allowing FDI in retail sector

India being fast developing country it need to provide speed to overall development. Retailing is one of the very important sector which has tremendous scope for development. For development of this sector huge fund is required and FDI can be a powerful catalyst to spur competition in the retail industry, due to the current scenario of low competition and poor productivity.

The policy of single-brand retail was adopted to allow Indian consumers access to foreign brands. Since Indians spend a lot of money shopping abroad, this policy enables them to spend the same money on the same goods in India. FDI in single-brand retailing was permitted in 2006, up to 51 per cent of ownership. Between then and May 2010, a total of 94 proposals have been received. Of these, 57 proposals have been approved. An FDI inflow of US\$196.46 million under the category of single brand retailing was received between April 2006 and September 2010, comprising 0.16 per cent of the total FDI inflows during the period. Retail stocks rose by as much as 5%. Shares of Pantaloon Retail (India) Ltd ended 4.84% up at Rs 441 on the Bombay Stock Exchange. Shares of Shopper's Stop Ltd rose 2.02% and Trent Ltd, 3.19%. The exchange's key index rose 173.04 points, or 0.99%, to 17,614.48. But this is very less as compared to what it would have been had FDI upto 100% been allowed in India for single brand.

The policy of allowing 100% FDI in single brand retail can benefit both the foreign retailer and the Indian partner – foreign players get local market knowledge, while Indian companies can access global best management practices, designs and technological knowhow. By partially opening this sector, the government was able to reduce the pressure from its trading partners in bilateral/ multilateral negotiations and could demonstrate India's intentions in liberalising this sector in a phased manner.

Permitting foreign investment in food-based retailing is likely to ensure adequate flow of capital into the country & its productive use, in a manner likely to promote the welfare of all sections of society, particularly farmers and consumers. It would also help bring about improvements in farmer income & agricultural growth and assist in lowering consumer prices inflation.

Apart from this, by allowing FDI in retail trade, India will significantly flourish in terms of quality standards and consumer expectations, since the inflow of FDI in retail sector is bound to pull up the quality standards and cost-competitiveness of Indian producers in all the segments. It is therefore obvious that we should not only permit but encourage FDI in retail trade.

Industrial organisations such as CII, FICCI, US-India Business Council (USIBC), the American Chamber of Commerce in India, The Retail Association of India (RAI) and Shopping Centers Association of India (a 44 member association of Indian multi-brand retailers and shopping malls) favour a phased approach toward liberalising FDI in multi-brand retailing, and most of them agree with considering a cap of 49-51 per cent to start with.

The international retail players such as Walmart, Carrefour, Metro, IKEA, and TESCO share the same view and insist on a clear path towards 100 per cent opening up in near future. Large multinational retailers such as US-based Walmart, Germany's Metro AG and Woolworths Ltd, the largest Australian retailer that operates in wholesale cash-and-carry ventures in India, have been demanding liberalization of FDI rules on multi-brand retail for some time.

The government has decided to open up the retail sector to global investors through FDI in multi-brand retail with a ceiling of 51%, and 100% FDI in single-brand retail.

It means that global retailers such as Walmart, Carrefour, Tesco and others can set up mega deep-discount stores in the country through joint ventures with Indian firms, where the foreign partner can hold up to 51% equity.

Single brand retail companies such as Swedish furnishing giant Ikea or sporting goods and equipment major Reebok can set up stores of their own in India through their own subsidiaries. Till now they were required to set up stores through joint ventures in India that allowed the foreign partner to own up to 51% equity.

Entry Options For Foreign Players prior to FDI Policy

Although prior to Jan 24, 2006, FDI was not authorised in retailing, most general players had been operating in the country. Some of entrance routes used by them have been discussed in sum as below:-

1. Franchise Agreements

It is an easiest track to come in the Indian market. In franchising and commission agents' services, FDI (unless otherwise prohibited) is allowed with the approval of the Reserve Bank of India (RBI) under the Foreign Exchange Management Act. This is a most usual mode for entrance of quick food bondage opposite a world. Apart from quick food bondage identical to Pizza Hut, players such as Lacoste, Mango, Nike as good as Marks as good as Spencer, have entered Indian marketplace by this route.

2. Cash And Carry Wholesale Trading

100% FDI is allowed in wholesale trading which involves building of a large distribution infrastructure to assist local manufacturers. The wholesaler deals only with smaller retailers and not Consumers. Metro AG of Germany was the first significant global player to enter India through this route.

3. Strategic Licensing Agreements

Some foreign brands give exclusive licences and distribution rights to Indian companies. Through these rights, Indian companies can either sell it through their own stores, or enter into shop-in-shop arrangements or distribute the brands to franchisees. Mango, the Spanish apparel brand has entered India through this route with an agreement with Piramyd, Mumbai, SPAR entered into a similar agreement with RadhakrishnaFoodlands Pvt. Ltd

4. Manufacturing and Wholly Owned Subsidiaries.

The foreign brands such as Nike, Reebok, Adidas, etc. that have wholly-owned subsidiaries in manufacturing are treated as Indian companies and are, therefore, allowed to do retail. These companies have been authorised to sell products to Indian consumers by franchising, internal distributors, existent Indian retailers, own outlets, etc. For instance, Nike entered through an exclusive licensing agreement with Sierra Enterprises but now has a wholly owned subsidiary, Nike India Private Limited.

Benefits from FDI in Retailing ?

- FDI in retail in India will help the farmers to get ensured market and remunerative price for their agriculture product, at least of fruits and vegetables. At present, the price that a farmer gets for a kilo of onions is about half of what it is sold to by vendors and retailers to final consumers. By engaging local producers, organised retail provides them with an access to a much broader consumer set. For instance, a leading retailer operating in north India has engaged a local pickle manufacturer in Amritsar and invested to upgrade its equipment.
- Organised retail provides higher quality of goods on account of the pre-defined and stringent standards adopted by the retailers. And of course the price will be cheaper. Studies have shown that consumers, on an average, will save at least 10% on daily use goods.

- The investors will invest in creating infrastructure like godowns, cold storage chains, agro processing units, transportation, agriculture market facilities etc.
- Allowing FDI will increase competition in the market which can force domestic consumers to improve their efficiency and productivity and thus lowering prices.
- A very evident fact is that the modernization of different sectors has evinced a lot of interest of the foreign investors and has attracted massive FDI inflows in the near past.
- This in turn has generated lot of employment opportunities in the economy.
- Consumers now have a wide variety of brands and product categories to choose from which has made shopping experiences of international quality.
- It will also help focus n the service quality like consistency, standardization, pricing, pre-sales activity, after sales services etc.
- It will provide employment to several people in the retail stores and back end activities.
- FDI will save the money, which other wise have to be spent on infrastrure and will be invested in other development activities.
- The share of retailing in economy and GDP will be increased.
- A significant market shift to the organized sector will help to reduce the producer's problem of counterfeit products.
- Consumer financing schemes provided by the retailers help the producer's too.
- Congregation of large number of customers under one roof will boost low cost marketing campaigns and thus minimizing advertising costs.
- This will enhance the channel feedback to the manufacturers thus helping to formulate better business strategies.
- By establishing a real time network with the retailers, the producers can crash their supply chain and minimize the inventory holding cost, response time to market demands resulting in economic benefits which have a final benefit for the producers as well as consumers.
- Indian producers will get an opportunity of showcasing their produce in the international markets and foreign retailers.
- In the era of M&As happening globally, restructuring is a *sine qua non* for prosperity and survival in the midst of global competitiveness.
- Postponing FDI in this sector will only help the unorganized sector to flourish pulling in almost Rs. 110,000 crore from the money market.
- The risk element can be hedged and easily arbitrated, if the FDI is allowed.

Disadvantages of FDI in Retailing?

- Though most of the high decibel arguments in favour of FDI in the retail sector are not without some merit, it is not fully applicable to the retailing sector in India, or at least, not yet. This is because the primary task of government in India is still to provide livelihoods and not create so called efficiencies of scale by creating redundancies.
- Small traders are worried that large deep-discount stores of transnational corporations will drive street vendors and neighbourhood mom-and-pop kirana stores out of business, endangering their livelihood.
- Allowing FDI will have immediate and dire consequences. Entry of foreign players now will most definitely disrupt the current balance of the economy, will render millions of small retailers jobless by closing the small slit of opportunity available to them.
- The supermarket will typically sell everything, from vegetables to the latest electronic gadgets, at extremely low prices that will most likely undercut those in nearby local stores

selling similar goods. WalMart would be more likely to source its raw materials from abroad, and procure goods like vegetables and fruits directly from farmers at preordained quantities and specifications. This means a foreign company will buy big from India and abroad and be able to sell low – severely undercutting the small retailers. Once a monopoly situation is created this will then turn into buying low and selling high.

- It is easy to visualise from the discussion above, how the entry of just one big retailer is capable of destroying a whole local economy and send it hurtling down a spiral. One must also not forget how countries like China, Malaysia and Thailand, who opened their retail sector to FDI in the recent past, have been forced to enact new laws to check the prolific expansion of the new foreign malls and hypermarkets.
- It is true that it is in the consumer's best interest to obtain his goods and services at the lowest possible price. But this is a privilege for the individual consumer and it cannot, in any circumstance, override the responsibility of any society to provide economic security for its population. Clearly collective well-being must take precedence over individual benefits

Conclusions:

For Indian companies who are in the organised retail sector or who have plans to enter the organised retail sector, this is, indeed, a very welcome move as it opens up a whole new universe of fundraising options. Indian companies may partner with international retail players and thus garner both funding, as well as operational best practices, or they can just choose to raise funding from foreign private equity funds. Given that much of the PE money that flows into India today is foreign money, this move opens up huge possibilities for the growth of India's organised retail sector, thereby significantly enhancing the competitiveness of the industry.

Though the FDI will help our economy to grow at macro level, it will ruin the small shopkeepers of our country. FDI in retails will help to the retail market in non-agri commodities only but in agri commodities it will have bad effect in long run. Likewise it will help the farmers in short run, because of ensuring the market as well as better price for some time, but it will definitely will affect the farmers community in long run, because after some years, there will be organised chain of retailers who will have monopoly in the market and they will fix the rates of the agriculture product at lower rates and farmers will have no option but to sell them. Moreover, these big and multinational retailing companies will either commence the agriculture production by way of contract farming or on their own as a part of corporate farming and even these companies may purchase goods from the other countries and that time, all the small and marginal farmers will have no option but to sell their product at throw away price to these retailers. Because of their financial strength, the giant retailers will decide the fate of farmers. Lastly, it is to be noted that the Indian Council of Research in International Economic Relations (ICRIER), a premier economic think tank of the country, which was appointed to look into the impact of BIG capital in the retail sector, has projected the worth of Indian retail sector to reach \$496 billion by 2011-12 and ICRIER has also come to conclusion that investment of 'big' money (large corporates and FDI) in the retail sector would in the long run not harm interests of small, traditional, retailers.

In light of the above, it can be safely concluded that allowing healthy FDI in the retail sector would not only lead to a substantial surge in the country's GDP and overall economic development, but would *inter alia* also help in integrating the Indian retail market with that of the global retail market in addition to providing not just employment but a better paying employment, which the unorganized sector (kirana and other small time retailing shops) have undoubtedly failed to provide to the masses employed in them.

The proposal is to permit FDI in retail only if the foreign investor brings in a minimum investment of \$100 million, which seems to be unreasonable because only big and foreign retail business operators, will enter the market, it may not be reasonable to expect the entire \$100 million to be brought up front. What may be more rational is to permit foreign investors to bring in the minimum \$100 million investment over a period of, say, 2-3 years. Further, one hopes that there would be no proposals for any 'lock-in' of this investment amount, as was imposed with respect to FDI in real estate (with disastrous results). Any such unreasonable condition (which doesn't even serve any meaningful purpose in the larger scheme of things) is likely to cause discomfort and confusion amongst investors.

Therefore, the FDI in retail market must be permitted in very cautious way and it must be gradual and with social safeguards so that the effects of the labour dislocation can be analysed & policy finetuned. Initially allow them to set up supermarkets only in metros. Make the costs of entry high and according to specific norms and regulations so that the retailer cannot immediately indulge in 'predatory' pricing .

Thus, as a matter of fact FDI in the buzzing Indian retail sector should not just be freely allowed but per contra should be significantly encouraged. Allowing FDI in multi brand retail can bring about Supply Chain Improvement, Investment in Technology, Manpower and Skill development, Tourism Development, Greater Sourcing From India, Upgradation in Agriculture, Efficient Small and Medium Scale Industries, Growth in market size and Benefits to government through greater GDP, tax income and employment generation.

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Introduction-

Women in slum area plays an important role in the family and society, but in all essential areas of life women in slum area is generally at a significant disadvantage as compared with men, whether in terms of education, income, Partner choice, inheritance laws, property rights, decision-making processes, community Organization, or access to leadership positions in education, business, or politics. The need for empowerment of women in slum area thus arises from this harsh social scenario. Those Women and their problems are being given much importance in our social environment. Women have attained a great deal in the past few years but there are still areas of discrimination which exists. Work with and for women in the interest of "women's empowerment" will continue to be one of the main tasks of for a long time to come.

Non-governmental organizations are playing a significant role in the empowerment of disadvantages women, helping them stand on their own through such programs as socio-economic programme, vocational training and other similar programs. NGO's intervene the needs of the women, contribute to their socio-economic empowerment, health awareness and general sensitization such as education, employment etc, and their role ranges from fulfilling the basic necessity of women to empowering them and lead to the development of their families. Literatures suggest that NGO interventions positively contribute to women empowerment.

It is believed that providing programs to women has a multiplier effect. It has a positive impact on the women and their households, as their living conditions - such as access to housing, sanitary facilities, health services, education and nutritional food - improve. Furthermore, it is claimed that NGOs not only means access to money for women borrowers, but also creates opportunities to achieve economic and political empowerment within their homes and their communities. It is worth examining the impact of NGO's intervention for the development of women and the possibility of differentials with respect to certain socio-economic variables of beneficiary women in the areas under study.

You might be listening to news, reading newspaper or magazine, you would have gone through incidents and accidents with women in India. While any other article on women's empowerment in India will take a look at our rich heritage and enlightened societies of the past where women were treated as equals, the concept of "India" itself evolved quite recently, relative to the sum of its parts' histories. But the TRUTH is that in the modern India, the woman has always been a second grade citizen, no matter what its esteemed leaders have said or done.

It is hard to understand how slow moving the cultural exchange of the world is when you find out that there are several places across the country where harmful customs of the ancient world coexist with modern appliances and thought. However that may come as hardly any surprise to anyone who has lived in India - the dichotomy of society is something that can only be explained by a refrain from an old Bollywood song: "It happens only in India!"

Researcher has focused the development of women in slum areas and organize skill development program organized by Non Government organization.

Statement of the Problem

Research work is going to be conducted on the topic "Role of Non Government Organization in Promotion and Development of empowerment and skill building program for women in slum areas"

Need of the study

Today, women share equal status as men. More stress should be laid on empowering women and their development. A special focus should be on empowering girls and women, since it will lead to a change in the society which would be sustainable and will be in effect for ages to come. A united approach must be followed while empowering women it is a social cause that requires continuous attention from every individual. Society needs to enhance its efforts for women empowerment and to boost the progress being made by women. It is society's constitutional, moral and social responsibility to confirm women's progress giving women equal opportunities and rights.

Women today are ruling over the world and making their mark in various fields with the dedication and hard work shown by them to excel in their area of expertise. Women are not treated as an object or slave, rather they have now become independent of unethical societal norms imposed on them. As a result, companies are hiring are women force in more numbers since they have shown excellence in dedication towards their work as well as striking a perfect balance between their social, personal and professional life. Female job seekers were not given much preference earlier but now they are preferred candidates for many jobs.

Empowerment of women in slum area is necessary, possibly the sum total of the points listed below or parallel capabilities:

- Having the power of making decisions for self.
- Having access to resources and information for proper decision making.
- Having numerous options to choose from (instead of yes/no, either/or).
- Ability of showing assertiveness while making decisions collectively.
- Ability to think positively to bring about a change.
- Ability of developing new skills for group power and self improvement
- Ability of using democratic means to change perceptions of others.
- Adopting changes and a growth process that are self initiated and never ending.
- Overcoming stigma and staying focused on increasing positive self-image.

Objectives of the study

1. To study the demographic profile of the respondents.
2. To focus on the Skill building Program organized by Non Government organization for women, who are live in slum areas.
3. To access the level of Promotion and development of women empowerment in slum area.
4. To access the level of empowerment before and after joining the NGOs.
5. To study the relationships between demographic variables and level of empowerment of the respondents.

Justification of the objectives:-

Women harassment is weird problem faced by her family and society. So researcher will be study on demographic profile of the women taken the study on Women empowerment through NGO Centers in Pune city.

Statement of Hypothesis:-

H1- Working Condition of NGO centre for women empowerment in slum area is satisfactory.

H2- Working Condition of NGO centre for women empowerment in slum area is unsatisfactory.

Working definition of the term used:-

- Empowerment is "specifically the control over and the ability to manage productive resources".
- Empowerment as a "process of enhancing feeling of self efficiency among organizational members through the identification of conditions that foster powerlessness and through their removal by both formal organizational practices and informal techniques of providing efficiency information".
- Participation is an essential ingredient of empowerment. Empowerment represents sharing control, the entitlement and the ability to participate, to influence decisions, as on the allocation of resources".
- A non-governmental organization (NGO) is any non-profit, voluntary citizens' group which is organized on a local, national or international level. Task-oriented and driven by people with a common interest, NGOs perform a variety of service and humanitarian functions, bring citizen concerns to Governments, advocate and monitor policies and encourage political participation through provision of information. Some are organized around specific issues, such as human rights, environment or health. They provide analysis and expertise, serve as early warning mechanisms and help monitor and implement international agreements. Their relationship with offices and agencies of the United Nations system differs depending on their goals, their venue and the mandate of a particular institution.
- The term NGO is applied to a wide range of organizations, which are not established or operated by government. NGOs are usually private, non-profit organizations, which are run by their members.

Scope of the study:-

1. **Geographical scope -**
Study is limited to Pune city only.
2. **Operational scope -**
Researcher is going to study the actual functioning of Non Government Organization through empowerment regarding women in slum areas.
3. **Temporal scope-**
Research work is going to be conducted for five years i.e. from 2009 till year 2014

Classes of respondent to be conducted:-

Respondent will be Representatives in NGO centers and those women live in slum area support by Non Government Organization.

Universe and sample size:-

Descriptive research design is adopted for the present study. The universe of the present study is the women beneficiaries of the selected NGOs in Pune city. Out of the total NGOs in Pune, fifteen NGO centers will be select for the study. A purposive sample selection sampling technique is employ for the selection of the unit of analysis -women beneficiaries during the survey. The researcher will be use interview schedule as a tool for collecting data.

The interview schedule is as follow-

1. Demographic profile of the women
2. Women empowerment scale.

. Justification of sampling methods and sampling procedure:-

Systematic sampling helps to choose systematic selection and sufficient number of samples of Representatives and women who are respondent.

Convenience sampling is easiest ways to collect data from Representatives. They will be requested to provide information through interview and questionnaire.

. Research design:-

Research Design	Research Methodology	Details
Type of research	2. Descriptive Research	It is concerned with personal interviews, mailed questionnaires and personal discussion. It Involves the identification an interpretation of data already existing in documents, pictures and facts.
Data collection approach	1.Primary data 2.Secondary Data	Questionnaire method, interview methods, formal and informal discussions and observations. Related published Books, Magazines and articles.
Interview Type	Structured interview, Formal and informal discussions.	Verbal questioning for gaining relevant information related to research study.
Analysis of data	Software and statistical Tools	windows word.

.Source of data collection:-

This study is based on primary data collected and secondary data available.

1. Primary data- primary data will be collected from the following two categories through questionnaire-

Representatives are in NGO and respondents.

Suitable sample will be chosen from each category mentioned above to know their opinions. Data will be collected by using various methods such as interviews, Questionnaires, formal and informal discussion and observation.

2. Secondary data-

Data will be collected from the centers of NGO centers as well as from various journals, books and Internet related to the study

. Limitation of study:-

There is low representation of women at all levels of political institutions. Women are still face major obstacles in seeking higher positions in society. Political participation is a human right, recognized in the Universal Declaration of Human Rights. Women are poorly represented at different levels of political life and decision-making. Thus, there is commonly neglect of women's priorities by politicians and bureaucrats. In India, the process of politically empowering through reservation in the local bodies has helped in the wider mobilization. On many occasions, elected women have provided the leadership for organizing women and get their legitimate demands fulfilled like, widow pensions, gas connections, etc researcher has conducted study.

Tools of Data Analysis:-

The following statistical and Diagrammatic techniques are going to be used by the analyst.

- 1 Diagrammatic and Graphic presentation of data
- 2 Statistical tools

. Note on statistical tools to be used:-

The statistical tools will be used for analysis of the data which may include percentages.

Conclusion

Research work will be focusing on the impact helping by NGO will try to minimize the drawbacks by society. The study will aim to find out the techniques to improve empowerment level through NGO. NGOs are performing so important role about women empowerment .these organizations are giving moral support to women. Not only giving moral support but also giving guidance to build their skill herself.

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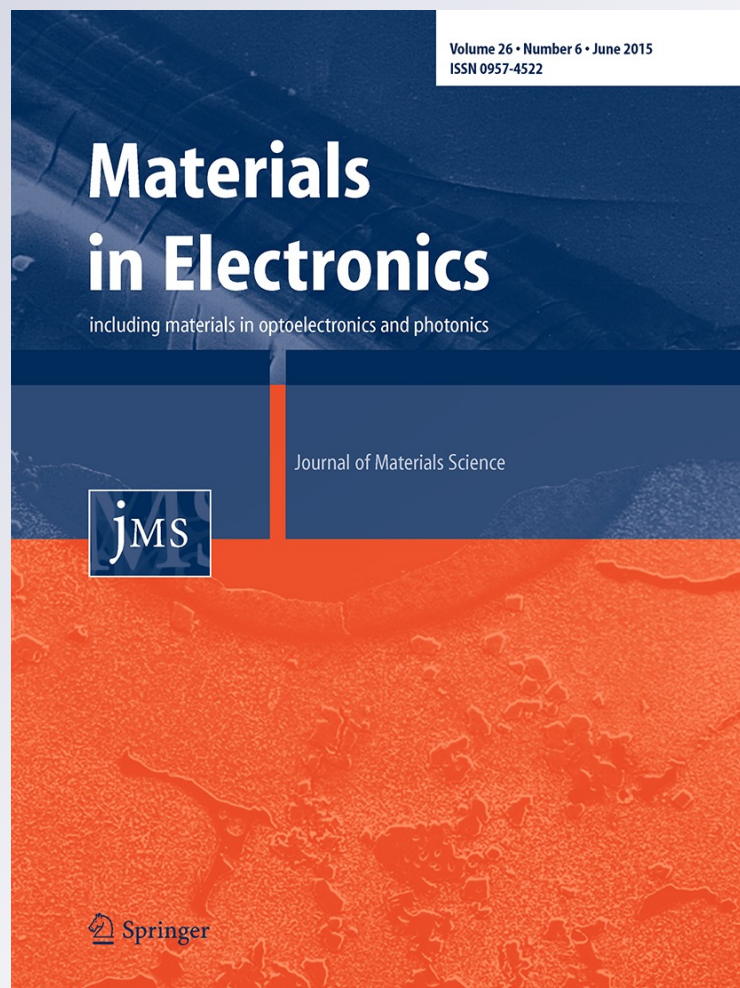
Hydrogen sensing characteristics of Pt–SnO₂ nano-structured composite thin films

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Hydrogen sensing characteristics of Pt–SnO₂ nano-structured composite thin films

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Abstract This paper reports the preparation of Pt–SnO₂ composite thin film gas sensors for the detection of H₂ gas having lower concentration (150 ppm) at relatively lower operating temperature of 85 °C. Nano crystalline tin oxide (SnO₂) thin films were prepared by simple spin coating technique. Subsequently platinum thin film was sputtered over the SnO₂ thin film to get the Pt–SnO₂ composite thin films. The structural, nano structural and gas sensing properties of both SnO₂ and Pt–SnO₂ thin film sensor were studied. XRD indicate the formation of tetragonal SnO₂ where as in case of Pt–SnO₂ the existence of cubic SnPt₃ was observed. A comparative study of the hydrogen sensing properties viz. operating temperature, response and recovery time and selectivity was carried out. Due to Pt loading, the sensor showed reduction in the operating temperature to 85 °C with good modulation and response

time of 0.5 s to H₂ gas. The response to other gases such as carbon monoxide (CO) and LPG (at 150 ppm) of the Pt–SnO₂ composite thin film sensor were also investigated. The sensor showed highest response to H₂ gas where as lowest response was noted for CO gas.

1 Introduction

Hydrogen (H₂) is widely used in industrial applications for the synthesis of ammonia, petroleum and metal refining operations, hydrochloric acid production etc. In recent years, next-generation applications such as hydrogen based zero carbon emission vehicle technologies have emerged to meet the energy needs of tomorrow. However, utilization of H₂ poses serious safety issue, as hydrogen has low ignition energy and lower explosion limit of 4 % in air cause a slight leakage of H₂ may be serious concern. Hydrogen gas is colourless, odorless, tasteless and cannot be detected by human senses [1]. Hence, safety is an important concern while working with hydrogen-containing gases. Therefore, it is a vital demand to develop hydrogen sensors with fast response, large detection range, and capability to be deployed in city-scale networks. To some extent, there are various types of H₂ gas sensors developed by several researchers having capability of detecting ppm level concentrations. But these sensors are lacking of cross sensitivity to other gases, high operating temperature (>150 °C), and higher response time [2–4]. Therefore, to develop hydrogen sensor for lower gas concentration at lower operating temperature is still a challenge.

Metal oxide semiconductors showed significant promising candidates for the gas sensing applications. They allow the fabrication of reliable, inexpensive, low-

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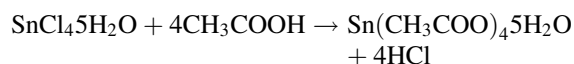
maintenance devices. However, their large scale commercial viability has been limited due to higher operating power and temperatures [5–7]. Recent efforts have been focused to improve the sensitivity and decrease the operating temperature of H₂ sensor using metal oxides [8]. The morphological structures such as nanorods and nanotubes are preferred for these applications. Pure and doped tin oxides are some of the most widely used gas sensor materials due to higher sensitivity at relatively low working temperature than the other materials. The use of catalytic platinum (Pt), palladium (Pd) coatings or doping in the form of films or nanorods on semiconductors, carbon nanotubes can enhance the sensitivity for hydrogen [3, 4, 9–15]. The dopant in the SnO₂ matrix can reduce the activation energy for the reactions between the gas and SnO₂ films leading to accelerate the reaction rate by spill-over effect [16].

In this paper, we report the synthesis of SnO₂ and Pt–SnO₂ thin film gas sensors and compared their hydrogen-sensing characteristics. Both the sensors have shown the capability to detect H₂ at lower concentration level and interestingly the Pt–SnO₂ composite thin film sensor showed drastic reduction in the operating temperature of the sensor.

2 Experimental methods

2.1 Preparation of tin acetate solution

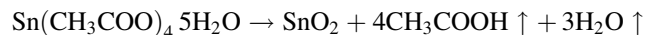
Stannous chloride (SnCl₄, AR Grade, Loba Chemie) was dissolved into double distilled water at room temperature. The solution was stirred using a magnetic stirrer for 30 min. Subsequently glacial acetic acid (AR Grade, S. d. fine Chemicals) was added into the stannous chloride solution and the mixture was stirred again for 1 h at 90 °C. A clear tin acetate solution with yellowish tinge was obtained. The chemical reaction can be written as below



2.2 Preparation of nano-structured SnO₂ thin films

Tin dioxide (SnO₂) thin films were prepared on the soda lime glass by spin coating of 0.5 ml of the above prepared tin acetate solution at the spinning speed of 500 rpm. The coated films were dried under IR lamp for 20 min which were then sintered at 550 °C for dwell time of 40 min with 5 °C/min ramp rate in the muffle furnace (Lenton, UK). The furnace was then cooled down to room temperature with a rate of 20 °C/min resulting SnO₂ thin film. The

adhesion of the films was checked using scotch tape peel test and found good adhesive film with the glass substrate. We have also noted very good adhesion for fired film compared to the unfired films. The thickness of the sintered film was in the range of 5 μm which was measured by Tally surf technique. The final chemical reaction of tin acetate to tin dioxide after sintering can be written as



2.3 Preparation of Pt–SnO₂ nano composite thin films

Platinum thin film with a thickness of 80 nm was sputtered over the SnO₂ thin film. These Pt coated SnO₂ thin films were then fired at 550 °C for 40 min at a heating rate of 5 °C/min to form Pt–SnO₂ nano composite thin film.

2.4 Materials characterization

The prepared tin dioxide (SnO₂) thin films and platinum coated SnO₂ (Pt–SnO₂) composite thin films were characterized by XRD technique using D8 advanced X-ray diffractometer (Bruker) at Cu Kα radiation (λ = 1.5418 Å) for structural analysis. Diffraction peak identification was performed on the basis of the JCPDS database of reference compounds [17]. The evolution of morphology and nanostructure analysis of SnO₂ and Pt–SnO₂ thin films respectively was observed under FE-SEM (Hitachi, S4800 Model) and TEM (FEI, Model-S-TWIN).

2.5 Gas sensing setup

Gas sensing experiments were carried out using the in-house designed and built gas exposure system (static) having chamber of glass dome (26.6 L) containing feed through and heater mounted on the base plate [7]. The sensor response upon exposure to gases is manifested as change in resistance and is recorded using a multimeter through data acquisition system. The half bridge method was used to measure resistance of the sensor. The response of the sensor is defined as

$$\text{Sensor response} = (R_a/R_g) \quad (1)$$

where, R_a and R_g are resistance in air and gas respectively. The response and recovery time are defined as the time taken by sensor to achieve 90 % of the total resistance change in case of adsorption and desorption respectively. To determine the response and recovery time of the sensor, the step response is recorded using RISHCOM data acquisition system with a step of 0.1 ms. The sensing performance of the sensor was studied for both cases i.e. pure SnO₂ thin film and Pt–SnO₂ composite thin film.

3 Results and discussion

3.1 XRD analysis

The prepared thin films of SnO₂ and Pt–SnO₂ were analyzed by X-ray diffractometry to study the phase purity and crystallinity. XRD pattern of SnO₂ and Pt–SnO₂ films are depicted in Fig. 1. The broad reflection peaks at $2\theta = 26.6^\circ$, 33.8° and 51.7° respectively can be readily indexed to a tetragonal structure of SnO₂ (JCPDS Card File No. 41-1445) (Fig. 1a). XRD pattern of Pt–SnO₂ thin film is shown in Fig. 1b. The tetragonal phase of SnO₂ remained stable in this case also but the additional peaks appeared due to metallic platinum and tin platinum (SnPt₃). The reflection peaks at $2\theta = 39.7^\circ$ and 46.2° correspond to (111) and (200) hkl planes confirming the cubic crystalline structure of metallic platinum matches with JCPDS no. 04-0802. Additional peaks due to cubic SnPt₃ are also observed in the Pt–SnO₂ composite. The reflection peaks (111), (200), (220) and (311) indicate the presence of cubic phase of SnPt₃ (JCPDS no. 35-1360).

