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“The Effects of Financial Restructuring of UCBs on Its Financial Performance”.

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The Effects of Financial Restructuring of UCBs on Its Financial Performance

1. Introduction:

Co-operative sector plays vital role in economic development through providing credit facility. Co-operative banks have made significant progress in various sectors of Indian economy. Co-operative banks play an important role in meeting the credit requirements of both the urban and rural India. Though in the bank dominated financial system, these institutions account for a small share in the total credit they hold a significant position in credit delivery. The wide network of co-operative banks, both rural and urban, supplements the commercial banking network for deepening financial intermediation by bringing a large number of depositors /borrowers under the formal banking network. Demographically, these institutions have enabled access to financial services to low and middle-income groups in both rural and urban areas.

The role of co-operative banks has been commendable in enhancing the inclusiveness of the financial system. A number of committees have examined the reasons for their poor financial performance and have suggested remedial measures from time to time. The ongoing initiative of the Reserve Bank towards

a unified regulatory framework as envisaged in its Vision Document of 2005 for UCBs buttresses initiatives for creating vibrant UCBs. With regard to short-term rural co-operatives, the recommendations of the Expert Committee on the Short-term Co-operative Credit Structure are aimed at addressing the inadequacies afflicting this segment.

The State-wise data on deposits and advances further revealed that within the regions also there was a concentration of banking business in some of the States. The share of Maharashtra, Gujarat, Karnataka, Andhra Pradesh, Kerala and Tamil Nadu together in total deposits as well as advances of the UCBs was close to 90 per cent. Maharashtra alone accounted for more than 65 per cent of the banking business of UCBs followed by Gujarat and Karnataka.

In short we said that these UCBs plays much important role in the development of co-operative movement in the concerned areas. They are banking entities recognized by RBI under Banking Regulation Act 1949.

2. Statement Of The Problem:

Bank failures have been relatively high in recent years specially in cooperative sector. Most banks that fail seem to do so because of problems in their loan portfolio. Non performing loans grow to such an extent that revenues fall off and loan loss expenses as well

as operating costs, absorb all the earnings that remain. The bad loan situation usually arises from a combination of factors.

Management may invest the banks money in lavish offices and enjoy handsome fringe benefits that the banks earnings simply cannot support. When the bank's troubles become evident to depositor, it must then pay higher interest rates to secure finding, further increasing its operating costs.

The RBI has taken up various measures to improve the performance of Banks with an eye on the betterment of the society and economy: **Reserve bank has started various initiatives** to strengthen the stability of the banking system especially urban co-operative sector. These ongoing reforms provide greater operational flexibility to urban cooperative banks. Urban cooperative banks also have a greater emphasis on product diversification, customer orientation thrust towards retail banking, adoption of IT for improved service, better MIS and management and strategic mergers and acquisition across bank groups.

When we take the review of literature on the this subject, it clearly indicates that no study or research work has been done previously on the financial performance analysis of urban cooperative banks after the various mergers and aquisitions of UCBs in India. Hence the research aims to fill the gap by analyzing the effect of financial restructuring on the financial performance of urban cooperative banks in India with some specified ratios and applying statistical tools to present the progress and profitability of Urban Cooperative banks in India.

The purpose of this study is to discover the effects of financial restructuring on the financial soundness of the sector by applying

analytical tools so that changes in the approach of peoples and policy makers towards the co-operative sector.

3. Objectives of the study:

The researcher has taken the study to assess the financial performance of the **Urban Cooperative banks** over a period of 4 years. The objectives of the study are as follows:

1. To identify and assess the effects of financial restructuring specially mergers and acquisitions of UCBs on financial soundness of the sector.
2. To analyze the financial performance of all Urban Cooperative banks in India through financial ratios.
3. To present the progress of Urban Cooperative banks in India.
4. To offer suitable suggestions for the further development of the Urban Cooperative banks in India.

4. Research Methodology:

To evaluate the effects of financial restructuring on financial progress and soundness of all UCBs total income, total expenditure gross profit and net profit of the UCBs these parameters are used.

To study the effects of the process of mergers and acquisitions of UCBs on the performance of the sector in depth some selected parameters have also been used like Return on Assets, Return on Equity, Net Interest Margin, Capital to Risk-Weighted Assets Ratio (CRAR), gross NPAs and net NPAs ratio, provisioning coverage ration etc. For the interpretation and analyzing the collected secondary data the simple statically tools like average, annual growth rate, percentage have also been used.

Sources of Data

The present study was totally based on the secondary data and literature. Secondary data such as income and expenditure of UCBSs, profit and loss account of the sector, various financial ratios of the UCBs were collected for the period 2009-2010 to 2012-2013 (4 Years). Other related data were collected from RBI's various reports concerned to the study period on trends and growth of banking sector in India, Indian banks association publications, published journals and news papers.

Scope Of The Study

The researcher has mainly focused attention to study the effects of financial restrictions on financial performance of Urban Cooperative banks in India. The researcher aims to analyze the effects of mergers and acquisitions on performance of UCBs sector for research period. The period of the study has been taken-up from the financial year 2009-10 to 2012-2013 (4 Years). The financial year starts from 1st day of April of a year and ends on 31st day of March of next year.

The Analytical framework of the study is purely related to descriptive and analytical in nature. The analysis covered in this research work pertains to 1,606 UCBs.

The research paper is organized in five sections. Section 1 analyses the process and measures of financial restructuring of UVBs. Section 2 analyses the effects of UCBs financial restructuring, based on financial soundness indicators such as gross NPAs and net NPAs ratio, Return on Assets, Return on Equity, Net Interest Margin, Capital to Risk-Weighted Assets Ratio (CRAR), provisioning coverage ration. Concluding observations are given in the last section.

Financial Restructuring of Urban Co-operative Banks

In the some back period there were many events of collapsing the co-operative banks. These events become harmful for the whole banking sector. That is why; RBI started some measures for increase the soundness of co-operative banks specially Urban Co-operative Banks. Some of them are as follows.

1. Memoranda of Understanding

Since 2005 an effort is being made by RBI to address the problem of dual control of UCBs by signing of Memoranda of Understanding (MOUs) between the Reserve Bank and the respective state governments. The process of signing MoUs which was started in June 2005 was completed in February 2010, thus bringing all the UCBs in the country under the cover of MoUs. with the comfort

of coordinated supervision, financially sound and well managed UCBs were permitted to expand their business by allowing them to open currency chests, sell units of mutual funds and insurance products, provide foreign exchange services, open new ATMs and convert extension counters into branches. UCBs were also considered for grant of license to open new branches.

2. Transfer of Assets and Liabilities of UCBs to Commercial Banks

The Reserve Bank issued detailed guidelines in February 2010 on the scheme of transfer of assets and liabilities of UCBs (including branches) to commercial banks, as an additional option for resolution of weak banks. The scheme ensures complete protection to depositors.

3. Unlicensed UCBs

Based on the revised guidelines issued by the BIS in August 2009, a review of existing unlicensed banks was made and since then 56 UCBs were granted banking licences.

4. Rating Model for UCBs

In order to bring about supervisory convergence between UCBs and commercial banks, the supervisory rating model for UCBs was revised and implemented from March, 2009. With the introduction of revised rating model, the gradation system of UCBs was dispensed. The revised CAMELS rating model will be applicable to UCBs with deposits of ₹100 crore and above and a revised simplified version thereof would be applicable to UCBs with deposits of less than ₹100 crore. UCBs will be assigned a composite rating on a scale of A+ to D, based on the weighted average of the ratings of individual components.

5. Internet Banking

Scheduled UCBs having minimum net worth of ₹1 billion, CRAR of at least 10 per cent, net NPA less than 5 per cent and have earned net profit continuously in the last three financial years were permitted to offer internet banking facility to their customers with prior approval of the Reserve Bank.

6. Supervisory Action Framework

A revised supervisory action framework was introduced for UCBs with effect from March 1, 2012. The framework envisages, in the initial stage of deterioration in the financial position, self corrective action by the management of the UCBs themselves and supervisory action by the Reserve Bank in case the financial position of

the bank does not improve.

7. Convergence of IAS with IFRS

As the Annual Policy Statement 2010-11, UCBs having net worth in excess of ₹3 billion were advised to take necessary steps to ensure that they are in readiness to adopt the International Financial Reporting Standards (IFRS) converged with the Indian Accounting Standards (IAS) from April 1, 2013 and those with net worth in excess of ₹2 billion but not exceeding ₹3 billion from April 1, 2014.

8. Consolidation through Mergers/ Amalgamations

As part of the process of strengthening the sector and with a view to encouraging and facilitating consolidation and emergence of strong entities, the Reserve Bank issued guidelines on merger/amalgamation for UCBs in February 2005. In January 2009 the Reserve Bank issued another set of guidelines for merger/acquisition of UCBs having negative net worth as on March 31, 2007.

Pursuant to the issue of guidelines on merger of UCBs, Reserve Bank received 24 proposals for mergers and RBI has issued no objection certificate in 13 and of these only 4 mergers became effective in the financial year 2005-06.

In the whole period (2005-06 to 2012-13), the Reserve Bank received 177 proposals for mergers up to March 2013. The Reserve Bank has issued no objection certificate (NOC) in 130 cases. Of these, 111 mergers became effective. Out of the 111 banks for which orders of merger have been received from the RCS/CRCS, 52 had negative net worth.

(Table 1).

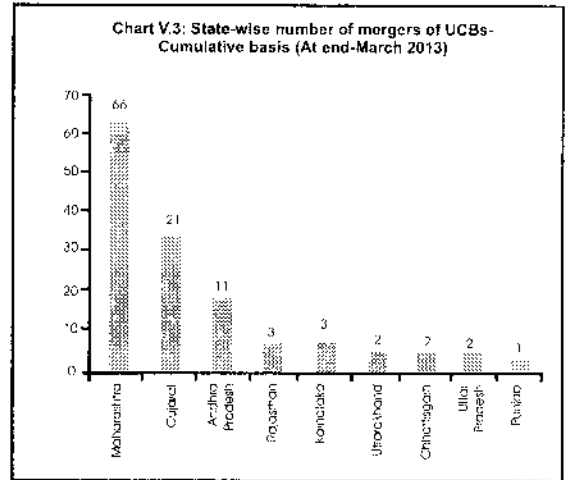
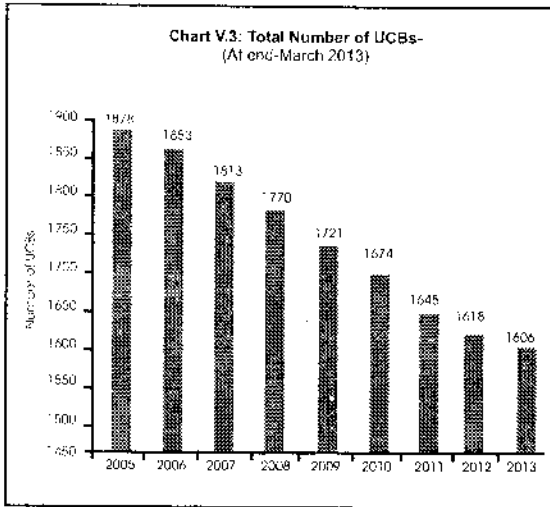
Table 1: Year-wise Progress in Mergers/ acquisitions as on March 31, 2013

Financial year	Proposals received in the Reserve Bank	NOCs issued by the Reserve Bank	Merger effected (Notified by RCS)
2005-06	24	13	4
2006-07	32	17	16
2007-08	42	26	26
2008-09	16	26	22
2009-10	26	17	13
2010-11	17	15	13
2011-12	10	11	14
2012-13	10	5	3
Total	177	130	111

State-wise distribution of mergers indicates that Maharashtra accounted for the maximum number of mergers with the largest concentration of UCBs. In all the mergers that took place between end-March 2005 and 2013, Maharashtra accounted for 66 mergers, followed by Gujarat (21) and Andhra Pradesh (11) (table 2).

Table 2: State-wise Progress in Mergers/Acquisition of UCBs

State	2005-6	2006-07	2007-08	2008-09	2009-10	2010 -11	2011-12	2012-13	Total
Maharashtra	2	12	14	16	6	7	8	1	66
Gujrat		2	2	6	2	2	2	4	1
Andra Pradesh	-	1	3	1	3	2	1	-	11
Karnataka		-	2	1	-	-	-	-	03
Punjab	-	-	1	-	-	-	-	-	-
Uttarakhand		-	1	1	-	-	-	-	02
Total	-	4	16	26	22	13	13	14	3



Total Number of UCBS

The Reserve Bank adopted a multi-layered regulatory and supervisory strategy aimed at the merger/amalgamation of viable UCBS and the exit of unviable ones for the revival of this sector. This initiative led to a gradual reduction in the number of UCBS. As a result, the total number of UCBS at end-March 2013 stood at 1,606 as against 1,872 at end-March 2005.

Table-3.Total Number of UCBS

Year	Number of UCBS	Year	Number of UCBS
2004-05	1872	2009-10	1674
2005-06	1853	2010-11	1645
2006-07	1813	2011-12	1618
2007-08	1770	2012-13	1606
2008-09	1721		

Improvement in the financial strength of UCBS

The Reserve Bank used new classification system with the introduction of CAMELS (capital adequacy, asset quality, management, earnings, liquidity and systems and control) rating model to analyse the financial soundness of UCBS. Under the new CAMELS rating model, a composite rating of A/B/C/D (in decreasing order of performance) is given to a bank, based on the weighted average rating of individual components of CAMELS' rating model.

According to the new classification, at end- March 2013 around 67 per cent of the UCBS had composite ratings of A and B accounting for about 85 per cent of the total banking business (deposits plus advances) of the UCBS. Around 27 per cent of the UCBS had a composite rating of C accounting for 13 per cent of the banking business of the UCB sector. The lowest rating of D representing the weakest financial health was assigned to about 6 per cent of the UCBS. The following table shows that the improvement in the financial strength of UCBS. (Table 4).

Table 4: Rating-wise Distribution of UCBs (As at end-March 2013)

Rating	No. of banks	% share in total	Deposits (Amount in billion)	% share in total	Advances	% share in total
A	214	13.3	1,169	42.2	43.5	787
B	861	53.6	1,175	42.4	42.1	761
C	432	26.9	365	13.2	12.6	228
D	99	6.2	60	2.2	1.8	33
Total	1,606	100.0	2,769	100.0	100.0	1,810

Notes: 1. Data are provisional.

2. Ratings are based on the inspection conducted RBI during 2010-11 to 2012-13.

3. Components may not add up to the total due to rounding off.

Financial Performance of Urban Cooperative Banks

In the table 5 shows that the trends and pattern of growth of income, expenditure and profit of all UCBs in India during the research period 2009-10 to 2012-13. The table shows that there was a perceptible improvement in the financial strength of UCBs during the research period.

Interest income and non interest income these are the two major sources of income of the UCBs. The total income of all UCBs increased from Rs. 196 billion to Rs. 350 billion. There was also a sharp increase in both interest and non-interest income of the sector. The share of non-interest income remained nearly stable (average 7.2) during the research period.

In the total expenditure of the UCBs are includes also interest expenditure and non interest expenditure. All UCBs' total expenditure also increase from Rs. 168 billion to Rs. 289 billion during the four year primarily due to a pick-up in the interest component of expenditure.

Net profits of the UCB sector improved substantially during 2009-10 to 2012-13 when this sector witnessed a slowdown in net profits possibly due to the spillover effects of global financial crisis. This increase in profits was primarily attributable to a robust growth in income surpassing the growth in expenditure. It shows that the overall financial position of this sector is improving.

In case of non scheduled UCBs, which witnessed their expenditure growing at a higher rate than income, the increase in profits was mainly attributable to a fall in provisions and contingencies, taxes and staff expenses.

All the major items of the profit and loss account of the UCB sector witnessed positive growth during research period.

