



* Dr. G.S. Patel

GASTRITIS WITH INDIAN PERSPECTIVES AND HOMOEOPATHY

- Gastritis is the most common silent disease of the gastrointestinal tract, affecting more than half of the world population.
 - It is well known that H.pylori is the chief etiological agent of chronic gastritis, peptic ulcer, gastric Adenocarcinoma, malt lymphoma.
 - Helicobacter pylorus was discovered by Warren and Marshal in 1983.
 - H.pylori is a unique organism with several qualities-
 - Cunning, as it defied its detection by the human race for centuries.
 - Courageous, as it is determined to stay in the stomach, an organ which is devised by the nature to kill all bacteria.
 - Faithful to one partner; species human organ stomach, avoids relationship with any other epithelium, even with the intestinal metaplasia in the stomach.
 - Non violence – lives and let live; 85% population infected is asymptomatic.
 - Perseverance (never to give up), persist in the gastric mucosa for decades.
 - Lazy – does not penetrate the gastric mucosa for decades or grows in a rich culture media, at least for three days.
 - Benevolent (to help other), reduces the risk of oesophagitis, Barrett's esophagus, esophageal adenocarcinoma, in the infected individual.
 - A new classification of chronic gastritis was described at the world congress of gastroenterology Sydney in 1990; several controversies followed that classification with different view points.
 - An Indian view for the classification of chronic gastritis is the effect of ingestion of red chili powder or tobacco on the gastric mucosa rather than the effect of NASAID needs emphasis.
- ### DEFINITION
- Gastritis is defined as an inflammatory response of the gastric mucosa to infections or irritants.
 - In the histology of normal gastric mucosa, inflammatory cells – neutrophils are spare and lymphoid tissue is absent.
 - ACUTE GASTRITIS is diagnosed endoscopically in the presence of hyperemia, intermucosal hemorrhages, and erosions in the gastric antrum and/or body mucosa.
 - Erosions are flat, or elevated white based lesions with an erythematous margin, and are frequently seen in the antrum.
 - Histology shows marked surface epithelial degeneration and heavy infiltration with neutrophils, but it is rarely performed.
 - CHRONIC GASTRITIS may be classified as chronic active, non-atrophic (superficial), atrophic and pernicious anaemia.
 - On histology of the gastric mucosa, there is a predominant increase in the chronic inflammatory cells – lymphocytes, plasma cells and an occasional lymphoid follicle may be present.
 - Presence of numerous neutrophils indicates activity (chronic active gastritis).
- ### PATHOPHYSIOLOGY
- H.pylori colonizes the gastric mucosa because

* Prof. & HOD – Dept. of Repertory; Swami Vivekanand Homeopathic & Medical College, Bhavnagar – Gujarat

of:

- Its motility with flagella
- Capacity to produce abundant urease to form ammonia “ cloud” for its survival in intra luminal acid
- Special affinity to adhere to the gastric epithelium and its ability to cause transient achlor or hypochlor hydria on initial exposure to the gastric mucosa
- In the human stomach, H.pylori lies close to the intercellular junction of the gastric epithelial cells, underneath the surface mucus and within the gastric pits. This location protects it from the intra luminal acid, to which it is sensitive. Though H.pylori is non invasive, cytopathic changes are observed where it attaches to the gastric epithelial cells. After colonization, H.pylori induces both a humoral and cellular inflammatory response.

NON H.PYLORI

1. **Helicobacter Heilmanni:** It is another gram negative spiral bacteria causing mild chronic gastritis. It is probably transmitted from domestic pets. Less than 1 % of chronic gastritis results from this bacterial infection.
2. **Glaucomatous Gastritis:** It is diagnosed by the presence of granuloma in the mucosal biopsies which may vary in location, number, size and structure. Granuloma may occur with crohn's disease, sarcoidosis, tuberculosis, histoplasmosis, syphilis, cryptococcal infection and post operative (structure material).
3. **Eosinophilic Gastritis:** It is believed to be an allergic manifestation and may be a part of eosinophilic enteritis. It is characterized by eosinophilic infiltration of the gastric mucosa (20 eosinophils per high power field) with or without peripheral eosinophilia.
4. **Lymphocytic Gastritis:** It is more often present in women and is usually asymptomatic; anorexia and weight loss occasionally occur. It is diagnosed by the presence of 30 or more lymphocytes / 100 epithelial cells (normally 3-8 intraepithelial lymphocytes). It is usually a pangastritis but occasionally affects the body mucosa only.
5. **Collagenous Gastritis:** It is rare and is characterized by the presence of subepithelial collagen. Endoscopy shows erosions in the antrum and body mucosa and biopsy detected collagen deposition in the subepithelial region.
6. **Reflux (reactive) Gastritis:** It is due to reflux of duodenal contents especially bile in the gastric lumen, following operations on stomach – gastrojejunostomy, pyloroplasty or partial gastrectomy.
7. **Corrosive Gastritis:** Corrosive ingestion, accidentally or with a suicidal intent of strong alkali or acid may result in acute gastritis mucosal damage causing erythema, oedema, erosions and ulcerations.
8. **Radiation Gastritis:** Acute gastritis may occur within a week of radiation on exposure. It usually occurs with higher doses of 4500 to 5900 CGY but may occasionally occur even with a low dose of 1800 CGY.
9. **Tobacco:** Chronic gastritis has been reported in tobacco chewers.
10. **Menetrier's Disease i.e. Giant Hypertrophic Gastritis:** It is an uncommon disease in which gastric folds in fundus-body mucosa are prominent with occasional nodularity. The pt may present with oedema of feet (protein losing enteropathy), diarrhea or weight loss. The histology shows elongation and dilation of gastric pits with reduction of gastric glands.

SYMPTOMS AND COMPLICATION

In human the absence of H.Pylori in the gastric mucosa is associated with a higher prevalence of endoscopic oesophagitis, Barrett's esophagus and esophageal adenocarcinoma.

The presence of H.pylori in the gastric mucosa causes diseases such as:

- **Chronis gastritis**
- **Duodenal ulcer**
- **Gastric Ulcer**
- **Mucosa-associated lymphoid tissue (MALT) lymphoma**
- **'Epidemic' achlorhydria**
- **Non Ulcer Dyspepsia(some pts)**

INVESTIGATION

- **Gastric mucosal Biopsy**
- **Gastric secretion: Acid,Pepsin,Intrinsic factor**
- **Co vita B₁₂ excretion test**
- **Fasting serum pepsinogen,serum gastrin**
- **Parietal cell, intrinsic factor, helicobacter pylori antibody**
- **H.pylori detection : invasive ,non invasive methods**

HOMOEOPATHIC APPROACH:

Prescription, however, are always made with caution, consideration is given as to possible outcomes if homoeopathic treatment is undertaken and changes in symptoms patterns which may require a second prescription Therefore the frequent follow up to monitor the pt's condition is a must.

Medicine usefuls are : **ABIES CANADENSIS; ABIES NIGRA; ACETIC ACID; ANACARDIUM; ARGENTUM NITRICUM; ARSENICUM ALBUM; ATROPINUM; BISMUTH; CALCAREA CARB; CALCAREA PHOS; CADMIUM SULPH; CARBOVEG; CINCHONA; CONDURANGO; CROTALUS HORRIDUS; GERANIUM MACULATUM; GRAPHITES; GRINDELIA SQUARROSA; HYDRASTIS; IODUM; IRIS VERSICOLOR; KALI BICHROMICUM; KREOSOTE; LYCOPODIUM; NUX MOS; NUX VOM; PETROLEUM; PHOSPHORUS; PULSATILLA; ROBINIA; SULPHUR; SULPHURIC ACID; SYMPHYTUM; URANIUM NITRICUM;**

PREVENTION

Prevention of H.pylori Infection:

In developing countries, the major mode of transmission of H.pylori infection is faeco-oral

route due to contaminated water and / or food, with poor sanitation and personal hygiene – if pure water supply is guaranteed, the risk of H.pylori infection dramatically decreases.

Along with the H.pylori eradication supplementation of vita-A & C have positive impactation.

The most serious complications of peptic ulcer – haematemesis and / or melena or perforation can be prevented by avoiding drugs like, NASID, Aspirin &c. in all pts with active or past history of peptic ulcer as recurrence of peptic ulcer may be silent in upto 30% of pts.

Proper lifestyle modifications, diet and regimen measures shall help in prevention peptic ulcer formation. It also helps in speedy recovery and arrests the further progression of complications. Dietary and regimen measures that should help are as follows:

DO's :The food should be masticated well and swallowed. The food should be taken in a relaxed manner, without any hurry.

TO TAKE :

Easily digestible, oil free diet so that the work load of stomach and intestine can be reduced.

Frequent small meals should be encouraged to utilize the acid load in the stomach.

Water is to be taken before and after meals.

Nutritious diet should be taken at regular intervals or at regular time.

Diet rich in fiber, like green vegetables and fruits which are good for digestion and also for the general health should be consumed regularly.

Foods containing flavonoids, like apples, celery, cranberries (including cranberry juice), onions, and tea may inhibit the growth of H. pylori.

TO AVOID:

Stressful and hurried life.

Habits of smoking, drinking alcohol, chewing tobacco and overeating which increases acid secretion of the stomach.

Hunger - which denotes acid load, avoid it by taking small meals often.

Full meal, oily diet, pickles and fatty snacks before bed time.

Food containing high spices, chilies and pepper.
Dry bread, cakes and cookies.
High fat content nuts and biscuits.
Aerated drinks, coffee and tea.
Milk products.
Stress by the regular use of relaxation techniques such as yoga, tai chi, or meditation.
Cabbage, onions, garlic, cauliflower, tomatoes - if not tolerated
Drugs like NSAIDs - pain killers (for example. - aspirin)

REFERENCE

- ⇒ [http:// www.nlm.nih.gov/medlineplus/](http://www.nlm.nih.gov/medlineplus/)
- ⇒ <http://www.niddk.nih.gov/>
- ⇒ <http://www.cdc.gov/ulcer/>
- ⇒ <http://www.jr2.ox.ac.uk/>
- ⇒ <http://www.emedicine.com/EMERG/topic820.htm>
- ⇒ <http://www.diagnosishealth.com/ulcer.htm>
- ⇒ <http://www.dietsite.com/Diets/>
- ⇒ <http://www.Gastro.org/public/pud.htm>
- ⇒ **Harrison's Principles of Internal Medicine, 14th ed, McGraw-Hill**
- ⇒ **Davidson's Principles and Practice of Medicine, 17th ed, 1996, Churchill Livingstone**
- ⇒ **New Manual of Homeopathic Materia Medica & Repertory, William Boericke, 2nd revised ed., 2001, B. Jain**
- ⇒ **A Concise Repertory of Homeopathic Medicines, S.R.Phatak, 3rd ed, B. Jain**
- ⇒ **The Prescriber, Clarke, reprint ed, 1998, B. Jain**
- ⇒ **Practical Homeopathic Therapeutics, Dewey, reprint ed, 1993, B.Jain**



* Dr. Panta Sailaja

KNOWLEDGE AND PREVALENCE OF POLY CYSTIC OVARIAN DISEASE WITH SYMPTOMS AMONG ADOLESCENT GIRLS IN SELECTED AREAS OF HYDERABAD, ANDHRA PRADESH

Women deserve to inherit a safer, fairer and healthier environment at home, hospital or anywhere. Women is the one who cares , shares, gives, bares, and supports day to day life. Women's health is one of the WHO's priority. A healthy woman makes a happy family which builds a happy nation. Poly cystic ovarian disease (PCOD) is one of the commonest problems in adolescent girls. Its increasing prevalence makes the young girl confused regarding her periods, her health status, and her appearance and future fertility.

Key words: knowledge, prevalence, polycystic ovarian disease, adolescent girls

Objectives

- ◆ To assess the knowledge and prevalence of poly cystic ovarian disease among adolescent girls.
- ◆ To find the association between the knowledge prevalence with selected variables.
- ◆ To find relationship between the knowledge and prevalence of poly cystic ovarian disease among adolescent girls.

Operational definitions

Knowledge: - Refers to the scores obtained by the adolescent girls on structured questionnaire prepared by the investigator regarding poly cystic ovarian disease.

Prevalence: - Refers to the presence of symptoms among the adolescent girls of 17-19 years of age group, as responded to the items of the check list.

Adolescent girls: - Refers to the girls in the age group of 17- 19 years who are studying in Government College for women, begum pet, Hyderabad.

Poly cystic ovarian disease: - Refers to a state of androgen excess and chronic anovulation.

Research hypothesis:-

H₁ - There will be significant association between the knowledge and their age, religion, sources of information, and body mass index.

H₂- There will be significant association between the

knowledge and their location.

H₃ - There will be significant association between the prevalence of Poly cystic ovarian disease among adolescent girls and their age, religion, sources of information and body mass index.

H₄ - There will be significant association between the prevalence of poly cystic ovarian disease among adolescent girls and their location.

Variables under study

Independent Variables: In this study independent variables are age, religion, location, sources of information.

Dependent variables: In this study knowledge and prevalence of polycystic ovarian disease

Assumptions: The knowledge and prevalence of polycystic ovarian disease among adolescent girls is influenced by demographic factors like age, education qualification, source of information, etc.

Limitations of the study

- ◆ The study findings are applicable only to the adolescent girls who are studying in Government College for women, Begum pet, Hyderabad and limits on generalization.
- ◆ This study is limited to 17-19 years age group of adolescent girls. The sample was limited to 100.
- ◆ The study limited to assessment of knowledge

* Lecturer, School of nursing & midwifery, Hawassa University of Medical & Health Sciences, Hawassa, Ethiopia.

and prevalence.

Sampling criteria

Inclusion criteria

The study included the adolescent girls who –are in the age group of 17 – 19 years studying in the government college for women, can speak English, are available at the time of data collection and are willing to participate in the study.

Exclusion criteria

The study excluded the adolescent girls who - do not fall in the age group of 17 – 19 years, are not willing to participate in the study, are not studying in government college for women , Begum pet, Hyderabad, are not available at the time of data collection and cannot speak English.

Research approach: descriptive research design

Research design: The research approach adopted was non experimental research design.

Setting of the study: The study was conducted at Government College for women, Begum pet, Hyderabad by using convenient sampling technique. The setting was chosen on the basis of the investigators feasibility, in terms of availability of adequate sample and co-operation extended by the management and the adolescent girls, formal permission was obtained from the Principal of the college.

Population: The population for the present study comprised of adolescent girls who are studying in Government College for women, Begum pet, Hyderabad

Description of the tool

The instrument was developed based on the related studies, informal discussion with opinion of experts, based on review of literature and it is based on problem statement and objectives of the study, validity and reliability. The structured questionnaire used in the study consists of 3 sections:

Section – A consists of 5 items on demographic profile of the subjects.

Section – B comprises of 30 questions related to knowledge on PCOD, each question has 4 options one right answer and 3 wrong answers, and each right answer assigned a score of '1' and wrong answer '0'. Some questions have framed with all

correct answers the last option i.e. all the above carries 3 marks and each other option carried '1' mark.

Section – C is check list consists of 16 items regarding prevalence of symptoms of poly cystic ovarian disease with 'yes' answer carries '1' score and 'no' is allotted '0' score.

The levels of knowledge regarding polycystic ovarian syndrome in the test are divided into 3 categories.

0-22 (0%-33%) - average knowledge;

23-44 (34%-67%) - above average knowledge; **45-66 (68% - 100%)** - good knowledge

The levels of prevalence of symptoms of polycystic ovarian syndrome in the test are divided into 3 categories.

0 – 5 [0 % - 32%] – Mild; **06 – 11 [33 % - 66%]** – Moderate ; **12 – 16 [67% - 100%]** – Severe

Results

The collected data was analyzed by using descriptive and inferential statistics. The knowledge levels among adolescent girls that a majority 76% (76) have above average knowledge, 17% (17) have below average knowledge, and 07% (07) have good knowledge. The levels of prevalence of symptoms of PCOD among adolescent girls that a majority 92% (92) have mild symptoms of PCOD 08% (8) have moderate symptoms, and none 0% (0) of them have severe symptoms. Mean scores of **knowledge** with regard to poly cystic ovarian disease among adolescent girls is almost equal in both age groups i.e. 17 – 18, 18-19yrs (\bar{x} =29.137,), adolescent girls who are Christians (= 29.864), belonged to urban area (= 29.846), have normal BMI (= 30.897) and got information through other sources like peer group have got highest mean knowledge score (= 32.897,). Mean scores of **prevalence** is high in 17 – 18yrs group (= 3.0172,), adolescent girls who are Hindus (= 2.9545), belonged to rural area (= 3.4615) and are overweight (= 3.5) and got information through health care professionals have got high mean scores (= 3.0714). Significant association found between knowledge of adolescent girls with their location. Significant association found between the prevalence and their location.

Interpretation and Conclusion

In this study, knowledge levels among adolescent girls

that a majority 76% (76) have above average knowledge, 17% (17) have below average knowledge, and 07% (07) have good knowledge. The levels of prevalence of symptoms of polycystic ovarian disease among adolescent girls that a majority 92% (92) have mild symptoms of polycystic ovarian disease 08% (8) have moderate symptoms, and none 0% (0) of them have severe symptoms. Mean scores of **knowledge** with regard to polycystic ovarian disease among adolescent girls is almost equal in both age groups i.e. 17 – 18, 18-19yrs, adolescent girls who are Christians, belonged to urban area, have normal BMI and got information through other sources like peer group have got highest mean knowledge score. Mean scores of **prevalence** is high in 17 – 18yrs group, adolescent girls who are Hindus, belonged to rural area & are overweight and got information through health care professionals have got high mean scores.

The linear correlation between overall knowledge and prevalence was computed by using Karl Pearson's correlation coefficient formula. The result obtained was $r = 0.6545$. The correlation was found to be significant at 0.01 level of significance, which indicates a low positive correlation between knowledge and prevalence of PCOD symptoms among adolescent girls. Hence, the researcher accepts the research hypothesis and rejects null hypothesis H₀₄.

The chi square values computed for knowledge score and location ($\chi^2 = 11.8987$) is found to be statistically significant at 5% level, which implies that there is a significant association between knowledge of adolescent girls with regarding polycystic ovarian disease and their living location. Hence, the researcher accepts the research hypothesis H₂ and rejects null hypothesis H₀₂.

The chi-square values computed for prevalence scores and location ($\chi^2 = 6.021$) is found to be statistically significant at 5% level, which implies that there is a significant association between prevalence of polycystic ovarian disease among adolescent girls and their living location. Hence, the researcher accepts the research hypothesis H₄ and rejects the null hypothesis H₀₄.

Finally the study concluded that majority respondents

have below average knowledge and highest prevalence of symptoms of polycystic ovarian disease among adolescent girls belonged to rural area. Hence, there is a need for health education in aspects like concept and causes, signs and symptoms, complications, diagnosis, management and prevention etc. In-service classes to be conducted regarding polycystic ovarian disease and its prevention which in turn helps the nurses not only their health but also the clients and attenders who meet them. The study indicates that more emphasis should be placed in the nursing curriculum about PCOD.

The conceptual framework for the present study is based on **Rosen Stock's & Becker's Health Belief Model (1974)**. The model provides a way of understanding and predicting how people or individuals modify the risk factors and what preventive actions that they take to maintain health.

Recommendations

The study recommended the following recommendations for the future research.

An experimental study can be conducted on the sample. A comparative study can be conducted to assess the knowledge and prevalence of PCOD among urban and rural adolescent girls regarding PCOD. Similar study can be taken up to assess the knowledge and prevalence of women towards PCOD and selected variables like cultural factors, marital status, age of menarche. The similar study can be conducted on the women of aged 15 – 45 years.

REFERENCE

- ⇒ Prof. Alka Kriplani, Nutan Agarwal. (2002). Polycystic Ovarian Syndrome, *Journal of Gynaecology and Obstetrics of India*, 5 (6) 21 – 22.
- ⇒ Chanda D, A. Gupta, L.K. Pandey, A. Krishna (2003) Endocrine Characteristics in Asian Indian Women with PCOS in relation to body mass Index. *Asian Journal of Obstetrics and Practices*, 7 (8), 33-38.
- ⇒ Dutta D.C (2004) *Text book of Gynaecology*, 4th edition, New Delhi, India, New Central Book Agency.



* Kanchi Madhavi

EFFECTIVENESS OF LAUGHTER THERAPY ON REDUCTION OF STRESS AMONG ELDERLY PERSONS AT OLD AGE HOMES, INDIA

Stress is one of the most common problems that human being is facing today. The life of modern human kind is filled with more stress than was true a few centuries ago. The aims of this study was, to assess the stress levels among elderly persons at selected old age homes, to describe the demographic variables of the elderly persons under study, to assess the effectiveness of laughter therapy on reduction of stress among elderly persons and to find out the association between demographic variables with the effect of laughter therapy on some demographic variables. The research design adopted for the study is quasi experimental method by using non-probability sampling technique. The setting of the study was old age homes. Data was collected from 200 elderly persons. The tools used for the present study are a personal data sheet to assess a set of demographic variables and Perceived Stress Scale standardized by Cohen et al (1983). The subjects were administered laughter therapy for 15 days with pre and post-test assessment of stress levels. Data analysis consisted of descriptive and inferential statistics. The results of the study were among 200 elderly persons majority 56% (112) have severe stress, 42% (84) have moderate stress, and 02% (04) elderly persons have mild stress in pre assessment of stress levels. After administration of laughter therapy sessions for 15 days the majority 66% (132) have mild stress, 30% (60) have moderate stress, and 04% (08) elderly person have severe stress in the post assessment of stress levels. It represents that laughter therapy sessions are effective to reduce the stress levels. Finally it was concluded that laughter therapy sessions are effective in reducing the stress among elderly persons. This study suggests the therapeutic value of laughter therapy, music therapy, and other stress reduction strategies at old age homes and public gatherings to reduce levels of stress among elderly persons..

KEY WORDS: Stress, Laughter therapy, elderly persons, assess, effectiveness.

Hearty laughter is a good way to jog internally without having to go out-door”.

Malcolm De Chazal

INTRODUCTION

Stress is one of the most common problems that human being is facing today. WHO Report (2001) states that 1 in 4 are suffering with stress (1). The life of modern man is filled with more stress than was true a few centuries ago. Stress is not only an important concept in psychology but also in many other behavioral sciences. Each and every one of us, in some or other degree at one or other period of our life experiences stress. Stress may drain a person's

reserve capacity physiologically, psychologically, social and economically increasing vulnerability to illness, injury, accelerating the aging process (2).

Table-1: Census of mean and percentage of elderly persons in India

Age in years	Number [Mean]			Percentage of elderly		
	1981	1991	2001	1981	1991	2001
60+	43.2	56.7	70.7	6.49	6.76	6.87
70+	15.5	21.1	24.5	2.33	2.51	2.38
80+	4.1	6.4	8.5	0.62	0.76	0.3

Source: census India: various issues

Ferraro K.F., Su Y., [1999] stated that stress is augmented further by the fact that the ability of the elderly people to fact stressful situations weakens

*** Lecturer, Department of Psychology, College of social sciences and humanities, ADIGRAT University, Adigrat, Ethiopia.**

over time. The process of ageing wears off the brain in some way and the response to stressful situations is far from adequate at times (3).

Laughter is the best medicine. Laughter or humor establishes relationships, relieves stress, tension, anxiety, anger, aggression and facilitates learning to cope with painful experiences. Laughter is making people laugh as a means to relieve tension and depression (4). It is a gentle experience when we laugh our bodies release a cocktail of hormones and chemicals that have startling effects on our systems. Stress is reduced, blood pressure drops, depression is lifted and our immune system is boosted (5).

Dr. Annette Good Heart (1970) is the founder of laughter therapy in USA. Madan Kataria, [2002] stated that the elderly can manage their stress by using laughter therapy. Norman Cousins (1976) found that the laughter relieved the pain, stress and would help him towards a pain-free sleep. Therefore we planned to reduce stress of the elderly persons by providing laughter therapy and assess the effectiveness of laughter therapy in reducing the stress levels, association of demographic factors with the effect of laughter therapy on reduction of stress.

MATERIALS AND METHODS

Research design and approach: The research design adopted for the study to achieve the objectives of the study was pre-experimental, **one group pre-test, post-test design (7)**. The research approach adopted was a quasi-experimental method (6). The present study was conducted in three phases.

1. Assessment of the stress levels of elderly persons at old age home.
2. Administration of laughter therapy for 15 days.
3. Reassessment of the stress levels of elderly persons and evaluation of effectiveness of laughter therapy.

Sample size: The sample comprised of 200 old age people.

Sampling technique: Non-probability Convenient Sampling Technique was adopted based on inclusion criteria.

Settings: The study was conducted at the Jaganmata and Navajeevan old age homes at Tirupati and Sri Venkateswara old age home at Kurnool districts in

Andhra Pradesh state, India. The setting was chosen on the basis of the investigators feasibility, in terms of availability of adequate sample and co-operation extended by the management and the old age people, formal permission was obtained from the Directors of old age homes and municipality.

Instruments and tools: The tool was developed by review of literature, books, journals, internet, and consultation and discussion with experts. The tool consists of 17 items in demographic variables such as age, gender, education, occupation, number of the children, category of work, residence, financial assistance, duration of stay in old age home, pay to old age home, reasons to join in old age home, and Perceived Stress Scale -14 items which was developed by Cohen et al., (1983). These 14 statements are scored as 5 point Likert scale. Among 14 statements 7 are reverse scored. (Question No. 4, 5, 6, 7, 9, 10, 13) 0 – Never, 1 – Almost Never, 2 – Sometimes, 3 – Fairly Often, 4 – Very Often (8).

The levels of stress in the test are divided into 3 categories.

0 – 18 [0 % - 32%] – Mild stress

19 – 37 [33 % - 66%] – Moderate stress

38 – 56 [67% - 100%] – Severe stress.

Administration of Laughter Therapy: Laughter helps to remove the negative effects of stress, which is the number one killer today. Laughter is an expression of happiness. Laughter is one of the best muscle relaxants. Laughter expands the blood vessels and sends more blood rising to the extremities and other muscles all over the body (9). Laughter therapy is a procedure which has to start either with prayer song or slogans. This procedure is done for 15 – 20 minutes every day in the morning hours, two hours after meals. Some techniques are followed to induce unconditional laughter like namaste laughter, lion laughter, appreciation laughter, gradient laughter, one meter laughter, etc., during the laughter therapy sessions the participants must be happy and interact each other and laughter must originate from belly not superficially. During the laughter therapy sessions in between clapping, deep breathing exercises are practiced (10).

In order to determine reliability, test – retest method

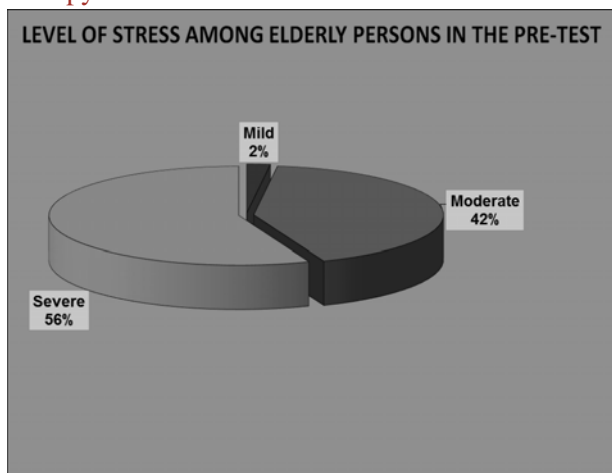
was done on elderly. The reliability was found out with the help of Karl Pearson formula; correlation co-efficient, 'r' value was 0.95 which was highly reliable (11).

Statistical analysis: It was planned to analyze using descriptive and inferential statistics (12).

Descriptive statistics like Percentage, mean, standard deviation, frequency distribution for assessing the stress levels of elderly in pre and post-test are used (13). *Inferential statistics* like Z - Test for the comparison of pre and post test scores and Chi-square test to analyze the association of demographic variables with the pre and post-test stress levels are used (14).

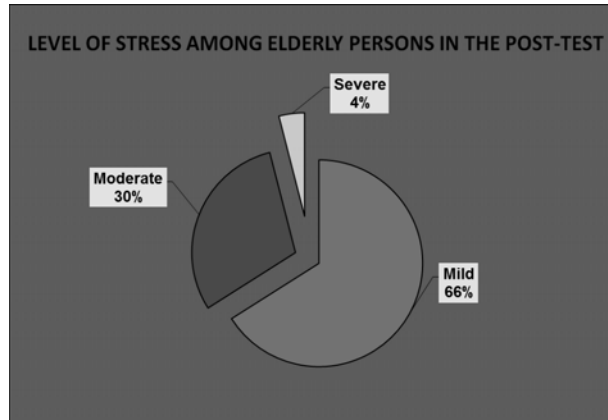
RESULTS

Abedellah and Levine [1979] stated that interpretation of tabulated data can bring to light the real meaning of the findings of the study. The level of stress among elderly persons before the administration of laughter therapy sessions are:



The data presented in the **Figure I** shows that the stress levels among elderly persons that a majority 56% (112) have severe stress, 42% (84) have moderate stress, and 02% (04) elderly persons have mild stress.

The levels of stress among elderly persons after the demonstration and practice of laughter therapy session for 15 days are:



The data presented in the **Figure II** shows that the stress levels among elderly persons that a majority 66% (132) have mild stress, 30% (60) have moderate stress, and 04% (08) elderly person have severe stress. It represents that laughter therapy sessions reduced the stress levels of elderly persons. Comparison is made between the pre and post-test of levels of stress among elderly persons. The improvement mean shows the difference between the minimum and maximum value obtained. The z-test value was calculated to determine the statistical significance of the difference.

Table 2: Pre and post-test levels of stress among elderly persons (N = 200)

	Minimum	Maximum	Mean	Standard deviation	z- value
Pre-test scores of stress levels	72	176	35.36	6.971	45.26
Post-test scores of stress levels	44	152	18.6	5.091	59.25

The data presented in the **Table-2** shows that the total calculated z-value was 59.25, which is statistically significant at 0.005 level and clearly shows that laughter therapy sessions has an impact on the stress levels among elderly persons.

The association exists between demographic variables with the effect of laughter therapy on reduction of stress in the post-test. The findings showed that there was no significant association between post assessment of stress levels and the demographic variables such as age of the elderly persons, gender, education, occupational status, category of work, residence, financial assistance, number of children, residence area of children,

duration of stay in old age home. There was significant association between post assessment of stress levels and the demographic variables such as religion, marital status, duration of stay in old age home at 1% level and channel to join in old age home and elderly pay to old age home at 5% level of significance.

DISCUSSION

The rapid increase in the aged population is a global phenomenon. Like many developed countries India has a large proportion of the elderly in the population (15). Aged population (60+) that comprises more than 7% of the total population and is expected to increase to nearly 150 million by the year 2025 (16). Thus, it has become very essential that scientists of different disciplines and workers of various social organizations interested in the welfare of the elderly get together and make an untied effort to keep the aged people healthy and happy. P.Gopala Krishna, Tirupati (2008) stated that among institutionalized aged stress is the most common problem than non-institutionalized aged persons.

REFERENCES

- ⇒ Dr. Madan Kataria. The Stress Management and Health Benefits of Laughter. *Laughter is the best medicine*. 2007: 29 (4): 138-142.
- ⇒ Chifford T. *Introduction to psychology*. New Delhi. Mc. Graw Hills Publishing Company Ltd. 1992: 468-470.
- ⇒ Kerl Goodkin. *Psychoneuroimmunology - stress, mental disorders and health*. (1st edition). Washington D.C. London. American Psychiatric Press Inc. 2005.
- ⇒ Berk Lee et al. Neuroendocrine and stress hormone changes during mirthful Laughter. *American Journal of the Medical Sciences*. 1989: 298(6): 56-58
- ⇒ Barbara. Glenora and Shirlee J. *Fundamentals of Nursing Concepts Process and practice*. (5th edition). New Delhi. Saurabh Printers Private Ltd. 2005: 356 – 362.
- ⇒ Eleanor T.W. *Essentials of Research in Nursing*. Missouri: Mosby Company. 1992: 188-190.
- ⇒ Notter L.E. and Hott J.E. *Essentials of Nursing Research*, 4th edition, New York. Springer publishing company. 1988.
- ⇒ Gail W. Stuart, Michele T. Laraia. *Principles and Practice of Psychiatric Nursing*. (8th edition). Missouri. Mosby Elsevier. 1995: 788-789.
- ⇒ Sharma P.D. *Yogasana and pranayama for health*. Bombay. Gala publishers. 1989: 37
- ⇒ Bosker. Medicine is the best laughter. *Readers Digest*. 2007:17(12): 103 – 105.
- ⇒ Polit F. and Hungler P. *Nursing Research principles and Methods*. Philadelphia. W.B. Saunders Company.1978.
- ⇒ Morse J. M. Fields P. A. *Nursing Research* 1st edition. New York. Chapman and Hall. 1996.
- ⇒ Bernard Rosner. *Fundamentals of Biostatistics*. (5th Edition). Duxbury.2000.
- ⇒ M. Venkataswamy Reddy. *Statistics for Mental Health Care Research*. India. Banglore. NIMHANS publication. 2002.
- ⇒ Barbara B. Bauer. Signe S. Hill. *Mental Health Nursing*. Pennsylvania. W. B. Saunders Company. 2005: 23-30.
- ⇒ Lisa Robbinson. *Psychiatric Nursing – as a human experience*. (3rd edition). Philadelphia. W.B. Saunders Company. 1983.



* Sumita Beras

Education

Research Zone India

Vol 3 Issue - (2)

March.- 2015 Page - 20 - 23

ISSN 2319-8168

“A STUDY OF GUIDANCE NEEDS IN 11TH CLASS STUDENTS OF GOVT. AND PRIVATE SCHOOLS”

The present study is an attempt to explore guidance needs in among 11th class students. The sample includes 200 11th class students. The data were collected by using ‘Guidance Needs Inventory’. The result revealed that there is a significance difference of Guidance Needs in 11th class students of govt. and private schools.

INTRODUCTION- Guidance is the assistance given to individual for making intelligent choices and adjustments. Guidance is most important for total development of the personality of students. Here it is important About the various form of guidance needs require by the students. They are physical needs, social needs, psychological needs, educational needs, and vocational needs. Guidance is as old as civilization. It is an integral part of the school system. It consists of specialized seniors of testing. Counseling, educational and vocational information, placement and follow-up scheme. It is major aim is the promotion of student development. It provides for the identification and development of potentialities.

OBJECTIVES OF THE STUDY -

- i) To study of Guidance Needs in 11th class students of Govt. and Private schools.
- ii) To study of physical guidance needs in 11th class students of govt. and private schools.
- iii) To study of social guidance needs in 11th class students of govt. and private schools.
- iv) To study of psychological guidance needs in 11th class students of govt. and private schools.
- v) To study of educational guidance needs in 11th class students of govt. and private schools.
- vi) To study of vocational guidance needs in 11th class students of govt. and private schools.

HYPOTHESIS –

- H0-**There will be no significant difference of guidance needs in 11th class students of govt. and private schools.
- H1-**There will be significant difference of physical guidance needs in 11th class students Of govt. and private schools.
- H2-**There will be significant difference of social guidance needs in 11th class students of Govt. and private schools.
- H3-**There will be significant difference of psychological guidance needs in 11th Class students of govt. and private schools.
- H4-**There will be significant difference of educational guidance needs in 11th class students of govt. and private schools.
- H5-**There will be significant difference of vocational guidance needs in 11th class students of govt. and private schools.

DELIMITATION –

The study would be delimited by the following given consideration-

- i) The study is conducted only on students of class 11th.
- ii) The study is conducted on students of govt. and private schools of Durg district of Chhattisgarh in India.
- iii) There are limited students are selected for this study.

* Asst. Teacher, Ashoka Public School, Raipur

METHODOLOGY-

In this research paper survey method is used. For the present study sample are selected from 200 students, which belonging to govt. and private schools of Durg district. The students were selected by using **Simple Random Sampling Method**. In this study Guidance Needs is dependent variable and Govt. and Private school students are independent variable.

TOOL USED -

In this study, 'Guidance Needs Inventory' (GNI) tool is used by Dr.J. S. Grewal.

STATISTICAL ANALYSIS -

With the view to understand the Guidance Needs in 11th class students, 't' test are selected.

ANALYSIS, INTERPRETATION AND DISCUSSION -

H₀ - There will be no significant difference of guidance needs in 11th class students of govt. and private schools.

Table No. - 1.1

<i>Sl No.</i>	<i>Comparison group</i>	<i>No. of students</i>	<i>Mean</i>	<i>Standard Deviation</i>	<i>'t' Value</i>
1	Govt. school	100	114	26.66	6.94
2	Private school	100	140.18	26.84	
<i>df = 198</i>			<i>P<0.05</i>		
<i>Significant difference</i>					

From the above table 1.1 we know that, there are 100 students of govt. schools which mean value is 114 and standard deviation is 26.66. Another 100 students of private schools which mean is 140.18 and standard deviation is 26.84. where df is 198 and 't' value is calculated which is 6.94.

Result - We know from **H₁** there is a significant difference between the guidance needs in 11th class students of govt. and private schools. Thus, the hypothesis hereby rejected.

H₁-There will be significant difference of physical guidance needs in 11th class students of govt. and private schools.

Table No. - 1.2

Sl No.	Comparison group	No. of students	Mean	Standard Deviation	't' Value
1	Govt. school	100	15.3	4.12	7
2	Private school	100	19.57	4.77	
df = 198			P<0.05		
Significant difference					

From the above table 1.2 we know that, there are 100 students of govt. schools which mean is 15.3 and standard deviation is 4.12. Another 100 students of private schools which mean is 19.57 and standard deviation is 4.77. Where df is 198 and 't' value is calculated which is 7.

Result - We know from **H₂** there is a significant difference of physical guidance needs in 11th class students of govt. and private schools. Thus, the hypothesis hereby accepted.

H₂- There will be significant difference of social guidance needs in 11th class students of govt. and private schools.

Table No - 1.3

<i>Sl No.</i>	<i>Comparison group</i>	<i>No. of students</i>	<i>Mean</i>	<i>Standard Deviation</i>	<i>'t' Value</i>
1	Govt. school	100	25.76	8.27	8.02
2	Private school	100	31.90	5.39	
<i>df = 198</i>			<i>P<0.05 Significant difference</i>		

From the above table 1.3 we know that, there are 100 students of govt. schools which mean is 25.76 and standard deviation is 8.27. Another 100 students of private schools which mean 31.90 and standard deviation is 5.39. Where df is 198 and 't' value is calculated which is 8.02.

Result - We know from H_3 there is a significant difference of social guidance needs in 11th class students of govt. and private schools. Thus, the hypothesis hereby accepted.

H3 - There will be significant difference of psychological guidance needs in 11th class students of govt. and private schools.

Table No. - 1.4

Sl No.	Comparison group	No. of students	Mean	Standard Deviation	't' Value
1	Govt. school	100	26.14	4.54	8.2
2	Private school	100	32.04	5.55	
df= 198 P<0.05 significant difference					

From the above table 1.4 we know that, there are 100 students of govt. schools which mean is 26.14 and standard deviation is 4.54. Another 100 students of private schools which mean is 32.04 and standard deviation is 5.55. Where df is 198 and 't' value is calculated which 8.2.

Result - We know from H_4 there is no significant difference of psychological guidance needs in 11th class students of govt. and private schools. Thus, the hypothesis hereby accepted.

H4- There will be significant difference of educational guidance needs in 11th class students of govt. and private schools.

Table No. - 1.5

Sl.No.	Comparison group	No. of students	Mean	Standard Deviation	't' Value
1	Govt. school	100	29.76	5.91	7.35
2	Private school	100	36.01	6.22	
df = 198 P<0.05 significant difference					

From the above table 1.5 we know that, there are 100 students of govt. schools which mean is 29.76 and standard deviation is 5.91. Another 100 students of private schools which mean is 36.01 and standard deviation is 6.22. Where df is 198 and 't' value is calculated which is 7.35.

Result - We know from H_5 there is significant difference of educational guidance needs in 11th class students of govt. and private schools. Thus, the hypothesis hereby accepted.

H5- There will be significant difference of vocational guidance needs in 11th class students of govt. and private schools.

Table No. - 1.6

Sl.No.	Comparison group	No. of students	Mean	Standard Deviation	't' Value
1	Govt. school	100	17.04	3.82	5.93
2	Private school	100	20.66	4.91	
df = 198 P<0.05 significant difference					

From the above table 1.5 we know that, there are 100 students of govt. schools which mean is 17.04 and standard deviation is 3.82. Another 100 students of private schools which mean is 20.66 and standard deviation is 4.91. Where df is 198 and 't' value is calculated which is 5.93.

Result - We know from H_5 there is significant difference of vocational guidance needs in 11th class students of govt. and private schools. Thus, the hypothesis hereby accepted.

CONCLUSION– The importance of guidance needs in the scholastic achievements of students has been recognized in many researches done so far. In this study there is a significant difference of guidance needs in 11th class students of govt. and private schools.

SUGGESTION –

- i) Teacher should make appropriate environment in the school.
- ii) To encourage every student for study and other activities.
- iii) Parents should have sympathetic and affectionate attitude towards their children.
- iv) School should be provided various aids like – journals, magazines, books, computer facilities to all the students.

REFERENCE

- ⇒ Baise, M. Mande.(2010). A study of guidance needs and counseling of secondary school students in this state “Journal of counseling”. 3.1. pg.-87-89.
- ⇒ Bhatnagar, H. (1983). A vocational study of guidance needs in adolescence students. “Research in Counseling”. 587.
- ⇒ Cheatham, H. E.(1990). Africantricity and career development of Africans Americans. “Career Development Quarterly”. 38. Pg.-334-346.
- ⇒ Watts, A.G.(1992). Career guidance services in a changing Europe. “International Journal for the Advancement of Counseling”. 15. Pg.-201-207



* Bhumi A. Shah

EMOTIONAL INTELLIGENCE AND ACADEMIC ACHIEVEMENT OF HIGHER SECONDARY STUDENTS

Emotional intelligence refers to an ability to recognize the meanings of emotion and their relationships and to reason and problem-solve on the basis of them. Emotional intelligence is involved in the capacity to perceive emotions, assimilate emotion-related feelings, understand the information of those emotions, and manage them. The present study aims to investigate emotional intelligence and academic achievement of students at the higher secondary level. A sample of 74 students, from the higher secondary school of Bhavnagar city participated in the study. The Emotional Intelligence Scale developed and standardized by Hyde and Pethe were taken as a measure of achievement. The data collected was subjected to statistical analysis. Results show a negligible correlation between emotional intelligence and academic achievement among students.

Keywords: Emotional intelligence, Academic achievement.

Introduction

Youth of a nation are its most important asset. The cautious nurturing of their intellectual and emotional aspects will contribute towards the formation of a healthy nation. We educate students with one main objective in mind: their success. What is the measure of success? Is it only a strong scientific mind? No! It was, in the past, but now some fundamental new theories have been introduced: The Multiple Intelligences Theory (Gardner, 1983) & The Emotional Intelligence Theory (Mayer & Salovey, 1990; Goleman, 1995). Then we can say that success depends on several intelligences and on the control of emotions. IQ alone is no more the measure for success; emotional intelligence, social intelligence, and luck also play a big role in a person's success (Goleman, 1995). Today it is more crucial than ever as secondary students should be academically prepared to compete for knowledge and technology based jobs. When students are not prepared the costs to individuals and society can be extremely high. If emotional intelligence is considered nowadays vital for success, then why don't we start teaching its components to our students at school. Is it always possible that a child good in academics is also having

a high E.Q? Why do high academic achievers also suffer from stress and dipression? Do the high achievers in eleventh grade have a high emotional intelligence level or isn't there any relationship between their achievement and their emotional intelligence? The present study investigates the above questions.

REVIEW OF RELATED LITERATURE:

Mayer and Salovey (1995) defined emotional intelligence as the ability to perceive emotions, to access and generate emotions so as to assist thought, to understand emotions and emotional knowledge, and to reflectively regulate emotions so as to promote emotional and intellectual growth. Emotional intelligence is emerging as a critical factor for sustaining high achievement, retention, and positive behavior as well as improving life success. Increasingly, schools and educational organizations are turning emotional intelligence seeking a systemic solution to improve outcomes, both academic and social. The studies pertaining to emotional intelligence and academic achievement conducted have been compiled and presented hereunder.

Pool, the senior editor of Educational Leadership, stated in an article she wrote in 1997 that emotional

* Ph.D. Student, Department of Education, M.K.Bhavnagar University, Bhavnagar

well-being is a predictor of success in academic achievement and job success among others. Finnegan (1998) argues that schools should help students learn the abilities underlying emotional intelligence. Possessing those abilities, or even some of them, “can lead to achievement from the formal education years of the child and adolescent to the adult’s competency in being effective in the workplace and in society” (p. 23). **Students often experience failure in school, at home, with friends, and on the job because they have poor communication skills, argue Cangelosi and Petersen (1998).** In January 2000, Coover & Murphy conducted a study that examined the relationship between self-identity and academic persistence and achievement in a counter stereotypical domain. The study revealed that the higher the self-concept and self-schema, the more positive the self-descriptions, the better the academic achievement at 18. The study also showed that self-identity improves through social interaction and communication with others, which would enhance achievement. Kattekar (2010) conducted a study to investigate the impact of emotional intelligence on the academic achievement in Kannada language of 500 standard IX students in the Karnataka state. He found a positive relationship between emotional intelligence and academic achievement of students. A considerable amount of research supports the relationship of emotional intelligence and achievement at higher secondary level.

OBJECTIVES :

- ◆ To find the relationship between the emotional intelligence and Academic achievement of higher secondary students.
- ◆ To find the difference in emotional intelligence of male and female higher secondary students.

HYPOTHESIS OF THE STUDY:

- ◆ There will be no significant correlation between the scores of Emotional Intelligence and academic achievement in the students of eleventh standard.
- ◆ There will be no significant difference between the mean Emotional Intelligence scores of male and female students of eleventh standard.

DELIMITATION OF THE STUDY:

The students of 11th standard studying in the higher

secondary schools of Bhavnagar city were chosen as the sample for the present study.

OPERATIONAL DEFINITIONS:

Emotional Intelligence : It is being able to monitor our own and others’ feelings and emotions, to discriminate among them, and to use this to guide our thinking and actions (Salovey & Mayer, 1990). Here in the present study the scores obtained by a student on the emotional intelligence scale constructed by Anookul Hyde and others will be considered as the emotional intelligence of a student.

Achievement: Merriam Webster defines achievement as “the quality and quantity of a student’s work.” What we need here is the quality of the students’ work; we need to calculate the mean of their overall grades during the first semester of the current year.

Methodology

Population and sample: The population of the present study was the 11th standard students of Bhavnagar city. Using random sampling 74 students of 11th standard were used.

Tool: The instrument used to achieve the objectives was Emotional Intelligence Scale developed and standardized by Akukool Hyde, Sanjyot Pethe & Upinder Dhar (English version). This tool contains 34 items and each item scored 5 for strongly agree, 4 for agree, 3 for uncertain, 2 for disagree and 1 for strongly disagree. Reliability of the tool was determined by split-half reliability coefficient and was found to be 0.88 whereas the validity was indicated high on account of being 0.93.

Procedure: The 74 students chosen from a higher secondary school were given the emotional intelligence scale constructed by Anookul Hyde and others which was scientifically developed and validated measure of emotional intelligence. It consisted of 34 items and takes approximately 30 minutes to complete. The mean of all the 74 students was calculated for the first semester (this study being done in the second semester of school), separating the high from the middle and the low achievers. Afterwards these grades with the Emotional Intelligence level of each student were compared, to see whether there is a relationship between emotional

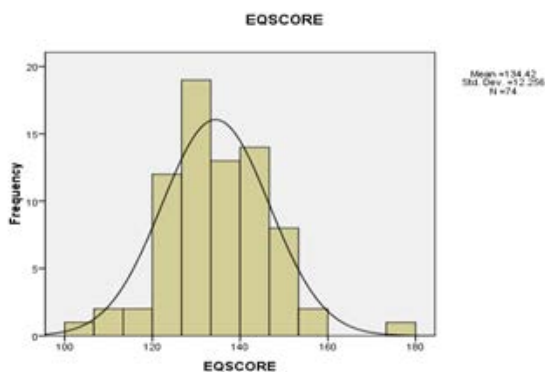
intelligence and academic achievement or not, in order for us to be able to accept or reject our hypothesis. Data collected was subjected to suitable statistical analysis.

Results and Discussion : The data collected was analysed by SPSS and the descriptive statistics is stated in table 1.as shown below.

Descriptive Statistics table 1.

	Mean	Std. Deviation	N
ACHIEVEMENT	61.570	18.0853284	74
EQSCORE	134.42	12.256	74

Histogram showing frequency distribution of Emotional Intelligence



According to the first hypothesis to find the relationship between Emotional Intelligence and Academic achievement Pearson correlation was calculated as shown in the table 2.

		Achievement	E Q Score
Achievement	Pearson Correlation	1	0.172
	Sig. (2-tailed)		0.142
	N	74	74
E Q Score	Pearson Correlation	0.172	1
	Sig. (2-tailed)	0.142	
	N	74	74

Table 2.

From the above table (Table-2) it is evident that the select variables of the present study, namely, emotional intelligence and academic achievement have a negligible correlation of 0.172 and thus are not correlated at 0.05 level. The null hypothesis is thus accepted. It can be interpreted that Emotional Intelligence is not significantly correlated to Academic achievement and it cannot be assumed that high

academic achievement of students surely makes them emotionally intelligent.

As stated in the second hypothesis the difference in the mean scores of emotional intelligence of male and female students was calculated by t- test and group statistics are stated in table 3 below.

	gender	N	Mean	Std. Deviation	Mean diff.	t	df	Signi.
E Q score	M	43	133.60	10.974	1.944	0.671	72	0.5
	F	31	135.55	13.952				

Table 3.

It was found that the mean emotional intelligence score of males was 133.60 and the same of females was 135.55 where as the standard deviation of the males was 10.974 and that of females was 13.952. The second hypothesis is thus accepted. It can be interpreted that there is no significant difference between the mean emotional intelligence scores of male and female higher secondary students. It can be thus concluded that Emotional Intelligence does not differ with respect to gender of higher secondary students.

Conclusion: We are at the beginning of a new century, and intelligence and success are not viewed the same way they were viewed before. New theories of intelligence have been introduced and are gradually replacing the traditional theory. The whole child/student has become the center of concern, not only his reasoning capacities, but also his creativity, emotions, and interpersonal skills. The Multiple Intelligences theory has been introduced by Gardner (1983) and the Emotional Intelligence theory by Mayer and Salovey (1990) then Goleman (1995). Intelligence quotient alone is no more the only measure for success, emotional intelligence, social intelligence and luck also play a big role in a person's success (Goleman, 1995). Emotional intelligence is being able to monitor our own and others' feelings and emotions, to discriminate among them, and to use this to guide our thinking and actions (Salovey and Mayer, 1990). The emotionally intelligent person is skilled in four areas, Identifying, using, understanding, and regulating emotions (Mayer and Salovey, 1993). Since emotional intelligence is a master aptitude, a capacity that profoundly affects

all other abilities, either facilitating or interfering with them (Goleman, 1985), the need is felt to investigate the emotional intelligence and academic achievement among students.

In the present investigation it was found that Emotional Intelligence does not have a significant relationship with academic achievement. Thus it cannot be taken for granted that high academic achievers always have a sound Emotional Intelligence. Hence a significant attention towards developing the emotional intelligence can be a fruitful step towards developing a wholesome personality of the child. Our academic curriculum is thus not inducing development E.Q. and should be incorporated in the curriculum.

REFERENCE

- ⇒ Anukool Hyde, Sanjyot Pethe, and Upinder Dhar (2002). Manual for Emotional Intelligence Scale. Vedant Publications, Lucknow.
- ⇒ Boyatzis, R. & McKee, A. (2002) Primal Leadership: Realizing the Power of Emotional Intelligence. Harvard Business School Press, Boston, MA.
- ⇒ Goleman, D. (1995). Emotional Intelligence: Why it can Matter more than IQ for Character, Health and Lifelong Achievement. New York: Bantam Books. Goleman, D. (1998). Working with Emotional Intelligence, New York: Bantam Books.
- ⇒ Kattekar, S.S. (2010). A Comparative Study of Intelligence Quotient and Emotional Quotient on Academic Achievement in Kannada Language. Research Analysis and Evaluation, 1(5): 43-44.
- ⇒ Mayer, J.D. and Salovey, P. (1993). The Intelligence of Emotional Intelligence. Intelligence, 17(4): 433-442.



* Kanhaiya Pandey

TO STUDY THE SCHOOL EFFECTIVENESS OF RURAL AND URBAN SCHOOLS OF DURG DISTRICT

The present study is an attempt to explore school effectiveness of Middle School of Durg District. The sample includes 40 schools of rural and urban area. The data were collected by using self-made tool of school effectiveness. The result revealed that govt. and private school-effectiveness is different and rural and urban locality based there is no-significant difference in school-effectiveness.

Key-Words – Rural-Urban, Private-Govt. Schools, School-Effectiveness.

Introduction :-

Educationalists have been working in the field for the last several decades. **Guba and Bidwell** have explained that, “effectiveness is a function of the congruence of expectations and behaviour.” **Getzels, Lipham and campbell** hold that , “effectiveness is a measure of the concordance of the role behaviour and the role expectations.” The same behavior may be held effective at one time and ineffective at another time by the same person, depending on the expectation he applies on the behaviour. In either case, judgment of effectiveness and ineffectiveness are impossible to interpret unless both the expectation being applied and the behaviour observed are known. **Carter V.good** defines administrative effectiveness as, “the extent to which satisfactory results have been produced through the control, directions and management exercised by the executive authority, satisfactory results shall be judged in terms of the objective of the activity.”

A school is effective in achieving its aims only when it provides suitable environment for the all-round development of its pupils and makes them good citizen. It includes in it various aspects such as innovativeness, school result, school environment etc.

Objective :-

- ◆ To study the difference, between School - Effectiveness of Govt. and Private Schools.

- ◆ To study the difference between School Effectiveness of rural and urban schools.