3.2 Morphology and microstructure analysis

The morphology and microstructure evolution of pure SnO₂ and Pt–SnO₂ composite thin film was observed under field emission scanning electron microscopy (FESEM, Hitachi, S4800 Model). The representative FESEM images are depicted in Fig. 2. FESEM of SnO₂ sample indicate the uniform spherical shape nano particles having size in the range of 10–20 nm (Fig. 2a, b). These particles are well connected to each other forming nano cluster of size around 50 nm. FESEM of Pt–SnO₂ composite film depicts the formation of uniform sized particles with distorted

spherical shape having size ca 15 nm (Fig. 2c, d). The Pt sputtering lead to change the spherical shape of SnO₂ particles to distorted spherical shape with side arms that are well connected to the adjacent particles resulting in improved connectivity. The improved connectivity and change in particle shape depicts the interaction between Pt and SnO₂ particles. The EDAX analysis confirms the presence of 7 wt% Pt in Pt–SnO₂ nano-composite thin film (Fig S1). The elemental composition is depicted in supporting information Table S1. The XRD also confirm that the formation of SnPt₃ along with metallic Pt and existence of Pt–SnO₂ composites in the prepared thin film.

3.3 TEM analysis

TEM images along with selected area electron diffraction (SAED) pattern of both the SnO₂ and Pt–SnO₂ thin films are depicted in Fig. 3. Powder sample was collected by scratching the film and dispersed in ethanol. Further the dispersed samples were sonicated for 5 min and then the supernatant solution was added on carbon coated copper grid, dried under ambient temperature and used for TEM analysis. Figure 3a indicates the existence of uniform sized spherical particles SnO₂ having size in the range of 10–20 nm. The diffused SAED pattern indicates the polycrystalline nature of SnO₂ and the obtained 'd' values confirms the tetragonal phase (Fig. 3a'). TEM images of Pt–SnO₂ are shown in Fig. 3b revealed the particles with ~15 nm size. It may be noted here that though the XRD indicates the presence of SnO₂, Pt and SnPt₃ phases, it is very difficult to identify the respective particles in TEM images. But the SAED pattern clearly matches with SnPt₃ structures (Fig. 3b').

3.4 XPS analysis

The XPS of SnO₂ thin film and Pt–SnO₂ nanocomposite thin films are shown in Fig. 4. A typical wide scan spectrum for both the nanocomposite films are shown in the supporting information Fig. S2. The C 1s peak at 284.8 eV is used as an internal standard, the Sn 3d, Pt 4f and O 1s spectra are calibrated using C 1s peak to correct the binding energy values. The peaks at binding energies of 487 and 495.5 eV correspond to Sn 3d_{5/2} and Sn 3d_{3/2} peaks respectively confirms the existence of SnO₂ +4 having oxidation state of Sn (Fig. 4d) [18]. The wide XPS spectrum of Pt–SnO₂ nanocomposite depicts the peaks due to C 1s, Sn 3d, Pt 4f and O 1s at 284.8, 487.5, 71.6 and 530.9 eV respectively (Fig. 4a). The presence of peak at 71.6 and 74.6 respectively due to Pt 4f_{7/2} and 4f_{5/2} confirms the formation of metallic platinum [19].

The binding energy peaks of Sn shows slightly higher values of 487.5 and 496.1 eV correspond to Sn 3d_{5/2} and

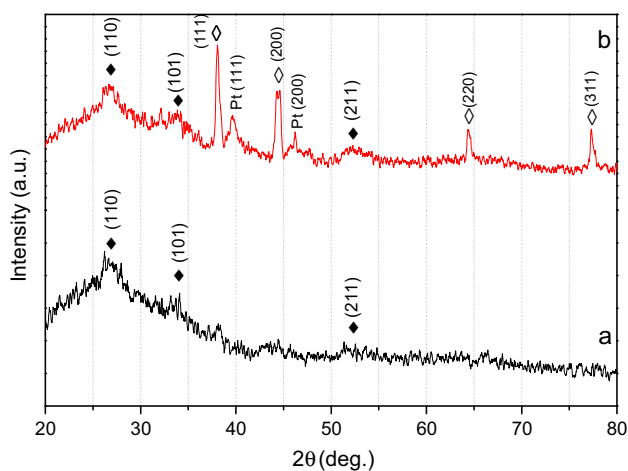


Fig. 1 X-ray diffractogram of **a** SnO₂ thin film **b** Pt–SnO₂ composite thin film, filled diamond indicates the tetragonal SnO₂ peaks, empty diamond indicates the SnPt₃ peaks

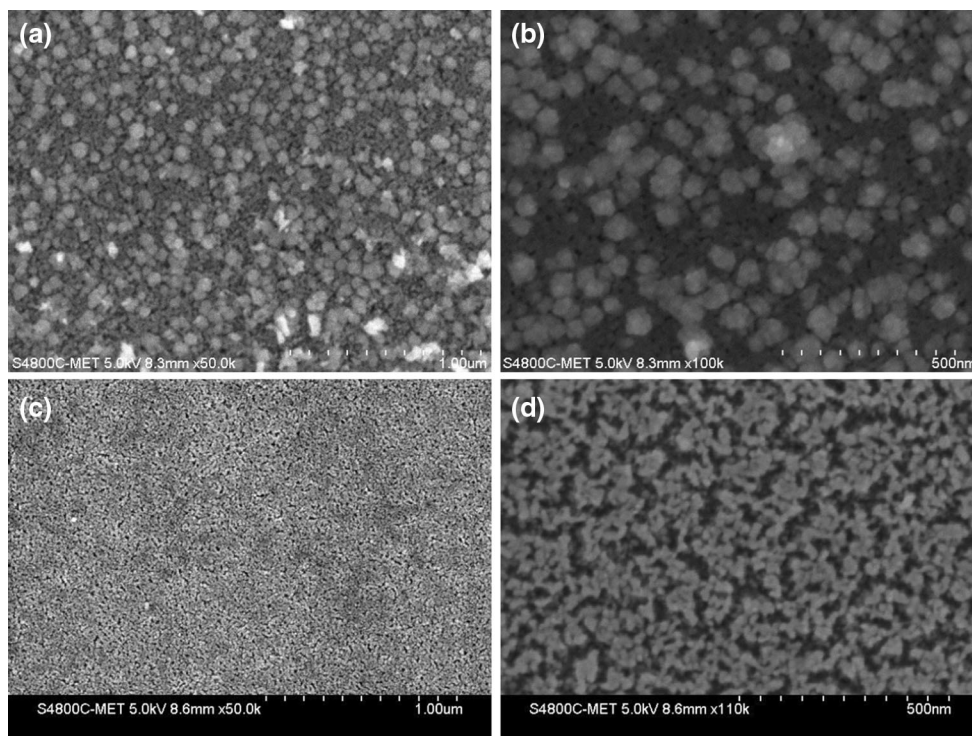


Fig. 2 FESEM images with different magnifications; **a, b** SnO₂ thin film and **c, d** Pt–SnO₂ composite thin film

Sn 3d_{3/2} respectively (Fig. 4c). The occurrence of higher value indicates the possible interaction between Pt and Sn leading to the presence SnPt₃ alloy at the surface. Additionally, the presence of Sn²⁺ and metallic Sn may also be present along with Sn⁴⁺, due to broad peak in the region of 485–490 eV, it is difficult to identify the exact oxidation state of tin (binding energy values for Sn²⁺, Sn⁴⁺ and metallic Sn are 487, 486 and 485 eV respectively). The XPS spectra clearly demonstrate the presence of SnO₂ and metallic Pt in the prepared nanocomposite thin films.

3.5 Gas sensing studies

The gas sensing measurements were carried out by measuring the change in resistance caused by adsorption and desorption of gas molecules on the surface of the sensing materials. The schematic of gas sensor set up is depicted in Fig. 5. The change in resistance with respect to temperature (R–T) characteristic of the sensor was measured in air (Fig. 6). Both, pure SnO₂ and Pt–SnO₂ composite film sensor showed negative temperature coefficient (NTC) characteristics beyond 45 °C. In order to study the gas sensing properties of sensor, it is necessary to know the operating temperature of the sensor. Therefore, the operating temperature of sensor was obtained by measuring the sensor response at various temperatures in the presence of the test gas. Accordingly, the response was measured for

300 ppm of H₂ gas. Figure 7a, b shows the response of sensor with respect to temperature. It was observed that in case of pure SnO₂ the sensor response increases with respect to temperature and then reaches to maximum at 245 °C whereas in case of Pt–SnO₂ composite, sensor response was highest at 85 °C and then decreases gradually. From this, it can be said that the operating temperature of the sensor decreases in case of Pt–SnO₂ composite thin film. The sensor showed almost linear response for the H₂ gas concentrations in the range of 150–1650 ppm. Figure 8a shows the response of SnO₂ sensor varied from 25 to 400 % for 150–1200 ppm concentration of H₂ and then began to saturate. The response of Pt–SnO₂ composite increased from 20 to 80 % for 150–1650 ppm concentration of H₂ gas and there is no saturation in the response which is excellent characteristics of this sensor (Fig. 8b). The sensitivity for pure SnO₂ films is 0.53 % observed in the stated range of gas concentration where as 0.042 % in the case of Pt–SnO₂ composite thin films. The sensors also showed linear response to very low concentrations of H₂ gas (Fig. 9). In case of SnO₂, the response at 245 °C changes from 20 to 90 % for concentrations 1–15 ppm of H₂ and for that of Pt–SnO₂, changes from 5 to 13.5 % respectively for concentrations 1–15 ppm at 85 °C. From the above observations it can be noted that Pt is responsible for the linearity in the response for H₂ gas. The repeatability and reproducibility of the Pt–SnO₂ sensor was performed for 3

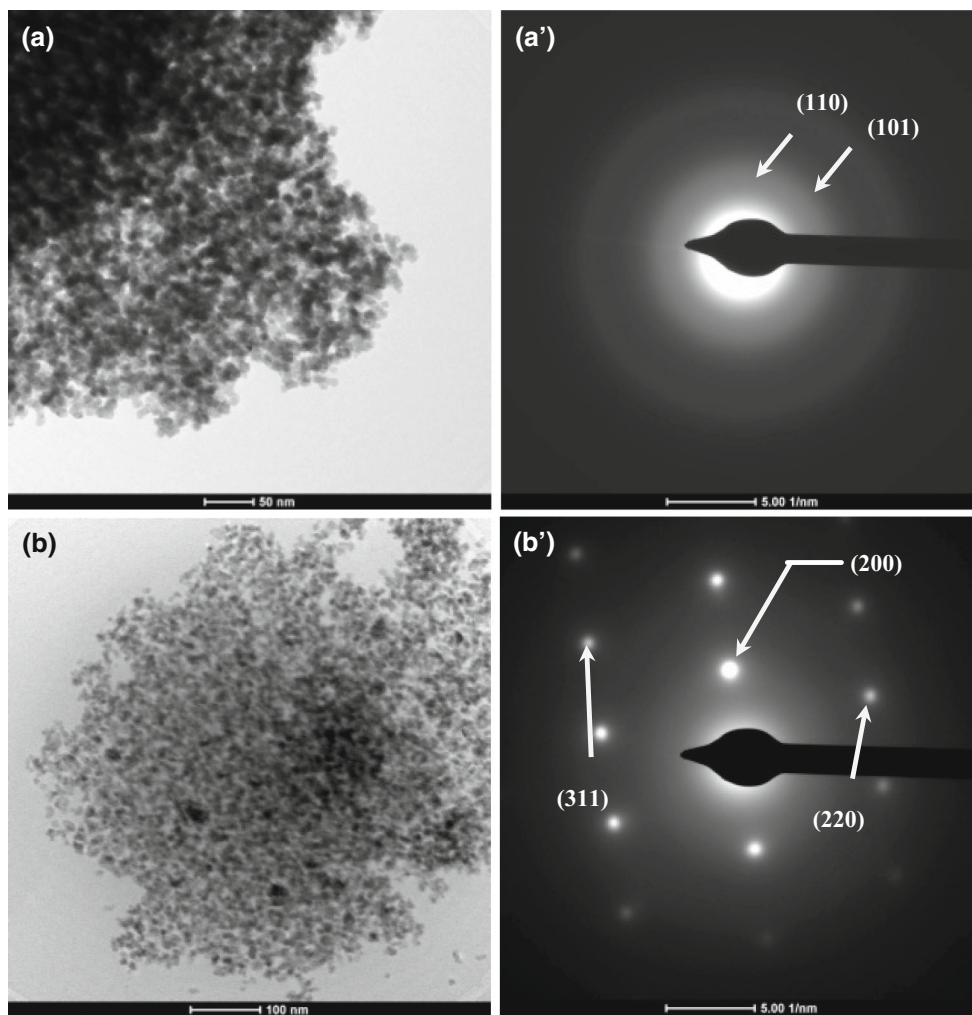


Fig. 3 TEM and SAED images of SnO₂ (a, a') and Pt–SnO₂ (b, b') thin film composite nanostructures

samples and $\pm 5\%$ variation was observed (only representative data was given).

The step response of sensors was determined at the respective operating temperature of the sensors for 150 ppm H₂ gas concentration and shown in Fig. 10. It is seen that the sensor response drastically increased during adsorption with response time of 0.6 s and recovery time of 5.8 s for SnO₂ at the operating temperature of 245 °C (Fig. 10a). On the other hand, the Pt–SnO₂ composite sensor showed drastic improvement in the response time of 0.5 s but at the cost of recovery time of 25.5 s during adsorption at the operating temperature of 85 °C (Fig. 10b).

From the step response study it can be concluded that the Pt–SnO₂ composite sensor reduces the operating temperature to 85 °C with quick response time of 0.5 s which is a very important characteristic concerning the safety applications especially in case of H₂ detection. However, the recovery time of Pt–SnO₂ films is slightly higher if compared to that of pure SnO₂ film but still acceptable to

some extent taking into account of its lower operating temperature.

The selectivity of the sensor also studied for the interfering gases such as CO and LPG at the operating temperature of 85 °C for 150 ppm concentration (Fig. 11). The CO and LPG are the competing reducing gases like H₂, presence of these interfering gases would enhance the response of H₂ sensor. Therefore, it is necessary to test the selectivity of H₂ in presence of CO and LPG. It was observed that the sensor showed maximum response of 7 % for H₂, 3.5 % for CO and minimum response of 0.5 % in case of LPG.

The ability of metal/metal oxide composite sensor to detect the presence of chemicals relies on the interaction between gas molecules and the surface of the sensing films. This interaction is affected by many factors such as the temperature of operation, the gas being analyzed, the sensor geometry and packaging. Gas detection is enabled by a change in the electric resistance arising from a surface

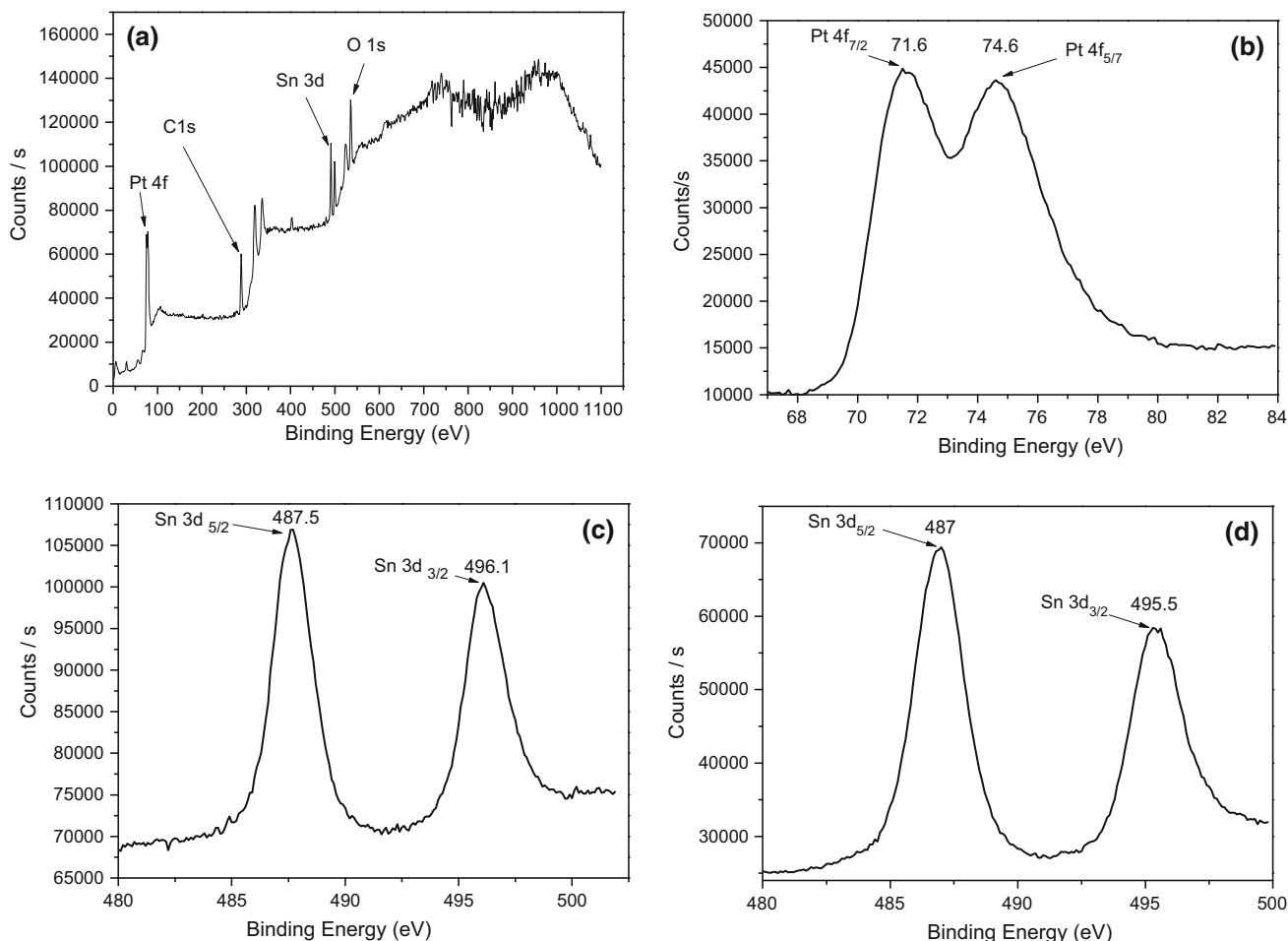
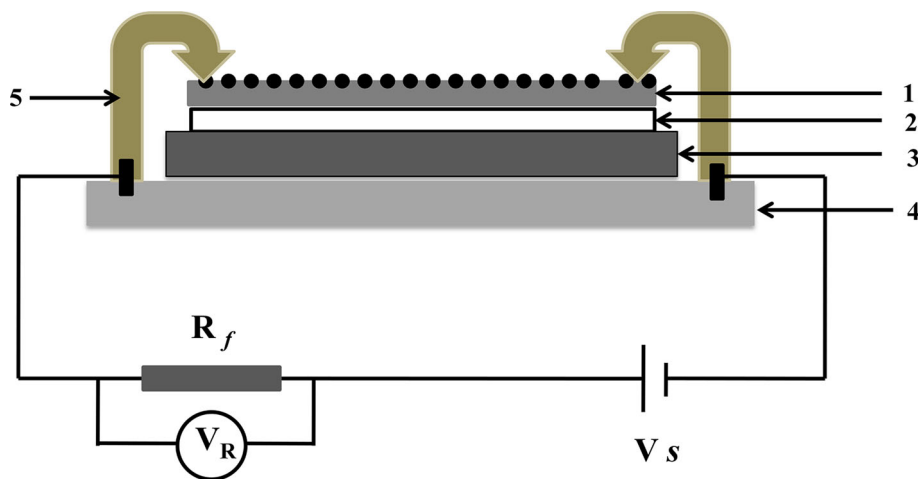


Fig. 4 XPS of Pt-SnO₂ (a, b, and c) and SnO₂ (d) nanocomposite thin films

Fig. 5 Schematic of gas sensor testing set up where 1 Pt-SnO₂ sensor film, 2 Glass substrate, 3 Heater, 4 Ceramic base, 5 Aluminum probe



phenomenon. The reactivity of the surfaces is dependent on the elemental composition including any doping, or impurity constituents, electronic and defect structure and on its microstructure. The changes in the surface characteristics of an active layer can induce a change on the sensor

performance. It has been reported that improvement of the sensing properties (selectivity and sensitivity) of metal oxides can be achieved by the addition of small amounts of noble metals to the active layer. Metal additives, such as Pd and Pt, are dispersed in the semiconducting oxide as

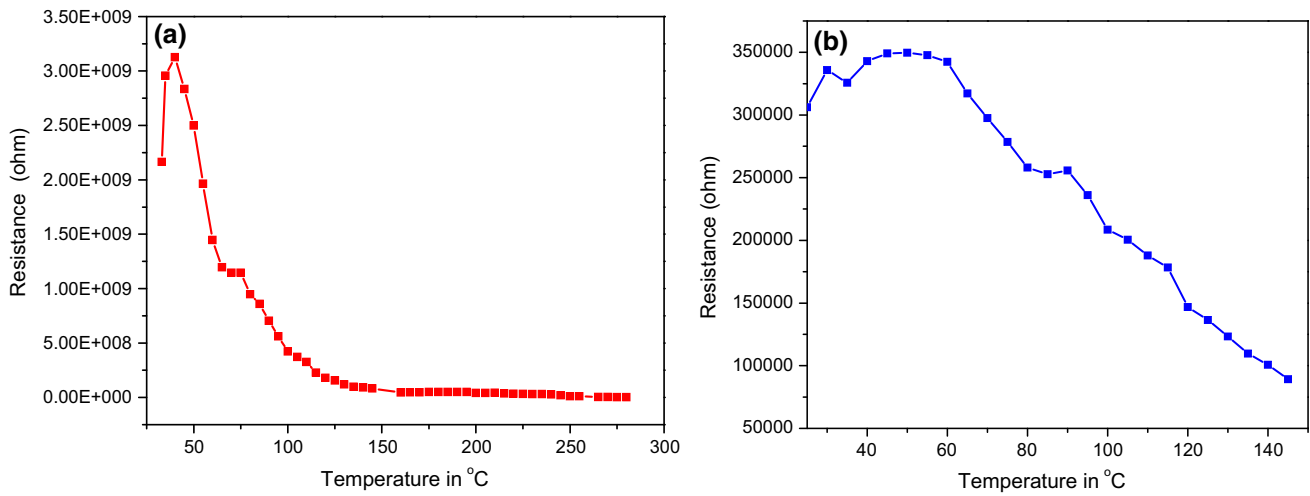


Fig. 6 Resistance with respect to temperature in air of **a** pure SnO₂ and **b** Pt-SnO₂ composite thin film sensor

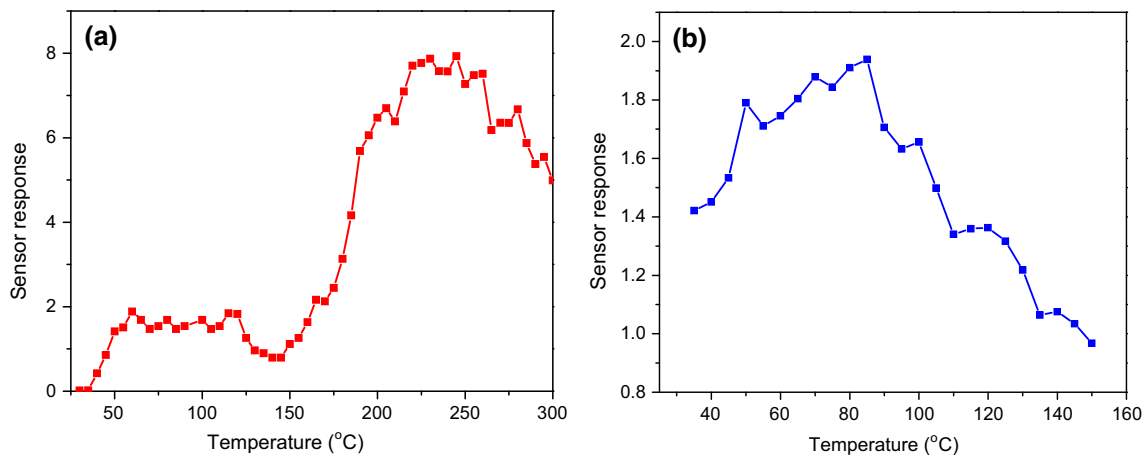


Fig. 7 Operating temperature study at 300 ppm of H₂ gas for **a** pure SnO₂ and **b** Pt-SnO₂ composite thin film sensor

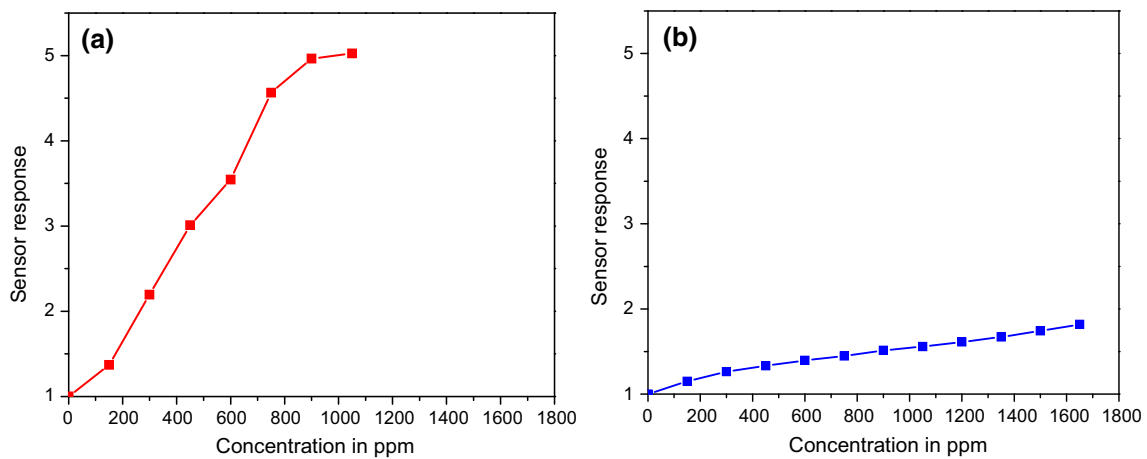


Fig. 8 Response with respect to concentration of H₂ gas; **a** SnO₂ at 245 °C and **b** Pt-SnO₂ at 85 °C

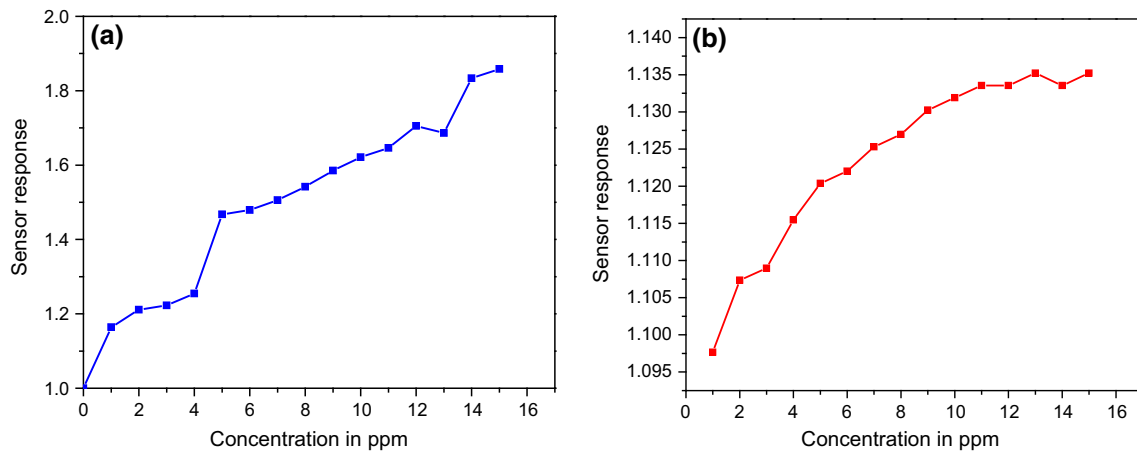


Fig. 9 Response with respect to lower H₂ gas concentration at two different temperatures using thin film sensors based on **a** SnO₂ at 245 °C and **b** Pt-SnO₂ at 85 °C

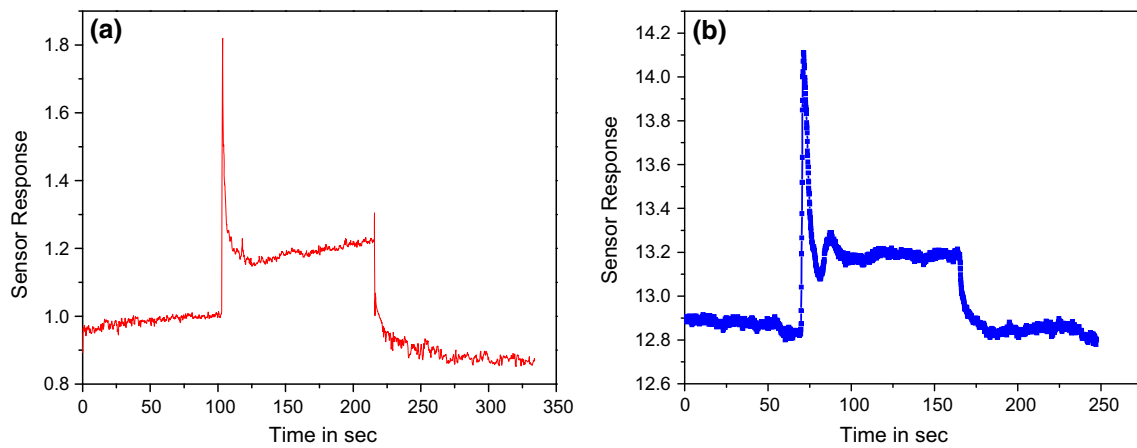


Fig. 10 Step response of the sensor for H₂ gas at 150 ppm **a** pure SnO₂ and **b** Pt-SnO₂ nano composite thin film

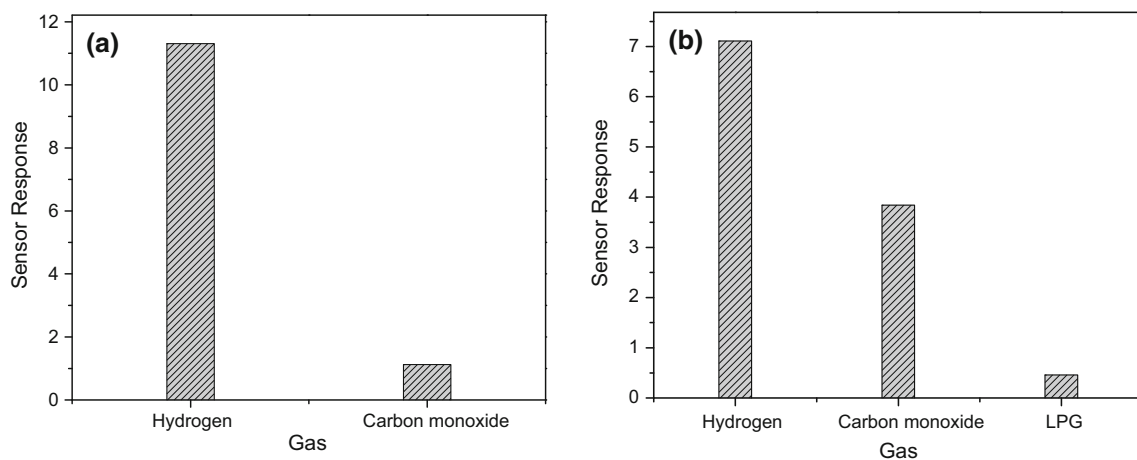


Fig. 11 Sensor response to various gases (150 ppm): **a** pure SnO₂ at 245 °C and **b** Pt-SnO₂ at 85 °C nano composite thin film

activators or sensitizers to improve the gas selectivity and to lower the operating temperature of the sensor [20]. To explain the effects of noble metals on sensing properties, two mechanisms viz. electronic and chemical sensitization have been suggested [21].

