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विद्येविना मति गेली, मतीविना नीति गेली  
नीतिविना गति गेली, गतिविना वित्त गेले  
वित्तविना शूद्र खचले, इतके अनर्थ एका अधिपते केले

-महात्मा ज्योतीराव फुले

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• शुक्ला डॉ. गीता एवं मिश्रा प्रीति, (२०१४) परम्परागत शिक्षण विधि एवं क्रियाकलाप आधारित अंगिम का शासकीय प्राथमिक विद्यालय के छात्र एवं छात्राओं के अंगिम व्यवहार पर प्रभाव का अध्ययन।

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## इक्कीसवीं सदी की हिंदी कविता में स्त्री विमर्श

डॉ. गजाला वसीम अब्दुल बशीर शेख  
हिंदी विभाग, अध्यापिका,  
श्री.आसारामजी भांडवलदार महाविद्यालय,  
देवगांव (रं), ता.कलंड, जि.औरंगाबाद

समाज के सर्वोत्तम अंग अर्थात् स्त्री और पुरुष का समान महत्व होता है। मानवीय इकाई के रूप में स्त्री पुरुष की भूमिका परस्पर सहयोगी और महत्वपूर्ण होती है। स्वाधीन भारत के संविधान में लिंग समानता की गारंटी दी गई है; लेकिन व्यावहारिक घरातला पर समानता की यह अवधारणा खंड-खंड हो रही है। कहने के लिए तो हमारे देश में स्त्री सम्मान के संबंध में काफी अच्छी-अच्छी बातें की जाती हैं; यहाँ तक भी कहा जाता है कि स्त्री का अपमान देश का अपमान है। सवाल यह उठता है कि देश आजाद हो जाने के बावजूद भी सदियों से गुलामी को ढोने वाली स्त्री आज भी क्यों इस गुलामी को ढोने का काम कर रही है? क्यों उसे दहेज के लिए मार दिया जाता है? बंधुआ गुलामी के लिए बेच दिया जाता है? उसकी तस्करी की जाती है; वेश्या व्यवसाय कराया जाता है; बलात्कार किये जाते हैं, आखिर क्यों? यहाँ नहीं कन्या भ्रूण की बेदरि से हत्या भी की जाती है। जीने का अधिकार भूलभूत अधिकार होने के बावजूद कन्या भ्रूण हत्या की घटनाएँ गाँव से लेकर देश की राजधानी तक बदस्तूर जारी हैं।

मानवतावादी होने का डंका पूरी दुनिया में बाजने वाला हमारा देश आधी आबादी अर्थात् स्त्रियों को कभी मानवता और समानता का स्थान क्यों नहीं देना चाहता? कहा जा सकता है कि २१ वीं सदी में हिंदी साहित्य ने स्त्री संबंधी ऐसी कई सच्चाईयों और



सबालों को लेकर पितृसत्ताक संस्कृति के पुरातन दुर्ग पर ऐसी दस्तक दी है जिससे दुर्ग की बुनियादे हिल उठी है। परिणाम स्वरूप इस दस्तक की गूँज हमें साहित्य की विभिन्न विधाओं में सुनाई दे रही है।

साहित्य की विभिन्न विधाओं में कविता एक महत्वपूर्ण विधा मानी जाती है। समकालीन हिंदी कवियों ने अपनी कविताओं में आधुनिक युग की हर समस्या एवं हर बदलाव को व्यक्त करने के साथ-साथ स्त्री जीवन के विभिन्न पहलुओं को अभिव्यक्त कर स्त्री संबंधी समाज में व्याप्त सड़ी-गली मानसिकता के प्रति सोचने पर मजबूर किया है।

इक्कीसवीं सदी के कवियों ने नारी जीवन में व्याप्त समस्याओं, उनकी ग्रासद स्थितियों के साथ-साथ उनमें उत्पन्न चेतना के कारण परिवर्तित होने वाली स्त्री को भी अपनी कविताओं द्वारा समाज के समक्ष लाने का प्रयास किया है। स्त्री की व्यथा समस्या, उसकी सजगता, स्वतंत्रता, आत्मनिर्भरता आदि को प्रस्तुत कर स्त्री को सचेत करने का प्रयास भी इन कवियों ने किया है।

समकालीन कवियों में निर्मला पुतुल, प्रभा खेतान, सुशीला टाकगौर, देवेन्द्र मिश्रा, अनन्त कौर, रजनीकांत पाण्डेय, रश्मि जैन, शैलचन्द्रा, अरूण कमल आदि कई महिला एवं पुरुष कवियों ने अपने काव्य द्वारा स्त्री जीवन के अनछुए और अव्यक्त पहलुओं को व्यक्त किया है।

भारतीय परिवार में स्त्री हमेशा से उपेक्षित रही है। भारतीय सामाजिक व्यवस्था ने उसे जहाँ देवी के रूप में पूजा वहीं दुसरी ओर भोग्या और दासी के रूप में भी प्रताड़ित कर एक दयनीय जीवन बिताने के लिए मजबूर भी किया। भारतीय सामाजिक व्यवस्था ने उसे हमेशा अबला बना कर रखने में ही अपनी भलाई समझी, इसी कारण मैथिलीशरण गुप्त जैसे महान कवि को भी नारी के बारे में —

अबुला जीवन हाथ यहीं कहानी  
आँचला में दूध और आँखों में पानी।

कहना पड़ा नारी को अबला कह पुरुष हमेशा से उसे अपने गिरफ्त में रखना चाहता है और समाज की इस मानसिकता के कारण स्त्री अपना अस्तित्व

भूल बैठी है। आज भी हर पल पुरुष उसके अस्तित्व को मिटाने का प्रयास तरह-तरह से कर रहा है। लेकिन इस सबके बावजूद इक्कीसवीं सदी की स्त्री अपना अस्तित्व खोजने का प्रयास कर रही है। विभिन्न कारणों से प्रताड़ित की जाने वाली स्त्री की आंतरिक वेदना और उसके अस्तित्व पर कई प्रश्न उठाते हुए निर्मला पुतुलजी अपनी 'जमीन तलाशती बेचैन स्त्री' इस कविता में इस प्रकार प्रकट करती है —

'यह कैसी विडम्बना है कि हम सहज अभ्यस्त है  
एक मानक दृष्टि से देखने / स्वयं की दुनिया।  
मैं स्वयं को स्वयं की दृष्टि से देखते/  
मुक्त होना चाहती हूँ / अपनी जाती से /  
क्या है मात्र एक स्वप्न के

स्त्री के लिए घर सन्तान और प्रेम क्या है।'<sup>१</sup>

कविता में स्त्री की अंतवेदना के साथ-साथ सदियों से पुरुषी विचारों की अभ्यस्त स्त्री आज कई सबालों को उठाते हुए स्वयं को स्वयं की दृष्टि से देखने की चाहत रखती है। स्त्री की इस मानसिकता को चित्रित करते हुए कविता में पुतुलजी ने कई प्रश्न उठाए हैं।

भारतीय समाज स्त्री और पुरुष को गाड़ी के दो पहिए कहता है, फिर स्वयं ही क्यों गाड़ी के एक पहिए को तोड़ मरोड़ कर छोटा कर देता है; फिर यह समाज या परिवार रूपी गाड़ी चलेगी कैसे? कवि देवेन्द्र मिश्रा ने अपने काव्य के द्वारा पुरुष की विसंगतियों भरी सोच को उजागर करते हुए समाज की स्त्री के प्रति मानसिकता को इस प्रकार दर्शाया है —

'पुरुष के सम्बोधन क्या-क्या?  
खुले दिमाग वाली स्त्री के लिए चालू आइटम,  
पटाखा मछली, माल सेक्सि अश्लील सेंटिंग।  
एक रात का पार्टनर दोस्ती प्यार तक ठीक है;  
बीबी बनाने लायक नहीं।'<sup>२</sup>

पति बनाने के लिए स्त्री इस प्रकार के विचार पुरुषों के बारे में क्यों नहीं रख सकती? भारतीय समाज में नैतिकता को संभालने की जिम्मेदारी स्त्री पर ही क्यों सौंप दी गई है; पुरुषों पर क्यों नहीं? इस प्रकार की जिम्मेदारी स्त्री पर सौंप उसे देवी या आदर्श रूप प्रदान कर अपने अधिकारों के प्रति बेहोश रखा



जाता है।

कवि देवेन्द्र ने अपनी 'जंजीर में स्त्री' कविता में भारतीय सोच के परिणाम स्वरूप बचपन से ही लड़की में हीनता की भावना पैदा होने के कारण भविष्य में स्त्री अपने आत्मसम्मान, अधिकार एवं अस्तित्व के प्रति जागरूक नहीं हो पाती, और सबकुछ सहते हुए स्वयं को ही दोषी किस प्रकार मानती है इस बात का चित्रण कवि ने इस प्रकार किया है —

"अंधेरा और बलात्कार, जिंदा जलाने के औजार,  
और अंत में उसकी आत्मा मन पर चोट  
चित्रहीन कुलटा।"<sup>३</sup>

हम जानते हैं कि समकालीन समाज में दूध पीती नन्ही बालिकाओं से लेकर सभी उम्र की स्त्रियों पर बड़ी बेदर्दी से बलात्कार कर हत्या की जा रही है। इसमें से जो बच जाती है उनका जीवन नर्क से बढ़कर बन जाता है, और अपनी आत्मा मन पर चित्रहीन कुलटा का बोझ लिए उसे जिना पड़ता है। इन सभी समस्याओं के बावजूद इक्कीसवीं सदी की स्त्री में उत्पन्न चेतना के कारण वह अपने अस्तित्व की तलाश किस प्रकार कर रही है इस बात को भी अनन्त, कौर ने अपनी 'और मैं जिंदा रहना चाहती हूँ' इस कविता में स्त्री की विवशता और अस्तित्व की तलाश को इस प्रकार प्रकट किया है —

"तबले की थाप पर मुझको  
गावना पड़ता है सो नाचती हूँ  
और जनाने मुझे खबर क्या मैं।  
अपना अस्तित्व पाना चाहती हूँ।  
जिंदा रहना अजीब है मुझको  
और मैं जिंदा रहना चाहती हूँ।"<sup>४</sup>

भारतीय सामाजिक मानसिकता के अनुरूप पुरुष स्त्री को अपने नियंत्रण में रखकर अपने इशारों पर नचवाता है। पुरुष के अस्तित्व में रहते-रहते वह अपना अस्तित्व खो बैठती है; और कठिन परिस्थितियों में भी अपने अस्तित्व को पाने और जिंदा रहने के लिए छटपटाती है। सदियों बित जाने पर भी स्त्री का जीवन जन्म से लेकर मृत्यु तक प्रश्नों से घिरा हुआ है; जमीकांत पाण्डेय ने स्त्री के गर्भ से ही आरंभ होनेवाले दर्द को बड़े ही दिल छू लेने वाले अंदाज में इस प्रकार

व्यक्त किया है —

"माँ मैंने सुन ली है। पिताजी की बातें।  
सहमी पड़ी हूँ इधर तुम्हारी कोख में भ्रूण बनी।  
कब तक जगाती रहोगी माँ एक बार प्यार करो।  
दुलारे माँ, एक बार अपने पेट पर हाथ तो फेरो।  
सौंस रोके ताक रही हूँ। तुम्हारे गर्भ के भीतर।"<sup>५</sup>

भारतीय पुरुष प्रधान समाज में स्त्री के प्रति बनी सोच स्त्री भ्रूण हत्या को बढ़ावा दे रही है। स्त्री के प्रति असमानता का व्यवहार किया जा रहा है। देवेन्द्र मिश्रा ने अपनी कविता 'बाह रे तुम्हारा गणित' में बड़े ही सरल शब्दों में समाज की संवेदना का जगाने का प्रयास इस प्रकार किया है —

"भाय ने बछिया जन्मी तो खुश। औरत ने जन्मी तो दुःख।  
क्यों रिश्तों में भी व्यापार। दिखाई अपनी औकात।  
अपने ही पैदा की हुई औलाद में भी तुम्ह भेद करते हो।"<sup>६</sup>

कविता में कवि ने समाज की सोच और कन्या भ्रूण हत्या को बखूबी व्यक्त किया है। बछिया से दूध पाने का स्वार्थ और बेटी के जन्म पर मनाया जानेवाला दुःख यहाँ व्यक्त हुआ है। भारतीय परिवार में बेटी के जन्म पर मातम छाया रहता है। और लड़को के जन्म पर खुशियाँ मनाई जाती हैं। लड़की के प्रति ऐसी वृणित मानसिकता रखनेवाले परिवारों के प्रति कुसुमजी अपने 'भेट एक पंख' काव्य में बेटी के जन्म से ही परिवार में उसकी स्थिति और असमानता को इस प्रकार अभिव्यक्त करती है —

"जन्म का वह पल दाई ने मुझे देखा,  
दर्द से कराहती मेरी माँ,  
सौराग्रह की दीवारें

लडके के जन्म पर 'दगने वाली दो नाली बंदुके  
सारी कायनात सब चुप थे केवल मैं रोई थी।"

(भेट एक पंख — कुसुमजी)

समाज में व्याप्त स्त्री भ्रूण हत्या एक नही बल्कि दो स्त्रियों माँ और कन्या की जीदगी को बरबाद कर रही है। शैलचंद्रा की कविता 'स्त्री भ्रूण हत्या' समाज में व्याप्त विचारधारा में परिवर्तन लाने के साथ-साथ आज इक्कीसवीं सदी में स्त्री को अपने अधिकारों के





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माहिती

# भारतीय भाषाएँ : संस्कृति एवं परंपराएँ

• मुख्य संपादक •

प्रधानाचार्य, डॉ. उज्ज्वला एस. देवरे

• सहसंपादक •

प्रा. के. के. बच्छाव (हिंदी विभाग)

20/6-  
2017

श्रीमती पुष्पाताई हिरे कला, विज्ञान एवं वाणिज्य महिला महाविद्यालय,  
मालेगांव कॅम्प (नाशिक).

  
Principal

राजी भंडारकर आर्ट्स, कॉमर्स & साइंस  
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नांक २-२-  
एक दिवसीय  
इत्य व भाषा  
। आहे.

पण भाषेच्या  
प्रते. भाषेच्या  
रच भाषेकडे  
आले आहे.  
बदारी आहे.  
आहे.

३. बी.सी.यु.  
अध्यक्षा मा.  
री विद्यामंदिर  
क, महात्मा  
री विद्यामंदिर  
गांचे भी ऋण  
। व शुभेच्छा  
ठरले आहे.

देव

द्यालय,  
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मराठी विभाग

प्रकाश संत

पेठ तालुक्या

संस्कृती आ

मधुरा समान

डॉ. जन्मि

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इराजी विम

K D Singh

Feminist

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## “कथाकार संजीव के उपन्यास में संस्कृति चित्रण”

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संस्कृति और साहित्य के बीच गहरा संबंध रहा है। संस्कृति एक विचारधारा है। संस्कृति में मनुष्य के आचार-विचार, रहन-सहन, ज्ञान-विज्ञान, साहित्य, कला, परंपरागत अनुभव, जीवन गुजरने की पध्दती आदि संस्कार प्रभावी हैं। संस्कृति को बनाये रखने में गाँव वर्तमान में भी प्रतिबद्ध हैं। शहर में संस्कृति हर किसी चौराहे पर दम तोड़ती नजर आ रही है। शहरों में लोकगीत परम्परा खंडीत होती हुई अंतिम साँसे गिन रही है। संस्कृति वह धारा है जिससे मनुष्य सुसंस्कृत होकर एक आदर्श समाज बनाता है। वर्तमान में विभिन्न रचनाकारों ने संस्कृति की जड़ तक घुसकर अपने रचनाओं के माध्यम से संस्कृति के बीज को हर मनुष्य के भीतर गढ़ने का प्रयास किया है। ‘संस्कृति’ का रूप औचलिक साहित्य में अधिक रूप में दिखाई देता है।

संस्कृति मनुष्य की वह रचना है जिसमें मानव की सृजनात्मक शक्ति और योग्यता का चरम निहित है। संस्कृति जीवन तथा उसकी विभिन्न-प्रतिविधियों का संचय है। संस्कृति मानव के आंतरिक तथा बाह्य मूल्यों की अभिव्यंजना करती आती है। राष्ट्र की धरोहर ‘संस्कृति’ में पूरी तरह से विद्यमान है। जो मनुष्य जीवन की गतिविधियों को नया आयाम प्रदान करती है। ‘संस्कृति’ ने मनुष्य को जीवन जीने के लिए एक उच्च भावभूमि दी है। विश्व के मूल में ‘संस्कृति’ जीवन से जुड़ा महत्वपूर्ण अध्याय है। विश्व में भारतीय संस्कृति विशेष रूप में विख्यात है। डॉ. मुदिता चन्दा ने किए अध्ययन में लिखा है कि, “संस्कृति एक जीवन शैली है जिसे मनुष्य पूर्वजों से ग्रहण करता आया है। संस्कृति जहाँ एक ओर मनुष्य को जीवन जीने की एक उच्च भावभूमि प्रदान करती है, वहीं वह जीवन-विश्व का सुशोभित पुष्प भी है। किसी भी राष्ट्र के लिए संस्कृति का वही महत्व है जो शरीर के लिए आत्मा का।” संस्कृति की मौलिकता को विस्तारित रूप दिया गया है।

संस्कार से संस्कृति को जोड़ा गया है। संस्कृति को अंग्रेजी में ‘कल्चर’ कहा जाता है। ‘संस्कृति’ का व्युत्पत्तिगत अर्थ है सम + कृति = शुद्ध आचरण या श्रेष्ठ कार्य होता है। संस्कृति का मूल सम्बन्ध शरीर, मन तथा आत्मा में निहित है। इन तीनों में जितनी विकास वृद्धि होगी उतनी ही संस्कृति प्रबल रहेगी। इस संदर्भ में डॉ. विनय कुमार पाठक जी ने लिखा है कि, “प्रकृति ने मनुष्य में बीज रूप से तीन प्रकार की शक्तियाँ दी हैं, जिसका संबंध शरीर, मन और आत्मा से है। शारीरिक, मानसिक एवं आत्मिक शान्ति का विकास ही संस्कृति का मुख्य उद्देश्य है। जिस संस्कृति में इस विकास का जितना आधिक्य है, वह उतनी ही ऊँची मानी जाएगी।”

विश्व में हर एक राष्ट्र की अपनी-अपनी संस्कृति तथा उसकी विशेषता होती है। अपने आधार-विचार वहाँ के मनुष्य को प्रदान करती हैं। साहित्यकार अपने साहित्य के माध्यम से इसे नया रूप देता आया है। संस्कृति किसी एक व्यक्ति या एक समाज की नहीं बल्कि समग्र मानव जाति की उपलब्धि होती है। ‘संस्कृति’ ने सदैव मनुष्य को मनुष्य से जोड़ने का कार्य किया है। वह एक-दूसरे से प्रभावित करने की कला है। मनुष्यता को नयी दृष्टि तथा मानव-पशु के बीच के अंतर को स्पष्ट करनेवाले गुण ‘संस्कृति’ ही है। संस्कृति समग्र मानव जाति का उत्कर्ष है। इस संदर्भ में



डॉ. हजारीप्रसाद द्विवेदीजी लिखते हैं कि, "मैं संस्कृति को किसी देश विशेष या काल विशेष या जाति विशेष की अपनी मौलिकता नहीं मानता। मेरे विचार में सारे संसार में मनुष्यों की एक सामान्य मानव संस्कृति होती है। यह दूसरी बात है की वह व्यापक संस्कृति अब तक सारे संसार में अनुभूत और अंगीकृत नहीं हो सकती।" डॉ. रामधारी सिंहजी ने भी संस्कृति के संदर्भ में लिखा है कि, "संस्कृति सुख नहीं सदाचार है। संस्कृति ताकद नहीं विनम्रता है। संस्कृति संघर्ष नहीं त्याग है। संस्कृति विजय नहीं मैत्री है। संस्कृति का परम रूप अहिंसा है। विरोधी के मन को भी क्लेश न देना। सुसंस्कृत व्यक्ति दुराग्रह नहीं करेगा।"

विश्व में भारत की संस्कृति की तुलना करे तो हम जान सकते हैं कि, भारतीय संस्कृति विशिष्ट गुणों से भरी हुई है तथा विश्व भी भारतीय संस्कृति से प्रभावित रहा है। भारत में विविध समुदाय, जाति के लोग हैं। उनकी अपनी एक परंपरा, रहन-सहन, भाषा, खान-पान, वेशभूषा है। जो अन्य राष्ट्र को प्रभावित करती रही है। संस्कृति का मूलभूत आधार है उसकी भौगोलिक स्थितियाँ तथा परिवेश। भारत में मूलधार रूप से संस्कृति के आधारबिन्दु वेद, उपनिषद्, गीता आदि ग्रंथ रहे हैं। भारत अपनी संस्कृति के माध्यम से मूल पहचान बनानेवाला राष्ट्र है। भारतीय संस्कृति सत्य, अहिंसा, सदाचार, प्रेम और शांति आदि मूल्यों पर टिकी हुई है। भारत में संस्कृति का विकास गंगा की पावनधारा के समतुल्य प्रवाहमान तथा गतिमान है। विविध विद्वानों, रचनाकारों ने भारत की संस्कृति तथा उसके विभिन्न गुण मूल्यों की खोज की है। हिंदी रचनाकारों ने इसे विविध आयाम देकर अपनी-अपनी दृष्टि से संस्कृति के अर्थ को उसकी महत्ता को प्रतिपादित किया है।

रचनाकार संजीवजी के उपन्यास साहित्य में संस्कृति के मूल तत्व की पहचान मिल जाती है। संजीवजी का उपन्यास साहित्य आदिवासीयों के जीवन, रहन-सहन, खान-पान, वेशभूषा तथा भाषा की दृष्टि से महत्वपूर्ण है। 'किसनगढ़ के अहेरी', 'सर्कस', 'सावधान! नीचे आग है', 'धार', 'पाँव तले की दूब', 'जंगल जहाँ शुरू होता है', 'सूधार' आदि। संजीव के उपन्यासों में संस्कृति की झलक स्पष्ट रूप से दिखाई देती है। संजीवजी के उपन्यास में रहन-सहन की स्थिति परिलक्षित होती है। रहन-सहन के आधार पर व्यक्ति की सांस्कृतिक पहचान बनती है। भारत में फैले व्यापक जनजीवन को देखते हुए इसमें विविधता है तथा अपने-अपने प्रदेश की अपनी-अपनी रहन-सहन की विशेषता है। संजीव का उपन्यास 'पाँव तले की दूब' में यह चित्रण उभरा है। इस उपन्यास में आदिवासीयों के जीवन की विसंगतियों को चित्रित किया है। मेसिया में रहनेवाले आदिवासी समुदाय वर्तमान में भी दारिद्र्य में जीवन गुजारने के लिए मजबूर है। उनके उत्पन्न के साधन निश्चित न होने के कारण उनका जीवन अभावग्रस्त है। पेट के लिए रोटी का गुजारा करना भी कठिन मेहनत से पूरा होता है। इस समुदाय में उत्सव प्रियता का महत्व अधिक है। वही उनके कंगाल होने में कहीं हद तक जिम्मेदार है। उत्सव में मांस खाना तथा शराब पीना उनका स्वभाव रहा है। संजीवजी इसी उत्सवों को आदिवासी समाज के कंगाल होने का परिणाम मानते हैं। उन्होंने लिखा है कि, "आदिवासी लोगों की दो कमजोर नसे हैं अरण्यमुखी संस्कृति उन्हें सभ्यता के विकास से जुड़ने नहीं देती और उत्सवधर्मिता इन्हें कंगाल बनाती है। हँडिया या दारू ये पिएँगे ही और उत्सव को मस्त होकर मनाएँगे।" यहाँ आदिवासी समुदाय की दारिद्र्यता की समस्या के कारणों की मीमांसा की गई है।

अपनी-अपनी संस्कृति में पले-बढ़े लोगों के खान-पान में वैषम्य नजर आता है। अपनी संस्कृति उन्हें खान-पान का संस्कार प्रदान करती है। जीवनावश्यकता की दृष्टि से निहायत जरूरी है। मनुष्य अपनी उपजीविका के लिए अलग-अलग कार्य किया करता है। उसी प्रकार संजीव के 'धार' उपन्यास में खान-पान की संस्कृति का परिचय मिलता है। प्रस्तुत उपन्यास में संधाल जाति के आदिवासीयों की स्थिति को चित्रित किया है। वह लोग अपने पेट के लिए शिकार करते हैं। उनमें निहित शिकार भाव को स्पष्ट रूप से बाणी दी गयी है। वे 'धार' उपन्यास में लिखते हैं कि, "वे बिना

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कोई शब्द किये नाल को उठाते और डाल पर बैठे परिन्दे के पेट में खुभों देते। इस अजीबों गरीब शिकार में उन्होंने तेरह बगुले, सात सारस, आठ मैनाएँ मारी। टिपका ने बिल में एक लोमड़ी भी।”<sup>६</sup>

वेशभूषा तथा संस्कृति का अंतर्सम्बन्ध रहा है। भारत के प्रत्येक राज्य के लोगों की अपनी-अपनी वेशभूषा होती है। जैसे- पंजाब की तथा राजस्थान आदि की वेशभूषाओं में काफी अंतर है। वही इनकी अपनी मूल संस्कृति का हिस्सा है। संजीव का उपन्यास ‘सूत्रधार’ में एक कलाकार है जो सामान्य वर्ग का है। एक अभिनय करते समय वह ठाकुर की भूमिका में है। कथानुसार भिखारी यह ठाकुर की वेशभूषा-साज-सज्जा करके मंच पर आता है। इस संदर्भ में प्रस्तुत उपन्यास में वर्णन किया गया है।

“उठंगी दसार्थी धोती, छकली मिरजई

सिर पर पगड़ी आँखों पर चश्मा।”<sup>७</sup>

भारतीय संस्कृति में लोकगीत की महत्वपूर्ण भूमिका है। लोकभावना से जुड़े लोकगीत संस्कृति में जान भरनेवाले साबित होते हैं। हर प्रदेश की अपनी-अपनी भाषा में लोकगीतों का गायन होता है। संजीव का उपन्यास ‘जंगल जहाँ शुरू होता है’ में थारू आदिवासी जमात के लोगों के लोकगीतों की अभिव्यक्ति है। ‘नाई के उत्सव पर्व’ में गाये जानेवाले एक लोकगीत का उदाहरण देखिए-

“बाबा जइहें हाजीपुर, भइया जइहें पटना,

कि भइया जइहें पटना

हो भइया जइहें पटना

से सइहाँ जइहें उहे बेतिया नौकरिया

सडहाँ जइहें.....”<sup>८</sup>

इस प्रकार अपनी बोली भाषा में लोकगीतों का गाया जाना भारतीय संस्कृति का परिचायक है। संजीव के उपन्यासों में इसके अतिरिक्त रस्म-रिवाज, लोककथा, लोकसंस्कृति, पर्व-त्यौहार, मेले, संस्कारों तथा भाषाओं आदि का संस्कृति की दृष्टि से यथावगम वर्णन हुआ है।

अंत कहा जा सकता है कि, भारतीय संस्कृति का महत्व प्रतिपादित होता है। कथाकार संजीव के उपन्यास साहित्य में गरीबी तथा दरिद्रता से जुझनेवाले लोगों से जुड़ी परंपरा, रहन-सहन, खान-पान, वेशभूषा, लोकगीत तथा भाषा जैसे महत्वपूर्ण सांस्कृतिक मूल्यों पर चिंतन हुआ है। संजीव का उपन्यास साहित्य हमें संस्कृति और समाज जीवन से पूरी तरह से अवगत कराता है। संजीवजी को संस्कृति विषयक विषयों में काफी सफलता मिली है।

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१. डॉ. मुदिता चन्दा, मुण्डारी लोककथाओं का सांस्कृतिक अध्ययन, पृ. १९
२. डॉ. विनय कुमार पाठक, अम्बेडकरवादी सोन्दर्यशास और दलित आदिवासी जनजातीय विमर्श, पृ. १०५
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# Water Resource Management and Agricultural Development in India

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## Introduction:

Water is a critical resource for farmers. Securing water access is crucial to poverty alleviation in rural areas because it underpins food security for all. "Farmers and water go together. Without water there is no agriculture and therefore no food security", is the key message of IFAP member organizations. Over the past years and especially, since the World Summit on Sustainable Development, water has rightly been ranked high on the international agenda. Since the beginning of the two year cycle on the three cluster themes of "water, sanitation and human settlements", IFAP actions were essential in ensuring that agriculture and the role of farmers was included as a priority for the review year during CSD 12 as well as for the implementation year for CSD 13, which focused on identification of constraints, obstacles, successes and lessons learned on the three cluster themes. Farmers were able to present their concerns about water issues with the support of farmers' real experiences, to ministers during CSD12. However, there is still a lot to be done. Farmers do not need more summits and targets, we know what needs doing. Rather, there is urgency to implement and monitor progress more effectively. CSD 13 offers the farmers the opportunity to do so.

India has a very formidable and challenging task of feeding 17.5 percent of the world's human population from a meagre 2.3 percent of land area which is further constrained by the fact that the country has only 4 percent of the global water resources at its disposal. In addition to the second largest human population, the country has to also provide feed and fodder to 11 percent of the world's livestock population. Combination of high yielding varieties, enhanced availability of water and fertilizers, the three key inputs in agriculture, transformed India from a country of begging bowl to one with over-flowing granaries (Singh, 2013). It has imparted stability and resilience to the agricultural production system in the country. With a food grain production touching an all-time record level of 263 plus million tons (Mt) in 2013-14, Indian agriculture has made stupendous progress in ensuring food security to its vast population. The new emerging demands of the relatively more-affluent Indian population, particularly its middle class, coupled with a net cultivated area unlikely to exceed 143 Mha in 2050 as well as an estimated rain-fed agriculture to cover around 45 percent of the net sown area, are further compounded with the harsh reality that highly productive agricultural land is being continuously lost out to the industry and urban sectors. How will the country meet the target of 400 Mt of food grain production is the mute question, in a situation where the natural resources base is continuously degrading and climate change with its attendant impacts is adversely affecting the agricultural production system.

Although India has the largest irrigated area in the world, it has a very sizeable area under rain fed agriculture (nearly 80 Mha) which caters largely to pulses, oilseeds, minor millets, cotton and even rice 45 percent but the productivity of which is very low ( $<1$  t/ha-1). The average annual rainfall in India is 117 cm which is higher than the global average of 110 cm but there is a wide spatial and temporal variation in its distribution and intensity. The ratio of the minimum, average and maximum is of the order of 1:10:100 with the maximum being around 11000 mm in Cherrapunji (Meghalaya) to 100 mm in the Thar Desert. The number of rainy days can vary from 4 days to over 300 days a year.

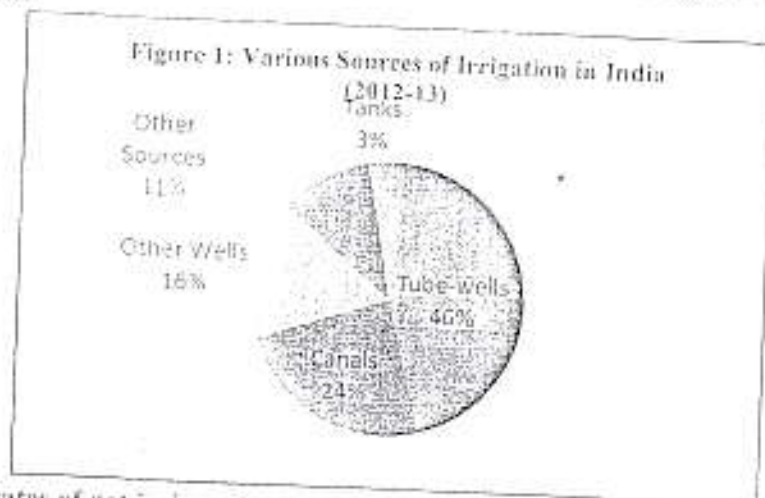


and the intensity can vary anywhere from  $<1$  cm hr<sup>-1</sup> up to 15 cm hr<sup>-1</sup>. It has also been estimated that almost 80% of the rain occurs in only 100 hr in a year. Soil and nutrients loss due to run off is of the order of 5.34 billion tones and 6 million tones, respectively, resulting in production losses estimated to be in excess of Rs. 115 billion.

#### Water Resources in India:

The agriculture and allied sector has continuously playing a pivotal role in the sustainable growth and development of the Indian economy. It meets the food and nutritional requirements of 1.3 billion Indians, and also contributes significantly to production, employment and demand generation through various backward and forward linkages. Moreover, the role of the agricultural sector in alleviating poverty and in ensuring the sustainable development of the economy is well established.

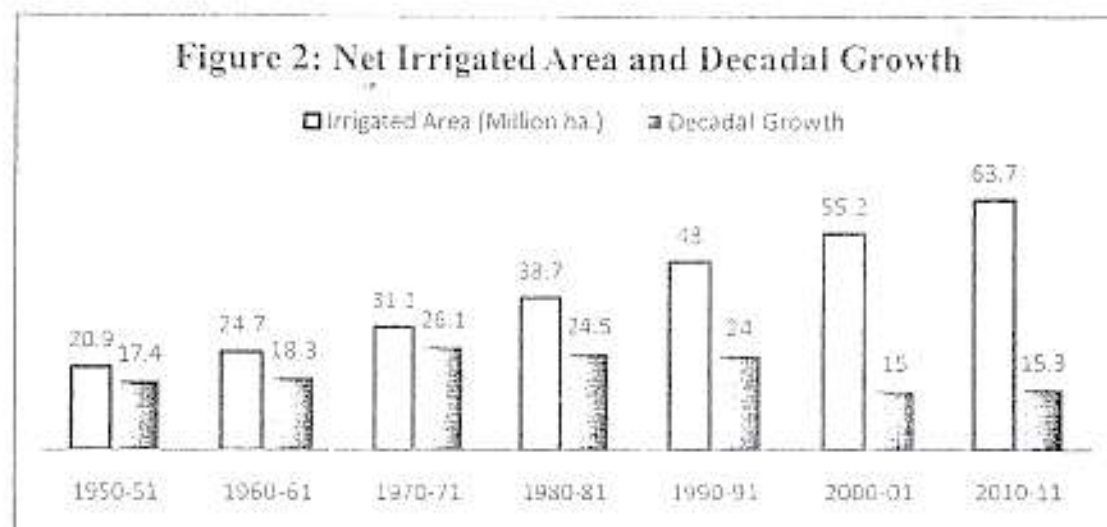
Figure 1 shows the various sources of irrigation in India during 2012-13. The main source of irrigation in India was tube-well i.e. 46 percent followed by 24 percent Canals, 16 percent other wells, 11 percent other sources and 3 percent tanks. So it is clear that in India 62 percent irrigation is depend upon ground water.



#### Decadal growth rates of net irrigated areas in India:

The figure 2 presents the net irrigated area and the decadal growth rates in India during 1950-51 to 2010-11 decades. The net irrigated area was 20.9 million hectare in the decades 1950-51 it continuously increased and gone up to 63.7 million hectare in 2010-11 with an average annual decadal growth rate of 20.46 percent per decades. Whereas, the net irrigated areas were highest 26.1 percent during 1970-71. After 1970-71, the growth rate fell to around 15 per cent and 15.3 percent each in the next two decades 2000-01 and 2010-11. It is found that on an average decadal growth was below one percent during 1950-51 to 2010-11 decades. Besides declining public investments in major and medium irrigation projects, issues related to rehabilitation and resettlement have become more prominent and difficult to address, especially after 1970. A major hurdle has been the underdevelopment of institutions required to effectively manage water resources, especially at the micro level. Undertakings of large irrigation projects are facing numerous hurdles, including in land acquisition, environmental issues, rehabilitation and resettlement.





Source: Directorate of Economics and Statistics, Ministry of Agriculture and Farmers Welfare

Management and maintenance of irrigation canal networks and field channels is also proving to be a major institutional challenge. These factors together make the expansion of surface irrigation difficult. Secondly, the lack of a clear policy on the utilization of groundwater and the supply of subsidized electricity by state governments is encouraging unchecked wasteful exploitation of groundwater resources.

#### Ultimate Irrigation Potential in India:

In the total 329 million hectares (mha) of geographical area of the country, the total cropped area is about 194 mha, out of which net sown area is only about 140 mha. Only about 56 mha, i.e., 47.6 per cent of the net sown area, is reported as irrigated. There is a need to bring more cropped area under assured irrigation to increase agriculture productivity and production. The ultimate irrigation potential of the country is estimated at about 140 mha, with 58.47 mha from major and medium irrigation project and 81.43 mha from minor irrigation project. The surface water sources are 17.38 million hectares and the groundwater sources are 64.05 million hectares. High priority needs to be accorded to harnessing the balance irrigation potential.

Table 1: Ultimate Irrigation Potential in India

Sr.No.	Sector	Potential (mha)
1	Major and Medium Irrigation	58.47
2	Minor Irrigation	81.43
3	a) Surface water	17.38
4	b) Ground water	64.05
	Total	139.9

Source: Ministry of Water Resources

#### Replenishable ground water potential:

Total annual replenishable ground water potential of the country has been estimated as 431 BCM. The break-up of annual replenishable ground water resources by State with share 2.5 percent. Among the total states 14 States comprise 91 percent of ground water potential. Uttar Pradesh state ranks first (17.5 percent) in terms of share of replenishable ground water resources followed by



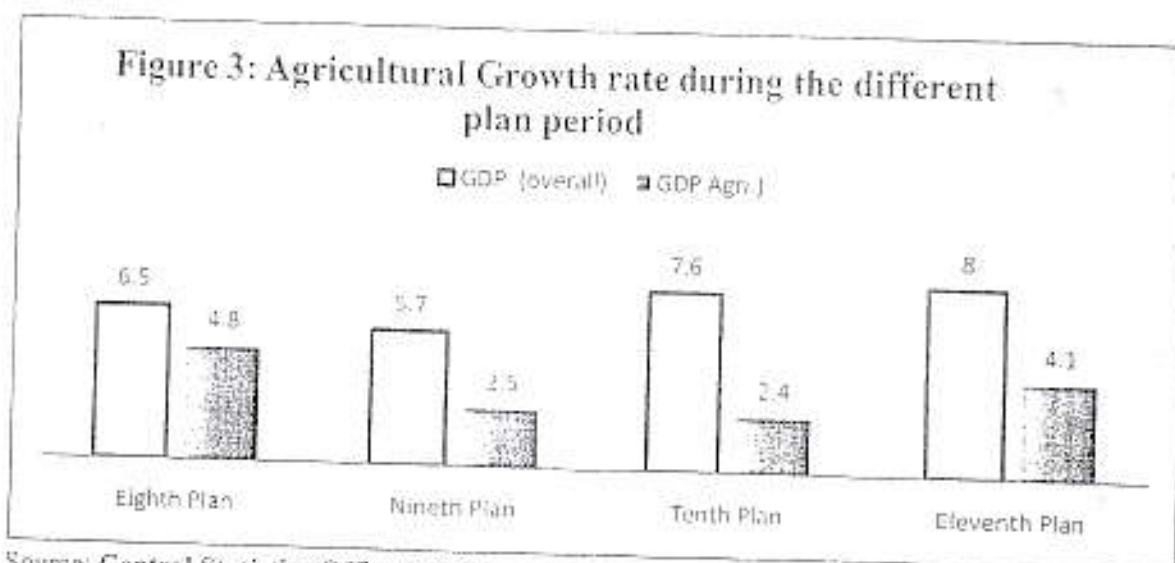
Maharashtra (8.3 percent), Madhya Pradesh (7.9 percent), Andhra Pradesh (7.8 percent), West Bengal (7.1 percent) and Assam (7.0 percent).

For assessment of ground water, Central Ground Water Board (CGWB) has drilled various types of bore holes in the country. The types of bore holes are Exploratory Well (EW), Observation Well (OW), Slim Hole (SH), Pizo Metre (PZ) and Deposit Well (DW). The cumulative total of these structures shows that there were 30202 structures as on 31.03.2011 in the country. Out of which DW constitutes about 12.0 percent while the remaining 88.0 percent are other types of bore holes. Rajasthan, Andhra Pradesh, Orissa, Karnataka, Gujarat, Uttar Pradesh and Madhya Pradesh account for 57 percent of the total bore holes in the country. Out of total DW schemes in the country, Rajasthan, Bihar and Uttar Pradesh account for 44 percent of total DW Schemes in the country.