Hypothesis :-

- H₀₁** There will be no significant difference between school effectiveness of Govt. and Private School.
- H₀₂** There will no significant difference between school effectiveness of Rural and Urban School.
- H₀₃** There will no significant difference between school effectiveness of Rural Govt. and Urban Govt. Schools.
- H₀₄** There will no significant difference between school effectiveness of Rural Private and Urban Private School.

Delimitation :-

- ◆ This study is limited to Durg District.
- ◆ This Study was concluded only in Middle Schools of Durg District.
- ◆ This Study we collected data from 40 Principal of Middle School.

Methodology :-

A Descriptive method was used for this study. The sample were selected from rural area and urban area of Durg District of Chhattisgarh. In this study total 40 schools were selected randomly.

Tools :-

The data were collected through using self made school effectiveness tool. In this test 25 question are related to school environment, progress report, school facilities and Teachers abilities.

* Asst. Professor, Kalyan P.G. College Bhilai Nagar (C.G.)

Statistics used :-

t-Test is applied to find out the difference between two group.

Data analysis and results:-

Data was analyzed by employing t-Test and results were given below :-

H₀₁ There will be no Significant difference between school effectiveness of Govt. and Private Schools.

Table- 1.1

Mean, SD and t- value of the Govt. and Private School

Sl.No.	Types of School	N	M	SD	t-value
1.	Govt. Schools	20	38.65	10.15	2.72
2.	Private Schools	20	69.25	16.23	

Df = 58, P < 0.05, Significant

Careful glance at the result inserted in the table-1.1 clearly reveal that t-value of the magnitude 2.72 is higher than the table value 1.96 which is significant at 0.05 level, so the hypothesis rejected.

Result - There is significant difference between school effectiveness of govt. and private schools.

H₀₂ There will no significant difference between school effectiveness of rural and urban school.

Table – 1.2

Mean SD and t-Value of the rural and urban school

Sl.No.	Locality	N	M	SD	t-value
1.	Rural area	20	43	14.28	0.00036
2.	Urban area	20	64.9	20.54	

Df – 38, P > 0.05, Non-significant

Careful glance at the result inserted in the table-1.2 clearly reveal that t-value of the magnitude 0.00036 is lower than the table value 1.96. Which is non-significant at 0.05 level. So the hypothesis is accepted.

Result – There is no significant difference between school effectiveness of rural and urban schools.

H₀₃ There will be no significant difference between school effectiveness of rural govt. and urban govt. schools.

Table -1.3

Mean SD and t-Value of the rural govt.and urban govt. school

Sl.No.	Category	N	M	SD	t-value
1.	Rural govt.	10	31.3	7.42	0.0003
2.	Urban govt.	10	46	7.33	

Df – 18, P > 0.05, Non-significant
Careful glance at the result inserted in the table – 1.3 clearly reveal that t-value of the magnitude 0.0003 is lower than the table value 1.96 which is non-significant at 0.05 level. So the hypothesis is accepted.

Result -There is no significant difference between school effectiveness of rural and govt. schools.

H₀₄ There will be no significant difference between school effectiveness of rural private and urban private schools.

Table – 1.4

Mean, SD and t-Value of the rural Private and urban Private school

Sl.No.	Category	N	M	SD	t-value
1.	Rural private	10	54.7	8.44	8.94
2.	Urban private	10	83.8	6.61	

Df-18, P < 0.05, Significant

Careful glance at the result inserted in the table – 1.4 clearly reveal that t-value of the magnitude 8.94 is higher than the table value 1.96 which is significant at 0.05 level. So the hypothesis is rejected.

Result -There is significant difference between school effectiveness of rural private and urban private schools.

Conclusion :-

Govt. Schools are formal to be less effective as compared to Private Schools. This is probably because the private schools are self-management and they want to grow that school in high position. They are also aware of the current developments of competitive world and hence strive for be becoming the best.

REFERENCE

- ⇒ Srivastava, Ranjana (1988). School effectiveness in Relation to organizational climate, Ph.D. Thesis. Abstracts, Indian Educational Review, Pp-90-93.
- ⇒ Ina blau and ofer presses (2013) e-leadership of school principal : incresing school effectiveness by a school data management system, british journal of eduction and technology, vol.44, issue-6, Pp1000-1011



* Nabamita Maiti

A STUDY OF SELF CONCEPT OF 10TH STANDARD STUDENTS OF RURAL AND URBAN AREAS

The present study is an attempt to explore self concept among 10th standard students. The sample includes 160 10th standard students. The data were collected by using 'Children Self Concept Scale'. The result revealed that there is a significance difference between Self Concept of 10th standard students of rural and urban areas.

INTRODUCTION- Self Concept is a collection of beliefs about one self that includes elements such as academic performance, gender roles, racial identity and many others. Self Concept is the accumulation of knowledge about the self such as beliefs regarding personality traits, physical characteristics, abilities, values, goals and roles. Self Concept interacts with self esteem, self knowledge and social self from the self. Self Concept is perhaps the basis of all motivated behavior. Self Concept is related to self image, self esteem and self confidence.

OBJECTIVES OF THE STUDY -

- i) To study the self concept of 10th standard students of rural and urban areas.
- ii) To study the self concept of 10th standard boys of rural and urban areas.
- iii) To study the self concept of 10th standard girls of rural and urban areas.
- iv) To study the self concept of 10th standard boys and girls of rural areas.
- v) To study the self concept of 10th standard boys and girls of urban areas.

HYPOTHESIS -

- H₁**- There will be significant difference between the self concept of 10th Standard students of rural and urban areas.
- H₂**- There will be significant difference between the self concept of 10th Standard boys of rural and urban areas.

H₃ - There will be significant difference between the self concept of 10th Standard girls of rural and urban areas.

H₄ - There will be significant difference between the self concept of 10th standard boys and girls of rural areas.

H₅ - There will be significant difference between the self concept of 10th standard boys and girls of urban areas.

DELIMITATION -

The study would be delimited by the following given consideration-

- i) The study is conducted only on students of class 10th.
- ii) The study is conducted on students of rural and urban areas of Durg district of Chhattisgarh in India.
- iii) There are limited students are selected for this study.

METHODOLOGY-

In this research paper survey method is used. For the present study sample are selected from 160 students, which belonging to rural and urban areas school of Durg district. The students were selected by using **Simple Random Sampling Method**. Self concept is dependent variable and rural and urban areas school students are independent variable.

* Asst. Professor, Kamlakant Shukla Institute, Bhatapara

TOOL USED -

In this study, 'Children Self Concept Scale' (CSCS) tool is used by Dr. S.P.Ahluwalia and Dr. Hari Shankar Singh.

STATISTICAL ANALYSIS -

With the view to understand the Self Concept in students of 10th standard, 't' test are selected.

ANALYSIS, INTERPRETATION AND DISCUSSION -

H₁ - There will be significant difference between the self concept of 10th standard students of rural and urban areas.

Table No. - 1.1

<i>Sl No.</i>	<i>Comparison group</i>	<i>No. of students</i>	<i>Mean</i>	<i>Standard Deviation</i>	<i>'t' Value</i>
1	Rural area	80	57.31	2.84	7.48
2	Urban area	80	60.75	3.02	
<i>df = 158</i>			<i>P < 0.05</i>		
<i>Significant difference</i>					

From the above table 1.1 we know that, there are 80 students of rural areas which mean value is 57.31 and standard deviation is 2.84. Another 80 of urban areas which mean is 60.75 and standard deviation is 3.02. where df is 158 and 't' value is calculated which is 7.48.

Result - We know from H₁ there is a significant difference between the self concept of 10th standard students of rural and urban areas. Thus, the hypothesis hereby accepted.

H₂ - There will be significant difference between the self concept of 10th Standard boys of rural and urban areas.

Table No. - 1.2

<i>Sl No.</i>	<i>Comparison group</i>	<i>No. of students</i>	<i>Mean</i>	<i>Standard Deviation</i>	<i>'t' Value</i>
1	Boys (Rural area)	40	57.58	2.79	5.83
2	Boys (Urban area)	40	61.25	2.93	
<i>df = 78</i>			<i>P < 0.05</i>		
<i>Significant difference</i>					

From the above table 1.2 we know that, there are 40 boys students of rural areas which mean is 57.58 and standard deviation is 2.79. Another 40 boys students of urban areas which mean is 61.25 and standard deviation is 2.93. Where df is 78 and 't' value is calculated which is 5.83.

Result - We know from H₂ there is a significant difference between the self concept of 10th standard boys of rural and urban areas. Thus, the hypothesis hereby accepted.

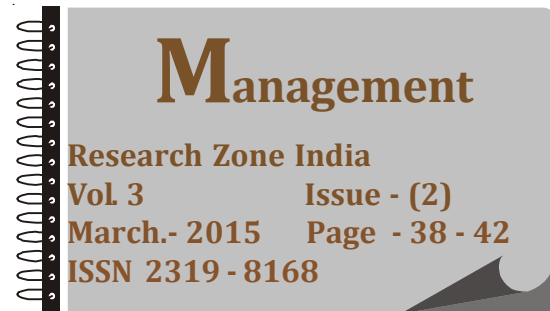
H₃ - There will be significant difference between the self concept of 10th standard girls of rural and urban areas.

Table No - 1.3

<i>Sl No.</i>	<i>Comparison group</i>	<i>No. of students</i>	<i>Mean</i>	<i>Standard Deviation</i>	<i>'t' Value</i>
1	Girls (Rural area)	40	57.05	2.68	5.16
2	Girls (Urban area)	40	60.25	2.81	
<i>df = 78</i>			<i>P < 0.05</i>		
<i>Significant difference</i>					



* Kirtisinh Chauhan



CORPORATE GOVERNANCE: CONCEPTUAL FORMWORK

This paper is based on conceptual framework of corporate Governance. The paper begins with introductory part of the corporate governance. Then paper included Structure, Process and Code of conduct given by Kumar Mangalam Committee and Present scenario

Corporate Governance

In recent times high quantities of domestic and international capital are being availed by business, a prime benefit of Corporate Government is the improvement in the prospects for attracting long – term capital. The investors are afforded a wide range of choices by the world-wide development of corporate finance and control systems. Providers of finance today emphasize on good governance and credibility aspects of the corporation. Good practices in Corporate Governance must be evolved in order to attract international investors and encourage domestic investors.

The Concept, Structure and Process

Corporate as we are all aware, do not come into being from thin air, there has to be some substance, some meaning, and some objective for a corporate to come into existence. For a company of small means to grow up into a huge corporate is an achievement itself. But, to sustain the growth and carry out further expansion, related and unrelated segments such require acumen, which in normal circumstances- would not be possible for one single person. A group comprising of persons specialized in their own fields such as finance, manufacturing, marketing, etc. most get together and form a board. This board must choose its leader, e.g. like in the army we have GOC, OC, and IC and so on the chain of command is well defined. This group works in unison to pull along the whole organization. Its relevance to the group has many ramifications. Most of us must be shareholders in some company or the other or may be representing

the operating management. The group is responsible vis-à-vis its accountability to its providers of capital, the investors or shareholders, for efficient utilization of assets. There must be total transparency and be institutionally sound.

By Definition

Governance assumes greater significance for publicly traded companies because of the separation of management from shareholders in general, leading to conflict of interest of the management and shareholders. Pre-requisites of good governance are education, technical skills, core competency and a system of effective communication, both internal and external.

Key Points of Corporate Governance

The management which is represented by working directors is very distinct and separate from providers of capital and managers—representing the executive group from the line are responsible for the efficient use of assets in pursuit of the firms' objective. Besides the judicious functioning of the management and the managers the firm has to perform. It must achieve or strive to achieve heightened economic performance in order to survive and sustain its long-term goals. For this the firm has to garner support, generate stable, long-term and low cost capital.

Code of Corporate Governance

The environment we operate in is dynamic, with laws, regulations, practices, concepts and cultures in a constant state of evolution and flux. As a result, any code of framework built thereon must change with the times, wherever corporate governance framework

* Assistant Professor, J.K. Ram arts and Commerce College, Veraval

has been built on this code, such framework must be serviced time to ensure it mirrors appropriate reactions to changing realities. A one time installation of a corporate governance system based on this code should not entitle any enterprise to claim, for all times to come, that it has a due process of corporate governance in place. For verifying whether this code, it is necessary for the enterprise to subject themselves at intervals of not less than 3 years to a review and revamping of the framework and procedures to the extent necessary.

Regulations

In India, SEBI introduced a code of corporate governance by way an amendment to the listing agreement with the stock exchange. This made the organizations follow regulations and listing rules bearing societal values. This disclosure could be legally mandated or it could be totally voluntary in nature.

Indian Scene

SEBI put into place the code of corporate governance under clause 49 in the listing agreement of SEBI. On the other hand, Call put down its Code of Corporate Governance for which a panel was constituted by the ICAI under the chairmanship of Vinod Jain. This gives us to understand that Corporate Governance is a well-understood phenomenon in India. But, is it practiced in its true sense. The answer is NO! Very few organizations are transparent in the true sense and most camouflage their activities defeating the real essence of Corporate Governance.

Challenges Faced by Corporate Governance

Challenges faced by Corporate which are detrimental to the effective implementation and following of Corporate Governance are; Ineffective Leadership of the Chairman; One might be tempted to say why? I would say—can a ship reach the shore without the able guidance of its captain? On the same grounds, lack of competence by the board members is often the cause of an organization's misfortunes with each pulling the sails in the direction he pleases. The ship stalls mid—water and eventually flounders and goes under. This is followed up by a lack of trust amongst Member of the Board and the staff down the line as they (Members of the Board) show a lack of interest

and time to address important issues. The functions, roles, responsibilities are not defined and this leads to lack of clarity between role of Management and the Board.

All the above leads to a state of perceptual change showing that there is less predictability in decision—making which is needed for quick decisions while on the other hand there awaits more complex issues to be dealt with. The problems cited above show that there is no sustained commitment to vision, mission and values across the organization. All this would eventually lead to poor Management Information System a case where too much or too little would arise. And above all a stupid mentality would develop such as “Accession to the throne” mentality leading to harsh undercurrents, which can dislodge even an edifice.

All said and done the challenges do not end just there. Further the Corporate Governance is faced with a challenging task of recruitment of Members of the Board. This is all the more important as even one misfit can spoil the show just as one rotten apple can spread the rot to a basket full of apples. So selection of the right Member of the Board is of prime importance for proper Corporate Governance to be in place. It has to put in place a succession plan so that the right candidate is to fill the slot as the older one moves out, just as Lord Tennyson said the old order changed giving way to new. So with present day scenario—we have to be ready to move in and move out to sustain the ever—dynamic process of change. The size and cost of the boards should not such be that weight above becomes so huge that let alone the organization, they would not be able to sustain themselves and the organization would collapse like a house of cards. A good corporate governance system must ensure that the enterprise does not fall short in fulfilling this obligation, hence good governance, in the context of a publicly traded company, implies.

(a) Optimal utilization of resources for enhancing the value of the enterprise by effectively monitoring executive performance and supporting entrepreneurship spirit. (b) Ethical corporate behaviour in honouring and protecting the rights of all

stakeholders. Corporate governance is the structure and process of;

- (a) Monitoring executive performance.
- (b) Ensuring accountability of management to shareholders,
- (c) Motivating management towards creating value for shareholders,
- (d) Protecting interests of other stakeholders including the local community. Adding value Addition through Good Governance which;
 - ◆ Provides stability and growth to the enterprise.
 - ◆ Is demonstrated by adoption of good corporate practices, builds confidence.
 - ◆ Reduces perceived risks, consequently reducing cost of capital.
 - ◆ In the knowledge driven economy excellence in soft skills such as management, will be the ultimate tool for the corporate to leverage a competitive advantage in the financial market
 - ◆ Good corporate practices promote stability and long—term sustenance of all.
 - ◆ A good corporate citizen becomes a role model and enjoys a position of pride.
 - ◆ Potential stakeholders aspire to enter into relationships with an enterprise whose governance credentials are exemplary.

Another important challenge that faces the Corporate Governance is having effective communication with its own members and the public, I.e. the shareholders;

- (a) The enterprise should maintain an interactive communication web site having for two—way communication with shareholders. The web site must include key information regarding the enterprise and must be updated regularly.
- (b) The enterprise should publish quarterly financial reports.
- (c) The enterprise should display in its web site the comments of the chairman of the board/CEOs on important reports relating to the enterprise published in important newspapers/journals/ electronic media.
- (d) The enterprise on its web site the number of suggestions received from shareholders in last three months.

- (e) The enterprise must display on its web site the names, e-mail addresses, etc. of key—personnel to facilitate communication.
- (f) The enterprise must display on its web site the number of grievances received and redressed in last three months and the number of unsettled grievances.
- (g) The enterprise shall display at its web site a brief resume of its directors.
- (h) The enterprises must send to each household of shareholders the half yearly financial results including the summary of events in

In order to remain competitive the organization must ensure implementation of newer technologies. This is the surest way of cutting costs besides proper utilization of money of the shareholders.

Factors influencing Quality of Governance

Quality of Governance Depends of the following Factors;

- (a) **Integrity of the Management:** A board of directors with a low level of integrity is tempted to misuse the trust, reposed by shareholders and other stakeholders, to take decisions that benefit a few at the cost of others.
- (b) **Ability of the Board:** The collective ability, in terms of knowledge and skill, of the board of directors to effectively supervise the executive management determines the effectiveness of the board, A board, which does not have members with right specializations, lacks this ability.
- (c) **Adequacy of the process:** Board of directors cannot supervise the executive management if the process fails to provide sufficient and information to the board, necessary for reviewing plans and the performance of the enterprise. Similarly, the process should be such that it should not dampen the entrepreneurial spirit of the executive management.
- (d) **Commitment Level of individual Board Members:** The quality of a board depends on the commitment of individual members to tasks, which they are expected to perform as board members.
- (e) **Quality of Corporate Reporting:** The quality of corporate reporting depends on the

transparency and timeliness of corporate communication with shareholders. This helps the shareholders in making economic decisions and in correctly evaluating the management in its stewardship function.

(f) Participation of Stakeholders in the Management: The level of participation of stakeholders determines the number of new ideas being generated in optimum utilization of resources and for improving the administrative structure and the process. Therefore, an enterprise should encourage and facilitate stakeholders' participation.

(g) The Board Responsibilities

- Overseeing Strategic Development & Planning,
- Management Selection, Supervision and Upgrading,
- Maintenance of Good Member Relations,
- Protecting and Optimizing the Organizations' Assets, and
- Fulfilling Fiduciary and Legal Requirements.

(h) Chairman's Leadership Ability: 'It is no understatement to say that the leadership ability and performance of the chairman is the most significant determinant of the success or failure of any Board' Inadequacy of the Chairman's Leadership ability can be very disastrous; "Quality of leadership is undoubtedly the most critical of the key factors determining board success or failure, so much so that the problem of, and solution to, board under-performance can be traced almost always to a failure of leadership"

Role of SEBI in Corporate Governance

The SEBI, as the custodian of investor interests, did not lag behind. On May, 1999, it constituted an 18-member committee, chaired by the young and forward-looking industrialist, Mr. Kumar Mangalam Birla (a chartered accountant himself) on corporate governance, mainly with a view to protecting the investor's interests. The Committee made twenty-five recommendations, nineteen of them mandatory in the sense that these were enforceable. The listed companies were obliged to comply with these on account of the contractual obligation arising out of

the listing agreement with stock Exchanges. The mandatory recommendations of the Kumar Mangalm Committee include the Constitution of Audit Committee and Remuneration Committee in all listed companies, appointment of one or more independent Directors in them, recognition of the leadership role of the chairman of a company, enforcement of Accounting Standards, the obligation to make more disclosures in annual financial reports, effective use of the power and influence of institutional shareholders, and so on.

- ◆ The board of a company should have an optimum combination of executive and non-executive Director with not less than 50 percent of the Board comprising the non-executive Directors.
- ◆ The Board of a company should set-up a qualified and an independent Audit Committee.
- ◆ The Audit Committee should have minimum three members, all being non-executive Directors, with the majority being independent, and with at least one Directors having financial and accounting knowledge.
- ◆ The chairman of the Audit Committee should be an independent Director.
- ◆ The board of directors is combination of executive directors and non-executive directors.
- ◆ The non-executive directors comprise of promoter director and independent directors. Independent directors are those, who, apart from receiving director's remuneration, do not have any material pecuniary relationship or transactions with the company, its promoters, its management or its subsidiaries that in the judgment of the Board may affect their independence of judgment.
- ◆ The chairman of the Audit Committee should be present at Annual General Meeting to answer shareholder queries.
- ◆ The company Secretary should act as the secretary to the Audit Committee.
- ◆ The Audit Committee should meet at least thrice a year. The quorum should be either two members or one-third of the member of the Audit Committee.
- ◆ The Audit Committee should have powers to

investigate and activity within its terms of reference, to seek information from and employee; to obtain outside legal or professional advice, and to secure attendance of outsiders if necessary.

- ◆ The Audit Committee should discharge various roles such as, reviewing any change in accounting policies and practices; compliance with Accounting Standards; compliance with Stock Exchange and legal requirements concerning financial statement; the adequacy of internal control systems; the company's financial and risk management policies, etc.
- ◆ The Board of Directors should decide the remuneration of the non-executive Directors.
- ◆ Full disclosure should be made to the shareholders regarding the remuneration package of all the Directors.
- ◆ The Board meetings should be held at last four times a year.
- ◆ A Director should not be a member in more than ten committees or act as the chairman of more than five committees across all companies in which he is a Director. This is done to ensure that the members of the Board give due importance and commitment of the meetings of the Board and its committee.
- ◆ The management must make disclosures to the Board relating to all material, financial and commercial transactions, where they have personal interest.
- ◆ In case of the appointment of a new Director or re-appointing of a Director, the shareholders must be provided with a brief resume of the Director his expertise and the names of companies in which the person also holds Directorship and the membership of committees of the Board.
- ◆ A Board committee should be formed to look into the redressal of share of shareholders complaints like transfer of shares, non receipt of balance sheet, dividend, etc.
- ◆ There should be a separate section on Corporate Governance in the annual reports of the companies with a detailed compliance report.

REFERENCE

- ⇒ Aggarwal, Sanjay (1988) Corporate governance: Need for today, Chartered Secretary, 28:11 pp.1128
- ⇒ Atkins, David H., "Corporate Governance:Lessons from Abroad", Canadian Business Review, Autumn 1995,pp 24-26
- ⇒ Bajaj, R (1997), Draft code corporate Governance, Confederation of Indian Industry
- ⇒ D'Souza, Erro (Nov.2000), " Structure of Corporate Finance," Economic and political Weekly
- ⇒ Gopal, k (June-1998), "Emerging trends in Corporate Governance," The Management Accountant
- ⇒ Madhavi,Mitra (1999), "Corporate Governance and Management Audit," Chartered Secretary
- ⇒ Mohanty, Ashok, K. and Sahu, Promod, K. (Oct.-Dec1998). An analysis of Corporate Governance in India, the Indian Journal of Commerce, p. 122.



* Paresh Sumara

EMPLOYEE ENGAGEMENT IMPACT ON ORGANIZATIONAL COMMITMENT AT DIVYA BHASKAR GROUP

Employee engagement can be defined as an employee putting forth extra discretionary efforts, as well as the likelihood of the employee being loyal and remaining with the organization over the long haul. Many research says that engaged employee perform better, put in extra efforts to get the job done, show a strong level of commitment to the organization.

Introduction

Employee engagement is derived from studies of morale or a group's willingness to accomplish organizational objectives which began in the 1920s. The value of morale to organizations was mature by us army researcher to predict unity of efforts and attitudinal battle-readiness before war. In the post war mass production society that required unity of efforts in execution (group). Morale score were used as predictors of speed, quality and militancy. With the beginning of the knowledge worker and emphasis on individual talent management (stars), a term was needed to describe an individual's emotional attachment to the organization, fellow associate and the job.

According to scarlett surveys, "Employee engagement is a measurable degree of an employee's positive or negative emotional attachment to their job, colleagues and organization which profoundly influences their willingness to learn and perform at work".

A modernized version of job satisfaction. Schidt's definition of engagement "an employee's involvement with, commitment to, and satisfaction with work. Employee engagement is a part of retention".

Objective of the study

- ◆ To know employee engagement impact on organizational commitment
- ◆ To evaluate the effectiveness of the employee engagement

- ◆ To know that how many employee are totally engage with their work and their organization.

Research methodology

Descriptive methodology, the researcher can get valuable qualitative and quantitative data through the descriptive method. the questioner is one of the major tools for collecting the information from the respondent. Researcher in common parlance refers to a search of knowledge. One can also define research as a scientific and systematic search for pertinent information on a specific topic. In fact, researcher is an art of scientific investigation. The Different types of research method use in research. The descriptive method is more useful method in any investigation.

Sampling techniques, size and unit

For the purpose of the study, the researcher selected the respondent of Divya Bhaskar group. On the basis of non-probability random sampling. Sample size 100

Method of data collection

The primary data are those which are collected afresh and for the first time, and thus happen to be original in character. He secondary data, on the other hand, are those which have already been passed through the statistical process. The researcher would have to decide which sort of data he would be using for his study and accordingly he will have to select on e or the other method of data collection. The method of collecting primary and secondary data differs science primary data are to be originally collected,

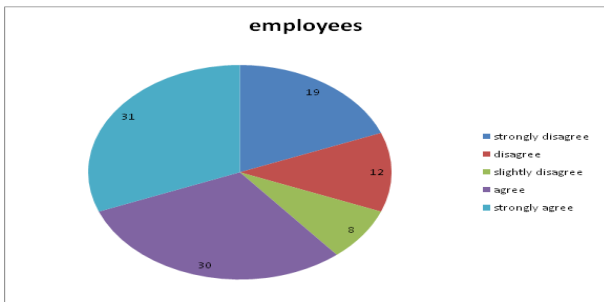
* Department of MBA (HR), M.K. Bhavnagar University, Bhavnagar

while in case of secondary data the nature of data collection, with the pros and cons of each method.

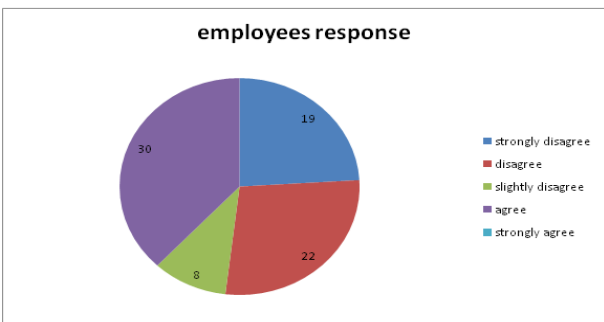
Data analysis and interpretation

After data have been collected it has to be analyzed; the data obtained from the questionnaire is arranged in serial tables are parts of technical procedure where in classified data put in the form of table.

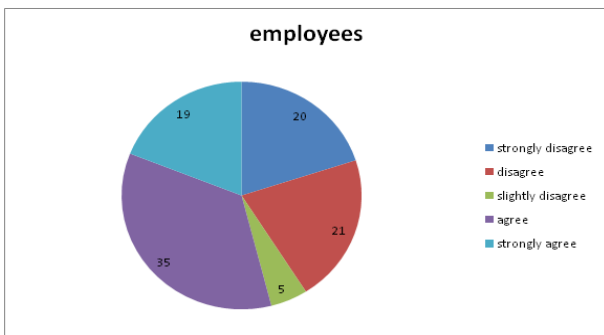
1) Does fun at happen regularly?



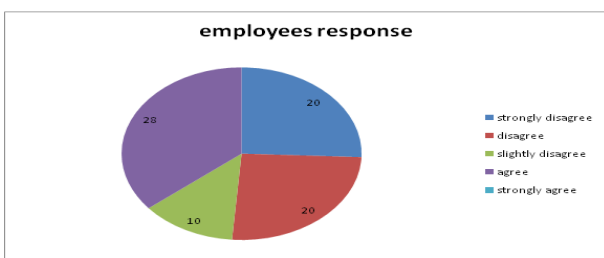
Do I get feedback regularly from my supervisors for improving my performance?



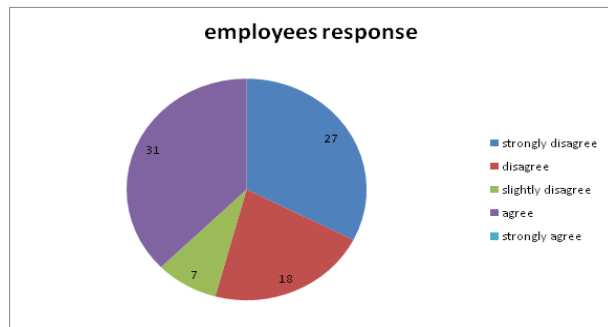
2) Do I feel coming to office regularly?



3) Do I get sufficient opportunity to improve my skill?



4) Are my thoughts and feelings given due respects at work-place?



Conclusion

In this study objective is to find out what is employee engagement impact on organizational commitment. And the findings said that it is not necessary that if employee are involve in their job that are always commitment to their work and their organization. The effectiveness of the employee engagement and organizational commitment is very important in any organization. If employees are very committed then it's directly impact shown on their productivity, quality of their work, satisfaction level also increase because of this.

The result showed that most of the employees of divya bhaskar group engaged and like their work and organization except few employees who are not engaged and few who are nearly engaged and can be changed to an engaged employee by their supervisors by proper planning.

REFERENCE

- ⇒ Australian taxation government (employee engagement survey)
- ⇒ www.humanresource management.com
- ⇒ www.wikipedia.org- employee engagement
- ⇒ Wikipedia- organizational commitment
- ⇒ www.divyabhaskar.com
- ⇒ cite-hr employee engagem



* Dr. B.P. Gohil



NEW FACE OF INDIAN BANKING INDUSTRY - EMERGING CHALLENGES & POTENTIAL

The Financial Sector Reforms have changed the face of Indian Banking Industry into a much regulated and organized industry. The market developments coupled with Liberalization & Globalization have resulted in transformation of banks in a much higher pace with technology acting as a catalyst. The Indian Financial System is a milieu interspersed with a range of players like PSU's, Private Banks, Regional Rural Banks, Foreign Banks, Cooperative Banks and many more. Gone are the days when the customers had to stand in long queues for making transactions in the commercial banks in India. Now with the proliferation of Internet Banking transactions have become much more convenient. Though, the banking sector in India has adjusted quite fairly with the emerging environment and is trying to extend its reach and diversity, yet greater challenges lie ahead. The exposure to the international competition and the BASEL III norms, the banks will have to gear up for the stringent Capital Adequacy Norms. Banks will have to prepare themselves for the greater challenges lying ahead in future. This study focuses on the changes and shifts expected in the Indian Banking Industry, the opportunities and challenges ahead and the role of technological innovation which could be the change agent in the coming years. It makes a modest attempt to provide a brief overview of the major developments in the field of banking. An effort has been made to present the different phases and changes witnessed in the Indian Banking System and an insight into the future ahead.

Key Words : Indian Banking System, Financial System, Technological Innovations, Challenges.

1. Introduction

In the early Nineties there were many discrepancies in the Indian economy mostly prevailing in the financial sector and the banking sector. The major drawbacks of the situation were considered to be productivity and efficiency of the system. It was observed that profitability has been eroded, several public sector banks and financial institutions have become financially weak, some public sector banks have been incurring losses year after years, their customer service was very poor, their work technology was outdated and they were unable to meet the challenges of a competitive environment. Considering the situations and the impact of that on the economy the Govt. of India and RBI decided to introduce some reforms to curb the bewildered and distorted economic, financial and banking sectors. To promote rapid economic growth and development with stability

through the process of globalization, liberalization and privatization in the financial system was initiated to ensure that it becomes more competitive and gets integrated with the world economy through internationalizations of financial markets in the world. Today in the modern era of information and technology and the demand driven economy which is menu-driven ultra robust specialized software programmes are applied and called the banking applications. One could regard the past of Banking Industry as medieval age and the present one as the modern era which is an independent information silo, and multi-channel banking (ATMs, Net banking, tele-banking, etc) which was almost non-existent earlier.

2. Review of Literature

Arora (2003) highlighted the significance of bank transformation. Technology has a definitive role in facilitating transactions in the banking sector and the

* Associate Prof. & Head, Banking & Ins. Department, M.J.College of Commerce, Bhavnagar

impact of technology implementation has resulted in the introduction of new products and services by various banks in India. Bakshi (2003) said that good governance is of interest not only to an individual bank but also to the society in which it operates. The basic objectives remain protection of depositors and safeguarding the integrity and soundness of the system. Bhattacharya (1997) has found PSBs with the highest efficiency among the three categories of bank groups as foreign and private sector banks. However PSBs started showing a decline in efficiency after 1987, private banks witnessed no change and foreign banks disclosed sharp rise in efficiency. Das (1999) concluded that while there is a welcome increase in emphasis on non-interest income, banks have tended to show risk-averse behavior by opting for risk-free investments over risky loans. Garg (1994) studied that Indian scheduled commercial banks have achieved remarkable progress in last two decades under study, particularly in branch expansion in rural areas, deposits mobilization and credit deployment to priority sector and small borrowers. Mohan (2003) expressed his views regarding the transformation in Indian Banking that if Indian Banks are to compete globally, the time is opportune for them to institute sound and robust risk management practices. Ram (2002) observed that business is being completely reinvented because transaction costs are much lower on the Internet than in traditional channels. The banks are rapidly shifting their business functions & customers relationships on to the Web. Satyamurty (1994) clarified the concepts of profits, profitability & productivity applicable to the banking industry organized by the bank managements that the pressure on the profitability is more due to the factors beyond their control. Sandhu (2003) study analysed the impact of IT and particularly e-delivery channels on the performance of Indian banking system. The study also highlighted that ATMs are the major e-delivery channels, which are used mostly in the metropolitan and urban cities. It concluded that those banks, which are using e-delivery channels, are providing better services than the other banks. Trivedi (2003) has rightly observed that Indian Banks have always

proved beyond doubt their adaptability to change and it would be possible for them to mould themselves into agile and resilient organizations by adopting fine-tuned CRM strategies, operations based on asset-liability and risk management systems, the required technological capabilities and developing human resources to meet the challenges of the paradigm shift.

3. Need for Study

The important factors that establish the need for new approach in Indian Banks are detailed below:-

- ◆ Intense competition.
- ◆ Changes in Banking Sector.
- ◆ High Expectation of Customers.
- ◆ No Brand Loyalty.
- ◆ Improved Customer Retention.

4. Objectives of the Study

- ◆ To analyse the effects of Banking Sector Reforms in India.
- ◆ To find out the opportunities in Indian Banking Sector.
- ◆ To find out the challenges in the Indian Banking Sector.
- ◆ To offer suggestions for the growth and development of Banking Sector in India

5. Process of Banking Sector Reforms in India

The Banking Sector Reforms in India were initiated in 1991 by taking the undernoted steps.

(a). Narasimham Committee Recommendations for Banking Sector Reforms :

The Government of India, under the chairmanship of Sh. M. Narasimham, an Ex-Governor of RBI, appointed the Narasimham Committee-I (NC-I) in April 1991. The committee examined all the aspects relating to the structural organization, functions and procedures of financial system and submitted its report on November 16, 1991. The NC-I had proposed wide ranging reforms for improving the financial viability of the banks, increasing their autonomy from government directions, restructuring unviable banks, allowing a greater entry of the private sector in banking, liberalizing the capital market, further improving the operational flexibility and competition among the financial institutions and setting up of proper supervisory system.

(b). First Phase of Banking Sector Reforms (1991):

A number of reform initiations had been taken to improve or minimize the distortions impinging upon the efficient and profitable functioning of banks, especially reduction in SLR & CRR, transparent guidelines or norms for entry and exit of private sector banks. Public sector banks were allowed to direct access to capital markets, deregulation of interest rates, liberalization of branch licensing policy, setting up of Debt Recovery Tribunals, asset classification and provisioning, income recognition and Asset Reconstruction Fund (ARF). These and other measures that have been taken had helped the highly regulated and directed banking system to transform itself into one characterized by openness, competition, prudential and supervisory discipline.

(c) Second Phase of Banking Sector Reforms (1998) :

The recommendations of the NC-I in 1991 provided the blueprint for the first generation reforms of the financial sector. Cataclysmic changes were taking place in the world economy, coinciding with the movement towards global integration of financial services. Against such backdrop, the committee NC-II, appointed for the said purpose generated its report in 1998, provided the roadmap for the second-generation reform process. The NC-II examined the second-generation of reforms in terms of three broad interrelated issues:

- (i). Action that should be taken to strengthen the foundation of the banking system
- (ii). Strengthening procedures, upgrading technology and HRD and
- (iii). Structural changes in the system

6. Role of Information Technology in the development of Banking Sector :-

The process of globalization, liberalization, privatization and the technological transformation in the world economy has transformed the Banking Industry and it has evolved manifolds.

(a) E-Banking

(b) Automated Teller Machines

(c) EFTPOS : EFTPOS card used to initiate the authorization and transaction capture processes take

place electronically, transaction confirmed manually, funds not debited electronically.

(d) Remote Banking Services

(e) Smart Cards

(g) Internet Banking:

7. Challenges before Indian Banking Industry

In view of accelerating economic growth, the main challenge for the banking sector in the coming years would be to expand while maintaining sound financial health. With large expansion in the past few years, while banking penetration has increased on the assets side, it continues to be relatively low on the liabilities side. Banks therefore, would need to focus on reaching the hitherto untapped clients and regions. While there is an enormous scope, the need is to find innovative methods to reach them. With the expected expansion of banking operations in line with the overall macroeconomic growth and the introduction of Basle III requirements, there is clear recognition of the need for banks to extend their capacity. The main challenges will be :

(a). Greater Thrust on Credit Portfolio

One of the critical issues facing the Banking Sector in India is the flow of credit to all the productive sectors of the economy. Credit demand by the corporate sector has also turned robust on the back of strong industrial performance. Furthermore, banks are expected to have greater financing opportunities in the area of project finance, especially in the infrastructure sector, given the conversion of two major financial institutions into banks. Rural Credit has also emerged as an important growth opportunity. Several new areas such as agri-clinics, contract farming and rural housing are fast becoming viable revenue propositions for banks. In order to enhance the flow of credit to these emerging areas, the Reserve Bank of India has been undertaking measures to remove the impediments on timely availability of credit through various means. The banks will have to concentrate on total financial inclusion of this sector in future.

(b). Consolidation of the Banking System

One of the major objectives of the banking sector reforms has been to enhance efficiency and productivity through competition. This involved the

underrated three elements:

- ◆ First, Private shareholding in Public Sector Banks has been injected by permitting reduction in the Government shareholding in Public Sector Banks up to 51%.
- ◆ Second, entry of new Private Sector Banks has been allowed.
- ◆ Third, Foreign Banks have been permitted additional branches.

(c) Organisational Change

- ◆ Jerry Yoram Wind and Jeremy Main suggested that the best way to view organizations in the next century is to use a concept they call Integrated Architecture. Among the capabilities that must, therefore, be part of the articture of the new organizations :
- ◆ An organizational culture that facilitates innovation.
- ◆ A team and customer oriented organizational structure.
- ◆ Best in class processes at even point of the value chain.
- ◆ H.R. systems that make employees feel satisfied and loyal.

(d). Banking on Design

The new generation banks have lobbies that provide a view to the street and induce the new clients to check the visual ambience. The extensive use of glass walls in the interiors conveys vastness of space and brings down the barriers between the customers and the bankers to the minimum. Designs seem to be evolving in a manner that is reflective of the institution's personality, brand and its proper execution ensures that one cannot just walk across it without lifting an eye towards it. The change, however, has not only been in the interiors but the exterior façade is also being reconstructed to convey a "come hither" look. The success of design and layout of a branch can be attained when the customer who walks inside the facade feels empowered to exercise his position about enquiring from the products on display, rather than helplessly lost in the maze of products on display inside. One of the way through which the customer is empowered is by using electronic signboards and plasma screens.

(e). Technological Up gradation

The new entrants in the banking sector are skilled with the computer background. However, over a period of time they would acquire banking experience. Whereas, the middle and senior level people in banking have rich banking experience but their computer literacy is at a very low level. It's a challenge. In an environment of large-scale use of technology, an effective security policy covering physical and other aspects has assumed greater importance. The future computerization in banks should aim at strengthening the payment system, bring out new products and services and facilitate move towards fool-proof risk hedging techniques.

(f). Consolidation and move towards Universal Banking

Mergers and acquisitions in the banking sector are going to be the order of the day. Successful mergers of various multinational Banks have shown the growing trend of consolidation. With the steps of globalization and market deepening the Universal Banking provides greater economic efficiency in the form of lower cost, higher output and better products. The idea of 'one-stop shopping' saves a lot of transaction costs and increases the speed of economic activities. Universal Banks have played a leading role in Continental European Countries. The surge in the globalization coupled by the technological advancements has led to overcome national boundaries.

(g). Focus on Customer Service

There have been complaints relating to charges for balance enquiry, cheque status verification, signature verification, address confirmation, photograph verification, punitive service charges for non-maintenance of minimum balance in saving accounts, transaction charges for reorder of cheque book and for cash transaction at the branch beyond a stipulated number. RBI has been issuing guidelines from time to time to facilitate bank's focus on service to the common man. The expansion of banking services and diversification of ownership has led to both enhanced efficiency and systematic resilience in the banking sector. With the RBI's initiative, the Indian Banks Association has prepared a model "Fair Practices

Code” which is a public document enlisting thing that a customer can expect from the concerned bank. The bank will have to concentrate more on customer service.

(h). Importance of Customer Relationship Management

The relationship marketing is the process of building long term mutually beneficial relationship with the customers. At the best, CRM should address the following business goals:

- ◆ Increased customer acquisition, retention and greater loyalty.
- ◆ Expansion of profitable, long lasting customer relationship.
- ◆ Delivery of a consistent, relevant and high quality customer experience.
- ◆ Continuous learning about customers (both business and consumer)
- ◆ Delivery of the right products and services tailored to meet customer’s need.
- ◆ Improved cost management.

In future, the banks will have to focus more on CRM as a business strategy by considering a wide range of variables and to have a business impact that affects a company’s revenue performance.

(i). Relevance of Financial Inclusion and Inclusive Growth

The Financial Inclusion and Inclusive Growth will fast become a business opportunity provided banks are able to reach out to the masses in a cost-effective way and offer a package deal of deposits, loans, insurance and mutual funds. The major components of financial inclusion and inclusive growth are :-

- ◆ Application of full fledged technology at branch level.
- ◆ Adoption of the appropriate business strategy.
- ◆ Setting up of rural computer kiosks.
- ◆ Provision of incentives for staff posted at rural branches.
- ◆ Addressing all the apprehensions of the customers of the rural branches.
- ◆ Monitoring of the Credit Information Systems in Rural Areas.
- ◆ Suitable credit schemes for the rural customers.
- ◆ Credit risk hedging and insurance against loss.

- ◆ Strengthening linkage with NGOs and Self Help Groups.

- ◆ Greater Inclusion through Micro Finance.

(j). Impact of Basel III Norms

In India, the Capital Adequacy Norms were implemented in 1992 following the Basel Accord of 1988. With the increasing sophistication in banking operations and the growing cross-border activities of banks, the earlier accord, which focused exclusively on credit risk, did not adequately address the emerging realities of banking. The Basel II norms were also implemented by Indian Commercial Banks since March 2007. Now, Basel III Norms have been released in 2010. The financial crisis of 2008 has been cited as one of the main reason for introduction of these norms. A need has been felt to further strengthen the system. The purpose of these norms is to promote a more resilient banking system by focusing on four vital banking parameters viz. Capital, Leverage, Funding and Liquidity.

(k). Management of Non Performing Assets

The most important facet of risk in India remains credit risk. Banks have been successful in containing their Non-performing Assets, despite adoption of 90 day delinquency norms and the overhang problem. India will have also to pay more attention towards the management of Non Performing Assets in future.

(l). Role of Corporate Governance in Commercial Banks

Corporate Governance has assumed added significance in the current liberalized environment when the banking sector is expected to function on commercial lines. The quality of corporate governance in commercial banks in India becomes more critical as the competition intensifies and the banks strive to retain their client base. Commercial Banks in India are currently required to make several disclosures about their operations in the Balance Sheets. However, there are some gaps in the disclosures in India vis-vis the international standards, particularly in the area of risk management strategies and risk parameters, risk concentrations, performance measures and components of capital structure. Hence, the standards need to be further broad-based in consonance with improvements in the capabilities

of market players to analyse the information objectively.

8. A research Conducted by KPMG on Technology enabled transformation in Banking

In a recent conclave a report was submitted by KPMG on Technology enabled transformation in banking which highlighted on various technological issues and the emerging trends in the world. They concluded that by 2015 every aspect of Banking Industry will be transformed by new technology. Banks will be using technology that will enable them to determine pricing, new products and services. Banks which will understand their customers better and look to charge only for services used will benefit more than other banks.

Some of the Key points raised in the study are as follows:-

1. Banks will have to transform their service channels.
2. Banking the Un(der) banked
3. Growth Through Channel Innovation
4. Efficiency & Cost Based improvements
5. Response to regulatory regulations and reporting requirements.
6. Leveraging technology for greater financial inclusions
7. Multi channel delivery model

9. Conclusions

As the economy grows and becomes more sophisticated, the banking sector has to develop in a manner that supports and stimulates such growth. India is a country where there is three tier level of geographical area development. There are full fledged urban areas covering the metropolitan cities and other big cities. On the other hand, there are underdeveloped rural areas too. In between these two extremes, there are semi-urban areas also covering the small towns. Under such scenario, different marketing approach and strategy for all these areas will be required. Further, the commercial banks of future will have to change their focus from the traditional banking to universal banking. Under this approach, the banks will have to offer a wide range of financial services viz. issuing, underwriting, investing and trading in securities, insurance and mutual funds etc. In the current scenario, banks in

India are constantly pushing the frontiers of risk management

As per a study on "Banking 2015" of IBM's Strategic Research Unit, the Institute for Business Value, the five key trends that will determine market success in 2015 are customers taking control, niche competitors, a new work force, regulated transparency and sharp focus on technology. There are several challenges in future which may require new technologies, better processes of credit and risk appraisal, product diversification, robust internal controls and corporate governance and efficient human resource management. Commercial Banks are also facing increased market risk uncertainties on account of rising interest rates as a result of growing global financial imbalances. The banking sector, therefore, needs to equip itself to meet these challenges as well as those arising out of introduction of Basel III norms and international accounting standards. Competition, consolidation and convergence are emerging as the key drivers of the banking sector in the years to come.

REFERENCE

- ◆ Arora, K. (2003). Indian Banking: Managing Transformation Through IT. *IBA Bulletin*, 25(3): 134-138.
- ◆ Bakshi, S. (2003). Corporate Governance in Transformation Times. *IBA Bulletin*, 25(3): 41-61.
- ◆ Bhattacharya, A. (1997). The Impact of Liberalization on the Productive Efficiency of Indian Commercial Banks. *European Journal of Operational Research*, 98(5): 332-345.
- ◆ Das, M. S. (2003). An Objective Method for Ranking Nationalized Banks, *Prajnan*, 31(2): 111-136.
- ◆ Jalan, B. (2003). Strengthening Indian Banking and Finance: Progress and Prospectus, *IBA Bulletin*, 25(3): 5-14.
- ◆ Kohli, S. S. (2001). Indian Banking Industry: Emerging Challenge. *IBA Bulletin*, 23(3): 48-54.
- ◆ Mohan, R. (2003). Transforming Indian Banking: In Search of a Better Tomorrow. *IBA Bulletin*, 25(3): 33-40.



* Dr. D.N. Patel

CHANGING RURAL MARKET AND ROLE OF MARKETERS WITH REFERNEC TO NORTH GUJARAT.

Research firms have started conducting surveys, academicians published papers and business had made inroad on the area called rural market. The word on everybody lips are - "The real North Gujarat lives in the village". In Present paper researcher by conceptual research focused on the changing rural North Gujarat from the eyes of marketer's perspectives. As North Gujarat Rural Market is extremely fragmented, having small number of players on the seller's side and large number of player on the buyer side. MNCs are more focusing toward capturing cream in rural market. Present paper discuss about the tool which company are using to make their presence felt and it also find the modern way for marketing implementation and value addition.

[Keywords: Marketers, MNCs, Rural market]

1 INTRODUCTION:

We view rural market as a periodic concourse of people for the purpose of buying and selling, i.e., exchanging goods, services and even ideas.

North Gujarat has almost 575 villages, 80% of which has population less than 1000 and about 67% of whose population are dependent on land based activities. Rural areas are scattered and it is next to impossible to ensure the availability of a brand all over the country. Advertising in such a highly heterogeneous market, which is widely spread, is very expensive. The North Gujarat Consumer market is a multi-tiered pyramid which requires multi pronged market strategies.

North Gujarat has roughly fifty percent of its population under 27 years of age. It is true that Consumer North Gujarat is flourishing, but at the same time North Gujarat Consumer has his roots deep into his traditions.

2. RURAL CONSUMERS: OCCUPATION, INCOME, CULTURE.

The attitude toward rural market should be that of investor. The growing market provide the opportunity and approach should be one of market seeding. The market provides opportunity and opinion for the rural

marketer and low penetration level suggests opportunities. The marketer needs to have information system that track sales to different market and help to identify market potential. Low income group

Consumption is clear signal that marketer need to address the bottom of pyramid with cost effective value for money product. Rural North Gujarat offers a bigger growth opportunity through greater penetration and then consumption.

Fast growing product segments such as flat panel TVs, LCD TVs, Plasma TVs, Slim CRT TVs, frost-free refrigerators, fully automatic washing machines, split

Air-conditioners, DVD players, microwave ovens, and home theatre systems - products entailing high aspiration value are likely to see a growth in consumption

2.1 Changing Rural Consumer:

Rural market differs by geography, occupation, social and cultural factors. This in turn influence of product design, promotion, pricing and use of channels. There is need to develop positioning and product variant according to geography and social grouping. The product offering in rural market was needed to reflect the product use-situation. The changing behavior of

* I/c Principal, Shri Sarvajanic Commerce College, (Eng. Mid), Mehsana.

a segment of rural market suggests an initial entry strategy of mimicking the urban marketing programme. The product and packaging are to be creatively used for developing and delivering value. The product attribute and feature should reflect the environment of that consumer.

2.2 Product awareness and benefit:

North Gujarat consumers are also associated with values of nurturing, care and affection. These values are far more dominant than values of ambition and achievement. Product which communicate feelings and emotions gel with the North Gujarat consumers. Education on the product benefits is common in rural markets. This is also seen in the case of shampoos. Shampoos are positioned on cleaning effectiveness and convenience, a replacement of soap nut or even soap in rural market. A demonstration of product features and explaining product virtues is an approach used by some of the rural marketers. Hindustan Lever's campaigns to wash shirts or shampoo the villagers' hair are instances of product education. In many such situations, potential consumers form queues to experience the product benefits. The peculiarity of rural market have forced marketing companies to innovate their product offering and rework their marketing strategies which are otherwise design for urban market. The product has to satisfy rural need and should offer value for money. Differentiating consumer need and perception provide opportunity to marketers. Modern means of communication have less influence on cultural and social practices in rural areas than they do in urban. It was discovered that even the number, size and shape of pan holders in the stove varied from district to district

2.3 Rural distribution:

The rural distribution is not much developed for the reason,

- 1) Lack of Proper infrastructure such as all weather roads, electrification and sanitation, and
- 2) Lack of marketer's imagination and initiative. The biggest rural marketer's especially FMCG companies used to service up to the block town level, with the villagers coming out and reaching there.

2.4 Pricing Tag:

The pricing issue is closely related to issues of positioning and packaging. As competition in rural markets is generally with the unorganized sector or against a product category, price is a critical factor in consumer choice. In rural markets, low price alone is not sufficient. The price has to be convenient for both the consumer and the retailer. The absolute amount is important. Prices of Re 1, Rs 2 and Rs 5 are favored but not Rs 3, 6, 7 and 9. Cadbury's chocolate at Rs 6 and Relish at Rs 3 did not succeed and had to be withdrawn. To maintain the absolute price, it may make sense to decrease volume instead of increasing price. The absolute amount is more important than the contents.

Hindustan Lever found that retailers in villages were cutting its large 100 gm Lifebuoy soap into smaller pieces and selling these. So it introduced a smaller 75 gm pack. It also introduced Wheel detergent in a 100 gm pack (Joshi, 1991).

2.5 Decision Implications:

Marketers can target consumers according to their unmet needs on price or product features and develop new markets through unique positioning. The product and packaging are to be creatively used for developing and delivering value. The product attributes and features should reflect the environment of these consumers.

Marketers can use product and package design to influence perception. The size, shape and color are important cues that a rural marketer can use to communicate

Effectively and create a favorable attitude. Distinct colors, designs and symbols help the illiterate rural consumer identify the brand. The ability to leverage strengths either in distribution or costs is important to deliver the value offering.

Value and not price is important in rural markets. It is relative value that is important and so the launch price of a new product has to take into account the price of substitute products. In the case of nonessential items for which the consumer pays a large sum, demand for quality and preference for a brand name suggests offering a high priced model in addition to offering a stripped down version. In the case of high-

priced durables, the market potential can be enlarged through hiring the product. The presence of a large number of consumers has implications for package size of non-durables. It is preferable to have a small sachet with a low purchase price though priced higher than competing brands by unit of measure.

3. HOW TO ADD VALUE THROUGH RURAL MARKETING:

There are many North Gujarat's, as a marketer you have to find your North Gujarat. Successful marketers came up with different offerings from one rupee packs, to family packs. Message targeted at rural market need to be simple, comprehensible and in language understood by the consumer. The use of picture adds to the effectiveness.