The electronic sensitization, typical for Pd, considers that there are partially oxidized metallic clusters which are electronically connected to the supporting metal-oxide (pinning of the Fermi-level). The reaction with the target gases changes the stoichiometry/chemical state of the noble metal clusters and therefore the changes of the position of the Fermi level are translated into sensor resistance changes. In case of Pt, the chemical sensitization is expected to form metallic clusters at the surface of the metal oxide to improve the gas-semiconductor reaction by a catalytic effect. These clusters on the semiconductor surface have a higher sticking coefficient to gases than metal oxide, and dissociate nearly all the gas molecules transferring H atoms onto the metal oxide surface [22].

Trocino et al. [9] reported a plausible mechanism attributing to the enhanced performance of Pt-loaded sensors to a 'spill-over effect' driven by Pt particles combined with their high catalytic activity. Pt is in a metallic state and highly dispersed in the forms of small particles on the surface of the supporting metal oxide/carbon nanotubes composite system. In such form, under air, Pt is able to facilitate the dissociation of oxygen. The surface of Pt-loaded composites is then covered by a higher amount of oxygen adsorbed species. Besides, it is well known that Pt particles exhibit a high chemical activity for H₂ oxidation [23]. Based on the above, it can be supposed that the higher amount of reactive oxygen ions thus leading in the improved sensor performance, through the oxidation of chemisorbed hydrogen atoms by oxygen ions catalyzed by platinum (Pt).

4 Conclusions

Resistive type hydrogen sensor with pure SnO₂ thin film and Pt–SnO₂ composite thin film have been successfully prepared on cover glass substrate. The structural, microstructural analysis revealed the nano size of SnO₂. A comparative study of the hydrogen sensing properties viz. operating temperature, sensitivity, response, recovery time and selectivity of thin film SnO₂ and Pt–SnO₂ nano composite thin films was carried out. Experimental results have shown that these Pt–SnO₂ composites are sensitive to low hydrogen concentrations and also showed a drastic decrease in the sensor operating temperature to 85 °C, with good modulation for hydrogen gas and a response time as low as 0.5 s with the recovery time of 25.5 s comparative to the pure SnO₂ thin films. Therefore, we can say that Pt

exhibits as promoter which favours dissociation of hydrogen molecules at low temperature and activates the surface reaction between adsorbed hydrogen and oxygen species. The response to various gases such as CO and LPG (at 150 ppm) of the Pt–SnO₂ composite thin film sensor showed highest response to H₂ gas where as lowest response was noted for LPG gas which could satisfy the requisites for practical applications in hydrogen leak detection devices.

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Conflict of interest The authors declare that they have no conflict of interest.

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Al₂O₃ Modified ZnO Composite Thick Film for Ethanol Gas Sensing

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Abstract— The Al₂O₃ modified ZnO nanostructure with 1:9 ratio was synthesized at 500°C using solid-state reaction technique. The prepared nanostructure material was characterized with XRD and FE-SEM technique. XRD indicate the formation of wurtzite phase of ZnO. FE-SEM confirms the formation of hexagonal shaped rod like morphology. The sensing characteristic of the material was tested using ethanol gas.

Keywords—*ethanol sensor; ZnO; thick film; gas sensor*

I. INTRODUCTION

Chemical sensors have gained the importance since past decade for household as well as industrial applications includes homeland security, medical and environmental monitoring and also food safety. A desirable goal is the ability to simultaneously analyze a wide variety of environmental and biological gases and liquids and able to selectively detect the target analyte with high specificity and sensitivity. The gas sensor based on semiconductor materials has been extensively used to detect and monitor a huge variety of gases and vapors. The conductance of these semiconductors changes significantly when the gas molecules adsorb and desorb at the surface of semiconductors, which can modulates the carrier density and mobility of materials. Thick film gas sensors based on semiconducting metal oxides are the most investigated groups of gas sensors due their low cost and flexibility in production, simplicity of their use and large number of detectable gases [1-5]. ZnO is an interesting, chemically more stable semiconductor material with a band gap of 3.4 eV and with an oxygen containing surface for bio and chemical sensors. It has an ability to operate in harsh environments and possesses a combination of attractive and unique optical, piezoelectric, sensing and magnetic properties and therefore being a prospective material in the area of physical as well as chemical sensors. ZnO-related gas sensing involves the chemisorptions of oxygen on the oxide surface, followed by charge transfer during the reaction between chemisorbed oxygen and target gas molecules, changing the surface resistance of the sensor element [6]. Pure ZnO films have a lower stability in corrosive, humid ambient due to large

amount of oxygen vacancy. The properties of such zinc oxide films are often altered by adsorption of O₂ and water (H₂O). Also thermal instability is another factor limiting the application of pure ZnO. To overcome this disadvantage, the properties of ZnO films are controlled by appropriate doping either by cationic (Al, In) or anionic (F) substitution [7-9]. Some researchers has studied the ZnO/Al₂O₃ thick films for gas sensing and reported that the sensing performance gets enhanced than that of pure compounds [10].

Ethanol is having large number application and explosively utilized in beverages, industrial and scientific sectors. Ethanol is toxic and has hypnotic nature (sleep producer). Heavy exposure and/or consumption of alcoholic beverages, particularly by smokers, increase the risk of cancer of the upper respiratory and digestive tracks [7, 11]. Alcoholic cirrhosis leads to liver cancer. The chances of breast cancer amongst the women increase with alcoholic consumption. Those working on ethanol synthesis have great chances of being victims of respiratory and digestive track cancer. So there is a great demanded emerging challenge for monitoring ethanol gas at trace level. The aim of the present work to develop thick film ethanol sensor based on ZnO by modifying with Al₂O₃ to improve its stability and sensing performance.

II. EXPERIMENTAL

A. Preparation of the thick film sensor

Thick film sensor with comb like structure was prepared on 96 % alumina substrate. The functional sensing material was prepared by mixing the of ZnO and Al₂O₃ powders with the ratio of 90:10 in an Agate mortar and pestle in the acetone medium. This ration was finalized based on the earlier reports [7,10]. The material was calcined at 500° C for two hours and then cooled normally to remove the moisture and trapped gases. This mixture was used as functional sensing material for the formulation of thick film paste. Thick film paste was prepared by mixing of the appropriate amount prepared Al₂O₃

modified ZnO powder, glass frit and an organic vehicle in the agate pestle mortar.

The planar sensor structure was prepared by screen-printing technique. A pre-fired thick film silver electrode was used for electrical contacts. The screen printed sensing film was dried and fired at 550° C for 15 min. peak temperature in thick film firing furnace at 60 min. firing profile.

B. Measurement of gas sensing properties

The fired thick film sensor film was placed in the static gas chamber having in build heater arrangement in the set up. The capacity of the chamber was gas chamber was 6.3 Lt. Different concentrations of ethanol were injected into the chamber through syringe and the change in resistance was measured. The ethanol gas sensing behavior of thick film sensor was evaluated by measuring the relative change in resistance of film with and without exposure of ethanol gas. Figure 1 shows the thick film sensor film mounted in the gas sensing measurement system.

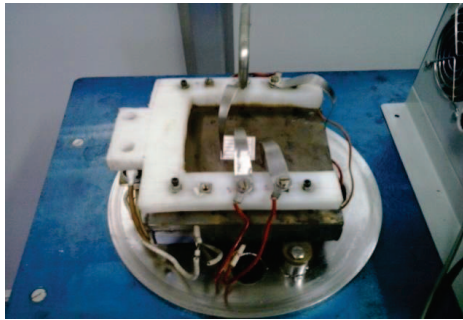


Figure 1: Thick film sensor mounted in the gas

III. RESULT AND DISCUSSION

A. XRD analysis

The XRD analysis of the Al₂O₃ modified ZnO powder was carried out by powder diffraction technique in the 2θ range of 20-80°. Figure 2 shows the X-ray diffractogram of the powder material. The observed XRD peaks at 2θ = 31.7, 34.4, 36.2, 47.6, 56.7, and 62.8° corresponds to hkl planes (100), (002), (101), (102), (110) and (103) respectively, confirms the formation of crystalline ZnO having hexagonal wurtzite phase. XRD matches with standard ZnO pattern (JCPDS No. 36-1451) indicating high phase purity and crystallinity.

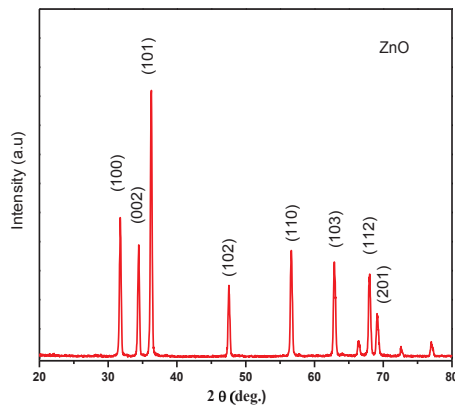


Figure 2: X-ray diffractogram of Al₂O₃ modified ZnO powder. The peaks due to Al₂O₃ were not observed in the XRD pattern of Al₂O₃ modified ZnO. The pure Al₂O₃ does not show any peak, this confirm that the pure Al₂O₃ phase does not remain stable and could be react with ZnO to form ZnAl₂O₄. In the present study Al₂O₃ and ZnO were used in 1:9 ratio, due to this only 10% of ZnAl₂O₄ (JCPDS: 50-669) formed and rest is remain as ZnO. The XRD peaks positions of ZnAl₂O₄ and that of ZnO is almost same may be overlap.

B. FE-SEM analysis

Figure 3 (a, b) shows FE-SEM analysis of the Al₂O₃ modified ZnO powder. The hexagonal shaped rod like morphology of the particles with the size around 300 to 700 nm was revealed from the FE-SEM analysis. The surface of the materials is having smooth surface and sharp edges.

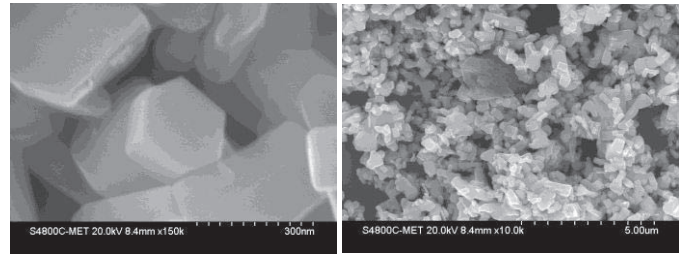


Figure 3: FESEM of Al₂O₃ modified ZnO powder. The nanosized particles diffused together to form the rods like morphology due to sintering at 500°C. The submicron sized particles are also seen having hexagonal shaped rods like structures.

C. Ethanol gas sensing properties

The ethanol gas sensing behavior of thick film sensor was evaluated by measuring the relative change in resistance of film with and without exposure of ethanol gas. The sensor response is plotted with respect to temperature for different gas concentrations (fig. 4a). From the plot it is seen that, for all the concentration of the ethanol gas, the sensor showed highest response at 274°C. This corresponding temperature of peak response is the working temperature of the sensor.

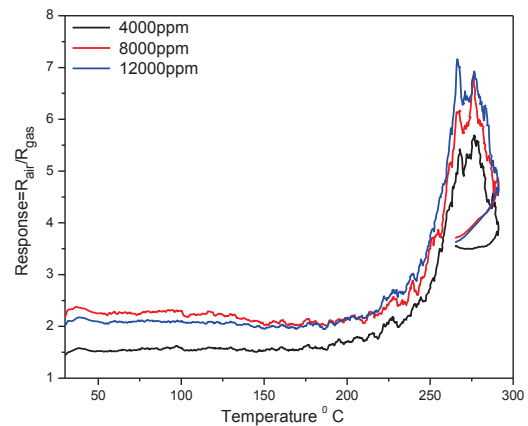


Figure 4a: Sensor response with respect to temperature for different concentrations of ethanol gas.

This is the lowest temperature reported so far for the $\text{Al}_2\text{O}_3/\text{ZnO}$ system. Patil *et al* reported the $\text{Al}_2\text{O}_3/\text{ZnO}$ system for ethanol and H_2 gas sensing and found the operating temperature of gas sensors were around 300°C [7, 10]. They reported the response and recovery time of 18s and 40 s respectively. Figure 4b shows the response and recovery time of the sensor at the operating temperature of 274°C . It is seen from graph that the sensor shows *response* in 6 sec. and recovery time of 16 sec. to ethanol gas which is very good than that of earlier study.

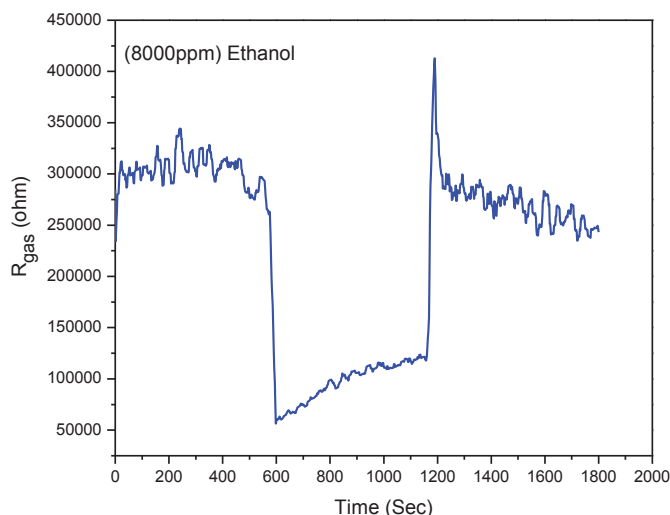


Figure 4b: Response and recovery time of the thick film sensor.

IV. CONCLUSION

We have prepared Al_2O_3 modified ZnO nano size material for gas sensing applications. The thick film sensor prepared using the indigenously synthesized materials. The particle size of the material is around 300-700 nm. The sensor showed very good response to ethanol gas of 4000 ppm at the operating temperature of 274°C . The response and recovery time of the

sensor to ethanol gas is 6 and 16 sec. respectively which is very good than the earlier study.

ACKNOWLEDGMENT

The author Sapana Rane is grateful to Mr. Pawan for his experimental help, She is also thankful to Director, C-MET, Pune for allowing to carry out the experimental work. She also acknowledges PDEA, Pune and Principal, Mamasahab Mohol College, Paud Road, Pune for the encouragement and support to carry out the research work.

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A STUDY OF AWARENESS OF RTGS FACILITY**Dr. Kailash K. Patil**

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ABSTRACT:

Banking has gone through several changes. Banking started with benches and nowadays it has reached to the stage of paperless banking. Various methods of remittances have been used by the bankers to remit the funds from one place to another. Initially baker used Negotiable instruments such as promissory notes, bill of exchanges and cheques to remit the funds. Letter of credit, traveller's cheque telebanking, phone banking, followed negotiable instruments.

Banking was the first industry in India to adopt Information technology for their operations in India. Use of IT has drastically changed nature of banking activities and bankers started to provide faster remittances of funds. The Payment and Settlement Act was passed in the year 2007. Real Time Gross Settlement (RTGS) facility was innovated by Federal Reserve System in the year 1918. Reserve Bank of India adopted it from the year 2003.

The researcher will be studying Awareness of RTGS facility amongst the customers of a selected bank i.e. The TJSB Sahakari Bank Ltd, Pimpri Branch. The researcher will be suggesting measures regarding awareness of RTGS facility.

KEY WORDS:

Methods of remittances, Payment and Settlement Act, RTGS, Use of IT

INTRODUCTION:

Real Time Gross Settlement (RTGS) is an electronic facility by which funds can be transferred from one branch of the bank to another branch of another bank. RTGS system aims to do what email did for post card. Instead of sending instructions for making payments through cheques, with RTGS banks can route payments through online message to RBI's Payment gateway. With the help of RTGS payment can be received by payee within maximum two hours. If customer is willing to transfer more than two lakhs rupees, RTGS is a best option. For amount below rupees two lakhs National Electronic Funds Transfer can be used.

RTGS can be defined as the continuous (real time) settlement of funds transfers individually on order by order basis. 'Real Time' means processing of instructions at the time they are

received rather than at some other time. 'Gross Settlement' means the settlement of funds transfer instructions occurs individually.

The RTGS has to go through RBI's Clearing System at Mumbai. All the banks are maintaining current account with RBI. All banks have to get membership for RTGS facility from RBI.

Customer after making payment of nominal charges can transfer the funds through RTGS. This RTGS facility is faster, cheap compared to demand draft, less risky and also helps environment by saving paper.

In spite of such a great facility very few customers are using it, instead very few are aware about it. The present research paper will be finding out various reasons behind such illiteracy about RTGS facility. The researcher will be giving suggestions to the banker regarding improvement in Awareness about RTGS facility.

REVIEW OF LITERATURE

The Researcher has referred Handbooks on Banking as well as various websites from the internet. There is no enough study material available on this topic. Therefore, the researcher has analysed research papers written by various authors. It is observed that many authors have contributed towards study of methods of remittances by banks. But still there is scope for study of this concept with reference to Indian banking system. India is having complex banking structure. India is also having diversified market with reference to financial positions, economic conditions, agricultural conditions etc.

OBJECTIVES OF THE STUDY:

The objectives of the study can be listed down as follows:

- To study and understand the concept of RTGS
- To understand efficiencies and barriers of RTGS
- To study awareness about RTGS amongst customers
- To draw conclusion and give suggestions

NATURE AND SCOPE OF THE STUDY:

The study is descriptive and analytical in nature. The researcher has selected five customers of four different banks. One is Public sector bank, second one is private bank, third one is cooperative bank and last one is foreign bank. Five customers are representative of customers of different types of banks.

RESEARCH METHODOLOGY:

Researcher will be collecting Primary and Secondary data in following ways:

PRIMARY DATA:

Primary Data means first hand data. It is original in nature. It will be collected by the researcher from the following sources:

- **Interviews** of Customers of few banks
- **Observations**

SECONDARY DATA:

Secondary data means data collected from various other sources. It is data collected by someone else. It can be in printed form or it can be collected from internet. Secondary Data will be collected by the researcher from the following sources:

- Books: Handbook of Banking by N S Toor
- Articles of Newspaper, Magazines, EPW etc.
- Websites of respective banks and apex institutions

RESULT AND DISCUSSION

REAL TIME GROSS SETTLEMENT:

RTGS can be defined as the continuous (real time) settlement of funds transfers individually on an order by order basis. 'Real Time' means processing of instructions at the time they are received rather than at some other time. 'Gross Settlement' means the settlement of funds transfer instructions occurs individually.

Researcher has selected customers of few banks for the purpose of study which can be understood with the help of following table:

Sr. No.	Name of the Bank	Number of Customers
1	State Bank of India	5
2	ICICI Bank	5
3	The TJSB Bank Ltd	5
4	Citi Bank	5

Purposes of RTGS:

There are several benefits of RTGS. Some of the can be listed down as follows:

- Faster transactions
- Low cost
- Low risk
- Reduce use of cheque/ demand draft
- Paperless Banking

Details required for RTGS:

- Account number which is to be debited
- Name of beneficiary bank
- Name of beneficiary customer

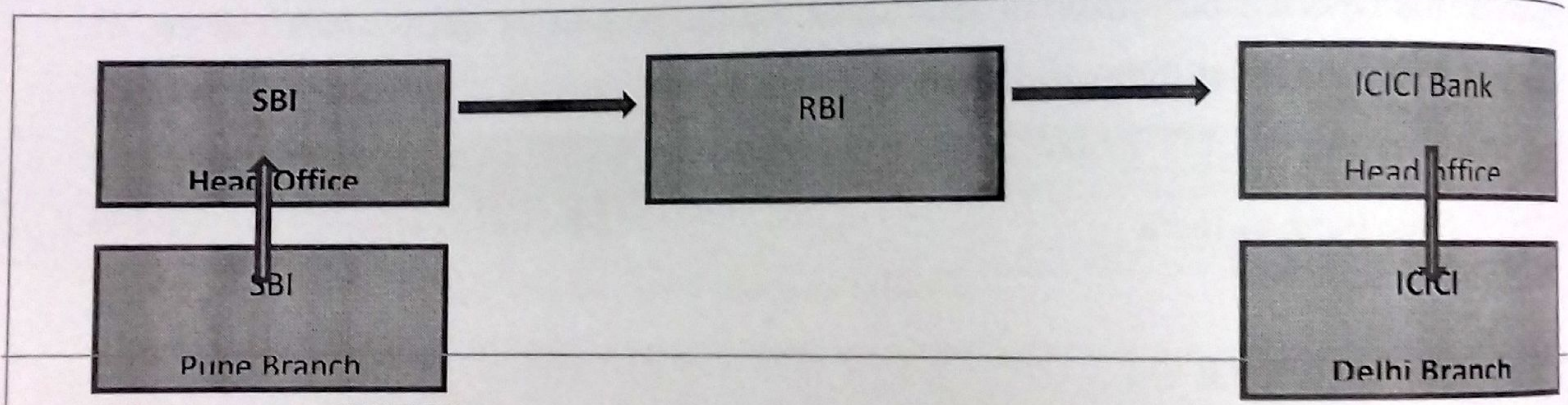
- Account number of the beneficiary customer
- The IFSC code

Process for Transfer of funds through RTGS:

In India, the RTGS has been implemented by RBI. It has decided to use Y shaped structure out of four message flow structures (V, Y, L, and T). In this structure the following flow of instructions takes flows:

- 1) Sending of payment instruction/ authority by the issuing/ paying bank to technical operator of the central processor.
- 2) On receipt of such a message, stripping of the message by the Central Processor and sending of subset of instructions to the central bank along with relevant information for settlement of the transaction.
- 3) Irrevocable settlement of the transaction by the Central Bank in its records i.e. debit of issuing bank's account and credit to receiving bank's account and passing this confirmation to Central Processor.
- 4) Re-building of payment message by adding the stripped information by the Central Processor and sending the message with proper details to the receiving bank.

Pictorial Presentation of RTGS process:



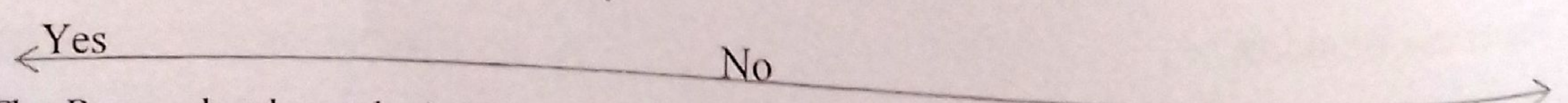
Who manages RTGS?

World over, the central banks manage RTGS systems because the all banks in a country maintain a current account with the central bank. In India, it is being managed by RBI.

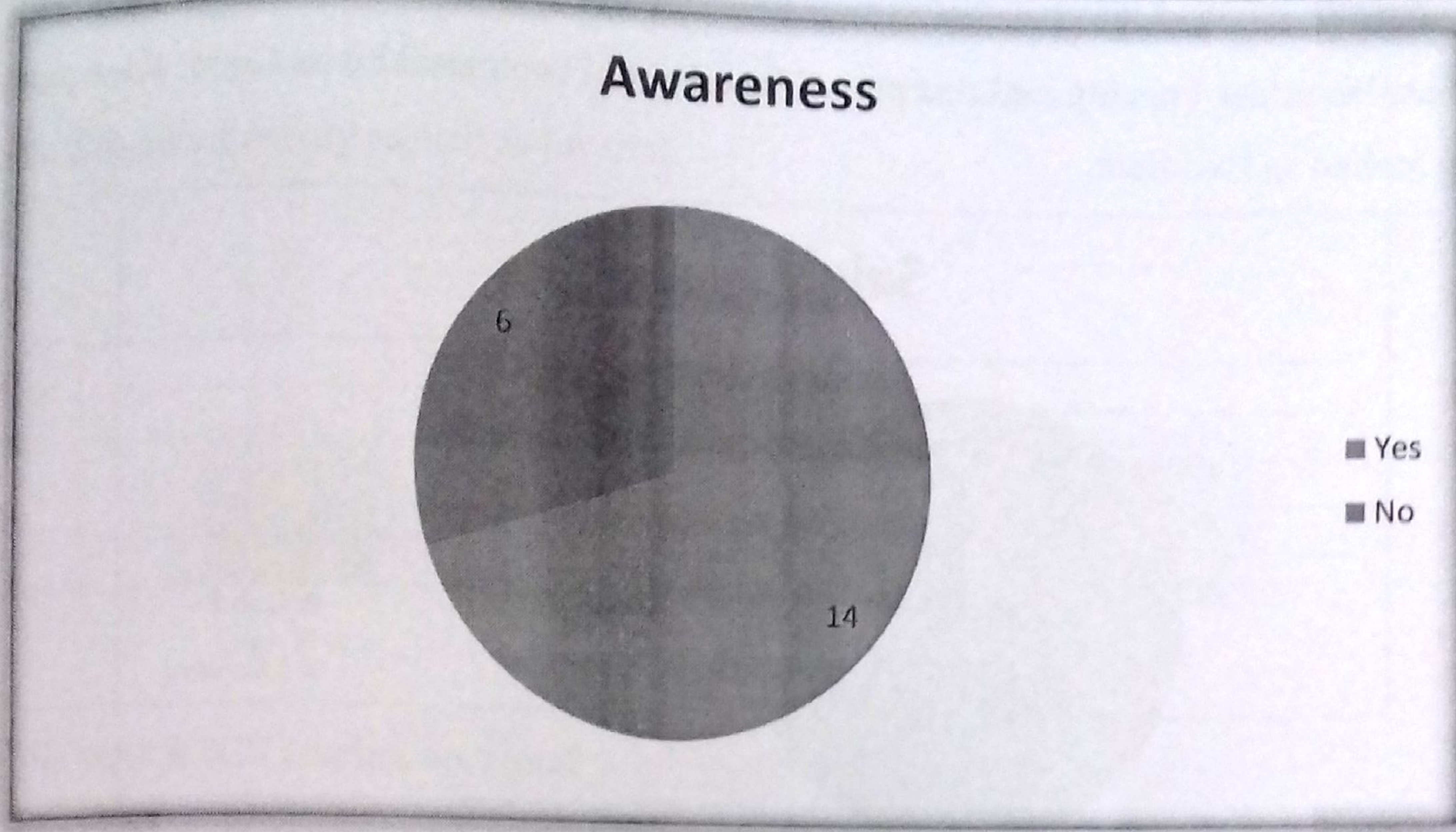
ANALYSIS OF DATA

The Researcher has studied twenty customers from four banks. The researcher has prepared questionnaire for customers and responses of them are noted down by the researcher and following inferences are drawn:

Q. 1 Are you aware of RTGS Facility?



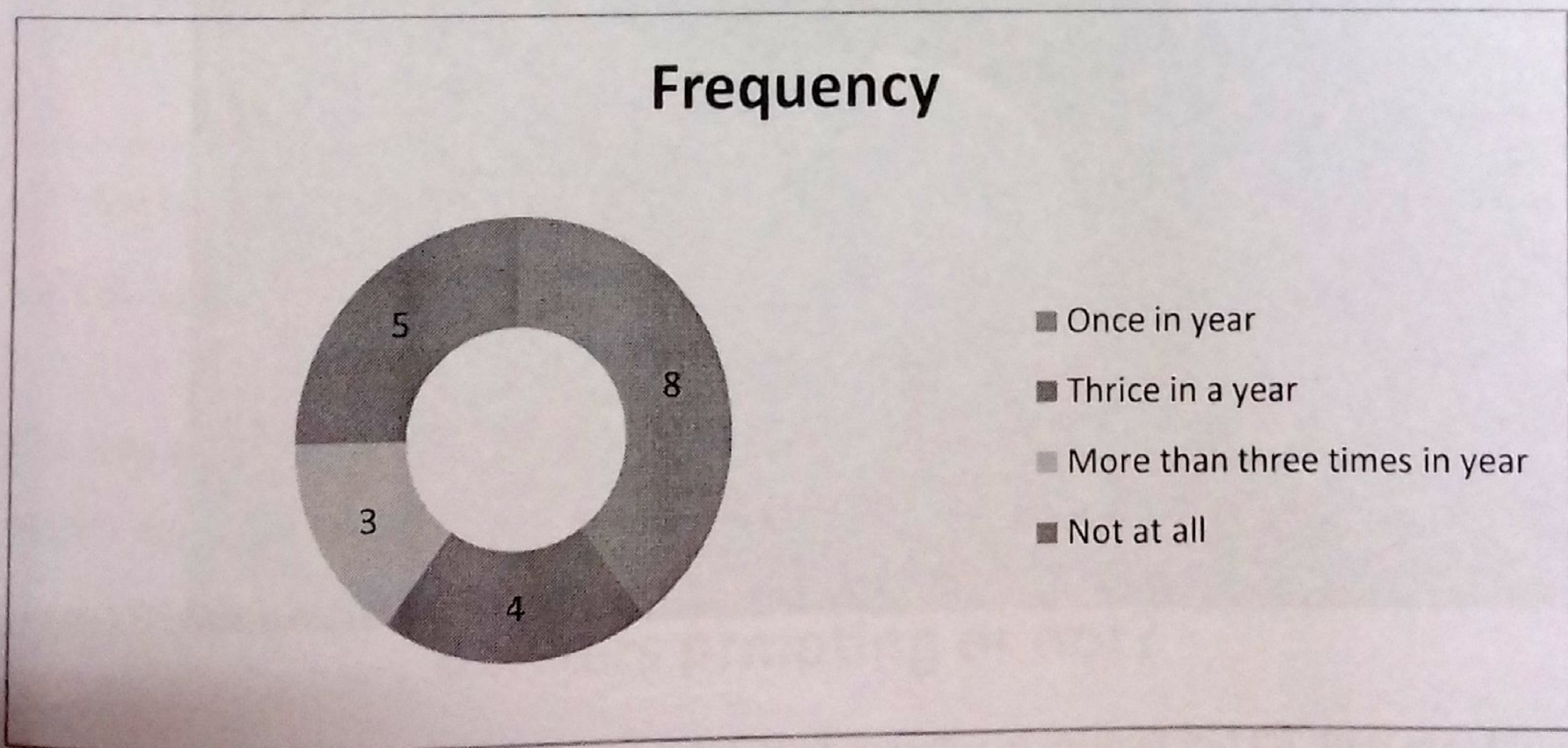
The Researcher has asked this question to twenty customers and response given by them are noted down. Fourteen out of twenty said that they know RTGS facility. Remaining Six had no knowledge about RTGS facility.