#### Growth of the Agricultural Sector in India:

Since the beginning of economic reforms in 1991, growth in agricultural GDP has shown high volatility. It has fluctuated from 4.8 percent per annum in the Eighth Five Year Plan to a low of 2.4 percent during the Tenth Plan before rising to 4.1 percent in the Eleventh Plan, as shown in Figure 3.

To assess the performance of the agricultural sector during the last decade, the period since 2004-05 is divided into two—the first period being between 2004-05 and 2007-08 and the second period being between 2008-09 to 2013-14. The annual average growth rate of the agriculture sector was 3.45 per cent between 8<sup>th</sup> plan to 11<sup>th</sup> plan. During the same periods, the economy grew at an annual average of 6.95 per cent. Volatility in economic activity is normal but it was much higher in the agriculture and allied sector. Between 2005-06 and 2013-14, the coefficient of variation was only 0.27 in the case of overall GDP growth but 0.69 for agricultural GDP. One major factor to which this high volatility may be attributed is the continued dependence on the vagaries of the monsoon. The preponderance of small and marginal holdings makes this high volatility even more worrisome for policy makers, as small and marginal farmers are highly vulnerable to adverse climatic conditions.



Source: Central Statistics Office (CSO)

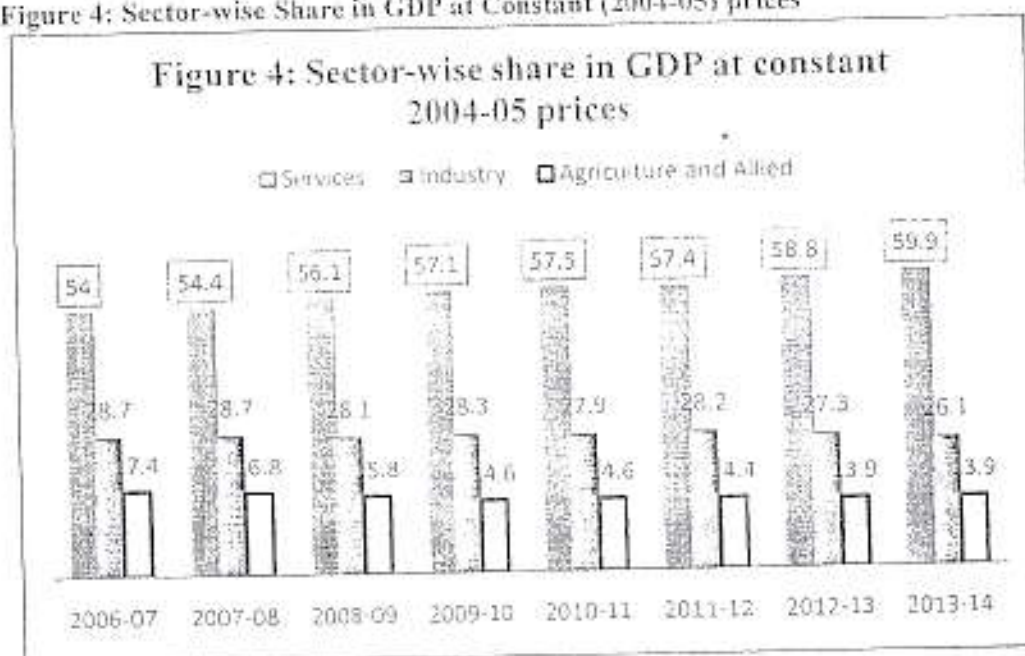
As a natural consequence of economic growth and structural changes in the economy, the share of agriculture and allied sectors in the total GDP declined from around 17.4 per cent in 2006-07 to 13.9 per cent in 2013-14, calculated at 2004-05 constant prices (Figure 4). If the shares of forestry and fishing are removed, agriculture (including livestock) accounted for about 12 per cent of the national

GDP. However, with around 50 percent of the population still dependent on agriculture for its livelihood, the sector continues to play a vital role through its multiplier impact on the economy. The service sector recorded highest 56.9 percent average annual share in GDP, followed by industrial sector 27.92 percent and the share of agriculture and allied sector was on an average 15.18 percent during 2006-07 to 2013-14.

#### Regional Variations in Agricultural Growth in India:

At the national level the share and growth of the agriculture and allied sector at the state level presents a very different picture. At the national level, the agriculture and allied sectors contributed about 14 per cent to the GDP in 2013-14 (at constant 2004-05 prices), a number of states showed a much larger share of agriculture in GSDP. As shown in Table 1, only Arunachal Pradesh state earn over 30 percent of their GSDP from agriculture and allied sector, while, 13 states earn over 20 per cent of their GSDP from agriculture and allied sector, 9 state earn over 15 percent of their GSDP from agriculture and allied sector and 7 states earn less than 15 per cent of their GSDP from agriculture and allied sector.

Figure 4: Sector-wise Share in GDP at Constant (2004-05) prices



Source: CSO

Employment in Agriculture Economic theory posits a shift in the workforce from agriculture (primary) sector to secondary and tertiary sectors as a normal phenomenon of the development process. It is not surprising, therefore, that the percentage of agricultural workers in the total workers in the country has come down from 58.2 per cent to 54.6 per cent during 2001 to 2011 (Census, 2011).

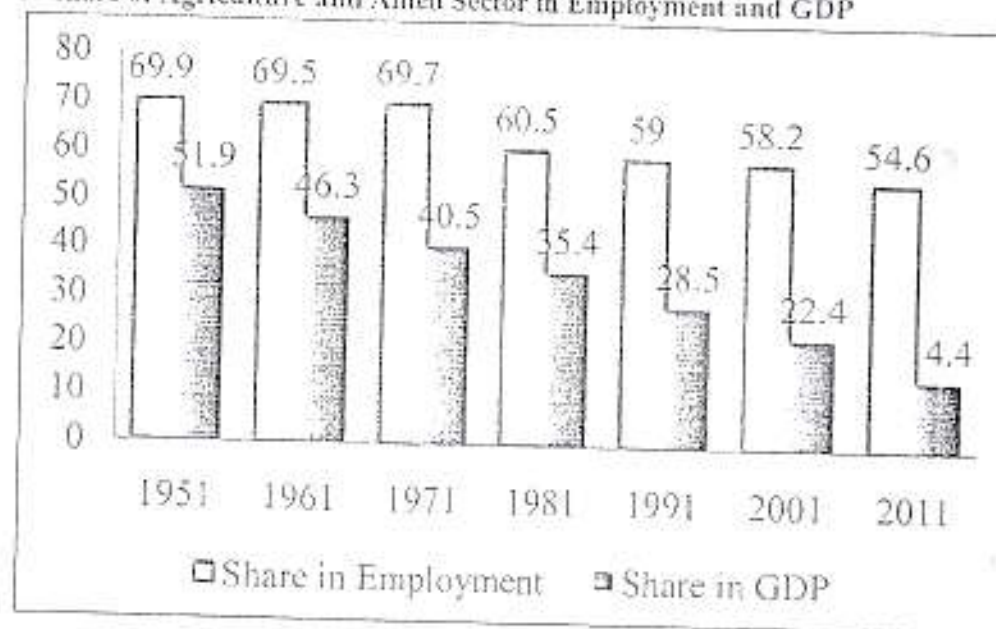


Table 2: Share of Agriculture and Allied Activities in State GDP at constant 2004-05 prices

30% and above	Arunachal Pradesh
20 - 29 %	Andhra Pradesh, Assam, Bihar, Chhattisgarh, Jammu and Kashmir, Madhya Pradesh, Manipur, Nagaland, Punjab, Rajasthan, Tripura, Uttar Pradesh
15-19%	Haryana, Himachal Pradesh, Jharkhand, Karnataka, Meghalaya, Mizoram, Odisha, Telangana, West Bengal
Less than 15%	Goa, Gujarat, Kerala, Maharashtra, Sikkim, Uttarakhand, Tamil Nadu

The recent NSSO report on Employment and Unemployment Situation in India (68th Round) also reinforces the accepted wisdom that employment in agriculture declines with the increase in economic growth and development. The figure 5 shows that the share of the primary sector in total employment has gone below up to 54.6 per cent in 2011-12 with compare to 69.9 percent of 1951. So it is better than the Indian employment shifting from agriculture sector to service sector and industrial sector. The share of agriculture and allied sector in GDP has come down sharply from 51.9 per cent in 1951-52 to 4.4 per cent in 2011-12, whereas, share in workforce remained high at 54.6 per cent, declining by merely 15 percentage points during the same period. The slow pace of structural transformation in agriculture can be attributed to lack of non-farm employment opportunities in rural areas to absorb a larger proportion of the workforce from agriculture. The resultant high level of dependence on agriculture makes the sector more vulnerable, as any drop in agricultural production, can affect incomes and expenditure of large number of population and have a direct impact on poverty.

Figure 5: Share of Agriculture and Allied Sector in Employment and GDP



Source: Registrar General of India and CSO

#### Conclusion:

Water is a critical resource for farmers. Securing water access is crucial to poverty alleviation in rural areas because it underpins food security for all. "Farmers and water go together. India has

only 4 per cent of the world's renewable water resources. The average annual precipitation in India is estimated to be 4,000 BCM (billion cubic metre), out of which the average precipitation during monsoon (June-September) is estimated at 3,000 BCM. Total annual replenishable ground water potential of the country has been estimated as 431 BCM. The 14 States comprise 91 percent of ground water potential. Uttar Pradesh state ranks first (17.5 percent) in terms of share of replenishable ground water resources in India followed by Maharashtra (8.3 percent), Madhya Pradesh (7.9 percent), Andhra Pradesh (7.3 percent), West Bengal (7.1 percent) and Assam (7.0 percent).

Since the beginning of economic reforms in 1991, growth in agricultural GDP has shown high volatility. It has fluctuated from 4.8 percent per annum in the Eighth Five Year Plan to a low of 2.4 percent during the Tenth Plan before rising to 4.1 percent in the Eleventh Plan. As a natural consequence of economic growth and structural changes in the economy, the share of agriculture and allied sectors in the total GDP declined from around 17.4 per cent in 2006-07 to 13.9 per cent in 2013-14, calculated at 2004-05 constant prices. If the shares of forestry and fishing are removed, agriculture (including livestock) accounted for about 12 per cent of the national GDP. However, with around 50 percent of the population still dependent on agriculture for its livelihood, the sector continues to play a vital role through its multiplier impact on the economy.

The share and growth of the agriculture and allied sector at the state level presents a very different picture from that at the national level. While at the national level, the agriculture and allied sectors contributed about 14 per cent to the GDP in 2013-14 (at constant 2004-05 prices), a number of states showed a much larger share of agriculture in GSDP. Only Arunachal Pradesh state earn over 30 percent of their GSDP from agriculture and allied sector, while 13 states earn over 20 per cent of their GSDP from agriculture and allied sector, 9 state earn over 15 percent of their GSDP from agriculture and allied sector and 7 states earn less than 15 per cent of their GSDP from agriculture and allied sector. It is not surprising, therefore, that the percentage of agricultural workers in the total workers in the country has come down from 58.2 per cent to 54.6 per cent during 2001 to 2011 (Census, 2011).

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## Fiscal management and economic growth of India during global crises period

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### Abstract

This paper investigates the relationship between public sector financial management and economic growth in India during global crisis period. The main objectives of this paper are: To study the role of India's fiscal management policy in economic growth during global crisis period, to examine the impact of fiscal stimulus packages on India's fiscal management during global crisis period and to examine the effectiveness of fiscal management policy measures taken by Indian government to counter the effects of global crisis on Indian economy. It is found that the GDP growth in India shows continuously rising trends during 2004-05 to 2006-07 i.e. 7.5 percent in 2004-05 which goes up to 9.7 percent in 2006-07, during globalization period it goes down 9.3 percent in 2007-08 and 6.7 percent in 2008-09. It means India's economy is affected by Global financial crisis since mid of 2007. The fiscal policy measures had taken by government to counter the effect of global economic slowdown on the Indian economy. Fiscal policy of 2008-09 cuts the excise duty, customs duty and service tax to increase the demand for industrial goods. Due to these measures India's GDP growth increases from 6.8 percent of 2008-09 to 7.74 in 2009-10 and 8 percent in 2010-11. India's Fiscal Deficit was 4.5 percent in 2003-04 which goes down at lowest 2.5 percent in 2007-08. After global crisis period the fiscal stimulus packages of expenditure and tax cuts during global crisis period fiscal deficit increased from 2.5 percent of GDP in 2007-08 to 6.3 percent in 2009-10. The fiscal policy of 2011-12 will continue to be guided by the principles of gradual adjustment from the fiscal expansion undertaken during the global crisis period in 2008-09 and 2009-10. It may be seen that the fiscal deficit is estimated at 5.1 percent and 4.6 percent of GDP as against 5.7 percent and 4.8 percent in 2010-11 and 2011-12 respectively.

**Keywords:** Fiscal Management, Economic Growth, Global Crises

### Introduction

The effective management of public expenditure is an integral part of the fiscal consolidation process. Expenditure has to be oriented towards the production of public goods and services. The extant classification of public expenditure between plan, non-plan, revenue and capital spending needs to be revisited. This is necessary as one recognizes the importance of service sector and the knowledge economy for our development. A Committee under Dr. C. Rangarajan has been set up by the Planning Commission to look into these issues. Fiscal policy has to decide on the size and pattern of flow of expenditure from the government to the economy and from the economy back to the government. So, in broad term fiscal policy refers to "that segment of national economic policy which is primarily concerned with the receipts and expenditure of central government." In other words, fiscal policy refers to the policy of the government with regard to taxation, public expenditure and public borrowings. The importance of fiscal policy is high in underdeveloped countries. The state has to play active and important role. In a democratic society direct methods are not approved. So, the government has to depend on indirect methods of regulations. In this way, fiscal policy is a powerful weapon in the hands of government by means of which it can achieve the objectives of development.

Fiscal policies have a benign role for economic growth in the Asian region, namely to provide a stable macro environment for investment. The changed environment of liquidity constraints on external borrowing and slowdown in output growth has led to new attention being directed towards the

role and contribution of fiscal policies in reviving growth in the region (Gangopadhyay, Chatterji, 2005). In the debate on economic policy, fiscal policy is predominantly viewed as an instrument to mitigate short-run fluctuations of output and employment. By a varying government spending or taxation, fiscal policy aims at altering aggregate demand in order to move the economy closer to potential output. Fiscal policy was neither a cause of the crisis nor a critical determinant of economic growth. Nevertheless, its role in both the pre-crisis and post-crisis period in Indian economy has been seen as crucial, primarily in terms of its contribution to economic growth. From the view of the perspective of contemporary debate in the pre-crisis decade, policy concerns focused on the perceived overheating of India economics rather than concerns with fiscal and external sustainability.

### Objectives and methodology

This paper investigates the relationship between public sector financial management and economic growth in India during global crisis period. The main objectives of this paper are: To study the role of India's fiscal management policy in economic growth during global crisis period, to examine the impact of fiscal stimulus packages on India's fiscal management during global crisis period and to examine the effectiveness of fiscal management policy measures taken by Indian government to counter the effects of global crisis on Indian economy. The data regarding fiscal indicators and economic growth in India were collected for the period from 2005-06 to 2010-11. The data for the study was obtained from



World Bank Statistics available on World Bank websites, IMF statistics from IMF websites and various publications of the Reserve Bank of India, Economic Surveys of India, Union Budgets of India, Government of India's Central Statistical Organization and from Ministry of Finance, Government of India and Controller General of Accounts. The collected data were analyzed to establish the relation between fiscal management and economic growth during global crisis period.

#### Review of Literature

The most recent empirical literature, mainly based on panel data regressions, show that economic growth is significantly affected by fiscal policies, although there remains some lack of agreement on the sign of the effects (Gerson, 1998) [2]. Caselli, (1996) [3] found robust positive contribution of the government expenditure ratio to growth. Jermainlam, (2002) [4] revealed that the Asian financial turmoil has fully exposed the weaknesses of the fiscal management philosophy and practices adopted in Hong Kong. Perhaps the doctrines of "positive non-intervention" and "prudent fiscal management with a surplus budget" are in the strictest sense outmoded in an age of globalization. Chery, Tracey Aristomene, (2009) [5] stated that the Fiscal Policy and Economic Growth have positive implications for competitiveness and growth in the economy. A shift away from direct toward indirect taxes was noticeable in most cases analyzed. In some countries, such as the Slovak Republic, this was a conscious policy decision and is likely to have a positive influence on economic growth. Nwezeaku (2010) [6] in his study indicated that a significant relationship existed between public sector financial management and economic development of the countries under study with the management of inflation, government revenue and government expenditure causing the greatest worry for both Nigeria, Ghana, Hussin, Muzafar, Ahmad, (2009) [6-7] stated that the fiscal policy is one of the most important instruments of government economic policy to establish the relationship between fiscal policy and economic growth.

Studying the relationship between government expenditure and economic growth is becoming of crucial importance to divide government activities in several categories and methodologies. Zagler, Dürmecker (2003) [10] surveyed the literature on fiscal policy and economic growth. They presented a unifying framework for the analysis of long run growth implications of government expenditures and revenues. They found that the level of education expenditure and the growth rate of public infrastructure investment both exhibited a positive impact on the growth rate of the economy. Tanzi, Zee (1997) [8] examined systematically the various ways that the main fiscal instruments (tax policy, public expenditure policy, budget policy) influenced economic growth through their impact on the determinants of growth. Yasin (2003) studied the relationship between government expenditure and economic growth. His studies re-examined the effect of government spending on economic growth using panel data set from Sub-Saharan Africa. The results from both estimation techniques indicated that government spending, trade-openness, and private investment spending all had positive and significant effect on economic growth.

#### Objectives of India's Fiscal Policy

The objectives of fiscal policy such as economic development, price stability, social justice, etc. can be achieved only if the

tools of policy like Public Expenditure, Taxation, Borrowing and deficit financing are effectively used. Though there are gaps in India's fiscal policy, there is also an urgent need for making India's fiscal policy a rationalized and growth oriented one. The success of fiscal policy depends upon taking timely measures and their effective administration during implementation. The deadly combination of a high inflation and interest rates, and rupee depreciation, will take a toll on the fiscal and current account deficits.

#### Fiscal Policy of India

As opposed to monetary policy, fiscal policy refers to expenditure, taxation and government borrowing. The main point of fiscal policy is to keep the surplus or deficit swings in the economy to a minimum by reducing inflation and recession.

There are two types of expenditures – money spent on the delivery of goods and services and the transfer of funds to other levels of government. Government expenditure can be both, planned, as well as non-planned. Planned capital expenditure is like government expenditure on social sectors and planned non-capital expenditure means normal government expenses. Taxation takes many forms (direct and indirect), including taxation of personal and corporate income, so-called value added taxation and the collection of royalties or taxes on specific sets of goods. Government revenue is categorized into revenue receipts non-revenue receipts and capital receipts. Through borrowing, a government means to provide a great deal of goods and services to its people, while not having the immediate tax revenue to fund that expenditure. Primarily issuing securities, such as Treasury Bills or Treasury Bonds, does this. All levels of government borrow money at some point or the other. Fiscal Policy has two main tools – the changing of tax rates, and changing of government expenditure. The government has been focusing on both of these to provide a boost to the economy.

Fiscal policy can work in two general ways to stabilize the business cycle. One way is through automatic stabilizers, which arise from parts of the fiscal system that naturally vary with changes in economic activity. Discretionary fiscal policy, on the other hand, involves active changes in policies that affect government expenditures, taxes, and transfers and are often undertaken for reasons other than stabilization (IMF, 2008). By their nature, automatic stabilizers play an immediate role during downturns. But they are usually by-products of other fiscal policy objectives. As such, the size of automatic stabilizers tends to be associated with the size of government (Fatas, Antonio, Mihov, 2001) [11].

#### Indian fiscal policy overview during crises period

The Union Budget 2008-09 was presented in the backdrop of impressive growth in the Indian economy which clocked about 9 per cent of average growth in the last four years. This striking performance coupled with significant improvement in fiscal indicators, during the Fiscal Responsibility and Budget Management (FRBM) Act, 2003 regime definitely put the country on a higher growth trajectory inspiring confidence in the medium to long term prospects of the economy. The process of fiscal consolidation during these years has resulted in improvement in fiscal deficit from 5.9 per cent of GDP in 2002-03 to 2.7 per cent of GDP in 2007-08. During the same



period, revenue deficit has declined from 4.4 per cent to 1.1 per cent of GDP. Due to global financial crises fiscal deficit 2.5 percent of GDP in 2007-08 goes up to 6 percent of GDP in 2008-09 and which has estimated 4.8 percent of GDP in 2010-11. During the same period, revenue deficit has increased 1.1 per cent of GDP to 4.5 percent of GDP and has estimated 3.5 percent of GDP in 2010-11.

#### Fiscal position of India during global crises period

As the crisis impacted the economy in the second half of 2008-09, movements in quarterly estimates of the demand side of the GDP provided better indication of the recovery process and thus the Budget for 2010-11 envisaged a partial exit from the stimulus measures on the strength of the outcome of the second quarter of 2009-10. This response was broadly in line with the international practices in this regard, which had preferred fiscal policy instruments for counteracting the adverse economic impact of the crisis. In actual terms, the Budget for 2010-11 had estimated the level of fiscal deficit at ' 3,81,408 crore and revenue deficit at 2,76,512 crore. At the time of presentation of the Budget for 2010-11 it was envisaged that nominal GDP (GDP at current market prices) would grow by 12.5 per cent and was estimated at 69,34,700 crore. As proportions of the nominal GDP, fiscal and revenue deficits were estimated at 5.5 per cent and 4.0 per cent respectively. As per the advance estimates (AE) released by the Central Statistics Office (CSO) on 7 February 2011, the nominal GDP for 2010-11 was placed at ' 78,77,947 crore, which represents a year-on-year growth of 20.3 percent, and was 7.8 percentage points higher than envisaged at the time of Budget formulation. As proportions of the GDP as per the AE, budgeted fiscal and revenue deficits work out to 4.8 per cent and 3.5 per cent for the current fiscal. Thus, as proportions of the GDP, the recent trends in deficit indicators, post-crisis, have been influenced to some extent by the swings in the levels of aggregate demand.

#### Central Government Finances during Global Crises Period

The key driver of the rapid fiscal consolidation after the notification of the FRBM Rules in July 2004 was the buoyancy in tax revenues. As a proportion of the GDP, gross tax revenue rose from a level of 9.2 per cent in 2003-04 to reach a peak level of 11.9 per cent in 2007-08; after falling to 10.8 per cent and 9.6 in 2008-09 and 2009-10 respectively, it

was estimated to recover to 10.8 per cent in 2010-11 (BE) as per the then estimated levels of GDP. However, as a proportion of the GDP as per the advance estimates of the CSO, it is at 9.5 per cent. Two significant developments in the recent past in terms of the composition of taxes have been the growth in direct tax revenues, particularly corporate income tax, and in service tax revenues. Union excise duties that have traditionally been the single largest revenue earner ceded place to corporate income tax in 2006-07. In 2009-10, owing to the fiscal stimulus package which envisaged significant reduction in duties and a demand slowdown, union excise duties declined substantially. In 2010-11, with partial restoration in rates and surge in demand, union excise duties have done exceedingly well. With continuance of high growth in corporate income tax and a higher than budgeted outcome in personal income tax in the current year, the prospects of revenue-led medium-term consolidation appears bright.

#### India's fiscal deficit during crises period

India's Fiscal Deficit was 4.5 percent in 2003-04 which goes down at lowest 2.5 percent in 2007-08. After global crisis period it increased up 6.3 percent in 2009-10. It is recovered in 2010-11 and stood at 4.8 percent due to fiscal measurements taken by central government during crisis period. The revenue deficit was as lowest as 1.1 percent in 2007-08 which increased up 5.1 percent in 2009-10 due to fiscal management such as increase in excise duties and service tax it goes does and stood at 3.5 percent in 2010-11. Primary deficit was almost zero percent of GDP in 2003-04 & 2004-05 which rose up to 3.1 percent in 2009-10 due to global crisis. The fiscal management measures taken by central government the primary, fiscal and revenue deficit goes down during financial year 2010-11. The fiscal policy of 2011-12 will continue to be guided by the principles of gradual adjustment from the fiscal expansion undertaken during the global crisis period in 2008-09 and 2009-10. It may be seen that the fiscal deficit is estimated at 5.1 percent and 4.6 percent of GDP as against 5.7 percent and 4.8 percent in 2010-11 and 2011-12 respectively (table no.1).

In actual terms, the Budget for 2010-11 had estimated the level of fiscal deficit at ' 3,81,408 crore and revenue deficit at 2,76,512 crore. At the time of presentation of the Budget for 2010-11 it was envisaged that nominal GDP (GDP at current market prices) would grow by 12.5 per cent and was estimated at

Table 1: Trends in Deficits of Central Government

Years	Revenue Deficit	Fiscal Deficit	Primary Deficit	Revenue Deficit as Percentage to Fiscal Deficit
2003-04	3.6	4.5	0.0	79.7
2004-05	2.4	3.9	0.0	62.3
2005-06	2.5	4.0	0.4	63.0
2006-07	1.9	3.3	-0.2	56.3
2007-08	1.1	2.5	-0.9	41.4
2008-09	1.5	6.0	2.6	75.2
2009-10(P)	5.1	6.3	3.1	80.7
2010-11(BE)	3.5	4.8	1.7	72.5

Source: Union Budget documents.



69,34,700 crore. As proportions of the nominal GDP, fiscal and revenue deficits were estimated at 5.5 per cent and 4.0 per cent respectively. As per the advance estimates (AE) released by the Central Statistics Office (CSO) on 7 February 2011, the nominal GDP for 2010-11 was placed at ₹ 78,77,947 crore, which represents a year-on-year growth of 20.3 per cent, and was 7.8 percentage points higher than envisaged at the time of Budget formulation. As proportions of the GDP as per the AE, budgeted fiscal and revenue deficits work out to 4.8 per cent and 3.5 per cent for the current fiscal. Thus, as proportions of the GDP, the recent trends in deficit indicators, post-crisis, have been influenced to some extent by the swings in the levels of aggregate demand.

#### Global Prospects and Policy during Crises Period

For four years through the summer of 2007, the global economy boomed. Global GDP rose at an average of about 5 percent a year, its highest sustained rate since the early 1970s. About three-fourths of this growth was attributable to a broad-based surge in the emerging and developing economies. Over the past year, the global economy has been buffeted by the depending crisis in financial markets, by major corrections in housing markets in a number of advanced economies, and by surges in commodity prices. Indeed, the financial crisis that erupted in August 2007 after the collapse of the United States

sub-prime mortgage market entered a tumultuous new phase in September 2008 that has badly shaken confidence in global financial institutions and markets. Most dramatically, intensifying solvency concerns have triggered a cascading series of bankruptcies, forced mergers, and public interventions in the United States and Western Europe, which has resulted in a drastic reshaping of the financial landscape (IMF, 2008).

The global financial and economic crisis keeps getting worse. A couple of weeks back the giant city bank had to be bailed out with several hundred billion dollars in cash and guarantees from the US authorities. In July 2008, the IMF foresaw stated that the world economy growing at 3.9 percent in 2009, advanced economies at 1.4 percent and developing countries at 6.7 percent. April 2009 IMF forecasts had been slashed down to minus 1.3 percent, minus 3.8 percent and 1.6 percent respectively. According to January 2012 IMF forecasts the world economic growth was 5.3 percent in 2010 and 3.8 percent in 2011 it was 3.2 and 1.6 for advanced economies and 7.3 and 6.2 for emerging economies during 2010 and 2011. January 2012 IMF forecasts had projected world economic growth 3.3 percent in 2012 and 3.9 percent in 2013 it was 1.2 and 1.9 for advanced economies and 5.4 and 5.9 for emerging economies during 2012 and 2013 (table no. 2).

Table 2: Global Economic Outlook (percent)

Indicator	Month of Forecast									
	Jul-2008	Nov-2008		Jan-2009			Apr-2009		Jan-2012	
	2008	2009	2008	2009	2008	2009	2008	2009	2010	2011
1. Global Growth	4.1	3.9	3.4	0.5	3.4	0.5	3.2	-1.3	5.2	3.8
(a) Advanced Economies	1.7	1.4	1.0	-2.0	1.0	-2.0	0.9	-3.8	3.2	1.6
(b) EMEs	6.9	6.7	6.3	3.3	6.3	3.3	6.1	1.6	7.3	6.2

Source: World Economic Outlook various issues, I.M.F.

#### Indian Economic Outlook

The overall impact of global economic slowdown on India would, however, be minimal as the factors driving growth here are more local in nature. Unlike the rest of Asia, India is a strong domestic demand story, so any slowing in the US is likely to have a more muted impact on India. Strong growth in domestic consumption and significant spending on infrastructure are the two pillars of India's growth story. No sector has a dominant influence on earnings growth and risks to our estimate are limited. The Central Statistical Office released the quick estimates of national income, consumption expenditure, saving and capital formation for 2010-11 today. Savings and investment data for 2010-11 are new and all other data are revisions to earlier releases. GDP at factor cost at constant (2004-05) prices (real GDP) grew by 8.4 per cent in 2010-11. This growth was at the same level of 8.4 per cent in 2009-10. (As per earlier data real GDP growth was 8.5 per cent and 8.0 per cent in 2010-11 and 2009-10). Demand side GDP at constant market prices grew by 9.6 per cent in 2010-11 over a level of growth of 8.2 per cent in 2009-10. Agriculture and Allied sector registered a growth of 7.0 per

cent in 2010-11 as against 1.0 per cent in 2009-10. The rate of growth of industry and services sector was 7.2 per cent and 9.3 per cent respectively for 2010-11. The growth rate for these sectors was 8.4 per cent and 10.5 per cent respectively in the year 2009-10.

#### GDP Growth in India during Global Crisis Period

Gross domestic product is the main indicator of the growth prospects of the country. In January 2009 policy review of India projected growth for 2008-2009 of 7.1 percent with a downward bias. GDP growth rate at constant prices in the year 2008-2009 is 6.7 percent as against 7.1 percent in the advance estimated over the quick estimates of GDP for the year 2007-08. The downward revision in the GDP growth rate is mainly on account of lower performance in almost all the sectors excluding construction, community, social and personal services than anticipated.

Table no. 3 indicates that the growth rate of GDP in India was 9.0 percent in 2007-08, which goes down at 6.7 percent in 2008-09 (table no.4). This downturn in growth rate was



Table No. 3: GDP Growth in India during Global Crisis Period: (Percentage to GDP)

Particulars	2007-08	2008-09	2009-10	2010-11	2011-12
Agriculture, forestry & fishing	4.9	1.6	0.2	3.7	3.6
Mining & quarrying	3.3	3.6	10.6	7.7	-0.5
Manufacturing	8.2	2.4	10.8	9.1	4.9
Electricity, gas & water supply	5.3	3.4	6.5	4.1	8.9
Construction	10.1	7.2	6.5	7.2	2.7
Trade, hotels & restaurants	10.1	N.A.	9.3	11.11	11.13
Transport storage & communication	15.5	N.A.		N.A.	N.A.
Financing, insurance, real estate & Business services	11.7	7.8	9.7	9.9	9.8
Community, social & personal services	6.8	13.1	5.6	8.0	6.1
Total GDP at factor cost	9.3	6.8	7.4	8.0	7.3

Source: Central Statistical Organization

mainly due to downturn growth in agriculture and allied sector 1.6 percent from 4.9 percent, manufacturing 2.4 percent from 8.2 percent, construction 7.2 percent from 10.1 percent and finance and insurance 7.8 percent from 11.7 percent over previous year. GDP growth in India shows continuously rising trends during 2004-05 to 2006-07 i.e. 7.5 percent in 2004-05 which goes up to 9.7 percent in 2006-07, after that this goes down 6.8 percent in 2008-09. It means India's economy is affected by Global financial crisis since mid of 2007. During 2009-10 the GDP growth in Indian was goes up to 7.4 percent and it was 8 percent in 2010-11 this increase was due to stimulus fiscal and monetary policy adopted by central government during these years. During European crisis period Reserve Bank of India adopted tight monetary policy by increasing interest rates for controlling inflation rate and central government adopted tight fiscal policy during this period. Due to this tight fiscal and monetary policy the growth of India goes down up to 7.3 percent in 2011-12. This downturn in growth rate was mainly due to downturn growth in Mining & quarrying sector -0.5 percent from 7.7 percent, manufacturing 4.9 percent from 9.1 percent, construction 2.7 percent from 7.2 percent and Community, social & personal services 8 percent from 6.1 percent over previous year.

### Conclusion

It is found that the GDP growth in India shows continuously rising trends during 2004-05 to 2006-07 i.e. 7.5 percent in 2004-05 which goes up to 9.7 percent in 2006-07, during globalization period it goes down 9.3 percent in 2007-08 and 6.7 percent in 2008-09. It means India's economy is affected by Global financial crisis since mid of 2007. The fiscal policy measures had taken by government to counter the effect of global economic slowdown on the Indian economy. Fiscal policy of 2008-09 cuts the excise duty, customs duty and service tax to increase the demand for industrial goods. Fiscal policy of 2009-10 will continue to counter the effects of global slowdown by creating demand through increased public expenditure in identified sectors. This fiscal stimulus package increases the demand for industrial and service sector goods. Due to these measures India's GDP growth increases from 6.8 percent of 2008-09 to 7.74 in 2009-10 and 8 percent in 2010-11. During 2010-11 Reserve Bank of India adopted tight monetary policy by increasing interest rates for controlling

inflation rate and central government adopted tight fiscal policy by increasing excise duties during this period. Due to this tight fiscal and monetary policy the growth of India goes down up to 7.3 percent in 2011-12.

India's Fiscal Deficit was 4.5 percent in 2003-04 which goes down at lowest 2.5 percent in 2007-08. After global crisis period the fiscal stimulus packages of expenditure and tax cuts during global crisis period fiscal deficit increased from 2.5 percent of GDP in 2007-08 to 6.3 percent in 2009-10. It is recovered in 2010-11 and stood at 4.8 percent due to fiscal measurements taken by central government during this period. The revenue deficit was as lowest as 1.1 percent in 2007-08 which increased up 5.1 percent in 2009-10 due to fiscal management such as stimulus packages it goes down up to 3.5 percent in 2010-11 due to fiscal management such as increase in excise duties and service tax it goes down and stood at 3.5 percent in 2010-11. Primary deficit was almost zero percent of GDP in 2003-04 & 2004-05 which rose up to 3.1 percent in 2009-10 due to global crisis. The fiscal management measures taken by central government the primary, fiscal and revenue deficit goes down during financial year 2010-11. The fiscal policy of 2011-12 will continue to be guided by the principles of gradual adjustment from the fiscal expansion undertaken during the global crisis period in 2008-09 and 2009-10. It may be seen that the fiscal deficit is estimated at 5.1 percent and 4.6 percent of GDP as against 5.7 percent and 4.8 percent in 2010-11 and 2011-12 respectively.

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## The impact of exchange rate fluctuations on the economic growth of India

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### Abstract

In the globalization period exchange rate is the crucial factor affecting on economic growth of every country. This study is undertaken to examine the impact of exchange rate on economic growth of India during 1987 to 2014. According to standard deviation it is observed that the GDP growth is more consistent than exchange rate, interest rate and inflation rate during the study period in India. The coefficient of correlation 0.230 indicates that the correlation between exchange rate and GDP growth is positive but not significant. But the interest rate and inflation rate have inverse effect on economic growth of India during the study period. It is observed from the study that the exchange rate and interest rate has negative but not significant impact on economic growth of India (Showing  $\beta = -0.087$  and  $t = -1.389$  and  $\beta = -0.707$ ,  $t = -2.327$  respectively) during the study period. But it is found that the inflation rate has positive but not significant impact on economic growth of India with ( $\beta = 0.029$ ,  $t = 0.2012$ ). Correlation analysis shows positive but multiple regression analysis shows negative relationship between exchange rate and GDP growth in India during the study period.

**Keywords:** Exchange Rate, Inflation Rate, Interest Rate, GDP

### 1. Introduction

Exchange rate is the rate of one currency in term of another currency of the any country. The exchange rate determines by the International Monetary Fund in the value of US dollar. Initially the Special Drawing Rights defined equal to 0.888671 grams of fine gold and which is equal to one American dollar. Today exchange rate determines by the International Monetary Fund with the help of basket currencies which includes US dollar, Japanese Yen. The exchange rate is a key financial variable that affects decisions made by foreign exchange investors, exporters, importers, bankers, businesses, financial institutions, policymakers and tourists in the developed as well as developing world. Exchange rate fluctuations affect the value of international investment portfolios, competitiveness of exports and imports, value of international reserves, currency value of debt payments, and the cost to tourists in terms of the value of their currency. Movements in exchange rates thus have important implications for the economy's business cycle, trade and capital flows and are therefore crucial for understanding financial developments and changes in economic policy (Pami Dua and Rajiv Ranjan).

Exchange rate is the combination of two words; rate and exchange. Rate refers to the value/price at which transactions take place; and exchange is the process of buying and selling. The process of buying and selling necessitates determination of price of commodities or service entailed in exchange. Price of money/currency also behaves like commodity prices. Prices of goods and services are determined in terms of money, value of money, in turn, is shown in quantities of goods and services that money can buy. The domestic price of national currency is expressed by its purchasing power of goods and services in the market. Similarly, external value of national currency may be expressed by its

purchasing power of in terms of goods and services in foreign market. But currency of one country is not accepted as medium of exchange in other countries. So, domestic currency has to be converted in to foreign currency in foreign exchange market. The conversion rate is defined as exchange rate. Purchasing power of national currency in foreign markets is expressed in foreign currency, generally US dollars. Euro or a basket of 10 currencies. The foreign currency is the medium of exchange in external market. Exchange rate is the external price of domestic currency. Purchasing power of foreign currency in national market is measured in domestic currency (Prakash and Rekha Sharma).

There has been considerable evolution in India's exchange rate regime over the reform years. The shift has been from a nominal fix to one-way nominal movement over the nineties to two-way with low volatility implying a tightly managed exchange rate, to greater volatility and nominal movement after the global crisis. The paper infers the exchange rate regime and the Government's objectives from changing INR trends and volatility over the reform period, in the context of the fundamental determinants of exchange rates. Concerns to prevent appreciation given a trade deficit, large but volatile inflows, and higher Indian inflation led to reserve accumulation, a tendency for nominal depreciation, and relative constancy of the real exchange rate around the real effective exchange rate (REER) established after the double devaluation in the early nineties. A watershed was the reversal of trend nominal depreciation in 2003. Then the beginnings of two-way movement in the managed float, even while large foreign exchange reserves were accumulated. The latter helped reduce risk perceptions and outflows in the period of the global crisis. Outflows did occur although they were quickly reversed. With less intervention, probably due to a precautionary motive to



conserve reserves in a time of great uncertainty, there was much more nominal and real exchange rate volatility (Ashima Gayal).

### 1.1 Review of Literature

In the international finance literature, various theoretical models are available to analyze exchange rate determination and behavior. Most of the studies on exchange rate models prior to the 1970s were based on the fixed price assumption (Marshall (1923) <sup>[1]</sup>). With the advent of the floating exchange rate regime amongst major industrialized countries in the early 1970s, an important advance was made with the development of the monetary approach to exchange rate determination. The dominant model was the flexible-price monetary model that has been analyzed in many early studies like Frenkel (1976) <sup>[2]</sup>, Mussa (1976, 1979) <sup>[3, 4]</sup>, Frenkel and Johnson (1978) <sup>[5]</sup>, and more recently by Vitex (2005) <sup>[6]</sup>, Nwator (2006), Molodtsova and Papell (2007) <sup>[7]</sup>. Following this, the sticky price or overshooting model by Dornbusch (1976, 1980) <sup>[8, 9]</sup> evolved, which has been tested, amongst others, by Alquist and Chinn (2008) <sup>[10]</sup> and Zata and Gupta (2007) <sup>[11]</sup>.

