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ATTITUDE SCALE CONSTRUCTION USING THE LIKERT METHOD AND ITS FITNESS WITH IRT

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This article discuss the construction of attitude scale using the Likert Method and its Fitness with IRT. The technique of scale construction includes : (1) Collection of statements, (2) Editorial review, (3) Empirical tryout, (4) Statistical analysis, and (5) Final form of the scale. This article also points out various techniques estimating reliability and it attempts to find out the validity of the scale by using various validity procedures. To find out the fitness of the scale, The Rasch Model of Item Response Theory is applied.

This article discusses that of the various methods that are prevalent for attitude scale construction, the method of summated ratings has been popularized and widely used in the field of Educational Research. Likert used a simple system. This method has been adopted on account of the fact that it is easy to construct, apply and interpret. The method has gained wide application due to its coefficient of reliability at high level. A large number of statements with unknown scale values are obtained and classified into two major categories : favourable and unfavourable. A group of subjects is asked to agreement or disagreement with the statement.

Introduction

In the measurement of attitudes, attitude scales have proved to be useful in a variety of research problems. Attitude scales are designed to provide a quantitative measure of the individual's relative position along a unidimensional attitude continuum. When an investigator is interested in measuring the attitudes of a large number of individuals he/she may find that there is no available scale suitable for his/ her purpose. In this case it becomes necessary for the investigator to construct a self- made tool (scale). The psychological scale is constructed in the form of items (statements) to which the subjects are asked to respond in some specified way. The items are carefully edited and selected in accordance with some criteria. Since psychological tests can in many instances, be given to large groups of individuals at one time they provide quick and convenient measures of variables of interest. Similarly quick and convenient measure of attitudes can be used with large groups. Attitude scales also provide us one means of obtaining an assessment of the degree of effects. Attitude scales are based upon three main assumptions : (1) The scale should deal with a controversial question, (2) An individual's feelings and insight in regard to the question, which determine his/her responses to the various statements, and (3) The statements can be scaled regarding the degree to which they favour or are opposed to the question under consideration.

As in the construction of standardized psychological tests, the first step in the construction of an attitude scale is to obtain items, that is statements that will represent in a particular scale the universe of interest. Some of the statements can be framed by the investigator out of his/her experience and the knowledge of the object. Additional statements can be obtained from newspaper editorial and magazine articles dealing with the psychology or from books written about the object. Still other statements may be obtained by asking individuals to write short descriptions of their feelings about the

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psychological object. A well constructed attitude scale is consisted of a number of items that are carefully edited and selected in accordance with certain predetermined criteria. All possible statements that could be made about a given psychological object is often termed as a universe of content or discourse, or simply a universe.

The Method Selected

It is not enough merely to collect statements. These have to be processed as per certain procedures, developed by psychometricians. Two of these procedures used extensively for research purposes are the **Thurstone technique** of equal appearing scale value and the **Likert method** of summated ratings. For the present article, Likert method is adopted to discuss about the attitude scale construction.

Likert Method. This device of attitude measurement is carried out without the panel of judges necessary for the Thurstone scale. It yields scores very similar to those obtained by the later. The coefficient of correlation between the two scales is reported as high as + 0.92 in one study by Edwards and Kenny (Best, 1963).

The first step in constructing a Likert type scale is the collection of a number of statements about a subject. Statements may or may not be correct but they must express opinions held by a substantial number of people. It is important that they express definite favourableness or unfavourableness. The number of statements in these two categories should be approximately equal. To test the internal consistency of the assembled items a tryout administration should be done to a small group and the items found ambiguous should be rejected.

Likert scaling technique provides a 5-point scale and assigns each of the five positions a scale value. In obtaining responses from subjects, they are permitted to use any one of the five categories : strongly agree, agree, undecided or neutral, disagree or strongly disagree. For favourable statements, the strongly agree response will be given a weight of 4, the agree response - a weight of 3, the undecided or neutral response- a weight of 2, the disagree response- a weight of 1, and the strongly disagree response- a weight of 0. For unfavourable statements, the scoring system is reversed. For each subject a total score by summating his scores for the individual items is obtained (Edwards, 1957) of the two methods only the Likert method is useful to categories the favourable and unfavourable statements into different degree.

Technique for Developing an Attitude Scale

Of the various methods that are prevalent for the scale construction, the method of summated ratings is popular. The method is adopted on account of the fact that it is easy to construct and it is easy of interpreat. The method has gained wide application due to its coefficient of reliability at high level (Adams, 1965).

The Method of Summated Rating. A large number of statements with unknown scale values are obtained and classified into two major categories : favourable and unfavourable. Approximately equal number of statements are kept in each category. A group of subjects is asked to respond to each one in terms of the individual's agreement or disagreement with the statement. Every statement is further categorized as strongly agree, agree, undecided, disagree or strongly disagree. The responses are obtained for each of the five categories from the available proportion of subjects. The weight of these categories of responses is decided in such a way that the response made by individuals with the most unfavourable attitudes will always have the highest positive weight. For the favourable statements it is assumed that this is the 'strongly agree' category, and for the unfavourable statements it is assumed that this is the 'strongly disagree' category.

Likert used a simple system. For favourable statements, the strongly agree response will be given a weight of 4, the agree response - a weight of 3, the undecided or neutral response- a weight of 2, the disagree response- a weight of 1, and the strongly disagree response- a weight of 0. For unfavourable statements, the scoring system is reversed that is the strongly disagree response carries the weight of 4 and the strongly agree response the '0' weight (Edwards, 1957).

For each subject a total score is obtained by summating his/her score for the individual

items. Because each response to a statement may be considered a rating and because these summated over all statements, (Bird, 1940) are called the Likert method of scale construction. The method of summated rating and this term since then has come into rather general use.

Construction of the Attitude Scale

Having decided to measure the degree of attitude in the form of an attitude scale, and having selected the method to be used for the same, the following steps are going through in the sequences :

1. Collection of statements
2. Editorial review
3. Empirical tryout
4. Statistical analysis
5. Final form of the scale

The details regarding the implementation of each of the steps, mentioned above are elaborately discussed in the subsequent pages.

Collection of statements. The collection of statements of items is a first step in the procedure of the development of the tool on which depends the success of the tool. So a great care has to be taken in collecting the data pertaining to the items and reconstructing the statements.

With a view to attaining perfection in the task, all the sources of item universe are explore and the statements are carefully framed as well as categorized.

Sources Explored. There are so may ways to study in individual's attitude towards the psychological object. The chief of them is through the statements, specially prepared in view of the psychological object. For the maximum collection of items the following devices are used.

1. Interview
2. Eliciting free response
3. Containing the person who left the taks
4. Study of relevant literature

1. Interview. A group of 25 persons including the task should be interviewed on different dates. During the course of the interview they are asked some informal questions of the following types.

1. How long have you been in this task ?
2. What factors do you think are responsible for helping you to continue in this task ?
3. Which incidents during your experience have been the major source of positive attitude ?
4. Which incidents during your experience have been the major source of negative attitude ?
5. What in your opinion are the factors that cause positive attitude or negative attitude in this task?

The responses to the questions should be noted down. From these responses the investigator should try to collect statements regarding the sources of attitude.

2. Eliciting free response. Free response from 50 persons should be obtained by providing them blank sheets of paper. The persons concerned will be instructed to give free response in respect to the factors which they believe responsible for positive or negative attitude in their task. The obtained free responses are scrutinized with a view to obtaining appropriate statements.

3. Containing the persons who left the task. This source is utilized for those people who are out of a particular task. They are likely to view it in a more detached way and hence in a more objective way. The following pinpointed questions should be asked to them to elicit their ideas precisely.

1. In which task are you at present ?
2. What is your attitude about the task ?
3. Why did you leave the previous task ?
4. What according to you, are the factors which lead to positive attitude in the previous task ?
5. What are factors that lead to negative attitude in that task ?

The investigator should study the answers received from those who are kind enough to respond.

4. Study of relevant literature. Literature of the type mentioned below will be thought relevant and refer to

1. Books on attitude scale construction
2. Research on the subject
3. Research journal on the subject
4. Previous attitude scales

The literature in addition to being rich sources of statements, would also be useful later in categorization the same.

Framing the Statement. The statements are collected as shown in the preceding paragraphs. They are carefully studied in respect to the

situations which are positive attitude or others. The statements collected should be scrutinized to avoid duplication and then will be refined and reframed keeping in view the following informal criteria for the construction of attitude statements as mentioned by Edwadrs (1957).

1. Avoid statements that refer to the past rather than to the present.
2. Avoid statements that are factual or capable of being interpreted as factual.
3. Avoid statements that may be interpreted in more than one way.
4. Avoid statements that are irrelevant to the psychological object under consideration.
5. Avoid statements that are likely to be endorsed by almost everyone or by almost no one.
6. Select statements that are believed to cover the entire range or the affective scale of interest.
7. Keep the language of the statements simple, clear, and direct.
8. Statements should be short, rarely exceeding 20 words.
9. Each statement should contain only one complete thought.
10. Statements containing universal such as; all, always, none and never often introduce ambiguity and should be avoided.
11. Words such as only, just, merely and others of a similar nature should be used with care and moderation in writing statements.
12. Whenever possible, statements should be in the form of simple sentences rather than in the form of compound or complex sentences.
13. Avoid the use of words that may not be understood by those who are to be given the completed scale.
14. Avoid the use of double negative.

As the statements are consisted of favourable and unfavourable attitudes, the investigator tries to maintain equal number of statements.

Editorial Review. Copies of the list of the consolidated statements should be sent to experts for editorial review in the light of the following points.

1. Comprehensibility from the large point of view.
2. Appropriateness regarding classification into a particular category.
3. Whether positive or negative feeling is expressed.
4. Suitable of content.
5. Necessary additions.

Suggestions regarding some verbal changes only will be received from editors and will be implemented after due consideration. The necessary changes will be made and the whole list of the statements will be revised from further operation. Equal number of favourable and unavourable statements should be mixed together and numbered serially. The attitude scale should be prepared in the form of the booklet containing selected statements, full instructions, forwarding letter, and personal data sheet.

Empirical Tryout. The empirical tryout of a tool to be used will the backone of the whole programme of the investigation on which depends the success of the research. So it is necessary to select a proper sample for this purpose. The selection of the sample is made on the following bases.

1. It should be a representative sample.
2. It should include subjects of urban and rural area.
3. Both the genders should be represented.

Selection of the Statements. As already mentioned, the empirial tryout of the tool should be responded to the statements. Now for the purpose of preparing the scale by using the Likert method, the response so obtained have to be statistically analysed and checked before included in the final form. The following four procedures will be undertaken for the same.

1. Scoring of the statements.
2. Selecting the criterion groups
3. Statistical analysis
4. Final selection of the statements.

1. Scoring of the statements. The attitude scale constitutes favourable and unfavourable statements. For the purpose of scoring, the scores the assigned for the individual statement as shown under :

For favourable statement

Strongly agree response	…….. 4
agree response	…….. 3
neutral response	…….. 2

disagree response …….. 1
Strongly diagree response …….. 0
For unfavourable statement
Strongly agree response …….. 0
agree response …….. 1
neutral response …….. 2
disagree response …….. 3
diagree response …….. 4

By summating scores for the individual statements, the total score for each subject should be obtained.

2. Selecting the criterion groups. In the base of rejecting statements in the method of summated ratings, some forms of item analysis are used. The booklets are arranged in the descending order of the scores. 25 percent of the subjects with the highest total scores and 25 percent of the subjects with the lowest total scores are taken up. These two groups provide criterion groups to evaluate the individual statements.

3. Statistical analysis. For every statement the frequency for each response category is calculated. The means of the high group and the low group for the statements are calculated. This technique is mentioned by Edwards (1957).

4. Final selection of the Statements. There is no set criteria for selecting or rejecting the statements on the basis of the mean difference. However, every statement whether favourable or unfavourable should show marked discrimination between the attitude shown by the extreme group, viz, those scoring highest and those scoring lowest. For this purpose the difference between the means is useful to determine the discriminating value for every statement.

The statements showing negative mean difference are rejected on account of the fact that these difference should not show discrimination between high and the low groups. The mean for the high group is always supposed to be higher than that of the low group. The statements having negative mean differences are rejected while statements having the inverse mean differences are accepted.

In the same way, the statements showing zero (0) mean difference do not show discrimination and hence they are also rejected.

Final form of the Scale

As already discussed in the foregoing pages, the statistical analysis of the empirical tryout provided necessary data for selecting the statements for the final form. Favourable and unfavourable statements are to be mixed together for the final form.

Thus, the final form of the attitude scale is prepared and printed in the form of the booklet along with the forwarding letter, necessary instructions and the personal data sheet.

If the set of selected statements is given to a new group of subjects, attitude score for each subject can be obtained by summing weights that have been assigned to the responses made to the statements.

Reliability of the Attitude Scale

A perfect reliable data-collection instrument is one which, if administered twice under the same circumstances, would provide identical data. The techniques for estimating reliability are developed to provide two sets of data collected under the 'same circumstances' so that the results can be compared. If they are identical the attitude scale can be considered to have perfect reliability. If they have no relationship to each other the scale can be considered to have no reliability. If they have some, but not a perfect relationship to each other, the scale can be considered to have some but less than perfect reliability. A correlation coefficient expresses the degree of correspondence or relationship between two sets of scores. Among several procedures in common use for estimating the reliability coefficient of the attitude scale can be pertinent : (1) Test-retest, (2) Equivalent form reliability, (3) Split-half technique.

Validity of the Attitude Scale

Validity of attitude scale and values are extremely difficult to determine by statistical methods, since the only observable criterion is overt behaviour. Obviously, it is practically impossible to obtain objective behavioural data on a population sampling with regard to attitudes. Further more, overt behaviour need not always be correlated with attitude scores. If individuals make a genuine effort to respond according to

their own attitudes, these scales are useful in evaluating the beliefs of the respondents, as the time the responses are given. The validity of attitude scale is more difficult to determine. If we have a definite way of proving what a person's 'real' attitude is, we can validate the scale without much difficult. Since we are confined, however, to a statement of what the person claims his/her attitude to be, we are really only determining the reliability of the scale by different methods. One escape from this difficulty is the use of case studies or autobiographies, which can be compared with the individual's attitude score.

Attitude scales and opinion polls may be validated against a number of criteria, such as membership in contrasted groups, rating by close acquaintances, and biographical data secured through intensive interviews or case studies. Because of the practical difficulties in obtaining such criterion data, however, investigators have frequently relied upon the familiar makeshifts involving validation by internal consistency or by correlation with another attitude scale.

The foregoing discussion clearly reveals the difficulty in validating the attitude scale. However, it is not quite impossible to validate the scale. Attempts are made to find out the validity of the scale by using the validity procedures : (1) Construct validity, (2) Concurrent validity, (3) Internal consistency.

Fitness of an Attitude Scale

The investigator wanted to know the fitness of the scale, which measured the attitudes. The Rasch Model of Item Response Theory (Bhogayata, 1992; Rathod, 1996) is applied. The data is analyzed by computer programme CREDIT2 using the Rasch Partial Credit Model (RPCM) of item response theory (IRT). The CREDIT2 based analysis is included the calculations for item and person parameter estimates, standard errors of item and person parameter estimated, item and person fit statistics; score equivalence table; item probability plots (i.e. item characteristics curves ICCS) and item information plots. The standard errors, item information plots, and item information indices are used for analyzing the fitness.

Item parameter estimation. The estimation procedure is implemented by the programme CREDIT2 is a generalization of UCON procedure described by Wright and stone (Joshi, 1996) for the dichotomous Rasch Model.

Person parameter estimation. The computer programme CREDIT2 is provided individual results in terms of raw scores, person parameter ability estimate (logit), standard error of ability estimate and a statistical summarizing the fit to the model for each person of the sample.

In this, the goodness of model data fit in terms of satisfactory item and person fit values are demonstrated that items are unidimensional for the fitness of the tool with Rasch Model of item response theory.

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A STUDY OF TEACHER TRAINEES' LEVEL AS READERS

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In the age of ICT, all the knowledge resources have to be studies if a teacher wants to be innovative in the field of teaching-learning activities. Reading with positive attitude, and reading as a good reader need a great patience. Because of being a good reader, a teacher can be the builder of self development. As the teacher trainees are the builder of the national strength, they should be a good reader. In this study, the level of 20 teacher trainees as readers was seen by using a Scale Deciding the level as Reader (SDLR) with 40 statements having the characteristics of the positive and negative types statements were included to find the levels as good of poor readers. The data was analysed by 'Yes', 'No' responses. It was found that more than 60% trainees were proved as good readers on the SDLR. The remaining weaknesses as readers were to be improved by practice.

Introduction:

The rapid development in the field of information technology, the learning resources, particularly the reading resources, have found revolutionary changes. The whole system of instruction has been changed to learner-centered (Gopalan, 2006). It is clear that the learner should be a good reader. The teacher can develop various study techniques in the students, but it is necessary to find out the competency of reading before applying any techniques (Ahuja& Ahuja,1997). In this reference, the teacher can be a model for learners. The researcher was interested in finding out the teacher trainees' level as a good or poor readers as they will be the role model for future learners. So, the researcher here, studied teacher trainees' level as good of poor of readers.

Objectives of the Study

1. To find out teacher trainees as a good reader on the base of Scale of Deciding the level as Readers (SDLR).
2. To find out teacher trainees as a poor reader on the base of SDLR.

Research Questions

1. Which characteristics of a good reader do the teacher trainees prossess according to the SDLR?
2. Which characteristics of a poor reader do the teacher trainees prossess according to the SDLR?

Research Method

Descriptive survey method was used here in this research.

Population. The 100 teacher trainees studying in G.H.Sanghvi College of Teacher Education in the year 2007-2008 were the population of the present study.

Sample. As the researcher wanted to find out the level of teacher trainees as good or poor reader, the 100 trainees were divided into three were 10 teacher trainees from the language group, 5 from the Social Science Group, and 5 from the Science group. Total 13 male and 7 female teacher trainees were selected.

Tool. The researcher collected various characteristics describing good or poor reader on the base of some books on reading and self experience as a teacher education. The SDLR was constructed having 40 statement. 20 positive and 20 negative statement, to decide the level as good or poor readers, were put at random in the scale. The response was to be given in 'Yes' or 'No' for each statement.

Data Collection

The selected 20 teacher trainees were given the SDLR individually. 45 minutes were give their

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responses. They were explained the positive and negative meaning of the statement with one example.

Data Analysis

The analysis of the data was done to find the level of the trainees as good or poor reader. Among the 40 statements, 20 were positive and 20 were negative in meaning. The 'Yes' response for the positive and 'No' response for the negative statement were considered as the level of good reader, while 'No' for the positive and 'Yes' for the negative statement were considered as the level of poor readers.

The trainees having 40%, i.e. 16 and above 16 negative responses were considered as poor readers.

According to this analysis, the results were found quite interesting.

Results and Findings

The positive and negative responses of all the 20 trainees of SDLR were given in table 1.

Table 1
Teacher Trainees Positive – Negative Responses on SDLR

No.	Responses		No.	Responses	
	Positive	Negative		Positive	Negative
1	31	09	11	25	15
2	24	16	12	24	16
3	31	09	13	35	05
4	24	16	14	34	06
5	25	15	15	28	12
6	29	11	16	31	09
7	27	13	17	26	14
8	27	13	18	33	07
9	30	10	19	25	15
10	28	12	20	25	15

The results shown in Table 1 given the trainees' characteristics as good or poor readers. The figures show that the trainee No. 13 was having 35 positive characteristics. Only 5 were negative characteristics. While trainees No. 4 and 12, were having 16 negative responses. This result shows that more than 60 % of teacher trainees were having good readers' characteristics. This result and findings are shown in Graph 1.

Number of trainees

Graph – 1 : Positive – Negative Responses on the SDLR

Trainees

The interpretation of Graph – 1 shows that most of the teacher trainees were found as good readers. Out of 20, 07 trainees had more than 30 good readers' characteristics. Among them 3 were of Language groups and 2, 2 were from the Social Science and Science groups respectively.

Educational Implementations

We have come to accept that the acquisition of knowledge is based in concepts and learning by reading information at present era (Jeffrey Kane, 1999). It can be said that being the base of the whole society, a teacher should be the pioneer to increase and create knowledge by reading and developing as good readers. So, the teacher trainees should be positive for reading and have to develop these techniques in them to impart these characteristics in students as following :

1. Good readers characteristics are useful to get new and innovative effect in teaching.
2. Teacher trainees try to remove negative matters as readers to develop themselves as teachers in future.

Thus, this research will throw useful light on reading as a root way to be innovative as a teacher.

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A STUDY OF PRE-SERVICE TEACHERS' ATTITUDES TOWARDS TEACHING PROFESSION AND THEIR ACADEMIC ACHIEVEMENTS

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This study was under taken to compare the Pre-service Teachers' Attitudes towards Teaching Profession and its correlation with their Academic Achievements. The sample consisted of 79 student teachers of Shree Sahjanand B.Ed. College, Bhavnagar University (Gujarat). The present study revealed that the pre-service teachers have favourable attitude towards teaching profession and there is no significant positive correlation between the attitudes and academic achievements. The result of the analysis are presented in the forms of tables and interpreted appropriately.

Key words: *Pre-service Teachers, Attitudes towards Teaching Profession, Academic Achievements, Practice teaching*

Introduction

It is universally accepted that the quality of development of a nation depends on the quality of its citizens. The quality of its citizens depends on the quality of education they receive and the quality of education depends on the quality of teachers. And it is also considered that any system of education does not raise higher than the level its teachers. Hence, the teachers are considered as the real architects of a nation, and importance of teachers in a nation is as shining as the presence of the sun in the sky. The nation requires teachers to achieve the goals of access, participation and success at all stages of education. Therefore continuous efforts are made to prepare quality teachers by teacher training programme.

One of the objectives of teacher training programme is to develop in prospective teachers a positive attitude or favorable attitude towards teaching. This is the reason why attitude has been identified as an important variable for the present study. An attitude is a tendency of an individual to favour or not to favour same type of object or situation (Vyas, 2007). In our education system, the success of pre-service teachers (trainee teachers) much depends on their academic achievements of their teacher training programme. What do the pre-service teachers think or what do they feel about teaching profession? Does there any relationship between this thinking with cognitive variable? These questions inspired the investigator to compare pre-service teachers' attitude towards teaching profession and their academic achievements in teacher training programme.

The nature of relationship between attitude towards teaching profession and achievement has been area of major interest for the researchers. Several empirical studies are conducted in this area. Keren Bamburu (1992) found significant relationship between teaching attitude and achievement. At the other hand Rachana Jain (2007) found a significant negative relationship between attitude and teaching effectiveness. Thus this study gives direction about the relationship between pre-service teachers' attitude towards teaching profession and their academic achievements (in theory and teaching practice) in their teacher training programme.

The empirical studies done by Naidu, Som,

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Tapodhan, Shah, Naik and Pathy (cited by Jain, 2007) have shown that female teachers have more favourable attitudes towards their profession, at the other end Patel (Vyas,2007) have shown that male teachers have more favourable attitudes towards their profession. This study is one more step to find out concrete result about the attitudes of male and female pre-service teachers towards teaching profession.

OBJECTIVES OF THE STUDY

1) To explore the pre-service teachers' attitude towards teaching profession.

2) To find out the relationship between pre-service teachers' attitude towards teaching profession and their academic achievements in their teacher training programme.

3) To find out the relationship between pre-service teachers' attitude towards teaching profession and their practice teaching in their teacher training programme.

4) To compare the attitudes of male and female pre-service teachers.

5) To compare the attitudes of pre-service teachers of science faculty, language faculty and other faculty.

DESIGN OF THE STUDY

As per requirement of the problem andkeeping the objectives of the study in mind, survey method was employed to collect the data in the present study.

a) Sample

The data was collected from 48 male and 31 female pre-service teachers (2007-08) of Shree Sahjanand B.Ed. College affiliated to Bhavnagar University, Gujarat. They were from various faculties. 11 were from science faculty, 36 were from language faculty and 32 from other faculty. So, finally the study was conducted on a sample of 79 pre-service teachers

b) Tools

1. A.T.T.P. Scale

A Thurstone type standardized attitude scale developed by Dr. A.K. Tewari (1996) was used profitably for measuring attitude of pre-service teachers' attitude towards teaching profession. The scale is consisting of 20 items. Boxes are given against all 20 items. Each subject was to respond by reacting to the statement and put a tick mark against those items only with he/she agreed. The scale values for each item are given in the manual of the ATTP Scale (Tewari,1996).The higher scores on the attitude scale indicates favourable attitude towards teaching profession and vice-versa.

2. Mark sheets (O.R – Office book record of result)

PROCEDURE FOR DATA COLLECTION AND DATA ANALYSIS

Pre-service teachers were requested to respond to each statement of A.T.T.P. scale without any hesitation. And they were ensured for the secrecy of their responses. The data was colleted from 79 student teachers (2007-08) of Shree Sahjanand B.Ed. College, Bhavnagar in the beginning of their semester. Pre-service teachers responded by reacting to the statement and put a tick mark against those items only with he/she agreed. Mean of the scale values of those items on which respondent marked was calculated as pre-service teachers' attitude towards teaching profession.

The Mark sheets of pre service teachers measure the academic achievements of student teachers. Aggregate percentages of external examination (2007-08) of Bhavnagar University, internal marks (including teaching practice, sectionals work) were used as the academic achievement of pre-service teachers.

Descriptive statistics, t-ratio and correlation of the data were calculated by a computer programme.

RESULTS

The obtained results, which are statistically analyzed, have been presented below.

The Mean and Standard Deviation of pre-service teachers' attitude score towards teaching profession were 8.48 and 0.73 respectively. And the values SKEWNESS and KURTOSES were -0.17 and -0.72 respectively. Thus the distribution of the scale values is near to normal curve.

None of the respondents had most unfavorable and unfavorable attitude towards teaching profession. 2.53 % of the respondent had neutral, 69.62 % had favorable and 27.85 % had most favorable attitude towards teaching profession.

Relationship between pre-service teachers' attitude towards teaching profession and their academic achievements in their teacher training programme

The coefficient correlation between the pre-service teachers' attitude towards teaching profession and their academic achievements is **0.181** and it is insignificant at 0.05 level. Thus an insignificant positive relationship exists between pre-service teachers' attitude towards teaching profession and their academic achievements in their teacher training programme.

Relationship between pre-service teachers' attitude towards teaching profession and their practice teaching score in their teacher training programme

The coefficient of correlation between the pre-service teachers' attitude towards teaching profession and their practice teaching is **0.385** and it is significant at 0.05 level. Thus a significant positive relationship exists between pre-service teachers' attitude towards teaching profession and their practice teaching in their teacher training programme.

In this study to compare differences of pre-service teachers' attitude towards teaching profession in relation to gender and faculty, t-ratio and F-ratio are calculated. They have been presented in table-1 and table-2 respectively.

Table-1:
Gender differences in the pre-service teachers' attitude towards teaching profession

Gender	N	ATTP`ATTP Mean	SD	t-ratio	level of significant
Male	47	8.29	0.74	2.96*	0.05
Female		32 8.76	0.62		

- ATTP- Attitude towards teaching profession
- * indicates significant at 0.05 level.

Tables-1 shows that the t-ratio of the attitudes towards teaching profession of male and female pre-service teachers was found to be significant at 0.05 level. It can be inferred that female pre-service teachers have favorable attitudes towards teaching profession as compared to their counterparts.

Table-2:
Faculty wise differences in the pre-service teachers' attitude towards teaching profession

Faculty	N	ATTP Mean	ATTP SD	F-ratio	level of significant
Science	11	9.01	0.60	4.36*	0.05
Language	36	8.47	0.77		
Other	32	8.30	0.64		

- ATTP- Attitude towards teaching profession
- * indicates significant at 0.05 level

Table-2 clearly indicates that faculty wise pre-service teachers differed significantly in their attitude towards teaching profession. Further it is found that pre-service teachers of science faculty were more favorable than language and other faculty pre-service teachers. And there is no significant different between mean of attitude of language pre-service teachers and other pre-service teachers.

Discussion

1. Most of the pre-service teachers had favourable attitude towards teaching profession. This result was same to most of the empirical studies in which attitude scales were used. This may be due to social desirability of the subjects, so future studies can be done with other tools (like interview, conversation) to know the concrete result about the teachers' attitude towards teaching profession.

2. There was no significant positive relationship between pre-service teachers' attitude towards teaching profession and their academic achievement in the teacher training programme. This result indicates that academic achievement was not affected by attitude towards teaching profession.

3. There was a significant positive relationship between pre-service teachers' attitude towards teaching profession and their practice teaching in the teacher training programme, but only 14.82 % variance (r^2 *100) of teaching practice was explained by the attitudes. Obviously, this variance was very law. Though result shows positive relationship according to total numbers of the subject, effect of attitudes was not found comparatively higher on teaching practice

4. There was significant difference in the attitudes towards teaching profession of male and female pre-service teachers. Female pre-service teachers have favorable attitudes towards teaching profession as compared to male pre-service teachers. This result also support to the empirical studies. This may be due to the fact that male teachers desirous of entering in to the teaching profession may have entered this profession by chance or last choice in the job market.

5. Faculty wise pre-service teachers differed significantly in their attitude towards teaching profession. Pre-service teachers of science faculty were more favorable than language and other faculty pre-service teachers. And there is no significant different between language pre-service teachers and other pre-service teachers' attitude towards teaching profession.

Conclusion

The pre-service teacher, a national integrator as he is the future backbone of society should be positive towards teaching profession. The present study further reveals the insignificant positive correlation between pre-service teachers' attitude and their academic achievement. It gives a message to those involved in training of teachers that it is not only important to empower the prospective teachers with knowledge and skills only required for teaching, but training should enable them who wishes to develop favorable attitude towards teaching profession and its allied aspects. If a teacher has a favourable attitude towards teaching profession, He/She should also make better use of skills of teaching while teaching in the class room. The school authorities should adopt uniform pattern in the process of recruitment of teachers.

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REFLECTIVE PRACTICE IN LESSON PLAN OF B. ED. TRAINEES: A QUALITATIVE EXPERIMENT

Rakshita B. Rajyaguru *

This qualitative research work aimed to develop the reflectivity in the lesson plan among the trainees of B. Ed. College students. The researcher had used reflective lesson plan inventory translated by Bhogayata (2003) from reflective lesson plan constructed in English by Beylor, Kitsansus and Yung (2001) and Kitsansus, Beylur and Hu (2001) to develop the reflectivity in the lesson plan of trainees. The researcher had also studied the levels of the reflection of trainees. The researcher had selected the trainees different methods of B. Ed. College. the trainnes had prepared the lesson plan in several phases for data collection. In the present study, the level of reflectivity was seen least (approximately near 50%) during the first phase, the level of reflectivity was seen well (approximately near 70%) during the second phase. The level reflectivity was seen the best (approximately near 90%) during the final phase.

Key Words : *Reflective practice, reflective lesson plan inventory, levels of reflection.*

1. Introduction

Reflection is the gift of nature to human mind. In fact, the roots of every activity of human beings are there in the reflection process. So, the psychology applied to teaching emphasizes on reflectivity of teacher. Teachers' reflective teaching is the distinctive and artistic approach to problem solving. Thus, reflective approach had been accepted in teacher education.

In the ending decades of 20th century, the reflection about teaching-learning had begun with the use of physical technology in the education. Teachers; in order to improve their teaching, reflects systematically before, during and after the teaching is called reflective teaching. (Vyas, 2003)

Reflective teaching is learning about how to teach. (Bhogayata, 2006) According to Edward Pullcourt (1994), it is the need of present era to develop reflective teachers. The programme of teacher education makes the teachers where lesson plan is an important practice among many practices on which the mastery has been cultivated during programme. The lesson plan is the guideline about reflection about how to make class room environment interactive for teacher trainee. Success of teaching lies in the quality of lesson plan. So, it is necessary that lesson plan gets the touch of reflectivity. Thus, the researcher has selected the subject keeping in mind reflective approach to the lesson plan.

2. Objectives of Study

1. To develop the reflective lesson plan.
2. To study the level of reflectivity in the lesson plan through reflective lesson plan Inventory.
3. To study the experiences of teacher trainees about preparing reflective lesson plan.

3. Delimitation and Scope of Study

1. The study was delimited to teachers' training colleges affiliated to Bhavnagar University.
2. The researcher had involved teacher trainees' of all the methods offered by teachers' colleges affiliated to Bhavnagar Universities

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3. The Reflective Lesson Plan Inventory Constructed by Reyzor and Dick' were followed to develop reflective lesson plan.

4. Rationale of Study

Reflective thinking encourages the relationship between principle and practice. It also inspires the teacher trainees to act actively towards analytical self-evaluation and professional accountability of skill based teaching. The study is an attempt to achieve this goal.

The education system is based on quality of teacher education. The quality of teacher education is connected with the quality of practices of teacher trainees. The reflectivity in the lesson plan practice which is an important practice could be studied by the study. Thus, the lesson plan of teacher trainees can be made reflective. Moreover, the advantages and limitation of its application in the real class room can also be known.

Research based knowledge about reflective lesson plan can be helpful in the training of the teachers as well as in the class room practice. Moreover, the seeds which are sawn during the training can be grown up in the class room interaction and so in educational process. Thus, the study can be helpful for in-service training too.

5. Operational Definitions of Words

Reflective Lesson Plan In the present study, reflective lesson plan means the lesson plan passed from reflective lesson plan inventory translated by Bhogayata (2003) from reflective lesson plan constructed in English by Beylor, Kitsansus and Yung (2001) and Kitsansus, Beylur and Hu. (2001)

Level of Reflection. In the present study, three levels of reflection had been decided. These were lower, medium and higher. These levels were as according to progress of teacher trainees in the lesson plan.

6. Sample of Participants of Study

In the present study, nine teacher trainees who were studying during the year 2006-07 from G. H. Sanghavi College of Education were selected as a sample of the study. The help of the lecturers were taken for proper sample selection. Thus, the researcher had selected sample by purposive sampling method. Participation of students was volunteer.

7. Tool of Study

In the present research, reflective lesson plan inventory translated by Bhogayata (2003) from reflective lesson plan constructed in English by Baylor, Kitsansus and Yung (2001) and Kitsansus, Baylor and Hue. (2001) was used as a tool of the research.

The free response questionnaire was given to the subjects of the study at the end of research to study opinions of the subjects.

8. Method of Data Collection

In the present study, data was collected in three phases. Meeting was arranged with the subjects after selection of sample. Researcher had given written and oral information about the reflective lesson plan. The researcher had told the subjects to prepare the reflective lesson plan of their own choice.

Lesson plan prepared by teacher trainees was collected by the researcher and was analyzed according to inventory. Errors and drawbacks were noted down by the researcher. The researcher had arranged second meeting with the subjects. The researcher had given guidelines to prepare the reflective lesson plan to the teacher trainees. Trainees were told to prepare second lesson plan on the basis of discussion made during the meeting. Lesson plans were collected and analyzed once more on the basis of inventory. The lesson plans needed improvements on this stage also. So, meeting was arranged for third time with the teacher trainees. Reflective lesson plan inventory was given to teacher trainees this time. Questions of inventory were explained to teacher trainees. Teacher trainees prepared lesson plan reading and understanding inventory for third time. Lesson plan prepared for third time was collected by the researcher.

Free response questionnaire was given to teacher trainees at the end of study to get opinions of teacher trainees.

9. Method of Analysis

In the present research, qualitative aspect was the most important. So, statistical techniques were not used by the researcher.

Here, lesson plan prepared by teacher trainees was analyzed with the reference to questions of reflective lesson plan inventory. On the basis of analysis, final lesson plan was prepared after improvements and re-improvements. The effectiveness level of reflectivity was decided by "Yes" for each question in each phase.

10. Findings

1. Reflectivity in lesson plan was seen unsatisfactory at the beginning phase.
2. After getting the guidance about how to develop reflective lesson plan, they were actively able to prepare reflective lesson plan.
3. Reflectivity can be brought in lesson plan through repetitive thinking of questions of reflective lesson plan inventory.
4. In the present study, the level of reflectivity was seen least (approximately near 50%) during the first phase, the level of reflectivity was seen well (approximately near 70%) during the second phase. The level reflectivity was seen the best (approximately near 90%) during the final phase.
5. It was clearly seen in free response questionnaire that the lesson plans can be furnished and made reflective by use of reflective lesson plan inventory. The lesson plan can be made integrative, reflective, activity oriented and harmonious by the use of inventory. Reflective lesson plan inventory can be useful as a tool of self evaluation of teachers.

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ROLE OF COMPUTER IN RESEARCH

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In the ancient time men lived in jungle like animals. But to complete his requirements he started to think. And made men superior from animals. This was the straiten step in the history of progress. In this development process some inventions changed the life of men. These inventions were Fire, Wheel and Electricity. These three inventions increased the speed of progress and made human life much easier. But to maintain this speed he felt the necessity of a machine which could store the large volume of data and could perform large calculation at very high speed, because this as becoming the big problem. And finally he found the computer which has changed the life of men and has become the best machine of not only of this century, the best one amongst all the machine which are invented by men up to this time.

Meaning and definition

The computer is known as electronic brain. It is a speedy electronic device, which is designed to accept and store dates in the form of information. When we give the instruction to the computer its process the data and creates a report for us as program is given for that particular work or task. The computer is the origin from the Latin word computer. It is a calculating device. The letters of "computer" have some specific meaning i.e. C-calculator, O-operate, M-memorize, P-print, U-update, T-tabulate, E-edit and R-response.

Development of computer

It all started; about in 3000 B.C. a simple instrument called 'Abacus' was invented. The word Abacus is made from the Latin word 'Abac' whose meaning is the plain surface of sand. This was the first instrument used for computing. This simple instrument changed the world of computing. There is no record from where the abacus was invented. But the earliest from this was used in Mesopotamia. Many countries are still using this instrument these days. Some of these countries are China and many countries of the western world. Basically it is a frame with several wires across it, on each of which are strung a number of beads.

Abacus can perform the calculation of addition and subtraction of multiplication calculation like addition, subtraction, multiplication and division of numbers.

Role of Computers

One of the major parts of research in social science involves the estimation of parameters or variables and computation of meaningful values from the data obtained by surveys or censuses. This can be done manually by using statistical or mathematical calculators, logarithmic tables, slide-rules, etc; or by using high speed electronic computers. The computer now does in minutes and seconds that statistical and other operation that took days, weeks and even months of clerical and desk calculator work.

The computer

The computer is an elaborate complex of electronic hardware whose chief characteristics are tremendous speed, easy ability to do thousands or repetitive operation with a high degree of accuracy, flexibility and what will here be called ductility. The calculation of means,

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standard deviation, correlation, factor analysis and rotations, etc; for large samples having 50 or more variables in almost impossible of achievement by manual task calculators. Even if it is possible, it will take months to get the results. But these problems can be solved by a computer within a few seconds, that to with greater accuracy. The computer calculates with a high but finite accuracy. It is also possible to obtain identical results with differents sets of instructions to the machine.

Compiler

Before anything else, however, it is necessary that the researcher should be aware of the problem of communicating his need to the machine. He must be able to tell it what to do. The programmer writes the problem either in the English language or mathematical language. These source languages, if converted into the machine language, is known as a compiler. The most prominent compiler languages are FORTRAN, COBOL, PL1.

FORTRAN, the formula translation, language was developed by J.W.Bachus and his associates for use on IBM 704. It is an algebric language which finds primary use in mathematical and scientific work. For the solution of problems, that contain large sets of formula and many variables, FORTRAN is very useful. It helps the programmer to specify a numerical procedure by the use of a concise language like that of mathematics, and he automatically obtains a programmed to carry out the procedure. Compilers are already available to extend the use of FORTRAN to almost all commercial computers since 1957.

COBOL, the common business oriented language was invented in 1959, and is widely used on business computers. Identifications, specification, data division and procedure division are four parts of COBOL programmes.

PL1 is of recent origin. Among the programming language, it enjoys the best qualities of both FORTRAN and COBOL. But it has yet to achieve popularity in our country.

General applicability of computer and available programmes for statistical purposes

Statistical package programmes call for many special requirements. A statistical package is an integrated system of computer programme for the statistical analysis of data and providing a unified and comprehensive package that enables users to perform many different types of data analysis in simple and convenient manner. Some widely available and used statistical programme package are BMD, DPSS,SAS,OSIRIS-IV, PSTAS,SPSS etc;which were developed on large computers. Most of these packages can be used to calculate and analysis:

(1) Frequency distribution and related statistics;
(2) Multivariate analysis of variance;
(3) Multiple regression analysis;
(4) Factor analysis;
(5) Principal component analysis; and
(6) Cluster analysis.

MINI-TAB package programmes can be used to edit and tabulate, while MNI-REGRESSION programmes for regression analysis can be estimated by using small computer.

AID and MCA are the programmes which can be used to predict and multiple classifications analysis.

Item Analysis: Item total correlations, reliability, difficulty indices, etc., can also be done by computer.

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''બી. એડ્. ના પ્રશિક્ષણાર્થીઓના સમાયોજન અંગેનો અભ્યાસ''

પ્રા મંથન એન. થડેશ્વર*

પ્રસ્તુત સંશોધન પત્રમાં બી.એડ્.ના પ્રશિક્ષણાર્થીઓ વિદ્યાભ્યાસ દરમિયાન જે સમાયોજનના પ્રશ્નો અનુભવે છે. તેને જાણવા માટેનો પ્રયાસ કરવામાં આવ્યો છે. જેના ભાગ રૂપે બી.એડ્. ના વિજ્ઞાન પ્રવાહ અને સામાન્ય પ્રવાહના પ્રશિક્ષણાર્થીઓને નમૂનામાં પસંદ કરવામાં આવ્યા. ડો. બિના શાહ અને અન્સું (૧૯૮૬) રચિત અને પ્રમાણિત ગુજરાતી આવૃત્તિ સમાયોજન સુચિ નો ઉપયોગ કરી માહિતીનું એકત્રીકરણ કરવામાં આવ્યું. આ સંશોધન સર્વેક્ષણ પ્રકારે હાથ ધરવામાં આવ્યું હતું. અંતે બી.એડ્. ના પ્રશિક્ષણાર્થીઓ જે કૌટુંબિક, શૈક્ષણિક અને સાંવેગિક સમાયોજનનાં પ્રશ્નો અનુભવે છે, તે અંગેની ચર્ચા કરવામાં આવી છે અને પ્રસ્તુત સંશોધનના તારણો રજૂ કરવામાં આવ્યા છે.

***ચાવીરૂપ શબ્દો** : બી.એડ્. ના પ્રશિક્ષણાર્થીઓ, સમાયોજન*

ભૂમિકા

જે.સી. કોલમેને ૨૧ મી સદીના માનવીને 'ચિંતાગ્રસ્ત યુગ' ના માનવી તરીકે ઓળખાવ્યો છે. સોરેન્સન અને મામે Psychology for Living નામના પુસ્તકમાં લખ્યું છે તે અનુસાર દર ૧૦ અમેરિકને ૧ અમેરિકન માનસિક બિમારથી પિડાતો હોય અને અમેરિકામાં મનોવિકૃતિથી પિડાતાં કરોડો માણસો હોય તો પછી માત્ર ભૌતિક સંપતિના અખૂટ ભંડારો વ્યર્થ બની જાય છે અને'વૈયકિત સમાયોજન' મનોવિજ્ઞાનનો અભ્યાસ મહત્વનો જ નહીં, પરંતુ અનિવાર્ય બની જાય છે. વિદ્યાભ્યાસ દરમ્યાન વિદ્યાર્થીઓ કૌટુંબિક, શૈક્ષણિક અને સાંવેગિક વગેરે જેવા સમાયોજનના પ્રશ્નો અનુભવે છે. જેના પર તેની બુધ્ધિ, શૈક્ષણિક સિધ્ધિ, વિદ્યાકિય ચિંતા, શારીરિક સ્વાસ્થ્ય, સાંવેગિક બુધ્ધિ, કુટુંબનો પ્રકાર વગેરે અસર કરે છે.

અભ્યાસના હેતુઓ

૧ બી.એડ્.ના પ્રશિક્ષણાર્થીઓના કૌટુંબિક સમાયોજનનું માપન કરવું.

૨ બી.એડ્.ના પ્રશિક્ષણાર્થીઓના શૈક્ષણિક સમાયોજનનું માપન કરવું.

૩ બી.એડ્.ના પ્રશિક્ષણાર્થીઓના સાંવેગિક સમાયોજનનું માપન કરવું.

૪ બી.એડ્.ના પ્રશિક્ષણાર્થીઓના સર્વગ્રાહિ સમાયોજનનું માપન કરવું.

અભ્યાસની ઉત્કલ્પનાઓ

૧. વિજ્ઞાન પ્રવાહ અને સામાન્ય પ્રવાહના બી.એડ્.ના પ્રશિક્ષણાર્થીઓના કૌટુંબિક સમાયોજન સૂચિ પર મેળવેલા સરેરાશાંકોમાં અર્થસૂચક તફાવત નહિ હોય.

૨. વિજ્ઞાન પ્રવાહ અને સામાન્ય પ્રવાહના બી.એડ્.ના પ્રશિક્ષણાર્થીઓના શૈક્ષણિક સમાયોજન સૂચિ પર મેળવેલાં સરેરાશાંકોમાં અર્થસૂચક તફાવત નહી હોય.

૩. વિજ્ઞાન પ્રવાહ અને સામાન્ય પ્રવાહના બી.એડ્.ના પ્રશિક્ષણાર્થીઓના સાંવેગિક સમાયોજન સૂચિ પર મેળવેલા સરેરાશંકોમાં અર્થસૂચક તફાવત નહી હોય.

૪. વિજ્ઞાન પ્રવાહ અને સામાન્ય પ્રવાહના બી.એડ્.ના પ્રશિક્ષણાર્થીઓના સર્વગ્રાહિ સમાયોજન સૂચિ પર મેળવેલા સરેરાશાંકોમાં અર્થસૂચક તફાવત નહી હોય.

શબ્દોની વ્યવહારૂ વ્યાખ્યા

સમાયોજન. ડો. બિના શાહ અને અન્સું રચિત (૧૯૮૬) સમાયોજન સૂચિ પરની કલમો પર બી.એડ્.ના પ્રશિક્ષણાર્થીઓના મેળવેલ કુલ પ્રાપ્તાંકો એટલે સમાયોજન.

બી.એડ્.ના પ્રશિક્ષણાર્થીઓ. બી.એડ્. કોલેજમાં વિજ્ઞાન પ્રવાહ અને સામાન્ય પ્રવાહમાં અભ્યાસ કરતા પ્રશિક્ષણાર્થીઓ.

સંશોધન યોજના

પ્રસ્તુત સંશોધન સર્વેક્ષણ પ્રકારે હાથ ધરવામાં આવ્યું હતું. આ સંશોધન એ બી.એડ્. કોલેજમાં અભ્યાસ કરતાં પ્રશિક્ષણાર્થીઓને કેન્દ્રમાં રાખીને હાથ ધરવામાં આવ્યું હોવાથી તેના વ્યાપવિશ્વમાં મહારાજા કૃષ્ણકુમારસિંહજી, ભાવનગર યુનિવર્સિટી સંલગ્ન બી.એડ્. કોલેજોના વિજ્ઞાન પ્રવાહ અને સામાન્ય પ્રવાહના તમામ વિદ્યાર્થીઓનો સમાવેશ કરવામાં આવ્યો હતો.

નમૂના પસંદગી

પ્રસ્તુત અભ્યાસના નમૂનામાં સંલગ્ન બી.એડ્. કોલેજોમાંથી

*** પ્રાધ્યાપક, આરાધના બી.એડ્. કોલેજ, મહારાજા કૃષ્ણકુમારસિંહ ભાવનગર યુનિવર્સિટી – ભાવનગર**

(વિજ્ઞાન પ્રવાહ અને સામાન્ય પ્રવાહ) અભ્યાસ પ્રવાહ અનુસાર સ્તરીકરણ કરવામાં આવ્યું હતું અને તેના આધારે નમૂનાની પસંદગી સ્વરીકૃત યાદચ્છિક ઝૂમખા પસંદગી પધ્ધતિએ કરવામાં આવી હતી. જેમાં કુલ ૧૪૦ પાત્રોની પસંદગી કરવામાં આવી હતી.

ઉપકરણ

પ્રસ્તુત અભ્યાસમાં ઉપકરણ તરીકે ડો. બિના શાહ અને અન્સું રચિત (૧૯૮૬) 'સમાયોજન સૂચિ' ની પ્રમાણીત ગુજરાતી આવૃત્તિનો ઉપયોગ કરવામાં આવ્યો હતો. જે મૂળ હિન્દીમાં રચવામાં આવેલ હતી. પ્રસ્તુત સમાયોજન સૂચિ બે બિંદુ 'હા' અને 'ના' માં માપન કરે છે. આ સૂચિમાં ૭૫ વિધાનો છે. જેને ત્રણ વિભાગમાં વહેંચવામાં આવ્યો છે. (૧) કૌટુંબિક સમાયોજન (૨) શૈક્ષણિક સમાયોજન અને (૩) સાંવેગિક સમાયોજન, આમ એક વિભાગમાં ૨૫ પ્રશ્નો છે. કુલ ૭૫ વિધાનો આ સૂચિમાં છે. સમગ્ર સૂચિનો પ્રાપ્તાંક વિસ્તાર ૦ થી ૭૫ સુધીનો છે. પ્રાપ્તાંકની ગણતરી મેન્યુઅલમાં આપેલ સ્કોરિંગ કી પ્રમાણે કરવમાં આવી હતી. જેમ ઉચ્ચ પ્રાપ્તાંક વિસ્તાર તેમ સમાયોજનનું પ્રમાણ ઉચ્ચ અને જેમ નિમ્ન પ્રાપ્તાંક વિસ્તાર તેમ સમાયોજનનું પ્રમાણ નિમ્ન એવું અર્થઘટન થાય.

માહિતીનું એકત્રીકરણ અને ગુણાંકન

માહિતીના એકત્રીકરણ માટે બી.એડ્.ના પ્રશિક્ષણાર્થીઓને સમાયોજન સૂચિ આપવામાં આવી હતી અને તેના પર માહિતીનું એકત્રીકરણ કરવામાં આવ્યું હતું. પ્રશિક્ષણાર્થીઓને નમૂના રૂપ કલમોની સમજૂતી આપવામાં આવી હતી. દરેક વિધાન વાંચીને સમજી પછી આપેલા બે વિકલ્પ 'હા' અને 'ના' એમ બે ખાનામાંથી સંમતિ પ્રમાણે (ખરાની) ની નિશાની કરી જવાબ આપવાનો હતો. આ રીતે મળેલા પ્રતિચારોના ગુણાંકન માટે 'હા' માટે ૧ અને 'ના' માટે ૦ એમ ગુણાંકન કરવામાં આવ્યું હતું.

ઉત્કલ્પનાઓની ચકાસણી

પ્રસ્તુત અભ્યાસમાં રચવામાં આવેલી ઉત કલ્પનાઓની ચકાસણી અને તેના અથ ઘટનો આ સાથે રજૂ કરવામાં આવેલ છે અને તેના પરિણામો પણ સાથે સારણી સ્વરૂપે મૂકવામાં આવેલ છે. જે નીચે પ્રમાણે હતા.

સારણી – ૧

બી.એડ્.ના પ્રશિક્ષણાર્થીઓના કૌટુંબિક સમાયોજન પર અભ્યાસ પ્રવાહની અસરનો ટી–ગુણોત્તર

અભ્યાસ પ્રવાહ	*સંખ્યા*	*સરાસરી*	*પ્રમાણ–વિચલન*	*ટી–ગુણોત્તર*
વિજ્ઞાન પ્રવાહ	૭૦	૧૪.૧૦	૫.૦૦	૨.૪૮
સામાન્ય પ્રવાહ	૭૦	૧૬.૨૦	૪.૦૨	

Þ૦.૦૫ કક્ષાએ સાર્થક

ઉપરોકત સારણી –૧ નું અવલોકન કરતા જણાય છે કે કુલ નમૂનામાં પાત્રોની સંખ્યા ૧૪૦ હતી. જેમાં વિજ્ઞાન પ્રવાહના પ્રશિક્ષણાર્થીઓની સંખ્યા ૭૦ હતી અને સામાન્ય પ્રવાહના પ્રશિક્ષણાર્થીઓની સંખ્યા ૭૦ હતી જેની સંરાસરી અનુક્રમે ૧૪.૧૦ , ૧૬.૨૦ હતી. જેનું પ્રમાણ વિચલન અનુક્રમે ૫.૦૦, ૪.૦૨ હતું. જયારે ટી – ગુણોતર મૂલ્ય ૨.૪૮ હતું. જે ૦.૦૫ કક્ષાએ સાર્થક તફાવત દર્શાવતો હતો. એટલે કે વિજ્ઞાન પ્રવાહ કરતાં સામાન્ય પ્રવાહના પ્રશિક્ષણાર્થીઓમાં કૌટુંબિક સમાયોજન વધુ સારૂ જણાયું હતુ.

સારણી – ૨

બી.એડ્.ના પ્રશિક્ષણાર્થીઓના શૈક્ષણિક સમાયોજન પર અભ્યાસ પ્રવાહની અસરનો ટી–ગુણોત્તર

અભ્યાસ પ્રવાહ	*સંખ્યા*	*સરાસરી*	*પ્રમાણ–વિચલન*	*ટી–ગુણોત્તર*
વિજ્ઞાન પ્રવાહ	૭૦	૧૩.૮૦	૪.૦૧	૧.૧૫
સામાન્ય પ્રવાહ	૭૦	૧૨.૯૮	૪.૧૦	

ઉપરોકત સારણી –૨ નું અવલોકન કરતા જણાય છે કે વિજ્ઞાન પ્રવાહના પ્રશિક્ષણાર્થીની સંખ્યા ૭૦ અને સામાન્ય પ્રવાહના પ્રશિક્ષણાર્થીઓની સંખ્યા ૭૦ હતી. કુલ નમૂનામાં પાત્રોની સંખ્યા ૧૪૦ હતી. જેની સરાસરી અનુક્રમે ૧૩.૮૦, ૧૨.૯૮ હતી. જેનું પ્રમાણ વિચલન અનુક્રમે ૪.૦૧ અને૪.૧૦ હતું. જયારે ટી–ગુણોત્તરનું મૂલ્ય ૧.૧૫ હતું. જે ૦.૦૫ કક્ષાએ સાર્થક તફાવત દર્શાવતો ન હતો. પરંતુ સામાન્ય પ્રવાહ કરતા વિજ્ઞાન પ્રવાહના પ્રશિક્ષણાર્થીઓનું શૈક્ષણિક સમાયોજન વધુ સારૂ જોવા મળ્યું હતું.

સારણી –૩

બી.એડ્.ના પ્રશિક્ષણાર્થીઓના સાંવેગિક સમાયોજન પર અભ્યાસ પ્રવાહની અસરનો ટી–ગુણોત્તર

અભ્યાસ પ્રવાહ	***સંખ્યા***	***સરાસરી***	***પ્રમાણ–વિચલન***	***ટી–ગુણોત્તર***
વિજ્ઞાન પ્રવાહ	૭૦	૧૫.૬૮	૩.૮૫	૨.૭૮
સામાન્ય પ્રવાહ	૭૦	૧૩.૭૪	૩.૭૩	

þ ૦.૦૧ કક્ષાએ સાર્થક

ઉપરોકત સારણી – ૩ નું અવલોકન કરતા જણાય છે કે કુલ નમૂનામાં પાત્રોની સંખ્યા ૧૪૦ છે. જેમાં વિજ્ઞાન પ્રવાહના પ્રશિક્ષણાર્થીઓની સંખ્યા ૭૦ હતી. અને ૩.૭૩ હતું. જયારે ટી–ગુણોત્તર ૨.૭૮ જોવા મળ્યો હતો. જે ૦.૦૧ કક્ષાએ સાર્થક તફાવત દશાર્વતો હતો. સામાન્ય પ્રવાહ કરતા વિજ્ઞાન અને સામાન્ય પ્રવાહના પ્રશિક્ષણાર્થીઓની સંખ્યા ૭૦ હતી. જેની સરાસરી અનુક્રમે ૧૫.૬૮, ૧૩.૭૪ હતી. તેનું પ્રવાણ વિચલન અનુક્રમે ૩.૮૫ પ્રવાહના પ્રશિક્ષણાર્થીઓનું સાંવેગિક સમાયોજન ઉચ્ચ હતું.

સારણી – ૪

બી.એડ્. પ્રશિક્ષણાર્થીઓના સર્વગાહી સમાયોજન પર અભ્યાસ પ્રવાહની અસરનો ટી–ગુણોત્તર

અભ્યાસ પ્રવાહ	***સંખ્યા***	***સરાસરી***	***પ્રમાણ–વિચલન***	***ટી–ગુણોત્તર***
વિજ્ઞાન પ્રવાહ	૭૦	૪૪.૭૮	૦૯.૮૩	૧.૬૨
સામાન્ય પ્રવાહ	૭૦	૪૧.૭૩	૧૦.૭૭	

ઉપરોકત સારણી – ૪ નું અવલોકન કરતા જણાય છે કે વિજ્ઞાન પ્રવાહના પ્રશિક્ષણાર્થીઓની સંખ્યા ૭૦ હતી અને સામાન્ય પ્રવાહના પ્રશિક્ષણાર્થીઓની સંખ્યા ૭૦ હતી. કુલ નમૂનામાં પાત્રોની સંખ્યા ૧૪૦ હતી. જેની સરાસરી અનુક્રમે ૪૪.૭૮ અને ૪૧.૭૩ હતી. તેનું પ્રમાણ વિચલન અનુક્રમે ૦૯.૮૩ અને ૧૦.૭૭ હતુ. જયારે ટી – ગુણોતર ૧.૬૨ જોવા મળ્યો હતો. જે ૦.૦૫ કક્ષાએ સાર્થક તફાવત દર્શાવતો ન હતો. સામાન્ય પ્રવાહના પ્રશિક્ષણાર્થીઓ કરતા વિજ્ઞાન પ્રવાહના પ્રશિક્ષણાર્થીઓમાં વધુ સારૂ સમાયોજન જોવા મળ્યું હતું. આથિ ક પરિસ્થિતી, કૌટુંબિક આંતરક્રિયા અલગ–અલગ હોય છે. જેને કારણે આવો તફાવત જોવા મળ્યો હોય. મકવાણા બી.જે.(૨૦૦૮) ના સંશોધનમાં પણ અભ્યાસકક્ષાની કૌટુંબિક સમાયોજન પર અસર જોવા મળી હતી.

પરિણામ ચર્ચા

પ્રસ્તુત સંશોધનમાં સંશોધકે બી.એડ્. ના પ્રશિક્ષણાર્થીઓના સમાયોજન જાણવા માટેનો પ્રયાસ હાથ ધર્યો હતો. જેમાં મળેલા પરિણામોના આધારે કેટલાક શૈક્ષણિક ફલિતાર્થો ચર્ચા સ્વરૂપે અહીં મૂકવામાં આવ્યા છે. જે નીચે પ્રમાણે છે.

❖ બી.એડ્. ના પ્રશિક્ષણાર્થીઓ શૈક્ષણિક સમાયોજન પર અભ્યાસ પ્રવાહની અસર જોવા મળી ન હતી. જેનું કારણ એ હોઈ શકે કે બી.એડ્. ના પ્રશિક્ષણાર્થીનો અભ્યાસ પ્રવાહ ગમે તે હોય, પરંતુ એક જ યુનિવર્સિટીના તાલીમાથી હોવાને કારણે એક સરખા શૈક્ષણિક માળખામાંથી પસાર થવાનું હોય છે. પાઠ આયોજન, પ્રોજેકટ, એસાઈમેન્ટ, તાસ લેવા, પરીક્ષા આ બધી જ બાબતો બન્ને અભ્યાસ પ્રવાહને અસર કરે છે. જેથી શૈક્ષણિક સમાયોજનમાં તફાવત ન આવ્યો હોય તેવું બની શકે. ડુંગરાણી, એ. .(૧૯૯૯) ના સંશોધનના તારણ મુજબ શૈક્ષણિક કક્ષા અને જાતીના આધારે શૈક્ષણિક સમાયોજનમાં તફાવત જોવા મળ્યો ન હતો.

❖ વિજ્ઞાન પ્રવાહ અને સામાન્યના પ્રવાહ બી.એડ્. ના પ્રશિક્ષણાર્થીઓ માં સાંવેગિક સમાયોજન વચ્ચે તફાવત જોવા મળ્યો હતો. જેનું કારણ દરેક પ્રશિક્ષણાર્થીનો સાંવેગિક બુધ્ધિઆંક (EQ), સંવેગની અભિવ્યકિત, સંવેગ નિયંત્રણ, સાંવેગિક પરિપકવતા વગેરે અલગ–અલગ હોઈ શકે. બી.બી.પાંડે (૧૯૭૯) ના સંશોધનના તારણ મુજબ શહેરી વિદ્યાર્થીઓ શૈક્ષણિક, તંદુરસ્તી અને આવેગિક ક્ષેત્રની અનુકુલનની સમસ્યા વધુ ધરાવતા હતા. જેની સાથે આ સંશોધનનું તારણ સામ્યતા ધરાવે છે.

❖ બી.એડ્. કોલેજનું પ્રશિક્ષણ તાલીમાર્થીને માધ્યમિક શાળામાં શિક્ષક બનવાની લાયકાત આપે છે. તેથી શૈક્ષણિક વર્ષ દરમ્યાન અભ્યાસક્રમ અને ઈત્તર પ્રવૃતિઓમાં પ્રશિક્ષણાર્થીઓની ભાગીદારીને મહત્વ આપવામાં આવે છે. જેની વિજ્ઞાન પ્રવાહ અને સામાન્ય પ્રવાહ બંને પર સરખી અસર થઈ શકે છે. તેથી તેમના સર્વગ્રાહી સમાયોજનમાં કોઈ સાર્થક તફાવત જોવા મળતો નથી. પ્રવાહ કરતા વિજ્ઞાન પ્રવાહના પ્રશિક્ષણાર્થીઓનું સાંવેગિક સમાયોજન ઉચ્ચ જોવા મળ્યું હતું.

❖ વર્તમાન શૈક્ષણિક માળખામાં આવેલ પરિવર્તનોની અસરોથી પ્રશિક્ષણાર્થીઓ વંચિત રહયા નથી. બી.એડ્.ના પ્રશિક્ષણાર્થીઓના કૌટુંબિક સમાયોજન પર અભ્યાસ પ્રવાહની અસર જોવા મળી હતી. તેનું કારણ દરેક પ્રશિક્ષણાર્થીઓના કુંટુંબનો પ્રકાર, કૌટુંબિક વાતાવરણ, કુંટુંબના નીતી–નિયમો, કૌટુંબિક સમાયોજનનો મુખ્ય આધાર વ્યકિત અને તેના પર્યાવરણની સફળ આંતરક્રિયા પર રહેલો છે. તેથી જ સોરેન્સન અને મામે કહયું છે કે, Beyond any doubt , you will be happier and more successful in life if you will really work at making needed changes in your self .(જુઓ, કામદાર ; ૧૯૯૭).

❖ વિદ્યાભ્યાસ દરમ્યાન વિદ્યાર્થીઓએ અનેક બાબતો સાથે સમાયોજન સાધવાનું હોય છે. જેમાં કૌટુંબિક, શાળાકિય અને સાંવેગિક સમાયોજનનો સમાવેશ થાય છે. જેના પર તેની બુધ્ધિ, સાંવેગિક બુધ્ધિ, કૌટુંબિક વાતાવરણ પ્રકાર, શૈક્ષણિક ભાવાવરણ વગેરેની અસર થાય છે. તેથી દરેક માતા–પિતાએ, શિક્ષકોએ તથા આચાયો એ વિદ્યાથી ઓના સમાયોજનના પ્ર નો હલ કરવામાં તેમને મદદરૂપ થવું જોઈએ. જેથી તેઓ વત નની વિકૃતિ (Beheiviour Disorders) નો ભોગ બનતા બચી શકે.

અભ્યાસના તારણો

૧. વિજ્ઞાન પ્રવાહ અને સામાન્ય પ્રવાહના બી.એડ્. ના પ્રશિક્ષણાર્થીઓ ના કૌટુંબિક સમાયોજન સૂચિ પર મેળવેલા સરેરાશાંકોમાં સાર્થક તફાવત જોવા મળ્યો હતો. વિજ્ઞાન પ્રવાહ કરતા સામાન્ય પ્રવાહના પ્રશિક્ષણાર્થીઓનું કૌટુંબિક સમાયોજન વધુ સારૂ જણાયું હતું.

૨. વિજ્ઞાન પ્રવાહ અને સામાન્ય પ્રવાહના બી.એડ્. ના પ્રશિક્ષણાર્થીઓ શૈક્ષણિક સમાયોજન સૂચિ પર પ્રાપ્ત થયેલા પ્રતિચારો આધારિત સરેરાશોકોંમાં સાર્થક તફાવત જણાયો ન હતો. એટલે કે બંને પ્રવાહનાં વિદ્યાર્થીઓમાં શૈક્ષણિક સમાયોજન સમાન જોવા મળ્યું હતું.

૩. વિજ્ઞાન પ્રવાહ અને સામાન્ય પ્રવાહના બી.એડ્. ના પ્રશિક્ષણાર્થીઓના સાંવેગિક સમાયોજન સૂચિ પર પ્રાપ્ત સરેરાશાંકોમાં સાર્થક તફાવત જોવા મળ્યો હતો. સામાન્ય

૪. બી.એડ્. ના પ્રશિક્ષણાર્થીઓના સર્વગ્ર સમાયોજનમાં વિજ્ઞાન પ્રવાહ અને સામાન્ય પ્રવાહના પ્રશિક્ષણાર્થીઓમાં સમાયોજન સૂચિ પર મળેલા સંરેરાશાંકોમાં સાર્થક તફાવત જોવા મળ્યો ન હતો. બંને પ્રવાહના પ્રશિક્ષણાર્થીઓનું સર્વગ્રાહી સમાયોજન સમાન જોવા મળ્યું હતું.

