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## Social & Aesthetic Values of High School Teacher in Terms of Sex

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### ABSTRACT

*The present study focuses on social & aesthetic value of high school teachers in terms of gender. The variables undertaken for the study with respect to economic conditions and time bound confined to social values & aesthetic values of High School Teacher In Terms of Sex in the year 2009-10 under Barkatullah University, Bhopal. The survey type of research study delimited for sample size, schools, area and time. The findings are as 1. Male high school and female high school teachers significantly differ in their mean social values scores. 2. Male private high school and female private high school teachers significantly differ in their mean social values scores. 3. Male Govt. high school and female private high school teachers not significantly differ in their mean social values scores. 4. Male high school and female high school teachers significantly differ in their mean aesthetic values scores. 5. Male private high school and female private high school teachers significantly differ in their mean aesthetic values scores. 6. Male government high school and female government high school teachers differ significantly in their mean aesthetic values scores.*

**Keywords** – Social Value, Aesthetic Value, High School Teachers etc.

## I INTRODUCTION

Education is the unique invention of mankind. Man without education is just like an animal. Education is a power, which makes a man “a man”. Every man possesses some inner potentialities to draw out his/her potentiality and teacher play an apex role. Teacher is the backbone of entire educational system as well as of the Nation. In our teaching process teacher is the nuclear part of the total system. The role of the teacher will have to shape up in the light of changing demands in school. “School without a teacher is just like body without soul, skeleton without flesh and blood as shadow substance”. The teacher is the yardstick that measures the achievement and aspiration of the nation. The worth and potentiality of a country gets evaluated by the potential of its teachers. The teacher is an important constituent in the instructional process. The way he teaches and handles the students has an effect on the future personality of the students. Ryan & Wundt (1955) conducted a study in the independent dimensions of teacher’s behaviors, which are as follows:

- (a) Fair and Democratic Methods
- (b) Business like Organized responsible
- (c) Encourages Students Participation, Challenging and interesting
- (d) Enthusiastic and
- (e) Open-minded.

The teachers are well educated and trained if they are intellectually active and take keen interest in their job. Than only their success is assured. They must poses self-confidence in their mind and satisfaction should be there with their jobs otherwise the whole destiny will be distracted. The teacher must give the heart to their job according to National Policy Education (NPE). The teachers

must enjoy: A- An honored place in society. B: Academic freedom to pursue study and research and to speak or write on matters educational and C: Facilities for in-service education.

The teacher is an agent of society in order to bringing up a good society as well as a good nation. The teacher’s role also is bound to be of an advanced an elaborate in nature. He has to socialize the children. To establish peace and harmony in the society value orientation education should be given to the children. To enable the younger generation how nest from nation and shape according to requirement that which is needed by humanity for its survival and comfort. In the terms of first task, education, whether formal or informal has taught the younger generation to become use-full, productive member of society.

Therefore, for the formation a good society as well as a good nation a teacher must poses confidence in his mind, satisfaction should possess in his job and value should be uncalculated by them for a well-established society.

## II ROLE OF VALUES

- (a) **Social Values-** We may label values using words like love, service, obedience, duty, friendship, freedom, punctuality, patriotism, and so on. Once Swami Vivekananda said “Doing to others is virtue (Dharma): Injecting others is sine, strength and manliness are virtue; weakness and cowardice is sine. Independence is virtue; dependence is sine. Loving others is virtue; hating others is sin, faith in god and one’s own self is virtue; seeing adversity is sin. The main function of education is to balanced development of

moral, social & spiritual values of educates in order to make a good citizen in a nation.

**(b) Aesthetic Values**

We realize aesthetic value whenever we perceive an object as a unified expression of meaningful feeling. Man has been placed the highest pedestal among all other leaving beings and is considered to be best creation because it has the power of judgment and having certain values. The value, which deals with theories of beauty, is called aesthetic value. Some says that these values only deal with artistic work but some other defined these come from music & painting. We can enjoy beauty in mathematics as well as in poetry. We should bear in our mind that aesthetic experiences are vitally composed of feeling in heart and mind.

Thus aesthetic values develop among the children from their infancy in the school program. It occupies a very important place. So, school environment should be a thing of beauty that is joy forever.

### III RATIONAL OF STUDY, OBJECTIVES & HYPOTHESIS

**(a) Rationale-** The future of any country is interchangeably linked with its educational system. The aim of our education is all round development of the human personality. It is necessary to develop individual interest, attitude, aptitude and personality towards education. If personalities develop education must be developed. Self-confidence is a personality trait through which one can show his/her good performance any spare.

**(b) Statement of the Problem-** The statement of the problem as follows: **Social & Aesthetic Values of High School Teacher In Terms of Sex.**

**(c) Objectives-** The following objectives are taken for the study: To compare the mean social & aesthetic values scores of male and female high school teachers with respect to type of school.

**(d) Hypothesis-** There will be no significant difference among mean social & aesthetic values scores of male and female high school teachers with respect to type of school.

### IV METHODOLOGY

It is related to Sample, Design, Tools, procedure of data collection statistical analysis.

**(a) Sample-** Sample for the study was selected through incidental sampling. Sample was comprised of 100 high school teachers. They were taken from three Govt. and Private high schools of Bhopal City. Distribution of sample from Private and Government as per sex are presented in table 1.

**(b) Design (Type of Research)-** Present study was survey study. Although the nature of the study was descriptive, the obtained data were calculated with the statistical technique. Survey was conducted to collect the data on four variables. These are self-confidence, Job Satisfaction, Social and Aesthetic Values. Survey was conducted on 100 teachers from High Schools of Bhopal City, including males and females.

**Table 1**  
**Distribution of male and female teachers from Government and Private Higher Secondary school of Bhopal City**

S. No.	Name of School	Male	Female	Type of school	Total No. of Students
1	Kendriya Vidyalaya I	10	4	Govt.	14
2	Kendriya Vidyalaya II	10	3	Govt.	13
3	Kamla Nehru Govt.	10		Govt.	10
4	Nehru Govt. HSC	26		Govt.	08
5	Digambar Jain	12	2	Private	14
6	Maharshi Convent	8	5	Private	13
7	M.B. H.S.C.	4	12	Private	16
8	Vijay Kanvent	4	8	Private	12

- (c) **Tools-** Three tools were used to collect data related to four variables. These variables were Social and aesthetic values. The brief description of tools is given here.
- (d) **Social & Aesthetic Values-** The social & aesthetic values were measured by using the value measurement scale developed by Dr. R.K. Ojha in 1971. The test contains 55 items. The test measures six values such as A (Theoretical Values) B. (economical values) C. (esthetical values) X. (Social Values) Y. (Political Values) Z. (Religious Values). The reliability of the test in 89 and aesthetical value 69.
- (e) **Data Collection & Statistical Techniques**
- (i) **Data Collection-** In the present study the data were collected as related to the variable objective self-confidence, job satisfaction, social and aesthetic value. The researcher took permission from the head of the department. As per the objectives the selected tools were distributed among the male and female high school teachers. Researcher gave proper instructions to the teachers. Irrespective of government and private high

schools were selected for collecting the data.

- (ii) **Statistical Techniques-** In order to achieve the objectives of the study, analysis of data is an essential task for the investigator. Statistical technique served the purposes in a proper manner. Keeping in view the function of statistical techniques and the nature of data for an easy understanding and findings.

The investigator used the Statistical Techniques Mean, Standard Deviation and 't' - test.

## V ANALYSIS AND INTERPRETATION & FINDINGS

- (a) **Comparison of Mean Social Values Scores of Male and Female High School Teachers with Respect to Private and Government School** -Data was followed using the tool developed by Dr.R.K.Ojha in the year 1971 for the data related to objective 11 to 16. Collected data was analyzed using mean, standard deviation and the t-test. Results are given in table 2.

**Table 2**  
**Summary of t-test for social value scores of male and female high school teachers with respect to Private and Government schools.**

Group/Social Values	N	Mean	S.D.	t-value
Male	50	2.34	1.45	11.57 **
Female	50	6.54	2.11	
Male/Private	28	2.25	1.57	9.55 **
Female/Private	27	6.37	1.57	
Male/Govt.	22	2.54	1.23	4.76 **
Female/Govt.	23	5.69	2.83	

\*\* Significant at 0.01 level

Table 2 indicates that t value for df = 98 is equal to 11.57 which is significant at 0.01 level. It means male and female high schools teachers significantly differ in their mean social value scores. Thus, the null hypothesis namely, there will be no significant difference between mean social value scores of male and female high school teachers, is rejected.

- (i) **Finding -** Male high school and female high school teachers significantly differ in their mean social value scores.

Table 2 also indicates that t value for df = 53 is equal to 9.55 which is significant at 0.01 level. It means male and female private high schools teachers significantly differ in their mean social value score. Thus the null hypothesis namely,

there will be no significant difference between mean social value scores of male and female private high school teachers, is rejected.

- (ii) **Finding 2-** Male private high school and female private high school teachers significantly differ in their mean social value scores.

Table 2 also indicates that t value for df=43 is equal to 4.76 which is significant at 0.01 level. It means male and female govt. high schools teachers significantly differ in their mean social value score. Thus the null hypothesis namely, there will be no significant difference between mean social value scores of male and female government high school teachers, is accepted.



(iii) **Finding-** Male Govt. high school and female govt. high school teachers not significantly differ in their mean social value scores.

with Respect to Private and Government Schools. Collecting the data for objective 16 to 20 were analyzed by using mean, standard deviation and the t- test. Results are given in table 3.

(b) Comparison of Mean Aesthetic Values Scores of Male and Female High School Teachers

**Table3**

**Summary of t-test for aesthetic value scores of male and female high school teachers with respect to Private and Government schools.**

Group/Aesthetic Value	N	Mean	S.D.	t-value
Male	50	2.28	1.85	12.16 **
Female	50	7.22	2.19	
Male/private	28	2.15	1.67	9.94 **
Female /private	27	7.36	2.12	
Male/Govt.	22	2.35	1.73	7.61 **
Female/Govt.	23	7.04	2.26	

Table 3 indicates that t value for df = 98 is equal to 12.16 which is significant at 0.01 level. It means male and female high schools teachers significantly differ in their mean aesthetic value scores. Thus, the null hypothesis namely, there will be no significant difference between mean aesthetic value scores of male and female high school teachers, is rejected.

(i) **Finding 1-** Male high school and female high school teachers significantly differ in their mean aesthetic value scores.

Table 3 indicates that t value for df = 53 is equal to 9.94 which is significant at 0.01 level. It means male and female high schools teachers significantly differ in their mean aesthetic value scores. Thus, the null hypothesis namely, there will be no significant difference between mean aesthetic value scores of male and female private high school teachers, is rejected.

(ii) **Finding 2** Male private high school and female private high school teachers significantly differ in their mean aesthetic value scores.

Table 3 indicates that t value for df = 43 is equal to 7.61 which is significant at 0.01 level. It means male and female high schools teachers significantly differ in their mean aesthetic value scores. Thus, the null hypothesis namely, there will be no significant difference between mean aesthetic value scores of male and female government high school teachers, is rejected.

(iii) **Finding 3-** Male government high school and female government high school teachers significantly differ in their mean aesthetic value scores.

## VI SUGGESTIONS

- This type of study can be conducted in different age levels and also in different classes of teachers.
- This type of study can be conducted by taking different types of values and trades related to teaching learning process of the teachers, students and parents also.
- Larger sample size can be taken for this type of study.
- This type of study can be conducted in different occupational groups.

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## डॉ. परशुराम शुक्ल के बाल काव्य में प्रकृति चित्रण

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### सारांश

वरिष्ठ साहित्यकार श्री परशुराम शुक्ल के आलेख, कहानियाँ व कविताएँ भारक की छोटी-बड़ी प्रतिष्ठित बाल पत्रिकाओं में समय-समय पर प्रकाशित होती रही हैं। 'बाल भारती' मधुमस्कान' लोट पोट नन्हें सम्राट, बालहंस, हसती दुनिया आदि बाल पत्रिकाओं में शुक्ल जी की 'मोघिया लोक कथाओं का शानदान स्वागत हुआ। सन् 1987 में उन्होंने बीस से अधिक रचनाएँ तथा एक पुस्तक लिखी। उन्होंने बाल धारावाहिक बाल कहानियाँ, बाल एकांकी बाल कविताएँ, शिशु गीत और बालोपयोगी आलेख सभी पर अधिकारपूर्वक लेखनी चलायी। उन्होंने कही प्राकृतिक सौंदर्य पर तो कहीं नन्हें बच्चों को जगाने के कई मधुर गीत लिखे हैं। श्री शुक्ल ने बच्चों के इस मनोविज्ञान को समझा है और उनकी जिज्ञासा शांत करने के लिये नई-नई बाल कविताएँ लिखी हैं। श्री शुक्ल जी द्वारा लिखित "हमारे प्राकृतिक प्रतीक" हिन्दी बाल साहित्य की अपने विषय की पहली पुस्तक है। इस पुस्तक की विशेषता है कि इसमें पेड़ों की भी विस्तृत जानकारी दी हुई है। श्री शुक्ल ने अपनी बाल कविताओं में मौसम और उसकी उपयोगिता को बड़े सरल सहज तरीके से बताया। पशु पक्षियों से श्री शुक्ल का प्यार ही अलग है, उनकी ज्यादातर बाल कविताएँ पशु पक्षियों पर केन्द्रित हैं। प्राकृतिक चित्रण का शायद ही कोई कोना ऐसा होगा जो शुक्ल जी की लेखनी से अछूता रहा हो।

**मुख्यबिन्दु:-** बाल कविता, प्रकृति, मनोविज्ञान, शिक्षाप्रद, लोककथाएँ सृजन, जिज्ञासा, बाल-मनोभाव

### I प्रस्तावना

भारत की शायद ही कोई बाल पत्रिका हो जिसमें वरिष्ठ साहित्यकार श्री परशुराम शुक्ल की कविता कहानी आलेख आदि न प्रकाशित हुए हों। आपने मनोरंजक ज्ञानवर्धक एवं शिक्षाप्रद बाल साहित्य की रचना की। इसमें बालोपयोगी कविताएँ कहानियाँ वैज्ञानिक आलेख तथा लोक कथाएँ प्रमुख थीं। इस समय भी आप साहित्य सृजनरत हैं।

शुक्ल जी ने 1986 में पहली मोघिया लोककथा 'बड़ा कौन' लिखी। इसके पश्चात दूसरी मोघिया लोककथा 'करनी का फल', 'पराग' 1987 में प्रकाशित हुआ। इसके बाद तो सिलसिला चल पड़ा। शुक्लजी ने करीब पचास मोघिया लोककथाएँ लिखी। उनकी सबसे पहली और महत्वपूर्ण सफलता यह थी कि उनकी प्रथम बाल रचना 'नंदन' जैसी पत्रिका में 'बड़ा कौन' शीर्षक से प्रकाशित हुई।

शुक्लजी की रचना 'चम्पों का बलिदान' पुरस्कृत हुई। सन् 1996 के बाद श्री शुक्ल जी ने बाल साहित्य की विभिन्न विधाओं पर लिखना आरंभ किया। पर्यावरण एवं वन मंत्रालय भारत सरकार, नई दिल्ली द्वारा आयोजित अखिल भारतीय पर्यावरण सुरक्षा प्रतियोगिता में आपकी बाल कविता 'वृक्षकथा' का प्रथम पुरस्कार मिला। बीसवीं सदी का विलक्षण अविष्कार: रोबोट और एक पुस्तक 'लेसर' पुरस्कृत हुए। 1992 में आपकी पुस्तक 'भारतीय वन्य जीव को प्रथम पुरस्कार मिला।

श्री शुक्ल का बाल साहित्य बड़ा विस्तृत और विधि पूर्ण है। उन्होंने बाल धारावाहिक बाल उपन्यास, बाल कहानियाँ, बाल एकांकी बाल कविताएँ और शिशु गीत लिखकर बाल साहित्य की प्रचलित परम्परा का निर्वाह किया और बाल साहित्य की आधारशिला रखी है।

### II डॉ. परशुराम शुक्ल की रचनाओं में प्रकृति चित्रण की विवेचना

शुक्ल जी ने प्रभात का वर्णन, प्राकृतिक सौंदर्य का अति मधुर चित्रण किया है। हमारे धार्मिक ग्रंथों में भी प्राकृतिक सौंदर्य का चित्रण बड़े ही मनमोहक तरीके से किया है। श्री शुक्ल ने भी ऐसा ही एक प्रयास अपनी कविताओं में किया है।

भोर हुई सूरज ने लाली, चारों ओर बिछाई  
रात गई सब फूल खिल गये, धरती मौ मुस्कई  
शीतल मंद पवन के झोके, ले परवैया आई  
पक्षी भी सब लगे चहकने, नभ पर आभा छाई। (1)

वर्तमान युग के बालक राजा, रानी भूत प्रेत, परियों जंगल का राजा, जलपरी आदि की कहानियों में रुचि नहीं रखते हैं। वह काल्पनिक रूप में नहीं रहना चाहता उसे वास्तविक रूप जो उसे मनोरंजन दे व साक्षात् हो वहीं भाता है। उसे कल्पनाओं को आधार बनाकर संतुष्ट नहीं किया जा सकता।

प्राकृतिक संरचनाएँ हमेशा से बच्चों व मानव दोनों के लिए जिज्ञासा का केन्द्र रही हैं। ऐसे ही सागर के बारे में भी बच्चों के मन में जिज्ञासाएँ उठती हैं। कई बार तो टी.वी. पर समुद्र जहाज चलते हुए बड़ी-बड़ी मछलियाँ ऊंची उठती लहरें उनकी जिज्ञासा को और बढ़ा देती हैं। श्री शुक्ल ने बालकों की इसी जिज्ञासा प्रवृत्ति को ध्यान में रखते हुए अत्यन्त सरल भाषा में प्रकृति पर बाल कविता का सृजन किया है।

इस धरती पर बड़े गर्व से, लहर-लहर सागर लगाता।  
तर से अगर इसे देखें तो, अपना विस्तृत रूप दिखाता।  
दृष्टि जहाँ तक जाती अपनी, जल ही जल दिखाई देता।

ऊँची-ऊँची लहरों से यह, अपनी छवि विराट कर लेता। (2)



बड़े-बड़े पेड़ हों या छोटे-छोटे पौधे, सदा बच्चों को लुभाते हैं। उन पर लगने वाले फल फूल, कलियाँ आदि बालकों के मन का, आकर्षण को केन्द्र रहे हैं पेड़ों पर चढ़कर फलों को तोड़ना, फूलों को इकट्ठा करना बच्चों की रुचि में शामिल रहा है।

भारत के सभी प्राकृतिक प्रतीकों का परिचय ज्यादातर लोगों को रहता है। सामान्यतः भारत के राष्ट्रीय पशु, पक्षी, वृक्ष, राष्ट्रीय, पुष्प की जानकारी तो है। किन्तु भारत में राज्यों ने केन्द्र शासित ने भी अपने-अपने राज्य पशु, राज्य पक्षी, राज्य पुष्प घोषित किए हैं। इसी कड़ी में सन् 2009 में जनवाणी प्रकाशन, दिल्ली द्वारा प्रकाशित इस पुस्तक की पूरे देश में चर्चा हुई।

भारत के समतल भागों में बरगद पाया जाता।  
पाक और इराक आदि से इसका गहरा नाता।  
दैत्याकार वृक्ष अति भारी, बड़ी अनोखी काया।  
बारहमासी हरा-भरा यह देता शीतल छाया। (3)

श्री शुक्ल ने पर्यावरण में नदी पहाड़ों जंगलों में विशेष रुचि दिखाई है। शिशु गीतों और बाल कविताओं की उनकी सभी पुस्तकों में पर्यावरण और वन्यजीव किसी न किसी रूप में विद्यमान है। उन्होंने अपनी बाल कविताओं में नदी के जल पहाड़ों और जंगल की सुरक्षा, वन्यजीवों की सुरक्षा उनकी महत्ता का वर्णन कर उनकी उपयोगिता को दर्शाया है।

नदी निकलती है पर्वत से,  
मैदानों में बहती है  
और अंत में मिल सागर से  
एक कहानी कहती है (4)

घने जंगल, पहाड़ों को भी कविताओं के माध्यम से श्री शुक्ल ने चित्रित किया है। इसमें 'जंगल के रंग' बाल कविता के द्वारा बच्चों को जंगल की महत्ता बताई है।

जंगल के सब रंग निराले  
पीले, लाल बसन्ती, काले  
हरियाली वृक्षों पर छाई  
हवा चले सुन्दर सुखदाई। (5)

इस पृथ्वी पर सभी मौसमों की उपयोगिता है।

घिरी घटाएँ काली-काली  
हवा चल रही है मतवाली  
बड़े जोर से बादल गरजे  
आसमान में बिजली चमके। (6)

वर्षा की तरह गर्मी के मौसम का प्रभाव कैसा-कैसा इसको भी सराहा है।

गर्मी आई गर्मी आई।  
भागे कम्बल और रजाई।  
सूरज बना आग का गोला  
उगल रहा शोले का शोला। (7)

वर्षा, गर्मी की तरह सर्दी के मौसम के असर से क्या वातावरण होता है इन पंक्तियों के द्वारा उसी मौसम का भान शुक्ल जीन की इस कविता से होता है—

किट-किट दांत बजाने वाली  
आई सर्दी आई।  
भाग गये सब पतले चादर  
निकली लाल रजाई। (8)

उन्होंने बाल मनोभावों को बहुत नजदीक से पहचाना है।

इस संबंध में उनकी एक कविता है—

चींची करती चिड़िया रानी  
मेरे घर आ जाती है।  
दाना जिनका जो भी मिलता  
बड़े प्रेम से खाती है। (9)

शेर लोमड़ी, भालू, बंदर  
बल्ला लेकर आये।  
और सभी ने मिलकर पूरे,  
रन उन्नीस बनाए। (10)

प्रकृति में जो भी है उनकी कलम ने सभी को जीवन्त किया है। एक नया सौन्दर्य रूप दिया है। उनकी बाल कविताएँ इतनी मर्म स्पर्शी हैं कि उन्हें पढ़ने पर बड़े भी बचपन में चले जाते हैं।

प्रकृति की हरियाली फल फूल की सुन्दरता वृक्ष की महिमा इत्यादि उनकी कविता में मिलती है।

तन मन को सुख देने वाले  
वृक्ष हमेशा लहराते हैं।  
बागों में कलिया खिलती हैं।  
मँवरे उन पर मँडराते हैं। (11)

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पृष्ठ 11

## Importance of Tourism in Make in India

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### ABSTRACT

*Tourism is an indwelling tower of strength of the ambitious Make in India programme. Tourism plays an important part in the economic development in the country. Tourism is one of the fastest growing industries of the world. It also leads to the national integration and international brotherhood. Tourism has been emergence as an agent of development and economic growth. Tourism is enriched to develop and grow considering the historical heritage and rich culture, terrains and beautiful places spread across the country. By considering the advantages of tourism like growth in service sector, economic growth, generation of employment and cultural exchange which put tourism in the limelight of ambitious Make in India campaign. This paper discusses the importance on tourism in make in India. This paper also explore that there has been a tremendous growth in tourism in India.*

**Keywords** - Tourism, Economic growth, development.

## I INTRODUCTION

We all know that few years back our government of India has launched the 'MAKE IN INDIA' campaign. It's an open initiative showcasing India's potential to the world. The major objective behind the initiative is to focus on job creation and skill enhancement in 25 sectors (including tourism sector) of the economy. After initiating the programme, India emerged as the top destination globally for foreign direct investment. Tourism has emerged as one of world's largest industry and one of the fastest growing sectors of the world economy. Tourism is an enriching and dynamized activity. Travel and tourism is an activity where a person travels to and stays in a place that is outside his/her usual environment for more than 24 hours and not more than one consecutive year for leisure, business and other purpose. Tourism provides the right platform and opportunities for a developing country like India which is in the race to become a developed nation. Tourism has become a thriving global industry with the power to shape developing countries. Now a day's tourism has become one of the major sectors of the economy by contributing large proportion to the national income and generating huge employment opportunities. Entrepreneurship and innovation are major factor in tourism and both focused on continuous success and development of the industry. Tourism sector plays key role in development of entrepreneurship. Tourism industry has become one of the most important economic sectors and also plays an important role in business development.

## II METHODOLOGY & OBJECTIVES

### (a) Justification

- (i) Today by contribution 6.77% in the national GDP providing 8.78% of the total employment, 5 million annual foreign tourist arrivals and 562 million

domestic tourism visits, tourism has become the largest service industry in India.

- (ii) Travel Industry consists of different kinds of business like transportation business, accommodation business, food and beverage business retailing, entertainment business etc. That supports travel industry and also help country to develop contributes in national Income and creates job opportunities.
- (iii) India is expected to become 5<sup>th</sup> fastest growing business travel destination from 2010-2019 and its tourism sector is expected to be the second largest employer in the world.
- (iv) Tourism enterprises play an important role in the success of tourism sector. Tourism enterprise refer to the various types of tourist related business venture involving accommodation, catering, transport, natural resources, entertainment and other services such as bank, shops and tour operators.
- (v) Recognizing the potential for tourism development, the government of India has given importance to tourism sector by considering its advantage and put tourism industry in the focus of attention in the ambitious 'Make In India' campaigning.

### (b) Research Method

The research design is descriptive in nature. The method of data collection is mainly based on secondary data.

### (c) Objective of Study

- (i) To get knowledge about tourism.
- (ii) To find out impact of tourism in India.



### III LITERATURE REVIEW

**Archana Bhatia (2013)** mentioned that tourism today is a leisure activity of the masses. People today travel to international destinations to break the regular monotony of life. They are mainly attracted by either the scenic beauty of its nature or by fascinating leisure, sports and adventure activities offered by the destination. But every destination has some internal strengths and weaknesses that either enhance its capacity to attract foreign visitors or diminish it. Similarly from the external environment can originate various opportunities or threats as well.

**Anushree Banerjee (2014)** stated that the major issues that are restraining the industry from achieving high economic value are shortage of qualified personnel, shortage of tourism training institutes, shortage of well qualified trainers, working conditions for the employees. Policies which can help the employees to work in supportive environment are also a point of concern. The paper is an attempt to judge the work done by the HRD team of the tourism industry with special reference to Jet Airways India Ltd. This in turn can enhance the capabilities and motivate them to work more efficiently.

### IV TOURISM ENTREPRENEURSHIP

- (a) India is a country with population of 1.34 billion people including uneducated, educated, skilled and unskilled people.
- (b) Tourism sector has the opportunity for people of different age group and educational background.
- (c) Tourism offers employment to all groups of people to earn and leads the country to country development.
- (d) Tourism is an important instrument for entrepreneur as this sector employs the maximum number of people and covered all the activities which include transportation, travel agencies, accommodation and amenities. Tourism enterprises are large in number and diverse. The entrepreneurs in this sector are engaged in various activities of tourism.

### V SWOT ANALYSIS FROM GOVERNMENT FOR TOURISM DEVELOPMENT

#### (a) Strength

- (i) Proper laws and orders in the country by the constitution.

- (ii) Rich and diversified culture, heritage and colorful festivals, customs and celebration.
- (iii) Scenic beauty of the country.
- (iv) Well known Hospitality, warmth nature of people and values where guests are treated as god.

#### (b) Weakness

- (i) Lack of safety and slow legal actions.
- (ii) Inadequate infrastructure and problem in mobility.
- (iii) Poor hygienic condition and excess of slum area.
- (iv) Lack of professional management.

#### (c) Opportunities

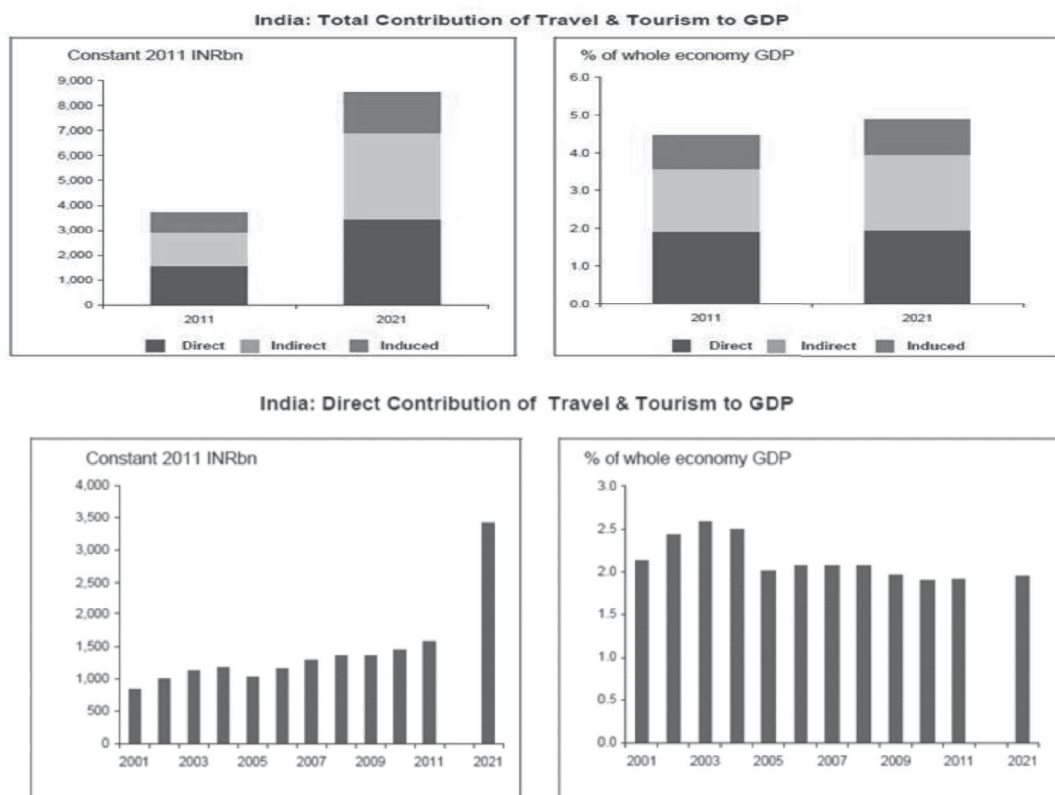
- (i) Government supports and good policy system.
- (ii) High quality human resources.
- (iii) India has become a medical hub which results in accelerating tourism industry.
- (iv) Increasing privatization.

#### (d) Threats

- (i) Terrorism in the major setback of the region.
- (ii) High level of competition.
- (iii) Unorganized tourism development.
- (iv) Global warming and unstable environment factor.

#### (e) Government Initiatives

- (i) The government of India has earmarked Rs500 Crore for the National Heritage City developed and augmentation Yojna. This scheme was launched on 21 January 2015, with the objective of preserving the heritage character of each heritage city. This scheme works for the period of 4 years to focus on the development of heritage infrastructure projects such as temples, monuments, Ghats, etc. It also leads to the development of sanitation sources like public conveniences, streetlight with the use of latest technologies.
- (ii) Government also introduces National Mission on Pilgrimage Rejuvenation and Spiritual Augmentation Drive (PRASAD) with this aim to create spiritual centers for tourism development. This scheme focuses on the development of pilgrimage destination. Along with it, government has also launched Swadesh Darshan scheme to develop the theme-based tourism in the country.
- (iii) Swachh Bharat Abhiyan is a campaign by the government of India, launched on 2 October 2014, to clean streets, roads and infrastructure of the country. It is a massive movement aimed to achieve Swachh Bharat by 2019, by improving the level of cleanliness in both rural and urban areas.



## VI IMPACT OF TOURISM IN INDIA

### (a) Positive impact

- (i) **National economy** : tourism directly contributes to the economy of the country as tourist spend a lot of money in transportation , hotel and resorts while staying , coming and visiting
- (ii) **Employment generation**: tourism in India has imaged as a major source of income and employment generation, poverty elevation and sustainable human development. People can be employed as tourism officers to earn lively hood.
- (iii) **National and cultural integration**: it help in developing peace oneness and unity among the people of the nation and also promotes stability in developing county like India by providing job opportunity , facilitating source of income and promoting cross culture awareness.
- (iv) **Environmental awareness and preservation of national heritage**: tourism helps in conserving the natural habitats of many endangered species and helps people to become aware about environmental neatness , protection and peace and stability in order to develop tourism

- (v) **Developing infrastructure**: tourism tends to encourage the development of infrastructure including various means of transport, health care facility and sports centre hotels and restaurants. The development of infrastructure the development of other productive activities. Tourism also helps in regional development.

### (b) Negative Impact

- (i) **Pollution**: Air, Road, and Rail transports are continuously increasing which leads to air and noise pollution. Noise pollution from air planes car, bus, as well as recreational vehicle is an ever growing problem in India. Construction of hotels, recreation and other facilities leads to increased sewage pollution. More over habitat can be degrade by tourism leisure activities.
- (ii) **Jobs are often seasonal and are poorly paid**: Cultural and traditional changes as outsiders arrive. Damages to the natural environment .eg footpath erosion, litter, habitats, destroy to build hotels. Overcrowding and traffic jams. Prices increases in local shops as tourists are often more wealthy than the local population.

- (iii) **Environmental hazards:** tourism industry because environmental pollution due to use of chiggers and plastic bags and order to earn profits thousands of tress cited down to creates resorts hotels and buildings. However tourism is a leisure activity and good for mind and health but if the trip is hectic it may cause stress and effect health.
- (iv) **Due to immense changes:** pollution and dirt the landscape may lose its natural beauty and tourism also has damaging socio cultural effect.

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## VII CONCLUSION & SUGGESTIONS

- (a) **Conclusion-**Tourism one of the revenue earning Industry generating employment and offering chance to micro, tiny, small and large enterprises to grow and run successfully. Tourism holds a lot of potentials for young entrepreneur who are willing to setting up their own business. Tourism is a booming industry in India. India with its rich heritage and diverse culture has lot to offer to foreign tourist. As the rate of tourists (including both domestic and international) is increasing, its scope for entrepreneur is also increasing. Tourism is an important instrument for peace and harmony, economic development, employment generating and entrepreneurship development.
- (b) **Suggestions**
  - (i) Tourism in India should be developed to a way that it causes less destruction to the environment. Tourism must be done in a responsible manner it should promote environment awareness and sustainable use of natural resources. This can be achieved by minimizing the negative impact of tourism and by promoting sustainable tourism.
  - (ii) Non- availability of adequate infrastructure faced by tourist. Inadequate infrastructure facilities, inadequate accommodation, inaccessibility to tourist destination, poor hygienic condition and untrained manpower are some of the reasons of poor visitor experiences.

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## Role of School Management Committee in enhancing the quality of Education in Primary Schools of Madhya Pradesh - A Critical Study

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### ABSTRACT

*Right to free and compulsory Education to Children Act 2009 addresses the School Management and Community Support to improve the Quality of Education and its practice in the classrooms. SMCs in each school are established to extend support in School management and academic activities in the school. Madhya Pradesh is a big state, the Demographic, geographical, Social and cultural diversity and Educational background of community distresses the functioning of SMC and implementation of rules of RTE. This study tries to observe the functioning of SMC and identify the Strength, weakness, difficulties and challenges of SMC in playing its role in improving the quality of Education in context of RTE action govt. primary schools situated in urban, Semi Urban and Rural areas of Madhya Pradesh. Necessary suggestions will also be provide to make them even vibrant.*

**Key Words:** SMC, RTE, Community participation.

### I INTRODUCTION

The Right of Children to Free and Compulsory Education Act (commonly known as the Right to Education or RTE Act), 2009 has provided specific guidelines for the development of SMC in schools. In Madhya Pradesh State specific rules for the formation and structure of the SMC under RTE has been notified on 26 March 2011 under powers conferred by sub-section (1) and (2) of section 38 of The Right of Children to free and Compulsory Education Act 2009 and further amended on 20<sup>th</sup> July 2011. A School Management Committee is constituted for all the schools, except unaided schools as per section 21 of the RTE Act. The RTE Guideline mentions specific functions to be performed by SMCs, these are:

- (a) Monitoring of school activities and its working.
- (b) Preparation and recommend School Development Plan (SDP).
- (c) Supervising and supporting implementation of SDP.
- (d) Monitoring academic progress of the children.
- (e) Monitoring teachers' and students' attendance.
- (f) Monitoring Mid-day Meal.
- (g) Ensuring 100% enrolment of children in the age group of 6-14 years.
- (h) Supervision/monitoring of finance, management, academic progress, distribution of entitlements and other functions.
- (i) Keeping proper accounts of the fund available and its utilization
- (j) Creating and maintaining an educational database.
- (k) Co-coordinating with the local authority, generating funds from other sources for development of schools.

### II OBJECTIVES & METHODOLOGY

#### (a) Rational of the Study

The aim of SSA (Sarva Shiksha Abhiyan) is to provide quality education to children of 6-14 years of age group. Now a day the focus is upon to make, teaching methodology and process of teaching easy, effective and interesting. The National Curriculum Framework 2005 has strongly articulated the need for a substantial improvement in the quality of education. Right to free and compulsory Education to Children Act 2009 addresses the Management of school and Community Support to improve the Quality of Education and its practice in the classrooms. School Management Committees in each school are established to extend support in school management and academic activities in the school.

SMCs has a mandate to monitor and improve the quality of school by ensuring community support. These efforts and its results can be varied due to Demographic, geographical, Social and cultural diversity of the state and Educational background of communities. The study tries to reveal the role of SMC in improving the quality of education in different scenario of geographical area and locality such as Urban, Semi Urban and Rural. It also expose the Strength, weakness, difficulties and challenges against SMCs to discharge their duties. De Grauw (2000) pointed out that the quality of Education depends primarily on the way schools are managed, availability of resources and the capacity of the school to improve teaching-learning process. Lynoo, Nongbri, Hynniewta, & Majaw (2006) found that community participation improved the quality of education. Devpuriya (2007) has notfound any significant difference between rural and urban Parent Teacher

Association, both were equally active towards deliver their roles.

#### (b) Objectives of the study

To study the role of school management committee in enhancement of quality of Education of school situated in different area e.g. Urban, Semi urban and Rural.

#### (c) Sampling

This study has been conducted in a total 81 Govt. Primary Schools by taking 3 schools each from Urban, Semi Urban and Rural areas of selected 9 districts i.e. Gwalior, Shivpuri, Guna, Shajapur, Ratlam, Dewas, Indore, Dhar and Jhabua of 3 divisions (Gwalior Ujjain Indore) of Madhya Pradesh.

Proportional Random sampling was used to select the Divisions, Districts has been selected through Stratified sample technique and Govt. Primary schools were selected through Random sampling technique. In all the selected Govt. Primary schools were situated in Urban, Sami Urban and Rural areas & Similarly SC, ST, and General population concentration areas of Madhya Pradesh.

#### (d) Methodology and Tools used for the Study

The investigator used Descriptive Survey method to understand the different dimension of role of SMC.

- (i) Interview schedule was developed for President and member of SMC.
- (ii) Interview schedule Headmaster and teacher of school.
- (iii) Observation schedule SMC meetings
- (iv) Focus group discussion with president and members of SMC.

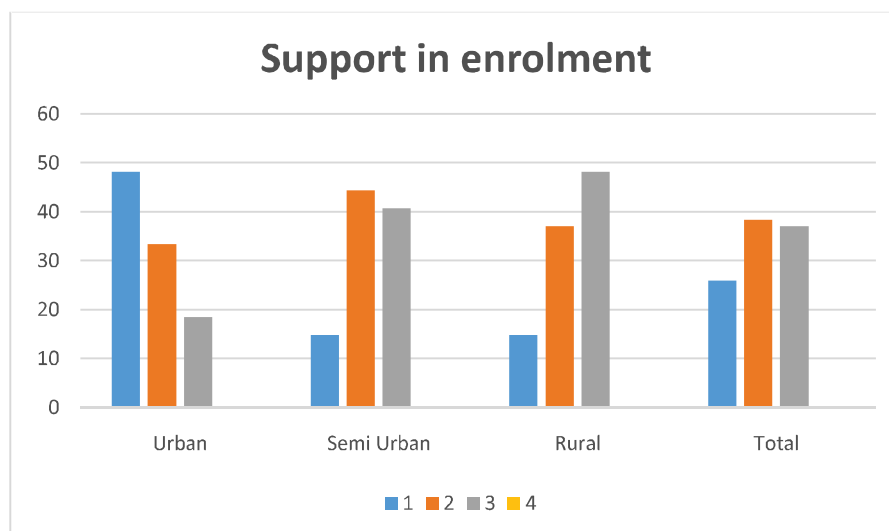
SMC President, Head Master, 1 Teacher and 5 SMC members from each school were selected for taking information, total 81 Presidents, 405 SMC members, 81 Head masters and 81 Teachers administered through tools. 81 SMC meetings were observed and 81 focus group discussions were take place.