Jayachandran, conducted a study on The Impact of Exchange rate on Trade and GDP for India a Study of Last four decade. This research has provided empirical estimates of the Economic relationship between Exchange Rate, Inflation, Government Revenue and Income growth in India. In the long-run the exchange rate and income may not drift apart, but in the short run their relationship is weak and indirect. Together these results provide confirmation that there is no evidence of a strong direct relationship between changes in the exchange rate and GDP growth. Rather India's Economic growth has been directly affected by fiscal and monetary factors.

Saif Mohammed and Shyamapada Biswas, examines the Exchange Rate and Its Impacts on GDP and Inflation in Bangladesh. In this paper they compares the economic track records of the two different exchange rate regimes the "Fixed Exchange Rate" and the "Free Floating Exchange Rate System" in maintaining economic performance. They also consider relationships between exchange rate and Inflation and between exchange rate and GDP in Bangladesh. Bangladesh experiences of moving away from a currency board system to floating regime since 2003 offers a lesson worthy of attention from the point of view of efficiency of "Floating Rate System" in least developed countries like Bangladesh.

Khondker, Bidisha, Razzaque (2012) <sup>[12]</sup> have conducted a study on The Exchange Rate and Economic Growth: An Empirical Assessment on Bangladesh. This study has made an attempt to examine the effects of exchange rate changes on Bangladesh's aggregate output, measured by GDP. They concluded that the estimated real exchange rate elasticity's lie in the range of 0.24 - 0.47 with our preferred estimates being 0.24 - 0.23. That is, a 10 per cent real depreciation of taka would lead to 2.4% to 2.8% increase in GDP. However, in the short run, the impact of devaluations is likely to be contractionary. The effect is small, a 10 per cent real devaluation is associated with just above half a per cent decline in GDP.

Martin Rapetti, Peter Skott and Arslan Razmi, have examine the Real Exchange Rate and Economic Growth: Are Developing Countries Different? They observe that the additional and more conclusive evidence comes from interacting the index of RER undervaluation with the level GDP per capita. This strategy shows that the effect of currency undervaluation tends to decrease with the level of GDP per capita. However, the decrease is not monotonic as Rodrik suggests.

Consistent with his results, the effect of undervaluation on growth appears to be largest for very poor countries, but our results also suggest that it is sizable for middle-income countries as well.

Stoisky, Ghazanchyan, Adedeji, and Machle, examines the relationship between the foreign exchange regime and macroeconomic performance in Eastern Africa. They found that lagged inflation, broad money growth and fiscal position are key macroeconomic determinants of inflation. They observe that the actual exchange rate regime in place, with flexible and intermediate foreign exchange regimes producing lower inflation than the pegged exchange rate regime. They also found the evidence of a significant relationship between exchange rate movements and inflation, there is no evidence for full pass-through, both in the short and long run.

Adeniran, Yusuf, Olatokun have examined the impact of exchange rate on economic growth from 1986 to 2013. They observe that the exchange rate has positive impact but not significant with ( $\beta = 0.014$ ,  $t = 1.783$ ,  $Pns$ ) this is affirms previous studies that developing countries are relatively better off in the choice of flexible exchange rate regimes. They also found that the interest rate and rate of inflation have negative impact on economic growth but not significant with ( $\beta = -0.002$ ,  $t = -0.015$ ,  $Pns$ ) and ( $\beta = -0.023$ ,  $t = -0.716$ ,  $Pns$ ) respectively. From the empirical reviewed work, some authors argued that exchange rate is positively related to economic growth, while some authors argued that it is negatively related.

### 1.2 Research Methodology

The present study is based on secondary data. The secondary data regarding GDP growth rate, Exchange rate, Interest rate and Inflation rate were collected from World Bank Data Publication. The required data collected for the period 1987 to 2014. For analyzing growth performance of macroeconomic indicators average and compound annual growth rate has been used. The models used in this study are estimated using annual Indian data on some macro-economic indicators, which includes: Gross Domestic Products (GDP), Exchange Rate (EXR), Interest Rate (INR) and Inflation Rate (INF) for the period 1987 to 2014. The correlation and multiple regression analysis of the ordinary least square (OLS) are used to determine the impact of exchange rate on economic growth of India.

For determine the impact of selected macroeconomic indicators on economic growth of India the specifies model formulated as under:

$$GDP = f(EXR, INT, INF)$$

$$GDP = \beta_0 + \beta_1 EXR + \beta_2 INR + \beta_3 INF$$

GDP = Gross Domestic Product

EXR = Exchange Rate



INR = Interest Rate

INF = Inflation Rate

(I = intercept)

### 1.3 Valuation History of Indian Rupee

Devaluation means officially lowering the value of currency in terms of foreign currencies. There could be many motives of the devaluation. It stimulates exports of commodities. It restricts import demand for goods and services. It helps in creating a favorable balance of payments. Almost all the countries of the world have devalued their currencies at one time or the other with a view to achieving certain economic objectives. During the great depression of 1930 devaluation was carried by most countries of the world for the correcting their over-valuation. Since 1951, despite government attempts to obtain a positive trade balance, India experienced severe balance of payments deficits. Inflation caused Indian prices to go sky high. When the exchange rate is fixed and a country experiences high inflation relative to other countries, that country's goods become more expensive and foreign goods become cheaper. Therefore, inflation tends to increase imports and decrease exports. Since 1950, Indian continuously faced trade deficits. Another reason, which played important role in the 1966 devaluation, was war with Pakistan. The US and other countries withdrew their aid, which further necessitated devaluation. To improve fiscal position, Government of India devalued Rupee by whopping 57% against Dollar in 1991. India still had a fixed exchange rate system, where the rupee was hooked to basket of currencies of major trading partner countries. At the end of 1990, the Government of India found itself in serious economic trouble. The government was close to financial default and its foreign exchange reserves had dried up to the point that India could barely finance three weeks of imports. In July of 1991 the Indian government devalued the rupee by 19.5%. The government also changed its trade policy from its highly restrictive form to a system which allowed exporters to import 30% of the value of their exports (CAA A, Jain).

### 1.4 GDP growth rate, Exchange rate, Interest rate and Inflation rate in India

Table 6.1 shows the data on GDP growth, Exchange rate, Interest rate and Inflation rate in India during the period from 1987 to 2014. It is observed from the table that the on an average annual growth rate of GDP in India was 7.4 percent during the study period with increase of 1.85 times. Whereas on an average exchange rate was 38.38 per \$ with increase of 4.71 times during 1987 to 2014 it was very high than GDP growth rate during this period. During the study period on an average Interest rate was 13.36 percent and Inflation rate was 7.87 percent. It is found that Interest rate and Inflation rates are decreased in 2014 with compare to the initial year 1987. It is observed from the data that the highest compound growth rate recorded by Exchange rate i.e. 4 percent followed by GDP growth rate 1.82 percent and Interest rate and Inflation rate recorded -0.007 percent and -0.004 percent compound annual growth rate respectively during the study period. The Exchange rate grew during this study

period with an average 1.78 percent annually whereas GDP grew by 0.12 percent, Interest rate and Inflation rate grew by -0.23 percent annually during the study period. So it is clear that the exchange rate grew so more than GDP growth during the study period.

The Minimum and the maximum exchange rates were 12.96 and 61.02 respectively. Because of this wide dispersion of the exchange rate, the standard deviation 13.03 of the exchange rate from the mean exchange rate 38.58 was very high. Such high dispersion of the data gives only weak correlation and regression coefficients. In the case of inflation the data were more scattered.

Table 6.1: GDP Growth Rate, Exchange Rate, Interest Rate and Rate of Inflation in India (1987 to 2014)

Year	GDP Growth Rate	Exchange Rate	Interest Rate	Inflation Rate
1987	4.0	12.96	16.5	8.8
1988	4.6	13.92	16.5	9.4
1989	5.9	16.23	16.5	3.3
1990	5.5	17.50	16.5	9.0
1991	1.1	22.74	17.9	13.9
1992	5.5	25.91	18.9	11.8
1993	4.8	30.49	16.3	6.4
1994	6.7	31.37	14.8	10.2
1995	7.6	32.42	15.5	10.2
1996	7.5	35.43	16.0	9.0
1997	4.0	36.31	13.8	7.2
1998	6.2	41.25	13.5	13.3
1999	8.8	41.85	12.5	4.7
2000	3.8	44.94	12.3	4.0
2001	4.8	47.18	12.1	3.7
2002	3.8	48.61	11.9	4.4
2003	7.9	46.58	11.5	3.8
2004	7.9	45.51	10.9	3.8
2005	9.2	44.10	10.8	4.2
2006	9.3	45.31	11.2	6.1
2007	9.8	41.34	13.0	6.4
2008	3.9	43.50	13.3	8.4
2009	8.3	48.40	12.2	10.9
2010	10.3	45.72	8.3	12.0
2011	6.5	46.67	10.2	8.9
2012	5.1	53.43	10.6	9.3
2013	6.9	58.59	10.3	10.9
2014	2.4	61.02	10.3	6.4
Average	6.51	38.58	13.36	7.87
CAGR	1.82	4	-0.007	-0.004
AAGR	0.126	1.780	-0.230	-0.230
Maximum	10.3	61.02	18.9	13.9
Minimum	1.1	12.96	8.3	3.3
Std. Deviation	3.28	13.03	2.74	5.15

Source: World Bank Data.

The Minimum and the maximum rate of inflation were 3.3 percent and 13.9 percent respectively. However, the mean was 7.87 percent and the standard deviation was only 5.15 percent, which is more consistent. The data on growth rate of GDP were consistent. The Minimum and the maximum growth rate of GDP was 1.1 percent and 10.3 percent respectively. Average growth rate of GDP from 1987 to 2014 was 6.51 percent while the standard deviation was only 2.28 percent. The Minimum and the



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महाराष्ट्र राज्य साहित्य आणि संस्कृति मंडळाने पुरस्कार दिलेल्या

मुंबई मराठी ग्रंथसंग्रहालयाचे



स्थापना २४ जून १९५८

भारतीय  
इतिहास आणि संस्कृति  
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लेखांतील मतांशी इतिहास संशोधन मंडळ सहमत असेलच असे नाही.

तसेच शोधनिबंधाची जबाबदारी स्वतः लेखकावर राहिल.

या नियतकालिकाच्या प्रकाशनार्थ महाराष्ट्र राज्य साहित्य आणि संस्कृति मंडळाकडून अनुदान मिळाले आहे. महाराष्ट्र राज्य साहित्य आणि संस्कृति मंडळाने या नियतकालिकास अनुदान दिले असले तरी या नियतकालिकांतील लेखकांच्या विचारांशी मंडळ व राज्यशासन सहमत असेलच असे नाही.

## ६. हैद्राबाद स्वातंत्र्य संग्रामातील योद्धा : स्वामी रामानंद तीर्थ

लेखक : डॉ. विनोद बाबुराव बोरसे

भ्रमणध्वनी : ७५८८१९३४३९

स्वामी रामानंद तीर्थ (०३ ऑक्टोबर १९०३ - २३ जानेवारी १९७२) हैद्राबाद मुक्तिलढ्याचे नेते. निजामी संस्थानात जनतेला आपले हक्क मिळावेत यासाठी हैद्राबाद स्टेट काँग्रेसची चळवळ सुरू झाली. हिचे नेतृत्व स्वामीजींनी केले. मराठवाड्यात शैक्षणिक चळवळ उभी करून संस्थात्मक जीवनाचा पाया घातला. स्वामीजी हे एक संन्यस्त जीवन जगाणारे धर्मनिरपेक्ष दृष्टी असलेले पुरोगामी विचारांचे आणि समृद्ध भारताचे स्वप्न पाहणारे लोकनेते होते. त्यांनी केलेल्या कार्याचा थोडक्यात आढावा घेण्याचा प्रयत्न प्रस्तुत लेखात केलेला आहे.

### हैद्राबाद राज्याचा पूर्वेतिहास

भारतात असलेल्या देशी राज्यांपैकीच हैद्राबाद हे राज्य असून त्याची स्थापना दक्षिणेचा मोगल सुभेदार मीर कमरुद्दीन निजाम उल - मुल्क<sup>१</sup> याने ३१ जुलै १७२४ रोजी केली. या राज्याची राजधानी हैद्राबाद (भागानगर) होती. मोगल काळात प्रशासनाच्या सोयीसाठी दक्षिण भारताची विभागणी खानदेश, वन्हाड, औरंगाबाद, बीदर, विजापूर व हैद्राबाद<sup>२</sup> अशा सहा सुभ्यात केलेली होती. या सहाही सुभ्यांचा कारभार पाहण्यासाठी मोगल सम्राटांकडून एका सुभेदाराची नियुक्ती केली जात असे व त्यालाच दक्षिणेचा सुभेदार असे संबोधले जात होते. दक्षिणेचा पहिला सुभेदार औरंगजेब<sup>३</sup> हा होता. पुढे मोगल सम्राट फरूख शियर याने इ.स. १७१३ मध्ये दक्षिणेचा सुभेदार म्हणून मीर कमरुद्दीन निजाम उल-मुल्क चिन कुलिज खान याची नियुक्ती केली होती. मीर कमरुद्दीन यास निजामुल मुल्क (म्हणजे देशाची व्यवस्था लावणारा) व 'आसफजाह' अशा पदव्या दिल्लीच्या बादशहानेच दिल्या होत्या.<sup>४</sup> औरंगजेबाच्या मृत्यूनंतर (२० फेब्रुवारी १७०७) एक ही मोगल सम्राट कर्तबगार निघाला नाही. याशिवाय सम्राट औरंगजेबाच्या मृत्यूनंतर त्याच्या मुलामध्ये सत्तासंघर्ष सुरू झाला. परिणामी राज्यात अस्थिरता निर्माण झाली याचाच फायदा मोगलांच्या शत्रुंनी घेतला. तसेच मोगल सरदारही आता स्वतंत्रपणे वागू लागले होते. या दुर्बलतेचा आणि राजकीय अस्थिरतेचा फायदा घेवूनच दक्षिणेचा सुभेदार मीर कमरुद्दीन याने या राज्याची



निजाम आसफजाही घराण्याची सत्ता १७१२ ते १९४८ म्हणजेच २३६ वर्षे भारताच्या नाभिस्थानी टिकली. पहिला आसफजहा कमरुद्दीन (१७१२ ते १७४८) दुसरा आसफजहा निजामअली (१७६१ ते १८०३) तिसरा सिकंदर जाह बहादूर (१८०३ ते १८५७) पाचवा उफजलुदौला बहादूर (१८५७ ते १८६९), सहावा मीर महबूब अली खान (१८६९ ते १९११) सातवा मीर उस्मान अली खान (१९११ ते १९४८)<sup>५</sup> अशा एकूण सात निजामांची सत्ता या राज्यावर होती. यापैकी सातवा निजाम हा जगातील सर्वात श्रीमंत व्यक्तीपैकी एक गणला जात होता.<sup>६</sup>

### हैद्राबाद राज्याची पार्श्वभूमी

या राज्यामध्ये प्रामुख्याने तेलगू भाषेचा तेलंगणा (८ जिल्हे) मराठी भाषेचा मराठवाडा (५ जिल्हे), आणि कन्नड भाषेचा कर्नाटक (३ जिल्हे) या तीन भाषा खेरीज उर्दू ही राज्याची चौथी भाषा होती.<sup>७</sup> या संस्थानात मोठ्या प्रमाणावर निरक्षरता, अज्ञान आणि अंधश्रद्धा होती. सरकारी अधिकाऱ्यांची दडपशाहीवृत्ती आणि जनतेबद्दलची अनास्था यामुळे सामान्य जनतेच्या पदरी गुलामगिरीचे जिणे आलेले होते. येथे कुठलेही स्वातंत्र्य नव्हते. त्यातच भर म्हणून जात्यंघ इतेहादूल मुस्लीम संघटना आणि रझाकारांनी केलेल्या अनन्वीत छळाने जनता भरडत - चिरडत होती. ही जुलमी राजवट नष्ट करण्यासाठी स्वामी रामानंद तीर्थ यांनी या स्वातंत्र्य लढ्याची घुरा आपल्या खांद्यावर घेतली व या स्वातंत्र्य संग्रामाचे यशस्वी नेतृत्व केले.

ब्रिटीश राजवटीच्या कालखंडात भारतात लहान - मोठी मिळून जवळपास ५६३ पेक्षा अधिक संस्थाने होती.<sup>८</sup> या संस्थानांचा राज्यकारभार देशी संस्थानिक पाहत असत. ही सर्व संस्थाने स्वतंत्र असली तरी ती ब्रिटिशांची मांडलिक होती. ब्रिटिश सरकारने १८ जुलै १९४७ रोजी भारतीय स्वातंत्र्याचा कायदा पास केला व यानुसार १५ ऑगस्ट १९४७ रोजी भारताला स्वातंत्र्य मिळाले. परंतु हैद्राबाद राज्याचा तत्कालीन सातवा निजाम मीर उस्मान अली खान याने ११ जून १९४७ रोजीच आपले राज्य स्वतंत्र राहणार असल्याची घोषणा केली.<sup>९</sup> स्वतंत्र भारत देशाच्या मध्यभागी असलेले हे राज्य स्वतंत्र राहणे जनतेच्या आणि देशाच्या संरक्षणाच्या दृष्टीने घातक होते. त्यामुळे या राज्यातील जनतेने हैद्राबाद राज्याचे भारतीय संघराज्यात विलीन करण्यासाठी सत्याग्रह व सशस्त्र आंदोलनही केले. शेवटी १३ सप्टेंबर १९४८ रोजी भारत सरकारने या राज्यावर लष्करी कारवाई



करून १७ सप्टेंबर १९४८ रोजी हे राज्य भारतीय संघराज्यात विलीन करून घेतले. हैद्राबाद राज्याच्या या विलीनीकरणासाठी अनेक स्वातंत्र्य सैनिकानी व जनतेने जे सत्याग्रह, सशस्त्र आंदोलने केली त्यास भारतीय इतिहासात हैदराबाद स्वातंत्र्य संग्राम' या नावाने ओळखले जाते.

### जन्म, बालपण, शिक्षण

निजाम मीर उस्मान अली खान आणि इत्तेहादुल मुस्लिमीन यांच्या रझाकारी शोषणापासून आणि अत्याचारापासून हैदराबाद संस्थान स्वतंत्र करणाऱ्या लढ्याचे नेतृत्व करणारे 'स्वामी रामानंद तीर्थ' यांचा जन्म ३ ऑक्टोबर १९०३ रोजी 'सिंदगी' <sup>१०</sup> जि. विजापूर (कर्नाटक) येथे एका साधारण कुटुंबात झाला. स्वामीजींचे पूर्वाश्रमीचे नांव 'व्यंकटेश भगवानराव खेडगीकर' असे होते. संस्थानातील राजकारणात आपणास अडथळा येवू नये. म्हणून त्यांनी आपले जन्मगाव 'चिनमेल्ली' असल्याचे सांगितले. एवढेच नव्हे तर त्या गावच्या 'जन्म मृत्यू रजिस्टरमध्ये तशी नोंद ही करण्यात आली आहे. <sup>११</sup>

वडील भगवानराव खेडगीकर कानडी प्राथमिक शाळेत शिक्षक होते तर आईचे नाव यशोदाबाई. यांना गंगाबाई, यमुनाबाई, आण्णाजी, तुंगाबाई, व्यंकटेश, कमळाबाई व भीमसेन अशी सात अपत्ये होती. <sup>१२</sup> स्वामीजींचे प्राथमिक शिक्षण 'सिंदगी व गाणगापूर' येथे झाले तर माध्यमिक शिक्षण सोलापूर येथील नॉर्थकोट हायस्कूलमध्ये संपन्न झाले. सदरील काळ हा भारतीय स्वातंत्र्यलढ्याचा होता व अशाच काळात लोकमान्य टिळकांच्या जहाल भाषणाने स्वामीजी प्रभावित होवून त्यांनी आपले जीवन राष्ट्रसेवेसाठी वाहून घेण्याचा कणखर निर्णय घेतला होता. लोकमान्यांच्या निधनानंतर भारतीय राजकारणाची सुत्रे महात्मा गांधींकडे आली. सोलापूरला योगायोगाने म. गांधीजींच्या पायाला स्पर्श करण्याची संधी स्वामीजींना मिळाली. म. गांधींनी व्यंकटेशचे खांदे धरले व त्यांना उठविले आणि संदेश दिला. 'देशासाठी काहीतरी करा' <sup>१३</sup> म. गांधीजींच्या या आदेशाचे पालन करून स्वामीजी या आंदोलनात सहभागी झाले.

पुढे त्यांनी अमळनेर येथील राष्ट्रीय महाविद्यालयात प्रवेश घेतला व या ठिकाणी 'महात्मा गांधी' 'स्वामी विवेकानंद' यांचे ग्रंथ अभ्यासून ते या ग्रंथांच्या विचाराने भारावून गेले. त्यांच्या देशभक्तीला आणि त्यांच्यातील



इंटर परीक्षा उत्तीर्ण होवून त्यांनी पुढील शिक्षणासाठी पुण्याच्या टिळक महाराष्ट्र विद्यापीठात प्रवेश घेवून ते बी.ए. प्रथम श्रेणीत उत्तीर्ण झाले. इतिहास, अर्थशास्त्र, राजनीती हे त्यांचे विषय होते. 'लोकशाहीचा विकास'<sup>१४</sup> या विषयावर प्रबंध लिहून त्यांनी एम.ए.ची पदवी संपादन केली होती.

### सामाजिक कार्य

पदवी पर्यंत शिक्षण घेतल्यानंतर आपण समाजाचे काही देणे लागतो या निस्वार्थ हेतूने त्यांनी समाज कार्यात स्वतःला वाहून घेतले. कामगार क्षेत्रातील आंतरराष्ट्रीय किर्तीचे नेते कै. श्री. नारायण मल्हार जोशी<sup>१५</sup> यांच्या सोबत काम करताना त्यांना कामगारांच्या जीवनाचा जवळून परीचय झाला. देशातील दलित, शोषितांचे, भांडवलदारांकडून होणारे शोषण त्यांनी प्रत्यक्ष अनुभवले होते. अशाच कामाच्या माध्यमातून स्वामीजींना एक दिवस दिल्लीला जावे लागले व तेथे पडलेल्या अवकाळी पावसामुळे व थंडीमुळे त्यांच्या तब्येतीवर विपरीत परिणाम झाला. त्यांना पक्षघात झाला. या आजाराशी त्यांना सतत १८ महिने झुंजावे लागले होते.

### शैक्षणिक कार्य

हैदराबाद संस्थान हे दक्षिण भारतातील सर्वात मोठे राज्य होते. मराठी, तेलगू आणि कानडी अशी भिन्न संस्कृती जोपासून जगणारे हे संस्थान असले तरी तेथे 'उर्दू' या भाषेवर प्रामुख्याने भर देण्यात आलेला होता. अशावेळी काही स्वातंत्र्याने भारलेल्या व्यक्तींनी निजाम सरकारचा रोष पत्करून खाजगी शाळा काढल्या होत्या. १९१६ साली औरंगाबाद येथे 'सरस्वती भुवन' परभणी येथे 'नुतन विद्यालय' तसेच १९१७ साली औरंगाबाद येथेच 'शारदा मंदिर'<sup>१६</sup> या खाजगी शाळांची स्थापना करण्यात आली होती. १९१८ अंबाजोगाईत 'योगेश्वरी नुतन विद्यालय'<sup>१७</sup> तर १९२१ ला 'हिप्परगा जि. उस्मानाबाद येथे श्री. व्यंकटराव देशमुख व अनंतराव देशमुख या बंधूंनी राष्ट्रीय शाळेची स्थापना केली होती.<sup>१८</sup> सदरील शाळेच्या माध्यमातून विद्यार्थ्यांवर शैक्षणिक शिक्षणाबरोबरच देशभक्ती, स्वाभिमान, गुलामगिरी विरुद्ध बंड अशाप्रकारचे संस्कार केले जात असत. विशेष म्हणजे अशा खाजगी शाळांना निजाम सरकार कुठल्याही प्रकारचे सहकार्य करत नसे. येथील शिक्षकांना नियमित वेतन मिळत नसले तरी देखील राष्ट्रीय प्रेरणेने भारलेले अनेकजण निस्वार्थपणे या शैक्षणिक कार्यात सहभागी झाले



होते. अशाच स्वातंत्र्याने भारलेल्या हिप्परगा येथील निवासी शाळेत स्वामीजी रूजू झाले होते. विशेष म्हणजे संस्थापकांनी देऊ केलेले वेतन न घेता ते याच शाळेच्या विकासासाठी स्वामीजींनी शेवटपर्यंत खर्च केले. लहानपणापासूनच अध्यात्माकडे ओढ असलेल्या स्वामीजींनी शेवटी पू. नारायणस्वामींच्या विधीपूर्वक संन्यासाश्रमाची दीक्षा घेतली.<sup>१९</sup> ते 'व्यंकटेश भगवानराव खेडगीकर' ऐवजी 'स्वामी रामानंद तीर्थ' हे नविन नाव व नविन रूप घेवून जगासमोर आले.

### राजकीय कार्य

हिप्परगा येथे वास्तव्यात असतांना निजामी राजवटी खाली भरडणाऱ्या समाजाला स्वातंत्र्याची पहाट उगविण्यासाठी स्वामीजींनी राजकीय क्षेत्रात पदार्पण केले होते. या राज्यातील निजामांची विचारसरणी सरंजामदारी आणि हुकूमशाही प्रवृत्तीची होती. त्यामुळे राज्यातील जनतेला राजकीय अधिकारांची जाणीव निर्माण होणार नाही याची दक्षता निजामाने घेतलेली होती. त्याने राजकीय दडपशाही<sup>२०</sup> सुरू केलेली होती. त्यामुळे दडपणाखाली असलेला समाज जागृत होण्यासाठी विसावे शतक उजाडावे लागले. थोडक्यात सांगावयाचे झाल्यास या राज्यात राजकीय हक्क आणि अधिकारांचा अभाव,<sup>२१</sup> राजकीय चळवळीवर बंदी,<sup>२२</sup> संघटना स्थापना करण्यावर बंदी,<sup>२३</sup> सामाजिक चळवळीवर बंदी,<sup>२४</sup> राजकीय सभावर बंदी,<sup>२५</sup> वृत्तपत्रावर निर्बंध,<sup>२६</sup> भाषण स्वातंत्र्याचा अभाव आदी महत्त्वपूर्ण घटकावर निजाम सरकारने निर्बंध लादले होते. अशा वेळी या संस्थानात तेलंगणामध्ये 'आंध्रसभा' 'कर्नाटकामध्ये कर्नाटक परिषद, व मराठवाड्यात 'महाराष्ट्र परिषद' अशा प्रांतीय परिषदांद्वारे जनजागृतीच्या कामाला आरंभ झाला होता. परंतु अशा वेगवेगळ्या संघटना स्थापून आपले उद्दिष्ट पूर्ण होणार नाही. या दूरदृष्टीने स्वामीजींनी व त्यांच्या सहकाऱ्यांनी वरील सर्व परिषदांचे एकीकरण करून 'हैद्राबाद स्टेट काँग्रेस' ही एकच संघटना स्थापण्याचा निर्णय घेतला होता. या राजकीय संघटनेला निजामाचा प्रखर विरोध असतांना स्वामीजींनी या संघटनेचे कार्य पुढे चालूच ठेवले होते. स्टेट काँग्रेस वरील बंदी हुकूमविरुद्ध हैद्राबादेत पुतली बावडीजवळ सत्याग्रह केल्यामुळे त्यांना १८ महिने शिक्षा भोगावी लागली होती.

शिक्षा भोगल्यानंतर स्वामीजींनी हैद्राबाद स्टेट काँग्रेस वरील बंदी



हैदराबाद स्वातंत्र्य संग्रामातील योद्धा : स्वामी रामानंद तीर्थ

प्रशिक्षण शिबीराचे आयोजन त्यांनी केले होते. या सर्व आंदोलनामुळे शेवटी निजामाला स्वामीजींपुढे माघार घेऊन शासनाने ३ जुलै १९४६ ला आपण होवून स्टेट काँग्रेसवरील बंदी उठविली.<sup>२८</sup>

### सशस्त्र आंदोलन

सत्तापिसासु निजामाने आपले संस्थान स्वतंत्र रहावे यासाठी कासीम रझवी यासारख्या घर्माघ व्यक्तींचा आधार घेवून रझाकारामार्फत संस्थानात हैदोस माजवून निरपराध लोकांवर शस्त्रांच्या जोरावर अन्याय व अत्याचाराचा भडिमार सुरू केला होता. अशा या अन्यायाला आपणही हातात शस्त्र घेवून उत्तर दिले पाहिजे. या भूमिकेतून या संस्थानातील हजारो स्वातंत्र्यसैनिकांनी हातात शस्त्र घेवून रझाकारांना पळून लावले होते. विशेष म्हणजे या संग्रामात स्त्रियांचाही मोठ्या प्रमाणावर सहभाग होता. यात प्रामुख्याने जंगल सत्याग्रह, झेंडा सत्याग्रह, पाटील पटवाऱ्यांची दप्तरे जाळणे, लेव्ही न देणे सरकारी मालमत्तेचे नुकसान करणे या सारख्या माध्यमातून निजाम सरकारला जेरीस आणण्यात येत होते. शेवटी निजामाचे वाढते अत्याचार पाहता स्वामीजींनी व त्यांच्या सहकाऱ्यांनी पंतप्रधान पंडित नेहरू व महात्मा गांधी यांची भेट घेवून संस्थानातील माहिती देवून यावर गांधीयाने विचार करून जनतेला या जुलमी निजामी राजवटीतून मुक्त करण्याची मागणी घातली. यावर तत्कालीन गृहमंत्री सरदार पटेल यांनी खंबीर भुमिका घेवून १३ सप्टेंबर १९४८ रोजी भारतीय सैन्य या संस्थानामध्ये पाच वेगवेगळ्या ठिकाणांहून घुसविले. या कारवाईचे नेतृत्व ले. ज. राजेंद्रसिंग यांच्याकडे होते. त्यांच्या नेतृत्वाखाली मेजर जनरल जयंतीनाथ चौधरी, मे. ज. डी. एस. ब्रार, मे. ज. ए. ए. रूद्र, ब्रिगेडियर शिवदत्त सिंग, एअर व्हाईस मार्शल मुखर्जी यांनी 'ऑपरेशन पोलो'<sup>२९</sup> नावाने या संस्थानावर कारवाई केली व केवळ चारच दिवसात म्हणजे १७ सप्टेंबर १९४८ रोजी निजामाला शरण यावे लागले व हैदराबाद संस्थान मुक्त झाले. यावेळी स्वामीजी कारागृहात होते. कारागृहातून बाहेर पडल्यावर स्वामीजींचे कार्य येथेच संपले नाही तर त्यांनी भारतीय राज्यघटनेची अमंलबजावणी या संस्थानावर करण्यावर भर दिला. एवढेच नव्हे तर शैक्षणिक महत्त्व जाणून त्यांनी नांदेड एज्युकेशन सोसायटीची<sup>३०</sup> स्थापना केली व तेथे कॉलेज सुरू केले. एवढ्यावरच ते थांबले नाहीत तर त्यांनी जनतेच्या सहकार्यातून मराठवाड्यातही शिक्षणाचे जाळे विणले होते.

स्वातंत्र्यानंतर भारतातील पहिली लोकसभा अस्तित्वात आली व यात स्वामीजी १९५२ आणि १९५७ या दोन निवडणुकांत अनुक्रमे गुलबर्गा व औरंगाबाद मतदारसंघातून लोकसभेवर निवडून गेले होते. लोकसभा गाजविल्यानंतर ते राजकारणापासून दूर गेले. स्वामीजींना सत्तेचा मोह कधीही नव्हता असे 'निर्मोही' व्यक्तीमत्व इतिहासात सापडणे अशक्यच. स्वामीजींनी हैदराबाद संस्थान स्वातंत्र्य आंदोलनासाठी आपले सर्वस्व अर्पण केले. पण कोठेही कर्तृत्वाचे श्रेय स्वतः कडे ओढून घेतल्याचे दिसून येत नाही. असे हे निस्वार्थी त्यागी व्यक्तीमत्व २२ जानेवारी १९७२ रोजी हैदराबाद येथे अनंतात विलीन झाले.



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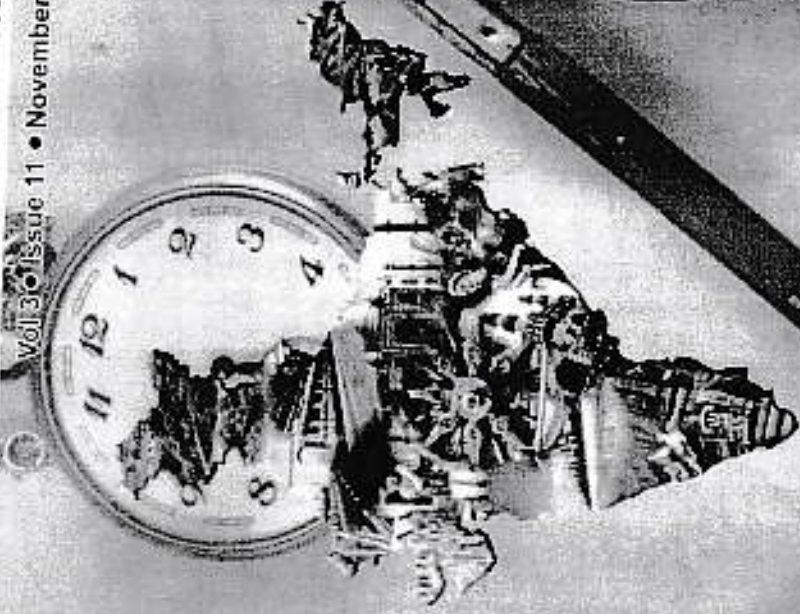
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Due to this HE system has become examination centric instead of student centric. Because this education is not able to create employable students. Hence New Public Administration principles can be applied to reform the Higher Education Administration in India.

The concept of New Public Management was originated in the late 1970s in the United Kingdom, Australia and New Zealand, has spread across other countries. The NPM concept is fast replacing the Old Public Administration by adapting the managerialism (a proactive, outcome-oriented, customer-centric government based on decentralization and participative management) and marketisation (charging for public services, promotion of markets through creation of incentives, introducing competition between units through fragmenting, and competition in public service delivery through contracting) (Osborne and Gaebler, 1992; Walsh, 1995).

Some NPM tools have beneficially impacted the functioning effectiveness of government bodies, in terms of productivity, product/ service quality, efficiency and innovativeness. Some tools help government bodies to become much more responsive to their respective external stakeholders. These NPM tools can effectively be applied to Higher education system in India.

Higher Education sector is one of the largest and important sector in India. But in this era of competition the rules and regulation framework of HE is so rigid that the education is not able to fulfill the goal of employment. If nation is a system, education is the cybernetic heart of it, and harnessing the education, whether primary or higher, plays the pivotal role by bringing in the change and empowering the nation. As such, investment in education and educating institutions should be viewed as an investment for economic prosperity. Primary and secondary education makes a person literate but higher education makes him employable. It develops skills for the employment. According to a study, Indian Education Services-the Indian education system has witnessed remarkable growth in terms of number of new



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## New Public Management Practices in Public Service: Study with Reference to Higher Education

Jayashri Birdavade-Bhandwalder

### Abstract:

New public management concept is the emerging concept in government that is giving rise to good governance. The main elements of NPM are Benchmarking for continuous improvement, citizen centric, Best value for money, Innovation, developing competition and choice, devolving authority and providing flexibility. These trends indicate the basic desire to do away with the rigidity and tediousness of bureaucracy. This calls for a new paradigm in the administration of public services. The application of business principles in the administration of education will definitely improve delivery of public services especially higher education institutions.

Now our HE institutions are adhered to the rules and regulations governed by University Grants Commission and controlled by state universities. Beside these other influencing factors are political influence in university and HE institutions. Jayashri Birdavade-Bhandwalder, Asst. Professor, Shri Asaramji Bhandwalder Arts, Commerce & Science College, Deogadon, R



institutions and enrolments in the past couple of years. However, the current education infrastructure, policies are insufficient to meet the growing demand for education. It also have to face many challenges like competition of foreign universities, quality of education, quality of teachers etc.

The HE system in India is governed with so many rules and regulations. Some of the procedures adapted are as following

- The curriculum is designed by Board of studies of university, which is not upgraded as per the changing scenario
- There is more political influence
- There is lack of benchmarking for continuous improvement. It is mandatory for accreditation of the HE institutions but there is apathy towards accreditation.
- Best value for money exercises is not seen in the education. HE institutions are increasing quantitatively but there is question of quality. In most HE institutions quality of faculty is most serious problem. According to recent report of HRD ministry the premier education institutions like IITs and IIMs are facing the faculty problems. Shortage of quality faculty is one of the main problems affecting higher education in India today. Teacher shortages often occur due to non-availability of suitably qualified people. Currently many faculty positions in higher education institutions are not filled. In India, the appointment of most members of faculty is made permanent shortly after the initial hire. The compensation follows predetermined pay scales, with little linkage to how good they are as instructors or scholars. Also in performance evaluation strict norms are hardly followed. The Indian higher education is failed to attract talented faculty. In most of the appointment cases political influence is observed.
- Centre to promote innovative and effective teaching learning practices is lacking in education system. In NAAC accreditation there is more weightage given to innovative teaching and learning practices but still traditional class room teaching

approach is adapted.

- HE is not student centric: It is more examination centered hence it fails to provide required knowledge and skill required for employment. The main drawback of our education is that it is not need based, instead it is greed based because most of the institutions are owned by politicians just as profit making machinery. Agriculture is known as the backbone of our economy. Indian economy is severely based on agriculture and it's by product. In India major part of our land is under cultivation. But what about its education, access to new inventions in agriculture? We have only 99 agriculture institutes including private and government, in all over India. Looking to the main occupation of the Indians in every block of the district there should be one agriculture college having research facilities and that to in affordable cost so that the rural farmers' children can learn new techniques of farming, soil testing so that they can start other farm based businesses.
- Rightizing is also important: In current education system post in institutions are created according to strength of students. One faculty have to teach 3 to 4 subjects, due to which the quality of delivery of education is very poor.
- Financial resources: Human capital through higher education can be improved by more financial allocation in the budget. At present (12<sup>th</sup> plan) it is 1.12 percent of GDP, (An Approach to the Twelfth five year plan, October 2011). Whereas National Knowledge Commission rightly recommended 1.5 per cent of GDP. The OECD countries are spending about 1.5 percent on higher education. University Grants commission being an apex body is providing grants for different development programs, faculty development programs, research. With the advancement of technology more financial grants should be provided for vocational education instead of just granting finance to only traditional and general courses. University Grants Commission launched Community College scheme to encourage skill development courses. In practice it has been



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observed that funds provided are not sufficient and they are not provided in time hence this scheme is not successful as expected. Hence it is necessary to enhance the skill of youth more financial allocation is needed for these courses, especially for rural area colleges.

### How New Public Management concept can be applied in HE

The combined use of NPM tools can vastly increase the governance capacity of the Higher Education system in India. Building up governance capacity of higher education implies action on many fronts. Several governance objectives need to be pursued. The key higher education governance objectives and facilitating NPM tools are as following-

- Mindset change of staff: The quality faculty is key to the higher education. Teaching, research quality will facilitate improvement in the delivery of content, but our HE system lacks these core elements. The various orientation, refresher programs and short term courses are designed for the skill and knowledge improvement of faculty. The mindset of staff is such that they are not willing to improve their skill. The delivery and content quality of these courses is also questionable. It is necessary to design the content of these course so that staff will be motivated to improve their knowledge and skill through these courses. Help of corporate sector can be taken to impart training to the faculty. The attempt should be made to change the mindset from one apathy and the ritual observance of rule and regulations to one teamwork, concern for student's aspirations, and conscientious discharge of one's duties. The basic objectives should be to create a learning-introspect respond mindset in the faculty. The more specific objectives are to enhance self and work effectiveness by bringing about attitudinal change, sensitize staff to the needs of family members, students and organization, and inculcate ownership and accountability, responsibility.
- Greater responsiveness to 'customers' that is students/Students

are customers, they require quality service in terms of education, and hence education should be student centric. It should fulfill the needs of the student. Today's education is not able to make the student employable. While the youth population is fast shrinking with higher dependency ratios in the developed world, India is one of the youngest nations in the world with more than 54 percent of its total population below 25 years of age. It is estimated that there will be 104.62 million fresh entrants to the workforce by 2022 who will need to be skilled. However, institutional arrangements to support technical and vocational education programmes remain quite inadequate. Recently the development of skills in vocational fields, and bringing an academic equivalence to vocational accomplishments with avenues for horizontal and vertical mobility of students has been attempted. To enhance employability, a blend of education and skills is essential for individual growth and economic development. Fostering dignity and social acceptability to high quality vocational training needs increased attention. The MHRD have introduced skill development courses through National Skill Development and Entrepreneurship Policy 2015. These courses are integrated through NSQF with the mainstream education to facilitate greater social acceptability as well as vertical and horizontal mobility. The only policy formulation is not enough it should have clear guidelines for its implementation. The Curricular should meet the emerging aspirations and align to national goals of social cohesion, religious amity and national integration. Curriculum should be outcome-based and aim for overall development of students through imparting life-skills in an increasingly technology driven environment. It should be need based providing knowledge and skills.