Q. 2 How frequently do you use RTGS Facility?

← Once in a year Three Times in a year More Than thrice Not at all →

The Researcher has asked this question to twenty customers and response given by them are noted down. Eight out of twenty said that they use RTGS once in a year. Four out of twenty said that they are using thrice in a year. Three out of twenty replied that they have used three times in year. Five said that they have not used RTGS facility at all.

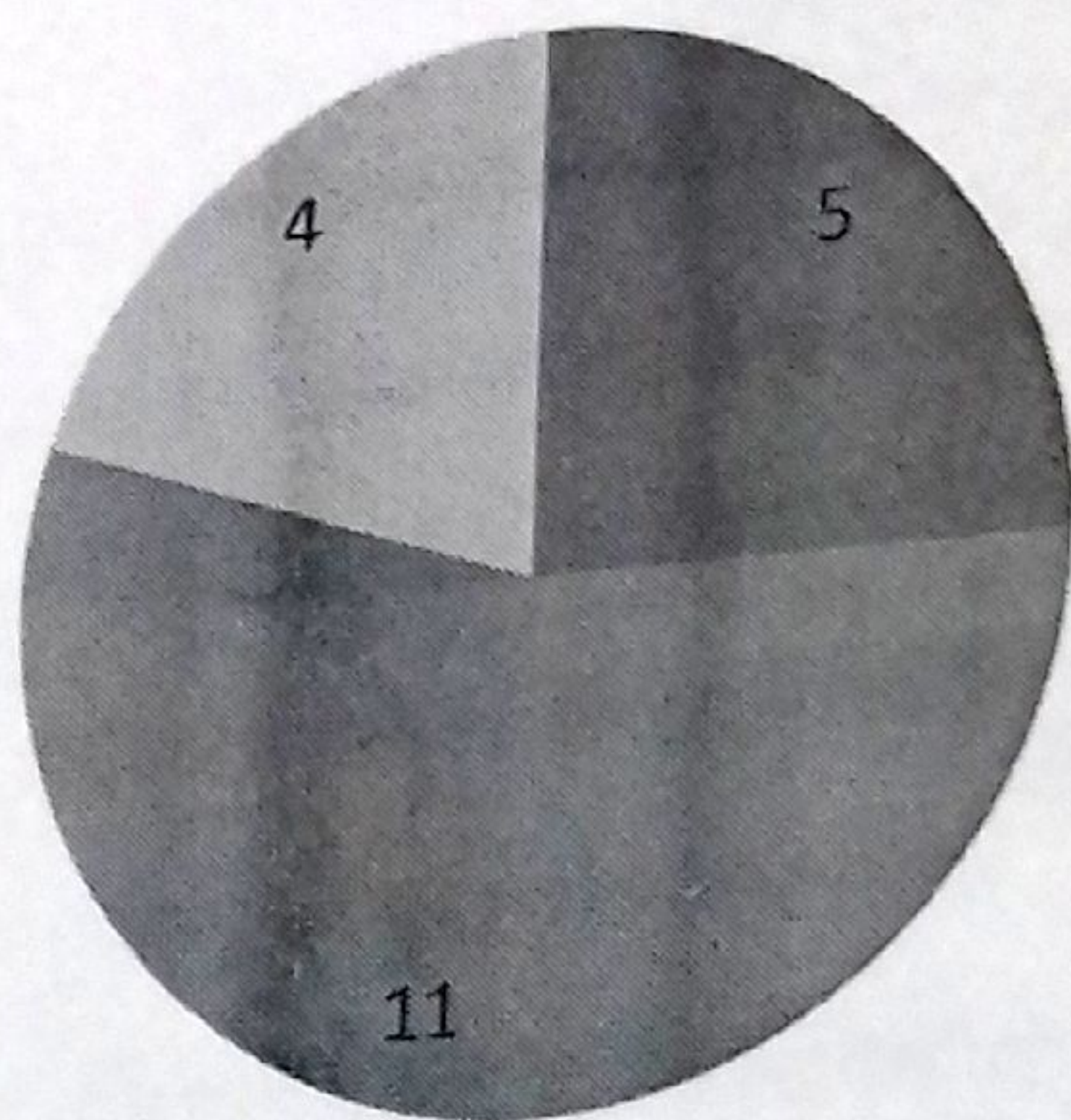


Q. 3 How is RTGS Facility?

← Poor Good Excellent →

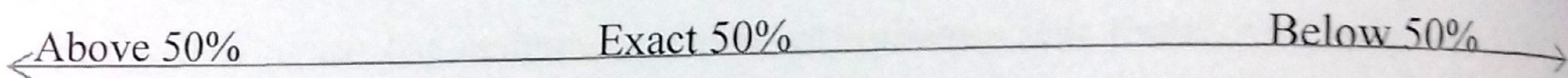
The Researcher has asked this question to twenty customers and response given by them noted down. Five out of twenty said it is poor. Eleven out of twenty said it as Good. Four of twenty replied as Excellent.

Sales



- Poor
- Good
- Excellent

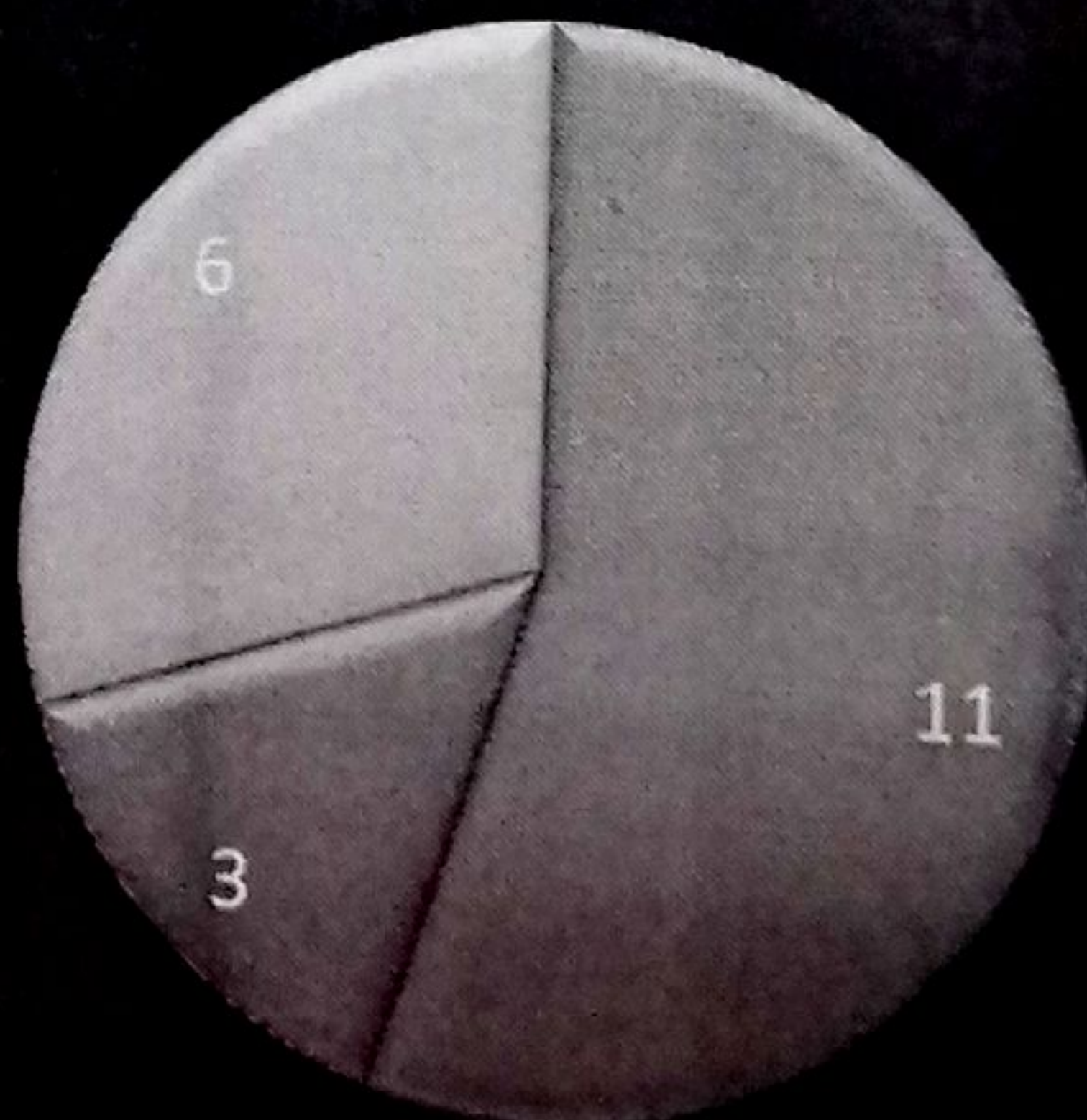
Q. 4 How would you rate RTGS facility in relation to save commission or charges?



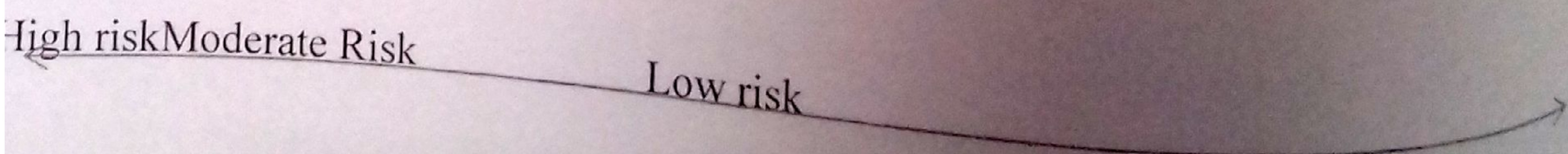
The Researcher has asked this question to twenty customers and response given by them noted down. Eleven out of twenty said it is above 50%. Eleven out of twenty said it as Good. Four out of twenty replied as Excellent.

Sales

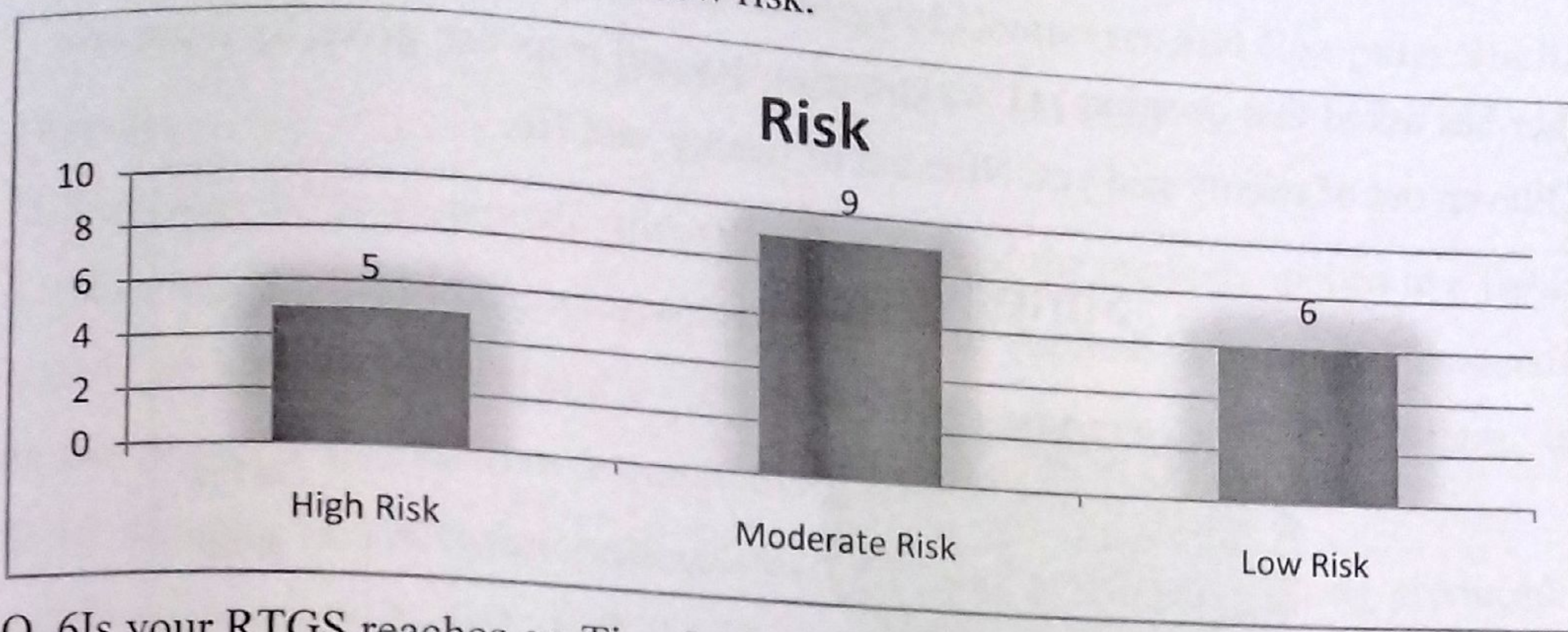
- Above 50%
- Exact 50%
- Below 50%



Q. 5 How would you rank RTGS facility in relation to risk?



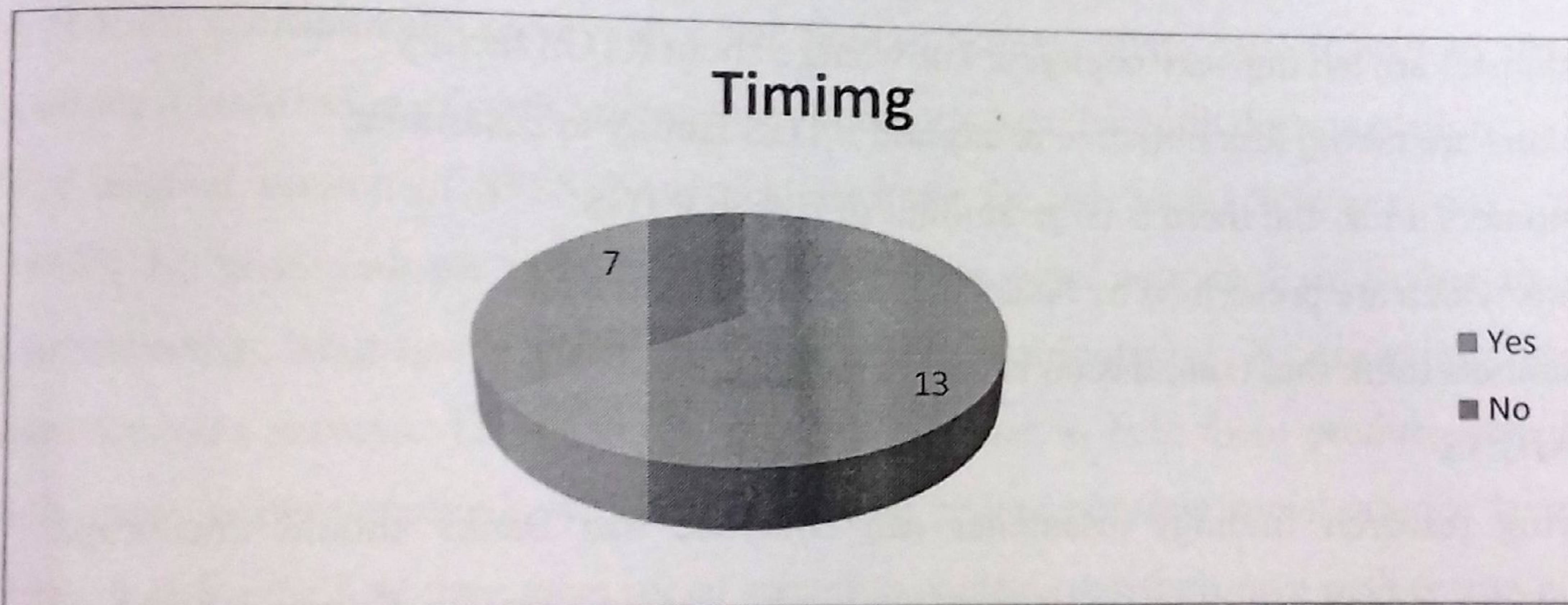
The Researcher has asked this question to twenty customers and response given by them are noted down. Five out of twenty said it as High Risk. Nine out of twenty said it as Moderate Risk. Six out of twenty replied as low risk.



Q. 6 Is your RTGS reaches on Time?

Yes ← No →

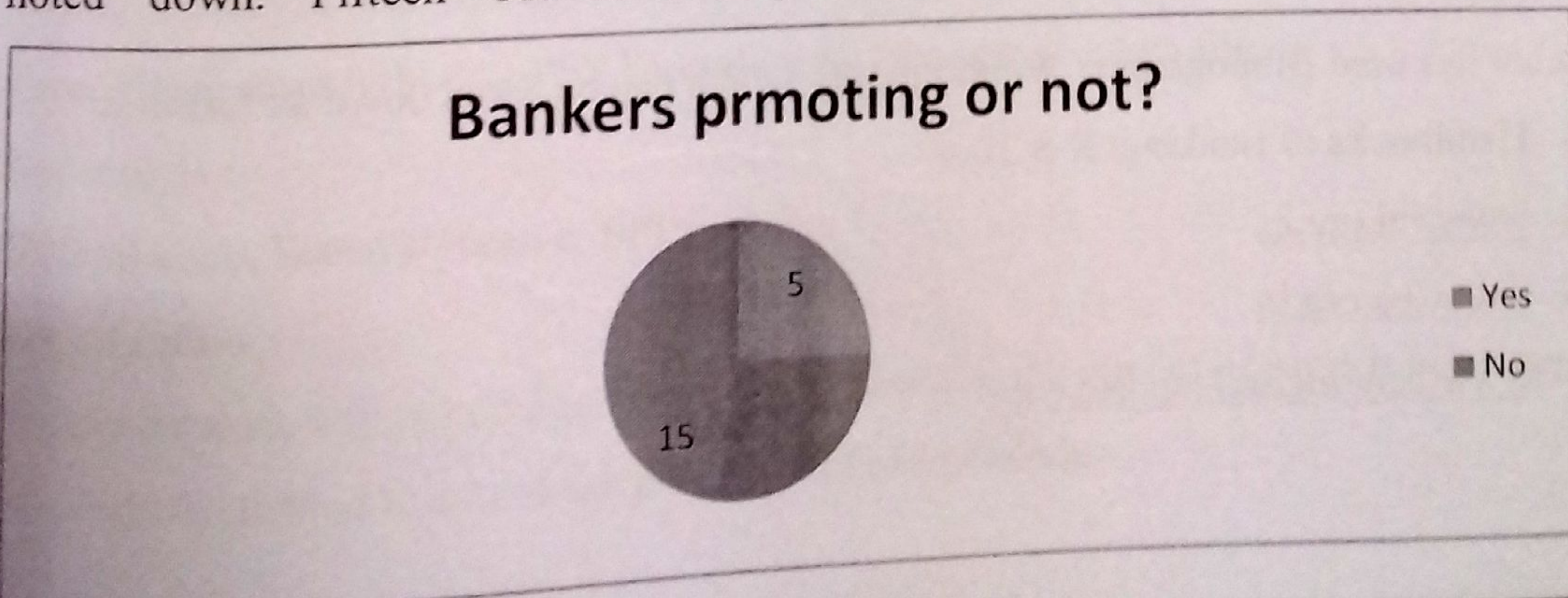
The Researcher has asked this question to twenty customers and response given by them are noted down. Thirteen out of twenty said yes. Seven out of twenty said No as they do not know RTGS itself.



Q. 7 Are bankers promoting you to use RTGS facility?

Yes ← No →

The Researcher has asked this question to twenty customers and response given by them are noted down. Fifteen out of twenty said No. Five out of twenty said yes.

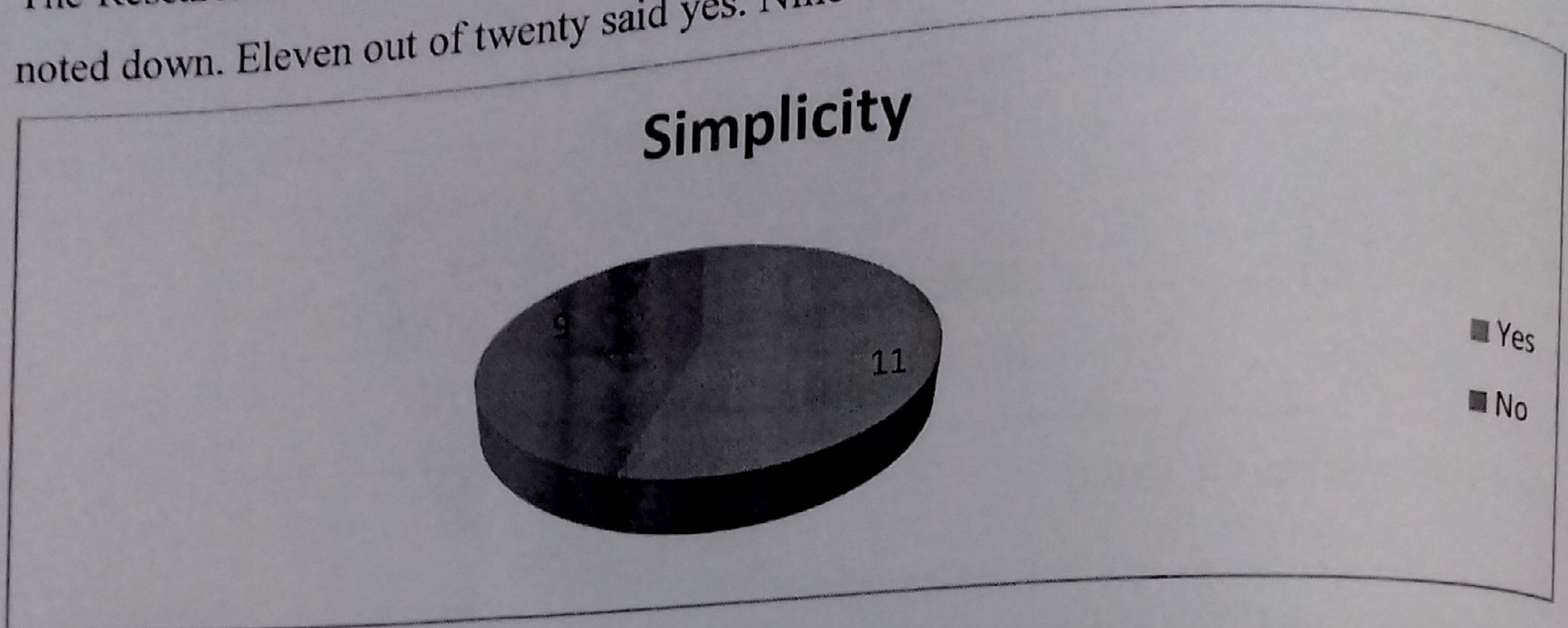


Mamasahab Mohol College, Paud Road, Pune
 Q. 8Is RTGS form is simple or complicated?

Yes ←

→ No

The Researcher has asked this question to twenty customers and response given by them are noted down. Eleven out of twenty said yes. Nine out of twenty said No.



FINDINGS

The Researcher has analysed responses given by customers and following inferences can be drawn:

1. Customers are having very negligent knowledge about RTGS facility.
2. Bankers are taking less initiative to explain RTGS facility to customers.
3. Customers think that there is large amount of risk in RTGS.
4. Forms which are prescribed by banks differ from bank to bank.
5. Customers think that commission is higher for RTGS.

CONCLUSIONS

After studying research findings researcher can conclude that Banks should encourage customers to use RTGS facility. Those customers who are coming for Demand Draft or Cheque, banker should explain those benefits of RTGS facility in a positive way.

RTGS is beneficial to all to the banker as well as customers. The researcher can conclude that if banks are opening a special counter which will provide access to special services such as RTGS it will be more beneficial to them as it reduces their cost of maintenance.

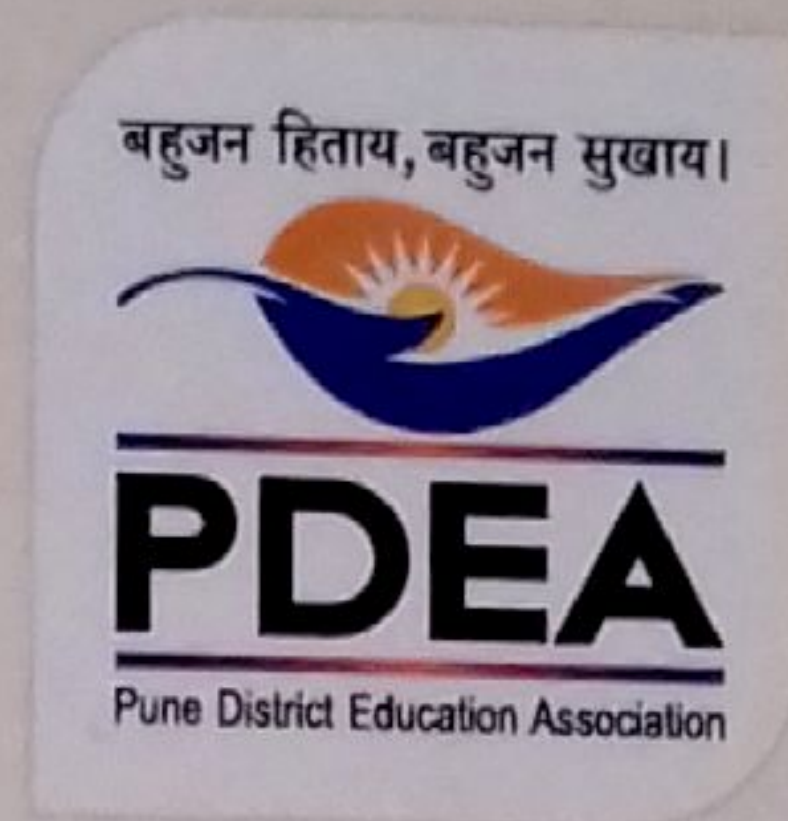
REFERENCES

The Researcher has used Bibliography/ Webliography which can be listed down as follows:

- ✦ Handbooks of Banking: N S Toor
- ✦ www.rbi.org.in
- ✦ www.iba.org.in
- ✦ www.bankingindiaupdate.com



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Role of Socio Economic factors in "Make in India" and "Digital India"

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Abstract :

The last year has been marked by a number of remarkable initiatives from the government such as "Make in India", "Skill India", "Digital India", etc., which are committed to ensuring improvement in the business environment in India and making it the pre-eminent destination for global foreign direct investment. Eighteen months ago when Prime Minister Narendra Modi revealed the Make in India campaign to corporate leaders, diplomats and ministers, he called it the step of a lion. Modi expects his government's policies to boost manufacturing enough to create a 100 million jobs and increase its contribution to the national output to 25% from the current 17%.

For many years, India has harboured hopes of chasing down China to the forefront of economic growth but its attempts kept faltering as unwieldy coalition governments held back much-needed reforms for nearly 25 years. The Indian economy, which grew at a nearly doubledigit rate in the middle of the last decade, slowed down 5.08% in 2012 before recovering to 7.2% in 2014.

The contribution of manufacturing in India's GDP growth has come under fresh scrutiny after factory output dipped for the second consecutive month in December.

The ministry of statistics reported that the index of industrial production shrank by 1.3% in December compared to the previous year. Cumulative factory output for the nine months to December 31, 2015, grew just 3.1% over the previous corresponding

period. The data stood at odds with the GDP numbers of the same period that showed manufacturing growing at 12.6% during October-December 2015.

Keywords: - Make in India, Skill India, Digital India, Indian economy,

Introduction :

Make in India is an initiative program of the Government of India to encourage companies to manufacture their products in India. It was launched by Prime Minister Narendra Modi on 25 September 2014. The Make in India initiative includes the creation of a website through which companies can seek policy clarifications within 72 hours.

The 'MAKE IN INDIA' initiative was launched on September 25, 2014 with an aim of providing global recognition to the Indian economy. The program includes major new initiatives designed to facilitate investment, foster innovation, protect intellectual property, and build best-in-class manufacturing infrastructure. Besides focus on enabling manufacture, major initiatives have been taken in 2014 for improving the 'EASE OF DOING BUSINESS' in India through simplification and rationalization of existing rules and the introduction of information technology to make governance more efficient and effective. 'SKILL INDIA' - a multi-skill development program has been initiated with a mission for job creation and entrepreneurship for all socio-economic classes. It endeavours to establish an international equivalent of the Indian framework on skill development, creating workforce mobility and enhancing youth employability. 'DIGITAL INDIA' is

another initiative of Government of India to integrate the government's departments and the people of India and to ensure effective governance. It also aims at ensuring government services made available to citizens electronically by reducing paperwork. The initiative also includes plan to connect rural areas under high-speed internet networks. All these initiatives open up numerous opportunities for investments across various sectors, including infrastructure. The "INVESTMENT OPPORTUNITIES IN INDIA" publication includes various opportunities in roads and highways, ports and shipping, civil aviation, power and other major infrastructure development projects. This document has been compiled with inputs from the Ministry of Road Transportation and Highways, the Ministry of Shipping, the Ministry of Civil Aviation, the Ministry of Power, the Ministry of Railways, DMICDC and several state governments. PricewaterhouseCoopers (PwC) as a knowledge partner was instrumental in supporting DIPP in the compilation of information from various government departments.

Major Sector under Digital India Programme Communication Infrastructure and Services

BharatNet
BSNL Next Generation Network
BSNL Wi-Fi Services

Products

Digital Locker
National Scholarships Portal
e-Hospital/ORS
e-Sign
Digitize India Platform (DIP)

Portals / Apps

Digital India Portal, Mobile App & Book
MyGov Mobile App
Swachh Bharat Mission App

Institutions and Policies

National Centre for Flexible Electronics
Centre of Excellence for Internet of Things (IoT)
e-Governance Policy Initiatives Under Digital India
Electronics Development Fund (EDF) Policy

Indian Railway

E Ticket
SMS Service
E Catering
Online Reservation System
State Transport Service
Cab Service
BUS Ticket
Mobile Recharge
Many more.....

Challenges before Digital India

The Government of India entity Bharat Broadband Network Limited which executes the National Optical Fibre Network project will be the custodian of Digital India (DI) project. BBNL had ordered United Telecoms Limited to connect 250,000 villages through GPON to ensure FTTH based broadband. This will provide the first basic setup to achieve towards DI and is expected to be completed by 2017.

The Digital India initiative is a promising initiative of the Indian Government. Many companies have shown their interest in this project. It is also believed that E-commerce would facilitate the Digital India project. However, it is not free from challenges and legal hurdles. Some believe that Digital India cannot be successful till mandatory e-governance services in India are introduced. Having incomplete implementation of the National e-Governance Plan of India will only affect the success of the Digital India project. India has poor regulations in the field of privacy protection, data protection, cyber law, telegraph, e-governance, e-commerce, etc. Further, many legal experts believe that e-governance and DI without cyber security is useless. The cyber security trends in India have exposed the vulnerability of Indian cyberspace. Even the National Cyber Security Policy 2013 has not been implemented till now. In these circumstances, Critical infrastructure protection would be a really tough task to manage for the Indian Government. The project also lacks the concept of proper E-waste management.

Related Initiatives

The DI initiative must be read along with the Draft Internet of Things (IoT) Policy of India. However, the problems, the challenges and the deficiencies in the Indian legal structure remain the same.