### III ANALYSIS AND INTERPRETATION OF DATA

#### (a) Response from Presidents

**Table-1**  
**Support in enrolment**

No.	Particulars	Urban	Semi Urban	Rural	Total
1	Consultation with teachers	48.15	14.81	14.81	25.93
2	Meetings with parents	33.33	44.44	37.04	38.27
3	Visit of village and hamlets	18.52	40.74	48.15	37.04
4	Other	-	-	-	-



According to the maximum 48.15 percent presidents in urban areas responded that SMC consult the teachers in order to extend their support in enrollment of children, while in Semi urban areas they usually conduct meetings with parents

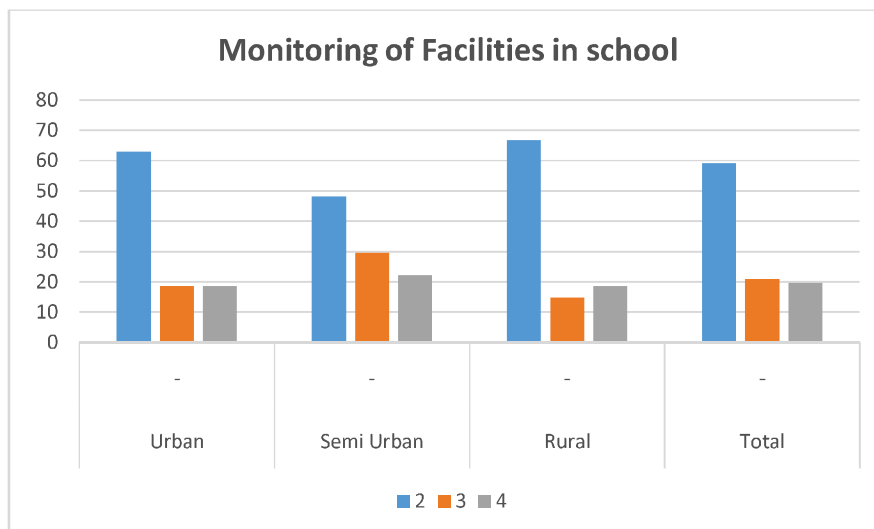
and visit village – hamlets. Whereas in the rural areas maximum no of presidents responded that SMC visits village and hamlets to ensure maximum enrollment.

**Table -2**  
**monitoring of Facilities in school**

No.	Particulars	Urban	Semi Urban	Rural	Total
1	Regular school visit	-	-	-	-
2	Discussion with teachers	62.96	48.15	66.67	59.26
3	Discussion with children	18.52	29.63	14.81	20.99
4	Self-observation	18.52	22.22	18.52	19.75

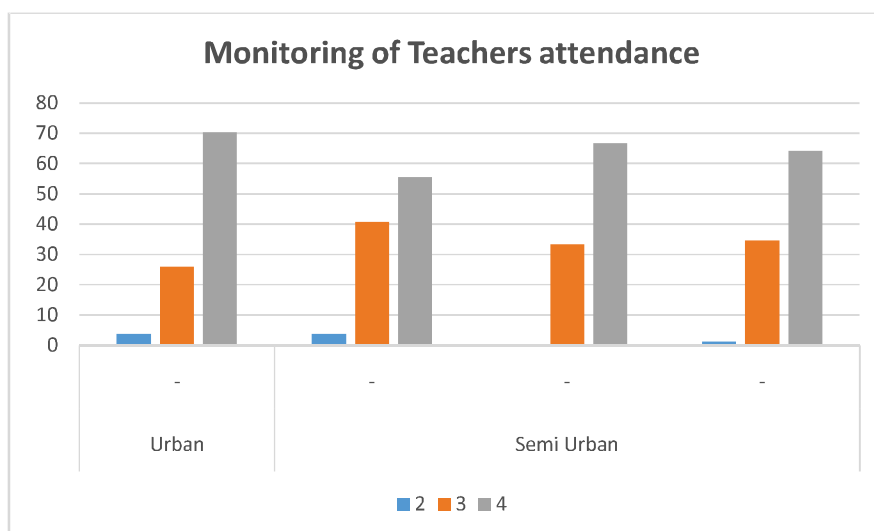
In Urban, Semi urban and rural areas SMCs, predominantly monitor the availability of facilities through discussion with Teachers. Later on in

urban and semi urban areas they interact with children while in rural areas the SMCs make self-observation.



**Table-3**  
**Monitoring of Teachers attendance**

	Particulars	Urban	Semi Urban	Rural	Total
1	Daily	-	-	-	-
2	Once in a week	3.70	3.70	-	1.23
3	Once in a month	25.93	40.74	33.33	34.57
4	On the day of meeting	70.37	55.56	66.67	64.20

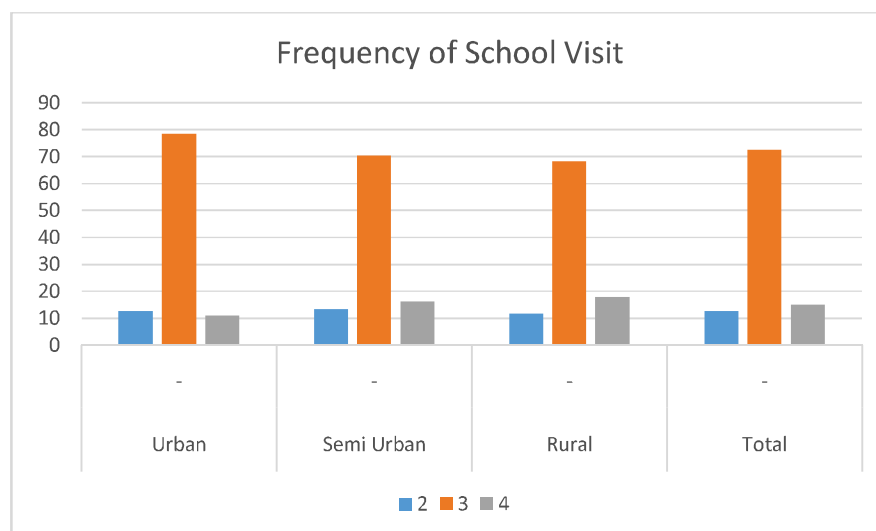


SMCs takes an account of attendance of the teachers to ensure better classroom practice. They

took this mostly on the day of meeting that is conduct largely once in a month.

**(b) Response from Members****Table -4**  
**School Visits by members**

No.	Particulars	Urban	Semi Urban	Rural	Total
1	Daily	-	-	-	-
2	Once in a week	12.59	13.33	11.85	12.59
3	Once in a month	78.52	70.37	68.15	72.35
4	On the day of meeting	11.11	16.30	17.78	15.06



More than Half percent Members of the SMC responded that they visit school mostly once in a month and this percentage is even higher in urban

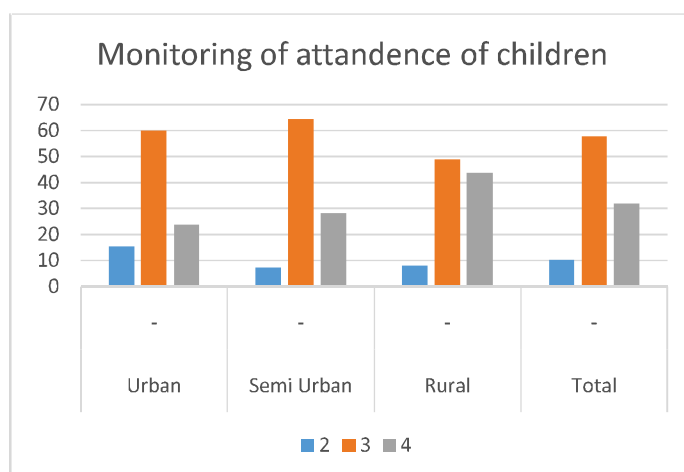
areas comparative to the semi urban and rural areas.

**Table - 5**  
**monitoring of Attendance of children**

No.	Particulars	Urban	Semi Urban	Rural	Total
1	Daily	-	-	-	-
2	Once in a week	15.56	7.41	8.15	10.37
3	Once in a month	60.00	64.44	48.89	57.78
4	On the day of meeting	23.70	28.15	43.70	31.85

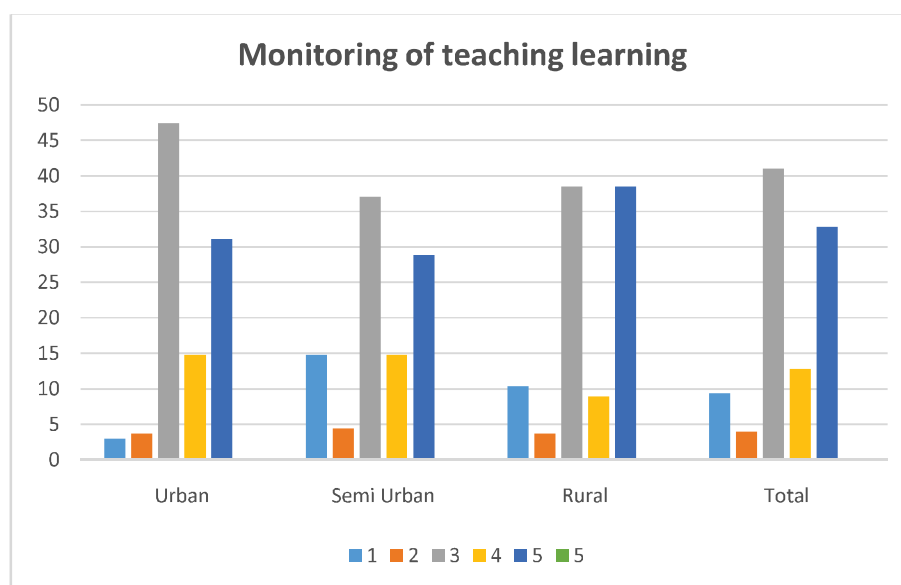
Maximum no's of SMC members monitor the attendance of the children during their visit once in a month, this percentage is higher in semi urban areas schools, compare to the urban and rural areas

schools. Whereas at the second largest number, members of rural areas of SMCs monitor the attendance on the day of the SMC meeting.



**Table-6**  
**Monitoring of teaching learning**

No.	Particulars	Urban	Semi Urban	Rural	Total
1	School visit	2.96	14.81	10.37	9.38
2	Class room observation	3.70	4.44	3.70	3.95
3	Discussion with teachers in the meeting	47.41	37.04	38.52	40.99
4	Interaction with children	14.81	14.81	8.89	12.84
5	Observation of results	31.11	28.89	38.52	32.84



Meeting of SMC is a prime platform to perform activities by members. According to members in urban, Semi urban and rural areas, SMC discuss with teachers on academic issues and monitor the

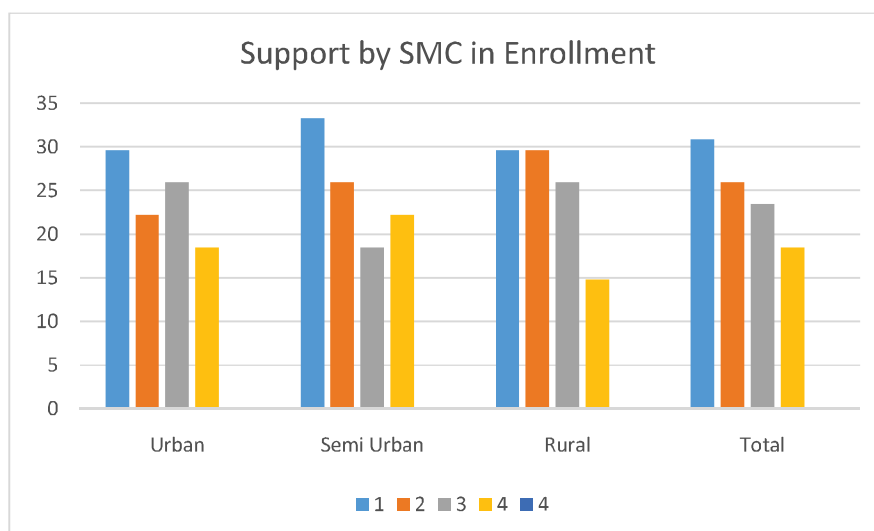
teaching learning, later on they used to observe the results of the children to monitor this. Very few prefer to visit school or observe the class room for this.



**(c) Response from Head Masters**

**Table – 7**  
**Description of support by SMC in Enrollment**

No.	Particulars	Urban	Semi Urban	Rural	Total
1	Regular Meetings	29.63	33.33	29.63	30.86
2	Contact with parents	22.22	25.93	29.63	25.93
3	Visit in Community	25.93	18.52	25.93	23.46
4	Support to teachers	18.52	22.22	14.81	18.52



According to Head Masters of Urban, Semi urban and rural areas schools, SMCs are extend their support to ensure the cent percent enrollment in the schools. According to most of the Head masters SMC conducts its regular meetings and discuss the

issues in the meetings. In the rural areas they discuss in the meeting as well as contact to the parents to send their children to school. Secondly SMC also visit to the community to take their support to ensure the 100 percent enrollment in the school.

**(d) Response from Teachers**

**Table - 8**  
**Consultation on Problems of Teaching with SMC**

No.	Particulars	Urban	Semi Urban	Rural	Total
1	Yes	77.78	55.56	55.56	62.96
2	No	22.22	44.44	44.44	37.04

SMCs tries to resolve the problems of teachers, 77.78 percent Teachers from urban areas consult their problems with SMCs and likewise 55.56

percent teachers from semi urban and rural areas each also discuss their problems and difficulties regarding teaching learning.

**(e) Response from SMCs Meetings Observation**

**Table -9**  
**Agenda of SMCs meetings**

No.	Particulars	Urban	Semi Urban	Rural	Total
1	Teaching learning in school	2.96	14.81	10.37	9.38
2	Preparation of SDP	3.70	4.44	3.70	3.95
3	Attendance of Children and Teachers	47.41	37.04	38.52	40.99
4	Issues related to Teachers	14.81	14.81	8.89	12.84
5	Benefits and entitlements	31.11	28.89	38.52	32.84

SMCs meetings observations shows that SMCs in all three areas largely works on Attendance of Children and Teachers, secondly they work to make available Benefits and entitlements such as Mid-day meal, scholarships, free text books , uniform etc. SMCs also discuss problems and difficulties of teachers in their meetings but preparation of SDP is observed as their less priority, might be due to lack of awareness on Financial issues and low literacy level.

#### (f) Response from FGD

Focus group discussions with Presidents and members have been shown that SMCs are mainly involved in management and monitoring activities. They are trying to ensure regular attendance of children and Teachers. Maximum no's of SMCs looking after the school functioning by assuring availability of facilities.

Due to Lack of literacy, knowledge and awareness most of the SMCs are not found them self to work on Development of school plan.

### IV IMPORTANT FINDINGS

- (a) It is found that Teachers are main source of information and approaching person for the SMCs of urban areas whereas SMCs in semi urban areas feel familiar with parents of the children while in rural areas SMCs prefer to visit in village and community in order to solve the issues.
- (b) SMC monitors the school and try to ensure the facilities make available. Discussion with Teachers is a major activity in all areas in order to make observation and find solutions.
- (c) 50-60% SMCs perform their activities regarding monitoring of attendance of Teachers and students mostly on the day of meeting of SMC.
- (d) The frequency of visit to school by resident and members is found largely once in a month for all the areas.
- (e) A majority of SMCs monitor the attendance of children once in a month.
- (f) SMCs use interaction with teacher as a major tool to discuss the issues of teaching learning. They also use observation of results as a means to monitor the teaching learning.
- (g) SMCs meeting take place on an average once in a month. The major issues discussed in the meetings are found as Attendance of Teachers and children, Benefits and entitlements, Teachers problem and difficulties in teaching learning and lastly preparation of SDP.

### V CHALLENGES & SUGGESTIONS

#### (a) Challenges

- (i) Lack of awareness and low level of literacy among the SMCs is a big challenge.
- (ii) SMC members and presidents have less financial rights and knowledge of it.
- (iii) SMCs have lack of Hands on training to dell with financial, academic and management issues.

#### (b) Suggestion

- (i) SMCs need to orient and provide training on Academic, financial, management and school related issues.
- (ii) There is a need to improve parent's awareness on school grants, enabling SMCs to prepare SDP to fulfill school needs.
- (iii) SMC meetings need to be conducted by school on regular basis to discuss and meet out the requirements of the school.
- (iv) Community involvement is need to be improve in almost all areas (urban, semi urban and rural) schools. They need to be empowered and supported.

### VI CONCLUSION

School Management Committees are facing challenges working across the urban semi urban and rural areas of schools in enhancing the quality of Education of school. Besides having different geographical, cultural and social background, they are working in a same manner and there is no any major difference was found in working capacity and approach among these three areas SMCs. Although it is necessary to raise awareness among SMCs to improve their capacity and performance to enhance the quality of Education in context to the RTE.

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## भोपाल के शासकीय प्राथमिक विद्यालयों में बालक एवं बालिकाओं की अपव्यय एवं अवरोधन की समस्याओं का तुलनात्मक अध्ययन

डॉ. क्रांति वर्मा

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### सारांश

प्रस्तुत अध्ययन का उद्देश्य प्राथमिक विद्यालयों में बालक एवं बालिकाओं की अपव्यय एवं अवरोधन की समस्याओं का तुलनात्मक अध्ययन करना है। जिसकी परिकल्पनाएं भोपाल के प्राथमिक विद्यालयों में बालक एवं बालिकाओं में हो रहे अपव्यय में कोई सार्थक अंतर नहीं है तथा भोपाल के प्राथमिक विद्यालयों में बालक एवं बालिकाओं में हो रहे अवरोधन में कोई सार्थक अंतर नहीं है। न्यादर्श में 120 बालक और बालिकाओं को चुना गया। निष्कर्ष में प्राथमिक विद्यालयों में बालक एवं बालिकाओं की अपव्यय एवं अवरोधन में सार्थक अन्तर नहीं पाया गया।

**मुख्य विन्दु:** अपव्यय, अवरोधन

### I प्रस्तावना

सामान्यता देखा गया है बहुत से बालक एवं बालिका उच्च शिक्षा प्राप्त नहीं कर पाते या तो वे कमजोर होते हैं या उन्हें प्रोत्साहन नहीं मिल पाता। इसलिये हम यह समझ बैठते हैं कि उनमें कोई योग्यता नहीं है। ऐसे बालक एवं बालिकाओं को ज्ञात कराना चाहिए कि सफल जीवन के लिये शिक्षा तथा स्कूली योग्यता का कोई मानदंड नहीं है। यदि आप आत्मविश्वास से परिपूर्ण हैं तो सफलता अवश्य प्राप्त होगी।

अतः यह आशय है, कि बालक एवं बालिका स्वयं को पहचान कर अपने आत्मविश्वास में वृद्धि करें। यह बहुत बड़ी समस्या है बालक एवं बालिका अपने आत्मविश्वास एवं दृढ़ संकल्प को बढ़ाने में सक्षम नहीं होते यही अपव्यय एवं अवरोधन का कारण है।

सफलता का सीधा संबंध विद्यालय में अध्ययनरत बालक एवं बालिकाओं के आत्मविश्वास से है। आत्मविश्वासी बालक एवं बालिका नियमितता के परिचायक है। वे बालक एवं बालिकाएँ जो निरंतर विद्यालय जायेंगे अध्यापन कार्य करेंगे जिन्हें उचित प्रेरणा मिलेगी तथा अपना अधिक से अधिक समय शिक्षित वातावरण में बितायेंगे इतना ही नहीं उन बालक एवं बालिकाओं में ज्ञान का स्तर बढ़ेगा, योग्यता में वृद्धि होगी इस प्रकार उनके आत्मविश्वास का स्तर उच्च होगा एवं अपव्यय एवं अवरोधन कम होगा।

### II अवलोकन

बालक एवं बालिकाओं में आत्म विश्वास से उन्हें ज्ञान प्राप्त होता है। आत्मविश्वास के सहारे ही वह सफलता की ओर आगे बढ़ते हैं। शिक्षा के द्वारा बालक एवं बालिकाओं के आत्मविश्वास में वृद्धि संभव है। आत्मविश्वास बालक एवं बालिकाओं के मार्ग को प्रशस्त करता है। सर्वे 1979 में विद्यालय के अनाथ बच्चों विशेषकर अनुसूचित जाति व अनुसूचित जनजाति की शैक्षिक समस्याओं का अध्ययन किया उन्होंने देखा कि बच्चों में असुरक्षा व आत्मविश्वास में कमी थी एवं उनकी शैक्षिक उपलब्धि असंतोषजनक थी।

चंद्रशेखर रेवाज ने 2011 में अनुसूचित जाति व अनुसूचित जनजाति के बालकों पर अध्ययन किया और यह देखा कि परिवार की आर्थिक दशा का प्रभाव विद्यार्थियों की शिक्षा पर पड़ता है। अनेक परिवार लोगों द्वारा समय से पाठन सामग्री आदि उपलब्ध न कराने के कारण विद्यार्थियों के अध्ययन में कठिनाई उत्पन्न होती है। यही अवरोध उपलब्ध करती है।

शाह 2012 में चमेली जनपद के जनजाति के विद्यार्थियों के शैक्षिक समस्याओं का अध्ययन किया था अध्ययन के अन्तर्गत उन्होंने देखा कि जनजाति के विद्यार्थियों में अपव्यय एवं अवरोध अधिक दिखाई पड़ा अध्ययन संबंधी पारिवारिक पृष्ठभूमि अच्छी न होने के कारण अधिक थी।

### II समस्या कथन, उद्देश्य तथा परिकल्पना

#### (क) समस्या कथन

भोपाल के शासकीय प्राथमिक विद्यालयों में बालक एवं बालिकाओं की अपव्यय एवं अवरोधन की समस्याओं का तुलनात्मक अध्ययन

#### (ख) उद्देश्य

भोपाल के शासकीय प्राथमिक विद्यालयों में बालक एवं बालिकाओं की अपव्यय एवं अवरोधन की समस्याओं का तुलनात्मक अध्ययन करना

#### (ग) परिकल्पना

- (i) भोपाल के शासकीय प्राथमिक विद्यालयों में बालक एवं बालिकाओं में हो रहे अपव्यय में कोई सार्थक अंतर नहीं है।
- (ii) भोपाल के शासकीय प्राथमिक विद्यालयों में बालक एवं बालिकाओं में हो रहे अवरोधन में कोई सार्थक अंतर नहीं है।

### III न्यादर्श तथ विश्लेषण

#### (क) न्यादर्श

विद्यालयों में बालक और बालिकाओं की अपव्यय एवं अवरोधन की समस्याओं के कारणों का अध्ययन के लिए भोपाल के शासकीय प्राथमिक विद्यालयों से 60 बालक और 60 बालिकाओं को चुना गया।

(ख) उपकरण उपकरण के रूप में स्वनिर्मित प्रश्नावली का उपयोग किया गया।

#### (ग) प्रदत्तों का विश्लेषण

- (i) परिकल्पना 1 भोपाल के शासकीय प्राथमिक विद्यालयों में बालक एवं बालिकाओं में हो रहे अपव्यय में कोई सार्थक अंतर नहीं है।

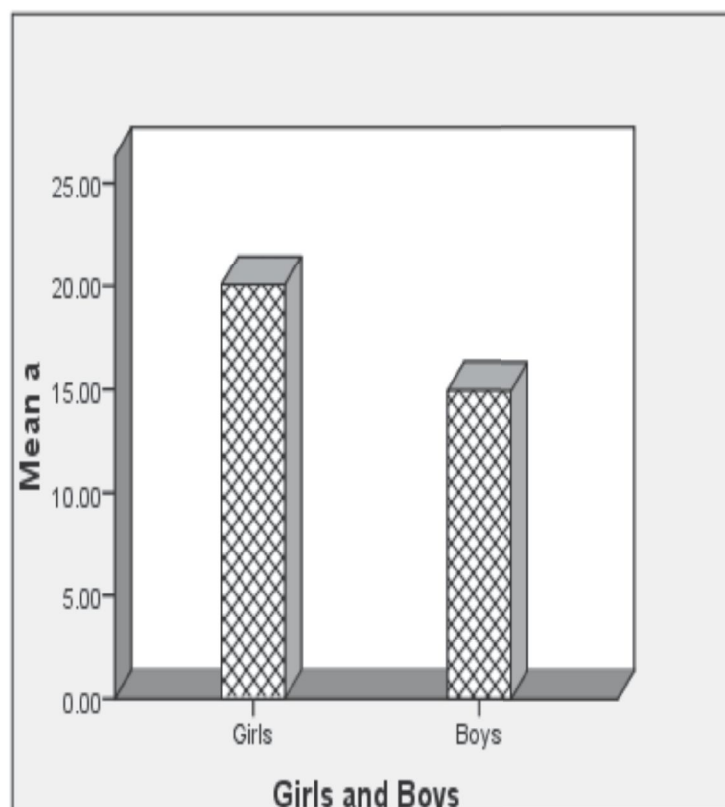
सारणी क्रमांक -1  
अपव्यय का विश्लेषण

बालक एवं बालिका	प्रदत्तों की संख्या	मध्यमान	प्रमाणिक विचलन	टी का मान
बालक	30	20.066	3.85	4.63
बालिका	30	15.066	4.88	

सार्थकता स्तर 0.01

उपरोक्त सारणी से स्पष्ट है कि भोपाल के शासकीय प्राथमिक विद्यालयों में बालक एवं बालिकाओं में हो रहे अपव्यय के मध्य टी का मान 4.63 प्राप्त हुआ जो कि

0.01 सार्थकता स्तर पर सार्थक है। क्योंकि 0.01 स्तर पर सारणी के अनुसार टी. का मान 2.03 से अधिक है। अतः यह परिकल्पना को अस्वीकृत करता है। भोपाल के शासकीय प्राथमिक विद्यालयों में बालक एवं बालिकाओं में हो रहे अपव्यय में सार्थक अंतर है इसलिए यह परिकल्पना अस्वीकृत होती है।



चित्र 1. भोपाल के शासकीय प्राथमिक विद्यालयों में बालक एवं बालिकाओं में हो रहे अपव्यय के मध्यमानों को दर्शाता हुआ ग्राफ



**परिकल्पना 2** भोपाल के शासकीय प्राथमिक विद्यालयों में बालक एवं बालिकाओं में हो रहे अवरोधन में कोई सार्थक अंतर नहीं है ।

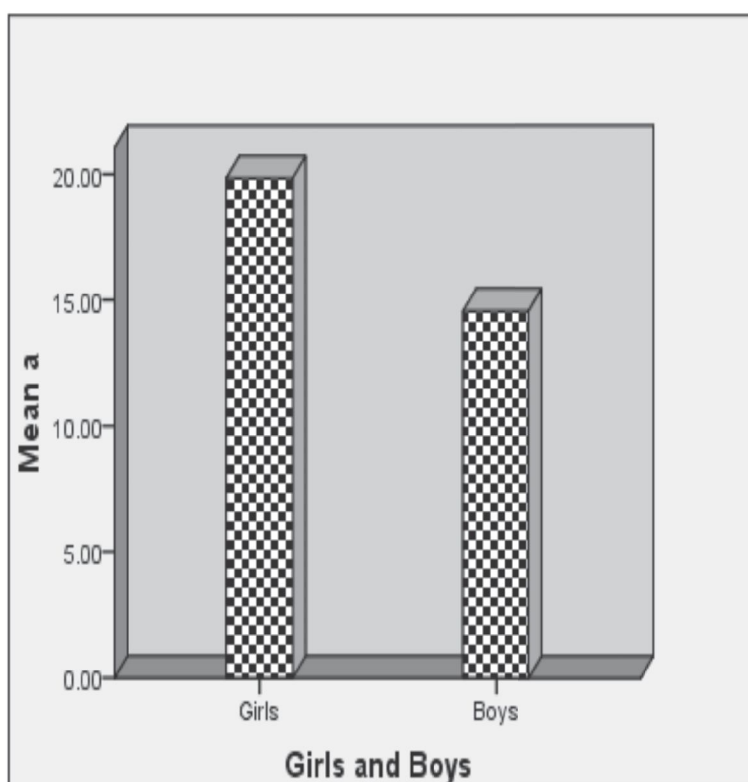
सारणी क्रमांक – 2  
अवरोधन का विश्लेषण

बालक एवं बालिका	प्रदत्तों की संख्या	मध्यमान	प्रमाणिक विचलन	टी का मान
बालक	30	19.833	3.394	5.11
बालिका	30	14.66	4.508	

सार्थकता स्तर 0.01

सारणी 1 से स्पष्ट है कि भोपाल के शासकीय प्राथमिक विद्यालयों के बालक एवं बालिकाओं में हो रहे अवरोधन के मध्य टी का मान 5.11 प्राप्त हुआ जो कि 0.01 सार्थकता स्तर पर सार्थक है। क्योंकि 0.01 स्तर पर सारणी के अनुसार टी. का मान 2.03 से अधिक है।

अतः यह परिकल्पना को अस्वीकृत करता है। भोपाल के शासकीय प्राथमिक विद्यालयों के बालक एवं बालिकाओं में हो रहे अवरोधन में सार्थक अन्तर है इसलिए यह परिकल्पना अस्वीकृत होती है।



चित्र 2. शासकीय प्राथमिक विद्यालयों के बालक एवं बालिकाओं में अवरोधन मध्यमान

#### IV निष्कर्ष आधारित सुझाव

इस शोध प्रबंध में प्राप्त निष्कर्षों के आधार पर प्राथमिक स्तर पर अध्ययनरत बालक-बालिकाओं पर अपव्यय के विभिन्न कारणों के संदर्भ में शोधकर्ता द्वारा प्रस्तावित सुधार निम्नलिखित है।

(क) बालक-बालिकाओं पर अपव्यय का सामाज पर प्रभाव एवं अपव्यय के विभिन्न कारणों में शैक्षिक अभिवृत्ति उत्पन्न करना एवं उनके विकास के लिए उचित अवसर प्रदान करना।

(ख) बालक-बालिकाओं पर अपव्यय के विभिन्न कारणों से जुड़ी विभिन्न जिज्ञासाओं को शांत करना एवं उनकी सही बातों का ज्ञान कराना।

(ग) विद्यार्थियों की अंधविश्वास रूढ़ीवादी धारणाओं का खण्डन करना चाहिये। विद्यार्थियों को इन विश्वास रूढ़ीवादी धारणाओं को स्वयं परखने को प्रोत्साहित करना चाहिये।

(घ) जब बालक-बालिकाओं पर अपव्यय के विभिन्न कारणों से हानि की शिक्षा दी जाय तो प्रत्येक चिन्तन एवं दृष्टिकोण को आसानी से समझा जा सकता है।

(च) बालक-बालिकाओं पर अपव्यय को रोकने हेतु शिक्षाविदों की जीवनियों तथा उनसे संबंधित रोचक पुस्तकें व पत्रिकाएँ पढ़ने हेतु प्रोत्साहित करना चाहिये।

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## Juvenile Justice (Care and Protection of Children) Act 2016 - A Critical Review

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### ABSTRACT

*Aim of this article is to look into the provisions of newly amended Juvenile Justice Act. This Act received president assent on 31<sup>st</sup> December, 2015 and was enacted to consolidate and amend the law relating to the child and provide basic needs through proper care, protection, development, treatment, social re-integration by adopting a child friendly approach with the help of various institutions and bodies under the act. So, with the help of this article an approach has been made to understand the salient features followed by some necessary criticism to evaluate the act.*

**Keyword:** - Juvenile Justice Act, Child, Features, Criticism

### I INTRODUCTION

A landmark case popularly known as NIRBHAYA (DELHI GANG RAPE CASE) in which the girl was raped and inhumanly injured inflicted. Finally the girl died due to injuries makes this act all that important by 6 people out of which one was minor but he was about to be 18 and he was very actively involved in the crime. Now the question arises of his liability for the crime and this led to amendment in Juvenile Justice Act, 2000. The normal public also demanded harsh punishment for the offenders and criticised judiciary for minor liability in the crime. This incident demanded a change in Juvenile Justice Act which came in the form of Juvenile Justice (Care and Protection of Child) bill which got passed by Lok Sabha on 7<sup>th</sup> May, 2015 and by Rajya Sabha on 22<sup>nd</sup> December 2015 and received the President assent on 31<sup>st</sup> December.

### II SAILENT FEATURES OF JUVENILE JUSTICE (CARE AND PROTECTION OF CHILDREN) ACT 2015

The Juvenile Justice (Care and Protection of Children) Act, 2015 deals with both categories of children;

#### (a) Children in conflict with law

A child who has committed the offence when he was 16-18 year of age and is apprehended after attaining 21 year as an adult comes under this category.

It prescribes that any child between 16-18 years of age if commits heinous crime can be tried as adult. This act prescribe punishments according to seriousness of the crime:-

- for heinous offence 7 years
- for serious offences 3-7 years
- For petty offences - 3 years imprisonment

This act restricts death penalty and life imprisonment on a child. It has following features also:-

- (i) The act prescribes composition of the board which includes one metropolitan magistrate and two social workers (including women).
- (ii) It lays down powers of juvenile justice board:-
  - To conduct preliminary inquiry of crime committed by child.
  - To decide whether child is to be sent to rehabilitation centre or to children court to be tried as an adult.
- (iii) This act lays provision for psychologists and psycho-social workers and other experts to take decisions.
- (iv) Child is generally tried in children court or under special court but in absence of both there is a provision for trial under session court that has jurisdiction to try the offence.

#### (b) Children in Need for Care and Protection

The act lays down special provisions for children who are in need of care and protection and for this purpose-

- (i) It establishes child welfare committees in every district.
- (ii) The committees consists of chairperson and other members who are experienced in matter dealing with children and one member necessary has to be women.
- (iii) The committees has power to decide whether an abandoned child should be send to care home or put up for adoption or foster care
- (iv) The central adoption resource agency will frame rules and regulation for adoption of orphaned children.
- (v) It also prescribes qualification for the parents who are opting for adoption.

### III PROTECTION, CARE & SUPPORT

#### (a) Rehabilitation and Social Re –Integration -

This act deals with rehabilitation and social integration of children which is based on individual care plan.

For rehabilitation a child can be kept.

- (i) if he is in conflict with law –in observation home.
- (ii) restoring to family or guardian.
- (iii) adoption or foster care.
- (iv) any fit person

#### (b) Offences against Child

This act strictly prohibits disclosure of identity of children; other idea behind including it in the act was that every child shall be given proper chance to start a fresh life.

It prescribe punishments for offences which are not adequately covered in other laws

- (i) Cruelty to child - 3 year or fine or 1 lakhs rupees or both
- (ii) Employment of children for begging – 5 to 10 years or 5 lakhs rupees
- (iii) Giving intoxicating liquor or any narcotic drug or tobacco product or psychotropic substances - 7 year or fine 1 lakhs.
- (iv) Using child for vending, peddling, carrying, supplying or smuggling any intoxicating liquor, narcotic drugs or psychotropic substances - 3 year or 1 lakhs rupees
- (v) Bondage of child.
- (vi) Buying and selling of child
- (vii) Prohibit corporal punishment to child in any institution.
- (viii) All child care institutions, whether run by state government or by voluntary or non-governmental organisations, which are meant either fully or partially for housing children, whether they are receiving grants from government shall be registered under the act within 6 months from date of commencement of act, penalty is provisioned for non compliance.

### IV CRITICAL ANALYSIS

- (a) Many doubts are raised regarding the nature of the Juvenile Justice (Care and Protection of Children) Act 2015 and the debate is between Reformatory and Retributive Justice. Retributive because it contains the provision for teenager who commits heinous crimes (gives punishment of 7 years or more) shall be tried like an adult but in the Child Court. The Child Court shall make sure that the child who

is found guilty of heinous crime shall be sent to a place of safety till the age of 21 years and afterwards the person shall be shifted to jail which clearly shows that once a juvenile is found guilty of committing any heinous offence he/she shall not get the benefit of being a child.

- (b) The new Juvenile Justice Act, 2015 was also criticized by many people for being unconstitutional as it violates Article 14, 15(3) and 20 of Indian Constitution. The act gives importance to the type of crime committed and does not gives importance to the circumstances of both offender and offence.
- (c) The work of Juvenile Justice Board is very challenging because the procedure followed is full of uncertainty because the act contains the provisions for individualized assessment of adolescent mental capacity which is very difficult.
- (d) The new act is based on following principles which means that every one discharging the duties under the act should keep these principles in mind;
  - (i) Presumption of innocence.
  - (ii) Principles of dignity and worth.
  - (iii) Principles of participation with due regard to maturity.
  - (iv) Principles of best interest of the child.
  - (v) Principles of family responsibility to take care.
  - (vi) Ensuring safety without any abuse of child.
  - (vii) Measures for wellbeing and development of child.
  - (viii) Principles of non-accusatory or non-stigmatizing semantics
  - (ix) Principles of non waiver of rights.
  - (x) Principles of equality and non discrimination.
  - (xi) Principles of right to privacy and confidentiality.
  - (xii) Principle of institutionalization should be last resort.
  - (xiii) Principles of repatriation and restoration.
  - (xiv) Principles of fresh start by erasing of past records
  - (xv) Principles of diversion.
  - (xvi) Principles of natural justice.

All these principles sound very good and also reflect good intention of our judicial system but there is a great difference between theory and practical because all these principles are very difficult to practice and implement.

## V CONCLUSION

The main aim of the act is subjected to controversy that whether it is reformative, rehabilitative or retributive in nature. The act includes special principles which every person dealing under the act is expected to abide, however the reality is different, nobody can completely stick to these rules. So, we can say that there is a great difference between theory and practical. The legislature has clearly stated its intention that it understands the importance of child in the society and it wants to work for its betterment and for that no matter how many amendments will be there but law is not for individual but it is for the society. This act has provisions for psychologists to understand the nature of a child. Provision of restoration for the protection and care of child is included and for this purpose, restoration is made to parents, adoptive parents, foster parents, guardian or any fit person. Sponsorship programme is also included to help children who by any reason cannot be taken care by parents or else are orphan. This act also lays down the qualification for adoptive parents so that proper care and good environment shall be provided to a child. Nothing in the world is perfect, similarly this act is also a mixture of good and some non practical things, but as a whole this act is a gift to the entire society especially to children, as this act aims for their betterment, reformation and care of child. Largely it covers all offences against child and also provides sanctions for them and this act also imposes duty over governments to take care of the provisions of the act so that proper delivery of justice can be achieved and no one shall defeat the justice.

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## Plea Bargaining in India- A Evaluation

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### ABSTRACT

*Plea bargaining as a concept was introduced in Indian criminal justice system by the Criminal Laws (Amendment) Act, 2005, on the recommendation of Malimath Committee. Ever since its introduction, the concept has been a subject of debate. While some criticize it on the ground that it violates fundamental rights of the accused, others hail it as instrumental in ensuring speedy disposal of cases. In this light, the paper throws light on the relevant provisions relating to Plea Bargaining in Indian criminal law as well as judicial attitude towards this concept.*

**Keywords** - Fundamental rights and criminal law.

## I INTRODUCTION

One of the alternatives being considered to deal with the huge arrears of criminal cases is introduction of the system of plea bargaining in India. This process though so far not known in this country has been used in USA. and England. Before the system of plea bargaining is engrafted on the Indian Criminal Justice System it will be useful to study this process as used in those countries and to consider the likely impact of the process in Indian conditions. Plea bargaining has been practiced in the corridors of the English courts for almost three hundred years. Yet the courts do not officially recognise its existence, even today. The White Paper on Criminal Justice in England and Wales issued on February 6, 1990 does not even mention it. In America this process has been used for about a century but was officially taken notice of only about 20 years back.<sup>1</sup> Earlier its practice was an ill kept secret from the court as in England. Whenever the courts officially noticed its use, it was adversely commented upon.