સમાપન

વૈયકિત સમાયોજનનો અભાવ એ વર્તમાન સદીનો એક ગંભીર પ્રશ્ન છે. જીવનના વિવિધ તબકકાઓમાં વ્યકિત સમાયોજનના અભાવે માનસીક મુશ્કેલીઓ (હતાશા, સંઘષ , મનોભાર, તાણ) નો ભોગ બને છે. વિદ્યાભ્યાસ દરમ્યાન વિદ્યાથી ઓએ પોતાનાં કુંટુંબ, શાળા–કોલેજ, સંવેગો, સમાજ,સંસ્કૃતિ વગેરે સાથે સમાયોજન સાધવાનું હોય છે. તેથી જ જો વિદ્યાર્થીઓના માતા–પિતા, શિક્ષકો, આચાર્યો, શિક્ષણવિદો, શૈક્ષણિક મનોવૈજ્ઞાનીકો વગેરે સમાયોજનના પ્રશ્નોથી વાકેફ હશે તો તે વિદ્યાર્થીઓને સમાયોજન સાધવવમાં મદદરૂપ બનશે. માટે જ આ દિશામાં સંશોધનો થાય તેની વર્તમાન સમયમાં તાતી જરૂરીયાત છે.

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सीखने की प्रक्रिया

चावडा अजय पी. *

सीखने का स्वरुप :

अपने अनुभव से लाभ उठाने को ही सीखना कहते है । चूंकि हम आजीवन इन अनुभवों से लाभ उठाने रहते हैं इसलिए सीखना जीवन भर होता जाता है । बालक गर्म दूध से मुँह जलाकर छाछ को भी फूंककर पीता है । एक बार का कष्टप्रद अनुभव उसके मन पर ऐसी छाप छोड जाता है कि वह हमेशा सफेद तरल पदार्थ से परहेज करने लगता है । शिक्षा सीखना आवश्यक तो है, कई तरह की बातें सीखी जाती है और उनसे आचरण और काम करने के ढंग में परिवर्तन आता है । हमारे काम करने के तौर-तरीके जो आज हैं सब सीखने का परिणाम है, शिष्टाचार, रहन-सहन का ढंग, कलम पकडने और लिखने का तरीका, बोलने और गाने का ढंग, अर्थात् और कुछ भी हम आज करते हैं, अनुभव द्वारा सीखने का परिणाम है ।

सीखने के प्रकार :

सभी प्राणी सीखते है, कुछ अधिक और कुछ कम । सबके सीखने में प्राय: एक से नियम कार्यान्वित होते हैं । पशुओं और बालकों के सीखने में बडी समानता है । वास्तव में पशुओं पर किए गए प्रयोगों से मालूम हुआ है कि बालकों को सीखने की पद्धति में कौन-से प्रभाव काम करते है । इन अध्ययनों से ज्ञात हुआ है कि सीखने की तीन पद्धतियाँ व प्रकार है । यहाँ उनका वर्णन किया गया है ।

(१) पशु और बालक प्रयत्न और भूल के द्वारा ही सीखते हैं । सफलता प्राप्त करने का एक तरीका अपनाया जाता है, वह नहीं चलता तो दूसरा अपनाया जाता है । इस तरह कई रास्ते व तरीके आजमाइए जाते है । जब तक सफलता प्राप्त नहीं होती । वह तो धूल में लट्ठ मारने वाला उपकरण है । फर्क केवल इतना है कि असफल तरीके नही दोहराए जाते । अभ्यास से भूलों की संख्या कम होती जाती है और आखिर बालक सीधे -सफल तरीके को ही दोहराता है । घर के चौक में अकसर कुत्ते फँस जाते हैं क्यों, बाहर के फाटक की खिडकी कई बार अपने आप हवा से बन्द हो जाती है । पहली बार कुत्ता कई तरह की असफल कोशिशें करता है । दीवार फांदने को लपकता है, फाटक पर इधर-उधर पंजे मारता है, खिडकी को धकेलता है, साँकलको हिलाता है, आखिर साँकल को मुँह से खींचकर खिडकी खोल लेता है और बाहर निकल जाता है । दुबारा फंस जाने से भूलों की संख्या कम हो जाती है और अभ्यास से वह सीधे साँकल खींचकर खिड्की खोल लेता है । बालक पहली बार चाबी लेकर ताला खोलने की कोशिश करता है तो अटकल पच्चू हरकतों की कमी नहीं रहती । दूसरी बार असफल कोशिशों की गिनती कम हो जाती है और अभ्यास हो जाने से सीधी चाबी लगाता है और ताला खोल लेता है । पहले उसे चाबी छेद् में घूसाने और घुमाने में देर लगती थी, उसका काम निश्चित नहीं था, इसीलिए कई भूलें हुई । प्रौढ भी बहुत-सी बातें इसी तरह सीखते हैं । ज्ञान न रहने से इधर-उधर के तरीके आजमाते हैं, जहाँ धूल में लट्ठ लग गई, वहीं फिर लगाते है ।

(२) दूसरों को काम करते देख बालक उसकी नकल उतारकर सीखता है । अनुकरण द्वारा सीखना बडा व्यापक है । बालक को दिखाकर कोई काम करेंगे तो वह उसी तरह उसे करने की कोशिश करेगा, लिखना प्राय: अनुकरण द्वारा ही सीखा जाता है । बालक अध्यापक की तरह बैठकर कलम पकडकर वैसी ही हरकतें करता है और अनुकरण लिखना सीख जाता है । कुछ अनुकरण तो अज्ञात रुप से होता है, और कुछ अनजाने में माँ-बाप के चलने, बोलने, खडे होने के ढंग अपनाते और कुछ ज्ञात रुप से होता है, जैसे, बालक माँ-बाप को देखकर चम्मच पकडते, बूट के फीते बाँधते व बटन बन्द करते हैं । पशु अनुकरण द्वारा कम सीखते हैं यद्यपि बन्दर और तोता मनुष्य की नकल कर लेने में किसी हद तक सफल होते हैं । अनुकरण द्वारा सीखने में प्रयत्न की बहुत बडी भूल हो जाती है । प्रयत्न और भूल की पद्धति में समय और शक्ति का अपव्यय होता है ।

(३) पर मनुष्यों के सीखने में एक ऐसी बात पाई जाती हैजो पशुओं के सीखने में नही मिलती । मानव सुझ व अन्तदृष्टि से भी सीखता है । सत्यात्मक परिस्थिति के उपस्थित होने पर बालक उसका पूरी तरह निरीक्षण करता है, उस पर विचार करता है और फिर एकाएक उसे उसका हल मिल जाता है । इसे अन्तदृष्टि कह लें या सहज प्रेरणा, पर काम यह एकाएक करती है । संसार के महान् विचारक व आविष्कारक खोज में भटकते रहते है, पर अन्तिम निष्कर्म पर वह अपनी सूझ-बूझ से ही पहुँचते हैं । इस प्रकार का सीखना प्राय: मनुष्य में ही पाया जाता है । चिपैंजी पर किए गए प्रयोगों से मालूम होता है कि वह भी सुझ से सीखता है । एक बडे पिंजडे में उसे बन्द कर दिया गया जहाँ खाने के लिए कुछ न था । कुछ केले जरुर उसकी पहुँच के बाहर थे । पिंजडे में दो बाँस थे जो एक दूसरे के साथ आसानी से जोडे जा सकते थे ।

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पिंजडे में दो बाँस थे जो एक दूसरे के साथ आसानी से जोडे जा सकते थे । एक बाँस तो केले तक नहीं पहुंचता था पर दोनों जुडकर पहुँच सकते थे । चिपैंजी ने केले उतारने की बहुत कोशिश की, पर सफल न हुआ । फिर बाँस के टुकडों के साथ चलते हुए उसे एकाएक सूझा और उसने दोनों बाँसो को जोडने की कोशिश की । एक-दो बार कोशिश करने पर वह सफल हो गया और केले उतार किए । दूसरी बार उसे बाँस जोड्ने में कम समय लगा । उच्चतम जाति के जीव ही सूझ से इस तरह काम लेते हैं ।

सूझ के विकास के लिए जरुरी है कि बालकों को अपने-आप स्वतन्त्र बुद्धि से काम करने का मौका मिले । वे नई दिशाओं में अपनी बुद्धि लडाएँ और केवल देखादेखी ही कोई काम न करें । बौद्धिक स्वावलम्बन शिक्षा का एक वांछनीय ध्येय है । शिक्षक बालकों को सिखाने की उत्सुकता में उन्हें समस्यात्मक परिस्थितियों में अपने बुद्धि-बल से काम करने की सुविधा कम देते हैं । कई तरह की व्यावहारिक योजनाएँ रहने से और छात्रों को अपने - आप काम करने देने से सूझ का विकास जरुर होगा । यह याद रहे कि बच्चा जितना अच्छा अपने -आप प्रयास से सीखता है, दूसरों के सिखाने से उतना अच्छा नहीं सीखता । स्वशिक्षा ही सर्वश्रेष्ठ शिक्षा है ।

३. सीखने के नियम :

सीखने का अर्थ क्रमशः सुधार है और जो भी नियम सीखने के लिए निर्धारित किए गए हैं उनका लक्ष्य यही है कि हमारे काम में सुधार होता चला जाए । थार्नडाइक (Thorndyke) इस क्रम सुधार के प्रयास में 'प्रयत्न और भूल' (Trial and error) पद्धति को ही प्रधानता देता है । उसके विचार में सब प्राणी कई तरह से बार-बार कोशिशें और भूलें करने के बाद ही सीख पाते हैं । अब सीखना किस तरह उपयोगी और स्थायी बन सकता है इसके लिए तीन नीयम बताए है :

अभ्यास का नियम (Law of Exercise)
परिणाम का नियम (Law of Effect)
तत्परता का नियम (Law of Readiness)

(१) दूसरा अभ्यास का नियम तो सब जानते हैं । जिस काम को जितनी बार दोहराओगे, उतनी ही दृढता से वह हमारे मन का अंग बन जाता है और उतनी ही सरलता शीघ्रता और कुशलता के साथ उस काम को हम करने लगते हैं । सीखना अभ्यास के बिना नहीं हो सकता । बचपन में बच्चे एक-एक अक्षर बनाने - लिखने में कई मिनट लेते है और बचपन में अक्षर लिखने में थक जाते है । पर लगातार अभ्यास के बाद वे अक्षर और शब्द लिखने लगते है, यन्त्रवत् लिखते चले जाते है, जल्दी और कुशलता से कोई थकान महसूस हीं करते । इसलिए जो कुछ भी हम बच्चों को सिखाना चाहते हैं उसका भरसक अभ्यास कराना जरुरी है । पहाड, व्याकरण, कविताएँ बालकों को खूब दोहरानी और याद करानी चाहिएँ । लिखने में बच्चों को गलती करने का मौका ही नहीं देना चाहिए, कहीं उन्हें गलती करने का अभ्यास न हो जाए । क्लिष्ट शब्द पहले ही श्यामपट पर लिख देने से छात्र उनके ठीक हिज्जे ही दोहराएंगे । दक्षता व कुशलता एक मूल अभ्यास है और जो भी कुशलता प्राप्त करना चाहे उसे अभ्यास और निरन्तर अभ्यास की चक्की से गुजरना ही पडेगा ।

(२) पर कोरा अभ्यास ही काफी नहीं । बालक कई बातें बार - बार दोहराने पर भी उन्हें याद नहीं कर पाते । यन्त्रवत् अभ्यास असफल के साथ हमें सन्तोषजनक परिणाम की आशा रहती है उसे हम जल्दी सीखते हैं । अभ्यास के नियम के साथ परिणाम की आशा रहती है उसे हम जल्दी सीखते हैं । अभ्यास के नियम के साथ परिणाम का नियम भी महत्त्व रखता है । जिन क्रियाओं का परिणाम सन्तोषजनक होता है उनका प्रभाव स्थायी रहता है और उन्हें बालक जल्दी सीखते हैं । प्रायः बालक उसी विषय पर अधिक मेहनत करता है जिसमें उका परीक्षाफल अच्छा रहता है और उन विषयों को छोड देता है जिनमें वह असफल रहता है व जिसमें उसे असन्तोष होता है । सन्तोषकार बातें दोहरायी और सीखी जाती हैं और असन्तोषकर बातें छोड दी जाती हैं । पशु-पक्षी भी इसी नियम के अनुसार सिखाए जाते हैं ।किसी एक काम के साथ उन्हें मनमाना खाना दिया जाता है, जिससे वे उस काम को दोहराने के लिए उत्सुक रहते हैं । स्कूल में पुरस्कार और दंड, तिरस्कार और प्रशंसा, कटु शब्द और मीठे बोल आदि का प्रयोग इसी परिणाम के नियम के आधार पर ही किया जाता है ।

(३) तीसरा नियम तत्परता का है, जिसके अनुसार हम उस काम को जल्दी और आसानी से सीख जाते हैं जिसके लिए हम रुचि और उत्साह से तैयार रहते हैं । रुचि और उत्साहपूर्ण मनोवृत्ति, सीखने में वह सहायक सिद्ध होती है । जो अध्यापक कक्षा में छात्रोंं की रुचि बनाए रखता है और वातावरण उत्सुकता और कुतूहल से भरा रखता है, उसके अध्यापन से बालकों को अधिकतम लाभ होता है । किसी नए पाठ के लिए छात्रों को तैयार करने के दो अर्थ हैं, बौद्धिक और भावात्मक तत्परता । छात्रों को पाठ समझने के लिए सहायक प्रासंगिक बातें पहले ही बदा दी जाएँ जिससे पाठ पढात समय उन्हें कोई कठिनाई न हो । वे खुद ही पाठ को पहले पढकर आएँ व उसके बारे में पहले से सोच लें, जिससे उसकी बुद्धि नया ज्ञान ग्रहण करने के लिए तैयार हो जाए । दूसरे, उसकी जिज्ञासा और रुचि कुतूहल से भरी रहे, जिससे नया ज्ञान स्थायी रुप से उसके मन का अंग बन जाए । जिस तरह दोड में भाग लेने वाले 'सावधान' शब्द के बोलने से इतने तैयार हो जाते है कि लपक कर आगे बढ जाते है, उसी तरह तत्पर मन से काम करने वाले जल्दी और आसानी से सीख जाते हैं ।

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शिक्षा में मनोविज्ञान का योगदान

सोलंकी धर्मेश एन. *

शिक्षा शब्द के साधारण अर्थ और उद्देश्यों से हम परिचित है । किन्तु शिक्षा में मनोविज्ञान का क्या स्थान है, यह समझने के लिए आवश्यक है कि पहले हम शिक्षा के स्वरुप का अध्ययन करें और फिर वह देखें कि मनोविज्ञान का शिक्षा में क्या स्थान है ।

शिक्षा का स्वरुप

शिक्षा का एक सामान्य अर्थ है पढना-लिखना और वे अनुभव प्राप्त करना जो जीवन की आवश्यकताओं को पुरा करने में सहायक होते है । शिक्षा व्यवहार का वांछनीय परिवर्तन है । जन्म से मृत्यु तक मनुष्य को कुछ सीखता है, अनुभव करता है, और अपने प्रकृत व्यवहार - क्रिया, प्रतिक्रिया, संवेग, बुद्धि स्मृति, कल्पना और विचार में वातावरण के सम्पर्क से परिवर्तन लाता है वह सब शिक्षा में निहित है । यहाँ शिक्षाशब्द का वृहत् अर्थ में प्रयोग किया गया है ।

'शिक्षा' पर संसार के महान् दार्शनिकों और शिक्षाशास्त्रियों ने अपने-अपने विचार व्यक्त किए है । उन सभी विद्वानों के विचारों से परिचित होना यहाँ सम्भव नहीं है । यहाँ हमें शिक्षा के उस अर्थ को समझना है जिसका अंग्रेजी शब्द 'एजुकेशन' है । उस शब्द की उत्पत्ति लैटिन भाषा के 'एजूकेटम' शब्द से हुई है । ई का अर्थ है 'में से' और 'ड्यूको' का अर्थ है 'बाहर ले चलने या व्यक्ति के भीतर की शक्तियों को प्रकट करने की कला'। व्यक्ति की शारीरिक, मानसिक, बौद्धिक, आध्यात्मिक शक्तियों का विकास शिक्षा का कार्य है । परन्तु शिक्षा का अर्थ समय काल और परिस्थितियों के अनुसार भिन्न - भिन्न रहा है । अतः हमारे लिए यह भी आवश्यक है कि हम शिक्षा के प्राचीन तथा आधुनिक अर्थ का भी ज्ञान प्राप्त करें ।

शिक्षा का प्राचीन अर्थ

प्राचीन काल में तथा काफी सीमा तक आधुनिक काल के प्रारम्भ होने से पूर्व तक शिक्षा में बालक का महत्व न था । सबसे अधिक महत्त्व विषय का ही था । विषय का ज्ञान कराने के लिए अध्यापक बालक को कडा से कडा दंड देता था । बालक की व्यक्तिगत रुचि तथा अरुचि पर ध्यान न देकर वही चीजें पढाई जाती थी जिनमें अध्यापक की स्वयं रुचि होती थी । शिक्षा का अर्थ आज के अर्थ से एकदम विपरीत था । सोलहवीं शताब्दी में यूरोप में शिक्षा का अर्थ केवल ग्रीक और लैटिन भाषा और साहित्य का अध्ययन करना था । उस समय की शिक्षा का बालक के भावी जीवन के साथ किसी भी प्रकार का तारतम्य नहीं स्थापित हो पाता था ।

शिक्षा का आधुनिक अर्थ

आधुनिक काल में शिक्षा शब्द का अर्थ बदल गया है । अब शिक्षा विषय़ केन्द्रित न रहकर बालक केन्द्रित हो गई है । अब शिक्षक बालक को दंड से भयभीत न कर उसके साथे प्रेममय व्यवहार से शिक्षा देता है । वह बालक का पथ-प्रदर्शक है । आधुनिक शिक्षा में बालक की व्यक्तिगत भिन्नता पर ध्यान दिया जाता है । आधुनिक शिक्षा मनोविज्ञान पर आधारित है । इस सम्बन्ध में हमें स्मरण रखना चाहिए कि स्विट्जरलैंड निवासी अध्यापक पेस्तालात्सी ने ही सर्वप्रथम इस बात पर बल दिया कि शिक्षक का प्रमुख कर्तव्य है कि वह शिष्य के मस्तिष्क का अध्ययन करे तथा शिक्षा की कला मानसिक प्रक्रियाओं के यथार्थ ज्ञान पर आधारित होनी चाहिए ।

शिक्षा के उद्देश्य की पूर्ति के लिए शिक्षक को मनोविज्ञान का ज्ञान होना आवश्यक है । बालक की मनोवृत्ति में उपयुक्त परिवर्तन लाने में वह तभी सफल हो सकता है जब उसे मनोविज्ञान का ज्ञान हो । इस तरह से यह स्पष्ट है कि शिक्षा और मनोविज्ञान में घनिष्ठ सम्बन्ध है । इन दोनों के पारस्परिक सम्बन्धों को समझने से पूर्व हमें मनोविज्ञान का अर्थ समझ लेना चाहिए ।

मनोविज्ञान की परिभाषा एवं व्याख्या

जिस प्रकार शरीर विज्ञान में शरीर के विभिन्न अवयवों का अध्ययन होता है और रसायन में विभिन्न तत्वों के बारे में ज्ञान कराया जाता है, उसी प्रकार मनोविज्ञान में क्रिया-प्रतिक्रिया, वृत्ति, संवेग, संवेदना, प्रत्यक्षीकरण, कल्पना, स्मृति, सीखना इत्यादि का अध्ययन होता है । प्राचीन काल में मनोविज्ञान के अध्ययन का विषय 'आत्मा' था । परन्तु आत्मा दर्शन का विषय है । उसका अस्तित्व प्रयोग द्वारा भी प्रमाणित नहीं किया जा सकता । आगे चलकर मनोविज्ञान को मन का विज्ञान कहा जाने लगा परन्तु यह विचार भी मनोवैज्ञानिक न था क्योंकि मन क्या है ? इसका स्वरुप क्या है ? मन में किस प्रकार की क्रिया प्रतिक्रियाएँ चलती है ? इन सब प्रश्नों का उत्तर देना नितान्त असम्भव है । इसके अतिरिक्त मनोविज्ञान को केवल 'मन का विज्ञान' मान लेने से उसका क्षेत्र सीमित हो जाता था । अतः समय

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और आवश्यकता के अनुसार मनोविज्ञान की परिभाषा में भी परिवर्तन होता रहा ।

कुछ मनोवैज्ञानिकों ने सोचा कि मनोविज्ञान की ऐसी परिभाषा दी जाए और इसका विषय ऐसा निश्चित किया जाए जो निरीक्षण या अनुभव के द्वारा प्रमाणित भी किया जा सके । अत: मनोविज्ञान को 'चेतना का विज्ञान' कहा गया । अनुभव का विषय होने के कारण कुछ दिनों तक मनोविज्ञान की यह परिभाषा मान्य रही । इस सिद्धान्त के प्रतिपादक विलियम जेम्स थे । परन्तु शीघ्र ही इस परिभाषा का भी खंडन कर दिया गया । चेतना साकार और स्थूल वस्तु नहीं है । इस कारण मनोविज्ञान में एक नई धारा निकली जिसके प्रवर्तक जान वाट्सन थे । इस धारा के विचारकों ने 'व्यवहारवाद' को जन्म दिया । इन लोगों ने मनोविज्ञान का कार्य व्यवहारों का अध्ययन माना । किन्तु शीघ्र ही इसका भी खंडन कर दिया गया । मनोविज्ञान केवल 'व्यवहार' का अध्ययन नहीं हो सकता क्योंकि सभी व्यवहार का विवरण नाडी मंडल से सम्बन्धित करके नहीं दिया जा सकता । ऐसे व्यवहार भी हैं जिनकी प्रेरणा हमारे अचेतन से आती है । इस सम्बन्ध में फ्रायड के विचारों का उल्यलेक करना अनिवार्य है । इसके अनुसार मनुष्य का व्यवहार 'अचेतन' तथा 'उप चेतन' मानसिक क्रियाओं से भी सम्बन्धित होता है । फ्रायड की विचाराधारा को मनोविश्लेषण के नाम से जाना जाता है । इनके अनुसार मनुष्य की सब क्रियाएँ आचरण, व्यवहार इत्यादि अज्ञात मन से निर्धारित होती है । इसीलिए मनोविज्ञान की परिभाषा अब प्राय: इन शब्दों में की जाती है, 'मनोविज्ञान मनुष्य की चेतन और अचेतन क्रियाओं का वैज्ञानिक अध्ययन है ।'

उपर्युक्त विवेचन से यह स्पष्ट है कि मनोविज्ञान की स्थिति वर्तमान काल में पहले से बहुत कुछ भिन्न है । अब इसका क्षेत्र काफी विस्तृत हो गया है । मनोवैज्ञानिक गैरट का मत है कि यदि कोई मनोविज्ञान का क्षेत्र जानना चाहता है तो उसे यह देखना चाहिए कि मनोवैज्ञानिकों की अध्ययन सामग्री क्या है, वह किन वस्तुओं में दिलचस्पी रखते है, वह क्या कर चुके है और क्या कर रहे है । आज का मनोवैज्ञानिक 'व्यवहार' तथा उसकी विभिन्न स्थितियों के अध्ययन का प्रयत्न करता है । उदाहरणस्वरुप अनेक मनोवैज्ञानिक अभिगम से सम्बन्धित समस्याओं का अध्ययन करते है, जैसे बालक पढना किस प्रकार सीखता है तथा अभिगम के सर्वोत्तम साधन क्या है । भाषा किस प्रकार सीखी जाती है । कोई दूसरा मनोवैज्ञानिक एक भिन्न पथ अपनाता है । उदाहरण के लिए प्रत्यक्ष ज्ञान का विशेषज्ञ यह जानना चाहता है कि पर्वत की दूरी हम किस प्रकार निश्चित करते हैं तो एक अन्य मनोवैज्ञानिक यह जानना चाहता है कि विभिन्न लोग किस सीमा तक बुद्धि, कौशल तथा व्यक्तित्व के दृष्टिकोण से एक दुसरे से भिन्न हैं। इस प्रकार वर्तमान समय में मनोविज्ञान 'व्यवहार' सम्बन्धी उनकी समस्याओं की जानकारी करता है । व्यवहार का सम्बन्ध उन सबी क्रियाओं से है जो मनुष्य पर्यावरण से सम्पर्क में आकर करता है ।

मनोविज्ञान और शिक्षा के स्वरुप को समझने के बाद हम शिक्षा और मनोविज्ञान के आपसी सम्बन्ध पर विचार करेंगे ।

शिक्षा और मनोविज्ञान का सम्बन्ध

शिक्षा और मनोविज्ञान में बडा घनिष्ठ सम्बन्ध है क्योंकि मनोविज्ञान के आधार पर ही शिक्षा अपने उद्देश्य पाने में सफल होती है । व्यक्तित्व का पूर्ण विकास शिक्षा का उद्देश्य है, परन्तु व्यक्तित्व का का विकास समाज से दूर रहकर सम्भव नहीं हो सकता . अत: उस विकास का अर्थ है सामाजिक उत्तरदायित्व को अनुभव करना । हम कह सकते हैं कि व्यक्ति उस पुष्प के समान है जो समाज रुपी उद्यान में विकसित होता है । अत: समाज के हित में स्वार्थ को भूलना उचित है । दूसरे शब्दों में सामाजिक उत्तरदायित्व की भावना वांछनीय है । मनुष्य किस प्रकार अपने स्वार्थ को भूलाकर स्वयं को सम्पुर्ण मानव समाज का एक अंग समझे, समाज की शान्ति तथा कल्याण के लिए वह किस प्रकार अपने सुख और ऐश्वर्य का बलिदान कर सके, इस ज्ञान को विकसित करना शिक्षा का उद्देश्य है । इस प्रकार शिक्षा व्यक्ति और सामाजिक कल्याण में पारस्परिक सम्बन्ध है । यदि शिक्षा व्यक्ति के जीवन सुधार का साधन है तो व्यक्ति सामाजिक कल्याण की आधारशिला है । परन्तु शिक्षा व्यक्ति के जीवन सुधार का एकमात्र साधन तभी बन सकती है जब शिक्षा पूर्णत: व्यक्तित्व को समझे । मनुष्य कोई कार्य क्यों करता है ? पर्यावरण उसके विकास को किस प्रकार प्रभावित करता है ? इस प्रकार के अनेक प्रश्न जो मानव व्यवहार को सुलझाने में सहायक हैं शिक्षा के अन्तर्गत आ जाएँगे । अब प्रश्न यह है कि क्या मानव व्यवहार का अध्ययन भी शिक्षा के क्षेत्र का एक अंग है ? वास्तव में शिक्षा का सम्बन्ध है व्यक्तित्व के विकास से और मानव व्यवहार के अध्ययन का सम्बन्ध है मनोविज्ञान से, क्योंकि मनोविज्ञान ही ऐसा विज्ञान है जो मनुष्य के समस्त मानस जगत् का अध्ययन करता है । यही कारण है कि शिक्षा और मनोविज्ञान में इतना घनिष्ठ सम्बन्ध है ।

एक शिक्षक बिना मनोविज्ञान के ज्ञान के बालक की मनोवृत्ति में परिवर्तन लाने में सफल नहीं हो सकता । मनोविज्ञान के आधार पर ही शिक्षक बालक के मानसिक स्तर के अनुकूल कोई शिक्षा विधि ढूंढकर उसे विषय का ज्ञान कराएगा । शिक्षक के सम्मुख जब भी कोई समस्या आती है तो वह मनोविज्ञान की सहायता से हल कर लेता है ।

आधुनिक शिक्षा को मनोविज्ञान की देन

आधुनिक शिक्षा को मनोविज्ञान की निम्नलिखित देन है -

1. *मनोविज्ञान ने शिक्षा को बाल केन्द्रित बना दिया है ।*
2. *बालक के वैयक्तिक भेद, मार्गदर्शन तथा बुद्धि मापन के लिए अनेक नियमों और सिद्धन्तो की खोज मनोविज्ञान ने की है ।*
3. *स्मृति और अवधान सम्बन्धी अनेकों प्रयोग मनोविज्ञान ने किए है ।*
4. *शिक्षा के लिए पर्यावरण का क्या महत्व है ? यह मनोविज्ञान ने ही बताया है ।*
5. *अधिगम के नियमों में मनोविज्ञान ने सुधार किया है ।*
6. *शैक्षिक पाठ्यक्रम में मनोविज्ञान ने आवश्यक परिवर्तन किया है ।*
7. *शिक्षा के क्षेत्र में व्याप्त अनुशासनहीनता को दूर करने में मनोविज्ञान ने पर्याप्त सहायता की है ।*

अधुनिक काल में मनोविज्ञान के कार्य को समझने के लिए महान् शिक्षा शास्त्री डुई तथा मेरिया मांटसोरी के शिक्षा सिद्धान्तों पर

ध्यान देना आवश्यक है । डुई के अनुसार शिक्षण पद्धति के निम्नलिखित उद्देश्य होने चाहिए :

1. *निरीक्षण शक्ति का विकास ।*
2. *रचनात्मक कल्पना का विकास*
3. *तर्कपूर्ण विचार शक्ति का विकास ।*
4. *वास्तविकता के आधार पर यथार्थ का ज्ञान, तथा ।*
5. *सामाजिक कुशलता ।*

इस प्रकार डुई ने शिक्षा को मनोविज्ञान के और समीप लाने का प्रयत्न किया है । मनोविज्ञान के दृष्टिकोण से डुई ने प्रत्येक शिक्षा पद्धति में रुचि और स्वतन्त्रता को स्थान दिया है जिससे कि प्रत्येक बालक आपनी इच्छानुसार अध्ययन कर सके । प्रोजेक्ट मेथड का विकास डुई के इन्हीं सिद्धान्तों पर हुआ । इस प्रकार वर्तमान शिक्षा प्रसारण में डुई के अनेक विचार आधारशिला के समान है ।

डुई के समान मेरिया मांटसोरी का नाम भी उल्लेखनीय है । मांटसोरी के अनेक विचारों से मुख्य विचार यह था कि शिक्षण पद्धति इस प्रकार की हो कि बालक का का स्वाभाविक विकास समभव हो सके । यही कारण है कि मांटसोरी ने शिक्षा को स्वयं 'विकास' माना । बालक के विकास के साथ उसकी विशेष शक्तियों का विकास होता है और विशेष शक्तियों के विकास पर ही बालक का विशेष व्यक्तित्व आधारित है । अतऋ मांटसोरी के अनुसार समस्त शिक्षा प्रणाली का आदार मनोविज्ञान है । यदि मांटसोरी या डुई के शिक्षा सिद्धान्तों का ध्यान से अध्ययन किया जाए तो यह मालुम होगा कि प्रत्येक सिद्धान्त की नींव मनोविज्ञान के क्षेत्र में है । मनोविज्ञान से दूर अथवा मनोवैज्ञानिक सिद्धान्तों के अभाव में उसका मूल्य नहीं के बराबर है ।

अध्यापक और बाल मनोविज्ञान

बालक के विकास पर माता-पिता के अतिरिक्त अध्यापक का अत्यधिक प्रभाव पडता है । बाल्यकाल में अध्यापक को पिता की भाँति अपने विद्यार्थियों की देखरेख करनी पडती है । अतः अध्यापक के लिए बाल मनोविज्ञान का ज्ञान अत्यन्त आवश्यक है । बाल मनोविज्ञान के अन्तर्गत अध्यापक बाल विकास के स्वरुप तथा विकास की विभिन्न अवस्थाओं की विशेषताओं व समस्याओं का अध्ययन करता है । बाल मनोविज्ञान उसे इस बात की जानकारी कराता है कि बालक किस प्रकार सीखता है, सीखने में कौन से तत्व सहायक होते है और कौन-सी बातें अवरोध पैदा करती है । इसके अतिरिक्त वह बालकों की रुचियों, अभिवृत्तियों, योग्यताओं, कमियों तथा व्यक्तिगत भिन्नताओं से अवगत होता है । दूसरे शब्दों में, बाल मनोविज्ञान अध्यापक की वे विधियाँ प्रदान करता है जिनकी सहायता से वह बालकों के व्यक्तित्व के सवाँगीण विकास में सहायता प्रदान कर सकता है।

बालक का अध्ययन अध्यापक का कर्तव्य

मनोविज्ञान के विकास का एक महत्त्वपूर्ण परिणाम यह है कि आधुनिक शिक्षाशास्त्री इस बात पर जोर देने लगे हैं कि अध्यापक को न केवल अपने विषय का वरन् बालक का ज्ञान भी होना चाहिए । दूसरे शब्दों में, अध्यापक को बालक की विशेष योग्यताओं, रुचियों, शिक्तयों, कौशल, विकास के स्तर तथा व्यक्तिगत भिन्नता का ज्ञान होना चाहिए । इस तरह मनोविज्ञान निम्नलिखित बातों की जानकारी कराने में अध्यापक की सहायता करता है :

1. *बालक के शारीरिक, मानसिक, सामाजिक तथा भावात्मक विकास के स्तर की जानकारी कराता है ।*
2. *उनके सामान्य ज्ञान तथा व्यावहारिक ज्ञान से अध्यापक को अवगत कराता है ।*
3. *अध्यापकों को बालकों की योग्यताओं, शक्तियों, रुचियों, अभिवृत्तियों, तथा सीमाओं का ज्ञान कराता है ।*
4. *बालकों की रुचियों तथा योग्यताओं की जानकारी कराके अध्यापक को उपर्युक्त पाठ्य पुस्तकों, अध्ययन सामग्री तथा पाठ्यक्रम के निर्धारण में सहायता प्रदान करता है ।*
5. *मनोविज्ञान के अध्ययन द्वारा अध्यापक शिक्षण की मनोवैज्ञानिक पद्धतियों के बारे में ज्ञान प्राप्त करता है । इस तरह वह अपने शिक्षण को प्रभावशाली बनाने में सफल हो सकता है।*
6. *मनोविज्ञान का ज्ञान पिछडे बालकों की समस्याओं को सुलझाने में सहायक होता है ।*
7. *कक्षा में अनुशासनहीनता की समस्या को सुलझाने में भी मनोविज्ञान का ज्ञान अध्यापक के लिए उपयोगी होता है ।*
8. *अध्यापक मनोविज्ञान के ज्ञान के आधार पर असमंजित बालकों के समरस समंजन तथा विकास में सहायता प्रदान कर सकता है ।*
9. *मूल्यांकन की नवीन पद्धतियों की खोज में मनोविज्ञान अध्यापक की सहायता करता है ।*

मनोविज्ञान अध्यापक को स्वयं का ज्ञान कराता है

मनोविज्ञान का अध्ययन अध्यापक को विकास, अधिगम, शिक्षण पद्धति आदि का ज्ञान कराता है । इस तरह वह न केवल बालकों की रुचियों, शक्तियों, योग्यताओं, सीमाओं आदि के बारे में जानाकारी प्राप्त करता है वरन् उसे स्वयं का भी ज्ञान भी होता है । मनोविज्ञान का अध्ययन अध्यापक को इस बात की योग्यता प्रदान करता है कि वह अपने शारीरिक, मानसिक, भावात्मक तथा सामाजिक विकास की प्रक्रिया तथा स्तर को समझ सके । इस तरह वह अपने सामान्य व व्यावहारिक ज्ञान तथा समंजन की जानकारी प्राप्त करता है । अपनी रुचियों, शक्तियों, कौशलों, सीमाओं का एक स्पष्ट चित्र उसके सामने खिंच जाता है । यह आत्म-ज्ञान उसको इस बात की प्रेरणा देता है कि वह शिक्षक के लिए आवश्यक गुणों का विकास करे तथा अनावश्यक कार्यो व विचारों से अपने को दूर रख सके । यही नहीं उसे इस बात का भी आभास होता है कि उसका बालकों, अभिभावकों तथा अन्य शिक्षकों के साथ कैसा व्यवहार है और कैसा व्यवहार होना चाहिए । वह बालकों की रुचियों और शक्तियों के अनुसार एक के स्थान पर दूसरी शिक्षम पद्धति का प्रयोग करता है । इस तरह वह धीरे-धीरे एक सफल शिक्षक के लिए अनाश्यक गुणों का विकास करता है । दूसरे शब्दों में, मनोविज्ञान अध्यापक की इस बात में सहायता प्रदान करता है कि वह स्वयं के व्यवहारों, बालकों के विशेष व्यवहारों तथा समाज के अन्य सदस्यों के व्यवहारों को अच्छी तरह समझ सके ।

संदर्भ सुचि :

- *नविन शिक्षा मनोविज्ञान, डॉ. निता त्यागी, अग्रवाल पब्लिकेशन्स, आगरा - 7*
- *शिक्षा और मनोविज्ञान, डॉ. भगवत पंड्या, अक्षर ध पब्लिकेशन्स, न्यु दिल्ली*
- *शिक्षा और मनोविज्ञान, डॉ. गीरीश पचौरी, आर० लाल बुक डिपो, मेरठ*
- *शिक्षा मनोविज्ञान, डॉ. सरयू प्रसाद चौबे, अग्रवाल पब्लिकेशन्स, आगरा - 7*
- *मनोविज्ञान में शिक्षा का महत्व, जितेन्द्र कुमार, महावीर एंड संस, नई दिल्ली*

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RFID SYSTEM : A NEW CONCEPT FOR MODERN LIBRARIES

Dr. B.M. Gohel *

Radio Frequency identification (RFID) is no longer quite the latest thing on the block – at least as far as libraries are concerned. However, although RFID is being adopted by libraries around the world at a very rapid rate, it is a dynamic technology whose future development is impossible to predict.

RFID uses wireless radio communication for unique identification of people or assets. It is a technology that allow an item, for example, a library book to be tracked and communicated by Radio waves. This technology is similar in concept of a cell phone. The RFID Solution is a revolutionary application of automatic identification and data capture (AIDC) technology.

Key Word : RFID Technology, Library Security, Library Automation

What is RFID ?

RFID is means of identifying a person or object using a radio frequency transmission. These wireless automatic identification data capture system allows for non-contact reading or writing of data and are highly effective in environments where barcode labels can not survive.

RFID System can be used in several ways to help the library Staff, protect the assets of the library and is also user friendly.

RFID is Wireless data collection technology developed during World war II that has been used in tracking and accessing applications for about a decade. The technology transfer data wirelessly between a tiny transceiver and a tag. A tag is a combination of an electronic transponder with an antenna that can be attached to items. When the tag comes within the range of the transceiver, anywhere from inches to nearly three hundred feet, the transceiver decodes the information electronically programmed on the tag. In 1992, Kriofsky and kaplan filed a patent application for an "inductively coupled transmitter – responder arrangement . "

A RFID system for library environment consists of :

1. Tag :

The Heart of the system is RFID tag, which can be fixed inside a books back cover or directory to CDs and videos. This tag is equipped with a programmable chip and an engraved antenna and microchip with a capacity of at least 64 bits.

There are three types of tags

1. Read Only
2. WORM
3. Read/Write

2. Readers :

It Consists of one RF module (providing the signal process of transmitting or receiving) one control module and one coupling element through an input/output interface, to connect with applications ; another very important feature is the power supply. Passive tags do not contain power and all the power for the process must converted from radio waves that are the provided by the reader.

Readers in RFID in library are used in the following ways.

i. Conversion Station

*** Librarian, Maharahaja Krishnakumarsinhji Bhavnagar University, Bhavnagar**

ii. Staff workstation to circulation
iii. Self check out station
iv. self check in station
v. Exit sensors
vi. Book-drop reader
vii. sorter and conveyor
viii. Hand-held reader.

3. Antenna :

the Antennas produces radio signals to activate the tag and read write data to it. Antennas are the channels between the tag and the reader, which controls the system's data acquisitions and communication. The electromagnetic field produced by an antenna can be constantly present when multiple tags are expected continually.

4. Server :

The server id the heart of some comprehensive RFID systems. It is the communication gateway among the various components. It receives the exchanges information with the circulation database. Its software includes the SIP/ SIP2(Session initiation protocol)APIs (Application programming interface) or NCIP (National circulation interchange Protocol) or SLNP necessary to interface it with the integrated library software but no library vendor has yet fully implemented NCIP APPROVED BY NISO. The Server typically includes a transaction database, So that reports can be produced.

RFID system : In Library

RFID is a combination of radio frequency-based technology and microchip technology. The information contained on microchips in the tags affixed to library materials is read using radio frequency technology. A Reader looks for antennas in the tags and retrieves information from the microchips through them. The tags used in RFID systems can replace both EM (Electro-Mechenical) or RF (Radio Frequency) theft detection Barcodes and targets although the hybrid system that 3M introduced in 2000 replaced only barcodes and retained the EM strips in the belief thet EM is superior to RFID for security

Deference Between Barcode & RFID :

1. Information can be read from RFID tag much faster than from barcodes
2. Several items in a stack/counter can be read at the same time using RFID
3. Items do not have to be handled one-by-one nor removed from the shelves.
4. Inventory-taking is no longer a tedious operation
5. RFID can stand more than 10,000 read/write
6. RFID can have theft bit which can be done in two stages "ON/OFF"
7. Shelf verification/rectification can be done on daily basis.
8. Need not open/remove books to capture information Items are identified on upper and lower shelves more comfortably.

BASIC TECHNOLOGY COMPARISION BARCODES V/S RFID :

RFID	BARCODE
Can Be read and write	Read only
No line o sight required	needs direct visible contact to reader
Multiple items can be read simultaneously(anti-collision)	Single items scan
Guaranteed data retention of at least 10 years	limited lifetime due to printing
items attendant data (Mobile data-carrier)	Database look-up is always necessary
Stock verification made easier as No need of taking the books out from shelf. We can read multiple books from the shelf at a time.	Stock verification takes time because of the fact that each book has to tale out from shelf and then scanned with the scanner.

Advantages of RFID :

1.Rapid Circulation Desk Operation
2.High Reliability
3.Theft Detection system
4.Self-Circulation Operation
5. Access Control system
6.High-speed inventorying
7.Automated Materials Handling
8.Long Tag Life
9.Fast Track Circulation Operation

Disadvantages of RFID system :

1. High Cost
2. Vulnerability to Compromise
3. Removal of Exposed Tags
4. Reader collision and Tag collision

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DIGITAL LIBRARY : A NEW CONCEPT IN DIGITAL ERA

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An electronic library is a library consisting of electronic materials and services. Electronic materials can include all digital materials, as well as a variety of analog formats that require electricity to use. For example, video tapes are an anlog format that requires electronic equipment to view. Thus the term "electronic library" encompasses all the material that can be held by a "digital library", and is therefore more inclusive.

Key words : Digital library, digital era, information resource

What is Digital Library ?

Digital Library federation (DLF) defined :

"Digital libraries are organizations that provide the resources, including the specialized staff, to select, structure, offer intellectual access to, interpret, distribute, preserves the integrity of, digital works so that they are readily and economically available for use by a defined community or set of communities."

Information Resources (IRs) in the Digital Library : Problems

1. The establishment and control the currency, accuracy and integrity of information sources (quality problem)
2. Provides intellectual access to IRs (organizational problem)
3. Recognition different version of the same IR .(fluidity problem)
4. Addressing the issue of transient IRs (preservation problem)
5. Preserving the concept of authorship (conceptual problem)
6. Observing the copyright laws for IRs.(legal problem)
7. Limiting to some classes o users accessing to some IRs .(political problem)
8. Offering the services, if any by the digital library.
9. Integration of digital libraries into traditional libraries and its accomplishment.
10. A digital library may have librarians and their role.
11. Digital library having well-defined classes of users

Digital Libraries in India :

This is a plan to create a portal for digital library if India piloted by the officer of the principle scientific advisor to the Government of india, ministry of communication and information Tecnology(MCIT) with Indian Institute of Science and Carnegie mellon University, USA , as partners for fostering creativity and free across to all human knowledge.

It is purposed to create the digital library with a free-to-read, searchable collection of one million books, predominantly in Indian languages, available to everyone over the internet. This portal would provide a gateway to Indian digital libraries in science, arts, culture, music, movies, traditional, medicine, plan leaves etc. It will provides and support for full text indexing and searching based on OCR technologies where available. The availability of online search allows user to locate relevant information quickly and reliably this enhancing student's success in their research endeavors.

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The current status of scanning centers of digital libraries of india shows that approx 29,174 million pages have been scanned at various centers in India.

It shows that approximately 94,896 books have been scanned.

Language wise Figures		
Language	**No. of books**	**No. of pages**
English	57610	20294994
Telugu	14088	2899169
Hindi	6899	1706420
Urdu	2997	719573
Tamil	1682	401630
Sanskrit	2801	748645
Persian	1900	246707
Multi	663	230825
Others	894	289858
Arebic	677	198650
Kannada	682	150889
Marathi	476	118085
German	171	49876
French	66	26619
Oriya	7	6978
Bengali	11	2837

This project is being undertaken in collaborative project between National Institute of Science Communication and information resources (NISCAIR), Council of scientific and industrial research, Ministry of Science & Technology and department of AYUSH, ministry of Health and Family Welfare. NISCAIR is the center which is implementing the digital process.

Advantages of Digital Libraries :

1. No physical boundary
2. Round the clock availability
3. Multiple accesses
4. structured approach
5. information Retrieval
6. Space
7. Networking
8. Cost

Disadvantages of the Digital libraries :

1. Copyright
2. speed of access
3. initial cost is high
4. Band width
5. Efficiency
6. Environment
7. preservation

Other Projects :

1. Vidyanidhi

2. Gyandoot

3. INDEST
4. UGC INFONET

Conclusion :

Digital Libraries are not going to replace the physical existence of document completely but no boubt to meet the present demand, to satisfy the non local user digitalization must be introduced so that at least libraries becomes of hybrid nature. The initial cost of digitalization is high but once digitalization is introduces then the cost to manage this collection will be cheaper than that of any traditional library. Day by day the cost of digitalization is decreasing, the online publication is increasing and the needs of user are shifting towards a digital environment.

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INFORMATION SEEKING BEHAVIOUR MODELS

Mr. S.O.Dabhi *

1. INTRODUCTION

The study of information seeking behaviour can stand on its own as an area of applied research where the motive for the investigation is pragmatically related to system design and development. A different motivation is involved if we wish to understand why the information seeker behaves as he does. This is an area of basic research and although the resulting knowledge may have practical applications, there is no necessity that it should.

2. INFORMATION NEEDS

Information need arises when user perceives gaps in their state of knowledge and ability to make sense of experience. Information needs can be categorized into three dimensions such as cognitive affective and situational.

Cognitive

Affective

Situational

3. INFORMATION SEEKING

Information seeking is the process in which they purposefully search for information by identifying selecting and interacting with sources. Users may rely on their own memory or intuition to fill the information need. They may also suppress their information needs or avoid a problem situation so that no information seeking is necessary. Users are frequently engaged themselves in information avoidance. They interact with their environment by limiting their intake of information shortcuts. When information seeking does occur, it is purposive and goal directed and resembles a problem solving or decision-making process. The individual user identifies possible sources, differentiates and chooses a few sources, locaters or makes contact with them and interact with the sources in order to obtain the desired information. The information seeking behavior dimensions can be categorized as cognitive, affective and situational.

Cognitive Information Seeking Behavior

Affective Information Seeking Behavior

Situational Information Seeking Behavior

4. MODELS OF INFORMATION SEEKING ON THE INTERNET

Internet is an IT infrastructure for knowledge work and the need for system design to adopt on information behavioural approach to internet design. Recently there have been several efforts to model of information seeking on the internet from specific areas of research such as information foraging, bibliometrics, and user browsing.

The foraging models can serve as a general background against which to organize observations about individual behaviour. For example how animals evolve different methods of gathering and hunting for food to increase their intake of nutrition, human also adopt different strategies of seeking information to increase their intake of knowledge. So, foraging for information on the internet and foraging for food share common features. Information foraging refers to activities associated with assessing, seeking and handling information sources, particularly in networked environment. Such search can be adaptive to the extent that it makes optimal use of knowledge about expected information value and expected cost of accessing and extracting that relevant information.

To develop a better understanding of information seeking in practice, the attributes of authorship,

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publication and their influences on each other are worth examining. Bibliometrics a quantitative method for the study of literature offers good insights originally derived from published information, bibliometrics is particularly applicable to studying how web documents, websites and web users are all related through reference and use. Bibliometrics stems from the idea that distribution and use of information has patterns that can be analysed by counting and analyzing citations finding relationship between these references based on frequency, and using other statistical measures. Common sources of standard, publication bibliometrics data for e.g. online databases are Science Citation Index, Social Science Citation Index, where an Authors Publication influence can be seen by how often the author is referenced. The following models can be used for bibliometrics analysis viz. Bibliometrics of use, Bibliometrics and web documents, Webometrics(Bibliometrics and the web), Bibliometrics Measure of Group Web Use.

4.1 Marchionini's Electronic Browsing Model

The influence of new technologies, notably the WWW with its search engines and navigation links, is changing what scholars mean when referring to information seeking. He contends that, "the term information seeking is preferred to information retrieval because it is more human oriented and open ended" Marchionini(1995). The WWW provides opportunities for both information retrieval and browsing. With the proliferation of search engines and graphical browsers, the entire range of information seeking activities is possible on the web.

Marchionini(1995) proposes a model of Information seeking process, turned perhaps to electronic environment. In his model, the information seeking process is composed of eight sub processes, which develop in parallel viz., Recognize and accept information problem; Define and understand the problem; Choose a search system; Formulate a query; Execute search; Examine results; Extract information; Reflect/iterate/stop.

4.2 Ellis Model of information Seeking

David Ellis (1989), Ellis (1993) and Ellis and Haugan (1997) proposes and elaborates a general model of information seeking behaviours based on the studies of information seeking patterns of different kinds of users. His model describes activities as generic: Starting, Chaining, Browsing, Differentiating, Monitoring Extracting.

Ellis thought that hypertext based systems would have the capabilities to implement his models. If we visualize the WWW as a hyper linked information system distributed over numerous networks, most of the information seeking behaviour categories in Ellis model are already being Supported by capabilities available in common web browser software. Thus, an individual user could begin surfing the web from one of few favourite starting or sites(starting); Flow hyper textual links to related information resources in both backward and forward linking directions (Chaining); scan the web pages of the sources selected (Browsing); bookmark is the useful source for future reference and visits (Differentiating); subscribe to e-mail based services that alert the user of new information or developments(Monitoring) and search a particular source or site for all information on that site on a particular topic (Extracting).

4.3 Koganuramth's Models of Information Seeking

4.3.1 Initialization and Analysing information

It means the major strategies emerged in the described activity of users with regard to the starting process involve primarily application problems, and people contacting for the provision of starting references. An alternative approach of seeking information for initialization, excluding personal consultation, involves carrying out a literature search. This is achieved by use of computer databases and abstracting and indexing services. The Aim of the literature search is to obtain abstracts of papers to browse these abstracts and retrieve papers of relevance.

The utilization of personal contact as a starting point as an approach to a new topic is a common

finding in the literature detailing investigations of information seeking behavior. It stresses that the use of interpersonal communication is a preferred source as a starting point for a pattern of external source consultation. When an individuals turn to external contact they strongly prefer human (face to face) contact. The importance of the interpersonal, information channel of seeking information and communication has already been documented among scientist and engineers and social scientists.

4.3.2 Connecting and Synthesizing Information

This category seeks to identify the activities engaged in follow up of the references cited in materials, Connecting involves following up citations from one source to another. It is synthesizing the information sources. There are two forms of connecting: Backward connecting: following up the references from the material consulted. Forward connecting: finding citations to know relevant work. Connecting citations involves a degree of subjectivity. Relevance is the overriding criterion expressed by the respondents for following up references to materials. The users for making citations gave several reasons. Citations, usually of reviews or seminar papers, were made to provide background in formation. Other reason for citations included, when using details from previous work, e.g. methodology or conclusions: placing the work in the context of previous work. The focus of interest here is note with citation practices, as such, but with characteristics of pattern of searching for information, which involves citations between materials. Connecting is synthesizing the required information. Backward connecting as an activity for following up references cited in material consulted was a technique employed by all the respondents surveyed. Forward connecting was a strategy engaged by almost 60% of the group, but it was a far less regular approach. The level of awareness of forward connecting tools was not so high but it didn't not include all in the group. The criterion for selection of citations to chaining was determined by variety of factors. These factors included the purpose of the search and nature of research work currently being undertaken. Relevance was stated as the overriding criterion for connecting. Other important determining factors included title key words, abstracts, authors, and personal recommendations of the source and general interest. Connecting references is not exclusive to a particular stage but may be undertaken for starting or maintaining awareness. The breadth approach for connecting citations is normally selected according to the variables mentioned in criteria above. To a certain extent automated information retrieval system are offering a facility to follow connecting of references for follow up particular references. These information retrieval systems have to be used more.

4.3.3 Potentiality and Arranging Information

Potentiality has several connotations. The major recognized forms of browsing are understood as representing forms of semi directed or semi structured searching of information in an area of potential interest. Potentiality was used as means of maintaining and arranging information for use by the scanning of journals, current contents or books. Users browsing the content pages of journals in a broad subject area checked the periodicals received by themselves and received in their library or simply browsed along the shelves of library books and journals at regular intervals. Here, potentiality

Was used for initial starting or familiarization, to develop an awareness of sources and to keep up to date in their respective field. The library users are using various methods of browsing. Browsing is arranging the information sources according to the user needs. Due to scarcity of time 30% of the engineering faculties are not browsing much. Browsing is a continuous process of arranging and maintaining awareness activity, which mentioned as description of scanning journals as preferred method of keeping up-to-date. The browsing of journals was mainly confined to journals regarded as relevant. Browsing of current Contents occurred in 46% of cases. Simply browsing along the shelves of

books and journals is not a real method of information seeking of users. Browsing mainly occurs when they are looking for new material for new project or for arranging information sources, references and keeping up-to-date by scanning regularly journals and published literature in their field.

4.3.4 Quality and filtering information

The quality and filtering of information is an activity, which uses 'differences between sources as filters on the nature and quality of the material examined'. The activity of preferring the source to determine the factors influencing the choice of source selected by the respondent is the process of differentiating. The criteria, which seemed to be most significant for quality and filtering material,

Were: topic of the study, the approach, the authors and the level and type of source. The differentiating between sources to filter material, based on quality, level and type of sources are appropriate. The credibility of author, the particular journal or the types of source were all important factors in determining the respondent's perception of the value of information. It is not being assumed that in every case a user wants to restrict the search to a limited type of source material. In the case of some of those involved in research work, differentiating a limited number of sources was not possible or was very difficult. The nature of their focus of interests was such that a large number of sources carried relevant or interesting material, and the individual could not be confident that this material would picked up from a limited set of sources.

4.3.5 Awareness And updating Information

The process of maintaining awareness of developments in an area through regularly following particular sources. Maintaining awareness refers to the pattern of activity employed by the respondents in order to keep up-to-date with new developments in their topic of research or the field as a whole. The continuous monitoring of developments in a field of study was an important part of the information seeking activity of many of the users surveyed. They were principally interested in keeping up-to-date in their own fields as well as on the subject as a whole. The principal ways that respondents used to monitor developments in their fields have been identified as Informal Contacts, Journals, Books, Conferences, Newspapers, Television, Industrial, Reports, Manufacture's Trade Catalogues and computer Databases. These different ways of keeping up-to-date were not mutually exclusive for particular single source. The responses indicate that it is difficult to maintain regular monitoring of information. Information obtained through all these sources may then be integrated into the individual's overall information seeking behaviour employing different channels to complement or to form the major part of their information gathering activities. The users prefer to employ conferences, conference proceedings, professional Journals and computer search update for monitoring. Major sources were personal contacts, conferences, and journals, including Current Contents. In general it is found that there is lack of awareness about the computer based information retrieval facilities among the users. This requires an active publicity drive to promote the optimum use of such systems.

4.3.6 Pinpointed and Focusing Information

The extracting pinpointed and focusing information from different sources may be an article in a periodical, a set of conference proceedings, a series of publisher's catalogues or bibliographies, indices, or abstracts etc. The activity usually requires the setting aside of discrete and sometimes considerable period for working through the source. It is one of the most directed and focused information seeking activities. It is an act of going through a particular service selecting and identifying material from the Source. This may be when a researcher consults the source selected. These sources are normally a set of journals, series of monographs or collection of indices, abstracts and bibliographies, including computerized information databases. The concerns of this category seek to explore the use of library services; indexing and abstracting facilities, computer based searching and to discover the

respondents biggest problem in the activity of extracting. Identifying the potentially useful sources of material is a critical prerequisite to extracting from the sources. If a key source or key sources can be identified the source or sources may provide the basis for much of the information seeking activities. Pinpointed information from journals can represent a very effective means of quickly identifying material on a topic, especially if the source used is perceived as standard for a field. The use of newly published book has its complement in extracting. The availability of subject bibliographies, abstracting and indexing in the field on a particular topic or the existence of database service with exactly the right focus for the individual concerned represent obvious criteria for any user to employ these kinds of sources for extracting.

Awareness of computer based information retrieval facilities for pinpointed activities and active publicity drive to promote these facilities would give a greater usage of sources. As the approach to computer-based information retrieval was favorable with respondents expressing the view that use of such facility was time saving and useful for focusing and pin pointedly picking up of material, which is relevant.

5. CONCLUSION

Information seeking behavior in electronic environment of WWW represents a new kind of information resource that is more open, accessible and versatile. The user needs, approach and richness of the web pose a new challenge in the information professional's activity. The knowledge workers in academic organization use the web as part of their day-to-day research activities. The users who use the web as a part of their work engage in four models of information seek ranging from undeterred viewing, conditional viewing, to informal seeking and formal searching. In each of these modes, users perceive information needs adopt information seeking and use the information found in distinctive ways. The study characterizes information seeking mode (i) information generation on web (ii) information seeking through web (iii) information retrieval from web (iv)information communication through web in terms of specific sequences based on the activeness and events made by users. These finding together have significant implications for the design and evaluation of the Internet or other electronic based infrastructure for supporting knowledge work.

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ઉચ્ચ શિક્ષણ સંસ્થાઓની સામાજીક જવાબદારી

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વિદ્યાવગરનો માણસ પશુ સમાન છે અથવા તો અજ્ઞાનતા અને નિરક્ષરતા એ અંધકાર સમાન છે. આ વાકયો માનવસમાજમાં શિક્ષણનું મહત્વ દર્શાવે છે. સાબિત કરે છે. શિક્ષણ માનવીને નવી દ્રષ્ટિ આપે છે. જ્ઞાનની ક્ષિતિજો વિકસાવે છે, વિસ્તારે છે માટે જ વિદ્યા ગુપ્ત ધન છે. જે કોઈ ચોરી શકતું નથી. તેનો ઉપયોગ કરવાની વધે છે. પ્રાચીન સમયમાં રાજવીઓ પણ વિદ્વાનોની શિક્ષણકારોની પૂજા કરતાં આ વાકય દર્શાવે છે કે રાજા કરતાં શિક્ષણ વિદોમાં વધુ બુધ્ધિમત્તા હશે. શિક્ષણથી માનવીનું ઘડતર અને સર્જનાત્મક શકિતનો ઉદય થાય છે. સાથે જ માનવ જરૂરીયાતોની પૂર્તતા માટે એક સાધન બને છે તેવી જ રીતે સમજ પરિવર્તનનું માધ્યમ પણ છે એટલે જ સમાજની અગત્યની જરૂરીયાત શિક્ષણ રહી છે અને શિક્ષણની છાપ માનવી ઉપર રહી છે.

શિક્ષણનાં લાભોમાં કે હકોમાં પ્રાચીનથી પ્રવર્તમાન સુધી અસમાનતા રહી છે એટલે કે શિક્ષણનાં હક અંગેનાં માપદંડનો દિવસે દિવસે બદલાતા ચાલ્યા છે. પ્રાચીન સમયમાં વર્ણઆનુસાંગીક શિક્ષણઅંગેનાં હકકો હતા ત્યારબાદ જ્ઞાતિ ઉદ્‌ભવથી જ્ઞાતિ આનુસાંગીક શિક્ષણનાં હકક રહયા. બ્રિટીશરોનાં આગમન બાદ શિક્ષણનું રૂઢીચુસ્ત માળખુ હતું તે બદલાયું. જુના અભ્યાસકમોનાં સ્થાને યુરોપીયન સાહિત્યનો અને વિજ્ઞાનનો ઉમેરો કરી નવા અભ્યાસકમ આપ્યા તેમજ શિક્ષણનાં માધ્યમ તરીકે અંગ્રેજી ભાષા દાખલ કરી આ દરમિયાન શિક્ષણનો લાભ ધનિકો, ઉચ્ચ વર્ગ, સામાજીક ચળવળકારો અને વ્યાપારી વર્ગને મળ્યો આ શિક્ષણથી અંગ્રેજોને જે મેળ વવું હતું તે મળ્યું. અલબત્ત આ શિક્ષણથી અમલદારો ઉભા થયાં. મધ્યમ વર્ગ સામાન્ય વર્ગ જે પ્રાથમિક શિક્ષણ લેતાં હતાં તેની અવદશા કે દુર્દશા યાથાવત્ત રહી. ૨૦ મી સદીમાં કુલ વસ્તીની દશ ટકા વસ્તી સાક્ષર હતી. જે શિક્ષણની અસમાનતા સામે આંગળી ચીંધે છે સ્વતંત્રતા બાદ ભારતમાં અનેક ઉચ્ચ શિક્ષણ કમીશનોની સમયાંતરે સ્થાપના થઈ. આ કમીશનોએ અનેક મહત્વની ભલામણો કરી તેમનાં પરિણામ સ્વરૂપે શિક્ષણનો સંખ્યાત્મક અને ગુણાત્મક વિકાસ થયો. ગત ૫૦ વર્ષમાં ઉચ્ચ શિક્ષણ ક્ષેત્રે કમશઃ વિકાસ થયો છે. અલબત્ત ઉચ્ચ કોલેજો, ટેકનીકલ વ્યાવસાયીક કોલેજોની સંખ્યા વધી છે. તેમજ વિદ્યાર્થીઓની સંખ્યામાં પણ વધારો થયો છે. ટુંકમાં, જે તે વિષયની જરૂરીયાતનાં સંદર્ભમાં ગુણવત્તા વધી છે. પ્રાથમિક શિક્ષણથી બાળકને કોમ્પયુટર શિક્ષણ આપવામાં આવે છે. તેથી વિદ્યાર્થીની સર્જનાત્મક શકિતઓ વધવા તરફ જાય છે. સમય સંજોગો અને સામાજીક પરિસ્થિતિ સતત બદલાય છે. બદલાતા પરિઘમાં શિક્ષણની જવાબદારીમાં અનેક ગણો વધારો થયો છે. શિક્ષણનું કામ ફકત શિક્ષણ આપવા પુરતું મર્યાદિત રહયું નથી. શિક્ષણની અનેકવિધ સામાજીક જવાબદારીઓ છે. શિક્ષણ વ્યાપક સમાજનાં હિત સાથે કલ્યાણ સાથે જોડાયેલું છે. એટલે જ શિક્ષણમાં સમાજનાં સવાલોનું પર્યાવરણનું નિતિનું કાયદાનું રાષ્ટ્રિયતાનું ચારિત્ર્ય ઘડતરનું શિક્ષણ આપવામાં આવે છે. શિક્ષણનો હેતુ વ્યકિતને જ્ઞાનથી અભિમુખ કરવો અને સમાજમાં પ્રશ્નોનું પ્રમાણ ઘટાડવા માટે વૈજ્ઞાનિક સમજ પુરી પાડવી તે રહયું છે. એટલે જ કહેવાયું છે 'शिक्षक कभी साधारण नहीं होता, प्रलय और निर्माण उनकी गाद में पलते है' તેમજ શિક્ષકની નિષ્ઠાનું બીજુ વાકય 'मै एक शिक्षक हुं मुजे और राष्ट्र और समाज के बारे में कुछ सोचनां चाहिए' રહયું છે. આમ આદર્શ સમાજ સાથે શિક્ષણ અને શિક્ષકની નિષ્ઠા અને દ્રષ્ટિ રહી છે.

ઉચ્ચ શિક્ષણ સંસ્થાની સામાજીક જવાબદારીઓ

૧) સામાજીક ભેદભાવ દુર કરવા અને સામાજીક અંતરમાં ઘટાડો કરવાની જવાબદારી ભારતીય સમાજમાં પરંપરાગત રીતે અર્પિત દરજજાનું મહત્વ વિશેષ પ્રમાણમાં જોવા મળ તું હતું. સ્વતંત્રતા બાદ અર્પિત દરજજાનાં સ્થાને ઉચ્ચ શિક્ષણ સંસ્થાઓએ પ્રાપ્ત દરજજાનું મહત્વ વધાર્યું. જેનાં કારણે ઉચ્ચ જ્ઞાતિમાં જન્મેલા ઉચ્ચ ગણાય, નિમ્ન જ્ઞાતિમાં જન્મેલો નિમ્ન ગણાય. જેવી જડ માન્યતા પ્રવર્તતી હતી તે નામશેષથી નાબુદ થવા પામી છે. ટુંકમાં શિક્ષણએ પ્રયત્નોથી પરિણામને પ્રથમ પસંદગી આપી જેનાંથી લાયક વ્યકિતઓ મળ્યા અને શિક્ષણ લીધેલા વ્યકિતમાં વૈચારિક પરિવર્તન હોવાનાં કારણે ઉચનીચનાં ભેદભાવો પ્રવર્તતા હતાં તેના અપનાવ્યા નહીં અને વૈજ્ઞાનિક વિચારોને સમર્થન આપ્યું આથી સમાજની અંદર રહેલી સામાજીક અસમાનતાઓ કે સ્તર આધારીત કોટી કમિક વ્યવસ્થાનું મહત્વ ઘટયું અને શિક્ષણથી આવી અસમાનતાઓ કે સ્તર આધારીત કોટી કમિક વ્યવસ્થાનું મહત્વ ઘટયું અને શિક્ષણથી આવી અસમાનતાઓ ભેદભાવ દુર થયા અને સમાજમાં એકતા પ્રસ્થાપિત કરવાનું કાર્ય શિક્ષણથી શકય બન્યું. તેવી રીતે લૈગિંક દ્રષ્ટિએ જે તફાવતો હતા તેના પ્રમાણ પણ ઘટયું છે.

* અધ્યક્ષ સમાજશાસ્ત્ર ભવન, એમ.કે.ભાવનગર યુનિ.ભાવનગર.