Narrating the stories increase the retention of message. Rural marketing is thus a time consuming affair and requires considerable investments in terms of evolving appropriate strategies with a view to tackle the problems. Without supporting market institutions, rural markets tend to be lean and lacking, leading to high marketing and operational costs. An innovation that reduces operational costs and enhances harmonization of marketing functions is required in rural markets. Now the North Gujarat consumer is knowledgeable and sensitive. Consumers are increasingly more aware and are actively managing their financial affairs. People are increasingly looking not just at products, but at integrated financial solutions that can offer stability of returns along with total protection. Each of these will be delivered to different target segments and will need to be delivered using different distribution systems. North Gujarat markets surprised many retail giants, for example when Colgate came with the Gel toothpaste, it primarily looked at the Urban markets and didn't think about rural markets much. It positioned Colgate Gel as an urbane choice in its advertisements, but on the contrary it became a huge hit in the rural markets. Rural North Gujarat discovered that the Gel paste came for a longer time and that satisfied the mother's need for economy. New entrants bring new capacities into the business which in turn drives down the profitability of the business. In order to protect their long term profitability, the business incumbents have

to build up entry barriers. Without entry barriers, no business can earn sustainable high returns. The main barrier to the emergence of a bona fide market for intervention capital industry however is not financial. It is cultural in affluent nations. Product companies should see inventor as adversaries and vice versa. But product companies should see inventor as wellspring of innovation and should trust them - and invention and capitalists - enough to tell them what new technologies the company actually need.

4. CONCLUSION:

Urban market has become congested with too many competitors. Fallacy in Marketing is that you cannot reach to market unless you have access to conventional expensive means. Very tempting to position an offering as serving many needs, but it is hard to communicate so many benefits on a limited budget during a downturn. Thinking Narrow is a simple logic you have a finite resources to market your services and your customer has a finite capacity to access and analyze data. As such, your best bet is to reach out through one single message. The next big revolution could happen in the rural sector. When it happens the marketers should have already studied the lay of land and thought of the strategies and tactics for victory. The only way for existence is application of Darwin Principal: survival of the fittest. The time to prepare tomorrow is today.

REFERENCE

- ⇒ Arathoon Marion, 'Its' the same world after all'; Brand Equity, October 6-12 (2003)
- ⇒ Assisi, Charles and Gupta, Indrajit 'ITC's Rural Symphony', Business World, January 20, 2003
- ⇒ Banerjee, gargi.2006. 'Banking the hinterland', Business world, 11 September,
- ⇒ businessworld.1997. 'Boom time in Backwaters', 28 February
- ⇒ Challapalli, sravanthi.2005. 'the great rural Goldrush', at <http://www.blonnet.com>, accessed 1September 2010
- ⇒ C.K.Prahalad, ' The fortune at the Bottom of the Pyramid', Wharton School Publishing 2005



* Rajeshkumar Khandola

Commerce

Research Zone India

Vol 3

Issue - (2)

March.- 2015 Page - 54 - 58

ISSN 2319 - 8168

ANALYSIS OF NON-PERFORMING ASSETS

NPA is used by financial institutions that refer to loans that are in jeopardy of default. Once the borrower has failed to make interest or principle payments for 90 days the loan is considered to be a non-performing asset. Non-performing assets are problematic for financial institutions since they depend on interest payments for income. Troublesome pressure from the economy can lead to a sharp increase in non-performing loans and often results in massive write-downs. With a view to moving towards international best practices and to ensure greater transparency, it had been decided to adopt the '90 days' overdue' norm for identification of NPA, from the year ending March 31, 2004. Accordingly, with effect from March 31, 2004.

I. Definition:

A non-performing asset (NPA) is a loan or an advance where;

- ◆ Interest and/or installment of principal remain overdue for a period of more than 90 days in respect of a term loan,
- ◆ The account remains 'out of order' for a period of more than 90 days, in respect of an Overdraft/ Cash Credit (OD/CC),
- ◆ The bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted,
- ◆ Interest and/or installment of principal remains overdue for two harvest seasons but for a period not exceeding two half years in the case of an advance granted for agricultural purposes, and
- ◆ Any amount to be received remains overdue for a period of more than 90 days in respect of other accounts.
- ◆ Non submission of Stock Statements for 3 Continuous Quarters in case of Cash Credit Facility.
- ◆ No active transactions in the account (Cash Credit/Over Draft/EPC/PCFC) for more than 91days

II. Classification:

Banks are required to classify non-performing assets

further into the following three categories based on the period for which the asset has remained non-performing and the realisability of the dues:

1. Sub-standard assets: a sub standard asset is one which has been classified as NPA for a period not exceeding 12 months.
2. Doubtful Assets: a doubtful asset is one which has remained NPA for a period exceeding 12 months.
3. Loss assets: where loss has been identified by the bank, internal or external auditor or central bank inspectors. But the amount has not been written off, wholly or partly.

Sub-standard asset is the asset in which bank have to maintain 15% of its reserves. All those assets which are considered as non-performing for period of more than 12 months are called as Doubtful Assets. All those assets which cannot be recovered are called as Loss Assets.

◆ Purpose:

This paper aims to offer a preliminary case study exploration of the Non Performing Assets and analysis of 10 major Public Sector Banks and 5 major Private Sector Banks. The comparison is done with respect to statistics of financial year **2012-13** and **2013-14**.

◆ Methodology:

In this paper, the top **10 Public Sector Banks**

* Ph. D. Research Scholar, Dept. of Business Studies, Sardar Patel University, V. V. Nagar

and top 5 Private Sector Banks in terms of their volume have been selected. The Profit after tax for the Financial year 2012-13 and 2013-14 and the % of Gross and net NPA are the two basic factors, which are considered for the study purpose. Case study method is also adopted.

Data of Public Sector Banks:

(Rs. in Crores)

Name of the Bank	PAT for FY:2013-14	PAT for FY:2012-13	NPA for FY:2013-14		NPA for FY:2012-13	
			Gross NPA	Net NPA	Gross NPA	Net NPA
State Bank Of India	10,891.17	14,104.98	61,605.35	31,096.07	51,189.39	21,956.48
Bank of India	2,729.27	2,749.35	11,868.60	7417.23	8,765.25	5,947.31
Bank of Baroda	4,541.08	4,480.72	11,875.90	6,034.76	7,982.58	4,192.02
Syndicate Bank	1,711.46	2,004.42	4,611.13	2,720.60	2,978.50	1,124.77
Dena Bank	551.66	810.38	2,616.03	1,818.92	1,452.45	917.18
Central Bank of India	-1,262.84	1,014.96	11,500.01	6,648.56	8,456.18	4,987.55
Punjab National Bank	3,342.57	4,747.67	18,880.06	9,916.99	13,465.79	7,236.50
Corporation Bank	561.72	1,434.67	4,736.79	3,180.56	2,048.23	1,410.88
Union Bank	1,696.25	2,157.93	9,563.72	5,340.08	6,313.83	3,353.38
Allahabad Bank	1,172.02	1,185.21	8,068.04	5,721.81	5,136.99	4,126.76
Total	25934.36	34,690.29	145,325.63	79,895.58	107,789.19	55,252.83

Name of the Bank	% NPA for FY:2013-14		% NPA for FY:2012-13	
	% Gross NPA	% Net NPA	% Gross NPA	% Net NPA
State Bank Of India	4.95	2.57	4.75	2.10
Bank of India	3.15	2.00	2.06	0.65
Bank of Baroda	2.94	1.52	2.40	1.28
Syndicate Bank	2.62	1.56	1.99	0.76
Dena Bank	3.33	2.35	2.19	1.39
Central Bank of India	6.27	3.75	4.80	2.90
Punjab National Bank	5.25	2.85	4.27	2.35
Corporation Bank	3.42	2.32	1.72	1.19
Union Bank	4.08	2.33	2.98	1.61
Allahabad Bank	5.73	4.15	3.92	3.19

From the Case Study of the top 10 Public Sector Banks under study, it is observed that all the Banks except Bank of Baroda have reported lower PAT as compared to previous financial year of 2012-13. Gross NPA of all 10 banks have increased as compared to previous financial year of 2012-13. Net NPA of all 10 banks have increased as compared to previous financial year of 2012-13.

The Collective performance of Public Sector Banks under study

During the Financial Year 2012-13 all the Banks cumulative profit after tax amounted to **34,690.29 Crores**. During the Financial Year 2013-14 all the Banks cumulative profit after tax amounted to **25934.36 Crores**. The consolidated net profit after

tax has decreased by **25.24 %** as compared to financial year **2012-13**.

Consolidated Gross NPA of all banks have increased from **107,789.19 Crores** to **145,325.63 Crores** which is increased by **34.82%** as compared to financial year **2012-13**.

Case of State Bank Of India

During the Financial Year **2012-13** the Bank's profit after tax amounted to **14,104.98 Crores** and it is reduced to **10,891.17 Crores** in financial year **2013-14** which is reduced by **22.79 %**. During the Financial Year **2012-13** the Bank's gross NPA amounted to **51,189.39 Crores** and it is increased to **61,605.35 Crores** in financial year **2013-14** which is increased by **20.35 %**.

Case of Bank of India

During the Financial Year **2012-13** the Bank's profit after tax amounted **2,749.35 Crores** and it is reduced to **2,729.27 Crores** in financial year **2013-14** which is reduced by **0.73 %**. During the Financial Year **2012-13** the Bank's gross NPA amounted **8,765.25 Crores** and it is increased to **11,868.60 Crores** in financial year **2013-14** which is increased by **35.41 %**.

Case of Bank of Baroda

During the Financial Year **2012-13** the Bank's profit after tax amounted to **4,480.72 Crores** and it is reduced to **4,541.08 Crores** in financial year **2013-14** which is increased by **1.35 %**. During the Financial Year **2012-13** the Bank's gross NPA amounted to **7,982.58 Crores** and it is increased to **11875.90 Crores** in financial year **2013-14** which is increased by **48.77 %**.

Case of Syndicate Bank

During the Financial Year **2012-13** the Bank's profit after tax amounted to **2,004.42 Crores** and it is reduced to **1,711.46 Crores** in financial year **2013-14** which is reduced by **14.62 %**. During the Financial Year **2012-13** the Bank's gross NPA amounted to **2,978.50 Crores** and it is increased to **4,611.13 Crores** in financial year **2013-14** which is increased by **54.81 %**.

Case of Dena Bank

During the Financial Year **2012-13** the Bank's profit after tax amounted to **810.38 Crores** and it is

reduced to **551.66 Crores** in financial year **2013-14** which is reduced by **31.93 %**. During the Financial Year **2012-13** the Bank's gross NPA amounted to **1,452.45 Crores** and it is increased to **2,616.03 Crores** in financial year **2013-14** which is increased by **80.11 %**.

Case of Central Bank Of India

During the Financial Year **2012-13** the Bank's profit after tax amounted to **1,014.96 Crores** and it is reduced to **-1,262.84 Crores** in financial year **2013-14** which is reduced by **224.43 %**. During the Financial Year **2012-13** the Bank's gross NPA amounted to **8,456.18 Crores** and it is increased to **11500.01 Crores** in financial year **2013-14** which is increased by **35.99 %**.

Case of Punjab National Bank

During the Financial Year **2012-13** the Bank's profit after tax amounted to **4,747.67 Crores** and it is reduced to **3,342.57 Crores** in financial year **2013-14** which is reduced by **29.60 %**. During the Financial Year **2012-13** the Bank's gross NPA amounted to **13,465.79 Crores** and it is increased to **18,880.06 Crores** in financial year **2013-14** which is increased by **40.21 %**.

Case of Corporation Bank

During the Financial Year **2012-13** the Bank's profit after tax amounted to **1,434.67 Crores** and it is reduced to **561.72 Crores** in financial year **2013-14** which is reduced by **60.85 %**. During the Financial Year **2012-13** the Bank's gross NPA amounted to **2,048.23 Crores** and it is increased to **4,736.79 Crores** in financial year **2013-14** which is increased by **131.26 %**.

Case of Union Bank Of India

During the Financial Year **2012-13** the Bank's profit after tax amounted to **2,157.93 Crores** and it is reduced to **1,696.25 Crores** in financial year **2013-14** which is reduced by **21.40 %**. During the Financial Year **2012-13** the Bank's gross NPA amounted to **6,313.83 Crores** and it is increased to **9,563.72 Crores** in financial year **2013-14** which is increased by **51.47 %**.

Case of Allahabad Bank

During the Financial Year **2012-13** the Bank's profit after tax amounted to **1,185.21 Crores** and it is

reduced to **1,172.02 Crores** in financial year **2013-14** which is reduced by **1.11 %**. During the Financial Year **2012-13** the Bank's gross NPA amounted to **5,136.99 Crores** and it is increased to **8,068.04 Crores** in financial year **2013-14** which is increased by **51.06 %**.

Data of Private Sector Banks:

Name of the Bank	PAT for FY:2013-14	PAT for FY:2012-13	NPA for FY:2013-14		NPA for FY:2012-13	
			Gross NPA	Net NPA	Gross NPA	Net NPA
ICICI Bank	9,810.48	8,325.47	10,505.84	3,297.96	9,607.75	2,230.56
HDFC Bank	8,478.40	6,726.28	2,989.28	820.03	2,334.64	468.95
Yes Bank	1,617.78	1,300.68	174.93	26.07	94.32	6.99
Kotak Mahindra Bank	1,502.52	1,360.72	1,059.44	573.56	758.11	311.41
Axis Bank	6,217.67	5,179.43	3,146.41	1,024.62	2,393.42	704.13
Total	27,626.85	22,892.58	17,875.90	5,742.24	15,188.24	3,722.04

Name of the Bank	% NPA for FY:2013-14		% NPA for FY:2012-13	
	% Gross NPA	% Net NPA	% Gross NPA	% Net NPA
ICICI Bank	3.03	0.97	3.22	0.77
HDFC Bank	1.00	0.30	0.97	0.20
Yes Bank	0.31	0.05	0.20	0.01
Kotak Mahindra Bank	1.98	1.08	1.55	0.64
Axis Bank	1.22	0.40	1.06	0.32

The Collective performance of Private Sector Banks under study

During the Financial Year **2012-13** all the Banks cumulative profit after tax amounted to **22,892.58 Crores**. During the Financial Year **2013-14** all the Banks cumulative profit after tax amounted to **27,626.85 Crores**. The consolidated net profit after tax has increased by **20.68 %** as compared to financial year **2012-13**.

Consolidated Gross NPA of all banks increased from **15,188.24 Crores** to **17,875.90 Crores** which is increased by **17.70 %**.

Case of ICICI Bank

During the Financial Year **2012-13** the Bank's profit after tax amounted to **8,325.47 Crores** and it is increased to **9,810.48 Crores** in financial year **2013-14** which is increased by **17.84 %**. During the Financial Year **2012-13** the Bank's gross NPA amounted to **9,607.75 Crores** and it is increased to

10,505.84 Crores in financial year **2013-14** which is increased by **9.36 %**.

Case of HDFC

During the Financial Year **2012-13** the Bank's profit after tax amounted to **6,726.28 Crores** and it is increased to **8,478.40 Crores** in financial year **2013-14** which is increased by **26.05 %**. During the Financial Year **2012-13** the Bank's gross NPA amounted to **2,334.64 Crores** and it is increased to **2,989.28 Crores** in financial year **2013-14** which is increased by **28.05 %**.

Case of Yes Bank

During the Financial Year **2012-13** the Bank's profit after tax amounted to **1,300.68 Crores** and it is increased to **1,617.78 Crores** in financial year **2013-14** which is increased by **24.37 %**. During the Financial Year **2012-13** the Bank's gross NPA amounted to **94.32 Crores** and it is increased to **174.93 Crores** in financial year **2013-14** which is

increased by **85.46 %**.

Case of Kotak Mahindra Bank

During the Financial Year **2012-13** the Bank's profit after tax amounted to **1,360.72 Crores** and it is increased to **1,502.52 Crores** in financial year **2013-14** which is increased by **10.42 %**. During the Financial Year **2012-13** the Bank's gross NPA amounted to **758.11 Crores** and it is increased to **1,059.44 Crores** in financial year **2013-14** which is increased by **39.75 %**.

Case of Axis Bank

During the Financial Year **2012-13** the Bank's profit after tax amounted to **5,179.43 Crores** and it is increased to **6,217.67 Crores** in financial year **2013-14** which is increased by **20.04 %**. During the Financial Year **2012-13** the Bank's gross NPA amounted to **2,393.42 Crores** and it is increased to **3,146.41 Crores** in financial year **2013-14** which is increased by **31.46 %**.

Conclusion:

Banking activities are economic barometers of country. Consolidated profit after tax of public sector banks are reduced significantly which is a rising issue for Indian economy. Gross NPA of all the banks are increased significantly. Private Sector Banks are

more efficient and they have managed to increase the PAT in spite of increase in NPA's. Percentage of NPA of Private Sector Banks is much lower than Public Sector Banks. Political interference stands to be the main reason for growth of NPA's. Large industrial corporate are the major contributors in increasing Gross NPA's. Kingfisher group (NPA of 7000 Crores) and Bhushan's Steel (NPA of 10000 Crores) are few examples of increased consolidated amount of NPA's.

REFERENCE

- ⇒ Moneycontrol.com
- ⇒ Allbankingsolutions.com
- ⇒ Rbi.org
- ⇒ Indiatimes.com



* Dr. B.P. Gohil



MARKETING STRATEGIES IN LIFE INSURANCE SERVICES

The study is designed to evaluate the marketing strategies in life insurance service sector & how these strategies boost sales & marketability of a product which ultimately lead to customer satisfaction. The insurance scenario faces multiple challenges such as increased costs of operation, regulatory pressures, and inflexible technology infrastructure. These pressures are compounded by low to moderate premium growth & the increasing burdens of regulatory compliance. Keeping all the above problems around the study would attempt to study all the factors that contributed to the effective marketing strategies. As the financial services sector has become more competitive, financial institutions need to consider, ways of developing relationships with their existing customers in order to defend their market share. Every insurer must recognize that its “strategic posture” depends partly on the competitive environment, partly on its allocation of marketing resources. This paper presents different marketing strategies that are taken up in life insurance services keeping in view external and internal environment of the firm. Strategic dimension of marketing should focus on the direction that an organization would take in relation to a specific market or set of markets in order to achieve a specified set of objectives.

KEYWORDS: Customer satisfaction, Insurance, Innovation, Marketing Strategies, Services.

INTRODUCTION

In today’s economy, the financial services industry is exposed to increasing performance pressures and competitive forces (Goergen, 2001). Modern media, such as the internet, have created new challenges for this industry (Fuchs, 2001). New business concepts, a change in client sophistication (Davis, 2006), and an increasing number of new competitors entering into the market, such as independent financial consultants, have changed the business models and the competitive forces that established financial services organizations are facing today worldwide.

Sankaran M (1999) studied the measures that would help domestic players in financial services sector to improve their competitive efficiency, and thereby to reduce the transaction costs. The study found that the specific set of sources of sustainable competitive advantage relevant for Financial Service Industry are: product and process innovations, brand equity, positive influences of ‘Communication Goods ‘, corporate culture, experience effects, scale effects, and

information technology. Marisa Maio Mackay (2001) examined whether differences exist between service and product markets, which warrant different marketing practices by applying ten existing consumer based measures of brand equity to a financial services market. The results found that most measures were convergent and correlated highly with market share in the predicted direction, where market share was used as an indicator of brand equity. P. Kotler rightly states that a company’s marketing strategy depends on many factors, one of which is its size and position in the market.

A **marketing strategy** serves as the foundation of a marketing plan. A marketing plan contains a list of specific actions required to successfully implement a specific marketing strategy. A strategy is different than a tactic. Without a sound marketing strategy, a marketing plan has no foundation. Marketing strategies serve as the fundamental underpinning of marketing plans designed to reach marketing objectives. It is important that these objectives have measurable

* Associate Prof. & Head, Banking & Ins. Department, M.J.College of Commerce, Bhavnagar

results. A good marketing strategy should integrate an organization's marketing goals, policies, and action sequences (tactics) into a cohesive whole. The following techniques are implemented to device the Marketing Strategy for the product/service:

■ **Market segmentation** is the process in marketing of grouping a market (i.e. customers) into smaller subgroups. This is not something that is arbitrarily imposed on society: it is derived from the recognition that the total market is often made up of submarkets (called 'segments'). These segments are homogeneous within (i.e. people in the segment are similar to each other in their attitudes about certain variables). Because of this intra-group similarity, they are likely to respond somewhat similarly to a given marketing strategy. That is, they are likely to have similar feeling and ideas about a marketing mix comprised of a given product or service, sold at a given price, distributed in a certain way, and promoted in a certain way

■ **Targeting:** involves breaking a market into segments and then concentrating your marketing efforts on one or a few key segments. Target marketing can be the key to a small business's success. The beauty of target marketing is that it makes the promotion, pricing and distribution of your products and/or services easier and more cost-effective.

■ **Positioning:** is important because you are competing with all the noise out there competing for your potential fans attention. If you can stand out with a unique benefit, you have a chance at getting their attention. It is important to understand your product from the customer's point of view relative to the competition.

■ **Marketing Mix:**

Marketing professionals and specialist use many tactics to attract and retain their customers. These activities comprise of different concepts, the most important one being the marketing mix. There are two concepts for marketing mix: 4P and 7P. It is essential to balance the 4Ps or the 7Ps of the marketing mix. The concept of 4Ps has been long used for the product industry while the latter has emerged as a successful proposition for the services

industry. The 7Ps of the marketing mix that are used to frame marketing strategies of life insurance companies can be discussed as:

■ **Product** A product is both what a seller has to sell & buyer has to buy. So, insurance companies sell services & services are their products. Apart from life insurance as product, customer not only buys product but also services in the form of assistance & advice of agent. It is natural that customers expect reasonable returns for their investments & insurance companies want to maximize their profitability. Hence while deciding the product mix services or schemes should be motivational.

Price The pricing of insurance products not only affects the sales volume and profitability but also influences the perceived quality in the minds of the consumers. There are several different methods for pricing insurance, based on the insurance marketer's corporate objectives. They are the survival approach, the sales maximization approach, and the profit maximization approach. To determine the insurance premium, marketers consider various factors such as mortality rate, investment earnings, and expenses, in addition to the individual risk profile based on age, health, etc., and the time period/ frequency of payment. In insurance business the pricing decisions are concerned with:

The premium charged against policies

The interest charged for defaulting the payment of premium & credit facility.

Commission charged for underwriting & consultancy activities.

The pricing decisions may be high or low keeping in view the level or standard of customers or the policyholders. Mainly, pricing of insurance is in the form of premium rates. The three main factors used for determining the premium rates under a life insurance plan are mortality, expense & interest. The pricing of insurance is in form of premium rates. The three main factors for determining the premium rates under life insurance plan are:

Mortality: Average death rates in a particular area.

Expenses: The cost of processing, commission to agents, registration is all incorporated into the cost of installments & premium sum & forms the integral

part of pricing strategy.

Interest: The rate of interest is one of the major factors which determine people's willingness to invest in insurance. People would not be willing to put their funds to invest in insurance business if the interest rates provided by other financial instruments are higher than the perceived returns from the insurance premiums.

Place It refers to the place where the customers can buy the product and how the product reaches out to that place. This is done through different channels, like Internet, wholesalers and retailers. This component of marketing mix is related to two important facets-

-Managing the insurance personnel

-Locating a branch

The management of insurance personal should be done in such a way that gap between the services promises-services offered is bridged over. In a majority of service generating organizations, such a gap is found existent which has been instrumental in making down the image problem. The insurance personnel if not managed properly would make all efforts insensitive. They are required to be given adequate incentives to show their excellence. They should be provided intensive trainings to focus mainly on behavioral management. Another important dimension to the place mix is related to the location of insurance branches. While locating branches, branch manager needs to consider the number of factors such as smooth accessibility, availability of infrastructural facilities and management of branch offices and premises. Thus place management of insurance premises needs a new vision, distinct approach & an innovative style. The branch managers need professional excellence to make place decisions productive.

Promotion It includes the various ways of communicating to the customers of what the company has to offer. It is about communicating about the benefits of using a particular product or service rather than just talking about its features. The insurance services depend on effective promotional measures, so as to create impulsive buying. Promotion comprises of advertising & other publicity tactics. The promotion

is a fight not only for market share, but also for mind share. The insurance services depend on effective promotional measures, so as to create impulsive buying. Promotion comprises of advertising & other publicity tactics. Due attention should be given in selecting the promotional tools. Personnel should be given adequate training for creating impulsive buying. **People** refer to the customers, employees, management and everybody else involved in it. It is essential for everyone to realize that the reputation of the brand that you are involved with is in the people's hands. Understanding the customer better allows designing appropriate products. Being a service industry which involves a high level of people interaction, it is very important to use this resource efficiently in order to satisfy customers. Training, development & strong relationships with intermediaries are the key areas to be kept under consideration.

Process It refers to the methods and process of providing a service and is hence essential to have a thorough knowledge on whether the services are helpful to the customers, if they are provided in time, if the customers are informed in hand about the services and many such things. The process should be customer friendly in insurance industry. The speed & accuracy of payment is of immense importance. The processing method should be easy to & convenient to the customers. Installment schemes should be streamlined to cater to the ever growing demands of the customers. IT & Data warehousing will smoothen the process flow

Physical (evidence) It refers to the experience of using a product or service. When a service goes out to the customer, it is essential that you help him see what he is buying or not. For example- brochures, pamphlets etc serve this purpose. Evidence is a key element of success for all insurance companies. Physical evidence can be provided to insurance customers in the form of policy certificate and premium payment receipts. The office building, the ambience, the service personnel etc. of the insurance company and their logo and brand name in advertisements also add to the physical evidence.

Impetus for marketing strategy:

India is a jumbo-sized opportunity for life insurance

need hardly belabored. Here is a nation of a billion people, of whom merely 100 million people are insured. And, significantly, even those who do have insurance are grossly underinsured. The emerging middle class population, growing affluence and the absence of a social security system combine to make India one of the world's most attractive life insurance markets. In a country where there is high unemployment and where social security systems are absent, life insurance offers the basic cover against life's uncertainties. India has traditionally been a savings-oriented country and insurance plays a critical role in the development of the Indian economy. The role of insurance in the economy is vital as it able to mobilize premium payments into long-term investible funds. As such, it is a key sector for development. So marketing strategies are important and inevitable phenomenon to tap huge untapped potential. Effective selling of insurance policies depends to a large extent on the marketing strategies selected. As the market for insurance is dynamic and accompanied by rapid changes in the environment due to advancements in technology and uncertain economic conditions, coupled with inflation, increased attention must be given in the future to the selection of marketing strategies.

New approaches to strategize the productization of life insurance services: Latest tools and techniques are used by marketers of life insurance products to boost the sales to ensure customer satisfaction and brand building. Some are the approaches to survive in this scenario are as under:

Innovation: All the insurance companies have a structured internal organization team with customer service teams for the delivery of the service. Extensive training is given to the service contact personnel who are called the financial consultants or Agent advisers. Service development, service design and delivery are intricately intertwined. All parties involved in any aspect of the new service must work together at this stage to delineate the details of the new service. (Valarie A Zeithmal and Mary Jo Bitner, 2003). The need and importance of the customers involvement in the service innovation process is considered to be of prime importance by all the life

insurance companies as the current market for life insurance is customer centric. The degree of involvement of the customer has gradually increased in the last five years. In the last two years customers are involved in the new service process as information providers.

Product/Service differentiation: In case of product differentiation, new products, customized products, tailored products, bundled products can be introduced and new target segments can be identified. For example, life, health and personal accident insurance can be bundled together. Similarly Home Loan and insurance covering fire and burglary can be put together. The life insurance companies provides only packaged policies whereas new players have been providing several Riders. Rider in insurance parlance is an option that gives the policyholder additional coverage without disturbing the fundamental risk coverage. The service in the field of life insurance has improved greatly with the entry of multinationals and rising competition. The customer should have the option to continue or to switch over or to come out of the given policy. The service in the field of life insurance has improved greatly with the entry of multinationals and rising competition. The customer should have the option to continue or to switch over or to come out of the given policy.

Advertising and sales promotion: Advertising and publicizing have a positive effect on the prospective customers as well as personal selling. Discounts and incentives promised along with the policy have to be presented in detail to the customers. The companies must provide a tangible and rational reason to the customers to buy a particular policy. Unity and honesty must be maintained by the company and the frontline executives at any cost to attract the customers in the long term. Various creative and innovative strategies should be developed to promote various different life insurance policies. Finding an ideal mix of customers with high disposable income and targeting them with specific policies is another good promotional strategy. Life insurance may be one of the most difficult products to sell, but with an effective promotional strategy it can be sold easily.

Technology: Information Technology progress is a major driver behind the structural change in the Life insurance industry to enhance risk transfer efficiency. E-business opens up new ways to reduce costs while lowering market entry barriers and facilitating the break-up of the traditional insurance value chain. Insurance clients will benefit from greater transparency, lower prices and improved services – not just in the sales area, but also in claims management.

Customer relationship management: Insurance companies experiencing competition from within and abroad. Making this problem-situation into an opportunity lies always on the prudent management adopting or adapting tactics and strategies. In line of this, customer relationship management is a measure of winning competitiveness as it is the information-driven approach to customer analysis and process automation; and thereon supplement customer-value proposition. An action on tangible services – prompt and accurate issue of document, prompt and fair settlement of claim, good listening mechanism, better problem solving approach, reliable manner of service and meet requirement of customers on time every time - in lieu of intangible promises would give utmost satisfaction to customers, the customer relationship management provides better service to the insured protecting him against perils or risks and the insurer enabling to retain the existing customers and bringing in new customers in his ambit of business.

Distribution channels: The distribution network is most important in insurance industry. Insurance is not a high cost industry like telecom sector. Therefore it is building its market on goodwill and access on distribution network. We cannot deny that insurance are not bought, it is sold. The market has a great scope to grow. This can be better done by more innovative channels like a super market, a bank, a post office, an ATM, departmental store etc. these could be used to increase channels of insurance. But such growth in channels shall increase with time. Till then agents seem to be the most important distribution channel in this industry. Agents connect with people and influence them to buy any insurance policy. For the same such agents charge commission on the

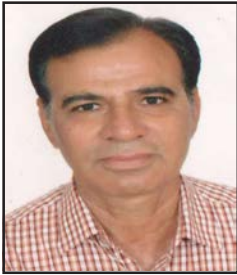
policies they get for the company. There is a fixed percentage of commission for which these agents work. In the field of distribution channels, many innovative techniques can be adopted. For example, Banc assurance and selling through postal network will make a great deal of difference. In Europe 25 percent of insurance policies are sold through banks. Banc assurance, if implemented correctly can bring vast benefits to stakeholders such as banks, insurance companies, shareholders and consumers. At present the distribution channels that are available in the market are listed below:

Direct selling
Corporate agents
Group selling
Brokers and cooperative societies
Banc assurance
Mallassurance

Conclusion: Life insurance industry requires new strategies in order to survive and survive successfully. To tap the insurance potential to maximum industry needs to frame such plans and strategies that will help to capture the market. Companies instead of focusing only on improving the variety of products needs to focus on targeting new segments and implement innovative strategies in order to achieve sustained growth and ensure profitability of business as well as growth of insurance coverage

REFERENCE

- ⇒ Anuroop Tony Singh. (2004). Challenging Opportunity. Asia Insurance Post, 28-29.
- ⇒ Anil Chandok. (2006). Application of CRM in the Insurance Sector. Insurance Chronicle, May, 17-19
- ⇒ Balaji, B (2002), Services Marketing and Management. New Delhi, S.Chand & Company Ltd. Booms,
- ⇒ B.H. and Bitner, M.J. (1981), “Marketing Strategies and Organization Structures for Service Firms”, Marketing of Services.
- ⇒ Donnelly J.H and George W.R. Chicago: American Marketing Association, pp. 47 – 51.



* Prof. S.A. Thakkar

FINANCIAL PERFORMANCE OF FERTILIZER INDUSTRY WITH REFERENCE TO RETURN ON GROSS CAPITAL EMPLOYED

Investment in any business is made with a view to obtain return on capital employed. Therefore by comparing profit with capital employed, overall profitability of a business firm can be measured. To compare profit with capital employed, return on gross profit employed ratio, return on net profit employed ratio, return on share holders' equity and earning per share should be examined. Gross capital employed is the total fixed assets and current assets. Alternatively, it is the quantum of liabilities plus shareholders' equity. It is calculated by dividing net profit (before interest and tax) by gross capital employed. The researcher shall discuss concept of return on gross capital employed ratio, appropriation of profit and calculate various ratios related with these for the selected District Co-Operative Milk Producer's Union Ltd by applying 'F' test Anova Test [Key word: Gross Capital Employed, Finance]

1. INTRODUCTION

Investment in any business is made with a view to obtain return on capital employed. Therefore by comparing profit with capital employed, overall profitability of a business firm can be measured. To compare profit with capital employed, return on gross profit employed ratio, return on net profit employed ratio, return on share holders' equity and earning per share should be examined. Along with it, for studying appropriation of profit, dividend-payout ratio and retained earnings should also be examined. All these ratios can present overall a better picture about return on capital employed and appropriation of profit. Return on capital employed provides a true test of profitability related with all types of fund. Now the researcher shall discuss concept of return on gross capital employed ratio, appropriation of profit and calculate various ratios related with these for the selected District Co-Operative Milk Producer's Union Ltd by applying 'F' test (Anova Test).

2. OBJECTIVE OF THE STUDY

To make comparative study of ratios related with return on gross capital employed ratio of the selected fertilizer companies.

3. HYPOTHESIS OF THE STUDY

The present research study is based on following hypothesis.

H₀: The variance arose in the proportion of return on gross capital employed ratio over the years and among the various District Co-Operatives Milk Producers' Union Ltd do not differ significantly.

H₁: The variance arose in the proportion of return on gross capital employed ratio over the year and among the various District Co-Operatives Milk Producers' Union Ltd differs significantly.

4. RETURN ON GROSS CAPITAL EMPLOYED

Gross capital employed is the total fixed assets and current assets. Alternatively, it is the quantum of liabilities plus shareholders' equity. It is calculated by dividing net profit (before interest and tax) by gross capital employed. Formula for calculating return on gross capital employed ratio is as below

X 100

Net Profit (Before Interest and tax)

Gross Capital Employed

Return on Gross Capital

Employed Ratio =

The return on gross capital employed ratio indicates

* Research scholar, Rai University, Ahmedabad

how well management has used the funds supplied by creditors and owners. The higher the ratio, the more efficient is the use of funds by a company.

The following table represent the return on gross capital employed of the selected District Co-Operative Milk Producer's Union Ltd under study.

Return on Gross Capital employed Ratio of District Co-Operative Milk Producer's Union Ltd
(In percentage)

Particular	Sabar Dairy	Dudh-Sagar Dairy	Banas Dairy	Madhur Dairy
2003-04	2.70	1.50	1.71	1.51
2004-05	2.29	3.47	3.47	1.51
2005-06	2.13	1.00	1.97	1.68
2006-07	2.52	0.83	2.53	1.36
2007-08	1.99	0.85	1.84	1.71
2008-09	1.10	0.37	1.37	1.90
2009-10	1.13	0.44	1.60	2.40
2010-11	0.91	0.54	1.29	1.69
2011-12	1.22	0.73	0.87	2.34
2012-13	1.29	0.57	0.90	1.94

Source: Annual report of Sabar Dairy, Dudh-Sagar, Banas Dairy and Madhur Dairy from 2003-04 to 2012-13.

The District Co-Operative Milk Producer's Union Ltd -wise analysis is as under.

1. The Sabarkantha District Co-Operatives Milk Producers' Union Ltd, (Sabar Dairy)

The return on gross capital employed ratio of The Sabarkantha District Co-Operatives Milk Producers' Union Ltd, (Sabar Dairy) has shown a mixed trend during the study period 2003-04 to 2012-13. The return on gross capital employed has an average of 1.73 percent during the study period 2003-04 to 2012-13. It was the highest 2.70 percent during 2003-04 and lowest 0.91 percent in 2010-11 during the study period 2003-04 to 2012-13.

2. The Mehsana District Co-Operatives Milk Producers' Union Ltd, (Dudh-Sagar Dairy)

The return on gross capital employed ratio of The Mehsana District Co-Operatives Milk Producers' Union Ltd, (Dudh-Sagar Dairy) has shown a mixed trend during the study period 2003-04 to 2012-13. The return on gross capital employed has an average of 1.03 percent during the study period 2003-04 to 2012-13. It was the highest 3.47 percent during 2004-

05 and lowest 0.37 percent in 2008-09 during the study period 2003-04 to 2012-13.

3. The Banashkantha District Co-Operatives Milk Producers' Union Ltd, (Banas Dairy)

The return on gross capital employed ratio of The Banashkantha District Co-Operatives Milk Producers' Union Ltd, (Banas Dairy) has shown a mixed trend during the study period 2003-04 to 2012-13. The return on gross capital employed has an average of 1.76 percent during the study period 2003-04 to 2012-13. It was the highest 3.47 percent during 2004-05 and lowest 0.87 percent in 2011-12 during the study period 2003-04 to 2012-13.

4. The Gandhinagar District Co-Operatives Milk Producers' Union Ltd, (Madhur Dairy)

Table 7.1 shows that the return on gross capital employed ratio of The Gandhinagar District Co-Operatives Milk Producers' Union Ltd, (Madhur Dairy) has shown a mixed trend during the study period 2003-04 to 2012-13. The return on gross capital employed has an average of 1.80 percent during the study period 2003-04 to 2012-13. It was the highest 2.40 percent during 2009-10 and lowest 1.36 percent

in 2006-07 during the study period 2003-04 to 2012-13.

5. HYPOTHESIS TESTING BY ANOVA TEST:

The calculated value between the District Co-Operatives Milk Producers' Union Ltd of 'F test' (7.28) is more than table value of 'F' (2.96) at 5 % level of significance. Hence, H_1 is accepted. The variance arose in the proportion of return on gross capital employed ratio among the various District Co-Operatives Milk Producers' Union Ltd differs significantly.

The calculated value over the years of 'F' (1.21) is lower than table value of 'F' (2.25) at 5 % level of significance. Hence, H_0 hypothesis is accepted. The variance arose in the proportion of return on gross capital employed ratio over the year various District Co-Operatives Milk Producers' Union Ltd differs do not significantly.

6. CONCLUSION:

The return on gross capital employed ratio was more than 1.00 percent in all four District Co-Operatives Milk Producers' Union Ltd. On the average base, it was the highest in Madhur Dairy and followed by Banas Dairy, Sabar Dairy and Dudh-Sagar respectively. So performance of all four District Co-Operatives Milk Producers' Union Ltd was not strong special reference to gross capital employed ratio. The gross capital employed ratio was the highest 3.47 percent during 2004-05 in Dudh-Sagar Dairy & Banas Dairy and lowest 0.87 percent during 2008-09 in Dudh-Sagar Dairy during the study period 2003-04 to 2012-13.

REFERENCES

- ⇒ Gupta M.C. "Profitability Analysis", Pointer Publishers, Jaipur, 2004. p .28
- ⇒ Agrawal M.R. "Financial Management", RBSA Publishers, Jaipur, 2 Singh J. and Paul R,"Management Accounting", Kitab Mahal, Allahabad, 1982. p.524.
- ⇒ Foulk Roy A. "Practical financial statement analysis", Tata McGraw-Hill, New Delhi, 1998.p.583
- ⇒ Desai V.V. "Dynamic of Retention Rate", The Management Accountant, 1998.p.437



* Vijay B. Patel

A COMPARATIVE STUDY OF STRUCTURE AND FACILITIES OF SELECTED PUBLIC HOSPITALS

Public hospitals are facing several management problems with regard to funding, human resources, infrastructure, patients' response, hospitality services etc i.e. structural and facilities. Therefore the present research paper has been prepared on a comparative study of structure and facilities of selected public hospitals. The researcher has selected 26 public hospitals located at district headquarters of Gujarat state. Information about structure, services, wards, charges of various services, present staff position number of indoor and outdoor patients and position of staff quarter have been collected by questionnaire and interview with concerned authority of selected public hospitals.

1. Research Methodology :

1.1 Rational of The Study: Due to growth in the population and inadequacy of funds, health sector has become unhealthy and there are problems of management in healthy centers and public hospitals. With the result, the State Governments encourages private hospital and nursing homes with the aim to provide people good medical facilities health status and meet the set national goals. But both public and private hospitals are being criticized for their poor management and inefficiency in rendering the services, particularly, there has been serious debate on the question of financing and efficiency of hospitals.

The objectives of the both hospitals are controversy, the public hospitals are on services base, while the private hospital are on profit base. Patients coming for treatment in public and private hospitals are also varying with regard to income base. The picture of public hospitals is totally different. Public hospitals are facing several management problems with regard to funding, human resources, infrastructure, patients' response, hospitality services etc.

Therefore A research study on a comparative study of structure and facilities of selected public hospitals can give a clear picture of status of public hospitals. Hence the rational of the present research paper lies

in comparing various aspects of public hospitals of Gujarat state.

1.2 Objectives of The Study

- ◆ To Study Organization structure of public hospital.
- ◆ To Make Comparative study of different services of selected public hospital.
- ◆ To Make Comparative study of different wards of selected public hospital.
- ◆ To examine availability of beds in different wards of selected public hospital.
- ◆ To examine charges of various services of selected public hospital.
- ◆ To examine present staff position of selected public hospital.
- ◆ To examine no. of indoor and outdoor patients of selected public hospital.
- ◆ To examine of facilities of staff quarters of selected public hospital.

1.3 Hypothesis of the study

H₀1: All the selected public hospitals have same services.

H₀2: All the selected public hospitals have same wards.

H₀3: All the selected public hospitals have same beds in different wards.

H₀4: All the selected public hospitals have same charges of various services.

* The Mehsana Urban Co-operative bank, Gnaj Bazar, Visnagar

H₀5: All sanction posts are filled up.

H₀6: Staff Quarter is available as per actual requirement at selected public hospital.

1.4. Universe and sampling plan:

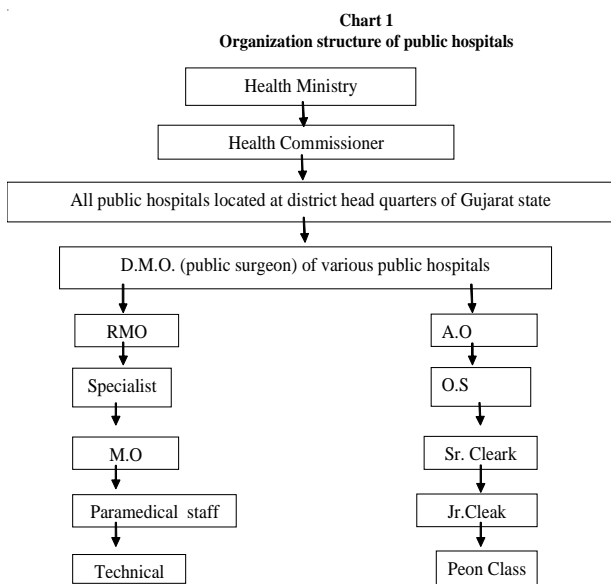
A. Universe: Universe of the present research paper comprise public hospitals (run by State Government) of a state.

B. Sampling Plan : From above universe, public hospitals of Gujarat state have selected for the present research study. From the public hospitals of Gujarat state, the researcher has selected public hospitals located at District head quarters of Gujarat State. There are 26 Districts. Therefore 26 public hospitals of different districts have been selected under universe of the present research study namely. General Hospital of Ahmedabad, Amreli, Anand, Banaskantha, Bharuch, Bhavnagar, Dahod, Dang, Gandhinagar, Jamnagar, Junagadh, Kutch, Kheda, Mehsana, Narmada, Navsari, Panchmahal, Patan, Porbandar, Rajkot, Sabarkantha, Surat, Surendranagar, Tapi, Vadodara and Valsad.

2. Organization Structure of public hospital:

All public hospitals of Gujarat state are managed by head office –commissioner, Health Services (Medical department), 5/ Dr.JivralMahetaBhavan, Gandhinagar, Hence major managerial aspects of all public hospitals are same in Gujarat State.

Organization Structure of all public hospitals located at district head quarter of Gujarat state is as below.



Above organization structure chart indicated that all public hospitals located at district head quarter of Gujarat state have functional organizational. All public hospitals are governed by health minister and health commissioner of Gujarat state.

Every public hospital located at district head quarter of Gujarat state is headed by public surgeon-CDMO, who works under health commissioner,

R.M.O of public hospitals works under public surgeon-CDMO and various specialist like medicine, orthopedic, eye, ent, etc work under R.M.O.

A.O. of public hospitals work under public sergeon-CDMO and O.S is works under A.O.

M.O. is headed by respective specialist paramedical staff works under M.O and technical staff works under paramedical staff.

Sr. Clerk is headed by A.O. Sr. clerk works under O.S and Jr,clerk and class IV staff also work under Sr.clerk.

1. Different services available in selected public hospitals

Table 1

Sr no	Name of service	Yes	No	Total
1	Emergency services	26(100%)	00	26(100%)
2	Trauma Center	17(66.4%)	09(33.6%)	26(100%)
3	Plastic Surgery	07(26.9%)	19(73.1%)	26(100%)
4	I.C.C.U. Unit	22(86.6%)	04(13.4%)	26(100%)
5	Female disease	26(100%)	00	26(100%)
6	Children disease	24(92.3%)	02(7.7%)	26(100%)
7	Mental disease	20(76.9%)	06(23.1%)	26(100%)
8	T.B.	24(92.3%)	02(7.7%)	26(100%)
9	For Bones pains	22(86.9%)	04(13.4%)	26(100%)
10	H.I.V. center	23(88.5%)	03(11.5%)	26(100%)
11	X-ray center	26(100%)	00	26(100%)
12	Ears, Nose and throat	22(86.9%)	04(13.4%)	26(100%)
13	Operation Theater	26(100%)	00	26(100%)
14	Ambulance	26(100%)	00	26(100%)
15	Cash Less Card	18(69.2%)	08(30.8%)	26(100%)
16	Rest House service	26(100%)	00	26(100%)
17	Canteen	13(50.00%)	13(50.00%)	26(100%)
18	Ambulance - Primary treatment service	26(100%)	00	26(100%)
19	Shifting patient to other hospital	26(100%)	00	26(100%)

Source: Information collated through questionnaire
H₀1: All the selected public hospitals have same services

Above table shows that all selected public hospitals have not same services. Hence H₀ is rejected and H₁ is accepted.

1. Different wards available in selected public hospitals

Table 2

Sr no	Name of ward	Yes	No	Total
1	Surgical ward	26(100%)	00	26(100%)
2	Medical	26(100%)	00	26(100%)
3	Gyaneck	26(100%)	00	26(100%)
4	Pediatric	25(96.3%)	01(3.8%)	26(100%)
5	Orthopedic	25(96.3%)	01(3.8%)	26(100%)
6	Ophthalmic	24(92.3%)	02(7.7%)	26(100%)
7	Burns	26(100%)	00	26(100%)
8	Isolation	25(96.3%)	01(3.8%)	26(100%)
9	I.C.C. Unit	24(92.3%)	02(7.7%)	26(100%)
10	Dialyses ward	21(80.8%)	05(19.2%)	26(100%)
11	Special ward	24(92.3%)	02(7.7%)	26(100%)
12	Casual ward	24(92.3%)	02(7.7%)	26(100%)
13	Prisoner ward	22(86.6%)	04(13.4%)	26(100%)
14	P. P. Unit	24(92.3%)	02(7.7%)	26(100%)
15	Emergency ward	19(73.1%)	7(26.9)	26(100%)
16	Medical ward	16(61.5%)	10(38.5%)	26(100%)
17	Mental ward	19(73.1%)	7(26.9)	26(100%)
18	Leprosy	16(61.5%)	10(38.5%)	26(100%)

Source: Information collated through questionnaire
 H_0 2: All the selected public hospitals have same wards.

Above table shows that all selected public hospitals have not same wards. Hence H_0 is rejected and H_1 is accepted.

1. Availability of Number of Beds in Different Wards of Selected Public Hospitals

Table 3

Availability of Number of Beds in Different Wards of Selected Public Hospitals						
Different Wards	N	Minimum	Maximum	Sum	Mean	Std. Deviation
Surgical ward	26	16	260	1844	70.92	66.309
Medical	26	10	270	1786	68.69	62.873
Gyaneck	26	15	140	1130	43.46	33.188
Pediatric	26	6	160	882	33.92	39.964
Orthopedic	26	9	120	816	31.38	31.496
Ophthalmic	26	8	100	583	22.42	20.176
Burns	26	0	60	268	10.31	11.390
Isolation	26	2	22	257	9.88	6.371
I.C.C. Unit	26	0	16	177	6.81	6.099
Dialyses ward	26	0	25	199	7.65	6.947
Special ward	26	0	19	187	7.19	6.060
Casual ward	26	0	20	214	8.23	6.836
Prisoner ward	26	0	10	178	6.85	3.506
P. P. Unit	26	6	20	267	10.27	6.006
Emergency ward	26	9	252	481	18.50	47.629
Medical ward	26	9	40	265	10.19	6.080
Mental ward	26	8	40	312	12.00	8.523
Leprosy	26	8	30	261	10.04	6.303

H_0 3: All the selected public hospitals have same beds in different wards.

Above table shows that all selected public hospitals have not same beds in different wards. Hence H_0 is

rejected and H_1 is accepted.

1. Charges for various services at selected public hospitals

Table 4

Sr no	Name of service	Govt. Rate Rs
1	X ray Service Charge	25
2	Special Room charge A.C	309
3	Special Room charge Non A.C	84
4	Medical fitness certificate	16
5	C.T. Scan head Charge	1000
6	C.T. Scan – thorax abode etc	1000
7	Colour Doppler (OPD)	200
8	Colour Doppler (IPD)	150
9	Ambulance Charge per km (diesel)	2
10	Ambulance Charge per km (petrol)	4
11	Fixed charge for poor patient only for Ahmadabad	106
12	Dead body van charge per km (diesel)	2
13	Caesarian operation	100
14	Delivery charge	
	3 rd normal delivery	150
	1st two delivery caesarian	100
	3 rd delivery caesarian	300
15	Laboratory charge	
	HB	3
	TC	3
	DC	3
	ESR	15
	Urine (albumin)	2
	Urine (sugar)	2
	Urine (total)	7
	Urine (urine BS/BP)	4
	RBS (bold sugar), with urine sugar	10
	Blood urea	10
	S. creatinina	10
	S. G.P.T	10
	S. G.O.T	10
	S. cholesterol	10
	S. Billirubin	10
	VDRL	25
	S. WIDAL	25
	Yellow fever vaccine	100
16	Copy of PM note	16
17	Copy of MLC certificate	8
18	Dog bite injection	100

Source: Information provided by CDMO

H_0 4: All the selected public hospitals have same charges of various services.

Above table shows that all selected public hospitals have same charges of various services. Hence H_0 is accepted.

1. Present Staff Position at selected public hospitals during 2013-14

Table 5

Staff Situation at Public Hospitals						
Class	Sanctioned posts	Average Sanction Posts	Appointed Posts	Average Appointed	Vacant Posts	Average Vacant
Class I	426	16.38	228	8.77	198	7.62
Class II	574	22.08	440	16.92	134	6.25
Class III	3465	133.27	2343	90.12	1122	43.15
Class IV	2513	96.65	1631	62.73	882	33.92

Source: Information collated through questionnaire
Above Table 5 shows that lowest number of vacant posts is for class II and highest number of vacant post is for class III

H_0 : All sanctioned posts are filled up

Above discussion shows that all class I,II,III and IV sanctioned posts are not filled up Average vacant posts for class I,II,III and IV are 7.62, 6.25, 43.15, and 33.92 respectively. Hence H_0 is rejected and H_1 is accepted that all sanction posts are not filled up.

1. Details about Indoor patients at selected public hospitals during 2010-14

Table 6

Details about Indoor Patients at selected Public Hospitals						
Year	New Patients	Average New	Old Patients	Average Old	Total Patients	Average Total
2010	482558	18559.92	854188	32853.38	1336746	51413.31
2011	559574	21522.08	1087554	41829.00	1647128	63351.08
2012	921755	35452.12	1138698	43796.08	2060453	79248.19
2013	638251	24548.12	1115606	42907.92	1753857	67456.04
2014	498696	19180.62	954792	36722.77	1453488	55903.38

Source: Information collated through questionnaire

Above Table 6 shows that Total numbers of indoor patients treated at selected public hospitals were minimum during the year 2010 and maximum during the year 2012.

1. Details about outdoor patients at selected public hospitals during 2010-14

Table 7

Details about Outdoor Patients at selected Public Hospital						
Year	New Patients	Average New	Old Patients	Average Old	Total Patients	Average Total
2010	2338877	89956.81	1216400	46786.62	3555277	136741.42
2011	2381055	91579.04	1501703	57757.81	3882758	149336.85
2012	2486299	95626.88	1337391	51438.12	3823690	147066.00
2013	2470364	95016.00	1305889	50226.50	3776253	145240.50
2014	1581795	60838.27	896780	34491.54	2478575	95329.81

Above Table 7 shows that Total number of outdoor patients treated at selected public hospitals were minimum during 2014 and maximum during 2011

1. Total Number of staff quarter at selected public hospitals

Table 8

Staff Quarter Available at selected Public Hospitals			
Class	Actual requirement of staff	Staff Quarter Available	Staff Quarter Availability - %
Class I	1023	781	76.34%
Class II	958	705	73.59%
Class III	2086	1180	56.57%
Class IV	1694	1134	66.94%

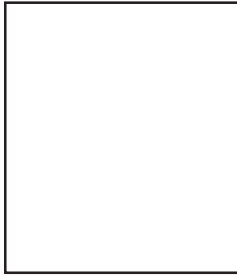
Source: Information collated through questionnaire

H_0 : Staff Quarter is available as per actual requirement at selected public hospital.

Above table shows that staff quarter is not available as per actual requirement at selected public hospital Hence H_0 is rejected and H_1 is accepted.

Conclusion:

All public hospitals of Gujarat state are managed by head office commissioner, health services (medical department), Gandhinagar. Hence major managerial aspects of all public hospitals are same in Gujarat state. All public hospitals located at district head quarter of Gujarat state have functional organization. All public hospitals are governed by health minister and health commissioner of Gujarat state. Every public hospital located at district head quarter of Gujarat state is headed by public surgeon – CDMO. All the selected public hospitals have emergency services, female diseases services.



* Ms. Khyati Patel



ANALYSIS OF UNION BUDGET 2014-2015 OF INDIA WITH REFERENCE TO DEVELOPMENT OF CAPITAL MARKETS

In this article, I analyzed the impact of some of the provisions like Tax Savings, Investment Savings, Certain Direct Tax Burdens, Towards Direct tax certainty etc. of the union budget 2014 keeping in mind the investor community. It also reflects the Market Impact of Mutual Funds, Associations Of Mutual Funds in India (AMFI), Big Corporates, Fixed Maturity Plans(FMP) as well. Investment plans for ports, airports, roads, agri-infra, railways, energy, defence, urbanization and smart cities, water transport etc. were talked about.