## II PLEA BARGAINING

### (a) Definition

Wikipedia defines the term as "A plea bargain (also plea agreement, plea deal or copping a plea) is any agreement in a criminal case between the prosecutor and defendant whereby the defendant agrees to plead guilty to a particular charge in return for some concession from the prosecutor. "Albert W. Alshuler defines plea bargaining as follows: "Plea-bargaining consists of the exchange of official concessions for a defendant's act of self-conviction. Those concessions may relate to the sentence imposed by the Court or recommended by the prosecutor the offence charged, or a variety of other circumstances.

As per Chief Justice of Supreme Court of United States, Warren Burger in Santobello v. New York. "Plea bargaining is an essential component of the administration of justice, properly administered, it

is to be encouraged. It leads to prompt and largely final disposition of most criminal cases."

N. M. Isakov and Dirk Van Zylsmit,<sup>28</sup> on the other hand, refer to the process as:

"the practice of relinquishing the right to go to trial in exchange for a reduction in charge and/or sentence."

From these definitions the following elements may be distilled:

- (i) a mutually satisfactory disposition;
- (ii) judicial review
- (iii) a concession of some kind, made by the prosecuting authority

### (b) Origin

The practice of "Plea-bargaining" in America goes back a century or more. One study found it, for example, in Alameda County, California, in about the 1880s. Judges in the County even talked about the way they gave credit for guilty plea. "Plea-bargaining" was not as pervasive as it is now.... Not even close to it...., but it was by no means rare. Extent of prevalence—Entering a guilty plea is greatly prevalent in many American States. In 1839, in New York State, one out of every four criminal cases ended with a guilty plea. By the middle of the century, one out of three felony defendants pleaded guilty. In 1920s guilty pleas accounted for 88 out of 100 convictions in New York City, 85 out of 100 in Chicago, 70 out of 100 in Dallas and 79 out of 100 in Des Moines, Iowa. It has kept its dominance ever since. In short, one can trace a steady and marked decline in number of trials by jury in America from the early 19th century on.

### (c) Types of Plea Bargaining

Plea bargaining can mainly be classified into three types:

- (i) **Charge Bargaining** - This is common and widely known form of plea. It involves a negotiation of the specific charges (counts) or crimes that the defendants will face at trial. Usually, in return for a plea of 'guilty' to a lesser charge, a prosecutor will dismiss the

higher or other charge(s) counts. For example: A defendant charged with burglary may be offered the opportunity to plead guilty to attempt burglary.

- (ii) **Sentence Bargaining-** Sentence bargaining involves the agreement to a plea of guilty (for the sated charge rather than a reduced charge) in return for a lighter sentence. It sources the prosecution the necessity of going through trial and proving its case. It provides the defendant with a opportunity for a lighter sentence.
- (iii) **Fact Bargaining-**The least used negotiation involves an admission to certain facts ("stipulating" to the truth and existence of provable facts, thereby eliminating the need for the prosecutor to have to prove them) in return for an agreement not to introduce certain other facts into evidence.

#### (d) Provision related to plea bargaining in India

**Chapter XXI A**, of the Code of Criminal Procedure, 1973 allows plea bargaining to be used in criminal cases where:

- (i) Offences that are penalized by imprisonment below seven years.
- (ii) If the accused has been previously convicted of a similar offence by any court, then he/she will not to be entitled to plea-bargaining.
- (iii) Plea-bargaining is not available for offences which might affect the socio-economic conditions of the country.
- (iv) Also, plea-bargaining is not available for an offence committed against a woman or a child below fourteen years of age.

### III PROCEDURE OF PLEA BARGAINING

The process of plea bargaining was brought in as a result of criminal law reforms introduced in 2005 Section 4 of the Amendment Act introduced Chapter XXIA to the Code having sections 265 A to 265 L which came into effect on 5th July, 2006. The following are the procedure of plea bargaining available to the accused under the Criminal Procedure Code, 1973:-

**Section 265-A** It states that, the plea bargaining shall be available to the accused charged of any offence other than offences punishable with death or imprisonment or for life or of an imprisonment for a term exceeding seven years. Section 265 A (2) of the Code gives power to notify the offences to the Central Government..

**Section 265-B-** It provides that ,an application for plea bargaining shall be filed by the accused which shall state description of the case .The plea bargaining in his case and that he has not previously been convicted by a court in a case in which he had been charged with the same offence.

**Section 265-C-** This section prescribes the procedure to be followed by the court in working out a mutually satisfactory disposition. In a complaint case, the Court shall issue notice to the accused and the victim of the case.

**Section 265-D-** It deals with the preparation of the report by the court as to the arrival of a mutually satisfactory disposition or failure of the same.

**Section 265-E-**It prescribes the procedure to be followed in disposing of the cases when a satisfactory disposition of the case is worked out.

**Section 265-F-**It deals with the pronouncement of judgment in terms of such mutually satisfactory disposition.

**Section 265-G** - says that no appeal shall lie against such judgment.

**Section 265-H-** deals with the powers of the court in plea bargaining. A court for the purposes of discharging its functions under Chapter XXI-A, shall have all the powers vested in respect of bail, trial of offences and other matters relating to the disposal of a case .

**Section 265-I** -makes Section 428 applicable to the sentence awarded on plea bargaining.

**Section 265-J-**contains a non obstante clause that the provisions of the chapter shall have effect notwithstanding anything inconsistent therewith contained in any other provisions of the Code and nothing in such other provisions shall be construed to contain the meaning of any provision of chapter XXI-A.

**Section 265-K-**It says that the statements or facts stated by the accused in an application for plea bargaining shall not be used for any other purpose except for the purpose of the chapter.

**Section 265-L-**It makes the chapter not applicable in case of any juvenile or child as defined in Section 2(k) of Juvenile Justice (Care and Protection of Children) Act, 2000.

### IV CASE LAW

- (a) **Murlidhar Meghraj Loya v. State of Maharashtra; AIR 1976 SC 1929-** The court held that- "It is idle to speculate on the virtue of negotiated settlements of criminal cases, as obtains in the United States but in our jurisdiction, especially in the area of dangerous economic crimes and food

offences, this practice intrudes on society's interests by opposing society's decision expressed through predetermined legislative fixation of minimum sentences and by subtly subverting the mandate of the law." In this case, the Supreme Court observed that a streamlined procedure should be devised if the state was to administer justice by having recourse to plea bargaining.

(b) **Kasambhai Abdul Rehman Bhai Sheikh v. State of Gujarat; (1980) 3 SCC 120**

The court held that- "the practice of Plea Bargaining was unconstitutional, illegal and would tend to encourage corruption, collusion and pollute the pure fount of justice."

(c) **Uttar Pradesh v. Chandrika; AIR 2000 SC 164**

The court held that- "it is settled law that on the basis of plea bargaining Court cannot dispose of the criminal cases. Mere acceptance or admission of the guilt should not be a ground for reduction of sentence. Nor can the accused bargain with the Court that as he is pleading guilty sentence be reduced." Keeping in view the huge arrears and inordinate delays in disposal of criminal cases and on the recommendations of the Malimath Committee, a new chapter XXI-A of Plea Bargaining has been added to the Code of Criminal Procedure.

## V EXCEPTIONS TO PLEA BARGAINING

Under the Indian Penal Code, 1860, offences under Section 115, 119, 302, 304, 304-B, 305, 307, 498, 498A and various other offences where plea-bargaining is not applicable. Offences affecting the Socio-economic condition, like Dowry Prohibition Act 1961, The Commission of Sati Prevention Act, 1987, The Immoral Traffic (Prevention) Act, 1956, The Army Act, 1950, The Explosives Act, 1884 etc. are also excluded from the purview of plea-bargaining.

## VI CONCLUSION & SUGGESTIONS

(a) **Conclusion**-Though, the introduction of 'plea bargaining in Indian judicial system' has profoundly been criticized by a group of society including intellectual and legal experts with the argument that it will demoralize the public confidence in criminal justice system. On the other hand, plea bargaining concept has been welcomed by the other groups of society as a revolutionary judicial reform in India. We hope that the overburdened criminal courts of India will get a relief with the law of 'plea bargaining' and the criminal judicial system

will also speed up its disposal of the pending cases.

(b) **Suggestions**-After studying the concept of plea-bargaining in India and its comparative study, the researcher has been able to point out some suggestions on the law of plea bargaining. Some of them are-

(i) In order to implement plea bargaining successfully, first thing which is required is to spread awareness of this provision among the stakeholders in the criminal justice system.

(ii) The accused has do not that he has this right. Therefore, summons to an accused in all cases to which plea bargaining is attracted must contain this information that he is entitled to take the benefit of this system. For that the statutory format of summons may be alerted.

(iii) The awareness programme should be held in jail among trial prisoners who can come within the purview of Chapter XXI-A of the Code. If this is done, this will help decongest the overpopulated jails all over the country.

(iv) There is a greater chance of success in the plea bargaining programme, if it is first implemented in cases of persons who are already in custody and in respect of those offences which carry a maximum sentence of upto three years.

(v) In order to successfully carry out this awareness programme, the Probation Officers, Welfare Officers of the jail and the Superintendent of Jails must be involved to conduct the programme among the under trial prisoners so that they may get "the informed knowledge" to take the benefit of the system.

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## SPEAFP Score Card- a tool of the Corporate Star Rating

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### ABSTRACT

*Stars* are often used as symbols for classification purposes. They are used by reviewers for ranking things and positions such as electronics and electric items, movies, TV shows, restaurants and hotels, Police and military [army and navy for the staffs] and other items which are directly related to environment. The star rating practices are not in use for the companies in India or in the world. But from last one decade some corporate mutual fund houses are using **Star** word for ranking of various mutual fund schemes. In this study I am suggesting a model that examines investors' reliance on financial statement information, their perception of the frequency of fraud occurrence, the importance they place on fraud risk assessment as an investment activity, and, ultimately, their use of fraud red flags. . For this purpose I have developed a score card which can help in the corporate ratings. This paper mainly discussed the importance of SPEAFP score card in star rating. **Stars** are often used as symbols for classification purposes. They are used by reviewers for ranking things and positions such as electronics and electric items, movies, TV shows, restaurants and hotels, Police and military [army and navy for the staffs] and other items which are directly related to environment. For **example**, one to five stars is commonly employed to categorize hotels and restaurants, same as in police and army department three star is given to the inspectors and in mutual fund schemes five star or seven star given to the highly liquid and safe fund .In electronics and electrical items five star rating is given to more energy saver product and one star rating is given to highly energy consumable product The star classification system is a common one for rating hotels and mutual fund schemes. In hotels higher star ratings indicate more luxury while in mutual fund it indicates best performed fund in a relating year. The star rating practices are not in use for the companies in India or in the world. But from last one decade some corporate mutual fund houses are using **Star** word for ranking of various mutual fund schemes. Now my question is that Why? , we not use this word for the rating of Indian Corporate sectors. It is the need of hour, because in fast growing and changing financial environment investors of the company cannot judge companies' actual financial and non financial performance or image on the basis of information given in the annual report. Suppose one company or companies' management having political relation with political leaders of ruling party. When political person gives unfair advantages to the company or management of the company, the performance of the company may increase and the market prices of company's share increase also but when news comes in the market about political relation with the management of company with ruling party or any political person, the market price of the company's may fall suddenly and company and its shareholders losses investment amount, like DLF, Jindal and steel power ltd. and Indian cement ltd. So we must rank to the all corporate sectors which are playing in Indian financial market and listed their shares in BSE and NSE. For this purpose I have developed a score card which can help in the corporate rating. This paper mainly discussed the importance of SPEAFP score card in star rating.

**Keywords:** - Star, SPEAEP Score Card, BSE etc.

## I INTRODUCTION

Investors experience significant financial losses when fraud occurs at publicly-traded companies such as Satyam Computers. Some experts suggest that the rate of fraudulent financial reporting will likely increase during the current economic recession. According to a 2006 report by the North American Securities Administrators Association, investors lose \$40 billion annually due to securities fraud (NASAA 2006). According to Glass Lewis & Co. (2005), investors lost nearly \$900 billion in market capitalization from 1997 to 2004 due to high profile frauds. Though losses to investors from fraud remain significant, research to date has not examined how and to what extent investors consider the possibility of fraud *before* making investment decisions. Specifically, there is a paucity of data regarding how investors evaluate the likelihood of financial statement fraud via fraud risk assessments or utilize "red flags" (i.e., fraud warnings signals) to avoid investing in fraudulent companies. Audit standards

require auditors to assess the risk of fraud for each audit engagement (AAS-4 or AAS-6). Prior research in fraudulent financial reporting has identified many red flags such as high accrual levels, a large number of employees on the board of directors, and unusually high equity-based compensation, under valuation of assets and liabilities , overvaluation of assets and liabilities, rate of NPA [in case banking sectors]. However, little is known regarding if and how investors perform these activities prior to making investment decisions. Despite the fact that investors are often the victims of fraudulent financial reporting, we are unaware of any prior research that investigates investors' perceptions, judgments, and actions related to financial statement fraud or performance of companies. This paper takes an important step in this area.

In this study I am suggesting a model that examines investors' reliance on financial statement information, their perception of the frequency of fraud occurrence,

the importance they place on fraud risk assessment as an investment activity, and, ultimately, their use of fraud red flags.

**Impact of Political Relation on the Share Price**

Company	(Value of Share Price) Before Happening event	Nature of Event Related to Companies	(Value of Share Price) After Happening Event	Group
India Cement	89	IPL Fixing	61	Srinivasan and his son-in-law
DLF	242	Land Scam with Raburt Badera	103	K. P. Singh
Reliance Comm.	420	2G Spectrum	35	Anil Ambani
Reliance Capital	980	2G Spectrum	280	Anil Ambani
Jindal Steel and Power Ltd.	288	Coal Scam	128	Navin Jindal

**Impact of No Corporate Governance and Lower Financial Performance on the Share Price**

Company	Sector	High Price (Rs.)	Low Price (As on 20/11/14) (Rs.)
Jai Prakash Associate	Cement	89	32.15
J.P. Power	Power	48	14
Unitech Ltd.	Construction	122	19
GVK Power and Infra	Power and Infra	20	7
Kingfisher Airlines	Airline	152	1.60
Alok Industries	Cloath	42	8

Mostly some investor invests their amount in share or bonds on the basis of financial information available in the annual report of the company. The financial information disclosed in the annual report can be fake or unreliable. If financial information are true or fair, but users of such information are not aware or have not sufficient knowledge about the technical terms of the annual report, and he/she makes an investment in share of the company, there are more chances to loss of money. But if we grant star rating to all Indian companies, [which are listed in National Stock Exchange /Bombay Stock Exchange] on the basis of their financial and non-financial performance, and an investor made his/ her investment in any type of share on the basis of star rating, I can say that he/she will not lose principle amount.

For protecting interest of the investors we must rank to the all companies, which shares are trading in stock market. For this purpose **SPEAFP SCORE CARD** has been developed and suggested it for the implementation.

## II SOCIAL, POLITICAL, ECONOMICAL AND FINANCIAL PERFORMANCE SCORE CARD [SPEAFP SCORE CARD]

### (a) Features

**SPEAFP SCORE CARD** is an original, unique and new method and concept of star rating for corporate sectors. This model has been developed and designed by Author of the paper. Such type of method of star rating for corporate sectors [except hotels and restaurants] neither using in India nor anywhere of the world. The model comprises the following features-

S= SOCIAL

P= POLITICAL

E= ECONOMICAL, AND

F=FINANCIAL

P=PERFORMANCE, SCORE CARD

This model focused on the following key areas-

K= Knowledge or familiarity gained by experience or research.

O= Observation

L=Lucrative [It means profitable]

I= Investment [expending money]



This Model is a layout of investment designed by knowledge, experience, observation and research for expanding money of investors and organization in the form of star rating for safety, security and wealth and profit maximization.

#### (b) Action of model

**The model** is a Comprehensive exercise that considers various critical parameters for star rating of corporate sector. This methodology has been developed from an investor's perspective. If star rating will be accepted widely among investors, corporate houses, stock exchange, legal authorities and Independent financial analysts and adviser. This model will be suitable for that investor who buys shares of the Company from primary market (IPO) or secondary market for the point of investment. Because he/ she have/has not any sufficient knowledge about the company. This model will be helpful in providing an indication to the investor for investment.

#### (c) Basic Eligibility

Following can be basic requirement for star rating

- as on 31<sup>st</sup> march (of the rating year) from The company must have completed five year the date of business commencement (in case public company) or date of incorporation (in case of private company)
- The company must have name in the list of NSE or BSE
- The company must be an Indian Company.

{Rating year- The year in which company's performance are rated.}

{Rating date- The date of rating of the rating year}

#### (d) Parameters

One of the unique features of SPEAFP SCORE CARD is the dynamic classification of parameters, which is based on the security listed in the stock exchange, EPS, PAT, rate of dividend, sales, NPA level, and level of risk and solvency position of the companies over the rating periods of five year, and objective and vision stated in their profile. This kind of approach of investment based on companies' classification stands

more relevance as assets allocation and investment pattern determines the risk level associated with the nature of the company and also serves as an indicator of the refinances of the management. The main outcome is that these parameters rating reflect companies financial pictures and their performance. The rating done on the basis of above factors serving as an effective guide to the users (Mainly investors), after analysis the ranks assigned to the companies. This analysis consider the certain critical parameter including-

- Listing in BSE/NSE
- EPS
- Book value and market value
- Long term solvency and Short term solvency
- Profitability and liquidity position
- Corpus size
- Credit Quality
- Corporate governance and CSR
- Risk Management
- Good Track Seconds
- Corporate Image
- Corporate governance and ethics [including code of law]

### III METHODOLOGY

The corporate sector can be rated using the methodology of the SPEAFP SCORE CARD or Model. Certified star rating can be provided to various companies (involving in financing, processing, mining, manufacturing, transportation and trading activities). The rating parameter can be designed by any certified agency. The parameter can be qualitative and quantitative.

This model has been divided into 30 activities. And each activity having some weight in the score form. When a company fulfills condition of pertaining activity, the score is given to the company for that activity. The total score of this card are 400. If the totals score of rating company is more than 380, the company rated by Diamond star.

**This model is based on the following parameters [Total Marks= 400]**

S.N.	Parameters	Marks allotted
1	The company having name in the following any one or both major indices : S&P CNX Nifty and Sensex	10
2	The company having name in any one of the following sectorial indices like - CNX Auto Index, CNX FMCG Index, CNX Bank index, CNX IT Sector Index, , Bankex, Bank Nifty, BSE Healthcare, BSE Metal, BSE Oil and Gas, BSE Capital Goods, BSE PSU, BSE Tech, BSE Small and Midcap, CNX Midcap,	8
3	The company is not listed in Nifty/ Sensex / sectorial indices of CNX and BSE but having name in the list of group A of BSE	6
4	If company having name in the group B of BSE	4
5	If company have not registered in the group A and B of BSE but having name in the other group of BSE	2

6	The company having Market capital more than Rs 100000 crore [as on rating date ]	10
7	The company having Market Capital more than Rs.50000 crore but less than Rs 100000 crore [as on rating date ]	8
8	The company having Market Capital more than of Rs.20000 crore but less than Rs. 50000 crore [as on rating date]	6
9	The company having market capital more than of Rs.5000 crore butt less than Rs.20000 crore [as on rating date ]	5
10	The company having market capital less than 5000 crore [as on rating date]	4
11	Company having branch outside of India	2
12	Company is a holding company and having one or more subsidiary company in India or out side of India	2 marks for each subsidiary company [Maximum 4]
13	Company is a subsidiary company	1 marks
14	If company having ADR / GDR / UDR / in its share capital portion	1 marks
15	<b>Liquidity position (short term solvency position)</b> <b>I Liquid ratio-</b> (a) If liquid ratio / quick ratio is 1 (b) If liquid ratio / quick ratio is more than 1 (c) If liquid ratio is less than 1 <b>II Current ratio -</b> (a) If Current ratio is 2 (an ideal ratio) (b) If Current ratio is lying between 2 and 1 (c) If Current ratio is more than 2 <b>III Cash ratio -</b> (a) If it is 1 (b) If it is less than 1 (c) If it is more than 1	8 4 2 5 2 1 3 2 1
16	<b>Financial position of the company[long term solvency position]</b> <b>I Fixed assets ratio-</b> (a) If fixed assets ratio is an ideal ratio ( it means if it is 0.67) (b) If fixed assets ratio is less than 1 (c) If fixed assets ratio is more than 1 <b>II Debt equity ratio-</b> (a) If it is an ideal ratio ( it means if it is 1) (b) If it is less than 1 (c) If it is more than 1	2 1 0 3 2 1

17	<b>Profitability status of the company</b> <b>I. Overall profitability ratio (ROI) -</b> (a) If it is less than 10% (b) If it is less than 30% but more than 10% (c) If it is less than 50% but more than 30% (d) If it is more than 50% <b>II. Return on Equity shareholder funds ratio-</b> (a) If it is Zero or negative (b) If it is less than 25% (c) If it is less than 50% but more than 25% (d) If it is more than 50% <b>III. Net profit ratio:</b> (a) If it is Zero or negative (b) If it is less than 25% (c) If it is less than 50% but more than 25% (d) If it is less than 100% but more than 50% (e) If it is more than 100% <b>IV. Operating ratio:</b> (a) If it is less than 30% (b) If it is less than 50% but more than 30% (c) If it is less than 80% but more than 50% (d) If it is more than 80%	1 2 3 5  Zero 2 3 5  Zero 2 3 5 7  5 3 2 1
18	<b>Market strength</b> <b>I- EPS-</b> (a) If EPS is negative (b) If EPS is less than 25 times (c) If EPS is less than 50 times but more than 25 times (d) If EPS is less than 75 times but more than 50 times (e) If EPS is less than 100 times but more than 75 times (f) If EPS is more than 100 times <b>II-Price Earnings ratio (PER-</b> (a) If PER is less than 1 times (chances of undervaluation of share) (b) If PER is less than 3 times but more than 1 times (c) If PER is less than 5 times but more than 3 times ( Ideal ratio) (d) If PER is more than 5 times (chance of over valuation of share) <b>III-Dividend Per Share-</b> (a) No dividend declared or given in the privies year (b) If DPS is less than 0.1 (c) If DPS is less than Rs.10 but more than Rs. 0.1 (d) If DPS is less than Rs. 50 but more than Rs.10 (e) If DPS is less than Rs. 100 but more than Rs.50 (f) If DPS is more than Rs. 100 <b>IV-Payout Ratio-</b> (a) If it is less Rs.25% (b) If it is less than 50% but more than 25% (c) If it is less than 75% but more than 50% (d) If it is less than 100% but more than 75% (e) If it is more than 100% <b>V-Net Assets value per share (It is also known as book value per share)</b> (a) If NAV is less than market price of share (as on 31 <sup>st</sup> March of the rating year) (b) If NAV is more than market price of shares (c) If NAV is equal to market price of share	Zero marks 4 6 10 15 20  1 2 5 3  4 6 8 10 2 Zero  1 2 3 4 5  10 8 4

19	<b>Ethics, Governance and Accounting</b> <b>I-Corporate Governance -</b> (a) If report of corporate governance is good (b) If report of corporate governance is Satisfactory (c) If report of corporate governance is unsatisfactory <b>II- Audit Team -</b> (a) If report is Satisfactory (b) If report is Satisfactory but remarkable (c) If report is unsatisfactory <b>III-Accounting-</b> (a) If financial statements has been prepared as per rule. (b) If full disclosure related to accounting issue is given in the annual report. (c) If Company highlight at least 5 year financial data (related to, profit, divided, EPS, DPS, Operating ratio, sales, capital, employed, cash, ratio and current ratio) in annual report. <b>IV-Business Ethics -</b> (a) If Company follows all codes of business ethics (b) If Company's top management are not involved in any unethical transaction or issue of fraud. (c) If Company's top management are involved in any unethical transaction or issues of fraud, but claims are pending in the court. (d) If Company's top management has been held guilty or liable for any type of misconduct or fraud or unethical issues.	3 2 Zero  3 2 Zero  3 2 2  3 2 1 Zero
20	<b>Corporate Social Responsibility</b> (a) If Company providing any type of social Contribution (b) If Company is not providing any type of social Contribution but there is no social cost from the side of Company. (c) If Company providing some social benefits to the society, but it Creating any type of social cost. (d) If Company Creating any type of social cost	3 2  1 Zero
21	<b>Cost Management</b> (a) For effective internal control system. (b) For effective information system.	3 2
22	<b>Environmental Issues and Management</b> (a) For energy saving and management (b) For any type pollution control. (c) For Waste management (d) For recycling (e) For Greenery/eco-friendly product.	3 3 3 3 3
23	<b>Achievement and Awards (In any last five year)</b> (a) If Company is/was a Maharatna Company (b) If Company is/was a Navratna Company (c) If Company is/was a Mini Navratna Company (d) If Company have/had won any type of award/prize at International level (e) If Company have/had won any type of award/prize at National level (f) If Company having name in list of is the Global fortune-500/ forbs magazine.	5 3 2  3 2 5
24	<b>Corporate image</b> (a) If the owner /CEO of the corporate houses of the respective company is one of the top 10 richest person of the world (b) If the corporate houses of the concerned company is one of the top 10 richest person of the India	3 2

25	<b>If the company having name in the list of top 10 ranked companies-</b> (a) If it is ranked by any national news agency or any other ranking agency (b) If it is ranked by any local agency	3 2
26	<b>Salary package of CEO / MD / Chairman of the company</b> (a) If annual salary is less than Rs. 1 crore (b) If annual salary is less than Rs. 5 crore but more than 1 crore (c) If annual salary is less than Rs.10 crore but more than 5 crore (d) If annual salary is less than Rs.20 crore but more than 10 crore (e) If annual salary is more than Rs.20 crore	5 4 3 2 1
27	<b>Political link</b> (a) If a corporate house is leading by any political leader (b) If a corporate house is not leading by any political person.	2 3
28	<b>For Product or service innovation</b>	5
29	<b>Merger and acquisition</b> (a) If company is (going to become ) a transferee company in a merger /acquisition. (b) If company is (going to become ) a transferor company in a merger acquisition	3 2
30	<b>If company having a corporate ombudsman.</b>	5

**Notes**

- (a) Debt equity ratio means =  $\frac{\text{Long term debts}}{\text{Shareholders fund}}$
- (b) Overall profitability ratio means =  $\frac{\text{Operating profit}}{\text{Capital employed}} \times 100$
- (c) Price earnings ratio means =  $\frac{\text{Market price per equity share}}{\text{EPS}}$
- (d) The dividend per share can be net or gross. In this model I have considered net dividend per share method-  
=  $\frac{\text{Ordinary dividend paid to ordinary shareholders}}{\text{No. of ordinary shares}}$
- (e) Net assets value per share means =  
=  $\frac{\text{equity share capital} + \text{revenue} - \text{intangible assets}}{\text{No. of equity share outstanding at balance sheet date}}$

**Rating scale for corporate sector**

Rank	Scale (minimum scores)	Interpretation
Diamond star	Company with composite score above 380	Highly profitable, effective management, sound financial position (long term) and good corporate image.
7 star	Company with composite score lying between 380 to 360	Highly profitable, sound financial position, more liquid , responsible towards society and strong financial and managerial policy.
5star	Company with composite score lying between 360 to 320	More stable company, strong fundamentals, more liquid and profitable
4 star	Company with composite score lying between 320 to 280	Effective and valuable management, stable financial structure, fast emerging business and optimum use of fund
3 star	Company with composite score lying between 280 to 240	Better liquidity, Best cost management system, good corporate image, good fundamental capital structure.
2 star	Company with composite score lying between 240 to 200	Good financial structure, average financial planning and policy, undervalued or highly overvalued firm,
1 star	Company with composite score lying between 200 to 160	Risky but growing management
Red single	The company which is not ranked / rated or having scored less than 160.	More risky



**Indication for the Investors**

Types of Stars	Liquidity	Level of Risk	Profitability	Remark
	More	less	High	Good for Investment
	More	less	High	Good for Investment
	More	less	High	Good for Investment
	More	less	high	Good for Investment
	More	less	Good	Good for Investment
	Average	Average	Good	Good for Investment
	Average	Average	Average	Good for Investment
	Low	Very high	Very low	No

Note- 5 star and 4 star rated companies are suitable for intraday trading also.

**Indication for the Investors**

	<b>Strongly buy</b> the shares of <b>Diamond star</b> rated Company and invest more than 5 years
	<b>Strongly buy</b> the shares of <b>Seven star</b> rated Company and invest for long term at least 5 years
	<b>Strongly buy</b> the shares of <b>Five star</b> rated Company and invest for long term at least 3 years
	<b>Average buy</b> the shares of <b>Four star</b> rated Company and invest for short term at least one years
	<b>Average buy</b> the shares of <b>Three star</b> rated Company and invest for short term at least six months
	<b>Buy</b> the shares of <b>Two star</b> rated Company and invest for short term at least Three months

	Buy the shares of <b>One star</b> rated Company and invest for one month
	Aviod

#### IV ADVANTAGE OF THE SPEAFP SCORE CARD

This model mainly has been developed and designed for the benefits of the investor who is going to purchase a share of the company from the stock market [BSE or NSE]. Beside this the **SPEAFP SCORE CARD** will provide a valuable and effective indication to the investor for making a healthy investment in the share market.

Following are some of the advantage of the model-

- It provides data for inter firm comparison.
- It helps in financial planning and forecasting.
- It provides an indication for the short term and long term solvency of the company.
- It helps in understanding the past trend in respect of dividend, profit and liquidity.
- The higher star rating indicates a good investment opportunities

#### V RECOMMENDATIONS

- It must be made mandatory for all Indian Companies whose shares are exercising in any stock exchange.
- Star rating must be done after every five year

#### VI CONCLUSION

In this paper, I have designed a model known as SPEAFP Score Card. This model is based on social, political, economical and financial issues which may affect overall performance of the company and its market price of a share. By using this model an organization can be rated with five or one star. And an investor can invest their money in the share of well star rated company and can make safe and secure investment. So, it is a need of the hours to implement star rating practices for the company for their all over performance.

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## Axis Bank: An Overview

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### ABSTRACT

*Axis Bank is the third largest private sector bank in India. The Bank offers the entire spectrum of financial services to customer segments covering Large and Mid-Corporate, MSME, Agriculture and Retail Business. Mission of this research work is related to Customer Certainty, Ethics, Transparency, Teamwork, and Ownership. Axis Bank is one of the first new generation private sector banks to have begun operations in 1994. The Bank was promoted in 1993, jointly by Specified Undertaking of Unit Trust of India (SUUTI) (then known as Unit Trust of India), Life Insurance Corporation of India (LIC), General Insurance Corporation of India (GIC), National Insurance Company Ltd., The New India Assurance Company Ltd., The Oriental Insurance Company Ltd. and United India Insurance Company Ltd. The shareholding of Unit Trust of India was subsequently transferred to SUUTI, an entity established in 2003. With a balance sheet size of Rs. 5, 25,468 corers as on 31st March 2016, Axis Bank has achieved consistent growth and stable asset quality with a 5 year CAGR (2010-11 to 2015-16) of 17% in total assets, 14% in total deposits, 19% in total advances and 19% in net profit. Under this study the researcher include the few major areas of AXIS Bank such as HRD Cell, Organization Structure, promoters, capital structure, distribution network, retail banking Corporate Credit, information Technology, financial inclusion etc.*

**Key Word:** Axis bank, Distribution network, capital structure, Interest, Loan etc.

## I INTRODUCTION

Axis Bank is the third largest private sector bank in India. The Bank offers the entire spectrum of financial services to customer segments covering Large and Mid-Corporate, MSME, Agriculture and Retail Business. The Bank has a large footprint of 2904 domestic branches (including extension counters) and 12,743 ATMs spread across the country as on 31<sup>st</sup> March 2016. The overseas operations of the Bank are spread over nine international offices with branches at Singapore, Hong Kong, Dubai (at the DIFC), Colombo and Shanghai; representative offices at Dhaka, Dubai, Abu Dhabi and an overseas subsidiary at London, UK. The international offices focus on corporate lending, trade finance, syndication, and investment banking and liability businesses.

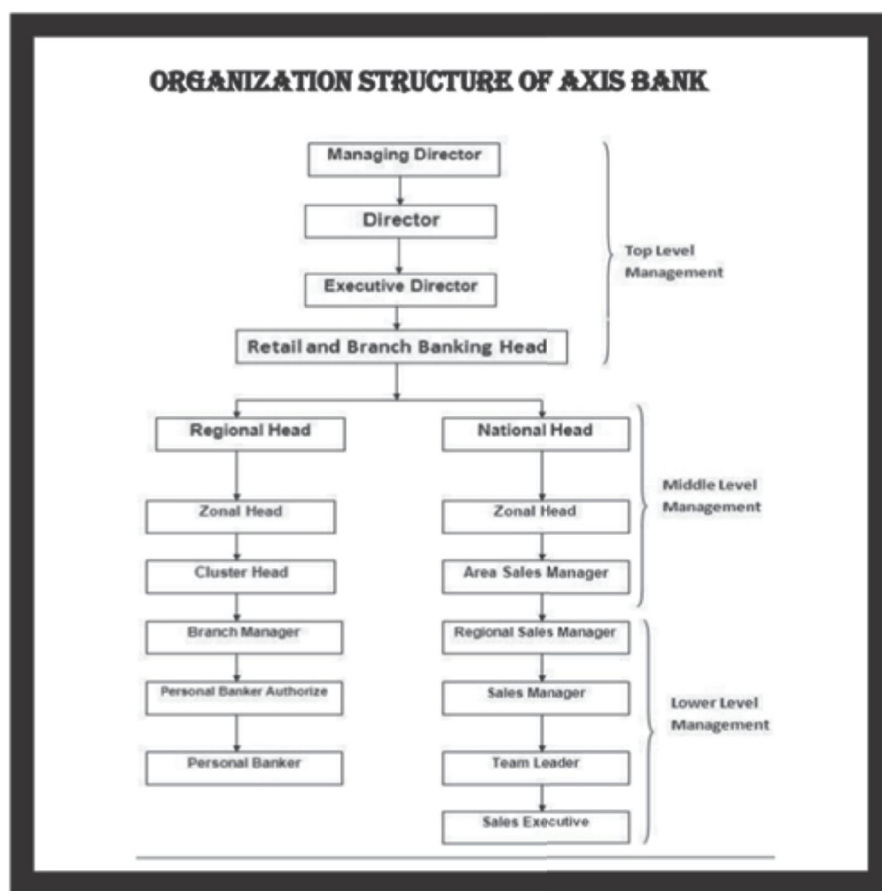
With a balance sheet size of Rs. 5, 25,468 corers as on 31st March 2016, Axis Bank has achieved consistent growth and stable asset quality with a 5 year CAGR (2010-11 to 2015-16) of 17% in total assets, 14% in total deposits, 19% in total advances and 19% in net profit. In this study the researcher does not include the Loan department. Objective of this Study it to analyze the functioning of Axis Bank in present environment.

## II ORGANIZATIONAL STRUCTURE

### (a) Human Resources

The Human Resources (HR) function is instrumental in creating and developing human capital in alignment with the Bank's vision. Talent Management with particular focus on grooming future leaders, learning and development and employee engagement have been the key focus areas in the Bank's HR objectives.

The Bank has built a learning infrastructure to ensure availability of skilled and empowered workforce. The Learning Maps aligned to the overall development plan of employees are designed to facilitate learning process across all levels through a blended learning approach of classroom programmes, external programs, certification programs as well as e-learning modules. The Bank also creates alternate talent pipelines by entering into arrangements with Training and Education Institutes and continues to maintain a strong employer brand in the financial services sector especially on the campuses of the premier business schools of the country. Apart from having a strong presence in the talent market, the Bank also believes in maintaining a strong image internally by keeping its workforce engaged at all levels.



#### (b) Capital Structure

The Bank has authorized share capital of Rs. 850 crores comprising 4,250,000,000 equity shares of Rs.2/- each. As on 31st March 2016, the Bank has issued, subscribed and paid-up equity capital of Rs. 476.67 crores, constituting 2,38,28,31,826 equity shares of Rs.2/- each. The Bank's shares are listed on the National Stock Exchange of India Limited and the BSE Limited. The GDRs issued by the Bank are listed on the London Stock Exchange (LSE). The Bonds issued by the Bank under the MTN programme are listed on the Singapore Stock Exchange

### III MAIN BANKING SEGMENTS

#### (a) Retail Banking

The Retail Banking segment continues to be a key driver of the Bank's overall growth strategy. It encompasses a wide array of products and services across deposits, loans, investments and payment solutions which are delivered through multiple channels to the Bank's customers.

During the year, the Bank continued to focus on increasing its retail deposits base, particularly demand deposits. Savings Bank deposits crossed Rs. One lac crores and have grown at a Compounded Annual Growth Rate (CAGR) of 21% over the last five years. As on 31 March, 2016, the Bank had over 172 lac savings account customers, registering a growth of 15%. As on 31 March, 2016, the retail term deposits grew 14.42% and stood at Rs. 121,955 crores, constituting 64.69% of the total term deposits compared to 59.86% last year. The Retail Assets portfolio has grown at a Compounded Annual Growth Rate (CAGR) of 31% over the last five years. The Bank continued to increase its share of retail loans to total advances which stood at 41% compared to 29% in March 2012. Including SME loans that qualify as regulatory retail, the share of retail loans to total loans would be 46%. The retail loans portfolio continues to be focused on secured products, predominantly mortgages. Secured loan products accounted for 86% of retail loans, of which Home loans accounted for 45%, retail agricultural loans accounted for 17%, auto loans 9%, loans against property 8%, personal loans and credit cards were 11%, while non-schematic loans

comprising loan against deposits and other securities accounted for 10%.

During the year, the Bank added 315 branches and its geographical reach extends to 29 states and 6 Union Territories, covering 1,855 centres and 608 districts. As on 31 March, 2016, the Bank had a network 2,904 branches/ECs as compared to 2,589 last year. Around 20% of the Bank's branches are in rural areas and 74% of the Bank's rural branches are in unbanked locations. As on 31 March, 2016, the Bank had 12,743 ATMs. The Bank has also deployed 1,181 Automated Deposit Machines (for cash deposits into customer accounts) and has extended this facility for 24x7 availabilities in certain branches, which have integrated self-service lobbies. Axis Bank was the first private sector Bank to introduce recyclers and first bank in India to have 1000+ recyclers which can accept and dispense cash. As on 31 March, 2016, the Bank had deployed 1,148 recyclers. The Bank continues to see strong momentum towards the adoption of digital channels by customers. Electronic channels now contribute 87% of all customer induced transactions in the Bank's retail base. The Bank's Internet Banking user base is growing at 23% and transaction volumes are growing at 17% YoY. The Mobile Application further continued its growth with close to 25 lac users generating a monthly transaction value of over Rs.54,932 crores. The transaction volumes on Axis Mobile have increased almost 4.35 times over last year, outpacing every other channel by a wide margin.

#### **(b) Business Banking**

Business Banking offers transactional banking services, leveraging upon the Bank's network and technology. Its initiatives focus on procurement of low-cost funds by offering a range of current account products and cash management solutions across all business segments covering corporate, institutions, central and state government ministries and undertakings as well as small and retail business customers. Product offerings of this business segment aim at providing customized transactional banking solutions to fulfill customer's business requirement. Cross-sell of transactional banking products, product innovation and a customer-centric approach have succeeded in growing current account balances and realization of transaction banking fees. As on 31st March 2013, balances in current accounts increased by 21.55% and stood at Rs. 48,322 crores compared to Rs. 39,754 crores last year. On a daily average basis, current accounts balances grew by 4.73% to Rs. 28,698 crores compared to Rs. 27,403 crores last year.

#### **(c) Corporate Credit**

In the backdrop of a subdued macro-economic environment, capital expenditure by corporate remained lackluster during the year. Loans for working capital and the drawdown on committed sanctions in existing projects under implementation contributed to the growth in corporate credit during the year. The corporate credit portfolio of the Bank comprising advances to large and mid-corporate including infrastructure) grew 7.89% to Rs. 98,239 crores from Rs. 91,053 crores last year. This includes advances at overseas branches amounting to Rs. 29,972 crores (equivalent to USD 5.52 billion) comprising mainly the portfolio of Indian corporate and their subsidiaries as also trade finance. The advances at overseas branches accounted for 15.22% of total advances. The Bank's infrastructure business includes project and bid advisory services, project lending, debt syndication, project structuring and due diligence, securitization and structured finance.