અલબત્ત પુત્રજન્મનું મહત્વ સમાજમાં વધુ છે અને પુત્રી જન્મનું મહત્વ ઓછું છે. આ જન્મનું પ્રમાણ અંગેનાં લોકવલણોને પરિવર્તિત કરવાનું કામ છે. સ્ત્રી પ્રત્યેનાં પરંપરાગત સ્ત્રી એટલે ગવાર, સ્ત્રી એટલે સાપનો ભારો, દિકરી અને ગાય દોરે ત્યાં જાય જેવા વલણોમાં પણ શિક્ષણને કારણે પરિવર્તન આવ્યું છે. શિક્ષણથી પુત્ર-પુત્રી એકસમાન છે. એવી લોકોમાં લાગણી ઉભી થઈ છે. ટુંકમાં જન્મનો ભેદભાવ, ઉછેરનો ભેદભાવ ઘટયો છે. લોકમાનસમાં રહેલું સામાજીક અંતર પણ ઘટયું છે. તેથી સમાનતાં અને બંધુતાનાં ખ્યાલો વિકસ્યા છે. ઉચ્ચ શિક્ષણની સુવિધાથી દરજજા પરિવર્તન થયું છે અને સમાનતા શકય થઈ છે. શિક્ષણે માનવ સમાજની અંદર રહેલા ભેદભાવો અને સામાજીક અંતર ઘટાડવાનાં હેતુથી અભ્યાસક્રમોમાં સમાવિષ્ટ મુદ્દાઓ તરીકે અધ્યયનમાં લેવાયા છે. વિદ્યાર્થીઓને માહિતગાર કરાયા છે. શિક્ષણે આ પોતાની જવાબદારી છે તેમ માનીને કાર્ય કર્યું છે.

૨) સમુદાયની શકિતઓને માર્ગીકૃત કરે છે

કોઈપણ વ્યકિત હોય, જુથ હોય, સંગઠન હોય કે સમુદાય હોય દરેકમાં વિપુલ પ્રમાણમાં ક્ષમતા અને શકિત રહેલી છે. આ ક્ષમતા અને શકિત કાં તો હકારાત્મક માર્ગ તરફ વળે છે અને કાં તો નકારાત્મક માર્ગ તરફ વળે છે. શિક્ષણ જે વંચીત છે. તેમાં જાગૃતતા ન હોવાનાં કારણે વૈચારિકતા ન હોવાનાં કારણે તેની શકિત અને ક્ષમતા નકારાત્મક માર્ગ તરફ વળે છે અને કુટુંબમાં રહેલા બાળકોની અંદર પણ નકારાત્મક વલણ વિકસે છે અને તે પણ નકારાત્મક રસ્તે દોરવાય તેવી શકયતા રહેલી છે. શિક્ષણથી માનવી જુથ સંગઠન કે સમુદાયની શકિત હકારાત્મક (પોઝીટીવ) માર્ગ તરફ વળે છે. વ્યકિતનાં જડ વલણો વિચારોની જગ્યાએ શિક્ષણ વૈજ્ઞાનિક અને પ્રવાહિત વિચારો આપે છે. તેમજ શિક્ષણ વ્યકિતનાં રોગષ્ટ વિચારોનું બ્રેઈન વોશ કરે છે. એટલે શિક્ષણનાં કારણે જડ વલણ તુટે છે. જડ માનસીકતા તુટે છે. એટલે સમાજમાં શિક્ષણ માનવીને રસ્તાનાં ડાયવર્ઝન સમજાવે છે. કયો રસ્તો કયા વિકસા તરફ જાય છે તે દર્શાવે છે અને માનવજીવનમાં સંઘર્ષનું પ્રમાણ ઘટાડે છે તેમજ શિક્ષણથી જીવન ગુણવત્તા સુધરે છે. શિક્ષણથી વ્યકિત માહિતગાર થયો છે, અલબત્ત આ દેશનાં કયાં ખુણામાં શું ચાલી રહયું છે. તેનાંથી શિક્ષણનાં કારણે વાકેફ શાહુકારનાં શોષણનો ભોગ બનતો નથી. દુષ્કાળ, અતિવૃષ્ટિ જેવી પરિસ્થિતીમાં ખેડુતોની દયનીય હાલત હોય છે. આ કંગાલ જીવન પરિસ્થિતિમાં સરકાર દ્વારા પાક વિમા યોજનાં અંતર્ગત આર્થિક મદદ મળે છે. એટલે ખેડૂત અપરાધ તરફ વળતો બંધ થયો છે. ટુંકમાં આ બધીજ માહિતી, આ બધાજ માર્ગો વગેરેની માહિતી તેમજ સહકારી પ્રવૃત્તિ, સંગઠન, ચળવળ, માનવ અધિકાર વિશેની, કાયદા વિશેની, સમસ્યા નિવારણ વિશેની, વિકાસ યોજના વિશેની માહિતી શિક્ષણ દ્વારા મળે છે અને આ માહિતીથી વ્યકિત, જુથ, સંગઠન અને સમુદાયની વ્યકિતની શિક્ષણ આપીને કે શિક્ષણ દ્વારા માર્ગીકૃત કરી શકાય છે. ટુંકમાં, આ બધા જ માટે શિક્ષણ હોકાયંત્ર અને દીવાદાંડી સમાન છે. એટલે જ કહેવાયું છે કે શિક્ષણ એ સમાજની આંખો છે અને આ આંખો દ્વારા દ્રશ્ય જોઈને વ્યકિતને માર્ગદર્શન પુરૂ પાડવાની જવાબદારી શિક્ષણ નિભાવે છે.

૩) આયોજીત અને ટકાઉ વિકાસ

બદલાતા સમય સાથે સવાલો અને વિકાસનાં ખ્યાલો પણ બદલાતા રહે છે અને વિકાસનાં મોડલ પણ બદલાય છે. વિકાસનાં પૂર્વેનાં ખ્યાલો પુટે છે અને નવા ખ્યાલોનું અસ્તીત્વ તુટે છે. પૂર્વે માનવીની માથા દીઠ આવક થાય એટલે રાષ્ટ્રિય આવકમાં વધારો થશે એટલે વિકાસ થયો એમ કહેતાં આજે વિકાસનાં ખ્યાલ જ બદલાય ગયો છે. પ્રાચીન વિકાસનો ખ્યાલ આજે જોવા મળતો નથી. વિકાસનો બહુમુખી ખ્યાલ આજે અસ્તિત્વમાં આવ્યો છે. માનવજીવનનાં તમામ ક્ષેત્રમાં હકારાત્મક ગુણાત્મક પરિવર્તન એટલે વિકાસ. દા.ત. શિક્ષણ, આરોગ્ય, કૃષિ, પશુપાલન, ઉદ્યોગ ગામડાં, જીવનશૈલી, સ્ત્રીઓની સ્થિતી આ બધામાં વિકાસક્રમ આગળ પ્રગતિ કરે ત્યારે વિકાસ થયો એમ કહેવાય, ટુંકમાં આર્થિક વિકાસથી સામાજીક વિકાસ સર્જાય અને માનવીની જીવન સ્થિતિમાં સુધારો થાય માનવીની સામાજીક, આર્થિક, શૈક્ષણિક તમામ સ્થિતિમાં પરિવર્તન સર્જાય ત્યારે ટકાઉ વિકાસ થયો એમ કહેવાય. ટકાઉ વિકાસ એટલે કે રીસોર્સને રીવીઝન કરવા (પુનઃસ્થાપીત કરવા) આવનારી પેઢીને વિકાસનું સાતત્ય જાળવવામાં જોતરવી અને ભવિષ્યનાં લોકોને વિકાસ કરવામાં મદદરૂપ થાય એવા વિકાસને ટકાઉ વિકાસ કે નિરંતર વિકાસ તરીકે ઓળખી શકાય. વિકાસનું સાતત્ય જળવાય તોજ વિકાસનું ફળ મળે. ટુંકમાં, આયોજીત વિકાસ, ઈચ્છિત વિકાસ અને ટકાઉ વિકાસની વાત ઉચ્ચ શિક્ષણની અંદર થયેલી છે અને તે અંગેનું લોકોને શિક્ષણ આપીને કે તે અંગેનાં શિક્ષણ દ્વારા ટકાઉ વિકાસ કરવાની જવાબદારી શિક્ષણે લીધેલી છે.

૪) સામાજીક સમસ્યા ઘટાડવાનાં માર્ગો પુરા પાડવાની જવાબદારી

સમાજમાં પ્રવર્તતી સમસ્યાઓ ઈશ્વરીય દેન છે. તેવું નિરક્ષર અથવાતો અશિક્ષિત પ્રજા માને છે. એવી જ રીતે દુષ્કાળ અતિવૃષ્ટિ, વાવાઝોડું, ભુકંપ જેવી કુદરતી સમસ્યાઓ પણ ઈશ્વરે સર્જેલી છે અને તેને પાપ કે પુણ્યનાં ખ્યાલ સાથે સરખાવે છે. ટુંકમાં જયાં શિક્ષણ નથી ત્યાં આવા અંધશ્રધ્ધાનાં ખ્યાલો છે, અંધ વિચારો છે તેઓ દરેક ક્રિયાને ઈશ્વરીય શકિત સાથે મુલવશે. તેમજ જેમાણે શિક્ષણ મેળવ્યું છે તેઓ પરંપરાગત વલણનો વિરોધનો અને સમસ્યા સર્જન માટેનાં માન્ય કારણો તપાસશે તે સમસ્યાની અસરો જોશે અને સમસ્યા નિવારણ માટેનાં સુચિત માર્ગો આપશે જે અશિક્ષિત જેવું લોક વલણ નહીં દાખવે કારણકે શિક્ષણથી તેનામાં વૈચારિક પરિવર્તન ઉદ્ભવ્યું હોય છે. દા.ત. અશિક્ષિત માણસ વસ્તી વૃધ્ધિની બાબતને ઈશ્વરીય દેન ઈશ્વરની ઈચ્છા વગર કશુ જ થતું નથી. એવી માન્યતા ધરાવે છે અને વસ્તી વૃધ્ધિની બાબતમાં માનવી પોતાનો હસ્તક્ષેપ ન કરી શકે તેવું માને છે. જેનાંમાં શિક્ષણ છે કે જેમાણે શિક્ષણ મેળવ્યું છે

તે વસ્તી વૃધ્ધિની ઘટનામાં પુરૂષ નિર્ણાયક છે તેમ માનશે નહિં કે ઈશ્વર તેમજ વસ્તી વૃધ્ધિ માટે જવાબદાર કારણો આપશે તેની અસરો તપાસશે અને વસ્તી વૃધ્ધિનાં નિવારણ માટે વૈજ્ઞાનિક માર્ગો આપશે તેમજ દુષ્કાળ, જળ અછત ઈશ્વરનું વજન ઘટયું છે અટલે ઈશ્વરનાં પ્રકોપથી આ સમસ્યા સર્જાય છે તેમ માને છે આવું અજ્ઞાની અને અંધ વલણ ધાર્મિક અને અશિક્ષિત લોકો ઉભુ કરે છે. જ્યારે શિક્ષણ લીધેલી વ્યકિત જળ અછત ને પર્યાવરણીય સમસ્યાનાં કારણે સર્જાયેલી સમસ્યા ગણાવશે. તેમજ જળ અછત માટેનાં કારણો અસર અને નિવારણ માટેનાં ઉપાયો દર્શાવશે આ શિક્ષણથી સમસ્યા નિવારણ માટેનાં યોગ્ય માર્ગો મળી રહે છે. ભારત દેશનાં રાજ્યોમાં કેરાલામાં સૌથી ઓછી વસ્તી છે કારણ કે ત્યાં લગ્ન વયનું પ્રમાણ ઉચું છે અને જન્મદર નીચો છે. આથી કેરાલાની વસ્તી ઓછી છે. આ ઓછી વસ્તીનું વલણ શિક્ષણનાં કારણે ઘટાયું છે. કારણ કે કેરાલામાં ૧૦૦ ટકા શિક્ષણ છે તેવી જ રીતે ગરીબી ઘટાડવાનાં ઉપાયો શિક્ષણમાં દર્શાવ્યા છે. તેમજ શિક્ષણમાં ગરીબી, બેકારી, અપરાધ વચ્ચે કયા પ્રકારનો સહ સંબંધ છે તે મુલવ્યું છે અને તેનાં નિવારણ માટે વૈજ્ઞાનિક સમજ પુરી પાડવામાં આવે છે. આમ, શિક્ષણ ગઈ કાલથી આજની અને આવતી કાલની સમસ્યાઓની સમજણ માટે સમસ્યાઓની અસર જોવા માટે અને સમસ્યા નિવારણનાં માર્ગો દર્શાવવા માટેની ગુરૂ ચાવી છે. શિક્ષણથી સમસ્યાઓ સમજાવાય છે અને શિક્ષણ આ માહિતીથી પ્રજાને વાકેફ કરે છે. જે પોતાની સામાજીક જવાબદારી છે તેવું સમજીને આ કાર્ય કરે છે એટલે શિક્ષણની સમસ્યાનાં સંદર્ભમાં પણ જવાબદારી રહે છે.

૫) સામાજીક એકતા લાવી સંવાદીતા સ્થાપી જીવનની ગુણવત્તામાં વૃધ્ધિ કરવાની જવાબદારી

ઉચ્ચ શિક્ષણ સમાજની રૂઢિગત પ્રથાને અને વ્યવસ્થાને તોડી વર્ગ વિહીન જ્ઞાતિ વિહીન માનવ સમાજની સ્થાપનાં કરવા માટેનાં રસ્તા બનાવે છે. સમાજમાં સામાજીક કોટીક્રમ આધારીત સ્તર રચના છે અને તેનાં કારણે સમાજમાં આંતર વિરોધો છે. શિક્ષણથી વ્યકિતમાં આવા આંતરવિરોધો ઘટે છે. વ્યકિતમાં નૈતિકતા સામાજીક એકતા સદાચારૂ જેવા માનવીય ગુણોની ખીલવણી ઉચ્ચ શિક્ષણથી થાય છે. તેમજ ઉચ્ચ શિક્ષણથી ભેદભાવની વૃતિ ઘટે છે કે નાશ થાય છે જ્યારે સમાજમાં સામાજીક એકતાં પ્રસ્થાપિત થાય છે. શિક્ષણનાં કારણે વ્યકિત પ્રવાસીત થયો છે. તેથી વૈચારીક દ્રષ્ટિએ પણ પ્રવાસીત છે. એટલે તેનાં માં જતું કરવાની ભાવના છે. જડ વલણની જગ્યાએ તેઓ નવા વલણને સ્વીકારે છે. બીજા સાથે સંવાદથી નવું શીખે છે અને તેનાં થી જીવનનાં કુસંગો, વ્યસનો, અનિષ્ટો, કુપ્રથા અને દુરાચારોનું પ્રમાણ ઘટે છે અને વ્યકિત શારીરિક રીતે, માનસિક રીતે અને સામાજીક રીતે, તંદુરસ્તતા પ્રાપ્ત કરે છે. આથી માનવ વિકાસની શકયતા વધે છે અને વ્યકિતની અંદર નવા મુલ્યોનું પ્રસ્થાપન થાય છે. શિક્ષણ વગરનાં જીવનમાં ઢસરડો જ રહે છે અને જે કંઈ આર્થિક ધન પ્રાપ્ત કર્યું હોય છે. તે કુપ્રથામાં, કોર્ટમાં કે કુસંગમાં વપરાય છે. શિક્ષણને કારણે વ્યકિતમાં સ્થળાંતરથી રૂપાંતરણ જેવી પ્રક્રિયા સર્જાય છે અને તે સામાજીક એકતા અને સંવાદીતાનું પ્રસ્થાપન કરે છે. છતાં બધા મળીને સામાજીક એકતાનું વાતાવરણ સર્જે છે. અને આ એકતા માટેનું વાતાવરણનું મટીરીયલ શિક્ષણ સંસ્થા દ્વારા આપવામાં આવે છે. આથી જ સમાજમાં એકતા પ્રસ્થાપીત થાય છે.

૬) નવી શોધખોળ કરે અને સામાજીક પરિવર્તન સર્જવાની જવાબદારી

શિક્ષણનાં કારણે નવી નવી શોધખોળો ઉદ્‌ભવી છે, વિજળીની શોધ, વાહન વ્યવહાર, ટેલીફોનની શોધ, ગુરૂત્વાકર્ષણની શોધ વગેરે માટે, શિક્ષણ જવાબદાર છે. શિક્ષણ માનવીની અંદર સર્જનાત્મક શકિત મુકે છે. તેનાથી માનવી નવી નવી શોધખોળો કરતો થયો છે. માનવ જગતની જરૂરીયાતો પણ વધી રહી છે અને આ જરૂરીયાતોની પૂર્તિ કરવા માટે માનવી નવી નવી શોધખોળ કરતો થયો છે. આ શોધ કે ક્રાંતિ શિક્ષણનાં કારણે પરિણમી છે. શિક્ષણ સંસ્થામાં જ્ઞાનની નવી નવી શાખા વિસ્તારી નવી નવી શોધ ખોળ કરે છે. અને તેનાંથી માનવ વિકાસ સર્જાય છે. જેમકે ઔદ્યોગીક ક્રાંતિએ ઔદ્યોગીત જગતમાં નવી નવી શોધખોળ કરી, યાંત્રિકીકરણ કર્યું. તેમજ હરિયાળી ક્રાંતિએ હાઈબ્રીડ બીયારણ, રાસાયણિક ખાતર, જંતુનાશક દવા વગેરેની શોધ કરી. ટુંકમાં શિક્ષણથી નવી નવી શોધખોળો જન્મી છે. પ્રાચીન સમયમાં શોધખોળો ન હોવાને કારણે માનવીનું જીવન અંધ હતું. મંદ હતું, પ્રવર્તમાન સમયમાં આજનો માનવી ચંદ્ર ઉપર પહોંચ્યો છે જે શિક્ષણને આભારી છે. શિક્ષણથી વ્યકિત જાગૃત થાય છે અને તેનાં મુલ્યો પ્રવાહીત થાય છે અને બદલાયેલા સમય સાથે પોતાનું અસ્તિત્વ અને સાતત્ય ટકાવવા માટે પરિવર્તનને સ્વિકારે છે. ટુંકમાં, શિક્ષિત વ્યકિત પરિવર્તિત છે. શિક્ષણથી વ્યકિતની લાઈફ સ્ટાઈલ બદલાય છે. મકાનની પેટર્નો બદલાય છે, આર્થિક આયામો બદલાય છે. ડ્રેસ પેટર્ન બદલાય છે, સ્વરલીપી બદલાય છે, જુનાં ખ્યાલો તુટે છે નવા વિકસે છે. ટુંકમાં, શિક્ષણથી વ્યકિતની જીવન શૈલીમાં ગુણવત્તા ઉભી થાય છે. વ્યકિતની સાધનાત્મક અને ધોરણાત્મક વ્યવસ્થામાં પરિવર્તન આવે છે તેમજ વ્યકિતની વિચારસરણી રહેણીકરણી બદલાય છે. ટુંકમાં બદલાવું પડશે તેમજ કાર્યવ્યવસ્થા બદલવી પડશે તેવો ખ્યાલ શિક્ષણથી આવે છે અને માનવ પરિવર્તન સર્જાય છે. તેમજ શિક્ષણ દ્વારા ઈચ્છીત દિશામાં પણ પરિવર્તન લાવી શકાય છે. દા.ત. લગ્ન સંસ્થા, કુટુંબ સંસ્થા, રાજ્ય સંસ્થા, ધર્મ સંસ્થા વગેરેમાં જ બદલાયું છે. પરિવર્તન થયું છે તે શિક્ષણને આભારી છે. આજે વ્યકિત વસ્તીનાં સંદર્ભે એમ બે અમારૂ એક જેવી ભાવના અંકિત કરતાં થયા છે તે પણ શિક્ષણને આભારી છે. ટુંકમાં, માનવ સમાજમાં શિક્ષણ પરિવર્તનનું માધ્યમ છે. જ્યાં ઉચ્ચ શિક્ષણ વહેલું પ્રવેશ્યું છે. ત્યાં વધુ પ્રમાણમાં પરિવર્તન છે અને જ્યાં શિક્ષણ પાછળ થી આવ્યું છે ત્યાં પરિવર્તનનું પ્રમાણ ઓછું છે. ટુંકમાં, શિક્ષણ સમાજમાં મુલ્યમાં અને ઈચ્છીત દિશામાં પરિવર્તન

લાવવાની પોતાની જવાબદારી છે.

૭) નવા સંશોધનો કરે અને વર્તમાન પરિસ્થિતીથી પ્રજાને વાકેફ કરે

કોઈપણ સમાજનો વિકાસ શિક્ષણને આભારી છે. કોઈપણ સમાજ વિશેની વાત સંશોધનથી મળી શકે છે. સંશોધનથી જે તે સમાજની પરિસ્થિતિ પ્રશ્નો અસરો અને સમસ્યા નિવારણનાં ઉપાયો મેળવી શકાય. સંશોધન એટલે 'ધૃતરાષ્ટ્ર રૂપી સમાજમાં સંજય દ્રષ્ટિ' અને કોઈપણ સંશોધનનો અંતિમ અને પ્રથમ ધ્યેય માનવ સમાજને ઉપયોગી થવાનો રહયો છે. આજનો માનવી જે સુખ અને સમૃધ્ધિ અનુભવે છે. તે સંશોધનનાં કારણે શકય બન્યું છે અને કોઈપણ શિક્ષણ એ સંશોધન ઉપર આધારીત છે જે તે વિષયનો વિકાસ તે વિષયમાં થતાં સંશોધનો ઉપર આધાર રાખે છે. સંશોધન એ શિક્ષણનો હાર્ટ છે, પ્રાણ છે જ્યારે સંશોધન બંધ થશે ત્યારે શિક્ષણની જે તે વિષય શાખામાં તે વિષય શાખાનું ઔચિત્ય ઘટશે. એટલે, વિષયે પોતાનું અસ્તિત્વ અને સાતત્ય ટકાવવું હોય તો સંશોધન સતત ચાલુ રાખવું પડશે. સંશોધનથી જ વિષયનું અસ્તિત્વ રહેશે તેમજ પૂર્વે વરસાદ થતો અને કુંપળ ફુટતી આજે વરસાદ થાય છે અને જંગલો બળે છે. જે એસિડ રેઈનની શરૂઆત થઈ છે અને તે પર્યાવરણીય સમતુલામાં વિક્ષેપ ઉભો થવાનાં કારણે સર્જાયું છે. આ માહિતી પર્યાવરણનાં સંશોધન દ્વારા મળી તેમજ હવે પછીનાં વિકાસનાં પ્લેટફોર્મ સમુદ્ર કિનારાનાં પ્રદેશો રહેશે. તેમજ શિક્ષણમાં શું નવિનીકરણની જરૂરીયાત છે ? તે પણ સંશોધન દ્વારા ભારતની-ગુજરાતની-વિશ્વનાં બીજા દેશોની અંદર પ્રવર્તમાન સામાજીક, આર્થિક, રાજકીય, ધાર્મિક સાંસ્કૃતિક પરિસ્થિતિ કયા પ્રકારની છે. સમાજમાં પ્રસ્તુતા કેવી છે. તે સંશોધનથી જાણી શકાય છે. દા.ત. ભાવનગરમાં અલંગ વિકાસ રૂંધાયો છે. ગુંગળાયેલો છે તે માટે જવાબદાર કોણ છે ? તે સંશોધનથી જાણી શકાય છે. ભાવી પ્રશ્નો કયા પ્રકારનાં રહેશે ? તે પણ સંશોધનનાં અંતે ભાવિ કથન કરી શકાય છે. આમ, નવા સંશોધનો અને વર્તમાન પરિસ્થિતિથી વાકેફ શિક્ષણથી લોકોને કરી શકાય છે અને શિક્ષણ આ કાર્ય પોતાની નૈતિક જવાબદારી સમજીને કરી રહયું છે.

ઉપસંહાર

શિક્ષણ એ સમાજની આંખો છે. શિક્ષણ સમાજનો અરીસો છે. શિક્ષણ સમાજનો ધબકાર છે. શિક્ષણ સમાજ ઘડતરનું અંગ છે. શિક્ષણનાં વર્તમાન પ્રશ્નો બદલાયેલી પરિસ્થિતિએ અનેક ઉદ્‌ભવ્યા છે. ખરેખર બદલાયેલી પરિસ્થિતિઓ અને સવાલોનું વૈજ્ઞાનિક જ્ઞાન અને દ્રષ્ટિ સમાજને યોગ્ય સમયે આપવામાં આવે તો સમાજમાં ઉભા થતાં ભાવિ પ્રશ્નો ઘટાડી શકાશે અને સમાજ વિકાસનો માર્ગ ખુલ્લો કરી શકાશે તેમજ, માનવી વિકાસની તક ઉભી કરી શકાશે.....

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વિકાસની રાજનીતિ : સરવાળે માનવ ઉત્કર્ષ

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આજે સમગ્ર માનવકુળ વિકાસમાર્ગે હરણફાળ ભરી રહયુ છે. વિજ્ઞાન અને ટેકનોલોજી થી પ્રતિ ક્ષણે નૂતન આવિષ્કરણ થાય છે.આજે સઘળો માનવીય અભિગમ વિકાસની તરફેણમાં છે. ને એક નાગરિક તરીકે આ વલણ વ્યાજબી પણ છે. આપણા જેવા લોકતાંત્રિક દેશનાં નાગરિકો માટે આ એક રાષ્ટ્રીય સંદર્ભમાં સ્વપ્ન હોવું જોઈએ. વ્યકિતગત લક્ષ્ય પણ સામુદાયિક વિકાસની તરફેણમાં ઈચ્છવો જ રહયો. ભારતીય સંવિધાન પ્રત્યેક નાગરિકનાં વૈયકિતક હકો અને ફરજો પરત્વે સભાન છે. વ્યકિતને એક સ્વાયત જીવન જીવવાના અધિકારો પ્રદાન થયા છે. પરંતુ આઝાદીનાં આટલા વર્ષો છતાંયે આપણે વિકાસ શમણાને પૂર્ણપણે સાકાર કરી શકયા નથી. જેનું પ્રમુખ કારણ નેતૃત્વની અધુરપ પણ ગણાવી શકાય. જે હમેશા એક સંગઠિત સ્વરૂપમાં કાર્યરત હોય છે.

આપણે કોઈ લીડરશીપ ને દોષિત ઠેરવવાને બદલે સમગ્ર તંત્રના સંકલન અભાવને વધુ કારણભૂત ગણાવી શકીએ કેમ કે આપણી લોકશાહીમાં પ્રજા પ્રત્યક્ષ રૂપ થી નેતાની વરણી નથી કરતી. ફકત પોતાનાં પ્રતિનિધિઓની પસંદગી જ કરે છે. જેઓ સામુદાયિક રૂપથી પોતાનાં નેતાની વરણી કરે છે. જો કે આ સઘળી ચર્ચા ભૂલીને એમ વિચારીએ કે આપણે પ્રજા તરીકે રાજનીતિ પાસેથી શું મેળવ્યુ છે ? જવાબ શૂન્ય તરફ વધુ ઢળતો હશે. આજે ભારત જેવી મજબુત લોકશાહી વ્યવસ્થા વિશ્વમાં કયાય નથી. તો પછી સમગ્ર વ્યવસ્થા તંત્રમાં એવી કંઈ ઉણપ છે કે જેનાથી આપણો વિકાસ માર્ગ હમેંશા અર્ધ વિકસીત રહયો છે? આ એક જાગૃત નાગરિક તરીકે ચિંતનાત્મક પ્રશ્નાર્થ હોવો ઘટે. જેનો જવાબ પણ આપણી રાજનીતિનાં પ્રવાહોનાં તટસ્થ આકલન દ્વારા જ પ્રાપ્ત થઈ શકે.

પ્રજાનાં અવાજને અવરોધવાની પ્રથા લોકશાહી રાષ્ટ્ર માટે ઘાતક પૂરવાર થઈ શકે છે. તેમ છતાં આઝાદી પછી હંમેશા એવુ થતું આવ્યું છે. કોઈપણ પક્ષ હોય તેણે પ્રજાકીય ઈચ્છાઓનું ગળુ દાબ્યુ છે. સૌએ પ્રજાને બાજુમાં મુકી પરસ્પર આક્ષેપ પ્રતિ આક્ષેપમાં જ તેનો કાર્યકાળ પૂરો કર્યો છે. આજ સુધીનું કોઈ એક કામ એવું નથી થયું કે જેમાં વિવાદ ન થયો હોય, ભષ્ટ્રાચારનાં નામે થતો દેકારો પ્રજાકીય કાર્યની ગતિને પણ ખોરવી નાખે છે. પરિણામે આપણા જ નાણા અને સમયનો વ્યય થાય છે. વિરોધનો સૂર એ લોકશાહીનો આત્મા છે. પણ મૂળ પ્રજા ભૂલાય જાય એ હદે વિરોધ ન હોવો જોઈએ. સાર્વત્રિક હિત અને કલ્યાણ ની વાત હોય ત્યારે સર્વપક્ષીય નિર્ણય અમલી બનવો જોઈએ. આખરે તો બધા પ્રજાકીય સેવા માટે હોવાનો દાવો તો કરે જ છે. જો કે આજે સૌને આ સત્યનું ભાન થયુ છે. આજે વળી પ્રજા કેન્દ્રમાં આવી છે. શાસકપક્ષ કે વિરોધપક્ષ સૌ પ્રથા વિકાસ મુદ્દે સજાગ બન્યા છે. ને સૌને એ પણ સમજાયું છે કે લોકશાહીમાં મૂળ રાજા એ પ્રજા જ છે. તેથી આજે પ્રજાકીય વિકાસની ગુંજાયશ ફરીથી ઉભી થઈ છે.

ચૂંટણી પડઘમનું પરિણામ હોય કે, રાજકીય પક્ષોની ઉઘડેલી આંખ હોય આખરે તો પ્રજા માટે ફળદાયી નિવડવાનું છે. પ્રજાએ પણ પોતાના પક્ષીય વલણોને ભૂલીને વિકાસ વિષયક નિર્ણયો ને વધાવવા જોઈએ. એક સ્વતંત્ર વ્યકિત તરીકે આપણને કોઈપણ પક્ષની વિચારસરણી સાથે જોડાવાનો અધિકાર છે. તેમજ સક્રિય ભૂમિકા ભજવવા માટે પણ હકો મળેલા છે. તેમ છતાં કોઈપણ રાજકીય પક્ષ જયારે સત્તા સ્થાને બિરાજે છે ત્યારે કોઈ એક પક્ષ મટી સમગ્ર જન સમૂહનું પ્રતિનિધિત્વ કરે છે. તેમજ તેનું ચાલક બળ પણ બને છે. તેથી પ્રશાસન એ કોઈ એક પક્ષની વિચારસરણી મટી જાય છે. પ્રજાજનો એ પોતાની અંગત વિચારધારાને વળગી રહેવાનાં બદલે વિવેક વૃતિ દાખવી સારા નિર્ણયોને સ્વીકારવા જોઈશે.

વિકાસ એ આજનાં રાજકીય પ્રવાહનું ઘાતક બળ બની ઉમટી રહયુ છે. સૌ વિકાસનાં નૂતન પરિમાણો રચી રહયા છે,ત્યારે માનવ ઉત્કર્ષનાં સંદર્ભે તેને નિહાળીએ.

☞ પ્રાથમિક જરૂરિયાતોની પૂર્તિ

ભારતીય પરિવેશમાં બહુધ્ધા વસ્તી સામાન્ય જન જીવનનો એક ભાગ છે. જેને મધ્યમવર્ગ પછીનું જીવન ધોરણ કહી શકાય,આ લોકોની જરૂરીયાતો ખૂબ જ સીક્ષિત છે. વૈશ્વિક કક્ષાએ દેશનું શું સ્થાન છે. અથવા તો પછી સેન્સેસ કેટલો ગગડયો કે રૂપિયાનું વૈશ્વિક મૂલ્ય શું છે ? તેમા તેને રસ નથી, પણ રોટી,કપડા ઔર મકાન ની ફિલસૂફીમાં જીવે છે. ભલે સામાન્ય ઝુપડું જ હોય પણ માથે છત હોવી જોઈએ. બે ટંક પેટ ભરાવું જોઈએ. પહેરવા ભલે ફાટેલા સાંધવા પડે પણ કપડા મળી રહેવા જોઈએ. પ્રજાને બસ આટલી ભૌતિક ઉપલબ્ધિમાં જ રસ છે. જે વિકાસની આડપેદાશ છે. ઔદ્યોગિક કાંતિ અને વૈશ્વિક હબની હોડમાં આ પ્રજાને જીવનનિર્વાહ પૂરતી રોજગારી તો ઉપલબ્ધ થઈ જ જશે.

☞ રોજગારીની તકોનું નિર્માણ

ઔદ્યોગિક રોજગારીથી જીવન નિર્વાહ ઉપરાંત બીજી અનેક પ્રશાસનિક રોજગાર યોજનાઓ અમલી બની છે. વ્યકિતની પાસે કોઈ કળા કે કૌશલ્ય હોય તો તેમા આર્થિક સહાય મેળવી

* મુલાકાતી વ્યાખ્યાતા શામળદાસ આર્ટસ કોલેજ,ભાવનગર

આગળ વધી શકે છે. પોતાનાં વંશ પરંપરાગત વ્યવસાયને સ્વીકારવા ઈચ્છતો હોય તો તેમાં પણ લોન,સબસીડી તથા સાધન સહાય પૂરી પાડવામાં આવે છે. એટલે કે, જે પ્રજા મહેનતનો પરસેવો પાડીને કમાણી કરવા ઈચ્છે છે. તેમને બહુ સરળતાથી રોજગારી ઉપલબ્ધ બની છે. ખાસ કરીને રાજય અને કેન્દ્રની વિરોધાભાસી સરકારની આ દેન છે. કારણ પ્રજાને પૂરતી રોજગારી આપ્યાનો જશ લેવો સૌને ગમે તેવી બાબત છે. પક્ષોની આ સ્પર્ધાનો સીધો લાભ પ્રજાને મળે છે. શિક્ષિત બેરોજગારો પણ ભરતીનાં ધ્વાર મોકળા બનતા બહોળી સંખ્યામાં ઠેકાણે પડી ગયા છે. તેમજ સ્વરોજગાર માટે વિવિધ પ્રોત્સાહક યોજનાઓ પણ કાર્યરત છે.

☞ ઔદ્યોગિક વિકાસની તકો

આજે સૌ પક્ષો વૈશ્વિક વિકાસનાં પ્રવાહને અને વધતી જતી પુરવઠા માંગને સમજે છે. સમય દિવસે – દિવસે આધુનિક થઈ રહયો છે. ઔદ્યોગિક ક્રાંતિ કુદકે ભુસકે વધી રહી છે. જેનાથી રોજગારી અને ભૌતિક સાધન–સૂવિધાની સગવડો વધી રહી છે. સરકાર આ હકિકત સ્વીકારે છે. તેમજ ઉદારીકરણની નીતિનાં કારણે ઉદ્યોગગૃહો પણ હકારાત્મક વલણ દાખવી રહયા છે. પ્રશાસન ધ્વારા નાના ગૃહ ઉદ્યોગો થી લઈને મોટા ઉદ્યોગો સુધી સૌને પ્રોત્સાહન આપી રહી છે. તેનાં કારણે ઓછી ખેતી વાળા પ્રદેશોમાં પણ વિકાસની શકયતાઓ ઉભી થઈ છે. જેનાં કારણે ગ્રામિણ રોજગાર તથા સુવિધામાં વૃધ્ધિ થઈ છે. ગામડાઓ પણ શહેરની ઝડપે વિકસી રહયા છે. આ સારા ચિહ્નો છે.

☞ શિક્ષણ અધિકારની પ્રાપ્તિ

આ એક બંધારણીય મુદ્દો છે. તેમ છતાં તેને વાસ્તવમાં સ્વીકારવા માટે પ્રશાસન નું હકારાત્મક તથા ઉત્સાહી વલણ આવશ્યક છે. પ્રજાની નજીક જવાના પ્રયાસોનો લાભ શિક્ષણની દ્રષ્ટિએ વધ્યો છે. શાળાઓ પણ અદ્યતન બની છે. પૂરતા સ્ટાફની નિમણુંક થતાં રોજગાર અને શિક્ષણ એમ બેવડા ફળોની પ્રાપ્તિ થઈ છે. પછાત અને અંતરિયાળ ગામડાઓ અને કસ્બાઓમાં શિક્ષણ પહોંચ્યુ છે. તેમની તરાહમાં પણ મફત, ફરજીયાત અને સાર્વત્રિક શિક્ષણનાં અધિકાર મુજબ ફેરફાર થયો છે. જે આખરે તો પ્રજાનાં હિતમાં જ છે. ભલે રાજકીય સિધ્ધીનાં પ્રદર્શન માટે પણ શિક્ષણ તો વધ્યું.

☞ કૃષિ સુધારણાનો આરંભ

આજનું પ્રશાસન ઔદ્યોગિક વિકાસની સાથે કૃષિ પ્રધાન સમાજને પણ સ્વીકારે છે. તેમજ હરિતકાંતિ ની પણ હિમાયત કરે છે. વિવિધ બંધ યોજના ધ્વારા ખેડૂત સમાજને આકર્ષવાનાં પ્રયત્નો થઈ રહયા છે. ખેડૂતોને માટે પણ બીયારણ,ખેતી,ઓજાર તેમજ સબસીડી યુકત લોન ધ્વારા વિવિધ પ્રોત્સાહક યોજનાઓ અમલમાં મૂકાય છે. ખેત–ઉત્પાદનોનાં યોગ્ય ભાવો માટે પણ વિવિધ યાર્ડ પક્ષ–પ્રેરીત કાર્ય કરી રહયા છે. પ્રશાસનની પણ વિવિધ નીતિ કૃષિ વિકાસ અંગેની છે. આજે સઘળા પક્ષો ગ્રામ મતદારો ની મહતા સમજે છે. તેથી તેને આકર્ષવા માટે વિવિધ યોજનાઓ અમલી બનાવી રહી છે. સિંચાઈ યોજનાઓ પણ એટલી જ વિકસી છે.

☞ તકનીકિનું આવિષ્કરણ

વિકાસનાં નામ ઉપર આજે આધુનિક તકનીકીનું આવિષ્કરણ થઈ રહયું છે. જેમાં પ્રશાસનની ભૂમિકા પણ મહત્વપૂર્ણ બની છે. નવી પેઢીને પણ આધુનિક સુધારણામાં વધુ રસ પડે છે. આજે મોટા ભાગનું વહીવટી તંત્ર પણ આધુનિકતાનાં રંગે રંગાય ગયુ છે. ગામડાઓમાં પણ ટેકનોલોજીનો વ્યાપ વધ્યો છે. જેનાં કારણ પ્રજાકીય કામોમાં પડતી હાલાકી ઘટી છે. સમાજલક્ષી કામો વધુ સરળ બન્યા છે. ખેડુતો માટે પણ ખેતી વિષયક કર્યો આધુનિકતાનાં આવિર્ભાવનાં કારણે સરળ બન્યા છે. પ્રત્યાયન માધ્યમો સફળ રીતે પ્રયોજાતા થયા છે. વૈશ્વિક હરણફાળ સાથે કદમ મેળવવા માટે આપણે સક્ષમ બન્યા છીએ.

☞ વિવિધ પુરસ્કૃત યોજનાઓ

પ્રજાકીય કલ્યાણમાં અગ્રેસર રહેવાની આજે રીતસરની હોડ જામી છે. સૌને પ્રજાકાર્યોની ઘેલછા જાગી છે. લોકશાહી વ્યવસ્થામાં સાચો રાજા મતદાર જ છે. આ હકિકત સૌને સમજાય છે. તેમજ આજનાં સમયમાં તેને ફકત ભ્રામક વચનો થી પોતાના નહિ કરી શકાય. આ સત્ય પણ સૌ સ્વીકારે છે. તેથી ગરીબ કલ્યાણ માટેની વિવિધ યોજનાઓ બહાર પડી છે. રોજગાર, નિવાસ, પુરવઠા વગેરે ક્ષેત્રોમાં સહાય યોજનાઓ કાર્યરત બની છે. જે સાર્વત્રિક કલ્યાણ ઈચ્છે છે.

આમ આજે રાજકીય વર્ચસ્વની સ્પર્ધા ખરેખર તો પ્રજાકીય હિતનું કારણ બની છે. લોક જુવાળને સ્વપક્ષે કરવાનાં પ્રયત્નો થી પ્રજાને વિશેષ ફાયદો રહેશે.

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' મ્યુઝિયમનો ઈતિહાસ '

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'મ્યુઝિયમનો' શબ્દ 'મ્યુઝિસ' પરથી આવ્યો છે. 'મ્યુઝિસ' એ પ્રાચિન ગ્રીસ શબ્દ છે. તેનો અર્થ થાય છે. ' કલા તેમજ વિજ્ઞાનની નવ અધિષ્ઠાત્રી દેવીઓ માટેનું મંદીર '

પ્રારંભમાં મ્યુઝિસ શબ્દ ઉચ્ચ અભ્યાસ માટેની સંસ્થા માટે વપરાતો હતો. પરંતુ સમય જતાં તેમાં પરીવર્તન થતું ગયું. રેનેસા પછી તો તેનો અર્થ વિસ્તાયો અને આજનો પ્રચલિત અર્થ તેમાં ઉમેરાયો. રેનેસા દરમિયાન ઈટાલીમાં કલાના વિશાળ મ્યુઝિયમો ઉભા કરવાનો વિચાર અમલમાં મૂકાયો તેની પાછળ મુખ્ય ઉદેશ પ્રાચિન સાંસ્કૃતિક વારસાને સાચવવાનો છે. આ વિચાર યુરોપ ના દેશોમાં પણ વિસ્તર્યા યુરોનાં રાજવી પરીવારો , ઉમરાવવર્ગ અને ધનાઢય પરિવારોમાં પ્રાચિનકલા સંસ્કૃતિના પ્રદર્શનનો મોહ પરીણામે જે અમૂલ્ય વસ્તુઓ રાખવાની જગ્યાને મ્યુઝિયમ નામ આપવામાં આપવામાં આવ્યુ અને આ રીતે 'મ્યુઝિયમ' શબ્દ પ્રચલિત બન્યો.

'સાંસ્કૃતિક પરંપરાને વ્યકત કરતી કલાત્મક અને ઐતિહાસિક પૃષ્ઠભૂમિ ધરાવતી વસ્તુઓ કે નમૂનાઓના જાહેર કે ખાનગી પ્રદર્શન માટેનું સંકુલ એટલે મ્યુઝિયમ '

હવે આપણે ભારતમાં વિકસેલ મ્યુઝિયમની વાત નિચે પ્રમાણે કરીશું.

ભારતમાં મ્યુઝિયમ પ્રવૃતિનો ઈતિહાસ

ભારતમાં મ્યુઝિયમ પ્રવૃતિ સો વર્ષોથી પણ વધુ લાંબો ઈતિહાસ ધરાવે છે. સર વિલિયમ જોન્સનાં નેતૃત્વ હેઠળનાં જાન્યુઆરી માસની ૧૫ તારીખે થઈ જેનાં પ્રથમ માનદમંત્રી ડો વાલચ નામના એક ડેનિસ વનસ્પતિશાસ્ત્રી હતા. ઈ.સ ૧૯૩૪નાં ડિસેમ્બરમાં એશિયાટિક સોસાયટીમાં પ્રથમ આધુનિક કલાવિભાગ ખુલ્લો મૂકવામાં આવ્યો.

બ્રિટિશ શાસન દરમ્યાન મ્યુઝિયમ પ્રવૃતિનો અવિરત વિકાસ થતો રહયો શહેરોની ઐતિહાસિક ઈમારતોમાં મ્યુઝિયમો સર્જાતા રહયા. જેમાં મુબઈનું પ્રિન્સ ઓફ વેલ્સ મ્યુઝિયમ નો સમાવેશ કરી શકાય ઐતિહાસિક મકાનોમાં આકાર પામેલ મ્યુઝિયમ આદર્શ અને યોગ્ય પૂરવાર થયા નરી તેમાં ઐતિહાસિક કલા જરૂરિયાતો કે સવલતોનો તેમાં અભાવ હતો આમ છતાં આ મ્યુઝિયમોએ ભારતના કલા અને સાંસ્કૃતિક વારસાને જીવંત રાખવામાં નોંધપાત્ર ભાગ ભજવ્યો હતો.

મ્યુઝિયમમાં અમૂલ્ય વસ્તુઓમાં જૂના પૂરાતન સિકકાઓ નોટો, પૂરાતન અવશેષો, દસ્તાવેજો વગેરે જેવી અમૂલ્ય વસ્તુઓની આપણે સાચવણી કરીએ છીએ. જેના ધ્વારા (મ્યુઝિયમ) લોકોને પ્રાચિન વારસા અંગેની ઘણી માહીતી જાણવા મળે છે.

ગુજરાતમાં મ્યુઝિયમ પ્રવૃતિનો ઈતિહાસ:

ગુજરાતમાં પણ મ્યુઝિયમ પ્રવૃતિનો ઈતિહાસ છેક ઈ.સ.૧૯૮૮થી પ્રારંભાયો હતો. ગુજરાતમાં સૌપ્રથમ મ્યુઝિયમ ઈ.સ.૧૯૮૮માં કચ્છની રાજધાની ભૂજમાં સ્થાયેા હતુ. શરૂઆતમાં તે કચ્છના મહારાજા ખેંગાર ૩જા એ સ્થાપેલ લલિતકલા સંકુલનો એક ભાગ હતો. ત્યારબાદ ગુજરાતમાં મ્યુઝિયમોની પ્રવૃતિને વેગ મળ્યો. ઈ.સ.૧૯૯૮માં રાણી વિકટોરિયાની ઝયુબીલી પ્રસંગે ગુજરાત સૌરાષ્ટ્રમાં મ્યઝિયમો અસ્તિત્વમાં આવ્યા. સૌરાષ્ટ્રમાં રાજકોટનું વોટસન મ્યુઝિયમ અને જૂના ધરમપુર રાજયમાં ધરમપુર મ્યૂઝિયમ આ જ સમયગાળામાં સ્પાથના થઈ. ગુજરાતમાં દેશી રાજયોમાં મ્યુઝિયમોની સ્થાપનામાં દેશી રાજાઓએ નોંધપાત્ર ભૂમિકા ભજવી હતી. આ પછી જામનગર, પ્રભાસપાટણ, અને અમદાવાદના મ્યૂઝિયમો ઈ.સ.૧૦૪૫ પછી અસ્તિત્વમાં આવ્યા. આમ સ્વાર્તીય પૂવે ગુજરાતમાં સારો એવો વિકાસ થવા પામ્યો હતો. ઈ.સ.૧૦૭૦માં ગુજરાત રાજયોની રચના થતાં મ્યૂઝિયમ પ્રવૃતિને વધુ વેગ મળ્યો.

મ્યુઝિયમ વિભાગ:

ગુજરાત રાજયમાં મ્યુઝિયમ વિભાગની રચના થયા પછી સરકારી મ્યુઝિયમોનો વિકાસ તથા પૂનઃનિર્માણ માટે એક યોજના તૈયાર કરવામાં આવી તે યોજનામાં નિચે મુજબના સૂચનો કરવા આવી.

૧) મ્યુઝિયમના જૂના મકાનોમાં આધુનિક પધ્ધતિથી નમૂનાઓ પ્રદર્શિત કરવાના ઉદેશથી તેમાં સુધારા-વધારા કરવા જેવા કે ડાયોરામા, શોકેસો, પર્યાટલ પ્રકાશ પધ્ધતી વગેરેનો ઉપયોગ કરવો.

૨) આધુનિક અને વૈજ્ઞાનિક ઢબે મ્યુઝિયમોનું આયોજન કરવું.

૩) ઐતિહાસિક તથા કલાના કિમંતી નમૂનાઓ મેળવવા પ્રયાસો કરવા.

* અધ્યાપક (ઈતિહાસ), વળિયા આર્ટસ એન્ડ મેહતા કોમર્સ કોલેજ ભાવનગર.

૪) મ્યુઝિયમના કર્મચારીઓના પગારધોરણો સુધારવા અને જરૂર હોય ત્યાં નવા કર્મચારીઓની ભરતી કરવી.
૫) મ્યુઝિયમોનુ આધુનિક વૈજ્ઞાનિક ઢબે નિર્માણ કરવા કર્મચારીઓને યોગ્ય તાલીમ આપવી.
ગુજરાતમાં અન્ય રાજ્યોની તુલનાએ મ્યુઝિયમોની સંખ્યા સારી હતી અને તેણે તેની જાળવણી અને ઉદેશોનું વિસ્તરણ કરવાનું કાર્ય પણ મ્યુઝિયમ વિભાગે ઉપાડી લીધું. મ્યુઝિયમો માત્ર વસ્તુઓનું પ્રદર્શન કરતા કેન્દ્રો ન બની રહેતા શિક્ષણ અને સંસ્કૃતિના પ્રચાર કેન્દ્રો બન્યા,ઉપરાંત સરકારે કલા,પુરાતત્વવિદ્યા,મ્યુઝિયોલોજી સિક્કાશાસ્ત્ર અને કેવળ વણીના ક્ષોત્રે અગ્ર વ્યકિતઓની સમિતિ રચી જે મ્યુઝિયમ વિભાગને જે તે વિષયના સંદર્ભમાં માર્ગદર્શન આપતી રહે. ગુજરાત રાજયમાં સ્થપાયેલ મ્યુઝિયમ વિભાગનાં મુખ્ય ઉદેશો નીચે પ્રમાણે આપી શકાય.
(૧) મ્યુઝિયમ વિષયક શૈક્ષણિકજ્ઞાન વિદ્યાર્થીઓને આપવું.
(૨) પ્રત્યેક મ્યુઝિયમને શિક્ષણ પ્રેરણા અને માહિતીનાં સક્રીય કેન્દ્રો બનાવવા આ ઉદેશોની પૂર્તિ અર્થે ગુજરાત રાજયનું મ્યુઝિયમ ખાતુ (વિભાગ) નીચે મુજબના કાર્યો કરે છે.
(એ) મ્યુઝિયમોમાં રહેલા સાંસ્કૃતિક વારસાની જાળવણી
(બી) નવા સંગ્રહોની ઉમેરો કરી મ્યુઝિયમોને સમૃધ્ધ કરવા
(સી) મ્યુઝિયમમાં આવતા મૂલાકાતીઓને કેળવણી વિષયક સુવિધાઓ પુરી પાડવી.
(ડી) વિદ્યાર્થીઓ અધ્યાપકો વિધ્વાનોને તેમનાં અભ્યાસ અને સંશોધન અર્થે જરૂરી માહિતી અને માર્ગદર્શન પુરા પાડવા.
(ઈ) મ્યુઝિયમમાં રહેલા નમૂનાઓની જાળવણી કરવી અને નાશપામતા પ્રાચિન અવશેષો, કલાત્મક નમૂનાઓનું આધુનિક ઢબે જતન કરવું.
(એફ) મ્યુઝિયમમાં પ્રદર્શિત વસ્તુઓ પર સંશોધન કરી તેનાં સંશોધન પ્રકાશનો બહાર પાડવા.
(જી) સરકારી ન હોય તેવા ખાનગી કે ટ્રસ્ટ ધ્વારા ચાલતા મ્યુઝિયમોને ગ્રાંટ આપવી.
ઉપરોકત કાર્યોને અમલમાં મુકવા મ્યુઝિયમ વિભાગ ધ્વારા અવાર નવાર ગેલેરી, વાર્તાલાપો,શૈક્ષાણક ફિલ્મ શો, વિશિષ્ટ પ્રદર્શનો, કલા વિષયક વ્યાખ્યાનો યોજવામાં આવે છે. સાંસ્કૃતિક કલાકૃતિઓ અને પ્રાચિન અવશેષોને બહારના દેશોમાં જતા અટકાવવા પ્રયત્નો કરે છે.

સંદર્ભ : ડો.મહેબુબ દેસાઈ (૨૦૧૨) પ્રવાસન સિધ્ધાંત અને વ્યવહાર

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વર્તમાન સંદર્ભમાં ગાંધીવિચારની પ્રસ્તુતા ઐતહાસિક સંદર્ભે

પ્રા. રમેશ કાલિયા *

"ઈશ્વર નિરાકાર છે, ગાંધી સાકાર છે,
ઈશ્વર કલ્પના છે, ગાંધી હકીકત છે,
ઈશ્વર શ્રધ્ધા છે, ગાંધી સાક્ષાત છે.

૨ ઓકટોબર ૧૮૬૯ ના દિવસે આ દેશમાં એક એવા મહાન વ્યકિતનો જન્મ થયો હતો કે, જેના થકી ભારત દેશના લોકો આજે પણ આઝાદીના મીઠા ફળો ભોગવી રહયા છે. તે વ્યકિત એટલે મોહનદાસ કરમચંદ ગાંધી. પરંતુ તે પોતાના વિચારો, કાર્યો અને સિધ્ધાંતોને લીધે ઈતિહાસના સોનેરી પાના પર તેનું નામ આજે મહાત્મા ગાંધીજી તરીકે ઓળખાય છે.

કલ્પના અને શ્રધ્ધાથી દુર આ યુગની વાસ્તવિક મૂર્તિ એટલે ગાંધીજી. એક સામાન્ય ઠોઠ, ડરપોક, ચોર, વ્યસની અને અસત્ય અને બોલનાર માનવ નહિ. પરંતુ મહામાનવ બનનાર વ્યકિત એટલે ગાંધીજી. સત્ય, અહિંસા, સત્યાગ્રહ અને પ્રેમની ખોજ કરનાર વ્યકિત એટલે ગાંધીજી. એટલુ જ નહિ, પરંતુ ભારતમાં ધાર્મિક, શૈક્ષણિક, આર્થિક, રાજકીય વગેરે ક્ષેત્રોમાં જો કોઈ મહામાનવ હોય તો તે છે ગાંધીજી. તેમના જીવનનો આધાર ભારતીય આદર્શવાદ હોવાથી તે ઈશ્વરમાં વધારે શ્રધ્ધા રાખતા હતા.

ગાંધીજી કહેતા હતા કે, "મૃત્યુની વચ્ચે કાયમ જીવ ટકી રહે છે અને અસત્યની વચ્ચે સત્ય ટકી રહે છે. તેથી હું સમજુ છુ કે ઈશ્વર જીવ છે. પ્રકાશ છે, સત્ય છે, તે જ પ્રેમ છે, તે જ પરમ કલ્યાણ છે. ઉપરાંત તેમ પણ કહે છે કે " ઈશ્વર થકી જ આપણે બધા અલગ–અલગ શરીર ધારણ કરીએ છીએ પંરતુ આત્મા એક જ છે. જેને કોઈ રામ, કોઈ અલ્લાહ, કોઈ રહીમ તરીકે ઓળખીયે છીએ. હિન્દીમાં એક કહેવત છે.

"કબીર કૂવા એક હૈ, પનીહારી અનેક, બર્તન સબકે ન્યારે,
પાની એક કા એક

કહેવાનો ઉદેશ એ છે કેગાંધીજીએ એકતાના દર્શન કર્યા હોવાથી, સાબરમતી આશ્રમમાં દરેક ધર્મની પ્રાર્થના થતી હતી. એટલે કે માનવ સમાજમાં એકતા લાવવા માટે પણ "સર્વધર્મ સમભાવ તથા "માનવધર્મને સર્વશ્રેષ્ઠ ગણી "વસુધૈય કુંટુંબકમ" ની ભાવના ઉભી કરી હતી.

આજે આપણે જોઈએ છીએ કે મહામાનવો અને વિદ્વાનો જીવન સૃષ્ટિને ટકાવી રાખવા આંતકવાદ અને કોમવાદ જેવી પ્રવૃતિ નાબુદ કરવા માટે મોટી–મોટી સભાઓ ભરી ભાષણો આપે છે પરંતુ તેમાં ગાંધીજીના સત્ય અને અંહિસાની વાત કર્યા વગર ચાલતી નથી. તેથી આપણે સહુએ ગાંધીજીના માર્ગે ચાલવું જ પડશે. કારણ કે ગાંધીજીએ સરસ કહયું છે કે "મારૂ જીવન એ જ મારો સંદેશ. ખરેખર ગાંધીજીના વિચારો મુજબ આગળ ચાલીશુ તો જ આજે થતા યુધ્ધો અને કોમવાદ નાબુદ કરી શકશું ત્યારે મને એક કહેવત યાદ આવે છે.

"આજે માણસને યુધ્ધની નહિ,
પરંતુ બુધ્ધની જરૂર છે

જયારે એવું સાભળવા મળે છે કે ભારત દેશ ધર્મસહિષ્ણુતા અને અહિંસાનો દેશ છે ત્યારે ગાંધીજીના મત મુજબ "સહિષ્ણુતા એટલે જયાં હિંસા ન થતી હોય, ત્યાગની ભાવના હોય, પ્રેમની ભાવના હોય અને શાંતિ હોય. તેથી ભારતીય સંસ્કૃતિએ ગાયને પવિત્ર ગણી "ગાય માતા" સમાન બિરુદ આપ્યું છે. પરિણામે ગાંધિજીએ સાબરમતી આશ્રમમાં ગાયો પાળી ગૌશાળા બનાવી અને ગૌરક્ષણ કરવાની પણ વાત કરી હતી. જયારે એ જ લોકશાહી ભારત દેશમાં આજે આપણે ગૌહત્યા થતા અને રસ્તાઓ ઉપર હાડપીંજરની જેમ ઉકરડામાં રખડતા જોઈએ છીએ. ત્યારે ગૌરક્ષણ કરવું અને ભારતીય સંસ્કૃતિનું રક્ષણ કરવું. ઉપરાંત સ્ત્રીભૃણ હત્યા, દારૂપીવો, જુગાર રમવો, અપહરણ વગેરે અસામાજિક પ્રવૃતિનું રક્ષણ કરવું તે આજનો યુવાનવર્ગ અને ઉચ્ચશિક્ષણ મેળવેલ લોકોનું કામ છે. તે ત્યારે જ શકય બને કે ગાંધીજીએ એકતાનો પરિચય કરાવ્યો તે માર્ગે આગળ ચાલીએ અને જ્ઞાતી, જાતિ, ધર્મ અને સંપ્રદાયો વગેરે વર્ગો નાબુદ કરીએ તેથી જ ગાંધીજીએ દરેક ધર્મમાં "માનવધર્મને સર્વ શ્રેષ્ઠ ગણ્યો છે. સત્ય અને અંહિસાને જીવનમાં અપનાવ્યા હતા. તેથી ગાંધીજી "સત્ય અને અંહિસાના પુજારી" કહેવાય છે આવા વિચારોથી જ ગાંધીજીએ મહાત્માનું બિરુદ મેળવ્યું છે. ગાંધીજીએ સરસ કહયું છે કે...

"સત્ય અને અહિંસા અનાદીકાળથી ચાલ્યા આવે છે.
મારે દુનિયાને કશું નવું શીખવવાનું નથી.

આપણે જોઈએ છીએ કે આજની શિક્ષણ પ્રણાલીકાથી ભારતમાં બેકારીનો પ્રશ્ન ઉભો થયો છે. પરિણામે ભારત દેશ ગરીબીની એક ઉંડી ખીણમાં ધકેલાતો જાય છે.તેથી ગાંધીજીએ આપેલ બુનિયાદી કેળવણી અને નવી તાલીમની પ્રયોગની જરૂરિયાત આજે સમજાય છે. માત્ર બૌદ્ધિક શિક્ષણ અને જ્ઞાન મળી જવાથી માણસ શિક્ષિત થઈ નથી જતો. તેની સાથે સમવાય શિક્ષણ આપવામા આવે તો આ શિક્ષિત બેરોજગારીમાં ઘટાડો થઈ શકે, કારણ કે ઉચ્ચશિક્ષણ

* મુલાકાતી અધ્યાપક, શામળદાસ કોલેજ, ભાવનગર

મેળવીને વ્યકિત મહાન જ્ઞાની કે વિદ્વાન નથી બની જતો. ગાંધીજીના મત મુજબ ''હાથ, હૈયુ અને મગજ આ ત્રણેય વસ્તુઓનો સમન્વય થાય, તો જ સાચી કેળવણી મેળવી કહેવાય, તો જ વનમાં સાચા કેળવાય તેમ કહેવાય.

જયારે આજનો યુવાન વર્ગ વાંચન વિમુખ થઈ રહયો છે અને મુલ્યો આધારિત જીવન પણ જીવી શકાય છે. તેવું સમજવાની ક્ષમતા પણ ધરાવતો નથી. પશ્ચિમી દેશોનું આંધળું અનુકરણ, રીત–ભાત, વનશૈલી અને ભૌતિકવાદ અપનાવતો યુવાનવર્ગ અને ઉચ્ચશિક્ષણ મેળવેલ વર્ગ એક દિવસ પસ્તાવવાનો જ છે. કારણ કે ભારતીય સંસ્કૃતિ પાસે જેટલો બૌદ્ધિક અને વૈચારિક સમૃદ્ધ ભંડારો છે. તેટલા વિશ્વના કોઈ દેશની સંસ્કૃતિ પાસે નથી. જયારે ભારતીય સંસ્કૃતિ પાસે બંધુતા, લાગણી, સહકાર, મમતા વગેરે ગુણો જોવા મળે છે. પરિણામે ફરી વખત ભારતીય સંસ્કૃતિ તરફ પાછુ ફર્યા વગર નહિ ચાલે. આજે અંગ્રેજી ભાષાનું મહત્વ વધતા આપણી રાષ્ટ્રભાષા અને માતૃભાષાનું મહત્વ ઘટતુ જાય છે ત્યારે છોકરાના માતા–પિતાએ પણ જમાનાના પૂરમા તણાતા જરા સાવધ રહેવું જોઈએ. અંગ્રેજી ભાષા આપણે જોઈએ છે પણ તે આપણે સ્વભાષાનો નાશ કરવા માટે નહી. આપણા જનસમાજની સુધારણા આપણી સ્વભાષા દ્વારા જ થશે. માતૃભાષાનો અનાદર માતાના અનાદર સમાન છે. જે માતૃભાષાનો અનાદર કરે છે તે પોતાને સ્વદેશ ભકત કહેવડાવવાને લાયક નથી. હું એટલું જરૂર કહીશ કે ''આપણી પોતાની સંસ્કૃતિની કદર કર્યા બાદ અને તેને પચાવ્યા બાદ અન્ય બીજી સંસ્કૃતિઓની કદર કરી શકીએ તે પહેલા નહિ. ત્યારે મને ઉમાશંકર જોષીના શબ્દો યાદ આવે છે કે....

''ઘરે ઘરે વીર ગાંધી જગાવો
બારણે બારણે બુધ્ધ

આજે શહેરીકરણ અને યાંત્રિક ઉદ્યોગોનો વિકાસ થવાથી ગ્રામોદ્યોગ, વણાટકામ અને રેટિંયો કાંતવો જેવા ઉદ્યોગો પડી ગામડાના લોકોને પુરતી રોજગારી ન મળવાથી બેકારીનો એક પ્રશ્ન ઉભો થયો છે. વળી ઔદ્યોગીકરણનો વિકાસ થતા પ્રદુષણનો પ્રશ્ન વિશ્વવ્યાપી બન્યો છે. જેના પરિણામે પાણી, જમીન તથા હવા પ્રદુષણનુ પ્રમાણ વધતા વસૃષ્ટિ સામે ખતરો ઉભો થયો છે. તેથી પ્રદુષણ, ગરીબી તથા બેકારીનો પ્રશ્ન નિવારવા માટે ગાંધીજીએ આપેલ ગ્રામોદ્યોગ, ખાદીવણાટ તથા રેટિંયો કાંતવો જેવા પ્રયોગો જો સરકાર વિવિધ યોજનાઓ દ્વારા અમલમાં મુકે તો ગરીબી અને બેકારી જડમૂળમાથી નાબુદ કરી શકશુ અને સમાજના છેલ્લામાં છેલ્લા માણસનો વિકાસ કરી શકીશું. ઉપરાંત ગાંધીજીએ આપેલ ટ્રસ્ટીશીપનો સિધ્ધાંત એટલો જ ઉત્તમ છે. કારણ કે તેનાથી સમાનતા, બંધુતા, રાષ્ટ્રભાવના, તવંગર–ગરીબ વચ્ચેની ભેદરેખા ભૂંચવા માટે આજે ટ્રસ્ટીશીપ સિધ્ધાંતની જરૂરિયાત વધારે જણાય છે. આજે આપણે જોઈએ છીએ કે પોતાના નામની ખુરશી મેળવવા માટે ગાંધીજીના નામે રાજકારણ છે. આજના રાજકારણીઓ વોટ મેળવવા માટે નાગરિકોની સામે ગાંધીજી ને વહેંચવા નીકળ્યા છે. જયારે બીજી બાજુ સરકારની સામે ન્યાય મેળવવા નાગરિકો પણ ઉપવાસ ઉપર ઉતરીને ગાંધીજીના નામે 'સત્યાગ્રહ' કરે છે. પરંતુ સમયની સાથે પરિવર્તન આવતા તે સત્યાગ્રહ હિંસાનું સ્વરૂપ ધારણ કરી. દેશની સંપતિને નુકશાન પહોંચાડે છે ગાંધીજીએ કહે છે કે ' વનના દરેક માર્ગ ઉપર સત્યના આગ્રહ સાથે જીવવું એટલે સત્યાગ્રહ' ગાંધીજીએ પોતાના વનમાં સત્યનું આચરણ કર્યુ હોવાથી જ પોતાની આત્મકથાને 'સત્યના પ્રયોગો' એવું નામ આપ્યું છે. પરિણામે તે સમયના આગળ પડતા નેતા મિ.કૃપલાણીએ ગાંધીજીને પ્રશ્ન કર્યો કે....

''મિ. ગાંધીજી તમે આ શું માંડયું છે ? હું ઈતિહાસ ભણાવુ છુ, પણ અત્યાર સુધી મે નથી સાંભળ્યું કે આવી રીતે સત્યાગ્રહ કરવાથી કોઈ દેશને આઝાદી મળી હોય? ''ત્યારે ગાંધીજીએ જવાબ આપતા કહયુ કે.... ''મિ.કૃપલાણી તમે ઈતિહાસ ભણાવો છો, પણ હું નવો ઈતિહાસ બનાવવા જન્મ્યો છું.''