- Best value for money: Best value for money is powerful exercise for staff of university and colleges.  
In today's scenario only centrally funded universities and colleges and traditional course colleges receive salary grants.



The private professional, technical colleges doesn't receive any salary grants. Government should provide funding at least for faculty payment. Then only it can attract quality faculty. In India most technical courses like polytechnic, engineering are on non-grant basis, the private institutions are charging fees to the student and providing infrastructure facilities, huge amounts are invested in providing different facilities hence they are not able to pay sufficient salaries to the faculty as compared to corporate sector jobs hence these institutions are not able to attract quality faculty for teaching. Opposite is the case with traditional course colleges. The granted colleges receive salary grants for the payment of the faculty but the students do not have job opportunity after graduation as compared to technical, professional education. Government should provide at least salary grant to the technical, professional colleges so that it can attract quality faculty so that students will get quality education.

- Innovation award: Innovation will be achieved through research and development. Although India's overall share of research publications in the world has risen in the past decade, the quality of research has not made a significant mark. Barring a few pockets of excellence, the system is marked by mediocrity. Research minded students and faculty prefer to go abroad as they do not find the research climate in our institutions conducive. Favorable conditions need to be created in the country to promote high quality research. The country needs to develop an enabling condition for research and innovations by creating an administrative and academic environment complementing higher education. In the context of India's emergence as a soft power, there is a need to promote generation of new domains of learning required for a knowledge society. International collaborations and networks should be promoted for developing human resources required to sustain new knowledge with special focus on interdisciplinary research and studies.

- Training for upgrading skills: With the fast pace of expansion of the higher education system, improving the quality of teaching and teachers has become a critical factor. Greater attention on ensuring that the best talent join teaching profession, their initial preparation before their induction into teaching and continuing professional development should be given, in the context of efforts for fostering quality education. Efficient management of a university depends largely on the professional competence and managerial skills of the senior management personnel. The present system of appointing Vice-Chancellors, registrars and other senior management staff is beset with problems that seem to affect the smooth functioning of the HEIs. The education sector needs professionals with qualities of leadership and credibility to tackle complex management issues. National and State Training Academies should be established for organizing induction programme for the newly recruited faculty. There should be short-term programmes, for senior faculty and managements of HEIs, in light of technological developments, new dimensions of knowledge and changing learner profile.

These and other new public management tools can be applied to reform higher education system in India

#### Conclusion:

In last twenty years the education system have undergone major changes and reform but still we are not able to provide quality education. The large number of aspired students are giving preference for higher education in abroad. Our system failed to produce quality faculty to provide quality education. Government is focusing on quantity instead of quality. Education has become business. Schools and colleges are opened for profit only. In India most of the private education institutes are owned by the politicians which are only meant for the profit purpose. Hence strict action is needed in order to reform education system. In current scenario higher education facing more challenges like inadequate funding, students absentism, out dated curriculum, influence of politicians



in university and college bodies, inadequate infrastructure etc. To bring out the change in higher education in India the new public management tools can be effectively applied.

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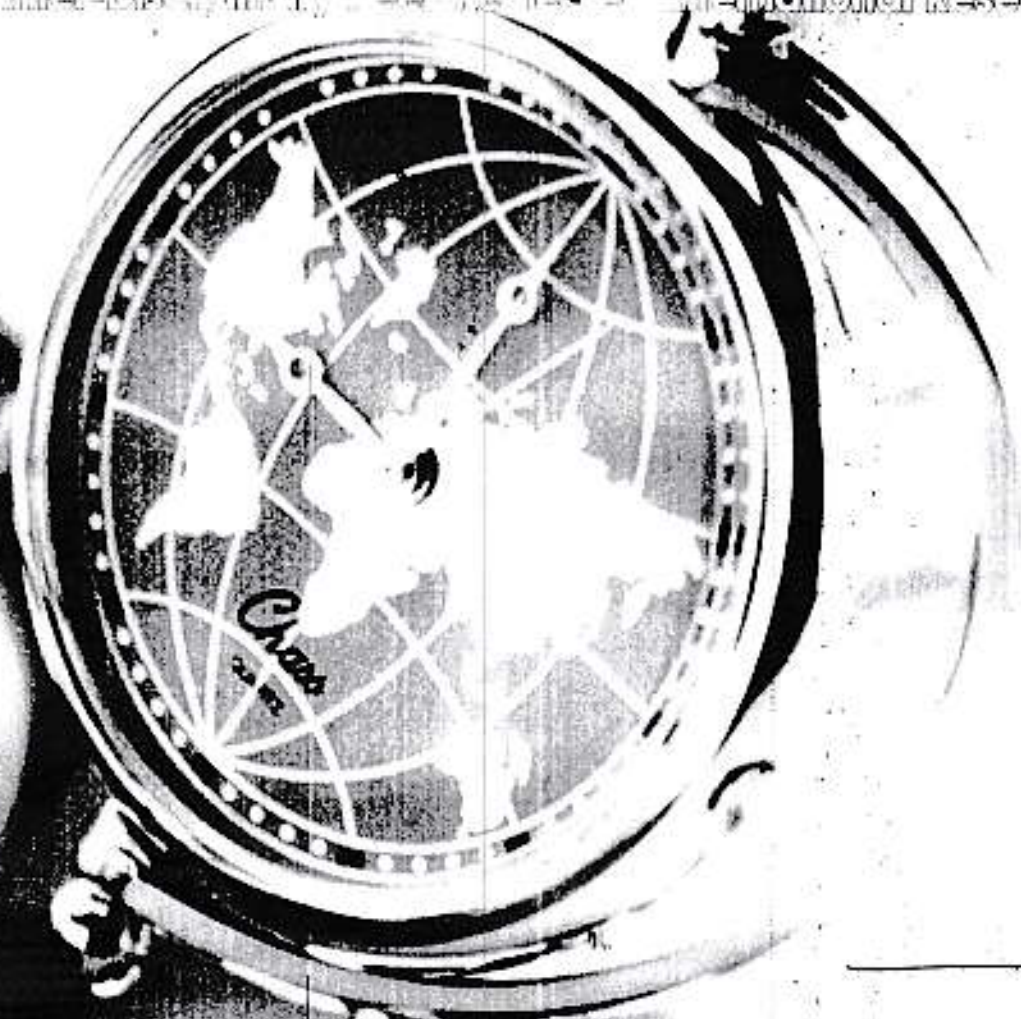


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# BULLETIN OF INDIAN SOCIETY AND CULTURE

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S.S. Kanad  
Editor-in-Chief



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## Role of Effective Information System in Panchayat Raj System: The Study of Aurangabad District

Jayashri Birdavade-Bhandwaldar

### Abstract:

Knowledge and information are essential for the overall development that is economic, social and political and to successfully respond to these changes along with technological change. Communication facilitates the transfer of ideas of knowledge in ways that enable the recipients to understand, react to and upon the information received. Hence communication of information is important in sharing of knowledge, to acquaint with the technological changes etc. hence communication of information about different development schemes is important to increase the participation of peoples in development programs.

India is the country of villages where two third of our country men live in villages. The socio economic status of the country will change when all are free from backwardness and poverty. Government of India with this regard has formulated different

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However rural poverty and rural development is still far cry. Most of the villages are far away from the basic infrastructure facilities. Rural people don't have adequate income, unemployment, illiteracy, ignorance, land under cultivation is diminishing, also there is fragmentation of land, and infrastructural facilities don't match with the growth of rural population, also rural population is unorganized. There are many reasons for this one of such is improper communication due to structure of administration, procedures adapted in administration and behaviour of grassroots bureaucracy. The objective of this paper is to identify the barriers to communication due to structure, procedures adapted in administration and behaviour of grassroots bureaucracy.

**Key Words-** communication, rural development, administration.

### 1. Introduction:

".....If development can be seen as a fabric woven out of the activities of millions of people, communication represents the essential thread that binds them together" (Fraser & Villet, 1994)

Knowledge and information are essential for the overall development that is economic, social and political and to successfully respond to these changes along with technological change. The term 'communication' generally refers to, 'the transfer of ideas of knowledge in ways that enable the recipients to understand, react to and upon the information received' (Patil, p. 04). Communication facilitates transfer of information, and also it helps to understand the feedback of the recipient. Communication for the development- it may be rural, or urban development information has to be reached up to beneficiaries. Communication includes all the activities needed for identifying and assessing critical issues, designing and implementing appropriate programs, monitoring and evaluating the results. Sustainable rural development involves transfer of benefits to the beneficiaries which is facilitated by providing information about the development programs. India is the country of villages. Seventy six percent of our people live in the villages of India. Rural development involves all-round economic, social and

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administrative development. Rural development is the main thrust of national development effort. It is the main pillar of the nation's development. The first organized effort to tackle the problem of rural India was made through Community Development Program in 1952 and National Extension Service in 1953. The Community Development program was based on an integrated approach to the various aspects of rural development. In 1953, the National Extension Service was introduced which was an amplified version of the Community Development Program and aimed at transferring scientific and technical knowledge to agricultural, animal husbandry and rural craft sectors. Balwantrai Mehta Committee was the first Committee set up in 1957 by National Development Council to look into the problems of democratic decentralization in independent India. Giving more emphasis on rural development from time to time different committees like Ashok Mehata Committee in 1977, committees under Shri C.H. Hanumantha Rao, Shri G.V.K. Rao and Shri L.M. Singhvi (between 1978 to 1986) have been formed, which have recommended different views on rural development. In 1992, after synthesizing important features of the earlier exercises on this subject, Government drafted and introduced the 73rd and 74th Amendments Bill in Parliament which was passed in 1993. These introduced new Parts IX and IXA in the Indian Constitution containing Articles 243 to 243ZG. The 73rd and 74th Amendments to the Constitution constitute a new chapter in the process of democratic decentralization in the country. These amendments are the initiatives to strengthen the local bodies (ARC 6th Report, Oct 2007). Accordingly Five Year Plans were formulated giving emphasis on rural development. In this way through the Five Year plans the government is trying to strengthen the rural areas. In Maharashtra also various schemes are implemented successfully in some of the rural areas.

However rural poverty and rural development is still a far cry.

income, and is diminishing facilities do rural population has further c To lift the development by involving possible by people. This programs is a hierarchy level.

The core the message procedures and structure, has regard to administration of development viz. primary district level of policy formulation institution like role which is administrator to Ajantha El Almost all vill infrastructure development:

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income, unemployment, illiteracy, ignorance, land under cultivation is diminishing, also there is fragmentation of land, and infrastructural facilities don't match with the growth of rural population, also rural population is unorganized. As well the village level politics has further deteriorated with the dilation of the spiritual value system. To lift the people from these problems, integrated rural development is the only answer. This development can be facilitated by involving the peoples in development program, which only possible by providing the information about the schemes to the people. This information about different rural development programs is transmitted from top to bottom level through different hierarchy levels of administration.

The communication is a two way process where sender send the message and receiver accepts it and gives message. The procedures and behaviour of grassroots bureaucracy, administrative structure, have effect on communication of information. With regard to administrative aspect of rural development the structure of development organization has many levels that is three levels viz. primary or field level of implementation, the intermediate or district level of coordination and the apex (state or central) level of policy formulation. Hence in policy implementation grassroots institution like Panchayat Samiti and Grampanchayat play important role which involves the role of political representatives and administrators. Aurangabad is the capital of Marathwada and due to Ajantha Ellora caves it has gained international tourist status. Almost all villages from Aurangabad district are far behind in basic infrastructure facilities. Government is declaring different rural development schemes but they are not reaching up to these villages.

Hence 2. primary objective of the study was to study the main parameters or indicators of effective communication, impact of communication on rural development schemes.

The assumption-procedures and behaviour of grassroots bureaucracy and effect of structure has been judged by taking the variables such as regularity of Gramsabha, frequency of taking Gramsabha, method of giving notice of meeting, information

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given in Gramsabha etc. this reflects the procedures adapted and behaviour of grassroots bureaucracy. This is an empirical research based on gaining the knowledge by means of direct and indirect observation. In this empirical research statistical formula chi-square has been used which is fundamental to forming logical, valid conclusions.

### Panchayat Raj system and development

The rural development administration at the central level has a key role in the process of rural development as it is the policy making system. Also it is the funding agency for the implementation of various rural development programs.

The development functionaries can be divided into three groups. At the top are those who are associated with policy making. They translate the planning objectives into action plans, making budgetary allocations to implement the programs, prepare projects and schemes, and also provide necessary guidance and directions.

At the intermediate level are those who are engaged in directing the operations within the accepted policies and in disseminating knowledge, information and technologies for strengthening the process of implementation. The third group consists of those actually engaged in the execution of different programs and schemes. They have direct contact with the people.

The central Government is organized in the department pattern. The business of the government of India is carried out in the ministries and departments. A ministry or department represents largest sub-division or cross section of its administrative structure adapted for the satisfactory discharge of its functions and responsibilities. The ministries are departments that are responsible for the subjects allocated to them by rules made by the president under Article 77 (3). They are responsible for the formulation of the policies within their jurisdiction as well for the execution and

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executive direction required in the implementation of policies laid down by ministries to which they are attached. A secretary of the Government of India is administrator head of the ministry, and he is the principal advisor of the minister on all matters of the policy and administration within the ministry. Where the volume of work in ministry exceeds the manageable change of secretary, one or more wings are established with a joint secretary in charge of each wing. (Chattopadhyay, 2009, p. 371). Hence minister, secretary, joint secretary, are the part of communication system at higher level.

The hierarchical arrangement within an executive department fall generally into three categories

**Top management-** generally manned by the members of the All India Services and Central Services. This level consist of political as well as administrative personnel. The political side comprises of cabinet minister, ministers of state and deputy secretaries. They are primarily concerned with matters of policy, direction and control.

**Middle management-** It is manned by members of the Central Secretariat service. They analyze the information collected by lower levels.

**Lower levels-** are manned by ministerial services. These services collect information and data (Chattopadhyay, 2009, pp. 371, 372). The lower levels of the services collect information and data, the middle levels sift and analyze it, top administrative officers assist the political head in formulating the policy and ensuring its application. The communication at three levels plays vital role. Top management assist in formulating the policies, they should receive exact and proper information from lower and middle levels. Hence channels for the communication should be free from barriers.

### 3. Flow of information for implementation of policies

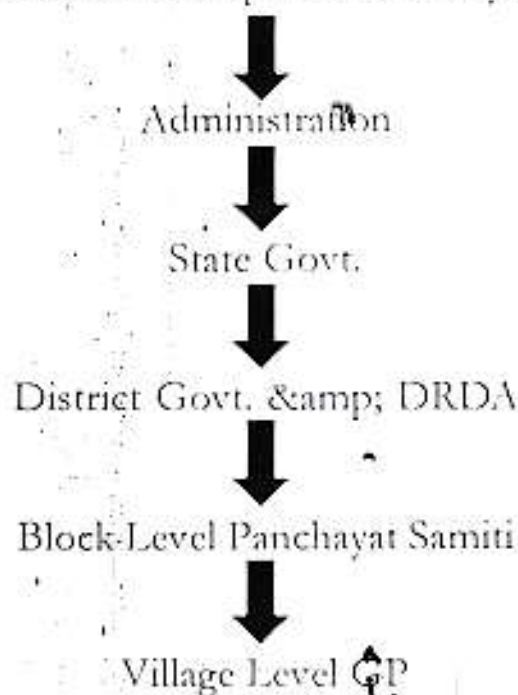
Once the decisions on policy are decided these policies are communicated to state government for implementation. The information regarding the schemes flows from different hierarchies, through different departments and wings, sections. The general



flow of information is shown in the following figure

**Figure: The General Flow of Information**

Central Rural Development Ministry &



#### 4. Panchayat Raj System in Aurangabad District

Maharashtra is one of the demographic largest state of India. This state also have adapted the three tier structure of administration – Zilla parishad at district level, Panchayat Samiti at block or Taluka level and Grampanchayat at Village level. The Aurangabad Zilla Parishad started functioning from May 1, 1962 with the earning into force of the Maharashtra Zilla Parishads and Panchayat Samitis Act, 1961 (No. V of 1962).

Aurangabad district is the world tourist place famous for Ajantha- Ellora caves, situated in the Maharashtra state of India. The Foreign tourists visit India to see the beauty of “Taj” the dream in marble that is Bibi-ka-Makabara, to experience the world of Lord-Budha and to feel the colored sculptures of Ellora- Ajanta. Besides the groups of the heritage caves there are large numbers of caves of equiseta beauty at Pitalkhora, the earliest rock-cut-

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Eknaith and also known for the wood-work of the Peshwa period, temple of Ghrushneswara one of the twelve Jyotirlingas of India and also the "Gadhi" of the Bhosales, the ancestors of Chhatrapati the architect of Hindavi Rajya, the impregnable fort of Devgiri-Daulatabad, Khulatabad the seat of the Sufis and the Roza of the Aurangzeb. Besides these there are large number of historical manora and mansions, tombs and maqbaras, Hammamas and gardens, temples and monasteries. The Foreign tourists visit India to see the beauty of "Taj" the dream in marble that is Bibi-Ka-Makabara, to experience the world of Lord-Buddha and to feel the colored sculptures of Ellora-Ajanta. Besides the groups of the heritage caves there are large numbers of caves of equiseta beauty at Pitalkhora, the earliest rock-cut-temples of Western India, at Ghorotkacha in the panoramic gorge of Jalja hills and at Aurangabad. Besides these cave temples the district is handsomely adorned other heritage objects such as, the ancient city Pathan famous for Pathani sarees, the abode and saint Elknaith and also known for the wood-work of the Peshwa period, temple of Ghrushneswara one of the twelve Jyotirlingas of India and also the "Gadhi" of the Bhosales, the ancestors of Chhatrapati the architect of Hindavi Rajya, the impregnable fort of Devgiri-Daulatabad, Khulatabad the seat of the Sufis and the Roza of the Aurangzeb. Besides these there are large number of historical manora and mansions, tombs and maqbaras, Hammamas and gardens, temples and monasteries. The Aurangabad district also have a three tier administrative structure of local government that is at district level Zilla parishad, at block level panchayat samiti and at village level Grampanchayat.

The Parishad consists of 65 members, 53 elected and 12 co-opted. The Zilla Parishad has been divided into six subjects committees along with the standing committee. The subjects committees of the Zilla Parishad are- standing Committee, Construction Committee, Finance Committee, Agriculture Committee, Education Committee, Animal Husbandry and Dairying Committee, Water Management Committee, Social

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Welfare Committee, Health Committee, Women and Child Welfare Committee. The administrative head of Aurangabad Zilla Parishad is Chief Executive Officer (CEO). There are also heads of each departments followed by deputy executive officers and officers of each departments. In Aurangabad district, the Panchayat Samitis have been formed at Aurangabad, Khuldabad, Kannad, Vaijapur, Gangapur, Sillod, Soegaon, Phulambri and Paithan.

Under Section 57 of the Act a Panchayat Samiti has been provided for every block. Each Panchayat Samiti consist of Block Development officers and elected members. At village level Grampanchayat is the only institution that is the actual implementer of all development schemes. All departments like agriculture, animal husbandry, social welfare, irrigation etc. have to implement development programs in collaboration with the Grampanchayat. GP should increase the participation of peoples in development. For the successful implementation of development programs at village level people's participation is most significant. Peoples must be informed about the different development schemes, their benefits, funds granted. There should be transparency in the governance. They should also know the effect of earlier implemented schemes. The most important and powerful tool of communication at village level is 'Gramsabha'. The 73rd Constitutional Amendment has virtually converted the gram sabha of every village Panchayat into a supreme decision-making body in the affairs of the development of villages.

The Gramsabha is the only forum which can ensure direct democracy. It offers equal opportunity to all the citizens of a village to discuss, criticize and approve or reject the proposals of the Panchayat executive and assess its past performance and is watchdog of democracy at the grassroots level. The Gramsabha have the power to identify beneficiaries for various poverty alleviation schemes, prepare an annual plan, discuss the budget and audit

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or proceeding of the Gram Sabha will be conducted in public. The Gram Sabha can ensure the mandatory presence of at least one member from every family of the village for the execution of its works. (PESA). This body can check the progress in the village thoroughly, can suggest various innovative ideas for the all-round growth of the village and can help the elected members in carrying further the development programs envisaged by the Panchayat body for the betterment of the people. It is for this reason that the architects of the 73rd Constitutional Amendment have made the gram Sabha a very powerful organ of the village development by making the decisions of the Gramsabha binding on the functioning of the Panchayat (Institute of Social Sciences, 2000, p. 14). Gram Sabha should be conducted within the purview of GP at a place convenient for all the members to sit. Normally, the attendance of Women in Gramsabhas is very poor, and even if they attend, they find it difficult to express their opinions and put forward problems pertaining to women due to lack of congenial circumstances. In these circumstances, the Gram Panchayat should take initiative and ensure wider participation of Women in Gramsabhas by active propagation through Women Self-help groups and Village Organisations. This can be taken up with the assistance of Women ward members and other members. Women specific problems should be discussed and steps should be taken to resolve them. To involve women in the process of decision making in Gramsabhas, as per the Maharashtra Grampanchayat Act 1959, separate Women Gram Sabhas should be conducted prior to Gram Sabha meetings ((Choudhari D. H, Choudhary A.D, Choudhary R.A. 2013, p. 38). This ensures proper resolution of Women related issues.

The Sarpanch of Gram panchayat shall preside over the Gramsabha. In case of absence of Sarpanch, Upa Sarpanch shall preside over the Gramsabha. Sarpanch is legally bound to organize Gram Sabha meetings. Sarpanch should preside over the Gram Sabha meetings. Sarpanch should sign the register meant for recording the minutes of Gram Sabha meeting. As the chairperson of the Gram Sabha meeting, the Sarpanch can answer the questions



raised at the Gram Sabha by the members. The sarpanch has to ensure that the suggestions made in the Gram Sabha meeting, are discussed on priority basis in Gram Panchayat meetings. Sarpanch should play a proactive role for initiating proper action on the gramsabha resolutions. Sarpanch should take steps to ensure larger participation of people at Gram Sabha meetings. Sarpanch should take all measures to ensure participation of people from all sections of society mainly, Scheduled Caste, Scheduled Tribes, Women, etc. he should encourage them to express their grievances and give suggestions in the Gram Sabha, which are discussed in detail in the next meeting. In case if any Sarpanch fails to convene the gramsabha meetings, the Sarpanch will cease to hold the post (Choudhari D. H, Choudhary A.D, Choudhary R.A.2013, p. 41)

All the Ward members should compulsorily attend the meetings of Gram Sabha. The Ward members should play a proactive role for finding the solutions for the issues relating to their respective wards and the village as a whole. They should take proper care to ensure that all the eligible beneficiaries are properly identified in the Gram Sabha. Staff from various Government Departments should attend the Gram Sabha equipped with latest progress Reports. They can reply to the questions of participating members, concerning village development. They should encourage to impartially select the beneficiaries of scheme pertaining to their department. They should bring to the notice of Gram Sabha any difficulties that they face in discharging their duties and should try to find a solution for it. Departments like Rural Development, Agriculture, Education, Health, RWS etc. have created certain committees within the jurisdiction of the Gram Panchayat for the purpose of implementing certain schemes or programs. Gramsabha is the foundation of self-governance to raise the accountability of the decision makers. It is dominant tool to increase the people's participation in decision making process which is a key to the

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## Effect of structure of administration, procedures adapted in an administration and behaviour of Grassroots bureaucracy on flow of information

Organization structure plays important role in flow of information. Procedures adapted in an administration are also not matching to the changing demand. There is still attitude of delay of work and red tapism. To study this parameter variables used are regularity of Gramsabha, Notice of the Gramsabha, meeting of Women members, method of notice of Gramsabha, residence of Gramsevak. For the study purpose nine talukas of Aurangabad district were taken from each Taluka 5 villagers were selected by considering following criteria

1. Villages that falls in scarcity zone and have low rainfall- western part of Vaijapur, Gangapur, some part of Aurangabad and Paithan
2. Villages that have assured rainfall- Part of Phulambri,, sillod, Khultabad Taluka
3. Villages that have difficulty in implementation of schemes due to hill terrain -Some part of Kannad, Khutabad Sillod and Soyagoan Taluka
4. Villages that have owned awards like Bahirgaon

By grouping the villages as per above villages from each group selected by lottery method

Gramsabha is an effective tool of communication as it is a meeting with all villagers, it is expected that information about the development schemes should be communicated in Gramsabha. To make people aware about the Gramsabha so as to increase their attendance the notice of the Gramsabha should be given seven days before (Choudhary, Choudhary, & Choudhary, 2013). Normally, the attendance of Women in Gramsabha is very poor, and even if they attend, they find it difficult to express their opinions and put forward problems pertaining to women due to lack of congenial circumstances. Though the women self-help groups in our State have formed into village level groups and are interacting



on issues like Savings, Loans etc., they still hesitant to openly participate in Gramsabha. In these circumstances, the Grampanchayat should take initiative and ensure wider participation of Women in Gramsabha by active propagation through Women Self-help groups and Village Organizations. This can be taken up with the assistance of Women ward members and other member. Women specific problems should be discussed and steps should be taken to resolve them. To involve women in the process of decision making in Gramsabha, as per the Maharashtra Grampanchayat Act 1959, separate Women Gramsabha should be held prior to Gramsabha meetings. This ensures proper resolution of Women related issues. Table shows that village respondents replied that meeting of women members is not taken prior to the Gramsabha. Most of the villagers told that the most of the Gramsabha end with conflicts. In some villages due to internal conflicts and opposition, Gramsabha are taken under police protection. In Village like Bahirgaon from Kannad Taluka villagers replied that information about different schemes is given in Gramsabha. The village is hundred per cent open defecation free. People are now using the toilets and have instilled in them good hygiene and safe sanitation practices. Rewards and punishments for those abiding by the rules and those breaking them have further added on to the impact. Manure for the fields from the wastes is yielding good results in terms of agricultural productivity and it is also generating income for the households. Out-migration has stopped; in fact, it's happening the other way round now where people from outside are coming to settle down in the village owing to the livelihood generation opportunities there. Bahirgaon has been successful in setting itself as a role model for other villages. Use of new technologies in farming has led on to better yields and less wastage of water. The development process has reached such a level that instead of going to the market to sell agricultural products,

more schemes. Maharashtra Secretary at grassroots administrative daily presence of the Gram in city or town. The responsible headquarter other officials (four or may secretary) is schemes. The gradation of their duties is a reason with the administrative the procedure the methods these programs 33.04% dissatisfaction of the administration even on the part be useful to the governance schemes that sponsored. It must reach in have various offices etc. from layer of hierarchy coverage of a



more schemes have been implemented in the village. As per the Maharashtra Grampanchayat Act 1959, Gramsevak works as a Secretary of the GP. He is the only administrative officer working at grassroots level institutions. The act have specified the administrative duties for the Gramsevak. Hence he should remain daily present in the office of GP. It has been observed that most of the Gramsevak are not living at headquarters. They are residing in city or taluka places hence their presence in office is irregular. The respondents replied that Gramsevak is not residing at headquarter. While discussing this matter with the Gramsevak and other officials they told that one Gramsevak is appointed for three-four or may be more panchayats only one gram-sevak (panchayat secretary) is allotted the whole work of all the rural development schemes. They are not provided time-to-time training for up gradation of their knowledge so; they are not able to perform their duties efficiently and effectively. Unpreparedness of the field is a reason for poor implementation. The personnel concerned with the implementation (may be political representatives, administrators or other agencies) training must be provided for the procedure of implementation. Because they are not sure of the methods and techniques that can be used for execution of these programs. 46.73 % respondent agree that get training while 33.04 % disagree that they get training. To optimize the effectiveness of the administrators, training by faculties possessing knowledge, even on the practical issues must be provided so that, training will be useful to them. GP is the grassroots level institution in the local governance and it is concerned with the implementation of the schemes that may be central government or state government sponsored. Hence to have proper implementation the information must reach in time. Rural development department in Maharashtra have various departments, wings, regional offices, area offices, field offices etc. from the state secretariat to their field office there is a layer of hierarchy. The structure is not uniform in all the departments, coverage of area varies from department to department. Due to these hierarchy levels there may be delay in transmission of information also due to varying structure of departments there is



lack of coordination which leads to delay in information transmission. Coverage of area varies from department to department. Also offices and officials are functioning at different levels of hierarchy. The levels of qualification, functional efficiency and professionalism is higher at the state level and the regional level. At the field level there is poor capacity, capabilities and professionalism. Implementation is apt to become weak as one goes down the administrative hierarchy. Personal at this level lack clarity of policy. Due to many hierarchy levels in an administration there are chances of filtration of information. Sometimes circulars or letters doesn't include details about the utilization of funds, program of implementation of the scheme etc. also due to many hierarchy levels there is delay in information reception. 74% respondents agree that due to hierarchy levels there are chances of filtration of information, while 61.29% agree that there is delay in information reception due to many hierarchy levels this have effect on decision making which is agreed by 67.75% respondents. The flow of information is either very slow or late. The block level officers ask Sarpanch to arrange a particular number of people for the distribution of tools to artisans in just two or three days. Sarpanch arranges the group in which most of the cases are non-deserving ones, due to lack of time for arranging deserving cases. In rural development administrative system field offices are located far away from the headquarters. This geographical distance also have effect on communication, 93.55% respondents agree that there is effect on communication due to geographical distance, but this barrier has been overcome by use of internet. The rules and regulations in administration doesn't offer flexibility for work. Administrators have to communicate through those channels of communication that are official, almost all communication in an administration is written. The officials may be from top level, middle level or from bottom level along with their regular responsibility they have to shoulder additional responsibility that

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Table : Gramsabha conduct of availability filtration o different hi decision m distance of politicians w to the politic the informa and behavior frequency a i.e. partially administratio bureaucracy, less normal, the grassroo parametric s clear that the agree, disagr from each of of equal pro



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remain neglected. One of the example in Marathwada reason is during the elections of legislative council 2014 all officials were involved in work of election due to this additional workload, the duty of providing grants to hailstorm affected farmers was neglected. But when media focused on the issue of suicides of farmers due to losses caused by the storm politicians and administrators provided the grants to these farmers. Another important aspect is the behaviour of politicians. The information that will evoke favourable reactions for the politicians only that information is provided (87.10% respondents agree), it is used to cash the votes.

Table Shows that the factor about regularity of taking Gramsabha per year, method of giving notice of Gramsabha, conduct of meeting of women members prior to Gramsabha, availability of Gramsevak in Grampanchayat office, chances of filtration of information while transmitting information from different hierarchy levels, delay in information reception, delay in decision making, effect on communication due to geographical distance of field offices from the headquarter, Interference of politicians while transmission of information, Favourable reactions to the politicians, Effect of workload, Additional workload neglects the information, all these factors denotes the procedures adapted and behaviour of grassroots bureaucracy. Examination of observed frequency and expected frequency of the three classified groups i.e. partially agree, disagree and agree clearly denotes structure of administration, procedures adapted and behaviour of the grassroots bureaucracy, disposition measure in all the three groups is more or less normal, so the data of procedures adapted and behaviour of the grassroots bureaucracy, disposition could be treated by non-parametric statistical technique. From the observed frequency it is clear that the groups vary remarkably from each other, i.e. partially agree, disagree and agree shows that the FO's partially different from each other. Expected results are counted on the hypothesis of equal probability i.e. expected frequency.

Our obtained  $\chi^2$  value denotes that the significant differences



of observed frequency and expected frequency. On the basis of this observation it can be concluded that the difference between observed frequency and expected frequency is sufficiently large. Thus, on the basis of those values all above factors taken denoting the effect of structure of an administration, procedures adapted and behaviour of grassroots bureaucracy in observed frequency significantly differs from expected frequency. This shows that there is effect of administrative structure, procedures adapted in an administration and behavior of grassroots bureaucracy have effect on transmission of information.

It needs that communication in an administration should be clear and effective. There should not be effect of procedures adapted in bureaucracy, structure and behaviour of grassroots level bureaucracy on communication. Organizational structure of government is incompatible with the functional requirements of national development goals. Another notable point observed is that qualification and professionalism is higher at the state level and regional level. At the field level there is poor capacity, capability and professionalism. So it is necessary to more concentrate on grassroots level because actual execution of policy takes place at this level.

### General Conclusions:

Form this study and analysis beside the observation noted above some general conclusions have been drawn. These are as following

#### Uniformity in administrative structure:

In India Rural Development administration have various departments, regional offices, field offices, wings, sections etc. there are various hierarchy levels. The structure is not uniform. Present different rural development programs are implemented through different departments. For example agriculture programs are implemented by Agriculture department while tree plantation

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through District Rural Development agency. There are many development schemes that are interrelated with other departments in such case due to lack of coordination and cooperation in between the departments there is delay in implementation or work remains incomplete. All rural development programs should be implemented by one agency.

### **Low Convergence rate:**

with increased specialization and sector-wise thrusts in development, the respective line Ministries/departments are issuing guidelines for preparation of sector development plans such as District Health Plan, District Education Plan, District Water and Sanitation Plan, District Agriculture Development Plan etc. Increasing incidence of the preparation of such plans is causing in the way of preparing horizontal integrated plans. In order to use resources efficiently and involve the local governments actively, vertical planning process needs to be transformed into a horizontal planning process, where local governments and other planning entities work together and plan development together. To ensure inter-departmental coordination and resource pooling and facilitate convergence at the district level, as the line departments are under different line of command and control, District Collector has been notified and given a mandate and the required authority for accomplishing the convergence. District Collector alone cannot handle this work due to responsibilities he have. For example Integrated Watershed Management Programme (IWMP) was identified by the Ministry of Rural Development as an important scheme for convergence with MGNREGS as more than 50 per cent MGNREGS works are related to soil and water conservation. Joint convergence guidelines were issued in May 2009 to states for convergence between MGNREGS and IWMP. One of the important measures outlined in guidelines was creation of District Resource Group at district level with representatives from Watershed Department, Agriculture Department, Water Resource Department, Department of Rural Development and Panchayati Raj for facilitating knowledge sharing, planning, communication,



training, technical support, resource pooling and monitoring and evaluation. But in practice it was observed that no initiative have been taken to facilitate this convergence. Hence due to not having coordination with different departments this convergence rate is low in Aurangabad district (As per the opinion given by the administrative officers). Hence separate convergence officer should be appointed who will function as coordinator, plan with the concerned departments, evaluate and monitor and allocate the funds.

### Unwillingness and apathy of bureaucrats and political representatives:

It is another most serious problem in India that have effect on development. Political interference is common especially when programs that will not evoke favourable reactions towards the politicians, information about is not communicated. In India due to multiparty system, different levels of government are controlled by different parties, thus pursuing differing goals in the same policy area. Sometimes the ruling party will implement and convey message according to their perception, when another party is in ruling, it works according to their perception, hence the end result is either incomplete or improper implementation of program. In the implementation of program the role of political members is crucial. If the program to be implemented entails adverse effects on interests of the beneficiaries, then it can be neutralised only by firm sustained political determination. For example in case of land acquisition for road development there are conditions of resistance from people whose land affects, in such situations local politicians from that particular area can convenience the people and neutralise the resistance. Hence political persons acts as a communication link between administration and people. Another aspect is apathy of bureaucrats towards the work. Additional workload besides their regular duties, unwillingness towards the work in rural area is some

of a department involving schemes. At the government of a 30-year 1972 family the tank. A did give the used by the the people the people tank, which the only village from water financial support out silt from modified to do water resources that shows and involvement development

### Lack of participation

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of a departure from the bureaucratic style of functioning by involving the community in the management of water supply schemes. Also, this transformation has come about without costing the government for any additional funds. She proposed the revival of a 30-year-old percolation tank that had been dug during the 1972 famine. However, she managed to convince them to excavate the tank. Although the government did not provide any grants, it did give them an incentive-the silt dug out of the tank could be used by the farmers free of cost. This provided the spur that egged the people on. Initially it was very difficult for V Radha to convince the people of Sarola village to revive their 30-year-old percolation tank, which was running dry. Today, it is brimming with water. It is the only village among the 700 in Aurangabad district not to suffer from water scarcity. Things took a positive turn when, instead of financial support, she offered farmers to freely use the self-dug out silt from the pit. On its part, the administration has ingeniously modified the Employment Guarantee Scheme -allowing people to do water related works for employment. This is the live example that shows that an administrator by communicating with the people and involving them in the decision making process and in development can make a miracle.

### **Lack of proper training:**

Unpreparedness of the field is a reason for poor implementation. The field staff is not receiving proper training hence they are not sure of the methods and techniques for execution of programs. Usually communication is only one way that is from top to bottom in the form of letters, orders, directives, notifications, circulars etc. hence training is necessary to clear the objectives, procedures of implementation, funding pattern, rôle of functionaries responsible for implementation. Government have designed various training modules, to train officials and political persons. Yashvatrao Chavan administrative and Development Academy, from Pune is imparting training with this respect. Different seminars, conferences like Sarpancha's Conference, workshops are arranged in order to make aware the officials and Grampanchayat



members, but still there is lack of clarity among them. These training programs are rule bound, to finish the targets which is based on documentation, but there benefits are not evaluated. Also almost all training is classroom training, which lacks practicability of knowledge. Sometimes success stories are shared during these training programs. It is necessary to carry out training and sensitization programs extensively in each block. Training institutes must be formed in each block. This can be done by forming partnership with colleges in that blocks for training.

### Education level:

Top level administrators are highly qualified having professional knowledge. But actual implementer's educational level is low and lack professional skill and training. Another fact is educational qualification of politicians. The number of highly qualified political persons is very less. Due to reservation policy to the women their ratio in the politics has been increased, but at the grassroots level in most of the GP the members are illiterate. They are not clear about basic things like Grampanchayat act, functioning of GP, powers of GP etc. Even at Zilla Parishad also same is the condition. Lack of professionalism, lack of sufficient education have effect on communication. People with low literacy can only read short pieces of text and understand a specific piece of information at a time. If text is not written in clear language and presented in a simple layout, they have trouble in understanding it. People who have poor literacy skills may also have trouble in organizing information, also people may have difficulty in understanding the newspapers, handouts, brochures, circulars etc. so they don't find out about important community notices and other information.

### Public Private Partnership:

Now a day many programs are undertaken through public private partnership. There are certain companies that are undertaking

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village of Gangapur taluka. Check-dams were constructed on three rivulets that pass through the village and over 100 water recharge structures in the locality, to facilitate better water access to the farming community, there are over 1,000 acres of agricultural land in the village and it is mostly rain-fed. With poor access to water, farmers had to be content with a single crop during kharif season. Annual average rainfall here is about 700 mm and during a good monsoon, the excess rainwater used to drain away without serving any purpose. With check-dams, the groundwater levels have improved over the last two years. Most 30-40 feet deep wells in the vicinity are now filled to the brim. With adequate water, farmers are now also cultivating sweet lime and other crops in the Rabi season. Awareness programmes were also conducted for farmers to help them adopt better farming practices. The corporate and civil society intervention has also brought change in the thought-process of the villagers.

Communication of information is a key to the success of fulfilment of the objectives of government. Information should reach to the people who are directly or indirectly concerned with the implementation of the schemes.