#### **(d) International Banking**

The international operations of the Bank have generally catered to Indian corporate who have expanded their business overseas. The overseas network of the Bank currently spans the major financial hubs in Asia. The Bank now has a foreign network of four branches at Singapore, Hong Kong, DIFC-Dubai and Colombo (Sri Lanka), and three representative offices at Shanghai, Dubai and Abu Dhabi, besides strategic alliances with banks and exchange houses in the Gulf Co-operation Council (GCC) countries. While branches at Singapore, Hong Kong, DIFC-Dubai and Colombo enable the Bank to partner with Indian corporate doing business globally and primarily offer corporate banking, trade finance, treasury and risk management solutions, the Bank also offers retail liability products from its branches at Hong Kong and Colombo. The representative offices and strategic alliances with banks and exchange houses in the GCC countries cater to the large Indian Diasporas and promote the Bank's NRI products. With management of liquidity being a major challenge in the present global markets, the Bank consciously restrained its asset growth at the overseas centres to report an asset size of USD 6.84 billion as at 31st March 2013 vis-à-vis USD 6.35 billion as at 31st March 2012. Further, interactions are also in progress with China Banking Regulatory Commission (CBRC) for upgrade of the Shanghai Representative Office into a branch.

## IV STRONG SOCIAL INNITTATIVES

### (a) Information Technology

Technology is one of the key enablers for business and for delivering customised financial solutions. The Bank continued to focus on introducing innovative banking services through investments in scalable, robust and function-rich technology platforms to enable delivery of efficient and seamless services across multiple channels for customer convenience and cost reduction. The Bank has also focused on improving the governance process in IT. During the year, the Bank has received certification of ISO 27001:2005 by BSI (ANAB accredited) for complying with the standards of Information Security Management System for its data centres located in Navi Mumbai and Bengaluru. The Bank has also successfully completed migration of its data centre to a co-hosted location during the year. The new premises offer a category IV data center that complies with the highest benchmarking standards applicable to data centres promising built-in redundancy of infrastructure. A robust Project Management framework is used to ensure that investments in IT are based on good gate-keeping principles and result in appropriate payback in value terms.

### (b) Agriculture

Apart from lending to farmers, the Bank also actively participates in awareness campaigns and forming farmer's clubs in many of its upcountry branches in co-ordination with National Bank for Agriculture and Rural Development (NABARD). The Bank allies with reputed corporate in agro based industries to provide value to the farmers. The Bank will continue to increase its reach in rural and semi-urban areas by increasing the number of agriculture clusters and ABCs as per requirement and bring more and more branches under agriculture lending.

The Bank also supports the weaker sections of society through its lending to Micro Finance Institutions (MFIs). To improve credit delivery to the target customers through smart use of technology, the Bank in the current year has started Axis Sahyog, a social collateral lending initiative wherein economically active weaker section individuals are provided with micro loans for agriculture and micro enterprises. Biometric enabled IT architecture is used for enrolment and for authorizing transactions. Presently, Axis Sahyog has been implemented in two states: Bihar and Madhya Pradesh. The Bank also uses the services of institutional Business Correspondents for sourcing and servicing micro loans in a southern state. The Bank pioneered first ever listing of Multi Originator Securitization (MOSEC) transaction of microloans in the country. This

initiative will go a long way in developing an alternate source of funding for the microfinance sector.

As on 31st March 2013, the Bank's outstanding loans in the agricultural sector was Rs. 14,845 crores, constituting 7.54% of the Bank's total advances

### (c) Financial Inclusion

The Bank regards financial inclusion not merely as a corporate social responsibility initiative but as an integral component of its rural strategy. The financial inclusion initiatives of the Bank are aimed at enabling customers in rural markets to use formal banking channels for their banking needs such as savings, payments, credit and insurance. Apart from savings, payments are the major requirement of such customers due to migration of workforce. The Bank offers no-frills accounts, tailor-made fixed deposits and recurring deposit products to meet the savings requirements of customers. As on 31st March 2013, the Bank had opened 61.61 lac no-frills accounts covering 42,338 villages.

The Bank also actively participates in electronic/direct benefit transfer for disbursement of benefits under various government schemes using smart cards and biometric authentication technology. The Bank has made significant investments in technology, and is integrated with the Aadhar platform through NPCI to enable transfer of Aadhar based social welfare benefits. The Bank has launched several programmes to deliver micro-loans to rural customers through its business correspondents in Tamil Nadu, Bihar and Madhya Pradesh. It has also tied up with leading corporate to deliver credit to their end consumers through their rural supply chain partners.

## V ACTIVITIES UNDER CSR

The Bank has decided to contribute up to one percent of its net profit annually to the Foundation under its CSR initiatives. The Foundation is constantly engaged in identifying the right target group and ensuring that support reaches the ultimate beneficiary. Presently, the Foundation is running 40 programs across 163 districts in 19 states, targeting 7, 27,059 beneficiaries.

The Foundation has been providing support to various initiatives in education, targeting underprivileged children. Presently, 23 programs are running in the field of education covering 33 districts in 13 states promoting supplementary education, education for the mentally/physically challenged, hearing impaired, visually challenged etc. During the year, the Foundation has disbursed Rs 6.23 crores for various education programs. The Foundation also works for providing highway

trauma care and rural medical relief. The Foundation has been working with Lifeline Foundation since 2007 for supporting the highway rescue projects in the states of Maharashtra, Kerala, Gujarat and Rajasthan. It has provided aid to around 7,500 critical accident victims and more than 15,000 minor accident victims. The Foundation aims to provide one million livelihoods to the underprivileged in some of the most backward regions of the country by 2017, 50% of the beneficiaries being women. The Foundation has so far partnered with 17 NGOs to provide sustainable livelihoods and has launched projects in partnership with these NGOs in the states of West Bengal, Odisha, Tamil Nadu, Maharashtra, Jharkhand, Chhattisgarh, Bihar, Uttar Pradesh and Madhya Pradesh. These programs aim at alleviating poverty and help in providing sustainable livelihood options. Presently, 17 programs are running in the field of livelihood covering 136 districts in 17 states. During the year, an amount of Rs 31.09 crores was disbursed towards various livelihood programs.

The Foundation is also actively involved in implementing several initiatives in Green Banking. In line with the Bank's initiative in Green Banking with the theme of 'Reduce, Reuse and Recycle', the Foundation has initiated the process of collecting all the dry waste, generated in the Corporate Office and seventeen offices of the Bank in Mumbai and recycles it into notebooks, notepads and envelopes. This initiative was launched in August 2011, has helped recycle around 87,206 kilograms since inception. The Foundation also has an Officer Engagement Program, which encourages officers of the Bank to get involved in various volunteering activities. The Bank launched an employee payroll program titled 'Axis Cares'. As on 31st March 2013, 7,524 officers of the Bank have enrolled for Axis Cares with a monthly collection of Rs. 14.64 lacs. The funds collected under this initiative are utilized for the programs of the Foundation and the details of utilization are shared with the officers every month. Under the aegis of 'Basket of Hope', the Foundation organizes collection drives for clothes, books and toys for distribution to the needy. The Foundation has also launched a new initiative titled 'Gift of Life'. During the year, 27 blood donation drives have been organized across the country, through which 1,934 units of blood has been collected. Exhibitions of various NGOs are held at the Corporate Office and other offices of the Bank, to provide a platform to these NGOs for exhibiting their products and popularize their work. Conducting the exhibitions has also promoted volunteering among our officers with NGO partners. During the financial year, 56 such exhibitions have been organized which has helped these NGOs to generate sales over Rs. 14.40 lacs.

## VI CONCLUSION

The Axis Bank has over the years developed long-term relationships with its customers by being their preferred financial solutions partner on account of its excellent customer delivery through insights and superior services. The Bank has also succeeded in making banking simple for masses by smart use of technology. The Bank has always focused on meeting the financial needs of its customers by providing high quality products and services through regular customer engagement in convenient manner.

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## Mergers and Acquisitions: Quick or Distant Payoff Strategy: Pointers from Indian Consumer Goods and Information Technology Sector

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### ABSTRACT

*Mergers and Acquisitions (M&A) has a glorious past wherein this method was put forth in both - pre and post liberalization period with the different targets to be achieved. In former it was used as an effective tool by the government for rejuvenates the ailing units. Latterly in order to combat with the fierce competition by local as well as international players, business enterprises employed this technique. With the passage of time, M&A has gained popularity amongst local and global players from the diverse sectors for attaining growth. The present paper studies the impact of M&A in the long run by computing and comparing Return on Assets (ROA) as per Du Pont Framework for twelve years – six years pre and six years post-merger on the sample of seven companies that caters to Consumer Goods and Information Technology sector and have done M&A in F.Y. 2004-2005, 2005-2006 and 2006-2007 and are yet operating. After applying the Du Pont Framework, the results found depicted the mixed effect of M&A on the all three ratios and was company centric and not particular to any sector.*

**Keywords:** -Mergers and Acquisitions, Consumer Goods, Information Technology, Du Pont.

### I INTRODUCTION

Obtaining growth in the business is at the core of the corporate. However with the ever-changing business environment it has become strenuous target for the business organizations to achieve and sustain the same. Internal expansion and external expansion are two distinct mechanisms yet lead to same destination. In former, the firm depending on its internal strength can frame and enact any strategy ranging from entering into new segments, developing new products to exploring new markets. In latter, the enterprises look forward to the opportunities available in outer world and that can take form either of Strategic Alliance or Joint Ventures or Mergers and Acquisitions (M&A).

From all three, M&A is the most popular method and has been practiced by business entities in the diverse sectors across the globe for expanding their footprints in multiple verticals. In the recent past Indian telecom sector too have witnessed the wave of M&A where in three deals have been announced. First was Telenor merger with Bharti Airtel, Airtel's acquisition by Reliance Communication was second in the row and the third but bigger one Idea Vodafone merger.

Also there are number of companies who have charted their growth through series of M&As. Dabur India Limited, Hindustan Unilever Limited and Jyothy Laboratories from Consumer Goods space, RSWM Ltd. and Spentex Industries Ltd. from Indian Textile Sector are few instances. Tata Group is another example having expanded its footprints through M&A in different verticals like Information Technology, Metal and Metal

Products, Food and Agro Based Products, Hotel and Tourism and Communication Services.

Having discussed the few examples of successful M&A, the question that arises and need to be answered are - While many companies opt for M&A but what is the success rate. Second the companies who eagerly thrust upon M&A survive in long term or they become target for M&A by other companies. Third M&A gives its fruits instantly or does it take time.

Thus current research work has been undertaken to assess the effect of M&A on financial performance of the companies in the long run by calculating and comparing the ratios based on Du Pont Framework – return on assets, net profit margin, asset turnover ratio.

### II LITERATURE REVIEW

Verma & Sharma (2012) has examined the impact of M&A on financial performance of Tata group companies by taking sample of 24 out of 45 external deals that took place between 2003 - 04 to 2007 - 08. They computed and compared current, working capital, return on net worth, return on investment and debt - equity ratio over a period of six year -three years prior merger and three years' post-merger. They applied paired two sample t - test to validate the data statistically and found that there was no significance difference in the ratios.

Leepsa and Mishra (2013) conducted their study specific to Indian manufacturing sectors by selecting the deals during 2003-2004 to 2006-2007. They computed liquidity, profitability and solvency ratios and compared the effect with pre and post-merger taking the time frame of three years for

each. Their research findings were that M&A impact were reflected in the immediate years categorically in event and the first year after M&A.

Panda and Sriram (2013) found that M&A improves the profitability as well as enhance the speed of innovation. They conducted their study specific to Indian pharmaceutical sector by taking sample of four companies who done acquisition overseas. For arriving at result they took financial and patent fillings data for eight years and measured profitability with respect to gross profit and operating margins.

Trivedi (2013) chosen top 30 M&A deals struck between 2006-2011 and evaluated their financial performance based on PBDIT, PBT, PAT, PBDIT to Total Income, Pat to Total Income, Return on net worth, on capital employed, quick, current, debt-equity, interest coverage and EPS ratios. All these parameters were compared prior and subsequent merger for the time period of three years and inferred that except EPS companies registered improvement in PBDIT, PBT and PAT.

### III OBJECTIVE OF THE STUDY

As stated earlier, the present study has been carried out with an aim to find out whether the financial performance of the companies in the long run has become better following the merger or not. With the given set of objectives, following hypothesis has been constructed:-

$H_0$  = There is no significant effect on Return on Assets (ROA) after M&A.

$H_1$  = There is significant effect on Return on Assets (ROA) after M&A.

$H_0$  = There is no significant effect on Net Profit Margin (NPM) after M&A.

$H_1$  = There is significant effect on Net Profit Margin (NPM) after M&A.

$H_0$  = There is no significant effect on Asset Turnover Ratio (ATR) after M&A.

$H_1$  = There is significant effect on Asset Turnover Ratio (ATR) after M&A.

### IV DATA COLLECTION AND METHODOLOGY APPLIED

Comprehensive data has been gathered about the M&A deals of F.Y. 2004-2005, 2005-2006 and 2006-2007 along with the sectors details and financial data with respect to sales, net profit and total assets for computing ratios by referring various secondary sources. Prowess – Centre For Monitoring Indian Economics (CMIE) Database was the key contributor followed by annual reports and websites of the companies and BSE. In order to unambiguous results, M&A deals between the companies having holding subsidiary relationship from inception has not been considered. After studying 453 deals of all three years, a sample of 7 companies covering two sectors - Consumer Goods and Information Technology has been sealed for the study purpose.

**Table 1**  
**List of companies along with sectors finalized for the study**

S. No.	Main Sector of the Acquirer	Name of the Acquirer	Name of the Target	Main Sector of the Target	Year of Merger
1.	Consumer Goods	Mirza International Ltd.	Leather Trends Pvt. Ltd.	Consumer Goods	2004-2005
		Dabur India Ltd.	Balsara Home Products Ltd.	Consumer Goods	2005-2006
			Balsara Ilygiene Products Ltd.		
			Besta Cosmetics Ltd.	Misc. Services	
		Hindustan Unilever Ltd.	T O C Disinfectants Ltd.	Consumer Goods	2005-2006
			Modern Food & Nutrition Inds. Ltd.	Food & Agro Based Products	2006-2007
			Modern Food Inds. (India) Ltd.		
Videocon Industries Ltd.	E K L Appliances Ltd.	Consumer Goods	2005-2006		
2.	Information Technology	H C L Technologies Ltd.	Shipara Technologies Ltd.	Information Technology	2004-2005
		Mphasis Ltd.	Kshema Technologies Ltd.	Information Technology	2005-2006
		Megasoft Ltd.	Visualsoft Technologies Ltd.	Information Technology	2006-2007

The financial data was collected for twelve years - six years before and six year after merger for comparing ratios. Thus F.Y. 2004-2005 financial data was collected from F.Y. 1998 - 1999 to F.Y. 2003 - 2004 for pre-merger and from F.Y. 2005-

2006 to F.Y. 2010 - 2011 for post-merger period. Similarly for M&A Deals of F.Y. 2005 - 2006 financial data was collected from F.Y. 1999 - 2000 to F.Y. 2004 - 2005 for pre-merger and from F.Y. 2006 - 2007 to F.Y. 2011 - 2012 for post-merger



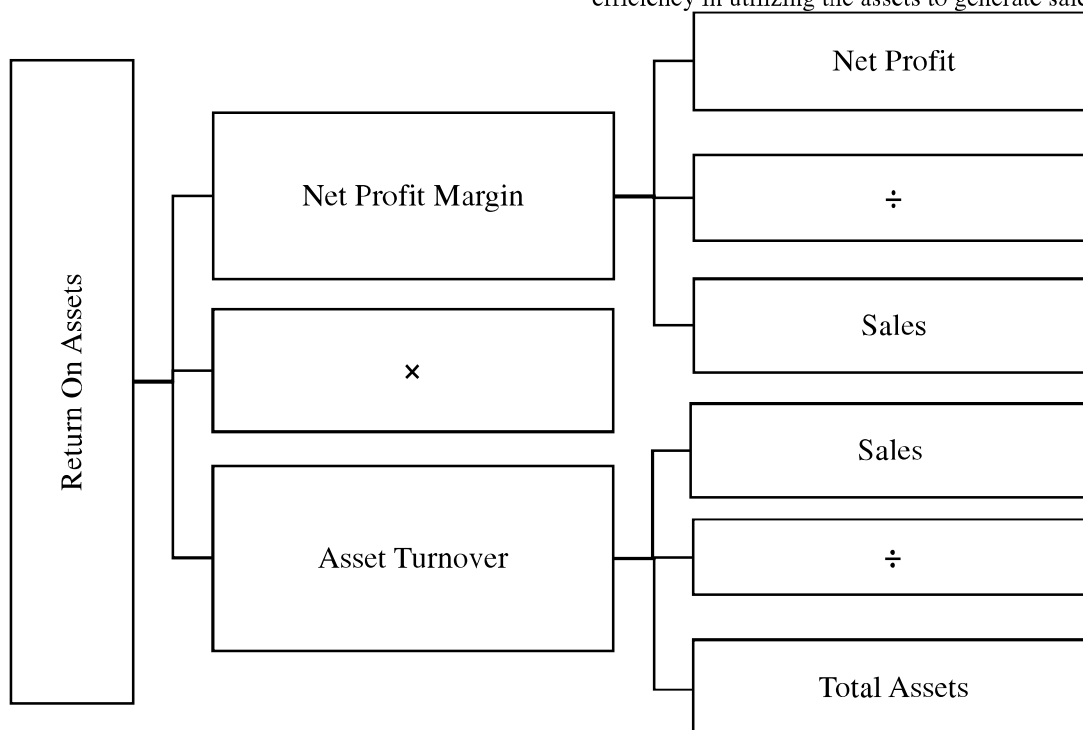
period and for M&A Deals of F.Y. 2006 - 2007 financial data was collected from F.Y.2000 - 2001 to F.Y. 2005 – 2006 for pre-merger and from F.Y. 2007 - 2008 to F.Y. 2012 – 2013 for post-merger period. The duration of six years were chosen due to availability of pre-merger data for that period only in the Prowess.

Thereafter values for all three ratios were computed for pre and post-merger and analysis was done with respect to mean, standard deviation and coefficient of variation to check the impact of M&A on the firms. In addition to that paired t test were applied at 5% to check the significant effect.

## V DUPONT RETURN ON ASSETS (ROA) FRAMEWORK

In 1920s, Du Pont took over General Motors and F. Donaldson Brown was designated as a treasurer of General Motors. He joined Du Pont – the company in 1909 as an explosive salesman and later on promoted to company's finance section. The task assigned to him was to clean up the messy finance of infirm auto manufacturing company. While doing his work, he came across the fact that Return on Assets (ROA) is simply the multiplication of Net Profit Margin (NPM) with Asset Turnover Ratio (ATR). Since then, this model gained popularity as Du Pont Analysis.

Return on Assets (ROA) is the profit earned with respect to assets being deployed into the business in percentage term. Net Profit Margin (NPM) also shows the net income earned by the company in relation to total sales made in a year's time. Asset Turnover Ratio (ATR) manifests the firm's efficiency in utilizing the assets to generate sales.



**Fig. 1: Du Pont ROA Framework**

## VI RESULTS AND ANALYSIS

**(a) Impact on Return on Assets (ROA):-** It was observed from Table – II that 3 out of 4 companies that belong to consumer goods sector have been benefited from M&A as their ROA has become better after merger. On the contrary the standard deviation (Table - III) of all these firms has gone up whereas the coefficient of variation (Table - IV) has fallen with respect to two firms and increased in case of one firm following the merger. This indicate that although the companies are fetching good returns when compared to earlier situation but there exists high variability with the improvement in the degree of fluctuation. The remaining 1 firm along with dip in average values has also low standard deviation values but its coefficient of variation values has been escalated. This represents the fact that post-merger company have lost on the count of returns but at the same time have steadiness in the returns with the relatively high degree of fluctuation.

From the 3 firms that constitute information technology sector, the ROA of 2 firms has fallen down and for 1 firm it has improved after merger. However the standard deviation value as well as coefficient of variation of values of all 3 firms has plunged. This indicates that the company with improved returns has also stability in earnings with the low magnitude of inconsistency after merger. Opposite to that the enterprises with diminished return too have consistency in earnings with less intensity of unsteadiness.

From paired t test results (Table V) it was noticed that Dabur India Ltd. from consumer goods and Mphasis Ltd. from information technology sector are the firms having significant improvement in ROA following the merger.

**(b) Influence on Net Profit Margin (NPM):-** While looking at NPM (Table II), it was found that the from total 4 companies of consumer goods industry the profit margins of 2 firms has enhanced and that of 2 has tumbled after the merger. In case of former, the standard deviation (Table - III) and coefficient of variation values (Table - IV) has also dropped which specify mergers along with boost also bring firmness in the margins. With respect to latter, the standard deviation of both the firms has gone down whereas the coefficient of variation values of 1 firm has increased and for other one it has decreased. This evinces that whilst a merger has hit the profit margins but at the same time there exist invariability too.

In Information Technology sector out of 3 companies, the NPM has slumped for 2 and for 1 it has upturned after the merger. The standard deviation and coefficient of variation values for all 3 firms has decreased following the merger. This demonstrates that post-merger all the companies have less wavering in the profit margins.

Dabur India Ltd. from consumer goods industry and H C L Technologies Ltd. from Information Technology are the enterprises whose NPM after merger has notably increased and decreased respectively (Table VI).

**(c) Influence on Asset Turnover Ratio (ATR):-** Subsequent to merger, the ATR (Table II) in consumer goods sector has upsurge for 2 firms and reduced for 2 firms. The standard deviation values (Table III) of both the firms having higher ATR has fallen albeit their coefficient of variation values (Table IV) depicts different picture one with high and other one with low value. Out of 2 companies with low ATR, the standard deviation and coefficient of variation values of one has enhanced whereas in case of other both the values has fallen. This bespeak that for some firms mergers are boon leading to improve in efficiency and for few it becomes bane as it hinder their efficiency with lack in the consistency part with proportion being vary.

Hindustan Unilever Ltd. from consumer goods sector and Mega soft Ltd. from information technology sector are the firms whose ATR following the merger has significantly improved and reduced respectively (Table VII).

## VII DISCUSSION

The outcome of the study was that the effect of M&A was their but on companies and not on the sectors. There impact of M&A was varying from company to company. From consumer goods industry Dabur India Ltd. performance on the count of profitability have become better after the merger. Both ROA and NPM has significant positive impact of merger. However the efficiency of Hindustan Unilever Ltd. has increased remarkably after merger with improvement in ATR following the merger.

From the companies that constitutes information technology sector The ROA of Mphasis Ltd. has notably enhanced after merger. Post-merger there is noteworthy fall in NPM of H C L Technologies Ltd. and ATR of Megasoftware Ltd.

## VIII POSTLUDE

The current research work has been undertaken with an objective of assessing as to whether the financial performance of the companies in the long run improves after merger or not. The results obtained presented a mix outcome offer that the companies and not the sectors are the one who reap the fruits of M&A in the long run.

## IX SCOPE FOR FUTURE RESEARCH

The present study has been conducted to study the long term effect of M&A on financial performance of the companies focusing on two sectors only. The study can be extended by adding other sectors. In this paper, Du Pont ROA framework has been used apart from this other Du Pont models like ROI or ROE can be applied. Variables like liquidity, solvency, and profitability by computing different set of ratios can be studied in future by researchers. Also quantitative model can be developed to find out the factors apart from M&A that affects the performance of the companies.

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### Annexure

Table 2: Pre and Post Mean Values of All Three Ratios

Sectors	Company Name	Return on Assets		Net Profit Margin		Asset Turnover Ratio	
		Pre-Merger Mean	Post-Merger Mean	Pre-Merger Mean	Post-Merger Mean	Pre-Merger Mean	Post-Merger Mean
Consumer Goods	Mirza International Ltd.	10.4650	4.8600	10.8983	4.5383	0.9583	1.0367
	Dabur India Ltd.*	13.3850	23.6383	7.8117	14.4917	1.6850	1.6183
	Hindustan Unilever Ltd.†	21.7733	25.1717	13.0850	12.1800	1.7000	2.0767
		21.8317	26.4400	13.3933	12.1567	1.6483	2.1700
	Videocon Industries Ltd.	3.1100	3.8067	4.2750	6.2700	0.7433	0.5850
Information Technology	H C L Technologies Ltd.	20.1717	15.0866	44.2567	21.1567	0.4783	0.7117
	Mphasis Ltd.	6.9933	18.2517	21.1433	19.5517	0.5017	0.9417
	Megasoft Ltd.	2.7350	2.4767	4.1350	8.1483	0.8233	0.2850

\*This company has done three acquisitions in F.Y. 2005 - 2006.

†This company has done one acquisition in F.Y. 2005 – 2006 and two acquisitions in F.Y. 2006 – 2007 respectively.

**Table 3: Pre and Post Standard Deviation Values of All Three Ratios**

Sectors	Company Name	Return on Assets		Net Profit Margin		Asset Turnover Ratio	
		Pre-Merger Std. Dev.	Post-Merger Std. Dev.	Pre-Merger Std. Dev.	Post-Merger Std. Dev.	Pre-Merger Std. Dev.	Post-Merger Std. Dev.
Consumer Goods	Mirza International Ltd.	4.7161	3.2155	4.5925	2.5148	0.0842	0.1324
	Dabur India Ltd.*	4.8320	5.4413	2.1424	1.1888	0.2230	0.2792
	Hindustan Unilever Ltd.#	3.1126	2.8356	2.7569	1.1133	0.2987	0.2831
		3.0928	4.0055	2.3927	1.0663	0.2306	0.2434
	Videocon Industries Ltd.	1.0823	1.8783	1.7429	2.3061	0.1380	0.1065
Information Technology	H C L Technologies Ltd.	11.6668	4.0327	12.1532	4.37240	0.3309	0.0982
	Mphasis Ltd.	7.1576	6.3774	13.1704	6.1516	0.5130	0.1579
	Megasoft Ltd.	10.9953	1.8198	19.1148	4.6214	0.2441	0.0720

\*This company has done three acquisitions in F.Y. 2005 - 2006.

#This company has done one acquisition in F.Y. 2005 – 2006 and two acquisitions in F.Y. 2006 – 2007 respectively

**Table 4: Pre and Post Coefficient of Variation Values of All Three Ratios**

Sectors	Company Name	Return on Assets		Net Profit Margin		Asset Turnover Ratio	
		Pre-Merger C.V.	Post-Merger C.V.	Pre-Merger C.V.	Post-Merger C.V.	Pre-Merger C.V.	Post-Merger C.V.
Consumer Goods	Mirza International Ltd.	45.03	66.17	42.13	55.43	8.72	12.75
	Dabur India Ltd.*	36.10	23.02	27.42	8.19	13.35	17.30
	Hindustan Unilever Ltd.#	14.30	11.26	21.06	9.12	17.57	13.51
		14.17	15.15	17.85	8.75	14.01	11.10
	Videocon Industries Ltd.	34.80	49.36	40.77	36.77	18.61	17.97
Information Technology	H C L Technologies Ltd.	57.85	26.74	27.46	20.67	69.14	13.34
	Mphasis Ltd.	102.33	34.95	62.28	31.47	101.86	16.88
	Megasoft Ltd.	402.20	73.55	462.38	56.72	29.38	25.39

\*This company has done three acquisitions in F.Y. 2005 - 2006.

#This company has done one acquisition in F.Y. 2005 – 2006 and two acquisitions in F.Y. 2006 – 2007 respectively.

Table 5: Paired Sample Test Results for Return on Asset Ratio

Sectors		Paired Differences							
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference		t	df	Sig. (2-tailed)
					Lower	Upper			
Consumer Goods	Pair 1 Mirza International Limited Post and Pre Merger	5.6050	6.1840	2.5246	-0.8847	12.0947	2.220	5	0.077
	Pair 2 Dabur India Limited Post and Pre Merger <sup>a</sup>	-10.2533	9.7303	3.9724	-20.4647	-.04196	-2.581	5	0.049
	Pair 3 Hindustan Unilever Limited Post and Pre Merger <sup>#</sup>	-3.3983	3.5258	1.4394	-7.0985	0.3018	-2.361	5	0.065
		-4.6083	4.7555	1.9414	-9.5989	0.3823	-2.374	5	0.064
	Pair 4 Videocon Industries Limited Post and Pre Merger	-0.6966	2.4588	1.0038	-3.2771	1.8837	-0.694	5	0.519
Information Technology	Pair 5 HCL Technologies Limited Post and Pre Merger	5.0850	11.4004	4.6542	-6.8790	17.0490	1.093	5	0.324
	Pair 6 Mphasis Limited Post and Pre Merger	-11.2583	4.5264	1.8479	-16.0085	-6.5081	-6.093	5	0.002
	Pair 7 Megasoft Limited Post and Pre Merger	0.2583	11.2454	4.5909	-11.5430	12.0596	0.056	5	0.957

Table 6: Paired Sample Test Results for Net Profit Margin Ratio

Sectors		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Consumer Goods	Pair 1 Mirza International Limited Post and Pre Merger	6.3600	5.2267	2.1337	0.87491	11.8450	2.981	5	0.031
	Pair 2 Dabur India Limited Post and Pre Merger <sup>a</sup>	-6.6800	3.2863	1.3416	-10.1287	-3.2312	-4.979	5	0.004
	Pair 3 Hindustan Unilever Limited Post and Pre Merger <sup>#</sup>	0.9050	3.6032	1.4710	-2.8764	4.6864	0.615	5	0.565
		1.2366	3.0835	1.2588	-1.9993	4.4726	0.982	5	0.371
	Pair 4 Videocon Industries Limited Post and Pre Merger	-1.9950	3.2738	1.3365	-5.4307	1.4407	-1.493	5	0.196
Information Technology	Pair 5 HCL Technologies Limited Post and Pre Merger	23.1000	12.2164	4.9873	10.2796	35.9203	4.632	5	0.006
	Pair 6 Mphasis Limited Post and Pre Merger	1.59167	8.25078	3.36837	-7.06700	10.2503	0.473	5	0.656
	Pair 7 Megasoftware Limited Post and Pre Merger	-4.0133	21.3889	8.7319	-26.4596	18.4329	-0.460	5	0.665

Table 7: Paired Sample Test Results for Asset Turnover Ratio

Sectors		Paired Differences							
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference		t	df	Sig. (2-tailed)
					Lower	Upper			
Consumer Goods	Pair 1 Mirza International Limited Post and Pre Merger	-0.0783	0.1452	0.0593	-0.2307	0.0740	-1.321	5	0.244
	Pair 2 Dabur India Limited Post and Pre Merger <sup>*</sup>	0.0666	0.4638	0.1893	-0.4200	0.5533	0.352	5	0.739
	Pair 3 Hindustan Unilever Limited Post and Pre Merger <sup>#</sup>	-0.3766	0.4224	0.1724	-0.8199	0.0666	-2.184	5	0.081
		-0.5216	0.2115	0.0863	-0.7436	-0.2997	-6.041	5	0.002
	Pair 4 Videocon Industries Limited Post and Pre Merger	0.1583	0.1758	0.0718	-0.0262	0.3429	2.205	5	0.079
Information Technology	Pair 5 HCL Technologies Limited Post and Pre Merger	-0.2333	0.2969	0.1212	-0.5449	0.0782	-1.925	5	0.112
	Pair 6 Mphasis Limited Post and Pre Merger	-0.4400	0.5309	0.2167	-0.9972	0.1172	-2.030	5	0.098
	Pair 7 Megasoftware Limited Post and Pre Merger	0.5383	0.2261	0.0923	0.3010	0.7756	5.831	5	0.002



## स्नातक स्तर के विद्यार्थियों की अध्ययन आदतों पर सोशल नेटवर्किंग साइट से पढ़ने वाले प्रभावों का अध्ययन

गिरिजा भाटी

सहायक प्राध्यापक, विक्टोरिया कॉलेज ऑफ एजुकेशन, भोपाल (म.प्र.) भारत

### सारांश

प्रस्तुत शोधपत्र में स्नातक स्तर के विद्यार्थियों की अध्ययन आदतों पर सोशल नेटवर्किंग साइट से पढ़ने वाले प्रभावों का अध्ययन किया गया। प्रस्तुत शोध कार्य के मुख्य उद्देश्य स्नातक स्तर के कला वर्ग के विद्यार्थियों की अध्ययन आदतों पर सोशल नेटवर्किंग साइट्स से पढ़ने वाले प्रभावों का अध्ययन करना तथा स्नातक स्तर के विज्ञान वर्ग के विद्यार्थियों की अध्ययन आदतों पर सोशल नेटवर्किंग साइट्स से पढ़ने वाले प्रभावों का अध्ययन करना है। इस शोध कार्य में हमने बरेली जिले के स्नातक स्तर के 100 विद्यार्थियों को न्यादर्श के रूप में चुना है। आंकड़ों के सकलन के लिए उपकरण के रूप में SNSs की स्वनिर्मित मापनी का प्रयोग किया गया। प्रस्तुत शोध कार्य से हमें यह निष्कर्ष प्राप्त हुआ है कि किसी भी चीज के दो पहलू होते हैं। एक सकारात्मक तथा नकारात्मक अन्तर केवल उसका इस्तेमाल करने वालों में होता है। अच्छे कार्यों के लिए किये गये प्रयोगों से उसका सकारात्मक रूप उभरेगा तथा बुरे कार्यों के लिये किये गये प्रयोगों से उसका नकारात्मक रूप उभरेगा।

**मुख्यबिन्दुः—** ज्ञान, सोशल नेटवर्किंग साइट, युवा, अध्ययन, आदतें

### I प्रस्तावना

*Plants are developed by Cultivation and men by Education.*  
(John Lock)

शिक्षा मानव निर्माण का मूल आधार है। शिक्षा के द्वारा मनुष्य की जन्म द्वारा शक्तियों का विकास उसके ज्ञान एवं कला कौशल में वृद्धि एवं व्यवहार में परिवर्तन किया जाता है, और उसे सम्य सुसंस्कृत एवं योग्य नागरिक बनाया जाता है। यह कार्य मनुष्य के जन्म से प्रारम्भ होकर मृत्यु पर्यन्त चलता रहता है। शिक्षा किसी समाज में सदैव चलने वाली तथा सीखने-सिखाने की संप्रयोजन सामाजिक प्रक्रिया है। शिक्षा प्रत्येक संस्कृति का मेरुदण्ड होती है। ज्ञान का उद्देश्य चरित्र निर्माण कर का विकास कर उन्हें सुसंस्कृत बनाती है।

**डी0वी0 कोल के अनुसार—**शिक्षा व्यक्ति की उन सब क्षमताओं का विकास है, जो उसे अपने वातावरण पर नियंत्रण करने तथा निहित सम्भावनाओं को पूर्णतः प्रदान कर सकें। वस्तुतः शिक्षा जब से मनुष्य के विकास की प्रक्रिया है। तब यह समाज, देश और विश्व के विकास की प्रक्रिया का आवश्यक हिस्सा रही है। अपने अस्तित्व के प्रारम्भ की शुरुआती अवस्था से ही मनुष्य सीखने की प्रक्रिया में मग्न रहा है। यही वर्तमान सम्यता का आधार है। विभिन्न शिक्षा शास्त्री तथा विद्वानों ने शिक्षा द्वारा मनुष्य के विकास की भूमिका पर अपने विचार व्यक्त किये हैं।

**विवेकानन्द (2007) के अनुसार —** हम चाहते हैं कि शिक्षा ऐसी हो जो चरित्र का निर्माण करें। मस्तिष्क की रिजुता में वृद्धि करें। बुद्धि का विस्तार करें, और जिसके द्वारा व्यक्ति स्वयं के पैरों पर खड़ा हो सकें।

### II अध्ययन की आवश्यकता एवं महत्व

शिक्षा एवं समाज एक दूसरे के पूरक है। आज के युग में शिक्षा में तकनीकी का प्रयोग बढ़ा है। जिससे शिक्षा का स्वरूप भी बदला है। तथा उसने भी पारम्परिक परिधान त्याग कर नूतन वस्त्र धारण कर लिये हैं। अगर यूँ कहा जाये तो व्यर्थ न होगा कि वर्तमान पीढ़ी की शिक्षा का अधिकांश हिस्सा इंटरनेट या SNSs से पूर्ण होता हुआ प्रतीत हो रहा है। ऐसे हालातों में शिक्षा की दशा और दिशा को संवारने वाले शिक्षाविद, अध्यापकों, विद्यार्थियों, शोधार्थियों के लिए यह परम् आवश्यक हो जाता है कि वो उन प्रभावों का अध्ययन करें जो शिक्षा का सीधे-सीधे प्रभावित करते हैं। उन्हीं में से एक है।

लोकतंत्र का चौथा स्तम्भ मीडियों को माना जाता है। किन्तु SNSs ने मीडियों की भूमिका को गँड़ कर दिया है। लोगों के अन्दर इसके प्रति जागरूकता बढ़ी है। SNSs से सूचना का वितरण क्षण भर में हो जाता है।

**(क) समस्या कथन—“स्नातक स्तर के विद्यार्थियों की अध्ययन आदतों पर सोशल नेटवर्किंग साइट से पढ़ने वाले प्रभावों का अध्ययन।”**

**(ख) प्रयुक्त पद—** ज्ञान : प्रभाव, SNSs ,युवा , अध्ययन ,आदतें :

**(ग) उद्देश्य—**

- स्नातक स्तर के कला वर्ग के विद्यार्थियों की अध्ययन आदतों पर सोशल नेटवर्किंग साइट्स से पढ़ने वाले प्रभावों का अध्ययन करना।
- स्नातक स्तर के विज्ञान वर्ग के विद्यार्थियों की अध्ययन आदतों पर सोशल नेटवर्किंग साइट्स से पढ़ने वाले प्रभावों का अध्ययन करना।

**(घ) अवधारणायें**

- वर्तमान में सबसे प्रचलित सोशल नेटवर्किंग साइट्स हैं।
- सोशल नेटवर्किंग साइट्स के माध्यम से समय का सदुपयोग होता है।

- (iii) विद्यार्थियों की सोशल नेटवर्किंग साइट्स के प्रति रुचि-रुझान है।
- (iv) सोशल नेटवर्किंग साइट्स से विद्यार्थियों के अध्ययन पर प्रभाव पड़ता है।
- (v) सोशल नेटवर्किंग साइट्स पर सामाजिक सहभागिता बढ़ती है।
- (vi) सोशल नेटवर्किंग भविष्य को उन्नत बनाने में सहायक है।

**(च) परिसीमांकन—** हमने बरेली जिले के स्नातक स्तर के पाँच विद्यालयों का चयन किया है जो इस प्रकार है:—

- (i) बरेली कॉलेज, बरेली।
- (ii) खण्डेलवाल कॉलेज ऑफ मैनेजमेन्ट साइंस एण्ड टेक्नोलॉजी, बरेली।
- (iii) वीरांगना महारानी अवन्तीबाई लोधी महाविद्यालय, बरेली।
- (iv) महाराजा अग्रसेन महाविद्यालय, बरेली।
- (v) साहू रामस्वरूप महिला महाविद्यालय, बरेली।

### III अध्ययन विधि

षोधकर्ता ने षोध समस्या के समाधान हेतु अनुसंधान की सर्वेक्षण विधि का प्रयोग किया है। षोध कार्य का महत्वपूर्ण आधार जनसंख्या होती है इसलिए समग्र जनसंख्या में से कुछ विषय प्रतिनिधि न्यादर्श का चयन कर लिया जाता है। 100 विद्यार्थियों का चुनाव किया गया।

### IV आँकड़ों का विश्लेषण एवं व्याख्या

अनुसंधान के चतुर्थ सोपान में एकत्रित किये गये आँकड़ों का सांख्यिकीय विधि से विश्लेषण एवं व्याख्या की जाती है। आँकड़ों के तथ्यात्मक आधार पर वर्गीकरण किया गया है। अवधारणा के अनुसार उन्हें टेबल 1 से टेबल 6 में वर्गीकृत कर निष्कर्ष दर्शाया गया है।