ખરેખર ગાંધીજીએ એક નવો ઈતિહાસ બનાવ્યો અને તે પણ પ્રેમથી હસ્તા હસ્તા હિન્દુસ્તાનને એક પ્રગતિના પંથે લઈ જવા માટે માનવસમાજ શૈક્ષણિક, ધાર્મિક, સામાજિક, આર્થિક, વૈચારિક ક્ષેત્રે પરિવર્તનો કરી હિન્દુસ્તાનને એક અડીખમ સ્તંભની જેમ ઉભો કરી. ૩૦ જાન્યુઆરી ૧૯૪૮ના રોજ આ જગતમાથી કાયમને માટે વિદાય લીધી. રામ, પયગબંર, ઈસુ અને બુધ્ધ પછીના સૌથી મહાન વ્યકિતમાં ગાંધીજીનું નામ હશે. લાકડી અને પોતડી પોતાની પાસે રાખી. ઈતિહાસના પાના પર ધીરે ધીરે મકકમ અડીખમ અને સ્વાભિમાનથી પગલા પાડનાર ગાંધીજીના માત્ર વિચારો જ આજે વિશ્વ વાતાવરણમાં ગુંજે છે. ત્યાં મને એક વાકય યાદ આવે છે કે....

''કોને ખબર હતી કે આ માનવમાંથી મહામાનવ બનશે.
ખબર હતી એટલી કે આ હિન્દુસ્તાનને આઝાદ કરશે.''

આમ જોતા ગાંધીજી એક પારસમણી સમાન હતા કે જેના સંપર્કમાં આવતા લોકો પારસમણી બની જતા. તેની સોબત જેટલાને થઈ તે બધાના નામ ઈતિહાસના સોનેરી પાને અમર બની ગયા છે. ગાંધીજીનો સહવાસ મેળવવો તે એક ભાગ્યની વાત હતી. જેને ગાંધીજીનો પ્રેમ મળ્યો. ગાંધીજીની સમદૃષ્ટિ જેના પર પડી તે વ્યકિત. વ્યકિત મટીને વિશ્વમાનવી બની ગઈ. નહેરુએ કહયું છે કે.... ''ગાંધીજી જયાં જયાં ચાલ્યા તે પુજનીય સ્થળો અને જયાં જયાં બેઠા ત્યાં ત્યાં મંદિરો બની ગયા છે.''

ગાંધીજીના વનને સ્પર્શ કરતા કહી શકાય કે આજે આપણી વચ્ચે ગાંધીજી ભલે હૈયાત ન હોય, પરંતુ તેમણે આપેલા વિચારો, કાર્યો અને સિધ્ધાંતો માત્ર ભારતમાંજ નહિ, પરંતુ વિશ્વવાતાવરણમાં ગુંજે છે. તેથી આજે પણ ગાંધીજી આપણી વચ્ચે હૈયાત છે તેમ માની શકાય હું ભગવાનને પ્રાર્થના કરૂ છું કે ગાંધીજીના વિચારો માનવ સંસ્કૃતિમાં સદાઅમર રહે. વિશ્વની દરેક વ્યકિત પોતાના વનમાં અપનાવે અને અમલમાં મૂકે તેવી શકિત આપે. ત્યારે આલ્બર્ટ આઈનસ્ટાઈને ગાંધીજી વિશે કહયુ છે કે.... '' સૌ વર્ષ પછી લોકો એવું માની પણ નહિ શકે કે ગાંધીજી જેવા હાડ અને માંસનો બનેલો માણસ આ પૃથ્વી ઉપર એક દિવસ હરતો – ફરતો હતો.'' ખરેખર આ વાત સર્વથા સાચી છે. ત્યારે રાજેન્દ્ર શુકલે કહેલા શબ્દો યાદ આવે છે કે....

''કેટલા હઠીલા છે, જીવલેણ રોગો પણ
કામ નહિ આવે, સત્યના પ્રયોગો પણ,
ક્રોસ પર ચડે કોઈ, રામ કહી
ને કોઈ,
એની એ જ દુનિયા, એના એ જ લોકો પણ.''

યુરોપના દેશો કે વિશ્વના દેશો ભલે વિવિધ ક્ષેત્રે સંશોધન કરી માનવ જીવન સરળ બનાવ્યુ હોય. પરંતુ મહાત્મા ગાંધીજીની જન્મભૂમિ હિન્દુસ્તાનના લોકો તેમના વિચારો કાર્યો અને સિધ્ધાંતોને ભૂલ્યા નથી કારણ કે ''તેમનું જીવન સાદી રહેણી અને ઉચ્ચ વિચાર હતું.''

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COSTA AND BENEFITS OF EDUCATION

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The use of educational cost-benefit analysis is now widely accepted and has definite advantages but there is also considerable unease over its use. Costs are related to benefits from education, the latter being quantified via age-earnings profiles.

Cost-benefit analysis states

"A practical way of assessing the desirability of projects, where it is important to take a long view (in the sense of looking at repercussions in the further, as well as in the nearer, future) and a wide view (in the sense of allowing for side effect of many kinds on many persons, industries, regions ,etc.),i.e.it implies the enumeration and evaluation of all the relevant cost and benefits"

By extension, as part of the developing interest in the economics of education, cost benefit analysis was applied to investment in education, where it increasingly became known as "rate-of-return analysis." The many theoretical problems relating to cost- benefits analysis received extended treatment. The founding date of the economics of education as a subject area is usually taken to be the seminal lecture given by professor Theodore Schultz to the annual meeting of the American economic association in 1960 in which he advocated the concept of human capital-investment in people could be as important and as expensive, as investment in physical capital and applied to his fellow economics to take seriously this neglected branch of study.

Methodology

Some cost-benefit studies used relatively simple research methods, today quite complex and sophisticated statistical and other techniques have been developed. According to the traditional method of calculating rates-of-return to investment in education from a detailed cost-benefit analysis, the analysis must commence with a tabulation of all the costs and all the benefits of the expenditure in question.

It is also true that other types of investment also generate "spill-overs" which are often ignored. There may also be spill –over coast as well as benefits. Resent attempts to estimate the environmental impact of investment projects are one way of attempting to measure spill over costs of investment projects. The "environmental impact" of education may be both positive and negative.(e.g. if emphasis on academic education generates dictates for technical/vocational programmes and occupations).

Rates of-return Approach

In recent years, considerable attention has been given to a method of calculating rates-of-return to education that was developed in the USA by minler and which makes use of what has become known as a mincerian equation. This approach does not include any specific reference to direct educational costs, although it does uncarpeted earnings forgone which are a high proportion on total costs.

Mincer suggested setting up a multiple regression equation of the form;

In Y = a + bs + cx1 + dx2 + ex3 + ...

Where the dependent variable=the natural logarithm (in) of individual earnings (Y) [where a variable in increases by progressively larger proportions, using the natural logarithm is

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simply a device for being able to translate this increases into equal, or nearly equal, steps]. The independence variables are:

S = years of schooling

X1 = training

X2 = experience

X3 = weeks worked etc.

Such an equation can be presented in a number of different forms, including the parabolic where additional terms are included for one or more independent variables squared. The equitation can related to a group of workers for a particular time period, for example, Mincer's original formulation related to 1959 annual earnings of white, nonfarm, mean in the USA.

Educational planning

Cost=benefit analysis is not the only technique used in connection with educational planning. The two principal alternatives that have been used in many countries are manpower planning and the social demand approach, each of which has been the subject of a great deal of criticism. Manpower planning .which has been used in some form or other in the majority of UNESCO member countrysis is based on the attempt to forecast the future demand for educated manpower. Given the length of time taken to produce educated professional people, such forecasts may have to be made for some years hence, perhaps fifteen years in the case of scientist, engineers, or medical doctors.

Towards a new Approach

(1).Educational cost-benefit analysis is currently, and has been for some years, a widely accepted technique used to assess the profitability of investment in education. Educational rate-of=return studies have been carried out in most developed countries and in many developing countries. In the great majority of cases, the result are in favour of additional investment in education, which the study to be profitable both from the point of view of the national economy and from that of the individual students.

(2).There are serious doubts regarding a number of aspects of the methodology used in rate-of=return studies. It is not difficult to show that the underlying assumptions may be invalid, the data may be faulty, or there may be inherent sources of bias in the results and that some of these may be very large, possibly so large as to invalidate the findings. Some writers see the application of costs-benefits techniques to education as being essentially flawed.

This approach can either commence from a quantity solution, i.e. estimation of quantities of labour skills required in the target year and subsequently add in relative prices, or commence with a set of relative prices of skills, or rates of return and then proceed to find corresponding quantities, thus giving "a cost=benefit evaluation of man power planning."

Such synthetic model are also some times referred to incorrectly, as linear programming models: linear programming is simply a mathematical technical for arriving at a solution to a set problem and has nothing to do with educational planning as such. In adopting a synthetic planning model it has to be remembered that the costs benefits and manpower planning approaches, which are both being used here ,embody quite different, indeed opposing assumption. The most important of these assumptions man be represented as follows:

Thus, in including both approaches, we must necessarily, in each case, be assuming some elasticity around mid-point between zero and infinity. To do so may well be reasonable and realistic but may also undermine some of the findings. Thus in the manpower planning part of the exercise, if there are some genuine elasticity's, both of substitution between skills and of demand for skills, then the forecast quantity figures will be partially invalidated. Similarly, if in the costs benefits part either or both of these elasticity's are "sticky", then price signal will not have the effects anticipated and, again, the expected outcome will be partially invalidated.

This is a fundamental problem with any attempt to combine Dougherty analysis with manpower planning. Since the two approaches are based

on quite different assumptions indeed on contrasting views of the economic world to which they apply. Dougherty showed that when the standard costs benefits approaches is modify to allow for relative wage levels to change over time, it is possible to incorporate the effect of the growth of the education system on the growth of each category of labour and thence on future wage rates. This clearly incorporates elements of man power planning.

Dougherty tested this approach for data relating to Colombia and calculated rates of return to primary, secondary and higher education for successive years, allowing for the effects of changing wage rates.

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A STUDY OF YOUTH PROBLEM AMONG HIGHER EDUCATION STUDENTS

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This study was conducted to investigate the difference in youth problem among higher education students. Total 120 sample of higher education students were taken from Bhavangar city (Gujarat State). Further the sample was sub-categorized on the basis of their education level and stream. Sample was taken from various colleges and departments of Bhavnagar University in Gujarat. Data collection was done with the help of 'Youth Problem Inventory' (YPI) developed by Km. Sandhya Sharma (1979). They were used to obtain the youth problem of the subjects. The collected data was statically analyzed with the help of ' t ' test. Result showed that there is on significant impact of education level and stream in personal problem, socio emotional problem, educational problem, overall youth problem among higher education students. Whereas, education stream was found significant in family problem.

1. Introduction

The progress of a Nation depends on the youth, since they are pillars of a Nation. Moreover psychologists, Sociologists, educationists and political scientists consider youth behavior to be a very important area of study. The UNESCO study (1969), the first of its kind, is evident to felt everywhere in the World. Hence it becomes essential to understand the youth and direct their behavior to the national development program of the developing countries namely India.

"It is a period in the life of an individual which begins at the end of childhood and ends in the beginning of the youth." – Jones and Sinpson.

"Mental development includes such function and abilities as attending, perceiving, remembering, imagining, thinking, using the language of solving problems and their growth declination in old age."

Terms like 'adolescent', 'teenager', 'youth' and 'young person' are often used interchangeably. 'Adolescence', as we know, tends to be linked to notions of personal, private and psychological identity. Thus, we talk of 'adolescent behavior', 'adolescent angst' and 'adolescent identity'. In so doing we focus on supposedly age-specific developmental problems, and upon insecurity and uncertainty. 'Teenager', however, is more up-beat and often bracketed with what are seen as age-specific forms of consumption. It is linked to words like 'fashion' and 'magazines'. 'Youth' is largely employed where the discussion is centered on the behavior of young people in the public sphere. As such, we find it commonly linked to words such as 'crime', 'policy' and 'culture'. Lastly, 'young person' tends to be used as a way of denoting status (e.g. 'Young Person's Railcard).

A Good deal of research had been undertaken on the urban youth during the last two decades in India as well in abroad. Studies in area of youth are remarkable. Summarizing the studies on youth, George (1970) reported that the theoretical surmises and speculations on the subject of youth problem are based on chance observations, general subjective impression, guesses and speculative hypothesis. He further pointed out that literature regarding youth is rare in India. The Problem most of the social scientists tries to investigate were mostly militancy, political awareness, drug addiction, attires towards various problem, interests, intergenerational gap leadership behavior of the youth etc, the youth is usually identified as adolescents or teenagers belonging to the age

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group leadership behavior of the youth etc. the youth is usually identified as adolescents or teenagers belonging to the age group of 13 to 25 years and differ from the adults physically, psychologically and socially. During this period, the adults youth are suffering from various problems and difficulties of greater or lesser severity due to which their life becomes unpleasant and they develop frustration, emotional disturbance and mal-adjustment within themselves since they are at a stage of swinging between childhood and adulthood, can neither act as children nor are included in the group of adults.

Shukla (1972), in this paper, about modern Indian youth-some needs and problems, had pointed out that the Indian youth lacks ideological or social cohesion and are more differentiated by geographical and social characteristics. In his study, Sarkar (1974) found that the academic-social economic and administrative factors combined to give impetus to the unrest. Political parties, over crowding hotels and institutional problems administrative bottle-necks, unemployment, discipline at home were found to be the major factors leading to unrest. Mehra (1977) found that heredity plays some part in determining personality of the individual but it is not easily perceptible, environment influences very greatly the individuals, outlook towards life. Recently, Jitendra Mohan and Sharma (1985) found that 77% urban youth opposes early marriage, 86% male youth preferred to marry at their own choice followed by rejection of dowry, rejection of taking father's profession. Since youth occupies a very significant place in society, it become essential to study the problems and difficulties of the youth and in this context the need has been felt to develop a suitable measure for studying the present inventory is a tap in this direction.

2. Method

Hypothesis

· The sub-type personal problem of higher education students do not differ significantly.

· The sub-type family problem of higher education students do not differ significantly.

· The sub-type socio-emotional problem of higher education students do not differ significantly.

· The sub-type educational problem of higher education students do not differ significantly.

· The overall problem of higher education students do not differ significantly.

Sample

120 samples of higher education students were randomly selected from under- graduate and post-graduate levels of Colleges and Departments of Bhavnagar University, Bhavnagar. The care was taken that the Socio-Economic levels of all higher education students remain almost the same.

Tools

Subjects were administered by Km. Sandhya Sharma (1979) 'Youth Problems Inventory (YPI) comprising of to items. Here is the information about the tests.

Reliability

Reliability of the scale was determined by split-half method and test-retest methods. The retests were done after two different time intervals. The reliability coefficients and indices of reliability are shown in table -1. They show that the scale is quite reliable.

Table – 1 - Coefficients and Indices of Reliability

Method	Time Interval	r	Reliability Index
Split-half	---	0.86	0.92
Test – Re test	1 Month	0.78	0.87
Test – Re test	3 Month	0.73	0.85

Validity

The construct validity of the present inventory has been obtained with the correlation. Coefficient of Verma's Youth Problem Inventory (YPI) which shows the present YPI has 0.82 high validity.

3. Procedure

The youth problems scale has 4 sub-scales, i.e. personal, family, social– emotion and education problem having 20, 20, 20 and 10 respectively with a total of 70 items. The scoring procedure is very simple the 'No' response of a given item should be given 1 mark and the 'Yes' response of a given item should be given 2 marks. At the end of scoring, all the scores should be added which will be the total raw score of 'youth problem' of an individual for converting the total scores in each sub area into percentage, following formula should be used.

$$\frac{Obtained\ \ Score}{Max.Score\ \ in\ the\ sub-area} \times 100$$

4. Result

"t" value of youth problem for personal problem, family problem, socio-emotional problem, educational problem and overall problem in result table-1 is shown.

Table – 1 - "t" value of youth problem

Sub-Type	Variables	N	Mean	SD	df	"t"	Level of Significant
Personal Problem	UG Students	60	28.28	2.35	118	0.58	N.S.
	PG Students	60	28.55	2.70			
	Science Stream	60	28.57	2.51	118	0.65	N.S.
	General Stream	60	28.27	2.56			
Family Problem	UG Students	60	25.02	3.16	118	0.23	N.S.
	PG Students	60	24.87	3.89			
	Science Stream	60	26.10	3.70	118	3.79	0.01
	General Stream	60	23.78	2.95			
Socio-Emotional Problem	UG Students	60	33.68	3.42	118	0.31	N.S.
	PG Students	60	33.86	3.01			
	Science Stream	60	33.65	3.34	118	0.43	N.S.
	General Stream	60	33.90	3.10			
Educational Problem	UG Students	60	17.65	1.36	118	0.06	N.S.
	PG Students	60	17.63	1.66			
	Science Stream	60	17.50	1.70	118	1.03	N.S.
	General Stream	60	17.78	1.29			
Overall Youth Problem	UG Students	60	104.63	6.52	118	0.22	N.S.
	PG Students	60	104.92	7.12			
	Science Stream	60	105.82	7.10	118	1.69	N.S.
	General Stream	60	103.73	6.37			

N.S. = Not Significant

5. Discussion

The main objective of the present research was to know the difference of youth problem among higher education students in the reference of their education level and stream. On the basis of obtained result we found significant mean difference of family problem between higher education students of science and General stream looking at another problem of youth. We do not find any significant difference among higher education students in the references of their education level and stream.

Result shows that personal problem is not affected by education level and stream among higher education students, as we found insignificant mean difference of personal problem between UG and

PG students and between science and General stream. Pancholi and Sarvaiya (2008) the effect of gender and education level on youth problem did not see according to previous study.

There is no significant effect of education level of family problem. The difference is insignificant, but we find significant difference of education stream on family problem. Youth of science and General stream differs in their types of family, syllabus, high fees, education stress, college environment etc. In science stream youth faces more problems. May be they have more educational stress and its effect on family problem can be guessed.

We do not find any significant difference of socio-emotional problem on education level and stream. It means this type of problem can affect UG and PG students equally without concerning whether they are study in science or in General stream. This youths is like the property of society. Although today's youth try to solve their socio-emotional problems with proper education and claim.

We do not find any significant difference of educational problem on education level and stream. As we know that the youth whether they are study in science or General stream, are confronting. The same type of expectations of the teachers, academic achievement, time period of study, expectations of future job etc. and the causes which are responsible for education problem. One factor which is more important in the youth of both education level and stream was facing the same period of educational stress, might be the reason of not getting significant difference of educational problem on education level and stream.

After the overall study, we do not find any significant difference of youth problem on education level and stream. Therefore null Hypotheses are accepted. The reason behind occurring of this may be "After completing adolescent a person becomes mature and developed understanding. He becomes capable to shoulder his responsibilities. As a result it is observed on the problems of youth that the level of education and stream, their effects are not found.

6. Conclusion

- Personal problem sub-type is not significant between the education level and stream.
- Family problem sub-type is not significant between the education levels. Family problem sub-type is significant between the education streams.
- Socio-emotional problem sub-type is not significant between the education level and stream.
- Educational problem sub-type is not significant between the education level and stream.
- Overall youth problem is not significant between the education level and stream.

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HIGHER EDUCATION WITH REFERENCE TO COMMERCE FACULTY : NEW CHALLENGES

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The paper has been divided into three parts.

1. Introduction: Present scenario, 2. Short comings in commerce education, 3. Strategies for quality enhancement in higher education with reference to commerce faculty: new challenges,

India has developed an extensive education system from Vedic period. In India there are number of universities, colleges, deemed universities, research institutions and many students are awarded Ph.D. degree every year. But to day only 15 to 20 percent of the population get qualitative higher education and in Gujarat state, every year number of students in commerce faculty are declining and declining because of many shortcomings in commerce education. Such as, only exam-oriented education, commerce education is like collection of information, degree distributing industries, lack of practical training, lack of employment opportunities etc. To overcome these short comings is a major challenge in LPG and information revolution era. With a view to bring quality enhancement in commerce education, structured changes in commerce faculty is needed, for which strategies can be suggested are: to change exam system, different methods of teaching, practical training paper college be used as temples of education, to modify prescribed syllabus, to offer wide choice of subjects, to arrange seminar, conference and workshops on commerce related problems etc. If these recommendations are implemented faith fully, the commerce faculty can be restructure and preset scenario of declining students in commerce faculty can be eliminated/ reduced.

1. Introduction : Present Scenario

Rebindranath Tagor : "Higher education is that which does not only gives us information but makes our life in harmony with all existence."

India is a country of a great system of education from the Vedic period. After industrial revolution, most of physical labour was converted in to mechanical labour and need for skilled, multi skilled labour to operate machines was felt much. After 1990's, a new revolution has came up i.e. LPG liberalisation, Privatisation and Globalisation and also information revolution. These revolutions have created necessity of soft skilled labour in order to cope with ever changing scenario. Today in order just to survive in the global competitive world, we need qualitative education. Today's knowledge is becoming old for tomorrow. To meet the knowledge requirement of the country; India has setup university education system, especially for higher education.

With regard to higher education, under British rule, in 1957 the first there universities namely Calcutta, Madras and Bombay were setup. Today there are about 250 universities and equivalent institutions in India. Their profiles are: general universities, science universities, women universities, agricultural universities, open universities, medical universities and so on. And also language universities, central universities, deemed universities, state universities etc. There are a number of colleges for women as well as co-education. There are many research institutions and many students are awarded Ph.D. degree every year. These indicate that India has developed an extensive higher education system. In spite of these colourful findings, today only about 15 to 20 percent of the population get

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qualitative higher education, which is really helpful to them. The primary reason for this is lack of employment oriented education.

So far as Gujarat State is concerned, higher education with special reference to commerce branch is concerned, the present scenario is declining number of students in commerce branch every year. In rural areas, commerce colleges are going to wind up. In urban areas also, many commerce colleges are facing the problem of reducing number of students. Students are of the opinion that commerce education has failed to cope with ever changing environment and to provide employment opportunities. Hence students are going either to join M.B.A. Course, the most employment oriented course PTC or arts courses for becoming only graduate without any hard work/ difficulty. All these discussion suggest that there are many shortcomings in commerce faculty. Therefore there is an emerging need to modify traditional commerce education system, to over come short comings in commerce faculty and thereby to bring qualitative improvement in commerce faculty for meeting new challenges of LPG and information revaluation.

1 Shortcomings in commerce education:

In the present era, population getting qualitative higher education is very very less and major population getting only general education, are facing problem of unemployment. The real danger India today facing may not be from external threats, terrorism or economy slowdown but lack of direction and failure of our educational institutions for higher education. Major shortcomings of commerce education can be listed as below.

1.1 EXAM ORIENTED EDUCATION:

To day education has become examination oriented. Student having more percentage is considered more successful. Hence students concentrate on only highly scoring subjects such as statistics, mathematics, computer, commercial communication and less concentrate on management related theoretical subjects. Students can score more marks in theoretical subject just buy reading ready made guide type book and important questions. Students and parents are also condemned to live with all sorts of corrupt practices in examination.

1.2 COMMERCE EDUCATION IS LIKE COLLECTION OF INFORMATION:

Commerce education has become just like collection of information and calculating examples from the information given. Therefore students try to memories a lot of information, which many times do not have much relevance with real life, situation students' creativity and employment

1.3 DEGREE DISTRIBUTING INDUSTRIES:

Colleges and universities are becoming degree distributing industries Colleges and universities are not providing commercial informed, educated and fully developed students. Majority of students get commerce degree with only theoretical scrammed knowledge.

1.4 GETTING DEGREE AND JOB WITHOUT DIFFICULTY-STUDY:

Today students' goal is to get degree without study-hard work and also job with out difficulty. Teachers are also interested in teaching without depth study-hard work and giving more marks. Such system is observed from primary education to higher education.

1.5 SOCIAL EVILS IN TEACHING FACULTIES:

Groups, castes, nepotism, interests for power, bogus scholarship, bogus degree, ragging, smoking, sleeping in class room, aids etc. have become common in teaching faculties. Moreover some colleges remain closed for major part of the year for one or another reason.

1.6 MODIFIED SYLLABUS IS LIKE OLD SYLLABUS:

As per UGC guideline, syllabus of commerce faculty has been modified since 2 or 3 years from F.Y.B.Com to onwards as well as new papers, especially employment oriented such as Fundamentals of Entrepreneurship, Business Environment etc, have been introduced. But modified syllabus reflects that fact that "New syllabuses are like old wine in new bottle"

1.7 COMMERCE FACULTY DOES NOT GIVE WIDE CHOICE OF SUBJECTS:

Like arts or science the existing syllabus of commerce faculty does not offer degree in

specialized subject like finance, marketing, banking, office management, secretarial practise etc. More over in commerce faculty, there is not any practical training paper/dissertation. Hence general mass getting common degree have not any specialisation and also lacking practical knowledge.

1.8 SIMPLE LECTURE METHOD TO TEACH STUDENTS:

In majority of commerce colleges simple lecture method is used to teach students. OHP and other electronic devices are not used. Majority of teachers are using only B.S.Shah Prakashan books. Hence students are not encouraged to use reference books.

All these short comings indicate that higher education with special reference to commerce faculty has lost its direction. It is of no practical use to students, students do not learn much more skills of earning their social life. Students leave moral thinking and lot of young energy is being wasted. Hence every year number of students in commerce faculty is declining. In such a critical situation, to frame strategies for qualitative enhancement in higher education, especially commerce faculty have become an emerging new challenge.

2 Strategies for quality enhancement in higher education, with reference to commerce faculty: New challenges:-

Vedas Says: "Sa Viddya Ya Vimuktaye"

With a view to bring quality enhancement in commerce education, structural changes in commerce faculty are needed, which is a great challenge for educationalists. To meet the challenges following strategies/remedies can be suggested.

2.1 TO CHANGE EXAMINATION SYSTEM:

Examination oriented commerce education needs to change examination system. At least one question of case study method should be included in every paper so far as possible, which well encourages students for creative thinking, reading reference books and to stop scramming habit.

2.2 DIFFERENT METHODS OF TEACHING SHOULD BE USED:

In Commerce colleges different methods/ techniques of teaching should be used such as lecture, problem solving, group discussion, questionnaire, practical illustrations, assignment, debate, role playing etc. Teacher should provide such valuable information to students, which has much relevance with real life, students' creativity and employment. This many help students to find out their hidden talents and to increase their problem solving ability.

2.3 PRACTICAL TRAINING PAPERS SHOULD BE INCLUDED IN PRESCRIBED SYLLABUS:-

Commerce education is much more related with business, trade and industries. So universities and colleges should include a practical paper in prescribed syllabus from F.Y.B.Com. to onwards. This can help student to understand how to use theoretical knowledge in practical life. Practical training should be given in banks, factory, co-operative enterprise, govt. enterprise, management consultancy etc. Practical training should be an integral part of the commerce course. Such training along with theoretical papers can produce commercial information, educated and fully development students. It can change attitudes of students from just scramming questions to memorize questions and colleges may not be considered only degree distributing industries.

2.4 ATTITUDE OF EASY GOING – LAZY WORKING SHOULD BE CHANGED:

From primary education, attitudes of students as well as teachers - easy going and lazy working, getting degree without hard work and study, getting job without difficulty should be changed. Young generation should be trained and developed about how to struggle and competitive real life from beginnings

2.5 COLLEGES SHOULD BE USED AS "TEMPLE OF EDUCATION":

Society, educationalists, parents, students and government should make serious efforts to stop groups, castes, nepotism, interest for power, bogus scholarship, bogus degree etc. and college should not be used as platforms for politics but used as "Temples of Education"

2.6 PRESCRIBED SYLLABUS STILL NEED TO BE MODIFIED:

The syllabus prescribed for commerce faculty

still needs to be modified. Every year at least 20 percent syllabus in every paper should be changed by adding relevant recent concepts/ changes to related paper. In compulsory, main and subsidiary papers, repetition of topics should be totally removed.

2.7 COMMERCE FACULTY SHOULD OFFER WIDE CHOICE OF SUBJECTS:

The syllabus prescribed for commerce course should be so designed as to give wide choice of subjects for the students keeping in view of the requirements of various job and the existing system of awarding commerce degree requires a change as in arts and science faculties, where degree is awarded in specific subjects. For this purpose, commerce faculty should run specialised on subjects like finance, marketing, banking, e-commerce, office management etc.

2.8 REFERENCE BOOKS SHOULD BE USED:

Instead of using only textbook as particular publishers, teachers and students both should use different reference books, which will give wide range of knowledge and reduce habit of scramming.

2.9 COMMERCE EDUCATION SHOULD BE DEVELOPED AS AN ASSET OF SOCIAL RELEVANCE:

Commerce education should be developed as an asset of social relevance, rather only a profit making and the concept of social responsibility, morale and ethics should be given more importance. There are several points of consideration:

· In addition to above strategies following remedial suggestions/programmes should also be implemented, in order to meet the challenges in commercial education.

· Training programmes for teachers and students to well prepare for subject matters.

· Workshops for using electronic devices such as OHP, transparency, slides, models, charts etc.

· Workshops for preparing teaching as well as reading materials

· Training courses for storekeeper, salesmanship, laboratory assistant, clerk, management trainee etc.

· Arranging seminars/conferences related with industrial surveys, researcher, recent developments and new challenges, opportunities etc.

· Arranging training programme cum workshop which can give sound and useful information about accounts, management, stores, record keeping, office management, material handling, inventory, finance, handling, human resources etc.

· Developing habit of reading various businesses, management, account, and finance related journals.

Such practical commerce will help out young commerce job seekers as jobs in corporate sectors; also demand certain practical knowledge among the fresh commerce students.

If above suggestions are implemented fruitfully, commerce faculty can be restructured and present scenario of declining number of students in commerce faculty can be eliminated/revised.

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RETAIL WAR AGAINST FDI (SOME STRATEGIES FOR SMALL RETAILER)

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As the entry of organized players in to the retail industry has created stiff competition and threats of small retailers. It's like a war between elephant and ant. This paper is an attempt to prepare them for the future, to sustain their business against the big retailer.

So, we are trying to sought out some strategies which will be helpful for retailer and also have some plans to publish more papers ,so it will more accommodating to retailers.

FDI can be defined as a cross border investment, where foreign assets are invested into the organizations of the domestic market excluding the investment in stock. It brings private funds from overseas into products or services. The domestic company in which foreign currency is invested is usually being controlled by the investing foreign company. Eg. An American company taking major stake in a company in India. Their ROI is based on the performance of the project.

In the past decades, FDI was concerned only with highly industrialized countries. US were the world's largest recipient of FDI during 2006 with an investment of 184 million from OECD (Organization for Economic Co-operation and Development) countries. France, Greece, Iceland, Poland, Slovak Republic, Switzerland and Turkey also have a positive record in FDI investments. Now, during the course of time, FDI has become a vital part in every country more particularly with the developing countries. This is because of the following reasons:

* Availability of cheap labor.
* Uninterrupted availability of raw material.
* Less production cost compared with other developed countries.
* Quick and easy market penetration.

In today's highly competitive market place; you can succeed only if you differentiate yourself from your competitors or else you will have to face a price war that will shrink your margins and make it impossible for you to survive. Now, in everyone's mind there is a question if FDI will aggressively then what to do? How retailer will maintain their customers. India is the country of the young generation and they use to go on mall. So, how to maintain them. That is the big question in the mind of retailer.

So, here are some strategies if small retailer will follow then they can sustain their self in this highly competitive world.

1. Always Learning:

There are some famous quotes which reflect the importance of the learning.

When I came to know that many big national and multinational companies will enter the Indian retail market, the first thing I did was to book best visible retail space so that I can be well ahead of my competitors.

- Kishor Biyani Founder of Big Bazaar

This is the word of Indian Retail King. This is the 21st Century and knowledge is doubling in every 8 hours. So, as a retailer. If we are not looking what is going on then it may be possible we will thrown away from the competition.

I didn't learn everything from books but from my competitors, by watching what they were doing.

- Sam Wal-Mart.

As Sam Wal-Mart wrote in his book **"Made in America"** - While working in retail store, in

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**** SAP Constuletant**

lunch hours he use to go to competitors stores to see what they are doing. As he wants to start the retail store so, he wants to update himself for what is happening around him. Generally Retailer will never thought about new entrant in the market and that as also happen if we saw the Wal-Mart case.

There is a famous quote of Mahatma Gandhi, "First they ignore you, then they laugh at you, then they fight you, then you win." Same was happening with Wal-Mart.

Today the world is changing rapidly and the customers are also changing fast. As India is over crowded with young generation then it is very tuff to maintain their expectation. Now the world is changing so fast. Everything is just one finger away because it is the world of technology. Even small child can know everything details of the product from the website like, flipkart.com, homeshop18.com etc., so, it is necessary for retailer to sustain their customers with their updated knowledge.

2. Delight Customers:

To satisfy customer needs is easy and done by most of the retailers but apart from satisfy customer's needs there is one thing which most of the retailers are lacking and that is Delighting. To feel delight experience to the customer is the most important thing in 21st century.

In today's scenario, everyone is busy with their schedule; they are facing the lack of time. Apart from this if customer is coming to your store then he has right to feel great sales experience from retailer. Because now a day's anyone can book the order from net, He can order clothes, shoes, laptop, freeze etc. with good price. Even, if someone can recharge from net then he can get some extra balance with compare to retailer. So, if someone is coming to retail store then his expectation is to get best services. But because of some weakness they are not able to match customer service. Some of their weaknesses are:

· **Small range of products**
· **Low Purchasing Power**
· **Best men Power**
· **Lack of Marketing**

Small Range of Products: The main weakness of the small retailer's is small range of products. Because of small Investments they are not in such position that they can go for a wide range of products. Because of this Customer's are switching towards he big retailers. One of the strength of the big retailer is purchase in credit and sales in cash, while the small retailer can buy only in sales & sales in sales. Because of this big retailer's have an advantage over the small retailer. They can give the customers according their needs & wants.

Low Purchasing Power: Big retailers are buying in bulk. So, they can offer cheap price to the customers. So, it may be harmful to retailer because retailers purchasing power is so low so, they can't afford that price and in this techno world era, customers are so conscious. Through different technology they can know the actual price of the goods. So, retailer can't ask the higher price If he do, then it may e possible that he can lose that customer and others also.

Best Men power: That doesn't matter's how many employees retailers have, but the most important thing is that how they behave with the customers.

'If you want your customers to be happy and satisfied, keep your people happy and satisfied' ……. Sam Walton.

Because one mistake of the employee may be create a big loss for the retailer. E.g., Once I went to Big Bazaar in Vikroli - Mubai. At the entrance of the gate, Gate Keeper welcome's each and every customer with smile and two hands as Indian traditional says. If customer's get this type of treatment at the entrance then his feelings may be different towards the Big Bazaar.

3. Lack of Marketing:

Marketing is the most important tool for any business either retail or any kind of business. Without marketing may be possible that business can run but after some time it'll sustain and can't go ahead.

In 20th century it was possible that anyone can open the small shop and start his business and fortunately his business could earn bread butter for him. But In this 21st century where most of the people's are techno friendly and most of the retailer are not able to take an advantage of it. As all of knows, now a days, form small child to

youngster most of them are available on face book. So, it is easy to create an image in customer's mind.

4. Value of the customer

(The following theory has been derived from the book 'H-CRM' written by our CRM guru and management teacher Mr. Kallol Das & the example is taken from "Retail Mahayudh")

We often vary in our behavior with the same customer according to the amount of purchase. For example;

A customer who is a salaried person visits your store around 5th of every month. Whenever he visits on this date you welcome him/her with a broad smile and treat them as if he is the most important person for you, because you know that he/she will make big purchase for his monthly requirement. The same person when he visits some other day for a small purchase your treatment to him/her is different as you know his billing amount will be less. You concentrate more on other customers that day, because the other customers are making bigger purchase. This is not the right way to treat the customers; they are also thinking human beings and they can easily understand your attitude from your behavior.

Let us understand the value of a customer:

The monthly grocery purchase of a customer is 1500 per month if there are 5 members in his/her family. So the customer who makes small frequent purchase at your store is average Rs. 1500 per month customer. So the yearly purchase of that customer is 1500x12 = Rs 18000.

It is said that customers stay loyal to a store for average 20 years unless they don't migrate, or pass away. So the life time value of a customer is 18000x20 = Rs. 3,60,000. it is the same customer whom you treat differently considering his purchase value. Sometimes a customer is of Rs.500 for you and sometimes he/she is of Rs.100 for you. The same customer is of Rs.3,60,000 for you if you consider its lifetime value. The moment you realize the life time value of a customer, your attitude towards your customer will change.

Now this is not the end. It is said that if a customer is happy and satisfied with you, he/she will during its lifetime bring at-least 3 more customers to you. 3+1 (himself). So now the value of same customer is Rs. 3,60,000 x 4 = Rs.14,40,000

This is life time relationship value of a customer who makes small frequent purchase from you.

Considering the above equations, it is very important to keep your customers very happy and satisfied so they don't leave you and go.

Often we hear that it is very expensive and hard to bring new customers into our shop. It requires lot of advertisement and branding. It is much cheaper and easier to maintain the old customers and make them your word of mouth publicity agent. It is almost free.

Now, main question is that how to deliver best experience to customers? There are some ways like,

a) Offer best price: Now a day's mall are offering best cheap price to the customer. It is possible for them because they are purchasing more quantity so, they are getting the things in less price & offer best price to the customers.

We can say that it is not possible not in the case of small retailer because there purchasing power is less. But they can choose a smart way to get best price. They can make one association and can busy bulk purchasing from companies. E.g., on some places some group of peoples creates an association and deal with some companies like sugar, oil, rice etc. So, they can get the best price from retailer. If some group of people can do this things for themselves, so why not retailer can't.

b) Understand the Customer's needs:

The most important things for retailer is to understand the consumer needs, what he want, what his/her desires etc. e.g., India is the over flooded with youngster. Most of the peoples are young and there wants are also different. Most of the youngster want clean and hygiene place, systematic display, best quality. They don't bother for price. They only want best product with good customer service. And that can give by the small retailer like most of the retailers actually does like,

· **One to one contact with customers**: Due to this customer's feel friendly relationship and

because of his the footfall of the customers will increase.

· **The key people at small stores don't change frequently:** In big retail if we purchase today with "X" salesman then it may be possible after sometimes if we go again then it may be possible that at that time there is "Y" salesman available .

· **Professional's Help:** Now a day, the speed of knowledge is like so fast that to keep a customer for a life time is so hard but it is now possible. With the help of professional like consultant they also can scale their business or diversified it. Then also can look for franchise which is now a day's very fashionable and easy way to scale.

(The following theory has been derived from the book 'Retail- Mahayudh' written by Mr. Aslam Charania)

5. Provide Unique Experience to Your Customers

Let the discount seeking customers go to malls and hyper markets. Preserve premium customers by providing them premium service and unique experience.

Today it is very competitive environment in retail business and to survive you will need some new and better ways to attract the customers towards you and maintain them for longer period. New ways; because traditional methods are not enough.

Traditional methods are like,

Reducing prices: It is very easy for your competitor to copy you and at times, they even exceed your price limit and offer much lower prices.

Offering discounts: Again it is very easy to replicate and no longer can be effective as everybody in market is doing that and offers much better discounts then what you. How much can you offer at the most?

Improve service i.e. free home delivery etc.: Even this is easy to replicate without wasting any time. Even the big retailers offer this service to their customers but on purchase of certain amount.

What will you do to differentiate yourself from others?

One of the possible solutions is to provide unique experience to your customers, an experience which they never expected, which excites them, which makes them very happy, an experience about what they want to go and speak to all their friends, an experience that will create a lifetime relationship, an experience for which your customer is willing to pay whatever you charge and don't ever expect discounts from you. Can we create such experience in our small business? The answer is 'Yes' with capital 'Y' because if someone who is better placed to do this, then it is you as you have direct contact with the customers and you understand them better than anyone else.

It is very rare to find this kind of examples from retail industry. But we have tried to present few examples from other industries for your reference so that you can have an idea about what unique experience is all about.

It is said, if you want your every customer to be happy and satisfied, you need to have customized service for every individual. The generalization won't work. You can't provide unique experience with general services.

Example:

A guest walks into a hotel. He was greeted and treated well during his stay. He liked tea without sugar which the hotel staff noticed and kept a close watch on his likes and dislikes. While checking out the customer appreciated the hotel and its staff. The same customer returned to the same hotel after few months. To his surprise the hotel staff greeted him with his name. Once he got fresh, the room service department called to ask whether he would like to have tea without sugar. The customer was very happy with the treatment he received. Not only his name but his preferences were also remembered. Won't you be happy if you were in place of that customer? One similar incident has been quoted by famous writer, Peter Burwash in his book 'The Key To Great Leadership'. Once he had to visit the city of Hawai and was a guest in a hotel. He liked carrot juice so he ordered o. While check-out he appreciated the room he was in and said that it was very comfortable. He visited Hawai again after a long durations; he called up and booked a room in the same hotel. When he went over

there, to his surprise he was offered the same room that he appreciated in his last visit. He went to the room got fresh and opened the fridge-once again super surprise, a glass of fresh carrot juice was ready for him, can you guess about his feelings at that moment? Customers are human like you and they like what you like, they will be happy with small things as you get happy with it. All you need is start thinking with both mind and heart in this direction.

Many other hotels have similar practices. One hotel had practice of keeping chocolates under the pillow to surprise the guests. Few hotels provide extra service to their customers which are unexpected i.e. soap and shampoo is commonly provided by all the hotels, one hotel in Surendranagar, a small town of Gujarat, provides toothpaste, shaving cream, comb, disposable razor, candle-matchbox etc. these are small things but surprises for the customers and they remember the hotel throughout their life.

Even a taxi driver can provide an unique experience to his customers, why can't you? A customer gets into the taxi from Mumbai airport. He was surprised as the owner of that taxi was very well dressed and the taxi was well furnished like a luxury car. The passenger asked the taxi driver for a particular destination. Again to his surprise the taxi driver replied very politely that it will take 25 mins. To reach, if they don't face traffic and if they face then it will be 15 mins., Extra. The passenger was impressed with the answer. After a while the taxi driver said that he has newspapers at the back chain along with pack bottle of mineral water and some fruits which he said are for you. You can have it if you are hungry or thirsty. He further asked if he doesn't want to read newspaper, he can put on some music of his choice and if he wants to talk then he is ready for that, but not on politics or religion. Rest he is comfortable with any subject to talk with. The passenger found that the taxi owner was very knowledgeable and was comfortable with English language. He was very impressed as they reached in 25 mins. to the destination. He paid him more than the actual charges. While moving the taxi owner offered his business card and asked him to call anytime while in Mumbai. The passenger was so impressed that he gave the contact details of this taxi owner to all his friends and relatives and asked them to hire him if they visit Mumbai.

The personal example of Mr. "X". one of the writers. He used to visit a particular hair cutting saloon. it was his fix barber. But as time changed the other hair cutting saloons transformed into a beauty parlour but this fellow didn't changed so he started visiting the other up-market parlours for men. He visited few but nobody was consistent with his hairstyle, he got a different hairstyle every time he went for a haircut. After experimenting few he decided to go back to the old saloon. He went there after a gap of 2 years and to his surprise as the owner saw him he got up from his seat and welcomed him with a broad smile; though he did not know his name he greeted him as if "X" were his family member. As he sat for hair cutting the barber asked 'Sir should I cut your hair in your old style of slope cut'. "X" was very happy because even after 2 years the barber remembered his hair style and within no time gave him the look he wanted.

One example of great service has been quoted by Mr.Ken Blanchard in his book 'Customer Mania'. Where he mentions, that a guest in a big five star hotel forgot his laptop and he was supposed to make a presentation next day. There was no option that the laptop can be sent to him. To the surprise of the guest one of the front office staff went personally by flight to deliver the laptop so that he can make presentation on time. This is very expensive way of satisfying the customer and can't be repeated frequently. The owner of the hotel came to know about this. He was even greater admirer of great service, he personally went to greet that front office staff member while she returned. She was given a grand welcome by the owner.

One such example is of a gas station and automobile service station. Again of Mr.Peter Burwash. He mentions that he hired a car at Hawai and went for gas filling to a nearby gas station. As soon as he reached there, he saw two young guys came running. One of them started cleaning the car and checks the air in its wheel, the other started interacting with him and asked

about his fuel requirement and filled it. During the conversation he collected few details about Peter. Peter was very happy with the communication of the young guy, his kind approach and the free car cleaning he got. Which you don't get for free at other places. He was so happy that since that day whenever he went to Hawai and was in need of fuel he went to these brothers. He was so loyal that when these brothers closed their gas station he says 'I was not even aware about some other gas station in Hawai,. Out of curiosity Peter once checked about how much business he gave to these brothers, the total was $ 20,000.

Many airlines companies offer free lunch/dinner along with accommodation if their flight is too late. as a part of their responsibility towards their customers.

In 'Pizza Hut' they have the system wherein if customer has complaint about the food or services or if he/she is not satisfied, they repeat the same food which they had ordered with a complimentary food coupon of equal amount. Once when "X" was at one of their outlets, little water from their AC. felled on one of the member of a family which was enjoying the delicious pizzas. Within no time, the family was shifted to another neat and clean table with another fresh pizza; of same category they had ordered earlier, and which they were on the verge of completion; Not only this, they were offered a complimentary coupon of the amount equal to their bill. At 'Pizza Hut' they take complete responsibility of all the dissatisfaction of their customers. Any wonder if they are so popular. They deserve this popularity.

Today many business owners big and small, have started applying their hearts to satisfy their customers and provide a memorable experience to save their business. What are you doing for that?

There is one more example of Mr. Vitthal Kamat (owner of the Orchid hotel). While interviewing on Marathi channel, serial name -Khupte tithe Gupte, he was sharing his experience. When some customers couldn't complete the whole dish then he always taste that dish though it was eaten by the customers. He always checked whether the taste of food is good or not. So, in this way he is giving the importance to customers.

In West, many small retailers if they themselves don't have a new idea have the practice of visiting the competitor's stores and check what new initiatives they have taken and then they replicate it. If you don't have good, new idea then at least you can learn from other stores in the market.

There was a time when retailers said 'goods once sold will not be taken back', and then came the time that few people started replacing the goods. Gradually this became the normal service standard. Then came the time when few retailers not only replaced the goods but expressed their apology for the discomfort to the customers. Today few have gone one step ahead, they not only replace the goods and express the apology but they also offer additional product for free as part of their responsibility. Now what next?

Practices that were once rare are very common today and whatever new practices you will bring today will be common tomorrow. So to remain ahead and differentiate yourself from others, you will have to constantly search for new ways to impress your customers.

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CONTEMPORARY ISSUE: STRATEGIC OUTSOURCING IN BANKING

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Outsourcing is a process in which one organisation delegates its tasks or jobs to the external entity. The terms of the agreement are established in a contract. When an organisation is engaged in its main activity and does not have time to perform the non-core and supporting activities. Such activities are not very important and the organization cannot perform more effectively and efficiently but can be performed by others in a better way. The organizations are giving that job to others to perform as per their terms and conditions. Outsourcing goes beyond common purchasing and consulting contracts. In this not only the job is transferred but the resources are also transferred. This is called outsourcing. The main objective is to make the operation more effective with cost reduction. It is a strategic mechanism that aligns technology initiatives and business goals, manages technology operation in a very competitive business environment, and reduces in house operating costs. The outsourcing may include operation, assets, human resource related activities, and customers. There is no limit for outsourcing. It is up to the management of the organization. If management feels the particular activity is not core activity, time consuming and operating cost is high then that activity can be outsourced. No doubt in outsourcing there are risks of loss of control, inflexibility in operation, and leakage of secrets to the competitors. Core activities are more focused by the management due to stiff competition, industry consolidation, organized labour pool and websites implementation contributed in the strong growth of outsourcing. The outsourcing gained significant momentum over last few years and organizations with the outsourcing of their non-core activities find more comfortable and cost effective to face the tough competition in the market. In the past, it was used as a tactically for short term solution to the particular need or problem but presently it is used as strategically with the long-term solution with the view to improve the business performance. Business organizations those outsource are growing faster, larger and more profitable than those that do not go for outsource. Most of the organization those who are engaged in outsourcing say that they are satisfied with services provided by service providers and saving money under outsourcing arrangement.

Key words: *out sourcing, liberalization, banking*

REASONS FOR OUTSOURCING

Outsourcing has not developed over a short period. It was used in the past also. But now it has become a requirement in the present environment to manage the business effectively and efficiently. For development of outsourcing not one but many factors are responsible. These are:

- Requirement to meet changing demand of the customers.
- Globalization and liberalisation
- Transformation of the organization to excel in business.
- Introduction of internet-technology.

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· Customers and shareholders satisfaction through high value of products.
· Demand for improvement in operation.
· Fast developing technology is very costly.
· Enhancement in goodwill of the organization.
· Reduction in capital investment.
· Market access and business opportunities through network of providers.
· Stiff competition in the world markets.
· Accelerate expansion through facilities of service providers.
· Demand for cost reduction in in-house operation.

TRENDS IN OUTSOURCING

Organisations are getting experience about outsourcing and they are aligning the business plans with the outsourcing. Through strategic outsourcing they want to achieve competitive edge over other competitors. In this process many changes have taken place. These are:

·Due to induction of inter-net the business is using more network. The outsourcing is becoming less of a cost saving strategy and more an overall efficiency of the business.

·Increasing outsourcing value in market with competition driving down margins, adding features and services, and increasing buyer choices.

·Organisations are looking for value based pricing rather than the lowest possible price. The organizations are going for outsourcing on the basis of the value of the service and not only low price to deal with customers.

BANKING

Evolution of bank has taken a long time. A bank performs a variety of functions and services that is difficult to cover within one definition. For a common man, bank means a storeroom of money, for a worker it may be a depository for his saving and for a businessman it is a financial institution. People believe that there are different origins of word bank.

Following are the origins of word bank:

· As per German word Banck—means heap, mound or joint stock fund.
· According to Italian word Banco it means heap of money.
· French word Bancus or Banque means a bench where valuables are kept.
· The Oxford Dictionary defines bank as "an institution for the custody of money which it pays out of an order of customers. But this definition does not cover all functions of bank.
· In India, The Banking Regulation Act, 1949 defines banking as accepting for the purpose of lending or investment of deposits of money form the public, repayable on demand or otherwise and withdraw able by cheque, draft, order or otherwise.

DEVELOPMENT OF BANKING

The origin sources of modern banks are traced as follows:

1. Goldsmiths dealt in gold
2. Local moneylenders or baniyas
3. Merchant bankers.

Banking institutions started way back in 1157 in Italy. Bank of Venice was established as a public enterprise. In 1401 Bank of Barcelona in Spain started working. Bank of Geneva and Bank of Amsterdam were established in 1407 and 1609 respectively. Lombards of Italy were responsible for development of modern banking shifted to England. King Charles II of England imposed restrictions on banking of Lombard and this way their business was affected. In 1833, British Banking Act was enacted and this contributed in the growth of joint stock commercial banking. During 19th century banking developed in European countries.

In India banking developed in 20th century mainly. East India Company established three banks in India in Bengal, Bombay and Madras, in first half of the 19th century. They were known as "Presidency Banks." In early 20th century the following banks were establish:

Punjab national bank	1895
Canara Bank	1906
Indian Bank	1907
Bank of Baroda	1908
Central Bank of India	1911

Some of the weak banks became bankrupt but well managed banks survived. In 1921, Imperial bank of India was established and it was given power to hold government funds and manage public debts on the suggestion of Banking Enquiry committee, the Reserve Bank of India

Act was enacted in 1934 and RBI was established in 1935. It was established to operate the currency and credit system, issue of bank notes; maintain monetary stability in India. In the beginning it was in the hand of private shareholders. Reserve Bank of India Act was enacted in1948 and share capital of the bank was acquired by the central government from the private shareholders. It was nationalized on January 01,1949. As per State Bank of India Act was passed in 1955 and Imperial Bank was nationalized and SBI was established with the objective of banking on a large scale in rural, suburban and urban areas. In 1959, Act known as State Bank of India (Subsidiary Bank) was passed and some banks were declared subsidiaries of SBI. These are eight in number. Further, 14 banks were nationalized in 1969. Again in 1980, six more banks were nationalized. Now due to privatization of banks, private sector also developed in banking. At present in India public and private sectors banks are existing and involved in banking. The public and private sector banks have established their branches in different towns, cities and villages.

TYPES OF BAKS IN INDIA

· For economic development and requirement of customers different areas of specialization are to be covered. According to banking needs and areas of specialization, the banks are also specialized in a particular line of service. Banks are of the following types:

· Central bank of India.
· Commercial bank of India.
· Industrial bank.
· Agricultural bank.
· Exchange bank.
· Cooperative bank.
· Saving bank.
· Indigenous banks.
· International banks.
· Super-national bank.

Further, banks can be classified as follows:

1. According to ownership are

Public sector banks
Private sector banks
Cooperative banks

2. According to listing with RBI:

Scheduled banks
Unscheduled banks.

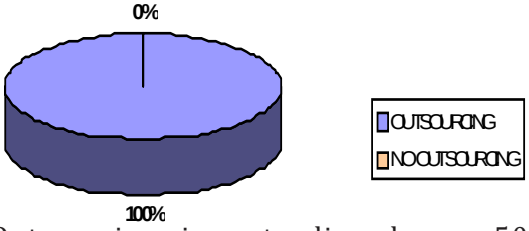
Major trends have taken place in banking are new financing and repayment system, internet banking, phone banking, ATM, credit card system, core banking, consortium finance, and intimacy with the customers.

Research Methodology

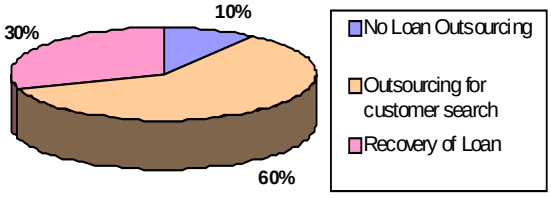
The research work is descriptive in nature. The source of data is primary. Primary data are collected from managers, employees, and outsourcing service providers. Data have been collected with the help of tested structured questionnaire, interviews and telephones. For study purpose, universe is selected in banking sector in Gujarat region. Sampling has been used for data collection and type of sampling is stratified random sampling and sample size is 500. In this research study, primary data have been collected because of non-availability of sufficient secondary data from records of banks.

Data Analysis

1. All banks are going for outsourcing but percentage of outsourcing varies from bank to bank.

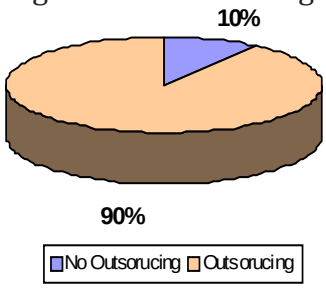


2. Outsourcing in extending loans. 50 respondents say there is no loan outsourcing. 150 respondents say they are going for outsourcing for recovery of loan and 300 say outsourcing is for search of customers for loan.

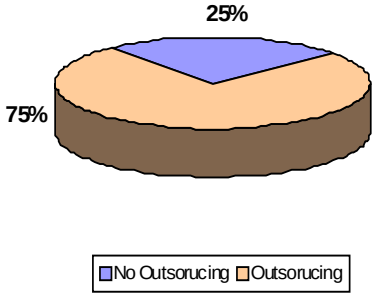


3. ATM Networking-operation, maintenance and distribution of ATM cards: 50 respondents say no outsourcing is this

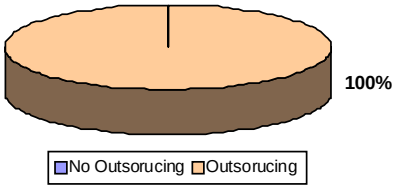
but 450 respondents say they go for outsourcing in ATM networking activities.



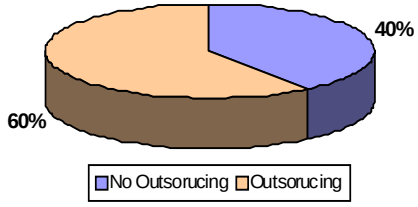
4. Credit card Outsourcing: 125 respondents say they do not go for outsourcing in credit card outsourcing but 375 say yes they go for it.



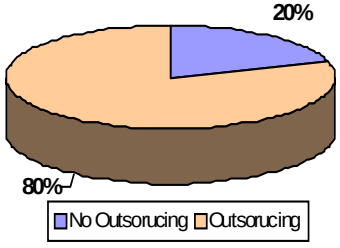
5. Courier service outsourcing: All 500 respondents say they go for outsourcing in courier services:



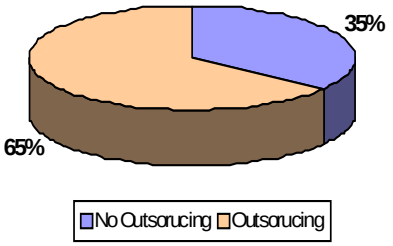
6. Transportation service outsourcing: 200 respondents say no and 300 respondents say they go for outsourcing in transportation services.



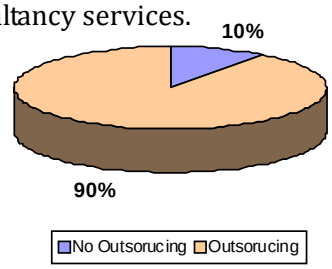
7. Stationery printing outsourcing: 100 respondents say they do not accept outsourcing in stationery printing and 400 say yes for outsourcing in printing of stationery.



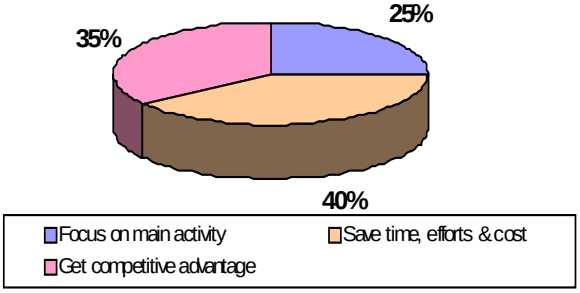
8. Security service outsourcing: 175 respondents say they have their own security service where as 325 respondents say go for outsourcing in security services



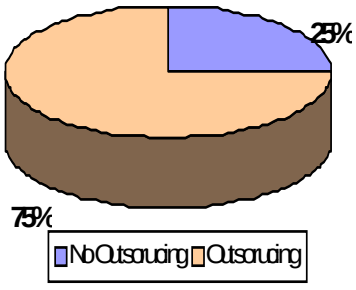
9. Consultancy service outsourcing in legal, technical and general matters: 50 respondents say no and 450 say yes they go for outsourcing in consultancy services.



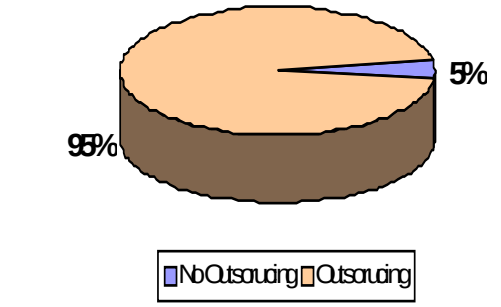
10. Objectives of outsourcing: 125 respondents say the main objective is to focus on main activity, 175 respondents say the main objective is to get competitive advantage and 200 respondents say it is to save time, efforts and cost.



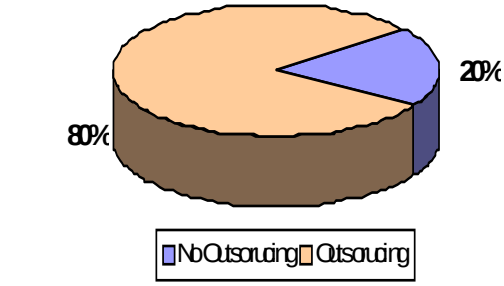
11. Outsourcing in HR activities: 125 respondents say no and 375 say yes they go for outsourcing in HR related activities.



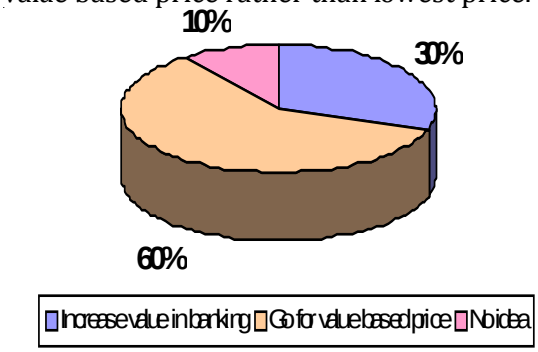
12. Outsourcing from other agencies: 25 respondents say no but 475 say yes they go for outsourcing from different agencies for payment collection, tax payment, foreign exchange, insurance premium payment, salary account and pension distribution.



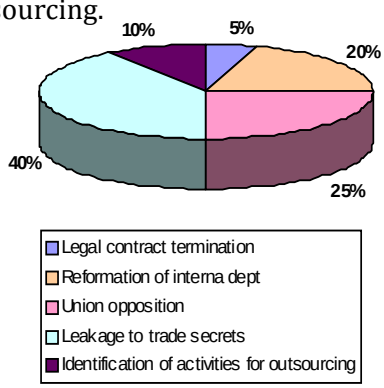
13. Multi-sourcing in banking: 100 respondents say no to multi-sourcing and 400 say yes they go for multi-sourcing for different services.



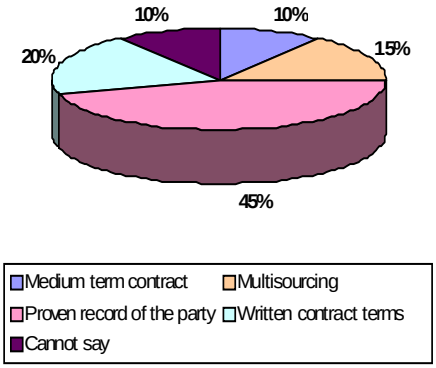
14. Major trends in outsourcing: 50 respondent do not have any idea about trends in outsourcing, 150 respondents say it has increased value in banking and 300 respondents say they go for value based price rather than lowest price.



15. Difficulties faced in outsourcing: 25 respondents faced difficulties in termination of legal contracts, 100 respondents in reformation of internal departments, 125 faced opposition from unions, 200 faced leakage of trade secrets and 50 found difficult to identify the activities for outsourcing.



16. Strategy for selection of outsourcing service providers: 50 respondents preferred medium term contracts, 75 go for multi-sourcing, 225 go for proven record of the party, 100 preferred written contracts, and 50 respondents say no idea about strategy.



FINDINGS

Following are the findings of the study:

1. All banks are going for outsourcing but degree of involvement varies from bank to bank.
2. Outsourcing is done mainly in the non–core activities where banks find more convenience, effectiveness and higher efficiency in getting things done from outsource service providers.
3. Need for outsourcing has been felt due to induction of information technology, increasing level of competition, increasing in house costs of operation, globalization and liberalization and higher expectation of customer regarding quality of banking services.
4. The activities mainly outsource are loans, ATM networking related jobs, credit cards, courier services, insurance, transportation, security services, consultancy services, mutual funds, HR related activities, and banking operation software.
5. Other agencies like telephone companies, electricity suppliers, insurance companies, public limited companies, government departments, education institutes etc, are outsourcing to bank and banks work as an agent of these agencies on the basis of commission.
6. Main objective of outsourcing are to save time from non-core activities and focus on main operation, save time efforts and reduce costs, and get competitive advantages over competitors.
7. The main benefits to banks are cost reduction in in-house operation of non-core activities, better focus on main functions, proper

utilization of limited resources, and economy of scale in operation.

8. Emerging trends in outsourcing in banking are increasing value in banking services, preference to value based pricing and not to lowest price, and multi outsourcing.

9. Major difficulties faces in outsourcing are termination of long term contracts if outsourcing service providers are unsuitable, reformation of internal departments if outsourcing contract is terminated, union opposition, leakage of information to the rival competitors when the service provider is providing the same service to the other competitors also, and identification of non–core activities for outsourcing.

10. The strategies adopted for outsourcing are preference to medium term contract, multi-sourcing, proven record of the service providers in selection of the party, more focus on written terms and conditions of the contracts, and value based pricing rather than lowest pricing.

Suggestions

1. Banks may go for outsourcing but they should take decisions very carefully by considering pros and cons of outsourcing.

2. For selection of the activities for outsourcing, bank management should consult the experts of different areas. Only the non-core activities should be outsourced.

3. Bank should not go for very long term outsourcing contracts otherwise it would be difficult to get out of the contract when outsourcing is not profitable.

4. Every term and condition of the outsourcing contract must be explained explicitly so that misunderstanding over scope of contract should not develop and degree of control of bank should not go down.

5. Before going for outsourcing, management should take into confidence the employees and their unions by explaining the benefits of outsourcing to bank and employees.

6. Bank should continue with outsourcing service providers till it is profitable. If not then on expiry of the contract the internal department can be reformed with the help of experts.

7. Search for outsourcing service providers who are not providing service to the competitors. Over and above, condition can be put in the contract not to provide services to their competitors and leak trade secrets to competitors.

8. As far as possible, multi-sourcing must be used so one or two reliable outsourcing partners can be developed. This may help to stop leakage of trade secrets to others.

9. For selection of outsourcing service providers, management should not look always for the lowest price. They should go for value based pricing in selection of party.

10. Outsourcing from other agencies must be selected on the basis of reputation and proven record of the agencies and higher rate of commission to be charged.

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"SHOULD INVESTOR OPT FOR PORTFOLIO MANAGEMENT SERVICE"

Mr. J. M. Pandya*

Should investors go for Portfolio Management Services (PMS)?

Long term investing into equity can be done in two ways – one is via systematic investment planning of mutual funds and another is via direct trading by an individual investor.

The former is a safe and boring way to invest money in the stock market while the latter involves direct involvement by the investor with the added advantage of pulsating rush of blood originating from gains and losses that arise as the indices move like a pendulum.

There exists another way called Portfolio Management Services or PMS. This is where a professional designs a portfolio for you and invests your money to generate profits. Does the concept make sense and are there any best ones in India ?

How does it work?

When you sign up for PMS, a portfolio manager is assigned to you. Based on your risk appetite and financial needs, a portfolio of stocks is designed for you. These stocks are traded on the stock exchange with the intent of generating profits for the investor.

The stocks are held in your name in your DEMAT account and the portfolio manager has a power of attorney to operate the account.

There is a discretionary portfolio manager and a non- discretionary portfolio manager.