Key Words: Union Budget 2014-2015, Mutual Funds, Fixed Maturity Plans

Introduction:

The maiden budget from the NaMo led government placed before the parliament on 10 July 2014 was most sought after by the people of India to DISCOVER the CHANGE and EMBARK on RAYS OF ACHHE DIN. Hopes and expectations were attached from the HIGHLY MANDATED and DEVELOPMENT ORIENTED NaMo led government. However, considering high fiscal deficits, Gross Domestic Product of less than 5% in past two years, rising inflation, uncertainties of the global economy and with only 45 days on hand, less could be managed in the realm of fiscal manoeuvrability.

Yet clearly skill development, e-governance, leveraging technology for social infrastructure (education and healthcare), reviving traditional industries and encouraging entrepreneurship were the MANTRAS for the NEW GROWTH MODEL. Investment plans for ports, airports, roads, agri-Infra, railways, energy, defence, urbanisation and smart cities, water transport etc. were talked about.

In this article, I analyzed the impact of some of the provisions of the union budget 2014 keeping in mind the investor community.

The Provisions of the Union Budget 2014:

1. Tax Savings:

- ◆ Personal income tax basic exemption limit raised to Rs.2.5 lacs from Rs.2 lacs for general category of individuals. For senior citizens basic exemption limit raised to Rs.3 lacs from Rs. 2.5 lacs.
- ◆ Section 80 C deduction limit increased to Rs.1.5 lacs from Rs.1 lacs.
- ◆ Interest on housing loan deduction increased from Rs. 1.5 lacs to Rs. 2 lacs in case of self-occupied property.

2. Investment Savings:

- ◆ Reintroduction of Kisan Vikas Patra, a bond like instrument in which the invested money doubles in a given period. It shall channelize unbanked money.
- ◆ A small saving scheme named after the girl child to cater to the requirements of education and marriage of girls.
- ◆ Re-launching of Varishta Pension Bima Yojana for senior citizens of over 60 years starting August 15.
- ◆ Employee Provident Fund and Pension scheme – The mandatory wage ceiling for Provident Fund contribution increased from monthly pay of Rs.6,500/- to Rs.15,000/-. Also, employees covered under Employees Pension scheme will receive a minimum monthly pension of Rs.1,000/
- ◆ The investment limit for Public Provident Fund has also been raised from Rs. 1 lac to Rs. 1.5

* Assistant Professor, C.P.Patel and F.H.Shah Commerce College, Anand

lacs allowing investors to claim tax free interest and claim benefit under section 80C as above.

- ◆ In the light of the long term capital gains tenure now extended to 3 years, investors could find favour with long duration bond and gilt funds. Preferences could be more for accrual funds as they have higher portfolio yield to maturity.
- ◆ While Foreign Institutional Investors continue to pour money and that domestic economic revival is underway and the valuations are also reasonable, Equity market is likely to pick up.

Market Impact:

a) Mutual Fund(MF)s fear outflows, Association of Mutual Funds in India(AMFI) has asked regulator Securities Exchange Board of India(SEBI) to defer long term capital gains tax on debt oriented MFs to next financial year.

b) AMFI has also taken up the matter with the Ministry of Finance, “To have the long-term capital gain tax on closed ended debt schemes and not on open ended debt schemes, gold exchange traded funds and funds of funds etc, as this would render this asset class unattractive for investment. This in turn could impact the liquidity and development of corporate bonds.”

c) Big corporates are now leaning on the finance ministry to make the changes effective from a prospective date and provide grandfathering element for the existing investors.

d) Fixed Maturity Plans (FMP) and short-term bond funds are expected to be hit due to change. Switch of funds from debt funds to bank deposits is likely as the latter will have similar tax treatment.

e) A report by The Economic Times states that at least four fund houses have deferred their FMPs and two have even returned cash collected from investors for issues that closed last week.

MFs exposure to bank stocks hits record-high of Rs 55k cr. This was also the fifth consecutive monthly rise. After banking, software is the second most preferred sector with MFs having exposure followed by pharmaceuticals and Finance. Market valuation at this point in time looks fairly valued.

RBI and the government are trying to tackle to get the long-term funding market better for the

infrastructure projects. However, given the weak monsoon and its impact on inflation, it is unlikely for the RBI to give support in form of interest rate easing soon

Real estate experts have given the budget a big thumbs-up as it focuses evenly on housing and development with both domestic and foreign investments in the sector. The development of smart cities can bring opportunities for real estate developers, investors, end users and the housing loan sector. Introduction of real Real Estate Investment Trust is a welcome move as it is likely to increase liquidity in the cash strapped sector. With Slum development being made a part of Corporate Social Responsibility activities, the government seems to have its heart in the right place.

Infrastructure bottlenecks continue to remain critical for the farm sector. Efforts for 2nd green revolution, setting aside funds for climate change and irrigation, introducing Kisan Television for effective dissemination of knowledge - all these would ensure a long term positive impact on farm productivity for farmers.

3. Certain Direct Tax Burdens:

• Deduction of tax at source from payment in respect of life insurance policy-

With effect from 1 October 2014, tax to be withheld at the rate of 2 per cent at the time of payment on sum paid under a life insurance policy, including the sum allocated by way of bonus, which are not exempt. It has also been proposed that no deduction of tax under this provision shall be made if the aggregate sum paid in a financial year to an assessee is less than Indian Rs. 1,00,000.

• Capital gain on transfer of certain capital assets not to be charged in case of investment in only one residential house-

This amendment clarifies that a residential house has now to be restricted to “only one residential house situated in India”.

• Capital gain not to be charged on investment in certain bonds made in the financial year-

The existing provision states that the investment made in the long-term specified asset during any financial year shall not exceed fifty lacs rupees. The

amendment clarifies that the tax exemption will be limited to Rs. 50 lacs even where investment in certain bonds is split between two different financial years.

• **Transfer Pricing - Definition of deemed international transaction expanded-**

Amendment seeks to broaden the scope of a deemed international transaction. The deeming fiction would continue to apply irrespective of whether the non-associated enterprise is a resident or not. Hence the deeming fiction would now also extend to transactions between two resident enterprises.

• **Non-Deductibility of the CSR Expenditure-**

As the CSR expenditure, being an application of income, is not incurred for the purposes of carrying on business, such expenditures cannot be allowed under the existing provisions of section 37 of the Income-tax Act. However, the CSR expenditure which is of the nature described in section 30 to section 36 of the Income-tax act shall be allowed as deduction under those sections subject to fulfilment of conditions, if any, specified therein.

4. Towards Direct Tax Certainty:

• **Speculative Transaction-**

It is proposed that eligible transaction in respect of trading in commodity derivatives carried out in a recognised association which is chargeable to commodities transaction tax shall not be considered to be a speculative transaction.

• **Disallowance on account of non-withholding of tax-**

In the case of non-deduction / non-payment of tax at source made to residents, the disallowance of the expenditure will be confined only to 30% of such expenditure and not the full amount.

• **Investment Allowance-**

Additional investment allowance at 15% to manufacturing companies that invests Rs. 25 crores in any year for next 3 years.

• **Taxability of Dividends from a Foreign Company-**

The current provisions relating to taxation of gross dividends received by an Indian company from a specified foreign company at the concessional rate of 15% have now been proposed to be extended to

Assessment Year 2015-16 and subsequent years.

• **Characterisation of Income in case of Foreign Institutional Investors (FIIs)-**

It is proposed to amend the definition of “capital asset” to provide that any security held by 2FII which has invested in such security in accordance with the regulations made under SEBI would be treated as capital asset and income arising from transfer of such security would be taxable as capital gains.

• **Transfer Pricing-**

Advance Pricing Agreement (APA) rollback provisions introduced. Proposes “range concept” for Arm’s Length Price (ALP) computation instead of arithmetical mean, except where adequate number of comparable are not available. Use of multiple year data to be allowed for transfer pricing benchmarking.

• **Retrospective Amendments-**

All cases of indirect transfers arising out of retrospective amendments will be scrutinised by a high level committee of Central Board of Direct Taxation (CBDT) before initiating any action.

• **Scope of Anti Avoidance Rules (AAR)-**

AAR scope to be expanded to resident private limited companies. This is a good indication for error free and litigation free working.

Conclusion:

The NaMo led government did try to ensure that no section of society or any part of the country is missed out in getting a mention in the Budget. However, the budget didn’t provide clarity on General Anti Avoidance Rules (GAAR), issue of bank recapitalisation, plan towards introducing the unified Goods and Services Tax (GST) and a concrete plan of rationalisation of subsidies (Food, fuel and fertiliser). The uncertainty created by retrospective taxation measures need to be permanently put behind.

REFERENCE

- ⇒ Union Budget 2014-2015- Booklet
- ⇒ www.google.com
- ⇒ www.kthemani.com



* Parth Bhatt



** Prof. Sandeep Bhatt



FORENSIC ACCOUNTING – WATCH DOG OR SNIFFER DOG

Maurice E. Peloubet coined the term ‘Forensic Accounting’ in 1946. Kautilya was the first economist to articulate the need of forensic accountants. The cataclysmic business failures of this decade have been revealing on many levels. The growing arena of business and surging number of white-collar crimes that have led to the development of Forensic Accounting. Forensic Accounting borrows knowledge from Accounting, Finance, Law, Computerization, Ethics, Criminology, etc. While Forensic Accounting developed as early as 1995 in USA, it put its first step in India just few years back. It is desired that in near future an accounting standard will be formulated on Forensic Accounting. This paper aims at throwing light on Forensic Accounting. It encompasses the terminology, a brief note on its origin, role of Forensic Accountants, the techniques involved in their work and the present scenario of Forensic Accounting in India.

Key Words: Forensic Accounting, Fraud, Auditing, Law, White collar crimes.

Introduction

We have recently witnessed significant emphasis on improving investor confidence and public trust in financial reports. Reported financial scandals (e.g., Enron, WorldCom, Global Crossing, Qwest, Satyam, CWG, 3G, Parmalat) have eroded investor confidence and made forensic accounting an attractive career opportunity for accountants to combat fraud. Necessity is the mother of all inventions. Yes, it is the growing arena of business and surging number of white-collar crimes that have paved the way for the development of Forensic Accounting. According to AICPA, “Forensic Accounting is the application of accounting principles, theories and discipline to facts or hypothesis at issues in a legal dispute and encompasses every branch of accounting knowledge.” According to The Accountant’s Handbook on Fraud and Commercial Crime, “Forensic Accounting is the application of financial skills and an investigative mentality to unresolved issues, conducted within the context of the rules of evidence.” Forensic Accounting borrows knowledge from Accounting, Finance, Law, Computerisation, Ethics, Criminology, etc. Forensic accounting is

defined in this study as the practice of rigorous data collection and analysis in the areas of litigation support consulting, expert witnessing, and fraud examination. Investigation plays a pivotal role in Forensic Accounting. It is the flavor of investigation that demarcate it from the conventional accounting practices. In wide sense, it can be identified as integrity of accounting, auditing and investigative skills to secure a particular result. Maurice E. Peloubet coined the term ‘Forensic Accounting’ in 1946. Kautilya was the first economist to articulate the need of forensic accountants. Centuries ago he inked his book, Arthashastra (ACCOUNTING of Material Wealth) containing 40 ways of embezzlement. He also stressed on checks, accounting and auditing. He also stated that detecting an appointed official’s dishonesty is as difficult as detecting the amount of water drunk by a swimming fish. Another noteworthy person in this context is Birbal, one of the famous Navaratnas of the Moghul Emperor Akbar, who used various tricks to investigate various crimes. Role of a Forensic Accountant Earlier, we were of the belief that detection and prevention of frauds or white-collar crimes is a part of conventional accounting function.

* Research Scholar, Department of Business studies, Sardar Patel University, V.V Nagar.

** Professor, Department of Business studies, Sardar Patel University, V.V Nagar.

TYPES OF FRAUDS:

Here are the some types of frauds:

- 1) **Bank frauds**
- 2) **Corporate frauds**
- 3) **Insurance frauds**
- 4) **Cyber frauds**
- 5) **Securities frauds**

1) Bank Frauds: The number of bank frauds in India is substantial. It is increasing with the passage of time in all the major operational areas in banking. There is different area in Bank Deposits, loan, inter branch, accounting, transaction etc. Bank fraud is a big business in today's world.

2) Corporate Frauds: In India, is rising 45% from leading Indian business declared that fraud e.g. Satyam Computers stunned the national financial world in 2009 Satyam Founder B. Ramalingan Raju declared he had inflated profit and jacked up the companies Balance Sheet by more than one billion dollars.

3) Insurance Frauds: There is different type of frauds in insurance sectors. E.g. health insurance, claims fraud, false claims, insurance speculations, application frauds etc.

4) Cyber Frauds: Who says Indian cyber crimes are still in the infancy? This is a man who penetrated the Ecommerce for his personal benefits to a great use credit card, ATM card, cyber taking Work at home etc.

5) Securities Frauds: Although not corruption scams these have affected may people there is no way that the investor community forget the under tunate Rs. 4000 crore Harshad Metha scam and over Rs. 1000 Crore Ketan Parekh scams which ended the shareholder wealth in form of big market.

But the recognition of Forensic Accounting has changed this notion of ours that "Auditor is a watchdog and not a bloodhound". They only check for the compliance of a company's books to GAAPs, auditing standards and company policies. Hence, the need for a bloodhound was apprehended. Like, a bloodhound, they are to sniff out fraud, criminal transactions out of the financial records of corporate entities, banks or any other organisation. Thus, a forensic accountant is a financial detective with a

suspicious mind who can pull out the latent truth and assist in dispute resolution. His duty is to analyse, interpret, and summarise complex financial and business related issues. They are to look beyond the numbers and concentrate on substance over form. This new and groundbreaking accounting has two main spheres: - (i) Litigation support and investigation (ii) Dispute resolution. The former represents factual representation of economic issues encompassing existing litigation. If the dispute reaches the courtroom, he may testify as an expert witness. Whereas in latter case, he quantifies the damages sustained by parties involved in legal disputes and can assist in resolving disputes, even before those reach the courtroom. A Forensic Accountant is supposed to have a threefold approach:

(a) Base layer – Accounting knowledge

(b) Middle layer- Knowledge of auditing, internal controls, risk assessment and fraud detection

(c) Top layer- Knowledge of the legal environment and strong communication skills.

According to a Forensic Accounting expert, the traits of a forensic accountant could be compared with a well baked pizza. The base of Forensic Accounting is accounting knowledge. Size and the extent of baking decide the qualities of the pizza. A middle layer is a dispersed knowledge of auditing, internal control, risk assessment and fraud detection. It is like the spread of the cheese on the pizza. The toppings of this pizza are the basic understanding of the legal environment. The legal environment is essential in order to support the litigations. The cherry on the toppings of the pizza is a strong set of communication skills, both written and oral. It is just the beautification part. As perfect that combination of the pizza base, cheese spread and good toppings makes the pizza delicious similarly the perfect knowledge of accounting, auditing, legal environment and good communication skills make a Forensic Accountant perfect. A well- equipped forensic accountant can provide the following services:

1. Investigate the financial evidence.
2. Analysis and presentation of the financial evidence in a computerised form.

3. Communicate their findings in the form of reports, exhibits and collection of documents.

4. Assist in legal proceedings, including testifying in court as an expert witness and preparing visual aids to support trial evidence.

These services of forensic accountants can be utilised in various fields. The sphere of their activities is quite large. They take up various types of assignments. While they can be of help in business related fraud investigation, they can also handle matrimonial dispute cases. A list of such cases taken up by a Forensic Accountant is given below.

Criminal Investigations: A Forensic Accountant is normally called for in case of a criminal investigation, if it entails financial and other related frauds. The Investigative Agencies (EOW, CID, SFIO, etc), regulatory bodies (SEBI, TRAI, etc) and other stake-holders seek for these services from them as and when required. Earlier, we were of the belief that detection and prevention of frauds or white-collar crimes is a part of conventional accounting function. But the recognition of Forensic Accounting has changed this notion of ours that “Auditor is a watchdog and not a bloodhound”. They only check for the compliance of a company’s books to GAAPs, auditing standards and company policies. Hence, the need for a bloodhound was apprehended. Like, a bloodhound, they are to sniff out fraud, criminal transactions out of the financial records of corporate entities, banks or any other organisation. Thus, a forensic accountant is a financial detective with a suspicious mind who can pull out the latent truth and assist in dispute resolution. Stakeholders and ownership disputes: These assignments often involve a detailed analysis of financial records over a period for quantifying the issues in a dispute. For example, amount payable to a deceased partner or legal heirs of a deceased partner. Insurance and other related claims: Insurance policies differ significantly as to their terms and conditions. Accordingly, these assignments involve an in-depth review of the policy to investigate coverage issues and the appropriate method of quantifying the economic losses resulting from an event. These assignments demand great knowledge of the forensic accountant in the local laws

and regulations in place. For example, motor accidents, loss on account of fire, natural calamities, business discontinuance, etc.

Business related Fraud investigation: Business investigations involve asset identification and recovery, tracing funds, forensic intelligence gathering and due diligence reviews. These investigations are carried out with the objective of determining the existence, nature, and extent of fraud and may concern the identification of perpetrator. These investigations often involve interviews of personnel who had access to the funds and a detailed review of the documentary evidence. Dispute settlement: Business firms engage forensic accountants to handle contract disputes, construction claims, product liability claims, infringement of patent and trade marks cases, liability arising from breach of contracts and so on. Matrimonial dispute cases: Forensic accountants entertain cases pertaining to matrimonial disputes wherein their role is merely confined to tracing, locating and evaluating any form of asset involved. Thus, we see how forensic accountants help the organizations or individuals and society at large. They are an indispensable part of today’s legal team.

Tools Used in Forensic Accounting Assignment Besides the various techniques of auditing, forensic accountants adopt some special techniques which are as follows:

Benford’s Law: It is a mathematical tool used in determining whether a variable under study is a case of mistake or fraud. The steps underlying this law are very simple. Once the variable is decided, the left most digit of the variable is extracted and summarised for entire population. The summarisation is done by classifying the first digit field and calculating its observed count percentage. Then Benford’s set is applied. A parametric test called Z-test is carried out to measure the significance of variance between the two populations, i.e. Benford’s percentage of first digit for a particular level of confidence. If the data conforms to the percentage of Benford’s law, it means that the data is Benford’s set i.e. there is 68% (almost 2/3rd) chance of no error or fraud. The 1st digit may not always be the only relevant field. Benford has given separate sets for

2nd, 3rdand for last digit as well.

Theory of Relative Size Factor (RSF): RSF is measured as the ratio of the largest number to the second largest number of the given set of data. This technique is used to identify the highest number in the data but in some relation with the second highest data in the number. In this method the records that fall outside the prescribed range are taken into the books of doubt and it calls for further investigation. It is very helpful in highlighting all unusual fluctuations which may be generated from fraud or genuine errors. Forensic Accountant is normally called for in case of a criminal investigation, if it entails financial and other related frauds. The Investigative Agencies (EOW, CID, SFIO, etc.), regulatory bodies (SEBI, TRAI, etc.) and other stake-holders seek for these services from them as and when required. The assignments pertaining to stakeholders and ownership disputes often involve a detailed analysis of financial records over a period for quantifying the issues in a dispute.

Data mining techniques: It is a set of assisted techniques designed to automatically mine large volumes of data for new, hidden or unexpected informations or patterns. Data mining techniques are categorized in three ways: Discovery, Predictive modeling and Deviation and Link analysis. It discovers the usual knowledge or patterns in data, without a predefined idea or hypothesis about what the pattern may be, i.e. without any prior knowledge of fraud. It explains various affinities, association, trends and variations in the form of conditional logic. In predictive modeling, patterns discovered from the database are used to predict the outcome and to guess data for new value items. In Deviation analysis the norm is found first, and then those items are detected that deviate from the usual within a given threshold (to find anomalies by extracted patterns). Link discovery has emerged recently for detecting a suspicious pattern. It mostly uses deterministic graphical techniques, Bayesian probabilistic casual networks. This method involves “pattern matching” algorithm to ‘extract’ any rare or suspicious cases.

AATs: AATs are computer Programs developed for assisting auditors. Forensic Accounting software

comes in two different varieties – data extraction software and financial analysis software. Data extraction software is designed to conduct spreadsheet analysis on all the company’s computer database records, such as billings, accounts receivable, payroll, purchasing, etc. This helps in detecting anomalies and calls for investigation. Financial analysis software uses monthly, quarterly or annual financial statements and benchmarks the ratios between different accounts such as billings by revenues or supply costs as a percentage of revenue. India’s economy has been rising for the past few years. But this rise is accompanied by some evils as well. India has also been experiencing white-collar crimes and scams for the past few years. Thus, the need of Forensic Accountants was realised. Forensic Accountants played a major role in letting the cat out of the bag in the 2008 Satyam scam. Of late, the CWG and 2G scams are in limelight in India. They are having a major role in these scams as well. While Forensic Accounting developed as early as 1995 in USA, it put its first step in India just few years back. Forensic Research Foundation has been established in India for the investigation of fraud. Another international investigation organisation has also put its feet on the Indian land. Serious Fraud Investigation Office (SFIO) is another noteworthy organisation set up in India for serving the same purpose.

Computer Assisted Auditing Tools (CAATs): CAATs are computer programs developed for assisting auditors. Forensic Accounting software comes in two different varieties – data extraction software and financial analysis software. Data extraction software is designed to conduct spreadsheet analysis on all the company’s computer database records, such as billings, accounts receivable, payroll, purchasing, etc. This helps in detecting anomalies and calls for investigation. Financial analysis software uses monthly, quarterly or annual financial statements and benchmarks the ratios between different accounts such as billings by revenues or supply costs as a percentage of revenue. **Data Mining Techniques** It is a set of computer-assisted technique designed to automatically mine large volumes of data for new, hidden, or unexpected

information or patterns. Data mining techniques are categorised in three ways: Discovery, Predictive modeling, Deviation and Link analysis. It discovers the usual knowledge or pattern in data, without a predefined idea or hypothesis about what the pattern may be, i.e. without any prior knowledge of fraud. In predictive modeling, patterns discovered from database are used to predict the outcome and to guess data for new value items. In deviation analysis the norm is found first and then those items are detected that deviate from the normal. Link discovery has emerged of late for detecting a suspicious pattern. It mostly uses deterministic graphical techniques, Bayesian probabilistic casual networks. This method involves "pattern matching" algorithm to extract any rare or suspicious case.

Ratio Analysis: Data analysis ratios are used for detecting fraud. These ratios help in tracing the possible symptoms of fraud. Such commonly employed ratios are –

- (i) the ratio of the highest value to the lowest value (max/min)
- (ii) the ratio of the highest value to the second highest value (max1 /max2)

Besides the above-mentioned ratios, the financial ratios also help a forensic accountant. Ratios help in estimating costs, identifying deviations, etc.

Forensic Accounting in India

India's economy has been rising for the past few years. But this rise is accompanied by some evils as well. India has also been experiencing white-collar crimes and scams for the past few years. Thus, the need of forensic accountants was realised. Forensic accountants played a major role in letting the cat out of the bag in the 2008 Satyam scam. Of late, the CWG and 2G scams are in the limelight in India. They are having a major role in these scams as well. While Forensic Accounting developed as early as 1995 in USA, it put it first step in India just few years back. Forensic Research Foundation has been established in India for the investigation of fraud. Another international investigation organisation has also put its feet on the Indian land. Serious Fraud Investigation Office (SFIO) is another noteworthy organization set up in India for serving the same purpose. We are

looking forward to Forensic Accounting gaining a great momentum in India. We have a great expectation from ICAI in this respect. We expect that in near future an accounting standard will be formulated on Forensic Accounting. This will strengthen the walk of Forensic Accounting from infancy to maturity. This new weapon of Forensic Accounting will be an immense help to law enforcement agencies and regulatory bodies in curbing white-collar crimes and scams.

REFERENCE

- ⇒ Dr. G S Mehta and Tarun Mathur (2007): Preventing Financial Fraud through Forensic Accounting. The Chartered Accountant.
- ⇒ Wikipedia, the free encyclopedia
- ⇒ Journal of Forensic Accounting: Editor-In Chief: Crumbley D. Larry, Publisher: Inc. Edwards. R.T.
- ⇒ Journal of The Chartered Accountant 2007, Pages: 1000-1010. Dr. Madan Bhasin
- ⇒ www.forensicaccounting.com
- ⇒ www.indiaforensic.com
- ⇒ www.ezinearticles.com



* Prof. Archana Kella



** Prof. Sandip Bhatt



RECENT DEVELOPMENTS IN HUMAN RESOURCE MANAGEMENT AND HUMAN RESOURCE DEVELOPMENT RESEARCH

Management is very broad subject. From the branches of management Human Resource is an important aspect. Human Resource Development is considered by scholars of Business Administration as a sub-discipline of Human Resource Management, concerned with developing productive skills by imparting training. "HRD is the process of increasing the knowledge, the skills, and the capacities of all the people, in a society. In economic terms, it could be described as the accumulation of human capital and its effective investment in the development of an economy. In political terms, HRD democracy. From the social and cultural points of view, the development of human resources helps to people lead fuller and richer lives, less bound to tradition. In short, the processes of HRD unlock the door to modernization" (Dr. Muhammed Tariq Khan, Dr. Naseet Ahmed Khan, Khalid Mahmood (2012)). Many Researchers have developed concepts and theories on HRD which have been used in various organizations. Definition and Scope of HRD varies from person to person. This research article presents trends developed in HRM and HRD research. The author has reviewed articles and papers on HRD published in National, International journals, online journals and E-Theses. Researches in various aspects of HRD with their objectives, methodologies and conclusions are presented. Mainly study types, research methods, specific topics, data collection tools, type of samples and sampling methods are analysed.

Key Words: Human Resource Management (HRM), Human Resource Development (HRD), Trend Analysis.

Introduction:

Growth and Development of any organisation very much depends on the skilled and developed Human Resource of that organisation. 'Human Resource' means employees or workforce in an organisation who strive for increasing its profit. 'Development' is the acquisition of capabilities that are needed to execute the present job or the future expected job. After analysing Human Resource Development we can simply state that HRD is the process of helping people to acquire competencies (Smruti Patre and Rashmi Gupta, 2011). Human Resources in any organisation are considered an important and valuable asset and that's why Human Resource accounting is also done and the value of human resources is shown in the balance sheet. Proper planned recruitment,

selection, training, promotion, transfer, remuneration, motivation of human resource leads to great success to an organisation and without planning its effect is just reverse. Due to drastic change in technological, social, political and economical factors challenges for Human Resource Management has been increased. With the changing circumstances HR professionals have to adapt modern methods for HR practices. Keeping in mind the importance of Human Resource it has become inevitable to know what is the present status of HRM and HRD practices and what is future scope.

Many researches have been done till date in the field of HRM and HRD with different objectives, research areas and research methodologies. Researchers have developed new theories and conceptual framework

* I/c Principal, Tolani Institute of Commerce, Adipur (Kachhh),

** Professor, P G Dept. of Business Studies, S. P. University, Vallabh Vidyanagar.

for organisations too.

Objective of the study:

The main objective of this study is to analyse the trend of research in field of Human Resource Management and Development.

Research Methodology:

This research paper has been developed by using descriptive secondary data. The author has reviewed literature on HRM and HRD published in National, International Journals, online journals and e theses.

Limitation of the Study:

Many researches are under taken in the field of Management. This research paper is prepared by focusing on Human Resource Management and Human Resource Development researches.

Trend Analysis:

Impact of Training and Skill Development Programmes on employees:

Hospitality Firms: Training is one of the effective factors which influence the efficiency of employee positively simultaneously it reduces the wastage of resources and improves the quality of work. Uma Pricilda Jaidev and Susan Chirayath (2012) conducted a study on Pre-Training, During Training and Post-Training Activities as predictors of transfer of training. The objective of the study was to investigate whether pre, during and post training activities are related to transfer of training. Trainees from different four hospitality firms having national presence were selected as sample. Primary data collection was done through questionnaire from 136 respondents and data analysis was done by using various statistical tools. This study concludes that organisational factors play a significant role in aiding positive transfer of training.

Automobile Organisation: Another aspect of training does it boost the confidence, self esteem & motivation in learner. Positive Vocational Education and Training (VET) experience can generate benefits to individuals beyond those of income and employment. It is well-known fact that the skill level and educational attainment of the employees decide the quality of production as well as make them efficient to adapt the challenges of changing working environment. K. M. Nagendra, S Radha and C. G. Naidu (2013) conducted a study in automobile

organisation with an objective to assess whether the new framework of Attitude-Skill-Knowledge (ASK) model for Technical and Vocational Training (TVT) can enhance the critical employability skills. The review of the skill gap survey report and other related research reports (cede top, 2008, 2011a, 2011b, 2011c, 2011d and 2011e and cheryle, 2011) indicate that the main reason for low employability of qualified candidates is not the core trade skills but the lack of generic skills and more specifically the right attitude. From the convenient sampling technique and data analysis they conducted that the new ASK model for TVT enhances the employability of trainees by improving the key employability skills.

Educational Institute: Shafqat Hussain, Muhammed Sarwar Naemullah Khanhas conducted a study on Faculty Development Programme for University Teachers: Trainee's Perception of Success. This article is based on the third party evaluation report of the impact of National Academy of Higher Education (NAHE) Faculty Development Programme. The data used in this study were collected by first author as part of the project for evaluation of NAHE's faculty development. All teachers of public sector universities/institutions attended one-month staff development course, constituted the population and sample of the study. A questionnaire consisting of 49 items based upon five point Likert scale was the instrument of the study. The analysis of data revealed that the National Academy of Higher Education Faculty Development Programme was relevant to the needs of university teachers, the resource persons were competent and delivery mechanism was appropriate. It improved their teaching in actual classroom situations.

Osoian Codruta (Senior Lecture Ph.D.) and Zoharic Monica of Babes – Bolyai Univeristy conducted a study on "Human Resources Development needs in Higher Education". Four Universities were part of the research sample. Their study focused on the faculty on the Faculty Development Programme addresses the specific needs expressed by the employees.

A paper titled as Thematic Debate: "Higher Education Staff Development: A continuing mission"

is drafted by John Fienden, a study conducted by Commonwealth Higher Education Management Service (CHEMS) is collaboration with few other associations. This paper discusses a key activity in Higher Education Institutions of the Future Staff Development is central to the quality of Higher Education. The paper suggests that there is significant scope for collaborating in meeting the challenges, through the sharing of experiences, workshops and exchanges of materials and ideas.

Impact of HRM practices on Organisations:

R. P. Rastogi (2013) expressed referring many studies that in view of globalisation and advances in communication technology, it is now necessary to understand behavioural science from a wider angle in order to harness human talent and control spread of malpractices in society. According to him for HR Development and management it is desirable to concentrate on human relation issues confronting individuals and organisations. The top executive has to be emotionally intelligent and mindful, and has to be acquainted with knowledge of Behavioural Science.

Smrati Patre and Rashmi Gupta (2011) conducted a study on “The Perception of Management & Institute Faculty towards HRD Culture, with Reference to Nagpur city” with an objective to analyse the HRD climate of management institutes. Other objectives were to study the differences in the perception of faculty on the basis of gender, age, experience, qualification & job approval status. This study was conducted by collecting primary data through HRD climate questionnaire from selected management institute faculties in Nagpur City. Authors conclude that HRD climate plays a very important role in success of any organisation because it directly or indirectly affects the performance of the employees. If HRD climate is healthy and favourable, employees contribute their best towards the achievements of their organisational goals.

A study of Human Resource Management in Textile Industry conducted by A Subbiah, M. Selvakumar and B Krishnaveni (2012) with an objective to analyse the HRM practices by analysing the opinion of employees about recruitment selection, training

methods, salary & working conditions in samples spinning mills (Textile Industry) in Madurai District. The study is comprehensive and analytical and based on survey method. Data has been collected in three stages. The primary data has been collected by interview schedule, secondary data from various published and unpublished records, reports, booklets and journals and lastly the researcher had discussions with the officials of mills and trade union leaders. Conclusion of this study is that training is compulsory for new employees. The Management should provide internal and external training programme to improve the efficiency and update the knowledge of employees.

Healthy HR practices create healthy work environment in which employees become committed and loyal towards organisation. Prabhjot Kaur Mahal (2012) conducted a study with an objective to examine, evaluate and interpret the relation between organisational HR practices and employee commitment, and to see whether these are positively or negatively co-related. Primary and Secondary data was collected using a questionnaire. The sample consisted of managerial level & permanent employees of five large organisation located in Punjab including education pharmaceutical, banking sector, hospitals & govt offices. Study reveals that if employees are given a good working environment, they show high organisational commitment and ultimately it brings stability among employees.

According to Dr. Muhammad Tariq Khan, Dr. Naseer Ahmed Khan, Khalid Mahmood (2012) HRD is an important and very attention receiving discipline in present time. They conducted the study on – An Organisational Concept of Human Resource Development – How Human Resource Management scholars view ‘HRD’ with the core objective to present an organisational model of HRD encompassing all the aspects of HRD from organisational point of view. This article has been developed from descriptive secondary information searched by reviewing literature from journals published & unpublished and books. This study gives various definitions and concepts of HRD from different researchers point of view.

HRD activities are not restricted to Industries or corporate sectors only but educational institutions also. Human Resource Management is one of the functional areas of management which deals with the functions starting from recruitment to retirement of people in an organisation. The Universities that have world class ambition need to acquire and nurture quality faculty to distinguish one university from other (R. P. Das, 2013). This study focused on recruitment and selection of Teaching Staff in Indian Universities with the objective to critically analyse the existing recruitment and selection practices of Teaching Staff in Indian Universities. The Author concluded that at the time of recruitment preliminary screening of the applications, analysis of aptitude of candidates towards teaching and research must be done. Continuous professional development is the embodiment of life long learning for teachers (Biswajit Behera, 2013).

Kulshreshtha, Monika (2013) conducted a study on "HRD intervention in Indian Banking sector and their implication on employees managerial effectiveness, a study of selected public and private sector banks". This study aims to develop a framework for HRD practices in Indian public and private sectors banks & its impact on employees managerial effectiveness. HRD intervention are time bound and tailor-made for the specific problems of any organization and therefore HRD intervention in this study is dealt as HRD practices. Inter sectorial difference in HRD practices and managerial effectiveness is examined and for this purpose three public sector banks and three private sector banks have been selected as sample. The type of study is empirical in nature. A framework consisting of qualitative and quantitative tools has been used in the study. Standard questionnaire for HRD practices and managerial effectiveness was adopted and the same has been administered to 356 managers of selected banks across Delhi and NCR (National Capital Region). The research paper titled as "Protecting the Competitive Advantage Derived Through HR: Challenges for IT Industry" by Nagapavan Chintalapati (2013) presents a conceptual framework to discuss the possible and preferable HR practices

by classifying the key area: Recruitment, Results, Reward, Retention, Retrenchments. The concept is applied with specific reference to the IT Industry in India. The data is collected from secondary sources and published reports regarding IT Industry. The methodology adopted for the study was the 'grounded theory' method of qualitative research. The findings reveal that no single solution can be prescribed which suits all organisations of IT Industry and therefore HR Departments have to customise solutions for their firm.

Findings:

From reviewing the research papers it is concluded that the importance of HRM & HRD practices is accepted in each & every organisation whether it is banking sector, textile industry, automobile organisation or academic institutions.

Mainly researches are undertaken to analyse the impact of training and skill development programmes on employees as well as to analyse the impact of HRM practices on organisations. Researches are undertaken with different research methods in which survey method is dominating one in management research. Researchers have commonly use 'questionnaire' as primary data collection tool. Data analysis has been done by using statistical tools. Results are presented in descriptive manner as frequencies, percentage tables, charts and diagrams. The most frequently studied sample participants are employees of organisations. Convenient sampling methods are used at the most. No significant difference is found while analysing the research trends in HRM and HRD.

REFERENCE

- ⇒ A. Subbiah, M. Selvakumar and B. Krishnaveni (2012), "A study of Human Resource Management in Textile Industry", The IUP Journal of Management Research, vol.XI, No.1, pp.48-70.
- ⇒ Biswajit Behera (2013), "Need of Continuous Professional Development of Teachers, University News A weekly journal of Higher Education, vol.51, No.51, pp.19-23.



* Prof. G.V. Patel

GLOBAL FINANCIAL CRISIS AND ITS IMPACT ON INDIA

The global financial crisis originated in United States of America. During booming years when interest rates were low and there was great demand for houses, banks advanced housing loans to people with low credit worthiness on the assumption that housing prices would continue to rise. Later, the financial institutions repackaged these debts into financial instruments called Collateralized Debt Obligations and sold them to investors world-wide. In this way the risk was passed on multifold through derivatives trade. Surplus inventory of houses and the subsequent rise in interest rates led to the decline of housing prices in the year 2006-07 which resulted in unaffordable mortgage payments and many people defaulted or undertook foreclosure. The house prices crashed and the mortgage crisis affected many banks, manufacturing companies and investment firms world-wide that had invested heavily in sub-prime mortgages. Different views on the reasons of the crisis include boom in the housing market, speculation, high-risk mortgage loans and lending practices, securitization practices, inaccurate credit ratings and poor regulation of the financial institutions. There are various factors that flush an economy into the weird state of recession but Inflation is the main factor which contributes more towards the situation. Inflation is a condition of an economy when the prices of goods and services rise immensely over a period of time. The higher the rate of inflation, the smaller the percentage of goods and services that can be purchased with the same amount of money.

KEYWORDS: Sub prime, Real Estate, Securitization, Speculation. Globalization,

1. INTRODUCTION

It is significant to understand the impact of current global crisis on Asian economies and emerging economies in particular on India because optimists pointed out earlier these economies would act as the shock absorber that would act as buffer to the Western economic slowdown. It was further suggested that a 'decoupled Asia' through its own growth and expanding domestic demands would ensure higher imports demands for its growing economies and thus limit the economic slowdown in the developed economies.

There is no dramatic change has happened since then, as employment growth is only 1 % annually and even less in the manufacturing sector (Dasgupta and Singh 2006). In the age of globalization, no country can remain isolated from the fluctuations from world economy. Heavy losses suffered by major International Banks is going to affect all countries of

the world as these financial institutes have their investment interest in almost all countries.

2. IMPACT OF GLOBAL CRISIS ON INDIA

Due to globalization, the Indian economy cannot be insulated from the present financial crisis in the developed economies. The development in the U.S financial sector has affected not only America but also European Union, U.K and Asia. The Indian economy too has felt the impact of the crisis though not to the same extent. It is premature to try to quantify the consequences of the crisis on the Indian economy. However the impact will be multi-fold.

1 INFORMATION TECHNOLOGY:

With the global financial system getting trapped in the quicksand, there is uncertainty across the Indian Software industry. The U.S. banks have huge running relations with Indian Software Companies. A rough estimate suggests that at least a minimum of 30,000 Indian jobs could be impacted immediately in the wake

* I/c Principal, Smt. T. S. R. Commerce College, Patan

of happenings in the U.S. financial system. Approximately 61 per cent of the Indian IT Sector revenues are from U.S financial corporations like Goldman Sachs, Washington Mutual, Citigroup, Bank of America, Morgan Stanley and Lehman Brothers. The top five Indian players account for 46 per cent of the IT industry revenues.

2 EXCHANGE RATE: Exchange rate volatility in India has increased in the year 2012-09 compared to previous years. Massive selling by Foreign Institutional Investors and conversion of their holdings from rupees to dollars for repatriation has resulted in the rupee depreciating sharply against the dollar. Between January 1 and October 16, 2012, the Reserve Bank of India (RBI) reference rate for the rupee fell by nearly 25 per cent, from Rs.39.20 per dollar to Rs.48.86 (Chandrasekhar and Gosh 2012). This depreciation may be good for India's exports that are adversely affected by the slowdown in global markets but it is not so good for those who have accumulated foreign exchange payment commitments.

3 FOREIGN EXCHANGE OUTFLOW: The financial institutions in India are exposed to the world financial market. Foreign institutional investment (FII) is largely open to India's equity, debt markets and market for mutual funds. The most immediate effect of the crisis has been an outflow of foreign institutional investment from the equity market. There is a serious concern about the likely impact on the economy because of the heavy foreign exchange outflows in the wake of sustained selling by Foreign Institutional Investors in the stock markets and withdrawal of funds by others. The crisis resulted in net outflow of \$ 10.1 billion from the equity and debt markets in India till 22nd Oct, 2012 (Kundu 2012)

4 INVESTMENT: The tumbling economy in the U.S is going to dampen the investment flow. It is expected that the capital inflows into the country will dry up. Investments in mega projects, which are under implementation and in the pipeline, are bound to buy more time before injecting funds into infrastructure and other ventures. The buoyancy in the economy is absent in all the sectors. Investment in tourism, hospitality and healthcare has slowed

down. Fresh investment flows into India is in doubt.

5 REAL ESTATE: One of the casualties of the crisis is the real estate. The crisis will hit the Indian real estate sector hard (Sinha 2012). The realty sector is witnessing a sudden slump in demand because of the global economic slowdown. The recession has forced the real estate players to curtail their expansion plans. Many on-going real estate projects are suffering due to lack of capital, both from buyers and bankers. Some realtors have already defaulted on delivery dates and commitments. The steel producers have decided to resort to production cuts following a decline in demand for the commodity.

6 STOCK MARKET: The financial turmoil affected the stock markets even in India. The combination of a rapid sell off by financial institutions and the prospect of economic slowdown have pulled down the stocks and commodities market. Foreign institutional investors pulled out close to \$ 11 billion from India, dragging the capital market down with it (Lakshman 2012). Stock prices have fallen by 60 per cent. India's stock market index Sensex touched above 21,000 mark in the month of January, 2012 and has plunged below 10,000 during October 2012 (Kundu 2012). The movement of Sensex shows a positive and significant relation with Foreign Institutional Investment flows into the market.

3 IMPACT OF A FINANCIAL CRISIS ON INDIAN ECONOMY

A slowdown in the US economy is a bad news for India. Indian companies have major outsourcing deals from the US. India's exports to the have also grown substantially over the years. Indian economy is likely to loose between 2 to 3 percentage points in GDP growth in the next fiscal year.

The industry and economists are worried over the impact of recession in the US on exports and stock markets, as the US is India's largest market for goods and services. The National Bureau of Economic Research of the US has now admitted that the country has been in recession for a year. Economists point out that the US recession comes against the backdrop of the merchandise exports falling in October for the first time in five years and stock market indices dipping

over 50 per cent over the last year. India's Exports in October, 08 were 12 per cent lower than in the same month of 2007. This is a clear indicator of the effect of recession in the US and Europe on India. According to the Associated Chambers of Commerce and Industry (Assocham), slowing external orders will hurt local manufacturers, which will, in turn, curb job creation. The increasing decline in exports would mean slashing of jobs. The government should roll out a package in terms of incentives to bail out exporters.

4. CONCLUSIONS

While the developed world, including the U.S, the Euro Zone and Japan, have plunged into recession, the Indian Economy is being affected by the spill-over effects of the global financial crisis (Chidambaram 2012). Great savings habit among people, strong fundamentals, strong conservative and regulatory regime have saved Indian economy from going out of gear, though significant parts of the economy have slowed down and there is a wide variance of opinion about how long it will continue. It is expected that growth will be moderate in India. The most important lesson that we must learn from the crisis is that we must be self-reliant. Though World Trade Organization (WTO) propagates free trade, we must adopt protectionist measures in certain sectors of the economy so that recession in any part of the globe does not affect our country.

The preventive measures adopted by Indian Government is showing results and again Indian economy is getting back on track which gets reflected on GDP achieved. Also Indian stock markets has recovered nicely and bring back Indian and overseas investors faith in the equity.

The most important lesson that we must learn from the crisis is that we must be self-reliant. Though World Trade Organization (WTO) propagates free trade, we must adopt protectionist measures in certain sectors of the economy so that recession in any part of the globe does not affect our country.

REFERENCES

- ⇒ Atreya Manohar M 2012. The U.S Financial Crisis: Impact on the Indian IT Sector. From <[http:// www.vcircle.com](http://www.vcircle.com)> (Retrieved December 29, 2012)
- ⇒ Bageshree S, Srivatsa S Sharat 2012. Global slowdown hits Garment Industry. The Hindu, Daily, October 27, 2012. p.12
- ⇒ Chandrasekhar CP, Ghosh Jayanthi 2012. India and the Global Financial Crisis. From <[http:// www. macroscan.org](http://www.macroscan.org)> (Retrieved October 8, 2012)
- ⇒ Chidambaram P 2012. Spill – over effects of global crisis will be tackled. The Hindu, Daily, November 19, 2012, P. 15
- ⇒ Gregoria Jose De 2012. The International Financial Crisis an impact on the Chilean Economy. From <[http:// www.bis.org](http://www.bis.org)>



* Dr. J.K. Patel

Commerce

Research Zone India

Vol 3

Issue - (2)

March.- 2015 Page - 86 - 88

ISSN 2319 - 8168

PROBLEMS AND PROSPECTS OF FORENSIC ACCOUNTING PROFESSION IN INDIA

The system of financial reporting and the accounting and auditing profession are often accused because of the appearance of frauds and the loss of trust in the reliability of financial information on the part of the users and makers of economic decisions. Great financial frauds at the end of the past and the beginning of this century have imposed the need for deeper investigation of irregularities in the area of financial reporting. Within profession, the Enron scandal lead towards formation of a new regulative bodies and the appearance of a new profession, this is called Forensic Accounting Investigation or simply Forensic Accounting (FA). It is the combination of the Accounting, Auditing and Investigation skills. Forensic Accountants are related with deterring, detecting and investigating frauds in financial reporting. Later on they became financial detectives employed by management to uncover fraudulent financial reporting and misappropriated assets. Forensic Accounting in India, of late (after Satyam scam) has come to limelight recently due to rapid increase in white-collar crimes and the belief that our law enforcement agencies do not have the expertise needed or time to uncover frauds. This exploratory research paper discusses on the problems and prospects of forensic accounting, as profession in India on the basis secondary data collected from various sources. [Keyword: Forensic Account, Finance, Investment, Fraud]

1. INTRODUCTION:

Accountants all over the world need to make sure that their explanation of Generally Accepted Accounting Practices (GAAP) make certain "a true and honest representation of accounting data and information." Debates on what is 'true and fair' view according to GAAP is continuing globally and many professional bodies have taken a more regulated approach including the US. Under contemporary conditions of business activity, securing dependable financial information through disclosing financial statements is considered a generally accepted motto. Numerous financial frauds from the past and the beginning of the century have seriously disrupted the faith of numerous users in financial information contained in financial statements. The greatest frauds of the users of financial information and primarily investors have been committed by exhibiting falsified financial statements. Many groups in society are expecting accountants to adopt a more vigorous role

in providing assurance regarding reliable financial reporting, responsible corporate governance and detection and prevention of frauds. The opportunities for forensic accounting are growing at a rapid space. Collapse of Enron and World Trade Centre twin towers have blessed the American Forensic Accountants with the opportunities. The nature of fraud in India has undergone a change. Therefore in the Indian context the Forensic accountants are the most required in the wake of the growing frauds. However, Forensic accounting is still embryonic in India. In the wake of the Satyam scam, demand for forensic accountants has gone up in India. The formation of Serious Fraud Investigation Office is the landmark creation for the forensic accounting profession in India.

2 OBJECTIVES AND RESEARCH METHODOLOGY:

The present study has been taken with an overall objective of highlighting the problems and prospects

* Principal, Shri V.R. Patel College of Commerce, Mehsana

of Forensic accounting in India in the context of growing of multiple frauds; accordingly, the remainder of the paper is organised as under. Section three discuss on the conceptual issues of Forensic Accounting. Section four elaborates the genesis of Forensic Accounting. Section five and section six explains the scope and modus operandi of Forensic Accounting. Section seven discusses on the problems and prospects of the same and the last section i.e. section eight is devoted for concluding observations. The study is basically exploratory in nature and depends exclusively on secondary data. Secondary data are collected from various reports published by GOI, RBI, KPMG, Price Water house and other research papers on Forensic Accounting.

3 SCOPE OF THE FORENSIC ACCOUNTING

The services rendered by the forensic accountants are given below:

1. Fraud detection where employees commit

Fraud: Where the employee pampers in fraudulent activities and is caught to have committed fraud, the forensic accountant tries to establish any assets created by them out of the

2. Criminal Investigation: Forensic accountant are engaged for fraud and white-collar crime investigations for the purpose of civil and criminal actions.

3. Matters related with professional negligence: Professional negligence cases are taken up by the forensic accountants. Non-conformation to Generally Accepted Accounting principles (GAAP) or non-compliance to auditing practices or ethical codes of any profession is identified by them; they are required to measure the loss due to such professional negligence or shortage in services.

4. Arbitration service: Forensic accountants render arbitration and mediation services for the business community, since they are trained in the area of alternative dispute resolution. They also resolve the mattes related with partnership and corporation disputes.

5. Settlement of insurance claims: Insurance companies recruit forensic accountants to have a precise assessment of claims to be settled. Similarly, policyholders seek the help of a forensic accountant

when they need to challenge the claim settlement as worked out by the insurance companies. A forensic accountant handles the claims relating to substantial loss policy, property loss due to different risks, loyalty insurance and other types of insurance claims.

6. Dispute settlement: Business firms recruit forensic accountants for resolving the cases related with contract disputes, construction claims, product liability claims, and infringement of patent and trademarks, liability arising from breach of contracts and so on.

4 Forensic Accounting Profession in India

In India forensic accounting is still considered a new inclusion into the field of fraud detection. Forensic accounting has not got its due recognition in this country even after alarming increase in the complex financial crimes due to dearth of qualified accountants with adequate technical know-how on forensic issues and lack of properly trained professionals to investigate and report on the complex financial crimes. Following are the major problems in successful implementation of the profession of forensic accounting in India:

- ◆ Due to the complex and traditional judicial system and political fancy, forensic accountants are facing a stiff challenge in gathering information against such big shots (politicians and/or bureaucrats) that is admissible in the court of law.
- ◆ It will be quite costly if any issues on financial defalcation or fraud were brought to court and where it involves expert witnessing. Thus, most companies prefer to settle the issue outside the court to shun the expensive cost and the risk of bad publicity on their corporate image.
- ◆ Forensic accounting is an expensive service in comparison to investigative auditing. Moreover, it is not mandatory for companies to appoint forensic accountant unlike internal/external auditors in order to prevent/detect irregularities in their financial transactions.
- ◆ So far, there is no specific guideline or act on forensic accounting practices frame by the authorities.
- ◆ The following steps may be taken for successful implementation of the profession of forensic

accounting in India –

- ◆ In order to bring awareness or make people understand the significance of forensic accounting as a preventive-detective-investigative tool to check on irregularities in financial transaction, new legislation should be enacted.
- ◆ To develop the necessary skills to be forensic accountant one must have thorough knowledge in criminology, psychology, accounting practices, auditing practices, various laws, good communication – oral and written and litigation procedures. Conferences, seminars and training programmes need to be organized in a wide manner to enhance the skills and ability of professional accountants in forensic issues.
- ◆ Forensic accounting may be integrated into the academic curriculum of various tertiary institutions as a means of increasing awareness of the subject matter. More research should be undertaken in the area of forensic accounting so that adequate information on the subject matter could be gathered for the expansion of knowledge.
- ◆ It should be made mandatory to recruit a forensic accountant in all the companies especially in public sector companies and large scale companies.

5 CONCLUSION

The failure of corporate communication structure has made the financial community realize that there is a great demand for skilled professionals that can identify, expose and prevent structural weaknesses in three key areas: poor corporate governance, flawed internal controls and fraudulent financial statements. Forensic accounting skills are becoming increasingly relied upon with a corporate reporting system that emphasizes its accountability and responsibility to stakeholders. So far forensic accounting in India is being used as an investigative tool, rather than a preventive tool. There is an acute shortage of forensic accounting skill sets in India. A huge demand for forensic accountants has come up in the wake of the requirements from the investors after the Satyam fiasco. There are only about 400 forensic accountants in the country though India loses approximately \$40

billion because of frauds. If forensic auditing is made mandatory in financial and corporate sector many of the scams involving thousands of crores can be avoided. With the above objectives in mind, some of the initiatives taken by regulatory bodies show a positive sign in preventing scams.

REFERENCE

- ⇒ Okoye E. and Akenbor Cletus O. (2009), “Forensic accounting in developing Economies- Problems and Prospects”, The University Advance Research Journal, Issue- I.
- ⇒ 09. Rezaee, Z. (2005), “Causes, Consequences and Deterrence of Financial Statement Fraud,” Critical Perspectives in Accounting, Volume 16, pp. 277-298.
- ⇒ Sabale, R.J. (2011), “Frauds In India – Harmful Matter”, Indian Streams Research Journal ,Vol. .1, pp.128-130.
- ⇒ Singleton, T.W., Singleton, A.J., Bologna, G.J. and Lindquist, R.J. (2006), “Fraud Auditing and Forensic Accounting,” John Wiley & Sons, Third edition.
- ⇒ www.indiaforensic.com



* Dr. H.B. Patel



CORPORATE GOVERNANCE : PILLARS OF INVESTERS' PROTECTION

In today's globalized scenario there are many scams and frauds making headlines. Thus, word over there is a growing concern to continuously review the system and procedures to enhance corporate governance.

Corporate Governance is about promoting corporate fairness, transparency and accountability. It describes all factors affecting the organizational processes and the organization may be publicly limited, privately limited or nonprofit one. Corporate governance is thought to be the subject matter of only public Ltd. Companies. However, it also encompasses not-for-profit and other social institutions such as societies, hospitals, educational institutions etc. The vast amount of literature available on the subject has led to innumerable definitions of corporate governance. However, to get a fair on the subject they can be understood in a narrow sense and a broad sense. In a narrow sense, corporate governance involves a set of relationship amongst the company's management, its board of directors, shareholders and other stakeholders. These relationships, which involve various rules and incentives, provide the structure through which the objectives of the company are set, and the means of attaining those objectives and monitoring performance are determined. In a broader sense, however, good corporate governance is important for overall market, confidence, the efficiency of international capital allocation, the renewal of countries' industrial bases, and ultimately the nations' overall wealth and welfare. In both the narrow as well as in the broad definitions, the concepts of disclosure and transparency occupy centre-stage. In the first instance, these concepts create trust at the firm level among the suppliers of finance. In the second instance, they create overall confidence at the aggregate economy level. In both cases, they result in efficient allocation of capital.