#### **Lack of motivation of government officials:**

There is no reward system to government officials for best work done. Officials lack will power towards the work there are many reasons like political interference, lack of motivation etc. Government officials are not rewarded, their work is not appreciated hence there is low morale towards the work. If the government functionaries working at the block level, village level and district level are rewarded then they will be motivated towards the work. It is necessary to change their minds. According to Chester Bernard revolution is necessary.

#### **Lack of use of modern technology at grassroots level.**

Use of computers in government has been increased, E-Governance has been implemented in a government, but due to many reasons this technology is extensively not used, this problem is more at grassroots level due to many reasons. The e-panchayat



services project has been extensively made available for the employees/users and citizens across the state. In some villages it is working best but in some villages this project is facing problems. While studying on this problem finding are as following. In all Grampanchayat offices computer and internet is available. It is used for issuing various certificates but they are not aware about the use of IT in day to day working. Very few respondents agree that they can use the computer while maximum respondents are not using computers. GP representatives or officials are not regularly visiting website of Rural Development Ministry to get the information about different development programs. There are many reasons for not using computer. Due power cut for 8 to 10 hours computers cannot be used for day-to-day working they have to depend on electricity supply. Due to financial constraints they cannot use generators. In most of the GP offices computer operator is not provided hence computers cannot be used. Use of computers and internet is extensive at top and middle level of an administration, but at grassroots level use is limited or negligible. Internet Connectivity in Rural areas, due to lack of attention of technical problems, power cut for hours computer illiteracy in rural areas are the main reasons for lack of use of modern technology.

### Recommendations

According to the findings from the present research study some of the recommendations can be given. In India less importance is given to the communication, hence proper communication channels, use of proper media of communication are not selected. In an administration the public administrator has to disseminate lots of information to different agencies. The communication may be internal or external proper communication channels and media should be developed. Internal communication involves communication within the department. While external communication involves communication with other departments,

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By studying the facts through this research study recommendation to the administration and recommendations for political representatives can be given

- Administrator's role is most important from policy formulation to the implementation. Administrators at the top levels are highly qualified having professionalism but still less attention is given on communication. Special training on communication should be arranged to the officials and it should not be rule bound i.e. should not be theoretical, it should include practical aspect. Sessions should be arranged with management persons who are expert in the communication techniques.
- Professional training- Officials at the grassroots level lack professional skill. Actual implementers are these field officials, hence their skill to involve the participation of people should be developed. Training programs on following topics can be designed Special communication training sessions for these officials should be organized. At each block or Taluka training institute should be developed, help of colleges can be taken some of the training modules can be conducted by taking the help of colleges for example public administration discipline includes local governance, rural development, constitution etc., so sessions related to this syllabus can be organized in the colleges by involving the faculty from these institutions. To design the modules help of eminent professors from university and colleges and personnel from corporate sector can be taken. This will help to increase the knowledge about different local governance issues, how to communicate people or villagers so as to increase their participation in the development process.
- Professional staff at grassroots level-Though the different development schemes are implemented by different departments, but all departments have to take cooperation of Grampanchayat at field level. For development activities like irrigation projects, soil and water conservation, seed production, agricultural improvement etc. various schemes have been formulated by Government of India. To increase the



professional skills of GP officials and political representatives training related to these issues should be continuously organized. This training should include the details about the program, financial allocation, how to implement by taking the cooperation of citizens, how to plan and coordinate different activities. Hence GPs should be professionally managed; skilled persons and administrative staff should be increased.

- Convergence rate- at the district level district collector coordinates the activities of all departments, but due to workload he/she alone cannot give justice to the work, hence separate convergence department should be established at district level. The Public Relation Officer should be appointed at each taluka/block. He will be responsible for communication of information about all rural development schemes of different departments. Reward system to the government officials- the work of officials must be appreciated and they must be rewarded for their excellent work. In the government Advance increment to the officers that have achieved excellence in there working is practiced in government. But it is not working to the mark. Hence it is necessary to implement this motivational scheme in all departments concerned with rural development. Some departments like Forest department is awarding the Best Officers by medals (Gold, Silver, Bronze) by the auspicious hands of eminent personalities like Governor, Chief Minister. Such award system should be implemented by all departments like agriculture, irrigation, PWD etc. Those officials working at grassroots level, who have achieved excellence in their work can also be rewarded with these top level officials. This will increase their courage towards the work and motivate them to achieve the excellence. Attention should be paid to monitoring and evaluation of the various schemes and interventions. There should be a proper monitoring system,

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formed by taking the members from college staff and students, so that it will facilitate practical training to the college students and the objective of monitoring of government will be achieved. This monitoring should be at each step of implementation of the program and post implementation evaluation.

- There should be awareness programs before the implementation of the process/scheme.
- This program should include the benefits and proper route for approaching & getting these benefits so that a maximum and deserving no. of villagers can participate in these employment generating schemes and avail the benefits meant for them. This can be achieved by having a proper display of the pictorial posters about the success stories, usefulness of the schemes. The written material should be in the language understandable to them. Local people should always be involved in the work (even if the work is not handled by the Sarpanch) under various employment schemes.
- Teachers should be motivated to deliver a lecture at the Panchayat voluntarily about the benefits of the education so that they become aware of the usefulness of education.

Communication systems at the grassroots level should be managed professionally then only the goals of rural development can be achieved. Beside the Gramsevak one Public Relation Officer (PRO) for 5 to 6 villages can be appointed. He will communicate the information about the scheme, increase awareness among the villagers and will help to coordinate work activities of all departments. Various departments like social forestry, agriculture, soil and water conservation, irrigation etc. will contact the PRO and give details of the program to him. He will coordinate work activities and will make program for implementation. So that successful implementation can be done. To achieve the national goals of rural development it is necessary to restructure the administrative system and its communication system by considering the different barriers to communication. This system should match



the villagers pace, the area and people concerned. Communication is the important part of Good Governance.

Requirements for transparency, accountability and citizens' participation as priorities of good governance impose the need to establish a higher level of communication in public institutions.

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## **Gramsabha and Empowerment of Grassroots Institution Through the Effective Information**

**Jayashri Birdavade-Bhandwāldar**

### **Abstract:**

According to Mahatma Gandhi villages should be empowered then only nation could progress. Accordingly the 73rd Amendment to the Indian Constitution (1992) is a milestone in the evolution of Panchayats in India which carved out the third tier of the Indian Political System. While the Panchayats have been the backbone of Indian villages to achieve economic development and social justice in rural areas. Grampanchyats are at the grassroots level institutions and are responsible for the rural development. Grampanchayat is the only institution that is the actual implementer of all development schemes. The Gramsabha is the only forum which can ensure direct democracy. It offers equal opportunity to all the citizens of a village to discuss, criticize and approve or reject the proposals of the Panchayat executive and assess its past performance and is watchdog of democracy at the grassroots level. In Gramsabha each villager should participate and without people's participation

**Jayashri Birdavade-Bhandwāldar:** Asst. Professor, Shri Asaramji Bhandwāldar Arts, Commerce & Science College, Deogaon, R



different development schemes can't be implemented successfully. To increase the people's participation it is necessary to inform the people about the importance of their participation and create awareness among them. This paper briefly highlights the role of Gramsabha in empowerment of grassroots institutions, factors that are barriers for this empowerment and suggestions to overcome these barriers.

**Key Words:** Grampanchayat, GramSabha, grassroots institutions

"Independence must begin at the bottom. Thus every village will be a Republic or Panchayat having full powers. It follows therefore, that every village has to be self-sustained and capable of managing its affairs even to the extent of defending itself against the whole world...." (Gandhi, December 1962). According to Mahatma Gandhi villages should be empowered then only nation could progress. Accordingly the 73rd Amendment to the Indian Constitution (1992) is a milestone in the evolution of Panchayats in India which carved out the third tier of the Indian Political System. While the Panchayats have been the backbone of Indian villages to achieve economic development and social justice in rural areas. Grampanchyats are at the grassroots level institutions and are responsible for the rural development. Grampanchayat is the only institution that is the actual implementer of all development schemes. All departments like agriculture, animal husbandry, social welfare, irrigation etc. have to implement development programs in collaboration with the Grampanchayat. GP should increase the participation of peoples in development. For the successful implementation of development programs at village level people's participation is most significant. Peoples must be informed about the different development schemes, their benefits, funds granted. There should be transparency in the governance. They should also know the effect of earlier implemented schemes. The most important and powerful tool of communication at village level is 'Gramsabha' The 73rd Constitutional Amendment has virtually



The main objective of introducing Grama Sabha is to have decentralized planning and evaluation with peoples participation at the grass root level. The constitution have given legismate powers to the Gramsabha to guides the Panchayati Raj Institutions in their planning and execution of developmental functions, social auditing.

This paper briefly highlights the role of Gramsabha in empowerment of grassroots institutions, factors that are barriers for this empowerment and suggestions to overcome these barriers.

### **Constitutional status of Gramsabha:**

*"Gram Sabha" means a village assembly consisting of persons registered in the electoral rolls. All the people included in the electoral rolls of a village shall be the members of the Gram Sabha of that village"* (Choudhary D.H, Choudhary A. D, Chaoudhary R..A, 2013).

The Gramsabha is the only forum which can ensure direct democracy. It offers equal opportunity to all the citizens of a village to discuss, criticize and approve or reject the proposals of the Panchayat executive and assess its past performance and is watchdog of democracy at the grassroots level. The Gramsabha have the power to identify beneficiaries for various poverty alleviation programs, propose an annual plan, discuss the budget and audit reports and review progress (Institute of Social Sciences, 2000, p. 13). All the people included in the electoral rolls of a village shall be the members of the Gram Sabha of that village. Every meeting or proceeding of the Gram Sabha will be conducted in public. The Gram Sabha can ensure the mandatory presence of at least one member from every family of the village for the execution of its works. (PESA). This body can check the progress in the village thoroughly, can suggest various innovative ideas for the all-round, growth of the village and can help the elected members in carrying further the development programs envisaged by the Panchayat body for the betterment of the people. It is for this reason that the architects of the 73rd Constitutional Amendment have made the gram Sabha a very powerful organ of the village development by making the decisions of the Gramsabha binding on the functioning of the Panchayat (Institute of Social Sciences,



2000, p. 14). Gram Sabha should be conducted within the purview of GP at a place convenient for all the members to sit. The Gram Panchayat should take initiative and ensure wider participation of Women in Gramsabhas by active propagation through Women Self-help groups and Village Organisations. This can be taken up with the assistance of Women ward members and other members. Women specific problems should be discussed and steps should be taken to resolve them. To involve women in the process of decision making in Gramsabhas, as per the Maharashtra Grampanchayat Act 1959, separate Women Gram Sabhas should be conducted prior to Gram Sabha meetings (Choudhary D.H, Choudhary A. D, Chaoudhary R.A, 2013, p. 38). This ensures proper resolution of Women related issues.

The Sarpanch of Gram panchayat shall preside over the Gramsabha. In case of absence of Sarpanch, UpaSarpanch shall preside over the Gramsabha. Sarpanch is legally bound to organize Gram Sabha meetings. Sarpanch should preside over the Gram Sabha meetings. Sarpanch should sign the register meant for recording the minutes of Gram Sabha meeting. As the chairperson of the Gram Sabha meeting, the Sarpanch can answer the questions raised at the Gram Sabha by the members. The sarpanch has to ensure that the suggestions made in the Gram Sabha meeting, are discussed on priority basis in Gram Panchayat meetings. Sarpanch should play a proactive role for initiating proper action on the gramsabha resolutions. Sarpanch should take steps to ensure larger participation of people at Gram Sabha meetings. Sarpanch should take all measures to ensure participation of people from all sections of society mainly, Scheduled Caste, Scheduled Tribes, Women, and he should encourage them to express their grievances and give suggestions in the Gram Sabha, which are discussed in detail in the next meeting. In case if any Sarpanch fails to convene the gramsabha meetings, the Sarpanch will cease to hold the post (Choudhary D. H, Choudhary A. D, Chaoudhary R.A, 2013, p. 38).

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proactive role for finding the solutions for the issues relating to their respective wards and the village as a whole. They should take proper care to ensure that all the eligible beneficiaries are properly identified in the Gram Sabha. Staff from various Government Departments should attend the Gram Sabha equipped with latest progress Reports. They can reply to the questions of participating members, concerning village development. They should encourage to impartially select the beneficiaries of scheme pertaining to their department. They should bring to the notice of Gram Sabha any difficulties that they face in discharging their duties and should try to find a solution for it. Departments like Rural Development, Agriculture, Education, Health, RWS etc. have created certain committees within the jurisdiction of the Gram Panchayat for the purpose of implementing certain schemes or programs. Gramsabha is the foundation of self-governance to raise the accountability of the decision makers. It is dominant tool to increase the people's participation in decision making process which is a key to the successful implementation of development schemes.

### Conceptual Points:

The Procedures adapted and behavior of grassroots bureaucracy have effect on functioning of Gram Sabha that act as barrier for the empowerment of grassroots bureaucracy

Gram Sabha is the fulcrum of the entire Panchayat Raj System in India as it enables each and every voter of village to participate in decision making at local level. Panchayat is supposed to convene a meeting of all adults of the village (Gram Sabha) and to read out all the financial statements and audit reports of the preceding year and the proposed work programs for the current year. In reality nothing happens in this direction due to procedures adapted by the officials at grassroots level and behavior of these officials.

It has been observed that though the Gramsabha are taken regularly the notice of the Gram Sabha is not given properly. As per the Maharashtra Gram panchayat Act 1959 the notice of an ordinary meeting of the Gram Sabha shall be given at least seven clear days and in case of extraordinary meeting at least four days,



prior the date of Gram Sabha date. So that villagers will be well informed in advance for the meeting. The act also stipulated that the notice of the Gram Sabha can be given by making public announcements, displaying public notices on the notice board of the Gram Panchayat office building or the important public places. Either one of these methods should be strictly adhered to by the Sarpanch (President) of the Grampanchayat. GP shall take all possible steps to ensure greater participation of villagers in Gram Sabha. But practically it has been observed apathy and unwillingness of the officials and elected members towards the convey of message of conduct of Gram Sabha. Most of them feel that there should be less attendance of the villagers to this meeting so that questions will not be raised. It has been also observed that most Gram Sabha end with conflict, in most villages Gram Sabha ends in Police protection.

Another attitude is shown by the fact that Women members meeting is not conducted prior to Gram Sabha. According to Maharashtra Gram panchayat Act 1959 separate meeting of Women members should be organized prior to Gram Sabha. Normally the attendance of the women in Gram Sabha is very poor and even if they attend, they find it difficult to express their opinions and put forward problems pertaining to women due to lack of congenial circumstances. Though the women self-help groups in our state have formed into village level groups and are interacting on issues like savings, loans etc. they still hesitate to openly participate in Gram Sabha. In these circumstances, the Grampanchayat should take initiative and ensure wider participation of Women in Gramsabha by active propagation through Women Self- help groups and Village Organizations. This can be taken up with the assistance of Women ward members and other member. Women specific problems should be discussed and steps should be taken to resolve them. It has been observed that meeting of women members is not organized prior to Gram Sabha.

To increase the presence of



development plans, focus should be given for the up liftment of people belonging to Scheduled Castes, Scheduled Tribes, Backward classes and other weaker sections. We have to ensure their better participation in the Gramsabha meeting and provide an opportunity for them to freely express their felt needs and grievances. In order to ensure their better participation, the information regarding the conduct of Gramsabha should be extensively propagated in areas inhabited by Scheduled Castes, Scheduled Tribes and other Weaker Sections. If their grievances are redressed ~~before the next~~ Gramsabha meeting, their faith on Gramsabha will increase and they show more interest for attending Gramsabha meetings regularly. It is clear that in practice the Gramsabhas are not organized at different places.

The gram panchayat works under the overall supervision of the gram Sabha. The membership of gram Sabha constitutes of all the voters in a village. It is the decision-making body for the entire village. The main agenda of the Gram Sabha contains (a) To approve the annual budget of the gram panchayat and (b) To review the performance of the gram panchayat. It has been the provision to assess the development schemes by gram sabha up to gram panchayat level. It is the gram sabha which justify the works done on different schemes through gram panchayat and local government bodies. It also keeps its eye on the expenditure and takes report on the completion of works. This way the concept of social auditing comes on the surface through the gram sabha. The MNREGA 2005 has also recognized the role of gram sabha.

1. Gramsabha will monitor all schemes in gram panchayat.
2. Gram sabha will regularly conduct social audit of all schemes which is done by gram panchayat.
3. Gram panchayat will available all needy documents like master role, bill voucher and others to gram sabha.(NREGA 2005.)

The study found very less per cent of participation in gram sabha. The study also found that all the members do not attend gram sabha. Usually men or specific group of them go to attend the Gramsabha meeting. Looking into this dynamic, it was asked



to the households that from their family who attend the Gramsabha meeting. Very less per cent (23%) households are of the view that all men and women attend the meetings of Gram sabha. While some (7%) points out that only men of the family attend the Gramsabha meetings, while few argue that head of family attend Gramsabha meeting. Remaining more per cent (70%) households are of the view that nobody attends the meetings. It is clear from the above analysis that in majority cases nobody attend the meeting whereas a significant number opine that only men attend the meetings. The reasons found for less attend to the Gram Sabha are

1. Sometimes they don't get the notice of the meeting
2. Very few people can express their views in the meeting. If their suggestions or their views are not valued then what is the use of attending meeting.
3. It has been evident that meetings called were mostly without prior and adequate notice.
4. In most places, only a formality was observed; proxy meetings, at time were convened and proceedings were written even without the knowledge of those who attended.
5. Some people are of the view that there is no discussion on development schemes, audit report or any other financial matter.

Gram sabha or people's forum has always been an integral part of the concept of a gram panchayat. But due to the apathy and unwillingness of bureaucrats and politicians these gramsabha are not fruitful hence they are not able to empower the grassroots institutions.

### Concluding Remarks:

The institution of gram sabha is dysfunctional due to the lack of leverage of local leaders to initiate meaningful participation in the sabha and their inability to persuade people to support

proceedings were written even without the knowledge of those who attended. Meeting, if arranged, either proved to be abortive or unsuccessful because of thin attendance with the panchayat or discussion. Participation women and villagers in Gram Sabha is also less. This only due to the procedures adapted and behavior of grassroots bureaucracy. It is certain that unless we have a vibrant gram sabha, we cannot have empowered and accountable panchayat.

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प्रस्तावना :-

देशाचा सर्वांगीण विकास साधण्यासाठी विकासाचे तत्त्व स्वीकारण्यात आले. या नियोजनामध्ये शेतीच्या विकासाला महत्त्वाचे स्थान देण्यात आले. शेतीचा विकास हा प्रामुख्याने सिंचनावर अवलंबून असतो म्हणून शेतीच्या विकासाशिवाय देशाचा विकास होणार नाही. आणि देशाचा विकास करण्यासाठी शेतीचा विकास करणे अत्यावश्यक आहे. त्या अनुषंगाने स्वातंत्र्यानंतरच्या काळात भारतात वेगवेगळ्या पंचवार्षिक योजनातून जलसिंचनाचा विकास झाला असला तरी अद्यापही बहुतांशी शेती पर्जन्यावर अवलंबून आहे. सरचार्ज त्रिवलेन म्हणतात की, भारतात पाण्याचे मुल्ये जमिनीच्या मूल्यापेक्षा जात आहे हे विधान शेतीसाठी जलसिंचनाचे महत्त्व स्पष्ट करण्यास उपयुक्त ठरते. शेतीसाठी पाणी असेल तर जमीन खरवाड, पडोळ व मुरमाड असली तरी त्यामध्ये चांगले उत्पन्न काढता येते. पाण्याच्या सहायाने मुरमाड जमिनीवर फळे आणि धान्ये तो हंगाम नसतांना उत्पन्न करता येतात. महात्मा फुलेंनी शेतीचा कस वाढविण्यासाठी सिंचनाच्या सोयी करिता सूचना केलेल्या आहेत. सिंचनाचे महत्त्व सांगतांना फुले म्हणतात. ज्या ज्या देशात शेतीला पाणी देण्या- करिता धरणे नाहीत. त्या देशात धरणे व कालवा होई पर्यंत शेतकऱ्यांची दारिद्र्यावस्थेतून मुक्तता होण्यास दुसरा मार्ग नाही. देशाला दारिद्र्यातून मुक्त करण्यासाठी महात्मा फुल्यांनी सिंचनावर भर दिलेला होता. आपला देश

कृषीप्रधान असल्यामुळे शेतीचे उत्पन्न वाढल्याखेरीज देशाचा विकास होऊ शकणार नाही. हे लक्षात घेऊन जनतेकडून होणाऱ्या मागण्यांना चांगला प्रतिसाद देऊन सिंचन सुविधा निर्माण करण्याचा एक फार मोठा कार्यक्रम देश राज्य आणि जिल्हा पातळीवर कार्यरत करण्यात आला.

याचा परिणाम म्हणून देशात अनेक छोटे-मोठे धरणे किंवा बांधारे बांधले गेले आहेत. अद्यापही हे कार्य सातत्याने चालूच आहे. परंतु त्याच बरोबर जनतेची पाण्याची मागणी वाढत आहे. शेतीसाठी अधिकाधिक पाण्याचा उपयोग होत आहे आणि अधिकाधिक जमीन पाण्याखाली आणली जात आहे. तसेच उद्योगधंद्यासाठी पाण्याची मागणी वाढत आहे. लोकसंख्यावाढीमुळे पिण्याच्या व घरगुती वापराच्या पाण्याची गरज किती तरी पतीने वाढली आहे.

पाण्याची गरज पूर्ण करण्यासाठी व देशाचा सर्वांगीण विकास घडवून आणण्यासाठी लहान मोठे प्रकल्प सुरू केले गेले. शेतीसाठी मुबलक पाणी मिळावे म्हणून मोठ मोठे जलसिंचन प्रकल्प बांधण्यात आले. परंतु त्या द्वारा विस्थापनाच्या समस्येने जन्म घेतला. प्रकल्पग्रस्तांच्या विस्थापनामुळे त्यांच्या पुनर्वसनाच्या समस्या निर्माण झाल्या. सिंचन प्रकल्पांमुळे आणि औद्योगिक प्रकल्पांमुळे विस्थापित होणाऱ्या लोकांच्या पुनर्वसनाची प्रकिया ही नैसर्गिक आपत्तीपेक्षा वेगळे आहे. नैसर्गिक आपत्तीमुळे जे लोक विस्थापित होतात त्याचे कायमचे पुनर्वसन करण्यापूर्वी प्रथम



घाईघाईने तात्पुरते निवास उभारून किंवा तात्पुरती निवासाची व्यवस्था करून त्याच्या समस्या सोडविल्या जातात. सिंचन प्रकल्पामुळे विस्थापित होणाऱ्या लोकांच्या पुनर्वसनासाठी अशा प्रयत्नाची गरज नसते. त्यांच्या पुनर्वसनासाठी पुरेसात कालावधी असतो. त्यांच्या होणाऱ्या नुकसानीचे मोजपात करून भरपाई करता येते. तसेच विचारपूर्वक केलेल्या धोरणाच्या आधारे नियोजनबद्ध असलेल्या आराखड्यानुसार पुनर्वसन करता येते. हे शक्य असले तरी मध्यम व मोठ्या जलसिंचन प्रकल्पामुळे विस्थापित होणाऱ्या प्रकल्पग्रस्तांच्या समस्या समाधानकारक सोडविल्या गेल्याचे दिसून येत नाही. जे लोक वर्षानुवर्षे ज्या गावात राहिलेत ते गाव त्यांना सोडून देण्यास भाग पाडले जाते. त्यामुळे लोक आपल्या मूळगावातून विस्थापित होतात. त्यांना आपले मुळगाव सोडून इतरत्र राहायला जावे लागते. म्हणून या विस्थापित झालेल्या लोकांचे विविध प्रश्न निर्माण झालेले आहेत.

नवी दिल्ली येथील भारतीय सामाजिक संस्थेने दिलेल्या माहितीप्रमाणे स्वतंत्र्यानंतरच्या काळातल्या निरनिराळ्या मोठ्या प्रकल्पांनी एक कोटी चाळीस लाख लोकांना विस्थापित केले. टाटा सामाजिक विज्ञान संस्थेचे डॉ. परशुरामन म्हणतात, विस्थापितांच्या आजच्या परिस्थितीची चौकशी करताना पहिला अडसर येतो तो असा की, हे विस्थापित कुठे सापडत नाही.

औरंगाबाद जिल्ह्यातील वैजापूर, गंगापूर व कन्नड हे तीन तालुके अवर्षण प्रणव म्हणून ओळखले जातात. वैजापूर तालुक्याचा विकास करण्यासाठी नांदूर-मधमेश्वर प्रकल्प व बोर दहेगाव प्रकल्प, गंगापूर तालुक्यासाठी टेंभापुरी प्रकल्प, शिळेगाव बृहत लघु सिंचन प्रकल्प आणि कन्नड तालुक्यासाठी अंबाडी मध्यम प्रकल्प, शिवना

टाकळी मध्यम प्रकल्प इत्यादी प्रकल्प उभारण्यात आले आहे.

शिवना टाकळी मध्यम प्रकल्पाचा एकूण उपयुक्त जलसाठा . द.ल. घनमीटर असून त्या पासून वैजापूर व कन्नड तालुक्यातील हेक्टर जमिनीला सिंचनाचा लाभ होतो. या प्रकल्पात एकूण हेक्टर जमीन संपादित केली असून त्यात अंतापूर, अलापूर, केसापूर, जैतापूर व वैसपूर या पाच गांवातील लोक विस्थापित झालेले आहे. त्यांचे मध्ये पुनर्वसन करण्यात आले. परंतु या प्रकल्पग्रस्तांच्या समस्या सूटलेल्या नाही. विकास प्रकल्पामुळे विस्थापितांचे नियोजनबद्ध व व्यवस्थित पुनर्वसन करणे ही शासनाची जबाबदारी आहे. परंतु या प्रकल्पग्रस्तांना त्यांच्या संपादित जमिनीचा, घराचा व अन्य मालमत्तेचा योग्य मोबदला मिळालेला नाही. तसेच सुनियोजित सर्व सुख सुविधा युक्त असे आदर्श पुनर्वसन झालेले नाही. या प्रकल्पामुळे विस्थापित झालेल्या पाच गांवांपैकी केसापूर गांवातील प्रकल्पग्रस्तांच्या समस्यांचा शास्त्रीय पद्धतीने आध्यास करण्यासाठी केसापूर गावाची निवड केली आहे.

औरंगाबाद जिल्ह्यातील कन्नड तालुक्यात शिवना नदीच्या वळ वसलेले केसापूर हे गांव. २०११ च्या जनगणनेनुसार या गावाची लोकसंख्या ७३४ असून या गावातील बहुतांशी लोक शेती व्यवसाय करतात. तर काही मजुरी व शेतीपुरक व्यवसाय करतात. नदीकाठी जमीन असल्याने सुपीक काळीभोर आणि काही मध्यम भारी स्वरूपाची जमीन होती ही जमीन व गावठाण शिवना टाकळी मध्यम सिंचन प्रकल्पासाठी संपादित केली. त्यामुळे या गावाचे राष्ट्रीय महामार्ग क्रमांकच्या गळेबोरगांव पासून पश्चिमेस कि.मी. अंतरावर पुनर्वसन केलेले आहे. शासनाचे सिंचन प्रकल्पासाठी जमीन व घर संपादित केल्याने केसापुरचे आदर्श पुनर्वसन करून सर्व

भौतिक सुविधा व नागरी सुविधा उपलब्ध करून देणे आवश्यक होते परंतु तसे झाले नाही. अद्याप सर्व नागरी सुविधा दिल्या नाहीत तर काही अपूर्ण स्थितीत आहे.

संपादित मालमतेचा मावेजाही बाजार भावा प्रमाणे मिळालेला नाही. तर काही प्रकल्पग्रस्तांना तांत्रिक अडचणीमुळे मावेजा सुद्धा मिळालेला नाही. प्रकल्पापुर्वी स्वतःचे हक्काचे घर असणारे लोक आज वेचर आहेत तर जमिनीदार असणारे शेतकरी मोलमजुरी करून आपली उपजीविका भागवत आहे. सार्वजनिक हितासाठी त्याग करणाऱ्यांच्या समोर अनेक समस्या निर्माण झालेल्या आहेत या प्रकल्पग्रस्तांच्या सामाजिक, आर्थिक स्थितीचा अभ्यास करण्यासाठी केसापूर गावाची निवड केलेली आहे.

उद्देश :-

१. प्रकल्पग्रस्तांच्या सामाजिक व आर्थिक स्थितीचा अभ्यास करणे.
२. प्रकल्पामुळे निर्माण झालेल्या स्थित्यवस्थांचा अभ्यास करणे.

गृहीत कृत्ये :-

१. प्रकल्पग्रस्तांच्या सामाजिक आर्थिक स्थितीत बदल झाला.
२. प्रकल्पामुळे प्रकल्पग्रस्तांच्या समस्यात वाढ झाली.

तथ्य संकलन :-

प्रस्तुत शोध निबंधासाठी केसापूर गावातील एकूण १०० विस्तारित कुटुंबांपैकी ५० कुटुंबाची शास्त्रीय पद्धतीने नमुना निवड करून प्राथमिक स्रोत म्हणून निरीक्षण व मुलाखत अनुसूचीचा वापर करून नमुन्यात समाविष्ट असलेल्या उत्तरदात्याकडून वस्तुनिष्ठ तथ्ये संकलन करण्यात आले.

त्याच बरोबर दुय्यम स्रोत अंतर्गत संदर्भ ग्रंथ, सिंचन आयोग अहवाल, पाटबंधारे विभागाची

टिपणी, शासनाचे परिपत्रक, नियम व मार्गदर्शक तत्वे तसेच प्रकाशित व अप्रकाशित प्रबंध, नियतकालिके, मासिके वर्तमान पत्रे, साप्ताहिके, इत्यादींचा तथ्य संकलनासाठी आधार घेतला आहे.

केसापूर गावातील पिढ्यान्पिढ्या शेती करून आपली चरितार्थ चालविणारी जमीन व ज्या अंगणात खेळत बागडत लहानचे मोठे झाले ते घर प्रकल्पात गेल्यामुळे प्रकल्पग्रस्तांना दुःख झाले की नाही असा प्रश्न विचारला असता खालील माहिती मिळाली.

प्रकल्पात घर/जमीन गेल्याबाबतची दुःख झाल्याची भावना

अ.क्र.	घर/जमीन गेल्याबाबत दुःख	वारंवारीता	शेकडा प्रमाण
१	होय	४२	८४%
२	नाही	०८	१६%
	एकूण	५०	१००%

वरील तक्त्यावरून असे दिसून येते की, प्रकल्पामध्ये घर/जमीन गेल्यामुळे ८४% उत्तरदात्यांना दुःख वाटते तर १६% उत्तरदात्यांना घर/जमीन गेल्यामुळे दुःख वाटत नाही.

केसापूर मधील लोकांचा मुख्य व्यवसाय शेती असून इतर लोक शेत मजूर व शेतीशी संबंधित कामे करतात. प्रकल्पामध्ये घर/जमीन गेल्यामुळे शेतकरी व शेत मजूर व बलुतेदार या सगळ्यांना दुःख होते. कारण कोणत्याही व्यक्तीला आपल्या उदरनिर्वाहाच्या साधनावर संकट आल्यामुळे दुःख वाटणे साहजिक आहे. म्हणून घर/जमीन प्रकल्पात गेल्यामुळे ८४% उत्तरदात्यांना दुःख झाले तर १६% उत्तरदात्यांना प्रकल्पाचा फायदा होणार असे वाटत असल्याने त्यांना घर/जमीन गेल्यामुळे दुःख होत नाही.

केसापूर गावातील जवळपास ७०% लोक शेती व्यवसाय करत होते. बहुतांशी शेतकऱ्यांना



स्वतःच्या मालकीची जमीन होती. तर काही लोक शेतीशी संबंधित कामे करत होते. केसापूर मधील प्रत्येक कुटुंबाला स्वतःच्या मालकीचे घर होते. शिवना टाकळी मध्यम प्रकल्पासाठी गावातील संपादित मालमत्तेचे स्वरूप अभ्यासले असता खालील माहिती दिसून आली.

संपादित मालमत्तेचा तपशील दर्शविणारा तक्ता

अ.क्र.	संपादित मालमत्ता	वारंवारिता	शेकडा प्रमाण
१	घर	१६	३२%
२	घर व जमीन	३४	६८%
	एकूण	५०	१००%

वरील तक्त्यावरून असे दिसून येते की ३२% उत्तरदात्यांचे फक्त राहण्याचे घर संपादित झालेले आहेत. तर ६८% उत्तरदात्यांचे राहते घर व जमीन अशा दोन्हीही मालमत्ता प्रकल्पासाठी संपादित झालेली आहे.

केसापूर गावातील फक्त ६८% उत्तरदात्याकडेच स्वतःच्या मालकीची जमीन होती व सर्व म्हणजे १००% उत्तरदात्याकडे स्वतःचे घर होते. ही सर्व मालमत्ता प्रकल्पासाठी संपादित झालेली आहे.

आपल्या दैनंदिन गरजा पूर्ण करण्यासाठी व्यक्तीला कुठलातरी व्यवसाय करावा लागतो. केसापूर गावातील प्रकल्पाग्रस्तांचा प्रकल्पापूर्वी व प्रकल्पानंतर कोणता व्यवसाय करतात. असा प्रश्न केला असता पुढील माहिती मिळाली.

प्रकल्पापूर्वी व प्रकल्पानंतरचा व्यवसाय दर्शक तक्ता

अ.क्र.	व्यवसाय	वारंवारिता	शेकडा प्रमाण	वारंवारिता	शेकडा प्रमाण
१	शेती	३२	६६%	२२	४४%
२	व्यापार	२	४%	४	८%
३	त्येव रोजगार	३	६%	६	१२%
४	मजुरी	७	१४%	११	२२%
५	नोकरी	२	४%	२	४%
६	अन्य	३	६%	५	१०%
	एकूण	५०	१००%	५०	१००%

उपरोक्त तक्त्यावरून असे दिसून येते की, प्रकल्पापूर्वी एकूण उत्तरदात्यांपैकी ६६% उत्तरदाते शेती व्यवसाय करीत होते. तर प्रकल्पानंतर ४४% उत्तरदाते शेती व्यवसाय करतात. म्हणजे २२% उत्तरदात्यांनी प्रकल्पात जमीन गेल्यामुळे शेती सोडून इतर व्यवसायाकडे वळले आहेत. प्रकल्पापूर्वी ४% उत्तरदाते व्यापार करत होते. प्रकल्पानंतर ८% उत्तरदाते व्यापार करू लागले. संपादित मालमत्तेचा मोबदला म्हणून आलेल्या पैशातून ४% उत्तरदात्यांची वाढ झालेली आहे.

प्रकल्पापूर्वी ६% उत्तरदाते स्वयंरोजगार करत होते. प्रकल्पानंतर त्यामध्ये ६% ची वाढ होऊन १२% उत्तरदाते स्वयंरोजगार हा व्यवसाय करत आहे. या मध्ये पिठाची गिरणी, टेलरिंग, फेब्रीकेशन, मोटार रिवायडिंग इत्यादी प्रकारचे स्वयंरोजगार करतात.

केसापूर गावामधील प्रकल्पापूर्वी मजुरी हा व्यवसाय १४% उत्तरदाते करत होते. प्रकल्पानंतर त्यात ८% उत्तरदात्यांची वाढ होऊन सध्या स्थितीत २२% टक्के उत्तरदाते मजुरी करतात. प्रकल्पापूर्वी व प्रकल्पानंतर ही ४% उत्तरदाते नोकरी हा व्यवसाय करताहेत. त्यामध्ये कोणत्याही प्रकारची वाढ किंवा घट झालेली नाही.

प्रकल्पापूर्वी इतर व्यवसाय करणारे ६% उत्तरदाते होते त्यात ४% उत्तरदात्यांची वाढ होऊन १०% उत्तरदाते इतर व्यवसाय करत आहे. शिवना टाकळी प्रकल्पामध्ये जमिनी गेल्यामुळे पुन्हा जमीन खरेदी न करता आल्याने शेती व्यवसाय करणाऱ्यांचे २२% प्रमाण कमी झाले. स्वयंरोजगार, व्यापार, मजुरी व इतर व्यवसाय करणाऱ्यांचे प्रमाण प्रकल्पानंतर वाढलेले आहेत. एकूणच उत्तरदात्यांच्या प्रकल्पापूर्वीच्या व प्रकल्पानंतरच्या व्यवसायामध्ये स्थित्यंतर झालेले दिसून येते.

मानवाच्या अन्न, वस्त्र आणि निवारा या मुलभूत स्वरूपाच्या गरजा आहेत. व्यक्तीस ऊन, वारा, पाऊस यांच्यापासून संरक्षण करण्यासाठी निवाऱ्याची गरज असते परंतु हा निवारा सगळ्यांचा एक सारखा स्वरूपाचा असत नाही. व्यवसाय आणि आर्थिक स्थिती या नुसार घराचे स्वरूप बदलत असते. केसापूर खेड्यातील प्रकल्पग्रस्तांचे संपादित घराचे स्वरूप अभ्यासतांना पुढील प्रमाणे घराचे स्वरूप दिसून येते.

प्रकल्पग्रस्तांचे संपादित घराचे स्वरूप दर्शक तक्ता

अ. क्र.	संपादित घराचे स्वरूप	वारंवारता	शेकडा प्रमाण
१	लाकडी मकान	२८	५६%
२	सिमेंट बांधकामातील पत्रे	८	१६%
३	माती बांधकामातील पत्रे	९	१८%
४	झोपडी/छप्पर	५	१०%
५	सिमेंट कॉक्रीट (आरसीसी)	०	०%
	एकूण	५०	१००%

वरील तक्त्यावरून असे स्पष्ट होते की, केसापूर मधील ५६% उत्तरदात्यांचे लाकडी मकानाचे घर होते. तर १६% उत्तरदात्यांचे सिमेंट मध्ये बांधकाम केलेल्या पत्र्यांचे घर होते. १८% उत्तरदात्यांची माती बांधकामातील पत्र्याचे घर होते. आणि १०% उत्तरदात्यांचे साधी झोपडी किंवा छप्पर होते. जुन्या काळात ग्रामीण भागात झाडाची संख्या मुबलक प्रमाणात असल्याने केसापूर मधील सर्वात जास्त घरे ही लाकडाची होती.

संत गाडगेबाबा ग्राम स्वच्छता अभियानापासून ते स्वच्छ भारत अभियान पर्यंत भारत देश स्वच्छ करण्यासाठी शासन विविध प्रकाचे उपक्रम राबवीत आहे. त्या अनुषंगाने केसापूर गावातील प्रकल्पग्रस्तांना प्रकल्पापूर्वी व प्रकल्पानंतर आपल्या कडे स्वच्छालयाची व्यवस्था आहे का ? असा प्रश्न केला असता पुढील माहिती मिळाली.

प्रकल्पापूर्वी स्वच्छालयाची व्यवस्था प्रकल्पा नंतर स्वच्छालयाची व्यवस्था

अ. क्र.	स्वच्छालयाची व्यवस्था	वारंवारता	शेकडा प्रमाण	वारंवारता	शेकडा प्रमाण
१	होय	०	०	३१	६२%
२	नाही	५०	१००%	१९	३८%
	एकूण	५०	१००%	५०	१००%

वरील तक्त्यावरून असे स्पष्ट होते की, प्रकल्पापूर्वी एकाही उत्तरदात्याकडे स्वच्छालयाची व्यवस्था नव्हती शासनाने राबविलेल्या उपक्रमातून प्रेरणा घेऊन प्रकल्पानंतर ६२% उत्तरदात्याकडे स्वच्छालयाची व्यवस्था करण्यात आलेली आहे. तर अजून ही ३८% उत्तरदात्याकडे स्वच्छालयाची व्यवस्था नाही.

कोणताही विकास प्रकल्प हा समाजाच्या प्रगतीसाठी बांधला जातो. शिवना टाकली प्रकल्पामुळे केसापूर गावातील प्रकल्पग्रस्तांच्या आर्थिक स्थितीत काही स्थित्यंतर घडून आले का नाही हे अभ्यासतांना पुढील प्रमाणे स्थित्यंतर झाल्याचे दिसते.