The discretionary portfolio manager individually and independently manages the funds of each client in accordance with the needs of the client.

The non-discretionary portfolio manager manages the funds in accordance with the directions of the client.

In India, these are offered by stock broking houses, independent PMS managers and even Asset Management Companies (AMCs).

When you invest in a PMS, you are considered a fat client so you have complete access to the PMS provider who will cater to a one to one interaction, monthly statements, calls and good treatment. You don't get these when you invest in a mutual fund, do you ?

The average fund size for a PMS portfolio is Rs 5 lakh.

A PMS portfolio is meant to beat the stock market by an average 5-7% and this can easily result into a annual return of 18% – 20%. If this were not to be the case, investors would park their monies with mutual funds which anyway return an average 15% over a long period of time.

A good PMS portfolio manager is difficult to choose. A lot of PMS by reputed firms brought disgrace to the industry when they made massive losses in 2008 and subsequently after that which led to implementation of new SEBI guidelines.

You need to ensure that the PMS is run by robust processes and not at the whims and fancies of an individual.

Process and philosophy are the most important ingredients of a PMS.

Investors should check data to ensure that historically the PMS has outperformed the market both on the upside and downside. Avoid those PMS providers who have a conflict of interest as quite a few do.

Make sure that the PMS provider is registered with SEBI (check on their website) – there are

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around 250 that are registered and some 750 that are not !

Fees of a PMS can be fixed or variable. In the fixed fees model, a charge between 1.5% – 3% can be charges on the assets being managed. In the variable fees model, fees of approximately 15% – 20% on profits generated are levied. Understating of how the fees is being levied is important as it can drain your corpus significantly.

Some PMS schemes charge an entry load of 3% which is applicable only at the time of entry into the PMS. There are other charges like brokerage charges, audit charges, fund management charges among others.

Who is PMS for?

I strongly advocate that ordinary medium class investors do not invest in PMS. If your Rs 5 lakhs gets eroded and you feel like having a heart attack, PMS is not meant for you.

However, even a small investor can have a huge stock portfolio. Firstly, we advocate that direct stock trading is not everyone's cup of tea and even a long term buy and hold strategy never earned everyone riches as small investors bought at the wrong time.

So better stick to mutual funds. But if you made a pact with the devil that you need to subscribe to PMS, then ensure you can sleep well if you lost all of that money. If not, PMS is not for you.

PMS according to me is meant for those who consider the loss of capital a small blip on their savings radar. They don't get bothered much and move on in life with another PMS provider !

The top portfolio management services in India might have returned decent amounts to investors but remember that there have been notorious ones as well – it only takes one big loss for a small retail investor to go down the drain on his life's hard earned money.

To conclude, small retail investors should avoid PMS while high net worth individuals can explore as it provides a customized investment opportunity by professionals.

Conclusion:

Hence a investor opting for PMS should consider cost, benefit of PMS and Knowledge availability of Investor.

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IMPACT OF DIRECT TAX CODE ON INDIVIDUAL SAVING SCHEME

Dr. H.V. Senjaliya *

Direct tax code (DTC) will be applicable on 1st April 2012 so it will directly affect to the individual tax payers as government makes changes in current individual tax payer liabilities. DTC creates changes for each and every sector but how it will affect to the individual saving scheme that taken into consideration due to change in section 80 c and long term capital gain (LTGS) and short term capital gain (STCG). It gives direct benefit in slab and saving limit with LTGS and STCG to the individual. It is like carat and stick approach as most preferable and favorable product of tax benefit like Mutual fund, Unit linked insurance plan (ULIP) and Equity linked saving scheme (ELSS) which comes under the Exempt Exempt Taxable (EET) that means taxable incase of withdrawal of amount; earlier it came under the EEE regime means tax free in any case. As a result DTC makes changes in the saving portfolio of individual.

Key words: *DTC, LTGS, STGS, ULIP, ELSS, EEE, EET*

Introduction:

"Later is better than never" as old income tax act 1961 is really typical and tough to understand so there is requirement to change in the current tax. Most of the people facing difficulty while they filling the income tax return as terms and conditions are complicate, but now it will change after 1st April, 2012 due to Direct tax code (DTC) come to in to existence. DTC will make it easy and simple for the tax payer.DTC make drastic change in the current income tax rules and regulation and all the direct taxes like income tax, wealth tax comes under the same code that is Direct tax code so no need to refer more laws for that. It direct affect to the tax payer like individual, company, Hindu undivided family.

Under current income tax act 1961 there is all most saving are under the safe regime of tax benefit that is EEE means exempt exempt exempt means tax free at the time of investment and accrual of interest and on withdrawal at maturity. But under DTC it make two regime EEE and another that is EET means exempt at the time of investment and accrual but taxable at maturity withdrawal. Equity linked Saving Scheme (ELSS) and mutual fund Unit Linked Insurance Plan (ULIP) are the most favorite avenues for investment for most of individual but now it will come under the EET regime so its really drastic change and now PPF, PF,GPF comes under the EEE regime. Most of Individual investors are investing in any avenue for getting tax benefit so change in section 80 c under DTC it will direct affect to the decision for the investment.

Under income tax act 1961long term capital gain (LTCG) and Short Term Capital Gain (STCG) is taken on the basis of yearly tax rate base that is 20% in case of short term investment no more tax for the long term investment of equity oriented scheme. But under DTC nothing like separate percentage for the tax of LTCG and STCG but Short term capital gain is taxable as half of the amount of gain and added in taxable income of individual. In current tax home loan and its interest are allowed for the deduction but under DTC only interest is allowed for deduction repayment of principle installment amount is not allowed for deduction, so in future individual who are investing in the real estate for tax benefit

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they might be change their portfolio of investment.

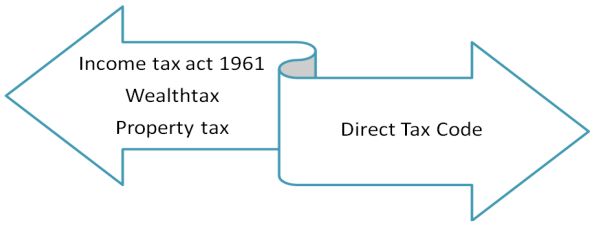
Under income tax act 1961 exemption limit for saving is Rs.100000 now under DTC it is increase from 100000 to Rs. 150000 and condition is that individual can invest 50000 among this amount only in life insurance and children tuition fees. In life insurance investment if they invest as 5% of sum assured then it will come under EEE other wise it will be treated as EET and taxable at the time of withdrawal at maturity. In this paper we have focus that due to change in current income tax act how individual change their preferences towards the saving and investment option what will be change and how it will affect to various sector.

Literature Review:

In this research paper we have just covered main two aspect that are

- **View of individual**
- **View of media and report**

Now the current income tax act replace by the direct tax code..



"The short duration instruments for tax savings such as bank FDs, post office or deposits under the senior citizen scheme will no longer be available. On the other hand, with senior citizens being on the higher side of age, longer tenure tax-saving instruments like super-annuation fund, gratuity funds, pension fund and provident fund will not make sense." - Balwant Jain, CFO of Apnapaisa[1]

"The individual may consider diversifying his investments through other taxsaver options", "However, before making any investment decision, the individual should evaluate his personal financial plan in addition to the tax impact." -Parizaad Sirwalla, executive director, Tax, KPMG.

"DTC provisions will hurt persons servicing home loans now, as repayment of the principal amount will no longer feature as a tax-saving tool, although, interestingly, deductions on the interest paid will continue to be allowed," - Mayur Shah, tax director, Ernst & Young[2]

"We will pass on the DTC benefits to the policyholders"(Life Insurance Corporation Chairman TS Vijayan [3]

"The overall limit for investing in PPF has been raised now. Hence, it makes more sense to rebalance your debt-equity allocation (for tax-savings) to PPF, given the attractive risk-free rates."- Prerana Salaskar-Apte, chartered accountant and certified financial planner

BMR survey 2009 Media partner Mint and CNBC TV [4]

BMR Advisors, in association with CNBC TV 18 and Mint, has undertaken this survey aimed at gauging the reactions to the code and bench marking it with global practices. The results of survey outcome are presented.

Simplicity and brevity

The survey results revealed an overwhelming support for the new code to achieve the objectives of rationalization and simplicity in tax compliance. Over three-fourth of respondents felt that the code is simple and easy to understand.

- Over 70 percent of the individual tax payers felt that they can now file their tax returns without a tax expert; and
- 58 percent businesses felt that the new system of claiming business expenditure is simple

Tax rate and slabs

Almost 67 percent of respondents felt that the overall individual tax regime can be termed as moderate and fair. However, 65 percent felt that the proposed EET method would be a deterrent in contributing towards provident fund scheme. The proposed taxation of "not for profit organizations" at a flat 15 percent rate was viewed as detrimental to their growth by 42 percent of the respondents. Overall, Indian corporates cheered the 25 percent tax rate with 71 percent of the respondents agreeing that it would materially improve India's tax to GDP ratio in medium to long term.

Impact on capital markets

The proposal to remove concessional tax regime for long term gains on listed securities elicited a mixed response.

• 44 percent of individuals felt that it will impact their decision to invest in capital market;
• 51 percent of corporate felt the same However, 70 percent of the above respondents with short view of the market felt that the change will not impact them. 65 percent of respondents opined that the move to remove concessional capital gains tax for FIIs could impact their decision to invest in India. However, 62 percent of the respondents felt that a "pass through" status to all venture capital funds is a welcome move and would encourage investment.

Overall verdict

The new tax code has its share of critics, but majority (75 percent) of the respondents agrees and concedes that the direct tax code is a step in the right direction.

Competitiveness of tax systems:

Tax framework is an important consideration for businesses while measuring relative competitiveness for determining their choice of investment destination. On the other hand, there is a competing governmental requirement for steady and sustainable streams of revenues to finance infrastructure, education and social programmed.

Objectives:

· To know the individual trend of saving and investment after implementing direct tax code
· To know the satisfaction level and awareness of the direct tax code
· To know the change in saving avenues due to DTC policy with regards or relationship with income of individual
· To know the saving purpose of individual investors

Research Methodology

In this study we use the methodology of research is based on the data are

· Primary data
· Secondary data

Sampling Method	Non Random Sampling
Type	Convenience based sampling
Sample size	250
Region	Amreli District

Primary data is collected through the questionnaire filled up by the public, Telephonic Interview

	Particular	**Number of people**	**%**
1) Annual Income Slab	0-180000	78	31.2
	180000-200000	52	20.8
	200000-500000	84	33.6
	500000-800000	24	9.6
	800000 or more	12	4.8
Saving Avenues	Insurance	122	40.13
	Bank	60	19.74
	Post office	45	14.80
	Government Scheme	9	2.96
	Gold	22	7.23
	Property	28	9.21
	Other	18	5.92
Saving Purpose	Tax benefit	68	35.79
	For future income	62	32.63
	Other	60	31.58
Aware about DTC	Yes	60	49
	No	62	51
Change in portfolio after DTC	Yes	98	80.33
	No	24	19.67
Preferable Option under DTC	EET	27	22.13
	EEE	39	31.97
	Both	32	26.23
	None	24	19.67

Reasons for investment and saving: H0: Reasons for investment are uniformly distributed
H1: Reasons for investment are not uniformly distributed

Product	f_o	f_e	$\frac{(f_0 - f_e)^2}{f_0}$
Tax benefit	68	63.33	0.32
For future income	62	63.33	0.0285
Other	60	63.33	0.185
Total	**190**	**190**	**0.534**

Calculated value < table value 0.534<5.99 so null hypothesis is accepted so we can say that there is no specific purpose for investment.

Income relationship with its product selection:

H0: Product selection is independent from income of individual

H1: Product selection is not independent from income of individual

Scale	0-180000	180000-200000	200000-500000	500000-800000	>800000	Total
EET	0	2(8.19)	6(7.52)	9(6.42)	10(4.87)	27
EEE	0	19(11.83)	10(10.87)	5(9.27)	5(7.03)	39
Both	0	6(9.70)	10(8.92)	11(7.61)	5(5.77)	32
None	0	10(7.28)	8(6.69)	4(5.70)	2(4.33)	24
	0	37	34	29	22	122

Table Value=21.03 < Calculated Value=24.6 so null hypothesis is rejected we can say that income and product selection under DTC are dependent.

Test for various product

Ho: Selection of various products under DTC is uniformly distributed.

Ha: Selection of various products under DTC is not uniformly distributed.

Product	f_o	f_e	$\frac{(f_0 - f_e)^2}{f_0}$
EET	27	30.5	0.4016
EEE	39	30.5	2.3689
Both	32	30.5	0.0738
None	24	30.5	1.3852
Total	122	122	**4.2295**

Since the observed $\chi^2 = 4.2295 < \chi^2_{.05,3} = 7.8147$, the decision is to **fail to reject the null hypothesis. There is no reason to conclude that the frequencies are not uniformly distributed**. So we can say that the under DTC there is neutral effect on various product and equal choice of all the products

.**Findings:**

✓ For the women no more tax benefit is given so it affect to the women individual

✓ Most of investor invest in insurance for getting tax benefit but now it comes under EET if policy holder not follow long term aspect as 5% of sum assured

✓ Senior citizen have no more benefit as slab is increase by 10000 only and expenses are too much higher.

✓ DTC have major focus on long term investment By making decrement in insurance policy premium as EEE if investment is made 5 or less than 5% in policy it means invest in any policy at least for 20 years.

✓ Due to change in policy for 80 c it will change the portfolio of investors and increase the investment in the insurance as specific amount increase by 50000 for purely insurance.

✓ Change in short term capital gain and Long term capital gain it will affect positively to the individual, people who are more concern with the short term benefit they are easily maintained it when their income is lower as STCG is taxable half of amount of gain under income of individual slab.

✓ Administrative cost will be reduced due to the most people belong to the slab 180000-200000 near around 20% so these people income tax is 2000 and its cost for maintaining is more then income from tax for the government and it reduce the efforts of government for collection such less amount of tax

✓ Most of the people having source of income from the agriculture so they are not come under any tax liability even if they are having more than 500000 income. so it doesn't affect the government treasury it increase or decrease tax liability or increment or decrement in income of those people.

✓ Most of respondent belong the income slab under 200000-500000 so government have less

income as individual 4000(34000-30000) and most benefit to the higher income people. So 4000 is tax saving for the public hand and in pocket amount for public, so it reduces the direct tax liability of an individual.

✓ Respondent are fear to give answer related to tax aspect. And also educated people are hesitating or face difficulty to give such answer

✓ As people having more uncertain source of income so they are not attract to buy a new insurance policy as limit increases for getting one year tax benefit, as it will become burden in case of no or less income because of high premium must be paid to sustain the policy. But people having certain income but near or more then 400000 income people able to invest more for the policy other people are unable to pay more amount as saving.

✓ Most of the investor change the portfolio in EET for getting short term benefit not for the long term financial planning, Individual who are saving and investing for long term planning just they focus on PPF and PF.

Suggestion:

✓ Due to the elimination of ULIP and ELSS product under DTC it create huge loss for the insurance companies as most public prefer ULIP for the insurance as well as tax benefit, so it should be continue under the section 80 C product as EEE regime.

✓ Give detail clarification of NPS (New Pension Scheme) as it comes under the EEE regime and may be some business people can't follow this thing also PF, PPF, GPF

Limitation:

✓ Respondent biasness for answering the tax aspect answer and less awareness about DTC

✓ DTC formed since last few year but it is not applied so may be in 2012 it applied.

Conclusion:

We can say on all over research individual are investing mostly in insurance sector so longer term aspect may increase the burden for investor. People who invest in real estate and other security now they are safe as STCG is not applicable at any flat rate, it is taxable as a yearly income slab as half of the amount. And ULIP and ELSS are not now attractive avenues for investment under DTC.

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Abbreviation:

DTC	Direct Tax Code
EEE	Exempt Exempt Exempt
EET	Exempt Exempt Taxable
E.L.S.S	Equity Linked Saving Scheme
ULIP	Unit Linked Investment Plan
HUF	Hindu Undivided Family
EPF	Employee's *Provident Fund*
PPF	Public Provident Fund
PF	Provident Fund
GPF	Government Provident Fund
NPS	New Pension Scheme

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CORPORATE AN EMERGING ISSUE OF CORPORATE SOCIETY.

Gohil Nitaba *

Corporate social responsibility is an emerging concept of today's culture. No company can maintain their position in outside society if they do not perform any society activities so many corporate groups take the advantage and enhance their profit by performers such activities. As CSR is gaining prominence there is a growing need for incorporating social responsibility in management curriculum Government has also set up some standards for corporate to perform social responsibly so it becomes mandatory by law also. Though CSR as a concept has gained immense popularity there is a lack of agreement on what it really means. There are different expectations from different stakeholder's group's different group's different practices leading to a factices leading to a fragmented understanding of CSR. Though it has many advantages it is suffered from some challenges also.

Introduction :-

Corporate social responsibility (CSR) has gained considerable interest among academicians and business organization in the past decade more and more Indian business organization embrace the practice of CSR under different names such as corporate sustainability, social responsibility and corporate citizen ship. There is also an argument. The main aspect of social responsibility is to inure profits but how most business organizations believe that investing a part of their profits and efforts in the society and natural environment from which they draw resources has positive implications for their own well being. The benefits of CSR are also substantiated by research focusing on the relationship between CSR activities and firms financial performance competitive advantage reputation and legitimacy employee attitudes and synergistic value creation. The external environment also poses compulsions for organizations to put together a CSR agenda because in a recent development the government of India has proposed in the companies Bill 2011 that all companies having a not worth of Rs. 500 crore or more will have to constitute a committee of three members on their board which would oversee the CSR policy, spending monitoring and reporting for the company. There is a proposal to make it mandatory to spend at least percent of average net profits for the last three years on CSR. Though much needs to be discussed about the operationalization of making such a proposal applicable to all businesses it clearly says how important CSR has become in public discourse. This development along with several awards conferences and rankings related to CSR has increased the spotlight on the importance of CSR.

Intensions of CSR :-

At present CSR has gained immense popularity generally CSR can be implemented as under.

1. Profit :-

- Developing a marketing channel
- Strengthening health delivery systems by
- company health cars products.

2. **Non profit making :-**

- Livelihood promotion.
- Setting up schools.
- Digging well.

Thus some organizations contribute without any desire for publicity where others want to

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contribute with a wide publicity in expectation of positive brand image.

Standers Of CSR :-

Standards of CSR practice not only vary from one company to another but also from one industry to another some organizations tailor their CSR activities to reduce harmful effects to the community or environment as a result of the business they are involved in the CSR activities of companies are targeted to ensure the continued supply of people and products for their operation. They help in building relationships ranging from symbiotic to dependent between the community and the company.

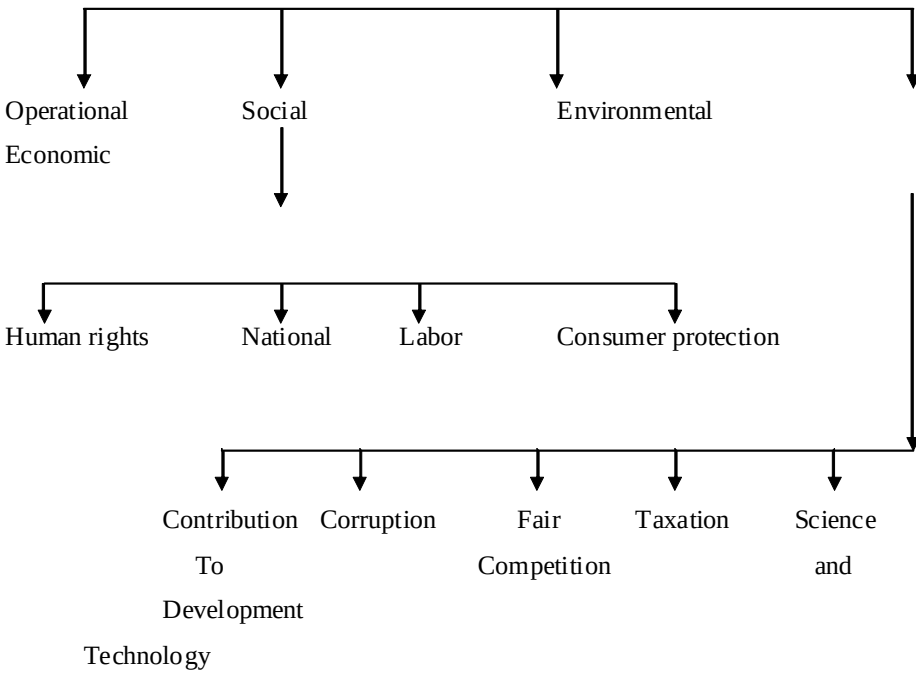
Structure of CSR :-

In their community / society based in interventions, business organizations follow numerous structures for meeting their CSR obligations ambitions. As their in house implementing unit they either registers their own foundation of create separate CSR units which act as an implementing agency for delivery of services. They also partner with relevant non government organizations working in there area and fund them to carry out the work some other organizations work in partnership with the government agencies for their CSR obligations. There partnership may be carried out by the foundation or the CSR unit or sometimes even independently. It is yet to be assessed which particular structure provides better service delivery for community / society based interventions.

Aspect of CSR :-

Apart from structure an interesting of the scale of intervention many organizations continue to remain at the same scale of operations in CSR even when their turnover and profit increases manifold. It may be due to a fixed amount of money allocated for CSR rather than a percent age of profit diverted to CSR. Aspect of CSR can be classified at following way.

of CSR can be classified at following way.



Conclusion :-

As CSR is gaining prominence there is a growing need for incorporating social responsibility in management curriculum. Numerous courses in ethics and business responsibility and even specialized MBA in this area are now being offered by major management schools. However developing knowledge, skills and more importantly attitude towards social responsibility and ethics is challenging and requires personal reflection and exploration of self. There is a need to enhance there course continuously to make them more relevant and useful to management professionals.

At present it has also some challenges like Is CSR spending a token for remaining in the good books of the external stakeholders or a conscious effort to bring about a change? Ate there other resources of business organizations that can be used to bring about a desired change in society? As powerful member of the society does the organization have a responsibility to the society that goes beyond that may be expected if individuals within the society? Do multinational organizations focus on similar activities across all geographic locations as do they align with the current need of the local community? Do Indian companies run CSR programmers the are more suited to the current context of the community? What happens when there is a calamity or emergency? Does the organization have flexibility to help and spend its resources when an earth quake of flood hits? Questions on structures that support CSR the process of decision making within organization about CSR spend and the financial decision making structure for CSR remain largely unanswered.

No endeavor is complete at any time. This is no exception. It opens up the possibility of dialogue of many such important and interesting debates.

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NEW CONCEPT OF ENVIRONMENTAL ACCOUNTING

Mr. R. J. Bhatt *

Abstract

Environmental accounting is an important tool for understanding the role-played by the natural environment in the economy. Environmental accounts provide data which highlight both the contribution of natural resources to economic well-being and the costs imposed by pollution or resource degradation. For this reason, researcher has try to identified major tool for understanding and work progress of the environment account, it can help them improve environmental management. In this research paper included basic concepts of environment accounting, its types of various cost and its necessary on modern culture.

Introduction:-

In recent years, environmental pollution becomes so acute and the stakeholders' awareness to the issue becomes so serious that environmental accounting has become a strong branch of accounting. Still, attention towards the style and recognition of environmental accounting is not a generalized one. Legal authorities, standard setting bodies and other regulators cannot come to a consensus regarding the conceptual framework of environmental accounting and its disclosure. Thus, such disclosure is not mandatory rather voluntary that has no specific style or format. With the passage of time, more guidelines are coming in customized format that may lead us to reach a common format for recognizing environment related data and disclosure thereof through financial statements. Still, such disclosure is guided by the social responsibility and commitment on the part of the entities that work as strong agents for polluting the environment. In this paper, the theoretical foundation of environmental accounting and reporting is discussed with special reference to India. More emphasis is given on environmental accounting and awareness for that as this is supposed to be the need of today.

What is Environment Accounting:-

The term environmental accounting has many meanings and uses. Environmental accounting can support national income accounting, financial accounting, or internal business managerial accounting. This primer focuses on the application of environmental accounting as a managerial accounting tool for internal business decisions. Moreover, the term environmental cost has at least two major dimensions: (1) it can refer solely to costs that directly impact a company's bottom line(here termed "private costs"), or (2) it also can encompass the costs to individuals, society, and the environment for which a company is note countable (here termed "societal costs"). The discussion in this primer concentrates on private costs because that is where companies starting to implement environmental accounting typically begin.

However, much of the material is applicable to societal costs as well.A flexible tool to provide information not necessarily provided in traditional managerial systems. Goal of environmental accounting is to increase the amount of relevant data for those who need or can use it."Relevant data " depends on the scale and scope of coverage. Applicable at different

*** I/c. Prin. P.G.Patel Commerce College-Morbi**

scales of use and scopes (types) of coverage.

– **Application** at an individual process level (production line), a system, a product, a facility, or an entire company level.

– **Coverage** (focus) may include specific costs, avoidable costs, future costs and/or social external costs

• Decisions on scale and scope of application significantly impact ability to assess and measure environmental costs

– Process vs Facility

– Discreet costs vs Hidden vs Contingent vs Image Costs

Why do Environment Accounting:-

Environmental costs are one of the many different types of costs businesses incur as they provide goods and services to their customers. Environmental performance is one of the many important measures of business success. Environmental costs and performance deserve management attention for the following reasons:

(1) Many environmental costs can be significantly reduced or eliminated as a result of business decisions, ranging from operational and house keeping changes, to investment in "greener" process technology, to redesign of processes/products. Many environmental costs (e.g., wasted raw materials) no added value to a process, system, or product.

(2) Environmental costs (and, thus, potential cost savings) may be obscured in overhead accounts or otherwise overlooked.

(3) Many companies have discovered that environmental costs

can be offset by generating revenues through sale of waste by-products or transferable pollution allowances, or licensing of clean technologies, for example.

(4) Better management of environmental costs can result in improved environmental performance and significant benefits to human health as well as business success.

(5) Understanding the environmental costs and performance of processes and products can promote more accurate costing and pricing of products and can aid companies in the design of more environmentally preferable processes, products, and services for the future.

(6) Competitive advantage with customers can result from processes, products, and services that can be demonstrated to be environmentally Preferable.

(7) Accounting for environmental costs and performance can support a company's development and operation of an overall environmental management system. Such a system will soon be a necessity for companies engaged in international trade due to pending international consensus standard ISO 14001, developed by the International Organization for Standardization

Environmental Accounting, its Necessary:

*Environmental cost can be significantly reduced or eliminated as a result of business decisions.

* Environmental costs may provide no added value to a process, system or product (i.e. waste raw material)

* Environmental costs may be obscured in general overhead accounts and overlooked during the decision making process

* Understanding environmental costs can lead to more accurate costing and pricing of products.

* Competitive advantage with customers is possible where processes and products can be shown as environmentally preferable

Types of Environmental Cost:

Environmental Costs divided into three parts:

1. Conventional:

Material, supplies, structure and capital costs need to be examined or environmental impact on decisions. The costs of using raw materials, utilities, capital goods, and supplies are usually addressed in cost accounting and capital budgeting, but are not usually considered environmental costs. However, decreased use and less waste of raw materials, utilities, capital goods, and supplies are environmentally preferable, educing both environmental degradation and consumption of nonrenewable resources. It is important to factor these costs into business decisions, whether or not they are viewed as" environmental" costs.

EXHIBIT 2
Examples of Environmental Costs Incurred by Firms

Potentially Hidden Costs		
Regulatory	**Upfront**	**Voluntary (Beyond Compliance)**
Notification	Site studies	Community relations/ outreach
Reporting	Site preparation	Monitoring/testing
Monitoring/testing	Permitting	Training
Studies/modeling	R&D	Audits
Remediation	Engineering and procurement	Qualifying suppliers
Recordkeeping	Installation	Reports (e.g., annual environmental reports)
Plans	**Conventional Costs**	Insurance
Training	Capital equipment	Planning
Inspections	Materials	Feasibility studies
Manifesting	Labor	Remediation
Labeling	Supplies	Recycling
Preparedness	Utilities	Environmental studies
Protective equipment	Structures	R & D
Medical surveillance	Salvage value	Habitat and wetland protection
Environmental insurance	**Back-End**	Landscaping
Financial assurance	Closure/ decommissioning	Other environmental projects
Pollution control	Disposal of inventory	Financial support to environmental groups and/or researchers
Spill response	Post-closure care	
Stormwater management	Site survey	
Waste management		
Taxes/fees		
Contingent Costs		
Future compliance costs	Remediation	Legal expenses
Penalties/fines	Property damage	Natural resource damages
Response to future releases	Personal injury damage	Economic loss damages
Image and Relationship Costs		
Corporate image	Relationship with professional staff	Relationship with lenders
Relationship with customers	Relationship with workers	Relationship with host communities
Relationships with investors	Relationship with suppliers	Relationship with regulators
Relationship with insurers		

2. Potentially Hidden:

Exhibit 2 collects several types of environmental costs that may be potentially hidden from managers: first are upfront environmental costs, which are incurred prior to the operation of a process, system, or facility. These can include costs related to sitting, design of environmentally preferable products or processes, qualifications of suppliers, evaluation of alternative pollution control equipment, and so on. Whether classified as overhead or R&D, these costs can easily be forgotten when managers and analysts focus on operating costs of processes, systems, and facilities. Second are regulatory and voluntary environmental costs incurred in operating a process, system, or facility; because many companies traditionally have treated these costs as overhead, they may not receive appropriate attention from managers and analysts responsible for day-to-day operations and business decisions. The magnitude of these costs also may be more difficult to determine as a result of their being pooled in overhead accounts. Third, while upfront and current operating costs may be obscured by management accounting practices, back-end environmental costs may not be entered into management accounting system sat all. These environmental costs of current

operations are prospective, meaning they will occur at more or less well defined points in the future. Examples include the future cost of decommissioning a laboratory that uses licensed nuclear materials, closing a landfill cell, replacing a storage tank used toehold petroleum or hazardous substances, and complying with regulations that are not yet in effect but have been promulgated. Such back-end environmental costs may be overlooked if they are not well documented or accrued in accounting systems. Exhibit 2 contains a lengthy list of "potentially hidden" environmental costs, including examples of the costs of upfront, operational, and back-end activities undertaken to (1) comply with environmental laws (i.e., regulatory costs) or (2) go beyond compliance (i.e., voluntary costs). In bringing these costs to light, it also may be useful to distinguish among costs incurred to respond to past pollution not related to ongoing operations; to control, clean up, or prevent pollution from ongoing operations; or to prevent or reduce pollution from future operations.

2. Contingent:

Penalties/fines, property liability, legal)Costs that may or may not be incurred at some point in the future — here termed "contingent costs" — can best be described in probabilistic terms: their expected value, their range, or the probability of their exceeding some dollar amount. Examples include the costs of remedying and compensating for future accidental releases of contaminants into the environment (e.g., oil spills), fines and penalties for future regulatory infractions, and future costs due to unexpected consequences of permitted or intentional releases. These costs may also be termed "contingent liabilities" or "contingent liability costs." Because these costs may not currently need to be recognized for other purposes, they may not receive adequate attention in internal management accounting systems and forward-looking decisions.

3. Image:

Some environmental costs are called "less tangible" or "intangible" because they are incurred to affect subjective (though measurable) perceptions of management, customers, employees, communities, and regulators. These costs have also been termed "corporate image" and "relationship" costs. This category can include the costs of annual environmental reports and community relations activities, costs incurred voluntarily for environmental activities (e.g., tree planting), and costs incurred for P2 award/recognition programs. The costs themselves are not "intangible," but the direct benefits that result from relationship/corporate image expenses often are. Relationship with employees, customers, suppliers, regulators and shareholders

Environmental Costs:

Costs incurred to comply with environmental laws are clearly environmental costs. Costs of environmental remediation, pollution control equipment, and noncompliance penalties are all unquestionably environmental costs. Other costs incurred for environmental protection are likewise clearly environmental costs, even if they are not explicitly required by regulations or go beyond regulatory compliance levels. There are other costs, however, that may fall into a gray zone in terms of being considered environmental costs. For example, should the costs of production equipment be considered "environmental" if it is a "clean technology?" Is an energy-efficient turbine an "environmental" cost? Should efforts to monitor the shelf life of raw materials and supplies in inventory be considered "environmental" costs (if discarded, they become waste and result in environmental costs)? It may also be difficult to distinguish some environmental costs from health and safety costs or from risk management costs. The success of environmental accounting does not depend on" correctly" classifying all the costs a firm incurs. Rather, its goal is to ensure that relevant information is made available to those who need or can use it. To handle costs in the gray zone, some firms use the following approaches: allowing a cost item to be treated as "environmental" for one purpose but not for another, treating part of the cost of an item or activity as" environmental," or treating costs as "environmental" for accounting purposes when

a firm decides that a cost is more than50% environmental. There are many options. Companies can define what should constitute an "environmental cost" and how to classify it, based on their goals and intended uses for environmental accounting. For example, if a firm wants to encourage pollution prevention in capital budgeting, it might consider distinguishing (1) environmental costs that can be avoided by pollution prevention investments, from (2) environmental costs related to remedying contamination that has already occurred. But for product costing purposes, such a distinction might not be necessary because both are costs of producing the good or service.

Overview Summary of Environmental Accounting:-

Flexible tool to provide relevant data not ordinarily captured in traditional systems.

Successful application requires up-front understanding of scale and scope of application.

Once identified, information needs to be communicated/distributed to decision makers and considered as a component of management's decision making criteria

1.1 Environmental accounting system:-

Environmental Accounting systems typically fall into one of three categories:

Reactive

Proactive

Leadership

1. Reactive:-

Typically spread costs (capital and expense) across various overhead categories. Environmental costs typically not assigned to specific line/process or activity. Reactive system fails to provide indication or quantification of environmental costs. As a result it fails to identify cost drivers and minimizes opportunity to develop tactics to reduce these costs

2. Proactive:-

Costs are categorized and assigned to specific process and activities. Costs incurred can be identified, classified and quantified but are limited to discreet costs. Decisions typically focus on incremental activities (i.e. minimize waste, etc.).

3. Leadership:-

Includes both financial and non-financial issues in the relevant data used in the business decision process. Systems are designed to include value chain perspectives. Both the process as well as the product are evaluated for relationship between inputs and overall value provided to minimize "total costs".

How to Application Environmental Accounting System:-

Utilization of data generated from application of environmental accounting tool can be used for a variety of decision classes including:

Cost Allocation

Capital Budgeting

Product Design

1. Cost Allocation:

Goal - Bring environmental costs to attention of corporate stakeholders. Four steps in environmental cost allocation:

a. Determine scale and scope of the application

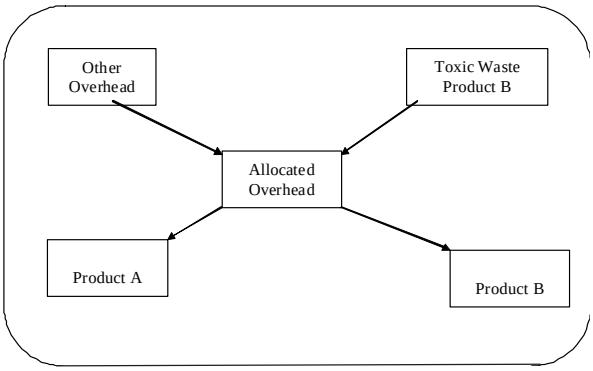
b. Identify environmental costs

c. Quantify those costs

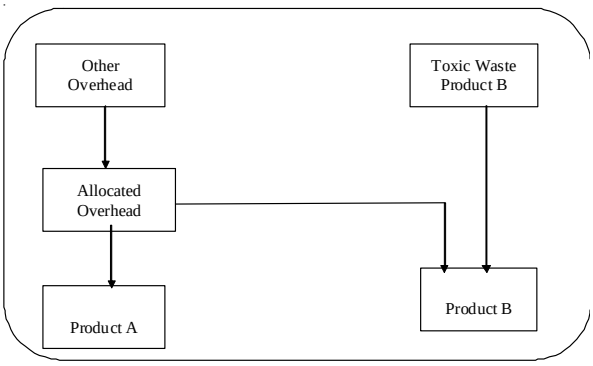
d. Allocate those costs to responsible product, process or system

Cost allocation can divide into two parts:-

1. Traditional cost system:-



2. Modified Allocation System:-



Application of Environmental Accounting typically used in conjunction with:

- Activity Based Costing (ABC)
- Total Quality Management (TQM)
- Business Process Re-engineering
- Balanced Score Card

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SCIENTIFIC MANAGEMENT

Mr. K. R. Rathod *

Scientific management became increasingly popular in the early 1900s. In the early 19th century, scientific management was defined as "that kind of management which conducts a business or affairs by standards established, by facts or truths gained through systematic observation, experiment, or reasoning." In other words, it is a classical management approach that emphasizes the scientific study of work methods to improve the efficiency of the workers. Some of the earliest advocates of scientific management were Frederick W. Taylor (1856-1915), Frank Gilbreth (1868-1924), Lillian Gilbreth (1878-1972), and Henry Gantt (1861-1919).

Frederick Winslow Taylor

Frederick Winslow Taylor took up Henry Towne's challenge to develop principles of scientific management. Taylor, considered "father of scientific management", wrote The Principles of Scientific Management in 1911. An engineer and inventor, Taylor first began to experiment with new managerial concepts in 1878 while employed at the Midvale Steel Co. At Midvale, his rise from laborer to chief engineer within 6 years gave him the opportunity to tackle a grave issue faced by the organization – the soldiering problem. 'Soldiering' refers to the practice of employees deliberately working at a pace slower than their capabilities. According to Taylor, workers indulge in soldiering for three main reasons:

i. Workers feared that if they increased their productivity, other workers would lose their jobs.

ii. Faulty wage systems employed by the organization encouraged them to work at a slow pace.

Outdated methods of working handed down from generation to generation led to a great deal of wasted efforts.

Taylor felt that the soldiering problem could be eliminated by developing a science of management. Table 2.4 presents the steps in scientific management. The scientific management approach involved using scientific methods to determine how a task should be done instead of depending on the previous experiences of the concerned worker.

Four Steps in Scientific Management

Step	Description
Step 1	Develop a science for each element of the job to replace old rule of thumb methods.
Step 2	Scientifically select employees and then train them to do the job as described in Step 1.
Step 3	Supervise employees to make sure they follow the prescribed methods for performing their jobs.
Step 4	Continue to plan the work but use workers to actually get the work done.

Adapted from "Management Theory" Management Principles and Practice II, <http://jeeves.commerce.adelaide.edu.au/courses/mpp2/slides/Management_theory.pdf>

In essence, scientific management as propounded by Taylor emphasizes:

i. Need for developing a scientific way of performing each job.

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ii. Training and preparing workers to perform that particular job.

iii. Establishing harmonious relations between management and workers so that the job is performed in the desired way.

iv. Adapted from Peter F. Drucker, The Practice of Management (New York: Harper Business, 1986) 280-286.

The two major managerial practices that emerged from Taylor's approach to management are the piece-rate incentive system and the time-and-motion study.

Piece-rate incentive system

Taylor felt that the wage system was one of the major reasons for soldiering. To resolve this problem, he advocated the use of a piece-rate incentive system. The aim of this system was to reward the worker who produced the maximum output. Under this system, a worker who met the established standards of performance would earn the basic wage rate set by management. If the worker's output exceeded the set target, his wages would increase proportionately. The piece-rate system, according to Taylor, would motivate workers to produce more and thus help the organization perform better.

Time-and-motion study

Taylor tried to determine the best way to perform each and every job. To do so, he introduced a method called "time-and-motion" study. In a "time-and-motion" study, jobs are broken down into various small tasks or motions and unnecessary motions are removed to find out the best way of doing a job. Then each part of the job is studied to find out the expected amount of goods that can be produced each day. The objective of a time-and-motion analysis is to ascertain a simpler, easier and better way of performing a work or job.

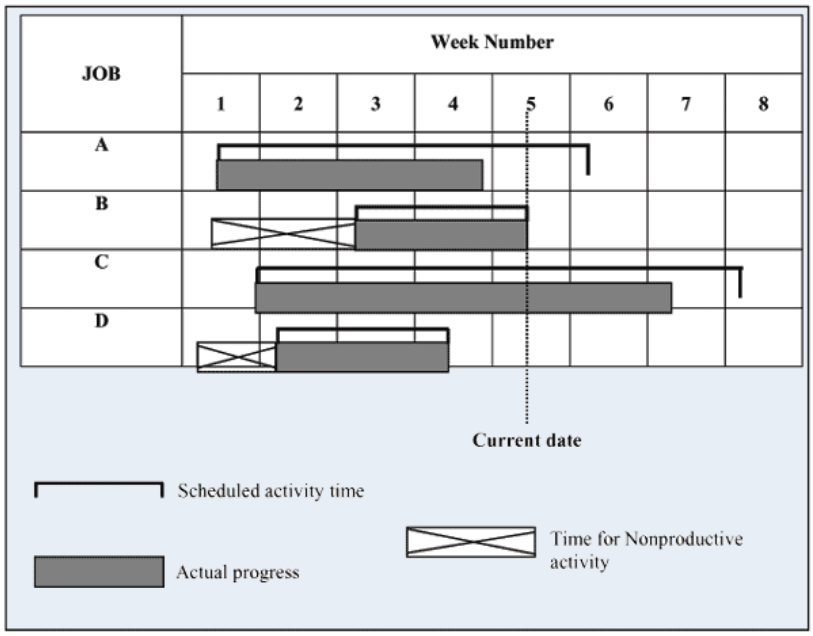
Adapted from joan Magretta and Nan Stone, What management is?(Newyork: Free press, 2002) 24-27 and Kathryn M.Bartol and David C. Martin, Management (USA: Irwin McGraw-Hill, Third edition, 1998) 41-42.

Frank and Lillian Gilbreth

After Taylor, Frank and Lillian Gilbreth made numerous contributions to the concept of scientific management. Frank Gilbreth (1868-1924) is considered the "father of motion study." Lillian Gilbreth (1878-1972) was associated with the research pertaining to motion studies. Motion study involves finding out the best sequence and minimum number of motions needed to complete a task. Frank and Lillian Gilbreth were mainly involved in exploring new ways for eliminating unnecessary motions and reducing work fatigue. The Gilbreths devised a classification scheme to label seventeen basic hand motions - such as "search," "select," "position," and "hold" - which they used to study tasks in a number of industries. These 17 motions, which they called therbligs (Gilbreth spelled backward with the't' and 'h' transposed), allowed them to analyze the exact elements of a worker's hand movements. Frank Gilbreth also developed the micromotion study. A motion picture camera and a clock marked off in hundredths of seconds was used to study motions made by workers as they performed their tasks. He is best known for his experiments in reducing the number of motions in bricklaying. By carefully analyzing the bricklayer's job, he was able to reduce the motions involved in bricklaying from 18 ½ to 4. Using his approach, workers increased the number of bricks laid per day from 1000 to 2700 (per hour it went up from 120 to 350 bricks) without exerting themselves.

Lillian's doctoral thesis (published in the early 1900s as The Psychology of Management) was one of the earliest works which applied the findings of psychology to the management of organizations. She had great interest in the human implications of scientific management and focused her attention on designing methods for improving the efficiency of workers. She continued her innovative work even after Frank's death in 1924, and became a professor of management at Purdue University. Lillian was the first woman to gain eminence as a major contributor to the development of management as a science. In recognition of her contributions to scientific management, she received twenty-two honorary degrees.

Gantt scheduling chart



Henry Laurence Gantt

Henry L. Gantt (1861-1919) was a close associate of Taylor at Midvale and Bethlehem Steel. Gantt later became an independent consultant and made several contributions to the field of management. He is probably best remembered for his work on the task-and-bonus system and the Gantt chart. Under Gantt's incentive plan, if the worker completed the work fast, i.e. in less than the standard time, he received a bonus. He also introduced an incentive plan for foremen, who would be paid a bonus for every worker who reached the daily standard. If all the workers under a foreman reached the daily standard, he would receive an extra bonus. Gantt felt that this system would motivate foremen to train workers to perform their tasks efficiently.

The Gantt Chart (see Figure 2.1) is still used today by many organizations. It is a simple chart that compares actual and planned performances. The Gantt chart was the first simple visual device to maintain production control. The chart indicates the progress of production in terms of time rather than quantity. Along the horizontal axis of the chart, time, work scheduled and work completed are shown. The vertical axis identifies the individuals and machines assigned to these work schedules. The Gantt chart in Figure 2.1 compares a firm's scheduled output and expected completion dates to what was actually produced during the year. Gantt's charting procedures were precursors of today's program evaluation and review techniques.

LIMITATIONS OF SCIENTIFIC MANAGEMENT

Scientific management has provided many valuable insights in the development of management thought. In spite of the numerous contributions it made, there are a few limitations of scientific management. They are:

· The principles of scientific management revolve round problems at the operational level and do not focus on the management of an organization from a manager's point of view. These principles focus on the solutions of problems from an engineering point of view.

· The proponents of scientific management were of the opinion that people were "rational" and were motivated primarily by the desire for material gain. Taylor and his followers overlooked the *social needs* of workers and overemphasized their *economic* and *physical* needs.

· Scientific management theorists also ignored the human desire for job satisfaction. Since workers are more likely to go on strike over factors like working conditions and job content (the job itself) rather than salary, principles of scientific management, which were based on the "rational worker" model, became increasingly ineffective.

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AN OVERVIEW OF ACCOUNTING STANDARDS

Anitaba S. Gohil *

Accounting Standards are generally formulated in order to set standards in preparation of Accounts it gives uniformity so that the persons affiliated to business organization can understand it in a one meaning. It avoids misunderstanding and even small investors can understand it easily ICAI Published the standards for this purpose and also make changes in it as per requirement.

Introduction:

Account is a language which communicates the financial performance and position of a business firm to various interested parties **by means of the financial statements** which have to exhibit a 'True and Fair' view of financial results and its state of affairs. Like any other language accounting has its own complicated set of rules. The basic principles or rules used in preparing financial statements had involved over many years as a product of the collective experience of practicing accountants.

As a result, a wide variety of accounting methods were used by different companies. It was then, felt that there should be some standardized set of rules and accounting principles to reduce or eliminate confusing variations in the methods used to prepare financial statements. Such standardized set of rules are called accounting standard.

Meaning of Accounting Standards:- Accounting standards is a set of selected accounting policies which guide the preparation, presentation of accounting information on uniform basis. The accounting concepts and conventions permit a variety of alternative practices which may make it difficult to compare the financial statements of different companies. Therefore, accounting standards are required which confirm to applicable laws, customs, usage and business environment.

Accounting standards are issued from time to time by professional Accounting Bodies such as Institute of Chartered Accountants, Certified Public Accounts, Accounting Standards board, etc…Accounting standards are not law, but more than the professional guidelines.

Objective of Accounting Standard:-The main objective of accounting standard is to harmonize the diverse accounting policies and practices at present in use in India. However, harmonization of does not mean that accounting standards should become very rigid. In fact, harmonization of accounting standards do permit flexibility to make the necessary adjustments to suit their purpose.

Significance of Accounting Standard:- Accounting standards are important because it ensures informality, comparability and qualitative improvement in the preparation and presentation of financial statements. It helps to achieve the following:

01. Establish a frame work for the preparation of financial statements in a uniform manner.

02. Ensures comparison and make the financial statements comparable and prevents manipulation.

03. Increases the credibility of financial statements.

04. Uniformity of accounting practice and policies can mitigate the occurrence of frauds and brings transparency in accounting data.

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Advantages of setting Accounting Standards:-
The setting of accounting standards has the following advantages.

01. Reduction in variations: standards reduce to a reasonable extent or eliminate altogether confusing variations in the accounting treatments used to prepare financial statements.

02. Disclosure beyond that required by low: there are certain areas where important information is not statutorily required to be disclosed standards may call for disclosure beyond that required by law.

03. Facilitates comparison: Accounting standards provide the facility of comparison of financial statements of companies situated in different parts of the world and also of different companies situated in the same country.

However, it should be noted in this respect that differences in the institutions, tradition and legal systems from one country to another give rise to differences in accounting standards practiced in different countries.

Development of Accounting Standards:-The desirability of accounting standards was felt since 1970. In 1967, an 'Accountants International study Group' was formed by Canada, U.S.A. and United Kingdom. At the time of the 10th International Conference of accounts in 1971 the need for international co-operation in accounting standards was stressed by all. As a result 'International Accounting Standards Committee' came into existence as on 29th June, 1973 with its secretariat and headquarters at London. The IASC is constituted of professional accountancy bodies of over 75 countries including ICA of India.

During these three decades, the IASC has issued 40 IASs through a due process involving the worldwide accountancy profession users of financial statements and the national standard setting bodies. However, the IASs do not have worldwide acceptance .In 1978, another professional today. The International Federation of Accountants was established Accounting Standard issued by IFAC.

Accounting Standards Board of India:-
The council of the 'Institute of Chartered Accountants of India' constituted the accounting standards Board on 21st April, 1977 for providing support and issue guidelines to its members on the basis of international Accounting Standards and harmonizing the diverse accounting policies and practices at present in use in India.

The primary function of ASB is to formulate accounting standards after taking into consideration the applicable laws, customs, usages and business environment. It also gives due consideration to International Accounting Standards issued by IASC. It suggests areas in which accounting standards need to be developed. It publicizes the accounting standards and persuades the concerned parties to adopt them in the preparation and presentation of financial statements. The accounting standards are issued under the authority of the council. ASB has been entrusted with the responsibility of issuing clarifications. On issues arising from standards.ASB also review the accounting standards at periodical intervals.

Procedure for Issue of Accounting Standards:-
Accounting Standards are issued by following the procedure as discussed below:

01. It determines the broad areas in which Accounting Standards need to be formulated and the priority thereof.

02. It takes assistance of the study groups to consider specific subjects. It holds a dialogue with the representatives of the Government, public sector undertakings, industry and other organizations for ascertaining their views.

03. It issues the exposure of draft of the proposed standard for comments by members of the institute and public at large on the basis of draft prepared by a study group.

04. The draft of the proposed standard is finalized after taking into consideration the comments received.

05. The final draft of the proposed standard is issued to the council of the institute. The council of the Institute reconsiders the proposed statements and makes necessary changes in consultation with ASB. Accounting Standards are then issued under the authority of the council.

At present there are 32 Accounting standards are existed .Here we try to give summary of some

accounting standards.

AS1- DISCLOSURE OF ACCOUNTING POLICIES :-This standard deals with the requirement of disclosing significant accounting policies adopted in the preparation of financial statements. Following points should be considered for this standard.

01. These policies should be disclosed at one place.

02. Any change and the financial impact of change should be disclosed.

03. If the firm is unable to follow the fundamental assumptions then it should be disclosed.

04. Accounting policies should represent the 'True & Fair' view of the financial statements.

05. Prudence, substance over form and materiality are major consideration for selecting and applying the accounting policies.

AS2 – VALUATION OF INVENTORIES:- This standard deals with at which price the inventory will be measured? For this purpose following points are to be noted.

01. Inventories are valued at lower of cost or net realizable value.

02. The enterprise may adopt weighted average cost or fifo method which depends upon the situation of the enterprise.

03. Specific identification method is required in case of interchangeable goods or services.

04. Standard cost method and retail method are used for the measurements of costs.

05. An enterprise should disclose the amount, classification and method that is used for inventory.

AS3 Cash Flow Statements :-

01. Cash flow statement represents the inflow and outflow of cash and cash equivalents.

02. It should be prepared as per the guideline of accounting standard.

Definition

01. Cash:- Cash on hands and demand deposits with banks.

02. Cash Equivalents :- It includes short term, highly liquid investments.

03. Operating Activities :- The activities which generate revenue is called operating activity.

04. Investing Activities :- The acquisition and disposal of long term assets and other investments is called investing activities.

05. Financing Activities :- The activities which results in changes in the size and composition of the owners capital is known as financing activities.

The enterprise can choose direct or indirect method for presentation of cash flows. Non cash items are excluded from the preview of cash flow statement.

AS6- DEPRECIATION ACCOUNTING :-

01. Depreciable amount should be allocated systematically over the useful life of the assets to each accounting year.

02. Rates and basis of depreciation should be disclosed.

03. If the statute or compliance of accounting standard needs change in method then it should be disclosed properly in financial statements.

04. In case of extension, revaluation or exchange fluctuation, depreciation to be provided on adjusted figure prospectively over the residual useful life of the asset.

05. Deficiency or surplus should be disclosed in case of any change.

06. Historical cost, depreciation for the year and accumulated depreciation be disclosed.

07. Change in method of charging depreciation is change in accounting policy be disclosed.

AS10 ACCOUNTING FOR FIXED ASSETS :-

01. Fixed asset should be disclosed at its purchase price or at the cost of bringing the asset to its working condition.

02. Self- constructed asset shall be accounted at cost.

03. Fair value of assets acquired or the net book value of asset shall be considered in case of exchange of asset.

04. The basis of revaluation should be disclosed in case of revaluation.

05. Increase in value on revaluation shall be credited to revaluation reserve while the decrease should be charged to P&L Account.

06. Goodwill to be accounted only when paid for.

07. Assets acquired on hire purchase shall be recorded at its fair value.

08. Changes in the value of asset should be disclosed. (Addition, Deletions etc….)

09. Machinery spares that can be used only in conjunction of specific asset shall be capitalized.

AS 13 ACCOUNTING FOR INVESTMENTS:—

01. Current and long term investments shall be disclosed by proper classification.

02. Acquisition charges should be included in the cost of investment.

03. Current investments shall be disclosed at lower of cost and fair value.

04. Long term investments shall be disclosed at cost.

05. Provision for decline to be made.

06. Adopted accounting policy, classification, income, profit/ loss on disposal shall be disclosed properly.

07. Significant restrictions on right of ownership, realization of investment and remittance of income and proceeds of disposal thereof shall be disclosed.

AS- 16 BORROWING COSTS :-

01. Borrowing cost which is directly attributed shall be capitalized.

02. Borrowing cost that can be capitalized are interest and other cost that are directly attributable to the acquisition, construction and production of a qualifying asset.

03. Income on the temporary investment of the borrowed funds to be deducted from borrowing cost.

04. Capitalization of borrowing costs should be suspended during the extended periods in which the development is interrupted.

05. Capitalization should cease when completed substantially.

06. Actual or imputed cost of Owner's equity/ preference capital do not treated as borrowing costs.

07. Financial statements to disclose the accounting policy adopted for the borrowing cost and also the amount of such cost capitalized during the period.

Reference

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2. Indian Accounting Standards by Ashish K. Bhattacharyya

3. http://www.icwai.org/icwainew/index.asp

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સહકારી પ્રવૃતિની ગઈકાલ,આજ અને આવતી કાલ

ડૉ. ભાવિની પંડયા *

સહકારી પ્રવૃતિ આર્થિક પ્રવૃતિ હોવા છતાં તે સામાજિક અને નૈતિક પ્રવૃતિ પણ કહી શકાય (ડૉ.એમ.કે.પટેલ 2004).આથી સહકારી પ્રવૃતિના ધ્યેયો, નિયમો, સિદ્ધાંતો, વ્યવસ્થાતંત્ર અને તેની કાર્ય પધ્ધતિ સમજવી જરૂરી બને છે.સહકાર એટલે શોષણ વિહોણી આર્થિક વ્યવસ્થા, એકબીજા સાથે મળીને કામ કરવું એ તેનો સર્વસામાન્ય અને સાદો અર્થ થાય છે. વૈદિક ગ્રંથોમાં પણ સહકાર જોવા મળે છે (સહકાર સમિતિ 1915 અને સહકાર આયોજન સમિતિ 1948).

1. સહકારી પ્રવૃતિની શરૂઆતઃ

સમગ્ર પ્રાણી જગતની જરૂરિયાતોમાંથી સહકારી પ્રવૃતિનો ઉદભવ થયો છે તેમ કહી શકાય. પ્રાણીજગતમાં પણ સહકારની ભાવના જોવા મળે છે. (ડૉ.મધુકાંન્ત પટેલ 1998,ઘનશયામભાઈ પટેલ, 2001). આથી જ ડાર્વિનના જીવનના સિધ્ધાંતને પડકારી પ્રિન્સ કોપોટકીએ પરસ્પર સહાયને સમજાવતો સહકારનો સિધ્ધાંત રજુ કર્યો છે. પ્રવર્તમાનમાં વિશ્વના બધા જ દેશોમાં સહકારી પ્રવૃતિનો નોંધપાત્ર વિકાસ થયો છે.

સમગ્ર વિશ્વમાં બ્રિટનમાં સર્વ પ્રથમ સહકારનો ઉદભવ વ્યાપારી સંગઠન સ્વરૂપે થયો તેમ કહી શકાય. ઔધોગિક ક્રાતિંના કારણે મજુરોનું શોષણ વધતા સહકારી પ્રવૃતિ માટેના પ્રયત્નો 1795થી શરૂ થયા હતા. જો કે વિશ્વમાં સહકારી પ્રવૃતિની શરૂઆત રોશડેલ ઈકવિટેબલ પાયોનિયર્સ સોસાયટી 21મી ડિસેમ્બર 1844મા સ્થાપી ત્યારથી થઈ છેતેમ કહી શકાય (કેલવર્ટ 1959). બ્રિટનની આ ગ્રાહક સહકારી મંડળીનું પ્રેરણા સ્ત્રોત છે. એ જ રીતે **જર્મની** સહકારી ધિરાણ મંડળી માટેનું જન્મસ્થાન બને છે. હેર, ફ્રેન્ચ, શુલ્ઝ અને રેફીઝી વગેરે સહકારી પ્રવૃતિના વિકાસ માટેના પ્રયાસો કર્યા હતા. (શ્રી જેરામભાઈ પટેલ, 2001). **રશિયામાં** સહકારી પ્રવૃતિનો વિકાસ 1917 પછી થયો છે તેમ કહી શકાય.

1.1 ભારતમાં સહકારી પ્રવૃતિઃ

ભારતમાં ફેડરિક નિકોલ્સનની સહકારી તપાસ પંચના અહેવાલ(1897)માં ભારતમાં સહકારી પ્રવૃતિ કઈ રીતે લોકપ્રિય બની શકે તે માટેના મહત્વના સુચનો હતા. ઉતર પ્રદેશ અને બંગાળમાં સ્થપાયેલ નિધિઓ એ ભારતમાં ધિરાણ ક્ષેત્રે સહકારી પ્રવૃતિની શરૂઆતનો નિર્દેશ (વ્યાસ એમ.વી.,1997) છે. પંજાબના હોશિયારપુર જિલ્લાના પંજાવરમાં 1892માં સહકારી પ્રવૃતિની જે શરૂઆત થઈ હતી તે સહકારનો ઉત્તમ નમુનો ગણી શકાય. ખેત ધિરાણ માટે કૃષિ બેંકની સ્થાપના કરવાની વિલિયમ વેડરબર્નની ભલામણો હતી. ખેડુતોને જરૂરિયાત પ્રસંગે ધિરાણ મળી રહે તે ઘણું જ જરૂરી હોવાથી 1884માં ખેત ધિરાણ ધારો પસાર કરવામાં આવ્યો હતો. 1894માં મૈસુર પ્રાંતમાં જમીન માલિકોએ સહકારી પ્રવૃતિને વેગ મળે તે પ્રકારનું એક સંગઠન રચ્યું હતું. સહકારી પ્રવૃતિની જરૂરિયાતની મહત્તાના સંદર્ભ ભારત સરકારે એડવર્ડ લો સમિતિની ભલામણોના આધારે ભારતમાં Co-oprative credit societies Act - 1904 માં અમલમાં મુકવામાં આવ્યો. જેમાં ધિરાણ મંડળીઓની રજિસ્ટ્રેશંન કરવાની જોગવાઈ થઈ. આ પ્રકારની મંડળીઓનું શહેરી અને ગ્રામીણ એમ બે વિભાગમાં વર્ગીકરણ કરવામાં આવ્યું. આ રીતે ભારતમાં સહકારી પ્રવૃતિના કાનૂની સ્વરૂપની શરૂઆત થઈ. બદલાતા સમય સાથે આ ક્ષેત્રનો વ્યાપ વધતા સમસ્યાઓ પણ વધવા લાગી અને સહકારી ક્ષેત્રે નિરાશાના વાદળો ઘેરાવા લાગ્યા. આથી ભારતમાં 2004માં ગ્રામ્ય સહકારી કરજ ધિરાણ વ્યવસ્થા પુનઃ જીવિત કરવા પ્રો.વૈધનાથન સમિતિ રચના કરવામાં આવેલ જેને **ટાસ્ક ફોર્સ સમિતિ** તરીકે પણ ઓળ ખવામાં આવે છે. આ સમિતિની ભલામણોનો અમલ કરી સહાકારી ક્ષેત્રની પ્રવર્તમાન દયનિય સ્થિતિ સુધારવાના પ્રયત્ન હાથ ધરવામાં આવી રહયા છે.

1.2 સહકારી પ્રવતિના વિકાસ માટેના પ્રયત્નોઃ ભારતમાં આઝાદી પહેલા અને પછી મેકલેગન સમિતિ (1915) થી લઈ (2002) દરમ્યાન સહકારી ક્ષેત્રનો વિકાસ કરવા વિવિધ સમિતિઓ, પંચો, અભ્યાસના જુથો રચી, તેની ભલામણોનો અમલ કરવા વિવિધ કાયદા, નિયમો ઘડી તેનો અમલ કરવામાં આવેલ અને સમયાંતરે તેમાં જરૂરિયાત પ્રમાણે ફેરફાર પણ કરવામાં આવેલ છે. પરીણામે આજે ભારતનું સહકારી માળખું વિશ્વસ્તરે નોંધનિય રહયું છે. એટલે જ I.L.O.એ 1965 માં કહયુ છે. કે ભારતમાં સહકારી પ્રવૃતિનો પ્રારંભ સરકાર પ્રેરિત રહયો છે. જો કે અહી સ્વીકારવું જોઈએ કે ભારતમાં સહકારી પ્રવૃતિ પ્રવર્તમાન સ્થિતિ માટે પણ સરકારની બિન જરૂરી સક્રિય સામેલગીરી અને હસ્તક્ષેપ પીડીત રહયો છે(ડૉ.બી.જી.પંડયા 1912).

1900-1930નો તબક્કો (પ્રથમ): 19મી સદીના છેલ્લા

* વાણિજય ભવન, મહારાજા કૃષ્ણકુમારસિંહજી ભાવનગર યુનિવર્સીટી, ભાવનગર.

વર્ષોમાં સહકારી મંડળીઓની પ્રથમ વખત રચના કરવામાં આવી. 1904નો કો–ઓપરેટિવ ક્રેડિટ સોસાયટી એકટ તેમજ 1912નો સર્વગ્રાહી કો–ઓપરેટિવ સોસાયટીઝ એકટથી સહકારી મંડળીઓને પ્રોત્સાહન આપવાની સરકારની નીતિની શરૂઆત હતી. ત્યારબાદ 1919થી સહકાર પ્રાંતીય વિષય બન્યો હતો. ફેડ્રિક નિકોલ્સન સમિતિ,એડવર્ડલો સમિતિ, મેકલેગન સમિતિ, રોયલ કમિશન ઓન એગ્રિકલ્ચર વગેરેએ ભારપુર્વક અનુરોધ કર્યો હતો કે દરેક ગામદીઠ એક સહકારી મંડળી હોવી જોઈએ અને દરેક ગામને સહકારી મંડળી દ્વારા આવરી લેવામાં આવવું જોઈએ. ગ્રામ્ય કરજ ધિરાણનો વિસ્તાર વધારવાનું કામ સહકારી પ્રવૃતિએ ચાલુ જ રાખવું જોઈએ. જો સહકારી પ્રવૃતિ બંધ થશે તો ગ્રામ્ય ભારતની સસ્તા દરની ધિરાણની એક માત્ર આશા નષ્ટ થઈ જશે.

1930-1950નો તબક્કો (બીજો): 1930 થી 1950 દરમિયાન રીઝર્વ બેંક ઓફ ઈન્ડિયા દ્વારા સહકારી મંડળીઓના વિકાસમાં મહત્વની ભુમિકા નિભાવેલ. RBI એ 1934માં એગ્રિકલ્ચરલ ક્રેડિટ ડીપાર્ટમેન્ટ (ACD)ની તેમજ સહકારી કરજ ધિરાણ પધ્ધતિને પુનઃધિરાણની સગવડો પુરી પાડવાની જોગવાઈઓ કરવામાં આવી હતી. 1942થી RBIએ ખેતીવાડીના સીઝનલ કામકાજ માટે પ્રાંતિય સહકારી બેંકોને કરજ–ધિરાણ સવલતો પુરી પાડવાનો આદેશ કર્યો હતો. 1945 સુધી જો કે સહકારી ધિરાણ નીતિ મંદ રહી હતી. 1945માં એગ્રિકલ્ચરલ ફાયનાન્સ સબ સમિતિ અને કોઓપરેટિવ પ્લાનિંગ સમિતિની રચના કરવામાં આવી ત્યા સુધીમાં ભારતીય સહકારી પ્રવૃતિમાં માંદગીના ચિન્હો, નિદર્શો બહાર આવી ચુકયા હતા. સહકારી ક્ષેત્રની નિષ્ફળતા માટે પ્રાથમિક સહકારી મંડળીઓના કદ નાના હોવાથી તે સ્પર્ધામાં ટકી શકે નહી તેવું દર્શાવેલ. આ સમિતિએ સહકારી મંડળીઓને રક્ષણ આપવાની હિમાયત કરી હતી.