**Table 5: Financial Performance of Scheduled and Non-Scheduled Urban Cooperative Banks
 (As at end-March 2013) (Amount in ` billion)**

	Scheduled			Non-Scheduled			All UCBS					Percentage variation (All UCBS)			
	2009-10	2010-11	2011-12	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13	
Total	85	98	124	111	126	158	200	196	224	282	350	7.1	13.8	25.7	24.1
(` in `b)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
Interest	77	89	113	105	118	148	189	182	208	261	324	9.9	14.1	25.0	24.1
(%)	(90.5)	(91.3)	(91.7)	(94.4)	(94.1)	(93.6)	(94.4)	(92.7)	(92.9)	(92.8)	(92.6)	(9.9)	(14.1)	(25.0)	(24.1)
Non-	8	9	10	6	7	10	11	14	15	20	26	-19.1	10.8	35.7	30.0
Interest	(9.5)	(8.7)	(8.3)	(5.6)	(5.9)	(6.4)	(5.6)	(7.3)	(7.1)	(7.2)	(7.4)	-19.1	10.8	35.7	30.0
(%)	(9.5)	(8.7)	(8.3)	(5.6)	(5.9)	(6.4)	(5.6)	(7.3)	(7.1)	(7.2)	(7.4)	(-19.1)	(10.8)	(35.7)	(30.0)
Total	73	78	100	95	107	129	167	168	185	229	289	12.7	10.3	23.9	26.2
(` in `b)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
Interest	53	55	74	66	76	92	124	120	131	166	217	12.3	9.4	26.8	30.7
(%)	(72.6)	(70.9)	(74.3)	(70.2)	(70.6)	(71.1)	(74.4)	(71.3)	(70.7)	(72.5)	(75.3)	(12.3)	(9.4)	(26.8)	(30.7)
Non-	20	22	26	28	31	37	43	48	54	63	72	13.6	12.4	16.7	14.3
Interest	(27.4)	(29.1)	(25.7)	(29.8)	(29.4)	(28.9)	(25.6)	(28.7)	(29.3)	(27.5)	(24.7)	13.6	12.4	16.7	14.3
(%)	(27.4)	(29.1)	(25.7)	(29.8)	(29.4)	(28.9)	(25.6)	(28.7)	(29.3)	(27.5)	(24.7)	(13.6)	(12.4)	(16.7)	(14.3)
Operating	10	11	13	15	16	18	22	27	28	32	37	17.9	1.3	12.8	15.6
Costs	(10)	(11)	(13)	(15)	(16)	(18)	(22)	(27)	(28)	(32)	(37)	17.9	1.3	12.8	15.6
(%)	(10)	(11)	(13)	(15)	(16)	(18)	(22)	(27)	(28)	(32)	(37)	(17.9)	(1.3)	(12.8)	(15.6)
Profit	12	20	24	16	18	29	33	28	38	52	62	-17.0	34.6	34.3	19.2
(%)	(12)	(20)	(24)	(16)	(18)	(29)	(33)	(28)	(38)	(52)	(62)	(-17.0)	(34.6)	(34.3)	(19.2)
(` in `b)	(6)	(8)	(9)	(15)	(8)	(11)	(12)	(16)	(16)	(20)	(27)	(-18.5)	(12.7)	(17.2)	(35.0)

Source: RBIs report on development of cooperative banking in India 2012.

Note: Figures in parentheses are percentages to their respective totals.

Notes: 1. Figures in parentheses are percentages to total income/expenditure.

2. Percentage variation could be slightly different because absolute numbers have been rounded off to `1 billion.

3. Components may not add up to the total due to rounding off.

4. Data for 2012-13 are provisional

Financial Soundness/performance of UCBS

To examine the performance of any institute, the ratio analysis was widely acceptable and recognized. That is why the various ratios of financial performance of all UCBS in India during the study period have been calculated. These various ratios have been shown in the following table 6.

The return on assets (RoA) defined as net profits as per cent of average assets. The data of RoA revealed that Return on assets for UCBS sector was increased from 0.57 to 1.09 percent during the study period.

Net interest margin for the whole sector was also improved from 2.86 to 3.35 percent in the same period. Return on assets and net interest margin improved for the sector as a whole owing to a significant increase in net profits.

Return on equity (RoE), defined as net profits as per cent of average equity, also increased during the period.

Table 6: Select Financial Indicators of UCBs

Financial Indicators	Scheduled UCBs				Non-Scheduled UCBs				All UCBs			
	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2012-13	2012-13	2009-10	2010-11	2011-12	2012-13
1 Return on Assets	0.57	1.10	1.12	0.90	0.57	0.68	1.14	1.25	0.57	0.86	1.13	1.09
2 Net Interest Margin	2.54	3.09	2.98	2.89	3.12	2.97	3.59	3.74	2.86	3.02	3.31	3.35
3 Return on Equity			10.51	8.65			9.17	10.40			9.73	9.65

CRAR of UCBs

An analysis of CRAR data revealed that the Capital to Risk-Weighted Assets Ratio (CRAR) was above the statutory minimum of 9 per cent at end-March 2013 with respect to 1,415 UCBs. But is also explicit from the following table 7 that 191 UCBs, both scheduled and non-scheduled, reported CRAR was below the statutory minimum as at end-March 2013. Among scheduled UCBs, four had a negative CRAR. As at end-March 2013, almost 88 per cent of the UCBs were found to have a CRAR of more than 9 per cent.

Table 7: Distribution of UCBs by CRAR(As at end-March 2013)

CRAR (in per cent)	Scheduled UCBs	Non-Scheduled UCBs	All UCBs
CRAR < 3	5	155	160
3 ≤ CRAR < 6	1	7	8
6 ≤ CRAR < 9	0	23	23
9 ≤ CRAR < 12	9	216	225
12 ≤ CRAR	36	1,154	1,190
Total	51	1,555	1,606

Non-Performing Assets of UCBs

Non-performing assets is another major financial soundness indicator. The changing pattern and trends of non-performing assets of all UCBs has shown in

the table 8. The Gross Non-Performing Assets (GNPAs) of UCB sector increased during the period 2009- 10 to 2010-11. But in the last two years, the gross non-performing asset of UCB sector was decline from 115 to 109 billion. However, there was

a decline in gross as well as net NPA ratios from 10.1 to 6.0 and 3.9 to 1.4 respectively during the four years implying improvement in asset quality for the UCB sector. Along with the improvement in gross and net NPA ratios, there was also an

increase in Provisioning Coverage Ratio (PCR) of the sector from 66.5 percent to 77.3 percent of the sector. Provisions for NPAs of UCBs have increased from Rs.75 billion to Rs.84 billion during the period.

Table 8 shows that the asset quality of UCBs has sustained improvement during the research period.

Table 8: Non-Performing Assets of UCBs (Amount in ` billion)

S.N.	Items	Mar' 2010	Mar' 2011 (Amount in ` Crore)	Mar' 2012	Mar' 2013
1	Gross NPAs	113	115	110	109
2	Net NPAs	38	31	28	25
3	Gross NPA Ratio	10.1	8.5	7.0	6.0
4	Net NPA Ratio	3.9	2.5	1.9	1.4
5	Provisioning	75	83	82	84
6	Coverage Ratio (per cent) (5/1)	66.5	72.9	74.4	77.3

FINDINGS AND SUGGESTIONS

1. The urban cooperative banks has to concentrate more on investment to deposit ratio because , most of the banks average is below 50 %
2. The credit to deposit ratio was found to very low in Bombay Mercantile Co-op Bank Limited, so it has to take steps to improve it.
3. In the case of short term loans, medium term loans and long term loans, there is no uniform policy. In some years there is even 0% medium term and long term loans in some banks which not advisable for long term growth.
4. The urban cooperative banks should have a right mix of short, medium and long term loans.

5. The total deposits to liabilities, in case of Bombay Mercantile Co-op Bank Limited is found to be low when compared to other banks, it shows that the deposits attracted by this bank is very low. It has to take steps to increase the deposits.
6. Business per employee in all the banks is showing a positive growth from year to year which is a good track record.
7. In the case spread, all the banks have to put the step forward to increase in the forthcoming years. The spread is found to be in the range of 2 to 4.5, which has to be increased above 5.
8. The urban cooperative banks have to put maximum efforts to attract term deposits, which contribute significantly towards the enhancement of bank profitability.

Conclusion:

Reserve bank has started various initiatives of financial restructuring to strengthen the stability of the banking system especially urban co-operative sector. The Reserve Bank adopted a multi-layered regulatory and supervisory strategy aimed at the merger/amalgamation of viable UCBs and the exit of unviable ones for the revival of this sector. This initiative led to a gradual reduction in the number of UCBs. As a result, the total number of UCBs at end-March 2013 stood at 1,606 as against 1,872 at end-March 2005.

When we study the financial health and soundness of Urban Co-operative Banks (UCBs) after the process of merger and amalgamation of UCBs, it shows that a progressive performance of UCBs has been done in terms of key indicators such as profitability and non-performing assets (NPAs). There was a moderation in the net profits of UCBs partly emanating from the impact of the slowdown in economic activity. However, their asset quality recorded steady improvement broadly mirroring strengthened prudential norms and regulations.

UCBs play an important role in providing adequate and timely credit to small and weaker sections of the society. The priority sector lending target for UCBs was set at 40 per cent of adjusted bank credit. As at end-March 2011, advances to priority sectors by the UCBs constituted almost 46 per cent of their total advances disbursed by them. The UCBs continue try to remain concentrated in terms of number as well as banking business in the western part of the country. On this background increase in the financial soundness of UCBs shown that the positive impact of

merger/amalgamation has been done. So this process is proved helpful for UCBs sector. This the good sign for co-operative sector and also Indian economy.

However, the future of urban cooperative banks is challenging because of the competition from public sector banks and private sector banks. The growth of urban cooperative banks depends on transparency in control and operation, governance, customer-centric policies, technology-up gradation and efficiency.

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Insurance Sector in India: A study with reference to Life Insurance Industry in India

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ABSTRACT

Insurance has been an integral part of financial services system and recognized as a keystone of a country's financial health & symbol of progress. Insurance provides for the financial security of citizens & offers valuable investment advices & serves as an effective step towards both individual and national financial stability. The waves of globalization have deeply influenced the insurance sector worldwide. Financial globalization has strongly supported by globalization of insurance. Globalization of insurance market, as a part of the overall process of liberalization in emerging and other countries enabled the foreign insurance companies to enter in those countries & benefited both. There was a remarkable progress in the Indian insurance industry soon after the acceptance and adaptation of LPG in the year 1991. After 1991, the Indian life insurance industry has geared up in all respects, as well as it being forced to face a lot of healthy competition from many national as well as international private insurance players. In this paper an effort is made to study the current issues and challenges faced by the life insurance companies in India. It is observed that high operating cost, delayed break even, convergence of accounting standard etc are the

major issues of Life insurance companies in India.

KEYWORDS: *Life Insurer, challenges, Life Insurance Corporation of India.LIC*

INTRODUCTION

Insurance industry seems to surpass the tough times in the world with the help of support provided by government. The insurance sector in the world seems to be emerging through difficult times, with significant support from the government. The policymakers and regulators of different countries have started strengthening the regulations on the basis of the learning from the financial crisis. Particularly, the European market is facing new threats although its fight with the old ones still continues. From 2000, many private players entered into insurance industry with effect of privatization of insurance sector as per R.M. Malhotra Commission's recommendations and formation of IRDA.

MARKET DRIVEN FACTORS: To reach out to the consumers, the companies in the industry today have widened their distribution channels by approaching prospective customers through agents, brokers and banc assurance. Information Technology also acts as an alternative channel mostly through internet, for marketing of insurance products. Exponential growth of household savings, purchasing power, the

middle class and the country's working population (25-60 yrs) is expected to increase from 675.8 million in 2006 to 795.5 million in 2026. Financial services sector, specifically insurance sector can tap this increased disposable income group people.

REGULATION DRIVEN FACTORS: The industry is now opened to private players but have to take license from IRDA on annual renewal system. IRDA holds the right to cancel the license of the insurance company if it feels that the insurer fails to conduct its business in a manner prejudicial to the interest of the policy holders.

OBJECTIVES OF THE STUDY

1. To study the current status of Life Insurance market in India
2. To know the market share of LIC of India in Life insurance business.
3. To study the major issues and challenges that is facing the life insurer in India in the globalized environment.
4. To suggest measures based on the findings of the study.

RESEARCH METHODOLOGY

The research methodology of this study is descriptive. Basically, secondary data is used for the study. The secondary data consisted of published annual reports for the concerned years of Life Insurance Corporation of India, website of LIC, website of IRDA, Journal, Magazines of LIC of India, reference books, etc. Figures related to insurance companies are taken from the all-annual reports of the Insurance Regulatory and Development Authority (IRDA). These were compiled, tabulated and analyzed & interpreted.

REVIEW OF LITERATURE

Among early studies, Arora (2002) highlighted that LIC was likely to face tough competition from private insurers having large established network and their trained intermediaries throughout India. Verma (2003) analyzed the various types of products offered by public sector giant and the new global players in the private sector. Kumar and Taneja (2004) highlighted the opportunities and challenges before the insurance industry in India due to liberalization, globalization and privatization. Bhattacharya (2005) advocated that bancassurance provided the best opportunities to tap the large potential in rural and semi urban areas as banks have a strong network of more than 40000 branches in these areas. He suggested that the insurers should focus on Single Premium policies, Unit Linked Insurance, Pension Market and Health Insurance. Kumar (2005) highlighted that private insurance players introduced a wider range of insurance products and set up brand promotion as part of their new strategy. These new covers had flexibility and added benefits to suit the needs of customers who were unsatisfied with the traditional and rigid plans. Kulshrestha and Kulshrestha (2006) highlighted that demand for life insurance in rural India was expanding at the annual rate of 18 per cent as compared to 3.9 per cent in urban areas which provided good opportunity pass for life insurers to perform.

Sheela (2007) studied that the Indian market both the urban and the rural offers tremendous growth opportunities for insurance companies, the need of the hour is to understand the changing needs of customers and their occupational structure. Chakraborty (2007) examined that the Indian insurance industry

underwent a drastic transformation with the entry of private players who captured a significant market share (26.6%) during 2005-06. Rajendran and Natarajan (2010) were found that the business in India and the business outside India as well as the total businesses of LIC are always in an increasing trend. A lot of studies were made on the performance of insurance sector in the country but there are dearth of literature on the critical issues and challenges of life insurance companies in the country. Hence, this study differs from the earlier as the major thrust of the paper is upon the performance of life insurance sector.

STATUS AND GROWTH OF INSURANCE SECTOR

After privatization, insurance industry has seen significant growth. Due to low penetration and huge potential, many foreign and domestic players have entered the sector. Moreover,

several reforms and policy measures have provided a favorable environment for insurance companies to flourish in the country. After the reforms, the number of players has increased from one in life insurance and four in non-life insurance in 2000 to 23 players in life insurance sector & 24 in non-life segment till Sept. 2012 (including one re-insurer in the non-life segment)

The table 2 below depicts the number of offices of private and public sector insurances companies. It is observed that the growth rate in the expansion of private sector branches are increasing in alarming way while the branches/offices of LIC are increasing in a tardy way. The high rate of growth in the number of offices reflects the growing interest of private players in the insurance market in India.

GROWTH IN TOTAL INSURANCE PREMIUMS

TABLE 2: NO OF LIFE INSURANCE OFFICES* IN INDIA (AS ON 31ST MARCH 2011)

Insurer	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Private Total	13	116	254	416	804	1645	3072	6391	8785	8768	9356
LICI	2186	2190	2191	2196	2197	2220	2301	2522	3030	3250	3652
Industry Total	2199	2306	2445	2612	3001	3865	5372	8913	11815	12018	13056

*Offices (Section 64VC of the Insurance Act, 1938) opened after seeking approval of the Authority; Source: Annual Reports IRDA

Growth of life insurance in terms of CAGR is 25.8% between FY 03 and FY 09. Premium of life insurance as a percentage of India's GDP increased from 2.7% to 6.7% and life insurance premium per capita grew from INR 528.40 to INR 1, 921.90 during the period. The number of policies issued increased at a CAGR of 12.3%

during this period. The Life Insurance Council has projected 18% growth in total premium income for the life insurance industry in the financial year 2009-10 and this projection was duly achieved (Economic Times, April 10, 2010).

As a whole, the life insurance industry could not collect and maintain the aggressive business

during the FY 08 and FY 09 which may responsible for financial crisis in the world economy. Further, it is observed that the amount new business policy issued has increased at a CAGR of 5.36% in case LIC and negative growth rate of 2.02 % in case of private players. But as a whole, the amount of new business policies issued increased in the insurance industry increased at a CAGR of 9.26 %.