Factors Influencing Corporate Governance.

The Ownership Structure

The structure of Ownership of a company determines, to a considerable extent, how a corporation is managed and controlled. The pattern varies across the globe. There is the co-existence of state owned, private and multinational Enterprises in some countries and dominance of any one out of them in other countries.

The Structure of company Boards.

Along with the structure of ownership, the structure of company boards has considerable influence on the way the companies are managed and controlled. Company boards vary in size, composition and structure so as to best serve the interest of the shareholders. Board membership may include both

inside directors. However, it is the quality of the directors, the interest they take and the roles that they assume which are more important than mere numbers or composition.

The financial Structure

The financial structure of the company, that is proportion between debt and equity, has implications for the quality of governance. The lenders exercise significant influence on the way a company is managed and controlled. Banks as creditors, for example, can perform the function of screening and monitoring companies, as banks are better informed than other investors.

The Institutional Environment

The legal, regulatory and political environment within which a company operators determines the quality

* Lecturer, Shree Ambaji Arts & Commerce College, Ambaji

of corporate governance in large manner. In fact, corporate governance mechanisms is outcome of economic and legal institutions and political decisions.

Two Tier Structure

Corporate governance is one of the main reasons for the existence of the terms like CFO, CEO, Presidents and Vice Presidents etc. The evolution of public ownership created a separation where stockholders' interests are locked after, many firms have implemented a two-tier is the board of governance who are elected by the corporation. On the second tier is the upper management who are hired by the board of governors.

Board of Directors

The board of directors is made up two types of representatives who are selected by the shareholders. The first involves individuals chosen from the company. This can be a CEO, CFO, manager or any other person who works for the company on a daily basis. The other type of representative is chosen externally and is considered to be independent for the company. The role of the board is to monitor the managers of a corporation, acting as an advocate for stockholders the managers of a corporation, acting as an advocate stockholders. In essence, the board of directors tries to make sure that shareholders' interests are well served.

Board members can be Divided into Three categories:

1. The chairman of the board is the key-person of the corporation who is responsible for running the board smoothly and effectively. His or her duties typically include maintaining strong communication with the chief executive officer and high-level executives, formulating the company's business strategy, representing management and the board to the general public and shareholders, and maintaining corporate integrity. A chairman is elected from the board of governors.

2. Inside Directors Inside the directors are either shareholders of high-level management from within the company. These directors are responsible for approving high-level budgets prepared by upper management, implementing and monitoring business strategy, and approving core corporate initiatives and

projects.

3. Outside Directors

They are not directly part of the management team. The purpose of having outside directors is to provide unbiased and impartial perspective of issues brought to the board .

Management Team

1 Chief Executive officer (CEO) As the other top manager, the CEO is typically responsible for the entire operations of the corporation and reports to the board of directors. It is the CEO's responsibility to implement board decisions and initiatives and to maintain the smooth operation of the firm.

2. Chief Operations Officer (COO) The COO looks after issues related to marketing, sales production and personnel. He/she is basically responsible for the corporation's operations.

3 Chief Finance Officer (CFO) : The CFO is responsible for analyzing and reviewing financial data, reporting financial data reporting financial performance, preparing budgets and monitoring expenditures and costs and reports to the CEO.

Management and the board of governors together have the ultimate goal of maximizing shareholders value. In theory, management looks after the day-to-day operations and the board ensures that shareholders are adequately represented. But the reality is that many boards up of management.

It is desirable to have a good balance between internal and external board members. Also, there should be separation of CEO and chairman roles and a variety of professional expertise on the board from accountants, lawyers and executives. It's not uncommon to see boards that are comprised of the current CEO (who is chairman), the CFO and the COO, along with the retired CEO, family members, etc. This does not necessarily signal that a company is a bad investment, but a shareholders should question whether or not such structure is in his / her best interests.

The Indian Scenario:

In our country, several mechanisms of governance have formally been in place for much longer time than in most of the developing countries. The Satyam

scandal has highlighted this issue in academic circles and other forums.

India has had its own share of corporate frauds. The vanishing non-banking finance companies, sinking mutual funds, the vanishing non-banking finance companies, sinking mutual funds, take plantation schemes and time-share holiday companies are just a few well-known examples. On the lines of western models, India also commissioned committees to look into corporate governance. The Kumar Mangalam Birla committee set up by SEBI gave its report in 1999. The Naresh Chandra Committee set up by DCA (2003) took it forward. Another Committee on corporate governance was constituted by SEBI, under the chairmanship of Narayan Murthy to suggest how best to further improve corporate governance practices. Detailed requirements have been laid down in these reports to ensure good corporate governance.

Some Statistics from Economic Times.

More than 70% of ET 100 boards don't have women in their boards.

Of the 2,211 BSE listed companies that have filled data with the Exchange only 4.9% of all directors are women.

More than 70% of the ET 100 boards still haven't split the Chairman and CEO posts.

More than 80% of ET 100 boards still don't have lead independent directors. The fact remains that hundreds of listed companies still have to comply with clause 49 norms. In BSE itself there are 390 companies still to file data

The Promoters role

Unlike in the west, Indian promoters, hold large equity stakes. Boards historically have been networks of influence for promoters. Thus, family and businessmen friends are often nominated, leading to a cozy relationship in which both objectivity and independence are lost.

Many promoters assemble the boards in such a way that it's a culture of 'collective consent' and independent directors are mere pawns. In promoter led company boards the level of independence of independent directors is considerably limited as has been brought out in the Satyam episode. But in many

companies with diversified ownership, the approach of the board is sharply different and independent directors often have different views.

It's a well-known fact that Indian businessmen and executives crave for directorship and promoters know it well. Promoters know that the combination of money, perquisites, and bragging rights of being on a prominent board combined with non-financial leverage of being from the same social circle often make directors fall in line.

In the era of globalization, corporate governance is high on every board's agenda. Promoters have been quick to crack the corporate governance code because boards with the right names provide the shine effect that helps in many ways, including getting FII money. So they window dress their boards with academics, consultants, women and international personalities but old and faithful favorites like CAs, bureaucrats and layers still remain permanent fixtures.

Indian boards have their own quickers and preferences too. Satyam's earlier board had a clear proclivity for Telugu speaking gents. Though preferences don't affect the independence of the board they point to interesting possibilities. Many boards show clear regional preferences, especially Gujarati and some traditional South Indian companies. Sometimes clannish behavior also creeps in. For example, a large North Indian group's board of members who belonged to a particular sector in Punjab.

The Independent Directors

The Indian corporate sector is characterized by multiple board memberships. There are hardly a few competent and experienced independent directors who can add value. So there is glamour for those few good ones. Popular board member choices like Rama Bijapurkar, Omkar Goswami, N. Vaghul, Ashok Ganguly, Keki Dadiseth, Tino Pri Aman Mehta, Cyril Shroff and Nimesh Kampani.

The selection of directors in Indian companies remains arbitrary in most companies and lacks thoroughness. Often the promoters' influence runs large. In contrast it's a much more thorough process globally. Nestle Kidwai says that her selection and induction into the Nestle Global Board took nearly a year.

Independent directors complain that it's the companies attitudes that defeat the very purpose for which they are on boards. To do a job well one needs information and time. For information, one has to be able to rely on the auditors and management. For time, one has to be paid, as a good director will need to spend one month on the company. Few Indian companies are willing to compensate for that. The independence directors have to rely upon the management for information, and often information and time is short supply in board meeting. There is no choice but to take the management's word for most issues.

The Regulatory factor

The Indian regulatory environment has some serious shortcomings that some companies take advantages of it. For example, Section 372A of the companies act says that while the company can invest 100% of its free reserves without even a special resolution at a shareholders meeting, it can't change the name of the company without one. After the boom run, many Indian companies, especially in IT, have more money on their balance sheets than some mutual funds. Then there are other inscrutable laws that make it easy for promoters to bypass boards.

Section 287 of the companies act says regarding quorum requirements, that one-third of the total strength or two directors, whichever is higher, is the necessary requirement for a board meeting. So the requirements in the companies ACT.

The regulators are doing a good job in laying down the form of good corporate governance, the push for enforcement will need to come from the shareholders. The regulators are doing a good job in laying down the form of good corporate governance. At the same time, mere legislation may not be sufficient. For good corporate governance to take root, shareholders must know that their own activism and alertness is crucial.

Conclusions

Corporate governance in its true form starts after starting basics like board composition size, committees, systems of check and balances, has been put in place. However it is often just reduced to meeting the minimum legal requirements in most cases. Today's challenging business environment requires boards to be more involved, knowledgeable, and proactive.

Legal rules alone cannot ensure good corporate governance depends upon the commitment of the people in the organization.

As we go into the future, corporate governance will become more relevant and a more acceptable practice. Seeds already sown towards honest business practices. More and more progressive companies are drawing and enforcing codes of conduct, are accepting accounting standards and are following more stringent disclosure norms than are mandated by law. These tendencies would be further strengthened by a variety of forces today that are acting today and would become stronger in years to come.

To conclude it can be said that all the three pillars of investor protection—the independent directors, the auditors and the regulations need to be aligned so as to make the institution of corporate governance a success.

REFERENCE

- ⇒ Arora Ramesh K, Saxena Tanjul, "Corporate Governance – Issues and Perspectives" Mangal Deep Publications, Jaipur, 2004.
- ⇒ Chikodikar M. M. "Corporate Governance, "Principals and Practice" The Management Accountant November 2000.
- ⇒ Kirt C. Butler "Multinational Finance" 3rd ed South-Western College Publishing 2004.
- ⇒ Professor Department of Accountancy and Business Statistics University of Rajasthan Jaipur.
- ⇒ Koli Laxmi Narayan "Role of Stakeholder in Corporate Governance (with reference of Accounting Profession)" Agra Nov 2002.
- ⇒ Mahanta Vinod "Satyam Saga: What about India inc's Corporate Governance?" ET Bureau 23 Jan 2009.
- ⇒ Rolph N.S. Balgobin "Global Governance Practice: The Impact of Measures Taken to Restore Trust in Corporate Governance Practice Internationally" August 2006.
- ⇒ Sharma K. R. "Accountants and Corporate Governance" Indian Journal of Accounting Vol XXXI December 2000.



* Dr. Alka Kshtriya

Commerce

Research Zone India

Vol 3

Issue - (2)

March.- 2015

Page - 93 - 98

ISSN 2319 - 8168

CYBER CRIME AGAINST WOMEN IN INDIA

The general Assembly of UNO designed 25th November as the international day for the Elimination of violence against women, by resolution 54/134 of to raise public awareness of the problem. Since 1981, women's activities have marked 25th November as a day against the violence targeted towards. The general assembly adopted declaration on the elimination of violence against women on 20th December, 1993, in spite of the prosperity, globalization and education, we have failed to eliminate the violence against the women. We, the Indians, worship women as the goodness, regard her as a mother, love her as a wife and she is the most affectionate to us a daughter but still we commit violence against her. As per the statistics available, every 3rd minute, a case of violence against women is registered in India, Every day 50 cases of dowry related violence are reported and every 29th minute, a woman is raped. One can argue that why this is happening? Are not their sufficient laws to prevent such mis-happenings? Or the society is not mature enough to deal with such things. There is no need to be surprised. Every is there. There are laws to prevent violence against women, there is police to keep a check on these events and there seminars and symposiums to make recommendations. There are incidents of unstrapping of women in Nandigram and Guwahati, but these incidences are not reflective of a developing economy and growing society but a decadent society which is not bothered about human dignity as stated by Dr. Ranjana Kumara, president of women power connect, a NGO in India. She has rightly suggested the observation of a :national shame day : every year to highlight the atrocities committed against women. There are other social evils also due to which Indian women suffer.

The Electronic privacy information center, for example finds that because women control a majority of personal and household goods spending, they are more likely to be singled out for consumer profiling and collection of personal data collection, marketing and profiling pose a threat to growing numbers of young women in India, who have gained internet access and disposable income as a result of opportunities in the IT and IT-enabled services sectors. Due to disparities in access to connectivity, skills and development of ICTs, women, children the elderly and other users from marginalized groups may additionally lack the experience or knowledge needed for safe online participation. Consequently, these groups are more vulnerable to scams and security and privacy breaches, and become easy targets for cyber criminals. The increasing availability and ease in access to personal information online, especially

through popular social networks such as Orkut and Facebook also facilitate incidences of cyber harassment, a term generally used interchangeably with cyber-talking or online abuse, is "A group of behaviours in which an individual, group of individuals or organization, uses information and communications technology to harass another individual group of individuals or organization" Such behaviours may include, but are not limited to the transmission of threats and false accusations, damage to data or equipment, identity theft, data theft, computer monitoring, the solicitation of minors for sexual purposes and any and every form of aggression. Harassment is defined as a course of action that a reasonable person, in possession of the same information, would think causes another reasonable person to suffer emotional distress.

* Shri V. R. Patel college of Commerce, Mehsana

Types of cyber Against Women

Amongst the various crimes committed against individuals and society at large, the crimes which can be mentioned as specially targeting women are as follows

1.) Social Engineering : It refers to exploitation of personal relations with a person to obtain confidential information under his /her control.

2.) Harassment through eE-mails : It is similar to harassing through letters harassment includes blackmailing, threatening, bullying, and even cheating via email.

3.) Cyber Stalking : Cyber stalking is when a person is followed and pursued online. Their privacy is invaded, their every move is watched. It is a form of harassment, and can disrupt the life of the victim and leave them feeling very afraid and threatened. Stalking or being 'followed' are problems that many people, especially women are familiar with sometimes these problems (harassment & stalking) can occur over the internet. This is known as cyber stalking. The internet mirrors the real world. That means it also reflects real life & real people with real problems. Although it is rare, cyber stalking does occur. Cyber stalking usually occurs with women, who are stalked by men, or children who are stalked by adult predators. A cyber stalker does not have leave his home to find, or harass his targets, and has no fear of physical violence since he believes that cannot be physically touched in cyberspace.

4.) It would include pornographic websites; pornographic magazines produced using computers (to publish and print the material) and the internet (to download and transmit pornographic pictures, photos, writings etc. Internet has provided a medium for the facilitation of crimes like pornography Almost 50% of the web sites exhibit pornographic materials on the Internet today. Pornographic materials can be reproduced more quickly and cheaply on new media like hard disks, floppy discs and CD-Roms. The new technology is not merely an extension of the existing forms like text, photographs and images. Apart from still pictures and images, full motion video clips and complete movies are available. Another great disadvantage with a media is its easy availability and

accessibility to children who can now log on to pornographic web-sites from their own houses in relative anonymity and the social and legal deterrents associated with physically purchasing an adult magazine from the stand are no longer present. Furthermore, there are more serious offenses which universal disapproval like child pornography and far easier for offenders to hide and propagate through the medium of the internet.

5.) Cyber Defamation : Cyber tort including libel and defamation is another common crime against women in the net. This occurs when defamation takes place with help of computers and/ or the Internet. For example someone publishes defamatory matter about someone on a sends e-mails containing defamatory information to all of that person's friends.

6.) Morphing : Morphing is editing the original picture by unauthorized user or fake identity. It was identified that female's pictures are downloaded by fake users and again re-posted/uploaded on different websites by creating fake profiles after editing it. This amounts to violation of I.T. Act, 2000 and attracts sec. 43 & 66 of the said Act. The violator can also be booked under IPC also.

7.) E-mail Spoofing : A spoofed e-mail may be said to be one, which misrepresents its origin. It shows its origin to be different from which actually it originates. A review in the cyberlawtimes.com shows that India has crossed the danger mark in cyber crime targeting women and children. Statistics show, and law enforcers confirm that maximum number of cyber crimes related to obscenity occurred in Mumbai last year. There were at least 40 cases 2006 (of which only ten were registered), a steep rise from only five cases in 2005. Delhi was close behind, with 30 obscenity-related cases (nine registered) but topped in cases of hacking. Bangalore, Chennai, Hyderabad and Pune reported only a handful of absence crimes but saw a greater incidence of hacking. The more common method used by men is to email vulgar photographs of themselves to women, praising their beauty, and asking them for a date or inquiring how much they charge for 'services' besides sending explicit messages via-e-mail, SMS and chat, many

also morph photographs-placing the victim's face on another, usually nude body. These things happen in every city but only one in every 500 cases is reported. Most cases go unreported because people are petrified of adverse publicity. While Mumbai is battling obscenity, other cities are concerned about hacking. While delhi reported 67 cases year, there were 30 in Bangalore.

8.) Exploitation at work place and in schools : Though these cases are seldom reported but it is a known fact women are exploited at their place and girls suffer as a student in their. However, it is not applicable to all schools or workplace.

9.) Victims of Blackmail : New technology has made women more prone to blackmail. Use of sping camera, mobiles equipped with camera and other cheply available devices have it convenient to make MMS clipsp or video clips and there afeter conversion of theses into CDs or DVDs. Some of the festr facts are as follows. crime against women every 3 minuts., case of abuse by family every 9 minuts, dowry death every 77 minuts (Source National crime Records Bureau; THE WEEK, November 12, 2006) Major Causes of cyber crime against Women Some of the major causes of cyber crime against women in india are as follows-

1. Sexual Harassment : This shoul dnot surprise anyone, especially women since sexual harassment is also a very common experience off-line. the internate reflects real life and consists of real people. Its not a seperate or regulated world. the very nature of anonuymes communications also makes it easier to be a stalker on the internate off-line.

2. Obsession for Love : This could begin from online romance, where one person hates the romance and the rejected love rcannot accept the end of the relationship. it could also be an online romance that moves to real life, only to breekup once the persons really meet. then one person again cannot accept the No Sometimes, this obsession stalking can even start from real life and then move over to cyberspace. One of the problems whith obsession atalking is that since often starts as real romanc , much personal information is shared between persons invovled. this make sit easy for the cyber stalkers to harass

their victim. Some users enjoy 'breking' herats as a pastime, and so may welll set up obsessions for own enjoyment-games that they may later regret having played. Sometimes, an obsession can also be a fixation by a strange ron another users for no valid reason. Since thsae obsession stalkers live in a dream world, it is not always necessary for the target to have done anything to attract her (or his)attention in the first place. Obsession stalkers are usually jealous and possessiove people. Death threts via email or through live chat are a manifestation of obsession stalking.

3. Revenge & Hate : This be an argument that has gone out of hand, leading eventually to a hate & revenge relationship. Revenge vendettes are often the result of something you may have said or dene online which may have offended somone. Vendettes often begin with arguments where you may have been rude to another user. Sometimes, hate cyber stalking is for no reason at all (out of the blue)- you will niether know why you have been targeted nor what you have done, and you may even know who it is who is doing this to you and even the cyber stalker does not you. In fact, you have not been individually targeted at all-you have been chosen as a random target by someone who does not know you. this stalker may be using the net let out his frustrations online.

4. Ego & Power Trips : These are harassers or stalkers online showing off their skills to themselves and their friends. They do not have any grudge against you – they are rather using you to 'show-off' their power to their fiends or doing it just for fun and you have been unlucky enough to have been chosen. Most people who receive threats online, harasser to be large and powerful. But in fact, the threat may come from a child who does not really have means of carrying out the physical threats made. It is estimated that are about 2,00,000/- real-life stalkers in America today. Roughly one in 1,250 person is a stalker-and thatis a large ratio. Of course, no one knows the truth, since Internate is such avast mediuom, but these figures are close as it gets to giving statististics. Out of the estimated 79 million population woldwise on the internate at any given time, we could find 63,000/- internet stalkers travelling

the information superhighway, stalking approximately **74000 of Protection**

While both men and women are affected by cyber stalking, a survey of the characteristics of 'victims' finds that amongst users from the ages of 18-32, victims are predominantly female. In India, Delhi police confirm this observation, noting that nearly half of cyber crime cases reported are filed by women who discover their faces morphed onto pornographic images and posted online, usually accompanied by a personal phone number and an invitation for strangers to call.

While cases of cyber harassment continue to appear in the media, many go unresolved. One woman, who complained to the Delhi police after she received frequent calls from men offering to pay her for 'dates' found that the police had limited power to resolve her case. The woman discovered that her image and mobile number had been posted on a US-based website that 'promoted friendship between people of different sexes' but when the police contacted the company that managed the website, refused by providing information of the person who could have posted her photo (Times News Network). It is interesting to note however, that no such hesitance was demonstrated by the huge multinational company Yahoo!. When submitting user data the Chinese government under the discourse of 'national security'. This kind of cyber crime is given more weight than others perhaps unsurprisingly, violence against women is more easily de-practiced in this matter.

Provisions of IT Act, 2000

Sending pornographic or obscene e-mails are punishable under section 67 of the IT Act. An offence under this section is punishable on first conviction with imprisonment for a term, which may extend to five years and with fine, which may extend to one lakh rupees. In the event of a second or subsequent, the recommended punishment is imprisonment for a term, which may extend to ten years and also with fine which may extend to two lakh rupees. E-mails that are defamatory in nature are punishable under 500 of the Indian penal code (IPC), which recommends an imprisonment of up to two years or both. Threatening E-mails are punishable

under the provisions of the IPC pertaining to criminal intimidation, insult and annoyance (IPC Chapter XXII).

Loopholes of IT Act, 2000

1. Unfortunately even though Chapter XI of Act deals with the offences such as Tampering with computer source documents (Sec.65), hacking with computer system (Sec.66), publishing which is obscene in electronic form (Sec.67), Access to protected system (Sec.70) Breach of confidentiality and privacy (Sec.72), Publication for fraudulent purpose (Sec.74). IT Act, 2000 still needs to be modified. It does not mention any crime specifically as against women and children.

2. The elementary problems, which are associated with Cyber-Crimes, are Jurisdiction, loss of evidence, Lack of cyber army and cyber savvy judges who are the need of the day. Judiciary plays a vital role in shaping the enactment according to the order of the day. One such stage, which needs appreciation, is the P.I.L., which the Kerala High Court has accepted through an email. Today with the growing arms of cyberspace, the territorial boundaries seem to vanish. Thus, the concept of territorial jurisdiction as envisaged under sec.16 of C.P.C. and Sec. 2 of the I>P>C> will have to give way to alternative method of dispute resolution.

3. Again under no section in IT Act, 2000, Obscenity-personal viewing-is an offence, in fact like in IPC 292 again if it is proved that you have published or transmitted or caused to be published in the electronic form only then under section 67 it can be an offence. Last but not the least, the Act, 2000 does not mention the typical cyber crimes like cyber, morphing and email spoofing as offences.

Some Reported cases

1. Manish Kathuria who was arrested in 2005 by the New Delhi Police was stalking an Indian Lady, Ms. Ritu Kohli by illegally chatting on the website MIRC using her name. He used obscene and obnoxious language, and distributed her residence telephone number, inviting people to chat with her on the phone. As a result of which, Ritu kept getting obscene calls from everywhere and people promptly talked dirty with her. In a state of shock, she called the Delhi police

and reported the matter. For once police department did not waste time swinging into, traced the culprit and slammed a case under section 509 of the Indian penal code for outraging the modesty of Ritu Kohli (Indian child, 2005).

2. In another case, an engineering and management graduate, facing prosecution in dowry harassment case was arrested by Delhi police for sending obscene e-mails in his wife's name to several persons. In June, 2000, a man was arrested by the Delhi police for assuming the identity of his ex-employer's wife in a chat channel and encouraging others to telephone net. The victim who was getting obscene telephone calls from a stranger made a complaint to the police. The accused was then located "on line" the chat room under the identity of the victim and later traced through the telephone number used to by him to access the internet (Mishra, 2001).

3. Recent Indian incidents revolving around cyber pornography include the Air Force Balbharti School case. A student of the Air Force Balbharti School, Delhi, was teased by decided by all his classmates for having a pockmarked face. Tired of the cruel jokes, he decided to get back at his tormentors. He scanned photographs of his classmates and teachers, morphed them with nude photographs and put them up on a website that he uploaded on to a free web hosting services. Only after one of the class girls fettered on the website objected and lodged complaint with the for talking action

4. In another incidents, in Mumbai, a Swiss couple gathered slum children and then would force them to appear for obscene photographs. They would then upload these photographs to websites specially designed for paedophilia. The Mumbai police arrested the couple for pornography.

5. The Times of India reported that in October, a Delhi-based beatification told the police that her photograph was flashed on a prone portal along with her mobile number.

6. In November, 2000 the Mumbai police helped rescue a 16 year old boy who was kidnapped by a lady paedophilia. She befriended him through a chat room.

Suggestions and Recommendations

1. Chandigarh police has introduced a helped a women desk at police station, manned by women police personnel, for grievance of women, which can be cited as another reason for increase in registration of crimes against them.

2. A machine to recover deleted SMSes and another to scan through any suspected hard disk, these are among the latest gadgets acquired by the Chandigarh police to tackle cyber crime. The crime and cyber crime and portable forensic lab (PFL) machine to combat rising crime, police officials said here. "The CellDesk machine can retrieve the call details of dialed numbers, receive and missed can retrieved in three to six minutes depending on the data, even if an accused deletes the records from the mobile memory, cell desk can easily recover all the details. The police have new gadget called 'Faraday Bag' If a mobile is put in the bag then the number becomes unreachable for all networks. The police also have a PFL machine that can retrieve the data from any suspected drives and hard disks. Reports of these machines are authenticated in the courts all over the world and no one can challenge their results. These machines are of great help and will certainly streamline our working. Both PFL and Cell Desk machines come handy bags easy to carry.

3. Indian women can approach the following organization for help.

- a. National Commission for women
- b. Andhra Pradesh state commission for women
- c. Assam state commission for women
- d. Bihar state commission for women
- e. Chhattisgarh state commission for women
- f. Delhi state commission for women
- g. Goa state commission for women
- h. Haryana state commission for women
- i. Himachal state commission for women
- j. Karnataka state commission for women
- k. Kerala state commission for women
- l. Maharashtra state commission for women
- m. Madhya Pradesh state commission for women
- n. Mizoram state commission for women
- o. Orissa state commission for women
- p. Punjab state commission for women

- q. Tamilnadu state commission for women
- r. Tripura state commission for women
- s. West Bengal state commission for women
- t. Confederation of human Rights Organizations, Keralam, India
- u. Lawyers Collective Womens Rights Initiative (WRI)

4. Incidents of data thefts, unauthorised access, and unauthorised data alteration can be eliminated use of public key infrastructure (PKI) This translate into also into the fact that 67% of computer crimes affecting corporates can be mitigated by proper implementation of inter and intra organizational PKI. PKI is the supersystem that puts in place policies, people, processes and technology to harness the power of cryptography and its applications like digital signatures. The indian law specially recognitions digital signatures as being the only accepted mode of authentication of electronic records. Although India is amongst the first few countries in the world to have granted legal recognition to PKI, its benefits. A pki based system would help in achieving the objectives of information security namely privacy, data integrity, entry Authentication, Entity identification, Message authentication, signature authentication, validation, access control certification, time stamping witnessing, receipt, confirmation, ownership, Anonymity, Non-repudiation and Revocation. It is strongly recommended that organization deploy PKI based systems. The use of other cryptography based applications like secure socket layer etc. are also strongly recommended.

Conclusions

Nowadays, increase in cyber crime against women is become a serious issue. A police officer informed that 90 cases crime against women were registered in a small city by the police. only a small number of cases reported to police. In india, police arrested an engineer of a reputed private firm on charges of blackmailing girls and women with whom he did chat regularly and retrieved information related to contact and photographs and threatened them to put their photographs on net. women are being exploited by exposing them physically. Obscene photographs of women are being placed on the net to earn money. the live web cam business is thriving like anything. Thousands of girls

are exposing their body to earn money. A survey is needed to know whether these girls are doing it for fun or they are doing it for survival.

Cyber space is a transit space for many people, including offenders. While people do not live in cyber space, they come and go like any other place. this nature provides the offenders the chance to escape after the commission of cyber crime. many websites and blogs provide security tips for the safety women and children in the net. But still, the cyber crimes against women are on rise. In reality, it is seen many chat friends enjoy teasing their women friends by such as 'sexy' attractive which are the virtual beginning of cyber obscenity. They slowly take their female friends into confidence and start discussing about their own problems like a true friend Hence, in many occasions they are successful in turning the net friendship into a strong bond and gradually proceed to send obscene or derogatory remarks. if the recipient shies away, the sender of such message would become more encouraged to continue. The problem would be solved only when the victimized women then and there report back or even warn the abuser through taking strong actions.

REFERENCE

- ⇒ Kejrival A Pandey A. "Crimes in Cyber Age and is Response by Indian Judiciary"
- ⇒ http://www.thaindian.com/newsportal/uncategorized/wake-up-call-to-check-crime-against-women_100141362.html.
- ⇒ <http://www.helium.com/items/823310-the-facts-about-domestic-violence-affecting-women.htm>
- ⇒ Head Department of Computer Applications Suresh Gyan Vihir University Jaipur
- ⇒ www.genderIT.org
- ⇒ www.indianchild.com
- ⇒ www.cyberstalkingindia.com
- ⇒ <http://ssrn.com/abstract=1097695>



* Mayuri Chudasama



ROLE OF POWER SECTION IN ECONOMIC DEVELOPMENT OF INDIA

Power is the engine of economic development. It makes the wheels of industrial development to move towards expansion. No economic activity may be performed without the use of power. In early stages of civilization human beings and animals were the main source of power. But now dimension magnitude and management of [power sector have changed. Human beings and animals have been replaced by coal, electricity, atomic power and solar energy. The share of non traditional sources have been increasing day by day. From production to distribution new system devices have been developed through modern technology. Multi uses of power has increased the demand of power but supply has not matched its demand level. Hence the gap between demand and supply has increased in developing countries like India.

Growth of power sector in India.

No doubt power development is the key to the economic development. The power sector has been receiving adequate priority ever since the process of planned development began in 1950. The power sector has been getting 18-20% of the total public sector outlay in initial plan periods. Remarkable growth and progress have led to extensive use of electricity in all sectors of economy in the successive five years plans. Over the years (1950) the installed capacity of power plants (Utilities) has increased to 89090 MW (31.3.98) from meagre 1713 MW in 1950, registering a 52 fold increase in 48 years. Similarly, the electricity generation increased from about 5.1 billion units to - 82 fold increase. The per capita consumption of electricity in the country also increased from 15KW in 1950 to about 338 KW in 1997-98, which is about 23 times. In the field of Rural Electrification and pump set emargination and pump set emargination, country has made a tremendous progress. About 85% of the villages have been electrified except far-flung areas in North Eastern states, where it is difficult to extend the grid supply.

Structure of power supply.

In December 1950 about 63% of the installed capacity in the utilities was in the private sector and about

37% was in the public sector. The Industrial Policy Resolution of 1956 envisaged the generation, transmission and distribution of power almost exclusively in the public sector. As a result of this resolution and facilitated by the Electricity (Supply) Act 1948, the electricity industry developed rapidly in the state sector.

In the constitution of India "Electricity" is a subject that falls within concurrent jurisdiction of the centre and the states. The Electricity (Supply) Act, 1948, provides an elaborate institutional framework and financing norms of the performance of the power sector industry in the country. The Act envisaged creation of state electricity Boards (SEBs) for planning and implementing the power development programmes in their respective states. The Act also provided for creation of central Electricity Authority (CEA) constituted under the Act is responsible for power planning at the national level. In addition the Electricity (Supply) Act also allowed from the beginning the private licence to distribute and / or generate electricity in the specified areas designed by the concerned state Government/ SEB.

During the post independence period, the various states played a predominant role in the power development. Most of the states have established

* M.Com., M.Phil., K.S.K.V. Kutch University, Kutch

State Electricity Boards. In some of these States separate corporations have also been established to install and power systems are managed and operated by the respective electricity departments. In a few states private licences are also operating in certain urban areas.

From the fifth plan onwards i.e. 1974-79, the Government of India got itself involved in a big way in the generation and bulk transmission of power to supplement the efforts at the state level and took upon itself the responsibility of setting up large power projects to develop the hydroelectric resources in the country as a supplementary effort in meeting the country's power requirements. The National Thermal Power Corporation (NTPC) and National Hydroelectric Power Corporation (NHPC) were set up for these purposes in 1975. North-Eastern Electric Power Corporation (NEEPCO) was set up in 1976 to implement the regional power projects in the North-East. Subsequently two more power generation corporations were set up in 1988 viz. Tehri Hydro Development Corporation (THDC) and Nathpa Jhakri Power Corporation (NJPC) to construct, operate and maintain the inter-state and interregional transmission systems the National Power Transmission Corporation (NPTC) was set up in 1989. The corporation was renamed as power grid in 1992.

The policy of liberalization which the Government of India announced in 1991 and consequent amendments in electricity (Supply) Act have opened new vistas to involve private efforts and investment in power sector. Considerable emphasis has been on attracting private investment and the major policy changes have been announced by the government in which are enumerated which are enumerated below.

:- The electricity (Supply) Act, 1948 was amended in 1991 to provide for creation of private generating companies for setting up power generating facilities and selling the power in bulk to grid or other persons.

:- Fiscal Environment for private sector units modified to allow liberal capital structuring and an attractive return on investment. Up to 100 per cent foreign equity participation can be permitted for projects set up by foreign private investors in the Indian Electricity sector.

:- Administrative and legal environment modified to simplify the procedures for clearance of the projects. Policy guidelines for private sector participation in the renovation & modernization of power plants issued in 1995.

In 1995, the policy for mega power projects of capacity 1000 MW or more and supplying power to more than one state introduced. The mega projects to be set up in the regions having coal and hydro potential or in the coastal regions on imported fuel. The mega policy has since been refined and power trading corporation (PTC) incorporated recently to promote and monitor the mega power projects and sell it to the identified SEBs.

:- In 1995, Government came out with liquid fuel linkages (Naphtha) were approved for about 12000 power MW power plant capacity. The nontraditional fuels like condensate and / or emulsion have also been permitted for power generation.

Government has promulgated Electricity Regulatory bodies both at the central level and at the state Electricity Regulatory Commission (SERCs) at the Central and the State levels respectively. The main function of the CERC are to regulate the tariff of generating companies owned or controlled by the Central Government, to regulate the tariff of generating companies, other than those owned or controlled by the central government, if such generating companies enter into or otherwise have a composite scheme for generation and sale of electricity including tariff of the transmission utilities, to regulate interstate bulk sale of power and to aid and advise the Central Government in formulation of tariff policy. The CERC has been constituted on 24.07.1998

The main functions of the SERC would be to determine the tariff for electricity wholesale bulk, grid or retail, to determine the tariff for electricity wholesale bulk, grid or retail, to determine the tariff payable for use by the transmission facilities to regulate power purchase and procurement process of transmission utilities and distribution utilities, to promote competition, efficiency and economy in the activities of the electricity industries etc. Subsequently, as and when each state Government notifies, other

regulatory functions would also be assigned to SERCs. :- The Electricity laws (Amendment) Act, 1998 passed with a view to make transmission as a separate activity for inviting greater participation in investment from public and private sectors. The participation by private sector in the area of transmission is proposed to be limited to construction and maintenance of transmission lines for operation under the supervision and maintenance of transmission lines for operation under the supervision Utility (STU). On selection of the private company, CTU/STU would be recommended to the CERC/SERC for issue of transmission licence to the private company.

The Electricity laws (Amendment Act, 1998 provides for creation of Central and state Transmission utilities. The function of the central transmission Utility shall be to undertake transmission of energy through interstate transmission system and discharge all functions of planning and coordination relating to interstate transmission Utilities, Central Government, State Governments, generating companies etc. Power grid corporation of India limited will be Central Transmission Utility.

The function of the State Transmission Utility shall be to undertake transmission of energy through intrastate transmission system and discharge all functions of planning and coordination relating to intrastate transmission system with Central Transmission Utility, State Governments, generating companies etc.

The Market Potential to sustain the GDP Growth rate of India @8% plus per annum needs the power sector to grow at 1.8 to 2 the GDP rate of growth as expected by economists, planners and industry and experts. This would mean a capacity addition of 18,000—20,000/- MW to achieve this ambitious plan of moving India to a developed economy status, as an Economic Global Powerhouse.

Recommendations to Achieve GDP TARGET

To achieve the GDP target of 8% following milestones are to be achieved at earliest :

- ◆ Attract US\$ 250 Billion Investment into the sector (FDI & Domestic Investment Combined).
- ◆ Adequate capacity growth to sustain GDP

growth at 8% plus.

- ◆ Reliable and quality power on 24x7 basis, at least in urban & industrialized areas.
- ◆ 100% rural electrification with adequate and qualitative power for irrigation purpose.
- ◆ Increasing the role of hydro and renewable energy in the mix.
- ◆ Urgent need to develop the alternatives, both in the fuel and technology terms.
- ◆ Focus on implementation (outcomes are more important than outlays)

REFERENCE

- ⇒ World Wind Energy Association (February 2009). “World Wind Energy Report 2008” Report.
- ⇒ http://www.wwindea.org/home/images/stories/worldwindenergyreport2008_s.pdf. Retrieved 16-March-2009.
- ⇒ India to unveil 20GW solar target under climate plan Reuters July 28 2009
- ⇒ Sr.Lecturer Department of EAFM Government P.G.College Jhunjhunu (Raj)
- ⇒ India: Can she make the most of her opportunities Power Engineering International March 2010 by Ravi Krishnan.
- ⇒ <http://cea.nic.in/>
- ⇒ http://www.kpmg.de/docs/PowerSector_2010.pdf



* Ajantaba C. Gohil



** M.I. Saiyad



EMERGING PATTERN OF UNBANISATION IN INDIA

According to the 2011 Cansus, urbanisation has increased faster than expected. THis has reversed the declining trend in the growth rate of the urban population observed during the 1980s and 1990s. Also, for the first time since independence, the absolute increase in the urban population was higher than that in the rural population. This has huge implications for providing infrastructure and other civic amenities in urban areas.

Of late, there has been a change in the thinking of policymakers about urbanisation. The Eleventh Five Year plan argued that urbanisation should be seen as a positive factor in over all devlopment as the urban sector contributs about 62% of the GDP. There is also growing realisation that an ambitious goal of 9-10% growth in GDP fundamentally depend upon a vibrant urban sector (Plamming Commission 2008). As the country is on the verge of preparing the twelfth Five-year plan (2012-2017), the urban trsition is considered one of the meior challenges, requiring a massive expansion in urban infrastructure and services. with this backdrop, the results of the 2011 Census assume enormous significance in enhancing our understnding of the magnitude, growth and interstate variation in the levels and tempo of urbanisation in the country.

Demographically speaking, the leval of urbanisation is measured by the prcentage of populatyion living in urban areas. In order to have a batter understanding of the urbanisation process, it would be appropriate to examine which settlements are treated as urban by the Cansus of india. There is no standard defination of urban; it verious contry to country (United nations 2009). India's urban areas are defined on the basis of two criteria. First, The state goverment grants muncipal status - corporation, Muncipal Council, notified town area committee or nagar panchayat, etc - to a settlemant. Such settlemants are known as statutory or muncipal towns

in the cencus defination of the urban areas. Second, if a settlement does not have an an urban civic status, bur sarisfies demographics and economic criteria, like a population of more than 5,000 a density of 400 persons per square kilometer and 75% male workforce in the non-agricultural sector, it can be declared urban. such arbun areas are termed cansus towns. it is important to note that india's urban defination is very broad-based and closely reflects levals of devlopment unlike several other developing countries. For example in south asia, Nepal defines urban areas on the basis of population of size only a settlement with population of more than 9,000 is declared urban. On the other hand, countries such as Bangladesh, Srilanka and Pakistan aaply only the civic status criterion to declare a settlement urban (United Nations 2009).

In each census; the rural-urban frame work is prepared based on the above defination of urban. Many new town and added and some exiting towns revert to rural status if they do not satisfy the criteria. Thus the rural-urban classification used in india is a dynamic process, although there are some limitations to the definition (Bhagat 2005).

Trends in Urbanisation

The Office of the Registrar General and Census Commissioner of India projected the urban population for the year 2011 to 358 million, and estimated that urban population growth rates would decline from 2.75% per annun observed during 1991-2001 to 2.23

* Associate Prof., Head Sociology Dept., Valiya Arts & Mehta Commerce College, Bhavnagar

** Visiting Faculty (Economics), Valiya Arts & Mehta Commerce College, Bhavnagar

during 2001-2011 (Registrar General and Census Commissioner 2006). Urban Expert also believed that India's urbanisation would slow down because of its exclusionary nature and its inability to sour rural to urban migration (Kundu 2007, 2011). However, the 2011 Census shows some unexpected results.

According to the 2011 Census, the urban population grew to 377 million showing a growth rate of 2.76% per annum during 2001-2011. The level of urbanisation in the country as a whole increased from 27.7% in 2001 to 31.1% in 2011 - an increase of 3.3 percentage points during 2001-2011 compared to an increase of 2.1 percentage points during 1991-2001. It may be noted that the Indian economy has grown from about 6% per annum during the first decade of the 2000s (Ahuwalia 2011)

Table 1 : Trends in urbanisation in India (1961-2011)

Census Year	Urban Population (in million)	Percentage Urban	Annual Exponential Urban Growth Rate (%)
1961	78.94	17.97	-
1971	109.11	19.91	3.23
1981	159.46	23.34	3.79
1991	217.18	25.72	3.09
2001	286.12	27.86	2.75
2011	377.10	31.16	2.76

As the 1981 Census was not conducted in Assam and the 1991 Census was not held in Jammu and Kashmir, the population of India includes projected figures for states in those periods

Source : Census of India, various years.

Table 2: Urban-Rural population Growth Differentials (1971-2011)

Decade	Rural	Urban	Urban-Rural Growth Differentials (Annual Exponential Growth Rate in %)
1971-81	1.76	3.79	2.03
1981-91	1.80	3.09	1.29
1991-2001	1.69	2.75	1.06
2001-2011	1.15	2.76	1.61

Source : Census of India, Various Years.

Which constituted about 18% of the total population. The average growth rate of the urban population was 2.32% during 1951-61 which accelerated up to 3.79% during 1971-81. This was the highest urban growth since independence. After 1981 the urban growth rate decelerated to 3.09% during 1981-91 and further declined to 2.75% during 2001-2011. The growth rate was slightly reversed during 2001-2011.

It is worthwhile to note that urban population growth alone cannot speed up urbanisation. More importantly, if urbanisation has to occur the urban population growth rate needs to be higher than the rural population growth differential that is critical to the process of urbanisation. Table 2 shows that urban-rural growth differentials increased from about 1% per annum during 1991-2001 to 1.61% per annum during 2001-2011. It is also evident from table 2 that the rural population growth has declined much faster during 2001-2011 compared to earlier decades. Note that the urban-rural population growth differential is a product of the differentials in the natural increase between rural and urban areas (births-deaths), net rural-urban classification and net rural-urban migration. The urban-rural natural increase growth differentials remained almost constant (4 per 1000 population) during 1991-2000 to 2001-2010. Therefore, it was the net rural-urban classification and net rural-to-urban migration that were responsible for higher urban-rural growth differentials and the speeding up of urbanisation during 2001-2011.

Components of Urban Growth

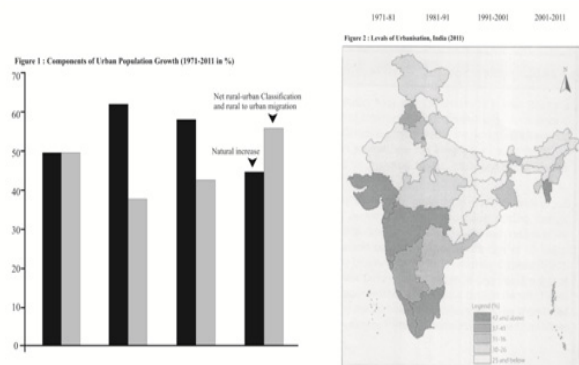
The natural increase, net rural-urban classification and rural-to-urban migration are components of urban population growth. An assessment of their relative contributions is very important to understanding the dynamics of urban population growth. Figure 1 shows that the contribution of net rural-urban classification and rural-to-urban migration has increased from 42% in 1991-2001 to 56% in 2001-2011. The available data from the 2011 Census at the moment does not allow for the separation of these two factors, but it does show the emergence of a large number of new towns in 2011. The number of towns at the national level increased from 5,161 to 7,935 - a net addition of 2,774 towns (2,52 census towns and 242 statutory towns)

in 2011 compared to the 2001 Census.

As there has been no change in the definition of the urban between the 2001 and 2011 censuses, this has contributed significantly to faster urbanisation in spite of several metropolitan cities showing a huge decline in their growth rates (Kundu 2011) On the other hand, the contribution of natural increases in urban population growths has declined from a peak of 62% during 1981-91 to 44% during 2001-2011. Yet the natural increase added a huge population of about 40 million in the urban areas during 2001-2011. In the study of India's urbanisation, the contribution of natural increases has not received as much attention as rural-to-urban migration. This has led to the popular belief that the urban population is increasing solely due to migration.

State-Level Patterns

At the State level, the pattern of urbanisation is very diverse, but economically advanced states more or less show higher levels of urbanisation (Figure 2).



urbanisation followed by Bihar (11.3%), Assam (14%) and Orissa (16.6%). Other states like Uttar Pradesh, Rajasthan, Madhya Pradesh, Chhatisgarh and Jharkhand also continue to have lower levels of urbanisation than the national average.

Although the reversal in the declining trend in urban population growth rate at the national level is a major feature revealed by the 2011 Census, there are only 15 states and union territories which show an increased urban population growth rate during 2001-2011 compared to 1991-2001. Among them, Kerala, Andhra Pradesh, Karnataka, Gujarat, West Bengal, Bihar, Jharkhand, Chhatisgarh and Uttarakhand are the major states. A very high urban population growths has occurred in the states of Kerala and Andhra Pradesh; urban population growth rates have

increased to 6.5% per annum in Kerala and 3% per annum in Andhra Pradesh during 2001-11 compared to just about 1% per annum during 1991-2001. In both Kerala and Andhra Pradesh, as well as in West Bengal and Gujarat, a large number of new towns have emerged as a result of rural-to-urban classification in 2011.

Conclusions

The declining trend in the urban population growth rate observed during the 1980s and 1990s was reversed at the national level of urbanisation increased faster during 2001-2011. The urban population grew from 286 million in 2001 to 377 million in 2011 - an increment of 91 million, which is larger than the rural population increment of 90.5 million for the first time since independence. A substantial increase in the urban population is due to a net rural-urban classification and rural-to-urban migration. A huge number of new towns emerged during the last decade, contributing significantly to the speeding up of urbanisation. On the other hand, although the contribution of the natural increase in urban growth has declined in terms of proportions, its share in absolute numbers (about 40 million) continues to be huge due to the large base of the urban population. This has implications not only for providing urban infrastructure and civic amenities, but also for reproductive and child health services in urban areas.

REFERENCE

- ⇒ Ahuwalia, Montek (2011); "Prospects and policy Challenges in the Twelfth plan" Economic & Political Weekly, 46(21) 88-105
- ⇒ Bhagat, R B (2005) : "Rural-urban Classification and Municipal Governance in India" Singapore Journal of Tropical Geography, 26(1) 61-74
- ⇒ Kundu, A (2007) : Migration and Exclusionary Urban Growth in India, Sixth Dr C Chandrasekaran Memorial Lecture, International Institute for Population Sciences, Mumbai (2011) "Politics and Economics of Urban Growth" Economic and Political Weekly, 46(20) 10-12
- ⇒ Planning Commission (2008) : Eleventh Five-Year Plan Volume 3 : Agriculture, Rural Development, Industry services and physical Infrastructure (New Delhi Oxford University Press).

(૩) અથ પરા યયા તદક્ષરમધિગમ્ય તે ॥
અર્થાત્ : અને જે વડે તે અક્ષર પ્રાપ્ત થાય છે તે પરા
(વિદ્યા) છે. (મુ:૧-૧-૫)

❖ કામન્દકીય નીતિસાર:

(૧) ત્રયી વાર્તા દદ્ડનીતિસ્તિસ્ત્રો વિદ્યાહિ માનવા: ।
ત્રપ્યા એવ વિભાગોઢયં સેયમાન્વીક્ષિકી મતા ॥ (કા.ની ૨/૩)
અર્થાત્ : ત્રયી, વાર્તા અને દંડનીતિ, આ પ્રમાણે મનુના
શિષ્યો ત્રણ પ્રકારની વિદ્યા સ્વીકારે છે. ત્રયીનો જ
(આ) એક વિભાગ તે આન્વીક્ષિકી કહેવાય છે. આ
લોકમાં વિદ્યાના જે ત્રણ પ્રકાર કહયા છે. તે
દરેકની વ્યાખ્યા કરે છે.

(૨) આન્વીક્ષિકયાત્મવિજ્ઞાનં ધર્માધર્મો ત્રયીસ્થિતૌ ।
અર્થાનથૌક્ર તુ વાર્તાયાં દદ્ડનીતિર્નિયાનયૌ ॥ (કા.ની ૨/૭)
અર્થાત્ : આન્વીક્ષિકી એટલે આત્મા સંબંધી જ્ઞાન.
આપનારી વિદ્યા ધર્મ અને અર્ધમનું જ્ઞાન ત્રયીમાં
છે. અર્થ અને અનર્થનું જ્ઞાન વાર્તામાં છે. નીતિ અને
અનીતિનું જ્ઞાન જેમાંથી થાય છે તે દંડનીય
(નામની વિદ્યા) છે.

❖ મુડકોપનિષદ:

(૧) અઢગનિ વેદા ત્વારો મીમાંસા ન્યાયવિસ્તર: ।
ધર્મશાસ્ત્રં પુરાણં ચ ત્રયીદં સર્વમુચ્યતે ॥ (કા.ની ૨/૧૩)
અર્થાત્ : વેદના છ અંગો, ચાર વેદ, મીમાસા, તર્કશાસ્ત્ર,
સ્મૃતિ ગ્રંથો અને પુરાણો આ બધું ત્રયી કહેવાય છે.
(૨) પાશુપાલ્યં કૃષિ: પળ્યં વાર્તા વાર્તાનુજીવિતનામ્ ॥ (કા.ની
૨/૧૪)

અર્થાત્ : પશુ પાલન, ખતી અને વાણિજ્ય (સંબંધી
શાસ્ત્રો) વાર્તા કહેવાય છે.
અનેક પુરાણોમાં ચાર વેદ, છ અંગો, ધર્મશાસ્ત્રો,
પુરાણો, મીમાસા અને તર્ક એમ વિદ્યાના ૧૪
પ્રકાર પાડવામાં આવ્યા છે.

અથર્વવેદ (૧૫.૧) માં ઈતિહાસ પુરાણ અને
નારાશંસી ગાથાનો ઉલ્લેખ છે.

પ્રાચીન ગ્રંથોમાં અનેક શાસ્ત્રોનો અભ્યાસ થતો
તેમાં વ્યાકરણના અભ્યાસ પર ખાસ ધ્યાન અપાતું.

(૩) અવ્યાકરણમથીતં ભિન્ન દ્રોણ્યા તરંગિણીતરણમ્ ।

બેષજમપથ્યસહિતં ત્રયમિદમકૃતં વરં ન કૃતમ્ ॥
અર્થાત્ : વ્યાકરણ વિનાનું ભણવું, ભાંગેલી હોડી વડે
નદીને તરવું અને પથ્થવિના ઔષધ લેવું, આ ત્રણ
બાબત ન કરવી સારી, કરવી સારી નહિ.

❖ શબ્દકોષના અભ્યાસની પણ આવશ્યકતા ગણાતી:

(૧) કોશસ્યેવમહીપાલાનાં કોશસ્ય વિદુષમપિ ।
ઉપયોગો મહાન્ યસ્માત્ કલેષસ્તેન વિના ભવેત્ ॥

પ્રાચીન ભારતમાં વિવિધ કળાઓનો વિવિધ
વિદ્યામાં સમાવેશ કરવામાં આવ્યો છે. વાત્સાયન

કામસૂત્ર ૧-૩-૧૬ માં આવી ૬૪ કલાઓનાં
નામ આપ્યા છે. સ્થળસંકોચને કારણે તે બધા
નામ અહીં રજૂ કરી શકાય તેમ નથી. તો પણ
કેટલાક અગત્યના નામોનો ઉલ્લેખ કરીશું -

ગીતમ્, વાધમ્, નૃત્યમ્, મણિભૂમિકાકર્મ નેપથ્યપ્રયોગા:
એન્દ્રજાલા:, હસ્તલાઘવમ્, વિચિત્રશાકયુષ્મક્ષ્યવિકારક્રિયા,
પ્રહેલિકા, પુસ્તકવાચનમ્ નાટકાલ્યાયિકાદર્શનમ્,
કાવ્યસમસ્યાપૂરણમ્, દેશભાષાવિજ્ઞાનમ્, નિમિત્તજ્ઞાનમ્,
યન્ત્રમાતૃકા, માનસીકાવ્યક્રિયા, અભિધાનકોશ, છન્દોજ્ઞાનમ્,
છલિતકયોગ: ધૂતવિશેષા: બાલક્રીડનમકાનિ ।

અહીં નોંધપાત્ર બાબત એ છે કે ઉપરોક્ત કલાઓ
સંસ્કારી સ્ત્રીના શિક્ષણના (લાયકાતના) એક અંગ
તરીકે રજૂ કરવામાં આવી છે. આ પરથી અનુમાન
કરી શકાય છે કે તે સમયે સ્ત્રીઓ પણ શિક્ષણમાં
સારો એવો રસ ધરાવતી અને એ પ્રકારની સગવડ પણ
હતી.