प्रकल्पामुळे आर्थिक स्थित्यंतर दर्शविणारा तक्ता

अ.क्र.	आर्थिक स्थिती	वारंवारता	शेकडा प्रमाण
१	आर्थिक प्रगती	१०	२०%
२	आर्थिक अधोगती	२८	५६%
३	आर्थिक स्थिती स्थिर	१२	२४%
	एकूण	५०	१००%

वरील तक्त्यावरून असे स्पष्ट होते की, प्रकल्प झाल्यानंतर २०% उत्तरदात्यांच्या आर्थिक स्थितीत सुधारणा होऊन त्याची प्रगती केलेली आहे. तर ५६% उत्तरदात्यांची पूर्वापेक्षा आर्थिक अधोगती झालेली आहे. आणि २४% उत्तरदात्यांच्या प्रकल्पापूर्वीच्या व प्रकल्पानंतरच्या आर्थिक स्थितीत कोणत्याही प्रकारचा बदल झालेला नाही. या प्रकल्पाचा भविष्यात कुणालाही फायदा होईल किंवा



नाही मात्र केसापुरच्या ५६% प्रकल्पग्रस्तांची आर्थिक अधोगती झालेली आहे.

**निष्कर्ष :-**

स्वातंत्र्यानंतर तर जन कल्याण व आर्थिक विकासास गती देण्याची जबाबदारी वाढल्यामुळे सार्वजनिक योजनासाठी औद्योगिक प्रकल्पासाठी तसेच सिंचन प्रकल्पासाठी जमीन संपादन करण्याच्या कामामध्ये दिवसेंदिवस वाढ झालेली आहे. सार्वजनिक योजनांच्या वाढीबरोबरच ज्यांच्या जमिनीचे संपादन करण्यात येते, अशा व्यक्तींच्या हिताची जपणूक करणे, या दोन्ही बाबी मध्ये समतोल साधणे आवश्यक आहे कारण घर/जमीन संपादनामुळे अशा व्यक्तींचे निर्वाहाचे साधनच नष्ट होते. त्याचप्रमाणे ज्या व्यक्तींना अशा संपादनामुळे त्यांच्या जमिनीपासून वंचित व्हावे लागले अशा व्यक्तींनी समाजाचे हित डोळ्यापुढे ठेऊन केलेल्या त्यागाचा त्यांना नुकसान भरपाई देतांना विस्तर पडू नये, विस्थापित झालेल्या लोकांना अनेक हाल अपेष्टांना सामोरे जावे लागते.

केसापूर प्रकल्पग्रस्तांच्या जीवनातही अशाच हाल अपेष्टा आलेल्या आहेत. अनेक पिढ्या पासून कुटुंबाचे उपजीविकेचे साधन असणारी जमीन आणि घर प्रकल्पात गेल्याने बहुतांशी प्रकल्पग्रस्तांना दुःख झाले आहे. नव्या पुनर्वसीत गावात प्रकल्पग्रस्तांना सहान जागा देण्यात आलेली असून तेथे काहीनी आपल्या आर्थिक स्थितीनुसार घर बांधलेले आहे.

सर्वच प्रकल्पग्रस्तांच्या स्थावर मालमत्तेच्या योग्य व चालू बाजार भावा प्रमाणे आर्थिक मोबदला मिळालेला नाही. त्यामुळे % प्रकल्पग्रस्तांना संपादित मालमत्तेचा योग्य मोबदला मिळालेला नाही असे वाटते. योग्य मोबदला मिळाला नसल्याने काही प्रकल्पग्रस्तांनी न्यायालयात दाद मागितली परंतु अद्याप पर्यंत त्यांना न्याय मिळालेला नाही.

योग्य मोबदला न मिळाल्याने कमी जमीन असणाऱ्या प्रकल्पग्रस्तांना नवीन जमीन खरेदी करता आली नाही. ज्यांची जास्त जमीन होती अशांनी थोडीफार जमीन खरेदी करता आली. बहुतांशी प्रकल्पग्रस्तांचा पैसा नवीन घर बांधण्यातच खर्च झाला तर काहींचा जुने कर्ज, लग्न समारंभ, मौजमजा इत्यादीवर खर्च झाला. त्यामुळे प्रकल्पापूर्वी जमीनदार असलेले लोक प्रकल्पांनंतर भूमिहीन झालेले आहेत व त्यांच्यासमोर नवीन व्यवसायाचे आणि नवीन परिस्थितीला सामोरे जाण्याचे आव्हान उभे राहिले आहे. प्रकल्पग्रस्तांची मानसिक अवस्था अस्थिर झालेली असून नव्या जागेत अनुकूलन साधणे अवघड जात आहे. दिवसेंदिवस प्रकल्पग्रस्तांच्या समस्या गंभीर बनत असून, त्यामुळे सामाजिक रोष निर्माण होत आहे. संपादित मालमत्तेचा योग्य मोबदला देऊन पुनर्वसनाशी सर्व समस्या सोडविणे हा या वरचा उपाय आहे.

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## Help Reliance Group and Women Empowerment: Reference to the Aurangabad District

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*The present research study is descriptive and situational study because due to no previous knowledge and any principle in the subject researcher can have some anticipation, solution in his mind. These probable solutions are the real solutions for the problem or not this is what research requires. Such research can be called exploratory and situational study. Hence, the research structure used in this research is exploratory.*

*The purpose of the present study is to do broader research. Hence, hypotheses are given base in unknown area or to study scientifically the problems which are important from social point of view and also attract the attention of other researcher towards this and then again examine the established hypothesis. Hence, in the recent research have designed such research study.*

**Key Words:** SHG's, Women Empowerment, Development, Feminism]

### Introduction

The earning Population of a country has to be more for measuring the national development of any country. Also, the entire economic, policies of nation aims to increase Economic Development and its pace for that, decreasing the below poverty line Population. Providing employment to people, improve the standard of living and other objectives are set by various institutions of the country and people. These people and institutions always work for that. The development of a nation is dependent on all these factors and determines the direction of development of a nation. Most of the developing and undeveloped countries in the world face the problems of poverty, unemployment and debt. In this context, Regrar says "A country is poor because it is poor". Every country is in a vicious circle of poverty and tries to eradicate poverty. The programme of poverty eradication is at forefront in implementing the various policies of nation (Agrawal: 2008).

Almost, half of the Indian population is of women, but even the population of women in India is bigger than that of U.S.A Population (Jassmine: 2008). There are various aspects in Indian society in terms of women and to find their base is necessary; Mahatma Jyotirao Phule says 'the dignity of women



as human being has to be maintained. women are the best creativity of the world. Women have important contribution in the world. Hence, the civilization of any country is studied with the status of women. UNO declared 08 March as women's day. India has witnessed several discussions, seminar on women. There is lack of supporters who first for cause of women (Risbud: 2013). India accepted to become welfare state after independence and started working for round development. It gave rise to five years planning. Any development scheme can be successful if the involvement of women is satisfactory. Any scheme may be that economic, social or any depends upon participation of women. It is impossible for any government to achieve development without participation of women who have half share in population; hence the empowerment of women has come to the forefront.

The biggest hurdle in empowerment of women is poverty. The problem of poverty is born from economic and social inequality. Hence, it is necessary to improve economic and social disparity and establish equality. It was known by Dr. B.R. Ambedkar and he said that economic stability is foundation of political transformation. Equal justice for all is the fundamental principle of Indian constitution. (Ghadiyali: 2008) Empowerment of women is necessary not only for women but also for entire human being. In this context Nobel prize winner Amartya Sen says, "women empowerment not only gives positive change in the lives of women but also a lot of change is observed in the lives of male and children" (Shrivastva: 2001) Advocate Nirmala Samuel, PROF. HAVALKAR in the context of empowerment of women says, "Women empowerment means providing equal dignity to women in every sphere of development and treat her as a human being and release from circle of child and health" (Meelu: 1997)

#### Objectives of the Present Study

1. To study the various schemes being run in order to achieve the overall development of the women.
2. To study the changing social, economic and family status of the women caused by self-help saving group.
3. To Study the awareness of the women through the self-help saving group there has been certain decrease in the monotony at the money.

#### Hypothesis

4. There has been development of the women through the self-help saving group.
5. Due to increase in the Economic production the self-help saving group has resulted in a change in the social and family status of the women.
6. Due to the awareness of the women through the self-help saving group there has been certain decrease in the monotony at the money.

It is seen that, in the research universe there are very few opportunities of employment and jobs in hilly area. The following table shows the information about Self Help Groups and their works in terms of loans.

#### Self Help Groups and Loans Scheme.

Taluka	SHGs in Taluka	
	Women Self Help Saving Group	Loans
2	3	
Aurangabad	535	
Pathan	358	
Gangapur	404	
Vasapur	282	
Kannad	297	
Khatlbad	118	
Sillod	230	
Soygaon	375	
Phulambri	94	
Total	2693	

Source: District Rural Development Society, 2000 to 2006-2007

The table shows the number of Self Help Groups in Sillod, Phulambri, Kannad, Pathan, Gangapur, Vasapur, Aurangabad and Soygaon. The groups from Vasapur and Aurangabad are doing the best work. There is a significant increase in the percentages of the groups.

In short all the four talukas have many opportunities for employment and income. It depends upon Self Help Groups. There are many opportunities in agriculture and in Self Help Groups. Aurangabad and Vasapur are the talukas with fertile land. The groups from Vasapur and Aurangabad are doing the best work. There is a significant increase in the percentages of the groups.

#### Self Help Groups in Maharashtra

The number of Self Help Groups in Maharashtra is increasing district wise in the last few years. Phulambri has the largest number of Self Help Groups. The number of Self Help Groups in Maharashtra is increasing district wise in the last few years.

Self Help Groups in Maharashtra	
Region	Number of Self Help Groups
Western	4000
Marathwada	1000
North	3000



### Self Help Groups and Loan Sanctioned: Talukawise since Commencement of Scheme.

Taluka	SHGs and Loan Sanctioned SHGs Talukawise (Since Commencement of Scheme)				Self Help Groups who get loans sanctioned Since Commencement of Scheme			
	Women Self Help Saving Group	Male Self Help Saving Group	Total Self Help Saving Group	Percent of Women Self Help Saving Group	Women Self Help Saving Group	Male Self Help Saving Group	Total Self Help Saving Group	Percent of Women Self Help Saving Group
2	3	4	5	6	7	8	9	10
Aurangabad	535	123	658	81.30	107	20	127	84.25
Paithan	358	150	508	70.47	72	09	81	88.88
Gangapur	404	147	551	73.32	82	10	92	89.13
Vaijapur	282	131	413	68.20	72	13	85	84.70
Kannad	297	252	549	54.09	107	27	134	79.85
Khultabad	118	83	201	58.70	34	03	37	91.89
Sillod	230	186	416	55.28	86	28	114	75.43
Soygaon	375	42	417	89.92	34	20	54	62.96
Phulambri	94	73	167	56.28	34	04	38	89.47
Total	2693	1187	3880	69.40	628	134	762	82.41

Source: District Rural Development Authority, Aurangabad, Annual Report, 1999-2000 to 2006-2007.

The table shows that the number of Self Help Groups stated by women in Sillod, Phulambri, Kannad and Khultabad taluka projects sanctioned is more while the groups from Vaijapur, Gangapur and Paithan has shown decrease in project works. There is worst condition in Aurangabad and Soygaon talukas. The percentages of the projects work from these talukas are very low.

In short all the four talukas fall in mountain area, where there are very few opportunities for employment. Therefore, women from these areas have to depend upon Self Help Groups for employment. But there are many opportunities in agriculture in some areas where people do not depend much on Self Help Groups. Aurangabad Soygaon, Paithan, Gangapur and Vaijapur are the talukas with fertile land and depend on agricultural. Hence, few people depend on Self Help Groups for earning. Hence, their percentage is less. It is seen that where there are few opportunities in agricultural, people depend much on Self Help Groups.

#### Self Help Groups in Maharashtra (Area wise)

The number of Self Help Groups in Maharashtra is given through area wise, district wise in table, it is seen that among the region of Maharashtra Western has the largest share in number of Self Help Groups. Konkan, Marathwada and Western Maharashtra have also progressed in making more & more Self Help Groups.

#### Self Help Group in Maharashtra (Region wise)

Region	2007	Share	31 <sup>st</sup> March 2008	Share
Konkan	4950	4.92	15333	4.70
Marathwada	16971	16.87	53236	16.31
Western	37578	37.37	134606	41.24



South Maharashtra	41070	40.84	123250	37.75
Total	100559	100	326425	100

In the year 2007, there were 41070 (40.84%) Self Help Groups found in Western Maharashtra region which were highest in the state which was later followed by Vidarbha region 37578 (37.37%), Marathwada 16,977 (16.87%) while Konkan had 4950 (4.29%). But in the year 2008 Vidarbha region had the highest number of Self Help Groups with 41.24% share followed by 37.75% of Western Maharashtra region, Marathwada 16.31% and Konkan 4.70%. It shows that there was increase in the number of Self Help Groups in Vidarbha region while other regions did not show any progress.

Government of Maharashtra started women Economic Development Corporation in 2005 for the all-round development of women. This institute was declared as the 'apex body' on 20 January for the development of women in the state. Government of Maharashtra setup the body as per the 1956 Companies Act Article 25 on not for profit organizations and was given the following objectives 1) To organize women 2) To increase the capabilities of women. 3) To increase the confidence among women 4) To develop entrepreneurship 5) To co-ordinate employment opportunities and market 6) to increase share of women in education, property and power. 7) To give the institutional rights to Self Help Groups for strengthening them and provide financial assistance to the women in rural area.

### **Audit of Golden Jubilee Gram Swarn Rojagar Yojana:-**

District Rural Development Authority utilizes the funds for the SHG through the govt. Hence, various schemes of govt. are implemented through SHG. The Audit of all these schemes under District Rural Development Authority is given in the table 3.4 for the year 2005-06 to 2009-10.

**Golden Jubilee Rural Employment Scheme (Audit)**

Sr. No.	Particulars	Economic Year					Total
		2005-06	2006-07	2007-08	2008-09	2009-10	
1.	Provision	211.21	234.26	357.47	422.63	433.36	1652.93
2.	Total Grant Sanctioned	218.77	241.39	364.02	422.63	501.13	1747.94
3.	Total Expenditure	218.77	241.39	364.02	430.25	489.09	1743.52
	A) % of Total Cost	100%	100%	100%	102%	97%	100%
4.	Expenditure on Grants	135.18	169.80	208.11	261.12	324.43	1098.64
5.	Grants Distribution	135.18	169.80	208.11	261.12	324.43	1098.64
	A) For S.H.G.	120.13 (121)	159.85 (161)	144.87	229.03	265.42	919.30
	B) Individual	14.87	9.96	63.24	32.18	59.09	179.34
6.	Total Beneficiaries	1381	1662	1772	2533	3002	10,350
	A) From the SHG	1284	1595	1313	2242	2520	8954
	B) Individual	97	67	459	291	482	1396
7.	Total Established S.H.G.	988	166	1139	516	666	3475

Source: - District Rural Development Authority, Office, Aurangabad, 2011

Self Help Groups of below Poverty Line women are given the grants by govt. under the golden Jubilee Gram Swarn Rojgar Yojana. Self Help Groups were also given private loans for doing various businesses. In this context in the year 2005-06 to 2009-10 total amount of Rs. 1652.93 lakh was reserved for

1993 while the available amount was more than the 1992. It shows the financial

The financial assistance through the SHG. In the year 2008-09 given as grants. In the year 2009-10 spent as cost. In the year 2009-10 had 325.43 lakh (68%). The expenditure on grants were given to SHG for development. During the year 2008-09 98.64 lakh was spent on grants (68%) while 179.34 lakh on development.

During the first year, 1989-90, 666 (18%) new individuals were motivated for the grants which was 8914 (86.12%) total beneficiaries of the individuals. In economic benefits of which 11% individuals. During the second year, 1990-91, 2243 individuals. In this period, 670 were established. The largest number of S

Minimum 10 Self Help Groups. A amount for their own groups micro finance authority on 15 June self saving group. The opened in the bank. The members are given back after six months women in India, who

In Aurangabad, where the first 1000 were formed till March 1974, the living standard is being improved. An attempt is made to improve the social, economical & cultural life in Aurangabad.



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while the available amount was 1747.94 lakh. It means the available amount was more than the reserved amount. Also the expenditure average was 100%. It shows the financial assistance helped in the empowerment of women.

The financial assistance was given to the women from BPL families through the SHG. In the economic year 2005-06 to 2009-10, 1098.64 lakh were given as grants. In the year 2005-06, 135.18 crore, while 2006-07 had 169.80 crore spent as cost. In the year 2007-08, 208.11 lakh, 2008-09, 261.12 lakh and 2009-10 had 325.43 lakh were spent on grants. The spending average was 100%. The expenditure of grants was given into two parts. In first part the grants were given to SHG in other part grants were given to individual for the development. During the five year 2005-06 to 2009-10 the total amount of 1098.64 lakh was spent in which 919.30 lakh were given to Self Help Groups (83.68%) while 179.34 (16.32%) lakh were given to the individuals for the development.

During the five years 2005-06 to 2009-10, 10,350 women were benefitted by the grants. Most of the grants were given to the Self Help Groups which was 8914 (86.12%) while individual grants were 1381. In 2006-07 of the 662 total beneficiaries. 1595 (95.97%) were for SHG and 61 (4.03%) were for the individuals. In economic year 2007-08, 1772 beneficiaries were given the benefits of which 1313 (74.10%) were SHG and 459 (25.90%) were the individuals. During the year 2008-09, 2533 beneficiaries got benefitted from the grants in which 2242 (88.51%) were the groups and 291 (11.44%) were the individuals. In this period, total 3475 SHG were formed. 2005-06, 981 (28.43%) SHG were established. 2006-07 had 166 (4.78%) SHG. In 2007-08 there was largest number of SHG i.e. 1139 (32.78%). In 2008-09 516 (14.85%) and in 2009-10 new 666 (19.18%) Self Help Groups were established. All these SHG were motivated for the development and were given grants.

Minimum 10 and maximum 20 women are required for starting any Self Help Groups. All these women voluntarily come together and save certain amount for their own development. Saving groups are also called Self Help Groups micro finance institution, Maharashtra State Urban Development Authority on 15 June 2009 issued directives by which 05 women can also set up self saving group. The name is given to Self Help Group & an account is also opened in the bank. The saving amount is deposited every month in the bank. The members are given loan through the saving amount. A group is linked to bank after six month from the date of formation. 90% of the total groups are of women in India, which shows that it is effective way of empowering women.

In Aurangabad district (both rural & urban) 6035 Self Help Groups were formed till March 2010. There groups have been affecting development of city, living standard, women empowerment, economic conditions etc. Hence, an attempt is made to find out whether these Self Help Groups have improved social, economical & domestic conditions of women living Below Poverty Line in Aurangabad.



Self Help Groups in Aurangabad district were given loans under the scheme Golden Jubilee Rural Self Employment scheme during 2005-06 to 2009-10. There were 1396 groups which were benefitted. Also, during the period 805 Self Help Groups were given permission to implement project. Under this scheme, 8914 self-employee were created through project. These beneficiaries are doing various businesses like flour mill, grocery, mess, tea hotel, dairy farming etc. The grants received under scheme are distributed to groups and sometimes to individuals also. During the period 2005-06 to 2009-10 an amount of Rs. 1652.93 lakh was distributed Rs. 1747.94 lakh were available. It means the sanctioned amount was more than the demanded amount. It shows that govt. is totally committed for the economic stability of women.

While studying social and economic status of women, it was also observed that how society developed after the independence. It is also studied that what were the legal provisions for the social and economical uplift of women by the govt. Present society has given permission to the modern role of professional women. It is also observed that women are the hard workers. Women have to work as housewives, in factories, also. In such condition women from groups have to function three roles i.e. group member, house wife and worker. Therefore, women work more than men but get secondary status in the society.

### Recommendations

The development of women Self Help Groups in Aurangabad district is necessary. The formation of new groups, training facilities self-employment etc. are satisfactory. Poverty is not eliminated but the intensity is decreasing. There is improvement in the living standard. The loan from money lenders is decreasing and women are getting empowered. Hence, women Self Help Groups are playing important role in development of district. Yet, there are some lacking points. Following are the recommendations to cover the lacking/short age for achieving the desired development.

1. It is necessary to form more Self Help Groups of tribal community and Scheduled Caste and give more grants to them. It is also necessary to give professional training of their choice and provide platform for selling their products and ensure handsome price which could increase productivity.
2. Government and voluntary organizations should give effective training about business and self-employment. People from tribal community or member of group should be given business environment in their campuses & promote self-employment and achieve development.
3. It is necessary to increase scope of Adult Literacy Mission. The speed of literacy should be increased. At least two members in the group should be well educated which can make transactions is more efficient.
4. Self Help Groups of women from Below Poverty Line & poor sections should be given interest free loans by bank which can reduce their exploitation.
5. Special mobile team should be formed for the progress report of all the groups.

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**GOVERNANCE OF SPORTS IN INDIA : AN ANALYTICAL STUDY****Dongre H. K.**

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**Introduction**

Given the growing might of the Indian economy and the country's young demographics, India is fast emerging as a preferred venue for major sporting events such as Commonwealth Games, Asian Games and World Cups of Hockey and Cricket. High profile events such as these attract a lot of attention from around the world. However, barring a few popular sports like cricket and shooting, our country's performance in most of these events continues to be dismal. Even a large amount of public and private investment in sports has been unable to achieve any substantial improvement. These failures are often attributed to the model of sports governance in India. Allegations of nepotism, fiefdom, unaccountability and financial irregularities in sports federations have given credence to this view. Sporting performance is often associated with national pride and these systemic issues have dented it severely in the recent past. The debates have been raging in favor of and against government intervention to put things in place. In the light of all this, we found it interesting to look at this topic from the framework of law and governance.

**Research Methodology :-**

The present paper depend on mainly secondary data the require data have been collected from authentic website of sports and government site.

**Objectives of the Research :-**

- 1) To Study the Current Indian Model of Sport on Governance.
- 2) To Study the Key Issue of Sport Governance.

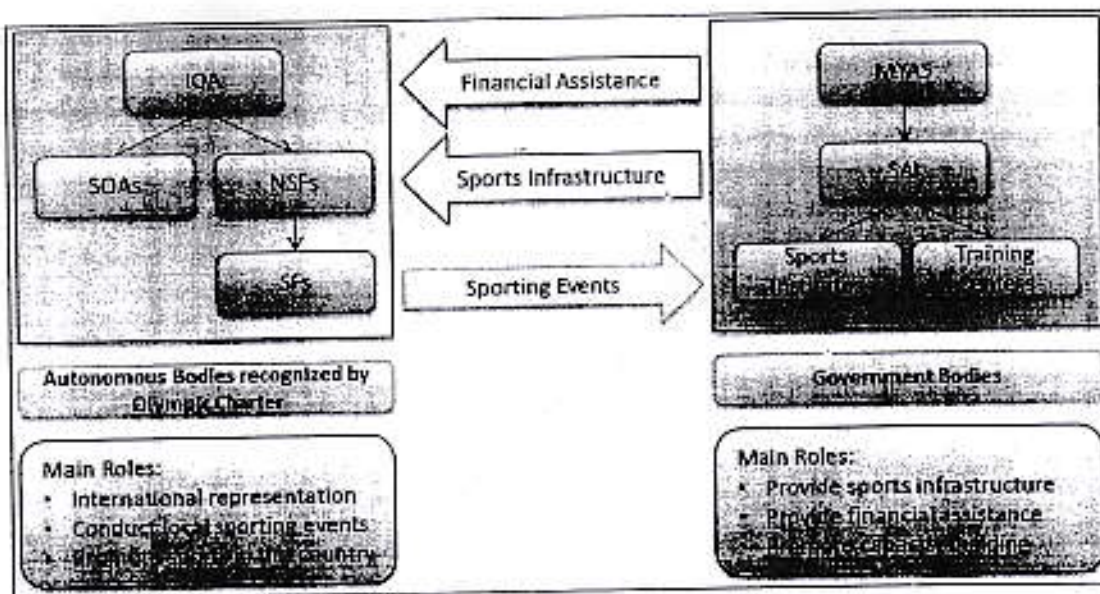
**Why should the state be interested?**

Since sporting activities have traditionally been recreational in nature, the obvious question to ask is – why should the State be involved? One constant theme in the evolution of sports over the past century is that it has become a means to demonstrate a nation's supremacy. Be it the US during the cold war era or China in contemporary times – countries have used sporting excellence as a signal of their overall might and world dominance. Even the United Nations, in its resolution 58/5 adopted by its General Assembly in 2003, has recognized sport as a means to promote education, health, development and peace. Closer home, we are a country of one billion aspiring people trying to prove our supremacy to the world, and sport is increasingly being seen as a medium to express it. Given such widespread public involvement and association of national pride with sports, the State cannot remain oblivious to it. As an entity dedicated to public welfare, the State has a definite interest in the promotion and governance of sports.

**Current Indian Model of Sports Governance :-**

The model in India has stakeholders such as Ministry of Youth Affairs and Sports (MYAS), Indian Olympic Association (IOA), State Olympic Association (SOA), National Sports Federation (NSF), Sports Authority of India (SAI), etc. The role of every stakeholder is well-defined. A broad level graphical representation of the arrangements amongst them is as follows:





### Exhibit 1 : Indian Model- Existing Scheme of Arrangements

In accordance with the Olympic Charter that restricts government influence of sports federations, the sports bodies in India are autonomous entities. While the IOA is the umbrella body under which all the NSFs and SOAs conduct various sporting events in the country, government bodies operate under MYAS, playing a support role such as training and infrastructure management. In addition, there are federations for non-Olympic sports such as Board of Control for Cricket in India (BCCI) for cricket. These federations are directly affiliated to their respective international federations. Similar to the IOA and NSFs, government intervention is restricted by the charter of their respective international federations. All the sporting governing bodies are registered as societies under the Societies Registration Act XXI of 1860. They are recipients of government aid in multiple forms ranging from direct financial assistance (as in case of NSFs) to indirect subsidies in the form of tax benefits (as in the case of BCCI). As a precondition for receiving direct financial aid, a body is supposed to have a government appointed observer who oversees its internal processes such as utilization of funds, team selections, etc. Almost all sports federations have eminent politicians or retired bureaucrats elected as their office bearers with the anticipation of utilizing their political clout in various matters.

#### Key Issues

In any given sport, there are two key stakeholders:

- Sportsperson
- Spectator (the fan)

The key job of a sports federation is to facilitate identification and grooming of sporting talent and providing a platform for their interaction with the spectators. As simple as it may sound, it is one of the most complex tasks that involves activities ranging from creating sporting infrastructure and providing training facilities to promoting sports through platforms like sport events. In light of such complexity, the federations have repeatedly fallen short of public expectations and failed to carry out their jobs. It has largely been attributed to the way they are governed. We classify issues into the following categories:

#### Accountability Issues

- Unlimited Discretionary Powers
- Non-transparent Decision Making
- Revenue Management Irregularities

#### Administrative Issues

- Sponsorships & Media Rights Management
- Doping and Related Drug Abuse
- Discrimination based on Sex, Region, etc.
- Unauthorized Betting





**Sports Authority of India (SAI):** This arm will oversee the training of athletes and coaches, and would be responsible for sports infrastructure development. The sports universities and schools will function under the aegis of SAI.

**Sports Development and Events:** This arm will focus on planning, funding, supporting and servicing relationships with national sporting organizations. Organizing sporting events at the district, state, national, and international level will be the primary responsibility of this arm. The existing IOA (representing Olympic sports) and other Sports Federations (like BCCI, IHF, etc., representing the non-Olympic sports) shall report to it. For the Olympic sports, the respective NSFs and SOAs will be under the IOA. The State Sports Federations will have a dual affiliation towards the SOA as well towards their NSFs.

**Corporate Functions:** This arm will be responsible for marketing, sponsorships, finances and business aspects of the sport and will support all divisions of the SRAI to enable it to deliver on its strategic plan. Each of these three functions will have to submit its Financial Statements, Annual Report, Annual Operational Plan and Reporting on Compliance to SRAI, which in turn will submit a consolidated report to the ministry. All the bodies as depicted in the chart above will come under the purview of Right to Information Act (RTI), and will have to publish their own set of separate reports. The entire structure should be implemented by an Act of Parliament, thereby laying down the rights and duties of each element.

#### **How does this model address issues?**

The proposed model has two components at its foundation:

- (i) A powerful and well-defined sports legislation
- (ii) Democratic sports institutions

The biggest concern regarding these bodies so far has been a complete absence of checks and balances. In the pretext of autonomy, they have been allowed to function in the most whimsical manner. The new model proposes to bring in a healthy level of control; at the same time, it attempts to give sufficient autonomy to each arm to formulate and execute its own decisions. This would be done by clearly outlining the rights and duties in the sports legislation and making the public disclosure of information mandatory, thereby making the system transparent. The legislation will also seek to curb the abuse of power by clearly defining the norms for selection and retention of the members in these bodies. This will ensure the true democratization of institutions instead of the prevalent nepotism and favouritism. The issue with respect to financial irregularities and revenue management will be addressed (to a large extent) by the formation of the separate 'Corporate Functions' group. A clear role for this body with respect to management of sponsorships, media rights and government funding will help fix the responsibility. In addition, the legal obligation on these bodies to file their financial reports and other disclosures with SRAI, similar to what the companies do in the present context with SEBI will subject these bodies to greater public scrutiny and thereby bring in greater accountability. The problems of media and sponsorship rights can also be adequately handled by this function. Once all the sports universities and sports training academies are brought under the aegis of a unified SAI, uniform codes and procedures can be implemented across these institutions. This will help to simplify the implementation of international best practices in sports training and education across these institutions, helping eliminate the issues of doping and discrimination. A well-defined role for SAI in this arena will also foster uniform and all round development of infrastructure right from the grass-root level, which is another issue that has been holding back Indian sports from a long time.

#### **Conclusion**

Given the close association of sports with national pride and the kind of influence it has on the psyche of the nation, a role for the State is imperative in sports governance. However, this role has to be subtle so that it does not violate the Olympic charter. The proposed model shows one of the ways to achieve this. It is very clear that the existing model has failed to achieve its objective and a new model is long overdue. In addition, it is quite clear that our culture and our attitude towards sports is the biggest stumbling block in improving sporting standards. The change has to begin from the primary education level to build a sporting culture in the country. The education system should be revamped to give sports an equal, if not higher importance in the holistic upbringing of a child – rather than just doing lip service. The state and its entities must provide at least basic, bare minimum facility at the grassroots level, in villages and small towns, so that those who want to play are encouraged to come out and play. The quality of infrastructure can be scaled up at major towns



sports-medicines. In the end, the attitude towards sports administration has to undergo a major change in India with a strong dose of professionalism. The ideal scenario would be reached when the players and spectators are so empowered that it is impossible for the sports administrators to blatantly ignore them.

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हे नियतकालिक मासिक, मुद्रक, प्रकाशक विनय शंकरराव हातोलें यांनी अजिंठा कॉम्प्युटर अँड प्रिंटर्स, जयसिंगपूरा, विद्यापीठ रोड,

3

## A Study of New Media's of Advertising in Global ERA as Important Part of Marketing

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### Abstract

Customer become the king today, companies have to design the product and services by keeping in view the customer but advertising playing very important role to provide information about the product and services without advertisement product cannot be sale in market. New ideas are developed & used in advertisement like Tata Tea, Mobile ads. Etc. and firms who are using new media's for advertisement are getting more demand because advertisement attracting the customers and use of new technology creates effectiveness.

**Key words:** Advertisement, Medias, Trends, Marketing, Promotion, Digital, In film.

**Research Methodology:** The study is based on secondary data only. The data collected through various journals, magazines and internet.

### 1.1) Introduction

Advertising is the art of arresting the human intelligence just long enough to get money from it. Every businessman earnestly attempts to maximize his profit. To attain this goal he has to maximize sales of his goods or services. In order to ensure sustained profit he employs various marketing techniques. The most important among them are advertisement. Personal selling, and sales promotional activities like window display, samples, premiums, exhibitions etc. advertisement is the most commonly used sales technique by all business people. It is used to communicate to consumers the Introduction of a product, policy, price, message, etc. In a modern market, consumers are offered numerous identical products supplied by different manufactures. Mixer grinders, television sets, toothpaste, etc. are example:- ad available and when and from where to buy them. Therefore, advertisement is advantageous to both producers and consumers. "Advertising is mass communication of information intended to persuade buyers as to maximize profits". Salesmanship in writing, print or pictures or spreading information by means of the written and printed word and the pictures". "Advertising is the use of bright ideas, stunts and slogans to popularize goods."



Definition of advertising in modern marketing Mr. Hall defines it as "salesmanship in writing, print or pictures or spreading information by means of the written and printed word and the picture." The American marketing association has defined advertising as "any paid form of non-personal presentation and promotion of goods, services or ideas by an identified sponsor."

Gone are the days when advertising used to be considered as an unwanted expense or was looked upon as a parameter for the failure of the company to not perform well. Advertising has come a long way today and has emerged as one of the biggest industries in the country. Everything in the field of advertising has changed. From the creative aspect where the earlier ads rated nil in terms of creativity to some highly creative ads that have set eyeballs gazing to the marketing strategies that are much more focused now.

On the lines of advertising latest trend in the industry can be seen in the form of the inclination towards new media advertising. A synonym for Internet advertising, new media advertising has brought a revolution in the advertising industry as it taps the huge potential of the web for branding and promotion purposes. New media advertising has in very little time left behind the conventional media forms because of the innumerable benefits that it provides over them. Online media advertising unlike its other counterparts provides maximum exposure. And if we are to believe the experts new media advertising is sure to witness a boom in the near future not only in India but around the globe. New media advertising that your ads can be viewed anytime of the day and people can revert to them as and when they want to. The latest addition to the stream of new media advertising is cellular phones that are going to take advertising on an all-new level. The concept of paid ads to the recipient has already made a foray and is sure to steer a revolution in the times ahead. Media promotion allows the advertiser to choose from various kinds of advertisements that best suit his requirements. The advertiser can choose from pop up ads, banner ads, interactive advertising, interstitial ads and even pop under advertisements. This makes new media advertising all the more flexible and easily adaptable to individual needs and preferences.

Cost and flexibility are among other factors that make Internet media advertising an all time favorite these days. Not only is it cheaper in comparison to other media but also allows for changes much easily. This makes new media advertising a common choice for several small and upcoming businesses.

### **1.2) Importance of advertising in modern marketing**

Advertising involves expenses but when the cost of advertisement is compared with the cost of other ways of approaching a mass of prospective customers, Advertising is a relatively less expensive method. Naturally, the cost of sending the advertising message through personal calls by sales representatives will be higher. Besides, when the company does not know the names and addresses of potential customers, there is no other way except to advertise through a mass media. There are other justifications and advantages too.

**Firstly,** Advertisement makes the prospects aware of the product and its brand. In a market where



many varieties and brands of goods are available. In this sense advertisement is 'demanded' by the potential buyers as it is a demand for information. Though he may get marketing information by various other ways, this method is easier and least expensive.

**Secondly**, Advertisement helps selling on mass scales both by persuading new buyers in a given region and by extending the persuasion to wen regions. without large scales, large scale production is unthinkable.

**Thirdly**, It helps the retailers to stock goods which are better known and therefore have better sales possibilities. The retailer's time customers since he already knows the product through advertisement seen or listened to.

**Fourthly**, It promotes competition, and therefore, many advantages of competition may follow.

**Fifthly**, Advertising is a peculiarly attractive alternative to price competition. Fluctuating prices are more likely to damage the firm's market position than fluctuating advertising expenditures. Similarly, a price reduction as a means of increasing sales may evoke identical or similar behavior on the part of the firm's competitors. On these situations concentration on advertising can offset the need for price changes.

### 1.3) Advertising trends

**New media's** have evolved from the quintessentially traditional print ads and TV spots to new marketing strategies that include QR codes, co-branding, content marketing and online advertising. While print and TV are steadfast in the ad industry, new technology is opening new avenues to reach consumers. For businesses that want to stay ahead of the curve with interactive advertising, these trends can do just the trick.

#### • QR Codes

A QR code, or a "quick response" code, is a two-dimensional symbol akin to the UPC (Universal Product Code, or "bar code"). A QR code elicits a digital action when scanned by a QR code reader. In advertising, it has gained traction as an interactive tool in which consumers can scan the code to retrieve additional information about the product or promotion. When scanned by a smartphone, a QR code can initiate several actions, such as opening a website, making a phone call or sending an SMS message. Make a free QR code online using the QR Code Generator (see Resources) and place the symbol on your company's business cards, brochures, coupons, print ads and even TV spots.

#### • Co-Branding

Co-branding is a joint venture that combines the advertising efforts of two or more brands to create a new consumer product. Recent examples of co-branding include Isaac Mizrahi and Target, Crest Plus Scope, Ford F150 trucks and Harley Davidson motorcycles, and Apple and Nike. These brands have worked together to create new consumer products that elevate brand awareness while creating heightened consumer interest in newly launched products. Small businesses can take a cue from national brands by launching a co-branded ad campaign with another recognized, locally-owned company. For example, a car service center



can partner with a detail shop to create mutual coupons for use at both businesses. This maximizes the use of advertising dollars while simultaneously creating a stronger promotion for the consumer.

#### • *Content Marketing*

Content marketing is a term that began gaining popularity around 2003 with the birth of social media websites such as Facebook and Twitter. Content marketing includes advertorials (newspaper or magazine articles that are written editorially to promote your product), blogs or any other kind of content that is published on the web for promotional purposes. As a form of advertising, content marketing is effective at creating awareness when it comes to brand storytelling. Since the rise of social media, content marketing has strengthened connections between consumers and brands while creating a new advertising vehicle. Small businesses can capitalize on the power of content marketing by running advertorials or hosting a blog on their Web site.

#### • *Online Advertising*

Consumers use the web to find many things, including businesses and brands. When it comes to capitalizing on reaching consumers, advertisers are using tools such as Google AdWords to create online advertising campaigns. AdWords is a Google product that allows small businesses to create online advertisements with keyword and budget parameters to target their primary customers. Other trends in online advertising include marketing efforts such as search engine optimization (SEO -- the process of using keywords to get a website to rank higher in results as opposed to using AdWords); social media; mobile devices such as iPads and other handhelds; display ads; and website banner ads.

#### • *Digital Advertising*

O'Toole's quote still stands, but the living room is no longer the only place that advertisers have a passive audience with which to wield their magic. Digital advertising continues to grow both in spend and in sophistication. Demand Metric's recent report 'Digital Marketing Landscape: The Power of Digital Experiences in 2014' suggests that (59%) of respondents consider the creation of digital experiences to be either "high" or "very high" as a marketing priority. Yahoo CEO Marissa Mayer has called on digital advertising to aspire to become "as good as art" as she discussed the development of the online media company's platforms and the emergence of native advertising.

#### • *Mobile Advertising*

Mobile advertising is set to grow both in N. America and Europe over the next 3-4 years. Global mobile advertising spending is forecast to reach \$18.0 billion this year, up from the estimated \$13.1 billion in 2013, according to Gartner, Inc. And this spend is likely to increase to \$42 billion by 2017. This will take mobile ad spend well above the current spend Radio advertising a landmark moment in the advertising landscape but still a way off the huge amounts spent on TV and Print advertising.



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**•ADVERGAMING****"THE WAY TO ENTICE YOUR CUSTOMER"**

The limited usage of online medium, combining traditional advertising with thinly veiled interactivity in the form of banner ads and media has proved to be a great disappointment. As marketers are struggle to find new ways to promote online, a few innovative ones have given birth to an unknown medium advergaming. Today, the powerful tool of gaming has become a new approach to interactive marketing. With a number of distribution options and a vary high customer immersion, not to speak of gathering quality market research data advergaming is about to take advertising world by storm. Pop up ad are rally annoying, sending Spam is illegal while offline advertising is too drab and non interactive. And people have become so worry of this that they have become 'innovative' too. They are employing ad-blocking software such as panic wares pop up stopper 2.2 or web washer. No wonder marketers are in low spirit. Not for long though.