It is observed that the total premium earned by the insurance industry has grown at a CAGR of 22.49 % ranging between FY-01 (Rupees 34898.47 crores) to FY 2010 to touch Rupees 265450.37 crores. The total premium earned by the LIC has grown at a CAGR of 18.22% from Rupees 34892.02 crores in 2000-01 to Rupees 186077.31 crores in 2009-10. The total premium earned by the private players has grown at a CAGR of 156.46% from Rupees 6.45 crores in 2000-01 to Rupees 79373.06 crores in 2009-10. Further, it is observed that the growth in CAGR in case of private players is much higher than the growth in CAGR in case of LIC in terms of total insurance premium.

MARKET SHARE OF LIFE INSURERS

As on 2009-10, the market share of LICI is 70.1% while the private sector is 29.90%. Moreover, from Table 6 it is observed that the market share of unit linked policy business is much prominent among the private players, while non-unit linked business as a share of insurance market is very popular in case of LIC. However, it is evident that the customer's preference towards ULIPs in case of private players and non-ULPs in case of LIC is very high as against non-ULIPs of private players and ULIPs of LIC.

CHALLENGES BEFORE THE INDUSTRY

The four main challenges facing the insurance industry are product innovation, distribution, customer service, and investments. Unit-linked personal insurance products might find greater acceptability with rising customer awareness about customized, personalized and flexible products. At present, these companies are not in a position to pose any challenge to LIC and all other four companies operating in general insurance sector, but if we see the quality and standards of the products which they issued, they can certainly be a challenge in future. Because the challenge in the entire environment caused by globalization and liberalization the industry are facing the following challenges.

1. The existing insurer, LIC and GIC, have created a large group of dis-satisfied customers due to the poor quality of service. Hence, there will be shift of large number of customers from LIC and GIC to the private insurers.
2. Increased awareness and importance of insurance among public especially in urban areas compels more customized products and pricing methodology as per the needs of the customers.
3. Tariff free regime poses biggest challenge in quoting accurate pricing for the risks covered.
4. Customer expectations and awareness have significantly increased in recent years, particularly in terms of better and speedy service, accurate pricing and customized solutions.
5. LIC may face problem of surrender of a large number of policies, as new insurers will woo them by offering of innovative products at lower prices.
6. There is a likelihood of exit of young dynamic managers from LIC to the private insurer, as they will get higher package of remuneration.

7. LIC has overstaffing and with the introduction of full computerization, a large number of the employees will be surplus. However, they cannot be retrenched. Hence the operating costs of LIC will not be reduced. This will be a disadvantage in the competitive market, as the new insurers will operate with lean office and high technology to reduce the operating costs.

8. Reaching the consumer expectations at par with foreign companies such as better yield and much improved quality of service particularly in the area of settlement of claims, issue of new policies, transfer of the policies and revival of policies in the liberalized market is very difficult to LIC and GIC.

9. Intense competition from new insurers in winning the consumers by multi-distribution channels, which will include agents, brokers, corporate intermediaries, bank branches, affinity groups and direct marketing through telesales and internet.

10. Major challenges in canalizing the growth of insurance sector are product innovation, distribution network, investment management, customer service and education.

CRITICAL ISSUES OF LIFE INSURANCE INDUSTRY

1. NEED TO RAISE FDI IN INSURANCE:

Importance of FDI in the insurance sector is well recognized by the experts and also referred at many forums over the last years. The sector is highly capital intensive, since its development period is too long. It requires capital infusion at regular intervals and particularly in India the need for capital infusion is highly necessary to reduce fixed cost and to

cover India's the vast geographic spread. But at present, the FDI in the insurance sector is restricted to 26% which is a huge deterrent to growth in the industry.

2. HIGH EXPENSE RATIO/ OPERATING COST:

Both expense ratio and operating ratio is very high in the Indian insurance sector, especially for the private players. Public sector companies have been in existence for a couple of decades and hence, have managed to reduce their expenses over time. However, experts on insurance field (Seth, 2010) believed that the expenses ratio should be around 10-15% from long term sustainability & profitability perspectives. A high expense ratio directly impacts profitability.

3. NEED TO STRENGTHEN CORE PRODUCT PROPOSITION:

Although the life insurance sector has shown rapid growth over the last few years, low margin single premium products & potentially volatile ULIPs have accounted for most of the growth. These products are proven to be easily sold, but merely focusing on these could weaken the growth and long term profitability for India's life insurers.

4. DELAYED BREAK EVEN FOR PRIVATE INSURANCE COMPANIES :

Breakeven point is achieved in the insurance industry when the new business premium is equal to the renewal premium. Globally, life insurance Company's break even is six to eight years but in India, it has not achieved & it may take another couple of years due to recent financial crisis in the world. Other

reasons for delayed breakeven are the high operating expenses like management costs, real estate prices, salaries, distribution expenses and technology expenses .

5. PROMOTION OF BANC ASSURANCE:

It is further observed from the survey of existing literature that customers prefer banc assurance channel next to agency channel. Given the highest penetration of banking products, bank assurance could be the single most important channel for insurers to rapidly acquire new customers. However, cross-sell rates in Indian banking are significantly lower than those in developed markets. In developed economics like Spain, Italy & France, between 12 & 24% of a bank's customer would have brought insurance through the bank. In India, this number is estimated to be less than 0.5% for Public sector banks, 1 to 2 % in private sector banks and 2to 4 % for foreign banks (Swiss Re Sigma, 2004).

6. OTHER GLOBAL INSURANCE

ISSUES: The convergence of the Indian Accounting Standards with the IFRS , the settlement of norms which will relate to the issuance of IPOs (initial public offers) and M&As (mergers and acquisitions), the establishment of a more robust system to collect and disseminate appropriate insurance related data .

SUGGESTIONS

1. For the development of the life insurance sector, improvement in the insurance density and insurance penetration is a must. Hence, efforts need to be instituted for such improvement. Development of insurance

products including special group policies to cater to different categories should be a priority, especially in rural areas.

2. The life insurers should conduct more extensive market research before introducing insurance products targeted at specific segments of the population so that insurance can become more meaningful and affordable.

3. Understanding the customer better will enable insurance companies to design appropriate products, determine price correctly and increase profitability Selection of right type of distribution channel mix along with prudent and efficient FOS [Fleet on Street] management.

4. An efficient CRM system, which would eventually create sustainable competitive advantages and build a long-lasting relationship

5. Policy holders should be made aware of their rights and obligations. Policy holders should know the essential aspects of sales talk, insurance policy, claim form, claims process etc.

6. Consumer awareness campaign should be encouraged to improve financial literacy/insurance literacy levels by conducting workshops, distributing leaflets, distributing literature etc. in both urban and rural areas.

7. IRDA should promote banc assurance.

8. Life insurance companies should comply with the advertisement code as prescribed by the ASCI (advertisement Standard Council of India) to ensure that misleading advertisement not issued.

9. Institutions like universities and colleges should be encouraged to spread insurance awareness and educating the students/customers on their rights and obligations.

CONCLUSION

It is concluded from the observation and the analysis that life insurance sector in India has enlarged by more than twice after the formation of IRDA. It is also observed that LIC is losing its market share in favor of new entrants or private companies. It is worth noticing that all private companies suffered huge losses, but again, only LIC earned profits. Moreover, the operating expenses of both private and public players are too high which needs to be minimized. The threat of new players taking over the market has been overplayed.

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An Affiliation System, the best tool for improving Quality in Education

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1. ABSTRACT

India in the recent Quacquarelli Symonds (QS) World University Rankings has not figured in the Top 200. IIT Delhi at 218th position, NIT Bombay at 225 and IIT Chennai at 281 represent some of the premium institutes in India competing with the rest of the world. QS World University Ranking may not sound immediately very important to us, here, when we are faced with several challenges and priorities in Education system of India. However, it is useful to understand the parameters used for the ranking. They were academic reputation (40%), Employer reputation (10%), Citations (20%), Faculty student ratio (20%), Promotion of International Students and faculty (5% each). These parameters are not very different from the expectations of the stakeholders in our education system.

2. Introduction:

India's challenges in education are well known and quite alarming. We have a Low gross enrollment ratio, Faculty Shortages, Scaling up Resources, Highly variable Quality of Instruction, Poor employability of graduates. Education, today, is the key driver for Economic development of any country. India is bestowed with large Human resource base in the world, next to China. There are 55 million youth

between age group of 18 and 23 in India and about 15% of them have opportunity to pursue Engineering Education. Though the focus is to increase access, equally important it is, to ensure quality of education.

3. The Affiliating System:

India has evolved an educational system for itself over the past six decades keeping its priorities and global trends into consideration. The major conflict we see in Indian Education system today, is between quality and Scale. Post independence, we started off with quality as the primary factor in establishing NITs and RECs. This was followed by a phase with focus on large scale increase in educational institutions. With private participation in establishing institutes and large scale demand from middle class, the past decade has witnessed a tremendous growth in the number of private institutions in the country. The governance of these Institutions and the degree granting authority has been delegated to the Universities established by states. Consequently, majority of the Institutions today, are in an affiliating system offering mostly undergraduate programs in various disciplines. Today, we have 33000 Institutions and 600 Universities. Colleges that are affiliated to a University form the bulk of the Higher Education System comprising of 80% of the total enrollment. It thus forms the critical component reflecting every aspect of our Education System including Quality.

An Affiliating system comprises of a governance structure, well defined regulation and monitoring procedures laid out by the affiliating University for functioning of the institutions which are mostly run by private managements. The University conducts physical inspection of colleges at regular intervals to verify the availability of Infrastructure, Human Resources, Laboratory and other Resources required to start courses. The curriculum, academic calendars, conduct of examinations and evaluation of students is done under the control of the university as per norms laid out by it from time to time. Learning is by rote method rather than application oriented. The objective of the University with respect to an affiliating college is confined to monitoring and regulating the activities in the college to ensure certain minimum levels of standards and uniformity across heterogeneous group. The accreditation of the courses is not considered mandatory. Though the affiliation system has been successful to a great extent in ensuring the availability of requisite resources, monitoring of examinations, and evaluation and ensuring uniformity, it is often criticized to be very rigid giving no opportunity for creative and innovative ideas. Universities often recognized Colleges affiliated to them as sites of dissemination of ideas and not as sites of creativity. There is often a mistrust on the privately managed institutions creating an unhealthy relationship which further evades initiatives to promote excellence in academic institutions.

The problem is often compounded with the fact that the universities are often overloaded with the unwieldy affiliation system with as many as 700-1000 colleges affiliated to each

university. The University of Pune has as many as 800 colleges affiliated to it. This huge numbers has been found hampering the Quality of Education in the University itself with the majority of the university faculty members spending their academic time in monitoring and conduct of examination work and inspecting the facilities provided in the colleges.

It is time that we stop looking at only few centers like IITs when we think of quality and start looking at how to promote and nurture excellence with the critical affiliating system of the Indian Educational System. It is indeed a good trend today to find every conference comprising a theme on improving the quality of education. It is time that we radically alter the affiliating system we have been attached to, to evade rigid uniformities and promote dynamic and innovative systems. University affiliation System should be a facilitator to foster collaborations and Innovations. A model for hand holding rather than fault finding is desirable to make the Institutions Competent in achieving the desirable results. New Models and transformation of the affiliation system becomes inevitable if the desired uniformity in Quality and Excellence in Education is to be achieved.

4. To achieve Quality and Excellence in Engineering Education, the following measures are recommended:-

4.1 Reorganization of the Governance Structure:

The governance structure of the affiliating system needs to be revamped. The quality time of the University Faculty should be devoted towards capacity building of the

Institutions rather than the present structure of monitoring the laid out norms. Management Capacity Building programs should be conducted to empower the institution heads to plan, predict and implement robust programmes for enhancing quality and promoting excellence through healthy competition. Handholding for initiatives to enhance quality such as faculty enrichment, curricular and evaluation reforms, research and innovation should be encouraged rather than insisting on uniform and rigid regularity framework. Internal Quality Audit Cells with mandatory disclosure of the quality initiatives and progress need to be included to enhance efficiency in the regulatory framework. The system should prepare the Institute to run autonomously over a period of time.

4.2 Accreditation should be made mandatory:

The existing framework of affiliating system though has mechanism to ensure minimum standards of Education, has no mandatory component of accreditation of the programs and the Institutes. Much of the reason can also be attributed to the fact that there is lack of uniformity on the parameters and accreditation mechanisms by various agencies. However making accreditation mandatory, promotes academic and nonacademic reforms which in turn to promote quality advancement.

4.3 Autonomy with Accountability

Academic autonomy has always been regarded as a fundamental necessity for institutions of higher education worldwide. The conspicuous absence of academic freedom and institutional autonomy in the case of colleges in India is often criticized as the greatest

dysfunctional factor responsible for the decline of standards. This was also acclaimed as the factor which differentiated institutes in Europe and USA and the success mantra of institutes in USA. Colleges with potential, need more autonomy to become creative and innovative. Teachers need more academic freedom and Stake holders should be provided with more responsibility. The rigid and centralized evaluation and prescription of curriculum by universities not only hinders the creativity, but from a student's point of view, a dichotomy is seen between the college's role in providing education and the University's role in examining. The role of the college in providing education may diminish, because its teachers cannot participate actively at University level. At the same time, the role of the University in providing education - as opposed to examining - is limited because of its size, the distances involved, and facility limitations. Since instruction and examination are two inseparable parts of the process of education, a suitable model of continuous evaluation system by the Internal examinations needs to be adopted. Colleges which are more than 10 years old and having adequate Infrastructure and experienced faculty should be considered for the grant of autonomy with accreditation made mandatory without compromising on the quality.

4.4 Cap on the Number of Colleges

Neither students nor the cause of quality education is served by standardization through a large university with unmanageable number of affiliated colleges. The University which is considered as a temple of learning has become a regulatory authority and degree granting institute with the increasing numbers of institutes affiliated to it. With the realization that

decentralization of management is a rewarding policy, the expert panel of UGC in its interim report has recommended putting a cap on the number of colleges to 100 under any University. The Universities may be split into campuses based on their geographical positions and affiliate the colleges around the area.

4.5 Networking of Colleges-Cluster Colleges

The current affiliation system for ease of management, monitoring and regulation of the activities has imposed uniformity across colleges leaving little scope for collaborations across colleges of different Universities, mobility of faculty and students. These norms and regulations have promoted undisciplined universities lacking multidisciplinary collaborations. The Cluster College concept proposed in the recent UGC Committee Interim report is expected to not only alleviate this problem but also in a bottom up fashion, establish a dynamic and elastic University System promoting specialized courses especially at the post graduate level.

4.6 Public Private Partnership Models

Resource constraints are often quoted as one of the major reasons for varying quality of instruction with increase in the scale of the institutions. The private participation in the past decade in establishing universities has been driven mostly by market and middle class demand. The institution policies were mostly devoted to compete with the others in the market and less on quality enhancement and excellence in education. To foster these requisite parameters, new models of Public Private Partnership need to be evolved. Some of the schemes under consideration by UGC are basic infrastructure model in which the private sector

invests in infrastructure and the government runs the operations and management of the institutions, in turn, making payments to the private investor. The outsourcing model in which private sector invests in infrastructure and runs operations and management and the responsibility of the government is to pay the private investor for the specified services. The Equity or hybrid model is the third model in which investment in infrastructure is shared between the two sectors while operation and management is vested with the private sector. Reverse outsourcing model in which government invests in infrastructure and the private sector takes the responsibility of operation and management is also known.

4.7 Virtual University

New technologies are not adequately tapped by universities to enhance quality of Education in the affiliating colleges. With the innovative use of technology it is now believed to achieve flexibility in time, space, pace, medium, access and content. The global trends give a growing confidence in open and online Learning in achieving equity, access and quality. The trends of open access, Learner Centered Education and flexible learning support different styles of learning. The Learning opportunities on the Internet connect learners with distributed resources expanding the flexibility of learners. In most of the cases the availability of a PC and Internet Connection is sufficient to register for courses, attend classes, submit assignments, take examinations, ask questions, communicate with experts, discuss cases with peers, create and share educational content and resources on a global level. The Successful conduct of Remote Labs such as the I Labs model of MIT has remarkably reduced the

resource and cost constraints. The trend is a technology empowered effort towards the creation of a VIRTUAL UNIVERSITY. The Universities should thus evolve models like this rather than brick mortar kind of institutions to promote quality and excellence along with improve scale and access to education.