**(क) अवधारणा (1):** वर्तमान में सबसे प्रचलित सोशल नेटवर्किंग साइट्स है

टेबल —1  
साइट की सदस्यता

क्र० सं०	पद	फेसबुक	ट्विटर	गूगल+	मायस्पेस
1.	वर्तमान में आप किन सोशल नेटवर्किंग साइट्स के सदस्य हैं?	58%	10%	30%	2%
2.	आपकी पसंदीदा सोशल नेटवर्किंग साइट्स कौन सी हैं?	52%	7%	13%	28%

**निष्कर्ष:—** प्राप्त आँकड़ों के अवलोकन करने के पश्चात् हमें यह ज्ञात होता है कि वर्तमान समय में लोगों का रुझान सोशल साइट्स की तरफ हुआ

**(ख) अवधारणा (2):** सोशल नेटवर्किंग साइट्स के माध्यम से समय का सादुपयोग होता है।

टेबल—2  
साइट का उपयोग

क्र० सं०	पद	पिछले कुछ महीनों से	1 वर्ष से	1-2 वर्ष से	5 वर्ष से
1.	आप पिछले कितने वर्षों से SNSs का प्रयोग कर रहे हैं?	46%	26%	16%	12%
2.	आप सामान्यतः कितनी बार अपना SNS अकाउंट चेक करते हैं,	3 से अधिक बार 65%	दिन में एक बार 30%	हफ्ते में एक बार 4%	कोई अन्य 1%
3.	आप SNSs अकाउंट जाँचते समय एक बार में कितना समय लगाते हैं?	16 मिनट या कम 46%	15 से 30 मिनट 26%	30 मिनट से एक घंटा 16%	एक घंटे से अधिक 12%
4.	आप प्रत्येक माह SNSs अकाउंट चेक करने हेतु इंटरनेट कनेक्शन पर कितना रूपया खर्च करते हैं?	रु 50 या कम 17%	रु 50+ 14%	रु 50+ 26%	रु 200+ 43%
5.	आप अपने इंटरनेट कनेक्शन खर्च का वहन किस प्रकार करते हैं?	स्व-अर्जित धन से 40%	परिवार प्रवास जेबखर्च से 46%	उधार लेकर 8%	अन्य 6%
6.	क्या आप अपनी दैनिक समय सारिणी में से SNSs पर व्यतीत करने हेतु एक निश्चित समय नियत करते हैं?	अवश्य 47%	कभी-कभी 27%	समय प्रबन्धन नहीं करते 26%	
7.	आप SNSs का प्रयोग प्रतिदिन करते हैं।	हाँ 65%	कभी-कभी 30%	नहीं 5%	

**निष्कर्ष** — इतनी तेजी से लोगों का सोशल साइट्स से जुड़ना इण्टरनेट की उनके जीवन में उपादेयता को दर्शाता है।

**(ग) अवधारणा (3):** विद्यार्थियों की सोशल नेटवर्किंग साइट्स के प्रति रुचि-रुझान है।

**टेबल-3**  
**साइट के प्रति रुझान का विषय**

क्र० सं०	पद	मित्रों से चेटिंग	चित्रों को प्रेशित	नये लोगों को जानना	सूचना को प्रेशित करना
1.	SNSs पर आपकी सबसे पसंदीदा गतिविधि क्या है?	44%	11%	22%	23%
2.	आप किन्हें अपने ऑनलाइन सोशल नेटवर्क पर शामिल करने में वरीयता देते हैं?	आयुवर्ग वाले 52%	विभिन्न 14%	देशों के लोगों 22%	परिचित लोगों 12%
3.	आपके द्वारा SNSs के उपयोग का मुख्य उद्देश्य क्या है?	परिवार व मित्रों से जुड़े रहने के लिये 42%	स्व-प्रचार के लिए 9%	सूचना प्रेषित करने के लिए 24%	मनोरंजन के लिए 25%
4.	क्या आपको लगता है कि SNSs पर अन्य व्यक्तियों की उपलब्धियाँ देखकर चिंता होती?	हाँ 35%	कभी-कभी 35%	नहीं 30%	
5.	क्या आप अपने वास्तविक जीवन की परिस्थितियों या माहौल से बचने के लिए SNSs का प्रयोग करते हैं?	हाँ 38%	कभी-कभी 32%	नहीं 30%	
6.	आपके लिए SNSs कितना महत्वपूर्ण है?	आवश्यक 44%	अति आवश्यक 36%	नहीं 20%	
7.	कुछ व्यक्ति जिनसे आप SNSs के माध्यम से सम्पर्क में आये थे। आपके जीवन का महत्वपूर्ण भाग बन गये हैं?	हाँ 45%	कभी-कभी 24%	नहीं 31%	
8.	आप SNSs का प्रयोग अपने मोबाइल पर करते हैं?	हाँ 49%	कभी-कभी 35%	नहीं 16%	

**निष्कर्ष:-** आम नागरिक की अपेक्षा विद्यार्थियों में इण्टरनेट या सोशल साइट्स की तरफ रुचि ज्यादा दिखाई दे रही है। आँकड़े बताते हैं कि अधिकतर लोग अपने मोबाइल पर ही सोशल साइट्स का इस्तेमाल करते हैं।

**(घ) अवधारणा (4):** सोशल नेटवर्किंग साइट्स से विद्यार्थियों के अध्ययन पर प्रभाव पड़ता है।

**टेबल-4**  
**अध्ययन पर प्रभाव**

क्र० सं०	पद	हाँ	कभी-कभी	नहीं
1.	क्या SNSs का प्रयोग आपको आपके पढ़ाई से ध्यान भंग करता है?	10%	18%	72%
2.	क्या आपको लगता है कि आप SNSs पर उनसे भी अधिक महत्वपूर्ण बातें सीख सकते हैं जो बातें आप विद्यालय पर सीखते हैं?	60%	27%	13%
3.	आप SNSs का प्रयोग ज्ञान प्राप्त करने के लिए करते हैं?	60%	30%	10%
4.	आप Chating करते हुये Shortcut Language का प्रयोग करते हैं।	61%	14%	25%
5.	आप SNSs का प्रयोग Group Study के लिए करते हैं।	50%	22%	28%
6.	You tube पर Study से सम्बन्धित Vedio देखते हैं?	43%	30%	27%
7.	किसी Medical Page से जुड़े हैं?	54%	18%	28%
8.	आप अपनी Study के समय SNSs का प्रयोग करते	28%	34%	38%

	है?			
9.	क्या आपकी Study पर SNSs प्रभाव डालती है?	34%	30%	36%

**निष्कर्ष:-** जहाँ एक ओर सोशल साइट्स उपयोगकर्ता के अध्ययन को बढ़ाता है सोशल साइट्स पर आजकल भाषा का संक्षिप्तीकरण काफी लोकप्रिय हो चला है। यू ट्यूब पर देखें जाने वाले विडियोज काफी प्रचलित हो चले हैं जिससे लोगों का ज्ञानबर्द्धन हुआ है।

**(च) अवधारणा (5):** SNSs पर सामाजिक सहभागिता बढ़ती है।

टेबल-5  
समाजिक सहभागिता

क्र० सं०	पद	1-100	100-200	200-400	500+
1.	आपकी पसंदीदा SNSs पर आपके कितने मित्र हैं?	56%	22%	10%	12%
2.	आप किसी अजनबी के साथ Chat करने में रुचि रखते हैं?	हाँ 61%	कभी-कभी 14%	नहीं 25%	
3.	आप अपने दोस्तों के साथ Facebook पर व्यक्तिगत सम्बन्धित जानकारी Share करते हैं?	हाँ 44%	कभी-कभी 26%	नहीं 30%	
4.	क्या आपकी Friend List में College के छात्र शामिल हैं?	हाँ 61%	कभी-कभी 25%	नहीं 14%	
5.	आप अपने दोस्तों से प्रतिदिन Chat करना पसन्द करते हैं?	हाँ 36%	कभी-कभी 38%	नहीं 26%	
6.	SNSs पर अधिक Update न होने के कारण आप को अपने दोस्तों से उपेक्षित व्यवहार सहना पड़ता है?	हाँ 20%	कभी-कभी 35%	नहीं 45%	
7.	आप किसी SNSs Famous हस्ती को follow करते हैं?	हाँ 32%	कभी-कभी 31%	नहीं 37%	

**निष्कर्ष:-** अवलोकन से यह भी पता चलता है कि विद्यार्थी अपने सहपाठियों के साथ Chat करना अधिक पसन्द करते हैं तथा सम्पर्क में रहने से अध्ययन सम्बन्धी जानकारियाँ भी प्राप्त की जा सकती हैं। वह

अपने सहपाठियों से ही नहीं बल्कि और लोगों से बात करना काफी हद तक पसन्द करते हैं।

**(छ) अवधारणा (6):** भविष्य में सोशल नेटवर्किंग भविष्य को उन्नत बनाने में सहायक है।

टेबल -6  
उन्नति में योगदान

क्र० सं०	पद	हाँ	कभी-कभी	नहीं
1.	क्या आपको लगता है कि हमारे देश में सोशल नेटवर्किंग साइट्स को अधिक बढ़ावा देना चाहिए?	52%	26%	22%
2.	आप SNSs के द्वारा जुड़ी जानकारी या ज्ञान सम्बन्धी सूचनाओं से संतुष्ट हैं?	51%	31%	18%
3.	आप सोशल नेटवर्किंग साइट्स पर किसी अप्रतिजनक टिप्पणी का विरोध करते हैं?	44%	26%	30%

**निष्कर्ष —** अन्त में यह निष्कर्ष निकलता है कि किसी भी चीज के दो पहलू होते हैं। एक सकारात्मक तथा नकारात्मक अन्तर केवल उसका इस्तेमाल करने वालों में होता है। अच्छे कार्यों के लिए किये गये प्रयोगों से उसका सकारात्मक रूप उभरेगा तथा बुरे कार्यों के लिये किये गये प्रयोगों से उसका नकारात्मक रूप उभरेगा।

## V विद्यार्थी के लिय सुझाव

(क) प्रस्तुत लघु प्रबन्ध में केवल माध्यमिक स्तर पर अध्ययनरत् 18-21 वर्ष की आयु के विद्यार्थियों का अध्ययन किया है। जबकि यह अध्ययन विभिन्न स्तरों पर भी किया जा सकता है।

(ख) प्रस्तुत षोध कार्य केवल बरेली जनपद तक ही सीमित है। इसे मण्डल स्तर तक भी किया जा सकता है।

(ग) प्रस्तुत षोध कार्य का सम्पादन 100 न्यादर्ष पर किया गया है। जबकि भावी षोधकर्त्री विस्तृत न्यादर्ष का चयन करके अपने षोधकार्य का सम्पादन कर सकता है। जिससे और भी अधिक प्रभावित निष्कर्ष प्राप्त हो सकते हैं?

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## A Study of Attitude of Teachers towards Teaching Profession

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### ABSTRACT

*The present investigation aims at studying the attitude towards teaching profession of Upper primary school teachers. The study was conducted in Bhopal District and covered 100 teachers. When attitude towards teaching profession of these teachers was considered as the dependent variable; the variables like gender, localities and teaching experience were considered as independent variable. The tool used was Teacher Attitude Inventory (TAI) developed by S.P. Ahluwalia (2006). The collected data were analysed with statistical techniques such as mean, standard deviation, and 't'-test. The results revealed that these teachers had favorable attitude towards the teaching profession. Further, it was found that the variables such as locality and teaching experience had no influence on their attitudes towards the teaching profession while female teachers showed better results of their attitudes towards their teaching profession than the male teachers.*

**Keywords:** Attitude towards Teaching, Upper Primary teachers, Teaching Profession. Etc.

### I INTRODUCTION

An attitude is an important concept to understand human behaviour. Attitude is positive or negative feelings that an individual holds about objects, persons or ideas. Generally it is defined as a complex mental state involving beliefs and feelings. According to Allport (1954), attitude is "A mental and neutral state of readiness, organized through experience, exerting a directive or dynamic influence upon the individual's response to all objects and situations with which it is related. Education has been the most significant of the human institutions since the days of yore. It has been seen that world civilizations from time immemorial have been products of the respective educational systems. Kothari Commission (1964-66) recommended, "...of all the factors which determine the quality of education and its contribution to national development, the teacher is undoubtedly the most important. It is on his personal qualities and character, his educational qualifications and professional competence that the success of all educational endeavors must ultimately depend."

Importance of attitude in work cannot be minimized. An attitude may be defined as the degree of positive and negative effect associated with some psychological object (Thurstone, 1936 ]. Teachers are said to possess different attitudes towards teaching. No doubt, attitudes depend upon: school, colleagues, children, value systems, views of life. An attitudinal change can be produced in the learner through teaching. This is accordingly interwoven with positive or negative attitude of teacher towards the pupils, the profession, classroom activities and the administration. Teachers who have a positive attitude towards their profession can put their whole hearted effort and make the students attain the goal. Ramsay and Ransley (1986) proposed that teacher attitudes bear

a strong relationship with teaching behaviours that shape individual teaching styles. According to Eggen and Kauchak (2001), teachers' positive attitudes are fundamental to effective teaching the favorable attitude towards teaching is likely to prove helpful to teachers in maintaining cordial relationships characterized by mutual affection and sympathetic understanding. A positive favorable attitude makes the work not only easier but also more satisfying and professionally rewarding. A negative and unfavorable attitude makes the teaching task harder, tedious and unpleasant.

### II REVIEW OF LITERATURE

Research findings on teachers' professional attitude established the following facts. Kaur (2012) found that majority of the teachers had moderate attitude towards the teaching profession. Research conducted by Belagali (2011) showed that female and urban secondary school teachers have higher attitude towards teaching profession as compared to male teachers and rural secondary school teachers. A study conducted by Trivedi (2011) found that most of the secondary school teachers irrespective of their gender, medium or subject stream do not have favourable attitude a significant relationship between teacher-student attachment and teachers' attitude towards teaching profession. In a study by Singh and Bhaker, (1996) on Attitude of Teachers towards Teaching Profession it was found that male teachers were inferior in attitude towards teaching than female teachers Saxena (1995) found that female teachers had relatively favorable attitude in comparison to male teachers. Rama (1992) in his study revealed that considering overall attitude, teachers had a favorable attitude towards teaching. Sundararajan, and Sabesan (1992) found No significant difference between men and women teachers in respect of their attitude towards teaching. Singh (1991) observed that rural



and urban teachers do not differ significantly in their attitude towards teaching profession. Research carried out on teachers' attitude shows that there is lack of agreement in the findings of different studies. The contradictory findings of these studies safely conclude that there is enough scope and need to probe this area further. Ghosh and Bairgya (2010) measured attitude of secondary school teachers towards teaching profession in relation to some demographic variables. It was found that there was no significant difference in the attitude of secondary school teachers towards teaching profession in relation to academic achievement. Furthermore, there are only few studies that have been conducted to study the attitude of teachers towards teaching profession and its allied aspects at upper primary stage of education. In view of this, the investigator took up the present study with the following objectives:

### III NEED OF THE STUDY

The role of teacher is assuming new dimensions due to technological progress and new vistas of knowledge resulting from scientifically verified innovations. The teacher in modern society is very important in social reconstruction and transmission of wisdom, knowledge and experiences. The role and responsibilities of a teacher are infinite and limitless. Since education is viewed as an instrument to develop the cognitive qualities, tolerance and understanding of people, so it should prepare the younger generation to understand and face the realities of globalization. In this context, the teachers have more responsibilities in molding the character of students. The attitude of the teacher towards teaching constitutes an important condition of successful teaching and learning. Positive attitude towards teaching contributes towards professional success and negative towards failure. Teachers who are generally unenthusiastic about the teaching profession reported in one study, that they were more distressed about their teaching situation than were teachers who were enthusiastic (Litt & Turk, 1985). Hence, for the professional growth of the teachers and improvements in education, the attitudes held by them are very important. In order to understand the present scenario, need was felt to study attitude towards teaching profession of upper primary school teachers. Furthermore, there are only few studies that have been conducted to study the attitude of teachers towards teaching profession and its allied aspects at upper primary stage of education. In view of this, the investigator took up the present study with the following objectives:

### IV OBJECTIVES OF THE STUDY & HYPOTHESIS

#### (a) Objectives

- (i) To find and compare the attitude of male and female teachers towards their teaching profession.
- (ii) To find and compare the attitude of rural and urban teachers towards their teaching profession.
- (iii) To find and compare the attitude of teachers of various levels of teaching experience (above and below 10 years) towards their teaching profession.

#### (b) Hypotheses

- (i) There shall be a significant difference between the mean scores of male and female teachers on various dimensions of attitude toward teaching profession.
- (ii) There shall be a significant difference between the mean scores of rural and urban teachers on various dimensions of attitude toward teaching profession.
- (iii) There shall be a significant difference between the mean scores of teachers having different levels of teaching experience [of above and below 10 years] on various dimensions of attitude toward teaching profession.

#### (c) Delimitation of the study

- (i) This study is delimited to upper primary school teachers only
- (ii) The present study is restricted to upper primary teachers of Bhopal district only.
- (iii) The researcher selected 100 teachers only

### V RESEARCH DESIGN AND METHODOLOGY

- (a) **Method-** In this study the survey method was used to investigate the attitude of upper primary school teachers towards teaching profession.
- (b) **Sample-** The sample for this study included all the upper primary teachers who were approximately 100 both males and females. The researcher has taken this sample from various government schools of Bhopal District. The researcher chose this sample because it was felt that this group of teachers were more likely to give the needed information since they are the important workforce.
- (c) **Tools Used-**Teacher Attitude Inventory (TAI) developed by S.P. Ahluwalia was used for the collection of data.

## VI ANALYSIS & DISCUSSION

significance and values are tabulated at Table 1.

- (a) **Analysis-** The data was analyzed by using Mean, Standard Deviation and test of

**Table 1**  
**Teachers Attitude towards the Teaching Profession**

Variable	N	M	SD	Minimum Score	Neutral Score	Maximum Score
Attitude towards teaching Profession	100	488.62	70.34	180	315	450

From Table it can be seen that the mean attitude score is 48.52. The maximum score and minimum score one could obtain for attitude towards the teaching profession were 450 and 180 respectively. The neutral score of the attitude scale is 315. The mean attitude score is far greater than the neutral score. Hence, it is concluded that these school teachers had positive attitude towards the teaching profession. The result of the present study is supported by the studies done by Banerjee, S., &

Behera, S. K. (2014) Chandramma, M. (2015). Ghanti, P. S., & Jagadesh. (2009). Khan, F., Nadeem, N. A., & Basu, S. (2013).

- (b) **Testing of hypotheses-** In order to determine if there were any differences between the mean scores that postgraduate students obtained on the whole attitude scale, 't'-test was employed and the results are presented in Table-2

**Table 2**  
**Mean, SD, and 't'-test Scores of teachers Attitudes towards the Teaching profession**

S.No.	Variable		N	M	SD	T	Df	Result
1	Gender	Male	50	253.48	28.23	2.55	1.98	s
		Female	50	235.14	42.11			
2	Locality	Urban	50	242.02	36.16	0.59	1.98	ns
		Rural	50	246.62	37.69			
3	Teaching Experience	Above 10 Years	50	240.88	43.11	0.87	1.98	ns
		Below 10 Years	50	247.34	29.78			

p> .05 s= significant ; ns = not significant

When the attitude scores of Upper Primary Teachers with respect to gender given in row (1) of Table 2 are taken into consideration, it could be suggested that there is a significant difference between male (M = 253.48, SD=28.23) and female (M = 235.14; SD = 42.11 teachers, where 't' (205) = 2.55 at, p >.05. Accordingly, it can be asserted that female had better attitudes than male teachers in their attitude towards the teaching profession. Thus, the null hypothesis is accepted. Similar results were found in the studies conducted by Banerjee and Behera (2014), Chandramma (2015), Ghosh and Bairgya (2010), Guneyli and Aslan (2009), Khurshid, et.al., (2014), Musa and Bichi (2015), Pancholi and Bharwad (2015), Sahayarani

and Stanly (2014), Sener (2015), Singh (2012), Trivedi (2011) and Yadav (2012) Rao[2012]. These studies revealed that female respondents have favourable attitude towards the teaching profession rather than male respondents. Further, a study by Yildirim (2012) reported significant difference between male and female teachers in their attitude towards the teaching profession. . But this result is contrary to the results of the studies of Ghanti and Jagadesh (2009), Kassa (2014), Maheshwari (2014), Panda (2001), Sahin (2010) and Sharma (2016) which reported no significant difference in the attitude of selected samples with respect to their gender.

A look at row 2 of Table 2 reveals that there was no significant difference between rural ( $M = 242.02$ ;  $SD = 36.16$ ) and urban ( $M = 246.62$ ;  $SD = 37.69$ ) Upper Primary Teachers in their attitude towards the teaching profession, where  $t(205) = 1.20$ ,  $p > .05$ . Therefore, it can be concluded that locality has no significant influence on teachers' attitude towards the teaching profession. Consequently, the null hypothesis is rejected. This finding is in line with the studies conducted by Panda (2001), Sahayarani and Stanly (2014) and Sharma (2016) which indicated that there is no significant difference in the attitude of selected samples towards the teaching profession with regard to locality. However, the result of the present study is inconsistent with the studies conducted by Banerjee and Behera (2014) and Vaithyanathan (2009) which reported that the selected samples differ in their attitude towards the teaching profession with regard to locality. Further, Pancholi and Bharwad (2015), in their study, found that rural teachers have better attitude towards the teaching profession than urban teachers.

Row 3 of Table 2 shows that, teaching experience, was not a contributing factor of favorable or unfavourable professional attitudes, as the  $t$ -value was worked out to be 0.87. The results showed that the less experienced teachers ( $M=247.34$ ,  $SD=29.78$ ) do not differ with more experienced teachers ( $M=240.88$ ,  $SD=43.11$ ) in their professional attitudes. Thus, the null hypothesis is rejected. This finding is in accordance with the studies conducted by Pandey (2016).

From the above discussion, it is very clear that the Upper Primary School Teachers, in general, had favorable attitude towards their teaching profession. When these teachers' attitude was studied according to their demographic features such as locality and their teaching experiences, it was observed that these variables had no influence on their attitude towards their teaching profession. However, the results based on gender showed that the female Upper Primary Teachers have a better attitude than their male teachers.

## VII CONCLUSION

The education system and especially teachers have very important roles in raising a healthy society and qualified individuals. One of the important factors that affect a teacher's success and efficiency is his/her attitude towards the profession. In order to be successful in teaching profession, one needs to love the profession and perform it willingly. By keeping this in mind, the present study was conducted to determine the Upper Primary school teachers' attitude towards the teaching profession according to their demographic features. Taking the results and discussions into consideration, it is very

clear that the Upper Primary School Teachers, in general, had favorable attitude towards their teaching profession. When these teachers' attitude was studied according to their demographic features such as locality and their teaching experiences, it was observed that these variables had no influence on their attitude towards their teaching profession. However, the results based on gender showed that the female Upper Primary Teachers have better attitudes than their male teachers.

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## Business Strategies of Youth Entrepreneurs – Challenges and Opportunities

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### ABSTRACT

*This Research Paper examines business procedures of youth enterprise, their difficulties and challenges faced by new organizations and firms. Business enterprise has developed new aptitudes like going out on a limb, masterminding the capital and tolerating the benefit of person. The point is to highlight the different commitments of the business enterprise administrative aptitudes from the viewpoint of local monetary advancement. After a wide review, specific consideration is given to the provincial activity space of business visionaries, including their social and spatial system association. The paper closes with a future research plan.*

**Keywords:** Young Entrepreneurship, economic development, managerial skills, Challenges and Opportunities, and high risk take of Youth etc.

### I INTRODUCTION

"Entrepreneurship" is the demonstration and craft of being a business visionary or one who attempts developments or presenting new things, fund and business understanding with an end goal to change advancements into financial products. This may bring about new associations or might be a piece of rejuvenating full grown associations in light of an apparent open door. The most evident type of enterprise is that of beginning new organizations (alluded as Startup Company); in any case, as of late, the term has been reached out to incorporate social and political types of entrepreneurial movement. At the point when business is depicting exercises inside a firm or substantial association it is alluded to as intra-prevalence and may incorporate corporate wandering, when huge elements turn off associations.

### II REVIEW OF LITERATURE

"Entrepreneurship" is a bland term that subsumes many issues. It has, in this way, been characterized in a lot of ways. Rabboir (1995) – cited in Schnurr and Newing (1997) - records twenty meanings of "business" from different experts regarding the matter. He infers that endeavors to achieve an accord regarding the matter have not been effective and different experts are changing their definitions as work, study and involvement in the field advance. Given the tricky meaning of business enterprise, it is progressively perceived that what is of extraordinary result is not what "enterprise" is or entrepreneurs' identity," "yet rather what they do or the routes in which distinctive sorts of individuals, at various stages in the lives of their undertakings

will react to help of different sorts (Schnurr and Newing, 1997; Harper, 1996).

### III OBJECTIVES & METHODOLOGY

#### (a) Objectives of the Study:

Advancement Plans, with the accompanying vital destinations:

- i. To bestow fundamental administrative aptitudes and understandings to run the venture proficiently and successfully.
- ii. To investigator the ecological issues to be tended to identifying with the proposed extend.
- iii. To create different organizations related aptitudes of showcasing, quality administration generation, circulation and human asset administration and so forth.

#### (b) Research Methodology:

This paper is for the most part in view of optional information. The examination paper sort is experimental in nature. We have gathered information from web, Government sites, books, magazines, diaries, and so on. In view of the information gathered, we attempted to investigate the relationship among youthful business people, web and so on. Additionally we have specified a few realities, figures and charts which are gathered from National Knowledge Commission, an administration site. The expansive goal of this examination is to explore on elements that influence youth venture in India. In exploring the encounters of youth business visionaries, this review analyzes parts of helplessness and hazard that impact venture creation, development and improvement.

#### IV ROLE OF ENTREPRENEUR IN GENERATION OF EMPLOYMENT

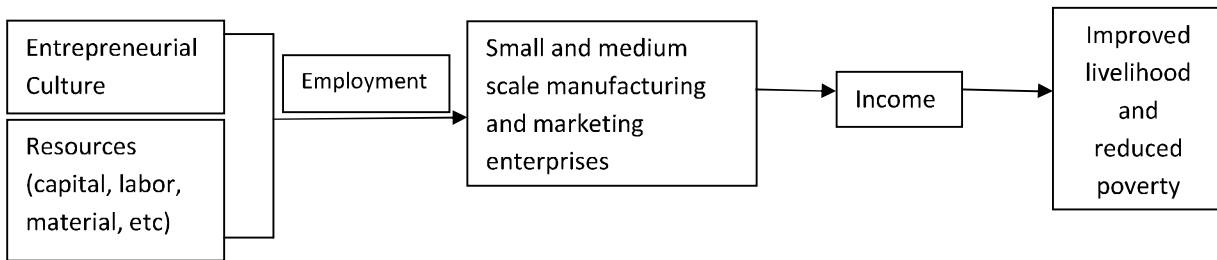


Fig. 1 Conceptual Framework for employment creation

#### V ENTREPRENEUR TRAITS

A perfect business person has some extraordinary qualities which recognize him/her among the normal ones. Fundamental characteristics of an effective business visionary are Risk carrier as he/she is the individual who take choices under vulnerability and go out on a limb. He/she go about as an Organizer of various assets for creation so that, the greatest yield might be gotten at the base cost. As an Innovator it is well said that a perfect business visionary is perpetually developing. Business person is an Optimist as he/she generally

keeps hopeful view and strongly confronts the unfriendly conditions. He/she is an Exploiter of chances as he/she generally abuses the chances to infer social picks up and individual additions. He/she has a Desire for high accomplishment which propels him/her and along these lines they remain completely given to their errand. They doesn't tie themselves to take after, comply with the others, in this manner they are Independence beau . Also, finally we can state that business visionary has the Managerial aptitude as he/she deals with all business related exercises effectively.

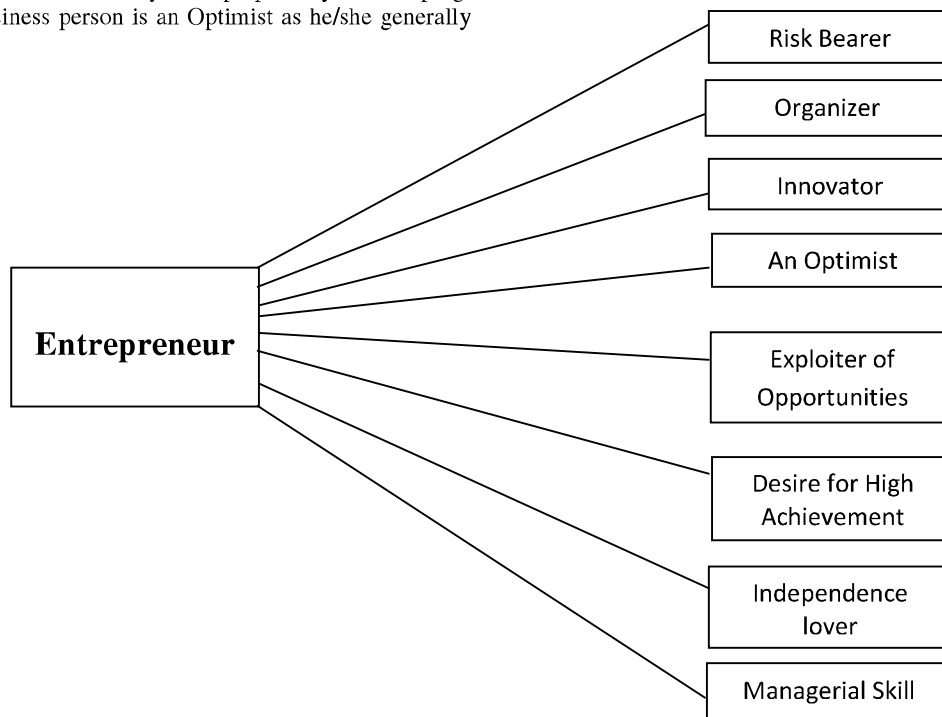
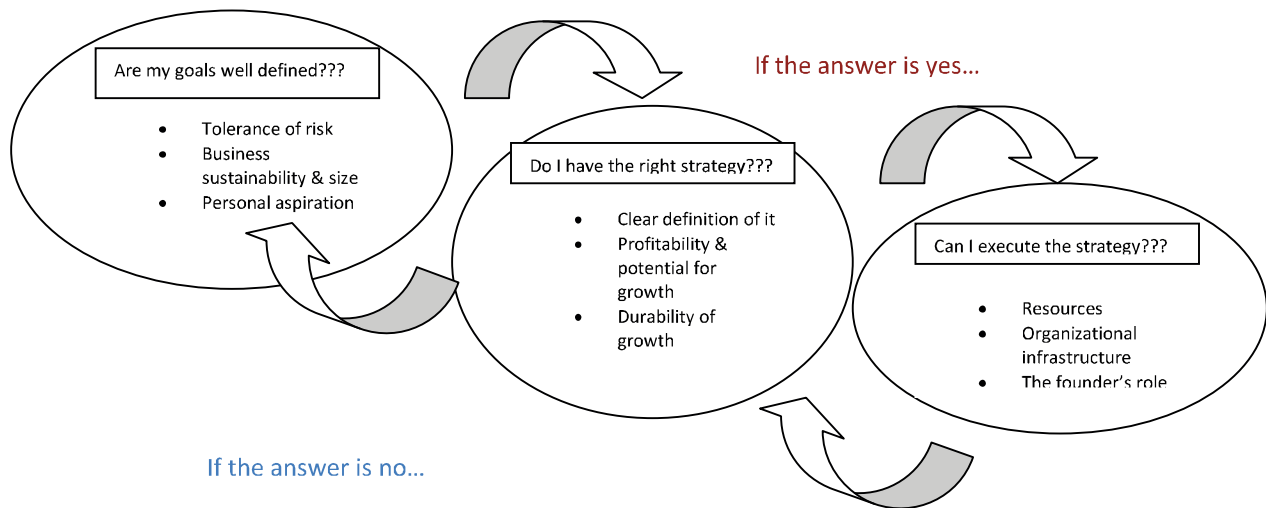


Fig. 2 Characteristics of an Entrepreneur

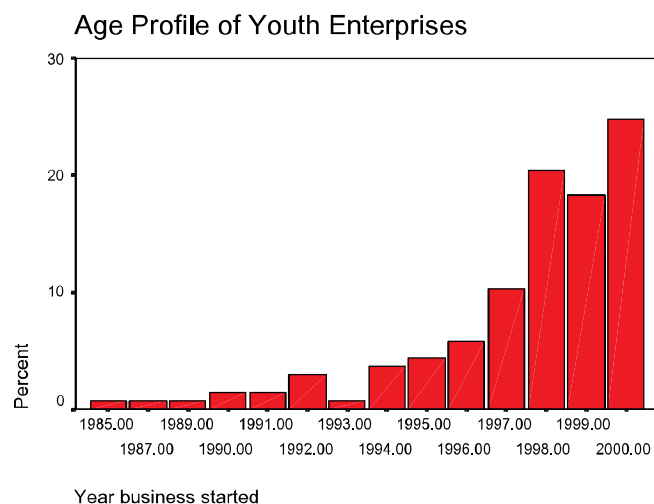


**Table 1**  
**Comparison between an entrepreneur and a manager**

S No.	Points	Entrepreneur	Manager
1	Innovation	Entrepreneur is an innovator. He himself thinks over what and how to work to meet the changing market demand.	Manager worked as per entrepreneur's plan idea, and established rules, policies, procedures etc.
2	Risk bearing	Entrepreneur being owner of enterprise bears all the risks( calculated or moderate risks)	Manager is employee o entrepreneur. Manager does not bear any risk involved in the enterprise.
3	Motive	To set up an enterprise	To render his services in an enterprise
4	Status	Owner of the enterprise	Employee of the enterprise
5	Reward	He continuously puts his efforts for achieving the goals and bears risks involved in the enterprise. He earns uncertain profits as reward.	A manager gets salary as reward.



**Fig. 3 Questions to be asked by entrepreneur to himself**





## VI LIMITATIONS OF STUDY

This exploration considers three essential confinements. One impediment is that the outcomes may not speak to of some key divisions, for example, assembling and mining, given that the review utilized simply irregular methods. In any case, in light of the way that adolescent normally have restricted portrayal in these parts, this does not render the information less tenable. The second confinement is that the measures for the three arrangement of job resources portfolios were operationally utilizing single builds, to be specific: business abilities, foundation and socio-social flow. It would be valuable for future reviews to investigate these measurements utilizing extra measures. At long last, the third confinement is that the review did not consider essential interceding factors of business enterprise, strikingly access to capital and credit.

## VII CONCLUSION

Profiles of fruitful business visionaries from the particular groups apparently help to connect the apparent hole amongst the scholarly community and administrative practice. The discoveries of this examination demonstrate that, instruction and livelihood preparing don't have a positive connection with individual's choice to seek after entrepreneurial exercises. In this way, essential finding from this review is that, in spite of the opposite, human capital apparently deflects business enterprise. The contention in this examination then is that in spite of the apparently vital pretended by instruction and professional preparing, there is a plausibility that it doesn't give an answer for Youth improvement as far as business. The ramifications of having of having transcendence of people with constrained human capital, in such manner, working seeking after entrepreneurial exercises is this can is probably going to adversely affect on the nature of new pursuits.

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## Prospects of Green Economy for Sustainable Growth in Developing Country

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### ABSTRACT

*Discussion on sustainable economy took place decades back, but due to the continuously devastating environment and changes in the climate gave the birth to Green Economy. Green Economy has now become the global agenda. On June 2012, Major UN Conference was held on Sustainable Development and the central theme was Green Economy. According to United Nations Environment Program, Green Economy is a system of economic activities which included production, distribution and consumption of goods and services which help in the development of human welfare for a longer period of time without affecting the need of future generation and reducing environmental risks and ecological scarcity. The research paper focuses, how Green economy effects the various sectors like Agriculture, employment, Preservation of Biodiversity as well as Business. It is a descriptive research which will highlight the role of the Green economy in nurturing the diverse sectors of a Developing country.*

**Keywords:** Green Economy, Sustainable Development, Environment

### I INTRODUCTION

Green Economy as defined by many authors is an economy that focuses on decreasing environmental risk and ecological insufficiency and also aims at sustainable development without affecting the environment. It is a broad concept as it covers all the three pillars which any nation has to take care of, so that sustainable development takes place i.e social equality, environmental protection and economic growth. Many conferences took place in past decades, but the most effective of them all were Stockholm Conference, which was conducted from 5<sup>th</sup> June till 16<sup>th</sup> June 1972 in Sweden. In this Conference 26 principles were declared and the debate in this conference brought to the conclusion that it is necessary to recognize the poverty alleviation so that the environment can be protected. Prime Minister Indira Gandhi, in her influential speech also highlighted the connection between poverty alleviation and ecological management. Then in 1987, the Brundtland Report, also known as Our Common Future was prepared by the World Commission on Environment and Development, which was an attempt to create awareness on the imbalance between the relationship of human society and the natural environment. This was the first time that social, environmental and economical aspect was made the pillar of sustainable development in the report. This Report became the base of the 1992 Earth Summit, which result is formation of Agenda 21 which was a 700 page document divided into four sections, namely Social and Economic Dimensions for fighting against poverty mainly in developing country, Conservation of resources for development, Strengthening the role of mass in the country which includes youth, NGOs, women, local authority etc., And last section covered the means of

implementation. In the year 2012, Rio+20 summit was conducted by the United Nations Conference on Sustainable Development, entitled 'The Future we want'.

### II LITERATURE REVIEW

Malcolm Rigg (2009) worked on a paper titled, 'Skills for sustainable development: necessary but not sufficient', concluded that if major action is not taken to control the environmental degradation, then the ecology will be facing the consequences of climate change, rising water level in seas and oceans, shortage of clean water.

Fareed Bushehri (Feb. 2012), in his paper entitled, 'Green Economy in the Arab Region concluded that Arab region requires long term strategies for environmental management. Environmental agencies should be powerful and effective. The Arab region also requires strict political and legislative rules.

Babette Never (June 2013), in his research paper entitled, 'Towards the Green Economy: Assessing countries Green Power', argued that Green Power is the base for the transformation in the case of the green economy.

Andrew Scott, William McFarland and Prachi Seth (July 2013) did a research and found evidence of Green Growth and finally concluded that gaps in the evidence and knowledge related to the Green Growth effect is less within the local business houses of the developing countries which needs to be enhanced.

Robert Pollin and Heidi Garrett – Peltier did a study on the employment effects of Green Economy Investment for Ontario. They concluded that the activities of the government should be location specific so that the local business can be more focused toward green investment contract which will increase its opportunities.

### III OBJECTIVES & METHODOLOGY

#### (a) Objectives

- (i) To analyze the prospects of green economy for sustainable growth.
- (ii) To study the effects of Green Economy in various sectors of Developing Countries.

#### (b) Research Methodology

It is an exploratory research, providing an overview of the issue with the help of secondary data collected from various sources like journal, internet search engines. The exploratory research also helps research design, choice of subject and data collection easier.

### IV GREEN ECOLOGY FOR GROWTH

#### (a) Need & Prospects of Green Economy for Sustainable Growth

India is currently working hard in building low-carbon, and taking steps towards the Green Economy. Ernst & Young have rated India as the third most attractive country for renewable energy investment. Since India has the second largest number of scientist and engineers in the world, it gives immense confidence to the global investor to invest in the country. India has also seen growth and achievements in the field of information technology, service sector and communication sector. Still, it is observed that, as the industrialisation is increasing the conflicts in the country is also increasing, which shows that there is the need to change the traditional economic methods so that the gap between the rich and the poor is filled. Moreover, the Carbon Disclosure Report 2015 has stated that the developing countries are already facing or are expected to face within six years the effects of climatic change which includes the shortage of water in India, and China, flood in Bangladesh and diseases in Cambodia which will definitely affect the production capacity of the above countries. Besides this, 2011 census highlights that, India is a country which has around 116 million unemployed citizens and the shocking fact is that out of this around 84 million are literate, which shows that if the country shifts towards Green Economy there will be an increase in job opportunities and the country will prosper.