There is something real hot on the Internet today that has missed the attention of the marketers in the past games. According to Jupiter media matrix online gaming had grown by leaps and bounds during 1995-2000 with over, \$6.5 billion in sales, on per with movie box offices receipts. More than 63 million people across the world are expected to play online gaming in 2005. And when something is as hot as this, can marketers be far behind? Especially when gamers comprise the same gamut of age, gender, creed and other socio economic demographics as moviegoers.

Advergaming is the use of interactive gaming technology for delivering embedded advertising message to consumers. More interesting, more engaging and more fun than any other form of online ads, advergaming is the combination of advertising campaigns with hi tech online games for delivering entertaining advertising message. Although many sites offer free games to increase traffic and usually offer banner ads surrounding the game, advergaming goes a step further, it incorporates branding directly into the gaming environment so much so that the advertisng message becomes central to game play.

Although integrating branding with online games in no new thing, it is only going to become more widely used in the next few years. Quite a few offline brands such as Jack Daniels, Quaker Mills, and Nike and Sony pictures among other are experimenting with online, branded games. And a growing number of advertisers are tooling themselves to follow suit. According to Forrester Research, Averaging revenues contributed, reach whooping \$1 bn in 2005, out of which three fourth is came from in game products into their offerings.

**•IN - FILM ADVERTISING**

In film advertising is the fastest emerging trend in the advertising. Films are used as the medium for advertising to promote the product by placing it smartly in the film. Films have tremendous impact on the minds of the people as it is one of the favorite medium for entertainment. In film advertising are generally



targeted to the youths. Out of over one billion population of India 47% are youths who are less than 20 years old. There are almost 160 million who are in their teens. This segment will explode to 55% by 2015. Around the world, it is the youngsters who keep the airwaves buzzing and mobile phones ringing. The segment is so compelling companies ranging from white goods manufacturers to Facts target the generation next. Reaching them at the right moment and in the right context was an ordeal for marketers. Studies prove that, they are moving away from traditional forms of entertainment like watching television. When marketers were scouting for an alternative, in film advertising emerged as a preferred option. Captive audience and uncluttered viewing space when compared to other media makes this medium more attractive. As movies operate at an emotional level, advertisers increasingly use in film advertising to create emotional bonds with their brands. Further, in film advertising apart from serving the main purpose of building the brands also benefit the producer and the product placement agencies in generating huge revenues, ranging from Rs.5 lakh to as high as 5 corer. As movies exert great influence on people all walks of life in general & youngsters in particular, a study was undertaken in to measure the impact In- film advertising on Indian Youths in Aurangabad. A convenient sample of 100 respondents (50 male & 50 female) was selected. And we analyze their movie habits, awareness level, & preference towards In-film advertising

### Conclusion

Advertising becomes the nerve of the business firms like finance is treated as life blood, advertising is also become life the back bone of the companies. It is the important tool in marketing. In current era marketing goal can be achieved through use of New media's, Trends of advertising, it is playing the big role in sale of product, increasing market share, influencing the customers and creating the image of the Product and Companies in the minds of People & Society.

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**Editorial**

The Editorial Board is pleased to bring out the Volume Fifth & Issue First of 'GENIUS', An Interdisciplinary Half Yearly Research Journal. Recently, all over the world number of economic and managerial changes are being taken place. To tackle the problems of business and to remove the bottlenecks of enterprises, the well thought and all embarrassing articles need to be published for the businessmen, academicians, investors, etc. The global economic situation is not much favorable for the socio-economic development of Indian economy. In this situation, the sustained efforts with honest management skills will be of much helpful. The **Genius**, newly established yearly journal is trying to reach the readers of all sections of society. The authors have covered different aspects and they have helped to make this issue in a more comfortable & readable. The articles included in this journal covers from all India level. The publisher will be happy if the readers bring their suggestions for the further improvement of this newly started journal.

Assit. Prof. Vinay S. Hatole



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'जिनिअस' या सहाय्यी प्रसिध्द झालेली मत मुख्य संपादक, संपादक मंडळ व सल्लागार मंडळास मान्य असतीलच असे नाही. या नियतकालिकात प्रसिध्द करण्यात आलेली लेखकांची मते ही त्यांची वैयक्तिक मते आहेत. तसेच शोधनिबंधाची जबाबदारी स्वतः लेखकावर राहिल.

हे नियतकालिक मालक, मुद्रक, प्रकाशक विनय शंकरराव हातोलें यांनी अजिंठा कॉम्प्युटर ऑण्ड प्रिंटर्स, जयसिंगपूर, विद्यापीठ रोड, औरंगाबाद येथे मुद्रित व प्रकाशित केले.



## [10] A Study of Advertising as Important Tool of Promotion Mix

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### 1.1) Introduction

Advertising today's become vital part of marketing of product. Market is very wide and competition become cut throat today, in this competitive world every business want to survive and grow them in proper manner because survival is very important. There must be demand for product and services which are sold by the business houses and for this purpose various tools are used by marketers but advertising is one of the specialize tool of promotion that plays very important role for generating interest and inducing the prospective customers to purchase the product.

### 1.2) Objective

- To Study the advertising and its usefulness as a promotion tool
- To discuss on importance of advertising for promoting the product and services
- To study role of advertising in promotion mix.

### 1.3) Research Methodology

This study is based on the secondary data, different journals, books; internet websites and research paper are used for preparing of this paper.

### 1.4) Meaning of promotion

Promotion is a term used frequently in marketing and is one of the market mix elements. Promotion refers to raising customer awareness of a product or brand, generating sales, and creating brand loyalty. It is one of the four basic elements of the market mix, which includes the four P's: price, product, promotion, and place.

Promotion is also defined as one of five pieces in the promotional mix or promotional plan. These are personal selling, advertising, sales promotion, direct marketing, and publicity. A promotional mix specifies how much attention to pay to each of the five factors, and how much money to budget.

Fundamentally, there are three basic objectives of promotion. These are:

- To present information to consumers and others.
- To increase demand.
- To differentiate a product.

The purpose of a promotion and thus its promotional plan can have a wide range, including: sales increases, new product acceptance, creation of brand equity, positioning, competitive retaliations, or creation of a corporate image.

The term promotion is usually an "in" expression used internally by the marketing company, but not normally to the public or the market, where phrases like "special offer" are more common. The 4 Ps of marketing are product, price, place and promotion. All four of these elements combine to make a successful marketing strategy. Promotion looks to communicate the company's message across to the consumer.

### **1.5) Meaning of Advertising**

"Advertising is defined as any form of paid communication or promotion for product, service and idea."

Advertisement is not only used by companies but in many cases by museum, government and charitable organizations. However, the treatment meted out to advertisement differs from an organization to an organization. Advertising development involves a decision across five Ms Mission, Money, Message, Media and Measurement. Mission looks at setting objectives for advertising. The objectives could be to inform, persuade, remind or reinforce. Objective has to follow the marketing strategy set by the company. Money or budget decision for advertising should look at stage of product life cycle, market share and consumer base, competition, advertising frequency and product substitutability. Message's development further is divided into four steps, message generation, message evaluation and selection, message execution, and social responsibility review. Once the message is decided the next step is finalizing the media for delivering the message. The choice of depends on reach of media, frequency of transmission and potential impact on customer. Based on this choice of media types are made from newspaper, television, direct mail, radio, magazine and the internet. After which timing of broadcast of the message is essential as to grab attention of the target audience

### **1.6) Importance of Advertising**

Advertising plays a very important role in today's age of competition. Advertising is one thing which has become a necessity for everybody in today's day to day life, be it the producer, the traders, or the customer. Advertising is an important part. Lets have a look on how and where is advertising important:

#### **• Advertising is important for the customers**

Just imagine television or a newspaper or a radio channel without an advertisement! No, no one can any day imagine this. Advertising plays a very important role in customer's life. Customers are the people who



buy the product only after they are made aware of the products available in the market. If the product is not advertised, no customer will come to know what products are available and will not buy the product even if the product was for their benefit. One more thing is that advertising helps people find the best products for themselves, their kids, and their family. When they come to know about the range of products, they are able to compare the products and buy so that they get what they desire after spending their valuable money. Thus, advertising is important for the customers.

• **Advertising is important for the seller and companies producing the products**

Yes, advertising plays very important role for the producers and the sellers of the products, because

- Advertising helps increasing sales
- Advertising helps producers or the companies to know their competitors and plan accordingly to meet up the level of competition.
- If any company wants to introduce or launch a new product in the market, advertising will make a ground for the product. Advertising helps making people aware of the new product so that the consumers come and try the product.
- Advertising helps creating goodwill for the company and gains customer loyalty after reaching a mature age.
- The demand for the product keeps on coming with the help of advertising and demand and supply become a never ending process.

• **Advertising is important for the society**

Advertising helps educating people. There are some social issues also which advertising deals with like child labor, liquor consumption, girl child killing, smoking, family planning education, etc. thus, advertising plays a very important role in society.

**1.7) Benefits of Advertising**

Advertising is the most important tool in the marketing of products and services. Companies all over the world universally accepted this fact. The expenses on advertising are considered to be a profitable investment that reaps profits both in the long and short run. Businesses that keep on advertising regardless of rise or fall in the economic times get a competitive advantage over those that cut their ad budgets. There are many benefits of advertising which include:

- Information to the customer.
- Takes care of customers.
- Improves the sale of product.
- Alters the attitudes of people.
- Direct communication.

- Increase employment.
- Economic progress.
- Religious and moral benefits.

### **1.8) The Role of Advertising in a Promotional Mix**

The promotional mix is the blend of methods used by a company to deliver company, brand and product messages to target customers. Advertising, public relations, direct marketing and selling are common components of a complete promotional mix. Advertising is generally one of the most important promotion methods and the one with the largest budget.

#### **• Control**

One of the strongest distinctions between advertising and other forms of promotion is that you pay for ad messages, buying time or space on a particular medium. Paying for placement gives you greater control over the design, timing and location of your message. In public relations, you can have some influence, but media reporters can write negative stories just as easily as they can positive ones.

#### **• Brand Management**

Much of advertising centers on the development and maintenance of a brand image. Building a brand image is an important first step for a successful business. Your messages convey what makes your company, products or service distinct from competitors. However, some brand messages are more intangible, emphasizing qualities such as luxury, sophistication, class, social belonging, relaxation and fun.

#### **• Create Value Proposition**

Your value proposition is the mix of product or service benefits and price that you offer a particular target customer group. You can base your value on top quality, elite service, organic materials or ingredients, environmentally-responsible behavior, low price or unique designs. Since you control ad messages, you have a greater ability to set out for customers why your brand has superior value. PR includes dealing with negative issues and sales doesn't allow for preplanned message strategies and development.

#### **• Passive Communication**

Unlike direct marketing and selling, advertising is a one-way, passive form of promotion. You deliver a commercial or print ad and must research or watch business results to find out whether the message affected customers. For this reason, much of advertising is intended to promote brand recall or to persuade customers to buy. If your business sells complex or expensive goods, you often need sales staff at the point-of-sale to interact with customers and overcome their concerns or objections.

### **Conclusion**

As promotion is playing very important role today for promoting the product for betterment of the business by getting more market. Advertising the most important tool or we can say that weapon that is used



for creating market for product as well as it is used to create attraction among all the people and it is inducing them to take decision to purchase the product. Promotion become the compulsory part of every business because competition increases and competitors are also using the modern technique to get the more so in this globalization it become very important to take the lead and it is possible through using the promotional elements in well planned manner .

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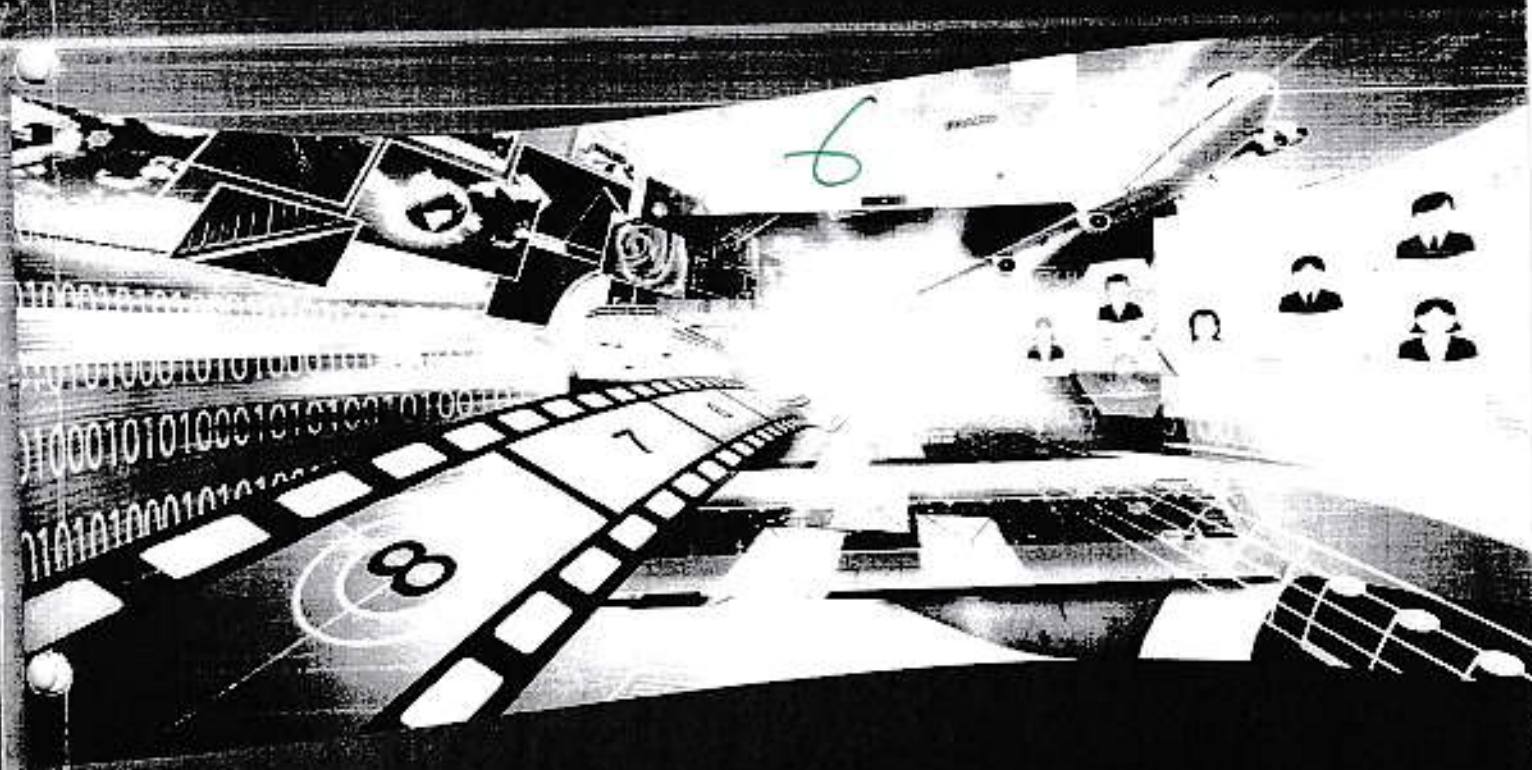
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## STUDY OF RELATIONSHIP BETWEEN STRATEGIC THINKING AND INNOVATION AMONG MANAGERS IN THE INDUSTRIAL SECTOR IN THE REPUBLIC OF YEMEN

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### Abstract

The study aimed to study the relationship between strategic thinking and innovation in the industrial sector in the Republic of Yemen through managers working in senior and middle management, which includes the functions of general managers, department managers, department heads and supervisors of large industrial companies. The researchers used the analytical descriptive method. The main tool of the study was in a structured questionnaire that included closed questions for the purpose of this study. The questionnaire was distributed to a representative sample of the study's community. The questionnaires were distributed to 150 target managers. 125 managers responded with 83.3% response to measure their innovative thinking and strategic thinking. The results of the study indicate a good positive response in the general rate of measuring the trend towards innovative thinking and strategic thinking among the sample members. This shows that the industrial sector is an incubator suitable for innovation, creativity and strategic thinking that can be invested to promote innovation, the study also concluded that there is a strong relationship between strategic thinking and innovative thinking among managers in the industrial sector. Through this paper, the researchers recommend that industrial organizations invest the incubating environment for innovation and enhance the capabilities of their employees, and taking advantage of experienced capabilities. The researchers also recommend that the organizations conduct a systematic analysis to determine their needs of the required expertise, and that the organizations follow creative strategies to develop the innovation skills of managers and develop rules and procedures to improve the creative environment and to organize effectively for creativity. And finally to develop the organizational structure of industrial organizations so as to be conducive to innovation appropriately.

**Keywords:** Strategic Planning, Strategic Thinking, Innovation, Human Resource.

### Introduction

Innovative and strategic thinking is one of the basic requirements of contemporary management. As it is no longer sufficient to perform the works in organizations of all kinds in traditional ways, Because the continuation of those methods may lead to the failure of organizations. In order to ensure the survival of the Organization and its continuation, it must not stand at the level of efficiency, in the sense that its do things correctly, But innovative and strategic thinking must be the hallmark of its performance. Especially after the organizations have lived constant challenges and threats imposed on them to work with new mechanisms, and adopt strategic approaches to anticipate crises, and prepare to confront them before they occur, and the activities of these organizations became proactive rather than therapeutic, and strategic thinking was among those approaches.

Human societies, especially developing ones, need to invest their human energies well, and the ability to think creatively and strategically is the ability that lies behind every progress and investment. Today's creativity is the greatest hope for the human element in solving many of the problems it faces. The future of nations depends not only on their labor force, but on the provision of an excellent type of workers, that is, on creative individuals.

### Problem of the Study

The industrial sector suffers from very large problems resulting from the global variables, which include globalization, the information revolution, and the intensification of global competition, which makes innovative and strategic thinking important to study the ability of companies to achieve the necessary competition and the ability to continue especially in the third world countries. So this study was to find out the extent of application of innovative and strategic thinking among managers of the upper and middle management category in the industrial organizations in the Republic of Yemen.

### The Importance of Studying

The importance of the study is to discuss one of the modern topics, which plays an important role in achieving a qualitative transition of the organizations. Therefore, the study is a scientific addition to the stock of knowledge, which will benefit researchers and scholars and interested in this area. There is also a practical importance in the discovery of the practices of organizations to think strategic and innovative and make appropriate recommendations to address the shortcomings in practice.





### Objectives of the Study

1. To know the relationship between innovative thinking and strategic thinking.
2. To measuring the relationship between individual variables and innovative thinking and strategic thinking.

### Hypotheses

- There is a statistically significant relationship between innovative thinking and strategic thinking among managers of large industrial organizations in the Republic of Yemen.
- There are statistically significant differences between demographic factors (gender, age, qualification) and the extent to which innovative thinking is applied in large industrial organizations in the Republic of Yemen.
- There are significant differences between (years of experience) and the extent of the application of strategic thinking in the large industrial organizations in the Republic of Yemen.

### The Limits of the Study

1. Spatial limits: large industrial organizations in the Republic of Yemen.
2. Time limits: during the month of March - May of 2017.

### Study Definitions

#### Innovative Thinking

According to Solso (1988), thinking is: (cognitive processes and responses to new information after complex treatments including visualization, reasoning, judgment, and problem solving).

#### Definition of Innovation

Innovation in organizations is defined as "the introduction of a new product in the form of a good, service or innovation in the process of production or distribution of this product or service." This definition implies that it included the various activities of the Organization and stipulated the provision of new products, New production, open up new markets, develop new resources, and create new organizational forms in the industry.

#### The Difference between Creativity and Innovation

Garand and Carrier pointed out the difference between innovation and creativity that "creativity is about exploring a good idea, innovation is about putting it into practice in the form of a process, a commodity, or a service that the organization provides to its customers. If creativity is about people, innovation is about the organization And its productive and marketing activity. "In this sense, it can be said that creativity precedes innovation. (Garand and Carrier, 1996:3), The creativity according to (Daft) is "the adoption by the Organization of a new idea or new behavior in terms of industry, market and public environment", but Innovation is "the first or early use of an idea by one of the organizations belonging to a group of organizations with similar goals". The clearest definition of innovation is that "Innovation is the practical application of creative ideas, And creativity is a talent with a set of skills acquired and used by solving daily problems »(Daft, 625: 2001).

#### Strategic Thinking

Strategic thinking According to Mintzberg, , is a synthesizing process, utilizing intuition and creativity, whose outcome is "an integrated perspective of the enterprise." Rather than occurring hand-in-hand, traditional planning processes tend to drive out strategic thinking, Mintzberg argues, and as a result, impair rather than support successful organizational adaptation, also, according to C. K. Prahalad and Gary Hamel "strategic thinking", an intellectual exercise in exploring what is likely to happen ... strategic thinking is using analogies and qualitative similarities to develop creative new ideas." Liedtka (1998).

#### Literature Review

Scott and Bruce (1994) studied "Determinants of Innovative Behavior: A Path Model of Individual Innovation in the Workplace". The study aimed at revealing the creative behavior of workers in a central unit of one of the industrial establishments in the United States. The most important results of this study: The degree of creative behavior in the sample of the study is high, and that the quality of the relationship between supervisor and subordinate affect creative behavior, . That leadership and support for creativity, management expectations for the role, career stage and systemic approach to problem-solving are all clearly and creatively linked to creative behavior. Supporting superiors to subordinates and giving them confidence and discretion makes them feel that the institution is supportive of creativity. Also, individuals who provide systematic solutions to problems High of creative behavior, it is not necessary to have an innate capacity for it. The study recommended the following:

- Participation of subordinates in the decision-making process, especially those related to their work and the development of a spirit of understanding between presidents and subordinates.
- Working to support workers in industrial units and give them confidence and freedom to act.
- Work on developing the capabilities and creative skills of employees in the industrial units through targeted training programs.





**Graetz (2002)** This study is entitled "Strategic thinking versus strategic planning: towards understanding the complementaries". Management Decision". The aim of this study was to identify the elements and processes required to develop strategic thinking skills among employees in the telecommunications company. The sample consisted of 46 randomly selected workers who participated in two workshops on strategic thinking. One of the two workshops evaluated the readiness for strategic / creative thinking using the lifetime assessment test. While the second workshop was used on the planning process. A follow-up session was held two weeks after the last workshop. The study concluded that strategic thinking skills can be developed among employees.

#### Methodology

The descriptive analytical approach was used in the study, and it is considered the most appropriate approach to this study, to examine the relationship between creative thinking and creative thinking among managers in the industrial sector in the Republic of Yemen and its relationship with some demographic variables.

#### The Study Population

The study population consists of the largest industrial organizations in the Republic of Yemen, which number 140 companies, 25 organizations were targeted, Total managers in these companies 200 managers.

#### The Sample

A total of 150 questionnaires were distributed, and 125 valid questionnaires were obtained, representing 83.3% of the total questionnaires. It is a representative sample of the study population.

#### Collection of Data

Primary Data and Secondary Data both were used in this research. Reviews of Literature and reports were used for understanding and exploring the problem under investigation.

Primary Data has been collected through questionnaire.

A structured questionnaire with closed questions suitable for the purpose of this study was used. The questionnaire consists of three parts:

- The first part covers social demographic information.
- The second part consists of a set of questions designed to measure innovative thinking.
- The third part consists of a set of questions aimed at measuring strategic thinking. **Measurement Estimation:** The five-degree Likert measurement was used. The sample members were given five options to answer each question and they had to choose one answer to the question.

The measurement estimation grades are distributed as follows:

The answer	Strongly	agree	have no	disagree	Strongly
Degree	1	2	3	4	5

#### Data Entry and Analysis

Data was entered and analyzed in the computer using the SPSS program, used many statistical tests such as duplicates, averages, t-test and ANOVA and Correlation.

#### Data Analysis

The results of the survey will be presented here, the results of the statistical analysis will be presented according to the statistical process. To interpret the results we will adopt a specific measure as follows: 50 <Very weak, 50-60 weak, 65-75 good, 75-85 very good, 85 and above are excellent.

The sample response averages for the topics of study (innovation and strategic thinking) among managers in industrial organizations in Yemen:

The study axes	Mean Average	Standard Deviation
The organization's orientation towards innovation	76.4	12.9
Developing innovation capabilities	73.7	9.7
Developing an innovation culture in the org.	69.9	13.0
Learning management to develop new ideas	69.4	14.4
Effective organization for creativity	53.7	16.6
Making wise decisions	66.4	14.0
Innovation	68.7	9.2
Analysis of the work environment	49.9	13.3
Systems and rules	66.5	18.2





Focus and affiliation	73.2	17.0
Thinking at suitable time and in a suitable method	80.3	12.7
Strategic thinking based on assumptions	70.9	14.1
Dealing with opportunities intelligently	81.1	12.0
Strategic thinking	68.5	11.2
Innovation and strategic thinking	68.7	9.2

The above table indicates that the overall response rate of the sample to innovation, thinking and strategy was  $68.7 \pm 9.2$ . This indicates a good response to all axis of the questionnaire in aggregate. As for innovation, the sample response rate was 68.7, , Which also reflects a positive response towards measuring innovation among the sample respondents. At the same time, the sample response rate to strategic thinking was 68.5, This reflects a positive response also by respondents towards strategic thinking.

### Results of Statistical Analysis

The results of the statistical analysis of the study variables are presented here. We used some statistical analyses such as t-test as well as ANOVA and Correlation to explore the differences between the response rates between the study variables.

**Sex:** To find the differences in the sex response rates, we used the t-test, which showed slight differences between the sample response rate for creative and strategic thinking by sex. These differences were not statistically significant ( $p = 0.994$ ), indicating that there are no differences between male and female managers in the working conditions or laws applicable to them.

**Age Group:** The study indicates that age group managers under 35 years of age are more responsive to innovative thinking and strategic thinking. This age group belongs to the youth group, which is the most receptive to the culture of innovation and change, which continuously seeks to develop self and try to plan for the future. The differences are not statistically significant ( $p = 0.628$ ). Industrial organizations should therefore increase their interest in developing the competencies of these managers.

**Educational Level:** The study found that there were very small differences of statistical significance in innovative and strategic thinking by educational level ( $p = 0.149$ ).

**Years of Experience:** The study concluded that the years of experience did not have a statistically significant effect on the differences in the creative and innovative thinking of the sample ( $p = 0.892$ ).

### Relationship of Innovative Thinking and Strategic Thinking

In order to study the relationship between strategic thinking and innovative thinking among managers in industrial organizations, we conducted a correlation test between the axis of innovative thinking and strategic thinking. The result showed that there is a strong relationship between the strategic thinking and creative thinking of managers in industrial organizations.

### Conclusion

The results of the study indicate a good positive response in the general rate of measurement of the trend towards innovative thinking and strategic thinking among sample members working in the industrial sector in the Republic of Yemen. This proves that the industrial sector is an incubator suitable for innovation, creativity and strategic thinking that can be invested and promoted for development and innovation. The study concluded that there is a strong relationship between strategic thinking and innovative thinking among managers in the industrial sector.

### Recommendations

- The industrial organizations should invest the incubating environment for creativity and enhance the capabilities of their employees, especially youth groups, and benefit from the abilities of those with experience.
- Organizations should conduct systematic analysis to identify their needs for the required expertise. Organizations should follow innovative strategies to develop managers' innovative skills and develop rules and procedures to improve the creative environment and to effectively organize for innovation.
- To develop the organizational structure of industrial organizations so that they are conducive to appropriate innovation.



#### Study Limitations

1. Lack of references, especially on strategic thinking, and many references focus on creative thinking as innovative thinking.
2. The war in most areas of Yemen and the closure of many industrial organizations.
3. Managers' preoccupation makes communication with them difficult and weakens their response to the study.

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## **23. TO IMPACT OF DEMONETIZATION ON INDIAN ECONOMY**

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**Introduction:** On 8 November 2016, the Prime Minister Narendra Modi announced the Government of India's decision to cancel the legal note of rupees 500 and note of rupees 1000 with effect from 9 November 2016. Demonetization refers to discontinuing of current currency units and replacing those currency units with new currency units. Fight tax evasion, counterfeit currency, funding of illegal activities, to combat inflation, to combat corruption, to discourage cashless system, cashless digital transaction these are some objective of government for demonetization.

Keyword: demonetization,

### **OBJECTIVES OF STUDY:**

1. To study the positive impact of demonetization on Indian economy.
2. To study the positive impact of demonetization on Indian economy.
3. To analysis Problems of demonetization on Indian economy.
4. To study prospects of demonetization on Indian economy.

**RESEARCH METHODOLOGY:** This is a descriptive research paper based on secondary data. Data have been collected through various newspaper, website, research paper, and magazine and book. only 60 days (from 10 November 2016 to 10 January 2017) are considered for this paper it's a limitation of this paper. Some points are taken into consideration is one major limit of this paper. There are two types of impact of demonetization on Indian economy such as Positive and negative. Positive And negative impact of demonetization on Indian economy is analyzing with the help of following some point.

1. **Impact of demonetization on NBFCs:** Non-banking finance companies (NBFCs) represent an important linkage between the formal banking sectors and informal segments of the real economy in India. still March 31st 2016 there are 11682 NBFCs are working in India. from November 9 onwards, Reserve bank of India Restrict to accept and exchange of Rs. 500 and Rs. 1000 note in these NBFCs. All types of NBFCs reported a collection efficiency ranging from 60% to 90 % which was 99% in month period before demonetization.
2. **Air traffic up 24% in December 2016:** In December 2016 aviation sector had recorded 22.45% passenger growth and domestic airlines flew 23.91% in passengers than a year earlier.



3. **Note ban may slow down economy :** Demonetization same say that helping for immobilizing black money and fighting corruption, but it may take lead to temporary slowdown of the economy. The president of India Mukherjee said in his video conference that the gross domestic product (GDP) could fall by at least 2%.
4. **Healthy tax figures of taxes:** Finance minister Arun Jaitley demolished the argument that demonetization had caused a slump and led to job losses by pointing to a jump in both direct and indirect tax collections in December 2016.in December 2016 excise duty rose 31.6%, indirect tax mopes grew 14.21% and advance tax collection grew 14.04%.from April 2016 to December 2016 there are good increasing in direct and indirect taxes.
5. **Home loan Rate fall down:** The government owned state bank of India pegged it's or marginal cost of lending rate (MCLR) the benchmark for best customers. State bank of India and its subsidiary banks cut its home loan rate at 8.35%. State bank of India also waived off the switching fee to convert a base rate loan to cheaper MCLR structure. State bank of India waived off merchant fee for small businesses.
6. **Home as sale slump:** Home loan rates have now around 8.5%the lowest in over five years .lower rates raised hope of a revival on home sales, but home sales fall 23% between July and December 2016.
7. **Automakers the chills sales fall over 18%:** Automakers sales in India fell down 18.66% in December 2016.the steepest in 16 years, hit by weak consumer sentiment and cash crunch post demonetization. Automakers sales in December witness an 18.06% decline the shortest since 2000, when there was a 21 % drop in wholesale volumes. In India two wheelers sales in December are set to crash more than 35% to below 1 million units, the lowest in six years.
8. **Aayog says DeMo has had little impact on Agri:** "Agriculture, which is the largest informal sector of the Indian economy, has shown strong resilience to effect of demonetization.
9. **Note supply not Enough:** An internal government review based on feedback from bank suggests that the supply of currency from Reserve bank of India may not be adequate following demonetization except Bihar banks however said they have enough notes. Govt. demonetize nearly 86% note in circulation, but only 40% replaced in circulation by new note in markets .According chairperson of SBI adequate currency come in hand of bank as well as people at the ending Februry2017.many state in India like UP, Bengal,Uttarakhand, Himachal ,Punjab banks are facing cash shortage. There are Three-Fourth of 202000 ATMs' in India are working till December 2016.
10. **Core sector uncorrupted by note ban Drive:** The eight industries such as coal, crude, oil, natural gas, refinery product, fertilizers, steel, cement and electricity that make up core sector .core sector output rose 4.9%in November 2016 on the back of a strong expansion in steel production and electricity generation. Index of industrial production (IIP), suggesting that overall factory output may not have been tripped by demonetization in November 2016



11. **Some core sector slowdown:** There is some core sector slowdown impact on construction as both steel and cement have been taking a hit, which is partly because of demonetization. India manufacturing contracted in December as cash crunch due to demonetization hurt demand as well output in private sector.
12. **Plastic transactions jump 25% a month:** Mobile wallets such as paytm, mobikwik too reaping benefits of demonetization. Plastic transactions have jumped around 25% per month since November 8 in the wake of demonetization.
13. **Demonetization delays NREGS payments:** The national rural employment guarantees scheme, the governments' flagship rural programme has run into a hurdle with payments to workers getting stuck due to the recent demonetization of two high value currency notes. Rajasthan, west Bengal among 8 states to raise issue of cash crunch centre about a "terrible cash crunch" leading to delays in payment of wages to workers.

**Conclusion:** There are some positive and some negative short period impact of demonetization on Indian economy. we hope that in future are no any negative and adversely effect on Indian economy due to demonetization.

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## A Study of Traditional Retailing and Mall Culture in Maharashtra State

\*Dr. M.S. Waghmare.

### Introduction:

The present study is focusing on the retail system in Maharashtra. There are a number of changes taking place for the improvement of the different retail formats which are highlighted in this research. Although the modern retail outlets are building their own status, still the traditional retail outlets dominate the retailing system in Maharashtra. Thus retail consists of sale of goods and services from individuals or businesses to the end-user. A retailer earns profit by purchasing large quantities of goods and services either from manufacturers directly or through a wholesale and he is a part of an integrated system called the supply chain.<sup>1</sup>

The word "retail" means the sale of goods or commodities in small quantities directly to consumers. Retailing can be defined as a distribution channel function, where an organization, buying the products from supplying firms or manufacturing the products themselves, sells these directly to consumers. Many a times, consumers buy from an organization who is not the manufacturer of the products, rather it is a reseller of the products obtained from others. However, in some cases we may find the product manufacturers operating their own retail outlets in a corporate channel arrangement. Retailing is beneficial to both consumers and sellers. On the one hand it enables the consumers to purchase small quantities of an assortment of products at a reasonably affordable price; on the other it offers an opportunity to suppliers to reach their target market. Through retail promotions they can build product demand and provide consumer feedback to the product marketer.<sup>2</sup>

The retail sector is broadly classified into two groups: organized and unorganized retail sector. The organized retailing refers to trading activities undertaken by licensed retailers, that is, those who are registered for sale tax, VAT, income tax, etc. These include the corporate backed hypermarkets and retail chains, and also privately owned large retail businesses.

For understanding the spirit of a mall, it is required to find out something more substantial as shopping malls are not just real estate property. Avijit Ghosh and Sara McLafferty<sup>3</sup> mention that in a shopping centre, the developer has direct control over the mix of outlets (the tenant-mix) and the centre's image and positioning.

**Table 4.5: Summary of attributes for the preference of different Traditional retail formats in Maharashtra state.**

Sr. No.	Formats	Attributes
1.	Kiranas	There are nearby shop to buy daily needs They stock goods from staples to FMCG. Mostly run by household persons. Provide additional services like obtaining un-stocked item on request delivering goods to door step and granting monthly credits.
2.	Paan-Bedi Outlet	Paan-beedi shops are unique retail form found in India. They are very small shops manned by a single individual. It also stocks tobacco, chocolates and some FMCG articles.
3.	Mandi	Mandis are market with a fixed place. In Mandi various sellers of a commodity gathers. SabjiMandi, specifically stocks vegetables, fresh varieties of seasonal fruits and vegetable found here.



4.	<b>Melas</b>	Mela is organized once in year or every few month around the time of a festival. In a mela different merchant brings variety of goods which are not easily accessible to villagers. It also provides entertainment and funfair.
5.	<b>Handcart Hawkers/ Cart Vendor</b>	Cart vendor sales fresh fruits and vegetable in residential areas. Generally, housewife buys from the on daily basis as they provide on credit also. They sale their products of a cart which allows them the freedom to move around from place to place. Some of them also sale plastic and metallic household equipment through handcart.
6.	<b>Haat</b>	Haat is generally found in villages that is once in a week and it is also called as weekly market. In a haat a market is organized in a particular location on a particular day where sellers from different area gather to sale their products. Haat includes goods ranging from fruits to clothes or other accessories like bangles, household goods.

(Source: Primary Data)

The above table highlights the traditional retailing forms found in Maharashtra state and their attributes which gives more convenience to the customer with the help of different format like in kirana shop, there is availability of more local brands and the owner of the particular shop give credit to customer as he know them very personally, on the other hand paanbedi maintained its image in the Indian market very positive for the best betel leaf for consumer. Similarly melas, handcart hawkers, haats they have been maintaining their variety of products for the customer in the state of Maharashtra.

#### Organized and Unorganized (Traditional) Retail

The total retail sector in India can be divided into organized and unorganized sectors. The trading activities undertaken by licensed retailers are categorized as organized retailing. Licensed retailers are those who are registered for sales tax, income tax, etc. These include the corporate-backed hypermarkets and retail chains, and also the privately owned large retail businesses. Unorganized retail or traditional retail on the other hand, include a large number of small retailers that consists of local kirana shops, owner-manned general stores, chemists, footwear shops, apparel shops, paan and beedi (local betel leaf and tobacco) shops, hand-cart hawkers, pavement vendors and other taxes<sup>3</sup>. The figures regarding relative shares of organized and traditional retail in total retail for few countries are presented in Table 5.1. As shown in the Table, the share of organized retail is very high in US (85 percent). In Taiwan also it is more than eighty percent. India is far behind so far as organized retail is concerned. In India the share of organized retail is currently eight percent<sup>4</sup>.

**Table 4.1: Relative Share of Organized and Traditional retail in Selected Countries, 2009.<sup>5</sup>**

Sr. No.	Country	Total Retail Sales (US\$ bn)	Share of Organized Retail	Share of Traditional Retail*
01.	USA	2983	85	15
02.	Japan	1182	66	34
03.	China	785	20	80
04.	United Kingdom	475	80	20
05.	France	436	80	20



06.	Germany	421	80	20
07.	India	322	4	96
08.	Brazil	284	36	64
09.	Russia	276	33	67
10.	Korea (South)	201	15	85
11.	Indonesia	150	30	70
12.	Poland	120	20	80
13.	Thailand	68	40	60
14.	Pakistan	67	1	99
15.	Argentina	53	40	60
16.	Philippines	51	35	65
17.	Malaysia	34	55	45
18.	Czech Republic	34	30	70
19.	Vietnam	26	22	78
20.	Hungary	24	30	70

(Source: Girish K. Nair and Harish K Nair (2011))

The above table depicts that the Indian retail sector is highly fragmented. More than ninety per cent of its business is being run by the unorganized retailers like the traditional family run stores and corner stores. The organized retail in India is at a very nascent stage. However, in order to increase its share in total retail, attempts are being made so as to bring in a huge opportunity for prospective new players. India's retail sector is heading towards modernization. New formats such as departmental stores, supermarkets and specialty stores, Westernized malls are fast appearing in metros and tier-II cities<sup>6</sup>.

#### Objective of the study:

1. To study the significance of shopping malls and super markets in retailing.
2. To know the consumer behavior and buying habits of customers towards traditional retailing and shopping mall system.
3. To know the problem behind the traditional retailing and mall culture.

#### Research Methodology

##### Collection of data:

The studies depend upon primary and secondary data. These data given following:

##### a. Primary data:

Data is collected through structured questionnaire; some of the data is collected through interviews on visits and personal observation from selected respondents.

##### b. Secondary data:

The data is collected from journals, bulletins, books, newspapers, annual reports of malls, editing articles and related websites.

##### c. Selection of Samples:

Determining sample size is a very important issue because if the sample data is too large it may waste time, sources and money, while samples that are too small may lead to inaccurate results. The sample size is more important that why 10% from unorganized & 10% from organized retailing In Maharashtra state are deliberately selected for study by the help of simple random method.