5. Concluding Remarks:-

Creativity and Innovation are the demands of the Knowledge Society in the twenty first Century. In the quest to excellence in Education, India should rather than focusing on few pockets of excellence in star Institutions must devote its efforts to progressively enhance *and* nurture quality in the bulk of the institutions under the affiliating system. The rigidity of affiliating system is criticized as one of the major hindrances to take initiatives for creative and imaginative activities. The existing centralized structure of university has to be radically altered to avoid delays, to evade attempts at rigid uniformities, to create elastic and dynamic system and to promote innovation, quality and excellence. Right Integration of Technology coupled with positive policies of the affiliating and regulating bodies give Indian Education System a distinctive edge in the Knowledge Economy.

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COMMERCE EDUCATION- ITS PROBLEMS AND PROSPECTS

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INTRODUCTION-

Individuals are members of the society and their action affect the society favorably or adversely. Commerce carefully studies this individual action which is injurious to the society as a whole and recommends the methods of their prevention. There are then certain commerce issues which are of direct interest to the society. The problem of money is protection, incidence of taxation, import-export, the development of agriculture, industries and the like affect the society as a whole. Commerce carefully studies these problems in the light of social welfare and gives its biased opinion. Since the most notable trend of modern politics has become the key note of socialism, Fascism and planned capitalistic economy. Socio-economic problems and macro-micro businesses are fast increasing in number and urgency. **Commerce learns** all those human activities which are undertaken with the object of earning one's living are called economic activities. Economic activities may be professions, employment and business. Business is an economic activity. Business may be defined as "the regular production or purchase and sale of goods undertaken with the object of earning profits. And Commerce faculty gives the knowledge of well-earnings with

good business. Business has become indispensable in our lives. Business has the capacity to satisfy almost any ambition of an individual. The improvement in the business is directly related to the urge in people to give the best to the world. Profit earning with consumer satisfaction are the true goals of business today. "As the economy becomes more industrialized and society becomes more complex, the knowledge and skills required to deal with the situations also change. Hence, for enabling students to acquire the desired capabilities, contents of courses and their combinations need to be revised, diversified and made more flexible".

DEFINITION OF COMMERCE-

"Commerce is an organized system for the exchange of goods between the members of the industrial world."

In Broader sense

"Commerce is that part of business which is concerned with the exchange of goods and services and includes all those activities which directly or indirectly facilitate that exchange."

PROBLEMS OF COMMERCE EDUCATION-

1 The main problem of commerce

education is that Till yester years, commerce education is business education. But, in tune with the needs of the business and society, independent professions have emerged in the form of chartered accountant, cost and works accountant, company secretary and business administrator (M.B.A.). Thus, the cream of commerce has gone and it remained now as an academic discipline giving general and liberal education.

2 The another thing is that Commerce education is a living discipline and is totally different from other disciplines. Hence, it must charter new routes to service the aspirations of the nation. To man the economic development of the country and to meet the growing needs of the society, there is greater demand for sound development of commerce education in Indian Universities. But, what has been going in the name of Commerce education is only liberal and general education. Is that the objective of commerce education? In the process of catering to everybody, we are not able to cater to the needs of any body.

3. There are vast numbers of people both in town and country who are brought up with insufficient of food clothing and house room whose education is broken off. Early in order that they may go to work for wages who henceforth are engaged during long hours in exhausting toil with imperfectly nourished bodies, and have therefore no chance of developing their mental faculties. It is broadly true that the destruction of the poor is their poverty. Commerce by studying the causes of poverty and suggesting method of their removal does real service to

mankind. Post liberalization, the relevance of management education has become more imperative, this means a marked change in the way commerce and management education is perceived in India. The period immediately following independence signaled the pressing need for developing vast management skills. Ever after that, we have traveled a long way and Indian economy is not just new but has become very mature and as of present has become an international player. This is because of liberalization and globalization policies and a shift from planned economy to market oriented economy etc. The above calls for a professional approach, which can be brought about by professionally run Commerce and Management institutions offering commerce and management education. They help to develop information management skills to execute tasks. Skills to solve problems. They help in decision making process in a dynamic environment. They help in development of human resource management skills. They help in developing creativity / innovation. become more professional in their business dealings. They help in developing time management skills as 'Time lost is money lost'.. 'Customer is the king of the business'. Now the slogan is 'Customer is God'. Commerce and Management education is aimed at this by developing customer services management skills. Thus the main objective of Commerce and Management education is to provide an all round development of the personalities, so that they can manage the affairs of the organization more efficiently and effectively. Thus its objective should not be just to churn

out technocrats and managers for the industry but also to train the people to handle the problems with ease and comfort

THE WEAKNESSES OF COMMERCE EDUCATION-

Higher Education is basically recognized as a service due to the fact that this sector has a huge potential customer in the form of students worldwide. A.K. Vashist, Prof. PU, Chandigarh highlighted the reform measures undertaken by the Govt. in the direction of world class patents in India and their implications and impediments under the title of his paper "Intellectual property Rights in India - Issues and challenges". To man the economic development of the country and to meet the growing needs of the society, there is greater demand for sound development of commerce education in Indian Universities. But, what has been going in the name of Commerce education is only liberal and general education. **The challenge** that most of the technology transfer agreements encounter is the task of indigenization of the technology. While the technology supplier wants the recipient company to achieve the same level of quality to be able to compete in the national and international markets, the achievement of this goal is fraught with practical difficulties. Product quality depends upon the quality of inputs and the processes adopted and the quality of the raw material available in the recipient country not being the same it becomes problematic to indigenize the technology. **The another challenge** is related with E- Commerce. E-Commerce as anything that involves an outline

transaction. E-commerce provides multiple benefits to the consumers in form of availability of goods at lower cost. It looks Wider choice and saves time. But the education of e-commerce faces the problem that there are 2 main parts of e-commerce.

(1). E- Merchandise and (2). E-Finance

1. **E- Merchandise:-** E- COMMERCE involves connecting business using modern communication. E-Merchandise involves selling goods and services electronically and moving items through distribution channels. like Telephone, Fax, E-payment - Money Transfer System, E-data Interchange and the Internet shopping for groceries, tickets, music, cloths hardware, travel books, flowers or gifts.

2. **E-Financing:-** It means with Online businesses like financial services, travel, entertainment and groceries are all likely to grow. But it affects from economical factors, political factors cultural factors and supranational institutions. It is effected by Banking, debit cards, smart cards, banking machines, insurance financing action and on - line services. Thus the education of commerce now become wide and it needs proper training. The reasons for unpopularity

WEAKNESSES OF COMMERCE EDUCATION

- (i) Craze for Medicine, Engineering , Management and IT courses,
- (ii) One group of students believes that Unpopularity of commerce at competitive examinations:- the syllabus of commerce at

competitive examinations is not attracting even the meritorious commerce students

(iii) Commerce graduates are not eligible for teacher training courses, such as B.Ed in many States like Gujarat .Because mostly arts and science students get preference.

(iv) Commerce education is a living discipline and is totally different from other disciplines. Hence, it must charter new routes to service the aspirations of the nation. . To man the economic development of the country and to meet the growing needs of the society, there is greater demand for sound development of commerce education in Indian Universities. But, what has been going in the name of Commerce education is only liberal and general education.

(v) No preference or reservation for commerce graduate either in employment or in admissions to professional courses like C.A, CWA, CS, M.B.A. etc. So. Reserve people can not get advantage of that knowledge.

(vi) It needs the means of additional costs and efforts. Poor students or economically backward students can not afford the extra fees for computer classes, tuitions, or like this.

(vii) High student low teacher ratio.

(viii) Lack of proper infrastructure: - it is sometimes remarked that many colleges are virtually academic slums.

(ix) So far other short term courses have full material, facility of distant education and etc. like this Instruction in regional media and adequate or availability of reading material in regional media are not

comparatively available.

(x) Inadequate teaching aids like commerce lab, CTV-Video films.

(xi) Untrained and ill-equipped teachers,

(xii) It is more content oriented rather than skill and practice oriented.

(xiii) Even the content (syllabus) is not up-to-date. with latest scenario, availability of E-finance, etc. needs keeping pace with the changing business environment with latest technology to every students. So many a time commerce graduates are found lacking communication and decision-making skills.

(xvi) Knowledge must be improved time by time of teachers and visiting faculty. Lack of practical exposure both to the teacher and teaching methods. I say that Perhaps commerce may be the only practical subject which is theoretically taught without practical exposure.

(xvii) There is a policy created by laws that in many cases students who are not able to get seats in other courses like B.B.A. or B.P.N.A. or C.A.integreted course ,then and then they are compelled to opt for commerce without any interest, In such a case it is futile to expect wonderful results. They may be disappointed.

(xviii) Commerce teacher is a jack of all trades: - perhaps he is the only person who is expected to teach all the subjects. Like commerce, banking, enterpreneyrship, business management or some time economics as compulsory subject even if he or she may be interested in accountancy.

(xix) Govt. should give sufficient funds for improvement. Because I say the

Visiting teachers or Adhoc teachers or Fix salary teachers or Part-time teachers are not Interested in teaching because they have no job satisfaction. The senior experienced teachers are retired and new recruitments are not satisfied their status so "aavan-Jaavan" in teachers community make dis -advantage to the commerce education.

Thus, commerce education is facing innumerable problems today. These problems have a direct bearing on the course objectives, course content and course conduct. These problems need serious attention and close scrutiny. It is high time for soul searching for an objective appraisal which will provide the basis for evolving a new strategy for giving a better deal to commerce education in the years to come. Therefore, the need for an all-out effort to re-orient and re-designing the commerce education in such a way that it will be relevant for today and tomorrow

STATE AND STATUS OF COMMERCE EDUCATION IN INDIA-

Commerce Education in India was started in 1886, over a hundred and twenty years ago. Since then it has experienced tremendous growth. Commerce faculties are established in many Universities. In order to understand the progress of commerce education in India since Independence and its present position, we have to rely on statistics. There is increase in number of commerce students since 1950-51. (The increase in enrolment is substantial from 0.36 lakh in 1950-51 to 14.10 lakhs in 1995-96 and to 22 lakhs in

Year	Total	Commerce Girls	Commerce Boys
2001-02	1633693	632170	1001523
2002-03	1678317	615771	1062546
2003-04	1755328	645053	1110275
2004-05	1587285	578488	1008797
2005-06	1612171	636712	975459
2006-07	1513090	610694	1002396
2007-08	1916171	743392	1172779
2008-09	1888866	863169	1025697
2009-10	2269577	1015472	1254105

Level	Number ('000)	% of Total
Graduate (Bachelor's)	17,456	86%
Post Graduate Master's)	2,492	12%
Research(Doctoral)	161	1%
Diploma/Certificate	218	1%
	20,327	

Source:

<http://www.dreducation.com/2013/08/data-statistics-india-student-college.html>

certain broad conclusions can be drawn:

- Commerce is popular in industrialized States.
- Commerce is more popular in urban areas rather than in rural areas.
- It has spread throughout the country. Now it has taken roots in all the States and Union Territories, even though started late. Of course, the development is nor uniform in all the States.

Thus, a single discipline-commerce,

which accounts for about 18% of the total enrolment in higher education, unlike Arts or Sciences consisting of many departments, unfortunately is not getting adequate attention for its needs from the Government and UGC. Further, it is not properly understood by the administrators also.

FUTURE OF COMMERCE EDUCATION (in 2020)-

Commerce- education may have bright future if it--

1. Build rapport with trade, Commerce and Industry and establish University Industry Hub)
2. Elicit the industry needs and requirements.
3. Under graduation courses must be made more meaningful as 92% of them terminating here. P.G. courses (M.Com) be more rigorous in content, skill and practice aspects with emphasis on Accounting and Finance.
4. Commerce and computers go together. There must be computer papers even at U.G. Level.
5. As Business operations need more knowledge and skill the syllabus must contain knowledge component, skill component and practice

CONCLUSION-

Commerce stream is a good option for future. There are many courses in commerce that give you a good career break like CA. Its the best for students who are good at accounting, so also is ICWA.....then there is CS - for students interested in company's stock listing, legal

stuff etc., CFA - for students interested in investment, MBA - for students interested in management part of a business etc., more importantly, most of these courses can be done along with your degree, means, you can register with the respective institutes and clear the foundation courses and entrance exams, so that after graduation one can clear them quickly.

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Multinational Companies Vs Swadeshi

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Key words- Multinational corporation, Swadeshi, New Industrial Policy, Consumers psyche, Gruha udyog

The revolutionary New Industrial Policy of 1991 opened the doors of the Indian Economy. It was expected that by 2050 India will be the second largest economy in the world. But 22 years hence we see the economy headed towards financial crisis.

It can be said without doubt that presence of MNCs has contributed in draining the economy of resources. MNCs saw their profits rising dramatically when operations were shifted to underdeveloped countries where wages costs and taxes were much less and regulations nonexistent. A study was conducted to find out what has been the peoples outlook regarding MNCs and their goods. Does it matter to them who they buy from and how it influences their economy and country? How is this influencing the employment and industries in the area under study?

Objectives of the study:

- 1) To understand what influences the consumers buying
- 2) To understand if consumers are aware of what manufacturer's goods they are buying
- 3) To understand if it matters to consumers if they are buying swadeshi or MNC goods
- 4) To understand the effect of advertising on the consumers psyche

5) To understand the effects of MNCs on industries especially gruh udyog and small industries around the area of study

6) To understand if their business strategies undermine the local cultures and traditional and change consumption habit for their benefits against long term consumption needs of the community.(eg. The Indian consumers prefer cold drinks like Pepsi and cola as against the traditional Indian cold drinks like sherbets and buttermilk.)

7) To understand if their advertising promotes conspicuous consumption and dump harmful products in the developing countries

In this paper a summary of the consumers' outlook on MNCs vs. swadeshi has been given

Research Methodology

Sources of data: Research was conducted using both primary and secondary sources of information. Primary sources consisted of personal interview and questionnaire. The secondary source has been published information on the topic under study and the internet.

Sample design, Area and size: The sample consisted of 150 families from Nagpur district belonging mostly to the middle and lower middle class. The study mostly concentrated on consumers goods. *A separate set of questionnaires was*

prepared and people who are actually working in the industry for a long period were interviewed about their experiences.

Methods of data analysis: Data was analyzed using statistical methods and appropriate tests were applied where required.

Limitations of the study: A major limitation of the study has been non reliability of the information shared by the respondents. For ex. when asked about the concept of swadeshi and their preference for swadeshi products respondents said that price did not play a major role. However analysis of the questionnaire and observation of the buying behavior revealed that price decides purchase.

Results of the survey and Conclusion: Presented below are the responses of the respondents to some of the questions in the questionnaire. Also included is the overall result of the study.

- 1) When asked about what was the basis for choosing products the following responses were elicited Basis of manufacturer's credibility 2%, Design and style 26%, Price 5%, Quality 67%
- 2) Were MNC products of a better quality than indigenous products? Yes 36%, No 26%, Cannot say 37%, Always 1%
- 3) Does advertising influence spending Yes 25%, No 23%, Cannot say 38% , Sometimes 14%
- 4) Do you check if the product is of an MNC or multinational before buying? Yes 37%,

No 31%, Sometimes 32%

5) Do you prefer Swadeshi products to MNC products? Yes 43%, No 20%, Sometimes 37%

6) What types of goods do consumers prefer?

Branded MNC products 30%

Gruh udyog products 35%

Either MNC or local products 25%

Depends on price 10%

7) Is the presence of MNCs beneficial to India? Yes 39% No 38%, In some cases only- 23%

Conclusions:

- 1) The middle class have access to greater amount of disposable income. Hence they show an inclination towards better quality goods.
- 2) The common consumer is willing to pay more if he is assured of a product that meets his requirement, and that is his criteria while making a purchase
- 3) The common consumer appreciates the concept of 'swadeshi', but at the same time he is not willing to go out of his way to make a swadeshi purchase. He will rather prefer a product that is easily available to him.
- 4) The common consumer is spending nearly 42% of his income on food and groceries
- 5) It can be observed that traditional Indian food products like chivda, chakli etc have carved a market niche for themselves. The survey however reveals that 30% of the consumers prefer only branded MNC goods 35% of the consumers prefer gruhudyog products and 25% prefer any of these. The

once again reveals that India is one such country where Santosh and Sony can coexist. The multinational and multicultural background has consumers with a taste for Lays and laddu. Only 10% of the respondents have given importance to price in deciding whether to buy or not buy a product.

This tendency of the consumer indicates that the multinationals do face competition from the burgeoning *gruh udyog* industry.