The major advantage of Green Economy in Developing Country like India under the three pillars of sustainable development are:

- (i) In case of Economic Growth, GDP will increase due to increased production of agricultural goods and services, also the valuation of ecosystem services will increase revenue. Moreover, it will help in improving management and will reduce the liability and it will also lead to innovations in green technologies.
- (ii) In case of Environmental protection, Green Economy will increase the productivity and efficiency of usage of natural resources also the utilization of natural capital will be limited within ecology. Green Economy will also lessen the negative environmental impact and enhance risk management.
- (iii) Lastly, in the case of Social Equality, Green Economy will play a vital role in providing decent jobs for poor people which will raise their livelihood, and also lead to reduction in inequality.

#### (b) Effects of Green Economy in Sector of A Developing Countries

##### (i) Agriculture Sector

- An introduction of Green Economy in the agricultural sector will increase the productivity. It has also been stated by UNEP that an investment done in agriculture so that there is an increase in investment is twice far more effective than investment done on alleviation of rural poverty.
- It will also facilitate employment in rural areas and higher returns will be observed through labor inputs.
- Since there will be higher productivity than the country will not depend on foreign country, which will lead to less imports and greater exports of sustainable agricultural products.

##### (ii) Employment Sector

- Introduction of Green Economy has also introduced another concept of Green Jobs. Green Jobs are jobs which are closely associated with environmental policies and objectives. Sevilay and Ceyda in their report on 'The possible effects of Green Economy on Employment' have discussed the various sectors which deals with Green Economy and the jobs within the same.

- For example, Building retrofitting includes Carpenter, Electrician, Heating/ Air Conditioning installers, Construction Equipment operators etc., in the area of energy efficient automobiles, computer software engineers, Engineering Technicians, Transportation Equipment Painters, Welders are some job types, in wind power area Millwrights, Machinists, Sheet Metal Workers, Environmental Engineers are some of the jobs which are directly related to Green Economy.
- If Green Economy is adopted by the country, then green policies and the working of the business will be able to create new job opportunities and protect the existing job. Job opportunities will be created because of the growth of new technologies and appearance of new industries like biofuels, fuel cells, wind turbines etc.

#### (iii) Preservation of Biodiversity

- Ecosystem provides raw material which is then transformed into finished goods which is consumed by the society. So, the society is liable to serve the ecosystem by preserving its biodiversity.
- Protecting the eco-system and preserving biodiversity is the main feature of the green economy, also green investment help in reducing the unproductive exploitation of the natural resources.
- If the forest is protected it will not only nourish the various sectors, but will also provide a livelihood.
- More than this, 80% of the terrestrial species are preserved, if a forest is protected.

#### (iv) Business Sector

- Green Economy has the potential to create new business houses by introducing new technology and hence increasing the employment and export of the country.
- Apart from manufacturing business, tourism also plays an important role in increasing the GDP of a country.
- Thus, if efforts are done over greening ecosystem, then it may lead to larger impact on the development of the country.

## V CHALLENGES OF GREEN ECONOMY IN DEVELOPING COUNTRY

- (a) After the major financial crisis of 2007, the big question which comes to the mind of every citizen of a country is, whether Green Economy is affordable or not.
- (b) A developing country has the concern that, if Green economy is promoted in the country, then there is chance of increase in poverty and decrease of economic growth.
- (c) It was also felt that the developing country has less knowledge about green technology and if Green Economy is promoted then there will be competitive disadvantage in the world market for them.
- (d) If Green Economy is adopted, then the country has to make an elementary shift in the thought process related to growth and development, consumer inclination and production of goods and services
- (e) Even if, the Green Economy is assumed as a solution to economic problems, but it may be politically challenging.

Hence, it can be observed that adoption of Green Economy will not be easy.

## VI EMBRACING GREEN ECONOMY: SUCCESS STORIES

- (a) The **Republic of Korea** has made a National Strategy policy for the period of 2009 to 2050 and Five Year Plan (2009 to 2013) for Green Growth, and assigned 2% of the GDP of the country to invest in green sectors which includes energy efficiency, renewable energy, water and clean technology. In its National Strategy, the country aimed to encourage eco-friendly growth engines, increase in standard of living of its citizen, and the country has also initiated that it will support and contribute to the worldwide efforts to fight against the climate change. The Government of the country has started the Global Green Growth Institute focusing on helping the developing countries in building green strategies.
- (b) **China** has taken major steps in favor of strategies related to low carbon growth with consideration to development of renewable energy. China has captured the market for solar hot water, with 2/3<sup>rd</sup> of the global capacity. The Government has also indicated that the target of installing 30GW of wind power will be increased to 100GW by 2020.

- (c) **Uganda** adopted the technique of the organic farming system from the conventional system of farming. Organic farming is basically done without using drugs, pesticides and fertilizers and it enhances biodiversity, promotes soil biological activities and biological cycle. Uganda uses less than 2% of the fertilizer and hence prove itself as the world's lowest amount of artificial fertilizer user. Simultaneously, through this shift the increase in revenue and income of small farmers is also observed.
- (d) In **India**, National Rural Employment Guarantee Act, 2005 was introduced by the Ministry of Rural Development, which guaranteed programs on wage employment which will enhance the livelihood of the people residing in rural areas also the Act includes maintenance and restoration of ecological infrastructure. The National Rural Employment Guarantee Act supported water conservation because, for India conservation of water is the major issue as it has been forecast that if the issue is not effectively handled then India may have to face water scarcity by 2030. NREGA has built more than 3000 soak pit with the hand pump which helped to conserve around 5 million liters of water. It Act has given a boost to the wage rate of agricultural labor by 25%.
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## VII CONCLUSION

To conclude, it can be said that Green Economy is a process where the environment and people come on the primary level and profit is secondary. It's true that the way for effective green economy is tough due to the harsh social realities, but it is possible only if there is participation of each and every stakeholder of the developing world. Moreover, the tool of education and awareness will develop a route to protect natural capital by using human capital. Adoption of the Green economy for sustainable development is possible if enough of the efforts are made for it.

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## Women Entrepreneurship in India: A Review Paper

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### ABSTRACT

*Entrepreneurial spirit is not a male prerogative. Women entrepreneurship has gained momentum in the last three decades with the increase in the number of women enterprises and their substantive contribution to economic growth. The industrial performance of Asia-Pacific region propelled by Foreign Direct Investment, technological innovations and manufactured exports has brought a wide range of economic and social opportunities to women entrepreneurs. In this dynamic world, women entrepreneurs are an important part of the global quest for sustained economic development and social progress. The present paper is a small attempt to understand the view points of various researchers towards the term entrepreneurship in general and also with women perspective and also to define various angles they have covered in their studies. The prime objective of the research paper is to critically understand various researchers point of view towards the term entrepreneurship in general and women entrepreneurship in specific. For the purpose of study secondary data has been gathered and descriptive research method is being used.*

**Keywords:** Women Entrepreneurs, Entrepreneurship

### I INTRODUCTION

The Indian economy has been witnessing a drastic change since mid -1991, with new policies of economic liberalization, globalization and privatization initiated by the Indian government. India has great entrepreneurial potential. At present, women involvement in economic activities is marked by a low work participation rate, excessive concentration in the unorganized sector and employment in less skilled jobs. Any strategy aimed at economic development will be lop-sided without involving women who constitute half of the world population. It has been observed over a recent past that entrepreneurial activities and drives has gained the momentum and lot many schemes and initiatives are being taken up by the government to inculcate the feel of entrepreneurship among the community in general and women in specific. The present paper is a small attempt to understand the view points of various researchers towards the term entrepreneurship in general and also with women perspective and also to define various angles they have covered in their studies.

### II OBJECTIVE AND RESEARCH METHODOLOGY

The prime objective of the research paper is to critically understand various researchers point of view towards the term entrepreneurship in general and women entrepreneurship in specific. For the purpose of study secondary data has been gathered and descriptive research method is being used.

### III LITERATURE REVIEW

Goyal and Parkash (2011) studied the concept of women entrepreneur-Reasons women become entrepreneurs -Reasons for slow progress of women entrepreneurs in India - suggestions for the growth of women entrepreneurs-Schemes for

promotion & development of women entrepreneurship in India.

In their study Behara and Niranjana (2012) addressed the concepts along with the key challenges and prospects of it. The key factors influencing women entrepreneurs are mainly the Economic independence, Establishing their own creative idea, Establishing their own identity, Achievement of excellence, Building confidence, Developing risk-taking ability, Motivation, Equal status in society and Greater freedom and mobility. Choice between family and career, Illiteracy or low level of Education, Dearth of financial assistance and Socio-cultural barriers are the major challenges before women entrepreneurs in India.

Meenakshi Subrahmanyam and Ravichandran (2013) in their study addressed the key issues of rural women empowerment and the probable ways through which the entrepreneurship can be used as a tool to provide empowerment and stability to them. Skill trainings, regular education programmes, proper counseling through expertise are few of the ways through which the feel of entrepreneurship can be inculcated among rural women fraternity.

Kumbhar (2013) revealed that absence of definite agenda of life, absence of balance between family and career obligations of women, poor degree of financial freedom for women, absence of direct ownership of the property, the paradox of entrepreneurial skill & finance in economically rich and poor women, no awareness about capacities, low ability to bear risk, problems of work with male workers, negligence by financial institutions, lack of self-confidence, lack of professional education, mobility constraints and lack of interaction with successful entrepreneurs are major problems of women entrepreneurship development in India.

Sidhu, Shabina and Sharma (2014) performed a SWOT analysis on Indian women in concern with entrepreneurship. Women entrepreneur can be defined as confident, innovative and creative women capable of achieving self-economic

independence individually or in collaboration generate employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with her personal, family and social life. Absence of proper support, cooperation and back-up for women by their own family members and the outside world people force them to drop the idea of excelling in the enterprise field. Women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations. Achievement motivation of the women folk found less compared to male members. The greatest deterrent to women entrepreneurs is that they are women. Women inculcate entrepreneurial values and involve greatly in business dealings. Business opportunities that are approaching for women entrepreneurs are eco-friendly technology, Bio-technology, IT enabled enterprises, event management, tourist industry, Telecommunication, Plastic materials, Mineral water, Herbal & health care, Food, fruits and vegetables processing. Women entrepreneurs avail new opportunities in the rural areas such as Ice cream, channel products, papads and pickles and readymade garments. The biggest threat for women fear of expansion and Lack of access to technology. Credit discrimination, non Cooperative officials, Insecure and poor infrastructure and Dealing with male laborers are further key issues to put an emphasis on.

Vijaya Sekhar and Pallavi (2014) studied that how ICTs drastically changed the lives to enjoy empowerment. Andhra Pradesh Government implemented various development programs focusing on Women especially. The computer background during education is helping to get aware on use of technology and surfing the internet frequently. In fact, women are keen to surf Social Media tools but they are not improvising to bring them it as a career (Gras et al). Those who have familiarity using technology, doing Internet banking, utility payments, applying voter identity cards aadhaar cards, LiC policy payments etc. They are able to order Gas booking using mobile phones, often using advanced facebook, android applications What's app and Playstore etc. They are able to use ICTs without computer knowledge. As part of the profession, using Internet effectively to check mails and Google search to know updates. But the aged women preferred to visit kiosks, shops, restaurants and markets accompanying with others. She cabs is another best example for entrepreneurship opportunity in urban areas. Initially, two cabs were introduced in Hyderabad to help only women candidates in twin cities.

Mazumdar and Ahmed (2015) have discussed that how the proper entrepreneurial trainings can led to empower rural women and can make them self-sustainable. Through entrepreneurship development self confidence level of women are increased and gave them a prosperous future. Micro enterprise is the best tool for rural women as it enables them to add to the family income and as such it provides family members to a better life style, including education for the children and

improvement of family health. Some aspects of household decision making are reported to have changed as a result of women's contribution in family income. Most of the men now consult with their wives in important family matters. Promoting entrepreneurship through microenterprise approach enables eradicating the rural poverty in developing economies to a larger extent.

Nagalakshmi (2015) addressed that how government supported the concept of women entrepreneurship specifically in Andhra Pradesh. Women are increasingly being conscious of their existence, their rights and their work situation. And yet the middle class strata women have accepted their role and are not ready to alter for fear of a social backlash. Today, woman entrepreneurs represent a group of women who have broken away from the beaten track and are exploring new avenues of economic participation.

Maggu (2016) has analyzed the role of SHG towards rural women empowerment. Entrepreneurship development and income generating activities are a feasible solution for empowering women. It generates income and also provides flexible working hours according to the needs of homemakers. Economic independence is the need of the hour. Participation in income generating activities helps in the overall empowerment of women. Thus to investigate the empowerment of women through entrepreneurial activities of self-help groups, this particular research was conducted with the specific objective to investigate the empowerment.

Gautam and Mishra (2016) addressed Issues, Challenge and Problems of Rural Women Entrepreneurship in India. Lack of education, Balance between Family and Career, Shortage of finance, Low Ability to Bear Risk, Socio Cultural Barriers, Social Attitudes, Absence of Motivation and Legal Formalities

Shyamala (2016) highlighted that there are many social and cultural restrictions on women. Hence, women participation in entrepreneurial activities is less than the requirement of the fast growth of India. This article is an attempt has been made to find out the various factors that motivate women to enter into business, the various problems faced by the rural women Entrepreneurs in establishing and running their business in terms of finance, marketing, social, cultural and provide suggestions to overcome the problems and empower in their business.

Lawatre (2016) found that Entrepreneurship among rural women, no doubt improves the wealth of the nation in general and of the family in particular. Women need encouragement and support from the family members, government, society, male counterparts etc., with the right assistance from varied groups mentioned above, they can join the main stream of national economy and thereby contribute to the economic development. Government should draw up a plan so that the Indian Women Entrepreneurs can work more on empowerment through training and capacity



building programs. If our universities and institutions join this resolve with increasing focus on women's business education, In future people will see more women entrepreneurs. It is very true that rural entrepreneurship cannot be developed without proper training. Therefore, it is necessary to provide training to rural women to enhance their entrepreneurial skill and giving a path of success to rural women.

#### IV CONCLUSION AND SCOPE FOR FUTURE RESEARCH

In nutshell it can be stated that studies carried out on the concerned subject matter has shown that trainings and various programs carrying entrepreneurial drives has substantially created vibrancy in the environment .Effective training methods, implementation of various methods, governmental support has given a positive drive and energy to empower the concept of women entrepreneurship in India. Still lot many research and developmental efforts are required to strengthen the concept and also the empirical evidenced and practical cases need to be explored and incorporated in the respective research domain.

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## इक्कीसवीं सदी और महिला शिक्षा

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### सारांश

शिक्षा रोषनी का जरिया है बिना शिक्षा के व्यक्ति अंधा होता है ऐसी स्थिति में उसके आस-पास के क्षेत्र में जो सीमित जानकारी होती है, व्यक्ति वहीं घूमता रहता है इसके आगे कुछ और है क्या इसकी जानकारी भी उसे नहीं होती अशिक्षित और शिक्षित का यही मूलभूत अन्तर है 'यथा स्थिति' असन्तोष जनक है, अपर्याप्त है, यह विचार तभी उठेगा जब नारी की आँखें संसार की स्थिति समझें और उसमें नारी को अपनी बढ़ी चढ़ी भूमिका समझने का अवसर मिले यह कार्य शिक्षा के अलावा कोई दूसरा नहीं कर सकता शिक्षा हर दृष्टि से आवश्यक है व्यक्ति का निजी जीवन किसी भी प्रकार का क्यों न हो शिक्षा के बिना उसमें श्रेष्ठता स्थापित नहीं की जा सकती क्योंकि विचारों की श्रेष्ठता व उत्कृष्टता का मापदण्ड तो शिक्षा ही है शिक्षा के बिना चिंतन के स्रोत ही नहीं खुलते व्यक्ति कितना ही प्रतिभा शाली क्यों न हो अपने चिंतन और विवेचन को विस्तृत नहीं कर सकता। प्रस्तुत अध्ययन में इक्कीसवीं सदी में महिलाओं की सामाजिक स्थिति और उनकी शिक्षा के विकास में जो बाधाएँ आती हैं उनका अध्ययन किया गया है।

**मुख्य बिन्दु:**— शिक्षा, महिला शिक्षा, सामाजिक स्थिति आदि।

### I भूमिका

संसार में जो भी भावी सदस्य है इसका प्रादुर्भाव स्थान नारी है जिसकी गोद में पलकर ही वह संसार में खड़ा हो सकता है यहाँ तक की माता के स्तन का अमृत पान पीकर पुष्ट होना उसकी हंसी से हँसना और उसकी वाणी से बोलना भी सीखता है उसकी कृपा से ही जीकर उसके अच्छे-बुरे संस्कार से बालक अपने भावी जीवन का निर्माण करता है, अर्थात् जैसी माँ होगी— संतान अधिकांशतः उसी प्रकार की होगी। भारत का अतीत इस बात को स्पष्ट प्रकट करता है कि इतिहास के गौरवशाली वर्षों में नारी का महत्वपूर्ण योगदान है उस समय संतान की अच्छाई बुराई का संबंध माँ की मर्यादा के साथ जुड़ा था। वह अपनी मान मर्यादा की प्रतिष्ठा के लिए संतान को बड़े ही उत्तरदायित्व पूर्ण तरीके से पालती थी। देश काल और समाज की आवश्यकता के अनुरूप संतान देना अपना परम-पावन कर्तव्य समझती थी। यही कारण था कि जब जब युगानुसार संत, महात्मा, त्यागी, योद्धा वीर और बलिदानियों की आवश्यकता बढ़ी उसने अपनी गोद में लालन पालन दिये।

किंतु वह अपने इन दायित्वों को ईमानदारी से तभी निभा सकी जब उसे स्वयं के विकास का अवसर प्रदान किया गया। जिस स्त्री का स्वयं का विकास न हो सका हो वह भला विकासशील संतान कैसे दे सकती है? जिसको देशकाल की आवश्यकता और समाज की स्थिति और संसार की गतिविधि का ज्ञान ही न हो वह उसके अनुसार अपनी संतान को किस प्रकार बना सकती है? अपने इस दायित्व को ठीक प्रकार से निभा सकने के लिए आवश्यक है कि नारी को सारे पैक्षणिक एवं सामाजिक अधिकार समुचित रूप से दिए जाएँ। प्राचीनकाल में नारी को यह अधिकार मिले हुए थे। उनके लिए 'शिक्षा' की समुचित व्यवस्था थी समाज में आने जाने एवं उसकी गतिविधियों में भाग लेने की पूरी स्वतंत्रता थी। वे पुरुषों के साथ वेद पढ़ती-पढ़ाती थीं यज्ञ भी होता, ऋषित्व के साथ यजमान के रूप में बैठती

थी और धर्म-कर्मों में हाथ बटाती हुई तत्त्व दर्शन किया करती थी। यही कारण था कि वे गुण, कर्म, स्वभाव में पुरुषों के समान ही उन्नत हुआ करती थी और तभी समाज एवं समकक्ष स्त्री-पुरुष की सम्मिलित संतान भी उन्हीं की तरह गुणवती होती थी। जब तक समाज में इस प्रकार की मंगल परंपरा चलती रही। भारत का वह समय देवयुग की तरह सुख-शांति और संपन्नतापूर्ण बना रहा किंतु ज्यों ही इस पुण्य परंपरा में अवरोध पैदा हुआ स्त्री को उसके समुचित एवं आवश्यक अधिकारों से वंचित किया गया।

अपने राष्ट्र का मंगल समाज का कल्याण और अपना वैयक्तिक अहित ध्यान में रखते हुए नारी को अज्ञान के अंधकार से निकालकर प्रकाश में लाना होगा। चेतना देने के लिए उसे शिक्षित करना होगा।

### II महिलाओं की सामाजिक स्थिति

समाज और साहित्य ने हमेशा से ही महिलाओं की अपेक्षा की उसे दूसरे दर्जे का स्थान दिया गया है। नारी की सामाजिक और आर्थिक स्थिति षोषित और असहाय से अधिक देखी नहीं गई। नारी को हमेशा ही हर क्षेत्र में कमतर आंका गया है। नारी का यह दुर्भाग्य ही कहें कि वर्तमान शिक्षा प्रणाली में नारी को विविध सहूलियतें एवं राहतें देने के प्रयास उजागर हो रहे हैं, किन्तु फिर भी शिक्षा व्यवस्था में नारी ने प्रगति की है ऐसा हम नहीं कह सकते हैं क्योंकि नारी का जीवन प्राचीन काल से ही अभिषिक्त ही माना गया है जिसकी त्रासदी अमृत प्रीतम की जबानी :—

“हसरत के धागे जोड़कर हम ओढ़नी बनते रहें  
बिरहा की हिचकी में भी हम षहनाई को सुनते रहें।”

हमारे मत से नारी जीवन का सफर है। शिक्षा के संदर्भ में स्वामी विवेकानन्द ने कभी कहा था— 'Education is the manifestation of divinity present in the man' मनुस्मृति भले ही यह कहती है 'यत्र नार्यस्तु पुज्यन्ते, रमन्ते तत्र देवताः' लेकिन इसकी ओर ध्यान न देते हुए

‘न स्त्री स्वातंत्र्यमर्हति’ इस तत्व को सीने से लगाकर हमारा जीवन चल रहा है। स्त्री शिक्षा की खातिर अनेक आयोगों का गठन हुआ, षोडश निबंध लिखे गये लेकिन जिस सामाजिक परिवर्तन की अपेक्षा थी, वह अब तक नहीं हुआ बल्कि सामाजिक परिवेश और भी विकृत होता हुआ दिखाई देता है। विरासत से चली आई सामाजिक रचना, धार्मिक बंधन, अनुपलब्ध रोजगार, सांस्कृतिक रुढ़ियों और रिवाजों के साथ स्त्री की ओर देखने का नजरिया ऐसे कई कारण इस संदर्भ में उभरते हैं। नारी की इस दुर्दशा में विज्ञापनी संस्कृति और सोशल मीडिया के साथ टी0वी0 चैनल्स भी अपना योगदान दे रहे हैं। शहर एवं महानगरों में यह हालात कमोबेश बदले हैं, किन्तु ग्रामीण परिवेश में आज भी नारी की ओर देखने का दृष्टिकोण विकृत एवं तुच्छता से परिपूर्ण ही है ऐसा हम मानते हैं। हिन्दुस्तान की आबादी का आधा हिस्सा बगैर शिक्षा के अर्थात् शिक्षा के अभाव के कारण समाज अधूरा एवं दुबला ही रह गया है यह वर्तमान की सच्चाई है।

स्वतंत्रता प्राप्ति के बाद हिन्दुस्तान में स्त्री-शिक्षा के प्रचार एवं प्रसार पर अधिक बल दिया गया फिर भी हिन्दुस्तान की विषाल जनसंख्या के सामने यह प्रयास नगण्य ही है।

### III स्त्री-शिक्षा के विकास में बाधाएँ

कुल महिला जनसंख्या	बलात्कार	अपहरण	दहेज हत्याएँ	घरेलू हिंसा का पिकार	गलत नियत हमला
5851.89 लाख	249223	38262	8233	106527	45351

उपरोक्त सारणी से स्पष्ट है कि वर्ष 2012 के दौरान महिला अपराधों की दर 41.74 प्रतिषत रही है जो देश में महिलाओं पर हो रहे अत्याचारों की पोल खोलती है।

**(ग) व्यापक निरक्षरता** — आज भी हिन्दुस्तान की लगभग आधी आबादी निरक्षर है। केवल 52 प्रतिषत लोगों के साक्षर होने का दंभ भरकर हम कभी भी सुपर पावर नहीं बन सकते इस तथ्य की ओर आज कोई भी ध्यान नहीं देता। नारी को इसलिए शिक्षा के मुख्य प्रवाह में नहीं लाया जाता क्योंकि उसके अभिभावक ही खुद निरक्षर हैं और इस कारण वे शिक्षा का महत्व नहीं समझते। नारी को शिक्षा देना यह उनकी अवधारणा के अनुसार धन एवं समय दोनों का अपव्यय है और इस अवधारणा से उन्हें बाहर निकालना इतना आसान नहीं है लिहाजा नारी शिक्षा पर इसका भी विपरीत असर होता है। सरकार के पास धन का अभाव होने के कारण सरकार भी नारी शिक्षा के संदर्भ में अब उदासीन ही नजर आती है। 2011 के आँकड़ों के अनुसार केवल 65.46 प्रतिषत महिलाएँ ही साक्षर हो सकी हैं और पुरुषों की तुलना में यह आँकड़े कमजोर हैं।

**(घ) नारी विषयक सामाजिक दृष्टिकोण** — भारतीय संस्कृति नारीणां समुन्नतम् स्थान सर्वस्वी किते ऐसा कहा जाता है। लोमकस्सप जातक में कहा गया है—

**(क) बाल विवाह की कुप्रथा**—शहरों की अपेक्षा देहातों में आज भी बाल विवाह हो जाते हैं। इसके कारण लड़कियों की शिक्षा में बाधाएँ आती हैं और बचपन में ही उनकी शिक्षा समाप्त हो जाती है। इसके पीछे यह घटिया सोच है जिससे बाल विवाह बड़े पैमाने पर हो जाते हैं—

“अष्ट वर्षात् भवेत् कन्या, नव वर्षात् तू रोहिणी,  
दश वर्षात् भवेत् गौरी, अतः उर्ध्व रजस्वला।”

**(ख) नारी का घटता हुआ अनुपात** — समाज में पुत्र की चाहत एवं आकांक्षा अधिक होती है। परिवार में स्त्री की अपेक्षा पुरुषों को अधिक तरजीह दी जाती है और इसी कारण वह लिंग परीक्षण करते हुए भ्रूण हत्या कर दी जाती है। घटता हुआ लिंगानुपात बलात्कार जैसी घटनाओं को बढ़ावा देता है। सन् 1911 में 1000 पुरुषों पर लिंगानुपात 964 थी जो सन् 2011 में घटकर 940 तक आ पहुँचा है। नारी के संदर्भ में बढ़ने वाले गुनाह इसी बात की तसदीक ही करते हैं कि आज इतने अपराध क्यों बढ़ रहे हैं। राष्ट्रीय अपराध सर्वेक्षण ब्यूरो 2012 के अनुसार महिला अपराधों की स्थिति निम्नानुसार है।

“बल चन्दो, बल सुरियों बल समण ब्राह्मण  
बल बेला समुदस्य बलालिबल इत्थियों।”

हमारी संस्कृति तथा धर्म ग्रंथ नारी को या देवी मानते हैं या रीन हीन। वह भी मानव है यह मानने के लिए कोई भी तैयार नहीं है। संस्कृत में स्त्री को ‘परापक्वि’ कहा जाता है। एक पुरुष जब जब पढ़ता है तो वह अकेला साक्षर होता है किन्तु एक लड़की जब पढ़ती है तो वह सारे परिवार को साक्षर बनाती है लेकिन इसकी ओर ध्यान कौन देता है ? स्त्री को निरक्षर रखने का अर्थ है उसे अज्ञानी बनाना ही नहीं बल्कि उसकी उपस्थिति को भी नकारना है। स्त्री का मात्र अपना घर—द्वार और बाल—बच्चे ही संभालने हैं इस मानसिकता से हमारा समाज अभी तक आजाद नहीं हुआ है। आज भी सौ प्रतिषत औरतों की आबादी में केवल 8 प्रतिषत नारी उच्च शिक्षा ग्रहण कर पाती हैं। यह प्रश्न भी हमें सोचने के लिए मजबूर करता है।

आज भी अभिभावक अपनी लड़कियों को किसी कन्या विद्यालय में ही पढ़ाना चाहते हैं जिसके फलस्वरूप प्रगति बाधित होती है। आज भी नारी के लिए एक अच्छा ‘पति’ पापा अथवा एक अच्छी ‘पत्नी’ बनने हेतु शिक्षा का प्रबंध किया जाता है जो वास्तव में अनुचित

उद्देश्य और इसी कारण उच्च शिक्षा और अनुसंधान के क्षेत्र में नारी का अनुपात बहुत कम दिखाई देता है।

इक्कीसवीं सदी आज वैश्वीकता का नारा लेकर आई है और हम सब के दरवाजों पर दस्तकें दे रही है। सवाल यह है कि महिलाएं उसमें कहां हैं। कम्प्यूटर साक्षरता के संदर्भ में आज नारी कहाँ और किस स्थिति में है ? महिलाएँ दुनिया की ओर पीठ करते हुए नहीं बैठ सकती हैं जिस दिन महिलाओं में कम्प्यूटर साक्षरता बढ़ेगी नारी उच्च शिक्षा क्षेत्र में और भी प्रगति करेगी यह हमारी विनम्र अवधारणा है। इस प्रकार सामाजिक, साहित्यिक, सरकारी सभी स्तरों पर समग्र प्रयास से न केवल महिलाएँ अधिक शिक्षित व सबल होंगी अपितु देश के विकास में अधिक सहयोगी हो सकेंगी।

दुनिया सिमट रही है, एक वैश्विक देहात में तब्दील हो रही है और ऐसे वातावरण में खुद नारी को भी अपनी अवधारणा बदलनी होगी। दुनिया नजदीक आई लेकिन लोग दूर-दूर जाने लगे हैं। इसलिए सर्वप्रथम जब अभिभावक की अपनी मानसिकता बदलेगी सामाजिक परिवर्तन अपने आप हो जाएगा। सम्पूर्ण विश्व एक देहात है ऐसा हम मानते हैं तो इस विषाल देश की आधी आबादी को आगे आकर अपने उत्तरदायित्व को उठाना होगा अन्यथा यह समाज भी पिछड़ा समाज बनकर रहेगा। जब तक उच्च शिक्षा क्षेत्र में नारी अपना सहभाग निश्चित नहीं करेगी तब तक उसकी कीमत पुरुषों की मानसिकता से प्रेरित रहेगी। समाज में उसका दर्जा भी पुरुष ही तय करेंगे।

## V मूल्यांकन

स्त्री शिक्षा को उत्साह वर्धक प्राथमिकता मिलनी चाहिए। हर दृष्टि से स्त्री शिक्षा के लिए आवश्यक वातावरण उत्पन्न करना और उसके साधन जुटाना आज की स्थिति में नितांत आवश्यक है। इसकी पूर्ति के लिए पुरुष वर्ग को सहायता करनी चाहिए, परंतु नारी को इस दिशा में विशेष रुचि दिखाना चाहिए अन्यथा स्थितियों को बेहतर करने में कठिनाई होगी। स्त्री पर ही समस्त मानव जाति का कल्याण केन्द्रित और आधारित है। अतः महिलाओं को अपनी अपनी शक्ति, योग्यता एवं बुद्धि को समग्र रूप से शिक्षित उच्च शिक्षित होने में लगाना होगा, उसके इस कार्य में समाज का दृष्टिकोण सहयोगात्मक होना सकारात्मक को बढ़ावा देगा। सरकारी स्तर पर भी प्रयास आवश्यक है।

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[4] स्वरचित।

## A Study on the Effectiveness and Reach of Dastak Campaign in Madhya Pradesh for Addressing Malnutrition and Under 5 Mortality Rate

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### ABSTRACT

*This report provides an overview and key findings of a survey study conducted to assess the effectiveness and reach of Dastak Campaign conducted from 16<sup>th</sup> to 30<sup>th</sup> Nov 2016 in Madhya Pradesh by Department of Health and Family Welfare, Govt of Madhya Pradesh. The report outlines areas of strength, areas that require attention and action and Districts' comparison information of Dastak Campaign to help State Government respond to and act on the findings, thereby enhancing effectiveness and service delivery to the community. The objective of this survey study is to gather information with a better understanding of Front line workers engagement in Dastak Campaign, reach of Dastak team to community for screening and other services as designed and identification of areas of strength and where focus to be given further to improve in Dastak Campaign. Feedback received from this study will be used to determine whether the objectives of the Dastak Campaign are achieved, facilitate improvements and develop recommendations for future initiatives by Govt of Madhya Pradesh. Study revealed that result on different indicators are not same in all districts as some districts performed nicely, but some districts performance was poor or at mediocre level. Hence, focus should be given on the poor and mediocre performing districts further in next phase of Dastak Campaign.*

**Key words** – Dastak, EIBF, FLW, IMR,MMR, MUAC, SNCU, U5MR

## I INTRODUCTION

Under 5 children constituted about 14% of Madhya Pradesh population as Madhya Pradesh is a home for approx. 1 crore under 5 children as per census 2011. Under 5 children represent huge opportunity that can transform the future of country in terms of social and economic growth, however, this fact yet to realize as Madhya Pradesh is having high U5 mortality rate as manifested from NFHS 3 (year 2005-06) and NFHS 4 (year 2015-16) survey though there are improvement in health indicators of children in last 10 years as reflected in below table-

Madhya Pradesh Indicators	NFHS – 3 (2005-06)	NFHS-4 (2015-16)
IMR	69	51
U5mortality rate	93	65
6 to 59 months (<11g/dl) anemic children	74	68.9
Underweight	60	42.8
Stunting	50	42
Wasting	35	25.8
Exclusive breastfeeding	21.6	58.2

In view of the above, Department of Health and family, Welfare, Govt of Madhya Pradesh is implementing many child health and nutrition programmes such as anaemia control programmes (National Iron Plus Initiative), Vitamin A supplementation programme (Bal Suraksha Maah), pneumonia/diarrhoea management programmes, hb screening, tracking malnourished and SAM cases, SNCUs, NRCs IYCF programmes etc that clearly reflects that State Govt putting lots of efforts to

improve, NMR, IMR and U5MR. But, still many people from the community do not come forward to avail the services on VHNDs organized in villages and many front line health workers (ANM, ASHA/AWWs) do not visit homes despite of laying out clear cut job responsibility in their job description.

Hence, looking to the high IMR and U5Mortality rate in Madhya Pradesh, Department of Health and Family Welfare, Govt of Madhya Pradesh conducted Dastak Campaign between 16<sup>th</sup> to 30<sup>th</sup> Nov 2016 in 168 blocks of 48 districts in Madhya Pradesh in association with Department of Woman and Child Development, Govt of Madhya Pradesh. The objective of the Dastak Campaign was to ensure the house hold visit by a team of front line workers including ANM, ASHA and AWW to ensure line listing of all partially and unimmunized children, screening of childhood anaemia and referral of sever anaemic cases, active case findings of SAM, raising community awareness on prevention of childhood diarrhoea, mass awareness generation and extension of IYCF practices under Maa Campaign, identification and treatment of U5 children especially childhood pneumonia, follow up of SNCU discharge and iodine salt testing.

To know the effectiveness and reach of Dastak Campaign, we have conducted a quick study and come up with the report having key findings on effectiveness and reach of Dastak Campaign which will help the State for decision making for further continuation of Dastak Campaign in future. Hence, MI conducted a quick study in Dec 2016. This report contains the key findings of study in nutshell.

## II OBJECTIVES

The major objectives of the study to know the status of the following during Dastak Campaign

- (a) To understand the status of marking “SMI number/Dastak” for screening houses for under 5 children and partial and non-immunized children.
- (b) To know the status of screening of childhood anemia and its referral.
- (c) To know the status of screening of weak children through MUAC tape
- (d) To know the status of ORS demonstration in the community.
- (e) To know the status of IYCF counseling done in the community.
- (f) To know the status of identification of sick children especially pneumonia and follow up of SNCU discharge cases.
- (g) To know the status of availability of MCP cards in the community.
- (h) To know the salt testing status through ASHA workers.

## III METHODOLOGY

### (a) Sample Size

- (i) Total 50% districts covered as 24 districts selected out of total 48 districts for survey where Dastak Campaign conducted.
- (ii) Total 14.2% block covered as 24 blocks selected in 24 districts out of total 168 blocks for survey where Dastak Campaign conducted.
- (iii) Total 120 villages in 24 blocks of 24 districts were selected @ 5 villages per block.
- (iv) Total 600 hh in 120 villages @ 5 household per village were selected.

## IV ANALYSIS AND INTERPRETATION

Total 600 households of U5 children were covered in the study. The major findings of the study are as follows-

### (a) Finding 1:- 90.8% of households having one or two under-5 children in their family.

- (i) It was observed that 48.8% (294) households have single, 42% (253) households have two, 6.8% (41) households have three, 1.8% (11) households have four and only 0.3% (2) households have five under 5 children.

- (v) Hence, total 600 household were surveyed in 120 villages of 24 blocks of 24 districts.

### (b) Selection criteria

- (i) **Selection of villages** – 5 villages were selected from East, West and North, South direction of the block and 1 central part of the block. Priority was given to include forest or tribal villages. Similarly, few beneficiary included from urban slums.
- (ii) **Selection of interviewee**- 5 households(HHs) which have U5 children were selected from East, West and North, South direction of the village and 1 central part of the village. While selecting the interviewer, priority was given to the HH which are residing in excluded areas in the villages. Mostly mother/women who actually take care of child in the house were interviewed.

### (c) Steps followed in the Survey

- (i) Development of questionnaire
- (ii) Feedback of Department of Health and Family Welfare on draft questionnaire
- (iii) Pre testing of questionnaire and modification of questionnaire based on findings of pre testing
- (iv) Orientation of survey team before the survey
- (v) Individual interviews in household.
- (vi) Survey team carried MUAC Tape, Color Scale for HB testing, Weighing Scale, ORS packet and MCP Card.
- (vii) Data compilation, data cleaning and tabulation
- (viii) Data analysis
- (ix) Report writing

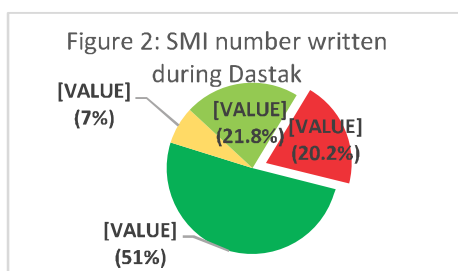
### (d) Type of data for analysis – Primary data in nature

- (ii) It was observed that in Ashok Nagar, Jabalpur, Datia, Narsinghpur, Balaghat all surveyed families were having only 1 or 2 child. (Refer: Figure 1)

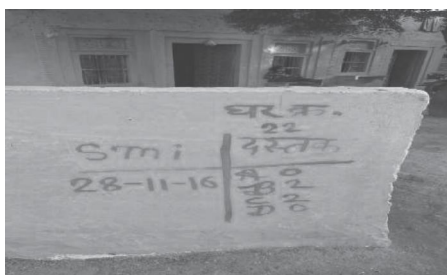
### (b) Finding 2:- 80% of households are having SMI number/Dastak written for screening of under 5 children households.

During Dastak Campaign it was observed that there were serial number mentioned on the households for screening houses of under-5 children by FLWs. SMI number stands for State Mission Indradhanush number mentioned on the houses of left out or partially immunized under-5 children. The major findings are –





- (i) SMI number/Dasak was written on 80% hh surveyed out of which on 51.2% households, number was clearly mentioned. 22% households having incomplete and on 7% households number was not readable clearly. However, in about 20% (120) households SMI/Dastak numbers were not written.



- (ii) All the surveyed household's in Seoni districts have clear and fully visible SMI/Dastak number.
- (iii) SMI/Dastak number were not written at all in surveyed households in Bhind, Datia, Balaghat and Gwalior districts.

(Refer: Figure 3&4)

**(c) Finding 3:- 22.5% of households have prior information about screening activities under Dastak Campaign**

- (i) More than 77% households were not having prior information about the Dastak Campaign.
- (ii) Maximum number of households were given prior information of Dastak screening in Seoni district (80%).
- (iii) Prior information on Dastak screening was not at all given in Bhind, Datia, Gwalior, Neemuch and Rajgarh (0%) districts.

**(d) Finding 4:- 67.5% households were visited by FLWs (AWW/ASHA/ANM) during Dastak Campaign**

- (i) 59.8% (359) households were jointly visited by all three FLWs (ANM/ASHA/AWW) whereas in 7.7% (46) households at least one FLW was visited. However, 26% (157) households were not visited by any

FLW as per the feedback received from the households. Moreover, 6.3% households were not aware in this regard.