#### Findings:

1. Most of the respondents from traditional outlets that is 78% strongly agree to the fact that generally traditional retailers are not satisfied with their current business.



disagree. Here it can be interpreted that the customer are satisfied with the easy availability of traditional retailers. The result highlights that the respondents from modern outlets strongly agree that the availability of traditional retailer is one the prime factor for the customer's preference to them. (Refer table no. 1)

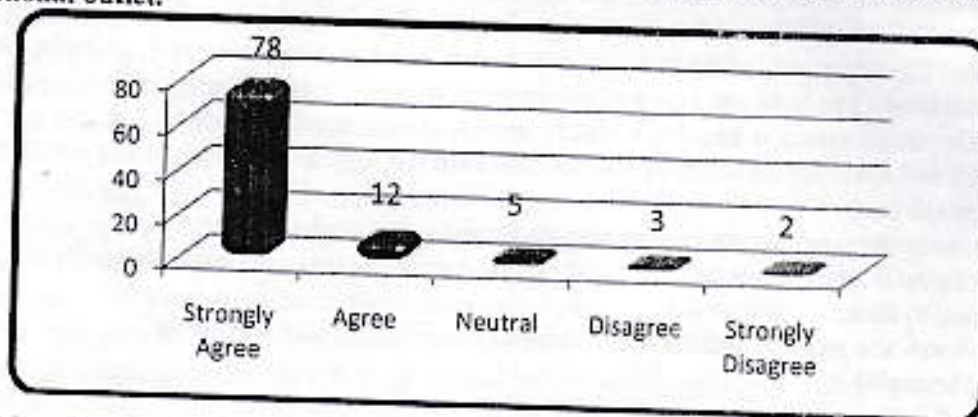
**Table: 1. Satisfaction of respondents from traditional outlets to the easy and convenient availability.**

	Responses from Traditional outlets		Responses from Modern outlets	
	Frequency	%	Frequency	%
Strongly Agree	156	78	190	95
Agree	24	12	6	3
Neutral	10	5	4	2
Disagree	6	3	0	0
Strongly Disagree	4	2	0	0
Total	200	100	200	100

(Source: Field Survey.)

The table indicates that majority of the respondents from traditional outlets that is 78% strongly agree to the fact that generally traditional retailer are preferred due to their easy and approachable availability.

**Figure: 1. Satisfaction of respondents from traditional outlets to the easy and convenient availability of traditional outlet.**



In addition 12% of the respondents agree to it, 5% are with neutral response 3% of them disagree to it where as 2% strongly disagree. Here it can be interpreted that the customer are satisfied with the easy availability of traditional retailers. The result highlights that the respondents from modern outlets strongly agree that the availability of traditional retailer is one the prime factor for the customer's preference to them.

#### Conclusion:

India retail industry is expanding itself most aggressively; as result a great demand for real estate is being created. Indian retailer preferred means of expansion is to expand to other regions and to increase the number of their outlets in a city. In the Indian retailing industry, food is the most dominating sector and is growing at a rate of 9% annually. The branded food industry is trying to enter the India retail industry and convert Indian consumers to branded food. Since at present 60% of the Indian grocery basket consists of non-branded items, 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.

This can be concluded that the modern retail formats and traditional retail formats

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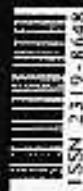
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Research Paper - Commerce

Abstract

E-Commerce or Electronics Commerce is a methodology of modern business, which addresses the requirements of business organizations. It can be broadly defined as the process of buying or selling of goods or services using an electronic medium such as the Internet. This Research Paper takes adopts a simple and practical approach to explain the governing principles of e-commerce.

Key Words:- E-Commerce, EFT/Electronic Fund Transfer, ACH/Automated Clearing House, ATMs/Automated Teller Machine)

1.1 INTRODUCTION

E-Commerce or Electronics Commerce:-

is a methodology of modern business, which addresses the need of business organizations, vendors and customers to reduce cost and improve the quality of goods and services while increasing the speed of delivery. E-commerce refers to the paperless exchange of business information using the following ways:

- Electronic Data Exchange (EDI)
- Electronic Mail (e-mail)
- Electronic Bulletin Boards
- Electronic Fund Transfer (EFT)

1.2 E-COMMERCE PROVIDES THE FOLLOWING FEATURES.

1. Non-Cash Payment:

E-Commerce enables the use of credit cards, debit cards, smart cards, electronic fund transfer via bank's website, and other modes of electronic payment.

2. 24x7 Service availability:

E-commerce automates the business of enterprises and the way they provide services to their customers. It is available anytime, anywhere.

3. Advertising/Marketing

E-commerce increases the reach of advertising of products and services of businesses. It helps in better marketing management of products/services.

4. Improved Sales:

Using e-commerce, orders for the products can be generated anytime, anywhere without any human intervention. It gives a big boost to existing sales volumes.

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E-commerce application provides users with more options to compare and select the cheaper and better options.

- A customer can put review comments about a product and can see what others are buying, or see the review comments of other customers before making a final purchase.
- E-commerce provides options of virtual auctions.
- It provides readily available information. A customer can see the relevant stated information within seconds, rather than waiting for days or weeks.
- E-commerce increases the competition among organizations and as a result, organizations provide substantial discounts to customers.

#### Advantages to Society

- Customers need not travel to shop a product, thus less traffic on road and low air pollution.
- E-commerce helps in reducing the cost of products, so less affluent people can also afford the products.
- E-commerce has enabled rural areas to access services and products, which are otherwise not available to them.
- E-commerce helps the government to deliver public services such as healthcare, education, social services at a reduced cost and in an improved manner.

### 1.5 DISADVANTAGES OF E-COMMERCE

The disadvantages of e-commerce can be broadly classified into two major categories.

❖ Technical disadvantages

❖ Non-technical disadvantages

#### Technical Disadvantages

- There can be lack of system security, reliability or stability owing to poor implementation of e-commerce.
- The software development industry is still evolving and keeps changing rapidly.
- In many countries, network bandwidth might cause a delay.
- Special types of web servers or other software might be required by the e-commerce environment apart from network servers.
- Sometimes, it becomes difficult to integrate an e-commerce software or database with existing applications or databases.
- There could be software/hardware compatibility issues at some e-commerce software may not be incompatible with some operating system or any other component.

#### Non-Technical Disadvantages

- Initial cost: The cost of creating/building an e-commerce application may be very high. There could be delays in launching an e-commerce application due to mistakes, and lack of experience.
- User resistance: Users may not trust the site being an unknown faceless seller. Such mistrust makes it difficult to convince traditional users to switch from physical stores to online/virtual stores.
- Security/Privacy: It is difficult to ensure the security or privacy on online transactions.
- Lack of touch or feel of products during online shopping is a drawback.

#### Support:

E-commerce provides various ways to provide pre-sales and post-sales assistance to provide better services to customers.

#### Inventory Management:

E-commerce automates inventory management. Reports get generated instantly when required.

Product inventory management becomes very efficient and easy to maintain.

#### Communication Improvement

E-commerce provides ways for faster, efficient, reliable communication with customers and partners.

### 1.3 TRADITIONAL COMMERCE V/S E-COMMERCE

Traditional Commerce	E-Commerce
Heavy dependency on information exchange from person to person	Information sharing is a trust relying electronic communication channel making a little dependency person to person information exchange.
Communication/transactions are done in spontaneous way. Manual intervention is required for each communication or transaction.	Communication or transaction can be done in asynchronous way. The whole process is completely automated.
It is difficult to establish and maintain standard practices in traditional commerce.	A uniform strategy can be easily established and maintained in E-commerce.
Communication of business depends upon individual skills.	In E-commerce, there is no human intervention.
Usability of a uniform platform, as traditional commerce depends heavily on personal communication.	E-commerce website strongly depends on a platform where all the information is available at one place.

### 1.4 ADVANTAGES OF E-COMMERCE

The advantages of e-commerce can be broadly classified into three major categories:

• Advantages to Organizations

• Advantages to Consumers

• Advantages to Society

#### Advantages to Organizations

- Using e-commerce, organizations can expand their market to national and international markets with minimum capital investment. An organization can easily locate more customers, best suppliers, and suitable business partners across the globe.
- E-commerce helps organizations to reduce the cost to create process, distribute, retrieve and manage the paper based information by digitizing the information.
- E-commerce improves the brand image of the company.
- E-commerce helps organizations to provide better customer service.
- E-commerce helps to simplify the business processes and makes them faster and efficient.
- E-commerce reduces the paper work.
- E-commerce increases the productivity of organizations. It supports "pull" type supply management. In "pull" type supply management, a business process starts when a request comes from a customer and it uses just-in-time manufacturing way.

#### Advantages to Customers

- It provides 24x7 support. Customers can enquire about a product or service and place orders anytime, anywhere from any location.
- E-commerce application provides users with more options and quicker delivery of products.



Nowadays, internet based EFT is getting popular. In this case, a customer uses the website provided by the bank, logs in to the bank's website and registers another bank account. He/she then places a request to transfer certain amount to that account. Customer's bank transfers the amount to other account if it is in the same bank, otherwise the transfer request is forwarded to an ACH (Automated Clearing House) to transfer the amount to other account and the amount is deducted from the customer's account. Once the amount is transferred to other account, the customer is notified of the fund transfer by the bank.

#### 1.8 CONCLUSION

By using This Technology, it internet it's achieved the E-commerce trend in India. More competitions, more marketplaces, faster transactions, and more advanced technologies to make activities between customers and producers more active. We as customers and internet users are responsible to keep our e-commerce healthy and safe so that e-business can be more viable in the future.

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## Digital Marketing: Data Driven Marketing

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### Research Paper - Commerce

#### Abstract

Digital marketing's development since the 1990s and 2000s has changed the way brands and businesses utilize technology for marketing. As digital platforms are increasingly incorporated into marketing plans and everyday life, and as people use digital devices instead of visiting physical shops, digital marketing campaigns are becoming more prevalent and efficient. Word of mouth communications and peer-to-peer dialogue often have a greater effect on customers, since they are not sent directly from the company and are therefore not planned.

#### Introduction

Digital marketing techniques such as search engine optimization (SEO), search engine marketing (SEM), content marketing, influencer marketing, content automation, campaign marketing, data-driven marketing, and e-commerce marketing, social media marketing, social media optimization, e-mail direct marketing, display advertising, e-books, and optical disks and games are becoming more common in our advancing technology. In fact, digital marketing now extends to non-Internet channels that provide digital media, such as mobile phones (SMS and MMS), callback, and on-hold mobile ring tones.

#### DEFINITION

Digital marketing (also known as data-driven marketing) is an umbrella term for the marketing of products or services using digital technologies, mainly on the Internet, but also including mobile phones, display advertising, and any other digital medium.

#### OBJECTIVES

1. To study the Digital marketing
2. To analyses the history of digital marketing
3. To examine the new non-linear marketing approach
4. To evaluate the use in the digital era
5. To investigate the Latest developments and strategies

#### HISTORY OF DIGITAL MARKETING

The term *digital marketing* was first used in the 1990s, but digital marketing has roots in the

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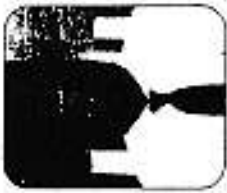
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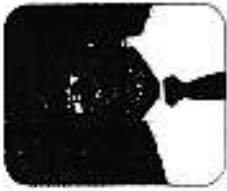




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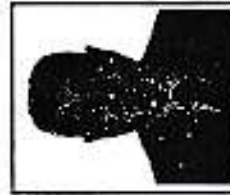
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## Indian Retail Industry, Growth, Challenges and Opportunities

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### INTRODUCTION

The India Retail industry is the largest among all the industries, accounting for over 10 per cent of the country's GDP and around 8 per cent of the employment. The retail industry in India has come forth as one of the most dynamic and fast paced industries with several players entering the market. But all of them have not yet tasted success because of the heavy initial investments that are required to break even with other companies and compete with them. The India Retail industry is gradually inclining its way towards becoming the next boom industry.

The total concept and idea of shopping has undergone an attention drawing change in terms of format and consumer buying behavior, ushering in a revolution in shopping in India. Modern retailing has entered into the Retail market in India as it observed in the form of bustling shopping centers, multi-storied malls and large complexes that offer shopping, entertainment and food all under one roof.

A large young working population with median age of 24 years, nuclear families in urban areas, along with increasing working women population and emerging opportunities in the services sector are going to be the key factors in the growth of the organized Retail sector in India. The growth pattern in organized retailing and in the consumption made by the Indian population will follow a rising graph helping the newer businessmen to enter the India Retail industry. In India the vast middle class and its almost unexplored retail industry are the key attractive forces for global retail giants wanting to enter into newer markets, which in turn will help the India Retail industry to grow faster. Indian retail is expected to grow 25 per cent annually. Modern retail in India could be worth US\$ 175-200 billion by 2016. The Food Retail industry in India dominates the shopping basket. The Mobile phone Retail industry in India is already a US\$ 36.7 billion business, growing at over 20 per cent per year. The future of the India Retail industry looks promising with the growing of the market, with the government policies becoming more favorable and the emerging technologies facilitating operations.

### THE INDIAN RETAIL SCENE

India is the country having the most unorganized retail market. Traditionally it is a family's livelihood, with their shop in the front and house at the back, while they run the retail business. More than 99% retailing is done in less than 500 square feet of shopping space. Global retail consultants KSA Technopol have estimated that organized retailing in India is expected to touch Rs 35,000 crore in the year 2005-06. The Indian retail sector is estimated at around Rs 900,000 crore, of which the organized sector accounts for a mere 2 per cent indicating a huge potential market opportunity that is lying in the waiting for the consumer-savvy organized retailers. Purchasing power of Indian urban consumer is growing and branded merchandise in categories like Apparel, Cosmetics, Shoes, Watches, Beverages, Food and even Jewellery, are slowly becoming lifestyle products that are widely accepted by the urban Indian consumer. Indian retailers need to advantage of this growth and aiming to grow, diversify and introduce new formats have to pay more attention to the brand building process. The emphasis here is on retail as a brand rather than retailers selling brands. The focus should be on branding the retail business itself, in their preparation to face fierce competitive pressure. Indian retailers must come to recognize the value of building their own stores as brands to reinforce their marketing positioning, to communicate quality as well as value for money. Sustainable competitive advantage will be dependent on translating core values combining products, image and reputation into a coherent retail brand strategy. There is no doubt that the Indian retail scene is booming. A number of large corporate houses (I.T. Tata, Infosys, Reliance, etc.) have already made their foray into this arena, with beauty and health stores, supermarkets, self-service music stores, new-age book stores, twenty-four-hour stores,

computers and peripherals stores, office equipment stores and home/building construction stores. Today the organized players have attacked every retail category. The Indian retail scene has witnessed too many players in too short a time, crowding several categories without banking at their core competencies, or having a well thought out branding strategy.

### STRATEGIES, TRENDS AND OPPORTUNITIES

Retailing in India is gradually inclining its way toward becoming the next boom industry. The whole concept of shopping has altered in terms of format and consumer buying behavior, ushering in a revolution in shopping in India. Modern retail has entered India as soon as spreading shopping centres, multi-storied malls and huge complexes offer shopping, entertainment and food all under one roof. The Indian retailing sector is at an inflection point where the growth of organized retailing and growth in the consumption by the Indian population is going to take a higher growth trajectory. The Indian population is witnessing a significant change in its demographics. A large young working population with median age of 24 years, nuclear families in urban areas, along with increasing working women population and emerging opportunities in the services sector are going to be the key growth drivers of the organized retail sector in India.

### GROWTH OF RETAIL SECTOR IN INDIA

Retail and real estate are the two booming sectors of India in the present times. And if industry experts are to be believed, the prospects of both the sectors are mutually dependent on each other. Retail, one of India's largest industries, has presently emerged as one of the most dynamic and fast paced industries of our times with several players entering the market. Accounting for over 10 per cent of the country's GDP and around eight per cent of the employment, retailing in India is gradually inclining its way toward becoming the next boom industry.

As the contemporary retail sector in India is reflected in spreading shopping centres, multi-storied malls and huge complexes offer shopping, entertainment and food all under one roof, the concept of shopping has altered in terms of format and consumer buying behavior, ushering in a revolution in shopping in India. This has also contributed to large-scale investments in the real estate sector with major national and global players investing in developing the infrastructure and construction of the retail business. The trends that are driving the growth of the retail sector in India are

- Low share of organized retailing
- Falling real estate prices
- Increase in disposable income and consumer aspiration
- Increase in expenditure for luxury items (Chart)



Another credible factor in the prospects of the retail sector in India is the increase in the young working population. In India, hefty pay packets, nuclear families in urban areas, along with increasing working women population and emerging opportunities in the services sector. These key factors have been the growth drivers of the organized retail sector in India which now boast of retailing almost all the preferences of life - Apparel & Accessories, Appliances, Electronics, Cosmetics and Toiletries, Home & Office Products, Travel and Leisure and many more. With this the retail sector in India is witnessing rejuvenation as traditional markets make way for new formats such as departmental stores, supermarkets, supermarkets and specialty stores.



The retailing configuration in India is fast developing as shopping malls are increasingly becoming familiar in large cities. When it comes to development of retail space specially the malls, the Tier II cities are no longer behind in the race. If development plans till 2007 is studied it shows the projection of 220 shopping malls, with 139 malls in metros and the remaining 81 in the Tier II cities. The government of states like Delhi and National Capital Region (NCR) are very upbeat about permitting the use of land for commercial development thus increasing the availability of land for retail space; thus making NCR render to 50% of the malls in India.



India is being seen as a potential goldmine for retail investors from over the world and latest research has rated India as the top destination for retailers for an attractive emerging retail market. India's vast middle class and its almost untapped retail industry are key attractions for global retail giants wanting to enter newer markets. Even though India has well over 5 million retail outlets, the country sorely lacks anything that can resemble a retailing industry in the modern sense of the term. This presents international retailing specialists with a great opportunity. The organized retail sector is expected to grow stronger than GDP growth in the next five years driven by changing lifestyles, burgeoning income and favorable demographic outline.

#### INDUSTRY EVOLUTION

- Traditionally retailing in India can be traced to:
- The emergence of the neighborhood Kirana stores catering to the convenience of the consumers
- Era of government support for rural retail: Indigenous franchise model of store chains run by Khadi & Village Industries Commission
- 1980s experienced slow change as India began to re-join the economy.
- Textiles sector with companies like Bombay Dyeing, Raymond's, S. Kumar's and Ganes first saw the emergence of retail chains
- Later Titan successfully created an organized retailing concept and established a series of showrooms for its premium watches
- The latter half of the 1990s saw a fresh wave of entrants with a shift from Manufacturers to Pure Retailers.
- For e.g. Food World, Subbisha and Nilgiris in food and FMCG; Planet M and Music World in music; Crossword and Fountainhead in books.
- Post 1995 onwards saw an emergence of shopping centers
- Mainly in urban areas, with facilities like car parking
- Targeted to provide a complete destination experience for all segments of society
- Emergence of Hyper and super markets trying to provide customer with 3 V's - Value, Variety and Volume
- Expanding target consumer segment: The Sachet revolution - example of reaching to the bottom of the pyramid
- At year end of 2000 the size of the Indian organized retail industry is estimated at Rs. 13,000 crore

#### RETAILING FORMAT IN INDIA

##### Malls:

The largest form of organized retailing today. Located mainly in metro cities, in proximity to urban outskirts. Ranges from 50,000 sq ft to 7,00,000 sq ft and above. They lend an ideal shopping experience with an amalgamation of product, service and entertainment, all under a common roof. Examples include Shoppers Stop, Piramyl, and Pantaloon. Specialty Stores: Chains such as the Bangalore based Kids Kemp, the Mumbai books retailer Crossword, RPG's Music World and the Times Group's music chain Planet M, are focusing on specific market segments and have established themselves strongly in their sectors.

##### Discount Stores:

As the name suggests, discount stores or factory outlets, offer discounts on the MRP through selling in bulk reaching economies of scale or excess stock left over at the season. The product category can range from a variety of perishable/ non-perishable goods.

##### Department Stores:

Large stores ranging from 20000-50000 sq. ft, catering to a variety of consumer needs. Further classified into localized departments such as clothing, toys, home, groceries, etc. Departmental Stores are expected to take over the apparel business from exclusive brand showrooms. Among these, the biggest success is K. Raheja's Shoppers Stop, which started in Mumbai and now has more than seven large stores (over 30,000 sq. ft) across India and even has its own in store brand for clothes called Stop.

##### Hyper markets/Supermarkets:

Large self-service outlets, catering to varied shopper needs are termed as Supermarkets. These are located in or near residential high streets. These stores today contribute to 30% of all food & grocery organized retail sales. Super Markets can further be classified in to mini supermarkets typically 1,000 sq ft to 2,000 sq ft and large supermarkets ranging from 3,500 sq ft to 5,000 sq ft, having a strong focus on food & grocery and personal sales.

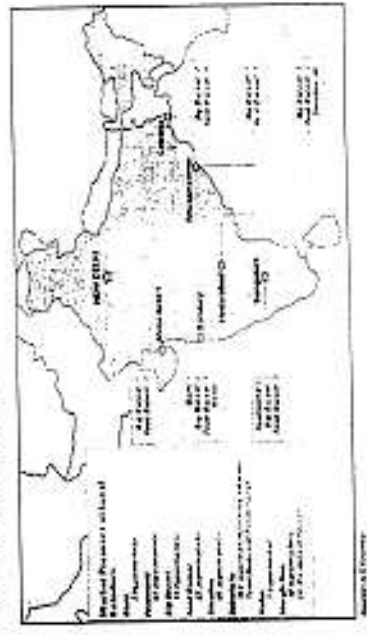
##### Convenience Stores:

These are relatively small stores 400-1,000 sq. feet located near residential areas. They stock a limited range of high-turnover convenience products and are usually open for extended periods during the day, seven days a week. Prices are slightly higher due to the convenience premium.

##### MBO

Multi Brand outlets, also known as Category killers, offer several brands across a single product category. These usually do well in busy market places and Metros.

#### INDIA NUMBER OF DOMESTIC GROCERY CHAINS AND EARLY FOREIGN ENTRANTS





## International Journal of Management Studies

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**As the Indian consumer evolves they require more and**

- For manufacturers and service providers, the emerging opportunities in urban markets seem to lie in capturing and delivering better value to the customers through retail. For instance, in Chennai, Caveland<sup>135</sup>, Idealite, Maritree<sup>136</sup>, Kaya Skin Clinic and Apollo Hospitals<sup>137</sup>, Apollo Pharmacies are examples, to name a few, where manufacturers and service providers have moved their retail operations to selling a product or service to the customer at each and every time when they steps into a store. Retail today has changed from selling a product or service to selling a hope, an aspiration and above all an experience that a consumer would like to repeat.

providers face an explosion of new and experienced. Also, manufacturers and

- retailing. Only innovative concepts and models may survive the test of time and investments. However, manufacturers and service providers will also increasingly face a host of specialist retailers, who are characterized by use of modern management techniques, backed with seemingly unlimited financial resources. Organized retail appears inevitable, consolidating makes up a parity 3 percent or US\$ 5.4 billion. By 2010, organized retail is projected to reach US\$ 23 billion. For retail industry in India, the challenges are manifold.

## CONCLUSION

- The retail sector has played a phenomenal role throughout the world in increasing productivity of consumer goods and services. It is also the second largest industry in US in terms of employees and establishments. There is no denying the fact that most of the developed economies are very much relying on their retail sector as a locomotive of growth. The India retail industry is the largest among all the industries, accounting for over 10 per cent of the country's GDP and around 8 per cent of the employment. The retail industry in India has come forth as the most dynamic and fast paced industry with



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## Present Preface Message

Honourable Sir,

Here's a great pleasure to hand over this research Journal title 'Current Global Reviewer'. At Present different papers are published through various branches of knowledge. But they are concerned to specific subject or thought. We are very glad in publishing this paper to get the more information about research to new learner about research in all the spheres. This is the age of supersonic. That is why we must concentrate at present at a large scale in higher education. It's very important in this modern phase for researchers and to encourage for the effort put by us. In the long run it will very useful for us as guide lines and directions.

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## Comparative Income Statement of Maharashtra State Agricultural Marketing Board

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### Research Paper - Commerce

#### Introduction :

Income is the increase in economic benefits during the accounting period in the form of inflows or enhancements of assets or decrease in liabilities that result in increases in equity, other than those relating to contributions from equity participants.

The definition of income encompasses revenue as well as gains. Revenue arises in the course of the ordinary activities of an enterprise and is referred to by a variety of names including sales, fees, interest, dividends, royalties, and rent. Gains represent other items that meet the definition of income, which may or may not arise in the course of the ordinary activities of an enterprise. Gains represent the increase in economic benefits and as such they are no different in nature from revenue. Hence, they are not considered as constituting a separate element in the framework.

Another comparative financial statement analysis is comparative profit and loss account analysis. Under this analysis, only profit and loss account is taken to compare with previous year's figure or compare within the statement. This analysis helps to understand the operational performance of the business concern in a given period. It may be analyzed on horizontal basis or vertical basis. Trading and Profit & Loss Account is a summary of the results of operations of a business transacted during an accounting period. It indicates the Gross Profit and Net Profit. But a single Trading and Profit and Loss Account does not convey anything about the progress or increase or decrease in the earnings of the business. Therefore, Comparative Income Statement is prepared by taking the figures of two or more accounting



## Electronic Retailing: The Emergence Of The World Wide Web

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### Research Paper - Commerce

#### Introduction

The internet is a global electronic superhighway of computer networks that use a common protocol and that are linked by telecommunication lines and satellite. It acts as a single, cooperative virtual network and is maintained by university, government, and businesses. The World Wide Web (www) is one way to access information on the internet. Whereby people work with easy-to-use Web addresses (site) and pages. Web users see words, charts, pictures, and video, and hear audio—which turn their computer into interactive multimedia centers. People can easily move from site by pointing at the proper spot on monitor and clicking a mouse button. Browsing software, such as Microsoft Internet Explorer and Mozilla Firefox, facilitate Web surfing.

Each internet and World Wide Web conveys the central theme: online interactive retailing. Because almost all online retailing is done via the World Wide Web. We use web in our discussion which is comprised of these topics: the role of the web, the scope of web retailing. Characteristics of web users. Factors to consider in planning whether to have a web site, and examples of web retailers.

According to ASSOCHAM, The e-commerce industry was expected to reach INR 92,100 million by the end of 2008. Witnessing a growth of 30 percent. The size of e-retailing market for 2006-2007 was computed to be INR 8.5 billion. And was likely to be INR 11 billion by 2007-2008. Big brick and mortar are also getting into e-tailing to increase their reach and increase the merchandise mix. E-tailing is preferred over retailing because of its convenience of shopping at home anytime. A wide variety of products is available across the web at lower prices. Detailed information can be made available on different products and its various features.

Various technology advancement, such as PC and internet penetration. Usage of credit cards and debit cards, and changing lifestyle of people, all favor the growth of e-tailing.

E-tailing is an urban phenomenon and various in regions across India. The issue that retailers in India need to address is whether the internet the would be able to sustain on its own as a channel or whether it should be used in conjunction with "brick-and-mortar" stores.

Table: e-commerce Market by Categories

Market Size for the year	2006, 2007 (figures in INR million)	2007, 2008 (figures in INR million)
Online travel industry	55,800	70,000
Online retail industry	15,800	22,100
e-Tailing	8,500	11,050
online travel/retail	5,400	8,200
print content subscription	200	300
Digital downloads	1,700	3,550
Total B2C/C2C E-commerce market	70,800	92,100

#### The role of the web

From the vantage point of the retailer, the World Wide Web can serve one or more roles:

- Project a retailer and enhance the retailer's image.
- Generate sales as the major sources of revenue for an online retailer or as a complementary source of revenue for a store-based retailer.
- Reach geographically dispersed consumers, including foreign ones.
- Provide information to consumers about products carried, store location, usage information, answer to customer question, customer loyalty programs, and so on.
- Promote new products and fully explain and demonstrate their features.
- Furnish customer service in the form of the E-mail, "hot links," and other communications.
- Be more "personal" with consumers by letting them post and click on topics they choose.
- Conduct a retail business in a cost-efficient manner.
- Obtain customer feedback.
- Promote special offers and coupons to web customers.
- Describe employment opportunities.
- Present information to potential investors, potential franchisees, and the media.

#### The scope of web retailing

The potential of the web is enormous: as of 2009, there were already 250 million in web user in north America, nearly 400 million in Europe, 600 million in Asia-Pacific, 140 million in Latin America, and 95 million in Africa/the Middle East. More than 90 percent of U.S. web users have made at least one online purchase, and about three-quarter of U.S. web user have made at least one online purchase in the last six months. A decade ago, U.S. shoppers generate 75 percent of world wide online retail sales; the amount is now less than 40 percent and falling. U.S. retail web sales have double over the past five years, and 80 percent of current purchase is made by those with broadband connections (rather than dialup). At least 5 percent or more of the U.S. sales of these goods and services are made online apparel, banking, books, computer hardware and software, consumer electronics, gift greeting cards, insurance, music, newspapers/magazines, sporting goods, toys, travel, and videos. A real milestone in web retailing was achieved just a few years ago, when—for the first time—the majority of U.S. E-retailer reported a profit.



## Characteristics of web users

As per survey done by IOAI 2005, across India (sample size of 3099 respondents), Indian web users have these characteristics, many of which are highlighted in Figure below:

- Gender and age: Males shop online (85 percent) more than females 26 to 35 year old are the most active shoppers and 60 and older are the least likely.
- Education: 86 percent of the users are well qualified as graduates or post graduates.
- Business: 80 percent of business comes from 8 to 10 cities and 20 percent from small towns.
- 64 percent of total e-tail business is from metro customers. However, the nonmetro share is increase at a rapid rate.
- Reasons for using entertainment, an e-commerce, 48 percent use the web for shopping (interestingly a higher percentage of women believe that online shopping is a basic activity).
- Reasons for shopping on the web: Home delivery, time saving, 24\*7, ease to use, good discount or promotions, and product comparisons are the reasons for shopping on the web.
- Reasons for not shopping on the web: Concerns over the quality of products, lack of interactivity, security of transactions, delivery delays, and hidden shipping cost are the major concerns.

Factors to consider in planning whether to have a web site

The web generally offers many advantages for retailers. It is usually less costly to have a web site than a store. The potential marketplaces are huge and dispersed, yet relatively easy to reach. Web site can be quite exciting, due to their multimedia capabilities. People can visit web site at any time, and then visits can be as short or long as they desire. Information can be targeted, so that, for example, a person visiting a toy retailer's web site could click on the item labeled "Educational toys - ages three to six." A customer data base can be established and customer feedback obtained.

The web also has disadvantages for retailer. If consumers do not know a firm's web address, it may be hard to find. For various reasons, some people are not yet willing to buy online. There is tremendous clutter with regard to the number of web site.

The five stage of developing the retail web presence

Stage 1: Establish web site	A site to simply on a small budget. It may well a few areas but really exists to serve the web site will work for the retailer. Customers are directed to the nearest store from the site may move to stage 2.
Stage 2: e-commerce web site	This site involves full-scale selling. It has customer service support and facilitates the retailer's inventory and community efforts. Customers may order products and services from the site.
Stage 3: web site long-term with marketing programs	This site is designed to sell the firm's products, inventory, and advertising programs. That becomes the need to have separate report and measure the cost-of-stock items are automatically deleted from the site.
Stage 4: a "virtual" store	Network system using web connecting to personal based point-of-sale, links, or services terminal. This has the retailer sell items that are not being carried in a given store, direct customers to the store or other store where they are available, enable web-based sales and provides information from participating web site.
Stage 5: fully integrated with manufacturing system	This site now involves all the information systems needed for all customers, sales, manufacturing, automatically replenish, set selling, items and ship directly to customers. If followed by the stage.

Because web surfers are easily bored, a web site must be regularly updated to ensure repeat visits. The more multimedia features a web site has the slower it may be for people with dial-up connections to access. Some firms have been overwhelmed with customer service requests and questions.

from E-mail. It may be hard to coordinate user and web transactions. There are few standards or rules as to what may be portrayed at web site. Consumers expect online services to be free and are reluctant to pay for them.

There is a large gulf between full-scale integrated web selling and a basic "telling" rather than "selling" - web site. To better understand this gulf, the model highlighted in above figure was introduced at a national retail federation information technology power summit so that retailers can envision web site development as a set of building blocks, comprising a five-step process. Many large, successful retailers are happy to at stage 2, and find that it brings them new customer and increased viability. Stage 3, where the web becomes simply another channel. Was for a time the ideal that retailers sought. Stage 4 and 5 represent the next step on the road to retail nirvana - the total integration of the virtual with the physical. Yet, as history tell us stages 6, 7, 8, and beyond are out there waiting for technology to mature and new applications.

Web retailers should carefully consider these recommendations compiled from several industry experts.

- Develop (for exploit) a well-known, trustworthy retailer name.
- Tailor the product assortment for web shoppers and keep freshening the offerings.
- With download speed in mind provide pictures and ample product information.
- Enable the shoppers to make as few clicks as possible to get product information and place orders.

Develop the best possible search engine at the firm's web site.

Provide information and relationship.

Look for online businesses, and look for partnering opportunities.

Customer data to make future shopping trips easier.

Profit and be clear about delivery options.

Examples of \*

These

the most famous

purchasing from

What \*

store. Exp \*

millions

of the firm's sales), not to mention auto parts, toys, tools, electronics, home furnishings, apparel,

health and beauty aids, prescription drugs, groceries, an services including film processing. Long a

far internet companies that put market share ahead of profits, Amazon also made acquisitions

its main

14 per-

Founder Jeff Bezos owns

On spring food it made simple. view up-to-date menus from 2,000+ restaurants in 14 cities.

it through restaurants that deliver to your address. Pay and tip by credit card. Faster than

the phone. Avoid waiting on hold for busy restaurant. Re-order favorite meals in just two

minutes.



clicks. Search through millions of dishes instantly. Make a more informed eating decision. Food photos and extra information are featured at many restaurants. Find the most popular restaurants and menu items in your area. Benefit from thousands of helpful user reviews. Save 20 percent automatically at select restaurants with delicious discount!

- Our process menu work through four steps:
- (1) order your meal at seamless web.com
  - (2) your order prints out at the restaurant within seconds.
  - (3) the restaurant confirms your order which generates an e-mail
  - (4) the restaurant prepares and delivers your meal in some locations, pick up ordering is also possible.

#### OTHER NONTRADITIONAL FORMS OF RETAILING

Two other nontraditional institution merit discussion. Video Kiosks and airport retailing. Although both formats have existed for years. They are now much more popular. They appeal to retailer desires to use technology (video kiosks) and to locate in site with high pedestrian traffic (airport Video Kiosks).

The video kiosk is a freestanding, interactive, electronic computer terminal that displays products and related information on video screen; it often has a touch screen for consumers to make selections. Some kiosks are located in stores to enhance customer services; other let consumer place orders, complete transactions (typically with a credit card), and arrange for shipping. Kiosks can be linked to retailers' computer network or to the web. There are 2.2 million video kiosks in use throughout the world. Nearly 1 million of which are internet-connected. In the United States, they generate \$12 to \$15 billion in annual retail sale - by providing products, and warranty information. Showing product assortments, displaying out-of-stock products, listing products by price and so forth - and generate \$20 billion in retail sale annually. North America accounts for the majority of kiosks sales follow by the Pacific Rim, Europe, and the rest of the world.

#### How exactly do video kiosks work?

Interactive kiosks are self-contained computing terminals that provide access to on-demand information and transaction. Some examples include airport self-check-in systems, retail product locator and toll pay terminals. Other variations include kiosks that read DVD movies burn custom CDs and DVDs on demand or download multimedia files to handheld media players. These systems employ modular hardware designs that can be expanded to include numerous peripherals such as touch screen, digital printers and card scanners. You will typically see a touch screen and on-screen keyboard used for data entry along with card readers and barcode scanners. A thermal printer is the most common PC that has been repurposed for interactive kiosks duties. Virtually any kiosk application in this context will be "interactive" so that term was probably adopted to reduce confusion among the different kind of kiosk both high-tech and low-tech that are in use today.

#### Airport retailing

In the past, the leading airport retailers were fast-food outlets, tiny gift stores, and newspaper/ magazine stand. Today airports are a major arena of retailing. At virtually every large airport, as

well as at many medium ones, there are full blown shopping areas. And most small airports have at least a fast food retailer and vending machines for newspapers, candy and so forth. Crona from Infocore Retail is a chain of consumer durable retail outlets in India. Crona has three zip formats which are smaller versions. One such Crona Zip is operated at the Mumbai airport. The store is spread across 3,000 square feet and offers customer a variety of electronic item including laptops, cell phones, PDA's, CDs, DVD player, cameras, and travel-related gadgets, among others. See below figure.



The potential retail market is huge. World wide, more than 1,200 commercial airport handle nearly 9 billion passengers each year - with North America accounting for one third of global passenger traffic. U.S. airport alone fly million of passenger each day and employ nearly 2 million people (who often buy something for their personal use at the airport). There are more than 400 primary commercial U.S. airport. Overall, airport retailing generates \$30 billion in global sales annually, and many airports generate annual retail revenues of at least \$5 million consider this.

#### Destructive Features Of Airport Retailing

- These are some of the distinctive features of airport retailing.
- There is a large group of prospective shoppers. In an average year, a big may have 20 million or more people passing through its concourses. In contrast, a typical regional shopping mall attracts 5 million annual visits.
  - Air travelers are a temporary captive audience at the airport and to have above-average incomes. Sales per square foot of retail space are much higher than at regional malls. Retail is about 20 to 30 percent higher per square foot for airport retailers.
  - Airport stores are smaller, carry fewer items and have higher price than traditional stores. Repackaging merchandise and stocking shelves may be difficult at airport stores because they are physically removed from delivery areas and space is limited.
  - The sales of gift items and forgotten travel items, from travelers not having the time to shop elsewhere are excellent. Hook store which sells garment bags and travel clocks at airport shops sells these products "I forgot" merchandise.
  - Passengers are at airports at all times of the day. Thus longer store hours are possible. International travelers are often interested in duty-free shopping there is much tighter security than before. Which has had a dampening effect on some shopping.





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## "प्रेमचन्द की कहानियों में व्यक्त विभिन्न समस्या"

प्रचार्य डॉ. गणपत श्रीधरराव मन्ने  
जयकान्ती अत्याचार विरोधालय,  
लखनऊ

### Research Paper - Hindi

प्रेमचन्द को हिन्दी साहित्य जगत में अद्वितीय स्थान प्राप्त है। उन्होंने हिन्दी जगत में विभिन्न प्रकार की कहानियाँ प्रदान की हैं। सामकालीन समाजवादात्मक के अन्तर्गत जो समस्याएँ दी उस पर उन्होंने अपनी कलम चलायी है। इनकी कहानियों में प्रायः एक विषय ही होता है 'जनकी अलग-अलग कहानियाँ' अलग-अलग समस्याओं को प्रस्तुत करती हैं। उन अनेक कहानियों में पारिवारिक जीवन और उनकी समस्याओं के साथ-साथ तत्कालीन विभिन्न सामाजिक, धार्मिक, आर्थिक एवं राजनीतिक जीवन से संबंधित समस्याओं का भी गहराई से साथ मिलान किया है। उनकी कहानियों में निम्न प्रकार की समस्याओं का चित्रण दिखायी दे है।

#### 1) पारिवारिक समस्या:-

प्रेमचन्दजी ने प्रायः भारतीय संस्कृति का आधार संयुक्त परिवार को सामने रखा है। अनेक कहानियों का निर्माण किया है। इसलिए उनकी कहानियों में अधिकाधिक पारिवारिक समस्याओं का चित्रण मिलता है। परिवार विघटन के कारणों और परिणामों पर उन्होंने अधिक ज़ोर दिया है। 'अलमोड़ा' कहानी में संयुक्त परिवार-प्रथा की सामाजिक उपयोगिता पर विचार किया है। स्त्री के कटु व्यवहार के कारण परिवार में अलमोड़ा होता है। परंतु संयुक्त-परिवार प्रथा सम्पूर्ण होने के कारण केवल का मुल्तिया से विवाह करवाकर प्रेमचन्द ने एक विभिन्न परिवार : पुनः अभिवृत्त बना दिया है। इस प्रकार प्रेमचन्द ने संयुक्त परिवार के विघटन का कारण बतलाने का प्रयास करने का प्रयास किया है।

'वेदीवाली विधवा' में यह दर्शाया गया है कि स्त्रीवादी पुत्रों के कारण पंडित अयोग्यान्त की मृत्यु के परभावत् उनकी विधवा (कूलमती) को अनेक कष्टों का सामना करते हुए आप जीवन-जला समाप्त करती पड़ती है। 'वासवाली' में विधवा के पारिवारिक जीवन पर प्रकाश

*Signature*