6) This also makes it clear that the consumer will purchase a product only if it satisfies his requirement and hence the MNCs will have to adapt their product to meet the needs of the consumer. To capture hold and stay in the market they will first have to understand the consumer.

7) When questioned about the quality of Indian goods in comparison with the quality of MNC goods 36% of the respondents feel that MNC goods are of a better quality. 26% of the respondents feel that MNC goods are not as good as Indian goods. 37% of the respondents are undecided and cannot say if the multination goods are of a better quality or not. 1% of the respondents feel that MNC goods are not always of a better quality. But when queried in detail about the quality of MNC goods in comparison to indigenous goods they respond that sometimes-Indian goods are better specially some of the herbal products of companies like Dabur and some local *gruhudyog* product especially in the food and beverage markets are very good.

8) Consumers are particularly attracted by free gifts with purchases. The current trend in consumption is away from habitual visits

to the smaller town markets and toward larger purchasing on a more infrequent basis in hypermarkets

9) Advertising does influence purchases and even induced the consumer to make unnecessary purchases as is pointed out by the results of the survey. As far as the effect of advertising on consumer spending is concerned 38% of the respondents feel that they cannot say if advertising is influencing them to buy a product or not. 25% say that they are influenced to spend more due to advertising. Almost on equal percentage of people say firmly that that advertising does not influence their spending 23% of the respondents say that they are not influenced by advertising and 14% of the respondents say that they spend under the influence of advertising only sometimes.

10) When asked about buying preferences 43% of the respondents said that they preferred to buy a local or 'Swadeshi' product, but again it was pointed out that if an MNC product is better suiting their required they will buy it. The consumer buying preference analysis shows that ultimately the consumer will buy a product that best satisfies his need, and is easily available. 20% of the respondents have clearly stated that they do not show a preference for local products over MNCs product. 37% of the respondents say that they prefer Swadeshi products only sometimes

11) The presence of MNC industries has generated many subsidiary industries and improved the demand for both skilled and unskilled labour thus generating employment.

Why India?

Several factors work in India's favor namely its high economic growth rate; the fact that it is the world's largest democracy and free market; the large talent pool of skilled, English-speaking people; the fastest growing young population; the government's focus on economic development; the presence of partners with global capabilities and finally, the country's culture of tolerance, diversity and partnership. It's only natural that any MNC wants to have a significant presence in India.

Indian culture and MNC

India has had a rich tradition of science and technology but not as we moderns know it. In ancient days the people of this country were more advanced and knew more about the basic principles of science. We knew many things about ways of life and living, which the West or the Americans of today who did not exist just 500 years ago claim to have knowledge of. For example, the Indians of the Vedic Age knew that turmeric powder healed wounds and was a very effective antiseptic and that neem leaves kept many diseases at bay. The Westerners are discovering that today and trying to patent it in their own names. But modern India is different.

India has the highest number of retail outlets per capita in the world. Rising income levels, a burgeoning middle class and youngsters with far more spending power than what their parents could have dreamt of. It is said that an Indian can enjoy an international standard of living without

having to disown his roots. Coke, Pepsi, hamburgers, pizzas, these symbols of American consumerism has invaded India too!

The heady days of globalization in the early nineties suddenly saw India turn topsyturvy. After decades of deprivation there was a whole new glittering world of a vibrant marketplace with its luxury goods, unlimited choices, fashion, cuisine, design, style and attitude?

Close on the heels of globalization came the information technology (IT) boom. And suddenly the country was in the news for the right reasons. Earlier it was the poverty-stricken millions, droughts, floods, starvation, and of course, a liberal sprinkling of exotica such as snake charmers, elephants and maharajahs, that defined the Indian landscape to outsiders. Today, while poverty, poor infrastructure, pollution and other host of problems do exist; they no longer make the main story about India. The progressive India is slowly but surely overshadowing the third-world India

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Dr. B.R. Ambedkar's Philosophy and Buddhism

Dr. D.T. Shende

H.O.D. Sociology

M.G. College,

Parsheoni Dist- Nagpur.

The Buddhism the advent of which dates back to the sixth century B.C., almost disappeared from India the destruction and plundering of thousands of Buddhist viharas, stupas and monasteries by the opponents of Buddhism, Particularly the Muslim invaders. During the period between the beginnings of the 12th century to the first half of the 18th century it was completely ignored and allowed to decay not only by the rulers but also by the masses. Of course, it continued to flourish beyond the frontier of India and in the Himalayan regions, but not in the mainland of India where once upon a time it had a strong foothold. However, the renaissance of Buddhism can be servants started bringing to light its treasures hidden in dust debris.

Revival of Buddhism in India : The romantic story of the archeological discoveries of the past of India like Aoeokan Inscription, Buddhist monuments etc. in the 18th centre onwards and the missionary zeal of the Anagarika Dhammapala of Sir Lanka brought Buddhism, once again, into light in India and generated curiosity among the masses about Buddhism. Several other persons like Ven. Kpaskan Mahather, Anaada Kausalyayan, Jagdish Kashyap, Khushok Bakula, Dharmanand Kouambi, Shiv Charan Lal, Prof. B. M. Barua, and Mahapandit Rahul Sankrityayan ect. Also

played an important role in the revival of Buddhism in India.

Acceptance of Buddhist Heritage 'Wheel of Law (Dhamma cakka)' as National Symol :

After independence, the revival of movement took a new turn as Buddhism came to be associated with nationalism and ancient India Culture. The Buddhist Heritage, "Wheel of Law, and Lion Capital of King Aoeoka were adopted as National symbols of India by the Committee of India Constitution Dr. Bhimrao Ambedkar who was up to 1950 known only, as an acknowledge leader to the Schedule Caste, the downtrodden masses, as he had confined his attention to their economic, social and political problems only, made known publicly in 1950 his determination to revive Buddhism in India. In that year, he asked his followers to celebrate the Buddha Jayanti every year in future. Same year , he contributed an article to the Veeoeka edition of Mahabodhi Jourenal Under the title 'The Buddha and the Future of His Religion' concluding which he wrote that Buddhism was the only religion which the world could have because of which focused the attention of the Indian masses on the virtues of the Buddha, namely; Sariputta and Moggallana at their enshrinement at Sanchi the relics were taken round to various part of India as well

as to various Buddhist countries with a view to enable the Buddhists of Various Lands to pay their homage to the two chief disciples of the Blessed One .In India , the most spectacular welcome given to these relics was by the people of Bihar, the birth place of both the prominent Buddhist saints. On March 26, 1949 the sacred relics of Sariputta and Moggallana reached Patna and were welcomed by more than 50,000 people with great joy and enthusiasm.

Celebration of 2500 year of Buddhism:

The year 1956 marked a milestone in the History of Buddhism as in that year , the 2500 years of the Mahaparinibbana of Buddha was celebrated all over the world including India. The Buddha Jayanti Celebrations of 1956 undoubtedly marked the loaning of a New Era, an era of hope, spread and prosperity for Buddhism . This is particularly true in the case of India.

The conversion of Dr. Ambedkar in Buddhism and the emergence of the Neo-Buddhism : The most outstanding event of the 2500th Buddha Jayanti Celebration took place on October 14, 1956 when Dr. Ambedkar, a great political leader of the oppressed classes of the Indian society took formal refuge in the Buddha Dhamma, along with half a million followers, at an impressive and historic ceremony held at Nagpur, Maharashtra and gave a clarion call to his followers to take refuge in the Buddha, the Dhamma, and Sangha. The oldest Bhikkhu then in India, Maharasthavira Chandramani of Burma, came to Nagpur for the conversion ceremony and initiated Ambedkar and his followers into Buddhism. With the Turning of the wheel of Law by Dr. Ambedkar at

Nagpur on aforesaid date the revival movement of Buddhism in India entered into an era of intense activity which can rightly be called the Ambedkar Era of India Buddhism. This could be marked also as the emergence of New Buddhism It is worth noting a that within a period of five years (1956 1961) the population of Neo Buddhists registered a spectacular increase of 1670 .70% i.e. from 1, 80, 823 it rose to 32,50,277 This figure might have further gone up by now is the mass conversions initiated by Dr. Ambedkar have been continuing unabated.

Who are Neo-Buddhists ? : Remarkably, these Neo-Buddhists were mostly untouchable Hindus who were denied the use of public wells, and were condemned to drink any filthy water they could find from somewhere. Besides , their children were not admitted to school attended by the upper caste Hindu, observed the same festivals, the Hindus, who closed to them. Barbers and washer men refused to render them service. The caste Hindus , who fondly threw sugar to ants and reared dogs and other domestic pest and welcomed persons of other religions to their houses, refused to give a drop of water to the untouchable Hindus were treated by the caste Hindus as sub-humans, less than men, worse than beasts. This was not the end of their miseries. Being deprived. This was not the end of their miseries. Being deprived of educational opportunities which were open to others, and of other social , religious and civil rights, they had no chance of ameliorating their poverty and poor condition' their housing was inadequate and unsanitary, and whereas others tilled the land as tenants, they had to live on grain

given to them as village menials and to eat carrion, they were born in debt and persisted in debt.

Dr. Ambedkar as Bodhisattva : The enunciator of the Neo-Buddhism Dr. Ambedkar, reverently called Baba Saheb, is hailed as Bodhisattva. The Bodhisattva is a Bodhi-being, a heroic being, a spiritual warrior and an aspirant for attaining the enlightenment (Bodhi). His studies, talks, discussion, letters, publications in the weekly, speeches and writing and movements aims at "Bahujana Hitaya, Bahujana Sukhaya" i.e. welfare for the many and happiness for the many which is nothing but the revival of Buddhism in India.

Main feature of Neo-Buddhism : Neo-Buddhism though accepts most of principles enunciated by the Buddha, it has certain specific features which could be enumerated as under :

1. Adopting the rationalism of the Buddha, it rejects of God and Soul . The Buddha apparently maintained silence on the issue of God but its proponent Dr. Ambedkar's Buddha is certain and explicit. Writing about the first sermon of the Buddha he said that his Dhamma had nothing to do with life first sermon of the Buddha he said his Dhamma had nothing to do with life death. There is no God who created from his body the four varnas (castes), no God who ordained as part of his sacred order can create this cruel division of society. There is no atman to transmigrate and visit the sins of one life upon the next.

2. Ambedkar's rejection of the existence of atman led him to the rejection of belief in Samsara, i.e., transmigration of

the soul, belief in Mokoia or the soul, and belief in Karam as the determination of man's position in present life. The Buddha denied the fatalistic view of Karam. He replaced it by a much more scientific view of Karam . According to this scientific view, rebirth as a concept applies only to the natural components of a being When the body dies, the four elements disperse and live on, while any psychological or spiritual dimension to the concept or rebirth is denied, as moral law is acknowledged. It is operative only within one's present life and the general moral order.

3. If the Buddha's gospel is essentially social, so is Dukkha, the central Buddhist notion of suffering. The recognition of suffering is the real basis of religion, writes Ambedkar in his version of the Buddha's first sermon. But, his suffering is the condition of misery and poverty, brought by social and economic discrimination and injustice, man's misery is the result of man's inequity of man. It is what we do to each other rather rather than what we do to ourselves. The sorrow that is envisioned by the Buddha is not sorrow of the present injustices performed by bt well-established class. Thus, the central insight of the traditional Buddhist vision of dukkha is omitted and suffering is interpreted as a social phenomenon .

4. The salvation to which the Buddha points is seen as a kingdom of righteousness on earth and even enlightenment itself is presented in a purely pragmatic way that on night of the last day of the fourth week light dawned upon the Buddha who realized that there were two problems. The first problem was suffering and the second problem was how to remove this suffering and make mankind happy.

5. Ambedkar played down the role of the Sangha in the history of Buddhism to remove the impression that the Buddha addressed primarily to the bhikkhus. Ambedkar stressed that the Buddha clearly had the laity in his mind when he preached. According to him the five precepts and the eightfold path were addressed to householders. The Sangha, in his view, was instituted by the Buddha to serve as a model and show that the ideals he preached were practicable.

6. Ambedkar emphasizes that the difference between the bhikkhus and the lay followers were essentially formal homeless, property, celibacy, initiation ceremony and accountability for vows.

7. Ambedkar gives a new account of the Mahabhini Kramaoa (Great renunciation) of Gautama Siddhartha. The causes for Gautama's renunciation of his princely life were not the traditional four sights of sick, old, dead and saint. Ambedkar found it irrational to suppose that a man of 29 years would not have been exposed earlier to the presence of sickness and death these are common events occurring by the hundreds and the Buddha could not have failed to come across them. The explanation is not plausible and does not appeal to reason. Ambedkar obviously does not feel that this story could be interpreted as metaphors for human transience and pain. Instead he suggests that the renunciation was the result of Gautama's refusal to support a Shaky military action against the Koliya tribe in feud over water rights. Determined not to participate in war Siddhartha went into voluntary exile as Parivrajaka. His moral stand lends courage to those Sakes who were opposed to the use of force and war

averted. When appraised of this decision was his great renunciation. On deep reflection he thought that the problem of war is essentially a problem of conflict which is going on not only between kings and nation but between nobles is occasional. But the conflict between classes is constant and perpetual. It is this conflict which is the root of all sorrow and suffering in the world.

9. Purpose of New Buddhism: Neo Buddhism has following purpose: * Peaceful co-existence with self respect and self dignity.

***Formation of classless society where there is neither oppressor.**

Right all live with dignity.

Right to get knowledge, opportunity to job etc. without any bias or discrimination.

Aspiration to attain social and economic freedom rather than spiritual liberation.

Political Overtones: Behind the movement of the revival of Buddhism in India as Neo

Buddhism certain political ramifications can be discerned which could be enumerated as under.

To attain the goal they wanted to they wanted to form unity among the different caste and sub-castes of the oppressed class of the Indian society whether it was in the name of Dharma (religion) or other things. They succeeded in achieving this goal.

They wanted right to government jobs which they were not getting due to denial of Admission in the school where the

so - called other castes Hindu children studied.

Though they got his opportunity through the inclusion of reservation provisions in the Indian constitution, some of the staunch Neo Buddhists do not want to avail this Opportunity because this is provided after the submission of caste certificate and as in their opinion, it would prove obstacle in the creation of the classless society.

Prior to their conversion in Buddhism, these people hardly had the sense of majority. Now they are a recognized force in the Indian politics and no political party can ignore this segment of Indian society while formulation of any political or social or economic policy.

The Indian society was lacking unity prior to their conversion in Buddhism. With their adoption of Buddhism the Indian society became unified and voice of secession, being raised by some during the freedom struggles of India, subsided forever .

Achievements: The Neo Buddhism succeeded in achieving the following goals:

Achieved unity among the different cast and sub castes of lower segment of the Indian society and were recognized as a force in all aspects of India politics.

Attained equality, liberty, justice, etc. for themselves.

Succeeded in the revival of Buddhism in India after a gap of almost seven centuries.

Establishment of stability in the Indian society as a whole.

Present status : At present , many Neo-Buddhist leaders, as it seems, are advocating the propagation of Buddhism, not for the general concerns of the Neo-Buddhists as such, but, of course, for their own political gains. Buddhism stands for attaining for more enduring ethical goals than shot-lived and narrow political perspectives. The need of the hour for the Neo-Buddhists in India is to broaden the social network and get engaged in constructive reconstruction of the Indian society as a whole.

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“ Disability as a Human Right Issue: India's Inclusive Education a Reality”

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Abstracts:

The world report on disability published by the world health organization (WHO) & world Bank says that 15% of world population or 1 billion people live with a disability.

India has a second largest education system in the world with more than 200 million teenagers children, 6 to 14 year of these oppax. 20 million (10%) don't have access to regular education.

What is urgently needed is the political will to ensure that disabilities are included across all policies, across all Ministries & Departments and a time frame is fixed to make our facilities, schools, colleges, public places etc. accessible for all people with disabilities.

Inclusive educations is primarily about restructuring school, culture, policy & practice so that it responds to the diversity of students in the locality. It sees individual differences not as problems to be fixed, but as opportunities to enrich learning & embrace change.

Keywords: DRG, NIOS, WHO, CRPD

Introduction:-

The world report on Disability publised by the Health Organisation (WHO)

and world Bank says that 15% of world population or 1 billion people live with a disability. If we go by the 15%, India should be home to more than 150 million people with disabilities. Even if we take a conservartive 7-10%, India is home to at least 70-100 million people with disabilities.