- (ii) Joint visit by all 3 FLWs were highest in Bhopal and Jabalpur districts.
- (iii) Performance was poor in Bhind as only in 2 households one FLW visited whereas no joint visit made at all during Dastak campaign. (Refer :

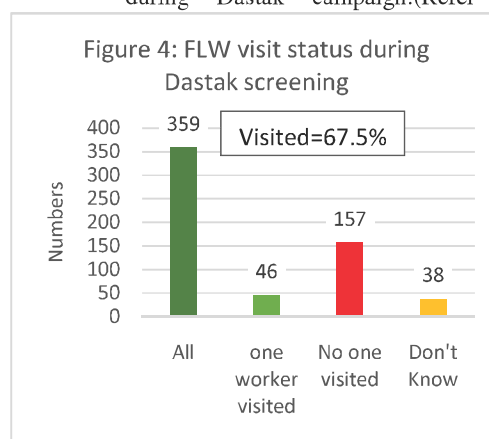


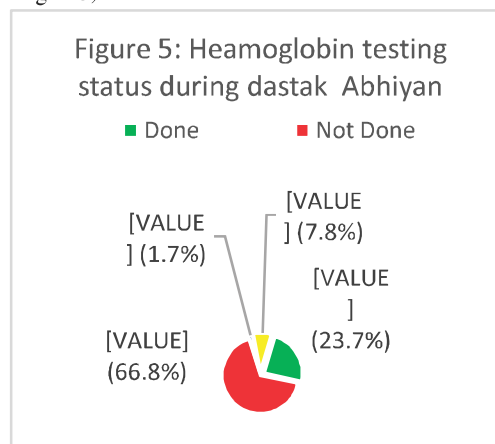
Figure 4).

**(e) Finding 5:- Haemoglobin testing was done in 23.7% under-5 children during Dastak Campaign**

To know the actual haemoglobin level in under 5 children, haemoglobin was supposed to be tested through colour scale by FLWs during Dastak Campaign. Hence, surveyed data reflected that

- (i) HB testing was done only in 23.7% (142) households. About 1.7% (10) families refused to do Hb testing.
- (ii) Highest Hb test was done in Morena 88% (22).
- (iii) No Hb test done in Jabalpur, Neemuch, Vidisha, Bhind and Gwalior during campaign.

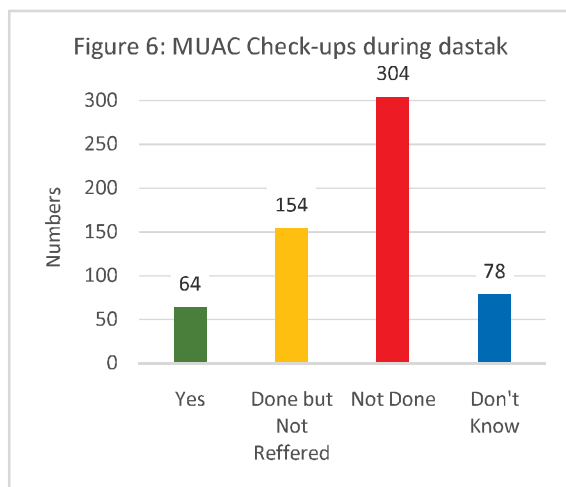
(Refer: Figure5)



**(f) Finding 6:- MUAC check-up was done in 36.3% under 5 children during Dastak Campaign.**

Screening of children with MUAC tape for weak children was also a special activity during Dastak campaign. Major findings as per surveyed households are:

- (i) Out of 218 children checked by MUAC only 64 (10.6%) under 5 children were found to be suitable for NRC referral and



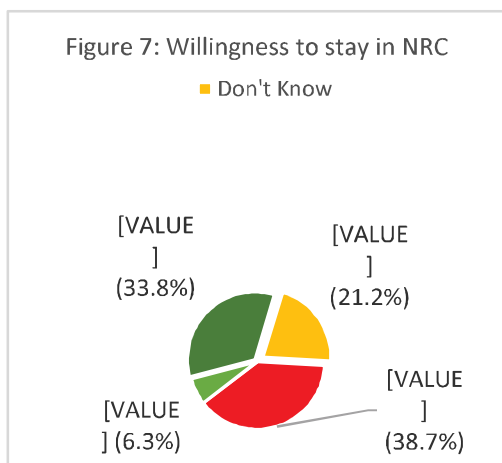
153 (25.5%) children who were also measured with MUAC tape could not qualify for NRC referral. However, more than half of children were not measured using MUAC tape. Highest MUAC check confirmation was done in Sehore with 16 referral which is followed by Agar district.

- (ii) No MUAC check and no referral was done in Bhind and Dewas districts.

(Refer: Figure 6)

**(g) Finding 7:- 40.1% of parents willing to stay in NRC.**

- (i) More than 40% of parents were willing to take their children to NRC if needed, out of



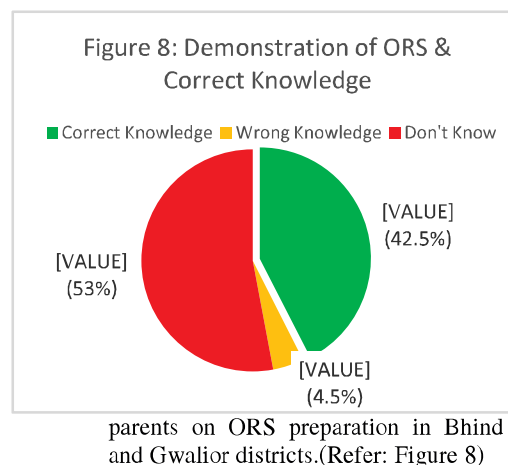
which 6.3% parents found difficult to stay for 14 days in NRC by leaving their home.

- (ii) 38.7% parents directly denied to admit and stay in NRC. Moreover, 21.2% were in confuse state of mind and could not decide whether they are willing to take their children in NRC or not.

- (iii) Highest willingness to stay in NRC observed in Katni and Sheopur districts. However, no parents willing to stay in NRC for 14 days or more in Ashok Nagar, Datia, Dewas, and Gwalior districts. (Refer: Figure 7)

**(h) Finding 8:- Demonstration of ORS preparation done in 47% households out of which 42.5% households have correct knowledge for ORS preparation.**

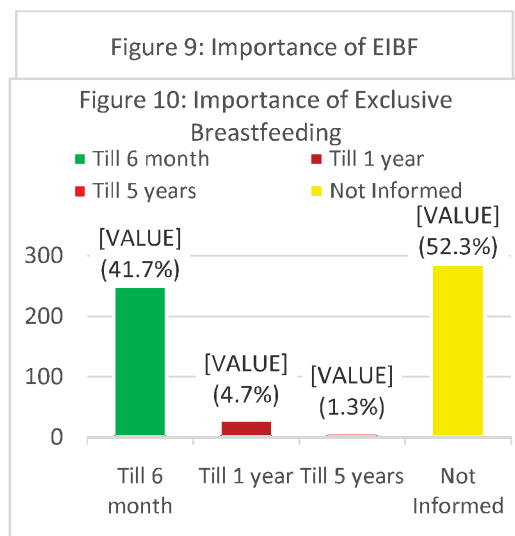
- (i) Total 42.5% (255) households have correct knowledge about ORS requirement during diarrhoea and about 4.5% (27) households not have correct knowledge of ORS preparation.
- (ii) District Seoni and Chhindwara have highest awareness on ORS preparation.
- (iii) There is no correct knowledge in



**(i) Finding 9:- 59.7 % households know the importance of Early Initiation of Breastfeeding (EIBF)**

- (i) More than 42% household knew the importance of early initiation of breastfeeding within 1 hour. However, more than 17% households knew but do not have the correct knowledge to start the breastfeeding within 1 hour of birth.
- (ii) Another 40% said that they were not informed about early initiation of breastfeeding.
- (iii) Highest awareness on early initiation of breastfeeding was found among the parents of Balaghat district followed by Chhindwara and Morena. However, there was lack of this

knowledge among parents of Ashoknagar, Bhind, and Datia districts. (Refer : Figure 9)



**(j) Finding 10:- 41.7% households know the importance of Exclusive Breastfeeding (EBF) explained during Dastak Campaign**

- More than 41% parents were aware about the exclusive breastfeeding as informed by FLWs. However, 52% parents said that they were not informed about the exclusive breastfeeding by FLWs and another 6% do not have correct information on exclusive breastfeeding.
- Households of Balaghat district have highest knowledge on exclusive breastfeeding.
- No awareness was found among the household of Ashok Nagar, Bhind, and Datia districts.

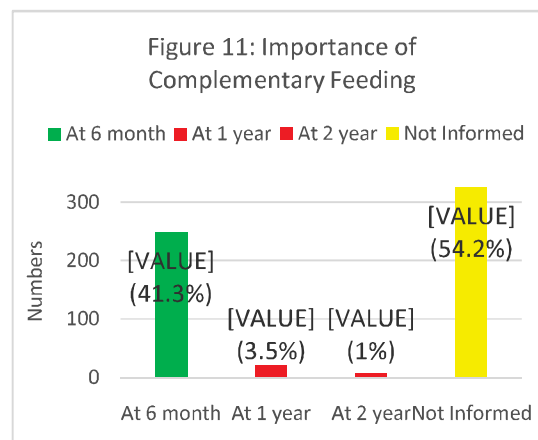
(Refer: Figure 10)

**(k) Finding 11:- 41.3% households know the importance of Complimentary Feeding explained during Dastak Campaign:**

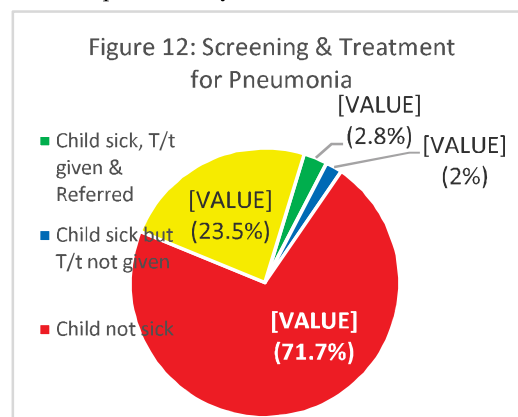
- Correct knowledge on complimentary feeding was observed in about 41% households whereas 4.5% households do not have correct knowledge. However, more than 54% parents were not informed about the complimentary feeding.
- Highest awareness on complimentary feeding was found in Balaghat and followed by Chhindwara, Katni & Seoni. However, 5 districts do not have correct knowledge of complimentary feeding viz. Neemuch, Ashok Nagar, Bhind, Datia, and Gwalior.

**(l) Finding 12:- Screening of children suffering with Pneumonia and Treatment:**

- About 72% of the children were not sick.
- About 23% parents were not aware about this screening during Dastak Campaign.



- 4.8% (29) children were screened for Pneumonia and 2.8% (17) children were also provided treatment for Pneumonia. However, about 2% (12) children were not provided any treatment for Pneumonia who



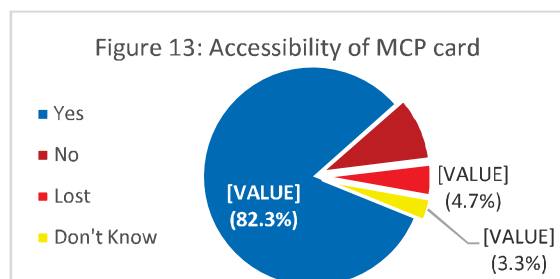
were identified during the Dastak Campaign.

- Highest (7) number of children suffering with Pneumonia were identified in Narsinghpur district out of which 3 children were not given treatment. However, in Sheopur, Rajgarh, Gwalior, and Morena, identified children were not provided any treatment or referral. (Refer : Figure 12).

**(m) Finding 13:- MCP card was available in 82.3% households.**

- In 82.3% households MCP card was available.
- 14.3% households not having MCP card as their MCP cards either lost or not available.

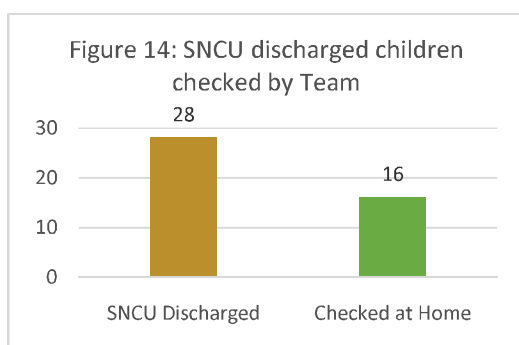
- (iii) Only 3.3% households do not have awareness(d) about MCP card.
- (iv) Highest number of MCP cards availability(e) found in Balaghat & Datia. However, lowest in Narsinghpur.



**(n) Finding 14:- SNCU discharged and checked by Dastak team**

28 children were discharged from SNCU and 16 were checked during Dastak Campaign by FLWs out of total 600 surveyed households

(Refer : Figure 14)



**(o) Finding 15:- Salt testing for adequate Iodine presence:**

- (i) Salt testing was reported in surveyed data from 11 districts in 8.7% households.
- (ii) Highest from Narsinghpur and Chhindwara

(Refer Annexure 1: Figure 28)

## V CONCLUSION

- (a) Dastak Campaign needs more IEC and IPC for better awareness generation as community was less aware about the term Dastak Campaign. They were also not aware why the SMI number /Dastak was mentioned on the outside wall of their house and why the child anthropometry was taken.
- (b) 60% households visited jointly by all 3 FLWs ANM/ASHA/AWW which reflects good convergence between health and ICDS department. However, orientation to be organized jointly further for FLWs of health and ICDS for better synergy at village level.
- (c) Households near ASHA Worker/ ANM/ AWW home were giving very positive responses as

compared to rest of the village households that came out very prominently in the study.

Equipment and logistics management by FLWs required improvement as many FLWs did not carry required equipment like colour scale and MUAC tape during Dastak Campaign as found by survey team while talking to households as a result of which HB testing and MUAC screening was done in 23.7% and 36.3% households respectively. Hence, orientation and guidelines to be reiterated that these screening are mandatory in next phase of Dastak Campaign.

- (f) Appx 40% hh were willing to take the child to NRC which also reflected that community is worried about the health of children, however further IPC is required for better awareness. Moreover, staying for 14 days in NRC is a challenge for mothers which also came out in the study, hence, community based interventions for management of SAM and MAM children to be explored further.
- (g) Study revealed that the community is having good awareness on breastfeeding and its early initiation but lacking correct knowledge on exclusive breastfeeding and complimentary feeding which reflects lack of counseling by FLWs in this regard during Dastak Campaign.
- (h) Study also revealed the lack of screening of pneumonia cases, however, knowledge of community is good on usage of ORS for diarrhoea management.
- (i) MCP cards were also available in 80% households which also reflected that importance of this card has been understood by service providers as well as caregivers which is a good sign and helpful for tracking MCH services.
- (j) All SNCU discharged cases were not checked by FLWs during Dastak Campaign though number were very less only 28 out of 600 surveyed households, hence lack of awareness observed among FLWs in this regard.
- (k) Study also revealed that result on different indicators are not same in all districts. Performance of Bhind, Gwalior are poor in most of the indicators whereas performance of Balaghat, Chhindwada and Bhopal are better. Rest all 19 districts are at mediocre level.
- (l) Despite of implementing Dastak Campaign on short notice, study findings are encouraging, hence, next phase of Dastak Campaign with good IEC, proper planning and orientation with special focus on poor and mediocre performing districts will definitely yield better result.
- (m) Some job aid to be provided to FLWs which may be helpful for them during counseling while visiting households.
- (n) Orientation to be given to FLWs for carrying required equipment/materials for focusing on screening services.

- (o) Joint orientation to be given for focusing on joint visits to bring better synergy between Health and ICDS staff and FLWs.
- (p) Some job aid to be provided to FLWs which may be helpful for them during counseling while visiting households.
- (q) Orientation to be given to FLWs for carrying required equipment/materials for focusing on screening services.
- (r) Joint orientation to be given for focusing on joint visits to bring better synergy between Health and ICDS staff and FLWs.

### **VI KEY CONCERNS/QUERIES OF THE COMMUNITY RAISED DURING THE SURVEY**

- (a) Communities were mostly unaware of the term Dastak Campaign. When they were told that ASHA, ANM and AWW came together to your house, then they could correlate and said yes.
- (b) Community was clueless as why SMI/ Dastak was written on their households in many villages.

- (c) The community members were confused in most of the villages about symptoms of pneumonia in children so the survey team explained about it and steps to be taken in such cases.
- (d) Community informed in some villages that ASHA and ANM provides least support therefore they have to go to private doctors.

Most of the community members were not aware of services like SNCU, NRCs, hence survey team

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### **Acronyms & Abbreviation**

FLWs	:	Front Line Workers
hh	:	Household
HB	:	Hemoglobin
IMR	:	Infant mortality rate
IYCF	:	Infant & young child feeding
MCP Card	:	Mother and Child Protection card
MUAC	:	Middle upper arm circumference
NFHS	:	National Family Health Survey
NRC	:	Nutrition Rehabilitation Center
SAM	:	Severe Acute Malnourished
SNCU	:	Sick new born care unit
U5MR	:	Under 5 mortality rate
VHND	:	Voluntary Health and Nutrition Day

**Annexure-I**  
**Districts and Blocks covered in the study**

S. No.	District	Blocks	Village-1	Village-2	Village-3	Village-4	Village-5
1	Agar Malwa	Nalkheda	Samri	Gharola	Padhana	Suigaon	Bheelkesi
2	Ashoknagar	Ishagarh	Ajaleswar	Dhura	Imjara	Anandpur Colony	Banora
3	Balaghat	Paraswada	Aradia	Sitadongri	Chhaparwahi	Dhanwaar	Singhori
4	Bhind	Ater	Baroni	Khaderi ka pura	Nawli	Soi	Naripura
5	Bhopal	Phanda	Golkhedi	Barai	Kanhakunj	Etkhedi	Achharpura
6	Chhindwada	Chourai	Sehoramala	Barelipar	Jurtara	Ghoragari	Piparia
7	Datia	Bhander	Hasapura	Badera Sopan	Pandokhar	Bheetari	Aaroni
8	Dewas	Satwas	Badkankhari	Rahmanpura	Dehariya	Punervas	Atvas
9	Gwalior	Bhitarwar	Haesh	Devrikala	Shihi	Mavada	Antari Ward12
10	Harda	Khirkia	Pokharni	Mandala	Haripura	Morgadi	Baranga
11	Jabalpur	Panagar	Kedarkheda	Suhagli	Keolari	Karond	Imaliya
12	Katni	Bahoriband	Dilhuta	Aamgaon	Sidurasi	Bahoriband	Kudan
13	Morena	Joura	Sankara	Kakardha	Chandrapura	Adhanpur	Khanaita
14	Narsinghpur	Gotegaoan	Imaliya	Kamod	Bagaspur	Kunjai	Kumhadkhe da
15	Neemuch	Manasa	Khetpaliya	Hadipipaliya	Lodkiya	Bhaktakheda	Piplon
16	Raisen	Sanchi	Khola	PipaliyaChandKha	Sanchi	Tigra	Ambadi
17	Rajgarh	Khilchipur	Dolaj	Jaitpurkalan	Ruppur	Kunibeh	Badbheli
18	Ratlam	Jaora	Pirhigoriya	Asawati	Mundalaram	Bhimakhedi	Kerwasa
19	Sehore	Ashta	Kotari	Gramkilerama	Kajikhedi	Malikheda	Gram Padmashri
20	Seoni	Barghat	Dulhapur	Pipariya	Jawarkali	Aamgaon	Poniya
21	Shajapur	Shujalpur	Kisoni	Akhtiyarpur	Bheelkhedi	Chapadiya	Chhitara
22	Sheopur	Karahal	Kalitalai	Pahela	Badh	Panwada	Moravan
23	Ujjain	Tarana	Lasudi	Gangayakhedi	Karanj	Malikhedi	Beejpadigaoan
24	Vidisha	Kurwai	Rusia	Khirjia	Babaikala	Meluha Chauraha	Bishanpura



## Oil Crisis - Who Slipped and Who Stands?

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### ABSTRACT

*Crude oil is the most important natural resource of the industrialized nations. It can generate heat, drive machinery, fuel vehicles and airplanes. The oil producing nations, with their history of booms and busts, are in the deepest downturn since the 1990s, if not earlier. They have been making millions or billions of dollars from the higher prices but are now finding themselves in trouble. One of the main reasons behind this changing oil prices is fall in demand of oil in the international market. United States domestic production has nearly doubled over the last several years, pushing out oil imports that need to find another home. Saudi, Nigerian and Algerian oil that once was sold in the United States is suddenly competing for Asian markets, and the producers are forced to drop prices. Also with the emerging technologies vehicles are becoming more energy-efficient. So, demand for fuel is lagging. The high price of oil is partly to blame. And because of the steep oil price, many countries have decided to save oil by using less of it. The result is that today the world is awash with oil simply because the demand for it has gone down. Its impact can be seen in all the major economies of the world as well as on the major industries and stock markets. It's having a great impact on Russia, the U.S., Saudi Arabia, Europe and Asian Countries. The 3 major areas of economic consequences due to fall in oil prices are-the impact on inflation, consumer spending, and auto sales. It has proved to be a boon for many countries while curse for other sectors and economies. India one of the greatest emerging economies and the major importer of crude oil have a net positive effect on the economy due to low prices of crude oil. Lower oil prices will cut inflation, and bring down our Current Account Deficit but it also has its downsides. It will affect the exporters of petroleum producers in the country. The current case discusses in detail the various reasons about the recent fall in oil prices, factors affecting its demand and supply, impact on oil importing and exporting countries as well as on Indian economy.*

**Keywords:** - Crude Oil, Emerging Economies, Current Account Deficit, Inflation, Oil Producing Nations.

## I INTRODUCTION

On June 22, 2014, in Eastern Libya, two tankers loaded with 1.3 million barrels of crude were ready for dispatch at the port of Tobruk after the nation reopened its ports and oilfields which were closed since the country's civil war in 2011. It was an incident that signaled the end of a decade-long boom in oil markets. It was the last time when the crude oil prices reached to its highest level in 2014 at almost \$116 per barrel, before it began to sink down by more than 60 percent for the next seven months.

The falling oil prices has been one of the most important and concerned events recently. The oil-exporting countries as well as the oil-importing countries both had different impact of dropping oil prices. On one hand, it had certainly lower fuel bills for consumers, while on another hand it had drastically reduced the revenues of oil-exporting countries.

## II OIL COMMODITY OF STRATEGIC IMPORTANCE

Oil is a commodity with huge strategic importance to all countries in the world. It can generate heat, drive machinery, fuel vehicles and airplanes. It is one of the most important sources of energy for driving the day to day activities in the world such as transportation, cooking, source of light, etc. Airplanes, ships, trains, and trucks powered by oil move the majority of the world's products. Manufacturing and transportation of many products have become affordable because of cheap energy source provided by oil.

A lot of conflicts and intrigue have been recorded for a long time all over the world over valuable energy supplies. Major wars over oil have been fought every decade or so since World War I. World is entering towards an era of intensified conflict over energy resources where we keep seeing a whole group of oil-related clashes stretching across the globe with more and more popping up all the time. Various countries are looking out the possession of energy assets especially oil and gas deposits as an essential to prop up national wealth, power, and prestige.

Oil played a crucial role in the defeat of Germany and Japan in World War II. Due to lack of internal sources of oil, both the countries were struggling with the availability of fuel for its army and their planes, as they were heavily depended on other countries for oil. At that point of time, United States - the major supplier to the world exported oil to fuel the Allied Armies in Europe, Africa, and the Pacific. Heavy weighed steam powered tractors which used coal or wood to power themselves were replaced by light weighted internal combustion tractors.

Industrial farm uses natural gas as the feedstock to manufacture most of the fertilizer. Oil is directly responsible for about 2.5% of world GDP. Approximately 17% of all crude oil is used as raw material to make various products such as shampoo, detergent, solvents, paint, ink, tires, lubricants, candle wax, roofing material, carpet, synthetic clothing materials, shoes, and thousands of other products are made from oil. From insulation on the wires of computer to the circuit boards, the plastic in the case of computer, flat screen monitors all are made from crude oil.

Oil is the blood line of the global economy, without it everything will come to halt. It supplies 40 percent of the world's total energy needs and therefore undoubtedly it is the ruler of all the commodities.

### **III TUMBLING CRUDE OIL PRICES REASONS BEHIND**

Recently the entire world witnessed the end of a decade-long boom in oil markets. The price drop pushed the industry into crisis, with major international oil companies cancelling billions of dollars' worth of projects planned for 2015 and 2016, affecting the economies of all the countries.

Various factors were held responsible for the sudden plunging of industry into a catastrophe. One such reason was sudden decline in the demand of Oil in U.S. market. U.S. is one among the major importers of oil, but its consumption of gasoline, diesel, jet fuel and other refined products declined by more than 12 percent between the time ranging from 2005 to 2013, despite of the fact that during the same period country's population increased by more than 20 million and real economic output grew by 10 percent witnessing the biggest drop in fuel demand in history. The cause behind this was that United States domestic production had nearly doubled over the last several years, pushing out oil imports that need to find another home. Also due to high oil prices in the global market new technologies have emerged which had made vehicles more energy-efficient. Thus,

demand for fuel was lagging. Also because of the steep oil price, many countries decided to save oil by using less of it.

High prices did not only guard the demand but they were also responsible for the emergent of U.S. Shale boom, which resulted in the fastest growth in oil production in history during 2013 and 2014. According to a report of U.S. Energy Information Administration the highly efficient shale drillers were able to locate more wells and drill them even faster resulting in increasing the output from 0.16 million bpd in 2011, 0.85 million bpd in 2012, 0.95 million bpd in 2013 to 1.2 million bpd in 2014. This created an overall misbalance between the demand and supply of oil. The only solution of which was a sharp fall in oil prices, which had been above \$100 per barrel, to restrain demand destruction.

Another factor behind this changing oil prices is fall in demand of oil in the international market. Demand is low because of weak economic activity, increased efficiency, and increase in frequency of shifting from oil to other fuels.

Saudi, one of key members of OPEC realized that if the prices are artificially being raised by cutting down the production it will cause more harm to Saudi Arabia and OPEC as they will lose a majority of their market share and will provide shale production to expand more. So, the Saudi policy makers came to the conclusion to not to sacrifice their own market share. And therefore, decided to let the prices decline as enough so that to prevent the investment in new shale wells and formations. They could have lower down the production sharply, but then the main benefits would go to their rival countries such as Iran and Russia. Over the year 2014 Crude Oil dropped to \$86 per barrel at the end of October, \$70 by the end of November, \$57 by the end of December and less than \$47 in January 13, 2015, which caused Saudi Arabia to suffer a double hit to its revenues from lower prices and reduced output. The result is that today the world is awash with oil simply because the demand for it has gone down.

### **IV EFFECT ON ECONOMIES FEW SLIPPED AND FEW STANDS**

Falling oil prices have impacted the inflation, consumer spending, and auto sales are the vital areas of an economy. It has proved a boon for many countries while curse for other economies and sectors.

**(a) Saudi Arabia**

Saudi Arabia is the world's largest oil exporter and OPEC's most influential member. Oil is the prime source of revenue for Saudi Arabia, contributing 90% of the government's revenues. The recent drop in oil prices resulted in a drastic change in the overall economy of Saudi Arabia. It had led to a higher government deficit and lower government spending. For short term, this fall in oil prices may not have any severe effect on Saudi Arabia due to their billion-sovereign wealth fund for revenues but in longer term it will have a larger impact as they need to balance their budget. It will cause a significant impact on job creation within the country, as most of the private sector jobs are based on government contracts and the recent fall in oil prices is likely to result in a higher government deficit leading to lower government spending.

Even after the drastic fall in oil prices, Saudis haven't cut their oil production as they wanted to push oil prices upward. The lower oil prices were likely to hurt shale oil production in the US, which would be proved as beneficial for Saudis for the long term. Also, they are hoping to pick up market share in the longer run, if this period of lower prices would force to shut down some of the higher cost producers.

**(b) Russia**

Russia has been most adversely affected by the recent changes in oil prices. It has drastically affected the overall revenues and the GDP rate of the Russian economy as Russia's oil revenues constitutes more than half of its budget revenues and 70% of its export revenues. Hike in interest rate up to 17% in support of its troubled ruble, signifies how heavily its economy depends on energy revenues, with oil and gas accounting for 70% of export incomes. Due to the collapse of Russian currency the interest rates went up high and the central bank was left with no option but to only sell its foreign reserves to support the ruble. If the prices fall below US \$105 it will either cause the Russian government to run deficits or force it to cut down on its other development programs.

**(c) U.S.**

Falling oil prices have a sweeping impact on the domestic economy, for both better and worse. Consumers are certainly benefiting from the cheapest oil and gas prices in years but there is also a darker side to these low oil prices. Perhaps the biggest is that well-paying oil sector jobs are being lost at a massive rate. U.S. giant oil service companies such as Schlumberger, Halliburton,

and Baker Hughes have already announced 51,000 layoffs since the oil crash began. Worldwide job losses due to low oil prices have already reached to 200,000.

Due to continuation of the cheap oil prices, the negative consequence has hurt American manufacturing industry. The Petrochemical industry is one of the most developing American manufacturing sectors that produced chemicals that were used to make everything from car tires to fertilizer to fabrics. According to the American Chemistry Council, these chemical companies have committed an investment in production of \$153 billion, which will create an opportunity of more than 800,000 permanent jobs, paying an average salary of over \$69,400 and generating more than \$322 billion in annual economic output. Low oil prices could bring a wrench over these investments leading to delay or cancellation of these new projects and decreasing the new job opportunities in U.S.

One more impact on the economy, which is based on simple economic theory of demand and supply, is with the decrease in oil prices gas prices also decreases as it is also a key product of crude oil. Now this will increase the demand of more gas-guzzling Cars, Trucks and Sports utility vehicles. The customers will be willing to buy more gas guzzling vehicles which will increase the demand of gas, resulting in the increase in demand of Oil which will drive the price of both gas and oil back up.

**(d) China**

China is one of the largest importers of oil in the world, as 60% of its consumption is catered through imports. Yet it seems that despite of low oil prices Chinese economy is not able to get any major benefit out of it. Reason behind this is hike in taxes by the government on oil products and also low demand of oil from China. This lower demand has increased the chances of deflation due to which the central bank has reduced the total amount of reserves that banks are supposed to maintain. The overall growth rate and real estate has gone down resulting in increased household savings rather than investment. However, China has smartly used this opportunity to increase its strategic oil reserves which would help china to improve its current account surplus and lower down the cost for business.

**(e) Japan**

Importance of oil can be traced from Japan's history, where it got defeated in the World War II due to shortage of oil. The country imports most of the oil it consumes, therefore the fall in oil prices should lead to a significant improvement in Japan's trade deficit. This fall in oil prices will significantly raise corporate profits and uplift the household income but the depreciation of the Yen relative to the Dollar has counter balanced the entire effect. Low oil prices will decrease the inflation rate of Japan.

After the Tsunami of 2011, Japan lost its nuclear reactors which were the main source of electricity generation and therefore had no other choice but to shift to oil power plants to make up the lost capacity of nuclear reactors. The recent tsunami trauma had devastated the livelihood of thousands of Japanese due to which Japan was unable to pass on this higher cost of oil power plants to their consumers. Therefore this low oil prices are beneficial for Japan in many ways.

## **V EVEN INDIA NOT LEFT UNTOUCHED**

India imports 80% of its total consumption of crude oil that means the falling oil prices should be boon to Indian economy as it has cut inflation, and has brought down country's Current Account Deficit. According to a report given by live mint – "fall in oil prices by \$10 per barrel helps reduce the current account deficit by \$9.2 billion which amounts to nearly 0.43% of the Gross Domestic Product - a measure of the size of the economy". In a way, it will be a benefit because this cut in inflation would lead to a fall in commodity prices which will improve consumer spending and decrease the interest rates, increasing credit availability in the economy and boosting overall growth prospects for infrastructural and corporate investment. Every \$10 per barrel fall in crude oil price helps reduce retail inflation by 0.2% and wholesale price inflation by 0.5% says the report of Money control. The sectors like automobile and agricultural will get a direct benefit as the demand for the automobile will go high also the transportation charges will be reduced, resulting in low commodity goods prices.

The fall in international oil prices have a soothing effect on inflation but as every coin has two faces there is another face of this low oil price which is not as good as the first one. India may face some negative impact of this oil crisis. India is one of the

major players in the global export market. And this overall global economic imbalance may directly affect FII/FDI fund inflows from foreign countries whose economies may be adversely affected by the fall in oil prices. The falling market demand and imposition of new restrictions and laws on imports may contract the Indian export market and reducing the overall investment of foreign countries in India.

The Indian government had budgeted Rs. 63,426.95crores as oil subsidy for the financial year (April 2014 to March 2015) which includes the oil subsidies that had not been paid for during the previous financial year which nullifies the large decline of the fiscal deficit. Any further continuation in the low oil prices will benefit the government on the fiscal deficit front of the next year. However, the dropping oil price has become a blessing to Indian economy. The government has raised the excise duty on petrol and diesel which together make up for around 2% of the consumer price index. Also, the subsidized LPG and kerosene which already have higher weights in the consumer price index, will not directly affect their retail prices.

Another major aspect to be considered is about the risk that remittances from workers abroad will be hit because of low oil prices on the fortunes of the major oil exporters. According to World Economic Outlook report given by International Monetary Fund's (IMF's) in coming next three years (2016-2018) lower oil prices will shave off 2.25 % points from the economic growth of energy exporters. The six Gulf Cooperation Council (GCC) countries are accounted for 60% of India's cross-border private remittances. Which means any disruption in these countries will impact India's net private remittances affecting the India's title of being the largest recipient of cross-border remittances, even ahead of China. Also, these gulf countries absorb around 96% of annual labor emigration from India, majority of which are low-skilled jobs that include construction workers. To sustain most of these gulf countries are looking out to diversify their economy to different sectors instead of majorly depending only upon the energy sector. Any such kind of diversification in their economy may lead to layoff of Indian workers in masses affecting the earnings of the Indian diaspora and remittances and increasing unemployment rate.

## **VI THE WAY FORWARD**

Although the falling oil prices have both positive and negative impact on economies where some got slipped and some are standing firmly. The crude oil prices are showing the sign of recovery, but the question remains that whether this stability in prices



will stay for a longer way or it will last for a limited period. Moreover, day to day emerging new technologies, would pose a threat for the golden days of oil industry. Furthermore, such oil crisis will force the countries to shift their demand for oil and look out for other better substitute or the technology

oriented companies like Shale will be deciding the fate of oil producing countries. Opinions about the future of oil are mixed and it's impossible to say how soon and how far the prices will remain unaffected. The answer to all these questions lies in future.

## VII CASE FITS FOR

The case is appropriate for undergraduate as well as post graduate management students for teaching subject of Macro Economics. The concepts that can be drive through this case is demand and supply, their factors, employment, effect on GDP, CAD and other macro-economic variables.

## VIII TEACHING OBJECTIVES

This case has been developed with an aim to make students understand the effects of change in oil prices on different economies and also its impact on macroeconomic variables.

The case highlights the recent crash in oil prices, factors affecting the demand for crude oil and its impact of various economies. Key areas which should be focused discussing the case in the class are:-

- (a) Why oil prices are falling?
- (b) Why dip in oil prices has become the major concern for many economies?
- (c) Segregate the countries into oil exporting and importing countries.
- (d) Discussion on whether the plunged oil prices will prove a boon or bane for each economy or not?
- (e) What is the way ahead?

## IX TEACHING PLAN

- (a) The discussion should start with the introductory paragraph which talks about the falling oil prices.
- (b) Moving further the importance of oil for all countries should be deliberated.
- (c) Thereafter, the various reasons that contributed towards falling oil price and the role of Saudi and USA as an oil producer should be considered in detail.
- (d) Impact on each economy and their dependency on oil and impact on various macroeconomics variables should be examined in detail and a

maximum time of class should be allocated for elaborating this section.

- (e) What is the future of oil prices? Will another substitute will replace the oil or reduce the dependency on it or technology will be the decisive factor in oil price fixation. This is the point where class will have a different opinion.

## X QUESTION FOR DISCUSSION ALONG WITH SUGGESTED ANSWERS

- (a) Why oil prices have plunged?
  - (i) Decline in the demand of oil in major oil importing countries such as U.S.
  - (ii) New emergent technologies making vehicles more energy efficient.
  - (iii) U.S. Shale technology development.
  - (iv) In spite of low demand OPEC Countries continued the production of oil in order to maintain their market share and prevent the investment in new shale wells and formations.
  - (v) Demand is low because of weak economic activity, increased efficiency, and increase in frequency of shifting from oil to other fuels.
- (b) What are the factors affecting the demand and supply of oil?
  - (i) With the emerging technologies vehicles are becoming more energy-efficient. So demand for fuel is lagging.
  - (ii) Due to high oil prices many countries have decided to save oil by using less of it.
  - (iii) Production of oil is more than the Demand.
- (c) Why there is need for substitute of oil? Which are some of the substitutes used by various countries?
  - (i) Due to high oil prices and limited availability of resource one needs to explore and find out other sources of energy.
  - (ii) The substitutes include solar energy, Wind Power, Geothermal energy, Nuclear energy, Hybrid cars and Shale formation natural gas.
  - (iii) For ex. USA- Shale Technology, India – Solar, Germany – Wind & Hybrid Cars, Sweden – Electrical Highways
- (d) The downfall in oil price is a cyclical or real? Whether it will shift and to what extent?

- (i) It is cyclical which depends upon various time to time changing economic activities. With emerging technologies a large number of substitutes of oil have been evolved.
- (ii) The future of oil industry is unassured, reason being the limited deposits of oil resources throughout the world, so the world has no other option but to shift from the oil to other renewable sources of energy.
- (e) Elaborate in detail about the effect on each economy of falling oil prices.
  - (i) Most of the economies are dependent on oil for driving the day to day activities such as transportation, cooking, source of light etc. It supplies 40 percent of the world's total energy needs and is responsible for about 2.5% of world GDP. Oil producing countries such as Saudi Arab depends on oil for 90% of its national revenue. Falling oil prices have impacted the inflation, consumer spending, and auto sales which are the vital areas of an economy. For oil importing countries this plunged oil prices will be a boon as it has lower fuel bills for consumers, while on another hand it had drastically reduced the revenues of oil-exporting countries. Various world major economies having different impact which is mentioned in case.

## XI STUDENT EVALUATION

The case should be given in advance to the students and can be discussed on the scheduled class.

The evaluation of case can be segregated into two components participation during case discussion in class and written assignment.