Objectives of Make in India

- 1) To focus on 25 sectors of the economy for job creation and skill enhancement. Some of these sectors are: automobiles, chemicals, IT, pharmaceuticals, textiles, ports, aviation, leather, tourism and hospitality, wellness, railways, auto components, design manufacturing, renewable energy, mining, bio-technology, and electronics.
- 2) To increase GDP growth and tax revenue.
- 3) To aim at high quality standards and minimising the impact on the environment.
- 4) To optimise to lure capital and technological investment in India.

Prime Minister Initiative

Prime Minister Narendra Modi on Thursday called upon foreign companies to invest in India to create a virtuous cycle of economic growth, assuring them that he will provide effective and easy governance. Inaugurating the 'Make in India' campaign ahead of his US visit to make the country a manufacturing hub, Modi said overseas investment will create jobs and spur efforts to eradicate poverty, which will increase the purchasing power of the people and expand the market for international companies.

The government will provide a growth-oriented environment and act as a facilitator rather than create new hurdles, the Prime Minister said. While a lot has been talked about following a Look East policy, Modi wants to adopt the dual model of Link West along with Look East policy, he said, indicating the need for making India a part of the global value chain.

"I agree that you cannot attract investment just by an invitation," Modi told an audience that included leading industrialists such as Mukesh Ambani. "The most essential factor is trust. Let's start with trust and the government will intervene only if it sees any deficiencies."

The government has identified 25 sectors in which India has the potential of becoming a world leader.

Modi released separate brochures for these sectors that include automobiles, chemicals, information technology, pharmaceuticals, textiles, ports, aviation, leather, tourism and hospitality, wellness and railways. These brochures provide details of growth drivers, investment opportunities, sector-specific foreign direct investment (FDI) and other policies and related agencies.

"It will be unambiguously positive for India to be a manufacturing powerhouse but the reforms can be challenging," said Robert Subbaraman, chief economist for Asia excluding Japan at Nomura Holdings Inc. in Singapore, who previously worked at Australia's central bank. "You need a decisive leader to see them through." India fell to 134 of 189 economies in the World Bank's Ease of Doing Business index, from 131 last year. It's ranked 76th of 143 nations in the Global Innovation Index 2014, published by Cornell University, and 71 of 144 in the World Economic Forum's Global Competitiveness Report, behind Brazil and Vietnam. "Global companies want to come to Asia but they don't know where to look in Asia," Modi said. "Democracy, the demographic dividend and strong demand are important factors, and India has all three."

The government has put in place an investor-friendly policy on foreign direct investment (FDI), under which FDI up to 100% is permitted under the automatic route in most sectors/activities. Under this route, no permission from the Central Government is required for FDI inflow, but the

same is subject to applicable laws/regulations, security and other conditions.

Defence

The government, vide Press Note 7 (2014) dated the 26th of August, 2014, has allowed FDI up to 49% on approval route in Defence sector with certain conditions, for e.g., the applicant company seeking FIPB approval be an Indian company owned and controlled by resident Indian citizens. Above 49% the proposal will be routed to the Cabinet Committee on Security on a case-to-case basis, wherever it is likely to result in access to modern and state-of-the-art technology in the country. Portfolio investments have been permitted in the Defence sector for up to 24%

on automatic route. A number of conditions have been relaxed or removed, making this sector more investor-friendly.

Railways

The government, vide Press Note 8(2014) dated 27 August, 2014, has allowed 100% private and foreign direct investment under the automatic route in construction, operation and maintenance of the following rail infrastructure projects:

1. Suburban corridor projects through PPP
2. High speed train projects
3. Dedicated freight lines
4. Rolling stock including train sets and locomotive/coach manufacture and maintenance facilities
5. Railway Electrification
6. Signaling systems
7. Freight terminals
8. Passenger terminals
9. Infrastructure in industrial parks pertaining to railway line/sidings including electrified railway lines and connectivity to main railway lines
10. Mass Rapid Transport Systems

Insurance Sector

FDI limit in Insurance sector has been raised from 26% to 49%.

100% FDI is allowed in the telecom sector.

100% FDI in single-brand retail.

FDI in commodity exchanges, stock exchanges & depositories, power exchanges, petroleum refining by PSUs, courier services under the government route has SECTORS WHERE FOREIGN DIRECT INVESTMENT IS PROHIBITED

Lottery Business including Government/private lottery, online lotteries, etc.

Gambling and betting including casinos etc.

Chit funds.

Nidhi company-(borrowing from members and lending to members only). now been brought under the automatic route.

Removal of restriction in tea plantation sector.

Digital India Week

At the launch ceremony of Digital India Week by Prime Minister Narendra Modi, top CEOs from India and abroad committed to invest Rs 4.5 lakh crore towards this initiative. The CEOs said the investments would be utilities towards making smartphones and internet devices at an affordable price in India which would help generate jobs in India as well as reduce the cost of importing them from abroad. 9 Key points of Digital India Programme are as follow

- Broadband Highways
- Universal Access to Phones
- Public Internet Access Programme
- e-Governance – Reforming government through Technology
- e-Kranti – Electronic delivery of services
- Information for All
- Electronics Manufacturing – Target NET ZERO Imports
- IT for Jobs
- Early Harvest Programmes

Reliance Industries Chairman Mukesh Ambani said his company would invest Rs 2.5 lakh crore across different Digital India heads, which have the potential to create employment for over five lakh people. He also announced setting up of the 'Jio Digital India Start Up Fund' to encourage young entrepreneurs who are setting up businesses focused around the Digital India initiative.

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- ▲ Digital India New way of Innovating India Digitally. International Research Journal of Multidisciplinary

1. The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be supported by a valid receipt or invoice to ensure transparency and accountability.

2. The second part outlines the procedures for handling discrepancies between the recorded amounts and the actual cash received. It states that any such variance must be investigated immediately and reported to the appropriate authority.

3. The third part details the requirements for the physical handling of cash. It specifies that cash should be stored in a secure location and that all movements should be documented and signed off by the responsible personnel.

4. The fourth part addresses the issue of cash deposits. It requires that all cash received must be deposited into the designated bank account within a specified timeframe to prevent any loss or misappropriation.

5. The fifth part discusses the periodic reconciliation of the cash book with the bank statements. It highlights the need for a thorough review to identify and correct any errors or unauthorized transactions.

6. The sixth part covers the final reporting and auditing process. It mandates that a detailed summary of the cash transactions be prepared and submitted for review by the internal audit department.

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Changing Trends in Library Management w.r.t Current Scenario

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Introduction:

The traditional Library is a merely a physical Library. It focuses on physical items and physical spaces. In a traditional Library, the catalog is used to find traditional library materials. It emphasizes collections over people, here building is constructed first to house print collection and peoples are treated secondary. According to Gorman (2000) traditional Library is one that selects collects and give access to all forms of recorded knowledge and Information that are relevant to its mission and needs of community serving.

However since the advent of modern ICT, Libraries started offering services via computer. Digital resources such as bibliographic database firstly available on CD-Rom and than online, Full Text databases, electronic Journals and so on. This is when "Traditional Libraries started becoming Digital Library." Traditional Library emphasis on storage and preservations of physical items particularly Books and Periodicals. While in Digital Library emphasis on access to digitized materials wherever they must be located, with digitization eliminating the need to own or store a physical item.

Key Words : library management, Digital library, social networking sites, ICT.

Changing Trends in Library Management.

1) Computerised Library:

It is same as traditional Book Library but some works of the Library is done with the help of computers. A Library work is done with the help of computers. A Library Computer system is the software used to catalog, track circulation and inventory a library assests. The Computer system in the Library consists of well equiped computer with latest printer and Barcode Reader. The system does not manage itself, but it must have some-one to make it useful assest of the Library.

Advantages of Automation

Automation of Library helps to carry the workload of entire Library and Library staff in different areas i.e. Acquisition, Cataloging and Circulations etc , which in turn allows them to provide better service to its user. It fulfills the 4th Law of Library Science 'SAVE THE TIME OF USERS/READER.' This time permits Library staff for programmes being facilitated in the Library and make them to answer Reference Question and help patrons for the Right Information.

2) Digital Library:

A Digital library is a special Library with a focused collection of digital objects that consists of text, Visual materials, audio materials, video materials, stored as electronic media

Use of social Networking Sites in Library and Information Science.

- A) Helps to promote, develop Library Management programme and services.
- B) Helps to maintain accuracy of information shared about the library.
- C) Enables to interact with new patrons.

5) Innovative Services in Library Science.

In this Era, Academic Libraries should take initiations of the broad activity to enhance the socio-economic, position of the documents (Information) in the Library. Best practices are classified under following broad areas such as.

- A) Book Exhibition
- B) Collection of e-documents
- C) Information literacy program for collection
- D) In-House publication
- E) User Education
- F) User Orientation. Etc.

6) Innovative Information Services in Digital Era.

With the explosion of information and the popularity of the Internet, librarians are facing new challenges to look for new ways to meet the users' demand and expectations. The need to bring information to various users has encouraged the creation of many innovations services linking new technologies with traditional library information services. Users often find the most of the information they search for through the internet overlap or ir-relevant to what they want, They don't know how to choose the right one in the information sea. To overcome this problem following Innovative Information services need to be developed.

A) Virtual Reference Services Area.

It is the online reference Service focussing on the literature search and access, the needs of getting library services with the help of Internal social websites etc. Here a survey Questionnaire can be used to find the users attitude to the reference service.

B) E-Mail Services for the Students.

With the help of e-mail, Questionnaires can be accepted from the students. The e-mail senders are registered and their questionnaires are attached to the e-mail they have send.

C) Service through Mobile Phone.

Services can be provided through SMS or certain kind of information or all public information that patrons has customized through web or SMS. This kind of information includes reminders of returning of Books, renewal ,overdue etc.

Mobile site developers from North carolina state University Libraries share techniques for creating and promoting mobile services.

Access : http://www.educause.edu/resources/library_in_your_pocket.

D) Blog:

Blogs has now become the bridge of communication between library and patrons

because now days it has become an interactive platform.

7) Use of Six Sigma in Library and Information Science:

Sigma a Greek word is used in mathematics and statistics to define standard deviation. Coronado and Antony has pointed that Six Sigma methodologies have recently gained wide popularity all over the world. Doing things rightly and keeping them consistent are the basic ideas behind Six Sigma. Application of Six Sigma in Libraries achieves users satisfaction by focussing on "Time", "Staff Level", "Library Budget". Etc.

8) Challenges:

Following are the challenges for Academic Libraries which arise rapidly in expanding world. Integrating Access of Digitized and Non-Digitized publications/ Collections of original materials. Constructing Meta Data infrastructure i.e. technical infrastructure. How to preserve digital publications that are important i.e. preservations of documents "born digitally". Building digital collection.

Conclusion:

The Library has long and distinguished tradition of providing rich and relevant services for patrons. With the help of Information Technology Libraries are automating their administrative as well as Technical work efficiently. Finally in the present IT Era, it is fact that the Libraries have to go for Electronic resources along with print version of documents in order to satisfy their patrons. The integration of IT has become the catalysts that transforms Libraries in intellectual Centre.

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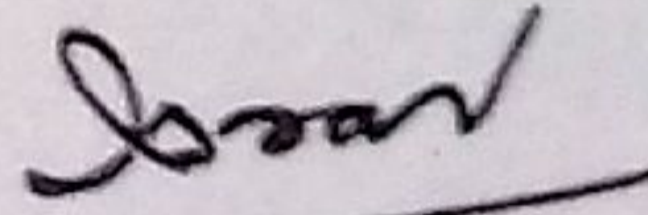
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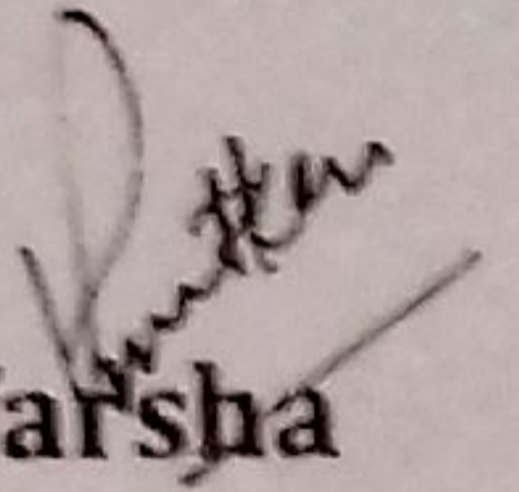
28th - 30th January 2016.

He has presented a paper on

बेटी बचाओ बेटी बढाओ



Dr. Israr 'Gunesh'
Founder President



Dr. Varsha
General Secretary

Venue: Hotel Tri Sea, Kanyakumari (Tamilnadu) India.





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Dr. APJ Abdul Kalam Outstanding Prineicipal Award - 2016

This is to certify that

Dr. HIMALAYA SUNIL SAKAT/JAJOT, PUNE

has participated in the

7th International Conference on "Educational Excellence in 21st Century"

on 28th - 30th January 2016.

Dr. Israr 'Gunesh'
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Dr. Varsha
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बेटी बचाओ, बेटी बढाओ

परमात्मा ने नारी के हाथो सृष्टि का जन्म और पालन सौंपा है। मूल्यवान कर्मों के लिए अत्याधिक बलिदान, संयम तथा समर्पण की आवश्यकता होती है। शायद इसलिए उस सर्वोसर्वा परमेश्वर ने नारी को कर्मठता के साथ-साथ कोमलता, सुंदरता, मधुरता प्रदान की है। उसकी ममता और वात्सल्य को सर्वाधिक महत्व दिया है।

वैश्विकरण के इस युग में महिलाएँ स्पेस में अपना स्थान बनाने में सफल हुई है भारत के लिए गर्व की बात है कि इस सूची में कल्पना चावला तथा सुनीता विल्यम का नाम सर्वश्रेष्ठ है। वैसे तो सम्पूर्ण विश्व में महिलाओं ने अपनी कर्मठता से यह सिद्ध किया है कि वे कर्मनिष्ठता में पुरुषों की बराबरी में है। अनेक उत्कृष्ट उदा. है सर्वे के अनुसार संसार में सबसे शक्तिशाली महिलाओं में सोनिया गांधी का नाम सातवे स्थान पर है। जर्मनी की चान्सलर अँजेला मर्केल और अमेरिका की प्रथम महिला नागरिक स्टाइल आयकॉन मिशेल ओबामा है। ब्राजिल की पहली महिला राष्ट्रध्यक्ष डिल्मा रुझेल् है। पेप्सिको की प्रमुख इंड्रानुयी चौथे नंबर पर है तो वायोकॉन की किरन मजूमदार - शाँ, चंदा कोचर इ. महिलाएँ विश्व की कामयाब महिलाओं में अपना स्थान बना चुकी है।

भारत का इतिहास भी इस सूची में सर्वोच्च स्थान पर माना गया है। संत मीरा से लेकर झांसी की रानी तक और भिकाई कामा से लेकर सरोजिनी नायडू ऐनी बेसंट तक तो मदर टेरेसा से लेकर सावित्रीबाई फुले और पहिली महिला आय. पी. एस. अधिकारी किरण बेदी स्मृति ईरानी तक, राजनीति में इंदिरा गांधी, प्रतिभा ताई पाटील, सुषमा स्वराज, शीला दीक्षित, ममता बॅनर्जी ने बुद्धिमत्ता में अपना लोहा मनवाया है। उसी तरह सौंदर्य की अमर प्रतिमाएँ प्रियदर्शनी इंदिरा गांधी, मीना कुमारी, मधुबाला, नर्गिस दत्त, सुश्रिता सेन, ऐश्वर्या राय, माधुरी दीक्षित, ने सुंदरता की व्याख्या विश्वव्यापी स्तर से लेकर ब्रहमांड सुंदरी तक लेकर गई है। भारत की शान बनी ये सूची बहुत लंबी है। पति की मृत्यु के पश्चात, चितापर जलना, विवश-नीरस शृंगारहीन जीवन व्यतीत करने से लेकर अंतरिक्ष में पृथ्वी की परिक्रमा करने का साहस करने तक का लंबा सफर तय किया

है, चारदीवारी से निकालकर खेल के मैदान एवं औद्योगिक जगत तक, रसोई घर से निकाल कर प्रधानमंत्री के पद तक अपने अस्तित्व की अभिष्ट छाप बनाने में सफल रही है। सदियों से नारी-उत्थान के प्रयत्न किए गए। संत-महात्माओं ने नारी-विपदास पर लेखनी चलायी ताकी सदाज जागृत हो -

“जि हि घरि नारी न पूजिये, गुरु की सेवा नाहि,
ते घर भरघट जानिबे, भूत बसै तिन माहि।”

आज के हमारे साहित्य परिषद का मुख्य प्रतिपादित विषय - शिक्षाक्षेत्र में नारी की भूमिका क्या है? इसपर मैं अपने विचार रखना चाहूँगी कि उपर्युक्त सफलता प्राप्त महिलाओं की सूची देखते हुए वर्तमान नारियों ने भारत का नाम विश्वव्यापी स्तर तक ला पहुँचाया तो है, किंतु तेजी से होने वाली उनकी घटती संख्या में जो उतरन दिखायी दे रही है कि वह अपना संघर्ष तो कर रही है, किंतु उसके जन्म पर, अस्तित्व पर ही आक्षेप उठाए जा रहे हैं। वर्तमान स्त्रियों ने अपनी क्षमता का लोहा मनवा लिए हैं फिर भी उनका भविष्य खतरे में है। इसलिए मेरे विचार से पहले बेटे, बड़ाओ, बेटे पढ़ाओ-अवश्य ही शिक्षा के अलावा वह हर क्षेत्र में अपनी पहचान बना सकती है।

किंतु विडंबना यह है कि वर्तमान अवस्था ने निर्भया हत्याकांड, दामिनी बलात्कार कांड ने उपर्युक्त पद के भावार्थ की धज्जियाँ उड़ा दी है। पारिवारिक, सामाजिक, देशव्यापी स्तर पर भारत में नारी की/बालिकाओं की अवस्था निम्नस्तर को जा पहुँची है। इसके कुछ ठोस कारण हैं उनमें हैं - दहेज समस्या, शादी-ब्याह में अधिक खर्च का होना, अमीर घरों में नौकरो के कारण लड़कियों की आवश्यकता कम होती है। सम्पत्ति और शिक्षा से वंचित रखना। इनमें ग्रामीण क्षेत्रों की विवाहित स्त्रियों की स्थिति किशोरियों तथा अविवाहित स्त्रियों से कहीं अधिक चिंताजनक है। इनमें से अस्सी-पच्चासी प्रतिशत स्त्रियाँ सुबह मुँह अंधेरे से उठकर देर तक कोल्हू के बैल की तरह घर के कामों में जुटी रहती है। इसके अलावा उन्हें जंगल से लकड़ी काटना, गाय भैंसों के चारा-पानी की व्यवस्था करना। इसके अलावा पति और ससुरालवालों की प्रताड़नाओं का शिकार होती है। बात - बात पर जैसे कभी समय पर खाना न बनाने पर, कभी घूँघट के सिर से हट जाने पर,

कभी अपनी सफाई में जूवान खोलने पर, ससुराल के अन्य सदस्यों की सेवा में भी गई स्थावरता की बदौलत शारीरिक, मानसिक पीडा सहती रहती है। चांग्रट के बाहर की दुनिया सार्वजनिक जीवन से परे रखकर उनकी शक्ति को दबोच दिया जा रहा है। नारी साक्षरता, सहजता, शिक्षा, मुक्ति, विकास, कल्याण और सशक्तिकरण की जानकारी से वे कोसो दूर है। भावनात्मक और आर्थिक रूप से आत्मनिर्भर और दिमागी तौर पर समृद्ध नारी को पुरुष सहजता से स्वीकार नहीं करते।

वर्ष २०१० की जनगणना ने हमें यह सोचन पर मजबूर किया गया कि हमें बालिका को न सिर्फ बचाओ, पढाओ, बल्कि बेटी बढाओ का नारा लगाना पड रहा है। भारत में १९७४ में लिंग परिक्षण प्रारंभ हुआ। पहली बार पंजाब के अमृतसर शहर में किया गया। बाद में इंडियन कॉन्सिल ऑफ मेडिकल रिसर्च ने इस पर रोक लगाने का प्रयास किया गया, किंतु असफल रहे। जनसांख्यिक किय प्रमाण से पता चलता है कि, भारत में प्रत्येक वर्ष एक लाख महिलाओं का गर्भपात किया जाता है। नई - नई तकनीक जैसे - बायोप्सी, अल्ट्रा साउंड, स्कैन टेस्ट के जरिए मोटी-सी रक्कम लेकर तेजी से यह अपराध डॉक्टरों द्वारा किए जा रहे है। कन्या भूण हत्या की, गर्भपात की संख्या में मुख्य रूप से मध्य प्रदेश, पंजाब, हरियाणा इन राज्यों का अधिक समावेश है। १९९१ में १००० बालको के पीछे ९३० बालिकाएँ थी, वही वर्ष २००० में यह संख्या ८३३ होकर रह गयी। ये राज्य है गुजरात, राजस्थान, उत्तर प्रदेश। वर्ष २०१० - ११ में यह संख्या ८९६ के लगभग पहुँच गयी। इस संख्या को बराबरी में लाने के लिए सरकारी कदम उठाए जा रहे है इसके लिए विशेष टास्क फोर्स तैनात कर गाँव-गाँव, घर-घर जाकर मल्टि सेक्टोरियल विकास योजना बनायी गई। PCPDNT - पी.सी.एन.टी अँक्ट ने महिलाओं को बहुत से अधिकार दिए। संविधान में परिवर्तन किए गए। एकलौती कन्या के माता-पिता द्वारा परिवार नियोजन शस्त्र क्रिया किए जाने पर उस कन्या की संपूर्ण शिक्षा-दीक्षा का जिम्मा सरकार द्वारा किया जा रहा है।

इस चिंताजनक विषय को अभियान के नाम पर भुनाए जाने की बजाय कुछ कृतीशील, संगठनशील कार्य भारत भर में होंगे तभी इनका दूरगामी परिणाम संभव हो सकेगा। पारिवारिक स्तर

पर स्त्री-अस्तित्व के महत्व को स्वीकारना आवश्यक है। शिक्षा का अभाव, खान-पान में भेद और समाज जागृती के कारण अशिक्षित स्त्रियों में छिपी सृजन क्षमता को वह स्वयं भी नहीं जान पाती है कि वह भी एक भस्तिष्कधारी प्राणी है, उसकी भी अपनी एक स्वतंत्र सोच है। कहीं-कहीं वे जागरुक भी है तो भी वह हतबल है, क्योंकि हमारे सामंती समाज में स्त्रियों को पारिवारिक निर्णय लेने का अधिकार नहीं होता। किंतु अगर स्त्री स्वयं तय कर ले तो यह बिल्कुल भी असंभव नहीं है। बुनियादी स्तर पर इसमें परिवर्तन लाया जा सकता है। उनके खान-पान में समानता के साथ शिक्षा के समान अवसर दिए जाए। तीस प्रति शन का आरक्षण पचास प्रति शन किया जाए। सभी स्तरों पर समान दर्जा दिया जाए। बेटियाँ भी घर का चिराग है। वे भी एक इन्सान है, जननी है, हमारे अस्तित्व का प्रमाण है। इसकी रक्षा हमारा परम कर्तव्य है। नन्ही बेटियों की अबोध, निश्छल, निर्मल मुस्कान में सारा जहाँ समाया है। यही ना हागी तो -

बागों में बहार कहाँ से आएगी?

शायरो की लेखनी में नजाकत कहाँ से आएगी?

ताज महल के लिए मुमताज और रांझे के लिए हिर कहाँ से आएगी?

आँगन की तुलसी में पवित्रता कहाँ से आएगी?

शायरो शायरी कहाँ से आएगी?

ईश्वर की इस अमर रचना, अप्रतिम सौंदर्य मंडित की नारी की सलामती के लिए हमे कडे कदम उठाने होंगे अतः अब वह समय आ गया है कि नारी अब हर रूप में हर क्षेत्र में, सामाजिक, राजनीतिक, आर्थिक क्षेत्र में समानता की हकदार बने ताकी आनेवाले भविष्य में भारतीय समाज का अक्स दुनिया के नक्शे में कुछ और ही रूप लेकर उभरे।

नारी की महानता किसी तराजू में नहीं तोली जा सकती, मातृत्व का मोल किसी बाजारहाट में नहीं मिल सकता, वात्सल्य मूर्ति की पवित्रता कोई डिगा नहीं सकता। एक नारी होने के नाते हर नारी अपना चिंतन अपनी माता से व्यक्त करना चाहती होगी कि इस जनम में तो मुझे जनम देकर सक्षम स्त्री बनाने का अवसर देकर स्वयं अपना जीवन भी सार्थक कर दिया और बार-बार कहना

चाहेगी कि अगले जनम भी मुझे चिटिया ही कीजो। “उन अजर्गी बालिवुडों की पुकार, जिनके जन्म ले पाने के कारण स्त्री-अस्तित्व की संस्था पर अब अभियान चलने लगे है”

ना राम देख पाए ना इनाम देख पाए,
आज शायद ये जहान देख पाएँ।

डॉ. हिमालया सुनील सकट
हिंदी विभाग प्रमुख,
मामासाहेब मोहोळ महाविद्यालय,
४८/८ एरंडवणा, पौड रोड, पुणे ३८
भ्रमणध्वनि - ८०८७४६९६१

८४२१७५८२७६

अनुवाद की समस्याएँ तथा विशेषताएँ

अनुवाद अर्थात् पुनःकथन, एक भाषा की सामग्री का दूसरी भाषा में रूपांतर ही अनुवाद है।

अनुवाद की प्रक्रिया से गुजरते समय अनेक प्रकार की समस्याएँ आती हैं। कहा जाता है कि भाषा का प्रयोग अभिव्यक्ति का साधन है, माध्यम है। भाषा भावों और विचारों के आदान-प्रदान के लिए होती है। हर भाषा की निजी विशेषता होती है, बारिकियाँ होती हैं। भाषा सौष्ठव तथा भाषासौंदर्य उस परिवेश की पहचान बनता है! परिवेश ही भाषा की इकाई बन जाता है। विश्व की हर एक भाषा का अपना एक सौंदर्य है, जो अपने-अपने नैसर्गिक परिवेश से जुड़ा होता है। प्रत्येक भाषा की सौंदर्यता, उसके मुहावरे, लोकोक्तियाँ, तीज-त्यौहार, रीति-रिवाज, मौसम से जुड़ी होती हैं इससे भाषा की सशक्त और प्रभावशाली अभिव्यक्ति होती रहती है। जनसामान्य की जुबां से यह सौंदर्य गाह-ब-गाहे रोजमर्रा के जीवन से टपकता दिखायी देता है। जनसामान्य द्वारा प्रयुक्त भाषा परिवेश की पहचान बन जाती है। किसी बात का उचित प्रभाव जैसे क्रोध, आश्चर्य, दुःख, विनय, सम्मान इन मनोभावों की अभिव्यक्ति का साधन मुहावरेदार भाषा होती है। यह मुहावरे अर्थतत्त्व पर निर्भर होते हैं। शब्दों में अनुप्रास योजना होती है। अतः अनुवाद की प्रक्रिया पूर्ण होने के लिए अनुवादक को दोनों ही भाषाओं के सांस्कृतिक महत्व को जानना आवश्यक हो जाता है। अज्ञान के कारण अनुवाद हास्यास्पद होकर रह जाता है अथवा अपठनीय, अप्रासंगिक होने की संभावना होती है। ऐसे में अनुवादक को सतर्क रहना आवश्यक है।

वर्तमान समय में अनुवाद की प्रक्रिया में समस्याएँ जितनी हैं, उसकी आवश्यकता भी उतनी ही महत्वपूर्ण होती जा रही है। आए दिन नए-नए शोध-संशोधन को विश्व में तेजी से फैलाने के लिए भाषिक और परिभाषिक अनुवाद की उतनी तेजी से आवश्यकता महसूस हो रही है। वर्तमान पीढ़ी तेजी से विश्व को अपने कोड (गोड) में समेट लेना चाहती है। इसके लिए नए-नए इलेक्ट्रॉनिक साधन का शोध तेजी से जगाया जा रहा है। व्यक्ति विश्व के हाथ में सिमटकर आ गया है अतः ऐसी अवस्था में प्रपत्र/संशोधन पत्र का मूल विषय अनुवाद की प्रक्रिया से गुजरते वक्त उसमें किस प्रकार समस्या उभरकर आती है, यह भी संशोधनीय विषय बनता जा रहा है।

अतः इसके लिए सबसे पहले अनुवाद के आंतरराष्ट्रीय स्वरूप को समझना आवश्यक है। पुरातन काल में पश्चिम में अधिकतर धर्म, दर्शन, साहित्य, बाइबल के अनुवाद ने विश्व के अन्य देशों में पहुँचाया। ऐसे में अन्य देशों की संस्कृति और धर्म एकदूसरे से सूत्रबद्ध होते चले गए। और राजनीतिक संबंधों में दृढ़ता लायी गयी, साथ ही धर्म के प्रचार प्रसार के उपयोग में लाया गया। आशिया एवं यूरोप में व्यापार बढ़ा। भारत के रामायण और महाभारत तथा बौद्ध धर्मग्रंथों ने अनुवाद के आंतरराष्ट्रीय स्तर को छुआ। विश्व के अन्य देशों में भारतीय दर्शन आध्यात्म तथा साहित्य विशेष प्रभावित हुआ। जर्मनी के महान दार्शनिक शोपेनहावर को मूलतः भारतीय उपनिषदों के अनुवाद से चिंतन की प्रेरणा प्राप्त हुई।

आज हमारे बीच इसाप की नीति कथाएँ, जंगल बुक, रडयार्डकीप्लिंग, बोकाच्चे की वीरगाथा, पशुकथा, बोथिएस का धर्मदर्शन, लोजांइनस का पेरिडप्सुस, अरस्तु का काव्यशास्त्रीय विवेचन. इ. साहित्य केवल अंग्रेजी में अनुदित होने का परिणाम यह हुआ कि ग्रीक, लैटिन, जर्मन साहित्य, विश्व के साहित्यशास्त्र के चिंतन का रूप धारण कर सका। भाषाविज्ञान, समाजविज्ञान, उद्योग, चिकित्साशास्त्र, विज्ञान-तंत्रज्ञान इ. अनुवाद के कारण ही प्रकाश में आया। इस प्रकार अनुवाद आज विश्व के सम्पर्क सूत्र का महत्वपूर्ण कार्य कर रहा है। संसार के अत्याधुनिक तंत्रज्ञान से लेकर चिंतन की गतिविधियों ने अनुवाद की महत्ता बढ़ा दी है! विविध समाचार - संस्थाएँ, टी.वी., रेडिओ द्वारा विश्व की लगभग सभी भाषाओं में समाचार प्रसारित किए जाते हैं। इसमें विज्ञापन से लेकर खेलकूद, शेअरबाजार तथा करारपत्र, सूचनाएँ, परिपत्र भी अनुवाद के कारण लिपिबद्ध हो गए हैं।