મનુષ્યજીવન બહુમુખી છે. વળી દરેક માણસની રુચિ,
વલણ અને જરૂરીયાતો અલગ અલગ હોય છે. તે
વિવિધ ક્ષેત્રમાં રસ ધરાવે છે, સંશોધન કરે છે,
સમય જતાં જે તે ક્ષેત્રમાં નવી નવી વિદ્યા
અસ્તિત્વમાં આવે છે. પ્રાચીન ભારતમાં પણ
અનેક વિદ્યાઓ હતી. (વિદ્યાહયનન્તા કલા: સંખ્યાતું નૈવ
શકયતે) વિદ્યાભ્યાસનું આવું વિશાળ ક્ષેત્ર હોય
ત્યારે સામાન્ય માણસ મુંઝાઈ જાય છે કે કંઈ વિદ્યા
ભણુ અને કંઈ છોડું ? વિદ્યાઓ અસંખ્ય છે. પણ
મનુષ્યનું આયુષ્ય મર્યાદિત છે તેથી માણસે કોઈ
પણ એક વિદ્યા પર અસાધારણ પ્રભુત્વ મેળવવું
જોઈએ. આવા માણસ યશપ્રાપ્તિ કરે છે. (एकापि
गुणवतराणाम् याचितमारोहति सैव धन्या) તેની વિદ્યા
ધન્ય બની જાય છે. વળી યાણક્ય નીતિમાં છ
અનેક વિદ્યાઓમાંથી સાર જ ગ્રહણ કરવાનું કહે છે.
(अनंतशास्त्र बहुला विद्या हयल्प कालो बहुविघ्नता च ।
यत्सारभूत तदुपासनीयं हंसैर्यथा क्षीरमिवाम्बु मध्यात् ॥)

પ્રાચીન ભારતમાં અનેક વિદ્યા હતી એ આપણે જોયું.
આમ છતાં આ બધી વિદ્યાઓમાં અધ્યાત્મિક
શાસ્ત્રનું જ્ઞાન જ ચડિયાતું ગણાતું (સા વિદ્યા યા
વિમુક્તયે) મુંડકોપનિષદમાં પણ બ્રહ્મવિદ્યાને
સર્વવિદ્યાઓ કરતાં શ્રેષ્ઠ કહી છે. સ: સર્વવિદ્યાપ્રતિષ્ઠામ્
(મું. ૧-૧-૧)

મુંડકોપનિષદના ઋષિ બીજી વિદ્યાઓને
'અવિદ્યાઓ' કહે છે બ્રહ્મવિદ્યા નહિ જાણના પણ
બીજી વિદ્યાઓમાં પારંગત 'પંડિતોને) આંધળા
કહયા છે. - અન્ધેનૈવ નીયમાના યથાન્ધા: (૧-૨-૮)
આ ઋષિ (અંગિરસ) ના મતનો જ જાણે કે મિલ્ટન
(ઈ.સ.૧૬૦૮-૧૬૭૪) પડઘો પાડે છે. "શિક્ષણનું

ધ્યેય એ હોવું જોઈએ કે જે ધ્વારા ઈશ્વર વિષેનું સાચું જ્ઞાન પ્રાપ્ત થાય, અને તે જ્ઞાનમાંથી જ તેને માટે માહ જાગે, તેનું (ઈશ્વરનું) અનુકરણ, તેના જેવા થવા માટે આત્મા ઉન્નત બને, સાચું ડહાપણ પ્રગટે ને શ્રદ્ધાથી એ દેવી કૃતા સાથે એકતા સાધી શકીએ'

❖ વિદ્યા મહિમા :

પ્રાચીન ભારતીય સાહિત્યમાં વિદ્યાની ખૂબજ પ્રશંસા કરવામાં આવી છે. સમાજમા વિદ્યાર્થી અને શિક્ષકોને ઘણું સન્માન મળતું. રાજાઓ પંડિતોને પુષ્કળ ધન આપી પોતાની રાજસભામાં સ્થાન આપતાં. ભારતીય સંસ્કૃતિને ટકાવી રાખવામાં વિદ્યારસિક રાજાઓ અને વિદ્યાપિપાસુ બ્રાહ્મણોનો ફાળો ઘણો મોટો છે. તે સમયે વિદ્યાનું મહાત્મ્ય કેટલું હતું એ વિશે થોડા ઉદાહરણ લઈશું. મનુ કહે છે કે,

(૧) ન હોયનેનં પલિતેનં વિતેન ન બન્ધુમિઃ ।

ऋषिर्वा क्तिरे धर्म योडनूचानः स नो महान् ॥ (મનુ. સ્મ. ૨-૧૭૪)

અર્થાત્ : મોટી વયથી, બળિયાથી, ધનથી, અને સગાવહાલાંથી કોઈ મોટો ગણાતો નથી પણ ઋષિઓએ ધર્મ ઠરાવ્યો છે કે જે વેદવેદાંત ભણેલો છે તે જ અમારામાં મોટો છે

વિષ્ણુશર્મા પણ શાસ્ત્રજ્ઞાનની પ્રશંસા કરતા કહે છે ,

(૨) અનેકસંશયોચ્છેદિ પરોક્ષાર્થસ્ય દર્શકઃ ।

सर्वस्य लोचनं शास्त्रं यस्यनास्त्वं एय सः ॥

અર્થાત્ : સિદ્ધાંતશિરોમણીના ગ્રહગણિતાધ્યાયના ત્રિપ્રસ્નાધિકારના ભાષ્યમા વિદ્યાની ખૂબ જ સુંદર રીતે પ્રશંસા કરવામાં આવી છે.

(૩) विद्यानाम नरस्य कीर्तिरतुला भाग्यक्षये चाश्रयो

धेनु कामदुघाः रति विरहे नेत्रं तृतीयं च सा ।

सत्कारायतनं कुलस्य महिमा रत्नैर्विना भूषणं,

तस्मादन्यमुपेक्ष्य हेतुविषयं विद्याधिकारं कुरु ॥

ઉપરોક્ત લોકમાં ભર્તુહરિના ખૂબજ પ્રસિદ્ધ થયેલા લોકોનો ભાવ દેખાય છે. ભર્તુહરિએ નીતિશકતમાં વિદ્યાની પ્રશંસા કરતાં અનેક લોક રજૂ કર્યા છે. દા.ત. વિદ્યા નામ ગરસ્ય (લોક-૨૦) તેઓ વિદ્યાવિહીનને પણ કહે છે રોજ રોજ આપવા છતાં જે વૃદ્ધિ પામે છે. તેવા વિદ્યા ધનને શ્રેષ્ઠધન કહે છે (ની.-૧૬). સાહિત્ય, સંગીત અને કલાવિનાના માણસને પૂંછડા અને શિંગડાવિનાને પણ કહે છે. (ની.-૧૨) ભોજપ્રબંધના આરંભમા વિદ્યાની પ્રશંસા કરવામાં આવી છે. કાર્ય વિદ્યાને કલ્પલતા સાથે સરખાવે છે. કિં ન સાથયતિ કલ્પલતેવ વિદ્યા ॥ શુભવિદ્યા ગમે તે વ્યકિત પાસેથી ગ્રહણ કરવા

તત્પર રહેવું પછી ભલે તે નીચ વર્ણનો પણ હોય. શ્રદ્ધાનઃ શુભાં વિદ્યા માદદીતાવરાદપિ (મનુ. ૨. -૨૩૮) મહાભારતમાં વિદ્યાને ઉત્તમ નેત્ર કહ્યું છે.

नास्ति विद्यासमं चक्षुर्नास्ति सत्यसमं तपः । (મહા.-૧૨-૩૨૯-૩)

વળી વિદ્યાર્થી (ભૌતિક) સુખ પણ મળે છે,

विद्याददाति विनयं विनयाधाति पात्रताम् ।

पात्रत्वाद्धनमाप्नोति घनाद्धर्मं ततः सुखम् (સુ.રત્નભાંડાગાર)

અર્થાત્ : સન્માન પ્રાપ્તિના જેટલા સાધનો છે તે બધામાં વિદ્યાનું સ્થાન શ્રેષ્ઠ છે.

(૪) वितं बन्धुर्वयः कर्म विद्या भवती पंचमी ।

एतानि मान्यस्थानानि गरियो यंघदुत्तरम् ॥ (મનુ. ૨-૧૩૬)

અર્થાત્ : વિદ્યા અને કલામાં પારંગત વ્યકિત બધાનો ગુરુ થઈ શકે છે.

(૫) योडधीतविद्यः सकलः स सवेक्रणां गुरुभवेकत् । (શુક્રનીતિ-૪-૩)

શુક્રનીતિના ઉપરોક્ત ઉલ્લેખ પરથી એ પણ જાણવા મળે છે કે પ્રાચીન સમયમાં બ્રાહ્મણો જ ગુરુ બની શકતા એવો અભિપ્રાય સત્ય નથી, અબ્રાહ્મણ ગુરુ હોય એવા અનેક દષ્ટાન્તો છે. વિશ્વામિત્ર ક્ષત્રિય હતા તો વાલ્મીકી શુદ્ર હતા. મધ્યયુગમાં થઈ ગયેલા કબીર (મુસલમાન) વણકર હતા. વળી તેમણે પણ કહ્યું છે. 'જાતિ ન પૂછો સાધુકી પૂછી લીજીએ જ્ઞાન, મોલ કરો તલવારકા પડા રહન દો મ્યાન' આમ પ્રાચીનકાળથી મધ્યયુગ સુધી 'વિદ્યા' નું સન્માન થતું રહ્યું હતું પરંતુ આવે દુર્ભાગ્યે 'સત્તા' અને 'લક્ષ્મી' ની સરસ્વતી સેવિકા બની છે

સંદર્ભગ્રંથો

- ⇒ વિષ્ણુપુરાણ-જી.એમ.શાસ્ત્રી, સસ્તુ સાહિત્ય વર્ધક કાર્યાલય, અમદાવાદ, ૧૯૮૬
- ⇒ મુડંકોપનિષદ- શ્રીમદ્ દામોદર સાતવડેકર, સ્વાધ્યાય મંડળ, પારડી, ૧૯૮૫
- ⇒ શુક્રનીતિ- સુદર્શન તિવારી, સંજય પ્રકાશન, ૨૦૦૬
- ⇒ વાત્સ્યાયનકામસુત્ર- દેવદત શાસ્ત્રી, ચૌખંબા પ્રકાશન, વારાણસી, ૧૯૬૫
- ⇒ મનુસ્મૃતિ- ગીરજાશંકર મયાશંકર શાસ્ત્રી, સસ્તુ સાહિત્ય વર્ધક કાર્યાલય, અમદાવાદ, ૧૯૭૬
- ⇒ કામન્દકીય નીતિસાર- સરસ્વતી પુસ્તક ભંડાર, અમદાવાદ, ૧૯૮૫
- ⇒ નીતિશતક-મનસુખલાલ સાવલિયા, પ્રવિણ પ્રકાશન, રાજકોટ, ૨૦૦૧.
- ⇒ સુભાષિતરત્ન ભાણડાગાર-નારાયણ રાવ આચાર્ય, નિર્ણય સાગરપ્રેસ, મુંબઈસ્ટ્રીટ-૨, ૧૯૫૨.



* डॉ शिरीन शेख

Arts [HINDI]

Research Zone India

Vol 3

Issue - (2)

March.- 2015 Page - 118 - 119

ISSN 2319-8168

दुश्यंत कुमार की गजलों में व्यंग्य

कविता अनुभूति को अभिव्यक्त करने का एक सशक्त माध्यम है। तथा जीवन जगत को जानने का एक बुनियादी आन्तरिक ओजार भी। इसमें परिवेशगत सत्य और यथार्थ का ढूँढने और बदलनेका सामर्थ्य है। कविता आम आदमी के जीवन संघर्षों विकृतियों, विसंगतियों विषमताओं और विद्रुपताओं की खुभी पहचान है। अगर हम व्यंग्य की बात करें तो वह एक ऐसा सशक्त बाण कहा जा सकता है, जिसका अत्यधिक धारदार नोक होता है, और जिसके द्वारा अर्थगत प्रहार होता है। व्यंग्यकार इसका प्रयोग तब करता है जब उसका हाथ अपने चारों ओर के परिवेशगत विसंगतियों से तिलमिला रहता है। व्यंग्यकार किसी भी प्रकार के अन्याय को सह नहीं सकता है, इसलिए समाज में कहीं भी विकृतियों दिखाई देगी वहाँ वह निर्मल रूप से तीखा व्यंग्य प्रस्तुत करके उसको समूल उखाड़ने का प्रयत्न करेगा।

आज का व्यंग्य पारम्परिक चुवल अथवा परिहास मात्र न होकर एक गम्भीर साहित्यिक कर्म है। वह एक व्यापक अर्थबोध लिए है। समाज के विकृत एवं गलित अंगों पर प्रहारकर उनके प्रति पाठक एवं श्रोताओं सचेत करना उसका मूलभूत प्रयोजन है। ऐसे बहुत से कवि हैं, जिन्होंने समाज में फैल आंतर और अविश्वास, व्यवस्था में फैल स्वलन और भ्रष्टाचारराजनीति में विदमान मूल्यहीनता और अधोगति सांस्कृतिक परिवेश में व्याप्त खोखलेपन आदि का व्यंग्य के माध्यम से प्रस्तुत करने का प्रयास किया है।

यों तो दुश्यंतकुमार मूलतः और मुख्यतः कवि के रूप में ही हिन्दी जगत में प्रतिष्ठित है, किन्तु सच तो यह है कि दुश्यंत अपनी साहित्यिक यात्रा में किसी ऐसी साहित्य विद्या की तला में थे जिसके माध्यम से वे अपनी तीव्रतम अनुभूतियों को प्रभावी रूप में व्यक्त कर सकें। उनकी यह तलाश भी जीवन की उतरावस्था में पूरी हुई और उन्हें अपनी मनोव्यथा को सशक्त रूप में व्यक्त करने के लिए गनल जैसी उपयुक्त विद्या प्राप्त हो गई। निरसन्देह हिन्दी गजल अपनी अभिव्यक्ति की तीव्रता के कारण पढे लिखे आम आदमी को प्रभावित करके उसके हृदयसे तादालय स्थापित करने का प्रयास करती है।

गजल का एक श्रृंगार तक ही सीमित नहीं अपितु इसमें समस्त मानव संवेदनाएँ अभिव्यक्ति पा सकती है। आज की ज्वलन्त समस्याओं को शायरानारूप देने के लिए गजल अनुपयुक्त नहीं है। बल्कि साहित्य में कुछ ऐसी भी मंजिलें हैं, जहाँ सिर्फ गजल ही शायर का साथ दे सकती है। समकालीन गजलों में जीवन और जगत का कहूँ यथार्थ अभिव्यक्त हो रहा है, इसलिए डॉ। बशीर भद्र ने अपने एक शेर में ठीक ही कहा है -

गजलें अब तक शराब पीती थी,
नीम का रस पिला रहे है हम ॥

अधिकांश हिन्दी गजलोंने जन सामान्य की समस्याओं को उजारा राष्ट्रप्रेम के स्वर को स्थापित किया और परम्परागत रूढियोंका विरोध किया। गजल में व्यक्त कविका स्वर जन सामान्य का स्वर हो गया। हिन्दी में गजलों के छिटपुट प्रयोग कबीर, भारतेन्दु निराला प्रसाद तथा हरिऔध ने भी किये थे। किन्तु ये प्रयोग इतनेकम थे कि वे उदाहरण की वस्तु बनकर रह गए पद्यपि उस समय की गजल के भी अपने तेवर थे भारतेन्दु जी का एक शेर द्रष्टव्य है - हिला देंगे अभी ऐ संगे दिल तेरे कलेजे को हमारी आतिशबाजी से पत्थर भी सिधलते है। किन्तु दुष्यन्त कुमार से गजल का वास्तविक विकास माना जा सकता है आज के हिन्दी कवियों में वस्तुतः गजल लिखने की उमंग दुष्यन्तकुमार की गजले पढने के बाद ही उठी श्री बहीर कुरेशी ने स्व दुष्यन्तकुमार की गजलों के तेवर को इस प्रकार अभिव्यक्ति किया है - गजलों के सन्दर्भमें दुष्यन्तकुमार का स्मरण न करना एक प्रकार की कत्थनता होगी। वे युगान्तकारी गजलकार थे। उनकी गजलों ने समकालीन चेतना को कस कस कर तमाचे मारे उदा हो गई है, पीर पर्वत सी पिघलनी चाहिए इस हिमालय से कोई गंगा निकलनी चाहिए यही तेवर दुष्यन्तकुमार की गजलों में आद्योपान्त विद्यमान है। डॉ कुंभीर बेचैन लिखते हैं "दुष्यन्त की गजलों के जो भाग है, वह उस व्यक्ति की आग है, जो सामाजिक विसंगतियों का ध्यान से देखकर, और समाज के बीच रहकर, उसके दर्द को पूरी तरह से समजते हुए भीतर ही भीतर सुलग रहा है। व्यक्ति भावना का सामाजिक चेतनासे जोडने का महत्वपूर्ण

* असो. प्रोफ़ेसर, अस.पी. मडीला आर्ट्स कोलेज, डिंभतनगर

कार्य दुष्यन्त ने किया ।'' -

दुष्यन्तजीका कहना है - ' मैंने सिर्फ पोशाक या शैली बदलने के लिए गजले नहीं कही, उसके अनेक कारण है । जिनमे सबसे मुख्य यह है कि मैंने अपनी तकलीफ को जिससे सीना कटन लगता है, जयादा से जयादा सच्चाई और समग्रता के साथे जयादा से जयादा, लोगों तक पहुंचाने के लिए गजले कही है ।''

उनकी गजलो मे एक विद्रोह था । जन सामान्य की पीडा को अभिव्यक्ति देने के लिए उन्होने जीवन के विक त पक्षो पर अपनी पैनी किन्तु पारखी दष्टि डाले । उन्होने निरन्तर यह अनुभव किया कि व्यवस्था के दुष्चक्र मे आज का आदमी पिसता चला जा रहा है । और किसी भी दशा में उस उससे मुक्ति मिलना संभव नहीं है वे कहते है -

कैसी भशाल ले के चले तीरगी में आप
जा रोशनी थी वह भी सलामत नहीं रही ।
भारतीय लोकतन्त्र पर गहन चिन्ता एवं कटाक्ष करते हुए
वे कहते है

हमको पता नहीं था, हमे जब पता चल ।

इस मुल्क मे हमारी हकुमत नहीं रही ॥

दुष्यन्तजी ने विवशता के साथ - साथ स्वाभिमान को
मोजस्वी स्वर देकर अभिनन्दित किया -

'' ये सारा जिस्म झुककर बोझसे दुहरा हुआ होगा
मैं सजद मे नहीं था, आपको धोखा हुआ होगा ॥
उनकी गजलोने करोडो आहत उसे की पीडा को वागी
दी है ।

मुजमे रहते है करोडो लोग धुप कैसे रहें?

हर गजल अब सलतन्त के नाम एक बयान है ॥

कविने अपनी गजलों मे व्यंग्य का भरपुर प्रयोग किया
है ।

देश की दरिद्रता और भुखमरी का नकशा देखिए -

'' कल नुमाईश मे मिला वह चीथडे पहने हुए

मैने पूछा तो वो बोला नाम हिन्दुस्तान है ,

इस कदर पाबन्दी-ए-मजहब कि सरके आपके

जब से आजादी मिली इस मुल्क मे रमजान है ।''

बेचैनी धुहन, तिलमिलाए है और आक्रोश के स्वर दुष्यन्त
की गजलों मे अनेकत्र परिलक्षित होते है ।

वर्तमान राजनीतिक विसंगतियों को व्यस्त करनेवाले हिन्दी
के अनेक गजलकारों मे दुष्यन्त का स्वर सर्वाधिक तीक्ष्ण
है । आजादी के बाद देश की बागदोर संभालनेवाले, नेता
जिन्होने जनता को सुखी करने की कसमे खाई थी, वादे
किये थे, उन सब कसमो वादो का कया हुआ? उस पर
व्यंग्य करते हुए कहते है अ कर्हा तो तय था चिराग हरेक
घर के लिए

कर्हा चिराग भयस्फर नहीं शहर के लिए ॥

जालिम और सरकारी हुकमरानो की देश की भोली और
निरीह जनतासे सहायता की अपील भी उन्हे मककारी से
भरी हुई लगती है -

उनकी अपील है की उन्हे हम मदद करे

चाकु की पसलियों से गुजारीश तो देखिए । सामाजिक
विसंगति और अर्थ विषमता इस हर तक बढी है कि एक
ओर त सि का अतिरेक है दुसरी ओर जानलेवा पयास
यहा तक आते आते सुख जाती है कई नदिया
मुझे मालुम है पानी कहा ठहरा हुआ होगा ।''

नई तहजीब का तो आज यह आलम है कि आदमी आदमी
की जान गाहक हो गया है

अब नई तहजीब के पेशे नजर हम

आदमी को भुन कर खान लेगे है ।

इस प्रकार दुष्यन्त सच्चे अर्थो मे जनवादी कवित्थ उनका
जनवाव मानव केन्द्रित था मानव को उसकी मशकितया
और शकितयों का बखुबी अहसास कराना और अपने
अधिकारो के प्रति जाग्रत करना ही उनका उदेश्य था ।

संदर्भ

⇒ दुष्यन्तकुमार व्यंग्य पुव गजले - अभिनव चतुर्वेदी



* ડૉ. સબીના એ. કુરેશી

મહિલાઓનું જાહેરક્ષેત્રમાં પદાર્પણ

પ્રસ્તાવના :

મહિલાઓનું જાહેરક્ષેત્રમાં પદાર્પણ, એ આધુનિક યુગનીઘટના છે. આ ઘટના ખૂબ મહત્વની છે અને સમગ્ર સમાજને કંઈક જુદી જ પ્રકારની પરિસ્થિતિમાં મુકનારી છે. ભારતીય જનતંત્રને ૬૫વર્ષ થયા છે. જેમાં ૧૯૯૨ પછી બંધારણમાં કરેલ ૭૩ અને ૭૪ સુધી સુધારાને કારણે ગ્રામ સમાજમાં સ્થાનિક શાસનની સંસ્થાઓમાં સ્ત્રીઓમાટે અનામતની શરૂઆત થઈ. જેને કારણે જાહેર ક્ષેત્રમાં તેમાં પણ સત્તાના ક્ષેત્રમાં મહિલાઓનું પદાર્પણ થયું. આ ઘટનાને ગ્રામીણ સમાજની વાસ્તવિકતાને સંપૂર્ણ રીતે પલટીનાખી. ભારતમાં સ્વતંત્રતા બાદ સમાનતા અને સ્વતંત્રતાના મૂલ્યો બંધારણીય રીતે ખૂબ મહત્વના બન્યા. પરંતુ કુટુંબના મહત્વનું પ્રદાન કરનાર અને શિક્ષણક્ષેત્રે પદાર્પણ કરનારને અને આર્થિકક્ષેત્રે પદાર્પણ કરનાર અને આર્થિકક્ષેત્રે ધીમે ધીમે બળવતર બનનાર સ્ત્રી અને ક્યાંક ક્યાંક ધાર્મિક કથા કહેનાર સ્ત્રીઓ ધાર્મિક ક્ષેત્રે પદાર્પણ કરી શકે. અલબત્ત, ખૂબ ઓછા પ્રમાણમાં રાજકીયક્ષેત્રે પદાર્પણ કરી શકી અને તેમાંય ક્યારેક કોઈક મોટા નેતાની પુત્રી કે પત્ની હોવાને કારણે રાજકીયક્ષેત્રમાં તે પ્રવેશી. ભારતીય પ્રજાતંત્રમાં કલ્યાણ અભિગમથી સમર્થતાના અભિગમ તરફ અનેકવિધ પ્રવૃત્તિઓ જોવા મળી. આ તમામ પ્રક્રિયાઓમાં રાજ્યે મહત્વનો ફાળો આપ્યો. સ્ત્રીઓમાટે શિક્ષણની વ્યવસ્થા કરવામાટે ઘણી બધી સુવિધાઓમાટે પ્રયત્નો કરવામાં આવ્યા. શિક્ષણનો ૫૦ કે ૬૦ નાદાયકામાં ઉપયોગ, માત્ર કુટુંબ કલ્યાણમાટે, લગ્નમાં માટે, કે પતિને સમજદાર પત્ની પ્રાપ્ત થાય તેને માટે ગણવામા આવ્યો. એટલે કે સ્ત્રીના પોતાના જીવનનો ખ્યાલ અથવા તો સ્ત્રીની સમર્થતા વધારવા માટે શિક્ષણનું મહત્વ ખાસ જોવા મળ્યું નથી. ક્યાંક ક્યાંક સ્ત્રી શિક્ષણ તેના કુટુંબના કપરા કાળમાં મદદરૂપ થશે એવી અપેક્ષા રાખવામાં આવી. અલબત્ત, ભારતીય કે કોઈપણ બીજા સમાજમાટે બધી જ સ્ત્રીઓ માટે એક જ માળખામાં ન વિચારી શકાય, પરંતુ સ્ત્રીઓને અનેકવિધ સ્તરમાં અને અનેક વિધ જૂથોના સંદર્ભમાં જોઈ શકાય.

સંશોધનપદ્ધતિ :

સમાજશાસ્ત્ર સમાજીકવિજ્ઞાન છે. તેના અભ્યાસ માટે ચોક્કસ પ્રકારની સંશોધન ડીઝાઈન છે. પદ્ધતિઓ છે અને પ્રયુક્તિઓ છે. પ્રસ્તુત અભ્યાસમાં સંશોધકે વિશ્લેષણાત્મક ડીઝાઈન અપનાવી

છે. સાથે સાથે ક્ષેત્રકાર્ય આધારિત અભ્યાસ કરવાનું નક્કી કર્યું છે. અને તેનામાટે નીરીક્ષણ, અનુસૂચિ અને મુલાકાત ધ્વારા માહિતી એકત્ર કરવામાં આવી છે. પ્રાપ્તકરેલ માહિતીને ચકાસી તપાસી તેનું વર્ગીકરણ કરવામાં આવે અને તેમાંથી કોષ્ટકો તૈયાર કરી વ્યવસ્થિત રીતે સામાજિક તથ્યોને તાર્કિકરીતે પ્રાપ્ત માહિતીનું વિશ્લેષણ કરવામાં આવ્યું છે. આ સમગ્ર સંશોધનની પ્રક્રિયાઓમાં પડતા પહેલા, માહિતી એકત્રીકરણ કરવામાં આવી હતી માહિતી એકત્રીકરણમાટે પ્રાથમિક અને દ્વિતીયક લેવામાં આવી હતી.

ચર્ચાના મુદ્દા :

આ વાસ્તવિકતાને સમજવા અને મહિલા નેતાઓને સમજવા, આ નેતાગીરીને સમજવા આ અભ્યાસ કરાયો છે. જેના હેતુઓનીચે પ્રમાણે છે.

- (૧) પંચાયતીરાજવહીવટી માળખાની માહિતી મેળવવા.
- (૨) મહિલા નેતાગીરીની સામાજિક, આર્થિક, અને રાજકીય પાશ્વાદ ભૂમિકા તપાસવી.
- (૩) મહિલા સરપંચોની સમસ્યાઓ સમજવી.
- (૪) મહિલા સરપંચોની ભૂમિકાની અસરકરતા જાણી અસરકરતાનું મૂલ્યાંકન કરવું.
- (૫) મહિલા સરપંચોને રાજ્યધ્વારા સ્વૈચ્છિક સંસ્થાધ્વારા કંઈક મદદ મળે છે.
- (૬) વિવિધકામગીરીઓમાં કેવી સુવિધા પ્રાપ્ત થાય છે.
- (૭) આ હોદ્દાથી પરંપરાગત સામાજિક સંબંધોમાં કેવું પરિવર્તન આવેલ તે તપાસવું.
- (૮) મહિલા સરપંચોની ભૂમિકા સમજવી.

નિષ્કર્ષ :

મહિલા સરપંચોની સામાજિક, આર્થિક પાશ્વ ભૂમિકા તપાસ્યા બાદ તથા તેની નેતૃત્વની અસરકારકતા તપાસતાં જણાય છે કે તેમને

- (૧) કાયદાકીય જાણકારી આપવી જોઈએ.
- (૨) પ્રક્રિયાઓ અંગે તાલીમ આપવી જોઈએ.
- (૩) રાજકારણ, સરકાર તથા સામાજિક માળખાઓ અંગે સમજ આપવી જોઈએ.
- (૫) મહિલા સરપંચોને ખાસ યોજનાઓ અંગે તાલીમ આપવી.
- (૬) મહિલા સરપંચોમાટે રાજ્યે ખાસ મદદ સેલ ઉભુ કરવું જોઈએ.

* એસો. પ્રોફેસર, એસ.બી. મહીલા આર્ટ્સ કોલેજ, હિંમતનગર



* વિશાલ એચ. બારોટ

Arts [GUJARATI]

Research Zone India

Vol. 3

Issue - (2)

March.- 2014

Page - 121 - 122

ISSN 2319 - 8168

'કિમ્બલ રેવન્સવૂડ' નવલકથા તથા 'વોટ્સ યોર રાશી' ફિલ્મની તુલના

ગુજરાતી નવલકથા સાહિત્યના ઇતિહાસમાં ગુજરાતી પ્રથમ નવલકથા ' કરણઘેલો ' થી માંડી આજ પર્યન્તની નવલકથાઓમાં સમયાન્તરે તેમાં પ્રયોગો થયા છે. આ પ્રયોગોના કારણે નવલકથાનું સ્વરૂપ એક વિઘ્નતામાંથી બચીને બહુરૂપી બની છે. નવલકથાના સ્વરૂપ અને સંવેદનમાં પણ કેટલાક પ્રયોગશીલ સર્જકોની કલમે વિશિષ્ટ પ્રયોગો પણ થતા રહ્યા છે. ગુજરાતી સાહિત્યની નોંધ પાત્ર નવલકથા વિષે વિચારીએ તો ' કરણઘેલો ', ' ભદ્રં ભદ્રં ', 'સરસ્વતીચંદ્ર', ' ઝેરતો પીધા છે જાણી જાણી ' ' માનવીની ભવાઈ', ' મળેલા જીવ ', ' અમૃતા' વગેરે દર્શાવી શકાય. આ પ્રખ્યાત નવલકથાઓ ઊપરાંત સુરેશ જોષીની 'છિન્નપત્ર' અને ' મરણોત્તર' રાઘેશ્યામ શર્માની ' ફેરો' અને ' સ્વપ્નતિર્થ', બિંદુ ભટ્ટની ' મીરા યાજ્ઞીકની ડાયરી', ધ્રુવભટ્ટની ' તત્ત્વમશી' કિશોરસીંહ સોલંકીની ' અરવલ્લી' ની જેમજ મધુરાયની 'કિમ્બલ રેવન્સ વૂડ' એક પ્રયોગશીલ નવલકથા તરીકે ઊપસી આવે છે. આ નવલકથા પ્રગટ થતાની સાથે વિવેચકો અને ભાવકોને આકર્ષે છે અને પોતાને નોંધપાત્ર નવલકથાઓમાં સ્થાન અપાવે છે. આ નવલકથાની વસ્તુભાષા અને રૂપરચનાથી આકર્ષાઈને રઘુવીર ચૌધરી લખે છે. " મધુરાયની ' કિમ્બલ રેવન્સવૂડ ' ધ્વનિત પ્રકારની કશુંક સૂચવતી ધ્વનન કરતી ironic Mode ની નવલકથા છે. તેમાં ઘટના ક્રમમાં કાળની દૃષ્ટિએ કરવામાં આવેલા પ્રયોગ (experiment) વડે ironic double Vision ઊપસાવવાનો પ્રયાસ થયો છે. કથાની cohering અને language process ને તપાસી એની રૂપરચનાને સમજવાનો પ્રયાસ કરીએ. આ એક હાસ્યકથા છે. એટલે તેમાં વ્યક્ત થતા સર્જકના કાકુ (tone) અને તેની અસર (effect) ની વાત કરવાનું પણ જરૂરી બનશે. " (1)

આ રીતે વિશિષ્ટ બનતી નવલકથા આપવા પોતાની માંગ ઊભી કરે છે. આ નવલકથા અન્ય જે વિશિષ્ટતાઓ ધરાવે છે અને તેમાંય ખાસ કરીને આ નવલકથામાં લેખકે પ્રયોજેલી ભાષા તિવ્ર કટાક્ષ પણ વ્યક્ત કરે છે. આ સંદર્ભે સંજય દવેનું મંતવ્ય અત્યંત નોંધ પાત્ર બને છે. જેમ કે,

" વાસ્તવ અને કલ્પના જેમ આ નવલકથાનું એક પ્રયુક્તિ અંગ છે. તેવી જ રીતે વિલક્ષણ ભાષા આ વિશિષ્ટ કૃત્તિની બીજી ટેકનિક છે. કૃત્તિ નાટ્યાત્મક હોવાને લીધે સ્વાભાવિક રીતે તેમાં સંવાદોનું પ્રાધાન્ય વધુ છે. નાટ્યકાર મધુરાયની પાસે

નવલકથામાં પણ સહજ અને ધારદાર સંવાદો યોજવાની યોજના છે. તમામ પાત્રોની ભાષામાં જે ભિન્નતા જોવા મળે છે તે તેમના સામાજિક શૈક્ષણિક સ્તરની ઓળખ બની રહે છે. પાત્રોના સંવાદ ઉપરાંત કથન વર્ણનમાં પણ સર્જકે અંગ્રેજી શબ્દોનો વિનિયોગ કર્યો છે. સર્જક અહીં ગુજરાતી પરિભાષામાં જ નવલકથા લખી શક્યાં હોત પરંતુ સામાજિક વાસ્તવને નિરૂપવા તેમણે અંગ્રેજી ભાષાનો વાતચીતના સ્તરનો વિનિયોગ કર્યો છે. બક્ષી જેને ' ગુજરેજી ' કહે છે તેવી ગુજરાતી મિશ્રિત અંગ્રેજી પાત્રોની ભાષામાં જોવા મળે છે. આપણા સમયમાં ભાષાનું આવું રૂપ પણ એક અલગ સામાજિક ક્ષેત્રનો અભ્યાસ બને તેમ છે.

કૃત્તિમાં અંગ્રેજી સિવાય પણ વિવિધ એવા તત્સમ શબ્દોના ભરપૂર પ્રયોગો મળી રહે છે. બાર રાશીની કન્યાઓના વર્ણનમાં જ્યોતિષ પ્રમાણે આવી ભાષા નવલકથામાં પ્રયોજાઈ છે. ચરિત્રચિત્રણની દૃષ્ટિએ પણ નવલકથા નોંધપાત્ર રહી છે. અપવાદરૂપ પાત્રોને બાદ કરતા અમુક પાત્રો નવલકથામાં પાછા નથી આવતા. પરંતુ ભાવના જેવા પાત્રો વિચાર વાણીનો જે પ્રભાવ છોડતા જાય છે. તેની છાપ કાયમી રહી જાય છે. કથાનાયક યોગેશના વ્યક્તિત્વની પણ લાક્ષણિકતાઓ અને મર્યાદાઓ આપણી સમક્ષ રજૂ થાય છે. " (2)

નવલકથાના પરંપરાગત લક્ષણો પણ મધુરાય જરૂર પડે ત્યારે તોડવાનું છોડવાનું પણ પસંદ કરે છે. સંવેદન અને તેની અભિવ્યક્તિ અને નવલકથાની રૂપ રચના કળા રૂપ બનીને આવે તેના પર પણ સર્જક ખાસા સભાન રહ્યા છે. વળી ક્યારેક પોતાને જે કહેવું છે તે કહેવા જ્યાં પાત્રો અસમર્થ બને છે ત્યાં સર્જક પોતે પ્રવેશ કરી નેય પોતાની વાત મુકે જ છુટકો કરે છે. આ સંદર્ભમાં પણ સંજય દવેનું મંતવ્ય નોંધવા જેવું છે.

" જ્યાં જ્યાં લેખકનો પ્રવેશ થાય છે ત્યાંથી આ નોવેલની તાસીર ગંભીર અને માર્મિક બનતી જણાય છે. એવી જ રીતે નવલકથામાં વાસ્તવ અને કપોકલ્પન એવા પણ બે ભેદ રચનારીતિની દૃષ્ટિએ પડે છે. આ સૃષ્ટિમાં લેખકનો પ્રવેશ કૃત્તિના પરિણામને જે ગાંભીર્ય આપે છે તે જોઈએ. ભગવાન ખુદ જ્યારે આ વાતાવરણમાં એકઝેસ્ટ થઈ લેખક સામે આવે છે ત્યારે લેખકનું જે હયુમન પ્રગટ થાય છે તે કદાચ સર્જકની અને આ નવલકથાની વિશિષ્ટ મનોસ્થિતિની સર્વોત્તમ ક્ષણો છે. (3) મધુરાય ભ્રમણશીલ સર્જક રહ્યા છે. સંવેદનનું અપાર

* Ph.D. Student, Hemchandracharya Uttar Gujart University, Patan

વેવિધ્ય તેમની પાસે છે. એ સંવેદન એ અનુભૂતી અહીં આપણે જોયુ તેમ આ નવલકથામાં જુદી જ રીતે અભિવ્યક્ત થવા પામી છે.

આવી પ્રયોગશીલ નવલકથા ' કિમ્બલ રેવન્સ વૂન્ડ ' આસુતોષ ગોવારીકરને ફિલ્મ નિર્માણ તરફ આકર્ષે એજ આમતો આ નવલકથાની મોટી સિદ્ધિ છે. ગુજરાતી સાહિત્યમાં આજે સંખ્યા બંધ લખાતી નવલકથાઓ જ્યાં ગુજરાતી ફિલ્મ પણ બનવા સમર્થ બની અથવા કહો કે માત્ર આંગળીના વેદે જ ગણી શકાય તેટલી ગુજરાતી નવલકથાઓ પરથી ગુજરાતી ફિલ્મો બની છે તેવા સંજોગોમાં ' કિમ્બલ રેવન્સ વૂન્ડ ' નવલકથા હિન્દી ફિલ્મ ' વોટસ યોર રાશી ' રૂપે સમગ્ર ભારતમાં પ્રખ્યાત બને તે આ નવલકથા અને આ સર્જક માટે નાની સિદ્ધિ તો ન જ ગણી શકાય. ' વોટસ યોર રાશી ' ફિલ્મના દિગ્દર્શક આસુતોષ ગોવારીકર આપણે આગળ જોયુ તેમ ભારતીય સિનેમાના ઇતિહાસમાં ખુબ જ મોટું નામ છે. તેમની હિન્દી ફિલ્મોને ભારતીય પ્રેક્ષકોએ હોંશે હોંશે માણી છે. તે જ રીતે ફિલ્મમાં કામ કરતી નાયીકા અર્થાત વિવિધ નાયીકાઓના અભિનય કરતી પ્રિયંકા ચોપડા આજે હિન્દી ફિલ્મ જગતમાં ખુબ જ મોટુ અને સન્માનનીય નામ છે. આ સિવાયના અન્ય પાત્રો પણ તેમજ ગીતકારો અને સંગીતકારો પણ એટલા જ નોંધપાત્ર છે. તેઓ સાથે મળીને આ નવલકથા પ્રત્યે આકર્ષિત થાય અને આ ફિલ્મ નિર્માણ પામે તે આપણે સૌ ગુજરાતી હોવાને નિમિત્તે સર્જકે મધુરાય અને નવલકથા પ્રત્યે ગૌરવ લઈ શકીએ તેવી ઘટના છે.

સામાન્ય રીતે સંશોધનો સર્જનાત્મક કૃત્તિ ઉપર કે સર્જક પર વિશેષ થતા હોય છે. ત્યારે મને નવલકથાનું ફિલ્મમાં રૂપાંતર એવા વિષય પર રસ પડતા આ વિષય પસંદ કર્યો. મનમાં કેટલીક બાબતો સ્પષ્ટ હતી કે નવલકથા અને ફિલ્મની તુલના કરતા બંનેને તેમની જ શિસ્ત કે ઘટક તત્વોને આધારે તેમની મુલવણી કરવી નવલકથા ફિલ્મમાં જતા નવલકથાએ શું ગુમાવ્યું ? કે નવલકથા ફિલ્મમાં આવતા ફિલ્મે શું ગુમાવ્યું ? તેવા લેખા જોખાં મર્યાદા ચિંધવાનો કોઈ ઉપક્રમ પસંદ કર્યા નથી. મહદઅંશે એક સહધ્ય ભાવક તરીકે પ્રથમ તો નવલકથાનો પૂરો આનંદ માણ્યો છે અને એજ રીતે ફિલ્મને પણ માણી છે. આથી જ પ્રથમ પ્રકરણોમાં નવલકથા અને ફિલ્મનું એમના નિયમોથી એમના સ્વરૂપોથી મુલવવાનો પ્રયત્ન કર્યો છે. ત્યારપછી આગળ ના પ્રકરણમાં તેમને તુલનાવવાનો નમ્ર પ્રયત્ન કર્યો છે. આ તુલના કરતી વખતે પણ મે મહદઅંશે નવલકથા અને ફિલ્મ બંનેની વિશેષતાઓને જ ટાંકવા અને તપાસવાનો ઊપક્રમ રાખ્યો છે.

આમ સર્ગાગી રીતે જોતા મધુરાય રચિત ' કિમ્બલ રેવન્સ વૂન્ડ ' તેમજ તેના પરથી આશુતોષ ગોવારીકર દિગ્દર્શીત ફિલ્મ ' વોટસ યોર રાશી ' બંનેમાંથી પસાર થતા અત્યંત આનંદ અને રોમાંચ અનુભવાયો છે અને આ સંશોધનને અંતે એવુ પણ કહેવાનુ મન થાય કે હજી ઘણી ગુજરાતી નવલકથાઓ જાણે કે ફિલ્મ

બનવાની પોતાની ક્ષમતા હોવાને કારણે આતુરતા પૂર્વક રાહ જોઈને બેઠી છે. આથી અંતે એમ કહીને વિરમુ કે મધુરાય જેવા સબળ સર્જક અને આશુતોષ ગોવારીકર જેવા સફળ દિગ્દર્શક જ્યારે જ્યારે આ રીતે હાથ મીલાવશે ત્યારે તેના પરિણામો અવશ્ય ઉત્તમ આવશે જ અને એનો લાભ આદીત્ય જગતને તો થશે જ પણ સાથે સાથે ફિલ્મ જગતના સદ્ધર્મી પ્રેક્ષકોને અવશ્ય થશે જ.

સંદર્ભગ્રંથ

- ⇒ નરેશ વેદ, પ્રથમ આવૃત્તિ કથા વિશ્વ : નવલકથા 1985 પૃષ્ઠ નં. 63
- ⇒ સંજય દવે, પ્રથમ આવૃત્તિ મધુરાયનું કથા સાહિત્ય 2004 પૃષ્ઠ નં. 198
- ⇒ સંજય દવે, પ્રથમ આવૃત્તિ મધુરાયનું કથા સાહિત્ય 2004 પૃષ્ઠ નં. 197



* Atul Gujarati

THE ELEMENTS OF SUSPENSE IN GREAT EXPECTATIONS

According to the Greek philosopher Aristotle in his book Poetics, suspense is an important building block of literature. In very broad terms, it consists of having some real danger looming and a ray of hope. If there is no hope, the audience will feel despair. The two common outcomes are: (1) The danger hitting, whereby the audience will feel sorrowful. (2) The hopes being realized, whereby the audience will first feel joy, then satisfaction. Many critics see the origin of detective fiction in Charles Dickens' novels. Great Expectations has certain mysteries. Suspense plays very important role in the novel from the beginning to the end. The novelist includes mystery to sustain the reader's interest. As the time comes he resolves mysteries one after another. The novel was written by Charles Dickens in 1860 as a tragi-comedy to appeal to readers who liked to laugh, liked romance and liked mystery. The first chapter is very important as it sets the scene in ways of where the story is set, it introduces us to characters and their personalities, gives us as readers any background information about the characters which may be relevant and also needs to get the readers attention to make them want to read on. We are introduced to pip as a lonely boy, quite isolated who is at the overgrown churchyard to visit his father, mother and younger brothers who have all passed away before pip was old enough to understand what they were like and even who they were. Dickens uses a wide range of vocabulary to describe the scenery creating the lonely atmosphere of Pip being isolated surrounded with nature such as grass, fences, cattle, tombstones etc.

INTRODUCTION :

Magwitch, Compeyson, Miss Havisham, Estella and Molly are mysterious characters in "Great Expectations". Magwitch is the benefactor of Pip. He arranges for Pip's education. Mr. Jaggers refuses Pip to provide any information regarding it. He tells him that his benefactor will reveal himself at proper time. He comes to England from Australia and tells Pip that he is his benefactor. His life is shrouded in suspense. He tells his past life to Herbert and Pip. He is the convict whom Pip had met on the marshes. His wife murdered a woman out of jealousy. She was tried and Mr. Jaggers defended her. Then, she eloped with her child. Magwitch had to keep himself hidden. Meanwhile he met Compeyson, who made him commit crimes. Both of them were arrested and tried. But Compeyson the white-collared thing told the judge that Magwitch had made him commit crimes so Magwitch was punished for 14 years and

Compeyson for seven years. Magwitch and Compeyson escaped from the prison, but they were arrested again. Magwitch was exiled and sent to Australia. There he became a sheep farmer and earned a lot of money. Pip helped him and he reminded him of his daughter. So he arranged for his education to make him a gentleman. He then secretly came to England as Provis.

During the Christmas dinner, Pip worries what will happen when Mrs. Joe discovers that the meat pie has been taken. Then, when Mrs. Joe offers brandy to Uncle Pumblechook, Pip holds tightly to the leg of the table, waiting for his fate as he is discovered as the thief. This installment ends with Pip narrating:

But I ran no farther than the house door, for there I ran head foremost into a party of soldiers with their muskets, one of whom held out a pair of handcuffs to me, saying: "Here you are, look sharp, come on!" (Chapter 4)

* Visiting Lecturer, Government Arts College, Vallabhipur

In Dickens's time, readers would have worried that Pip would go to jail as petty thieves were sent to prison. Then, in Chapter 5 when the constables come to the door, asking about the convicts and Joe and Pip go out onto the marshes, Pip worries if he will see his convict and be implicated. As they return, they seek the blacksmith. Pip's convict is caught and Pip worries that he will tell on Pip for stealing. Of course, the visit from Mr. Jaggers with the news of Pip's "great expectations" leads the reader to wonder what it is that Pip has inherited at the end of Chapter 18.

In this stage, Herbert tells Pip the history of Miss Havisham, and Pip wonders about this mysterious past of the woman. He also wonders if he will get to marry Estella. In Chapter 33, Pip is concerned about Estella's resemblance to someone else he has seen. More suspense is contained in Chapter 35 when Pip returns to the forge, Biddy tells Pip that Orlick pursues her. In Chapter 36, Pip turns twenty-one and hopes to learn the name of his benefactor, but Mr. Jaggers is evasive. In Chapter 39, Pip is startled by footsteps on the stairs outside his door, and to his horror and dismay, he discovers the old convict. Magwitch, who calls himself Provis has come to visit, but Pip is shocked when informed that he is his benefactor. Dismayed and repulsed by thoughts that all this time Magwitch has supported him, Pip is caught between his fear of Magwitch and his fear for the old convict.

In Chapter 47 Pip waits for Wemmick's signal to transport Magwitch; in addition, he feels that Compeyson is following him. In Chapter 53 Pip enters the old sluice house because of a letter he has received. This is, indeed, a very suspenseful chapter, one in which Dickens describes the scene,

There was a melancholy wind, and the marshes were very dismal. A stranger would have found them insupportable, and even to me they were so oppressive that I hesitated, half inclined to go back. But, I knew them and could have found my way on a far darker night, and had no excuse for returning, being there. So, having come there against my inclination, I went on against it.

The letter is from Orlick, who ties Pip and says he will kill him. Then, in Chapter 54, Pip and Herbert try to get Provis to steamer, but when Provis sees Compeyson, he jumps into the water to fight the man, and is injured. He is rescued, but becomes very ill as he awaits trial. Pip hopes he will be granted a reprieve, but Jaggers holds no hopes for him.

All the mysteries are linked together. Provis' wife was no one else but Mr. Jaggers' housekeeper Molly. Estella was Magwitch's daughter. The other convict Compeyson was Miss Havisham's false lover. The chief character Pip is linked with these mysteries in one or another way. The train of the novel runs on the twin rails of romance and suspense and so the journey is never dull.

REFERENCES

- ⇒ Great Expectations-Charles Dickens, Trafalgar Square (2008)
- ⇒ www.gradesaver.com
- ⇒ www.wikipedia.com
- ⇒ www.enotes.com



* Krishna Patel

બેરોજગારી વિકસતાં ભારતની વણઉકેલાયેલી સમસ્યા

ભારતમાં વધતા જતા શિક્ષણનાં પ્રમાણને કારણે ભારતની સામે અત્યારે બેરોજગારીની સમસ્યા મુખ્ય પડકાર બની છે. ભારતના કુલ બેરોજગારોમાં ૪૯ % લોકો ૧૯ થી ૨૫ વર્ષની વયજૂથના છે. આયોજનપંચના અહેવાલ પ્રમાણે ૧૪ થી ૨૪ વર્ષની યુવાન જૂથની સંખ્યા લગભગ ૨૧.૨ કરોડ છે, જે પૈકી ૧૦.૪ કરોડ લોકો પાસે જ રોજગારી છે. ભારતનાં સુશિક્ષિત યુવાનો કાં તો બેરોજગાર છે અથવા તો સીમિત રોજગારીની તકો નીચે છે. જેઓ પ્રમાણમાં અસુરક્ષિત રોજગાર અને સુરક્ષિત રોજગારની વચ્ચે છે, આવા લોકોનું પ્રમાણ કુલ બેરોજગારોના ૯૩ % જેટલું છે. ભારતની આ સમસ્યાનું મુખ્ય કારણ સામાજિક સુરક્ષા વ્યવસ્થાની ખામી, નીચો આર્થિક વિકાસ દર અને રોજગારલક્ષી તાલીમ છે. આ સ્થિતિમાં તાલીમબદ્ધ શ્રમદળનું નિર્માણ કરવું એ બેરોજગારીની સમસ્યાનું સમાધાન બની શકે.

પ્રસ્તાવના

ભારત, વિશ્વની સૌથી મોટી લોકશાહી ધરાવતો દેશ ૧૯૪૭માં સ્વતંત્ર થયો. ત્યારથી આજ સુધી તે મુખ્ય બે સમસ્યાઓનો સામનો કરી રહ્યો છે : (૧) બેરોજગારી અને (૨) ગરીબી.

આયોજનનાં સાડા પાંચ પાંચ દાયકાઓ પછી પણ બેરોજગારી જેવી સમસ્યાનો ઉકેલ મેળવી શકાયો નથી. અલબત્ત પંચવર્ષીય યોજનાઓને કારણે રોજગારીની તકોનું પ્રમાણ વધ્યું છે, છતાં વધતી જતી વસ્તીનાં પ્રમાણમાં આ તકો હજુ અપૂરતી છે.

જુલાઈ ૧૯૯૧માં જાહેર થયેલ નવી આર્થિક નીતિ એ રાજ્યોનાં બંધનોમાંથી ઔદ્યોગિક સંસ્થાઓને મુક્તિ અપાવી તેમજ આંતરરાષ્ટ્રીય વેપાર, ખાનગીકરણને પ્રોત્સાહન, કરવેરા સુધારા જેવા મહત્વના નિર્ણયોને કારણે ભારતનો GDP (કુલ ઘરેલું ઉત્પાદન) ૩.૫ % થી વધીને ૧૧.૮ % (૨૦૦૩માં) સુધી અને ત્યારબાદ સરેરાશ ૭ થી ૮ % વચ્ચે પ્રત્યેક વર્ષે વિકસી રહ્યું છે. તેવી જ રીતે આયોજનનાં સાડા પાંચ દાયકામાં દેશનો આર્થિક

વિકાસ સરેરાશ વાર્ષિક દર ૪ થી ૪.૫ % જેટલો રહ્યો છે. જે વધતી જતી વસ્તીના પ્રમાણમાં ઘણો ઓછો છે તેથી જ બેરોજગારી આજે દેશની મુખ્ય સમસ્યા બની છે.

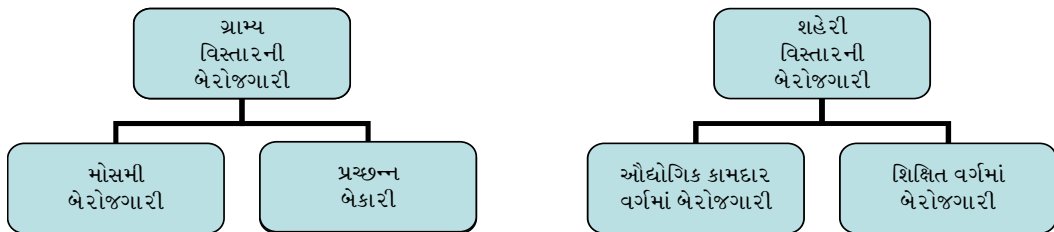
બેરોજગારીનો અર્થ

આંતરરાષ્ટ્રીય મજદૂર સંગઠન (આઈ.એલ.ઓ.) મુજબ બેરોજગારીનો અર્થ નીચે પ્રમાણે છે.

બેરોજગાર એ છે કે જે નીચેની ત્રણ સ્થિતિ એક સાથે અનુભવતો હોય (૧) નોકરી ન હોય, (૨) ગમે ત્યારે કામ કરવાની ઈચ્છા કે શક્તિ હોય, (૩) લાયકાત મુજબની નોકરીની તલાશ હોય... ભારતમાં બેરોજગારીનો અર્થ કંઈક એવો છે કે, પ્રવર્તમાન વેતનદરે કામ કરવાની શક્તિ, વૃત્તિ હોય અને વ્યક્તિ કામની શોધમાં હોય તેમ છતાં વ્યક્તિને કામ ન મળે તેને બેરોજગારી કહેવાય.

બેરોજગારીના પ્રકારો

બેરોજગારીના પ્રકારોને બે વિભાગોમાં વહેંચી શકાય : (૧) ગ્રામ્ય વિસ્તારની બેરોજગારી અને (૨) શહેરી વિસ્તારની બેરોજગારી.



બેરોજગારીનું પ્રમાણ

નેશનલ સેમ્પલ સર્વે ઓર્ગેનાઈઝેશન નામની સંસ્થાને આયોજનપંચે બેકારીનું પ્રમાણ નક્કી કરવા માટે ત્રણ ખ્યાલોનો સ્વીકાર કરવા કહ્યો છે જે નીચે પ્રમાણે છે.