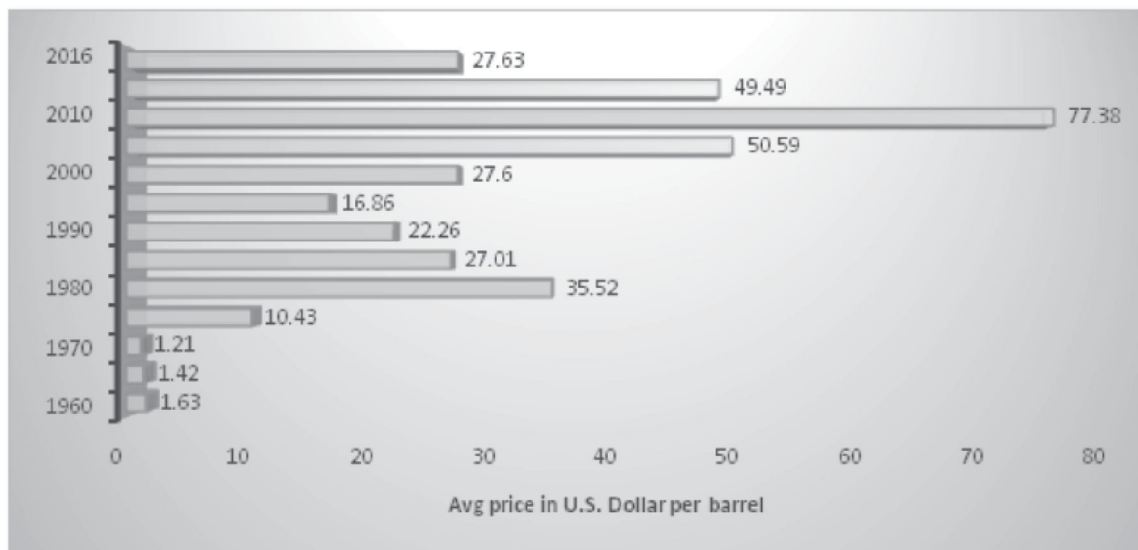
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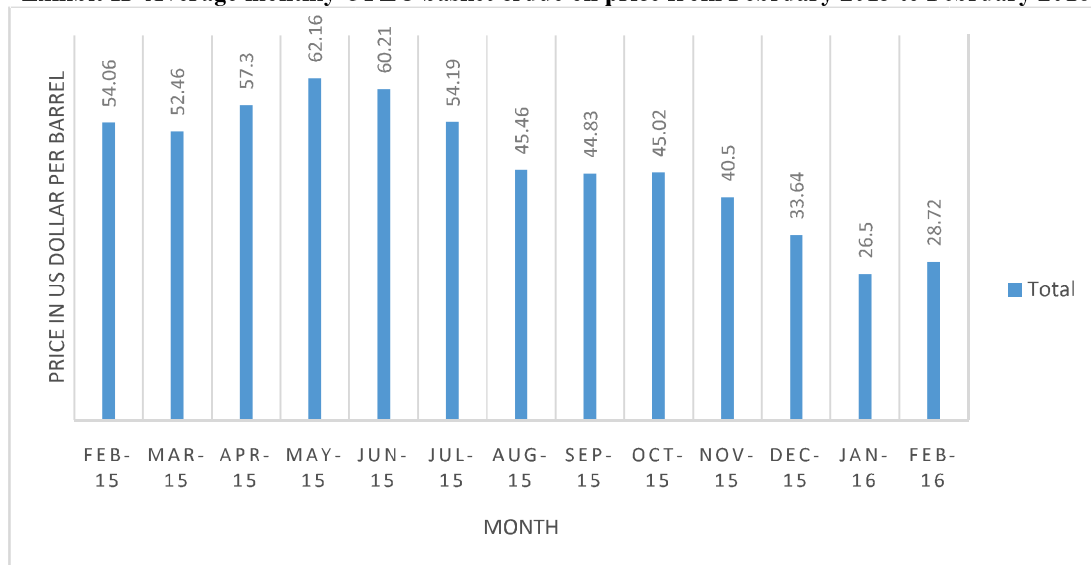
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**Exhibit I -Average Annual OPEC Crude Oil Price from 1960 to 2016**

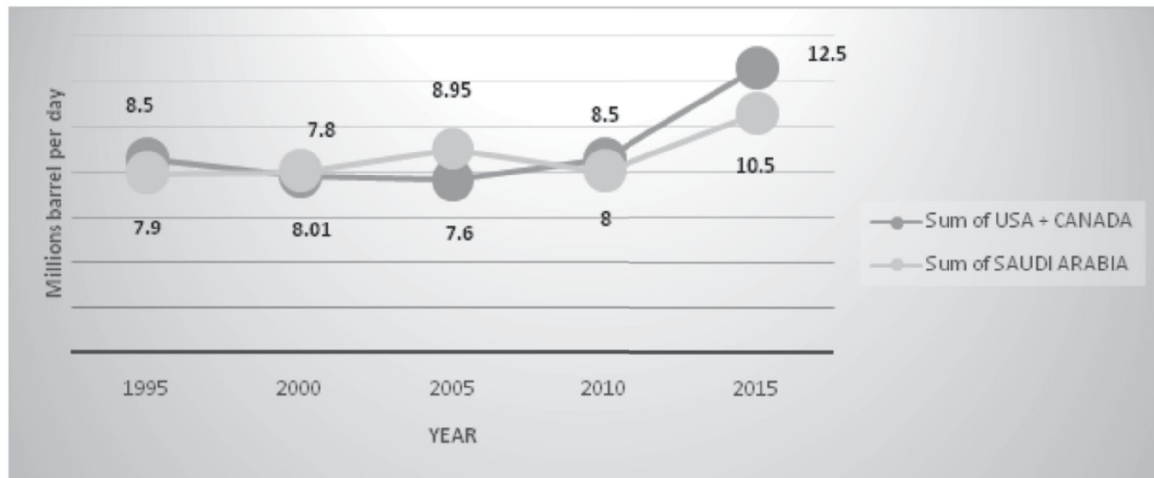


Data Source – Compiled by authors from <http://www.statista.com/statistics/262858/change-in-opec-crude-oil-prices-since-1960/> retrieved on April 19, 2016

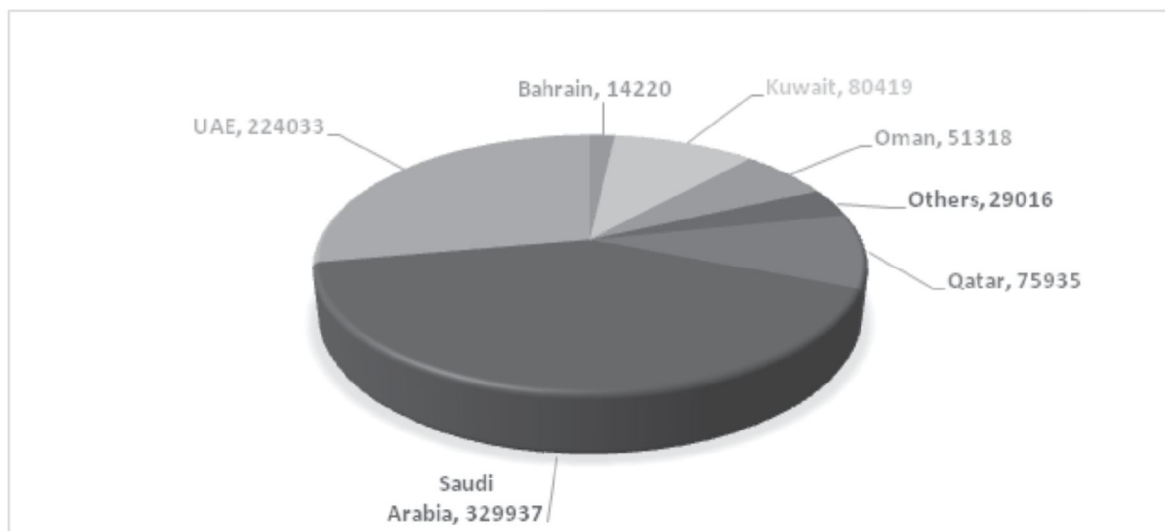
**Exhibit II- Average monthly OPEC basket crude oil price from February 2015 to February 2016**



Data Source: - Compiled by authors from <http://www.statista.com/statistics/277914/monthly-average-prices-of-the-opec-crude-oil-basket/> retrieved on April 19, 2016

**Exhibit III - Crude Oil Output: USA + Canada V/S Saudi Arabia**

Data Source: - Compiled by authors from Energy Briefing: Global Crude Oil Demand & Supply, Page 26 / January 26, 2016 / retrieved on April 19, 2016

**Exhibit IV- GCC Absorbs 96% Of India's Labor Emigration**

Data source: - Compiled by authors from <http://www.livemint.com/Opinion/NfrNMoe66lLqXG4eB15v7l/The-negative-side-of-falling-oil-prices-for-India.html> retrieved on April 19, 2016

## माध्यमिक स्तर पर शिक्षक छात्र अन्तःक्रिया का विद्यार्थियों की उपलब्धि एवं अधिगम क्षमता पर पड़ने वाले प्रभाव का अवलोकन

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### सारांश

प्रस्तुत अध्ययन का उद्देश्य शिक्षक छात्र अन्तः क्रिया का विद्यार्थी की अधिगम क्षमता एवं उपलब्धि पर पड़ने वाले प्रभाव पर किये गये विभिन्न का अध्ययन करना है। संबंधित प्रकाशित अप्रकाशित शोध-पत्र, पत्र-पत्रिकाओं के अध्ययन से ज्ञात होता है कि कक्षा शिक्षण अन्तः क्रिया पर अनेक शोध हुए हैं। पूर्ववर्ती कार्यों में जो शोध हुआ है उसके अनुसार कक्षा व्यवहार, शिक्षक व्यवहार, शैक्षिक निष्पत्ति, छात्रों की उपलब्धि में सकारात्मक परिवर्तन देखने को मिला है। इनसे संबंधित समस्याएं कुछ कम भी हुई हैं। यदि शिक्षक के शिक्षण में छात्रों के विचारों को स्थान दिया जाए उनकी प्रशंसा की जाए शिक्षक कथन एवं छात्र कथन की मात्रा समान हो तो शैक्षिक प्रक्रिया लचीली बनी रहती है। इसके लिए शिक्षक को भी कक्षा के अनुरूप अपने आपको ढालकर छात्रों के साथ मित्रवत् व्यवहार करना चाहिये। शिक्षक छात्र अंतः क्रिया की मात्रा को और बढ़ाया जाने की आवश्यकता है जिससे कि शिक्षक बच्चों की जिज्ञासाओं का विभिन्न विधियों से समाधान कर सकें। अन्तः क्रिया में शिक्षक और छात्र दोनों की सक्रिय भूमिका होना चाहिये।

**मुख्य बिंदु :-** छात्र शिक्षक अन्तःक्रिया, अधिगम क्षमता, उपलब्धि।

### I प्रस्तावना

शिक्षा मानव की मूल साधना है इसके द्वारा ही मनुष्य की जन्मजात शक्तियों का विकास करके उसके ज्ञान और कौशल में वृद्धि एवम् व्यवहार परिवर्तन किया जाता है। उसे सम्य और सुसंस्कृत नागरिक बनाया जाता है। शिक्षा के द्वारा बालक का संवागीण विकास होता है, इस संदर्भ में कुछ शिक्षाविदों का कथन गौरतलब है

जॉन लॉक — जिस प्रकार शारीरिक विकास के लिये भोजन का महत्व है, उसी प्रकार मनुष्य का विकास शिक्षा के द्वारा होता है।

जॉन ड्यूवी — जिस प्रकार शारीरिक विकास के लिये भोजन का महत्व है, उसी प्रकार उसी प्रकार सामाजिक विकास के लिये शिक्षा का।

जे.एस. मेकेन्जी — शिक्षा एक ऐसी प्रक्रिया है जो जीवन पर्यन्त चलती है जीवन के प्रत्येक अनुभव से उसमें वृद्धि होती है।

शिक्षा एक साधन है जो आंतरिक गुणों को प्रखर बनाती है। अर्थात् शिक्षा बालक के नैतिक, शारीरिक, संवेगात्मक बौद्धिक एवं आंतरिक शक्तियों को बाहर लाने की योग्यशील प्रक्रिया है।

जॉन ड्यूवी — शिक्षा के दो ध्रुव हैं (1) मनोवैज्ञानिक (2) सामाजिक।

मनोवैज्ञानिक से तात्पर्य सिखने सिखाने की रुचि रुझान से है जबकि सामाजिक से तात्पर्य सामाजिक पर्यावरण से है। आज छात्रों की शैक्षिक उपलब्धि हेतु शिक्षकों के साथ अन्तःक्रिया करना बहुत आवश्यक हो गया है क्योंकि इससे वह अपने ज्ञान दृष्टिकोणों व जीवन मूल्यों को कार्य रूप में परिणित करने योग्य बनाता है। छात्रों द्वारा शिक्षक से जो प्रश्न पूछे जाते हैं उससे उनमें ज्ञानात्मक विकास होता है और निष्पत्ति का स्तर ऊँचा उठता है। इसलिये शिक्षक को कक्षा का

वातावरण उन्नत बनाना चाहिये। शिक्षक को मित्रवत व्यवहार करना चाहिये। छात्रों में शिक्षक के समक्ष अपनी बात को अभिव्यक्त करने की क्षमता एवं विचारों की स्पष्टता जितनी अधिक होगी उतना ही छात्रों में ज्ञान विकसित होगा।

शिक्षण के समय शिक्षक कथन तथा छात्र कथन समान मात्रा में होना चाहिये, जिससे शैक्षिक प्रक्रिया लचीली बनी रहती है।

शिक्षक छात्र अन्तःक्रिया विप्लेषण से छात्रों के शाब्दिक व्यवहार में सार्थक परिवर्तन होता है। अप्रत्यक्ष शिक्षण व्यवहारों में परिवर्तन होता है। उनमें छात्रों की भावनाओं को स्वीकारने, प्रोत्साहित करने की प्रवृत्ति में वृद्धि का विकास होता है। अन्तःक्रिया से छात्रों पर जो प्रभाव है उनमें से एक है यह छात्रों की समझ क्षमता को बढ़ा देता है। प्रत्यक्ष व्यवहार करने से कक्षा में मौन की स्थिति लघु प्रश्नों में बदल जाती है। अप्रत्यक्ष व्यवहार करने वाले शिक्षक धनात्मक अभिवृत्ति वाले होते हैं। छात्रों के अध्ययन संबंधि कौशल से हर तरह की निष्पत्ति का स्तर ऊँचा उठता है। फ्लैण्डर ने शिक्षक छात्र अन्तःक्रिया का प्रयोग शिक्षण प्रभाव व छात्र उपलब्धि के लिये किया था। यह प्रविधि शाब्दिक व्यवहार एवं कक्षागत संप्रेक्षण के लिये प्रयोग की जाती है। कक्षा का शाब्दिक व्यवहार का निरीक्षण अधिक विष्वसनीयता के साथ किया जा सकता है।

### II साहित्य समीक्षा

किसी भी क्षेत्र में अध्ययन करने से पूर्व उस समस्या के क्षेत्र विशेष से संबंधित ज्ञान भलीभाँति परिचित होना आवश्यक है तथा संबंधित साहित्य समीक्षा कर निष्कर्षों से परिचित होना पूर्ववर्ती प्रमुख कार्यों के निष्कर्षों को यहां प्रस्तुत किया गया है:-

**(क) उदय पारीक वैकटेश्वर 1976**

- (i) **उद्देश्य** — दिल्ली के शिक्षकों पर कक्षा अन्तःक्रिया एवं कक्षा वातावरण के संदर्भ में अध्ययन करना।
- (ii) **निष्कर्ष** — अध्ययन में पाया गया 62 प्रतिषत शिक्षक भाषण देने में समय व्यतीत करते हैं। 4 प्रतिषत समय छात्रों को प्रोत्साहित करने व प्रशंसा करने में व्यतीत हुआ, 13 प्रतिषत छात्रों का समय छात्र कथन में व्यतीत होता है।

**(ख) जंगीरा 1970**

- (i) **उद्देश्य** — शिक्षण प्रशिक्षण में प्रक्रिया अन्तःक्रिया विप्लेषण विधि एवं परंपरागत विधि का तुलनात्मक अध्ययन करना।
- (ii) **निष्कर्ष** — अन्तःक्रिया विप्लेषण पद्धति विप्लेषण द्वारा प्रशिक्षार्थियों के शाब्दिक व्यवहार में सार्थक अंतर पाया गया। इनका व्यवहार अधिक छात्रोंमुख था।

**(ग) NCERT 1973**

- (i) **उद्देश्य** — विष्वविद्यालयीन शिक्षकों की छात्र अन्तःक्रिया पर अभिन्यास कार्यक्रम में शिक्षकों को फ्लैण्डर्स अन्तःक्रिया वर्ग पद्धति का प्रशिक्षण दिया गया तथा यह पाया गया कि जिन्हें प्रशिक्षण दिया गया तथा जिन्हें प्रशिक्षण नहीं दिया गया दोनों समूह की छात्र अन्तःक्रिया में सार्थक अंतर नहीं पाया गया।

**(घ) वशिष्ठ 1975**

- (i) **उद्देश्य** — प्रयोगात्मक परिस्थितियों में शाब्दिक अन्तःक्रिया प्रविधि का प्रशिक्षण देकर गणित विज्ञान के प्रशिक्षुओं का कक्षा अन्तःक्रिया पर पड़ने वाले प्रभाव का अध्ययन करना।
- (ii) **निष्कर्ष** — अध्ययन में पाया गया कि फ्लैण्डर्स अन्तःक्रिया प्रशिक्षण कक्षा में छात्रों की निष्पादन क्षमता को बढ़ा देता है।

**(च) हिरुवाल 1980**

- (i) **उद्देश्य** — गुजरात के निजी एवं मिशनरीज विद्यालय के विद्यार्थियों की शैक्षिक अभिप्रेरणा कक्षा वातावरण और शैक्षिक कार्यों का तुलनात्मक अध्ययन करना।
- (ii) **निष्कर्ष** — अध्ययन में पाया गया कि केन्द्रीय व निजी विद्यालयों की अपेक्षा मिशनरीज विद्यालयों में अध्ययनरत विद्यार्थियों की अभिप्रेरणा अधिक होती है व अन्य चरों में कोई सार्थक अंतर नहीं होता है।

**(छ) जोगलेकर 1982**

- (i) **उद्देश्य** — बंबई के कक्षा आठवीं पढ़ाने वाले अध्यापकों के कक्षा शिक्षण व्यवहार का अध्ययन करना कक्षा निरीक्षण के लिये FIACS का प्रयोग किया।
- (ii) **निष्कर्ष** — अधिकांश छात्राध्यापकों का कक्षा शिक्षण व्यवहार प्रत्यक्ष रहा। विज्ञान

पढ़ाने वाले अध्यापक अपेक्षाकृत अधिक अप्रत्यक्ष व्यवहार प्रदर्शित करते हैं।

**(ज) सिंह हरमिन्दर (1989)**

- (i) **उद्देश्य** — सेवारत माध्यमिक शिक्षकों की कक्षा अन्तःक्रिया पर FIACS के प्रशिक्षण के प्रभाव का अध्ययन करना।
- (ii) **निष्कर्ष** — इसमें पाया गया कि प्रशिक्षित शिक्षक कक्षा में शाब्दिक व्यवहार का प्रयत्न करने लगे जबकि अप्रशिक्षितों का शाब्दिक व्यवहार प्रत्यक्ष ही था।

**(झ) त्रिपाठी एच.एस. 1993**

- (i) **उद्देश्य** — नवोदय विद्यालय में कक्षा अन्तःक्रिया का छात्रों की वृद्धि, उपलब्धि, सृजनशीलता एवं सामाजिक आर्थिक स्तर के परिप्रेक्ष्य में अध्ययन का प्रभाव ज्ञात करना।
- (ii) **निष्कर्ष** — अधिक शिक्षक कथन एवं कम शिक्षक कथन करने वाले अध्यापकों की छात्रों की वृद्धिलब्धि, सृजनशीलता में सार्थक अंतर पाया गया।

**(ट) कुलकर्णी 1999**

- (i) **उद्देश्य** — प्रशिक्षण में शिक्षकों के कक्षागत व्यवहार का अध्ययन करना।
- (ii) **निष्कर्ष** — सामान्य व्याख्यान दक्षता, श्यामपट कौशल शिक्षक का व्यक्तित्व खड़े होने का तरीका तथा विषय गत ज्ञान कक्षा अन्तःक्रिया में सुधार कर देता है।

**(ठ) प्रमोद कुमार 2003**

- (i) **उद्देश्य** — अधिक प्रभावशील एवं कम प्रभावशील शिक्षकों की कक्षा में शाब्दिक अन्तःक्रिया के स्वरूप का अध्ययन करना।
- (ii) **निष्कर्ष** — अध्ययन में पाया गया कि अधिक प्रभाव छात्र शिक्षकों में कम प्रभावशील शिक्षकों की अपेक्षा अन्तःक्रिया अधिक पाई जाती है।

**(ड) अहमद सिन्हा (2008)**

- (i) **उद्देश्य** — किशोरो की शैक्षिक निष्पत्ति पर गृह के अनुकूल या प्रतिकूल वातावरण या अभिभावकों के सकारात्मक और नकारात्मक शैक्षिक दृष्टिकोण का किशोरो की शैक्षिक निष्पत्ति संबंध होता है।
- (ii) **निष्कर्ष** प्रशिक्षित शिक्षक अप्रत्यक्ष शाब्दिक व्यवहार करने लगे तथा अप्रशिक्षित शिक्षकों का व्यवहार प्रत्यक्ष था।

**(ढ) M.D nor mubin –2001**

Influence of teacher student interaction in the classroom behavior on academic and student motivation in teacher training in Malaysia.

- (i) **Finding** — There is a positive significant relationship between the dimensions of the resistance of learning goals.

### III समीक्षा तथा निष्कर्ष

कक्षा अंत : क्रिया विप्लेख पर कई शोध कार्य हुए जिसमें कक्षा व्यवहार को मुख्य अध्ययन क्षेत्र बनाया गया। अधिकतर शोध में पाया गया कि शिक्षक अप्रत्यक्ष व्यवहार की अपेक्षा प्रत्यक्ष व्यवहार ज्यादा प्रदर्शित करते हैं। पूर्व में इससे संबंधित जो भी अनुसंधान हुए हैं वो यह दर्शाते हैं कि शिक्षक व छात्र का कक्षा के दौरान अन्तःक्रिया का प्रतिष्ठत सैद्धांतिक रूप से कम है। अन्तःक्रिया एक तरफा होती है छात्र की तरफ से प्रतिक्रिया का अभाव होता है। शिक्षक-छात्र अन्तःक्रिया के दौरान अन्तःक्रिया को और बढ़ाया जाना चाहिए। आज विद्यालय में संवादात्मक कार्यप्रणाली की आवश्यकता है शीघ्र ही इसे लागू कर अमल में लाना समय की बड़ी जरूरत है।

पहले के छात्रों की तुलना में अभी के छात्रों की प्रवृत्तियों में काफी बदलाव आया है आज वैष्ठीकरण के परिमंडल में लोगो की जिज्ञासाएं बढ़ी हैं छात्रों का उन्मुखीकरण बदला है। जिसकी पूर्ति संवादात्मकता से संभव है क्योंकि छात्रों एवं शिक्षकों में सामाजिक विकास के साथ साथ स्वभावगत परिवर्तन भी आए हैं। शिक्षक छात्र अन्तः क्रिया को दोनों ओर से सक्रिय करने के लिए यह मूल्यांकन महत्वपूर्ण है। यदि शिक्षक छात्र अन्तःक्रिया होगी तो छात्र तर्क वितर्क करके किसी निष्कर्ष पर पहुँचकर अपनी जिज्ञासा शांत कर सकेंगे। इसका प्रभाव छात्रों की उपलब्धि एवं अधिगम क्षमता पर भी देखने को मिलेगा। वर्तमान समय में शिक्षक छात्रों से संबंधित अनेक समस्याएँ जिनमें शिक्षक का व्यवहार, शिक्षक कक्षा वातावरण अभिप्रेरणा का मिलन स्तर शिक्षण तकनीक, संप्रेषण व्यवहार, शिक्षण की प्रतिकूल मनोवृत्ति, अव्यवस्थित अस्पष्ट प्रश्नों का छात्रों के अनुरूप न होना इत्यादि सम्मिलित हैं। इन सबका समाधान विचारों के आदान-प्रदान के बिना संभव नहीं है।

शिक्षक छात्र अंतः क्रिया के द्वारा इन समस्याओं का समाधान निकाला जा सकता है तथा इनका विप्लेख भी किया जा सकता है।

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## उद्यमीय प्रबंधन एवं क्लस्टर संकल्पना अंतर्गत सतत विकास की वाहक जजमानी प्रथा पर पश्चिमीकरण का प्रभाव

विनय वर्मा<sup>1</sup>, तरुण बेदी<sup>2</sup>

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### सारांश

प्राचीन काल में जजमानी प्रथा आत्मनिर्भर ग्रामीण अर्थव्यवस्था रही है, यह इसमें विभिन्न आवश्यकताओं यथा वस्तु, उत्पाद, सेवा आदि की पूर्ति विनिमय के माध्यम से की जाती थी। यह मध्यकाल एवं आधुनिक काल तक अनवरत चलती रही। औपनिवेशिक शासन के कुप्रभाव ने इसकी अन्योन्यश्रुतिता को समाप्त कर इसे पंगु बना दिया अतः सतत विकास की वाहक जजमानी प्रथा लुप्त हो गयी, किन्तु वर्तमान में भी इसकी प्रासंगिकता महसूस की जा रही है।

**मुख्य बिन्दु :-** जजमानी प्रथा, अन्योन्यश्रुतिता, वर्ण, कारीगर, यजमान, गृहस्थ, श्रेणी, कृषि, जजमान, उद्यमीय प्रबंधन, क्लस्टर, कुटीर उद्योग, औद्योगिक कांति, औपनिवेशिक शासन।

### I प्रस्तावना

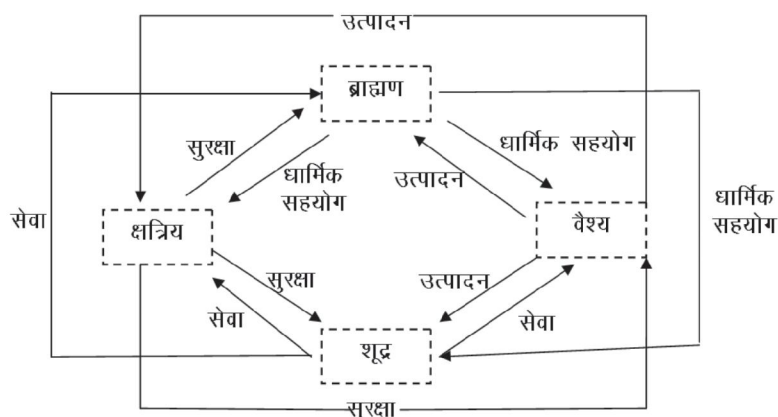
प्राचीन काल में भूमि दान प्रथा के उत्थान तथा शहरों के पतन के कारण जो उत्पादन पद्धति उभरी उससे एक प्रकार की आत्मनिर्भर ग्रामीण अर्थव्यवस्था का जन्म हुआ। इसमें आर्थिक उत्पादन के साथ-साथ सामाजिक समरसता भी रही जिसका दृष्टिकोण उद्यमीय रहा। इस प्रकार मुद्रा के आभाव में यह एक ऐसी अर्थव्यवस्था का जन्म हुआ जिसमें अधिकांश स्थानीय आवश्यकताओं की पूर्ति स्थानीय रूप से उपलब्ध संसाधनों, वस्तुओं, उत्पादनों और सेवाओं से ही विनिमय के माध्यम से की जाती थी। विभिन्न जातियों एवं उप जातियों में परस्पर अन्योन्यश्रुतिता का संबंध पाया गया, जिससे सामूहिक एकता एवं सहभागिता का वातावरण व्याप्त था। इसी परस्पर निर्भरता के संबंध को ही जजमानी प्रथा की संज्ञा दी, जो विद्वज्जगत में काफी लोकप्रिय रही है। ग्राम समुदाय हमारे समाज की मूल इकाई रही है और इसमें ग्राम की सभी जातियाँ, ग्राम समुदाय के अंग रूप से ही व्यवस्थित रहीं। ये सभी जातियाँ मूलरूप से किसी न किसी व्यवसाय या पेशों पर आधारित रही हैं।

यह व्यवस्था बिना किसी बाधा को पार करते हुए प्राचीन काल से मध्यकाल एवं आधुनिक काल में प्रवेश कर गई, किन्तु भारत में यूरोपीय विशेषकर अंग्रेजों के आगमन से इस व्यवस्था में परिवर्तन होना प्रारंभ हुआ और बाद में यह अपनी पहचान को खोकर अंधकार में विलीन हो गयी।

### II सतत विकास की पद्धति

जजमानी प्रथा भारत में प्राचीन भारत से लेकर आधुनिक काल तक ग्रामीण समुदाय में विभिन्न जातियों के परिवारों के बीच एक सामाजिक और आर्थिक समरसता बनाए हुए थी, जिसमें एक परिवार दूसरे को संपूर्ण रूप से कुछ नियत सेवाएं प्रदान करता है। जैसे धार्मिक कर्मकांड, कृषि कार्य, लोहारगरी, बढ़ईगरी आदि। ये संबंध परंपरागत रूप से पीढ़ी दर पीढ़ी तक चलते रहते हैं इन सेवाओं का भुगतान नकद की अपेक्षा फसल के एक नियत भाग के रूप में वस्तु विनिमय के माध्यम से किया जाता है।

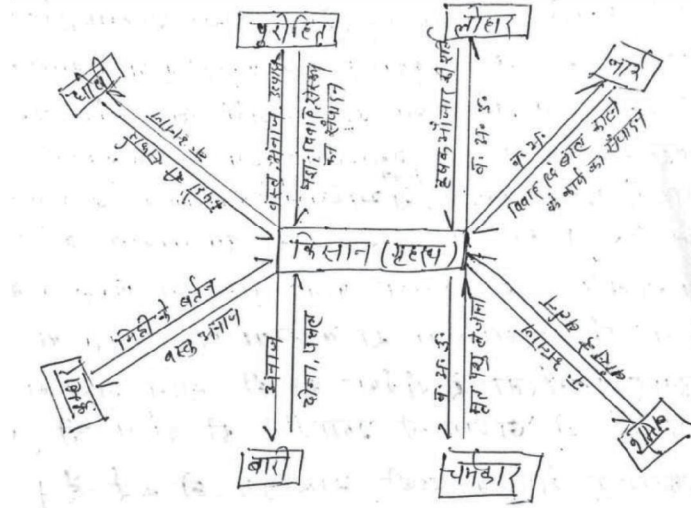
सामाजिक व्यवस्था के आधार स्तंभों में वर्ण एवं जाति व्यवस्था का प्रमुख स्थान रहा है। समाज में मुख्य रूप से चार प्रकार की जातियाँ (वर्णों) का उल्लेख किया गया है जिनमें क्रमशः ब्राह्मण, क्षत्रिय, वैश्य एवं शूद्र जातियाँ आती हैं ये जातियाँ जजमानी प्रथा के अंतर्गत समाज में एक दूसरे से पूर्णतः अन्तर्संबन्धित थीं।





जजमानी प्रथा में कृषक या गृहस्थ ही जजमान होता था और बाकी सब लोग एक प्रकार से उसके पुरोहित या यजमान होते थे। ब्राह्मण पुरोहित, रक्षक क्षत्रिय के अतिरिक्त अन्य सेवा प्रदान करने वाले कुम्हार, तेली, नाई, धोबी, दर्जी, लुहार, बढ़ई, सुनार, चर्मकार, अहीर, बारी, माली आदि हुनर से संपन्न ग्रामीण कारीगर सभी कृषक या गृहस्थ को अपना जजमान मानते थे और वे उसके लिए सामग्री का निर्माण कर भेंट करते हैं। यह सामग्री दो प्रकार की होती थी— एक तो सीधे प्रत्यक्ष रूप से कृषि में उपयोग की जाने वाली जैसे हल या बैलगाड़ी बनाना तथा दूसरी वह जो कृषक और उसके परिवार के साथ-साथ अन्य सभी ग्रामीणों की आवश्यकताओं की पूर्ति करती हो।

ग्रामीण आत्मनिर्भर अर्थव्यवस्था का केन्द्र बिन्दु कृषक (गृहस्थ) की भी मुख्य जरूरतें जजमानी प्रथा से पूरी हो जाती थीं। संरक्षक परिवार स्वयं दूसरे का आश्रित हो सकता है, जिसे वह कुछ सेवाओं के लिए संरक्षित करता है और उनके द्वारा वह भी कुछ सेवाओं हेतु संरक्षण पाता है। पारस्परिक यह लेन-देन व्यवस्था समाज में संतुलन स्थापित करती प्रतीत होती है, यह व्यवस्था अपने आप में पूर्ण एवं सतत विकास की वाहक थी। इस प्रकार एक सुदृढ़ ग्राम के निर्माण में पारस्परिक सेवा हित के अंतर्गत जजमानी व्यवस्था संवहनीय व प्रासंगिक बनी रही।



### III क्लस्टर संकल्पना

आधुनिक क्लस्टर विकास की संकल्पना प्राचीन भारत में भी सामूहिक गतिविधियों के रूप में प्रचलित रही है। लगभग 200–300 कारीगरों का समूह होता था जो एक ही भौगोलिक क्षेत्र एवं समान सामाजिक-आर्थिक हितों के साथ ही समान सांस्कृतिक परिवेश में निवासरत रहते हुए समान व्यवसायिक गतिविधियों में संलग्न रहते थे। ऐसे व्यापारिक आर्थिक संगठनों के लिए 'श्रेणी' शब्द का उपयोग ईसा से भी आठ सौ वर्ष पहले से होता चला आ रहा था।

नासिक अभिलेख संख्या 15 में लिखा है कि अमीर राजा ईश्वरसेन के शासनकाल में 1000 कार्षापण कुम्हारों के समुदाय में, 500 कार्षापण तेलियों की श्रेणी में, 2000 कार्षापण पानी देनेवालों की श्रेणी में स्थिर संपत्ति के रूप में जमा किए गए, जिससे कि उनके ब्याज से रोगी भिक्षुओं की दवा की जा सके। स्कंदगुप्त के इंदौर ताम्रपत्र में तेलियों की एक श्रेणी का उल्लेख है। मथुरा से प्राप्त दूसरी शताब्दी के एक दस्तावेज में बुनकरों की दो श्रेणियों में से प्रत्येक के पास चांदी के 550 सिक्के जमा करने का उल्लेख मिलता है, ताकि उससे प्राप्त ब्याज से ब्राह्मणों तथा गरीबों को भोजन कराया जा

सके। इसी प्रकार गुप्त सम्राट स्कंदगुप्त के एक लेख में इंदौर के तेलियों की श्रेणी को कुछ धन उधार के रूप में देने का उल्लेख हुआ है, ताकि उससे मिलने वाले ब्याज से सूर्य मंदिर के दीपों के लिए तेल का खर्च निकलता रहे।

श्रेणी के अलावा पूग, नैगम, व्रात्य, पाणि, गण आदि नाम भी प्राचीनकाल में प्रचलित रहे हैं। ये सभी सामूहिक गतिविधियों के वाहक कारीगर जजमानी प्रथा के अभिन्न हिस्सों के रूप में पारस्परिक सहयोगात्मक प्रवृत्ति के साथ जुड़े हुए थे।

### IV उद्यमीय प्रबंधन

जजमानी प्रथा को उद्यमिता प्रबंधन का वाहक इसलिए कहा गया है कि उपरोक्त सभी व्यावसायिक गतिविधियों में जुड़े कारीगर, कृषक, गृहस्थ आदि का दृष्टिकोण उद्यमीय रहा है ये केवल अपने भरण-पोषण के लिए ही नहीं जी रहे थे अपितु कुछ धन सामाजिक कार्यों में भी व्यय करते थे। ये सभी निर्माण क्षेत्र, सेवा क्षेत्र एवं व्यापार क्षेत्र तीनों कार्य करते थे। उपलब्धि की चाह, जोखिम, अनिश्चितता का सामना, प्रबंधकीय कौशल, संगठन व समन्वयन, साहसी, नवाचार आदि उद्यमीय

गुण के साथ-साथ ये समस्याओं का समाधान भी करते थे जैसा कि इंद्रपुर के तेलियों की श्रेणी ने किया था।

## V उद्यमीय प्रबंधन में पश्चिमी देशों का प्रभाव

ब्रिटिश शासन का भारतीय कृषि पर प्रभाव अंतर्गत जवाहरलाल नेहरू ने सन् 1933 में कहा था कि "खेती की व्यवस्था ढह चुकी है और समाज का नए सिरे से संगठन करना अनिवार्य है"।

'आज का भारत' में लिखते हुए रजनी पाम दत्त ने पूर्व ब्रिटिश भारत तथा ब्रिटिश भारत के बीच के अंतर का स्पष्ट वर्णन करते हुए लिखा है कि "हिंदुस्तान की इसी प्राचीन आर्थिक व्यवस्था पर विदेशी पूंजीवाद ने धावा बोला था, ब्रिटिश राज्य के रूप में पूंजीवाद ने इस व्यवस्था की नींव हिला दी। अंग्रेजों की जीत के पहले और लोगों ने भी हिंदुस्तान को जीता था, लेकिन उनकी विजय से इस जीत में बड़ा अंतर था। उन्होंने आर्थिक व्यवस्था को हाथ नहीं लगाया था, बल्कि वे खुद उसी में घुल-मिल गए थे। अंग्रेज हमेशा विदेशी रहे और घुलने के बजाय वे ऊपर से दबाव डालकर हिंदुस्तान से बाहर भेजने लगे। इसलिए ब्रिटिश राज में हिंदुस्तानी जनता की मुसीबत खास तौर से दर्दनाक है। पुरानी दुनिया बिछुड़ गई और नई का कहीं पता न लगा।"

दादा भाई नौराजी ने अपनी पुस्तक पावर्टी एण्ड अनब्रिटिश रूल इन इंडिया में सर्वप्रथम आर्थिक निकास की अवधारणा को प्रस्तुत किया उन्होंने बताया कि भारतीय उत्पाद का वह हिस्सा, जो जनता के उपभोग के लिये उपलब्ध नहीं था तथा राजनीतिक कारणों से जिसका प्रवाह इंग्लैण्ड की ओर हो रहा था, जिसके बदले में भारत को कुछ नहीं प्राप्त होता था, वह आर्थिक निकास है। उनका यह दृष्टिकोण धन के निकास के सिद्धांत के रूप में प्रचलित है।

जस्टिस महादेव गोविंद रानाडे, रोमेश चंद्र दत्त (द इकॉनॉमिक हिस्ट्री ऑफ इंडिया), गोपाल कृष्ण गोखले, जी सुब्रह्मण्यम अय्यर तथा पृथ्वीशचंद्र राय आदि ने अपने अध्ययनों से यह सिद्ध किया कि किस प्रकार अनाज एवं कच्चे माल के रूप में भारत का धन इंग्लैण्ड भेजा जाता है, और फिर किस प्रकार वह विनिर्मित उत्पादों का रूप लेकर भारतीय बाजार पर कब्जा करता है।

इंग्लैण्ड में हुई औद्योगिक क्रांति के फलस्वरूप विश्व में औद्योगीकरण की प्रक्रिया चल रही थी, वहीं दूसरी ओर भारत में इसका कुप्रभाव देखने को मिल रहा था। 1800-1850 ई. के मध्य भारत के हस्तशिल्प एवं कुटीर उद्योगों का पतन हुआ। सूती कपड़े एवं अन्य हस्तशिल्प की वस्तुओं पर 70 से 80 प्रतिशत तक आयात शुल्क लगा दिया गया। भारत में मुक्त व्यापार के अधिकार के साथ ही यहाँ पर विदेशी लोगों ने उद्योग लगाना प्रारम्भ कर दिया। अंग्रेजों की इस नीति के कारण ब्रिटेन में निर्मित सूती वस्त्रों के लिए भारत एक बाजार बनकर रह गया। कुटीर उद्योग एवं हस्तशिल्प उद्योगों के ह्रास के कारण भारतीय जनसंख्या की निर्भरता कृषि पर

बढ़ने लगी फलस्वरूप पहले से ही जर्जर एवं लड़खड़ाती हुई कृषि व्यवस्था धराशायी हो गयी।

औद्योगिक क्रांति ने विभिन्न मशीनों का आविष्कार कर दिया जिसके कारण इनकी सहायता से मजदूरों एवं श्रमिकों का उपयोग घटने लगा। नये-नये खुलते ब्यूटी सैलून, दोना पत्तल की उपलब्धता, फैशनेबुल जूते, स्टील के चमकदार बर्तन, मंहगे कपड़े आदि ने भारतीय समाज के व्यवसायिक जातियों को पूर्णरूप से बेरोजगार कर दिया।

## III निष्कर्ष

औपनिवेशिक शासन के प्रभाव ने ग्रामीण अर्थव्यवस्था को बाजार अर्थव्यवस्था में बदल दिया। इसने विभिन्न आवश्यक उत्पादों की उपलब्धता को पूर्ण कर दिया जिससे व्यक्ति परस्पर निर्भर न रहकर बाजार पर निर्भर रहने लगा और धीरे-धीरे अन्योन्यश्रुतिता का मोहक बंधन टूटने लगा। वर्तमान में व्यवसायिक जातियाँ यथा— लोहार, चर्मकार आदि काम की तलाश में शहर की ओर पलायन करने लगी हैं जिससे जजमानी प्रथा प्रभावित हो गयी है। विवाह व परिवार तथा संस्कारों के बदलते प्रतिमानों के कारण क्षत्रिय एवं पुरोहित वर्ग भी अपने जीवन यापन के लिए शहरों की आरंभ चले आये। शहर में चर्मकार के अतिरिक्त अन्य जातियाँ भी जूते की दुकान खोल रहे हैं लोहे से संबंधित व्यावसाय लोहार तक सीमित नहीं रहा है। अर्थात् अब कोई भी कार्य किसी के लिए निषिद्ध एवं आवश्यक नहीं रह गया। ग्रामीण समाज में जहाँ पहले जाति ही व्यवसाय को निर्धारित करती थी वहीं वर्तमान में व्यवसाय एक जाति/वर्ग का निर्धारण करने लगा है।

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