1950-1990 તબક્કો (ત્રીજો): આઝાદી બાદ શરૂઆતના વર્ષોમાં ઝડપી અને ન્યાયી આર્થિક વિકાસ અને તરકકી થાય એ રાજયની નીતિનું કેન્દ્રસ્થ લક્ષ્ય રાખવામાં આવેલ. સહકારી મંડળીઓની નબળાઈઓને ધ્યાનમાં લઈને ઓલ ઈન્ડિયા રૂરલ ક્રેડિટ સર્વે (AIRCS) એ સરકારી સંસ્થામાં શેરમુડીમાં જ નહી પરંતુ તેના નિયમન, નિયંત્રણ, સંચાલન, અને વહીવટમાં પણ રાજયની ભાગીદારીની ભલામણ કરી હતી. જો સંસ્થાકીય ધિરાણો આપવાના હેતુથી સહકારી સંસ્થાઓ નિષ્ફળ જાય તો તેનું પુનઃગઠન કરવું જોઈએ અથવા નવા પ્રકારની સંસ્થાઓ ઉભી કરવી જોઈએ. વેપારી બેંકોના રાષ્ટ્રીયકરણ મારફતે વેપારી બેંકોના ગ્રામ્ય ક્ષેમાં પ્રવેશથી ગ્રામિણ ધિરાણ સુલભ બનવા પામેલ છે(ડી.બી.જી.પંડયા 1912). સહકારી મંડળીઓમાં સરકારનો હસ્તક્ષેપ વધતા સહકારી મંડળીઓને પોતાના સામાન્ય ધોરણોમાં બાંધ છોડ કરવાની પણ ફરજ પડી. જેની નીતિથી વિપરીત અસરો સહકારી મંડળીઓના નાણાકીય ભંડોળ પર થવા લાગી. રાજયએ સહકારી મંડળીઓની નબળાઈના કારણોને જાણવાને બદલે મુડી અને વ્યવસાયિક કર્મચારીઓ વધુ પુરા પાડવાની નીતિ અમલમાં મુકી બંન્નેએ નાણાકીય સુવિધાઓ પુરી પાડવાના બદલે આશ્રયદાતાઓ (પેટ્રન્સ) તરીકે વર્તવાનું શરૂ કર્યું હતું.

1990 પછીનો તબક્કો(ચોથો): સહકારી પ્રવૃતિના વિકાસમા પરાણે લાદવામાં આવેલ રાજય આશ્રિતતા, રાજદ્વાવારીકરણના પરિણામે સહકારી મંડળીઓની ધિરાણ ક્ષમતા નબળી પાડી દેતી અસરો સહકારી પ્રવૃતિને પુનઃજીવિત અને પુનઃ સશકત બનાવવાની તરફ દોરી ગયેલ છે. આ સમય દરમિયાન શ્રી ચૌધરી, જગદીશકપુર, વિખે પાટિલ, વી.એસ.વ્યાસ વગેરે સમિતિઓના સુચનોના અમલીકરણની ગતિ અત્યંત ધીમી હતી. જો કે આંધ્રપ્રદેશ સરકારના (1995માં) મ્યુચ્યુઅલ એઈડેડ કોઓપરેટિવ સોસાયટીઝ એકટમાં સુધારા પરત્વેનું એક નોધપાત્ર પગલું ભરી જુના કાયદા હેઠળ નોંધાયેલ સહકારી મંડળીઓ નવા કાયદા હેઠળ પરિવર્તીત થાય તે માટેની જોગવાઈ કરવામાં આવેલ. જે સહકારી મંડળીઓને નાણાકીય સ્વાયતા તરફ દોરે છે. આમ છતાં સહકારી ક્ષેત્રની સ્થિતિ જોતા કહી શકાય કે તેમાં સરકારના પ્રયત્નોની ખાસ અસર થવા પામેલ નથી. બલ્કે સહકારી પ્રવૃતિ ઉતરોતર નબળી પડતી જતી હોવાથી તેને પુનઃ સજીવન કરવાની તાતી આવશયકતા જણાતા 2004માં પ્રો. વૈધનાથન સમિતિની રચના કરવામાં આવેલ. આ સમિતિના સુધારાલક્ષી સૂચનોનું અમલીકરણ કરી શકાય તેવા એકશંન પ્લાનની કામગીરી હાથ ધરવામાં આવેલ.

1.3 ભારતીય બેંકિંગ માળખું: સહકારી પ્રવૃતિ પણ બેંકિંગ પ્રવૃતિ હોવાથી ભારતમાં તેની ભુમિકા ઘણી જ અગત્યની બને છે. ભારતમાં વૈધિક તેમજ અવૈધિક રીતે બેંકિંગ વ્યવસ્થા વિકસેલી જોવા મળે છે. વૈધિક બેંકિંગ વ્યવસ્થામાં રિઝર્વ બેંક ઓફ ઈન્ડિયા, સ્ટેટ બેંક ઓફ ઈન્ડિયા તથા તેની સહયોગી બેંકો, વેપારી બેંકો, સહકારી બેંકો, નાણાંકિય સંસ્થાઓ, જીવન વીમાં કોર્પોરેશન, સામાન્ય વીમા કોર્પોરેશન, વિદેશી બેંકો વગેરે તથા અવૈધિક નાણા બેંકિંગ વ્યવસ્થામાં દેશી શરાફો, ધિરધારો, શાહુકારો, વ્યાપારીઓ કરનારાઓ, ચીટફંડ, દેશીબેંકો વગેરેનો સમાવેશ થાય.

1.3.1 સહકારી બેંકો: ભારતના બેકિંગ માળખામાં સહકારી બેંકોનું કદ અને સંખ્યા વ્યાપારી બેંકો કરતાં ઘણું નાનું છે. છતાં, સહકારી બેંકોની પ્રવૃતિ ખેત ધિરાણ સાથે સંકળાયેલ હોવાથી તેનુ મહત્વ સવિશેષ રહયું છે. સામાન્ય રીતે ભારતમાં ટુંકાગાળાના સહકારી બેંકોનુ માળખું ત્રિસ્તરીય છે. જેમાં ટોચની સંસ્થા તરીકે રાજ્ય સહકારી બેંકો જે એપેક્ષ બેંક છે. મધ્યમ કક્ષાએ જિલ્લા મધ્યસ્થ સહકારી બેંકો અને પાયાની કક્ષાએ ખેતી વિષયક તેમજ બિન ખેતી વિષયક પ્રાથમિક સહકારી ધિરાણ મંડળીઓ છે. લાંબાગાળાના ધિરાણમાં દ્વિસ્તરીય માળખું અમલમાં છે. જેમાં મધ્યસ્થ જમીન વિકાસ બેંક અને પ્રાથમિક જમીન વિકાસ બેંક છે. સહકારી બેંકિંગ માળખું કાર્યો, શાખાઓ અને નિયમનની દ્રષ્ટિએ અન્ય બેંકો કરતાં અલગ પડે છે. પ્રાથમિક કક્ષાની સહકારી મંડળીથી રાજય સ્તરની સહકારી બેંકોને પ્રોત્સાહન પુરૂ પાડવા અને નિયમન જાળવવા રાષ્ટ્રીય કક્ષાએ નાબાર્ડ કાર્યરત છે.

1.3.2 ભારતમાં ગ્રામીણ સહકારી બેંકો: ભારતમાં સહકારી બેંકિંગ પ્રવૃતિએ ગ્રામિણ કક્ષાએ શાખ અને ધિરાણ પુરૂ પાડવાની બાબતમાં પાયારૂપ ભૂમિકા ભજવી છે. Review of committee Arrangements and Institutional Credit for Agricultural Rural Devlopment 1979 શ્રી બી.શિવરામ સમિતિની ભલામણના આધારે કેન્દ્ર સરકારે

1982માં નાબાર્ડની સ્થાપના કરેલ છે. (National Bank for Agriculture and Rural Development).આ બેંકનું કાર્યક્ષેત્ર સંકલિત ગ્રામ વિકાસના કાર્યક્રમોને ઉત્તેજન અને ગ્રામ વિકાસની સમૃદ્ધિમાં વધારવા માટે ખેતી અને બિનખેત પ્રવૃતિઓ માટે ધિરાણ સવલત પુરી પાડવાનું રહયું છે. ગ્રામિણ કક્ષાએ ઔધોગિક, વાણિજય, સેવા, ઉધોગ વગેરે ક્ષેત્રોને પણ સહકારી બેંકોએ આવરી લીધા છે.

ભારતમાં 2009માં ટુંકા અને મધ્યમગાળાનું ખેત ધિરાણ કરતી કુલ 96034 સહકારી સંસ્થાઓ હતી જેમાં 31 રાજ્ય સહકારી બેંકો, 370 જિલ્લા મધ્યસ્થ સહકારી બેંકો અને 95663 પ્રાથમિક ખેત ધિરાણ સહકારી મંડળીઓ હતી. આજ રીતે લાંબાગાળાનું ખેત ધિરાણ કરતી કુલ 717 સહકારી સંસ્થાઓ હતી. જેમાં 20 રાજ્ય સહકારી ખેત અને ગ્રામિણ વિકાસ બેંકો અને 697 પ્રાથમિક સહકારી ખેત અને ગ્રામિણ વિકાસ બેંકો હતી.

2. ગુજરાતમાં સહકારી પ્રવૃત્તિનો વિકાસઃ ભારતના સહકારના નકશામાં ગુજરાત મહારાષ્ટ્ર પછીના ક્રમે મહત્વનું સ્થાન ધરાવે છે. 1904ના સહકારી કાયદાના અમલ પહેલા બરોડામાં 1889મા રચાયેલ **અનોન્ય સહાયકારી** સહકારી મંડળીએ ગુજરાતને સર્વ પ્રથમ સહકારી મંડળીની રચવાનું ગૌરવ અપાવ્યું છે. ગુજરાતમાં સૌ પ્રથમ ખેતી વિષયક સહકારી મંડળી 1904માં અમદાવાદ જિલ્લાના **વિસલપુર** ગામમાં થયેલ ત્યારબાદ અનુક્રમે ભરૂચ જિલ્લામાં **જંબુસર પીપલ્સ કો–ઓપરેટિવ બેંક**, 1912માં અમરેલીના કડોદરા ગામમાં **વિવિધ કાર્યકારી સહકારી મંડળી,** 1921માં સુરતમા કપાસના વેચાણ માટે સહકારી મંડળી,1934-35માં સહકારી જમીન વિકાસ બેંક,1940માં ચોર્યાસી ગામમાં દૂધ મંડળી,અને 1946માં ખેડા જિલ્લાના આણંદ માં કો–ઓપરેટિવ મિલ્ક પ્રોડયુસર્સ યુનિયન લિ.એ શ્વેત ક્રાંતિ સર્જી આજે વિશ્વભરમાં **અમુલ** બની રહી છે. પ્રથમ **લેન્ડ મોરગેજ બેંક** 1951માં રાજકોટમાં શરૂ કરવામાં આવેલ. ગુજરાતમાં સૌ પ્રથમ **ખેડૂત સહકારી ખાંડ ઉધોગ મંડળી લિ.**1955માં બારડોલીમાં રચાયેલ. રાસાયણિક ખાતરના ક્ષેત્રે ક્રાંતિ કરનાર **ઈફકો** ની સ્થાપના 1974માં થઈ. તે જ રીતે 1979માં તેલિબિયા ક્ષેત્રે **ગ્રોફેડ'** સંસ્થાની સ્થાપના કરવામાં આવી અને 1985માં રાસાયણિક ખાતરની **ક્રિભકો** સંસ્થાની સ્થાપના થઈ. આમ 1889–1985 દરમ્યાન લાંબા ભુતકાળ ગુજરાતમાં પણ અનેક પ્રકારની સહકારી પ્રવૃતિઓનો વિકાસ થવા પામ્યો છે.

આપણાં દેશમાં લોકશાહી શાસન વ્યવસ્થાએ આર્થિક–સામાજિક ક્ષેત્રે વિકાસ સાધવામાં જે મહત્વનો ફાળો આપ્યો છે તેવો મહત્વનો ફાળો સહકારી ક્ષેત્રેનો રહયો છે. 1960માં ગુજરાતમાં કુલ 20 લાખ 53 હજાર સભાસદો સાથે વિવિધ પ્રકારની અને સ્તરની 13,959 સહકારી મંડળીઓ કાર્યરત હતી. તે વધીને 2008-09માં કુલ 1 કરોડ 30 લાખ જેટલા સભાસદો અને 63,433 સહકારી મંડળીઓ થઈ છે. ગુજરાતમાં ખેત ધિરાણ માટે સહકારી ક્ષેત્ર દ્વારા ત્રિ–સ્તરીય માળખામાં ટોચમાં સહકારી શિડયુલ બેંક – ગુજરાત રાજ્ય સહકારી બેંક, જિલ્લા સ્તરે 18 જિલ્લા મધ્યસ્થ સહકારી બેંકો અને ગ્રામીણ કક્ષાએ 8240 પ્રાથમિક ખેત ધિરાણ સહકારી મંડળીઓ કાર્યરત છે. ખેતીમાં લાંબી મુદતના રોકાણ માટે ગુજરાત સ્ટેટ કો–ઓપરેટીવ એગ્રીકલ્ચર એન્ડ રૂરલ ડેવલપમેન્ટ બેંક 18 જિલ્લા ઓફિસો અને તાલુકા શાખાઓ સાથે કાર્યરત છે. શહેરી, અર્ધ શહેરી ક્ષેત્રે 280 નાગરિક સહકારી બેંકો અને તેની શાખાઓ તેમજ 5,000 જેટલી શહેરી સહકારી ધિરાણ મંડળીઓ મહત્વની ભુમિકા અદા કરી રહી છે. ખેતી સાથે પાંગરેલી 12,160 દૂધ અને પશુધન સહકારી મંડળીઓએ ગ્રામ્ય અર્થકરણને ગતિશીલ રાખવામાં નોધપાત્ર ફાળો આપે છે. ગુજરાતમાં ખાંડ ઉધોગ સંપૂર્ણ રીતે સહકારી ક્ષેત્રને આભારી છે વર્તમાનમાં 418 સહકારી ખાંડ મંડળીઓ કાર્યરત જોવા મળે છે. 4458 કુટિર ઉધોગ સહકારી મંડળીઓ અર્થકારણને મજબૂત બનાવવામાં ઊપયોગી બની રહેલ છે. સાથે જ 3265 જેટલી મજૂર કામદાર સહકારી મંડળીઓ આમ આદમીને રોજગારી પૂરી પાડે છે. શહેરક્ષેત્રે આવાસની સમસ્યાના ઉકેલમાં જોઈએ તો 17370 સહકારી ગૃહનિર્માણ મંડળીઓએ મહત્વની ભૂમિકા નિભાવે છે. નીચેના કોષ્ટક પરથી સ્પષ્ટ થાય છે કે છેલ્લા દશ વર્ષમાં બધા જ પ્રકારની સહકારી મંડળીઓ વતાઓછા પંમાણમાં વધારો થયેલ છે.

ગુજરાત સહકારી પ્રવૃતિએ વિકાસ અને પ્રગતિમાં ઉચ્ચ સોપાનો સિદ્ધ કરી એક મહત્વના આર્થિક પરિબળ તરીકે તેનું સ્થાન લીધું છે જે ઉપરોકત આંકડાકીય માહિતી પરથી સ્પષ્ટ થાય છે. અમદાવાદ,બનાસકાઠાં, રાજકોટ અને સાબરકાઠાં દરેક જિલ્લા મધ્યસ્થસહકારી બેંકોને 100 કરતા વિશેષ શાખાઓ છે. જયારે કોડીનાર, કચ્છ અને સુરેન્દ્રનગર જેવી જિલ્લા મધ્યસ્થ સહકારી બેંકોને ૨૫ થી પણ ઓછી શાખાઓ છે. રાજકોટ,અમરેલી, અમદાવાદ, મહેસાણા, સુરત જેવી જિલ્લા મધ્યસ્થ સહકારી બેંકોની કાર્યક્ષમતા ઉચી જોવા મળે છે. મોટાભાગની જિલ્લા મધ્યસ્થ સહકરી બેંકોમાં રોકાણો, હાથ પર રોકડ, બેંક સિલક, લોન, ધિરાણ વગેરેમા ભિન્નતા જોવા મળે છે.

2.5.3 પ્રાથમિક ખેત ધિરાણ સહકારી મંડળીઓઃ પ્રાથમિક ખેત ધિરાણ સહકારી મંડળીઓ ગ્રામીણ વિસ્તારની જનતાની ખેત ધિરાણની જરૂરિયાતને સંતોષવાની જવાબદારી પોતાના શિરે લે છે. તે સહકારી ધિરાણ માળખાનું પાયાનું અને આવશયક એકમ છે. ભારતમાં કેન્દ્ર સરકાર તથા રાજય સરકારોએ 1904 થી શરૂ થયેલી ધિરાણ સહકારી મંડળીઓની કાર્યદક્ષતા અને અસરકારકતા વધારવા માટે અનેક પગલાંઓ લીધેલાં છે. આવી મંડળીઓ ખેડુતોને શાહુકારોના દેવાની પકડમાંથી છોડાવવાના શરૂઆતનાં મુખ્ય આશય સાથે નબળા ખેડુત વર્ગમાં ઉત્કર્ષ અને સ્થાનિક વિકાસ કરવાનો પણ રહયો છે. ગુજરાતમાં પ્રાથમિક ખેત ધિરાણ સહકારી મંડળીઓની સંખ્યામાં ક્રમશઃ વધારો થવાથી તેની સભ્યસંખ્યા, મૂડીભંડોળ, ધિરાણ ભંડોળ પણ વધવા પામ્યું છે. પરંતુ ધિરાણનો વૃદ્ધિદર ઘણો ધીમો જોવા મળે છે તો બીજી બાજુ મુદતવીતી બાકી લોનનું પ્રમાણ પણ સતત વધી રહ્યું છે, જે ચિંતાજનક બાબત છે. છતા સહકારી પ્રવૃતિ ગ્રામીણ કક્ષાએ આર્થિક – સામાજિક ક્ષેત્રને ઉચું લાવવામાં નોંધનીથ ફાળો નોંધાવી રહી છે. જે નોંધવું રહયું.

ગુજરાતમાં 16,259 ગામોને આવરી લેતી પ્રાથમિક ખેત ધિરાણ સહકારી મંડળીઓની સંખ્યા 2009-10 દરમ્યાન 7763, સભ્યસંખ્યા 2861.33, શેરમૂડી રૂ. 48167 લાખ, રિઝર્વ ફંડ

રૂ. 45690 લાખ, ડીપોઝીટ રૂ. 24121 લાખ, કરજ રૂ.387043 લાખ, કાર્યશીલ મૂડી રૂ.574105 લાખ, લોન/ધિરાણ રૂ.752792 લાખ અને લોન–વસૂલાત બાકી રૂ.676560 લાખ, લોન–વસુલાત માંગ 435360.56 અને લોન–વસુલાત 292590.20 બેલેન્સ (ઓવર ડયુ)રૂ.142770.36 વર્ષના અંતે 4786 મંડળીઓ રૂ.861577 નફો કમાતી જોવા મળે છે. ગુજરાતની કુલ પ્રાથમિક ખેત ધિરાણ સહકારી મંડળીઓમાંથી 6014 મંડળીના મંત્રી / કારોબારી સભાસદો તાલીમ પામેલા જાણવા મળ્યા છે

3. ગુજરાતમાં સહકારી પ્રવૃતિની આજ: અમોએ અમરેલી અને ભાવનગર જિલ્લાના હાથ ધરેલ સર્વેક્ષણ દરમ્યાન PACS અંગેની સહકારી વ્યવસ્થા અને તેની કામગીરી અંતર્ગત કેટલીક વાસ્તવિકતાઓ અને હકીકતો જાણવા મળેલ છે. જેના પરથી સહકારી તંત્રના પાયાના આ એકમોની આજની તાસીર ઉપસી આવે છે. જેમ કે

1) મોટા ભાગની PACS મહદઅંશે પ્રણાલિગત આર્થિક પ્રવ□તિઓ કરે છે જેમાં ધિરાણ, થાપણ, ખાતર બિયારણ તેમજ ખેત આનુષંગિક અન્ય ચીજવસ્તુઓનું વેચાણ જ કહી શકાય. અહી નોંધવું જોઈએ કે 80% જેટલી PACS થાપણ પ્રવૃતિ કોઈપણ કારણોસર કરતી નથી. એ જ રીતે ખેત વિષયક સાધન સામગ્રીનું વેચાણ વિતરણ વ્યવસ્થા તથા સ્થાનિક કક્ષાએ વ્યાપારીક પ્રવૃતિ દ્વારા અતિરિકત આવક મેળવવાની તકો હોવા છતાં, લગભગ 75% PACS આવી પ્રવૃતિઓ કરવામાં પણ નિરસ જણાય છે. થાપણ સ્વીકારતી PACSs વચ્ચે થાપણ પરના વ્યાજદરમાં એક સુત્રતા જોવા મળતી નથી જેમ કે ભાવનગર જિલ્લામાં થાપણ પર વ્યાજ 30% PACS 5 થી 6% ના દરે, 13% PACS 7 થી 8% ના દરે ચુકવે છે. જયારે બાકીની 53% PACS થાપણ પર વ્યાજ ચુકવતી જ નથી અમરેલી જિલ્લામાં થાપણ પર 7 થી 8% લેખે મોટા ભાગની PACS વ્યાજ ચુકવે છે. જો કે અમરેલી જિલ્લાની પણ કેટલીક PACS થાપણ પર વ્યાજ ચુકવતી નથી. એટલું જ નહીં આ પ્રકારના તફાવતી વ્યાજદરની અસમાનતાના કારણે PACSમાં થાપણ જમાં કરાવામાં સભ્યો રસ દાખવતા નથી.

2) PACSની મુખ્ય પ્રવૃતિ ખેત ધિરાણ પુરુ પાડવાની હોય છે. છતા પણ અભ્યાસમાંથી પ્રાપ્ત થતી માહિતી પ્રમાણે દરેક PACSsના 20 થી 25% સભાસદો અન્ય નાણાકીય સંસ્થાઓ (રાષ્ટ્રીયકૃત બેંકો)માંથી ધિરાણ મેળવતા જોવા મળે છે કારણ કે તેઓને નિયત સમયે અને પર્યાપ્ત પ્રમાણમાં PACSs માંથી ધિરાણ ઉપલબ્ધ થતું નથી. આ ઉપરાંત PACSsના અને બેંકોના ધિરાણના વ્યાજદરોમાં તફાવત રહયો છે જેમ કે PACSs દ્વારા 7 થી 10% ના વ્યાજદરે ખેત ધિરાણ ઉપલબ્ધ કરવામાં આવે છે જયારે તેની સામે બેકિંગ ક્ષેત્રના આ પ્રકારના ધિરાણોનો વ્યાજદર એક સમાન હોય છે. દા.ત. KCC માટેનો ધિરાણનો વ્યાજદર 7% છે.

3) સહકારી પ્રવૃતિના વિકાસની દ્રષ્ટિએ જોઈએ કેટલાક જિલ્લામાં સહકારી પ્રવૃતિની શરૂઆત ઘણી લાંબા સમયથી થઈ હોવા છતા તેનો વિકાસ ધીમો રહયો હોય છે.

4) ગુજરાતમાં ઘણા લાંબા સમયથી મોટાભાગની સહકારી પ્રવૃતિએ PACSની રચના થઈ હોવા છતા આજદિન સુધી 30% જેટલી PACS પોતાની માલિકીનું મકાન (ઓફિસ,ગોડાઉન) ઉભુ કરી શકી નથી અને આવી PACSએ ભાડાના મકાનમાં (આ મકાન પંચાયત પ્રમુખનું, મંત્રીનું રહેઠાણ પણ હોઈ શકે)પોતાનો વહીવટ રાખવો પડે છે પરીણામે ભાડારૂપે ચુકવાતી રકમ જેટલી આવક PACS એ ગુમાવી પડતી હોય છે.

5) વૈધનાથન સમિતિની ભલામણો પ્રમાણે PACSના મંત્રીઓ, પ્રમુખો અને સભાસદોને નાણાકીય, વહીવટીય અને વિકાસકીય અને સુધારાત્મક પરિબળો અન્વયે વર્ષ 2006-07 દરમ્યાન તાલીમ આપવામાં આવેલ. જેમાં હિસાબી પધ્ધતિમાં અને વહીવટમાં કોમપ્યુટરાઈઝેશનને મહત્વ આપવામાં આવેલ. એટલું જ નહિં આ માટે દરેક PACSને સરકારશ્રી તરફથી એક કોમ્પ્યુટર પણ ફાળવવામાં આવેલ છે. પરંતું મોટા ભાગના મંત્રીઓ કોમપ્યુટરનો ઉપયોગ કરતા શીખ્યા જ ન હોવાથી કે કોમપ્યુંટરની મદદથી વહીવટી કામગીરી કરવામાં ઉત્સુકતા દાખવતા ન હોવાથી PACSની નાણાકીય અને બિન નાણાકીય સ્વરૂપની માહિતીની એકરૂપતા, સંગ્રહ, ચિવટતા કે સ્પષ્ટીકરણની બાબતમાં પ્રણાલિકાગત મર્યાદાઓ આજે પણ અબાધીત રીતે જોવા મળે છે. પરીણામે આ હેતું પાછળ કરવામાં આવેલ ખર્ચ બિનઉત્પાદક અને બિનઉપયોગી બનતા મુડીનો વ્યય થતો હોય છે. કોમપ્યુંટર દ્વારા નવી પધ્ધતિ મુજબ હિસાબો તૈયાર કરી રાષ્ટ્રીય સ્તરે એક સમાન હિસાબી પધ્ધતિ (દ્વિનોધી હિસાબી પધ્ધતિ) મુજબ હિસાબોમાં પારદર્શિતા અને સરળતાના ધ્યેય અન્વયે જાણવા મળે છે કે PACSના સંચાલકોમાં તેમને કોમપ્યુટરનું જ્ઞાન હજું પણ નથી કે અધકચરું છે.

6) PACSની કાર્યક્ષમતા અને ઉત્પાદકતાનું માપદંડ સભ્યોને વહેચવામાં આવતું ડિવિડંન્ડ ગણી શકાય. આ સંદર્ભમાં જોઈએ તો ભાવનગર જિલ્લાની 50% PACS 10% થી નીચા દરે ડિવિડંન્ડ ચુકવી શકે છે. જયારે અમરેલીમાં આ ચુકવણી પ્રમાણ 62% જેટલી PACSમાં રહયું છે. અહી નોંધવું જોઈએ કે ભાવનગર જિલ્લાની PACS આર્થિક રીતે નબળી અને ખાદ્ય વહોરતી, અને અમરેલી જિલ્લાની PACS આર્થિક રીતે સધ્ધર અને નફાકારકતા ધરાવતી જોવા મળે છે.

7) સામાન્ય રીતે રાજય અને કેન્દ્ર સરકાર દ્વારા વર્ષ દરમ્યાન જે PACSની કામગીરી ઉતમ રહી હોય તેને ઈનામ કે એવોર્ડ આપી સન્માનિત કરવામાં આવે છે. આ પ્રકારના ઈનામ કે એવોર્ડ મેળ વેલ PACSનું પ્રમાણ જોઈએ તો જુદા જુદા વર્ષેમાં જુદી જુદી સંસ્થાઓનું પ્રમાણ માત્ર 25 થી 30% આસપાસ જોવા મળ્યું છે. અલબત, 70% જેટલી PACS કયારેક પણ હરીફાઈમાં જોડાયેલ નથી કે નથી કોઈ પણ કામગીરી બદલ પુરસ્કાર મેળવવાની લાયકાત કે કાર્યક્ષમતા ધરાવતી તેવું સાબિત થાય છે.

8) ભાવનગર અને અમરેલી જિલ્લાના સંદર્ભમાં લઈએ તો મોટા ભાગના PACSs એટલે કે 70 થી 80% PACSના મંત્રીઓ દેવામાફીમાં માનતા નથી. પરંતું જે 30% જેટલા સભાસદો–પ્રમુખો દેવામાંફીને ઈચ્છે છે જે તેની મનોવૃતિ દર્શાવે છે.

9) PACSને વાણિજય અને બેંકિંગ પ્રવૃતિ કરવા પ્રોત્સાહિત અને માર્ગદર્શન પુરૂ પાડેલ છે. પણ તેમાં પણ ખાસ હકારાત્મક

પ્રતિભાવ જોવા મળેલ નથી.

આમ ઉપરોકત બાબતો સ્પષ્ટ કરે છે. કે સરકાર દ્વારા સહકારી પ્રવૃતિ અને PACSsનું પુનઃગઠન કરી સહકારી ક્ષેત્રને બેંકિંગ ક્ષેત્રની હરીફ બનાવવાના પ્રયત્નો છે.

4 **સહકારી પ્રવૃતિની આવતી કાલઃ** અભ્યાસમાંથી પ્રાપ્ત થતા ઉપરોકત પ્રકારના તારણો પરથી સ્પષ્ટ થાય છે કે વૈધનાથન સમિતિની સહકારી ક્ષેત્રની 1) વહીવટી અને કાનૂની સુધારા 2) ધંધાકીય વિકાસ અંગેની તાલીમ 3) વહીવટ અને સંચાલનમાં ઈલેકટ્રોનીક ડિવાઈસીસનો ઉપયોગ અને 4) અનુદાન વગેરે પ્રકારે આ તળિયાની સંસ્થાઓને પુનઃ ગઠિત કરવા તાલીમ અને ખર્ચ અનુદાન આપવામા આવેલ છતા ઉપરોકત પ્રકારનું ચિત્ર લગભગ પુર્વવ્રત સ્થિતિમાં જ જોવા મળે છે. તેથી હવે જો PACSs ને આપવામા આવેલ ધંધાકીય વિકાસ અન્વયેની તાલીમમાં PACSsએ માત્ર પ્રણાલીકાગત એકલ દોકલ પ્રવૃતિ જ ન રાખતા ગ્રામીણ ક્ષેત્રની વ્યપારીક પ્રવૃતિઓ આદરીને આવક ઉપાર્જનના સ્ત્રોતો વિકસાવી શકે તેમ છે. દા.ત. કરયાણા – પ્રોવિજન સ્ટોરની સાધન સામગ્રી ચીજ વસ્તું કીચન વેર, કાપડ વગેરેનું ખરીદ –વેચાણ હાથ ધરવું. આ ઉપરાંત કેટલીક સેવાકીય પ્રવૃતિ હાથ ધરીને તેમાંથી કમિશન કે ભાડું પણ મેળવી શકાય છે. જેમ કે ગામના લોકોના વીમાના પ્રિમીયમ તેમના વતી ભરપાઈ કરવાની સેવા આપવી, લાઈટ બિલ, ટેલિફોન બિલ ભરપાઈ કરવાની સેવા હાથ ધરવી આ પ્રકારની પ્રવૃતિ દ્વારા વટાવ રૂપી આવક ઉભી કરી શકે છે. પોતાના ભંડોળ કે બેંક ભંડોળનો ધિરાણ સ્વરૂપે ઉપયોગ કરી ખેતી ક્ષેત્રે વપરાતા સાધનો અને યંત્રો વસાવવા અને તે જરૂરીયાત ખેડુતોને ભાડું આપીને ભાડારૂપી આવક મેળ વી શકાય. એ જ રીતે ગામમાં ગોડાઉન કે માલ સંગ્રહ વ્યવસ્થા ઉભી કરીને તેમાંથી આવક સ્ત્રોત ઉભું કરી શકાય.

બેંકિંગ ક્ષેત્રે નફાકારકતા જણાતા છેલ્લા દોઢેક દાયકાથી ખાનગી ક્ષેત્રપણ આ વ્યવસાયમાં જડપી ગતિએ પ્રવેશી રહયું છે. ત્યારે વૈધનાથનના સુચન પ્રમાણે સહકારી મંડળીઓ પણ પોતાના કાયદામાં આવશયક ફેરફાર કરીને બેંકિંગ પ્રવૃતિ કરી શકે. જો ઉપરોકત પ્રમાણે આવકના અતિરિકત સ્ત્રોતો ઉભા કરવા હોય તો મંડળીની કારોબારીએ પહેલ વૃતિ દાખવવી પડે અને તો જ આ ક્ષેત્રની સધ્ધરતા અને ઉપયોગીતા પુનઃ સ્થાપીત કરવા અને વધારવા માટે હવે વધું લાંબા સમયની રાહ જોવાની જણાતી નથી. અલબત આ પ્રમાણે PACSને પોતાની પ્રવૃતિઓ વધારે અને વિકસાવે તો તેની આવતી કાલ ઘણી આશા ભરેલી આવશે.

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DIRECT TAX CODE – STEPING TOWARDS REFORMS IN INDIA

Dr. N.S.Thoriya *

The present Income Tax Act was enacted in 1961 to replace the earlier act which had been legislated in 1922, before independence. About 50 years have been elapsed since the enactment of present Income Tax Act. It has been seen that the present Income Tax Act-1961 is very complicated and complex due to large numbers of sections and sub-sections. So, there is a need of drastic change in the Act. Keeping this in a view, there has been proposal to replace the existing Income Tax Act-1961. The Finance Minister Pranab Mukherjee on Wednesday 12 august 2009 released the draft of Direct Tax Code 2009 (DTC) for public opinion and debate. The basic objective of this tax code is to broad base the tax umbrella and to bring a horizontal equity among different classes of tax payers in line with best international practices.

In this paper, an attempt has been made to specify the objectives of DTC and also highlights the different provisions of the DTC.

Key words: enactment, income tax, sections,

INTRODUCTION –

The taxation structure of the country can play a very important role in the working of our economy. While designing the taxation structure, it has been seen that it is in conformity with our economic and social objectives. It should not impair the incentives to personal savings and investment flow and on the other hand it should not result into decrease in revenue for the state. The present Income Tax Act was enacted in 1961 to replace the earlier act which had been legislated in 1922, before independence. About 50 years have been elapsed since the enactment of present Income Tax Act. It has been seen that the present Income Tax Act-1961 is very complicated and complex due to large numbers of sections and sub-sections. So, there is a need of drastic change in the Act. Keeping this in a view, there has been proposal to replace the existing Income Tax Act-1961.

The Finance Minister Pranab Mukherjee on Wednesday 12 august 2009 released the draft of Direct Tax Code 2009 (DTC) for public opinion and debate. The basic objective of this tax code is to broad base the tax umbrella and to bring a horizontal equity among different classes of tax payers in line with best international practices.

OBJECTIVES OF DTC-

To reduce the scope for dispute and minimize litigation.

To establish an economically, efficient, effective and equitable direct system.

To reduce the tax burden at all levels.

To introduce moderate levels of taxation and to expand the tax base.

To increase in the tax GDP ratio.

To cope up with international practices.

HIGHLIGHTS OF THE DIRECT TAX CODE-

Ø All Direct Taxes integrated in one Act.

Ø 16 chapters, 285 sections, 18 schedules.

Ø The separate concept of **"Previous Year"** and **"Assessment Year"** will be replaced by a unified concept of **"Financial Year".**

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Ø **Classification of source of income has been replaced as under-**

a. Income from Special Sources-

Items listed in the table in rule 3 of the first schedule shall be considered as income from special sources.

b. Income from Ordinary Sources-

All the income accruing from a source other than the special sources, shall be classified under the following heads of income-

· Income from Employment
· Income from House Property
· Income from Business
· Income from Capital Gain
· Income from Residuary Sources

Ø Definition of **"Person"** to include **"An office or establishment** of the Central or the State Government".

Ø A **"foreign company"** will be treated as **"resident"** in India, if at any time in the financial year, it is controlled partly in India (as against wholly in the present act)

Ø The concept of Resident but not Ordinary Resident **(R but not OR)** done away with, but their taxation remains the same.

Ø **"Personal taxation"** reduced drastically in increasing the slab ranges, though the basic exemption limit remains same.

Ø **"Saving limit"** eligible for deduction increased to **"Rs.3 lakhs"** (existing limit Rs.1 lakh)

Ø **"Corporate tax rate"** reduced and proposed to be @ **"25%"**.

Ø **No surcharge, no cess** to be levied.

Ø Advance tax installments and due dates remain the same.

Ø Tax Deduction at Source (TDS) rates largely remain the same.

Ø All expenditures to be disallowed for TDS defaults.

Ø Tax audit ceiling remains the same.

Ø Depreciation rates largely remain the same.

Ø Non-compete fees specially made eligible for depreciation @25%.

Ø Lease premium specially made eligible for depreciation @25%.

Ø Books to be maintained for notified professionals and for business if income exceeds Rs.2 lakhs and turnover exceeds Rs.10 lakhs.

Ø Definition of **"Books of Account"** to include **"Data stored in Pc."**

Ø Minimum Alternative Tax **(MAT)** calculation changes it is now proposed @ **2%** of **Gross Assets** and for **banking companies** it is proposed @**0.5%**. (existing calculated on **Book Profit**)

Ø MAT will be considered as a final tax so **No carry forward** of **MAT credit**.

Ø Dividend Distribution Tax (**DDT**) @**15%**.

Ø **No wealth tax** for **companies**. Wealth tax only **for individual, HUF and private discretionary trust**, if wealth tax exceeds Rs.**50 crores**.

Ø Wealth tax rate @ **0.25%** on above Rs.50 crores.

Ø Capital asset to exclude only stock-in-trade, consumable stores and raw materials in business. Even personal effects etc. not liable to Capital Gain.

Ø Only capital loss and speculation loss not allowed against other heads. Other losses to be aggregated and identified carry forward. So even business loss carry forward can be set off against other heads.

Ø VRS, gratuity and commuted pension, will be taxable on withdrawal if not invested in specified saving.

Ø Standard deduction of **30% of NAV** (Net Annual Value), now made **20% of Gross Rent.**

Ø Annual Value linked to rateable value.

Ø Housing loan interest not allowed for self occupied house.

Ø Composite letting (with machinery etc) included in IFHP.

Ø Profits on business assets (old sections 50, 50A, 50B etc) to be business income and not capital gain.

Ø Radical changes in computation of business income, though the substance obviously remains the same.

Ø Business expenditure classified in three groups-

· Operating Expenditure
· Permitted Financial Charges
· Capital Allowances

Ø Differences between Long Term Capital Gain (LTCG) and Short Term Capital Gain (STCG)

abolished. However, indexation allowed if held for more than 1 year.

Ø Base year for indexation shall be revised and year 2000-01 to considered as a base year.

Ø Security Transaction Tax (STT) to be abolished. So, share profit taxable as usual.

Ø Capital gains reinvested only in agricultural land and in one residential house.

Ø Interest income to be considered under residuary head (earlier known as income from other sources).

Ø Savings to be taxable on withdrawals (EET), except pure life policies and provident funds.

Ø Exempt – Exempt- Taxation (EET) only for new investments and not for the existing ones.

Ø Any amount exceeding Rs.20000 taken or accepted or repaid as loan or deposit otherwise than by A/c payee cheque or draft shall be now treated as Income from Residuary Source.

Ø Tuition fee for children allowed to individuals and HUF.

Ø Deductions like 80D, 80DD, 80DDB, 80U, 80E, and 80GG retained.

Ø Profit based incentives like section 80 IA etc. changed to investment based incentives.

Ø Co-operative society's deduction, royalty for copyright, patents etc. retained.

Ø Limits on remuneration and interest to partners removed.

Ø "Charitable purpose" renamed as "Permitted Welfare Activities" but definition largely remains the same.

Ø Various exemptions to charitable entitles clubbed together for simplification.

Ø Charitable entities liable to tax @15% of the surplus as calculated in a prescribed manner and under cash system.

Ø Due dates for filing return 30th June and 31st August for non-business income of non-corporate assesses and for other assesses respectively.

Ø The time limit for filing revised return will be limited to 21 months from the end of the relevant financial year.

Ø Foreign companies liable to pay branch profit tax @15%.

CONCLUSION-

The Direct Tax Code is a bit of a mixed bag for individuals, companies and others. There are few proposals which are beneficial for tax payers and they have to pay less tax whereas few proposals are headache for tax payers. The tax code makes radical changes in all areas of taxation. It lowers the incidence of tax on corporate and individual incomes but reintroduces wealth tax and capital gain tax. It also brings a uniform pattern of taxation on all long term savings in the form of EET. Let's see whether the new DTC will prove as a "BOON" or "BANE".

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ON INCOMPLETE BLOCK DESIGN

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The modern foundations of design of experiments were laid by R. A. Fisher during the early part of the 20th century. Since then, this area has seen a phenomenal growth. Design of experiments has for long been an integral part of almost all scientific investigations and continues to be so. It has therefore played a fundamental role in statistical practice and research. Statistical training also has always emphasized the role of design of experiments in extracting correct information and making valid inference on the underlying problem and thus, design of experiments is an essential component of most statistics curriculum.

Introduction:

Experimental design is a set of techniques which allow structuring and designing the conditions, the type and the amount of data involved in an experiment, leading to the maximum precision in the answer, always seeking the lowest cost. An experiment may involve varying several factors and observing the value of a response at setting of combinations of values of these factors. The challenge is which setting to choose in order to obtain the maximum amount of information from the resulting data, for a given experimental effort, allowing comparisons between treatments and the control for sources of random variability. Block designs are used to control such sources.

Design of experiment has very broad application across all the natural and social sciences. In experimental design, balanced incomplete block design and partially balanced incomplete block design establishes an important interface between theoretical results and statistical applications in several fields like agriculture, business, industry, biology, genetics, medicine, education sciences, cryptography and coding theory.

R. A. Fisher and F. Yates had done very much work in the field of design of experiments in 1930's. They were motivated by questions of design of field experiments in agricultural. In an agricultural experiment, we may have access to a number of plots on experimental farms in different parts of the country. We expect that fertility, drainage, etc. will vary from one plot to another, but that plots on the same farm will be more alike than plots on different farms. In allocating treatments to plots, we have to take account of this, so that plots receiving the same treatment are spread over the different farms suitably, if this is not done, the effect of the treatments can't be disentangled efficiently from the effect of the different farms. Thus, in statistics a set of plots which carries a partition into blocks and being an intelligent statistician, we wish to impose another partition into treatments.

If no treatment occurs more than once in a block then t such design is called binary design, each block can be identified with a subset of the set of all treatment and the design is a family of subset is called "blocks" of the set of points. If any two treatments occur together in a constant number of

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blocks then such design is called balanced block design.

If the plots are grouped in one-way (block-design), then the design is called one-way design or block-design. If the plots are grouped in two-way i.e. row-wise and column-wise, then the design is called row-column design or two-way design.

PRINCIPLES OF THE DESIGN OF EXPERIMENT

There are 3 main principals of experimental design named:

Randomization: [The experiment must be free from bias]

The experiment must be planned in such a way that it gives unbiased estimate of the value which we wish to measure. The experimenters should design the experiment in such a way that no bias can enter in the results and this is done by randomization.

After the treatments and the experimental units are decided, the treatments are allotted to the experimental units at random to avoid any type of personal and subjective bias which may be conscious or unconscious. This ensures the validity of the results. It helps to have an objective comparison among treatments. It also ensures independence of the observations which is necessary for drawing valid inference from the observations by applying appropriate statistical techniques.

Replication: [The experiment should have sufficient accuracy to carry out the results]

Accuracy in an experiment can be increased by eliminating the technical errors and increasing the number of repetitions and replications in the experiments. The replication of the experiment increases the accuracy of experiment. It controls the inherent variability among the experimental units. Of course, replication does not overcome all types of technical errors.

If a treatment is allotted to r experimental units in an experiment, it is said to be replicated r times. If in a design each of the treatments is replicated r times, the design is said to have r replications. Replication is necessary to increase the accuracy of estimates of the treatment effects. It also provides an estimate of the error variance which is a function of the difference among observations from experimental units under identical treatments, though the more number of replications is better, so far as precision of estimates is concerned, it can't be increased indefinitely as it increases cost of experimentation. Moreover, due to limited availability of experimental resources too many replications cannot be taken. The number of replications is, therefore, decided keeping in view the permissible expenditure and the required degree of precision.

Local control: [Error control-To reduce the error]

Randomization and replication increases the efficiency of the experiment but one should also try to reduce the error in the experiment. The local control can partially by selecting a proper size and shape of the plots and careful selection of the experimental material. We can reduce the experimental error by putting restrictions over the allocation of the treatments among the experimental units. This can be done by single grouping or double grouping in which we divide heterogeneous data into homogeneous sub-groups.

A considerable amount of research work has been done to divide the treatments into suitable groups for allotment to groups of experimental units so that the treatment effects can be estimated more precisely.

In this study we concentrate on only the construction of block designs. This objective finally led to the study of properties of C-matrix, also called as coefficient matrix of reduced normal equations of block designs D (v, b, r, k) under the homosecdastic fixed effect model.

We therefore discuss below properties of C – matrix leading to special characterization of block designs.

Definition 1.1: A design is said to be connected if all elementary contrasts are

estimable. Otherwise, it is called a disconnected design.

Definition 1.2: A design is said to be connected if, given any two treatments è and 5Ø'ß it is possible to construct a chain of treatments è = $è_0$, $è_1$, $è_2$, —, $è_n$ = 5Ø'ß such that every consecutive pair of treatments in the chain occurs together in a block.

An incomplete block design $D(v, b, \underline{r}, \underline{k})$ is connected if and only if the rank of its C – matrix is exactly $v-1$.

In a connected design the diagonal elements of the – matrix are all positive.

Definition 1.3: A design is said to be variance balanced (VB) if all the elementary contrasts are estimated with the same precision.

The definition of balanced design as given above will not hold for disconnected designs because all the elementary contrasts are not estimable. Vartak (1963) has modified the definition of balanced design to hold for disconnected as well as connected design as follows:

Definition 1.4: A design is said to be balanced if every normalized estimable linear function of the treatment effects of the design can be estimated with the same variance.

It has been proved by V. R. Rao (1958) that a connected design is VB if and only if all the non-zero characteristic roots of its C – matrix are equal.

An equivalent condition (John (1971), p.246) is:

A necessary and sufficient condition for a design to be balanced is that C – matrix shall have its diagonal elements equal and its off-diagonal elements equal.

The form of C – matrix for a VB design is given by

$C = \theta(I_v - v^{-1}J_{vv})$

Where θ is a non-zero characteristic root of C, I_v the identity matrix and J_{vv} is a matrix of ones.

The most important binary, equireplicate and proper VB designs are the balanced incomplete block (BIB) designs introduced by Yates (1936). These are defined as follows:

Definition 1.5: A BIB design is an arrangement of v treatments in blocks each containing $k < v$ treatments such that (i) every treatment occurs at most once in a block,

(ii) every treatment occurs in exactly blocks,

(iii) Every pair of treatments occurs together in exactly blocks.

The integers v, b, r, k, λ are called parameters of the BIB design.

Definition 1.6: (By Das (1958), p. 74). Let v, b, r, k, etc., be the parameters of any incomplete block design. If α e" 1, new treatments are now introduced and all included in each of the blocks of the incomplete block design together with e" 0 new blocks each having all the $v+\alpha$ treatments in it, then the new design thus built around the incomplete block design can be called a reinforced incomplete block design with treatments, blocks of sizes and and with two types of replications, viz., and .

Supplementary block designs play a very significant role in the construction of VB designs. The definition of these designs as included in Nigam et al. (1988) is as follows:

Definition 1.7: Consider a connected block design with incidence matrix N_1 such that $\underline{r}_1' \underline{1} = \underline{k}_1' \underline{1} = n_1$, and design $D_2(v_2, b_2, \underline{r}_2, \underline{k}_2)$ with incidence matrix N_2 such that $\underline{r}_2'$ = = , where . The matrix defined below $N = \begin{bmatrix} N_1 \\ N_2 \end{bmatrix}$

Is incidence matrix of a design? Is called supplemented block design and has parameters $v_1 + v_2, b, \left(\underline{r}_1' : \underline{r}_2' \right), \underline{k}_1 + \underline{k}_2$.

Definition 1.8: An existing block design used for the construction of balanced bipartite block designs and EB designs is called as basic design.

We give below standard basic designs, which are used in the construction procedure in the dissertation:

(i) BIB design, whose treatment-block incidence matrix satisfies

$$NN' = (r - \lambda) I_v + \lambda J_{vv}$$

(ii) Symmetrical BIB design whose parameters are. $v = b, r = k, \lambda$

(iii) Randomized (complete) block design (RBD), whose treatment-block incidence matrix is$_{vh}$.

(iv) Trivial BIB design , whose incidence matrix is$_{v}$.

Das and Ghosh (1985) introduced the concept of general efficiency balanced (GEB) designs.

Let be an incomplete block design with treatment replication numbers $r_1, r_2, ---, r_v$ and block sizes. $k_1, k_2, ---, k_b$ Let $= N_{nj}$ be the incidence matrix of the design D and let $=_r^1 \quad (r_1, r_2, ---, r_v) = (k_1, k_2, ---, k_b)$

R = diag $(r_1, r_2, ---, r_v)$, K = diag $(k_1, k_2, ---, k_b)$. Let be $C = R - N K^{-1} N'$ the – matrix of the design . The design will be called generalized efficiency balanced (GEB) design , if for some positive numbers $a, s_1, s_2, ---, s_v$, the matrix is of the form

$$C = a(S - g^{-1} ss')$$

where g =, and. From above equation, it follows that is a GEB design if and only if

$$\sum_{j=1}^{b} n_{ij} n_{mj} / k_j = c s_i s_m , i \neq m = 1, 2, ---, v.$$

where .The efficiency of design relative to completely randomized design (CRD) with replication numbers is given by

$$E = cg = c \sum_{i=1}^{v} s_i$$

If all, , then the design is called EB design; and if then the design is called VB design.

This dissertation consists of six chapters. Different methods of construction of block designs are discussed in chapters 2 to 6.

In this dissertation we have concentrated on the theory and techniques of construction of various types of block designs. This provides a wider scope for the construction of block designs as availability of choice is made possible.

A complete bibliography of the books and research papers referred for the preparation of the present dissertation is given at the end.

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PROFITABILITY AND FINANCIAL SOUNDNESS OF INDIAN STEEL COMPANIES: A COMPARATIVE STUDY

Dr. Shailesh N. Ransariya *

Steel is crucial to the development of any modern economy and is considered to be the backbone of human civilization. It is a product of a large and technologically complex industry having strong forward and backward linkages in terms of material flows and income generation. All major industrial economies are characterized by the existence of a strong steel industry and the growth of many of these economies has been largely shaped by the strength of their steel industries in their initial stages of development. Steel industry was in the vanguard in the liberalization of the industrial Sector and has made rapid strides since then. In this paper an attempt is made to know the profitability and financial position of selected steel companies, for accomplishment of the objective, the data collected from the annual reports from 2007-08 to 2011-12 from the selected two steel companies in India, the collected data is analyzed and computed to fit for drawing inferences, this study utilizes various ratios among them Operating profit ratio, Gross profit ratio, Net profit ratio, Return on capital employed ratio, Return on net worth ratio, Mean ,Standard Deviation ,T test. The analysis revealed that the profitability of the SAIL is sounder than the TISCO.

Key words: *Profitability, Financial Soundness, Global Scenario*

INTRODUCTION:

Business is conducted primarily to earn profits. The amount of profit earned measures the efficiency of a business. The greater the volume of profit, the higher is the efficiency of the concern. The profit of a business may be measured and analyzed by studying the profitability of investments attained by the business. In a financial sense, the term Profitability describes the financial health of an organization. Profitability can be interpreted several ways, but profitability can generally be described as how well a company can get a return on the investments they make. Profitability can also be labeled as a measurement of business success. Basically, it is the amount of profit generated by the company as a percent of the sales generated. The objective of margin analysis is to detect consistency or positive/negative trends in a company's earnings. Positive profit margin analysis translates into positive investment quality. To a large degree, it is the quality, and growth, of a company's earnings that drive its stock price.

STEEL INDUSTRY: GLOBAL SCENARIO

The current global steel industry is in its best position in comparing to last decades. The price has been rising continuously. The demand expectations for steel products are rapidly growing for coming years. The shares of steel industries are also in a high pace. The steel industry is enjoying its 7th consecutive years of growth in supply and demand. And there is many more merger and acquisitions which overall buoyed the industry and showed some good results. The supreme crisis has lead to the

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recession in economy of different countries, which may lead to have a negative effect on whole steel industry in coming years. However steel production and consumption will be supported by continuous economic growth.

WORLD CRUDE STEEL PRODUCTION IN 2011

Rank	Country	Production (in thousand tonnes)
1	China	683,265
2	Japan	107,595
3	USA	86,247
4	India	72,200
5	Russia	68,743
6	South Korea	68,471
7	Germany	44,288
8	Ukraine	35,332
9	Brazil	35,162
10	Turkey	34,103

(Source: World Steel Association; Annual Reports 2011)

China was the first crude steel producer in the world with production reaching 683.265 million tonne, a growth of 8.30% over 2010. India emerged as the 4th largest producer in 2011, in 2010 India was 5th largest producer and recorded a growth of 7.48% as compared to 2010.

REVIEW OF LITERATURE:

There are numerous empirical studies conducted on Profitability analysis and financial soundness in India as well as abroad. Present review deals with the comparative study of Indian steel companies. Some of the notable studies in this field are as following:

- **DR SANJAY BHAYANI** published a book in **(2003)**, "Practical financial statement analysis" The study covered 16 public limited cement companies in private sector. He made study of analysis of profitability, working capital, capital structure and activity of Indian cement industry. In his research he revealed various problems of cement industries and suggested remedies for the problems .He also suggested for the improvement of profitability and techniques of cost control.
- **NAIB, (2003)** compared efficiency of 26 enterprises (13 public and 13 private) for a 12 year period from 1988-89 to 1999- 2000. The results indicated that both public and private firms experienced modest positive average annual growth rate during this period. Thus this study also revealed that at the enterprise level there is little empirical justification for general presumption in favour of either type of ownership and a case by case examination may be more revealing. Thus for the present study case study method has been taken. The present study is a case of Bharat Heavy Electricals Limited (BHEL), which is a multi-product, multi division, Public Sector Company operating in highly competitive environment.
- **SAMILOGLU & DAMIRGUNES (2008)** said that even though the profitability is constantly positive, inaccurate working capital management procedures may lead to bankruptcy of the firm. They suggest that current, acid test, and cash ratios as traditional measures of liquidity are incompetent and static balance sheet measures that cannot provide detailed and accurate information about working capital management effectiveness. In their research formulas used for calculating them consider both liquid and operating assets in common and traditional ratios are not meaningful in terms of cash flow.
- **AUBRY LYIMO, DR.REUBENJ.L MWAMAKIMBULLAH KIKO F.S.HAMZA, (2010)** they found costs resulting from poles being rejected, reworked or down-graded were the highest at the study mill. The cost of quality were so high and as a result they negatively affect the financial performance of the mill.-cost of quality and its effect on company's profitability, the amount accrued from costs of quality was too high to reject the null hypothesis which claimed that costs of quality impacts negatively the profitability of the company.
- **NANDI (2011)** made an attempt to examine the influence of working capital management on corporate profitability. For assessing impact of working capital management on profitability of National Thermal Power Corporation Ltd. during the period of 10 years i.e., from 1999-2000 to 2008-09 Pearson s coefficient of correlation and multiple regression analysis between some ratios relating to working capital management and the impact

measure relating to profitability ratio (ROI) had been computed and applied. An attempt had been undertaken for measuring the sensitivity of return of investment (ROI) to changes in the level of working capital leverage (WCL) of the studying company.

- **KARADUMAN, AKBAS & CALISKAN (2011)** have tried to shed light on the empirical relationship between efficiency of working capital management and corporate profitability of selected companies in the Istanbul Stock Exchange for the period of 2005-2009. The companies should focus on working capital management in order to increase their profitability by seriously and professionally considering the issues on their cash conversion cycle which was derived from the number of day's accounts payable, the number of day,s accounts receivable and the number of days of inventories. The findings suggested that it may be possible to increase profitability by improving efficiency of working capital.
- **ASHA SHARMA AND R.B. SHARMA (2011),** these attempts identify and study the movement of key financial parameters and their relationship with profitability of textile industry. It is an attempt to and the study whether the key identified parameters move in a synchronous way going up and coming down with basic profitability parameters. All three comparably profit-making companies have been taken as the sample for the study for the period of 2006to2010.

STATEMENT OF PROBLEM:

The primary objective of a business undertaking is to earn profits. Profit earning is considered essential for the survival of the business in this competitive era. A business needs profits not only for its existence, but also for expansion and diversification the investors want an adequate return on their investment as well as workers, creditors. And a business enterprise can discharge its obligation to various segments of the society only through earning of profit. The statement of problem is:

PROFITABILITY AND FINANCIAL SOUNDNESS OF INDIAN STEEL COMPANIES: A COMPARATIVE STUDY PERIOD OF THE STUDY:

The present study is mainly based on secondary data. This study is mainly intended to evaluate the profitability and financial soundness of Indian steel companies. The period of the study is five years 2007-08 to 2011-12.

SELECTION OF SAMPLE:

The study has been carried out on the micro-level. The population of the study consists steel companies of India. the researcher has selected 2 leading steel companies as mentioned below:

1. Tata Steel Ltd.
2. Steel Authority of India Ltd. (SAIL)

OBJECTIVES OF THE STUDY:

The present study is based upon the micro approach to analyze the profitability and financial soundness of Indian steel companies, specifically the objectives of the study are:

1. To ascertain the overall earnings performance of selected steel companies in India
2. To evaluate global scenario of steel industry.
3. To make comparison of profitability of selected units.
4. To make suggestions for improvement of the profitability position of selected units.

HYPOTHESES OF THE STUDY:

In conformity with the above objectives, the following hypotheses have been framed:

1. The profitability is equal in the selected units (Ho)
2. The financial soundness is equal in selected units (Ho)

DATA COLLECTION:

The study is analytical in nature, and the present study uses the latest available published secondary data for the years 2007-08 to 2011-12. The sources of data for this research include the literature published by the World Steel Association. Also the various magazines dealing with the current banking scenario and research paper have also been a source of information. The data related to company is collected from the annual reports of the selected steel companies, www.moneycontrol.com, and www.money.rediff.com.

TOOLS OF ANALYSIS:

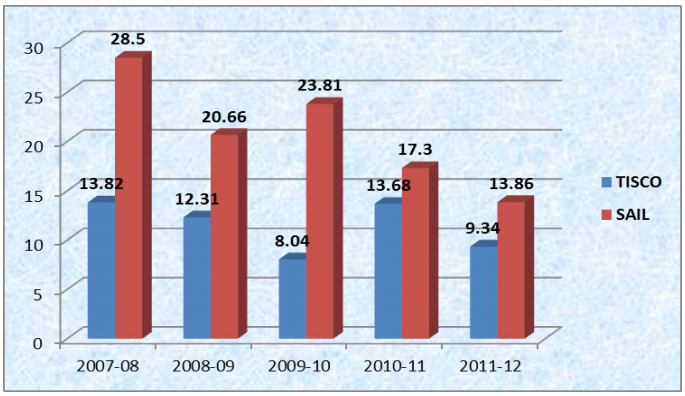
Profitability ratios show a company's overall efficiency and performance. We can divide

profitability ratios into two types: margins and returns. Ratios that show margins represent the firm's ability to translate sales dollars into profits at various stages of measurement. Ratios that show returns represent the firm's ability to measure the overall efficiency of the firm in generating returns for its shareholders. For the purpose of analysis the author has used profitability ratios, mean, standard deviation and student t test.

PROFITABILITY AND FINANCIAL SOUNDNESS:

(1) Operating profit ratio:

Year	TISCO	SAIL
2007-08	13.82	28.50
2008-09	12.31	20.66
2009-10	8.04	23.81
2010-11	13.68	17.30
2011-12	9.34	13.86
Average	11.44	20.83
Variance	6.85	32.19
t – test	Cal. Val.	-3.36
result	Tab. Val.	2.31

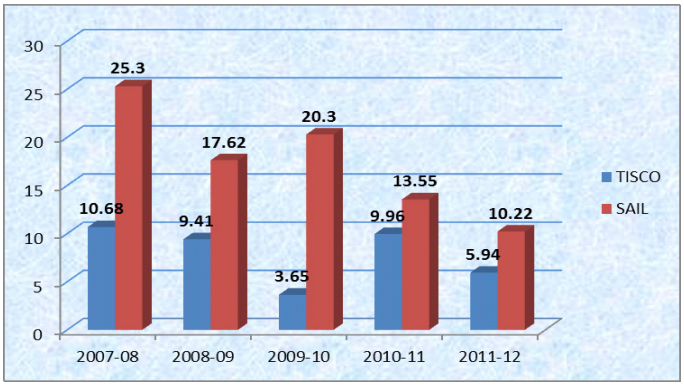


Interpretation:

The above tabular chart shows the operating profit ratio of selected units during the study period. The average operating profit ratio is 11.44% and 20.83% respectively. The profitability of SAIL is sounder than TISCO as per this ratio. In SAIL it is the highest in 2007-08 with 28.5% while in TISCO it is highest in 2007-08 with 13.82%. The calculated value of t is -3.36 and table value is 2.31 as per 5% level of significant, so null hypothesis is rejected. It means ***there is significant difference in means score of operating profit ratio.***

(2) Gross profit ratio:

Year	TISCO	SAIL
2007-08	10.68	25.30
2008-09	9.41	17.62
2009-10	3.65	20.30
2010-11	9.96	13.55
2011-12	5.94	10.22
Average	7.93	17.40
Variance	9.04	34.31
t – test	Cal. Val.	-3.22
result	Tab. Val.	2.31

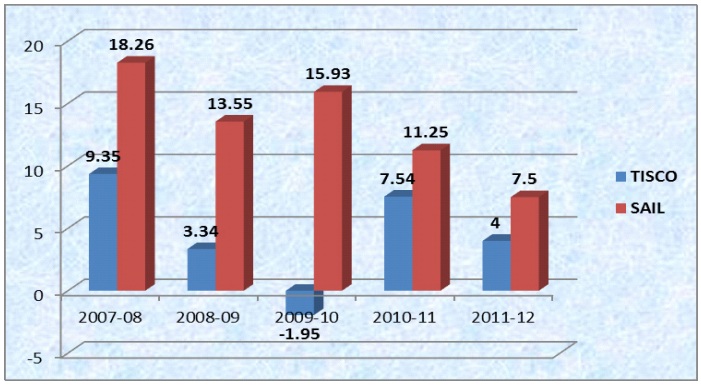


Interpretation:

The above table shows the gross profit ratio of selected units during the study period. The average gross profit ratio is 7.93% and 17.40% respectively. TISCO shows the mixed trend during the study period while SAIL shows the decreasing trend during the study period except the year 2009-10. The highest ratio of SAIL is 25.3% in 2007-08 and of TISCO is 10.63% in 2007-08. The calculated value of t is -3.22 and table value of t is 2.31 as per 5% level of significant, so null hypothesis is rejected. It means ***there is significant difference in means score of gross profit ratio during the study period.***

(3) Net Profit Ratio:

Year	TISCO	SAIL
2007-08	9.35	18.26
2008-09	3.34	13.55
2009-10	-1.95	15.93
2010-11	7.54	11.25
2011-12	4.00	7.50
Average	4.46	13.30
Variance	15.19	13.30
t – test result	Cal. Val.	-4.02
	Tab. Val.	2.31

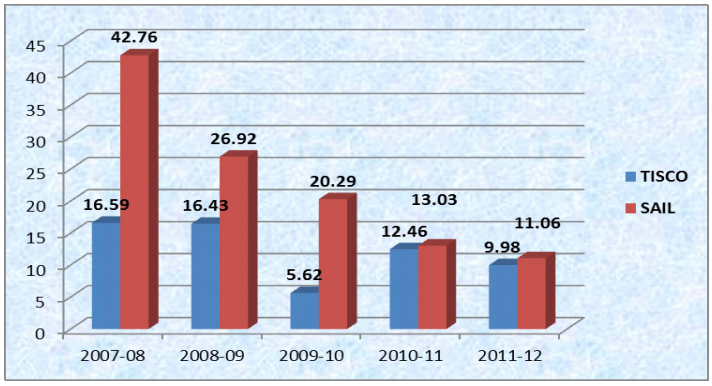


Interpretation:

The above table shows the net profit ratio of selected units during the study period. The average net profit ratio is 4.46% and 13.30% respectively. TISCO shows the mixed trend during the study period including ***negative ratio (-1.95%)*** in 2009-10 while SAIL shows the decreasing trend during the study period except the year 2009-10. The highest ratio of SAIL is 18.26% in 2007-08 and of TISCO is 9.35% in 2007-08. The calculated value of t is -4.02 and table value of t is 2.31 as per 5% level of significant, so null hypothesis is rejected. It means ***there is significant difference in means score of net profit ratio during the study period.***

(4) Return on capital employed Ratio:

Year	TISCO	SAIL
2007-08	16.59	42.76
2008-09	16.43	26.92
2009-10	5.62	20.29
2010-11	12.46	13.03
2011-12	9.98	11.06
Average	12.22	22.81
Variance	21.36	163.74
t – test result	Cal. Val.	-1.74
	Tab. Val.	2.31

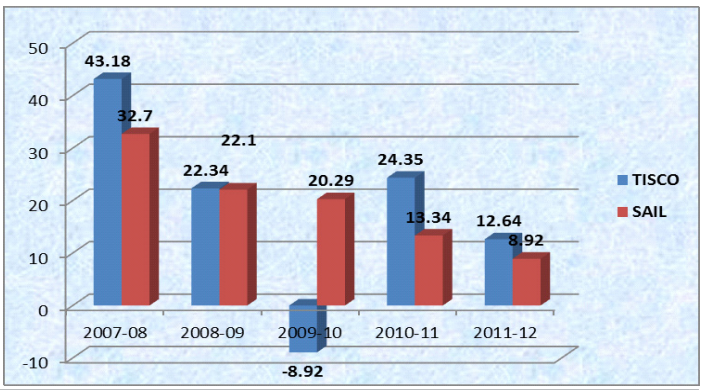


Interpretation:

The above table shows the return on capital employed ratio of selected units during the study period. The average ratio is 12.22% and 22.81% respectively. TISCO shows the mixed trend during the study period including the lowest of 5.62% in 2009-10 while SAIL shows the decreasing trend during the study period. The highest ratio of SAIL is 42.76% in 2007-08 and of TISCO is 16.59% in 2007-08. The calculated value of t is -1.74 and table value of t is 2.31 as per 5% level of significant, so null hypothesis is accepted. It means ***there is no significant difference in means score of return on capital employed ratio during the study period.***

(5) Return on net worth Ratio:

Year	TISCO	SAIL
2007-08	43.18	32.70
2008-09	22.34	22.10
2009-10	-8.92	20.29
2010-11	24.35	13.34
2011-12	12.64	8.92
Average	18.72	19.47
Variance	361.01	82.88
t – test result	Cal. Val.	-0.08
	Tab. Val.	2.31



Interpretation:

The above table shows the return on net worth ratio of selected units during the study period. The average ratio is 18.72% and 19.47% respectively. TISCO shows the mixed trend during the study period including negative of -8.92% in 2009-10 while SAIL shows the decreasing trend during the study period. The highest ratio of SAIL is 32.70% in 2007-08 and of TISCO is 43.18% in 2007-08. According to this ratio the profitability of TISCO is much sound than SAIL except the year 2009-10. The calculated value of t is -1.74 and table value of t is 2.31 as per 5% level of significant, so null hypothesis is accepted. It means ***there is no significant difference in means score of return on capital employed ratio during the study period.***

SUGGESTIONS:

The primary objective of a business undertaking is to earn profits. Profit earning is considered essential for the survival of the business in this competitive era. At the end of this research following suggestions can be drawn:

- The profitability of TISCO is very poor than SAIL. So TISCO requires concentrating on cost reduction system.
- The return on net worth ratio of SAIL is lower than TISCO, so SAIL requires concentrating on proper use of leverage.
- The net profit ratio of TISCO is much lower than SAIL during the study period, so TISCO should try to control operating expenses.