अनुवाद की व्याप्ति देखते हुए अनुवाद करते समय आनेवाली समस्याओं का स्वरूप भी व्यापक है। इनमें से प्रमुख समस्या वैज्ञानिक एवं तकनीकी अनुवाद की समस्या, काव्यानुवाद की समस्या, सरकारी काम-काज में आनेवाली समस्या, मुहावरों और लोकोक्तियों के भावानुवाद में आनेवाली समस्या इ. विषयपर विचार किया जा सकता है। उनमें सबसे प्रमुख समस्या निम्नांकित रूप में है।

वैज्ञानिक और तकनीकी समस्या में सबसे प्रमुख है-पारिभाषिक शब्द, संदर्भ ग्रंथ, सूत्र इ. का मूलाधार होना आवश्यक है। किसी भी प्रकार का अनुसंधान समाज तक पहुँचते-पहुँचते कभी-कभी पुराना हो जाता है। ऐसे में समय का ध्यान आवश्यक हो जाता है। किसी साहित्यिक सामग्री का अनुवाद करते समय उसके मूल कथ्य और अनुवादित अंश में काल तथा परिस्थिति को मद्देनजर रखते हुए यथासम्भव परिवर्तन किया जा सकता है। किंतु विधि तकनीक और वैज्ञानिक अनुवाद में इसकी कमही संभावना होती है। ऐसे अनुवाद के लिए संकेत और सूत्र की आवश्यकता होती है। जिसे संक्षिप्त रूप में प्रस्तुत करना सहज होता है। इसे जैस-के-वैसे रूप में प्रस्तुत करने से मूल लेखक का अर्थ गांभीर्य और संकेतात्मक सौंदर्य में कोई बाधा उत्पन्न नहीं होती। अनुवाद में संदर्भ ग्रंथों की सूची यथावत ही रहती है। सबसे महत्वपूर्ण बात होती है, परिभाषक शब्दावली की। इनका अनन्य साधारण महत्त्व होता है। शब्दकोष, विश्वकोष, तथा विज्ञान-शब्दावली की सहायता से यह अनुवाद संभव होता है। परिभाषिक शब्दावली की विशेषता यह कि ये अपने-अपने क्षेत्र में विशिष्ट अर्थ का बोध कराते हैं। यह शब्द रसायन, गणित, दर्शन, भौतिक इ. ज्ञानसे संबंधित होते हैं। अतः इनका उच्चारण सुनिश्चित होना आवश्यक है। यह एकरूप हो, और उपसर्ग-प्रत्यय से जोड़कर बनाया जा सके। भ्रमांतक अथवा मिल-जुले शब्द न हो।

अतः कह सकते हैं कि वैज्ञानिक तथा तकनीकी अनुवाद अपनेआप में बड़ी चुनौती है। पारिभाषिक शब्दावली के कारण अनुवाद सुगम भले ही हो जाता हो किंतु अनुवादक को दोनों ही भाषा का सूक्ष्मज्ञान, गहरी समझ, मूलभाषा के अनुरूप लक्ष्य भाषा ज्ञान आवश्यक है।

इसी प्रकार सरकारी कामकाज में भी अनुवाद की समस्या उतनी ही चुनौतीपूर्ण है। प्रशासनिक भाषा तथा कार्यालयीन भाषा के नाम से यह जानी जाती है। १९५५ से राष्ट्रपति के आदेशानुसार प्रशासनिक सरकारी कामकाज में अनुवाद कार्य आवश्यक हो गया है। प्रशासनिक रिपोर्ट, सरकारी पत्रिकाएँ, सांसदीय रिपोर्ट, अंग्रेजी के साथ हिंदी में प्रकाशित होना अनिवार्य है। यह सन १९६० के बाद शिक्षा मंत्रालय, संविधिक विधि-विनियम आदेश के लिए अनिवार्य कर

दिया गया। इसे संविधान में १९६३ के राजभाषा अधिनियम १९७६ के राजभाषा अधिनियम के अंतर्गत जारी किया गया।

सरकारी कामकाज आम तौर पर जनता की जनसमूह की संख्या के अनुसार होना उचित है। इस झगड़े जड़ यह है कि, एक राष्ट्र की एक ही राष्ट्रभाषा तथा राजकाज की भाषा अगर एक हो एवम् वह प्राथमिक शिक्षा से अनिवार्य विषय के रूप में पढाई जाने लगे तो, अनुवाद की आवश्यकता ही नहीं पड़ेगी, न प्रांतीय राजकाज के काम में अडचने निर्माण होगी। किंतु भारत में राजकाज की भाषा अंग्रेजी होने के कारण प्रांतीय भाषा में अनुवाद तथा अनिवार्य रूप में हिंदी में अनूदित होने के कारण स्थिति और भी दुरुह हो जाती है।

जिस प्रकार सरकारी कामकाज के अनुवाद की तथा वैज्ञानिक और तकनीकी अनुवाद की समस्या है, उसी प्रकार विधि-साहित्य का अनुवाद भी चुनौती-पूर्ण समस्या है। क्योंकि विधि की भाषा में तथा साहित्य की भाषा में अंतर होता है। दोनों का उद्देश्य भी अलग-अलग होता है। विधि-संविधान निर्माण मानव-आचरण के विनियम के कारण किया गया है, जिसमें आदेश का समावेश होता है। एवम् उल्लंघन करने पर दंड का विधान भी निश्चित है। चूंकि विधि-संविधान मंडल पर मनुष्य का जीवन-मरण निर्भर है, सो इसमें प्रयुक्त शब्दावली, पारिभाषिक शब्द का महत्वपूर्ण अर्थद्योतन होता है। इसलिए अधिनियम के प्रत्येक शब्द का स्पष्ट और विशेष ध्यान रखना पड़ता है। इसी वजह से इसका अनुवाद भी उतना ही स्पष्ट होना चाहिए। साहित्यिक अनुवाद करते समय कभी-कभी भावानुवाद से काम चल जाता है, किंतु विधि में अनुवाद की भाषा भी मूल भाषा के प्रयुक्त शब्द से जुड़ी हुई होनी चाहिए। इस क्लिष्टता से बचने के लिए मूल भाषा की शब्दावली को प्रतिबिंबित रूप में प्रस्तुत किया जाता है, परिणामतः सामान्य पाठक को यह अनुवादित भाषा क्लिष्ट और अस्वाभाविक लगती है।

शोध यह कहता है कि इस दिशा में अनुवादको की संख्या अन्य अनुवादको की अपेक्षा कम ही है। इसमें इसके प्रारूपण का भी अभाव है। अतः विधि अनुवादको में एकरूपता, एकार्थता, सरलता, विशुद्धता का होना आवश्यक है। विधि अनुवाद की समस्या में अन्य तथा

अनुवाद में जो गुण विशेष समझे जाते हैं, विधि साहित्य में दोषपूर्ण हो जाते हैं, तथा जो साहित्यानुवाद दोषपूर्ण हैं, वे विधि साहित्य के आवश्यक गुण बन जाते हैं। विधि अनुवाद की वाक्य रचना में सर्वथा एक ही अर्थ ध्वनित होना चाहिए। न्याय प्रशासन की व्यवस्था के भंग होने का भय बना रहता है। रूपांतरण के समय अभिधा से लक्षणा व्यंजनार्थ तक पहुँचने से बचना चाहिए। इसलिए उसमें सरलता अति आवश्यक है। वाक्य के लंबे होने से उसकी जटिलता से बचना आवश्यक है। अतः साहित्यिक अनुवाद और विधि अनुवादक में प्रतिबिंबित होने से बचना चाहिए। ऐसे अनुवाद में प्रतिबिंबित होने से बचना चाहिए। ऐसे अनुवादक निर्मलदर्पण के अनुवादक की श्रेणी में रखे जाते हैं।

अतः उत्कृष्ट अनुवादक के सम्मुख अनेक समस्याएँ होने के बावजूद उसमें निम्नांकित गुण होने से वह उत्कृष्ट अनुवादक का हकदार बनता है। जैसे उसे विविध ज्ञान-का अभिलाषी होना आवश्यक है। उसे स्रोत भाषा के साथ लक्ष्य भाषा का विषयगत ज्ञान हो, शैलीगत ज्ञान हो, विधा का ज्ञान हो, भाषा विज्ञान का ज्ञान हो, ध्वनि विज्ञान, अर्थ विज्ञान, वाक्य विज्ञान, रूपविज्ञान का ज्ञान हो, तभी वह सर्वश्रेष्ठ शब्दानुवाद, भाषानुवाद, भावानुवाद, आदर्शानुवाद, मूलनिष्ठ अनुवाद, नाट्यानुवाद, काव्यानुवाद, वैज्ञानिक साहित्य का, तांत्रिक पारिभाषिक शब्दावली का अनुवाद, बिना स्रोत भाषा की छाया न लगाने दे पाने से वह श्रेष्ठ अनुवादक की श्रेणी में गिना जाएगा।

डॉ. हिमालया सुनील सकट

मामासाहेब मोहोळ महाविद्यालय

पौड रोड पुणे - ३८.

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on 4th and 5th March 2016

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This is certify that Dr./Mr./Ms. Khodade Surarna of Mamasakeb Mohal
College, Pune has participated in the BCUD, S.P.P. University sponsored Interdisciplinary International
conference on "*Dr. B.R. Ambedkar's Economic & Social Thoughts and Their Contemporary Relevance*" organized by
conomics Department, Abasaheb Garware College, Pune (Maharashtra, India) on 4th & 5th March 2016. She/he presented a
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Convener

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Organizing Secretary
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Dr. S.G. Gupta
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On



**'DR.B.R. AMBEDKAR'S ECONOMIC &
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RELEVANCE'**

(04th & 05th March, 2016)

Organized by
Department of Economics
(Postgraduate Research Centre in Economics)

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Convener
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Principal
Dr. S.G. Gupta

**64. DR. B. R. AMBEDKAR'S VIEW ON EDUCATION**

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Abstract

In this paper an attempt is made to understand the educational project of Ambedkar in order to liberate the vulnerable communities in the country. Ambedkar had developed an almost doctrinal belief in the efficacious and transformatory character of education and held that education must be available to all, irrespective of caste or status. 'Education is something which ought to be brought within the reach of everyone'. Ambedkar's life and mission itself is a case history of how education can shape a leader and the destiny of the depressed classes, whom he represented. In this context it is important to highlight the contributions made by Ambedkar in the education sector, his vision and the relevance of his educational philosophy in the present scenario.

Key Words: *Depressed Classes, Development, Education, Vulnerable Communities*

Introduction: Dr. Ambedkar was born in 1891 in a Mahar family, of Central India, whose social rank was very low. His father, a subedar major, was overly burdened with 14 children and Ambedkar happened to be the last one. His father, obviously, had not enough financial means to support Ambedkar's studies. Ambedkar reached his high school studies in Pare!, Bombay. He used to take his afternoon meals in the school and had no home support to buy books of his interest and choice. An avid and keen reader that Ambedkar was he had to help himself with reading in public libraries. This left a deep impression on his love for education and its diffusion among the dalits too. This later caused the formation of People's Education Society in Bombay. The impact of his mentor Jotiba Phule¹ is also revealed in the inauguration of Siddhartha College, 20 June, 1946. Here, we also like to make an interesting observation regarding the naming of the college, when a lone Mahar boy like Ambedkar passed his Matriculation examination in 1907, the event became a matter of pride and celebration for the family and friends. On this occasion one of his teachers K.A. Keluskar presented him with a copy of the Buddha's life; His appreciation of rational and skeptic personality and leadership of Buddha which had a great impact on his religious as well as secular thinking², pushed him into the charismatic fold of Buddhism. Naming the College, hence, appears to be a personal tribute of Ambedkar to Buddha whose inspiration has directed his thinking and activities in many secular matters including education. Ambedkar happens to be one of the few Mahar pupils who could go abroad for higher studies. With the help of a scholarship from Maharaja Sayajirao Gaikwad of Baroda³, he went to the University of Columbia in America, from where he obtained his Masters as well as Ph.D. Degrees. Among the professors who influenced him, a notable individuality was² John Dewey. John Dewey was a philosopher of rationalism and pragmatism. He also wrote prolifically on American educational system and culture. He had a great belief in the uses of education and its potentialities to alter the values of individuals and prepare them for change. Greatly moved by Dewey's ideas on education and also experiencing the values of individual freedom and dignity in American Universities and society, Ambedkar developed almost a doctrinal belief in the efficacious and transformatory character of education.⁴ As Dhananjay Keer has observed, Ambedkar believed that increments in education would enhance the abjuration of traditional values and would also inculcate

value preparation for change. Education coupled with law would usher in a great degree of social change, for law was the essence of the State. Another major source of impact on his thinking was M.G. Ranade who was a great advocate of rationalism, evolutionism and modernism, particularly in politics. Ranade believed that education was the best and surest warranty of social change, for changes primarily have to germinate in the minds of men before they could fruition to its inexorable end. Dr. Ambedkar carried in him these ideas and spurned the idea of force as against education as an instrument of social change. One more aspect of his life profile which glued him to education was his Mahar background. As a student he was not permitted to learn Sanskrit of which he was fond. In the school at Satara where he had his early education he experienced discrimination at the hands of fellow pupils. When his teacher asked Ambedkar to solve a problem in Mathematics which other pupils had failed to solve, he attempted to go to the blackboard to solve the problem. But the fellow students shouted against Ambedkar, for behind the blackboard lay the tiffin boxes of fellow pupils and his writing on the blackboard would lend a defiling touch to the food. Instead of discouraging him this strengthened, fostered the iron will of Ambedkar for learning and education. Additionally, it appears to us that he found a great compensation and rejuvenation for his murky life experiences in the garden of books and public libraries which was strewn with lofty ideas and fruitful lives.⁵ Yet another aspect which had a great bearing on his involvement with education was his career development and professional experiences. His post-matric employment in the estate of Maharaja Sayajirao and later employment after his return from his foreign studies in 1917 as a military secretary to the Maharaja, had deeply injured his being, for nobody treated him as a human worthy of dignity and social amity. He was treated by the staff and peons as a despicable object. Similar was the experience in respect of his accommodation and food at the hands of other citizens. This happened to Ambedkar although he was an erudite scholar and a man of enviable academic accomplishments. None of the degrees could alter his status, for he carried the social stigma of a Mahar with him. On November 1918 he accepted the job as a Professor of Political Economy in Sydenham College, Bombay until he left for London.⁶ Although he worked as a lawyer after his return from London, he had to complement his income by working as a Professor of Mercantile Law on a part-time basis for three years at Batliboy Accountancy Institute. He also worked as an examiner for the Bombay University. After four years Ambedkar became a full Professor in Government Law College, Bombay. His interaction with students and teachers have influenced his ideas on education although some experiences have been dark and disappointing. Subsequently⁷, his assumption of the post of Principal of the Government Law College of Bombay in June, 1935 enabled him to get insights into academic and administrative problems. His three years experience as the Principal and also Membership of Legislative Council of the Province of Bombay provided rich experience of the need as well as the complexity of problems of education, particularly, with regard to the exploited people of Mahar community. Ambedkar sought his inspiration for practical politics from Jyotiba Phule and Justice Ranade. Apart from running journals, writing petitions and drafting manifestos he also sought to realise the idea of Dalit Liberation by starting many schools. In fact, he had an early encounter with V.R. Shinde in 1920 at Nagpur, regarding the self-management and initiative of educational institutions by SCs themselves. He started the Siddhartha College in 1945 at Bombay⁸ under the auspices of People's Education Society. Later, Colleges of Law and Commerce were added. In Aurangabad, the Milind College, the Ambedkar College in Mahad and another Ambedkar College by neo-Buddhists at Nagpur etc., are the signal achievements of Ambedkar and his followers. These institutions, later, have been followed by a complex of institutions started for the enlightenment and upliftment of the depressed classes. Hitherto, we have presented the biographical and social context of Ambedkar relative to his ideas on education. Now the discussion proper is in order. Ambedkar's basic educational philosophy is seen in the two objectives which govern the inauguration of Peoples Education Society, Bombay. They are the search for truth and to practise humanitarian principles in one's life. The Buddhist principles of Prajna

(Understanding) and Karuna (Compassion) seems to have been the beacon lights of not only a major part of his life but also his perspective of education⁹. Inspired as he was by the rational approach of the Buddha in the east and John Dewey in the west he called for inculcation of rational thinking and scientific temper among masses in general and students, in particular. In his address to Elphinston College, Bombay, in December, 1952 he exhorted the teachers and the taught in the University to meet the requirements as well as challenges of the modern world by production as well as application of knowledge. He warned that Universities should continue to be sacred abodes of learning and not workshop centres which trained an army of clerks. He also hearkened the audience, that the great ideas set by the progenitors of Indian culture, like Rabe and Tilak etc., should be emulated and practised. For the upliftment of the depressed classes he developed a programme of education as¹⁰ a part of the general manifesto of Indian Labour Party before the general elections of 1937. To stamp out illiteracy, he emphasised the necessity of full and compulsory education, liberal education¹¹, he knew was neither useful for the upper classes in the long run nor the depressed classes of the Indian society. He advocated the adoption of diversified technical education. Since many pupils from depressed classes did not have the financial wherewithal to prosecute their studies, he stressed the necessity of scholarships in educational institutions. Another interesting aspect of his programme of education was the divorce he sought between universities and non-teaching universities.

Thought on Primary Education: Ambedkar was a great champion of universal primary education. An amendment to the Educational Act in Bombay Legislative Assembly was brought forth by the Education Minister who sought to introduce Charka in the Primary Schools.¹³ The Charka scheme drew its inspiration from Gandhi on the principle of 'earning while learning'. Ambedkar contented that the Gandhian Scheme would deprive Scheduled Caste people of the curiosity and adventure of learning for they were the poorest of the social strata. They could be tempted to earn a little more than learn, unless and until education was sought to be made compulsory.

Thought on Educational Institution: Although Ambedkar started educational institutions through voluntary efforts and organisations, he strongly believed in the educational modernization of masses under the auspices of the State. In his concept of State Socialism he allocated a major role for the State in discharging its duties in respect of education of the unlettered millions of citizens in the country. In respect of teaching in the colleges and universities, Ambedkar was unhappy with colonial system of education, in British and post-independent India. Inspired by the freedom of choice of learning in American Universities, he advocated a reorganization of subjects and courses to provide a wider exposure of knowledge to the pupils. Based on his first-hand experience he called for removal of inequalities of pay scales and status among academics involved either in teaching or research. He also abhorred the idea of differentiated status for under-graduate and postgraduate colleges within the complex of University system. Ambedkar was a great lover of students. As a Principal of Government Law College he took keen interest in enriching and expanding library and also in their curricular and extra-curricular requirements and facilities. He was a conscientious teacher and worked hard to deliver his lectures with insight and information. According to him, a Professor "should not only be learned; he must speak in a clear tone. He must be well versed". He also opined that Professors should constantly seek knowledge and try for truth and practise it.

Liberal Education for Girls: Ambedkar's opinion on education by sex is interesting. He thought that liberal education for girls was of no consequence. "What is the use of Burke and Shakespeare to girls"? He said. Ambedkar wanted women to be more particularly trained in Home Science Education and, peripherally in other subjects. Men, of course, are free to pursue a variety of courses and studies. Ambedkar's life has been a continuum of study and struggle. His academic interest in crucial political and economic problems¹⁴ continued until the end. However, he stated that students in schools and colleges should not be involved in active politics. On the contrary, they should be engaged in the development of self-culture and self-help. Ambedkar exhorted the students to put a premium on

industry and creativity. They should persevere to attain goals and ideals dearer to them, devoid of which life becomes less thrilling and meaningful. In contrast to him, Gandhiji used satyagraha and non-cooperation methods as major instruments of struggle. Ambedkar used satyagraha only three times in his life when major issues like temple entry in Nasik and land distribution in Vidarbha were at stake. He neither believed in satyagraha¹³ nor 'change of heart' theory.

Co-education: Interestingly, Dr. Ambedkar was a great propounder of co-education. He was absolutely against the conservative views of the Hindu fanatics, who were against the concept of co-education, which according to them was immoral and against religious ethics but in stark contrast to the narrow views of the orthodox Hindus, Dr. Ambedkar stood for the concept of co-education, which would serve as an incentive to lessen the rift between both the genders. Co-education according to him would infact tend to bring about morality and ethics required for bringing parity between the men and women¹⁴. He believed co-education would sensetise¹⁴ male regarding the condition of female in the Indian society and help in bridging the gap between the status of men and women in the society.

Conclusion: He wanted to use satyagraha even where he launched to educate the masses and ultimately legitimize the gains through the organ of laws. In this respect, Ambedkar's political bias seems to be in favour of Constitutional, Parliamentary and Legalistic methods. Education, after all, is a critical, component of stability and change in the evolutionary process of societies. Since Ambedkar did not embrace the philosophical anarchist in Gandhi nor the proletarian revolutionary in Marx, he emerges as a champion of education and educative struggles for creation of consciousness and liberation of the Dalit masses.

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Dr. Babasaheb Ambedkar : Contribution to Socio-Economic Development

One Day National Seminar on Wednesday 23rd March, 2016.

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This is to certify that, Prof./ Dr./Mr. /Ms. *Prof. Suvarna Khodade*.....
of *Mamasahab Mohal college, Pune*..... has
participated as Resource Person / Session Chair / Delegate in the One Day
National Seminar on **Dr. Babasaheb Ambedkar : Contribution to
Socio-Economic Development** on Wednesday 23rd March, 2016.
He/ She presented a paper entitled *Dr. B. R. Ambedkar's Satyagraha*.....
for Social Equality.....

Vshande

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Dr. B. R. Ambedkar's Satyagraha for Social Equality

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Abstract :

The various socio-religious reform movements, which were done by Dr. B. R. Ambedkar took place in India during the British rule, were the expression of the rising national consciousness and spread of the liberal ideas of the West among the Indian people. These movements interestingly tended to have a national scope and programme of reconstruction in the social and religious spheres. In the social sphere, there were movement of caste reform or caste abolition, equal rights and a crusade against social legal inequalities.

Key Words : Satyagraha, Social Equality, Socio-Religious Reform, Upliftment,

Introduction :

Dr. B. R. Ambedkar was a great social reformist. He himself was a Dalit and had bore the brunt of being born as such. Having got qualitative education & necessary knowledge about the mechanism of caste system in India he was now keen on bringing about social transformation in otherwise unjust Hindu social order that had deprived the common masses of quality life to which each human being is entitled.

In order to realize his objective of emancipation of the downtrodden, he adopted the unique and effective method of satyagraha. Satyagraha which means insistence on practicing truth, was used as a non violent weapon by Dr. Ambedkar to fight against the injustice inflicted on the downtrodden by the parochial, rigid & irrational caste system in India. He launched three important satyagrahas to make available the rights which were denied to the untouchables namely : Mahad satyagraha, Nashik, Kalaram Mandir satyagraha & Amravati, Ambadevi Mandir Satyagraha. It is important here to note

that, these satyagrahas of Dr. Ambedkar were not only meant for acquiring worshipping rights or for getting drinking water but for acquiring social equality in true sense.

Mahad Satyagraha

Mahad is situated in Kolaba district of Maharashtra. In 1923, the Bombay Legislative Assembly passed a resolution moved by S. K. Bole a prominent social reformer in those days, that untouchables be allowed to use all public watering places, wells, schools, dispensaries, etc. In pursuance of this resolution, the progressive Municipality of Mahad resolved in 1924 that the local Chowdar Tank be thrown open to the untouchables. However, the caste Hindus did not allow them to take water from the tank. This prompted Dr. Ambedkar the liberator and emancipator of the down-trodden, to launch an agitation to exercise the right of free access to the Chowdar Tank.

In response to his call, more than ten thousand men and women assembled at Mahad on 19 March 1927. Next day the delegates began their march from the venue of the Conference to the Chowdar Tank to assert their right of drinking water from the Municipal tank. Ambedkar was at the head of the procession. Ten thousand volunteers followed their leader in a file of fours. Wading through the streets of Mahad in a disciplined and peaceful manner, the procession reached Chowdar Tank. Dr. Ambedkar, the most gifted and qualified untouchable ever born in India, asserted the right of the suffering humanity by drinking water from the forbidden Tank. Most of the volunteers also followed suit and vindicated their right. This was truly an historic event. Never before the so-called Untouchables had demonstrated their determination to assert their right in such a glorious manner. The

processionists then returned peacefully to the venue of the Conference. Meanwhile, a false rumour spread that Ambedkar and his men were planning to enter the Veerashwar temple². The fanatic Hindus, who had failed to check the march of the Untouchables to the Tank, swooped on the pandal. By that time, majority of the participants had left but a good number of them were still there, and were either packing or taking meals before dispersal.

The unarmed men, women and children were mercilessly beaten up by the caste Hindus. The commando attack on the pandal was followed up by attack on splinter groups of the delegates returning to their villages. In spite of all this beating and humiliation, Ambedkar advised his followers to be calm, and not to retaliate. Thus, ended the first part of the epic struggle of the victims of untouchability. Soon after news came that the orthodox Hindus had performed a tank-purification ceremony which they thought had been polluted; by Ambedkar and his people. It is said that for purifying the tank, the Hindus took out water from the tank in 108 earthen pots. These pots were filled with curd, cow-dung, cow-urine and milk and were dipped in the tank in the midst of chanting of mantras by the Brahmin priests. In the mean while the Mahad Municipality also revoked on 4 August 1927 its resolution in accordance with which the Chowdar Tank was thrown open to the Untouchables. This infuriated the Untouchables. It was a challenge to their self-respect and dignity as a community. Hence they decided to besiege Mahad again, and assert their right, right of every human being to take water from a public tank.

Accordingly, thousands of Satyagrahis reached Mahad on 25 December 1927. The first Conference at Mahad in March 1927 was held on a plot near the Veerashwar temple. As for the second Conference the caste Hindus had refused to give any space, the venue was shifted to a field on the other side of Chowdar tank with the consent of a Muslim landlord. The local merchants even refused to give any provisions for the men participating in the Conference. The organisers, therefore, had to bring all the provisions from outside Mahad. In such tense atmosphere and amidst tumultuous scenes, the Conference began in the evening of December 25.

Addressing the mammoth gathering of more than fifteen thousand people³, Ambedkar, the savior of the down-trodden, said "At the outset let me tell those who oppose us that we did not perish because we could not drink water from this Chowdar Tank. We now want to, go to the Tank only to prove that, like others, we are human beings" "This Conference," he continued, "had been called to inaugurate an era of equality in his land." Referring to a parallel incident from the history of France when the French representatives had met at Versailles and issued a manifesto of human rights, preaching revolt against social, religious and political privileges and declaring that all men were born equal.

Ambedkar thundered that 'the ultimate aim of politics must be to maintain and protect those human rights'. The Conference then passed a number of resolutions aimed at the social, religious and political upliftment of the down-trodden people. One of the resolutions related to Manusmriti⁴, an old Hindu scripture which preaches inequality and directs that the lead of the Shudras should be poured into the ears of the Shudras if they dare to hear or read the Vedas. The condemnation of Manusmriti was not only confined to a verbal resolution but a copy of it was also ceremoniously burnt, in a specially dug pit, in front of the pandal. "This act," as says Deer, "was one of the greatest sacrilegious blows ever since the days of Luther upon the egoistic bigots, custom-mongers and no changers on earth. December 25, 1927 is, therefore, a red-letter day in the annals of India as it was on this day Ambedkar burnt the old smriti and demanded a new one in order to reshape the Hindu code governing the life of so vast a people. Mahad thus became the Wittenberg of India."

The Satyagraha, planned to be launched on December 26, was in the ultimate abandoned following the pleadings of the District Collector who addressed the Conference and requested the delegates to await decision of the Court as some Hindus had filed a suit in the Court saying that 'the Tank is a private property'⁵. Before dispersing, however, the mammoth gathering went in a procession round the Chowdar Tank, and then returned to the pandal. Thus ended the Mahad struggle. Mahad is a symbol of revolt. It is the Kranti Bhoomi. Nasik was also an important Buddhist centre in ancient days. One of the oldest groups of Buddhist Caves is nearby. In this historic town of Nasik is the famous Kala Ram temple. This temple

was chosen by Dr. Ambedkar to secure the right of entry into the Hindu temples. The Temple Entry Satyagraha was planned for 2 March 1930. The Satyagraha Committee, which made arrangements for this agitation, was steered by Dadasaheb B. K. Gaikwad. In response to Ambedkar's call, about 15,000 volunteers assembled at Nasik to participate in yet another epic struggle. On March 2, a mile long procession-biggest ever procession in the history of Nasik- marched towards the temple. At the head of the procession played a band; then followed a batch of scouts. Behind them walked 500 women satyagrahis; and they were followed by a vast multitude of volunteers. On reaching the temple, the satyagrahis found that all the gates of the temple had been closed, and there was heavy police bandobast. The processionists, therefore, proceeded to Godavari Ghat and held a meeting there.

The Satyagraha began on March 3, by way of small groups going to the temple and courting arrest. The non-violent agitation continued for more than a month. April 9 was the day of the chariot procession of the image of Rama⁶. After protracted negotiations it had been agreed to by the trustees of the temple that on that day the untouchables will be allowed to touch the chariot. When, however, the satyagrahis attempted to reach the chariot, some caste Hindus lost their senses and ambushed the unarmed untouchables with stones and lathis. In this sudden attack, a large number of Satyagrahis, including Ambedkar, were injured. In spite of all this, the agitation continued, and the trustees of the Kalaram temple had to keep the temple closed for a whole year. In Nasik Satyagraha provoked considerable resentment among the orthodox Hindus, and the Untouchables, particularly in the villages, were subjected to harassment and maltreatment by them in various ways. Unmindful of such hardships, the volunteers kept on pouring. Hence the satyagraha was continued for more than five years but it failed to bend the orthodox Hindus. Hence, Dr. Ambedkar summoned a Conference at the nearby town at Yeola on 13 October 1935 to decide the future course of action. He went on to say that the time had come to decide if it was not better for them to abjure Hinduism and embrace some other faith that would give them an equal status, a secure position and rightful treatment. Speaking about himself, Dr. Ambedkar said, "Unfortunately, I was born a Hindu. It was beyond my power to prevent that,

but I solemnly assure you that I will not die a Hindu." 7

After careful consideration, the Conference resolved to stop the Nasik Satyagraha as the past five years had demonstrated the futility of such agitation against the caste Hindus, who had thwarted all their attempts to regain honourable status. They also decided to renounce Hinduism and embrace some other faith. As even after the Yeola Conference, doubts were being expressed in certain quarters about the desirability of conversion, Dr Ambedkar convened another Conference at Bombay on 30-31 May 1936. In his forceful written speech in Marathi, which ran into fifty pages in manuscript, the liberator and emancipator of the down-trodden, said in this Conference: "There are two aspects of conversion, social as well as religious; material as well as spiritual. Whatever may be the aspect, or line of thinking it is, necessary to understand the beginning, the nature of Untouchability and how it is practised. Without this understanding, you will not be able to realise the real-meaning underlying my declaration of conversion. In order to have a clear understanding of Untouchability and its practice in real life, I want you to recall the stories of the atrocities perpetrated against you. But very few of you might have realised as to why all this happens! What is at the root of their tyranny? To me it is very necessary, that we understand it.