* **Concept of Disability rights at a movement in India:-**

A. Cross-Disability Movement in India.:

Disability Organisations in India have been in existance for many decades, some for more than 50 years or so. Yet, the concept of disability issues as rights was alien till the late as the 90s. It was only in 1993, with the creation of Disabled Rights Groups (DRG). In India first cross-disability advocacy orgnisation, that the idea of all rights of people with disabilities gained currency.

B. Disability Act-1995:

The first thing that DRG realised was the absence of a law that ensured the rights of people with disabilities which otherwise is avaiilable to any other citizen of the country, After an intense advocacy campaign by DRG the disability Law of 1995 was finally enacted. This form the basis of whatever little advances. India has been able to make in the area of disability even today.

In 2009 when a new social Justice Minister took over, the Government decided to amend the Law 1995. When NCPEDP and DRG looked at the proposed amendments. They realised that even with 100+ amendments, the 1995 Law would never truly relate CRPD, DRG then proposed that it was time for new disability rights law that would reflect the letter & spirit of CRPD. After 14 months of work the committee submitted its recommendation of June 30, 2011. Another 14 months to finalise a regarding the draft rights of persons with Disabilities was made public in Sept-2012.

*** Objectives of Disability Human Right Issue:-**

1. To study the History of Disability in human life..
2. To study the growth of Education in Modern life.
3. To study the education options in Disability.
4. To study importance of Development of Disability.
5. To study the benefits of successful inclusion.
6. To study the rights of movement in India

*** Hypothesis:-**

Keeping in mind the objectives of the study, it is hypothesized Disability is included across all policies, all Ministries and Departments and time frame is fixed to make our facilities, schools, colleges & Public places.

Research Methodology:-

The study combined both historical & qualitative research design. The study is based on secondary data. That has been collected from various books & journals. The study covers the thoughts & writing of various Authors in term of society, academician and research. Primary source documents includes website, prospectus, which newspaper clipping. The journals & Books have been referred are described in the bibliography...

*** Limitation of the Study:-**

This study is based on the secondary data obtained from various journal, magazines & websites.

This study is pertaining to the recent Times.

Due to the rapid changes of a great relevance in the present India. context some other instances of the restrictions may not be taken into the consideration due to paucity of data.

*** The Reality:-**

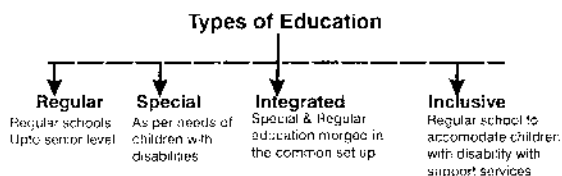
India has the second largest education system in the world with more than 200 million school aged children, 6 to 14 year of these approximately 20 million (10%) do not have access to regular education (as per NSSO 2002 & census 2001).

While the National average of enrolment in schools is over 90% less than 5% children with disabilities are enrolled in schools. 40% of these children are not able to complete the five years of basic education, while another 20% leave school prior to the

completion of three year of free and compulsory schooling as mandatory by our constitution

*** Educational Options:-**

Different type of schooling option are available for children with disabilities. These can be classified into the following basic categories.



*** Other Schooling Options :-**

* Placement option under non-formal education take National Institute of Open Schooling (NIOS) and Distant Learning through Indira Gandhi National Open University (IGNOU) are also practical approaches to education

(3)

* Home based education where the child is enrolled in a school but is unable to attend on a daily basis due to multiple reasons such a mobility/ self help related disabilities.

Inclusive education is primarily about restructuring school culture, policy, & practice so that it responds to the diversity of students in the locality. It is dynamic & continuing process of facilitating the participation of all students including those with disabilities. The process involves work at various levels including that of classroom

teachers to modify teaching-learning strategies to teach children with disabilities.

*** Initiatives & Schemes for Inclusive Education:-**

The Govt. of India launched number of programme. They focus mainly on infrastructure, education of girls SC/ST students & Disabled children & the District Primary Education Programme promoting education, The philosophy of Inclusive Education rests on giving equal opportunities & full participation to an intergrated group of persons with & without disability studying together regardless of any difficulties or differences they may have.

*** Primary Goals of Inclusive Education:-**

- # To bring out the best in the child without alienating him/her.
- # To provid the child with a warm & enriched environment.
- # To assist the child in developing basic skills to cope with day to day challenges.
- # To develop skill that will enable the child to become self reliant.
- # To help the child develop a desirable attitude towards society.

*** To Indentify and Deal with Disability:-**

This will include provision of effective educational services assistive, devices, support services, age appropriate classes, barriers free environment, availability of neighbourhood school & Involvement, Vocational Training, sports &

cultural activities for meaningful inclusive of children with disabilities, all teachers shall be oriented to deal with such children with disabilities in a class room situation.

*** Challenges:-**

- # Attitudinal barriers
- # Lack of systemic changes & trained human resource in school & workplaces.
- # Poor implementation of policies & legislation.
- # Insensitivity & un awareness.
- # Socio-cultural, economic, religious & linguistic variations.
- # Preventing programme development.
- # Non availability of technologically advanced resources
- # Inadequate funds, mechanism to streamline identification procedures & collection of data.
- # Monitoring to assess the quantitative & qualitative progress in inclusive education creating barrier-free-school buildings.

The team of special educators, parents, counsellors, therapists, social workers & Doctors play a significant role in implementing inclusion. The other important event for training to make inclusion a reality.

1. (Abilympics)
2. Paralympics
3. Integrated sports meets
4. Inter graded cultural activities
5. Special olympics.

*** Implication for Schools:-**

- # Need proper Transport & enabling

environment for children with special needs.

- # Involvement of parents as learners, teachers, decision, makers & Advocates.
- # Providing interactive & fun filled class rooms.
- # Development of flexible curriculum to reduce academic load.
- # Removal of gender & other social biases.
- # Develop appropriate teaching & learning materials.
- # Establish linkage between preschool & primary education.
- # Provision of adequate resource.

*** Benefits of Successful Inclusion:-**

- # Students learn to appreciate each other's unique strengths & abilities.
- # Students are encouraged to help each other.
- # Students with disabilities are able to foster friendships in a natural, supporting and encouraging environment.
- # Non- disabled students get a chance to develop positive attitudes towards people with differences.
- # Self- esteem and a feeling of achievement surfaces automatically.
- # Students imbibe desirable social behaviour best from each other.

(5)

Conclusion:-

In the past decade or so disability issue have managed to get only a minuscule space in the mindspace of policy

maker, & certainly not as much so required, what is urgently needed is the political will to ensure that disability is included across all Policies, across all Ministries and Departments, and a time frame is fixed to make our facilities, schools, colleges, public places etc. Accessible for all people with disabilities & adequate resources are allocated.

Inclusive education is primarily about restructuring school, culture, policy & practice so that it responds to the diversity of students in the locality. It seems individuals differences not as problems to be fixed, but as opportunities to enrich learning & embrace change.

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A Role of Women in the Development of Nation.

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Abstract :

Women have a distinct rôle to play in the development of the nation. In the rôle of mother, women shape the personality and character of their children and hence the character of nation. As a house wife, she maintains the productivity of human capital within the household through proper management of home. Apart from this, a woman herself represents a unity of human capital and is, therefore, capable of making contribution to the economy of the nation for a country like India. People both male and female are the only abundant asset. Women constitute nearly half of the population there cannot be true development or growth of a nation with half of its population living in ignorance, withdrawn from the main stream unrecognized and unaccounted for. In this background, women rank is very important resource in the nation's development.

Keywords:

Women empowerment, Women's component, plans, Upliftment, nation's development, political right.

Introduction:

Power in the social contest implies a process of governance, regulation, direction and influence for the sake of protection and upliftment of people both individually and collectively in symbiotic manner.

Empowerment is considered a little more than delegation: some see it simply as an element of some other change in existing program.

Empowering of women presupposes a drastic, dynamic and democratic change in the perception of and expectation from women in our society. To help women to attain economy independence is the first priority for such a change. When a woman attains economic independence she naturally becomes the mistress of her own body and author of her own decision. Even she can make free choices in her sex life and no one can force her to use her for their pleasure and benefit.

Five years plans and women's development

Women's development began mainly as a welfare oriented program in first five year plan 1951-1956. The central social welfare board set up in 1953, undertook a number of welfare measures through voluntary sector. The second five years plan 1956-1961 organized women into mahila mandals to act as focal points at the grass root level for the development of women. The third fourth and other entering plans 1961-1974 accorded high priority to education of women and introduced measures to improve internal and child health services including supplement

feeding for children and nursing mothers etc. The fifth plan 1974-1978 saw a shift in the approach for women's development from 'welfare' to 'development' to cope with several problems of the family and the role of the women. The new approach aimed at an integration of welfare with development services. A landmark in the history of women's development is to place, during the sixth five year plan 1980-1985 by including a separate chapter and adopting a multi disciplinary approach with ponged trust on health. Education and employment in the seventh plan measure objective of raising their economic and social status to bring them into the main stream of national development. The eighth five year plan which was launched in 1992 mark a shift from development to empowerment and approached to women development skin It promised "to ensure that the benefits of the development from different sector do not bypass women" and women must be enabled to function as equal partner and participant in development process in the ninth five year plan 1997-2002 Two measure steps towards gender justice have been taken for the first time in the history of planning the fist is the listing of empowerment of women as a measure plan objective. The other is to prose inclusion of women's component plan in the plan of all central ministers and state government.

Women empowerment

The key instrument of strategy for women's development both as beneficiary and a participant is, therefore grass root level organization of women for

learning and productive activity which would help:-

- * To draw them into the main stream of development:
- * Promotes self-reliance and collective action:
- * Strengthen their participation and voice in the development process:
- * Assist them to achieve economic viability as well as knowledge for their personal growth:
- * Provide forums to enable women especially from the poorer sections to participates freely and fully in decisions that affect their lives and that of community;
- * Enable them to acquire full access to development resources and services: and
- * Enable them to function as instrument of social change:

The process of empowerment is multi dimensional and it enables women to realize their full destiny and powers in all spheres of life as women empowerment begins with consciousness-perception about herself and her rights, her capabilities and her potential, awareness of how gender and socio cultural and Political forces affect her. political empowerment, economic development and social upliftment of women is necessary and desirable to fight myriad forms of patriarchal domination and discrimination at every stage. In fact, women's empowerment is central to the achievement of the triple goals of equality, development and social justice, and for that political participation is needed. In a democratic system women participation may be viewed at two levels:

*Awareness and assertion of women's political rights and

*Acquisition and exercise of power

The participation of women in the pries is considered essential not only for insuring political participation in democratic process but also for realizing the developmental goals for women's, participation of women in pries involves:

*Women as candidates:

*Women as elected members of pris taking part in decision-making, planning, implementation and evaluation: and

*Women as a members of mahila mandal and their association with voluntary organizations

Although participation in economic production is the base to improve the lot of women, it is not enough by itself. Women must be involved as in main in the struggle against poverty and in justice. Without such involvement, poverty may be overcome, but exploitation and operations of women would remain unchanged. In addition it is important for women to participate in political decision making as it as politics which determines the direction and pace of most development plans.

Changing Scenario

Almost three decades passed since then and women seem to have crossed over the "mother child syndrome" of policy makers. It seems more and more obvious to policy planners now that grass-root agricultural economics, which employ 70% of working population of which 84% of women cannot continue with those

growth oriented policies which marginalize women.

Today, the Indian state has accepted women's empowerment as its major policies goal, it has also accepted women as active agents, participating in and guiding their own development happily in ninth plan draft, as mentioned above there is a variable sea change in plan perspectives. Until then women's development to quote the document was primarily "welfare oriented". the focus was always on health, nutrition, education but in the early 90's on training for employment. The approach of the ninth plan directs both the center and the states to adopt the "women's component plan" through which no less than 30% of funds and benefits are year marked to the women-related sector. There is no doubt that women's development is directly related to nation development. The effective management and development of women's resources That is their abilities, interest, skills and other potentialities are of paramount importance for the mobilization and development of human resources.

The 73rd constitution act empowers them to take part in decision making in decentralize governance in decision making in decentralize governance and development women have been trying there best to make themselves assertive in local governance but the ground realities such as literacy, poverty unemployment and ignorance inhibit them from assertion.

Emerging Realities:

The experiences gathered about women's participation in panchayat show

that they have been projected as somebody's mother or wife or sister or widow and not as people's representative. On the other hand there are cases where women played a leading role in local development, Their lives have been affected positively. The reason why those who was earlier shy even in attending meetings, had later on become assertive was that they was given opportunity of participatio. The basic disabilities before rural women are literacy, assetlessness and ignorance. If this disabilities are removed they could perform their role no less effectively than their counter parts.

Conclusion:

If women are in a state of economic, social, political and knowledge disempowerment, the imperative is to reverse this process instead of merely adding a gender agenda to a development plan drawn up by the gender incentives, The goal should be to redraw it by main streaming women's perspectives . It is the empowerment strategi which has emerged as INDIA'S response to the challenges of equalities, development and peace. For women to be truly empowered, it is necessary to provide an expanding network of services so that they are freed from some of their gender related shackles of a practical nature and are also enabled to aspire to than actualization of their strategic gender needs.

Effective participation of all women in development as intellectual policy makers and decision-makers, planners, contributors and beneficially should strengthen according to specific problem of women in different regions and the need of different categories of women in them, that commitment on the part of policy-makers should guide the formulation and implementation of policies, plans, programs and project: with awareness that development prospects will be improved and society advanced through the full and effective participation of women.

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लाखांदूर तालुक्यातील स्त्रियांचे आजार आणि आहार यांचा अभ्यास (वयोगट 20 ते 40)

प्रा. सौ. अल्का दहीकर

(गृहअर्थशास्त्र विभाग प्रमुख)

यशवंतराव चव्हाण महाविद्यालय, लाखांदूर, जि. भंडारा

प्रस्तावना :-

स्त्रियांचे स्वास्थ्य :-

स्त्रियांचे स्वास्थ्य म्हणजे कुटूंबाचे स्वास्थ्य. स्त्रिचे बिघडल्यास कुटूंबाच्या दैनंदिन नियमिततेवर परिणाम होतो. म्हणून स्त्रिचे स्वास्थ्य चांगले राहणे खूप आवश्यक आहे. स्त्रिला सर्वच प्रकारचे घरकाम, कौटूंबिक जबाबदाऱ्या, मुलांची देखभाल करावी लागते. त्यामुळे शारीरिक दृष्ट्या सुदृढ राहणे आवश्यक आहे.

स्त्रियांचे आजार :-

स्त्रिच्या आजाराविषयी सांगायचे झाल्यास रक्तक्षय, मासिक पाळीची अनियमितता, हृदयरोग, प्रसुतीचे आजार, मधुमेह, गर्भाशयाचे आजार, स्तनाचे आजार आढळून येतात. यापैकी मुख्यत्वे रक्तक्षय, मधुमेह, हृदयरोग हे तीन आजार स्त्रिच्या स्वास्थ्यावर घातक परिणाम करणारे असतात.

स्त्रियांचे आहार :-

सुदृढ राहण्यासाठी आहार महत्वाचे कार्य करतो. म्हणून स्त्रिला तिच्या

आवश्यकतेनुसार समतोल आहार मिळणे आवश्यक आहे.

स्त्रियांच्या पोषणविषयक गरजा :-

प्रत्येक स्त्रिची पोषण विषयक आवश्यकता तिच्या कार्यानुसार वेगवेगळी असते. हलके काम करणाऱ्या स्त्रिला 1900 कॅलरी, साधारण मेहनतीचे काम करणाऱ्या स्त्रिला 2200 कॅलरी तर जास्त मेहनतीचे काम करणाऱ्या स्त्रिला 3000 कॅलरी आवश्यक असतात. तर गर्भावस्थेमध्ये सामान्य अवस्थेपेक्षा 300 कॅलरी जास्त लागतात. दुग्धसृजनशील अवस्थेमध्ये सामान्य अवस्थेपेक्षा 700 कॅलरी जास्त आवश्यक असतात.

लाखांदूर तालुका हा ग्रामीण भाग आहे तसेच हा भाग मागासलेला आहे. त्यामुळे स्त्रियांना आहाराचे आवश्यक ज्ञान नाही, योग्य अन्न घटकांच्या अभावी स्त्रियांमध्ये अनेक आजार आढळून आले. सुदृढ आरोग्याकरिता समतोल आहाराची गरज असते आहारातील एखादा घटक सातत्याने शरिराला कमी पडल्यास रोग उदभवू शकतात.