LIMITATIONS OF THE STUDY:

The major limitations of this study are as under:

1. This study is based on secondary data taken from published annual reports of selected steel companies.
2. The different views have been applied in the calculation of different ratios.
3. The present study is largely based on ratio analysis. It has its own limitations.
4. The study is limited to five years only.

CONCLUSION:

The Indian steel industry is among the upcoming industries of the world. It has a number of iron ores, which means that it has plenty of resources from which to draw its raw material. The rate of production of steel in India has been going up at a steady rate in the last few years. The amount of profit earned measures the efficiency of a business. The greater the volume of profit, the higher is the efficiency of the concern. The profit of a business may be measured and analyzed by studying the profitability of investments attained by the business. The study investigates the profitability of the selected steel companies in India. The study uses various profitability ratios for analysis of profitability of selected steel companies. It is inferred from the results profitability performance of SAIL is sounder than TISCO during the study period.

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"A STUDY ON CUSTUMERS PERCEPTION" (WITH REFERENCE TO KOTAK MAHINDRA BANK)

Mr. J.B. Bhatt *

The main aims of this research paper is to find customers satisfactions with relations to some variables like individual visit, age group, family income,etc.in this study researcher used private bank MAHINDRA KOTAK and research is carried out by primary data analysis tools like Correlation, . Likert scale, frequency, study indicates an average satisfactions of customers toward MAHINDRA KOTAK BANK.

Key words: - *MAHINDRA KOTAK, Correlation, Liker scale,*

INTRODUCTION:- Today, many businesses such as banks, insurance companies, and other service providers realize the importance of Customer Relationship Management (CRM) and its potential to help them acquire new customers retain existing ones and maximize their lifetime value. At this point, close relationship with customers will require a strong coordination between IT and marketing departments to provide a long-term retention of customers. This study deals with the role Customer Relationship Management, to measure the customer perception of Kotak Mahindra Bank. The introduction of liberalization in service sector changed the Indian consumer's perception a lot... With the economic reforms by the Government of India the operational environment of financial sector has changed drastically. The growth of service sector in 20th centaury gave a new dimension to uplift of Indian economy. Regulating and technological improvements are responsible for the vast majority of innovation in banking over the past quarter century. The continuing evolution of the banking and financial markets has created opportunities both for providers and for users of the financial products, and this evolution has proven beneficial to the economy. The introduction of liberalization in service sector changed the Indian consumer's perception a lot. The volatility of global equity markets over the past few years has turned the tables on institutional finance firms in the capital markets, wealth management, and commercial banking sectors, wealth management clients, tired of looking at dwindling account balances, are demanding from financial advisors long-term strategies to boost their assets. Schemes for the customer.

LITERATURE REVIEW

· **Christopher Lovelock and Jochen Wirtz (2006)** explained the relationship between service quality and service productivity. A key challenge for any service business is to deliver satisfactory outcomes to its customers in ways that are cost-effective for the company. If customers are dissatisfied with the quality of a service, they won't be willing to pay very much for it or even to buy it at all if competitors offer better quality. Low sales volumes and/or low prices mean less productive assets.

· **According to Valarie A Zeithaml, Mary Jo Bitner, Dwayne D Gremler and Ajay Pandit (2008)** customers hold different types of service expectations: (1) desired service, which reflects

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the customers want; (2) adequate service, what customers are willing to accept; and (3) predicted service, what customers believe they are likely to get. While service quality, the customer's perception of the service component of a product, is a critical determinant of customer satisfaction, in case of a pure service, service quality may be the most critical determinant of satisfaction. They mentioned the service encounters or "moments of truth" as the building blocks for both satisfaction and quality. Service encounter is an opportunity to build perceptions of quality and satisfaction. So it is important to manage the evidence of service in each and every encounter.

· **Harsh V. Verma (2009)** also confirmed that in services, quality is not objective, rather it is perceived. Quality in services is based on customer's judgment of superiority on intangible dimensions. He describes a framework which views quality in services as made up of two dimensions of technical and functional quality. Technical quality refers to the outcome while functional or process quality refers to the quality of process through which the outcomes are transferred to the customer.

· **Parasurman, Zeithaml and Berry (1985)** however listed ten determinants of service quality, which were further regrouped into five dimensions: reliability, responsiveness, tangibles, assurance and empathy In the process of evaluation of customer satisfaction. **RESEARCH METODOLOGY:-**

In this research study researcher has used following methodology for depth research in this field. Where in following objectives are formulated by the researchers.

1. Objectives

· To know is there any relationship between visit frequency & satisfaction level.

· To know is there any relationship between family income & satisfaction level

· To know the level of satisfaction of the customer from the services offered by the bank.

· To know relationship between the age group and the satisfaction level.

· To know relationship between satisfaction level & association with other bank.

2. Data collection

The search to answer the research questions is called collection of data. Both primary & secondary data is been collected for the purpose of research.

3. Sample size:

The sample size is 200. This sample size is decided by taking into consideration time & cost available to the researcher. Also the parameters like family income, age occupation etc has also been taken into consideration while deciding the sample size

4. Statistical tools used for the research:

Structured Questionnaires and other statistical tools used for the research are, frequency: to know the visit ***frequency*** of the respondents and to know which service/s is mostly used by the respondents, ***Correlation*** to know the is there any correlation between the satisfaction level and the association with the secondary bank.

Likert scale: Five point Likert scale were used to know the responses about the service & product offering of the bank. (5=Very Good, 4=Good, 3=neutral, 2=Poor, 1=Very Poor).

DATA ANALSIS ANS DISCUSSION:

A Cleanliness, Layout, Access to entrance, visibility of signboards

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Poor	25	16.8	16.8	16.8
	Average	51	34.2	34.2	51.0
	Good	73	49.0	49.0	100.0
	Total	149	100.0	100.0	

B, Compliance of standing instructions

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Poor	4	2.7	2.7	2.7
	Poor	58	38.9	38.9	41.6
	Average	65	43.6	43.6	85.2
	Good	22	14.8	14.8	100.0
	Total	149	100.0	100.0	

The above analysis clearly shows that 73 percent of the respondents are satisfied with the

cleanliness, layout, access to entrants, and visibility of signboards whereas 51 percent of the respondent say that it's average similarly for the space availability for sitting & waiting 80 percent of the respondent say it is average means the bank has to make necessary adjustments to provide the appropriate space for the sitting while the customer is waiting for their turn to come.

C. Correlations with Overall satisfaction level with Kotak Mahindra bank and number of accounts in secondary bank.

		Q5	Q8
Q5	Pearson Correlation	1	-.074
	Sig. (2-tailed)	.	.371
	N	149	149
Q8	Pearson Correlation	-.074	1
	Sig. (2-tailed)	.371	.
	N	149	149

The above analysis shows the negative correlation means the respondents who have more account with the secondary bank they are not satisfied with the current bank.

D.Correlations with Overall satisfaction level with Kotak Mahindra bank and Overall satisfaction of secondary bank**.**

		Q5	Q9
Q5	Pearson Correlation	1	.106
	Sig. (2-tailed)	.	.199
	N	149	149
Q9	Pearson Correlation	.106	1
	Sig. (2-tailed)	.199	.
	N	149	149

This table shows the positive correlation. It means the respondents who are satisfied with the secondary bank they are equally satisfied with the current bank.

E. Correlations With the overall satisfaction level with the Kotak Mahindra bank and the sex of respondents

		Q5	Q10
Q5	Pearson Correlation	1	-.033
	Sig. (2-tailed)	.	.693
	N	149	149
Q10	Pearson Correlation	-.033	1
	Sig. (2-tailed)	.693	.
	N	149	149

The above table shows the negative correlation it means that the overall satisfaction level and sex of respondents are not related with each other means the banks give the same services irrespective of the gender difference.

F.Correlations With the overall satisfaction level with the Kotak Mahindra bank and age group

		Q5	Q11
Q5	Pearson Correlation	1	.068
	Sig. (2-tailed)	.	.410
	N	149	149
Q11	Pearson Correlation	.068	1
	Sig. (2-tailed)	.410	.
	N	149	149

This table shows the positive correlation between the overall satisfaction level and the different age groups of the respondents. It means higher the age is more they are satisfied.

Findings and Recommendation

Form the analysis of data the researcher has found the following facts. The analysis of customers visit frequency and the overall level of satisfaction clearly reveals that the level of satisfaction and the visit frequency both are independent variable it means that the number of visit to bank does not affect the customers' perception Another important fact which the researcher had found is that the majority of the customer is not satisfied with the general behavior of the staff, compliance of the standing instruction and the locker facility. It is also found that the customers with higher income group are more satisfied with the bank compared to the low income customer. It is also found that the gender and the overall satisfaction level both are independent variable. One of the important

fact fond by the researcher is that majority of the respondents are natural when they have been about the overall satisfaction level of the bank. It means that they are finding it difficult to rate the bank service in comparison with other banks. They perceive that there is not much difference between the services provided by the Kotak bank and the other secondary bank. As it was found that all the respondents have the account in secondary bank and those who are satisfied with the secondary bank they are equally satisfied with the Kotak Mahindra bank. Form the above facts the researcher has recommend following solution As it was found in the research that majority of the respondents are not satisfied with the general behavior of the staff, compliance of standing instruction and locker facility. So the bank has to improve the service quality by imparting training to the staff, they should also ensure that the customer should not have any complaint for compliance of standing instruction and the locker facility. The important fact that was found in the research is that the customer with higher age group is more satisfied than the low are customer. And we have found that the majority of the banks' customers are in the age group of 26-35 and they are neutral when they have been asked about their overall satisfaction level with the bank. It was also found that 83.2 percent of the respondents are using Pro saving A/c but rest of the other products and services of the bank are not utilized much. So the bank has to promote these products and services to the customers so that they are more satisfied with the bank.

CONCLUSION:-

Customers are the key to maintain a competitive advantage in today's market. Banking institutions should be aware of who their customers are, which customer groups produce higher profits and what factors influence their loyalty and keep them happy. Customers affect a bank's success and the winners will be those institutions that succeed in managing their relationship with customers in an effective manner and in quick time

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"LEVERAGE" – AND ITS IMPACT ON PROFITABILITY WITH REFERENCE TO SELECTED TEXTILE COMPANIES IN INDIA

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The major objective of this paper is to analyze and understand the impact of leverage on the profitability of the firm. This paper investigates the relationship between the leverage (financial leverage, operating leverage and combined leverage) and the earning per share. And it aims to describe how the earning capacity of the firm is influenced by the fixed operating costs and the fixed financial charges. In this study, selected Textile companies are taken for analysis and hypothesis are examined with the help of one way ANOVA and t-test. Apart from that, other tools like skewness and kurtosis are applied to examine "Lack of symmetry" used to understand the distribution of data and 'Flatness or peakedness'. The results suggest that the leverage and profitability and growth are related and the leverage is having impact on the profitability of the firm.

KEY WORDS : *(DOL: Degree of Operating Leverage), (DFL: Degree of Financial Leverage), (DCL: Degree of Combined Leverage), (DER: Debt equity ratio), and (EPS: Earning Per share)*

INTRODUCTION:

Financial Decision (FD) plays a crucial role in the survival of a firm. Business decisions of the firms in general and strategies in particular are moulded by the business environment. Every businessman has to face tough competitions, uncertainty and risk prevailing in the trade. External factors like the economic, political/ regulatory, social, demographic, technological and natural factors which make up the opportunities for and threats to business, and internal factors like the resources, capabilities and goodwill of the organization, internal power relationships etc., which decide the strength and weakness of the firm. The firm's capital structure (CS), which is the mix of debt and equity is considered to be optimum when the market value of the share is maximized. When the shareholders' return is maximized with minimum risk the market value per share will be maximized and the firm's capital structure would be considered optimum. Once the financial manager is able to determine the best combination of debt and equity, he must generate the appropriate capital through the best available sources. Hence, debt equity ratio (DER) is determined to ascertain soundness of the long-term financial policies of the firm.

INDIAN TEXTILE INDUSTRY:

The Indian textile industry is estimated to be around USD 52 billion and is likely to reach USD 115 billion by 2012. The domestic market is likely to increase from USD 34.6 billion to USD 60 billion by 2012. It is expected that India's share of exports to the world would also increase from the current four per cent to around seven per cent during this period. India has overtaken the US to become the world's 2nd largest cotton producing country, after China, as per a study by International Service for the Acquisition of Agra-biotech Application. India is the largest exporter of yarn in the international market and has a share of 25 per cent in world cotton yarn exports and accounts for 12 per cent of the world's

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production of textile fibers and yarn. The country (India) has the highest loom capacity, including handlooms, with a share of 61 per cent in world loom age. India is the largest producer of jute in the world. It is the second largest producer of silk and the only country to produce all four varieties of silk – Mulberry, Tsar, Ere and Muga. The primary contribution of the Textile Industry is export earnings for the country; the textile industry occupies 16%of the country's export earnings. Industrial output sums up to 14% of total industrial production and contributes to approximately 30% of total export products. In an effort to increase India's share in the world textile market, the Government of India has introduced a number of progressive steps. The Indian textile industry is striving to realize its full potential and face the emerging challenges of globalization and liberalization. Thus leveraging firms lead to borrowing, which leads to debt. The Debt-equity ratio is a long run risk measure. Debt to equity compares debt to the owner's investment in the business. An increase in the debt-equity ratio increases the firm's financial Leverage, because this makes additional debt financing available.

Figure: 1 Indian Textile Export

LITERATURE REVIEW:

Prior empirical research on leverage shows that leverage can constrain investment (Lang, Ofek, and Stulz 1996; Denis and Denis 1993). **Merton (1974)** suggested for highly leveraged firms, contingent claims. He predicted that almost all firms' value is in the hands of the debt holders. A small increase in cash reserves goes largely to increase the value of debt (and not equity value) and implies that the probability of bankruptcy decreases. **Jensen and Meckling (1976)** proposed that managerial ownership reduces their incentives to engage in non-optimal behavior. Firms with higher investment in intangible assets tend to use less debt in their Capital Structure to reduce the agency costs associated with risky debt **(Myers 1977).** For low-growth firms, this means that growth adds value to the firm, which increases borrowing capacity. Operating fixed costs (in effect a capacity constraint) could have an impact on the choice of fl **(Huffman 1983)**. **Mandelker and Rhee (1984**) found a positive relationship between both degree of financial leverage (DFL), degree of operating leverage (DOL) and systematic risk (SR).

Ang (1992) argued that the relationship between size and leverage is rather complex, and enough reasons can be found to justify both lower or higher leverage in (privately held) small firms when compared with larger firms. Indeed, empirical evidence does not provide support for a clear and monotone relationship between size and leverage, although small firms generally show higher leverage ratios and make greater use of short-term financing than the larger firms.

Whited (1992) found that firms with high leverage display a higher sensitivity of investment to cash flow. **John (1993)** presented evidence for firm-level determinants of cash holdings, indicating that firms with higher costs of financial distress and higher cash flow volatility hold significantly more cash, while firms with higher leverage, higher growth rates, a longer cash conversion cycle, and more tangible assets hold less cash. **Raad and Wu (1994)** found that stockholders of mergers financed with stocks suffer significant losses.

Vogt (1994) found that the relationship between cash flows and investment spending differs significantly between small and large firms. Smaller growth firms conform more to the pecking order behavior. **Lord (1996)** inferred that dol, the ratio of net profits to firm value, and the variability of unit output are all found to be positively correlated with each of the three risk measures. The DFL, while positively related to total and unsystematic risk (ur), does not appear to be related to sr. **Honohan (1997)** advocated 'speed limits' to restrict the rate of growth of banks' loan portfolios. **Kim, Mauer and Sherman (1998)** inferred that cash holdings increase with a higher market-to-book ratio and higher cash flow volatility, revealing that cash holdings decrease with firm size, leverage, the length of the cash conversion cycle, and the probability of financial distress.

Gelb and Siegel (2000) found that firms with high levels of intangible assets are more likely to emphasize dividend increase and stock repurchase (which are generally perceived as signalling favourable investment opportunities), instead of traditional accounting disclosures, as a means of overcoming adverse selection**.** **Benito and Whitley (2003)** found evidence that the external finance premium postulated by the 'pecking order hypothesis' has a non-linear relation with firms' capital leverage, where changes in leverage only affect the premium at high levels of leverage.

Ruland and Zhou (2005) revealed a strong positive association between leverage and the values of diversified firms. The values of specialized firms do not increase with leverage. **Faulkender and Wang (2006)** inferred that the average marginal value of cash across all firms declines with larger cash holdings, and higher leverage. **Moon and Tandon (2007)** found that the association between equity ownership and leverage is significant for low-growth firms, but not for high-growth firms. **Drobetz and Gruninger (2007)** found that themarket to book ratio is a proxy for both growth opportunities and/or the importance of adverse selection costs, leading to competing hypotheses in a pecking order framework. **Jugurnath, Stewart and Brooks (2008)** provided evidence that DER was positive and significant in the US only; they also provided evidence that DFL influences cci in the US.

The overall effect of leverage recapitalizations is to improve firm's value, as supported by the prior literature. However, the evidence also points to a straightforward indirect cost of fl that has received relatively little attention in the literature. High leverage generates interest payments that may be high relative to current levels of cash flow. When managers face substantial personal costs of financial distress, this can create incentives to emphasize investments that maximize the cash flow of the firm, possibly at the expense of undertaking investments with the highest net present value. This effect of high leverage is likely to influence the divisional allocation of investment within a firm. The estimates suggest that the increase in firm's value around the recapitalization would be larger in the absence of such changes in divisional allocation. In this regard, the study adds to a wide literature emphasizing the indirect costs of debt financing.

LEVERAGE:

The employment of asset or source of funds for which the firm has to pay fixed cost or fixed return is termed as leverage. The asset or source of fund is act as force to boost up the firm's ability to increase the profitability. The higher leverage obviously implies higher outside borrowings and hence it is riskier if the firms earning capacity is reduced. In other words, only when the Return on Investment is higher than the cost of outside borrowing, the effect of leverage will be

favourable.

Operating Leverage:

Operating leverage is caused due to fixed operating expenses in a firm. It is the firm's ability to use fixed operating costs to magnify the effects of changes in sales on its earnings before interest and taxes. Operating leverage occurs at any time a firm has fixed costs that must be met regardless of volume.

Financial Leverage:

Financial Leverage is caused due to fixed financial costs in firm. It is the ability of a firm to use fixed financial charges to magnify the effects of changes in EBIT on the earning per share. It involves the use of funds obtained at a fixed cost in the hope of increasing the return to the shareholders. The financial leverage employed by a company is intended to earn more return on the fixed-charge funds than their costs. The surplus (or deficit) will increase (or decrease) the return on the owner's equity. The rate of return on the owner's equity is levered above or below the rate of return on total assets.

Combined Leverage:

Operating and financial leverages together cause wide fluctuation in EPS for a given change in sales. It can be done by multiplying the operating leverage and financial leverage. The operating leverage affects the EBIT and the financial leverage affects the EPS. The management has to devise a right combination of the operating and financial leverage. A company whose sales fluctuate widely and erratically should avoid use of high leverage since it will be exposed to a very high degree of risk.

OBJECTIVES OF THE STUDY:

1) To understand and analyze the leverage effects of the selected Textile companies.

2) To analyze the impact of leverage on profitability

3) To assess the relationship between the financing mix and earnings per share.

HYPOTHESIS OF THE STUDY:

1) There is no significant relationship between DOL and EPS.

2) There is no significant relationship between DFL and EPS.

3) There is no significant relationship between DCL and EPS.

METHODOLOGY

The present study adopts an analytical and descriptive research design. The data of the sample companies has been collected from the annual reports and the balance sheet published by the companies and the websites of the companies.

A finite a sample size of Seven Textile companies' listed on the Bombay stock exchange has been selected for the purpose of the study. They are Alok Industries, Digjam, Oswal, Raymond, Shree Dinesh, Siyaram, and Welspun.

The variables used in the analysis are earning per share (EPS), Degree of Operating leverage (DOL), Degree of Financial Leverage (DFL), Degree of Combine Leverage (DCL), Earnings Before Interest and Taxes (EBIT) Earnings Before Taxes (EBT), Debt Equity Ratio (DER) and Contribution Margin.

SAMPLE DESIGN

Sampling Techniques: The technique of Convenient Sampling is being adopted for the study.

Sample size: Seven Indian Textile companies are chosen as sample size for the Study.

DATA COLLECTION

Financial statements are the raw data collected from various websites like www.capitalline.com , www.Moneycontrol.com and other company websites.

TOOLS USED FOR ANALYSIS:

· Leverage analysis.
· Mean,
· Standard Deviation,
· Skewness: "Lack of symmetry" used to understand the distribution of data
· Kurtosis: 'Flatness or peakedness' of the frequency curve. It is the convexity of frequency curve.
· Correlation analysis and test of significance.
· Analysis of variance (ANOVA): The statistical tool that is used for testing hypothesis is one way Analysis of Variance.

LIMITATIONS OF THE STUDY

1) The study is based on secondary data and only the period of 5 years is taken for analysis.

2) The pertaining to the analysis is collected from

Capitaline and corporate databases.

RESULTS AND DISCUSSIONS:

DEGREE OF OPERATING LEVERAGE (DOL):

The degree of Operating leverage is defined as the percentage change in earning before interest and taxes (EBIT) that results from a given percentage change in sales**.** Operating leverage occurs at any time a firm has fixed costs that must be met regardless of volume.

DOL = Contribution/EBIT

Table 1: Degree of Operating Leverage (DOL)

DOL	Alok	Digjam	Oswal	Raymond	Shree Dinesh	Siyaram	Welspun
Mar '11	**1.34**	**0.50**	**1.44**	**2.89**	**1.68**	**0.66**	**-5.77**
Mar '10	**1.11**	**0.06**	**0.52**	**5.27**	**1.67**	**1.29**	**1.27**
Mar '09	**0.60**	**-56.18**	**0.72**	**-1.76**	**1.16**	**1.79**	**1.92**
Mar '08	**0.90**	**-4.61**	**2.06**	**0.78**	**1.16**	**-0.01**	**1.07**
Mar '07	**1.07**	**0.27**	**0.57**	**0.79**	**1.31**	**1.25**	**1.20**
Mean	1.00	-11.99	1.06	1.59	1.40	1.00	-0.06
Standard Deviation	0.28	24.79	0.67	2.64	0.26	0.69	3.21
Kurtosis	0.69	4.85	-0.68	0.12	-3.12	-0.05	4.80
Skewness	-0.55	-2.20	1.02	0.30	0.39	-0.65	-2.18

(Source: computed from the annual reports of the company. (Money Control)**)**

Inference: Analysis in table 1 shows that the DOL of Raymond was high as 1.59 and DOL of Digjam was Low as (-11.99). The standard deviation value of Shree Dinesh was low which indicates that it has low variations in fixed cost expenditures. The standard deviation value of Digjam was high which indicates that it has high variations in fixed cost expenditures. The DOL is positively skewed in Oswal, Raymond and Shree Dinesh, while the DOL is negatively skewed for other remaining company. Kurtosis values indicates that Operating leverage of all the sample companies except Alok, Oswal, Raymond and Siyaram are leptokurtic as they are more peaked than the normal curve. The kurtosis values of Alok, Oswal, Raymond and Siyaram are flatter than the normal curve so that they are platykurtic.

ANOVA Analysis:

Ho: The DOL position of the Textile companies does not differ significantly.

Ha: The DOL position of the Textile companies differs significantly.

Table 2: Test of Significance (DOL)

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	731.5886	6	121.9	1.34844	0.269473	2.44526
Within Groups	2531.869	28	90.42			
Total	3263.457	34				

(Note: One-way ANOVA has been performed in MS Excel)

Inference: Since the calculated significance level 0.269, which is greater than 0.05, **the null hypothesis is accepted**. Hence, it is concluded that the DOL position of Alok Industries, Digjam, Oswal, Raymond, Shree Dinesh, Siyaram, and Welspun does not differ significantly

DEGREE OF FINANCIAL LEVERAGE:

The degree of financial leverage is defined as the percentage change in earning per share (EPS) that results from a given percentage change in earnings before interest and taxes (EBIT). **DFL = EBIT/**

EBT

Table 3: Degree of Financial Leverage (DFL)

DFL	Alok	Digjam	Oswal	Raymond	Shree Dinesh	Siyaram	Welspun
Mar '11	2.48	2.29	10.62	-8.47	1.29	1.18	0.14
Mar '10	2.99	1.30	5.65	-0.86	1.28	1.24	1.82
Mar '09	2.79	0.01	2.25	0.49	1.17	2.15	7.48
Mar '08	1.88	-0.15	-0.87	4.29	1.18	1.89	2.78
Mar '07	1.62	0.57	1.61	1.38	1.13	1.30	1.62
Mean	2.35	0.80	3.85	-0.63	1.21	1.55	2.77
Std.Deviation	0.59	1.01	4.44	4.77	0.07	0.44	2.80
Kurtosis	-2.28	-0.51	0.47	2.56	-2.69	-2.13	3.06
Skewness	-0.32	0.82	0.93	-1.35	0.26	0.77	1.60

(Source: computed from the annual reports of the company. (Money Control)**)**

Inference: From Table No-3 it is clear that the DFL shows a fluctuating trend and the calculated mean and standard deviation values of Oswal was highest when compare to other sample companies while Raymond has higher standard deviation of 4.77, it indicates company has high financial risk. The standard deviation of Shree Dinesh is comparatively low which indicates that the company is less risky in terms of the financial risk. The DFL is positively skewed in Digjam, Oswal, Shree Dinesh and Siyaram, while the DFL is negatively skewed for other remaining company. Kurtosis values indicates that financial leverage of all the sample companies except Digjam and Oswal are leptokurtic as they are more peaked than the normal curve. The kurtosis values of Digjam and Oswal are flatter than the normal curve so that they are platykurtic.

ANOVA Analysis:

Ho: The DFL position of the Textile companies does not differ significantly.

Ha: The DFL position of the Textile companies differs significantly.

Table 4: Test of Significance (DFL)

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	63.4786	6	10.58	1.42794	0.2392	2.44526
Within Groups	207.456	28	7.4091			
Total	270.934	34				

(Note: One-way ANOVA has been performed in MS Excel)

Inference: Since the calculated significance level 0.239, which is greater than 0.05, **the null hypothesis is accepted**. Hence, it is concluded that the DFL position of Alok Industries, Digjam, Oswal, Raymond, Shree Dinesh, Siyaram, and Welspun does not differ significantly.

DEGREE OF COMBINED LEVERAGE:

The combined leverage is simply expressed as financial leverage multiplied by operating leverage. The operating leverage has its effect on operating risk and is measured by the percentage change in sales. The financial leverage has its effects on financial risk and is measured by the percentage change in EPS due to percentage change in EBIT. The risk associated with the combined leverage is known as total risk.

DCL = (Contribution/EBIT) * (EBIT/EBT)

Table 5: Degree of Combined Leverage (DCL)

DCL	Alok indu	Digja m	Oswa l	Raymon d	Shree Dinesh	Siyara m	Welspu n
Mar '11	3.32	1.14	15.26	-24.49	2.16	0.78	-0.80
Mar '10	3.32	0.07	2.95	-4.56	2.14	1.61	2.30
Mar '09	1.67	-0.52	1.63	-0.86	1.35	3.85	14.33
Mar '08	1.69	0.70	-1.80	3.34	1.37	-0.02	2.98
Mar '07	1.72	0.15	0.91	1.09	1.48	1.62	1.94
Mean	2.35	0.31	3.79	-5.10	1.70	1.57	4.15
Standard Deviation	0.89	0.64	6.64	11.22	0.41	1.45	5.87
Kurtosis	-3.33	-0.49	3.80	3.69	-3.26	1.70	3.98
Skewness	0.61	0.06	1.85	-1.88	0.55	1.02	1.89

(Source: computed from the annual reports of the company (Money Control)**)**

Inference: From Table No-5 it is clear that the DCL shows a fluctuating trend. Calculated Mean of Welspun was high and Raymond was very low. The Standard deviation of Raymond was high (11.22) it indicates company has high financial risk. The DCL is positively skewed in Alok Industries, Digjam, Oswal, Shree Dinesh, Siyaram and Welspun, while the DCL is negatively skewed for other remaining company. Kurtosis values indicates that Combined leverage of all the sample companies except Digjam and Siyaram are leptokurtic as they are more peaked than the normal curve. The kurtosis values of Digjam and Siyaram are flatter than the normal curve so that they are platykurtic.

ANOVA Analysis:

Ho: The DCL position of the Textile companies does not differ significantly.

Ha: The DCL position of the Textile companies differs significantly.

Table 6: Test of Significance (DCL)

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	287.7315	6	47.95524	1.61397	0.180272	2.445259
Within Groups	831.9528	28	29.7126			
Total	1119.684	34				

(Note: One-way ANOVA has been performed in MS Excel)

Inference: Since the calculated significance level 0.180, which is greater than 0.05, **the null hypothesis is accepted**. Hence, it is concluded that the DCL position of Alok Industries, Digjam, Oswal, Raymond, Shree Dinesh, Siyaram, and Welspun does not differ significantly

DEBT – EQUITY RATIO:

The ratio between the borrowed funds and owner's funds is called dent equity ratio. It indicates the proportion of debt is used in the capitals structure. Higher debt equity ratio reveals that the financial risk of the firm is higher and leads to increased cost of capital i.e. higher return is required by both owners and lenders. **(Debt - Equity Ratio = Borrowed funds/Shareholder's Funds)**

Table 7: Debt – Equity Ratio (DER)

Debt-eq ratio	Alok indu	Digja m	Oswa l	Raymon d	Shree Dinesh	Siyara m	Welspu n
Mar '11	4.28	0.99	1.88	1.34	0.41	1.21	2.63
Mar '10	3.86	1.08	1.90	1.44	0.58	0.99	2.71
Mar '09	4.4	2.10	1.76	1.52	0.5	1.5	3
Mar '08	4.42	2.33	8.35	1.09	0.49	1.86	2.79
Mar '07	3.26	2.37	8.41	0.93	0.44	1.36	2.62
Mean	4.04	1.77	4.46	1.26	0.48	1.38	2.75
Standard Deviation	0.49	0.69	3.58	0.25	0.07	0.33	0.16
Kurtosis	0.84	-3.16	-3.33	-1.74	0.29	0.43	1.36
Skewness	-1.31	-0.52	0.61	-0.55	0.60	0.51	1.29

(Source: computed from the annual reports of the company (Money Control)**)**

Inference: It is found from the table 7 that the mean debt equity ratio of Alok industry and Oswal are highest as 4.04 and 4.46 during study period. Higher debt equity ratio reveals that the financial risk of the firm is higher and leads to increased cost of capital. The mean debt equity ratio of Shree Dinesh is lowest as 0.48, it reveals that the financial risk of the firm is lower. The standard deviation value of Oswal has highest as 3.58; it reveals that firm was modifying its capital mix frequently. Among the sample Companies, Alok industry, Shree Dinesh, Siyaram and Welspun are positively skewed while other companies are negatively skewed. The kurtosis value of the entire sample is flatter than the normal curve and is known as platykurtic.

ANOVA Analysis:

Ho: The DER position of the Textile companies does not differ significantly.

Ha: The DER position of the Textile companies differs significantly.

Table 8: Test of Significance (DER)

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	66.99976	6	11.16663	5.699271	0.000568	2.445259
Within Groups	54.86061	28	1.959308			
Total	121.8604	34				

(Note: One-way ANOVA has been performed in MS Excel)

Inference: Since the calculated significance level 0.005, which is lower than 0.05, **the null hypothesis is rejected and alternative hypothesis is accepted.** Hence, it is concluded that the DER position of Alok Industries, Digjam, Oswal, Raymond, Shree Dinesh, Siyaram, and Welspun does differ significantly.

EARNING PER SHARE (EPS):

Earning per share measures the profit available to the equity shareholders on a per share basis, that is, the amount that they can get on every share held. It is the rupee earnings available to each share of the owners. This can be calculated by the following formula which is expressed in rupee terms:

EPS= (Net profit available to equity Shareholders / Number of Ordinary shares Outstanding)

Table 9: Earning Per Share (EPS)

EPS (Rs)	Alok indu	Digja m	Oswa l	Raymon d	Shree Dinesh	Siyara m	Welspu n
Mar '11	4.1	0.59	0.11	6.94	14.79	61.38	-11.21
Mar '10	2	6.42	0.17	-8.17	13.94	35.91	15.5
Mar '09	6.93	-1.68	0.17	-37.43	16.58	12.21	4.23
Mar '08	9.99	-1.18	-0.34	1.73	131.14	10.14	3.59
Mar '07	9.63	-3.3	0.1	22.32	181.62	20.83	7.13
Mean	6.53	0.17	0.04	-2.92	71.61	28.09	3.85
Standard Deviation	3.47	3.76	0.22	22.22	79.42	21.19	9.66
Sample Variance	12.04	14.13	0.05	493.60	6307.17	449.12	93.37
Kurtosis	-2.04	2.55	4.55	1.41	-2.04	0.69	2.03
Skewness	-0.36	1.52	-2.11	-0.92	0.83	1.19	-0.83

(Source: computed from the annual reports of the company (Money Control)**)**

Inference: From the table it is inferred that the EPS of Shree Dinesh (Rs. 71.61) is substantially higher than that of other sample firm. EPS of Raymond, Oswal and Digjam is Very low. The standard deviation of Shree Dinesh is very high; it indicates more fluctuation in earning of the company. Among the sample Companies, Digjam, Oswal, Raymond, Siyaram and Welspun are positively skewed while other companies are negatively skewed. The kurtosis value of the entire sample is flatter than the normal curve and is known as platykurtic.

ANOVA Analysis:

Ho: The EPS position of the Textile companies does not differ significantly.

Ha: The EPS position of the Textile companies differs significantly.

Table 10: Test of Significance (EPS)

Source of Variation	SS	Df	MS	F	P-value	F crit
Between Groups	21683.84	6	3613.973	3.432784	0.011462	2.445259
Within Groups	29477.9	28	1052.782			
Total	51161.74	34				

(Note: One-way ANOVA has been performed in MS Excel)

Inference: Since the calculated significance level 0.01, which is lower than 0.05, **the null hypothesis is rejected and alternative hypothesis is accepted.** Hence, it is concluded that the EPS position of Alok Industries, Digjam, Oswal, Raymond, Shree Dinesh, Siyaram, and Welspun does differ significantly.

CORRELATION ANALYSIS:

Correlation analysis is an important statistical tool which helps in determining the relationship between two or more variables. The degree of relationship is measured by the correlation co-efficient which is denoted by 'r".

Test of Significance

Table value of D.f = (5-1) = 4 degrees of freedom at 5% level of significance is 2.776 for two tailed test.

[CORRELATION BETWEEN DOL & EPS]:

(H0): There is no significant relationship between operating leverage and EPS.

Table 11: Correlation and 't' Test Results for Operating Leverage and EPS

Company Name	r value	Correlation result	t' Value	Hypothesis result
Alok indu	-0.425	Negative	0.812	Accepted
Digjam	0.294	Positive	0.534	Accepted
Oswal	-0.860	Negative	2.917	Rejected
Raymond	0.364	Positive	0.676	Accepted
Shree Dinesh	-0.514	Negative	1.038	Accepted
Siyaram	-0.090	Negative	0.156	Accepted
Welspun	0.856	Positive	2.863	Rejected

(Note: Correlation has been performed in MS Excel)

Inference: Table 11 shows that the correlation between the operating leverage and EPS is negative for Alok industry, Oswal, Shree Dinesh and Siyaram and it is positive for the remaining sample companies. As per the 't' test results, it is clear that the table value is less than the calculated value for Oswal and Welspun. Therefore, null hypothesis is rejected. Hence, there exists a relationship between operating leverage and EPS. In case of Alok industry, Digjam, Raymond, Shree Dinesh and Siyaram the null hypothesis is accepted therefore, there is no relationship between operating leverage and EPS.

[CORRELATION BETWEEN DFL & EPS]:

(H0): There is no significant relationship between financial leverage and EPS.

Table 12: Correlation and 't' Test Results for financial Leverage and EPS

Company Name	r value	Correlation result	t' Value	Hypothesis result
Alok indu	-0.849	Negative	2.782	Rejected
Digjam	0.483	Positive	0.955	Accepted
Oswal	0.563	Positive	1.178	Accepted
Raymond	-0.096	Negative	0.168	Accepted
Shree Dinesh	-0.732	Negative	1.860	Accepted
Siyaram	-0.766	Negative	2.063	Accepted
Welspun	0.245	Positive	0.438	Accepted

(Note: Correlation has been performed in MS Excel)

Inference: Table 12 shows that the correlation between the financial leverage and EPS is negative for Alok industry, Raymond, Shree Dinesh and Siyaram and it is positive for the remaining sample companies. As per the 't' test results, it is clear that the table value is less than the calculated value for Alok industry. Therefore, null hypothesis is rejected. Hence, there exists a relationship between financial leverage and EPS. In case of Digjam, Oswal, Raymond, Shree Dinesh, Siyaram, and Welspun the null hypothesis is accepted therefore, there is no relationship between financial leverage and EPS.

[CORRELATION BETWEEN DCL & EPS]:

(H0): There is no significant relationship between combined leverage and EPS.

Table 13: Correlation and 't' Test Results for combined Leverage and EPS

Company Name	r value	Correlation result	t' Value	Hypothesis result
Alok indu	-0.910	Negative	3.801	Rejected
Digjam	0.044	Positive	0.076	Accepted
Oswal	0.412	Positive	0.783	Accepted
Raymond	-0.145	Positive	0.255	Accepted
Shree Dinesh	-0.583	Negative	1.243	Accepted
Siyaram	-0.278	Negative	0.501	Accepted
Welspun	0.220	Positive	0.391	Accepted

(Note: Correlation has been performed in MS Excel)

Inference: Table 13 shows that the correlation between the combined leverage and EPS is negative for Alok industry, Shree Dinesh and Siyaram and it is positive for the remaining sample companies. As per the 't' test results, it is clear that the table value is less than the calculated value for Alok industry. Therefore, null hypothesis is rejected. Hence, there exists a relationship between combined leverage and EPS. In case of Digjam, Oswal, Raymond, Shree Dinesh, Siyaram, and Welspun the null hypothesis is accepted therefore, there is no relationship between combined leverage and EPS.

MAJOR FINDINGS:

Degree of Operating Leverage: (DOL)

· The DOL of Raymond was high as 1.59 and DOL of Digjam was Low as (-11.99). The standard deviation value of Digjam was high which indicates that it has high variations in fixed cost expenditures.

· The DOL is positively skewed in Oswal, Raymond and Shree Dinesh, while the DOL is negatively skewed for other remaining company. The kurtosis values of Alok, Oswal, Raymond and Siyaram are flatter than the normal curve so that they are platykurtic.

· DOL position of Alok Industries, Digjam, Oswal, Raymond, Shree Dinesh, Siyaram, and Welspun does not differ significantly

Degree of Financial Leverage: (DFL)

· The calculated mean and standard deviation values of Oswal was highest

· The DFL is positively skewed in Digjam, Oswal, Shree Dinesh and Siyaram. The kurtosis values of Digjam and Oswal are flatter than the normal curve so that they are platykurtic.

· DFL position of Alok Industries, Digjam, Oswal, Raymond, Shree Dinesh, Siyaram, and Welspun does not differ significantly.

Degree of Combined Leverage: (DCL)

· The DCL shows a fluctuating trend. Calculated Mean of Welspun was high and Raymond was very low. The Standard deviation of Raymond was high (11.22) it indicates company has high financial risk.

· The DCL is positively skewed in Alok Industries, Digjam, Oswal, Shree Dinesh, Siyaram and Welspun. The kurtosis values of Digjam and Siyaram are flatter than the normal curve so that they are platykurtic.

· The DCL position of Alok Industries, Digjam, Oswal, Raymond, Shree Dinesh, Siyaram, and Welspun does not differ significantly.

Debt Equity Ratio: (DRR)

· The mean debt equity ratio of Alok industry and Oswal are highest as 4.04 and 4.46 during study period. Higher debt equity ratio reveals that the financial risk of the firm is higher and leads to increased cost of capital.

· Among the sample Companies, Alok industry, Shree Dinesh, Siyaram and Welspun are positively skewed. The kurtosis value of the entire sample is flatter than the normal curve and is known as platykurtic.

· The DER position of Alok Industries, Digjam, Oswal, Raymond, Shree Dinesh, Siyaram, and Welspun does differ significantly.

Earning Per Share (EPS)

· The EPS of Shree Dinesh (Rs. 71.61) is substantially higher than that of other sample firm. EPS of Raymond, Oswal and Digjam is Very low.

· Among the sample Companies, Digjam, Oswal, Raymond, Siyaram and Welspun are positively skewed. The kurtosis value of the entire sample is flatter than the normal curve and is known as platykurtic.

· The EPS position of Alok Industries, Digjam, Oswal, Raymond, Shree Dinesh, Siyaram, and Welspun does differ significantly.

Correlation Analysis:

· The correlation between the operating leverage and EPS is negative for Alok industry, Oswal, Shree Dinesh and Siyaram. In case of Oswal and Welspun the null hypothesis is rejected, therefore, there is a relationship between operating leverage and EPS.

· The correlation between the financial leverage and EPS is negative for Alok industry, Raymond, Shree Dinesh and Siyaram and it is positive for the remaining sample companies. In case of Alok industry the null hypothesis is rejected, therefore, there is a relationship between

financial leverage and EPS.

· The correlation between the combined leverage and EPS is negative for Alok industry, Shree Dinesh and Siyaram and it is positive for the remaining sample companies. In case of Alok industry the null hypothesis is rejected, therefore, there is a relationship between combined leverage and EPS.

CONCLUSIONS:

From the study it is found that there is a significant relationship between DOL and EPS, DFL and EPS, and DCL and EPS. Thus, fixed operating expenses and the financing mix decisions of the firm are significantly influencing the earning capacity of the firm. The leverage effect is positive when the earnings of the firm is higher than the fixed financial charges to be paid for the lenders. The leverage is an important factor which is having impact on the profitability of the firm and the wealth of the shareholders can be maximized when the firm is able to employ more debt.

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HEALTH RELATED PHYSICAL FITNESS OF ADOLESCENTS

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Lifestyles affect people's health, with eating habits and regular physical activity being the two most influential factors (Panagiotakos, 2004) irrespective of sex, age or country of residence (Yusuf, 2004). An appropriate way to assess health in apparently healthy people is to measure their health – related fitness, defined as the dynamic state of energy and vitality that allows people to perform daily tasks, enjoy active leisure and cope with unexpected emergencies without undue fatigue. At the same time, health – related fitness helps in the prevention of hypo kinetic diseases, in maximum development of intellectual capacity and in full enjoyment of life (Bouchard, 1993). Although regular physical exercise has positive influences on health, a high level of fitness – related has a greater influence (Eriksson, 2001 & Myers, 2004).

Major physiologic, cognitive and behavioral changes take place during this period. During the period of adolescences, biological development and psychosocial development overlap. A person's body undergoes dramatic changes.

World Health Organization (WHO) defines it as the period of life between 10 – 20 years of age. There are three distinct phases of transition from adolescences to adulthood. Early adolescences (10 – 13 years) : mainly characterized with physical maturity with onset of puberty, mid adolescences (14 – 15 years) : with development of separate identity from parents and opposite sex and finally the late adolescence (16 – 19 years) : denoted as fully developed physical characteristics, formed a distinct identity and well developed opinion and ideas (Pandey et.al. 1999). It is clear that the mid and late phases of transition are more important because pace of mental and physical development is rapid in these stages. Therefore, social scientists and researchers are mainly focused on adolescents aged 15 – 19 years to understand the transition. India is the second most populous country in the world with total population of over 1081 million. Adolescents (10 – 19 years) form a large section of population – about 22.5 percent, that is, about 225 million. They are living in diverse circumstances and have diverse health needs. The total population of young people (10 – 24 years) is approximately 331 million comprising nearly 30 % of the total population of India (Census, 2001). They are a positive force for a Nation and are responsible for its future productivity provided they develop in a healthy manner.

Adolescent psychology is associated with notable changes in mood swings. Cognitive, emotional and attitudinal changes which are characteristics of adolescence, often take place during this period and this can be a cause of conflict on one hand and positive personality development on the other. Because the adolescents are experiencing various strong cognitive and physical changes, for the first time in their lives they may start to view their friends, their peer group, as more important and influential than their parents / guardians.

The unique strength of physical education and sports exists in its capacity to enthuse a dream in successive young generations. The life style of today's generations has changed tremendously. The fitness level of individual has gone down badly. Students prefer video games rather than to toil sweat in the play field. Now kids are suffering more and more from postural deformities. The only way to remove these factors from society,

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the roll of Physical Education and Sports become massive. It not only improves the health of an individual but also make him stronger mentally to face the huge competition present in today's fast changing world. Various postural deformities if occurred at teenager age can reduce the risk of complications.

The survey revealed the eye opening facts of the students of public schools of Delhi. According to survey 55 % of students are overweight and chances of heart attacks, diabetic problems, hair loss. Blood pressure is much more in these students. According to the UNESCO Charter of Physical Education and sports. 1978, "Every human being has a fundamental right to access to physical education and sport, which are essential for the full development of his / her personality. The freedom of develop physical, intellectual and moral powers through physical education and sport must be guaranteed both within the educational system and in other aspects of social and health life."

Over the past decade there has been growing acceptance that young people between 10 and 24 years of age are a distinct population group with needs that differ from those of infants or adults.' Youth from marginalized groups and lower – and middle – income countries are especially vulnerable. In 2000, it has been estimated that approximately 1.4 million adolescents aged between 10 and 19 years lose their lives through injuries and accidents, violence, suicide, pregnancy – related complications and other preventable illness. The nutrition transitions to lipid – rich diets and a decrease in physical activity have also seen an increasing prevalence in obesity, especially among urban youth.

Physical fitness 'A set of attributes that people have or achieve relating to their ability to perform physical activity (Howly, and Franks, 1997). Physically fit individuals can accomplish the ordinary tasks of life (e.g. carrying groceries, climbing stairs, gardening) with less fatigue, storing up an energy reserve fol leisure – time exercise or unforeseen emergencies. As summarized by Dr. Harrison Clarke, one of America's most noted fitness leaders during the 1960s. "Physical fitness is the ability to last, to bear up, to withstand stress, and to preserve under difficult circumstances where an unfit person would give up. Physical fitness is the opposite of being fatigued from ordinary efforts, to lacking the energy to enter zestfully into life's activities, and to becoming exhausted from unexpected, demanding physical exertion (Shephard, 1994).

The American College of Sports Medicine (ACSM) has defined health related physical fitness as "A state characterized by an ability to perform daily activities with vigor and a demonstration of traits and capacities that are associated with low risk of premature development of the hypo kinetic disease (i.e. those associated with physical inactivity)." Health – related physical fitness consists of those components of physical fitness that have a relationship with good health. The components are commonly defined as body composition, cardiovascular fitness, musculoskeletal fitness (flexibility, muscular endurance and muscular strength.) (Nieman, 1998)

Body Composition that relates to the relative amounts of muscle, fat, bone and other vital parts of the body is the only non performance measure among the health – related physical fitness components (PCPFS, 2009). Cardiovascular Fitness that relates to ability of the circulatory and respiratory systems to supply oxygen during sustained physical activity. Musculoskeletal Fitness refers to muscular strength, muscular endurance and flexibility. Muscular strength relates to the ability of the muscle to expert force. Muscular endurance related to the muscle's ability to continue to perform without fatigue. Flexibility that relates to the range of motion available at a joint. This is used in day – to – day life in activities such as climbing stairs, digging the garden and cleaning (Shephard, 1994)

Health – related fitness includes the five major components of fitness directly related to optimum of health. Increases muscular tone, strength efficiency of the respiratory and circulatory systems, energy level and academic achievement, improves blood pressure, self – esteem, self – confidence, bone mineral density

and posture, decreases risk of cardiovascular disease, stroke, risk of diabetes, some cancers, body fat metabolism, susceptibility to injuries and illness and reduce risk of osteoporosis.

Conclusion

In response to 'population momentum' adolescents continue a major share to total population in India. Adolescents, a dynamic period of physical and psychological growth, presents young people with a variety of development challenges that can have a significant impact on health – related behaviors. Because adolescents exhibit distinct patterns of morbidity and mortality, health practitioners are focusing increased attention on their unique health care needs.

Physical inactivity is a major risk factor for cardiovascular disease (CVD; Berlin and Colditz, 1990). Studies of children living in lowa, Los Angeles and New York City found high levels of obesity, serum cholesterol and blood pressure and more than 25 % of all children studied had at least one elevated CVD risk factor (Wheeler et al. 1983). Adolescents may adopt behavior patterns that, if sustained through adulthood, may significantly affect their health. Continued involvement in physical activity through the life course may prevent of delay morbidity and mortality from chronic disease such as CVD (Simons – Morton et al. 1988; Ross et al. 1987; American College of Sports Medicine, 1988). In addition, evidence suggests that participation in physical activity effectively promotes long – tem weight loss in adolescent (Epstein et al. 1985; Becque et al. 1988), and may play a role in preventing further increase in childhood obesity. Regular participation in physical activity also is associated with increased longevity

(Blair et al. 1989) and decreased risk of coronary heart disease (Paffenbarger and Hyde, 1984). Exercise as a type of "preventive" medicine can be effective in the prevention and treatment of diabetes, hypertension and a wide variety of other medical conditions (DiNubile, 1993).

There are many other benefits associated with participation in physical activity across the life span. Active participation in physical activity in childhood and adolescence is believed to enhance the uptake of calcium in the bones (Chestnut, 1990), and bone health throughout life should be improved (Smith et al. 1990). Increased physical activity also is associated with higher levels of beneficial high density lipoprotein (HDL) cholesterol in children (Thorland and Gilliam, 1981) and reduced risk of other priority health issues such as reduction in pregnancies, drug use, and violence, as dropout rates (DiNubile, 1993). Physical activity by children is inversely associated with blood pressure (Strazzullo et al. 1988), serum lipoproteins (except HDL, which physical activity is positively associated; Durant et al. 1983) and obesity (Clark and Blair, 1988; Welberg and Ward, 1985)

Therefore, low educational status and economic conditions with young age make more vulnerable. To rise age at marriage and education with provide quality of care through target oriented programme to adolescents especially awareness of health related physical fitness may improve the status of adolescents in our country.

Implication

Some reasonably well – established facts regarding the characteristics of physical activity or exercise that contribute to an improvement in health related physical fitness or clinical status include these:

Physically active people at all ages exhibit fewer health problems than the very sedentary. Some of this difference may be due to self – selection or associated health habits. Thus, the entire difference may not be caused by physical activity. Both observational and experimental data are available to support the casual role for exercise in both improved health – related fitness and decreased clinical manifestations of selected disorders.

Extreme inactivity has significant detrimental consequences on health status, but these effects are rapidly reversed by ambulation, the upright posture, and gravity. Thus, low – intensity activity has major health consequences for the very inactive.

The health benefits attributable to physical activity are relatively greater at the lower levels of activity. The improvements is greatest when

the least – active individuals in the population are compared with the moderately active (expenditure of 200 to 300 kilocalories per day difference) with much less effect apparent between the moderately active and the very active.

Most benefits of exercise are produced by movement requiring the dynamic and rhythmic use of large muscles for an extended period of time. This exercise is most effective when it is performed frequently (daily to at least every third day) and at a moderate intensity relative to the individual's capacity. Additional benefits are provided by heavy resistive exercise that develops strength and exercises that increase flexibility.

Aerobic exercise performed at a moderate intensity (more than 50 % of VO2Max or heart rate reserve) for a duration that results in an energy expenditure of more than 4 kilocalories per kilogram of body weight per session at least every other day should be the minimum goal of adults who are otherwise sedentary.

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દિર્ઘાયુ અને આચાર–રસાયન : યમ નિયમના સંદર્ભમાં

ડો.ચંદ્રસિંહજી. ઝાલા *

યોગ અને આયુર્વેદનું મુળસ્ત્રોત વેદમાંથી મળે છે. બંને જીવન વિજ્ઞાન છે. યોગના જ્ઞાન વિના આયુર્વેદ અધુરો છે., અને આયુર્વેદ જાણ્યા વિના યોગીને યોગની પ્રક્રિયામાં ઘણી મુશ્કેલી પડે છે. આયુર્વેદને પૃથ્વિ ઉપર લાવનાર ઋષિઓ, યોગીઓ જ હતા. યોગ દર્શનનો પ્રભાવ આયુર્વેદના ગ્રંથોમાં જોવા મળે છે. દિર્ઘાયુની કામનાથી જ આયુર્વેદનું અવતરણ પૃથ્વિ પર થયું છે. સ્વાભાવિક રીતે મનુષ્યમાં પ્રથમ પ્રાણ ઈચ્છા રહેલી હોય છે, કેમકે મનુષ્ય ભૌતિક સંપતિ મેળવવા ઈચ્છતો હોય કે આધ્યાત્મિક ઉન્નતિ ઈચ્છતો હોય તેમાં પ્રાણ ઈચ્છા અત્યંત જરૂરી છે. કેમ કે પ્રાણનો ત્યાગ થવાથી સર્વનો ત્યાગ થાય છે. ટૂંકમાં દિર્ઘાયુ વિના ધનએષણા અને પરલોક એષણા સિધ્ધ થતી નથી.

પ્રસ્તુત લેખમાં યોગમાં બતાવવામાં આવેલ યમ–નિયમો અથવા આયુર્વેદમાં આવેલ યમ–નિયમો અથવા આયુર્વેદમાં બતાવેલ આચાર રસાયન ધ્વારા દિર્ઘાયુની પ્રાપ્તિ માટેના શાસ્ત્રોકત સંદર્ભોની ચર્ચા કરવામાં આવેલ છે.

આચાર રસાયન અને યમ–નિયમ

આયુર્વેદમાં દિર્ઘાયુની પ્રાપ્તિ માટે રસાયન ચિકિત્સા કહી છે. રસાયન ચિકિત્સાથી રસ આદી સાત પ્રસસ્ત ધાતુઓની પ્રાપ્તિ થાય છે. વ્યકિતની યુવાવસ્થા લંબાય છે. વૃધ્ધાવસ્થા મોડેથી આવે છે અને દિર્ઘાયુ પ્રાપ્ત થાય છે.

પરંતુ ઉપરોકત રસાયનનો લાભ વ્યકિતને ત્યારે જ મળે છે જયારે તે વ્યકિત આચાર રસાયનનું પણ પાલન કરતી હોય. આ આચાર રસાયન તે માત્ર સદાચાર છે અને તે વિશુધ્ધ માનસિક રસાયન છે.

આચાર વગરના મનુષ્યને વેદો પણ પવિત્ર કરી શકતા નથી. એવુ શાસ્ત્ર વચન છે.

યોગમાં યમ–નિયમનું મહત્વ

ભારતીય યોગીઓએ અષ્ટાંગ યોગમાં યમ–નિયમોને સર્વોચ્ચ સ્થાન આપ્યુ છે. એને નૈતિક આચાર સંહિતા પણ કહી શકાય. યોગની સર્વોચ્ચ ભૂમિકા પ્રાપ્ત કરવા માટે અનુશાશિત આચરણ અનિવાર્ય છે. યમ–નિયમના સમ્યક પાલનથી વાસનાઓ અને આવેગો ધ્વારા વિચલિત થયેલુ મન સમતા ધારણ કરે છે. અને શરીર તેમજ મનને સ્વસ્થ બનાવે છે.

યોગમાં કહેલ યમ–નિયમ પણ આચાર શુધ્ધિ માટેના તથા મનમાં સાત્વીક ભાવનાના ઉદય માટેના નિયમો છે. યમ નિયમ અને આચાર રસાયન સંપૂર્ણ પણે સામ્ય ધરાવે છે. પ્રસ્તુત પત્રમાં વિસ્તાર ભયથી માત્ર મહર્ષિ પતંજલિએ બતાવેલ ૧૦ યમ–નિયમ તથા મહર્ષિ ચરકે બતાવેલ આચાર રસાયનના યમ–નિયમ સાથે સામ્ય ધરાવતા નિયમોની તાલિકા આપી છે. કેમકે બીજા યોગીઓ ધ્વારા બતાવેલ યમ–નિયમની સંખ્યા ખુબ વધી જાય છે, તેમ આયુર્વેદમાં પણ બતાવેલ આચાર રસાયન અને સદાચારનું વર્ણન ઘણુ વધારે છે.

યૌગિક યમો	આચાર રસાયન	યોગિક નિયમો	આચાર રસાયન
અહિંસા	અહિંસકમ	શૌચ	શૌચપરં
સત્ય	સત્યવાદિનમ	સંતોષ	અસંકીર્ણ
અસ્તેય	શસ્ત આચાર	તપ	તપસ્વીનમ
બ્રહમચર્ય	નિવૃતમૈથુન	સ્વાધ્યાય	ધર્મશાસ્ત્રપરં
અપરિગ્રહ	દાનનિત્ય	ઈશ્વરપ્રણિધાન	જપતરં

આયુર્વેદ સ્વસ્થ વ્યકિત માટે સૌ પ્રથમ સદાચાર કહયુ છે અને ચિકિત્સામાં પણ સૌ પ્રથમ રસાયન અને તેમાં પણ આચાર રસાયનનું મહત્વ સ્વીકાર્યુ છે તેમ યોગમાં આઠ અંગોમાં શરૂ ના બે અંગો યમ–નિયમ કહયા છે, કે જેનું પાલન કયા વિના યોગિ મોક્ષને પ્રાપ્ત કરી શકતો નથી. જેમ યમ–નિયમોનાં પાલન કયા વિના યોગિ આસનપ્રાણાયામ પ્રત્યાહાર ધારણ–ધ્યાન સમાધિ સુધી પહોંચી શકતો નથી તેમ આચાર રસાયનમાં કહેલ આચારોનું પાલન કયા વિના વ્યકિત રસાયન ઔષધના સેવનથી રસાયન લાભ મેળવી શકતો નથી. મહર્ષિ ચરકે કહયુ છે કે આચાર

* ડાયરેકટર યોગ અને શારીરિક શિક્ષણ, મહારાજા કૃષ્ણકુમારસિંહજી ભાવનગર યુનિવર્સિટી, ભાવનગર

રસાયનનું પાલન કરવાથી પુરૂષ રસાયનના બતાવેલ બધા લાભોને પ્રાપ્ત કરી શકે છે. મહર્ષિ સુશ્રુતે તો યમ–નિયમનું પાલન ન કરી શકે તેવા લોકોને રસાયનનુ સેવન કરવા માટે અયોગ્ય જ ગણયા છે. જેમકે અજિતેન્દ્રીય પુરૂષ, આળશુ, પ્રમાદી, વ્યસની, પાપી, અધર્મિ વિગેરે.

દિર્ઘાયુ થવા માટે નિરોગી રહેવું અતિ આવશ્યક છે. કેમકે રોગથી આયુનો હ્રાંસ થાય છે. રોગ થવામાં કારણ દોષની વૃધ્ધિ હોય છે. રોગની શરૂઆત મનથી થાય છે. કહયુ પણ છે કે માનસિક દોષોનો પ્રભાવ શારીરિક દોષો પર પડે છે તેમ વધેલા શારીરિક દોષો મનમાં દોષોને દુષિત કરે છે. વૃધ્ધિ થાય છે. તેથી વ્યકિતના આહાર–વિહાર સાત્વિક થવાથી દોષો કુપિત થતા નથી અને સ્વાસ્થ્ય જળવાઈ રહે છે.

મહર્ષિ ચરકે સત્યયુગમાં લોકો શા માટે અમાપ આયુ ધરાવતા હતા અને પછી સૌ પ્રથમ કેવી રીતે રોગી થયા તેનું સુંદર વર્ણન કર્યુ છે. તે વર્ણન પરથી આચાર રસાયન અથવા યમ–નિયમની મહત્તા સમજાય છે.

સત્યયુગમાં લોકો ઓજસવાન–બળવાન, નિર્મળ તથા શ્રેષ્ઠ મનોબળ ધરાવતા હતા કારણ કે તે લોકો સત્ય, સરળતા, ક્રુરતાથી રહિત, દાન, ઈન્દ્રીયનિગ્રહ, નિયમ, તપ, ઉપવાસ, બ્રહમચર્ય, વ્રતાદિ યમ–નિયમ, તપ, ઉપવાસ, બ્રહમચર્ય વ્રતાદિ યમ–નિયમ આચરવામાં તત્પર રહેતા હતા. ઉપરોકત આચરણથી સત્યયુગમાં લોકો રાગ, ધ્વેષ, મોહ, લોભ, ક્રોધ, શોક, માન, નિંદા, તંદા, શ્રમ ગ્લાનિ, આળસ વગેરેથી રહીત હતા અને તેથી તે લોકો અમાપ આયુ અર્થાત દિર્ઘાયુ હતા.

પરંતુ સત્યયુગનો સમય વિત્યા પછી કેટલાક સમયે ધનાઢય લોકો આહાર માત્રા છોડી વધુ આહાર કરવા લાગ્યા તેથી તેમના શરીરમાં ગૌરવતા વધી તેથી શ્રમની અનુભૂતિ થવા લાગી–શ્રમથી આળસ આવી, આળસથી ધન સંચય કરવા લાગ્યા અને તેથી લોભનો ઉદય થયો.

પરંતુ સત્યયુગ પુરો થતા ત્રેતાયુગમાં એ લોભ ને કારણે લોકો માં દ્રોહ થયો., દ્રોહમાંથી અસત્યવચન શરૂ થયુ, તેમાંથી કામ–ક્રોધ, માન, ધ્વેષ, કઠોરતા, અભિઘાત, ભય–તાપ, શોક, ચિંતા–ઉધવેગ આદિભાવ ઉતપન્ન થયા અને રોગની શરૂઆત થઈ અને રોગ થવાથી સત્યયુગથી ત્રેતામાં લોકો વધારે આળશુ બન્યા.

ઉપરના સંદર્ભથી એ સ્પષ્ટ થાય છે કે, વ્યાધિનો પ્રાદુભાવ મુળભુત રીતે મનમાં થાય છે અને તેથી યમ–નિયમ અથવા આચાર રસાયન અનિવાર્ય છે.

આખી ઘટનામાં મુળ અધર્મ છે અધર્મ વિના પહેલા પણ અશુભની ઉત્પતિ થઈ ન હતી.

ઉપસંહાર

૧. સદાચાર જ ધર્મનું મૂળ છે. સદાચારથી શરીર નિરોગી રહે છે. અને આયુષ્ય વધે છે. સદાચારથી સુંદર શકિતશાળી પ્રજા ઉતપન્ન થાય છે અને દુરગુણોનો નાશ થાય છે. – મનુસ્મૃતિ

૨. આચાર રસાયન તથા યમ–નિયમ બિન ખર્ચાળ હોવાથી સમાજનો તમામ વર્ગ જેનો લાભ લઈ શકે છે.

૩. તમામ દૂ:ખોનુ મુળ અધર્મ છે, અને અધર્મને દુર કરવા આચાર રસાયનનું પાલન અનિવાર્ય છે.

૪. આચાર રસાયનના સેવનથી માનસિક સ્વાસ્થ્ય પ્રાપ્ત થાય છે સાથે તેનો જૈવિક પ્રભાવ થઈ શરીરમાં રસાયન વ્રત પ્રભાવ થાય છે.

૫. યમ–નિયમ અને આચાર રસાયનનો પ્રભાવ અચિંત્ય છે.

૬. આચાર રસાયનનું પાલન કર્યા વિના રસાયન દ્રવ્યનું સેવન કરવાથી યથાઉચિત લાભ થઈ શકતો નથી.

૭. વ્યાધિક ક્ષમત્તા ઉત્પન્ન થવાથી વ્યાધિ થતા નથી.

૮. સદાચારનું પાલન કરી ગૃહસ્થાશ્રમમાં રહીને પણ વ્યકિત ૧૦૦ વર્ષ આયુષ્ય ભોગવી શકે છે.

૯. યમ–નિયમ અથવા આચાર–રસાયનના પાલનથી મનુષ્યના આચરણમાં શુધ્ધતા આવે છે. મનમાં સાત્વીક ભાવનો ઉદય થાય છે. આત્મામાં નિર્મળતાની વૃધ્ધિ થઈ કલુષતાનો નાશ થાય છે અને મોક્ષનો માર્ગ સરળ બને છે.

૧૦. દુરાચારી પુરૂષ લોકોમાં નિંદીત થાય છે. દુ:ખનો ભોગ બને છે. અને સતત વ્યાધિ તથા અલ્પયુને પ્રાપ્ત કરે છે.

૧૧. આચાર રસાયનથી માત્ર દિર્ઘાયુજ પ્રાપ્ત થાય છે તેવુ નથી પરંતુ મોક્ષની પણ પ્રાપ્તિ થઈ શકે છે.

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MOTIVATION IN PHYSICAL EDUCATION : AN INTER CULTURAL PERSPECTIVE

Mr. Bhavesh Jani *

With the rollover of a new century, society in India has become more dynamic. "Our communities are marked for major changes in the coming century as Indian society becomes more culturally diverse with an ever-increasing ethnic population"

These changes in student demographics throughout the India have spawned an increased need for awareness by teachers for their students' needs across curriculums. However, while most teachers in the core academic subjects have revamped their curriculum to address the needs or their diverse students, not much research has been conducted to assess those needs and discover a way to address them. As a Physical Education teacher I'm cognizant of my students who are new to the Gujarat and I try to help their assimilation into our society. Nevertheless, I have not been as devoted to learning about their cultural perceptions towards sports and physical fitness as I have been with KPES. Physical educators "must be conscious of how young people within various cultures perceive physical education and sport" (Tannehill, 1993).