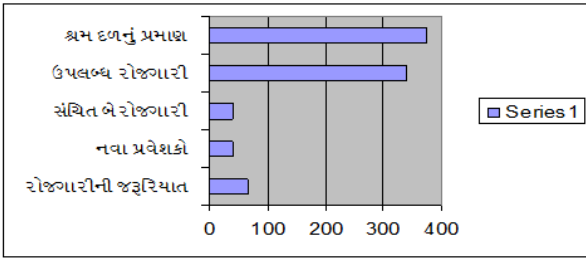
- લાંબા ગાળાની બેકારીનો ખ્યાલ
- સાપ્તાહિક બેકારીનો ખ્યાલ

* Student, N.C. Gandhi Mahila Arts College, (S.N.D.T. University) Bhavnagar

• દૈનિક બેકારીનો ખ્યાલ આ ત્રણ ખ્યાલોને ધ્યાનમાં રાખતા જુદી જુદી પંચવર્ષીય યોજના દરમ્યાન બેરોજગારીનું પ્રમાણ કંઈક નીચે પ્રમાણે જોવા મળ્યું હતું. પ્રથમ પંચવર્ષીય યોજનાના આરંભ વખતે એટલે કે, એપ્રિલ ૧૯૫૧માં દેશમાં સંચિત બેરોજગારીનું પ્રમાણ લગભગ ૩૩ લાખ હતું જે બીજી યોજનામાં વધીને ૫૩ લાખનું, ત્રીજી યોજનામાં ૭૧ લાખનું અને ચોથી યોજનામાં વધીને ૧૩૬ લાખ થયું હતું. આઠમી યોજનાના આરંભમાં એટલે કે એપ્રિલ ૧૯૮૨માં સંચિત બેરોજગારીનું પ્રમાણ ૨૩૦ લાખ અંદાજાયું હતું.

એવી જ રીતે પ્રથમ યોજનામાં શ્રમ દળમાં નવા પ્રવેશકોની સંખ્યા ૮૦ લાખ હતી, જે બીજી યોજનામાં વધીને ૧૧૮ લાખ, ત્રીજી યોજનામાં ૧૭૦ લાખ અને ચોથી યોજનામાં ૨૭૪ લાખ જેટલી થઈ હતી. આઠમી યોજનામાં નવા પ્રવેશકોની સંખ્યા લગભગ ૩૭૦ લાખ થઈ ગઈ હતી.

નવમી યોજનામાં શ્રમદળ ૫૨૪ લાખ થવાનો અંદાજ હતો જેની સામે નવમી યોજનામાં ૫૮૯ લાખ જેટલી રોજગારીની તકો ઊભી કરવાની જરૂરિયાત થશે. આ યોજનાના અંતે સંચિત બેરોજગારીનું પ્રમાણ ૭૦ લાખ જેટલું રહ્યું હતું. તેવી જ રીતે દસમી યોજનાના આરંભે કુલ સંચિત બેરોજગારીનું પ્રમાણ ૩૪.૮૫ લાખ જેટલું હતું. દસમી યોજના દરમ્યાન શ્રમદળમાં નવા પ્રવેશકોની સંખ્યા ૩૫.૨૯ લાખ હતી.



દસમી યોજનામાં રોજગારી સર્જન (દસ લાખમાં)

વિગત	૨૦૦૧-૨૦૦૨	૨૦૦૬-૨૦૦૭
શ્રમ દળનું પ્રમાણ	૩૭૮.૨૧	૪૧૩.૫૦
રોજગારી સર્જન	૩૪૩.૩૬	૩૮૨.૩૫
બેરોજગારીની સંખ્યા	૩૪.૩૫	૨૧.૨૫
બેરોજગારીનો દર	૯.૨૧ %	૫.૧૧ %

દસમી યોજનામાં ૮ %ના દરે વિકાસ થાય તો ૩૦૦ લાખ જેટલી રોજગારીનું સર્જન થાય, જે ૩૫૦ લાખ જેટલી સંચિત બેરોજગારીને પણ દૂર કરી શકશે નહિ તો ૩૫૦ લાખ નવા પ્રવેશકોની વાત જ ક્યાંથી કરવી ?

૧૯૯૯-૨૦૦૦માં બેરોજગારીનો દર ૭.૩ % હતો, જે ૨૦૦૪-૨૦૦૫માં વધીને ૮.૩ % થયો હતો. ખેતમજૂર કુટુંબોમાં બેરોજગારીનો દર ૨૦૦૪/૦૫માં ૧૫.૩ % જેટલો થવા પામ્યો હતો. બિનકૃષિ ક્ષેત્રે રોજગારીના દરમાં ૧૯૯૯-૨૦૦૦ થી ૨૦૦૪-૨૦૦૫ના સમયગાળામાં ૪.૭ % વધારો થયો હતો, પરંતુ

આ વૃદ્ધિ દર અસંગઠિત ક્ષેત્રમાં થયો હતો. આ સમયગાળા દરમ્યાન બિનકૃષિ ક્ષેત્રે રોજગારીનાં વાસ્તવિક વેતન દરની વૃદ્ધિ લગભગ નહિવત્ જેવી હતી.

વિવિધ પંચવર્ષીય યોજનાનાં લક્ષ્યાંકો

ક્રમ	વિગત	દસમી યોજના (૨૦૦૨-૨૦૦૭)	અગિયારમી યોજના (૨૦૦૭-૨૦૧૨)	બારમી યોજના (૨૦૧૨-૨૦૧૭)
૧	વસતી	૧૧૨.૮ કરોડ	૧૨૦.૮ કરોડ	૧૨૮.૩ કરોડ
૨	શ્રમદળ	૪૩૮.૯ લાખ	૪૮૩.૬ લાખ	૫૨૪ લાખ
૩	રોજગારીની તકો	૪૦૨.૨ લાખ	૪૬૦.૩ લાખ	૫૧૮.૨ લાખ
૪	બેરોજગારો	૩૬૭ લાખ	૨૩૩ લાખ	૫૮૯ લાખ
૫	બેરોજગારીનો દર	૮.૩૬ %	૪.૮૩ %	૧.૧૨ %

આઠમી યોજનામાં ગ્રામ્ય વિસ્તારોમાં પુરુષોની બેરોજગારીનો દર ૯ % હતો, જે નવમી યોજનામાં વધીને ૧૧.૧ % અને દસમી યોજનામાં ૧૨ % જેટલો થયો. તેવી જ રીતે આઠમી યોજનામાં ગ્રામ્ય વિસ્તારોમાં સ્ત્રી બેરોજગારીનો દર ૭.૬ % હતો, જે નવમી યોજનામાં ૧૦.૬ % થયો અને દસમી યોજનામાં ૧૨.૭ % સુધી પહોંચી ગયો.

અગિયારમી યોજના દરમ્યાન લગભગ ૮૨૦ લાખ જેટલી રોજગારીની તકો ઊભી કરવાની જરૂરિયાત રહેશે. જેની સામે અગિયારમી યોજનામાં લગભગ ૫૮૦ લાખ જેટલી રોજગારીની વધારાની તકોનું સર્જન થવાની ગણતરી હતી. જેથી ૨૦૧૧-૧૨ના અંતે સંચિત બેરોજગારીનું પ્રમાણ લગભગ ૨૩૦ લાખ જેટલું રહેવા પામે.

આ સમગ્ર બાબતને જોતા ૨૦૦૬-૦૭માં બેરોજગારીનો દર ૮.૩૬ % હતો તે ઘટીને ૪.૮૩ % જેટલો રહેવાની ગણતરી છે. બારમી યોજના (૨૦૧૨-૨૦૧૭)માં બીજી વધારાની ૫૮૦ લાખ અંતે ઘટીને ૬૦ લાખ જેટલું રહેવા પામશે. એ જ રીતે બેરોજગારીનો દર ઘટીને ૧.૧૨ % જેટલો થશે. જો તમામ લક્ષ્યાંકો સિદ્ધ થાય તો ૨૦૧૬-૨૦૧૭ સુધીમાં અર્થતંત્ર પૂર્ણ રોજગારીની સ્થિતિ પ્રાપ્ત કરી લેશે. જે કદાચ વર્તમાન સ્થિતિમાં દિવાસ્વપ્ન જેવું લાગે છે.

બેરોજગારીના કારણો

બેરોજગારી ઉદ્ભવવાનાં કારણોને નીચે મુજબ વર્ણવી શકાય. જો આ કારણોને ધ્યાનમાં રાખી આયોજન કરવામાં આવે તો પૂર્ણ રોજગારીનું સ્વપ્ન સિદ્ધ થાય.

- ◆ આર્થિક વિકાસનો મંદ દર અને રોજગારી સ્થિતિસ્થાપકતામાં ઘટાડો.
- ◆ વસતીનો ઝડપી વધારો અને તેને પરિણામે શ્રમદળમાં ઝડપી વધારો.
- ◆ ટેકનોલોજીની અયોગ્ય અને અઘટિત પસંદગી.

- ◆ મૂડીપ્રધાન ઉત્પાદન પદ્ધતિ તરફ વધુ ઝોક
- ◆ ખામીયુક્ત શિક્ષણપ્રથા.
- ◆ નબળું માનવશક્તિ આયોજન
- ◆ તાલીમબદ્ધ શ્રમદળના નિર્માણનો અભાવ.
- ◆ શ્રમની ઓછી ગતિશીલતા.
- ◆ ભવિષ્યમાં ઊભી થનારી રોજગારીને અનુલક્ષી તાલીમ, માર્ગદર્શન, માહિતીનો અભાવ.

બેરોજગારી નિવારવાનાં ઉપાયો

ભારતની લગભગ બધી જ પંચવર્ષીય યોજનાઓનો એક મહત્વનો હેતુ રોજગારીની તકોમાં નોંધપાત્ર વિસ્તરણ કરી માનવશક્તિનો મહત્તમ ઉપયોગ કરવાનો રહ્યો છે. પરંતુ, અત્યાર સુધીના અનુભવ પરથી જણાયું છે કે, આપણું આયોજન તેમ કરવામાં સફળ નીવડ્યું નથી. બેરોજગારીની સમસ્યા નિવારવા નીચેના પગલાં અનિવાર્ય છે.

- ◆ ઝડપી આર્થિક વિકાસ
- ◆ રોજગારલક્ષી આયોજન
- ◆ વધુ શ્રમિકોને રોજગારી આપતાં ઉદ્યોગોને પ્રોત્સાહન
- ◆ નાના ઉદ્યોગો અને ગૃહઉદ્યોગોનો વિકાસ
- ◆ ગ્રામ્ય ઔદ્યોગિકીકરણ માટેનો રાષ્ટ્રીય કાર્યક્રમ
- ◆ ગ્રામ્ય વિસ્તારોમાં રોજગારીનું સર્જન
- ◆ શિક્ષણ પ્રથામાં સુધારો
- ◆ સ્વ-રોજગારીની તકોને પ્રોત્સાહન
- ◆ સામાજિક સેવાનું વિસ્તરણ
- ◆ રોજગારીનાં નવા ક્ષેત્રો
- ◆ રોજગાર વિનિમય કેન્દ્રો
- ◆ વસ્તીવૃદ્ધિના દરનું નિયંત્રણ

ઉપસંહાર

વધતી જતી વસ્તીમાં ઝડપી રોજગારી વિસ્તરણનો કાર્યક્રમ એ ભારતની વિકાસ યોજનાની વ્યૂહરચનાનો એક અંતર્ગત ભાગ ગણવો જોઈએ. આયોજનનો મૂળભુત હેતુ તો અંતે સમગ્ર પ્રજાના જીવનધોરણની ગુણવત્તામાં સુધારો લાવવાનો છે. જર્મનીની બેરોજગારી નિવારણની વિવિધ યોજનાઓનો ભારત ખૂબ ઊંડાણથી અભ્યાસ કરી રહ્યું છે તેમજ દેશના દરેક નાગરિકને કૌશલ્ય પ્રમાણે રોજગારી મળી રહે તેવું આયોજન આયોજનપંચ દ્વારા વિચારાય રહ્યું છે. જો આયોજનપંચ તેમાં સફળ રહેશે તો જ આયોજનની સફળતા યથાર્થ બનશે.

સંદર્ભસૂચિ

- ⇒ National Sample Survey Organization, Govt. of India R.O.C. - DGBAS Roc statistics monthly.
- ⇒ DGBAS A Comparative Study of Labour Force. Combating Youth Unemployment in India by Pravin Sinha.
- ⇒ Employment and Unemployment scenario in India.
- ⇒ Status of Employment and Unemployment statistics in India, Dr. R.N. Pandey, Ministry of statistics & Programme Implementation, New Delhi.
- ⇒ Report on Employment & Unemployment Survey, 2011-2012. Govt. of India, Ministry of Labour & Employment, Labour bureau, Chandigadh.
- ⇒ www.indexmundi.com
- ⇒ www.tradingeconomics.com, ministry of Labour and Employment India.



* Dr. Rajesh Vyas



LEGAL TERRORISM – MISUSE OF MATRIMONIAL LAWS

In ancient India, the institution of marriage was held in great regard and was considered a sacrament. Giving away a daughter in marriage constituted one of the twelve sanskaras leading to salvation of man and it was believed that without punya of kanyadam, a man's life is never complete. It is laid down in Dharamshastra that the meritorious act of kanyadam is not complete till the bridegroom was given a dakshina. So when a bride is given over to the bridegroom, he has to be given over something in cash or in kind which constitute Varadakshina. The Varadakshina was a nominal amount, decided unilaterally by the bride's father according to his financial position, Yatha Shakti. It was offered out of affection & did not constitute any kind of compulsion or consideration for the marriage. It was a voluntary practice without any coercive overtones. In the course of time, the voluntary element has virtually disappeared and the coercive element has crept in. It has established deep-roots not only in the marriage ceremony that also within the post-marital relationship. What was originally intended to be a dakshina for the bridegroom has now gone out of proportions and has assumed the nomenclature 'dowry'. It gave way to the commercialization of the institution of marriage and emerged as a major social evil in the Indian Society.

The Social reforms of the nineteenth and early twentieth century's in India have striven hard for the abolition of various social evils including the evilness of dowry system. In a bid to eradicate this evil from society, the state Governments of Bihar & Andhra Pradesh enacted "the Bihar Downy Restraint Act, 1950 and the Andhra Pradesh Downy Prohibition Act 1958 for the respective states, but both these enactments failed to achieve the objectives which they originally intended.

At the time of independence, though Indian women acquired theoretical freedom, yet in practice she got hardly any freedom at economic and occupation levels. In the beginning economic policies of the government have not expended the avenues for economic and socio-political upliftment of her state and position. Infact, dynamics of development clearly reveal the increasing discrimination and disparity, resulting in polarization of classes on the basis of sex. Most of the benefits were reaped by a few women belonging to wealth strata and vast majority in middle class women did not secure any real benefits.

Therefore, impact of ameliorating efforts by the government did not show signs of improvement. However, since few decades the government has taken many steps and has enacted numerous Act towards empowerment of women in India and everyone is witnessing how these efforts on the part of the government have given fruitful results.

On account of building social and political pressure, the Indian Government finally decided to draft a separate legislation to prohibit dowry, on 24th of April 1959, the Dowry Prohibition Bill 1959 was introduced in the Lok Sabha. With several subsequent Amendments, the Bill was passed in the joint sittings of both houses of parliament and it became law, the Dowry Prohibition Act, 1961

Dowry Deaths : -

With increasing industrialization breeding the desire to make fast money dakshina originally intended to be a token gained all characteristics of a market transaction. The custom which had its origin in sublime sentiments has now become a curse for the whole of society. The universal form of marriage in

* Principal, Shri N.S.Patel Law College, Modasa.

the nineteenth century was marriage by purchase. The amount varied with the wealth and position of the families. The coercive element, too, started creeping in to post and premarriage ceremonies.

By the later half of the 1970's it was realized that the brutal murders and agonizing deaths caused by burning of the brides were directly connected with dowry and Act of 1961 had not been able to achieve the desired goal. As a result of the intense campaigning significant amendments were made in the Indian Penal Code the Indian Evidence Act and the Dowry Prohibition Act with the intention of protecting women from marital violence, abuse and dowry demands. In a land mark case BRIJLAL V.PREMCHAND 1989 SUPP(2)SCC680,1991 SCC(CRI) 394 Supreme Court stated that the degradation of society due to the pernicious system of dowry and the unconscionable demands made by the greedy and unscrupulous husbands and their parents and relatives resulting in an alarming number of suicidal and dowry deaths by women has shocked the legislative conscience to such an extent that the Legislature has deemed it necessary to provide additional provisions of law, procedural as well as substantive to combat the evil.

The Dowry Prohibition Act is a small penal statute consisting of only ten sections. Punishment is prescribed for both giving and taking of dowry and it was laid down that dowry if given was to be treated as a trust in favour of the bride for whose benefit it was given. The offences were, made non cognizable, bailable and non compoundable under the Act. In spite of the best efforts of the Central Government and the State Government to their utter surprise, the Dowry Prohibition Act 1961 proved to be a complete failure. The committee on the status of women in India remarked that "the educated youth is grossly insensitive to the evil of dowry and unashamedly contributes to its perpetration.

On analyzing the Act, it was felt that there were some short coming relating to certain provisions which rendered it weak. Firstly the definition of dowry, secondly the punishment prescribed under the Act was not sufficient, thirdly the offence was made non cognizable and a magistrate could not act suo-motu.

And, who would file the complaint when the given and taker of dowry, under the Act, were offenders. The Act also did not fix the criminal liability of a person who failed to return dowry to the women concerned. One of the very notable reasons for the failure of the Act and increasing in disturbing proportion in dowry cases was lack of social support and acceptance. The Dowry Prohibition Act was amend in 1984 but even after amendments suggestion recommended by the Joint Committee of Parliament, the act 1984 was found inadequate in the existing circumstances. The provisions of Act are :

- [I] raising the minimum punishment for taking or abetting the taking of dowry;
- [ii] Shifting the burden of proof on the person who makes or abets the taking of dowry that there was no demand of dowry
- [iii] not Subjecting to prosecution, the statement made by the person aggrieved by the offence.
- [iv] Banning any advertisement by any person offering any share in his property or any money in consideration of the marriage of the son or daughter and making it punishable.
- [v] Making the offence non -bailable
- [vi] appointing of Dowry Prohibition Officers by State Government to be assisted by advisory board
- [vii] Including 'dowry death' as a new offence by suitable amending the Indian Penal Code, code of Criminal Procedure and Indian Evidence Act, 1872

In Mangath Ram V. State (1994) 3 crimes685,Hannu Raja vs. State of M.P(1976 2scr 761it has team held that conviction of the accused can be on the dying declaration of the deceased if it was voluntary and trustworthy.

Thus, cases of abuse of section 498 a cannot be ruled out. There are certain crucial questions before such respondents. Since almost all the family members are imprisoned they have to depend on kids to fight the legal battle, their helplessness increases if the responses of the kids are marked with indifference. It is while talking of their children in general and young unmarried girls in particular, left outside, that the respondents sounded most vulnerable. Their security was a question for which they could hardly find an

answer. For young unmarried girls, who have team imprisoned along with their mother, the stigma of ('Jail Bird') was sufficient to ruin their chance of a decent marriage.

Many families in India are suffering due to exaggerated allegations of harassment and dowry case made by women against their husbands and other family members involving them in criminal misappropriation and cruelty.

Conclusion :-

On the one hand section 498-A provides married women with a legal tool to deal with cruelty and seek justice and on the other it leads to victimization of many young and old women. It makes many innocent women undergo stigmatization and hardships.

Women and learned lawyers know that this section is both cognizable and non bailable. It results in the immediate arrest of the husband and other perpetrators. Complainants and lawyers should not exaggerate the matter and bring in more members of the husband's family within the complaint .Section 498 A is a legal medicine provided for a social disease. If taken in right dose it can bring about far reaching effects. If not, it will lead to the disrespect 'of the section' (498 A) as well as 'for the section' (women) the responsibility of its effective use lies with women of our country.

No wonder that the report of the Malimath committee submitted in April 2003 recommends that the section be made bailable and compoundable. This would, however, nullify the admitted, good intentions of section 498 A .the real victims will be made vulnerable to more violence and threats.

The centre for social research India has released a research report opposing amendments to section 498 A. According to this report in the studied case there were no convictions based solely on section 498 A. The report however states that 6.5 percent of the studied cases were falsified. They also state that many people believe the law has been abused by "educated and independent minded women"

A police official asserted that in his district one third of dowry murder cases were found totally false by the police. However on December 17,2003,the Minister of State for Home Affairs , I.D. Swami Said

" there is no information available with the Government to come to the conclusion that many families in India are suffering due to exaggerated allegations of harassment and dowry cases made by women against their husband and other family members involving them in criminal misappropriation and cruelty.

On 20 July 2005,Justices Arijit Pasayat and H.K.Seema of the India Supreme Court declared section 498 A to be constitutional. "The object is to strike at the root of dowry menace .But by misuse of the provision a new legal terrorism can be unleashed. The provision is intended to be used as a shield and not an assassin's weapon. If (the) cry of 'wolf' is made too often as a prank, assistance and protection may not be available when the actual wolf appears " the bench said.

In August 2010, the Supreme Court asked the Government of India to amend the dowry laws to prevent their misuse . In February 2011 the Law Commission of India is considering grounds to recommend amendments to IPC 498 A.

As per the judgments given by many courts in India including Supreme Court once a women files a false 498A case against her husband or her relatives she had caused cruelty to the other party and the husband can claim divorce and it is assured. A woman who files a false 498A case against the husband relatives finds it difficult to get remarried as the other person feels that he might also be in the same position if he marries her.

REFERENCE

- ⇒ Bedi R.(2000) 'Jail for Dowry Crimes' June 2001
- ⇒ Diwan P.(1995) 'Dowry and Protection to moved women' Deep and Deep
- ⇒ Malimath Report : 'Delusions of Gender Sensitivity Nov.17,2003
- ⇒ Shereen Sadiq, 'Dowry Prohibition & IPC' An Evaluation Women Link 2008
- ⇒ Mamta Rao 'Law relating to Women & Children
- ⇒ S.K.Ravikumari 'Indian Women'
- ⇒ Prof. Sarita Vashirtha : 'Crime against Women'



* DR. Ranchhod Rathvi

MENTAL HEALTH: A STUDY ON SPORTSMEN

Modern tempo of fast life and living as a consequence of scientific methods and technological development and advancement has generated tension-oriented life situation and anxiety-arousal behaviour patterns, threats generated by stressful conditions of life has and adverse impact on the mental health and quality of life of the people in general. Even in India today it has led to amazing increase in mental illness.

People with sound mental health try to understand themselves and their problems without fighting with them. Then they try to solve their problems by keeping their subjective feelings and emotions under control and giving due consideration to the requirements of reality and prevailing value and norms.

Mental health means ability to balance in one's daily living. In other words it is the ability to face and balance the reality of life (Bhatia, 1982). Mental health is a complex phenomenon and depends on a set of familiarly personal, psychological and social variables. Mental health is as an important feature as the physical health of a person to make him complex with balance mental disposition of the children to cope with life more effectively and productively. Good mental health depends on the good state of both mind and body. Each exert a direct influence on the other but owing to the power of matter, good mental health is of supreme importance. According to Hadfield (1952) mental health is the harmonious functioning of the whole personality.

There is a multiplicity of factors which plays determining role in shaping the mental health such as personality structure, family kinship, caste, friend circle, neighborhood, work organizations, associations, clubs, community, culture, religion etc.

“ Individual factors

“ Interpersonal factors

“ Social-cultural factors

“ Self-esteem

“ Internal locus of control and Emotional intelligence
While developing body and mind, the goal of self-development has to be achieved. However this achievement can not quick. Here the coordination of disease free body, purity and concentration of mind is expected.

A healthy individual is not only physically healthy but also mentally healthy. The modern concept of health exten beyond the proper functioning of the body. It includes a sound, efficient mind and controlled emotions health is a state of being heals sound or whole in body and mind. It means that both body and mind are working efficiently and harmoniously.

Mental health is an important aspect of one's total health. States and it is a basic factor that contributes to the maintenance of physical health and social effectiveness, It means the ability to balance feelings, desires, ambitions and ideals in one's daily life. It means the ability to face and accept the realities of life, mental hygiene is the ability to with stand stress. Mental health has two important aspects. It is both individual and social. Social forces are in constant flux. They are constantly moving and charring. Similarly our mental adjustment is affected by various stresses. Mental health is a process of adjustment which involves compromise and adaptation, growth and continuity. Because of the significance of individual and social aspects, some psychologists have defined mental health as the ability of the individual to make personal and social adjustments.

Method and Materials

Objectives of the study

To assess the mental health level in the sample sub groups.

* Co-Ordinator, Dept. of Phy. Edu., Kadi Sarva Vishvavidhyalay, Gandhinagar

To study the difference between sample sub groups like sex, age, education on their mental health.

“ Dependent : Mental Health

“ Independent: Sportsmen

A sample of 100 sportsmen and women ere drawn from various colleges **Kadi Sarva Gulbarga—Univercity**’ All the subjects were instructed about the purpose of the study and its benefit. And their age ranged between 20-25 years. **This test is developed by Dr. A.K. Srivastava dnd Dr. Jagdish.** The scale is scored referring to scoring key of the manual. An individual is assessed in terms of the test scores obtained. The suitable statistical methods like Mean, SD and t-tests are used to compare the differences between the sample subgroups.

Results and Discussion

Table I

Mental Health of students in different courses of Gender

Group	Mean	SD	t-ratio
Male	132.73	12.69	
Female	132.00	11.79	0.41

The results of Table-I the revises that male have mean of 132.73 and SD of 12.69 similarly female have a mean 132.00 and SD 11.79. the t-value 0.41 is not significant. This show that there is no significant different in mental health between male and females. The same thing is also explain through graph. The mean and SD score of the male is higher than the female sportsmen it shows that the male sportsmen mental health is better than the female sportswomen because of that the male sports men are adjusting and coping with the social circumstances and situations. When t-value was applied to know the significant difference. It was found that the obtained t-value is 0.41 which indicate that there is no significant difference between these two group of male and female ortspersons.

Table No.2

Mental health of students in different courses of Age

Group	Mean	SD	t-ratio
<23	130.25	12.37	
>24	138.49	10.54	3.55**

**significance at 0.01 level

The results of table-2 the revises that sportsmen age below 23 years have mean of 130.25 and SD 12.37 similarly above 24 age have mean 138.49 and SD 10.54. The t-value of 3.55 is significant. This shows that there is significant difference in mental health between < 23 and > 24. The mean and SD score of the below 23 age sports men is lower than those of above 24 age sportsmen. It shows that the above 24 age sports men mental health is better than below 23 age sportsmen. Because that above 24 sportsmen are adjusting and coping with the society and all kind of circumstances. They were have more life experience than below 23 age sportsmen. The same thing is also explain through graph.

Table No.3

Mental health of students in different courses of Education

Group	Mean	SD	t-ratio
Under Graduate	131.42	11.99	
Post Graduate	133.75	12.92	1.24

The results of tables-3 and graph shows that the Under Graduate sportsmen mean 131.42 and SD 11.99. Similarly Post Graduate sportsmen have a mean 133.75 and SD.12.92. This shows that there is no significant difference in mental health between UG and PG sportsmen.

When t-value was applied to know significant difference, it was found that obtained t-value is 1.24 so it indicates that little difference between these two sub groups. The same thing is also explain through graph.

Conclusion

There is no significant difference between male and female sportsmen in mental health. But male sportsmen mental health is better than the female. There is a significant difference in mental health of sportsmen among their two age groups. And below 23 age sportsmen’s mental health is low and above

24 age sportsmen's mental health is high.

There is no significant difference in mental health of sportsmen among their educational factor. But it was found that Under Graduate sportsmen are having low mental health than Post Graduate sportsmen.

There is a need to conduct further research On other variables like anxiety, cognitive competence, extraversion, neuroticism and attitude of sportsmen.

The demographic factors like rural and urban background need to be considered by the future research studies.

There is need for cross sectional studies need to be conducted at the interuniversity, regional levels.

Endeavors need to be undertaken in the direction of studying comprehensively the psychosocial correlate of high achievers at the national and international level.

REFERENCE

- ⇒ Bhatia, B.D.(1982). Mental hygiene in education, In B. Kuppaswamy (Ed). Advance Education Psychology, Sterling Publishers Pvt. Ltd.
- ⇒ Banik.N.D.B: Sushila, N: Krishna.A and Raj, L. (1972). Behaviour problems of primary school children. Indian Pediatrics.
- ⇒ Encyclopedia of Psychology Vol.No.5
- ⇒ Google Search : www.psychology.com
- ⇒ Hadfield.J.A.(1952). Psychology and Mental Health. London: George Allen.
- ⇒ Kumari.P and Singh,A.P.(2000). Life stress and some personality variables: A comparison of working women and housewives. Journal of the Indian Academy of Applied Psychology.
- ⇒ Jacob Anthikad: Psychology for Graduate Nurses (General and Educational Psychology) Jaypee brothers (Medical Publications) New Delhi. IIIrd Edition.



* J.B. Chauhan

A COMPARATIVE STUDY OF INDIVIDUAL GAME PLAYERS AND TEAM GAME PLAYERS WITH RESPECT TO EMOTIONAL INTELLIGENCE

Introduction

Sport Psychology is the scientific discipline deals with people and their behaviors in sport contexts. Sport psychologists identify principles and guidelines that professionals can use to help adults and children to participate in and benefit from sport and exercise activities in both team and individual environments. Sport psychologists have two objectives in mind (a) to understand how psychological factors affect an individual's physical performance and (b) to understand how participation in sport and exercise affects a person's psychological development, health and wellbeing. Sport psychology deals with increasing performance by managing emotions and minimizing the psychological effects of injury and poor performance. Some of the most important skills taught were goal setting, relaxation, visualization, self-talk, awareness and control, concentration, confidence, using rituals, attribution, training and periodization.

Methodology

The present study was aimed at Individual (Badminton, Tennis and Athletics) game players and Team (Volleyball, Football and Basketball) game players with respect to emotional intelligence. Sample consisted of two hundred of Male and Female (18-21 years and 22-25 years) individual (Badminton, Tennis and Athletics) game players and Team (Volleyball, Football and Basketball) game players from Gujarat State.

Tools Used

Anukool Hyde and Sanjyot Pethe Scale

The test is developed and standardized by Anukool Hyde and Sanjyot Pethe the test consisted of 34 items.

The subjects were required to respond to each item in terms of 'Strongly Agree', 'Disagree' and 'Strongly Disagree'. The reliability coefficient of the test was found 0.88 with Spearman Brown formula. The validity coefficient was found 0.93.

Procedures of Data Collection

Each of the three instruments are administered in small group for collecting the data. The subjects were called in a small group of 20 to 25 subjects and prior to administration of test through informal talk appropriate rapport was developed.

Analysis of data

Table I

Table shows the mean S.D. and t value of factors Emotional Intelligence

Players	Mean	N	S.D.	D.F.	T Value
Individual Players	75.58	100	3.71	198	12.58*
Team Player	83.24	100	2.46		

** Significant at 0.01 levels.

Mean of Emotional Intelligence score of the Individual Game Player is 75.58 and that of the Team (Volleyball, Football and Basketball) game players 83.24. The difference between the two mean is highly significant 't' = 12.58, df = 198.

Table 2

Table shows the mean S.D. and t value of factors Emotional Intelligence

Players	Mean	N	S.D.	D.F.	T Value
Male & Female Individual Players	78.74	100	4.84	198	9.47*
Male & Female Team Player	86.59	100	3.69		

** Significant at 0.01 levels.

* Lecturer, Lt. M.J.Kundaliya B.Ed. College, Rajkot

Mean of Emotional Intelligence score of the Individual Male and Female Game Player is 78.74 and that of the Team Male and Female game players 86.59. The difference between the two mean is highly significant $t = 9.47, df = 198$.

Table 3

Table shows the mean S.D. and t value of factors Emotional Intelligence

Players	Mean	N	S.D.	D.F.	T Value
18-21 years Individual Players	74.16	100	3.84	198	10.57*
22-25 Team Player	84.22	100	3.05		

** Significant at 0.01 levels.

The results related to the hypothesis have been recorded. Mean of Emotional Intelligence score of the Individual 18-21 years Game Player is 74.16 and that of the Team 22-25 years game players 84.22. The difference between the two mean is highly significant $t = 10.57, df = 198$.

Results

1. Team (Volleyball, Football and Basketball) game players are significantly better in Emotional Intelligence than Individual (Badminton, Tennis and Athletics) game players.
2. Male and Female Team (Volleyball, Football and Basketball) game players are significantly better in Emotional Intelligence than Male and Female -Individual (Badminton, Tennis and Athletics) game players.
3. 22-25 year Team (Volleyball, Football and Basketball) game players are significantly better in Emotional Intelligence than 18-21 year (Badminton, Tennis and Athletics) game players.



* Dr. Arjunsinh Rana

Physical Education

Research Zone India

Vol 3

Issue - (2)

March.- 2012 Page - 136 - 139

ISSN 2319 - 8168

A ROLE OF SPORTS MANAGEMENT IN GLOBALISATION OF SPORTS

A sport like any other field is the part and parcel of the human existence. The need of sports participation or fitness today has taken the priority place as the Information Technology and its pattern of work demanding hypo-kinetics, which in turn is increasing the probability of diseases. The work structure or the service industries has taken a charge of changing the world everyday through Liberalization, Privatization and Globalization. The fitness industry was doing a business which positioned on 22nd number in 90s, but today it is doing business after IT and Communication positioning itself 3rd in the overall race. This brief statistics explains the importance of fitness and sports for today's living style. Sports Management is one of the most emerging headings in the arena, and I would like to focus in brief about the requirements in the era of Globalization. The paper is in two parts which covers overview of sports management and second part its theoretical foundations.

Part I: Overview of Sports Management:

(i) Definition, Evolution and Curriculum: Although sports management is relatively new to academia, its acceptance as a legitimate area of study is well documented in the literature. Although the term sport management, sports administration and athletic administration are often used interchangeably, the first most accurately describes the field from a universal or global perspective. There is a general agreement that the basic components of sports management curriculum should include foundation areas of study, application courses, and field experiences. A large portion of this book is devoted to the foundation and application components. This relatively new field has great potential, but its destiny is still in question. It is

imperative that those responsible for the curricular development of sports management programs at both responsibility for ensuring quality professional preparation. At the institutional level, proliferation in the interest of increasing student enrollment must give way to a commitment to excellence. Quality control is currently a major concern of academicians and practitioners in this field. In this endeavor, an accrediting agency comparable to those in business administration and communication is presently being considered in sports management.

(ii) Career Considerations: Sports management is a relatively new academic area and a newly recognized profession. Today, there are increasing opportunities for employment in the sport management field, partly because of the increased interest in fitness. Although sport is historically a male-dominated domain, and sport management is a reflection of that, there are increasing opportunities for youth, women, older adults, and handicapped persons. Three factors, (1) focus, (2) setting, and (3) competencies, have been identified as important considerations in individual career planning. The focus of sport management includes five clusters or areas for employment in sport management. These five different clusters of settings are classified as profit or nonprofit, depending on the purpose of the organizations and the type of financial support. There are a variety of settings of potential employment for people with a health and fitness management focus. Some employment settings- for health and fitness managers are the same as for business or agency managers, that is, the travel and cruise industry, companies, and professional sport. Usually, health and fitness managers are employed in commercial fitness

* Lecturer, Rajkot Kedavni Mandal, Rajkot

centers, as well as corporate and community wellness and health promotion centers.

(iii) **Research, Theory, and Practice:** Sports management is a new field of academic preparation and study that has received much attention in recent years; however, it is devoid of its own theoretical base. The foundation on which sport management is being built is sports studies and business administration. Other related areas include communications, computer science, journalism, law, psychology and sociology. The focus of sports management research has been limited primarily to the educational setting. Past and current research efforts in sports management have been classified as descriptive rather than theoretical. Descriptive research characterizes the attitudes, conditions, and practices within a set group or population. Theoretical research empirically tests models to predict or identify causal relationships to determine why things happen. The journal of sports management is the major research vehicle in the field of sport management. The editorial policy is to publish articles that focus on the theoretical and applied aspects of sport-related management. Future scholars in sport management must address two major research concerns. First, the focus of research must be expanded to include more non-educational settings such as amateur sport, sport and fitness centers, retail sporting stores, sport consulting, and professional sports. Second, research in sports management must become more theoretically based. Past and current research studies should be summarized to determine what has been learned to date. This will aid in the development of sport management theory. Academicians and practitioners need to understand the importance of both theory and practice in the development of the field of sport management. Theory is needed to develop quality research, which will enhance theory and result in sound practice. Sport managerial competencies, for the most part, are derived from the discipline of business administration. More competency-based studies should be conducted.

Part H: Theoretical Foundations:

(a) **Accounting and Budgeting:** Accounting plays a key role in the managing and guiding of a successful

sport-oriented enterprise. The financial reports and resulting data provided by accounting are invaluable to management. With this data, management can make intelligent decisions to ensure that the business is and remains, sound and profitable. Professional sports, intercollegiate athletics, sports clubs, amateur sports, and health and fitness-oriented business may have their own individual characteristics and goals, but accounting is an integral part of each. Business is not allowed to deduct costly equipment and buildings directly as expenses. These capital assets, as they are called, must be depreciated (written off) over their estimated useful lives. The method of depreciation is not as important as adhering to government guidelines and depreciation tax laws regarding estimated useful lives and cost criteria. No business can function without adequate accounting procedures and records. Non-profit organizations are no exception. These entities use the same accounting theories as do profit-oriented businesses. Fund accounting, used by nonprofit organizations, differs somewhat from general accounting principles. The differences are relatively slight, and the knowledgeable accountant can easily make the transition to fund accounting. Individuals should consider the different types of business structures before organizing a new business entity. The differences between them and the advantages and disadvantages of each should be studied carefully to make sure those goals can be met and that the financial structure suits the particular business venture. Proper cash management is important to the financial health of a business. The lack of such management can hurt the efforts that management makes to keep the business operating smoothly. Failure to have cash available at peak expenditure times can easily put the business venture in jeopardy. Forecasting revenues and expenditures, to enable management to set up an operating budget, is not an exact science. However, given the past performance of the organization and the current economic trends, management can construct a reasonably accurate budget that will provide guidelines for future operations. Strict adherence to and control of the budget is imperative. Management should take

advantage of today's advanced computer technology. Computer programs are available to compile information for management and accounting, regardless of the complexity of the data needed.

(b) Economics: The market system generates equilibrium through the interaction of supply and demand in a market. Demand curves are representations of buyer willingness to pay; this willingness is driven by self-interest. Consumers get utility from products and are willing to pay for such satisfaction. Of course, buyers will always try to get a better deal and the sellers will always try to get a higher price. The market disciplines both sides. Price acts as both a rationing device and signal. In its rationing role, price clears the market by bringing the amount of a product for sale in line with the amount consumers voluntarily wish to purchase. In its signaling role, price is an indicator to the numerous decentralized decision makers of society's values. Products that consumers want will generate higher prices as demand grows. Firms will then respond by entering this industry. Products in which consumers have little (or waning) interest will see falling prices, and firms will exit the industry. The significance of the invisible hand should not be missed. Planned economies must decide for the consumers which products and services are available. In a market economy, changes in tastes are quickly and accurately reflected in changes in products offered. Resources are channeled to areas in which consumers have interest without the requirement of a vast bureaucracy or centralized decision making. The sports industry is certainly an example of the diversity of consumer wants and the ability of entrepreneurs to respond to these demands.

(c) Sports Law: The Theoretical Aspects: Sports law is a relatively new field. The first sports law course was offered in 1972 by Professor Robert C. Berry at Boston College Law School. Sports law has become an integral part of the curriculum offered by sports management programs in colleges and universities. The major legal concepts involved in the formation of a contract are offer, acceptance, consideration, legality, and capacity. A tort is a private (or Civil) wrong or injury, other than a breach of

contract, suffered by a individual as the result of another person's conduct. Assault and battery are intentional torts that involve intent to commit the act and intent to harm the plaintiff.

(d) Communication: Although interpersonal and mass communication processes share several common elements, each has developed a separate tradition of research and theory. Theories in interpersonal communication deal with communication skills (such as speaking and writing) and interpersonal communication behaviors in dyads, small groups, and organizations. Theories in mass communication deal with research in mass media effects and in the institutional practices of mass media. Important theories in interpersonal communication treat the interpersonal relationship whether in dyads, small groups or organizations- as evolutionary. These theories focus on how communication behavior changes over time. Relational theory proposed that communication occurs in both a content dimension and a relationship dimension. Scholars and practitioners are interested both in what is said and in how it is said the metastatements about the relationship of the communicators. Study and understanding of communication behaviors in groups and organizations are improved by analyzing communication networks. Several common patterns of communication have been identified, ranging from a wheel (all communications are directed through a single individual) to an all-channel (each member communicates equally well, unimpeded, with all others).. These patterns differ in their distance and centrality. Communication in organization occurs in multiple directions: downwards (from management to employees), upward (from employee to management), horizontally (from employee to employee), inward (from clients to the organization), and outward (from the organization to the clients). Within the organization, communication may be analyzed by studying both communications may be analyzed by studying both communication micro-networks, or within group patterns, and communication macro-networks, or between group patterns. Network analysis helps identify communication bridges and liaisons. Success in print

or broadcast media usually requires an ability to identify and target an audience of consumers, and to attract advertisers who wish to reach the target audience. Print media of both mass and specialized appeal therefore collect information on overall number of readers, as well as on the demographics and lifestyle characteristics of these readers. Commercial television and radio station are regulated by the communication commissions. Because they use the public airwaves, broadcast stations are required to serve in the public interest. Nevertheless, most programming decisions are based on economics, and in particular on a need to deliver an attractive and affluent audience to advertisers.

(e) Management: Management is defined and described in terms of the skill required of a manager and the roles played by a manager. The four functions of management are planning, organizing, leading and evaluating. Planning involves the specification of the goals and the identification of the activities to achieve those goals. This process is carried out with due consideration of the constraints and forecast facing the organization. The organizing function is concerned with arranging the tasks and the people into meaningful work units and establishing mechanisms to coordinate these work units. A significant component of this function is the hiring and training of appropriate personnel, which is properly labeled the staffing function. Since the success of the organization depends on its employees, influencing and motivating them toward organizational goals (that is, leading) is a critical function of management. The type and extent of leadership provided depends on the nature of the task, as well as the abilities and personalities of the concerned employees. The final function mentioned is evaluating, which consists of assessing the effectiveness of the total organization and appraising the performance of individuals and groups. Evaluation is carried out on a regular basis so corrective action may be taken if necessary. The contingency view of management holds that the factors of environmental conditions, organizational objectives, technologies used in the production of goods or services, organizational structure, personnel, and management styles need to be aligned and

consistent with each other. Finally, management is fundamentally a people business.

(f) Sports Marketing: The area referred to as sport marketing has roots in traditional marketing but is also distinct in a variety of ways. Entrepreneurs have shaped sport marketing and contributed distinct methods of operation, especially in the use of publicity and public curiosity. Sports are consumed for a variety of reasons, some of which may have little or no relation to the intent of the producer of the product. The sport marketer must be aware of these motivations for consumption of the product. Sport marketing concepts act as a formula (the eight Ps) and function in an interrelated manner to produce the effect that the marketer planned to achieve. Each of these factors can be manipulated to reach a target market, create awareness, provide information, or force a reaction. The key to a successful formula is the amount of knowledge the sport marketer has about not only the product and the potential consumer, but also about the environmental factors both within and beyond his or her control. The sport marketing process should be strategically and systematically planned. Research, monitoring, and feedback are essential in the development of a successful sport marketing plan and the achievement of organizational goals.



* Prof. Bindu Goswami

Physical Education

Research Zone India

Vol 3 Issue - (2)

March.- 2015 Page - 140 - 142

ISSN 2319 - 8168

WOMEN SPORTS

Women's sports include amateur and professional competitions in virtually all sports. Female participation in sports rose dramatically in the twentieth century, especially in the last quarter, reflecting changes in modern societies that emphasized gender parity. Although the level of participation and performance still varies greatly by country and by sport, women's sports have broad acceptance throughout the world, and in a few instances, such as figure skating, rival or exceed their male counterparts in popularity. An important aspect about women's sports is that women usually do not compete on equal terms against men.

Women's sports in history

In 1972 the United States government implemented Title IX, a law stating that any federally funded program cannot discriminate anyone based on their sex.[Participation by women in sports increased dramatically after its introduction, amid fears that this new law would jeopardize men's sports programs. In 1990, Bernadette Mattox became the first female Division I coach of a men's basketball team at the University of Kentucky. A year later, goaltender Jenny Hanley of Hamline University became the first women to play on a men's college ice hockey team. By 1994, the number of females playing sports in high school had increased threefold since Title IX was implemented, and ground was broken for the Women's Basketball Hall of Fame, the first such hall of fame devoted to exclusively women athletes. In 1996 the number of female high school athletes reached 2.4 million, including 819 football players, 1164 wrestlers, and 1471 ice hockey players.

Women's sports today

Girls' and boys' participation rates in sports varies

by country and region. In the country, nearly all schools require student participation in sports, guaranteeing that all girls were exposed to athletics at an early age, The connection between physical and mental health is undeniable. Learn more about our research on exercise and depression, obesity, eating disorders and more.

While female participation in Olympic sports is increasing, are related job opportunities in sports administration and leadership. Title IX emerged from social and cultural shifts in the American gender order. Its legal ripples created controversy and pushback from many men who sat atop sport infrastructures from Little Leagues to the National Collegiate Athletic Association (NCAA). It has provided women and advocates of female sport participation with a legal tool to advance opportunity for girls and women in education and sport. Over time, many parents, educators, administrators and government leaders fell in step with its vision and ethic of fair play. Today, thanks to a growing body of research, the advocates for reform in sport and education increasingly base their claims and visions on evidence rather than myth or ideology. And it is out of these historical changes, knowledge production and celebration of its inception that the 2012 Title IX at 40: Progress and Promise—Equity for All conference was born SHARP, the Sport, Health and Activity Research and Policy Center for Women and Girls, was established in 2010 as a strategic partnership between the Women's Sports Foundation and University of Michigan. SHARP's mission is to lead research that enhances the scope, experience and sustainability of participation in sport, play and movement for women and girls. Leveraging the research leadership of the University of Michigan with the policy and

* Asso. prof. (Dept. of Physical Edu.) S.B.Mahila Arts College Himmatnagar

programming expertise of the Women's Sports Foundation, findings from SHARP research better inform public engagement, advocacy and implementation to enable more women and girls to be active, healthy and successful .

National experts presented their key research findings under four central themes:

1. Physical Health and Fitness for Women and Girls
2. Education and Employment for Women and Girls

With a growing interest in sports-related concussions, emerging research in prevention and training practices show that gender-conscious approaches to physical training and conditioning for female athletes help to reduce their likelihood. The number of sports related concussions appears to be increasing and there is a growing interest in sport related concussions (McKeever & Schatz, 2003). Because of the possibility of neurological damage, traumatic brain injuries are particularly serious and warrant attention. While much of the research on concussions focuses on men's football and hockey, there is more analyses of concussions in women's sport appearing. Obtaining sound data on the incidence of concussions is complicated by variability in reporting and diagnosis. Emerging research in prevention and training practices show that gender-conscious approaches to physical training and conditioning for female athletes help to reduce the likelihood of concussions.

"Her Life Depends On It," is the most comprehensive compilation of research to date about the impact of physical activity on the physical, psychological and cultural health of girls. The report points to physical activity and sport as fundamental solutions for many of the serious health and social problems faced by girls. These include obesity, heart disease, substance abuse, teen pregnancy and depression – which accounts for much of the more than \$1 trillion spent on healthcare for treating these issues.

Media The media shapes the public's perceptions of the accomplishments of women playing sports and whether women in general can be strong, confident and highly skilled. The media also shapes the dreams and aspirations of girls. Boys grow up watching television, bombarded by heroic and confident images

of themselves playing sports and being revered for their accomplishments. They know they are expected to play sports and are encouraged to do so by everyone around them. Girls do not receive these messages.

Girls also see a double standard in covering women's sports. When male athletes receive media attention, such coverage is primarily focused on their skilled performance. When female athletes receive media attention, the media is much more likely to focus on their physical attractiveness or non-sport-related activities. Anna Kournikova, who has yet to win a professional tennis tournament, was one of only six women ranked among the most important people in sports. This double standard devalues the athletic achievements of female athletes compared to their male counterparts.

Women sports in India

Women in India are not encouraged to participate actively in sports. The conditions for Indian women to take up sports are sub par, especially at an international level. The resources to make successful Indian women's teams are readily available, Women's sport teams and athletes tend to stand outside of the limelight in India where men's sports are not only prominent, but spawn near fanaticism! It's unfortunately no surprise however, as India does have a women's team for nearly every kind of sport, but very few have been successful.

Two examples of successful women's sport teams in India are the women's cricket team and the Tennis Star Sanie Mirza. The cricket team won the Women's Asian Cup from 2004 to 2006 and proved fierce competitors at the Women's cricket World Cup in 2005, coming in second.

Yoga Demonstration at Standards Fireworks College for Woman Those who do, find that there are few suitable facilities at the college level for women's sports, while there are many more good facilities for men and hence more opportunities to pursue their interests in sports once they attend college.

The conditions under which sports are played also tend to be worse for women. It is common for the playing ground for women's cricket to be shabbier than the playing ground for men. It is very hard for

Women to practise sport professionally because of the difficulties of finding professional training or sponsors. But not only the lack of money and the lack of good conditions make it so hard for Indian women teams to rise, also the media plays an important role. If a women team does well at any sports event, the media provides very little coverage for it. The under-19 boys World cup cricket for example got much more media attention than the women's World cup cricket in 2001. It almost goes without saying then, that finding professional trainers and sponsors is fairly difficult for a woman.

There was a time when Indian women did not have much presence on the national platform. But now, the time has changed and so, is the awareness and opportunity for the women folk in the country. From PT Usha to Sania Mirza, India has traveled a long destination towards the achievements of our women folk in the sports world. Indian women are making news in areas of sports like boxing, wrestling, cricket, shooting once dominated by men.

5 toppest sports women in India

Saina Mirza

She is probably the most well-known female Indian sportsperson internationally. She was the first woman who could make it to the fourth round of Grand Slam Tournament in US Open in 2005. Having been honored with the Arjuna Award in 2004 and Padam Shri award in 2006, she has also won the doubles with Mahesh Bhupathi in Australian Open in 2009. In Doha Asian games in 2006 Sania won a silver medal for singles and gold in doubles with Leander Paes.

Saina Nehwal – Badminton

Making big news through her hardwork, dedication and talent, Saina has been ranked number 3 in the world by Badminton World Federation. She is the first woman who had made it to the singles quarter finals in Olympic games and the first Indian to win Super Series Tournament in 2009. She also won a gold medal in Women's Single Shuttle Badminton in Common Wealth Games, 2010.

Anjum Chopra- Cricket

player in the Indian Women's Cricket team, Anjum was the first every female Indian player to score

a century in One Day International match. She is a left handed batsmen and an opener in cricket matches. Having played 12 test matches and 116 One Day Internationals, she is a right-arm medium-fast bowler. She has been awarded with the Arjuna Award in 2007 for her valuable contribution to Indian Women's Cricket.

Sonika Kaliraman- Wrestling

Sonika is the only Indian woman wrestler having made it to the Asian Games. Her father Master Chandgi Ram and brother Jagdish are very well known names in the field of wrestling in India. Sonika, hence, carries forward her family in the sport. Married to an NRI, Siddharth Malik, she is now settled in California, USA, originally hailing from Haryana.

Tejaswini Sawant- Shooting

Daughter of an Indian Navy Officer, Ravindra Sawant, Tejaswini represented India in 2004 at the 9th South Asian Sports Federation Games. She has been supported currently by Olympic Gold Quest. She in 2006 Common Wealth Games won gold medals in Women's 10m Air Rifle Singles and Women's 10m Air Rifle pairs. In 2009 in 50m Rifle three positions she won a bronze and in 2010 she became a world champion in 50m Rifle Prone game held in Germany. In 2010 Common Wealth Games she won two silver and one bronze medals in Women's 50m Rifle Prone Singles, Women's 50m Rifle 3 positions and Women's 50m Rifle Prone Pairs respectively. Tejaswini was the first Indian woman shooter to win a Gold medal at the World Championships in 50 m Rifle Prone game.

REFERENCE

- ⇒ Scanlon, Thomas F. "[Games for Girls](#)". "Ancient Olympics Guide". Retrieved February 18, 2006.
- ⇒ M. Ann Hall, *The Girl and the Game: A History of Women's Sport in Canada* (Broadview Press, 2002)
- ⇒ [Progress and Promise: Title IX at 40 White Paper www.Sharpcenter.com](#)



* Dr. Ranjitsinh J. Zala

A COMPARATIVE STUDY OF SELF CONCEPT ON SELECTED SPORTS MEN AND THE STUDENTS

Self concept questionnaire constructed and standardized by Rajkumar Saraswat was administered on 200 male subjects (100 sportsmen and 100 students) of Gujarat University. The age of subjects ranged between 17 to 23 years. The objectives of the study were to assess and compare the Self concept among collegiate male sportsmen and the students. Statistical analysis has been done by t-test and the significance of the result was seen on 0.05 levels. The t-test showed that there were significant difference found in between selected sportsmen and the students.

KEYWORDS: Self concept, sportsmen, students.

INTRODUCTION:

- ◆ One of the most popular issues in sports psychology concern the relationship between male sportsmen, students and Self concept.
- ◆ Certain Self Concept is the most important to achieve success in sports.
- ◆ Self concept is learned by an individual inference from his unique experiences. The individual perception of other towards him strongly influences his self image.
- ◆ Self concept is highly complex component of behavior, composed of both cognitive and effective dimension.
- ◆ Self concept has at least four orientations: The real self, the perceived self, the ideal self and the self as perceived by others.
- ◆ Self concept may prove the most powerful motivation for specific behavior. It may prove the most by others.
- ◆ The study would help to prepare and modify psychological training programmers according to self concept of the students and the sportsmen.
- ◆ The knowledge of self concept would help the teacher, physical educators and the coaches to motivate and handle the sportsmen and the students in better way.
- ◆ Also it may help to promotion of sports coaching

and educational efforts.

STATEMENT OF THE PROBLEM:

A Comparative Study of Self concept on selected sportsmen and the students of Gujarat University.