लाखांदूर तालुक्यातील मुख्य व्यवसाय शेती असल्यामुळे 75 टक्के स्त्रिया

ह्या शेतावर काम करण्यास जातात. शेतातील काम हे कष्टाचे आहे परंतु कष्टकरी स्त्रिया ह्या घरून डब्यात अपुरे जेवण नेतांना आढळतात. तसेच त्याचा दर्जा योग्य नसतो. कष्टाचे काम केल्याने जी उर्जा उत्सर्जीत होते त्याप्रमाणे अपुऱ्या व निकृष्ट जेवणानी पुरेश्या कॅलरी त्यांना मिळत नाही. त्यामुळे कॅलरीजची कमतरता आढळते. आणि याचा परीणाम म्हणजे रक्तक्षयासारखे इतर आजार दिसून येतात. दररोज शेतावर जात असल्यामुळे मुलांना योग्य प्रमाणात स्तनपान करू शकत नाही. त्यामुळे त्यांची रोगप्रतिकार शक्ती कमी होऊन त्याच मुली प्रौढ झाल्यावर रोगांना आमंत्रण देतात. भारतामध्ये केलेल्या सर्वेक्षणात असे दिसून आले की, निम्न आर्थिक स्तरातील कुटुंबांच्या स्त्रियांमध्ये घेतलेल्या आहारामध्ये फक्त 1800 कॅलरी आणि 40 ग्रॅम प्रथिने असल्याचे दिसून आले आणि ही प्रथिने सुद्धा निम्न दर्जाच्या आहारातून प्राप्त केली होती.

हाखर्ड विश्वविद्यालयांनी केलेल्या सर्वेक्षणात असे दिसून आले की, गर्भवती स्त्रियांना संपुर्ण आहार दिल्यामुळे गर्भावस्थेमध्ये त्यांना त्रास झाले नाही. तसेच प्रसुती सुद्धा जास्त त्रास न होता सुखरूप झाली. तसेच गर्भवतीचा आहार चांगला असल्यामुळे त्यांना दुध सुद्धा भरपुर येते. (शैरी)

व्याख्या :-

सामान्य आहार :- "शरीराची शारीरिक,

मानसिक कार्ये सुरळीत चालण्यासाठी जो परिपुर्ण व संतुलित आहार घेतला जातो त्याला आपण 'सामान्य आहार' म्हणतो."

प्रत्येक स्त्रिला तिच्या कार्याच्या स्वरूपानुसार आहार लागतो तसेच स्त्रिला तिच्या अवस्थेप्रमाणे (गर्भावस्था, दुग्धसर्जन अवस्था) आहाराची जास्त मागणी असते. गर्भावस्थेत गर्भाच्या जडणघडणीला पोषक आहाराची गरज असते तर स्तनपान करणाऱ्या मातेला बालकाचे संगोपन करावयाचे असते याकरिता पोषक आहार मिळायला हवा. शारीरिक कष्ट करणाऱ्या स्त्रिला साधारण काम करणाऱ्या स्त्रिपेक्षा अधिक कॅलरीजचा आहार लागतो.

आजार :-

शारीरिक आणि मानसिक स्वास्थासाठी संतुलित आहाराचा दैनंदिन जीवनात समावेश असणे, हा अतिशय महत्वाचा भाग आहे. असंतुलीत आहारामुळे किंवा आहारातील काही घटकांच्या कमतरतेमुळे स्त्रियांमध्ये खालील प्रकारचे आजार आढळून येतात.

रक्तक्षय :-

रक्तक्षय म्हणजे शरीरातील हिमोग्लोबीनचे प्रमाण सामान्यापेक्षा कमी होणे होय.

लोहाच्या कमतरतेमुळे जास्त.

प्रमाणात स्त्रियांमध्ये रक्तक्षय होतो. आहाराच्या अनियमिततेमुळे स्त्रियांमध्ये रक्तक्षय हा आजार आढळून येतो. तसेच नित्कृष्ट आहार व कमी वजनामुळे सुद्धा लोहाची कमतरता सामान्य स्त्रियात दिसून येते. स्त्रियांना प्रतिदिवस 30 ग्रॅम लोहाची आवश्यकता असते. लोह हे मुख्यतः कडधान्ये, हिरव्या पालेभाज्या गुळ, किसमीस, टणक कवचांच्या फळांमध्ये आढळून येते.

लोहाच्या कमतरतेमुळे रक्तगोलकांची संख्या कमी होऊन रक्तक्षय होतो. यामध्ये व्यक्ती अशक्त होऊन निरुत्साही बनतो, आहारातुन गर्भवतीला लोहाची कमतरता झाल्यास बालकाला देखील रक्तक्षय होण्याची शक्यता असते. तसेच लोहाचे अयोग्य पोषण पचनसंस्थेचे विकार, रक्तस्त्राव यामुळे शरीराला लोह पुरेशा प्रमाणात मिळत नाही. त्यामुळे रक्तक्षय होण्याची शक्यता वाढते.

मधुमेह :-

मधुमेह हा आजार होण्याचे प्रमुख कारण म्हणजे स्वादुपिंडात निर्माण होणाऱ्या इन्सुलीन स्त्रावाची कमतरता, स्वादुपिंडातील आयलेट्स ऑफ लॉगर हॅन्स या पेशी इन्सुलिन तयार करतात, यात बिघाड झाल्यास इन्सुलिन स्त्रावाने बंद होते. कर्बोदकाचे पचनानंतर ग्लुकोजमध्ये रूपांतर होते. ग्लुकोजचे रक्तात शोषण झाल्यावर

तिचे ज्वलन होऊन स्फुर्ती मिळते. परंतु शरिरातील इन्सुलिनच्या कमतरतेमुळे ज्वलन पूर्ण होऊ शकत नाही. त्यामुळे ग्लुकोज जसेच्या तसे राहुन वाढलेले ग्लुकोज मुत्रातुन स्त्रवते. अशाप्रकारे मधुमेह होतो. हा रोग विशेषतः अनुवांशीकता, जीवनशैली (उदा. मानसिक ताण) स्थूलपणा इत्यादी.

जखमा लवकर न भरणे, वजन कमी होणे, लवकर थकवा येणे, मुत्रातून शर्करा जाणे, रक्तात शर्करेचे प्रमाण वाढणे, वरचेवर लहान व भूक लागणे, जास्त झोप येणे इत्यादि प्राथमिक लक्षणावरून मधुमेह झाला असे म्हणता येईल.

संपुर्ण जगात 2002 च्या सर्वेनुसार 150 मिलीयन लोक मधुमेहाने पिडीत झाले. ही संख्या 2025 पर्यंत दुपटीने वाढण्याची शक्यता जागतिक आरोग्य संघटनेने वर्तविलेली आहे. आफ्रीकन आणि अमेरीकन तसेच पांढऱ्या त्वचेच्या महिलांना मधुमेह नियंत्रीत करणे कठीण जाते. म्हणून मधुमेह नियंत्रीत करण्यासाठी आहारपद्धती व्यायाम यावर लक्ष देणे गरजेचे आहे.

हृदयरोग :-

सध्याच्या परिस्थितीत हृदयरोग होण्याचे मुख्य कारण शारिरिक व मानसिक ताण हेदिसून येते. स्त्रियांच्या हृदय रोगामध्ये रोहीणी काठिण्य किंवा हृदय रोहिणीचा रोग सगळ्यात जास्त प्रमाणात मृत्यूसाठी

कारणीभूत ठरत असतो. काही घटनामध्ये असे आढळून आले की, हृदय रोहीणीचा रोग आणि त्यापासून मृत्यू हे पुरुषापेक्षा स्त्रियांमध्ये जास्त मोठ्या प्रमाणात आढळून येतात. या हृदयरोगाची कधीकधी लक्षणे सुद्धा दिसून येत नाही व अचानकपणे रोगाचा मृत्यू होतो.

ज्या स्त्रियांचा आहार समतोल आहे आणि ज्यांना कुठलेही व्यसन नाही, अशा स्त्रिया शारीरिकदृष्ट्या सुदृढ असतात. तसेच ज्या स्त्रियांचे वजन कमी असते, स्थूलपणा कमी असतो अशा स्त्रियांना हृदयरोगाची भिती कमी असते.

Akesson यांनी स्टॉकहोममधील कॅरोलीनस्का संस्थेमधून केलेल्या सन 1997 मधील संशोधनात अंदाजे 25 हजार स्त्रियांच्या आहाराविषयी माहिती गोळा केली. त्यानुसार सुदृढ आहार, खेळ व व्यायाम हे सुद्धा हृदयरोगाचा धोका टाळण्यास फलदायी ठरतात तसेच फळांचे वेगवेगळे पदार्थ, भाजीपाला, कडधान्ये हे रोहीणी काठीण्याचा हृदयरोग टाळण्यास मदत करतात, असे संशोधनावरून दिसून आले.

त्याचप्रमाणे जन्मतःच हृदयाच्या रचनेत दोश असणे, संसर्गामुळे होणारे रोग उदा. संधिवात, रक्तदाब वाढणे, हृदयातील झडपांचे विकार, कोलेस्ट्रॉल असलेल्या स्निग्ध पदार्थांचा जास्त प्रमाणात उपयोग, रजोपीडांचे कार्य लवकर थांबल्यास देखील हृदयरोग होऊ शकतो.

उद्दिष्टे :-

- 1) स्त्रीयांच्या पोषणाविषयक दर्जा जाणून घेणे.
- 2) स्त्रीयांच्या आहाराबद्दल सर्वेक्षण करणे.
- 3) त्यांच्या आहारात अन्न घटकांचे अभाव असल्यास ते तपासणे तसेच त्यांची कारणे शोधणे.
- 4) आजच्या नव्या पिढीतील स्त्रियांना आहारविषयक माहिती देणे.
- 5) आहारातील अन्न घटकांच्या अभावी होणाऱ्या आजारांची माहिती देणे.
- 6) रोगांच्या निर्मूलनासाठी उपाययोजना सांगणे.
- 7) स्त्रियांच्या आजाराविषयी माहिती देणे.

गृहितके :-

- 1) आहाराविषयी असलेले अज्ञान यामुळे आजार होतात.
- 2) ग्रामिण भागात असलेल्या अंधश्रद्धेमुळे काही भाज्या आहारात घेतल्या जात नाही. उदा. दुधीभोपळा वगैरे.
- 3) आहारात वेगवेगळे अन्नघटक न घेता एकच किंवा सारखे पदार्थ खाल्ले जातात. उदा. तांदळाचा जास्त प्रमाणात उपयोग.
- 4) आहार शिजवितांना चुकीच्या पद्धतीचा वापर केला जातो.

लघुशोध प्रबंधाची अध्ययन पद्धती :-

लाखांदूर तालुक्यातील प्रत्येक गावांमध्ये जाऊन प्रश्नावली मुलाखत या पद्धतीनी स्त्रियांच्या विविध आजाराविषयी माहिती गोळा करण्यात आली.

1, 3 यावरून खालील माहिती प्राप्त झाली.

संशोधन पध्दती :-

अध्ययन क्षेत्राची निवड :-

प्रस्तूत अध्ययनासाठी लाखांदूर तालुक्याची निवड करण्यात आली. या तालुक्यातील स्त्रियांना आजाराच्या समस्या आढळून आल्या त्या सोडविण्याच्या दृष्टीने ही निवड करण्यात आली.

नमुन्याचा आकार :-

लाखांदूर तालुक्यात प्रत्येक गावात जाऊन 20 ते 40 वयोगटातील स्त्रियांचा समावेश करण्यात येऊन 25 स्त्रियांचे सर्वेक्षण केले.

स्त्रियांच्या आरोग्याच्या तक्रारी :-

आहारातील अन्नघटकाच्या कमतरतेमुळे ग्रामीण भागातील स्त्रियांमध्ये आरोग्याच्या अनेक तक्रारी दिसून आल्या. त्यामध्ये हातपाय दुखणे, डोकेदुखी, थकवा जाणवणे, रक्तक्षय, हार्टअटॅक, मधुमेह, गर्भपात आणि इतर आजार सुद्धा आढळले.

स्त्रियांच्या आरोग्याच्या तक्रारी दर्शविणारी सारणी

अ. क्र.	आरोग्याच्या तक्रारी	प्रमाण व टक्केवारी			
		20-25	25-30	30-35	35-40
1	हातपाय दुखणे	—	6 (6%)	7 (70%)	2 (2%)
2	डोकेदुखी	—	3 (3%)	2 (2%)	1 (1%)
3	थकवा जाणवणे	—	4 (4%)	7 (7%)	2 (2%)
4	रक्तक्षय	—	21 (21%)	11 (11%)	7 (7%)
5	हार्टअटॅक	1	—	—	—
6	मधुमेह	1	—	—	—
7	गर्भपात	—	5 (5%)	4 (4%)	3 (3%)
8	उतर आजार	—	5 (5%)	6 (6%)	2 (2%)

वरील सारणी नुसार 20 ते 25 वयोगटातील 2 टक्के स्त्रिया ह्या अविवाहीत असून त्यांच्यामध्ये मधुमेह आणि हार्टअॅटक हे आजार आढळून आले. 25 ते 30 वयोगटातील 44 टक्के स्त्रियांमध्ये सर्वात जास्त रक्तक्षय 21 टक्के, हातपाय दुखणे 6 टक्के, डोकेदुखी 3 टक्के, गर्भपात 5 टक्के व इतर आजार 5 टक्के आढळले. 30 ते 35

वयोगटातील स्त्रियांमध्ये हातपाय दुखणे 7 टक्के, डोकेदुखी 2 टक्के, थकवा 7 टक्के, रक्तक्षय 11 टक्के, गर्भपात 4 टक्के व इतर आजार 6 टक्के आढळले. 35 ते 40 वयोगटामध्ये हातपाय दुखणे 2 टक्के, डोकेदुखी 1 टक्के, थकवा 2 टक्के, अॅनिमिया 7 टक्के, गर्भपात 3 टक्के व इतर आजार 2 टक्के स्त्रियांमध्ये आढळले.

स्त्रियांना प्राप्त होणारे लोह दर्षक सारणी :- वयोगट 20 ते 40

अ. क्र.	व्यवसाय	प्राप्त होणारी सरासरी लोह	प्रमाणित लोह (RDA) मि. ग्रॅम.	टक्केवारी
1	मजुरी	17.10 मि.ग्रॅम	30 मि. ग्रॅम	57%
2	शेतमजुरी	18.20 मि. ग्रॅम	30 मि. ग्रॅम	60.66%
3	शेती	20.25 मि.ग्रॅम	30 मि.ग्रॅम	67.5%
4	गृहीणी	22.30 मि.ग्रॅम	30 मि.ग्रॅम	74.33%
5	नेकरी	21.70 मि.ग्रॅम	30 मि.ग्रॅम	72.33%

वरील सारणीवरून असे निर्देशनास येते की, 20 ते 40 वयोगटातील मजुरी करणाऱ्या स्त्रियांसाठी प्रमाणित लोहाचे प्रमाण 30 मि. ग्रॅम आहे व त्यांना प्राप्त होणारी लोह 17.10 मि. ग्रॅम आहे. यावरून स्पष्ट होते की, प्रमाणित लोहांच्या 57 टक्के लोह त्यांना प्राप्त होतात. शेतमजुरी करणाऱ्या 20 ते 30 वयोगटातील स्त्रियांसाठी प्रमाणित लोहाचे

प्रमाण 30 मि. ग्रॅम. आहे व त्यांना प्राप्त होणारे लोह 18.20 मि.ग्रॅम आहे. यावरून स्पष्ट होते की, प्रमाणित लोहाच्या 60.66 टक्के लोह त्यांना प्राप्त होतात. शेती करणाऱ्या 20 ते 40 वयोगटातील स्त्रियांसाठी प्रमाणित लोहाचे प्रमाण 30 मि. ग्रॅम आहे व त्यांना प्राप्त होणारे लोह 20.25 मि.ग्रॅम आहे. यावरून स्पष्ट होते

की, प्रमाणित लोहाच्या 67.5 टक्के लोह त्यांना प्राप्त होतात. गृहिणीसाठी प्रमाणित लोहाचे प्रमाण 30 मि. ग्रॅम आहे. व त्यांना प्राप्त होणारे लोह 22.30 मि.ग्रॅम आहे. यावरून स्पष्ट होतेकी, प्रमाणित लोहाच्या

74.33 टक्के प्रथिने त्यांना प्राप्त होतात. तसेच नोकरी करणाऱ्या स्त्रियांसाठी प्रमाणित लोहाचे प्रमाण 30 मि. ग्रॅम आहे व त्यांना प्राप्त होणारे लोह 21.70 मि.ग्रॅम आहे. यावरून स्पष्ट होते की प्रमाणित लोहाच्या 72.33 मि. ग्रॅम लोह त्यांना प्राप्त होतात.