The reason for their anger is very simple. Your behaving on par with them insults them. The Untouchability is not a short or temporary feature, it is a permanent one. To put it straight, it can be said that the struggle between the Hindus and the Untouchables is a permanent phenomenon. It is eternal, because the religion which has placed you at the lowest level of the society is itself eternal, according to the belief of the Hindu caste people. No change, according to times and circumstances, is possible. You are at the lowest rung of the ladder today. You shall remain lowest forever. This means, the struggle between Hindus and Untouchables shall continue forever. How will you survive through this struggle is the main question. And unless you think over it, there is no way out. Those who desire to live in obedience to the dictates of the Hindus, those who wish to remain their slaves, they do not need to think over the problem. But those who wish to live a life of self-respect, and equality, will have to think over this. How should we survive through this struggle? For me, it is not difficult

to answer this question. Those who have assembled here will have to agree that in any struggle one who holds strength becomes the victor. One who has no strength, need not expect success. This has been proved by experience, and I do not need to cite illustration to prove it." 8 Turning to the spiritual aspect of the conversion, he said:

"Up till now, we have discussed why conversion is necessary for material gains. Now, I propose to put forth my thoughts as to why conversion is much necessary for spiritual well-being. What is Religion? Why is it necessary? ... "That which govern people is Religion." That is the true definition of Religion ... There is no place for an individual in Hindu society. The Hindu religion is constituted on a class concept. Hindu religion does not teach how an individual should behave with another individual. A religion -which does not recognise the individual is not personally acceptable to me. Three factors are required for the uplift of an individual. They are : Sympathy, equality and liberty. 9 Can you say by experience that any of these factors exist for you in Hinduism? Such a living example of inequality is not to be found anywhere in the world. Nor at any time in the history of mankind can we find such inequality, which is more intense than Untouchability ... I think, you have been thrust into this condition because you have continued to be Hindus. Those of you who have become Muslims, and treated by the Hindus neither as Untouchables nor as unequals. 10 The same can be said of those who have become Christians...

That God is all-pervading is a principle of science, and not of religion, because religion has a direct relation with the behaviour of man. Hindus can be ranked among those cruel people whose utterance and acts are two poles apart. They have this Ram on their tongues and a knife under their armpits. They speak like Saints but act like Butchers. Thus we are not low in the eyes of the Hindus alone, but we are the lowest in the whole of India, because of the treatment given to us by the Hindus. If you have to get rid of this shameful condition, if you have to cleanse this filth and make use of this precious life, there is only one way and that is to throw-off the shackles of Hindu religion and the Hindu society. To talk of annihilating castes is like talking of changing the poison into Amrit. In short, so long as we remain in a religion which teaches a man to treat another man as leper, the sense of discrimination on account of caste which is

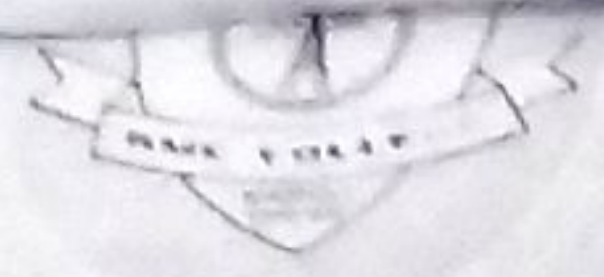
deeply rooted in our minds cannot go. For annihilating castes and Untouchability from among the Untouchables, change of religion is the only antidote."

Conclusion : To conclude with in his historic speech. Dr. Ambedkar said in a very emphatic tone: "The Hindu religion does not appeal to my conscience. It does not appeal to my self-respect" "I tell you very specifically, Religion is for Man and not Man for Religion. To get human treatment, convert yourselves. Convert for getting organised. Convert for becoming strong. Convert for securing equality. Convert for getting liberty. Convert so that your domestic life may be happy." 11

The Mahar Parishad unanimously endorsed the decision already taken in October 1935 and resolved to say "Good-Bye to Religion." Hence a search for New Religion began. "Hunger is a greatest disease, and no preaching could be understood by a person when afflicted with hunger," says the Buddha. Realizing that his followers, the Untouchables, not only suffered from 'hunger' but also suffered from numerous other disabilities. Dr. Ambedkar consciously decided to go slow with his plans for conversion to another religion. Instead, he directed all his energies towards the social, economic and political emancipation of his people.

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DR. B. R. AMBEDKAR'S THOUGHTS ON LAND REFORMS

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Abstract:

The present analysis is concerned with Ambedkar's philosophy regarding land reform and its relevance in present day scenario. Dr. Ambedkar stresses the need for thorough land reforms, noting that smallness or largeness of an agricultural holding is not determined by its physical extent alone but by the intensity of cultivation as reflected in the amounts of productive investment made on the land and the amounts of all other inputs used, including labour. He also stresses the need for industrialization so as to move surplus labour from agriculture to other productive occupations, accompanied by large capital investments in agriculture to raise yields. He sees an extremely important role for the state in such transformation of agriculture and advocates the nationalization of land and the leasing out of land to groups of cultivators, who are to be encouraged to form cooperatives in order to promote agriculture.

Key Word : Agricultural Development, Agricultural Economy, Inequality, land Reform,

Introduction:

Inequality in the control of land constitutes a principle obstacle to broad-based rural development in many developing countries. Land reform providing secure and equitable rights to productive land for the rural poor should clearly be a high priority of states and other actors committed to the pursuit of socially and ecologically sustainable development. In an agrarian economy like India with great scarcity, and an unequal distribution, of land, coupled with a large mass of the rural population below the poverty line, there are compelling economic and political arguments for land reform.¹ Not surprisingly, it received top priority on the policy agenda at the time of Independence. In the decades following independence India passed a significant body of land reform legislation. The 1949 Constitution left the adoption and implementation of land and tenancy reforms to state governments. This led to a lot of variation in the implementation of these reforms across states and over time, a fact that has been utilized in empirical studies trying to understand the causes and effects of land reform. Land reform, according to Webster's dictionary, means measures designed to effect a more equitable distribution of agricultural land, especially by governmental action. It necessarily includes a redistribution of rights to land from large landholders to benefit the rural poor, by providing them with more equitable and secure access to land. More broadly, it includes regulation of ownership, operation, leasing, sales, and inheritance of land.² Successful land reform, from the viewpoint of the rural poor, has invariably contained a confiscatory element from the viewpoint of large landholders, who lost some of their previous rights and privileges. Land reform is necessarily a political process. When land tenure relations are really altered to benefit tenants, landless workers and near landless peasants, it implies a change in power relationships in favour of those who physically work the land at the

Dr. Ambedkar published a number of articles on economic problems, particularly the problem of agricultural economy of the country. Among the various problems of agricultural economy in India, he has concentrated on agricultural production. He explained close relationship between agricultural production, productivity and the size of land holdings. He believed that agriculture production is subject to size of the holding. He also related size holdings with overall economic development of the country, through industrialisation.⁶

Dr. Ambedkar divided industries into two categories, viz., (a) Primary industries, and (b) Secondary industries.

Primary Industries

The primary industries were concerned with extracting useful material from the earth, the soil, or water and take the form of hunting, fishing, stock raising, lumbering and mining. These industries, we may call as agro-based industries. The growth of these primary or extracting industries are fundamental in two ways:

1. They extract from physical world useful materials which become the original sources of man's subsistence.
2. They provide raw-materials for the secondary or manufacturing industries for manufacturers.

Of the two types of industries mentioned, Ambedkar considered primary industries as most important. However, though they are important, they depend on the farming. It is the most ancient industry. It is concerned with the production of food. He says India, to a great extent, developed on farming. The problem of agricultural economy, in India, is the problem with agricultural production,⁷ i.e., what to produce, the proportion of the factor of production, the size of land holdings, the tenures of land, etc. Thus his views on agriculture can form many topics of discussion. However, we would like to present his views, in this paper, on land reforms and agricultural development in India.

Small Holdings in India

In the world, some countries have large number of small holdings whereas some other countries have a large number of larger holdings. He quotes the example of England which has a large number of large holdings, whereas countries like France, Holland and Denmark have a large number of small holdings. So far as India is concerned, the size of the holdings varies across the states. He considered the size of land holdings in India during 1896-97 and 1900-1901.⁸ He says that in the year 1896-97 Bombay had the highest average size of land holding. It was 24.07 acres, whereas in 1900-01 it was central provinces which had an average size holding of 48 acres. So far as Madras state was concerned, the average size of land holding in both the periods was seven acres. Dr. Ambedkar says that the average size holdings in India varied between 25.9 acres in the Bombay Presidency (Highest) and an acre or two in Pimpala Soudagan.⁹

Dr. Ambedkar says that the decrease in the size of land holdings is harmful to Indian agriculture. There are several disadvantages of the small land holdings, particularly a holding which is small and composed, of various small strips of land scattered all over the village and interspersed by those belonging to others. They show the fragmentation of land holding frequently.¹⁰

Dr. Ambedkar suggests the following measures to get over the problems of small holdings.

Consolidation

The problem of consolidation raises two practical problems

1. How to unify such small and scattered holdings, and
2. Once consolidated, how to perpetuate them at the size.

The methods of re-striping are many though all are not equally efficient. Voluntary exchanges can't be relied upon, but, a restricted sale of the right of occupancy may be expected to go a good deal, i.e., when survey numbers are put to auction on account of their being relinquished by the holders of taken in attachment for areas of assessment, only those may be allowed to bid in the auction for the sale of the right of occupancy whose lands are continuous to the land hammered out. Dr. Ambedkar further says that the pre-emption may be given to farmers whose neighbour wishes to sell his land, however, these methods will help consolidation to a small extent. Therefore, he suggested that Government take up compulsory steps to restrict the scattered fields in villages. He has also suggested compulsory re-striping to be undertaken on two principals:

1. Economic unit
2. Original ownership.

The Government of India, after independence, has taken up the consolidation of land holdings and it is on the way. Probably, the Indian Government's decision might have an influence of Dr. B. R. Ambedkar's views on consolidation. The 25 states in India 22 states have enacted laws on consolidation. It is completed in Punjab, Haryana. It is near completion in the states of U.P., Bihar, Gujarat, Himachal Pradesh, Jammu and Kashmir, Karnataka, Madhya Pradesh and Orissa. Upto the end of March, 1990, 51.8 million hectares of land was consolidated which covered 1/3 of the total cropped area of the country.

2. Enlargement

Dr. Ambedkar considered enlargement of holding, i.e., a large holding as an economic holding. He has suggested that the size of the enlarged holding should be between 29 and 30 acres and should not be 100 or 200 acres. Dr. Ambedkar was critical about the views of Baroda Committee, which felt that "if the average holding of Khatedar was a compact field of those figures the situation would be an ideal one and would not have much to be desired."¹¹ In short, the Baroda Committee was satisfied with the existing size of holding. Dr. Ambedkar was critical of Baroda Committee's views and questioned the recommendations of the Baroda Committee on consolidation. He says that if the size of the holding is ideal where is the need for consolidation. Dr. Ambedkar says that we should have an economic hold in the production and price-region. In fixing the size of holding we have to take into consideration the availability, of factors of production and the use of factors of production. He further says that those who look at small holdings as the fundamental evil naturally advocate their enlargement but he considered it as a faulty of political economy. He felt that under the then existing. He felt that under the then existing social economy, even consolidation was not possible.

His main problem was how to consolidate the holding and after consolidation how to perpetuate the said consolidation. Dr. Ambedkar felt that the consolidation may obviate the evils of scattered holdings but it will not obviate the evils of small holdings unless the consolidated holding becomes an economic holding. He says mere size of land is empty of all

economic connotations. It is the right or wrong proportion of other factors of production to suit a land that renders the latter un-economic¹² Thus, a small form may be economized as well as a large form. Dr. B. R. Ambedkar felt that the then existing land holdings in India were uneconomic, he felt that the land holding was large with reference to the inadequacy of other factors of production. The measure he suggested was not the enlargement of holding to increase capital and capital goods use on the land. The evil of small holdings was the product of maladjustment of the Indian social economy.¹³ Large part of the proportion, i.e., idle labour exerts high pressure on agriculture. He tried to analyse the ills or evils of agriculture and suggested that industrialisation of India was the best remedy to achieve agricultural development in India.

Conclusion

Dr. Ambedkar was concerned with economical inequalities in the country which were due to several problems. One of them is pressure of population on land. He discussed consolidation and enlargement of land holding in India, and suggested that agricultural development is possible only through usage of more capital on land. He felt that agricultural development will lead to the development of primary industries,¹⁴ i.e., agro-based industries which in its turn lead to further development of secondary industries. Thus, he has explained the link between land reforms which in its turn would lead to agricultural development. Agricultural development leads to the development of primary industries which in its turn leads to the establishment of secondary industries. The development of secondary industries will lead to the overall development of the economy.

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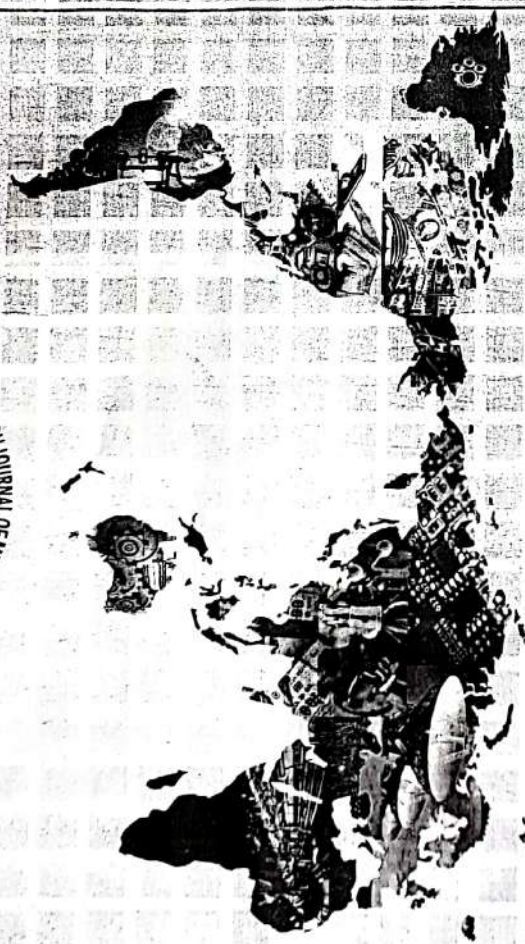
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12	Genetic diversity in Summer Groundnut (<i>Arachis hypogaea</i> Linn.)	Kadam. V. K. Chavan B. H. Rajput H. J. Wakale M. B.	Pune	93

Maximization of channel utilization can be done by the use of DFS and BFS. Using DFS and BFS, the shortest path between the source and destination cell can be found out. In case of out of order cell delivery, the count of available channels can be stored in different data structures like stack and queue. Delay and delay variations can be overcome iff channel is available. Timing and Synchronization issues can be addressed by storing the nearest neighbor cell into the stack or queue.

2) Rerouting Connections:

New route options are easily traced using BFS and DFS. These algorithms result in finding various numbers of paths between source and destination.

3) Point to Multipoint:

Point-to-multipoint connections can be implemented using DFS and BFS in which adjacent nodes of a node are known.

4) Mobile-to-Mobile Handoff:

For a mobile to mobile connection, QoS and Rerouting Connections are handled easily by using DFS and BFS.

5) Optimization:

The handover initiation techniques are composed on the basis of hysteresis, signal strength, and threshold.

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This includes incurring minimum cost in handover process between the cells.

CONCLUSION:

In wireless networks, handoff between cells is unavoidable because it is very necessary to maintain the ongoing calls. There are occurrences where a handoff is unsuccessful and lots of research was conducted regarding this. The main reason was found out in the late 80's. In adjacent cells, when a user moves from one cell to another frequencies cannot be reused; a new frequency must be allocated for the call. The user's call must be terminated, if a user moves into a cell when all available channels are in use. Also, there is the problem of signal interference where adjacent cells overlap each other resulting in receiver desensitization. In this paper, we study the efficient channel allocation and handoff strategies to guarantee continuous service with good QoS (Quality of service) to mobile multimedia users. The handover initiation techniques are composed on the basis of hysteresis, signal strength, and threshold.

शुद्ध लोकनैतृत्व असा जाणता लोकांना शरद पवार

मामासाहेब माहोळ महोदयांचे पीड रौद्र गुण ३८

प्रस्तावना १

आधुनिक महाराष्ट्राच्या जडणघडणीमध्ये मा. शरद पवार यांचे योगदान महत्त्वपूर्ण स्वरूपाचे आहे. महाराष्ट्राचे पहिले मुख्यमंत्री मा. शरदपवारजी चव्हाण यांच्या विचारांचा वसा आणि वासा घेऊन महाराष्ट्राचा सर्वांगीण विकास घडवून आणला. केवळ महाराष्ट्राच्याच नव्हे तर देशातलीचही राजकारणात आल्या कायकृतींचे स्वतःच्या नेतृत्वाचा ठसा उमटविला. देशाच्या राजकारणातील एक पांवड्यावर स्थान मिळवून मा. शरद पवार होय, ते एक खंबीर, मुत्सद्दी, अभ्यासू व सर्वस्वी राजकीय नेते आहेत. देशाचे राजकारण, समाजकारण, अर्थकारण यांची खडखड माहोदयी त्यांना असते. राजकारणात अधिकाधिक समाजकारणात ते प्रामाण्य देतात. महाराष्ट्रात व देशातलीच विधायक राजकारणाचा विस्तार त्यांनी केला यादृष्टीने सध्याच्या काळात त्यांचे महत्त्व अधिक आहे. कृषि, औद्योगिक, आर्थिक विकास महाराष्ट्रात प्रगत व्हावा यासाठी सर्व क्षेत्रात अत्याधुनिक तंत्रज्ञानाचा वापर करून यासाठी त्यांनी सातत्याने आग्रह धरला एकांगीतचो बान्ध साठी राजकारणात प्रवेश केल्यापासून आज गाणवत ते राजकारणात सक्रीय आहेत. पुढे-शाहू-अनेडकरांच्या विचारांचा वसा घेऊन आल्या घुसतून व विनाश स्वभावाचे ७५ व्या अग्र महोत्सवी बर्षात पदाचा करीत आहेत. ज्यांना काली एक दृष्टी आहे. तळागाळातल्या सर्वसामान्य माणसांच्या आशाआजकाली सध्या व गरजांची त्यांना जाण आहे. मरीच नागरिकांच्या उपारासाठी ते नेहमीच कार्यरत असताच, आंतरराष्ट्रीय पातळीवरील नेत्यांसोबत तेवढ्याच आत्मविश्वासाने व बरोबरीने वागण्याच्या नेत्यांमध्ये मा. शरद पवार हे अग्रगण्य नेतृत्व आहे. राष्ट्रभरणीत त्यांचा मोलाचा सहभाग आहे. एक लोकमान्य म्हणून त्यांची ज्वाला आहे. राजकारणातले आपली तत्वे दुकणणे आचार्यामध्ये आपतानाच त्यांनी देशाच्या उपराणीमध्ये महत्त्वपूर्ण वाटा उचलतात आहे. दृष्टेवणा, कृतिशीलता, खंबीरपणा, तत्त्वनिष्ठता व संपर्कशीलता हे त्यांच्या नेतृत्वाने महत्त्वपूर्ण वैदू आहेत. मातोश्री शारदाबाई पवार यांच्या कसबशेकरी संस्कारातून व वडील गोविंदराव पवार यांच्या सर्वोदयी संस्कारातून त्यांचे चतुररज व्यक्तिमत्त्व आकारतात आहे.

मा शरद पवार यांचा जन्म १२ डिसेंबर १९४० रोजी पुणे जिल्हातील बारामती तालुक्यातील काटेबाडी येथील एका शेतकरी कुटुंबात झाला. शांतचरित्र शिक्षण घेऊन शरद विद्यालय बारामती येथे झाले तर महाविद्यालयीन शिक्षण पुण्याच्या श्रीपतीसी कॉलेजमधून पूर्ण झाले. याच कालावधीत त्यांनी युवक काँग्रेसमध्ये प्रवेश केला. युवक काँग्रेसचे सर्वांगीण म्हणून काम पाहिले. याच काळात शरद पवार यांचे राजकीय गुरू. स्वर्गीय शरदपवार चव्हाण यांनी त्यांच्यातील गुण ओळखले व त्यांना संधी दिली. चिनी आक्रमणाच्या वेळी नागरी सभितीची पुढा सोंगाळली. याच काळात युवककाँग्रेस निम्नपावरून आंतरराष्ट्रीय युवक परिषदेत सहभाग घेऊन जपान, अमेरिका, कॅनडा, इंग्लंड व जर्मनी या देशांतील युवक चळवळींचा अभ्यास केला. 'यूड फोरवर्ड' योजनेतून बारामतीत विविध पात्र तलाव उभारून बारामतीमध्ये विकासकामांचा पाडगाळ सुरू केला. तत्कालीन मुख्यमंत्री श्री. वसंतराव नाईक व यशवंतराव चव्हाण यांनी त्यांच्या कार्याची दखल घेतली.

लोकतांत्रिक व तत्त्व कार्यकर्त्यांच्या प्रयोगास पाठिंब्यावर बाणमती मतदार संघातून वयाच्या सत्ताविसाव्या वर्षी विधानसभेवर प्रथमच निवड झाली. बाणमतीमध्ये कुशी उद्योग प्रतिष्ठानची स्थापना केली. १९७२ साली वसंतराव नाईक यांच्या मंत्रिमंडळात गृहसचिवपदी म्हणून शाय घेतली. १९७८ साली महाराष्ट्रात युगोमी लोकशाही दलाचे सरकार स्थापन करण्यात आले. या सरकारमध्ये महाराष्ट्राचे सर्वात तळम मुख्यमंत्री म्हणून आपल्या कार्यकर्त्यांच्या ठसा त्यांनी उमटविला. याच काळातचही मराठवाडा विद्यार्थिदाला डॉ. बाबासाहेब आंबेडकरांचे नाव देण्यात महत्त्वपूर्ण भूमिका त्यांनी घेतली. त्यांनी प्रबंद विरोध पत्करून मराठवाडा विद्यार्थी नामांतराचा ठाव मंजूर करून घेतला. त्यापूर्वी क्रीडा, राजशिष्टाचार, प्रसिद्धी, अन्न व नागरी सुवर्ण, शिक्षण व युवक कल्याण, कुशी, पाणलोट क्षेत्र विकास, गृह युवक सेवा, उद्योग व कामगार इ. खात्यांचा कार्यभार त्यांनी स्वीकारला. १९८० साली पुणेदेखे सरकार केंद्रसरकारकडून वराडास्त झाल्यानंतर महाराष्ट्र विधान सभेचे विरोधी पक्षनेते म्हणून त्यांनी काम पाहिले. १९८२ ते १९८६ या कालावधीत समाजवादी काँग्रेसचे अध्यक्षपद स्वीकारले. १९८४ साली बाणमती मतदार संघातून वसंतराव म्हणून निवडून आले. १९८८ साली ते महाराष्ट्राचे दुसऱ्यांदा मुख्यमंत्री झाले. मार्च १९९० मध्ये तिसऱ्यांदा मुख्यमंत्री झाले. १९९४मध्ये मुख्यमंत्री पदाचा राजीनामा देऊन पुन्हा वसंतराव म्हणून निवडून आले. केंद्र सरकारमध्ये नरसिंहराव मंत्रिमंडळात संरक्षणमंत्री म्हणून ठसा उमटविला. मार्च १९९३ च्या मुंबईतील भीषण बाँम्बस्फोटानंतर महाराष्ट्राचे चौथ्यांदा मुख्यमंत्री झाले. या काळात मुंबई तशीच पूर्वाचारात

प्रयत्न केली, मराठासंघातील विकासकामना गती देणे, जनतेची नवतेचे बाणणे, संघर्षी वृत्तीचे त्यांची विचारसूत्रे करणे इ.युग लोकप्रतिनिधीकडे असावे लागतात. त्यांची नाळ जनतेची जोडली गेलेली आहे. सर्वसामान्य गरीब माणूस व त्याचा सर्वांगीण विकास हा त्यांच्या कतिवक्त्याचा गाथा आहे. १९७३ साली म. पुंतेर यांच्या सत्यशोधक समाजाला १०० वर्षे पूर्ण झाली व १९७४ हे वर्ष छत्रपती शिवाजी महाराजांचे राज्यभिक्षेकाचे शिरालादी व राज्य शाहू महाराजांचे जन्मशताब्दी वर्ष, त्यादिल्याच राज्य शासनाने राज्य शाहू महाराज जन्मशताब्दी निमित्त समतेच्या विचारांच्या भरीव कार्यक्रमाने आयोजन केले. एक गाव एक पाणवठा हा क्रांतिकारी, सामाजिक एकोप्याचा व समाजपरिवर्तनकार्य कार्यक्रम जाहीर केला. शार पंचायतंदा अखत्येखाती ही मोहीम राज्यभर यशस्वीपणे राबविण्यात आली. 'एक गाव एक पाणवठा' ही चळवळ पुढे होताना त्यांनी दलित व सर्वजण यांच्यातील विषमतेची दरी कमी करण्याचा प्रयत्न केला. रमई दलवाई यांनी सुरू केलेल्या 'मुस्लीम सत्यशोधक' या युगोमी विचारांच्या सुधारणावादी चळवळीला पाठिंबा देऊन सर्व प्रकारचे सहकार्य केले. एवढेच नव्हे, तर ही चळवळ देशभर पोहोचवली म्हणून मुस्लिम धर्मांधारांवर गुलाम्याची या. नात्याने त्यांना संरक्षण दिले. रमईभाईंच्या मृत्यूनंतर त्यांच्या इच्छेनुसार त्यांचा अखत्येधी विद्युत्दलितनीत दखन करण्यात आला. नातेवादीक मुस्लीम समाज विरोधात असूढी हे झुगणाले नाहीत. सुधारणावादी समाज व्यवस्था निर्माण करण्यासाठी सर्वत्र कारवाया लागली. त्यासाठी परिणामाची तमा त्यांनी बाळगली नाही. त्यांनी आपल्या कुली-उत्तरीवर समतेचा, परिवर्तनाचा व मनवतेचा आदर्श घालून दिला. त्यामुळेच तळागाळतील व

पददलित समाजाचे अर्थ पुनर्मा मानवनावाची कार्यकर्ता अशी ओळखही निर्माण झाली. महाराष्ट्र राज्यने शार पंच यांच्या नेतृत्वाखाली मंडळ आयोगाच्या निष्कर्षाची स्वीकारून सरकारी, निम्नसरकारी, क्षेत्रांत इतर माणसावर्तिना व भटक्या, जर्नीजमतीना नेकाचंसांठी आरक्षण ठेवले. तसेच या अर्थीहीन वर्गांचा जन्म अर्थी उच्चार व विकास द्यावा यासाठी सरकारी अनुदानित शिक्षण संस्थांमध्ये व शिक्षणाच्या विविध दलनामध्ये या वर्गांसाठी आरक्षण ठेऊन त्यांना मुख्य प्रवाहात समाहित करून घेतले. अशा प्रकारचे युगोमी निर्णय देशभर महाराष्ट्र हे देशातील पहिले राज्य ठरले याचे सर्व श्रेय मुख्यमंत्री या नात्याने शार पंच यांच्या हावे लागले. याद्विषेही ते माणसावर्ती जर्नीजमती व भटक्या विमुक्तीचे ताणुहार ठरवले.

महाराष्ट्राचे कृषिमंत्री झाल्यावर त्यांनी राज्यतील शेतीला नवे रूप देण्याचा प्रयत्न केला. दुष्काळी परिस्थितीवर त्यांनी राज्याला बाहेर काढले. उत्पन्न क्रांतीचा प्रणेता अशी त्यांची ओळख महाराष्ट्राला झाली. राज्यातील कृषिक्षेत्राला आपुनिक दिशा देण्याचा प्रयत्न त्यांनी केला. शास्त्रीय दृष्टि कोनावर त्यांनी महाराष्ट्रात पहिल्या प्रथम ऊस व गहू या दोन महत्त्वाचा पिकांच्या 'पाणलट योजना' शैली क्षेत्रातील तंत्रांच्या सहकार्याने सुरू केल्या. विदर्भातील शेतकऱ्यांना सुधारित असे संकलित विधाने पुढिचे. कापसाची उत्पन्न वाढ झाली. शेतीसाठी कर्ज, विधाने, खते, जंगुनायके यांचा पुख्खा नियमित व वेळेने देवावा म्हणून राज्यात पहिल्याप्रथम सरकारी संस्थांवागेर पदवीधराना कृषिसेवा केंद्रांचे पयले दिले. त्याचवागेर शेताला पूक अशा दुग्ध व्यवसाय, कुक्कट पालन, रेशीम उद्योग, फलोदान, फलोत्पादन मास्येद्योग या जोडव्यवसायांची

निर्मिती मोठ्या प्रमाणावर होण्यासाठी प्रोत्साहन दिले. हे उद्योग बाढविषयासाठी खास कृषिकार्यक्रम आणले. अन्न पान्याच्या बाबतीत गुटीच्या असलेल्या आणत्या महाराष्ट्राला स्वयंपूर्ण बनवून 'हैलक्रांतीची वाटचाल' याच काळातच सुरू केला. शेतीबरोबरचकृषि विद्यापीठाच्या संशोधन कार्यासाठी त्यांनी भर दिला. जग प्रसिद्ध कृषिशारदा डॉ. स्वामीनाथन व कृषितज्ञ आण्णासाहेब शिंदे यांच्या मार्गदर्शनाचा व अनुभवाचा मिळालेला लाभ त्यांच्या भावी काळातील कृषिक्षेत्राच्या प्रगतीसाठी त्यांनी केला. आज महाराष्ट्रात साठीकडेच फळा-जुलांची जी रेलचेल दिसते ते पवार यांनी हार्दिकत्वातच पोषणसंप्रथम राबविल्यामुळेच त्यामुळेच जगप्रसिद्ध कृषिशारदा डॉ. स्वामीनाथन शारद पवार यांच्या कार्याचा गौरव करताना म्हणतात, "ज्या प्रमाणे ग्राम तेव्हालेखन (शेतक्रांती), व्हॉईट रेव्होल्यूशन (पध्दतक्रांती) त्याप्रमाणे नंतरच्या हार्दिकत्वात शेतक्रांतीचे जनक म्हणून शारदाबाबूंचे नाव घ्यावे लागते. आज आपण 'जलयुक्त शिवार' या योजनेचे गोडवे गातो पण महाराष्ट्रात त्यांची पायाभरणी शारद पवार यांनीच केली आहे. राज्यतील पाठदक्षपणे, पशुधन तलाव, नाला बांधिंगा या कामांना अग्रक्रम देवून पडणाऱ्या पावसाचा एकूण धंदा कितविल्याचा व त्याचा शेतीसाठी वापर करण्याचा निर्णय त्यांनी घेतला. 'पानी अडवा पानी जिवा' या योजनेत सहभागास खर्चापुढे शेतकरी सहभागी होत नव्हते. शेतकऱ्यांची ही गरज शारद पवार यांनी नेमकेपणाने ओळखली व नालावाडिंगाचा १०० टक्के खर्च शासनाने कराव्याचा क्रांतीकरक निर्णय त्यांनी घेतला. त्यामुळे असा निर्णय घेणार महाराष्ट्र हे देशातले पहिले एकमेव राज्य ठरले याचे श्रेय शारद पवार यांनाच द्यावे लागते. याच काळात उजनी धरण, चायकवाडी

प्रकल्प, कृष्णा नदीतील पाने, कळकवाडी प्रकल्प, कुकडी-मुळा प्रकल्प या सर्व प्रकल्पांना त्यांनी गती दिली. याशिवाय शेतकऱ्यांना त्यातील कार्यपुढेवढा वरवा यासाठी सरकारी संस्थांचे जाळ महाराष्ट्रात पसरले त्यासाठी त्यांनी पाठबळ दिले. शेतीभाताला भाव मिळावा म्हणून प्रयत्न केले. राज्याचे कृषिसमिती म्हणून महाराष्ट्रात संकीर्ण वाणाच्या शिकोबी मोठ्या प्रमाणावर लागवड करण्यास त्यांनी शेतकऱ्यांना प्रोत्साहन दिले. रामश्रीड शेतीच्या माध्यमातून महाराष्ट्रात हिराक्रांतीचा मजबूत पाया त्यांनी घातला. एक अत्यंत कार्यावर व शेतीस नवचैतना देणारे यशस्वी कृषिसमिती म्हणून त्यांनी आपला ठसा उमटविला आहे.