OBJECTIVE:

The objectives of the study were to compare self concept between the sportsmen and the students of Gujarat University.

SAMPLE:

A total number of two hundred (n=200) subjects belonging to age ranging 17-23 years were selected. 100 male sportsmen and 100 male students of Gujarat University were selected as a subject for the said study.

METHODOLOGY:

- ◆ The data was collected from 100 male sportsmen & 100 male students of Gujarat University.
- ◆ The questionnaire constructed and developed by Rajkumar was employed to collect the data from the subjects.
- ◆ All the necessary instructions were given to the subjects before the subjects was requested to respond the statement in the questionnaire.
- ◆ The calculation of the questtionnaire was based on five alternatives to give their responses ranging most acceptable to least acceptable description of this self concept.

* Asso. Professor, Arts & Commerce College, Dehgam

- ◆ With the help of scoring key the researcher collect the raw scores, according to the instructions given in the manual.

DATA ANALYSIS AND DISCUSSION:

The collected data were analyzed statistically computing Mean, S.D. and t-ratio to find out significant difference if any between two experienced groups on the psychological parameter considered for the study. The results have been depicted in the following table.

TABLE
SIGNIFICANCE DIFFERENCES OF MEAN SCORE AT SELF CONCEPT BETWEEN THE SPORTSMEN AND THE STUDENTS OF GUJARAT UNIVERSITY.

Variable	Group compared	Mean	Dm	Significant "t" (0.05)	"t" Ratio
Self concept	Sportsmen	115.80	6.87	2.31*	1.33
	Students	108.93			

*Significant at 0.05 level.

The t-test showed that there were significant difference found between the sportsmen and the students of Gujarat University. As the calculated "t" (1.33) value is much lower than the tabulated "t" value (2.31) at 0.05 levels.

Discussion of findings and conclusions:

Within the limitation of the study the following conclusions may be drawn.

- ◆ The t-test showed that there were significant difference in the "t" value exists between the sportsmen and the students of Gujarat University.
- ◆ The calculated "t" (1.33) value is much lower than the tabulated "t" value (2.31) at 0.05 levels.
- ◆ On the basis of result, it may be concluded that the sportsmen were better in self concept in comparison to the students.
- ◆ The findings also suggest that the level of Self concept among these sportsmen and the students seemed to be necessary for being assertive to excel at the highest level of their life goals.

REFERENCES

- ⇒ Marsh W. H., "The structure of Education and language studies", School of Education and language studies, (New south Wales, Australia, 1990).
- ⇒ Roger C. Glyn, **Learning Experiences in Sports Psychology** (Champaign Illinois's: Human Kinetic Publishers, 1981), p. 75.
- ⇒ Singh Ajmer, **Modern Text Book of Physical Education, Health and Sports** (Kalyani Publisher, 2001), p. 71.
- ⇒ Tucker Larry A., "Effect of Weight Training Self Concept", **Research Quarterly for Exercise and Sport** 54: 4 (1986) 389-397.
- ⇒ Young L. Mary, "Comparison of Self-Concept of Women High school and college Basketball players", **Research Quarterly for Exercise and sports** (March 1981): 286.
- ⇒ Zukerman M and M. kragt, **Department of Psychology**, (University of Delaware, New York, USA, 1997), p. 48.



* Hitaxi

THE IMPACT OF SOCIO ECONOMIC STATUS ON ACHIEVEMENT MOTIVATION OF SPORTS WOMEN

Introduction

Today sports education is gaining its due place all over the world. Training education and competitions in sports are being conducted scientifically and systematically. Interdisciplinary perspectives and knowledge have been adopted uninhibitedly.

In India, sport has gained acceptance as a very major human enterprise with Olympics, International, National and Local competitions capturing the attention of the masses through Television, Radio, Newspapers, Journals and Magazines. Big money, industry, politics and science have gradually and quietly been acquiring respective roles. Sports Psychology also got firm footing with the formation of Sports Psychology Association of India in 1985, and since then the academic research and applied dimensions of sports psychology have progressed from amateur attempts to professional deliberations for new courses, orientation programmes, research projects, seminars and conferences.

The female athlete's special status raises significant questions about the psychological dimensions of her sport involvement. While the western world has progressed in the area of equality, in most third world countries including India, it remains a long way off. Therefore, the present study deals with the history, participation, position and performance of sportswomen in India.

Need of Socio-Psychological Research among Sportswomen:

Sport is not merely a recreational physical activity. Multifarious utilities of the games have given them social recognition. Hence, sports are not just to be studied merely as a part of physical education.

Heterogeneous divergent and multidimensional

aspects of sports have promoted it to a state of sports science; where different dimensions, factors and aspects of sports are studied from different perspectives and view points. This approach throws a new light on the unexplored fronts of the sports. Rather, it helps in developing a holistic method to study the sports. Because, these events have Socio-psychological, educational, economic, health, medicinal, therapeutic and physiological significance. The participation of women in sport has been of great concern especially because for many years in the past, our society has condemned women's participation in physical activities involving profuse sweating, building of muscles and competing with others in public. However, with changed time, women now find a place in sport avenues and acceptance, not only to participate but to compete in a wide range of activities including wrestling, weight lifting and marathon etc., which were once considered as only male dominated events. A change is also evident in the attitudes of parents and society, where as women now participate in sport wholeheartedly without hazards, they are also found to be competing in sport for the same reasons, as are men. Research is needed in such areas to gain greater insight into the factors aimed at motivating or discouraging female participation in sport and physical activities.

Hence, there is a greater need of understanding and analyzing the impact of sociological factors on the psychological factors, which could play a pivotal role in the performance, and achievement of the sportswomen. Because, the high socio economic status would be highly advantageous for an individual as he enjoys the better standard of living, quality education, high income, positive self image, high

* Teacher, Agraval Vidhya Vihar, VESU- Surat

dignity and status in the society, good training facilities and the subsequent high self confidence which invariably helps him to gain positive personality traits and higher achievement motivation. Whereas, an individual of low socio-economic status would inherit the motivational and personality characteristics. The present study makes an attempt to study the Impact of Socioeconomic Status on the Achievement Motivation of Sportswomen.

Methodology

1. The socioeconomic status is an independent variable
 2. Achievement Motivation is dependent variable.
- The total sample consists of 120 sportswomen belonging to high and low socioeconomic status. The age level ranging from 19-25 and were selected randomly. The sample design is given below:

Sportswomen with High Socio economic Status	Sportswomen with Low Socio economic Status	Total
60	60	120

Tools : The Achievement Motivation Test developed by Dr. Beena Shah and The socio-economic status scale developed by Bharadwaj and Chavan (1989).

Discussions

Basic division in human societies can readily be observed among members. Some of the variations like race or sex are biological, while others, such as occupation distinctions or gradations in prestige and power, are primarily social products. In both cases, the differences provide the foundation for discrete social positioning and the creation of specific roles in the organisation of human affairs. This analysis points to further study of social differentiation and its effects. Like all areas of social life, sport has been greatly influenced by the institutionalized divisions and inequalities that serve to differentiate societies.

- 1) The hypothesis that the high socio economic status sportswomen will have high achievement motivation than the low socio economic status sportswomen is formed on the basis that since the socio economic status is a combination of education, income, occupation and caste. A sportswoman who belongs to high socio economic status enjoys better opportunities of the social conditions of life that make

her acquire more self confidence, high aspirations, positive self perception, optimism which in turn would influence her to adopt high achievement motivation.

Table-I

Table showing the Mean, SD and t values of achievement motivation of high and low socio economic status Sportswomen.

Variables	High SES	Low SES
Mean	63.69	67.24
SD	10.73	11.88
t-value	2.74*	

* Significant at 0.05 level

The Table presents the mean, SD and t values of achievement motivation of high and low socio economic status sportswomen. The high socio economic status sportswomen have the mean score of 63.69 whereas the low socio economic status sportswomen have the mean score of 67.24. It suggests that the low socio economic status sportswomen have more achievement motivation than the high socio economic status achievement motivation. The obtained t value is 2.74 which is significant at 0.05 level indicate that there is a significant difference between achievement motivation of high and low socio economic status sportswomen. In the above table, the low socio economic status sportswomen have the higher achievement motivation, which could have been a resultant of their strong desire to win and succeed. The fear and humiliations associated with failure, the urge to grow and develop might have influenced them to adopt the higher achievement motivation. On the contrary, the high SES sportswomen might have become complacent due to their higher standard of living, higher income, and secured environment. Thus, it becomes clear that the hypothesis mentioning of the high SES sportswomen having the high achievement motivation than the low SES sportswomen is not accepted.

Conclusion

The low SES sportswomen have high achievement motivation than the high SES sportswomen and there is a significant difference in their achievement motivation level



* Dimpal Patel

A COMPARATIVE STUDY OF BODY COMPOSITION BETWEEN EMPLOYEE WOMENS AND HOUSEHOLD WOMENS OF NARODA CITY

The purpose of this study was to see Body composition of Employee women's and House hold women of Ahmadabad For this study Naroda city was selected The age group was be between 25-30 years. For this study employee and house hold women was be selected women's will select randomly 5). In this study, the body composition measurement of Analysis was taken into consideration. Like a) Height b) Weight c) B.M.I d) Fat % e) Fat mass f) Impedance g) Total body water It was hypothesized that there will be significant difference between employee women's and household women's of Ahmadabad city 40 women of Ahmadabad city was selected randomly for the purpose of the study. There was two groups employee women's and household women's To find the comparison of women in Body Composition measurement of Analysis of Ahemdabad City women's "t" test was applied. Ahemdabad city Employee Women and House Hold Women weight, B.M.I, Impedance and Total Body Water was little difference but not at significant level it seems that both group women's in weight, B.M.I , Impedance and Total Body water were little difference in score Ahemdabad city Employee women and House hold Women were significant in B.M.R and Fat % it seems that Employee Women are not so Fat % then House Hold women and their Basal Metabolic Rate is good then House Hold women

Key word- Body composition, household women, Employee women

Introduction

It has become clear over the past few years that Physical fitness and good nutrition must begin early in life .Studies have shown that the development of heart disease and other chronic degenerative diseases is progressive and can start at very early age. A healthy lifestyle beginning in childhood can help prevent many diseases that are wide spread today. Your mind and body have a way of telling you when your life is out of balance. If you are trying to work around the clock with little rest, hardly taking time out to eat, you may experience some of the symptoms like ; Loss of energy, Loss of motivation, Loss of enthusiasm, Oversleeping or insomnia ,Overeating or appetite loss, Inability to concentrate, Lots of procrastination, Lots of rationalization ,Low quality of work etc.

Method

For the purpose of the study 40 women of Ahemdabad city (Naroda) were selected randomly of Ahemdabad District. There were two groups .For this study group A and B has made.

Group A: Employee women (Working women), Group B: House Hold Women. Age, Body Weight, Body Mass Index, Basal Metabolic Rate Fat%, Total Body Water were obtained from the test conducted by Tanita Body Composition Analyzer

STATISTICAL ANALYSIS OF DATA

The information of aspects like Age, Height, Body Weight, Body Mass Index, Basal Metabolic Rate Fat % , , Total Body Water, of the subjects was checked by their test. To check the mean differences of the experimental group and control group, "t" test was taken in consideration.

* M.Phil. Student, Kadi Serva Vishvavidhyalaya, Gandhinagar



* Llewellyn Pinto

ANTERIOR CRUCIATE LIGAMENT INJURIES IN DIFFERENT SPORTS

ACL injury

One of the most common problems involving the knee joint is an anterior cruciate ligament tear. The anterior cruciate ligament (also called the ACL) is one of four ligaments that are critical to the stability of the knee joint. A ligament is made of tough fibrous material and functions to control excessive motion by limiting joint mobility. Of the four major ligaments of the knee, the ACL injury is the most common knee ligament injury.

Normal function and Anatomical Background of the ACL

The anterior cruciate ligament is the primary restraint to forward motion of the shin bone (tibia). The anatomy of the knee joint is critical to understanding this relationship. Essentially, the femur (thigh bone) sits on top of the tibia (shin bone), and the knee joint allows movement at the junction of these bones. Without ligaments to stabilize the knee, the joint would be unstable and prone to dislocation. The ACL prevents the tibia from sliding too far forward.

The ACL is a broad ligament joining the anterior tibial plateau to the posterior femoral intercondylar notch. The tibial attachment is to a facet, in front of, and lateral to the anterior tibial spine. The femoral attachment is high on the posterior aspect of the lateral wall of the intercondylar notch.

It is composed of multiple non-parallel fibers, which, though not anatomically separate, act as three functionally distinct bundles i.e. anteromedial, posterolateral and intermediate. Owing to their wide attachments, variable fiber lengths and the rotation of the ACL that accompanies flexion, the tension in each bundle varies throughout the range of motion.

Risky Sports Events

Highly Risky Events: Foot Ball, Basket Ball, Soccer, Skiing, Gymnastics, Wrestling, Judo, Volley Ball, Tennis (Singles), Rugby and Hockey (Ice & Field)
Moderate Risky Events: Athletics (Jumps and Throws), Indigenous Games (Kabbadi & Kho-Kho), Hand Ball, Base Ball and Tennis (Doubles)
Low Risky Events: Running/Jogging and Cycling

Causes of ACL Rupture

The most common cause of ACL rupture is a traumatic force being applied to the knee in a twisting moment. This can occur with either a direct or an indirect force. In practice, about half of the cases of ACL rupture occur without contact, i.e., while sidestepping, pivoting or landing from a jump. The other half are associated with some type of contact, whether it be on the football field, on the snow fields or in a motor vehicle accident. For example Skiing injuries usually occur during a fall in the inexperienced skier.

Another interesting factor is that patients with recurvatum tend to be more likely to rupture their ACL and are more difficult to treat. I have also noticed a significant number of patients having ruptured their ACL who also have instability of the shoulder. I believe both these groups have a generalized ligamentous disorder.

Symptoms of ACL Injury

- ◆ There may audible pop or crack at the time of injury.
- ◆ A feeling of initial instability may be masked later by extensive swelling.
- ◆ A torn ACL is extremely painful, in particular immediately after sustaining the injury.
- ◆ Swelling of the knee, usually immediate and extensive, but can be minimal or delayed.

* Ph.D. Research Scholar, M.K. Bhvanagar University, Bhavnagar

- ◆ Restricted movement, especially an inability to fully straighten the leg
- ◆ Possible widespread mild tenderness.
- ◆ Positive Signs in the anterior drawer test and Lachman's test.
- ◆ Tenderness at the medial side of, the joint which may indicate cartilage injury.

History

The classic story of a patient cutting, sidestepping or landing from a jump, and the knee giving way, followed by immediate pain and swelling should alert the diagnostician to the most likely diagnosis of ACL rupture. In the practice a "snap" or "pop" was noted by 60% of the patients. Rapid intra-articular swelling following injury is nearly always due to hemarthrosis. An ACL rupture is present in 75% of patients presenting with an acute hemarthrosis and is due to bleeding from vessels within the torn ligament. Differential diagnoses include osteochondral fracture, peripheral meniscal tear, retinacular tear associated with patella dislocation or subluxation, PCL tear or bleeding disorders.

Evaluation

The diagnosis of ACL tear can be confirmed by three tests: the Lachman test, the dynamic extension test, and the Pivot Jerk test. While the Lachman test and dynamic extension test are helpful in making a diagnosis, particularly in the acute injury, the lateral-pivot jerk test is the most important

The lateral pivot jerk test reproduces the rotatory subluxation that occurs in ACL deficiency. The test is difficult to perform and takes residents and fellows in my practice approximately three months of intensive training to be able to adequately perform the jerk test in the unanaesthetised patient.

Some authors consider the Lachman test to be the chief confirmation of rupture of the ACL. I do not agree, as a negative Lachman test may be misleading. The ACL commonly heals onto the posterior cruciate ligament producing a falsely negative Lachman test with a fairly firm end point. These patients, however, may still have a positive lateral pivot jerk and clinical instability.

Management of the Ruptured ACL

Once the diagnosis of ruptured ACL is made,

management can be divided into conservative and surgical. Correct choice of treatment depends on assessment of three patient factors:

- ◆ Age
- ◆ Functional disability
- ◆ Functional requirements.

A small percentage of the population, perhaps 15%, can survive happily with a ruptured ACL, so a patient profile is important in assessing the indications for surgery. The child, the adolescent, the young adult, the middle aged, and the elderly, represent different surgical problems. Functional disability may vary from an undiagnosed asymptomatic rupture, to the patient whose knee gives way on a daily basis. I believe these differences are due to variations in proprioception muscle control about the knee. Functional requirements vary from sedentary patients with low activity requirements, through those patients with an active social sporting life or physically demanding work, to the elite athlete whose fame and fortune depends upon a highly functional knee. **Surgical Techniques**

The development of surgery for ACE instability has been proceeding over the last century. Techniques at the turn of the 20th Century used autograft semitendinosus and gracilis with variable results. Xenografts were employed in Germany in 1912, using Kangaroo tail tendon for ACL substitution. However, results were poor due to problems with infection and graft rejection.

Following the failure of repair techniques to ensure stability, focus became centered on substitution- type intra-articular reconstructions. Various graft materials have been tried including autograft, allograft, xenograft and artificial ligaments.

There is an unacceptable failure rate within two years due to either mechanical failure or inflammatory synovitis secondary to breakdown products shed for the graft.

A ligament augmentation device (LAD, invented by Kennedy in Londn) has also been widely used. Most studies, however, have not demonstrated that the use of the LAD has any significant advantage over the patella tendon transfer alone.

Rehabilitation

presented in table-2.

Table-2

Difference between paired means for Job stress.

Govt. Schools N=27	Public School N=27	Private Schools N=25	MD	CI
120.85	132.22	-	11.37*	5.48
120.85	-	121.04	0.19	5.59
-	132.22	121.04	11018*	5.59

*Significant at .05 level

The results of post hoc test revealed that teachers of Public schools faced more Job stress than the teachers working in Govt. and Private schools as the Mean difference in these cases were found greater than the critical ratio at 05 level. However no significant difference was observed between the teachers working in govt. and private schools. The results pertaining to Job satisfaction have been presented in table-3

Table-3

Analysis of variance for Job satisfaction among physical education teachers working in govt. Public and Private schools.

Source of variance	SS	Df	MSS	F
With in group	2278.19	76	29.98	41.87*
Between the groups	2510.53	2	1255.27	

*Significant at 05 level $P > 4.90$

The results of Table-3 indicated significant difference among male physical education teachers working in the schools of different organization as the obtain F value was greater than table value of

4.90 required to be significant at 05 level. Scheffe's post hoc test of significance was applied to see the direction of results and subsequently presented in table - 4.

Table - 4

Difference between paired means for Job Satisfaction of teachers.

Govt. Schools N=27	Public School N=27	Private Schools N=25	MD	CI
68.74	80.52	-	11.78*	4.66
68.74	-	68.52	0.22	4.75
-	80.52	68.52	12.00*	4.75

*Significant at .05 level

The results of post hoc test of significance revealed that the male teachers working in Public schools

experienced more Job satisfaction than their counterparts as the mean difference in the scores were found greater than their respective critical ratios at five percent level. However no significant difference was observed between the teachers working in govt. and private schools.

Discussion

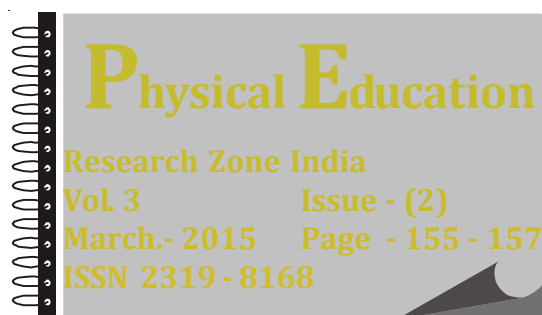
The results presented in forgoing table revealed in that Job stress and Job satisfaction of Public schools was more than the teachers working Govt. and Private schools. The results were in agreement of study conducted by Thakur (1993) but contradictory to study conducted by Sharma (2009). However one thing is clear that busy and reasonable stress full life is better and provides satisfactor because with these qualities people are appreciated. Moreover they are not the devil's brain workshop. The teachers of public schools worked under more Job stress which paid them dividend for providing them better job satisfaction. The teachers of public schools have been working under favourable environment. The results of the study conveys the message that a reasonably stress full life provides better Job Satisfaction. Therefore one should keep himself busy in constructive work so that he becomes a useful and respectable person in the society.

REFERENCE

- ⇒ Chen, Wen Shyong, "The Job satisfaction of school teachers in Republic of China as related to personal and organizational characteristics. Dissortation Abstract International 38: 6(197).
- ⇒ Davis, Keith, "Human behaviour at work, organizational behaviour" Tata Mc Grow Hills Publishing Co. New Delhi 1977.
- ⇒ Lazarus, R.S (1966) "Pattern of adjustment" Mc Graw Hill Kage Kusha Takyo, Japan.
- ⇒ Locke, E.A., "The nature and cause of Job Satisfaction". Handbook of industrial an. organizational psychology.
- ⇒ Sharma, M.L (2000) "A comparative study of Job stress, Job Satisfaction and adjustment of college Phy. Edu teachers of H.P., Panjab and Chandigarh. Unpublished Ph.D thesis P.U.Chandigarh.



* Kalpesh V. Patel



COMPARATIVE STUDY OF ANTHROPOMETRIC MEASUREMENT ON NORTH GUJARAT UNIVERSITY FOOTBALL AND ATHLETIC PLAYERS

The purpose of this study was to find out the difference between Anthropometric Measurement on North Gujarat University Football and Athletic players For this study College players are selected For this study North Gujarat Hemchandaracharya Inter college tournaments players was selected randomly The male player of Football and Athletics players were selected

The age group was between 18-28 years. For this study 2013-14 years of football and Athletic players was selected For this study Anthropometric measurement like weight, Height , chest circumference, biceps measurement , thigh circumference, calf circumference was taken

Those who are played in Football game and Athletics Event of North Gujarat Inter university tournament was selected randomly for the purpose of the study. For this study 50 players of football players and 50 players of Athletic were selected randomly From statically analysis In Anthropometric measurement Football and Athletic Players measurement was slightly different

Keyword:- Anthrpometric, Physical Fitness

Introduction

Anthropometric is a term which refers to taking quantitative measurements of the human body. Numerous measurements of the body can be taken, ranging from bone density scans to height measurements. There are a number of ways in which anthropometric information can be utilized and there are several large databases of measurements from thousands of people which can be used for the purpose of comparison and study. The origins of taking measurements of humans is quite old, although the term "anthropometric" was not coined until the 1800s. Physical fitness is the capacity of the heart, blood vessel, Lungs and muscles of function at optional efficiency. Optimal efficiency means the most favorable health needed for the enthusiastic pleasurable participation in daily tasks and recreation activities. Optional physical fitness make possible of life style that the unfit cannot enjoy 7 develop and maintain physical fitness requires vigorous efforts by the total body.

Method

For this study 50 players of football players and 50 players of Athletic were selected randomly ,Players age was 18-28 selected for this study For this study Anthropometric measurement like weight, Height , chest circumference, biceps measurement , thigh circumference, calf circumference was

To find out the comparison of Anthropometric measurement nalysis of Football and Athletic College players North Gujarat university "t" test was applied. Statistical analysis was done of the raw scores and Mean Difference and standard Deviation was found and was represented throw graph.

The level of significance chosen to study the significance by means of "T" test the significance standard was set at 0.05 level of confidence, which is considered adequate for the purpose of the study.

46

* Lecturer in Physical Education, Dept. of Physical Education, Saurashtra University, Rajkot.

TABLE-1

The Difference of the Significance of the Mean of Football and Athletics in the Performance of Height

GROUP	MEAN	DIFFERENCE	“T” RATIO
FOOTBALL	170.58	2.90	1.89
ATHLETICS	167.68		

* Significant level T Ratio 0.05 (98) = 1.96

From table 1 it is seen that Foot ball group mean is 170.58 and Athletic group mean is 167.68 Mean difference between this two groups is 2.90 and ‘T’ ratio is 1.89 which is not significant at 0.05 level. Therefore it can say that the Foot ball and Athletics Players are slight difference in Height Graphically it is represented in Graph 1

Graph-1

The Difference of the Significance of the Mean of Football and Athletics in the Performance of Height

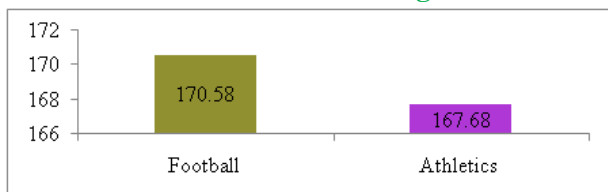


TABLE-2

The Difference of the Significance of the Mean of Football and Athletics in the Performance of Weight

GROUP	MEAN	DIFFERENCE	“T” RATIO
FOOTBALL	57.82	1.12	0.89
ATHLETICS	56.70		

* Significant level T Ratio 0.05 (98) = 1.96

From table 1 it is seen that Foot ball group mean is 57.82 and Athletic group mean is 56.70 Mean difference between this two groups is 1.12 and ‘t’ ratio is 0.89 which is not significant at 0.05 level. Therefore it can say that the Foot ball and Athletics Players are no difference in weight Graphically it is represented in Graph 2

Graph-2

The Difference of the Significance of the Mean of Football and Athletics in the Performance of Weight

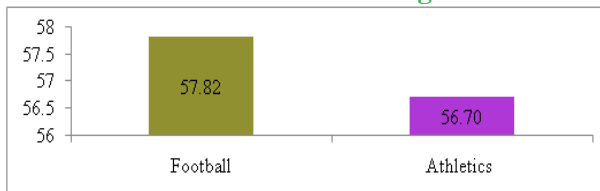


TABLE-3

The Difference of the Significance of the Mean of Football and Athletics in the Performance of chest circumference

GROUP	MEAN	DIFFERENCE	“T” RATIO
FOOTBALL	76.60	1.22	1.34
ATHLETICS	77.82		

* Significant level T Ratio 0.05 (98) = 1.96

From table 1 it is seen that Foot ball group mean is 76.60 and Athletic group mean is 77.82 Mean difference between this two groups is 1.22 and ‘t’ ratio is 1.34 which is not significant at 0.05 level. Therefore it can say that the Foot ball and Athletics Players are no difference in chest circumference Graphically it is represented in Graph 3

Graph-3

The Difference of the Significance of the Mean of Football and Athletics in the Performance of chest circumference

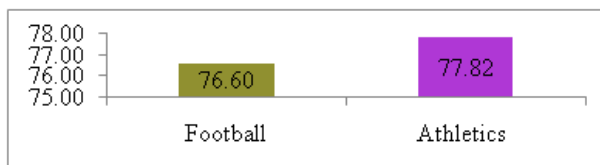


TABLE-4

The Difference of the Significance of the Mean of Football and Athletics in the Performance of biceps

GROUP	MEAN	DIFFERENCE	“T” RATIO
FOOTBALL	23.32	0.22	0.41
ATHLETICS	23.54		

* Significant level T Ratio 0.05 (98) = 1.96

From table 1 it is seen that Foot ball group mean is 23.32 and Athletic group mean is 23.54 Mean difference between this two groups is 0.22 and ‘t’ ratio is 0.41 which is not significant at 0.05 level. Therefore it can say that the Foot ball and Athletics Players are

no difference in biceps' circumference Graphically it is represented in Graph 4

Graph-4

The Difference of the Significance of the Mean of Football and Athletics in the Performance of biceps

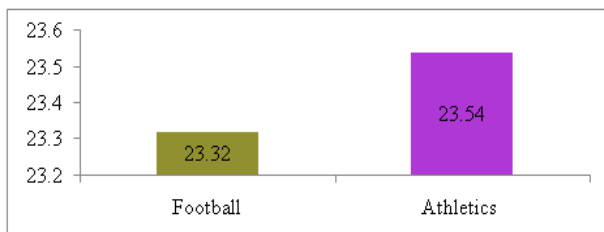


TABLE-5

The Difference of the Significance of the Mean of Football and Athletics in the Performance of Thigh circumference

GROUP	MEAN	DIFFERENCE	“T” RATIO
FOOTBALL	41.48	0.86	0.69
ATHLETICS	42.34		

* Significant level T Ratio 0.05 (98) = 1.96

From table 1 it is seen that Foot ball group mean is 41.48 and Athletic group mean is 42.34 Mean difference between this two groups is 0.86 and ‘t’ ratio is 0.69 which is not significant at 0.05 level. Therefore it can say that the Foot ball and Athletics Players are no difference in thigh circumference Graphically it is represented in Graph 5

Graph-5

The Difference of the Significance of the Mean of Football and Athletics in the Performance of Thigh circumference

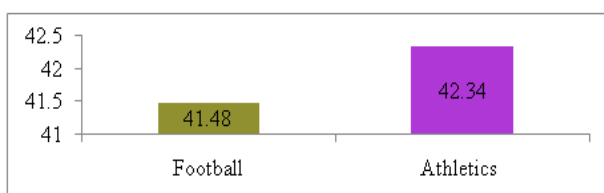


TABLE-6

The Difference of the Significance of the Mean of Football and Athletics in the Performance of calf circumference

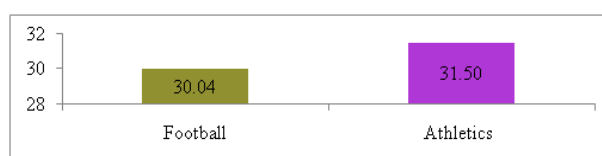
GROUP	MEAN	DIFFERENCE	“T” RATIO
FOOTBALL	30.04	1.46	1.92
ATHLETICS	31.50		

* Significant level T Ratio 0.05 (98) = 1.96

From table 1 it is seen that Foot ball group mean is 30.50 and Athletic group mean is 31.50 Mean difference between this two groups is 1.46 and ‘t’ ratio is 1.92 which is not significant at 0.05 level. Therefore it can say that the Foot ball and Athletics Players are no difference in calf circumference Graphically it is represented in Graph 6

Graph-6

The Difference of the Significance of the Mean of Football and Athletics in the Performance of calf circumference



Conclusion

In Anthropometric measurement Football and Athletic Players measurement was slightly different.



* Dr. V.S. Vakaani

FIVE TYPES OF FITNESS

There are 5 categories of fitness and although it seems like a lot to try to be the best at all five, just being aware of each level and knowing where you are at, is a good thing

1. Cardiovascular Fitness

The term cardiovascular relates to the heart (cardio) and blood vessels (vascular), and is used in reference to how effectively the heart pumps blood, and how it then is pumped through the body. So when we refer to cardio fitness we are talking about working the heart and in turn pumping the blood....so it's all the activities that work this system harder; like running, cycling, dancing, aerobics etc

The idea of improving your cardio fitness is to get your heart pumping at a higher level and to keep it there for an extended period of time, approx 45mins to an hour

Other ways to improve it more are to take your heart rate and blood pumping through a range of levels, like doing short fast spurts of speed interspersed by recovery running, these sessions are called tempo or interval training

Running- Running is all about cardio fitness, most runners have high levels of cardio fitness, but not always. If you have been running for years and run the same distance or pace every time you go out there, then you will find your cardio fitness could still be at a lower level. Most of us know when we are working at a high cardio level for ourselves, we should feel our heart pumping, we should be breathing heavy and we should be hot or sweaty Cardio Fitness activities reduce the risk of cardio vascular diseases and high blood pressure: they also reduces the risk of osteoarthritis and osteoporosis.

2 Muscular Strength Fitness

This is when we do exercise or activities to build and

strengthen our muscles and muscle groups. It usually means giving your muscles a resistance (weight) and getting them to lift it or move it over several repetitions. After a few weeks of doing this resistance work, the muscle responds, by growing and getting stronger, you then need to add more resistance to continue to grow the muscle and strengthen it. Strength training is good for toning and the stronger and bigger the muscles the more calories they burn. Strength training is also good for maintaining bone structure.

Running is not generally known to be a strength training activity, however, strength is all about meeting a resistance and pushing it and in running, the resistance can be hills, stairs, sand etc, all of these things can build the muscle strength in your legs.

However, the best way to work on overall body strength is to do a weights or gym session, or swim, or Pilates...on the days you do not run.

3. Muscular Endurance Fitness

Looks similar to above but it is very different, it is where your muscles are resisting continually for quite a long time, so building muscle as well as endurance. This builds the muscle in a different way and often builds a leaner muscle. Muscular endurance activities like cross country running (where there is lots of resistance whilst you are running), long distance running (over 2 hours) where the muscles are always recruiting to keep you upright and still running, boxing, where the arms are held high for a long period of time etc., rowing machines and steppers for longer periods also are good for muscular endurance. Muscular endurance fitness is good for reducing the risk of cardio vascular disease, diabetes, and obesity related conditions

Running- as mentioned cross country running is ideal

* Lecturer in Physical Education, Dept. of Physical Education, Saurashtra University, Rajkot.

for muscular endurance; your muscles are always working due to the various terrains and undulations. Also long distance running, especially half marathon and marathon running.

4. Flexibility

I know runners cringe when they hear this word, but it doesn't just mean being able to touch your toes or wrap your legs around your head! Flexibility refers to just being able to go thorough daily life, moving freely and not be in pain. Ideally we want every joint in our body to perform the FROM (Full Range of Movement), and flexibility allows that. To be able to get in and out of the car without pain, go up and down steps, get out of bed etc, once we have trouble doing those things or experience pain doing them, then it is time to look at working on your flexibility. Stretching after sporting activities, yoga and Pilates or exercise in water are all really good at improving flexibility
Running- Running does cause muscles and tendons to shorten and tighten, especially through the hips and legs. Ideally you should stretch after each run for at least 10 mins, you should also look at not running every day to give the muscle and joints a chance to recover, and fitting in one yoga or Pilates session would be ideal

5. Body Composition

Ok, your thinking , if I do the four above, then I shouldn't have to worry about this one, it should be ok after all that exercise....sorry, but not always true. Body composition refers to the make up of your body...your body is made up of bone, muscle, blood (and fluids) and yes it has fat as well. Fat is vital and needed, a low body fat can be just as dangerous as a high body fat, so all we need to be in the recommended range, and yes all the above fitness activities do help that.

However, it is still true that we are what we eat, so high fat foods, greasy takeaways and lots of sugar and alcohol are not good for our body compositions. Not all fat people drop dead of heart attacks, or have high cholesterol or high blood pressure and diabetes...in fact I know lots of active, fit people who suffer from some of those diseases

It is no good following the first 4 and thinking everything is ok, body composition and what is going

on inside doesn't always match what is going on the outside and how you may look or what size clothing you fit into

That is why it is so important to have annual health checks, go to the doctor, get your blood pressure checked, and make sure you know what your cholesterol levels are.

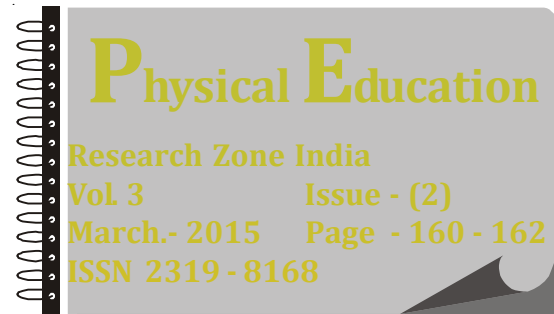
If you are starting a fitness program, make sure you know the base you are at, and have it measured along the way (ideally every 3 months). Body fat scales are good for this, because if you are exercising to lose weight or reduce your body fat levels, then you need to know that all the work you are doing is correct, often with body compositions it just increasing your exercise and cutting out some bad food selections from your diet.

REFERENCE

- ⇒ <http://www.lazyrunner.com/fitness-5-types>
- ⇒ Anshel.Mark H. **APPLIED HEALTH FITNESS PSYCHOLOGY** Copright 2014,ISBN NO:- 1-4504-0062-0



* K.D. Makwana



NEED OF YOGA ON PHYSICAL FITNESS

Introduction

Vigor is the limit of a single physical framework to perform work, it is wanted in each parts of life i.e., for strolling, utilizing, sitting, standing, dozing, perusing, Dancing or any possible major or minor, things needs vigor. This vigor could be enhanced by Yogic asana and kriya.

Yoga and Health

Yoga is a science of health - unlike modern Western medicine which is largely a science of disease and treatment. The teachings of yoga are based on an intricate and precise understanding of the healthy functioning of the human body and mind, and its techniques are designed to maximise your own potential for good health, vitality and lasting youthfulness. When you practise yoga in your daily life, you are like a car owner who maintains and services his own vehicle, keeping it running in tip top condition and gleaming like new, year in, year out. Without this discipline, you are like a car owner whose vehicle will not start in the morning, needs expensive servicing and occasional major repairs, and may ultimately break down at a critical moment, with serious consequences. The natural state of the body is health - every smallest part and function has one overriding biological aim, to seek and restore health at all times. Wounds heal, bones mend, fevers abate, toxins are removed, 'fatigue is repaired -we have at our command a miracle of bio-engineering which should last us into a peaceful and healthy later life. This section describes the functioning of this remarkable living system, looking in particular at three major functions: the body's strong, flexible frame of muscles, bones and ligaments; the nutrient cycles of digestion, respiration and circulation which nourish and service every cell and tissue; and the vital

messenger systems of nerves and hormones which balance and regulate our physical, emotional and mental responses. Yoga, unique among all forms of bodily culture, works systematically on all these parts of the living body to keep them functioning in balance and in perfect condition.

In contemporary life, the experience of full and vital health is a rarity after childhood. Taking our bodies for granted, we abuse them without thought. We spend long hours shut off from air and sunlight, sitting uncomfortably, snatching hurriedly cooked meals, finding no time to stretch our bodies, allow them free movement, deeper relaxation, clean air, or fresh, natural foods. If our bodies complain, we take pills - silencing the very signals that might alert us to trouble, and further damaging the body's natural repair systems. By getting these natural systems working in balance again, yoga can do much to restore good health even after years of unhealthy living have resulted in the ailments familiar to us all - stress, fatigue, hypertension, insomnia, rheumatism, and so on. Much of the illness and loss of vitality we suffer arises from long-term running down of the body systems, due to under-use and under-stimulation of vital functions. Exercise is now advocated by all health disciplines, but the yoga exercises are unique. The principle yogis have understood for thousands of years is that proper exercise is designed, not to develop muscle and exhaust our strength, but to gently stretch and tone the body and above all to stimulate circulation, right down to the cellular level, so that tissues are nourished, wastes removed, vital organs returned to full efficiency, and the metabolism of health is restored. The physical body is only one aspect of health in yoga philosophy - mind and spirit are just as important. Western medicine too, has begun

*

to understand that the mind must heal, for the body to mend. But the Western approach is piecemeal - whereas yoga integrates the science of mind, body and spirit.

Physical Fitness

There was one critical review which evaluated whether yoga can engender fitness in older adults. Ten studies with 544 participants (mean age 69.9 ± 6.3) were included; 5 of these studies were RCTs, and 5 studies had a single-arm pre/post-design. With respect to physical fitness and function, the studies reported moderate effect sizes for gait, balance, body flexibility, body strength, and weight loss. However, there is still a need for additional research trials with adequate control interventions (active and specific) to verify these promising findings.

One may expect that retaining physical fitness and improving physical functioning can have a positive effect on functional abilities and self-autonomy in older adults. Further studies should address whether or not individuals' self-esteem and self-confidence will increase during the courses, and whether or not regular classes may also improve social competence and involvement. A problem with studies enrolling elderly subjects can be compliance with the study protocol leading to low levels of study completion and long-term follow-up data. Future studies should investigate the most appropriate duration of yoga intervention and the most suitable postures and yoga style for the elderly.

Yoga In Sports and Physical Fitness

Yoga has become one of America's most popular exercise regimens for staying fit. Seventy-five percent of health clubs in the United States offer yoga classes.²⁷ Athletes are also increasingly using yoga to limber up for other sports, such as golf.

Furthermore, yoga asana competitions, which have long been held in India, are becoming increasingly popular in America. Bikram Choudhury has established regional and international Bishnu Charan Ghosh Cup championships and he is also leading a campaign to have competitive yoga included in the Olympics.

Benefits of yoga are numerous. Regular daily exercise

can treat and prevent many physical ailments and provide a lot of calmness and stress relief. However, yoga can also provide a complete fitness regime, even when exercisers do not combine it with cardio training or weight lifting. Yoga positions, or asanas, are focused on holding a body in a firm but relaxed position for extended periods of time. The proper way of practicing asanas is to keep the body steady and comfortable while the practitioner experiences no discomfort. Because of this, people often believe yoga does not provide any fitness benefits. However, there is a lot of evidence that yoga improves fitness and provides many benefits well beyond flexibility and relaxation. The definite proof is the recent testing of three yogis, conducted by Yoga Journal. According to their results, yogis had improved strength, aerobic capacity, and lung function. Their overall risk of suffering a cardiac even was less than 1 percent.

Significance of Yoga

The saying Yoga hails from the Sanskrit word "Yuj" which intends to join single ("Jivatma") with matchless awareness ("Paramatma").

- ◆ "SAMATVAM YOGA UCHYATE" – yoga is offset (Bhagwad Gita).
- ◆ "YOGA KARMA SU KAUSHALAM" – yoga is skilled activity (Bhagwad Gita).

Yoga In Health Care and Medical Research

A 1990 study showed that yoga combined with other healthy practices was effective in treating arterial blockage. In recent years further research of yoga has yielded some tentatively positive results for relieving carpal tunnel syndrome, asthma and other pulmonary conditions, substance abuse, depression, anxiety, insomnia, multiple sclerosis, lower back pain, and obesity. Further claims have been made for yoga's beneficial effects in preventing or managing numerous additional afflictions. It is becoming increasingly common for mainstream physicians and psychiatrists to prescribe or recommend yoga as therapy, and for hospitals and physical therapists to incorporate it in their treatment regimens.

Significance of physical fitness

Physical fitness is a state of well-being with flat danger of rash health issues and vigor to partake in an assortment of physical exercises.

Physical fitness contains two identified thoughts

- General fitness (a state of health and well-being).
- Specific fitness (an assignment situated definition dependent upon the capacity to perform particular parts of games or occupations).

Physical fitness is for the most part realized through right nourishment, exercise, and rest i.e., yoga is a practice that having significant part with individual to arrive at ideal level of physical fitness.

Types of yoga

- ◆ Ashtanga Yoga – Discipline of Mind
- ◆ Hatha Yoga – Discipline of Body and Prana
- ◆ Bhakti Yoga – Discipline of Emotions
- ◆ Karma Yoga – Discipline of Actions
- ◆ Gyan Yoga – Discipline of Intellect

Profits of yoga

- ◆ Increased adaptability.
- ◆ Increased grease of joints, ligaments and tendons.
- ◆ Massaging the form's interior organs.
- ◆ Toning the muscles.
- ◆ Help in listening to and feeding the form.
- ◆ Also cools your brain • Help to decrease the weight.
- ◆ Yoga can improve focus.
- ◆ Help in evacuation of poisons in the form & support in relaxations.
- ◆ Yoga can expand your respiratory fitness levels.
- ◆ It can expand our circulatory fitness levels.
- ◆ It can expand our expiratory fitness levels.
- ◆ It can expand our digestive fitness levels.
- ◆ Provide an all-encompassing methodology towards your welfare.
- ◆ Gives clearness to your consideration.

Some Yogic Asanas with their benefits to Physical Fitness**◆ Shavasana (Corpse pose)****Profits**

- ◆ Returns cardiovascular flow to typical
- ◆ Slows heart rate, decreases pulse
- ◆ Teaches complete unwinding
- ◆ Stills and centres the brain

Paschimottanasana (Head to knee pose)**Profits**

- ◆ Head to knee posture assists offset glucose levels and the metabolism.

- ◆ Improves adaptability of sciatic nerve and ankle, knee and hip joints
- ◆ Increases adaptability of the trapezes, deltoid, erectus femora's and biceps
- ◆ Stretches and reinforces pelvic support, hip joints, bear joints and
- ◆ Mobilizes joints and expands versatility in the lumbar spine
- ◆ Strengthens and extends the hamstrings
- ◆ Improves focus and mental continuanc

Poorna salabhasana (Full locust pose)**Profits**

- ◆ Firms muscles of the abdomen, upper arms, hips and thighs
- ◆ Increases spinal strength and flexibility
- ◆ Improves flexibility and tone of spinal muscles
- ◆ Helps relieve and prevent lower backache
- ◆ Helps cure or relieve lumbago, rheumatism, arthritis and menstrual
- ◆ Problems Helps cure loss of appetite
- ◆ Helps correct bad posture
- ◆ Improves function of liver and spleen

Conclusion

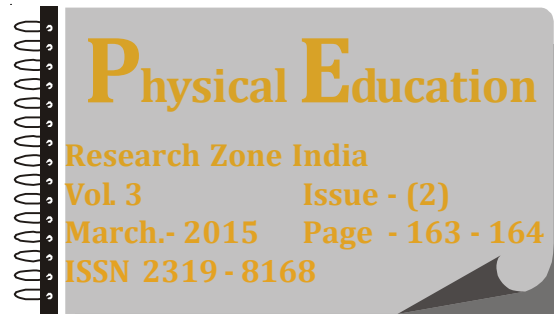
Yoga is a procedure to control and advance the psyche and figure to increase great health, adjust of psyche and self-acknowledgement. Fitting comprehension and rehearse one can achieve the ideal level to keep physical fitness. Equalize between activity abstain from food and unwinding will furnish the sound mental and physical capacities.

REFERENCE

- ⇒ Verma HJ, Dongr, UP (2011) "Yogic diet and sports performance", Paper presented in International conference on physical education S.P. college pune, India.
- ⇒ K. P. Roland, J. M. Jakobi, and G. R. Jones, "Does yoga engender fitness in older adults? A critical review," Journal of Aging and Physical Activity, vol. 19, no. 1, pp. 62–79, 2011.
- ⇒ Arpita (1990) Physiological and psychological effects of Hatha yoga: A review of the literature. The Journal of the International Association of Yoga Therapists 1: 1-28.



* J.V. Patel



YOGA AND RELIGION

The word 'Yoga' is way differently understood or rather misunderstood by many around the globe. For some, Yoga is a cult, for some it's a Hindu religion and for some its mystical practices! For some its complicated poses, breathing and meditation. For many, it is a union of body, mind and soul, but how they are related or connected, can't be explained or is not known! So is the case of Sanskrit word 'Dharma'. This word is translated as 'religion, custom, behavior etc' in English. Sanatan Dharma is now addressed or called 'Hindu religion'.

First, I believe and so I would like to explain that Hindu is an identity and not a religion. In ancient time the land was known as Aryavarta the area or region of Aryans and later known as 'Bharatvarsha' due to the king Bharata, who established the first democratic nation on earth in human history! People living in this region believed and followed Sanatan Dharma. Outsiders, who visited the land of 'River Sindhu or Indus,' identified people living in this region as Hindus and so their religion as 'Hindu religion!' The name given was Hindustan as the land of Hindus. As time passed the original 'Sanatan Dharma' became a Hindu Dharma or religion! Later the word India was given from Indus River and people were called Indians. Thus all outsiders, visitors, attackers, robbers or rulers used various names of the same land; but the fact is that the Aryan civilization was established on the banks of 'Sindhu River.' Even today descendents are called and addressed as Sindhis, one of the Indian communities!

We have to understand the word Sanatan Dharma in order to understand Religion. Sanatan means Eternal, the one, which does not have beginning or end and Dharma means 'duty and discipline.' Very clearly Lord Krishna has explained this in Bhagavad Gita as

"Manav Dharma" - how to live a disciplined life by performing one's duties as human by following various paths of Yoga. Sanatan Dharma is not established by any one God or prophet but completely based on the laws of Mother Nature: the five natural elements: air, fire, water, earth, ether. On earth it covers all creatures and nature in all forms. Indian philosophies or schools of thoughts are completely based on it. Yoga is one of these schools, so naturally it is based on the laws of Mother Nature. It has nothing to do with any particular 'faith or religion' as per the modern meaning or term. Yoga, practically, is a way of life and a healthy life style!

Yoga teaches us how to use these natural elements to keep us healthy and happy - mentally and physically - and develop and uplift our spiritual growth. Spirituality is an inherent quality in all humans! Yoga teaches us to find out that quality in ourselves; it shows various paths to follow as per our interest, physical and mental capacity and capability to reach the highest goal of self-realization, knowing the self! The laws of the Mother Nature are for everyone! They are also applicable to each and every person on this earth! We don't know about other planets! None on earth can say that "I don't believe in Nature" or "I don't use any of the natural elements!" - no matter which faith or religion the person believes in. There were 16 religions or faiths on earth at one point. Out of which 12 survived namely: (1) Hindu (Sanatan Dharma), (2) Jainism, (3) Buddhism, (4) Sikhism, (5) Zoroastrian, (6) Christianity, (7) Judaism, (8) Islam, (9) Confucius, (10) Tao, (11) Shinto and (12) Bahai. What do the founders or spiritual leaders of these faiths and religions ultimately teach or tell us to follow? How to perform our duties and live a disciplined life as a human by following described rules and

* M.Phil ,Student, Department Of Physical Education, Saurashtra University ,Rajkot

regulations from their authentic text! That's what Yoga's core teachings are. Not only that, Yoga also warns us about the impediments and obstacles on our path, shows us the reasons of that and how to overcome those obstacles in order to reach our short term or long term goal step by step and ultimately the final goal.

We can compare the core teachings of all these faiths or religions and we will find one thing common is that they all have code of conducts, moral and ethical values. The Yama (Dos) and Niyama (Don'ts) the first two steps on the path of Yoga are also in the form of restrains and observances. Explaining what one should not do as five restrains and what one should do as five observances. They are ten in total. The universal code of conduct is marked in the Yoga text, the Patanjali Yoga sutra - the oldest documents on earth where some of the religions did not even exist! The purpose of Yogic Practices is to destroy the impurities of the mind and acquire physical practices for ultimately attaining Self Realization. "Meditation" means to "Reflect Upon". This happens when the mind is concentrated on a particular activity or object, internal or external, gross or subtle over an elongated period of time. In short, Yoga practices are universal and not limited to any particular group of people. No matter which faith or religion you observe or follow, Yoga can be practiced by everyone who want to live a healthy life: physically, mentally and spiritually.

Conclusion:

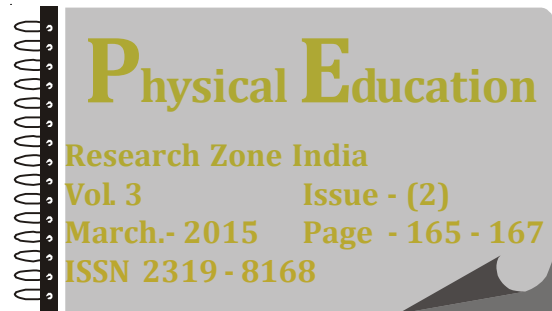
This little piece of land on earth known as 'India' today, has given four faiths or religions to the world namely:(1) Hindu, (2) Jainism, (3) Buddhism, and (4) Sikhism. Six schools of thoughts:(1) Nyaya, (2) Vaisheshika, (3) Samkhya, (4) Yoga, (5) Mimamsa and (6) Vedanta. Hundreds and thousands of spiritual leaders in its history from time immemorial were born on this land. None of them have ever tried to prove their own supremacy on the other because they all originate from Sanatan Dharma and the followers were living a yogic life style no matter which path they believed in, followed and preached!

REFERENCE

- ⇒ <http://www.yogajournal.com/article/lifestyle/is-yoga-a-religion/>
- ⇒ Motilal Banarsidass (1991) **RELIGION PHILOSOPHY YOGA**, ISBN NO.81-208-0718-9, motilal banarsidass publishers pvt.ltd



* M.R. Javia



CAN SPORT PSYCHOLOGY HELP ATHLETIC PERFORMANCE BY INCREASING MENTAL TOUGHNESS THROUGH DECREASING ANXIETY?

Introduction

Athletes are constantly under severe levels of stress and anxiety to perform well. They fight for every inch and often put their bodies through excruciating pain to secure a win. Yet how is it done? How does one get the subconscious mind and body to work together without consulting the conscious and rational mind—which surely would prevent such nonsense from continuing? As is the case with any competition, there are situations that require the utmost concentration in face of difficult circumstances. These can be caused by anything from being a half boat down with 500 meters left in a crew regatta, to having to make one more touchdown to secure that extra point over your opposition. If you are able to maintain mental toughness then success will be yours. Though, what happens if you fail? You dropped the ball or jumped your slide—do these setbacks shake your self-belief and lower your motivation or do they act as a channel for even greater accomplishments? Mental toughness is clearly vital to combating pre-performance anxiety and athletic success. By learning to train the mind to work along with the body, one will increase real performance by decreasing anxiety. This is one of the key areas of focus for Sport Psychology, which I will go into greater depth throughout this paper.

What is Sport Psychology?

Sport Psychology is an emerging new field within the world of psychology and athletics that concentrates on preparing the mind of the athlete as thoroughly as the body. Over the past several years, coaches and athletes alike have started to realize that

superior physical performance alone is no longer sufficient enough to win championships. Rather, the field of sport psychology has discovered that optimal performance is contingent upon mental preparation and psychological strength as well as physical preparation and technical skill. It has been this performance triad, whose emphasis is on mental toughness, that has molded the core of sport psychology.

Effects of Pressure, Stress and Anxiety upon an Athlete

For the purpose of this paper, I'm going to use Sports Psychologists G. Jones' definition of stress and anxiety. "Stress is a state that results from the demands that are placed on the individual which require that person to engage in some coping behavior. Anxiety results when the individual doubts her or her ability to cope with the situation that causes him or her stress." As the pressure to succeed and perform consistently over time increases, athletes continually add both physical and emotional stress to their bodies. Mental toughness, or the ability to perform at one's optimal level regardless of circumstances, is consequentially a vital tool in helping one cope with such strenuous situations. Our study of sport psychology focuses upon an important premise: that a change in an athlete's mental state is consciously or unconsciously accompanied by a change in his physical state. If muscle tension occurs due to feelings of anxiety or worry, it interferes with the athlete's performance because the nerves are focused on the cause of tension rather than the coordinated movement for muscles. Thus, the more tension in the body, the more difficult it is to perform the coordinated actions.

* M.Phil ,Student, Department Of Physical Education, Saurashtra University, Rajkot