स्त्रीयांचे हिमोग्लोबीनचे प्रमाण दर्शविणारी सारणी

अ. क्र.	प्रमाणित हिमोग्लोबीन	प्राप्त होणारे सरासरी हिमोग्लोबीनचे प्रमाण	टक्केवारी
1	11.14 gm%	7.9 gm%	47.%
2	11.14 gm%:	9.11 gm%	38.%
3	11.14 gm%:	11.13 gm%	12.%
4	11.14 gm%:	13.15 gm%	03.%

वरील सारणीवरून असे निदर्शनास येते की, प्रमाणित हिमोग्लोबीनचे 11 ते 14gm% आहे. परंतू 47 टक्के स्त्रियांमध्ये हिमोग्लोबीनचे प्रमाण 7 ते ---gm% आढळले. 37 टक्के स्त्रियांमध्ये 9 ते 11gm% आढळले. व 3 टक्के स्त्रियांमध्ये 13 ते 15gm% आढळले. यावरून असे स्पष्ट होते की, अध्ययन क्षेत्रातील 85 टक्के स्त्रियांना .. झाला आहे. तर केवळ 15 टक्के स्त्रियांचेच हिमोग्लोबीनचे प्रमाण सामान्य आहे.

सारांश :-

यावरून असे लक्षात येते की या स्त्रियांच्या आहारामध्ये डाळी, दूध, फळे, सलाद, मोड आलेले कडधान्य यांचा वापर फार कमी प्रमाणात केला जातो तसेच इडली, ढोकळे यासारखे आंबवलेले पदार्थ यांना माहित नाही. त्यामुळे यामधून मिळणारी आवश्यक प्रथिने, जीवनसत्व त्यांना मिळत नाही. त्यामुळे जीवनसत्वाच्या कमतरतेने अनेक आजार झालेले दिसून येतात.

तसेच या भागामध्ये तांदळाचे उत्पन्न जात होत असल्यामुळे आहारामध्ये पोळी,

भाकरीचे प्रमाण कमी असते. व भाताचे प्रमाण जास्त असते. तसेच स्वयंपाक करतांना चुकीच्या पद्धतीचा वापर केला जातो. त्यामध्ये भाज्या आधी चिरून धुणे, कुकरचा वापर कमी करणे या सर्व बाबींमुळे या स्त्रियांमध्ये अनेक प्रकारचे आजार झालेले दिसून येतात.

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किशोरावस्था आणि मानसिक आरोग्य

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मनुष्याच्या जीवनात अशी एक अवस्था येते की ज्या अवस्थेत तो लहान मुलांमध्येही समाविष्ट होऊ शकत नाही आणि तरुणांमध्येही तो गणला जात नाही. बाल अवस्थेतून स्वतंत्र प्रज्ञेच्या प्रौढ व्यक्तींमध्ये स्थित्यंतर होण्याच्या मधील हा आठ वर्षांचा दीर्घकाळ असतो. एकंदरीत व्यक्तीच्या जीवनात हा एक मोठाच संक्रमण काळ असतो. ह्या काळाला अनुलक्षणच किशोवस्था म्हटले जाते.

किशोरावस्थात घडून येणारे बदल क्रांतीकारक स्वरूपाचे असतात. आयुष्याच्या अनेक गुंतागुंतीच्या आणि जटील असण्यांशी यशस्वी समायोजन करता येण्यासाठी मुलाला परिश्रमयुक्त प्रयत्न करावे लागतात. या प्रयत्नांमधून अनेक अडचणी आणि समस्या उद्भवू शकतात आणि त्यामुळेच मानसशास्त्रीय विकासाच्या दृष्टीने हा काळ अत्यंत अवघड असतो.

किशोरावस्थेची व्याख्या :

बाल्यावस्थेतून परिपक्वतेकडे घडून येणाऱ्या सामाजिक सांस्कृतिक संक्रमणाचा काळ म्हणजे किशोरावस्था होय. मुलीची आणि मुलाची शारीरिक, मानसिक, सामाजिक, भावनात्मक आणि नैतिक वाढ पूर्ण होण्याच्या प्रक्रियेचा हा काळ असतो. किशोरावस्थेच्या अनेक मानसशास्त्रांनी वेगवेगळ्या व्याख्या केलेल्या आहेत.

1) A.T. Jersild : It is that span of years during which Boys & Girls move from childhood to adulthood mentally, emotionally, socially and physically.

Dorothy Rogers : Adolescence is a

process rather than period of achieving the attitudes and beliefs needed for effective participation in society.

मानसिक आरोग्य :

जीवनाचा आस्वाद योग्य प्रकारे घेता येण्यासाठी जसे शरीर स्वास्थ्य आवश्यक असते, त्याचप्रमाणे मानसिक आरोग्य देखिल आवश्यक असते. मन सुदृढ असले तर जीवनाचा आनंद निरामयपणे घेता येतो. या दृष्टीने मन:स्वास्थ्य शारीरिक स्वास्थ्याइतकेच किंबहुना अधिक महत्त्वाचे आहे.

किशोरावस्थेतील मानसिक आरोग्यामध्ये शाळा व शिक्षकांची भूमिका :

विद्यार्थ्यांच्या मानसिक सुदृढतेला बाधक होऊ शकणारे शालेय वातावरणाशी निगडित अनेक घटक संभवतात. यातील महत्त्वाचे काही घटक शिक्षक - विद्यार्थी परस्परसंबंधाशी संबंधित आहेत. यातील काही घटक पुढील प्रमाणे आहेत.

१) शालेय अभ्यास आणि अन्य स्पर्धांच्या बाबतीत अतिशय जोर देणे.

२) विद्यार्थ्यांच्या मूल्यमापनासंबंधी चुकीच्या पध्दतीचा वापर, पुष्कळदा शिक्षकांकडून व्यक्तिनिष्ठ मूल्यमापन केले जाते आणि त्यामुळे मुलांच्या मनात शिक्षकां विषयी अविश्वास निर्माण होतो.

३) शिक्षक अतिरिक्त गृहपाठ देतात त्यामुळे मुलांना खेळण्यासाठी किंवा मनोरंजनासाठी वेळ उपलब्ध होऊ शकत नाही.

- ४) शिक्षकांची वागणूक कठोर असली तर मुलांना अपयशाची एकसारखी भीती वाटते आणि त्यातून मानसिक तणाव निर्माण होतो व आरोग्यावर परिणाम होतो.
- ५) अभ्यासक्रम मुलांच्या आवाक्याबाहेरचा असला तरी मुलांमध्ये मानसिक तणाव निर्माण होतो.

मानसिक आरोग्यसंबंधी लक्षणे :

मुलांमध्ये सतत मानसिक तणाव राहिल्यास पुढील लक्षणे आढळतात.

- १) शारीरिक लक्षणे : नखे कुरतडणे, चेहऱ्यावर अस्वस्थता दिसणे, बसल्याबसल्या सहज पायांना सतत हलवणे, सतत डोके डोके खाजवणे, अडखळत बोलणे इत्यादी.
- २) वर्तनात्मक लक्षणे : इतर मुलांच्या खोड्या काढणे, आक्रमक वर्तन, अतिक्रियाशीलता, खोटे बोलणे, नकारात्मक वृत्ती, अभ्यासात फार कमी गती दिसून येणे इत्यादी.
- ३) भावनात्मक वर्तन : चिंताग्रस्त चेहरा असणे, तीव्र संघर्षाचा अनुभव, मानसिक तणावाचा सातत्याने अनुभव येणे, ईर्ष्या, आत्मलघुतेच्या भावनेने पीडीत असणे, भिन्नेपणा किंवा बुरजेपणा आणि आत्यंतिक चिंतामग्नता इत्यादी.

वरील सर्व लक्षणे मुलांच्या मानसिक आरोग्यावर विपरीत परिणाम करतात. शालेय जीवनात एकूण शाळेचे वातावरण, शिक्षक - विद्यार्थी परस्परसंबंध इत्यादी गोष्टींचा मुलांच्या मानसिक आरोग्याच्या दृष्टीने अत्यंत महत्त्वाचे आहे.

मानसिक आरोग्यावर परिणाम करणारे घटक :

विद्यार्थ्यांच्या मानसिक स्वास्थ्यासंबंधी शाळेची

भूमिका (त्वसम वीजीम बीववस पद चतवउवजपदह जीम उमदजंस्रीमंसजी वीबीपसकतमद)

मुलांच्या भावनात्मक, बौद्धिक आणि शारीरिक वातावरणाला अनुकूल संधी मिळेल अशा प्रकारचे शाळेचे वातावरण असणे अत्यंत महत्त्वाचे ठरते. मुलांच्या व्यक्तिमत्त्वाची योग्य ती दखल शालेय वातावरणात घेतली जाणे त्यांच्या मानसिक आरोग्याच्या दृष्टीने महत्त्वाचे आहे. यासाठी मुलांच्या शालेय वातावरणात पुढील उपाययोजना सातत्याने केल्या जाव्या.

- १) मुलांचे शारीरिक स्वास्थ्य : या दृष्टीने शाळेमध्ये शारीरिक व्यायामांना, खेळांना आणि क्रिडा प्रकारांना योग्य महत्त्व दिले पाहिजे. याच्या जोडीनेच योगासनांना योग्य स्थान दिले पाहिजे. योगासनामध्ये मानसिक आणि शारीरिक संतुलनाला योग्य वाव मिळतो.
- २) ध्यान आणि चिंतन : रोज सकाळी मुलांकडून प्रार्थना सामूहिकपणे म्हणवून घेण्यात यावी. आणि मुलांना दोन मिनिटे शांत उभे राहण्यास सांगावे. श्वासनियमनाच्या दृष्टीने प्राणायामाचे प्राथमिक धडे मुलांना दिले जाणे आवश्यक आहे.
- ३) शिक्षकाचे व्यक्तिमत्व : शाळेत जे शिक्षक मुलांना शिकवीत असतात त्या शिक्षकांच्या स्वतःच्या व्यक्तिमत्त्वाचा प्रभाव सातत्याने मुलांच्या व्यक्तिमत्त्वावर पडतो. शिक्षकाचा चेहरा बोलका असणे, त्याने नीटनेटका पोशाख केला असणे, आवाजामध्ये मार्दव असणे. तसेच शिक्षकांमध्ये पुढील गुण असावे. उदा. मुलांसंबंधी प्रेम, शिकविण्याची आवड, वर्तन सातत्य, लोकशाही अभिवृत्ती, आदेशांच्या बाबतीत दृढ, निष्पक्ष आणि न्यायी वृत्ती, शिक्षकाची भावनात्मक स्थिरता, व्यक्ती म्हणून मुलांबद्दल आदर असेल असे शिक्षकांच्या विद्यार्थ्यांवर प्रभाव पडतो.
- ४) शिक्षक-विद्यार्थी घनिष्ट संबंध : शाळेत आणि

शाळेच्या बाहेर देखील मुलगा कसा वागतो याच्याकडे शिक्षकाचे लक्ष असणे आवश्यक आहे. शिक्षकाला मुलांच्या घरचे वातावरण कसे आहे याचीही माहिती असली तरच तो मुलाच्या वागण्याचे चांगले मूल्यमापन करू शकेल.

५) शालेय वातावरण पोषक असणे : शाळेत अनेक ठिकाणची मुले एकत्र येतात आणि त्यांचे घरचे वातावरण वेगवेगळे असते आणि त्याचप्रमाणे सवयी देखील वेगवेगळ्या असतात. त्यामुळे या मुलांना वळण लावून एक प्रकारची जीवनदृष्टी देणे आवश्यक आहे. शरीराबरोबरच मुलांच्या बौद्धिक वातावरणाची काळजी घेणे शाळेचे कर्तव्यच ठरते. हसतखेळत मुलांना शिक्षण द्यावे. कच्चे विद्यार्थी असतील तर त्यांच्याकडे लक्ष देणे शिक्षकाचे कर्तव्यच आहे.

६) घरचे वातावरण : विद्यार्थ्यांच्या घरचे वातावरणात बरीच विविधता आढळते. काही घरी अतिसंरक्षण आढळते तर काही घरी अतिकडक वातावरण असते. काही पालक मुलांचे अतिलाड करणारे असतात. कठीण परिस्थितीत जगणाऱ्या मुलांच्या मनात अनेक संघर्ष उत्पन्न होतात आणि त्यांचे मानसिक स्वास्थ्य धोक्यात येण्याची शक्यता असते.

७) मुलांची क्रियाशीलता : केवळ अभ्यास एके - अभ्यास असेल तर मुलांच्या शैक्षणिक विकासाला ते अनुकूल ठरत नाही. अभ्यासक्रमाशी संबंधित वेगळे कार्यक्रम राबविले पाहिजे. उदा. ऐतिहासिक स्थळांना भेटी देणे, कृतीला वाव देणे. प्रत्येक मुलाची आपली कार्यक्षमता पूर्वापेक्षा कशी वाढेल याकडे शिक्षकाने स्वतः लक्ष दिले पाहिजे.

८) अभ्यासक्रम संतुलित असावा : शाळेत येणारी सर्व मुले सारख्याच प्रमाणात हुशार नसतात आणि त्यातील कमी बुद्धिमान असलेल्या मुलांची संख्या जरी अल्प असली तरी अभ्यासक्रम ठरवितांना त्यांचा मानसिक स्तर लक्षात घेणे अत्यावश्यक ठरते.

९) स्वयम् अनुशासन : शालेय वातावरण मुक्त स्वरूपाचे आणि मुलांच्या कार्यक्षमतेला वाव देणारे असले तर मुलांना अनेक गोष्टीत पुढाकार घेता येतो आणि त्यांची कर्तृत्वक्षमता वाढीला लागू शकते. अनुशासन हे विधायक आणि रचनात्मक स्वरूपाचे असावे.

१०) शैक्षणिक मार्गदर्शन : या मार्गदर्शनाची भूमिका शिक्षकाच्या दृष्टिने अत्यंत महत्त्वाची ठरते. शिक्षण केवळ अभ्यासविषयातच मार्गदर्शन करतो असे नही तर मुलांच्या वैयक्तिक क्षमता आणि त्यांच्या पुढील अभ्यासक्रमाची दिशा या दोन्ही दृष्टींनी मुलांना मार्गदर्शन करू शकतो.

११) नैतिक शिक्षण : नैतिक शिक्षणाची आवश्यकता वर्तमानकाळामध्ये जास्तीच वाढू लागली आहे. मुलांचे चारित्र्य चांगले असोव आणि त्यांच्या टायी सद्गुणांच्या विकास व्हावा यासाठी शिक्षकांनी सदैव प्रयत्न करणे आवश्यक आहे.

किशोरवस्थेतील शालेय विद्यार्थ्यांच्या मानसिक स्वास्थाच्या दृष्टीने शालेय संस्थांची भूमिका महत्त्वाची समजली जाते. शाळेतील एकंदर वातावरण कसे आहे, शिक्षण मुलांशी कसे वागतत, शालेय अनुशासनाची धोरणे कितपत विधायक आहेत या सर्व घटकांचा सरळ संबंध विद्यार्थ्यांच्या मानसिक स्वास्थावर होतो. मुलांच्या शारीरिक, मानसिक व सामाजिक विकासाला शाळेतून पोषक वातावरण प्राप्त झाले तर मुलांचे मनःस्वास्थ्य टिकून राहण्याला शाळेचा चांगलाच हातभार लागू शकतो.

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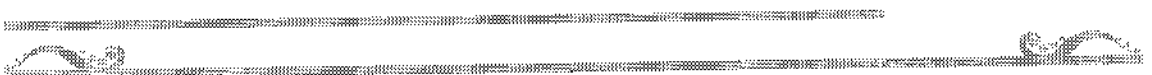
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