विशेषी पक्षनेता म्हणूनही शारद पवार यांचे कार्य अमन्यसाधारण स्वरूपाचे आहे. मे १९८० च्या विधानसभे निवडणुकीत इंदिरा काँग्रेसला त्यांनी समर्थपणे तोंड देत ५४ जागा निवडून आणल्या. विधानसभेचे विशेषी पक्षनेते म्हणून त्यांनी निवड झाली. त्यांच्या संसदीय लोकशाही जीवन-गणालीवर डॉ. बाबासाहेब आंबेडकर यांच्या विचारांचा व यशवंतरावजी चव्हाण यांच्या कार्यपद्धतीचा प्रभाव जणवतो. सत्तेत असताना विशेषी पक्षांना मोठ्या आदराने वागवून विशेषीत असताना सत्ताधारी पक्षाला आपल्या विधायाः वृत्तीने जनविकासाच्या कामात सहकार्याची साथ दिली. संसदीय लोकशाहीत जबाबदार विशेषी पक्षनेता कसा असला याचा आदर्श घालून दिला. सभागृहाची प्रथिभा राखून लोकशाही मूल्यांची जपणूक त्यांनी या काळात केली. या काळातचपिंत त्यांनी आपल्या अनेक तरुण होतकरू सदस्यांना घडविले. सत्तापूच्या शेतकऱ्यांना आनंद विलडर्सकरून मिळवून दिलेला त्याच व कांद भावासाठी काढलेली शेतकरी दिंडी ही त्या वदनाची

महत्त्वपूर्ण उदाहरणे आहेत. शेतकरी दिंडीच्या यशाचे त्यांचे नाव देशभर झाले. व पुढील काळातच महाराज गांधी व पींडीत नेहरूंच्या घ्येय धोरणानुसार वाटचाल करिते ते राष्ट्रीय नेते बनले.

१९९१ मध्ये पी.व्ही. नरसिंहराव यांनी पंतप्रधानपदाची सूत्रे हाती घेतल्यानंतर शारद पवार यांना त्यांनी आपल्या मंत्रिमंडळात पावणाला केले. तेव्हा शारद पवार महाराष्ट्राचे मुख्यमंत्री होते. महाराष्ट्र सोडण्याची मानसिकता त्यांची मानसिकता नव्हती. पंतप्रधानांनी त्यांना आवाहन केल्यानंतर मोठ्या विचारांनी महाराष्ट्राचे मुख्यमंत्रीपद सोडून दिलेले जाण्याचा निर्णय घेतला स्वतः संरक्षण जाते माणू घेतले व रावकीय गुरू यशवंतराव चव्हाण यांच्या स्मृतिला वंदन करून स्वतःजून १९९१ मध्ये ते भारताचे संरक्षण मंत्री झाले. देशातील संरक्षण यंत्रणा मजबूत करण्याचे व संरक्षण खाल्याला आधुनिक नवी दृष्टी देण्याचे आह्वान त्यांच्या समोर होते. संरक्षण खाल्याला अत्यंत बाकाझि अभ्यास केला. पदाचा अहंकार विरुद्ध तज्ज्ञांकडून सर्व माहिती समजवून घेतली. त्यांच्या या सौहार्दपूर्ण वाणानुकीमुळे सी. मलदराल त्यांच्या विषयी आदर वाढला. चीन युद्धातील भारताच्या शिष्टदृष्टीचा बाकाझि अभ्यास केला. सैन्य दलात आधुनिकता आणण्याचे कार्य चव्हाण साहेबांनी केले होते. तिन्ही सैन्य दलांची गणणी आधुनिक पद्धतीने करणे व त्यांना लागणारी साधने तत्काळ पुरविल्याची जबाबदारी घेणे यावर त्यांनी जोर दिला अधिकारी व सैन्याचे मनोबल वाढविल्यावर भर दिला. सीमावर्ती भागात प्रलक्ष भेटी देऊन ते परिसिद्धिची पाहणी करत. सर्व पातळीवरील अधिकारी, संरक्षण तज्ज्ञ, मंत्रालय, संरक्षण दले यांच्यात मुसवाट निर्माण करून कामात समन्वय साधला. भारताच्या संरक्षण खर्चात मोठी वाढ करण्याचा निर्णय त्यांनी घेतला. अर्धवेळ चालणारे

सैन्य साधने निर्मितीचे काळात पूर्ण क्षमते व पूर्ण वेळ चारू देण्याचा ऐतिहासिक व धोरणत्मक निर्णय घेतला. त्यामुळे उपरत्यय मनुष्यवळाचा कुशल कारणांचा अधिकाधिक उपयोग करून देशाला पुढील उण्या-या उण्यादरानेची निवृत्त करण्याची योजना अंमलात आणली. त्यामाध्यमातून देशाला अन्वयधी रूपाचे बदन मिळू लागले. खजगील क्षेत्रातील तंत्रज्ञानाचा सैन्याला लागणाऱ्या वस्तूनिर्मितीसाठी उपयोग करून घेण्याचे धोरण त्यांनी अमलात आणले. सेवानिवृत्त सैनिकांचे निवृत्तिवेतन वाढविते. सैनिक व अधिकारी यांचा पागल्ली वाढविला. पाऊनानुसार समान पद समान निवृत्ती वेतन या तत्त्वाचा स्वीकार करून सामान्य सैनिकांनाही नवीन निवृत्ती वेतन श्रेणी बसविले. समान न्यायाच्या तत्त्वावर भविष्यातीलआह्वानाचा विचार करून नौदल, भूदल, वायूदल या तिन्ही दलात अधिकाारी पदासाठी स्त्रियांचा निवड करण्याचा क्रांतीकारक निर्णय घेतला.

चीनसराख्या बलाढ्य राष्ट्राशी शांततेचे व स्नेहाचे संबंध प्रस्थापित करणे गरजेचे आहे हे ओळखून चीन भेट घेतली. ही चीन भेट सर्व दृष्टीने फलदायी व ऐतिहासिक स्वरूपाची झाली. त्याचबरोबर आंतरराष्ट्रीय राजकारणाचा दृष्टांगी विचार करून अमेरिकेबरोबर सलोख्याचे संबंध मुलाही शारद पवार यांनी प्रस्थापित केले. अमेरिकन नौदलाबरोबर सांघुनिक कवचाची घेण्याचा पाडसीनिर्णय घेतला. त्यामुळे त्यांचे आधुनिक व अदर्यावत तंत्रज्ञान जवळून अभ्यासाव्याची संधी भारतीय नौदलाला लागली. भारतीय हिल्लसेनेच्या वरिष्ठ अधिकऱ्यांबरोबर संपर्कही विषयांचा चर्चासत्रे घेण्यात आली त्यांना स्वतः पवार हजर असत. आपले सैन्यदल कोणत्याही परिस्थितीला सामोरे

जाण्यात व कोणत्याही आक्रमणापासून आपले संरक्षण करण्यास सज्ज आहे याची खात्री देशबावीनांना दिली व सैन्यदलात पंढरी आत्मविश्वासाचे वातावरण निर्माण केले.

पाकिस्तान व चीनच्या सीमेवरील असण्यात व भारताच्या संरक्षणाचा दृष्टीने अस्वतंत्र महत्त्वाच्या अशा सिवाचीन सारख्या अति गुंम संभावती भागास त्यांनी प्रत्यक्ष भेट दिली. काश्मिरच्या सीमावर्ती भागात ही अनेक भेटी त्यांनी दिल्या. सिवाचीनला भेट देणारे ते भारताचे पहिले संरक्षणमंत्री आहेत. त्यामुळे भारतीय सैन्यदलाचे नैतिकतेचे वाढले.

देशातील अंतर्गत सुरक्षितता कायम राखण्यासाठी आसमत्यात उल्हा संघटनेच्या देशविघातक कारवाया मोडून काढण्यासाठी लष्करी मोहीम होती घेवून त्यांनी अतीस डेवरेल्या अधिकारी व नागरिकांना मुक्त केले व या चळवळीचे कंबरूडे मोडून काढले. पंजाबमधील विधानसभा व लोकसभा निवडणुका तोकशाही व शानमान्य मार्गाने पार पाडण्यास महत्त्वाची भूमिका बजावली व पंजाबमधून लोकशाही प्रस्थापित केली, त्यांच्या संरक्षणमंत्री पदाच्या काळात कार्यभारपूर्णात अतिरेकी कारवायांना मोठ्या प्रमाणात आळा बसला. देशाचे हवाईदल व नौदल मुसद्दज करण्यावर भर दिला. वर्तमान काळाची गरज व निकट भविष्य काळाची मागणी याचा विचार करून त्यांनी संरक्षण मंत्रीपद यशस्वीपणे सांभाळले. ग्रामाधिकारणा सज्ज प्रसंगी कठोरता या गुणांमुळे देशातील मोठ्या अडचणीच्या काळातही ते यशस्वी संरक्षण मंत्री झाले किंबहुना आपल्या व्यक्तिमत्त्वाचा स्वतंत्र ठसा याही क्षेत्रात त्यांनी उमटविला.

त्यांना यास मिळाले. त्यांच्या या काळातील कार्यक्षेत्राचे तत्कालीन मुख्यमंत्री पोलिस दलाच्या पुढे अनेका विभागाचे प्रमुख व कार्यक्षेत्र पोलिस अधिकाऱ्या एम.ए.सिंह यांनी कौतुक केले आहे.

अनेक मानवनिर्मित व निसर्गनिर्मित संकटानुसार माणसांना सुरक्षितरणे वाहेर काढणे, त्यांचे विकसनाचे जीवन पूर्ववदावर आणणे, परिस्थितीनुसार योग्य निर्णय घेऊन त्याची काटेकोर अंमलबजावणी करणे या त्यांच्या कार्यामुळे त्यांना आपली व्यवस्थापनाचे शौर्यसहा असे संबोधले जाते. १९९३ च्या विनाशकारी अशा लागून कितलती येथील प्रत्यकारी व भीषण भूकंपानुसार मक्षराष्ट्राचे जनजीवन पूर्ववदावर आणण्यात व अन्ततः प्रभावी पुनर्वसन करण्यात शारद पवार यांचे योगदान महत्त्वपूर्ण आहे त्यांच्या या कार्याचे जगभरात कौतुक झाले. युरोप खंडातील डॅक्वेटाचा सेनापती अंताराष्ट्रीय संघटनेचे प्रवक्तृ मि. हेम सुजन यांनी मुख्यमंत्री शारद पवार यांच्या या काळातील नियोजन कौशल्य, आपली व्यवस्थापन, प्रशासनातील पट्ट पकड, समर्थित भावना यांची मुक्त कठोरने मूर्ती केली आहे. उभारिलेला राजदूत मि. सेडे हे देखील भूकंपातील या भीषण आपत्तीवर संकटग्रस्तांना वाहेर काढण्यासाठी केलेल्या प्रयत्नांची पाकड्या पाहून अस्वतः प्रभावीत झाले.

२००१ मध्ये तत्कालीन पंतप्रधान मा. श्री.अटलबिहारी वाजपेयी यांच्या नेतृत्वाखाली स्थापन केलेल्या आपत्कालीन व्यवस्थापन समितीचे उपाध्यक्ष श्री. शारद पवाराना दिले. पुढात भूकंपग्रस्तांचे मदत कार्य व पुनर्वसन त्यांनी आपली सर्व शक्ती व अनुभव पणाला लावून त्यांनी केले. त्याबद्दल त्यांनी पवार यांचे आभार मानले.

रतुनेमी लारांच्या प्रश्नांमुळे देगावर व जगावर आलेल्या या महान संकटानाशी शारद पवार यांनी आपली सर्व शक्ती पणाला लावून उदरसन झालेल्या माणसांमध्ये नववीर्यत्व निर्माण केले.

मा. शारद पवार हे १९९० मध्ये महाराष्ट्राचे मुख्यमंत्री असताना रोझार हनी योजनेअंतर्गत फलोत्पादन कार्यक्रम संपूर्ण महाराष्ट्रभर होती घेतला या क्रान्तिकारी व महत्त्वाकांक्षी निर्णयानुळे बड्या बागायतदार शेतकऱ्यांबरोबर अल्पभूधारक शेतकरी, दलित व आदिवासींसारखे दुर्दल घटकातील शेतकरी यांनाही फळबागा लागवड करणे शक्य झाले. या राज्यातील हजारो हेक्टर पडक व नगरीक जमीन त्यांच्या या निर्णयानुळे फळबागांच्या लागवडीखाली आली फळे व भाजीपाल्याच्या उत्पादन वाढीच्या प्रयत्नांना त्यांनी या वस्तूंची आधुनिक शास्त्रीय पद्धतीने साठवणूक, वाहतूक, प्रक्रिया व विक्री यांच्या व्यवस्था पणाला म्हात्त दिले. कोकण विभागात फलोत्पादन क्षेत्रात महाराष्ट्राचा कॅलिफोर्निया बनविण्याचा महत्त्वपूर्ण निर्णय घेतला. खानदेशातील केळी, मोसंबी, लिंबू, नागपुडी संत्री, अहमदनगर सातापा, सोलापूर, पुणे, नाशिक, सांगली, येथील द्राक्षे, आंबे यांना अंताराष्ट्रीय बाजारगत पोहोचविण्याच्या उद्देशाने महत्त्वपूर्ण कार्य केले. राज्यातील फलोत्पादन विकासाला गती दिली समाजतत्त्वा आर्थिक व दुर्बल घटकणा आर्थिक विकास व्हावा या सामाजिक न्यायाच्या भावनेतून फळविकासामाती मांडवली अदुनय योजना सुरू केली तीच मुदतीचे कर्ज उलटवू करून दिली. राज्यातील फलोत्पादनाबरोबरच फलोत्पादन वाढीसाठी त्यांनी चालना दिली. यशिवाय भाजीपाला उद्योगासाठी प्राधान्य दिले. शेतकऱ्यांची पुणे, सिंधिया यांना शास्त्रोक्त पद्धतीने फळप्रक्रियेचे व फळसंस्काराचे प्रशिक्षण देण्यासाठी राज्यत फळप्रक्रिया उद्योगास

व फळ साठवणीत घालता दिली त्यांच्या या प्रयत्नांमुळेच महाराष्ट्र हे फळांच्या निर्यातीमध्ये उत्पन्न प्रमोच देशातील पहिल्या क्रमांकाचे राज्य ठरली आहे. महाराष्ट्रात फलोत्पादन कार्यक्रम यशस्वी होण्यासाठी महाराष्ट्र राज्य बँक, आंबा, केळी, संत्री, कापूस उत्पादन संघ अशा संघटना तयार झाल्या. याशिवाय महाराष्ट्र राज्य द्राक्ष बाजारदार संघ ही देशाला अभिमान वाटावी अशी संघटना स्थापन करून तिला राष्ट्रीय पातळीवर प्रतिष्ठा मिळवून देण्यात त्यांचा शिवाचा वाटा आहे. महाराष्ट्रातील अल्पसूचारक, दूधित, रुकाळी, आदिवासी यांचा आर्थिक स्तर उंचावण्यात फलोत्पादन कार्यक्रमामुळे मोठा वाटा आहे. हाच कार्यक्रम पुढे राष्ट्रीय स्तरावर राष्ट्रीय फलोत्पादन अभियान म्हणून प्रभावीपणे राबविण्यात आला. भांगला या बाबतीत जगातील एक अग्रेसर राष्ट्र बनविण्यात याचा मोठा उद्योग झाला.

'शेतकरी नेमा व जणाला राजा' अशी शारद पवार यांची प्रतिमा असली तरी देशात राज्याला प्रथम क्रमांकाचे राज्य बनविण्यासाठी त्यांनी सातत्याने औद्योगिकीकरणामुळे पुरस्कार केला आहे. महाराष्ट्रात विविध उद्योग व्यवसायाचे चौकर जाळे निर्माण करण्यात व त्यांचा वित्तार करण्याची भूमिका त्यांनी घेतली. उद्योगकव्यवसायाचे तुळजापाड्यांमध्येही विकेंद्रीकरण केले. महाराष्ट्रातील प्रत्येक तालुक्या-तालुक्यांत औद्योगिक वसाहती स्थापन केल्या. त्यांच्याप्रमाणेच तुळजापाड्यांमधील तरुणांना रोजगाराच्या संधी उपलब्ध झाल्या. अनिवासी भारतीयांना महाराष्ट्रात कारखाने उभाण्यास प्रवृत्त केले. विविध देशातील औद्योगिक क्षेत्रातील प्रदान तंत्रज्ञान भारतात आणले. त्यांच्या कार्यक्रम धोरणांमुळे व निर्णयंमुळे इंजिनिअरिंग, अ‍ॅटो रसायने, पेट्रोकेमिकल्स कृत्रिम धाग्यांचे कापड, प्लॅस्टिक, रबर, साखर प्रक्रिया व

शेतीमाल प्रक्रिया, अल्पसूचार पदार्थ, औषधे यात महाराष्ट्राचे भवित कामगिरी केली. त्यांनी निसर्गनिर्मित पुनरुत्पत्तीचा फायदा घेऊन महाराष्ट्रात तेल व गंधका क्षेत्रात नवशुभ सुरू केले. चंद्रपूर, भंडारा या परिसरातील लोखंड, मंग्रेज, कोळसा, लोखंड, पुत्रवडी बॅक्साईड यांच्यावर आधारित नवीन उद्योग सुरू करून औद्योगिक समतोल राखण्याचा प्रयत्न केला. परदेशीय भारतीय उद्योगपतींचे विविध आर्थिक प्रयत्न सोडविण्यासाठी 'सिकॅम'च्या माध्यमातून प्रयत्न केले. उद्योगधंद्याच्या तालुक्या पातळीवरील विकेंद्रीकरणामुळे त्यांनी १४० औद्योगिक वातावरण तयार होण्यासाठी महाराष्ट्र उद्योजकांता विकास केंद्रांच्या माध्यमातून प्रयत्न केले. प्रभावी प्रशिक्षण कार्यक्रम राबविले. त्यांच्या या प्रयत्नांमुळे विदर्भ, माठवाडा, कोकण, खानदेश या भागासलेल्या विभागांमधील उद्योग व्यवसायाची वाढ झाली पत्नी शारद पवार यांचे अर्थमंत्री डॉ. मनमोहन सिंग यांनी शारद पवार यांच्या या धोरणांची मुक्तकंठाने प्रशंसा केली आहे. जुलै १९९९ मध्ये सिंगपूर येथे औद्योगिक आर्थिक विकास भारत सिंगपूर सहकार्य विषयक परिषद झाली. तिथे नेतृत्व त्यांनी केले. त्यांच्या प्रयत्नांवरुनच अमेरिका, जपान, ब्रिटन, ऑस्ट्रेलिया, सिंगापूर, हॉंगकॉंग इ. देशांतील ४७० उद्योगांची उभाणी महाराष्ट्र राज्यात झाली. जागतिक अर्थव्यवस्थेच्या खासगीकरण व उदारीकरण या नव्या आधुनिक विचाराने प्रेरित होऊन त्यांनी महाराष्ट्रात औद्योगिकीकरणाला गती दिली. याशिवाय महाराष्ट्रातील पर्यटन उद्योगालाही चालना दिली हे फक्त असताना कामगारांना ते विसरणे नव्हिले त्यांच्यामुळेच कामगारांना बोनस मिळाला तसेच मुंबईत फूटपाथवर झोपणारा मायाडी कामगार धरकुलाला तुरू लागला.

शारद पवार यांच्या व्यक्तिमत्त्वाने दूरदृष्ट्या, महान प्रशासकावताराने त्यांचे वेगळेपण म्हणजे ते 'सिकॅम' आहेत ते एक कलात्मिक व साहित्यिक आहेत. त्यांचे वाचन चौफेर आहे. त्यांनी जणिवर्तुळ मराठी व मराठी मातीशी असलेले भावनेक नातं कधीही तुटू दिलं नाही. मुंबईत सौ. कनक लेड यांनी सुरू केलेल्या नातंदा या नृत्यकलेचे शिक्षण देणाऱ्या महाविद्यालयास त्यांनी मुंबई विद्यापीठाची मान्यता मिळवून दिली.

तेथून उत्तम प्रकारचे शास्त्रीय नृत्याचे प्रशिक्षण दिले जाते. याचे सर्व प्रेम पवार साहेबानाच धावे लागले. महाराष्ट्रातील शाहीरी कला, लोककला या विषयी साहेबांना नेहमीच मोठा आदर वाटा आला आहे. संकुल महाराष्ट्र चळवळीत आणल्या कलेने व शाहीरीने वाढक निर्माण करणारे शाहीर अमर शेख यांच्या अपघाती निधनानंतर त्यांच्या कार्याचा गौरव म्हणून शाहीर अमर शेख पुरस्कार सुरू केला. हा पहिला पुरस्कार शाहीर साबळे याना शारद पवार यांच्या हस्तेच प्रदान करण्यात आला. हा पुरस्कार शाहीरी क्षेत्रातील सर्वोच्च गौरवाचा पुरस्कार मानला जातो. १९८९ साली मराठी, कला संस्कृती यांच्या विकासाच्या दृष्टीने त्यांनी महत्त्वाचे नियोजन घेतले. शाहीर साबळे यांच्या पुढाकाराने व शारदाबांच्या मदतीने मराठी शाहीरी परिषदेची स्थापना केली. त्यांनी या शाहीरी परिषदेला कायमस्वरूपी वार्षिक निधन लावून रूपायाने अनुदान देण्याचा निर्णय घेतला.

त्यांना कलावंतांविषयी व कलेविषयी वृत्त आस्था आहे. महाराष्ट्रातील सर्व भागातील उद्येजन देण्याचा त्यांनी जणिवर्तुळ प्रयत्न केला. लोककलेच्या जतनासाठी मोठी आर्थिक मदत दिली. त्यांनी महाराष्ट्रात कलावंतांना 'मानभन' देण्याची योजना सर्वप्रथम सुरू केली. अखिल भारतीय मूठभर लोकांच्या हलातून सोडविण्यासाठी

प्रयत्न केले. राज्य अर्थतंत्र मंडळकलेच्या विकासासाठी अद्ययावत नाट्यमंडल ४ कोटी रुपये देऊन मुंबईला १९९० मध्ये सुरू केले.

जागतिक मराठी परिषद स्थापन केली. जगभरातील नेद्रीयक कामगिरी करणाऱ्या मराठी भाषकांना एकत्र करून घेणे त्यांचा सन्मान केला जातो. शनपीठ विजंते मान्यतावादी साहित्यिक वा. शिवाडकर याना अत्यंत सन्मानने त्यांनी या जागतिक मराठी अधिवेशनाचे पहिले अध्यक्षपद बहाल केले. त्यांच्या कार्याची प्रशंसा करताना तरुणा साहेबानी काढलेली गौरवाणित महत्त्वाचे आहेत," अथ व्यंज्याकडे मोठ्या आशयने समाजाने पाहिले अशा काही मोजक्या मणसांत आपण आहोत. असेच काही करीत हो. जीवनात यशस्वी व्हा'. याच अधिवेशनात त्यांनी शास्त्रज्ञ जयंत नाटकीकर, वसंत गोबादीकर, उद्योजक शंतनुभा किराँस्कर, गणसभाजी लला मंगेशकर, पु.ल. देशपांडे यांच्यासारखे जागतिक कलात्मक महत्त्व प्राप्त करणाऱ्या कार्यवा यथोचित गौरव केला. या परिषदेचे दुसरे अध्यक्ष पु.ल. देशपांडे होते.

साहित्य अकादमी प्राप्त महाराष्ट्रातून लेखकांना राज्यशासनात मान्य एक लावून करणे देऊन त्यांचा गौरव करण्याचा नियम त्यांनी घेतला. शारद पवार यांना विद्यार्थी दशेपारुच संगीत नाट्य, शास्त्रीय संगीत, भजन गुप्ती व लोककलांची आवड आहे. कलावंतांच्या अभिव्यक्ती स्वातंत्र्याला त्यांनी नेहमीच प्रोत्साहन दिले आहे. थिएटर अकादमी त्यांनी सर्व प्रकारची मदत केली तसेच विचार तैलुकर यांच्या लेखणीवर साकारलेल्या मराठी तंप्पुगीत नवे वळण लावणाऱ्या 'पार्श्वभूत कोलवात' नाटकसंग संग्रहावर आणण्यासाठी त्यांनी संक्षेप दिले होते. महाराष्ट्र राज्याचे पहिल्यांदा मुख्यांघरी झाल्यावर उच्चार घेतले दिवशीक व विचार तैलुकर लिखित

निसिस्त' या 'राजकीय क्षेत्रातल्या सत्ता संतारनाच्या प्रकृतीवर घणाघाती व प्रभाविन टिका करणाऱ्या चित्रपटास सर्वोत्तरी सहकार्य केले. चारकोटीबाहेर वाऊन वास्तवेसाठी मंगलच व राऱ्याचे 'सह्याद्री' हे अतिथीगृह खास पयवानी देऊन कला व कलाकारांम उल्लेख करून देण त्यांच्या आविष्कार स्वातंत्र्याला चालना दिली. हे त्यांचे वेगळेपण सध्याच्या पारदर्शीवर नवरोत करणारे आहे.

१९९० मध्ये सुपारीत करण्याचे धोरण राबवून चित्रपटसृष्टीस नवसंजीवनी दिले. या काळात वैविध्यपूर्ण विषयांवर वास्तववादी चित्रपट मारुटाने निर्माण झाले. विविध भारतीय काळांमधील साहित्य मरुठीत भाषांतरीत व्हावा यासाठी त्यांनी सतत आग्रह धरला. २००२ मध्ये त्यांच्या युद्धकायमे महाराष्ट्रात पहिल्यांदाच भाषांतर संमेलन गाठू पहाले. कलाक्षेत्राच्या विकासासाठी त्यांनी मरुठव योगदान दिले आहे. नवसाहित्य, नवीन कथा, लेखक, गीतकार, संगीतकार, नवीन पुस्तके यांची अद्ययावत माहिती त्यांना असते. अगदी भूमसंन जोशी, किशोरी अमोणकर यांच्या शास्त्रीय संगीताच्या कैरली घायसू तऱ नवकवीच्या काव्यभेकऱलीन ते दंग होतात. अखिल भारतीय मरुठी साहित्य संमेलन, नाट्यसंमेलन, प्रादेशिक साहित्य संमेलन, कवि संमेलन यांना सदातपरी सहकार्य करतात. आपल्या भकाभकीच्या राजकारणातुदरी त्यांनी कला, संस्कृती, साहित्य याबाबतीत परिक्ता टिकवून ठेवली आहे. त्यांनी साहित्यिक व साहित्यिकांणी आयुक्तीचांनदरव्याचाच नातं ठेवलं आहे. त्यामुळेच त्यांचे बहुशुन सिकराव व्यक्तितमच साजाले आहे मरुठीतील ग.दि.मा. व्यंकटेशा मारुठळकर, रघुजिन देसाई, शंकर पाटील, उदर शोळके, महेश एकडुंबार, ना.घो. महानोर, पु.ल.देशपांडे, मृेश

मऱ, क.यु. सिंदे, रामदास गुटणे यांसाळ्या सेवकांबरोबरच उमम कांबळे, राजन मवास, तता ऐवळे यांसाळ्या सेवकांशीही त्यांचे चिक्ताळ्याचे संधंय आहेत. सिता पाटील या गुणी अभिनेत्रीच्या निघनवाताने माहासाप्राप्ती विठोबाई नारायणाबावक, यगुनाबाई वाईकर यांनी त्यांच्याबादल वृत्तरता व्यक्त केला आहे. ते व्यथित आले. लक्ष्मीबाई कोलहासूकर या श्रेय लोक कलाकार असलेल्या लावणी सप्राप्तीला कैसाच्या आजारात मरुत केली. यशवंतराव चवशण प्रतिष्ठानच्या माध्यमातुद त्यांचे हे कार्य चालू आहे. डॉ. बाबासाहेब आंबेडकर, म.पुले यांचे साहित्य सर्वसांमान्य माणसांपदत जाव्यासाठी त्यांनी प्रयत्न केले.

महाराष्ट्राचे सांस्कृतिक जीवन समृद्ध करण्यासाठीही ते सतत प्रयत्नशील असतात. गुणे विद्यापीठाच्या ललित कला केंद्रास त्यांनी विद्याप्रतिष्ठानच्या माध्यमातुद मदत केली. याशिवाय पवार सांस्कृतिक न्यासांच्या माध्यमातुद शिक्षण, क्रीडा, साहित्य, कला क्षेत्रातील गावू व गुणवंताना ते सतत मदत करतात.

एकूणच, राजकारणातही आपली परिक्ता व संवदन त्यांनी यगून ठेवली आहे. आयुष्यभर ते लोककला लोककलाकारा, व साहित्यिक यांच्याबरोबर राहिलेले आहेत. अशी व्यक्ती भारतीय राजकारणात क्वाचित्च आढळते. याबाबतीत यशवंतराव चवशण, पंडित नेहरू यांचा वासा त्यांनी जयला आहे.

एक कुशल क्रीडा संघटक म्हणुनही त्यांनी आंतरराष्ट्रीय स्तरावर ओळख मिळालेली आहे. कुस्ती, कबड्डी, खो-खो या महाराष्ट्रीयन खेळांचा त्यांनी राष्ट्रीय आंतरराष्ट्रीय पातळीवर विस्तार केला क्रिकेटच्या पीचवर त्यांनीही दमदार पदरपण केले.

राष्ट्रीय व आंतरराष्ट्रीय पातळीवर भारतीय क्रिकेटचा दबदबा निर्माण केला. महाराष्ट्रात अनेक राष्ट्रीय व आंतरराष्ट्रीय क्रीडागण व क्रीडासंरुक्ताने उमरणी मये त्यांचा महत्वाचा वाटा आहे.

एक ध्येयवादी शिक्षणरुमी, कार्यक्षम प्रशासक, आदर्श शेतकरी, बाणमती घटनेचे जनक व सर्वोत्तम केंद्रीय कृषिमंत्री म्हणुन सर्वपरिचित आहेत. या सर्व दृष्टींनी त्यांचे वेगळेपण सहजपणे प्रत्ययास येणारे आहे.