As stated earlier, research in the field of physical education and multiculturalism has been quite limited. Some researchers such as Joan Duda, Darren Treasure and Glyn Roberts have studied how specific pedagogical theories and their applications affect physical education student motivation. Much research has been conducted on the rationale for a multicultural approach to teaching physical education (Swisher, 1986).

This research has focused on providing teachers with multicultural training with the hope that through this training, teachers will convey the importance of respect and sensitivity for all cultures to their students. Amongst all my search for information dealing directly with multicultural students themselves was an article by Deborah Tannehill and Dorothy Zakrajsek. They created a questionnaire to determine their multicultural students' attitudes and beliefs about physical education. Using their research as a jumping off point, I decided to perform my own assessment about the attitudes and beliefs of my own students about physical education. I wanted answers to these questions: What are my multicultural students' attitudes and perceptions about physical education? What motivates my students to succeed or fail their physical education class?

Method

During the year 2010-11 from KPES, randomly selected ninth and tenth grade classes were surveyed. These students attended KPES High School, a school well known for its highly diverse population. There were a total number of 246 students (129 females, 117 males) surveyed from seven different physical education classes. Students were asked to identify their ethnic background. The following indicates the breakdown in regional:

Gujarati (35%)—38 males + 48 females = 86 total
Punjabi (25%)—28 males + 35 females = 63 total
Keralite (24%)—29 males + 29 females = 58 total
Maharastrian (9%)—13 males + 9 females = 22 total

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Mixed (7%)—9 males + 8 females = 17 total

Teachers administered a 14-item questionnaire to their students during physical education class. Students completed the questionnaire in approximately 20-30 minutes. The survey contained questions regarding the following categories: demographic information, student motivation, student perceptions about curriculum, physical activity assessment and personal experiences.

With regard to student motivation, a list of five reasons why students generally like physical education were presented, and students were asked to rank those reasons from 1-5 with a value of "1" being the strongest. This list included reasons such as (1) being with friends (2) getting in shape (3) break from the classroom (4) enjoy competing in sports with other students and (5) it's an easy "A." Students were also presented a list of seven general reasons why students don't like physical education and again were asked to rank the reasons from 1-7. This list included reasons such as (1) wearing a uniform (2) appearance for remainder of day (3) no athletic ability (4) don't like competing with students of different ability levels (5) physical activity makes me sick (6) can't communicate with other students and (7) classes are too big.

In assessing students' perceptions regarding values taught and learned through physical education, students were once again presented with a list of seven values and were asked to rank them on a scale of 1 to 7. Common values listed on the questionnaire were (1) sportsmanship (2) fun and entertainment (3) teamwork (4) competition with other people (5) competition with self (6) stress reduction and (7) interest development in activity.

Next, students were asked to rank their top five favorite activities from a list of 18 activities. In addition, students were also asked to rank their top five least favorite activities of the same list. These rankings were then tabulated to determine trends in general and according to region.

Finally, students were requested to respond to the following open-ended statement: Please share an experience you've had in physical education class that you liked or disliked and made you feel either good or bad. Though not all students chose to respond to this section of the questionnaire, some answers will be discussed in this paper.

Results & Reflections

What Students Like About Physical Education. In reviewing the results of the survey on student motivation, I discovered that across all regional backgrounds, students enjoy physical education because they enjoy being with their friends. Physical education has the most potential above all other subjects for students to make new friends, be with their old friends, and develop interpersonal skills that will last a lifetime. As a result, it is important for teachers to develop a non-threatening climate where respect for all individuals regardless of regional or athletic ability is fostered.

The second highest ranked reason for liking P.E. is that students find P.E. to be an easy "A." While some may cringe at the thought that a class would be "easy," I believe students need to balance their academic work with a class that is challenging yet accommodating to students of all language and cognitive abilities. One interesting perception is that the Keralite students rated that reason second from the last. They felt that getting a break from the classroom and competition were more desirable outcomes from physical education class. Another interesting observation was that Maharastrian and mixed students all ranked getting in shape as the least of their reasons for liking physical education. This can be interpreted as they aren't concerned with or cognitive of their physical condition, or that they enjoy physical education so much they don't identify that as a result of their participation in P.E. class.

What Students Don't Like About Physical Education. While most any teacher's ultimate desire for his or her students is to have high motivation, it's inevitable that students will have reasons for being unmotivated. My students at KPES High School unanimously determined that wearing a P.E. uniform for class along with the way physical education affects their appearance for the remainder of the school day were the overwhelmingly popular reasons why they

aren't motivated or don't like physical education. Of these two reasons, one can reasonably be addressed in favor of students' opinions. While my own personal philosophy on P.E. uniforms has changed from year to year, I am ready to test how much a change in this policy would affect the success and motivation of my students. While I won't discuss the pros and cons of requiring a P.E. uniform in this article, the issues surrounding uniforms range from cultural to hygienic, management, and lastly economic concerns.

The second major problem my students have with physical education is that their appearance is altered for the remainder of the school day. This is especially true for the girls who generally require much more time to aesthetically "recover" from a "sweaty" activity that messes up their hair. While we allow students an average of ten minutes to change clothes following class, for many students the damage is irreparable.

Students don't like to shower because they feel embarrassed to do so in a group setting. Most schools do not have private shower settings or the funds to support such an environment. Some feel that they do not have enough time to shower. As a teacher, I don't see any easy or conceivable solution to fully resolving this concern. Additional research specifically designed to address this issue may me helpful in the future.

While this was not a top issue for all regional, most physical education classes across the India have an average of 35 – 40 students per class. With so many students to instruct, it is difficult for teachers to give students of differing abilities individualized instruction. Many times lack of equipment or small facilities detract from a teacher's desired outcome to have all students on task and participating at all times. At times, optimal supervision is compromised which can in turn result in safety issues. This has definitely been a concern among teachers in my physical education department at KPES and our students as indicated in the survey. Although creative planning and preparation can help remedy the problem, this will continue to be an issue in the realm of physical education for all persons involved.

Values Developed Through Physical Education

Students develop many values as a result of participation in a physical education program. Regardless of regions, my students felt that physical education should be fun and entertaining. This goes hand in hand with the fact that what students enjoyed most about physical education is that they get to be with their friends. Punjabi students felt that P.E. should help students develop an interest in whatever activity is being taught versus Maharastrian and student of mixed backgrounds who were more concerned with developing teamwork. I can see a cultural connection with this perception. Punjabi students seem to work better as individuals in general while the other groups, have a history of being group or team motivated.

Preferred Physical Activities

When it comes to sports and other physical activities many people have stereotypes about which ethnic groups enjoy which sports, myself included. Sports are strongly related to culture. So it seems only appropriate that those stereotypes hold true more often than not. However, as a result of this survey some perceptions are dispelled. For example, when asked to rank their top five favorite activities from a list of 40, Punjabi students ranked swimming as their number one activity. Baseball/Softball, often considered the "maharastrian" pastime, was not even on their top five list. punjabi students chose tennis as their favorite activity, but included in the list basketball, volleyball and swimming, sports that are typically valued higher by punjabi students. My theory behind their preferences for these sports is that these students are trying to assimilate into Indian culture and by attempting to learn and become skilled at these activities they acculturate into society with more ease. maharastian held true to their stereotype somewhat, choosing basketball as their favorite activity. However, there are a few surprises here. These students also indicated swimming, tennis and weight training among their favorites. punjabi too were loyal to soccer as their number one sport, but also favored tennis and swimming,

two sports not typically strong in their native countries. I really had no preconceived thought about which activities my students of mixed regions would favor. But I was surprised to see that among their favorite activities, dance was listed fourth. I would like to do further research to find out what type of dance they enjoy. This is one activity that our P.E. department has not included in our curriculum.

Least Preferred Physical Activities

As with all curriculum, there are some activities that students are bound to not enjoy, P.E. is no exception. When students don't enjoy an activity, they are less motivated to perform well despite the external or internal rewards. In physical education, the curriculum has such a wide base that it is easy for a teacher to assess the needs and desires of his or her students then teach accordingly. This was the main motivation behind conducting this research. I want my students to find success in physical education and knowing their dislikes will help me address these concerns. I discovered there are not many differences across cultures concerning activities the students don't enjoy. One difference did stand out with running. My punjabi students were the only group of students who did not indicate running as their five least favorite activities.

All students regardless of regional background listed golf as one of their least favorite activities, with mixed and maharastrian students list that is their number one disliked activities. I think one reason for such a strong response with golf is that when the survey was administered, all students were in their first days of the golf unit. Most of the students had never held a golf club before, so I think it was more a fear of the unknown. Since this writing, I've had several students comment that they enjoyed the golf unit and are interested in trying out for the team. One girl told me that before our unit, she considered golf to be an "old person's sport" but soon realized it was an activity she enjoyed.

One other activity that was high on the list of dislikes was aerobics. My punjabi and mixed students were the only group of students who didn't list aerobics as their five least favorite activities. However, there is one disclaimer here too. If I break up the results based on gender, girls enjoy aerobics while guys hate it. It was not so much of a regional cultural difference as it was a difference between genders. This leads me to believe that while Title IX has brought many improvements to physical education, gender differences should be taken into account when considering curriculum for the year.

Conclusions

This project has revealed much insight for me into my students' perceptions and motivation in physical education. Like most educators, I wanted to discover ways to improve physical education for all students across cultures. This research has been a jumping off point to review and discuss issues dealing with physical education that are personal to my students.

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BUDGET FOR SPORTS

Mr. Chetan Dhanani *

The most important pre-requisite for success of any institution is the faith of the top management and departmental heads in planning, translated into budgets and objective evaluation of results. Such a faith should be reinforced by a readiness to accept criticism and to take corrective action in the light of information that becomes available. The budgeting and budgetary controls will be discussed in details so that the sports administrators/coaches/physical education teachers get an insight into the vital area.

The Institute of Cost and Management Accountant of England defines a budget as 'A financial and/or quantitative statement, prepared prior to a defined period of time, of the policing to be pursued during that period for the purpose of attaining a given objective'. Budgetary control has been defined as 'the establishment of budgets relating the responsibilities of executive to the requirements of a policy and the continuous comparison of actual with budgeted results either to secure by individual action the objective of that policy or provide a basis for its revision.

Budgetary control consists of the following :

a. Determination of the objective to be achieved. The objective may be higher profits, better financial position better position in the market etc.

b. Knowing the steps necessary to achieve the objective, that is to say, laying down an exact and detailed course of action, month by month and over the whole period.

c. Translation of the course of action into quantitative and monetary terms.

d. Constant comparison of the actual with the budget (again both physical achievements and money values involved), noting discrepancies and their reasons and taking steps to remove causes of shortcomings, wastage losses etc., and to consolidate reasons leading to good results.

ADVANTAGE :

A system of budgetary control leads to the following advantages :

a. Maximizes efficiency by eliminating all wastages and losses.

b. There is no delay in execution, since budgets operate as a sanction to proceed with the work.

c. Expenditure beyond what is included in the budget is not incurred without prior sanction; thus it can be scrutinized before it is incurred.

d. Everyone knows what exactly he has to do. This means that there will be no overlapping and that there will be nothing that will be left undone.

e. Budgetary control ensures coordination and centralized control but not at the cost of delegation of authority.

f. Management by exception is possible : comparison of actual and budgeted performance will show up sports where supervision is needed.

ESSENTIALS :

a. The objective to be achieved must be determined.

b. The budget period should be properly fixed. Normally the budget is to be drawn up for a year.

c. Key (or limiting) factors must be located. in sports availability of sports equipment may be the determining factor for the entire activity.

d. persons concerned at various level of the management must be consulted and their consent should be obtained for the budgets that are adopted.

e. Budget must have flexibility. This is to say that if actual work conditions differ from what were

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expected, it should be possible to recast the budget quickly.

f. There must be a person to watch and control the budget.

FUNCTIONAL BUDGETS :

Functional budgets are budgets for different functions to be carried out for achievement of the objectives. For a sport organization the following budgets can be drawn depending on the basis of the quantity of budgeted output.

PURCHASE BUDGET :

This will lay down what quantities of materials have to be purchased from month to month so that the materials and stores required to carry on the activities are procured in time. It is essential to draw up the materials equipments and other store items while planning a programme for sports. Purchase budgets also require a decision on part of the management as to what should be the size of the inventories. Also requirements on month-wise basis should be determined.

LABOUR BUDGET :

In sports programmes labour is required time and again for preparation of grounds etc., it is important to determine at which point of time labour will be required and the number of such labour required. The field management staff should be asked to give this estimate of the cost of the labour that will be required to do the various activities. This would help in drawing the estimate for the labour cost that would help in planning the budget.

CAPITAL BUDGET :

This is more required in the commercial ventures, however, for sports planning also this is essential so that the budget for implementation of the sports programmes can be drawn and there is no problem of finance at the implementation stages.

WORKS EXPENSES BUDGET :

The labour budget indicates how much will be spent on direct wages. Other expenses to be incurred in the implementation process, can be divided in the following categories :

(i) Fixed expenses

(ii) Variable expenses

(iii) Semi-Variable expenses

OFFICE AND ADMINISTRATIVE EXPENSES BUDGET :

The expenses to be incurred on this account also need to be taken into consideration while making the budgetary provision for the period of the plan.

RESEARCH AND DEVELOPMENT BUDGET :

This budget is drawn up keeping in view the research projects going on in the organization of the research that is being planned during the period for which the budget is being made. This budget does not depend upon the return that the organization gets from the money invested. It depends upon the inclination and the will of the management to take up research projects.

FINANCE BUDGET :

It would be essential to know in advance the amount and kind of finances that will be needed and the anticipated time of this requirement. Though the capital budget can be planned quite accurately, the working capital which is equally important is difficult to estimate.

FLEXIBLE BUDGET :

It is quite likely that the some unforeseen circumstances come up and there is a need for more finances than planned. It is, therefore, necessary to have a system of budgeting which enables the budgets to be changed and recasted quickly to suit actual conditions. Such a system of budgeting is known as 'flexible budgets'. In its essence, however, flexible budgets mean new budgets to suit actual condifions.

ZERO BUDGETING :

This type of budgeting emphasise the need to examine each budget involving costs and expenses very thoroughly to cut out all unnecessary expenses and costs. One has to proceed from the capital from the point where the amount to be allowed is nil or zero, then each essential activity is thought of and justified and cost that would be necessary for carrying out the activity is allowed in the budget. This process will avoid the danger of allowing an expense to be included in budgets simply because it was allowed in the previous year even though the concerned activity is redundant and unnecessary. This essence of 'zero budgeting' therefore, is a careful scrutiny of all activities to

see whether they are at all necessary and to allow only the essential expenditure.

PERFORMANCE BUDGETING :

Performance budgeting is the name given to budgeting and appraisal techniques specially in government. Where, previously, budgets merely set out the expenditure to be incurred without correlating it with results. The budgets merely set out the amounts to be spent under various heads – salaries, stationary, rent etc. Performance budgeting requires the estimates to be drawn up for various activities to be undertaken, Instead of considering only expenditure, expenditure as well as results should be in focus; this requires analysis of each broad activity. It also requires appraisal on the basis of results rather than merely on the basis of the amount of money spent.

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GIRLS WRESTLING GAINS ACCEPTANCE

Mr. P. K. Chauhan *

High School Girls Grapple with Male-Dominated Contact Sports

A local newspaper dubbed her "The Gritty Grappler," and with good reason. At 112 pounds, Katrina Betts, a senior at Milan High School in Ann Arbor, Michigan, had defeated 18 of her 24 opponents in one season, with 11 pins. Her victories were remarkable for several reasons: She not only came back to the mat after life-threatening injuries suffered in a car accident two years before; she also managed to hold her own in a sport where the presence of females is often only grudgingly accepted.

"I'd say the parents are the worst," Betts commented after one tournament. "Actually, I think the mothers are a lot worse than the fathers. I don't think they like it when a girl beats one of their sons."

According to the National Federation of High School Associations, the numbers of girls who compete in wrestling are up dramatically. With the growth in girls' interest in the sport, many schools find themselves literally wrestling with the question of how to accommodate both sexes in a traditionally male sport. Title IX requires any school receiving federal funds to allow girls to try out for and, if qualified, participate on a boys' team if no comparable girls' team is available. Although contact sports — such as football, ice hockey, and wrestling — are specifically exempt from the Title IX mandate, most coaches seem inclined to accommodate girls, even if they aren't required to do so by law.

A Level Playing Field?

"At first, it's like, 'Ooo, there's a girl on the team,' but after a week it's no big deal," says Lance Lomano, wrestling coach at Northeast High School in St. Petersburg, Florida, where senior Alix Lauer is the sole female member of the school team. "She's kind of a tomboy, so most of us treat her equally. The guys don't take it easy on her." Lauer must wait outside the weigh-in room while other teammates take their turns on the scale. She removes more jewelry before a match than other players. Other than that, her presence on the team has become almost unremarkable, Lomano says. Unlike football, basketball, or hockey, where adolescent boys' height or physical strength often makes it impossible for girls to compete on a "level playing field," wrestlers are matched according to weight.

"You're competing against someone in the same ball park, because weight is a leveler," notes Jim Thompson, director of the Positive Coaching Alliance based at Stanford University. "For girls who want to play at the highest level in any sport, playing against boys toughens them up."

"I Got Beat by a Girl"

But what makes for an exciting and challenging opportunity for girls may provide a different sort of challenge for boys, observers note.

"They say, 'Oh, if I ever lost to a girl I'd be so embarrassed,'" coach Lomano says of the boys on his wrestling team. "And the girls know, if a guy loses to them he's going to take a lot of ridicule."

"Thinking about the adolescent boy's psyche, they have so much anxiety and insecurity,"

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says Thompson. "'I got beat by a girl' can be turned inward in a negative way, with negative self-talk, or outward in misogynistic, anti-female vocabulary and behavior."

Lomano has observed no inappropriate behavior on the mat when girls and boys wrestle each other, precisely because, he believes, boys are reluctant to compete with girls in the first place. Despite that, some schools would rather "pay than play."

"We will forfeit a match if a girl is on the opposing team," vows John Herzog, superintendent of Detroit's Lutheran High School Association representing five private high schools. "The opening hold is obscene. They've got the hands on the crotch. You have to draw the line somewhere, and we would say there are ample opportunities for girls in other sports."

A League of Their Own?

Others argue that denying girls a chance to compete in the sport of their choice constitutes social, if not legal, discrimination. The short-term answer, Thompson believes, is sensitivity training for coaches, so they know how to deal with both boys' fear of ridicule and girls' feelings about being ostracized. In the long term, all observers agree, the best scenario is for girls to wrestle other girls on teams of their own. In fact, women's wrestling has gained acceptance worldwide.

In the meantime, a growing number of young women seem determined to take their place on the mat, despite the obstacles. "The guys are so much stronger," wrestler Alix Lauer told the*St. Petersburg Times*, "but I try not to think about that. It's like running. I say to myself, 'What's stopping me from putting one leg in front of the other? Nothing.'"

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RELEVANCE OF GANDHIAN THOUGHT ON RURAL DEVLOPMENT IN CONTEMPORARY ERA

Dr.Hitesh N. Jagani *

Gandhi's idea to develop the Indian society was based on his understanding of the society and hence based on the village system. Talking about the importance of village, he wrote in 1936, ***"I would say if the village perishes, India will perish too.*** *The approach too many villages is not a refreshing experience. Often one would like to shut one's eyes and stuff one's nose, such is the surrounding dirt and offending smell". (Gandhi: Constructive programmes – its meaning and place). His concept of rural reconstruction is a comprehensive one, emphasizing on the economic, political, social, educational, ecological and spiritual dimensions. He ceaselessly insisted on a pattern of village life, which will be man-centered and non-exploiting. The decentralized village economy should provide full employment to all on the basis of voluntary cooperation and work for achieving self-sufficiency in its basic requirement of food, clothing and shelter. In short, it can be said that rural reconstruction, according to Gandhi should not be merely concerned with raising the standard of living of village folk, though that was important. Talking specifically about an ideal village, where in him outlined the objectives of rural reconstruction: - he said, the concepts of interrelatedness, of a shared planet, of global citizenship, and of 'spaceship earth' cannot be restricted to environmental issues alone. They apply equally to the shared and inter-linked responsibilities of environmental protection and human development.*

Introduction:

GANDHI is a world-historical figure. Though he refused to formulate a religious or philosophical system, he did stand, throughout his life, for certain ideas, which are nothing if not of universal significance. In order to see this clearly, let us review, very briefly, the nature and context of the challenge to which his life and thought were a dedicated response. There is hardly any area in the pre or post-independence era that he had left untrammeled for the sake of Indian development and independence. In a world plagued by the proliferation of weapons of mass destruction, menace of global terrorism, global warming and climate change, owing to environmental destruction and ecological imbalance, global epidemics like HIV/AIDS, and growing incidence of poverty related death as fallout of liberalization, privatization, and globalization (LPG), Gandhi as well as his philosophy appears relevant for ever. People love him and like to follow his philosophy as proved.

1. What is the Rural Devolvement?

Rural development in general denotes economic development and community development actions and initiatives taken to improve the standard of living in non-urban neighborhoods, remote villages and the countryside. Economic activities typically relate to the primary sector production and processing of food stuffs and raw materials. Rural development actions are mainly and mostly to development mostly aim the social and economic development of the areas.

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2. What are the Gandhian Thoughts?

The welfare of human beings, not of systems or institutions, is the ultimate consideration. Materially, it centers on the following concepts and ideals:

· Political decentralization, to prevent massive concentrations of political power in the hands of too few; rather, to distribute it in the hands of many. The Gandhian political order takes the form of a direct, participatory democracy, operating in a tier structure from the base village-level tier upward through the district and state levels to the national (and international) level.

· Economic decentralization, to prevent massive concentrations of economic power in the hands of too few, and again, to distribute it in the hands of many. Therefore villages, which are anyway geographically decentralized, become the basic economic units. However, where unavoidable, certain industries may be organized on a more centralized basis, and their ownership and control come under the umbrella of the State.

· The minimization of competition and exploitation in the economic sphere, and instead, the encouragement of cooperation. Production on the basis of need rather than greed, concentrating where India is concerned first on the eradication of poverty (and on the worst extreme of poverty).

· Recognition of the dignity of labour and the greater purity of rural life.

· The practice of extensive self-reliance by individuals, villages, regions and the nation.

· Absence of oppression on the basis of race, caste, class, language, gender or religion.

· A deep respect for Mother Nature, necessitating an economic system based upon the preservation rather than destruction of the natural environment.

Such concepts clearly represent pillars for a new social order.

A theory closely linked to the concept of Sarvodaya, also developed by Gandhi, is that of Trusteeship. Its fundamental objective is to create nonviolent and non-exploitative property relationships. Gandhi believed that the concepts of possession and private property were sources of violence, and in contradiction with the Divine reality that all wealth belongs to all people.

3. Gandhian Perspective for Rural Development: "There is as yet nothing like Gandhism" Gandhi all through, went on his experiments in the practice of Truth and Non-violence. Gandhi was neither an academic philosopher nor a system builder. At a global level, when violence is being condemned, religious fundamentalism is rebuked, high technology with its high profile is not going to solve the problem of the teeming millions of people of the world, and Gandhi is the only hope of survival for the whole of the humanity at large. We see E. M. Sumachar's "Small is beautiful" in Gandhi's thought, which is the only hope for survival. Relevance of Gandhian Thought from different angles shall be presented as follows:-

* **How to Make Religion Relevant?**

Though religions are many but Religion is one. As a tree has single trunk but many branches and leaves, so there is one true and perfect religion but it becomes many, as it passes through the human medium. His religion is"Sarva Dharma Sambhava (Equal Approach to All Religions.) i.e. the spirit of humanity and thus conflict shall be resolved amicably and with temperance and not with superiority of one over other. Gandhi's Religion makes a man spiritual and scientific. Thus, if Gandhi's concept of religion is practiced, there shall be no scope of hatred, animosity, enmity, war and destruction. If we have to save the world of today from catastrophe, there is only way and that is the Gandhian way to practice the universal religion which shall herald an era of peace, tranquility and harmony on earth. This is how Gandhi's concept of Religion is of eminent value for all time to come.

* **Changed Concept of Politics**

For Gandhi, politics is moral problem of value. Morals serve the cause of progress. Morality serves the great task of the social revolutions of our times" – Prof. A. Shishkin of the Institute of Philosophy of Academy of Sciences (Moscow).In Modern times, we see that politics is rooted in deceit and dishonesty and is bound to create greater deceit and greater dishonesty. Hate must generate hate and violence greater violence. Thus

the need of the hour is to "moralize politics." Gandhi's prophetic emphasis is "there is no politics devoid of religion." Gandhi stands for people's politics and not Party Politics. Actually, power must pass into the hands of the people at all levels; initiatives must pass to the people. He pleads for party less democracy. Emergence of people's democracy will herald a new era of democratic decentralization i.e. the Swaraj (Self Rule) is needed from below. In Gandhian Politics, democracy becomes the rule of the people and depends more and more upon the power of the people and not upon the power of the police or military. Thus democracy and violence can not go together. Hence Gandhi pleads for the "Moralization of Wishes." and "Voluntary Action must remain the basis of democratic life and culture. Through Satyagrah (Non-Violent Resistance), Gandhi resists injustice and exploitation and thus purifies the politics. This gives an alternative to the bullet Thus Gandhian Politics has a dominant and constructive role to play. He was against narrow nationalism.

* **Foundation of Social Dynamics**

About the social philosophy of Mahatma Gandhi and he says, "Gandhi never sanctioned the doctrine of caste war, class struggle and fight between races. The very survival of mankind amidst all adverse challenges and antithetical impediments is a testimony to the significance of non-violence and he stated that Rishis (Saints) who affirmed the efficacy of ahimsa (non-violence were greater geniuses than Newton, the celebrated founder of the laws of gravitation and motion. Hence, Gandhi wanted to solve problems of social tension, social disharmony and social disequilibrium by resorting to the techniques of collaboration, sympathetic accommodation and genuine brotherly solidarity." Eradication of untouchables was an issue of transcendental value, surpassing even political independence. Gandhism is an inarticulate and mostly unwritten philosophy but nevertheless, it presents a definite pattern of beliefs and the world, capable of generating very active force forwards 'social change' or social revolution'. For developing Gandhian Thought, Acharya Vinoba and to great extent, Jai Prakash and Dada Dharmadhakari adhered hard to bring about social changes purely on Gandhian pattern and principles. The road is difficult but aim is laudable and we have no alternative also as we have either to live together or perish together.

* **Economic Relevance including Trusteeship:**

Gandhi's economic philosophy is inspired by John Ruskin (1819-1900) and he was immensely inspired, almost 'captured' by his book "Unto This Last" Gandhi Condemned the nineteenth century doctrine of laissez-faire which is the political basis of capitalism and he said that labour was superior to capital. As we all know by now that Gandhi was against industrialism and Big Machines and not against machines as such. Gandhi was firm believer in Rural Economy and ownership of the land by its tillers. His heart bled to see the misery of the Indian villagers and hence he formulated his famous "Constructive Programme" for thorough improvement in the life of the simple peasant. He was an eloquent prophet of cottage industries. Khadi stood for the revival and rejuvenation of the Indian Village communities. For him, Khadi was the symbol of Swadeshi. Man should earn his bread by the sweat of his labour. Concept of Trusteeship was derived from the conception of Aparigrah (non-possession) of the Gita. With the passage of time, Gandhi went on adding on economic and sociological content to the rather moralistic conception of trusteeship. He stated that in case, the rich would not become willing trustees; satyagrah was to be resorted to, against the holder of wealth. This implies that the community or the state has also a right in the prosperity of the moneyed classes. He wanted that the rich should become trustees of their surplus wealth for the good of the society. Thus the society was to be regarded as an extension of the family. Modern economics has solved almost all the problems of the production but the problem of distribution is a far cry even today. According to the Gandhian Theory in the ideal society, there should be equality of wages not only for labourer but also for the other members of the different professions. All persons should be supplied with the necessaries to satisfy their

natural needs. Thus Gandhi inculcated the revolutionary doctrine of equality of wages for lawyer, the doctor, the teacher and the scavenger as the panacea for socio-economic evils. Gandhi's economic ideas also aim to promote spiritual development and harmony with a rejection of materialism. The term "Gandhian economics" was coined by J. C. Kumarappa, a close supporter of Gandhi

* **Educational Relevance**

According to Gandhi, the aim of education should be build the whole man and develop his integral personality. "Literacy in itself is no education. It is no the end of education nor even the beginning." Education is worthless, if it fails to inculcate the spirit of service and sacrifice. 'Education, if it is vital thing, it must shed its fragrance on its surroundings." It must reflect and respond in a genuine way to the life of the people living around. A school should not be attached to workshop. The workshop itself is the school. We should learn while we earn and vise-versa. The whole of general education should come through crafts and simultaneously with their progress. This is the only method of producing fully developed human beings. Except for the scholastics all others agree that work should find a place in the educational curriculum. Some regard work merely as an appendage without accepting its needs. The Basic Education envisaged by Gandhi aimed at producing self reliant and good citizens. In order to regain India's lost glory and prestige, Gandhi's educational ideas based on value-orientation have to be reemphasized. Eradication of illiteracy and spread of education is the prime need of the hour so that the citizens of Twenty First Century can be alert and enlightened. However, men of higher thinking always ponder over the failure of the present educational system, which has simply multiplied the number of so called educated unemployed and this huge army of educated unemployed is becoming a menace for the polity and society both. Still there is a ray of hope to get the Gandhian concepts of value education implemented to save the society from peril and total destruction.

4. Rural problem's in Indian Context:

Gandhi didn't participate in celebration of Indian independence, he was busy controlling the post partition communal violence Gandhian activists such as Vinoba Bhave and Jayaprakash Narayan were involved in the Sarvodaya movement, which sought to promote self-sufficiency amidst India's rural population by encouraging land redistribution, socio-economic reforms and promoting cottage industries. The movement sought to combat the problems of class conflict, unemployment and poverty while attempting to preserve the lifestyle and values of rural Indians, which were eroding with industrialization and modernization. *Sarvodaya* also included Bhoodan, or the gifting of land and agricultural resources by the landlords (called zamindars) to their tenant farmers in a bid to end the medieval system of zamindari. Bhave and others promoted Bhoodan as a just and peaceful method of land redistribution in order to create economic equality, land ownership and opportunity without creating class-based conflicts. Jayaprakash Narayan also sought to use Gandhian methods to combat organized crime, alcoholism and other social problems.

5. Strategy for Rural Development:

* Antidote to Environmental Problems
*Sustainable
* Self Sufficiency:
* Small is Beautiful:
* Fighting Global Menace:
* Universalization of Primary Education:
* Empowering Women:
* Communal Harmony:

By following these points and Gandhian thoughts we can develop the rural society as well.

Conclusion:

With Gandhism as a way of life, that is, with a Gandhian socio-economic system, the West so far has been concerned only rarely. By and large, its interest in Gandhism and non-violent techniques has been experimental in nature and approach. By virtue of its all-embracing scope and radical nature, the Gandhian vision is an alternative to the two dominant world-views today: the liberal democratic and the Marxian. The one question about Gandhism and our times

is, therefore, simply this: Can Gandhism work as the new world-view? Is there a possibility of a radical change in the orientation and structure of contemporary society? Can we hope for metanoia? Standing at the brink of an abyss, the next step lies not forward but backward. Did Gandhi then want to put the hands of the clock back? No, he wanted to set them to another noonday. There is need to bridge the gap between education and life by drawing upon the cultural, social and vocational potentialities of the students and to make education 'life centered'.

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મહિલા સશકિતકરણ આર્થિક ક્ષેત્રે

બોરીચા કવિતા જી. *

પ્રસ્તાવના

''ઢોલ પશુ, શુદ્ર ઔર નારી
યહ
ચાર તાંડવ કે અધિકારી.''

ઉપયુકત પંકિત જ દર્શાવે છે કે ભારતીય સમાજમાં સ્ત્રીઓ નું સ્થાન નિચું રહેવા પામ્યું છે. નવાઈ ની વાત તો એ છે કે આધુનીક ભારતની સ્ત્રી ને દુનીયાની કોઈપણ
દેશની સ્ત્રી કરતા વધુ અધીકારો મળ્યા છે. પરંતુ પરંપરાના પ્રાબલ્ય નીચે ભારત ની સ્ત્રી એ અધીકારો ભોગવવા સમર્થ બની શકી નથી. આથી સ્ત્રીનુ સ્થાન સૌથી નિમ્ન કક્ષાનું છે. આજની ૨૧ મી સદીમાં સ્ત્રી–પુરૂષની સમાનતાની વાતો કરીએ છીએ ત્યારે સવાલ એ થાય કે ખરેખર વ્યવહાર માં સ્ત્રી પુરૂષ સમાનતા જોવા મળે છે. સ્ત્રી પુરૂષ ને સમાન દ્રષ્ટિકોણથી જોવામાં આવે છે ? તેનો જવાબ છે ના. સમાજ માં સ્ત્રીને પુરૂષની સમાન સ્થાન આપવામાં નથી આવ્યુ ત્યારે સ્ત્રીશકિતકરણની વાત તો દૂર રહે છે. આજે પણ વિશ્વના દરેક સમાજમાં સ્ત્રીનું સ્થાન નીચું જોવા મળે છે. લિંગભેદ ના આધારે થતુ સામાજીકરણ મા જ સ્ત્રી સાથે ભેદભાવ રાખવામાં આવે છે.જેમા સ્ત્રીના ઉછેરવામાં તેના આરોગ્યની બાબતે, સામાજીક, આર્થિક, શૈક્ષણિક અધિકારો જેવી દરેકબાબત માં અન્યાય થાય છે.આપણાં બંધારણમા આપેલા અધિકારો ના ભોગવટા સ્ત્રી ને થી વંચિત રાખવામા આવી છે. એક નાગરીક તરીકેના તમામ હકકો થી તે દુર્લભ છે. સ્ત્રીઓને વર્ષોથી ચાલ્યા આવતા કુરિવાજો જેવા દહેજપ્રથા, વિધવા, પુનઃલગ્ન નિષેધ, બાળ લગ્ન, પડદા પ્રથા, સતીપ્રથા વગેરે જેવા રીવાજો સ્ત્રી ઉપર લાદવામાં આવ્યા હતા.જેમાં આજે પણ સ્ત્રી અમુક રીવાજો નીચે દબાયેલી જોવા મળે છે. સામાંજીક સુધારણા મા જોડાનાર પુરૂષો એ કુરીવાજો નો પ્રતિકાર કર્યા હતો જેથી સ્ત્રીને આ બદી ઓ માંથી થોડા અંશે મુકતી મળી છે.

આપણા પુરૂષ પ્રધાન સમાજ માં જે કાર્ય–વિભાજન કરવામાં આવ્યું છે તેમા પુરૂષોએ બહારના કામ કરવા જયારે સ્ત્રીએ ઘરમાં રહી બાળકોનો ઉછેર કરવો અને ઘરની જવાબદારી નિભાવવી. પતિ અને સાસુ–સસરાની સેવા કરવી એટલા પુરતું મર્યાદિત હતું. એટલે માત્ર હલક પ્રકારનું કામ સ્ત્રીના ભાગે આવે છે. જેનું કોઈ મહેનતાણું તેને મળતું નથી. માનવ વિકાસ અહેવાલ ૨૦૦૪ માં ડો.હિના એ દર્શાવ્યુ છે તે મુજબ સ્ત્રી આર્થિક પ્રવૃતિમાં ભાગ લે છે તે અઠવાડીયે આર્થિક કામ માટે સરેરાશ ૧૭.૬ કલાક આપે છે. સ્ત્રી જે શ્રમ બજારમાં પ્રવેશે તે ઘરકામના ભારે બોજ સાથે પ્રવેશે છે તે તેના ગેરલાભમાં રહે છે અને તેથી પુરૂષો સાથે શ્રમ–બજારમાં સ્પર્ધા કરી શકતી નથી. આમ ચુકવણી વગરનું કામ સ્ત્રીઓ દ્વારા વધુ થાય છે.

સ્વાતંત્રતા પ્રાપ્તી પછી ભારત સરકારે સ્ત્રી ઓ ના વિકાસ માટે નૈતીક પહેલ કરી છે. શરૂઆત ના દાયકામાં સ્ત્રી કલ્યાણ નો અભીગમ માં અપનાવવામાં આવ્યો. આ માટે કલ્યાણ નીતીઓ ઘડવામા આવી અને આ અભીગમ દ્વારા સ્ત્રી ને સક્ષમ બનાવવા પર ભાર મુકવામા આવ્યો હતો. હવે સ્ત્રીના વિકાસ ની સાથે સ્ત્રી સશકતીકરણ પર ભાર મુકાઈ રહયો છે.

વર્તમાન સમયમાં સ્ત્રીઓનું આર્થિક સહભાગીપણું વધતું જાય છે. છતા તેણીને પુરતો ન્યાય મળતો નથી. કુટુંબની બહાર આર્થિક પ્રવૃતિ અર્થે જતી સ્ત્રીઓનું શોષણ અને અત્યાચારો ના બનાવો વધ્યા છે. સ્ત્રીએ વાપરીને ફેકવાલાયક ચીજ હોય એમ તેનો ઉપયોગ થાય છે. ઘણી વખત યુવાન સ્ત્રીઓ ફોસલામણ માં દેહ વ્યાપાર ના ક્ષેત્રેમાં પ્રવેશી જાય છે અને વધુ અત્યાચારોનો ભોગ બને છે ભારત માં સ્ત્રીની પરિસ્થિતી સંતોષજનક નથી.

સ્ત્રી સશકિતકરણ એટલે શું ?

સ્ત્રી નું સમાજના દરેક ક્ષેત્ર એટલે કે સામાજીક, આર્થિક, રાજકીય, વૈજ્ઞાનિક, સાહિત્ય–કલા એમ દરેક બાબતે પોતાના દરજજો, ભુમિકા, અને સત્તાના આધારે કોઈપણ નિર્ણય લેવાની સ્વતંત્રતા અને સ્વાયતતા કેટલી એ બાબત સશકિતકરણ તરફ દ્રષ્ટિપાત કરે છે.

આમ, કુટુંબ થી લઈને સમાજના જુદા–જુદા દરેક ક્ષેત્રમાં સ્ત્રીને પોતાના દરજજા આધારે નિર્ણય લેવીની સતા કેટલી છે. પોતાના નિર્ણય દ્વારા કામ કરાવી શકવાની સ્વતંત્રતા કેટલી છે. જો આ સ્વતંત્રતા ન હોય તો સ્ત્રીનું સશકિતકરણ થયું છે એમ કહી શકાય નહી. સમગ્ર પણે દ્રષ્ટિપાત કરીએ તો સરકાર બંધારણમાં વચન આપે છે કે સ્ત્રીના દરેક ક્ષેત્ર વિકાસ કરવા પોતે કટીબધ્ધ છે. આ માટે સરકાર દ્વારા વિવિધ યોજનાઓ સહાયો પૂરી પુડાય છે. ઉપરાંત સ્વૈચ્છિક સંગઠનો એ પણ સ્ત્રીના ઉત્થાન માટે ઘણા પ્રયત્ન કર્યા છે. તેનાથી સ્ત્રીનું સશકિતકરણ ચોકકસ થયું છે. પણ આ સ્ત્રી સશકિતકરણ કેટલા ટકા ? કુલ વસ્તીનો મોટા ભાગની સ્ત્રીઓ આજે પણ લાચાર પરાવલંબી અને પરતંત્ર છે.

સ્ત્રી સશકિતકરણમાં જયારે આર્થિક સશકિતકરણ જોઈએ તો પ્રથમ તેનો આર્થિક દરજજો શું છે સમજવો પડે. સ્ત્રીનો આર્થિક દરજજો તેની આર્થિક પ્રવૃતિઓમાં સ્ત્રીઓની હકકો, ભુમિકાઓ તેમ જ સહભાગીપણા માટેની તકો પર અવલંબે છે. એટલે કે

* મુલાકાતી વ્યાખ્યાતા, સમાજકાર્ય ભવન, મહારાજા કૃષ્ણકુમારસિંહજી ભાવનગર યુનિવર્સિટી, ભાવનગર.

સમાજની આર્થિક પ્રવૃતિઓમાં પુરૂષની સરખામણીમાં સ્ત્રીને મળતા હકકો આર્થિક પ્રવૃતિમાં સ્ત્રીનું ભુમિકા સ્ત્રીની સહભાગી બનવા માટેની તકો, મહત્વ વગેરે સુચવે છે. આમ, સ્ત્રી જો તેની આર્થિક પ્રવૃતિ સાથે આર્થિક દરજજો સંકળાયેલો છે.

આર્થિક ક્ષેત્રે સ્ત્રી સશકિતકરણ એટલે આર્થિક રીતે સક્ષમ હોવા છતા પોતાને આર્થિક નિર્ણય લેવાની સતા છે. જેમ કે સ્ત્રી એ કયા પ્રકારનું શિક્ષણ લેવું ? કઈ જગ્યાએ શિક્ષણ મેળવવું. શિક્ષિત બન્યા પછી કયાં નોકરી કરવી,કેવી જગ્યા એ નોકરી કરવી, કેટલા સમય મર્યાદામાં નોકરી કરવી.પોતાના મુળ વતન છોડી બહારગામ નોકરી કરવા જવુ કે નહી વગેરે બાબતો ઉપરાંત જીવનસાથી ની પસંદગી નાં નિર્ણય ઘરના વડીલો, પિતા લે છે. પોતાનાં આવેલ પગારમાંથી પોતાના અંગત ખર્ચ માટે પૈસા વાપરવાની સ્વતંત્રતા કે છુટછાટ નથી.

મજુરી કામે જતી સ્ત્રીઓને ઘર ચલાવવાની જવાબદારી, સંતાનોને ભણાવવાની જવાબદારી નિભાવવી પડે છે. આવા સંજોગો મા પણ સ્ત્રીને પોતાની આવક ના પૈસા કયા વાપરવાનો તેનો નિર્ણય લેવાની છુટછાટ નથી. તેણે ફરજીયાત પોતાની આવક પોતાના પતિને અને પિતાને આપવી પડે છે. સમાજનાં એવા વર્ગની સંખ્યા મોટી છે કે જયાં કુટુંબમાં સ્ત્રીને કયા પ્રકારના કપડા પહેરવા, કોની સાથે લગ્ન કરવા, પોતે શું ખાવું, કેવો ખોરાક લેવો, ઉપવાસ રહેવા કેવા શૃંગાર કરવા, વગેરે નાની નાની બાબતોમાં પણ પોતે નિર્ણય લઈ શકતી નથી.

સશકિતકરણની જરૂરિયાત

વર્તમાન સમયમાં સ્ત્રી શિક્ષણનું પ્રમાણ વધ્યું છે. સ્ત્રી આર્થિક પ્રવૃતિ માટે બહાર આવી છે ત્યારે તેના પર થતા વિવિધ શોષણો અને અત્યાચાર ઘટાડી તેને સક્ષમ બનાવવા માટે સશકિતકરણની તાતી જરૂરિયાત છે. ભારત દેશના વિકાસના રથના બે સમાન પૈડા જેમાં સ્ત્રી–પુરૂષ. સ્ત્રીરૂપી પૈડું બરાબર ન ચાલે અથવા તે સક્ષમ ન બને, સ્ત્રી–પુરૂષનો સમાન રીતિ વિકાસ ન થાય, તો દેશનો વિકાસ શકય નથી.

જે કુટુંબમાં આવકનું સાધન મર્યાદીત હોય, પતિ બેરોજગાર હોય, તેને કામ મળતું ન હોય ત્યારે આર્થિક ભીંસના કારણે કુટુંબના સભ્યો દ્વારા સ્ત્રી પર દબાણ કરવામાં આવે છે. આથી પોતાના માનસિક અસંતુલન ન રહેતા પત્નિને મારઝુડ કરે છે. આમ, પતિ વ્યસની હોય, તો પણ સ્ત્રીને શોષણ, અત્યાચારનો ભોગ બનવું પડે છે. તેમજ સંયુકત કુટુંબ, વડીલોના રૂઢિચુસ્તતાના સામાજીક માળખું પણ સમાજની પરંપરા, રિવાજો વગેરેની લીધે સ્ત્રી હિંસાનો અવિચારનો ભોગ બને છે. જેના લીધે તે પોતાને અસલામત અનુભવે છે. ઉદાસીન થઈ જાય છે. તેનામાં ઉત્સાહ ઘટે, ગમગીની વધે, મનોરોગનો ભોગ બને છે. ચિંતા, નિરાશા, અજંપો,બેચેની અનિન્દ્રા વધે. સ્ત્રીનું આત્મસન્માન અને આત્મવિશ્વાસ ગુમાવી બેસે છે. તેનું ભાવી જીવન અનિશ્ચિત થઈ જાય છે. વધારે પડતા શારીરિક અત્યાચારથી તેનું શરીર નબળું અને અશકત બને છે. ખાસ તો બળાત્કાર જેવી ઘટનામા વેદના વધતા, જીવવાની ક્ષમતા પણ ગુમાવી બેસે છે. આ ઉપરાંત સ્ત્રીના હકકો છીનવા તાં તેના અધિકારોનો અસંતોષ એની કાર્યક્ષમતા પર પડે છે. જેની અસર આર્થિક પાસા પર પડે છે. દમન અને શોષણનો ભોગ બનેલી સ્ત્રી પોતાની ભુમિકા યોગ્ય રીતે ભજવી શકતી નથી. સ્ત્રીઓના ગૌરવભંગની અભિવ્યકિતી બંધારણીય મૂલ્યોના હાસ કરે છે. દેશની પ્રગતિમાં અવરોધ ઉભો કરે છે. આથી જો સ્ત્રી શિક્ષિત હશે, સશકત હશે તો પોતાના સંતાનોને પણ શિક્ષિત બનાવશે. એમ કહેવાય છે કે ભણેલી સ્ત્રી બે કુળને તારવે છે આથી જો સ્ત્રીને સશકત બનાવવાની જરૂરીયાત છે. તો જ દેશનો વિકાસ થશે, સમાજનો વિકાસ થશે, અને દેશ પ્રગતિના પંથે આગળ વધશે.

આર્થિક ક્ષેત્રે મહીલા સશકિતકરણ.

આજે શિક્ષણનું પ્રમાણ વધતા સ્ત્રી શિક્ષણનું પ્રમાણ પણ વધ્યું છે. સાથો–સાથ ભારત સરકાર વિવિધ વિદ્વવાનો અને સ્વૈચ્છિક સંસ્થાઓના સંયુકત પ્રયત્નોથી સ્ત્રીના દરજજામાં ચોકકસ પરિવર્તન આવ્યું છે. તેથી દરેક ક્ષેત્રમાં દરેક સ્તરે સ્ત્રી આગળ આવી છે. સ્વાવલંબી બની છે. આજે દરેક ક્ષેત્રે સ્ત્રીનું પ્રદાન નોંધનીય છે. ૮ માર્ચ "મહિલા દિવસ" ના દિવ્ય ભાસ્કરમાં પ્રસિધ્ધ થયેલ સ્ત્રી સશકિતકરણના લેખો જોઈએ તો....

દેશમાં નોકરી કરતી મહિલાની ટકાવારીમાં ૨૦%નો વધારો થયો છે.

સોફટવેર કંપનીમાં કામકરતી મહિલાની સંખ્યા ૩% છે.

૧૧% મહિલાઓ C.E.O પદ પર છે.

૧૪% મહિલા ભારતીય કંપનીના ટોચના સ્થાને છે.

૫૯% મહિલા સાંસદ વર્તમાન લોકસભામાં અત્યાર સુધીમાં સૌથી વધુ છે.

આ ઉપરાંત જુદા–જુદા પ્રોફેશનલ વ્યવસાય જેમા ડોકટર, વકીલ, એન્જિનિયરીંગ, શિક્ષક, પ્રોફેસર, વગેરેમાં પણ સ્ત્રીએ પગ જમાવ્યો છે.અગાઉ જે વ્યવસાયો માં સ્ત્રી ઓના પ્રવેશ પર પ્રતિબંધ હતો. જેમાં જાહેરસેવા રેલવે, તાર, ટપાલ, કાયદો ન્યાયતંત્ર વેપાર સ્ટોરેજ વગેરે ક્ષેત્ર માં સ્ત્રીઓ શકિતમાંન બની છે.

આર્થિક ક્ષેત્રે મહામુલું યોગદાન આપનાર સ્ત્રીઓ

આર્થિકક્ષેત્રમાં મહત્વનું યોગદાન આપનાર સ્ત્રીઓની સંખ્યા વિશાળ છે. ભારતમાં આર્થિકક્ષેત્રમાં આગળ પડતી કેટલીક મહીલાઓ.....

(૧) સુમિતા મોરારજી–ઉધોગ સાથે.

(૨) અમૃતા પટેલ–દુધ ઉત્પાદન

(૩) હેમાઈ ન્યારાવાલ–જનૉલિસ્ટ

(૪) કિરણ બેદી–અધીકારી (IPS)

(૫) ડો. કિરણ મજનુદાર–બાયોકોન લિ.ના ચેરમેન તથા મેનેજીંગ ડિરેકટર

(૬) ઈન્દિરા નુપી–પેપ્સીકો કંપનીના ચેરપર્સન

(૭) મંદા કોચર વગેર–આઈ.સી.આઈ.સી. બેંકના એમ.ડી

આમ, ઉપરોકત સ્ત્રી ઓ નું આર્થિક ક્ષેત્રે મહાન પ્રદાન છે. પણ આવી સ્ત્રીઓની સંખ્યા સમાજ કેટલી છે ? વળી આ સ્ત્રી ધનિષ્ટ અને શિક્ષિત કુટુંબમાંથી આવેલી છે. જેની સફળતા પાછળ તેમના કુટુંબે મહત્વની ભુમિકા છે. C.E.O પદ સુધી પહોંચવામાં ખરેખર તેમની શકિતને આધારે આગળ આવી છે. આ ઉપરાંત મેનેજમેન્ટ ક્ષેત્રમાં પાઈલોટ, રેલ્વે, મીડિયા, અને અંતરીક્ષયાન ચલાવવામાં સક્ષમ બની છે. આમ, આવા દરેક ક્ષેત્રમાં સ્ત્રીનું સશકિતરણ થયું છે પણ તેની સંખ્યા સ્ત્રીની પાશ્વાદ ભુમિકા આંગળીના વેઢે ગણાય તેટલી જ છે. જે અપવાદ રૂપ સ્ત્રીઓ છે. જેનું ખરેખર સશકિતકરણ થયું છે. જોકે અમુક એવા ક્ષેત્રો છે કે જયાં સ્ત્રી પોતે પોતાની રીતે સક્ષમ બની હોય. એ વાતને સ્વીકારવી

રહી કે અમુક એવા ક્ષેત્રો કે જયાં માત્ર પુરૂષો જ કામ કરી શકે તેવા ક્ષેત્રોમાં જ સ્ત્રી કામ કરે છે. જેમા બસ, ટ્રક, રેલ્વે, રીક્ષા, કોલસાની ખાણ, હોટલ મેનેજમેન્ટ વગેરેમાં સ્ત્રી એ પોતાની શરમ સંકોચ છોડીને આગળ આવી છે. પરંતુ આ માત્ર અમુક સ્ત્રીઓના સશકિતકરણથી બધી જ સ્ત્રીનું સશકિતકરણ થયું છે તેમ કહી શકાય નહીં.

સ્ત્રીની આવકના ઉપયોગ અને નિયંત્રણ :–

આજે કુટુંબમાં સ્ત્રીઓ ત્રણ પ્રકારની ભુમિકા જોવા મળે છે. સમાજમાં એવાં કુટુંબો છે કે જેની સમગ્ર આવક સ્ત્રીની કમાણી હોય, એટલે કે સ્ત્રીની આર્થિક પ્રવૃતિ કરવાથી તેના કુટુંબનું ગુજરાન ચાલતું હોય છે. આથી કુટુંબમાં સ્ત્રીની આવક મહત્વની હોવાથી તેનું પોતાના પગાર પર વર્ચસ્વ હોય છે. પોતાનો પગાક કયાં કેવી રીતે વાપરવો તે નિર્ણય લેવાની સ્વતંત્રતા સત્તા હોય છે. આથી આવા કુટુંબમાં સ્ત્રીનું આર્થિક સશકિતકરણ થયેલું કહેવાય. જેમાં ૮ માર્ચ ના દિવ્ય ભાસ્કર માં પ્રસિધ્ધ થયેલ એક લેખ છે જેમાં શિવાના નામની મહિલા વિશે લખવામાં આવ્યું હતું.

બીજા એવા કુટુંબો કે જેમાં સ્ત્રી–પુરૂષ બંને કમાતા હોય બંન્ને નોકરી કરતા હોય તેમાં પુરૂષની આવક તેની પત્નિ કરતા વધુ હોય. જેનાથી પુરા કુટુંબનું ગુજરાન થઈ જતું હોય તેવી પરિસ્થિતિમાં સ્ત્રીની કમાણી કોઈ ખાસ મહત્વ હોતું નથી. તે પોતાના શોખ ખાતર કમાતી હોય છે. અથવા આવકમાં વધારો કરી વધુ સારું ગુણવતાવાળું જીવન જીવી શકાય તે માટે હોય છે. તો આવા કુટુંબમાં સ્ત્રીની આવકનું મહત્વ ઓછું છે. તેની આવકની ખાસ કંઈ ફેર પડતો નથી.

ત્રીજા એવા કુટુંબો કે જેમાં સ્ત્રીના પિતા કે પતિ ની આવક વધારે છે. જેનું કુટુંબ ધાનઢય છે. આવા કુટુંબમાં સ્ત્રી કમાયા ખાતર કમાતી હોય છે. તે નોકરી પણ માત્ર શોખ ખાતર કરે છે. જો પુત્રી આવી નોકરી કરતી હોય તો તેના લગ્ન ન થાય હોય ત્યાં સુધી નોકરી કરે છે. અને લગ્ન થતા તેને નોકરી મુકી દેવી પડે છે. તો અહીં સ્ત્રી આર્થિક પ્રવૃતિ કરે છે તો પણ એનું આર્થિક રીતે સશકિતકરણ થયેલું નથી.

આમ ઉપરોકત તમામ બાબતોની ચર્ચાના અંતે એટલું જ કહી શકાય કે સ્ત્રી સશકિતકરણ એ ખરેખર વાસ્તવિક નથી. પુરતુ આભાસી છે. આદર્શ એક બાજુ છે. અને વાસ્તવિકતા એ બીજી બાજુ છે. સમાજમા વાસ્તવીક જીવનમાં સ્ત્રીસશકિતકરણ જોવા મળતુ નથી. તો સમાજમાં સ્ત્રીનું એ વાસ્તવિક ખરેખર સ્ત્રી સશકિતકરણ કરવું હોય તો નીચેના કેટલા સુચનો અનુસરવા પડે છે.

સશકિતકરણ કરવા માટેના સુચનો :–

– સ્ત્રી શિક્ષણનું પ્રમાણ વધારવાની સાથી તેને આર્થિક પાસાને સ્પર્શતી દરેક બાબતમાં છુટછાટ આપવી જોઈએ.

– સ્ત્રી સશકિતકરણનાં સંદર્ભમાં સમાજનો દ્રષ્ટિકોણ બદલવો જોઈએ. સ્ત્રી પુરુષને સમાન સામાજિકરણ કરવું.

– સરકારે સ્ત્રી ની આર્થિક રીતે સશકત કરવા જરૂરી કાયદાઓ ઘડવા અને તેનોવ્યવહારમાં અમલ પણ કરાવવા જોઈએ.

– સમાજના નિમ્ન વર્ગની સ્ત્રીને આગળ આવે તે માટે સરકાર અને બિનસરકારી સંસ્થાઓએ સહીયારો પ્રયાસ કરવા.

–સ્ત્રીઓની નિમ્ન દર્શાવતી બધી પરંપરાઓ અને કુરિવાજોનું ખંડન કરવું.

–દરેક વર્ગની સ્ત્રીઓ એ જાગ્રત બની સંગઠીત થવું જોઈએ અને સંગઠીત બનીને સંઘર્ષ કરવો જોઈએ કેમ કે કોઈપણ સ્વતંત્રતા સંઘર્ષ વિના શકય નથી.

–સ્ત્રી પુરૂષ નુ સમાન સામાજીકરણ કરવુ.

આમ, ઉપર્યુકત કેટલાક સુચનો અમલ કરવામાં આવે તો સ્ત્રી સશકિતકરણ જે આભાસી છે. તેને વાસ્તવિક બનાવી શકાય.

સંદર્ભ સૂચિ

– એ.જિ. શાહ, સ્ત્રીઓ અને સમાનજ (૨૦૦૪)

– જે.કે. દવે, અડના પ્રકાશન, અમદાવાદ

– ડો. ચંદ્રિકા રાવલ, ગુજરાતમાં સ્ત્રીનો દરજજો (૨૦૦૬)

– ડો. શૈલેજા ધ્રુવ, પાર્શ્વ પબ્લિકેશન, અમદાવાદ.

– વર્લ્ડ ઈન્ડબોકસ મેગેઝીન (ફેબ્રુઆરી ૨૦૧૨)

– સૌરાષ્ટ્ર સમાચાર ૮ માર્ચ સ્ત્રી સશકિતકરણ લેખ.

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ભાવનગર રાજયનો ગૌરવવંતો ઈતિહાસ એક અવલોકન

પ્રીતી વી. જોશી *

ભાવનગર રાજય એ સૌરાષ્ટ્રનું એક મહત્વનુ વિકાસશીલ રાજય રહયું હતું. ઈ.સ.1723 માં ભાવનગર માં ગોહિલ કુળની રાજધાનીની સ્થાપનાં થઈ ત્યારથી લઈને ઈ.સ.1948 માં ભારતનાં તમામ દેશી રાજયોનું વિલિનિકરણ થયું ત્યાં સુધીનો 225 વર્ષનો ઈતિહાસ પ્રગતિશીલ, વૈવિધ્યપૂર્ણ અને નોંધનીય રહયો છે. ભાવનગર રાજય એ માત્ર સૌરાષ્ટ્ર કે ગુજરાત માં જ નહિ, પરંતુ ભારતનાં સર્વ દેશી રાજયોમાં પણ તે મહત્વનું સ્થાન ધરાવતું હતું. ભાવનગર રાજયની વિકાસલક્ષી અને પ્રજાહિત ચિંતક રાજયવહિવટની દ્રષ્ટીએ ભારતનાં પંદર જેટલાં દેશી રાજયોમાં મૈસુર, વડોદરા જેવા પ્રગતિશીલ રાજયો સાથે ગણનાં થતી હતી.

બાંધકામ, રેલ્વે સિંચાઈ, સ્કુલ, કોલેજની સ્થાપનાં, દુષ્કાળ નિવારણ – ભંડોળ, ખેડૂતોની દેવા નાબુદી, શિક્ષણ પ્રસાર, કન્યાકેળવણી, અદ્યતન હોસ્પીટલ, પ્રજાપરીષદ, દરબારી ગેઝેટ, જેવા લોક સુખાકારીનાં અનેક ક્ષેત્રોમાં સૌરાષ્ટ્ર કે ગુજરાતમાં પહેલ કરનાર ભાવનગર રાજય મોખરે રહયું હતું. પ્રજાકલ્યાણકારી કાર્યોથી રાજયને ભારતભરમાં પ્રસિધ્ધિ મળી હતી તેમાં તેના શાસક એવાં ગોહિલકુળનાં રાજવીઓ અને તેમનાં કાર્યદક્ષ અને નિષ્ઠાવાન દિવાનોનું મહત્વનું પ્રદાન રહયું હતું.

ઈ.સ1230–1252 ની આસપાસ સેજક ગોહિલ નામના એક વીરપુરૂષે મારવાડથી સૌરાષ્ટ્રમાં સ્થળાંતર કર્યું. અને સૌરાષ્ટ્રની પરંપરા અને પ્રતિષ્ઠા સાથે તેમનો સુમેળ થતાં પોતાની વીરતાં, કુનેહ અને ચારિત્ર્યથી સૌરાષ્ટ્રમાં ગોહિલ રાજયની સ્થાપનાં કરી. તે સમયથી આજનાં દિવસ સુધી આ પરંપરા અવિરછિન્ન, અબાધિત, અને અતુટ રહી છે. સૌરાષ્ટ્રમાં ગોહિલ રાજયની સ્થાપનાં સેજક ગોહિલે સેજકપુર વસાવીને કરી. ત્યારબાદ રાણપુર, પીરમબેટ, ઘોઘા, ઉમરાળાં, સિહોર, અને છેલ્લે ભાવનગર રાજગાદી સ્થળાંતરીત થતી રહી હતી.

સમગ્ર ભારત વર્ષનાં ઈતિહાસમાં સુવર્ણ અક્ષરે લખાય તેવી ભવ્ય અને યશસ્વી ગૌરવગાથા ભાવનગર રાજયની રહી છે. ભાવનગર રાજયનાં રાજવીઓએ શોર્ય, સ્વાર્પણ, આત્મભોગ, દેશરક્ષા, ધર્મરક્ષા, પ્રજાહિત અને પ્રજાની રક્ષા માટે સર્વસ્વનું બલિદાન આપી જગતમાં ભારતનું નામ ઉજાળ્યું છે. અને ઈતિહાસનાં પૃષ્ઠો પર તેમનાં પરાક્રમ અને વિરતાની ગાથા અંકિત કરી છે.

તેમાં આ રાજયનાં પ્રાતઃ સ્મરણીય રાજવી શ્રીકુષ્ણકુમારસિંહજી મહારાજે દેશી રાજયોનાં વિલિનિકરણમાં સૌ પ્રથમ પોતાની સંપતિ સાથેનું રાજય રાષ્ટ્રને અપર્ણ કરીને વર્તમાન ભારતનાં ઈતિહાસનાં ઘડતરમાં બહુમુલ્ય પ્રદાન કર્યું હતું તે સર્વવિદિત છે. અને તેની નોંધ ભારતનાં ઈતિહાસમાં સુવર્ણ અક્ષરે લેવાતી રહેશે. અને વિઘટનની પ્રક્રિયા જેમ જેમ જોર પકડતી રહેશે તેમ તેમ રાષ્ટ્રનાં એકિકરણ માટે થયેલું ભાવનગર રાજયનાં રાજવીનું આ સ્વાર્પણ બહુમુલ્ય બની રહેશે.

મહારાજા ભાવસિંહ એ ભાવનગર શહેરની સ્થાપના કરી તે સાથે જ ગોહિલવંશનો અને ભાવનગર રાજયની જાહોજલાલીનો એક નવો યુગ શરૂ થયો. મહારાજા ભાવસિંહ એ શિહોરનાં એક

* અધ્યાપકશ્રી, સમાજકાર્ય ભવન, મહારાજાકૃષ્ણકુમારસિંહજી ભાવનગર યુનિવર્સિટી, ભાવનગર.

નાનકડા રાજયને ભાવનગરમાં વસાવી, આબાદ કરીને અતિસમૃધ્ધ અને બહોળા વિસ્તારવાળું પ્રતાપી અને વૈભવશાળી રાજય બનાવ્યું. તેમનાં આ કાર્યોને ગોહિલકુળ નાં તમામ રાજવીઓ પણ અનુસર્યા. રાજયની પ્રગતિ અને વિકાસ જાણે કે ગોહિલકુળની પરંપરા બની ગઈ. અખેરાજ – 2, વખતસિંહ , વિજયસિંહ , જસવંતસિંહ , તખ્તસિંહ , ભાવસિંહ – 2 અને કૃષ્ણકુમારસિંહજી ના ભાવનગર રાજયની પ્રગતિ અને વિકાસના કાર્યો રાજયનાં દીવાનો , મિ. પરસિવલ અને રાજયનાં ઈજનેર મિ. સિમ્સ નું મહત્વ પૂર્ણ યોગદાન રહયું છે. ભાવસિંહ થી શરૂ થયેલી રાજયની પ્રગતિમાં કૃષ્ણકુમારસિંહ સુધીમાં જે પ્રગતિનાં કાર્યો થયાં તે અગણિત છે. છતાં પણ મુખ્યત્વે, શિક્ષણ, સ્વાસ્થ્ય, જાહેરબાંધકામ, રેલ્વે, ખેતી અને વેપાર ઉદ્યોગ, સામાજીક, આર્થિક વહીવટી અને રાજકિય સુધારાઓ વાહનવ્યવહાર અને સંદેશાવ્યવહાર, પાણી રસ્તાઓ, સુધરાઈ, ન્યાય અને સલામતી માટે જ યોજનાઓ અને સુધારાઓનો અમલ થયો તેનાથી ભાવનગર રાજય સૌરાષ્ટ્રનું પ્રથમ હરોળનું આદર્શ રાજય ગણાવા લાગ્યું.

જયારે અન્ય દેશીરાજયઓમાં પ્રજા પોતાનાં નાનાં નાના હકક માટે લડતી હતી ત્યારે ભાવનગરમાં રાજયની પ્રજા અન્ય દેશી રાજયો કરતા પ્રથમ સુખ સુવિધાઓ આપવામાં આવી હતી. જેમાં રેલ્વે, જળાશય, કેળવણી વેપાર ઉદ્યોગ અને ખેતીને ઉતેજન જેવા અનેક કાર્યોનું અન્ય રાજયઓએ પણ અનુકરણ કર્યું. આથી કહિ શકાય કે રાજવીઓ અને દીવાનોની બાબતમાં ભાવનગરની પ્રજા ખુબ જ ભાગ્યશાળી હતી. જેને પ્રજાહિતચિંતક રાજવીઓ અને દીવાનો મળ્યાં . જયા અન્ય રાજયો ના રાજાઓ અંગ્રે સતા અને પોતાનાં સ્વાર્થમાં રચ્યા પચ્યા રહેતાં હતાં ત્યારે ભાવનગરનાં કોઈપણ રાજવીએ અંગત સ્વાર્થ કે સંપતિને કયારેય મહત્વ ન આપ્યું ભાવનગરનાં રાજવીઓ અને દીવાનોની દિદ્યદષ્ટી અને કાર્યકુશળતાને કારણે હિન્દ ની મહાસતા અંગ્રેજ સરકાર તરફથી પણ ભાવનગર રાજયના વિકાસ અને પ્રગતિમાં ખૂબ જ સહકાર અને માન સન્માન પ્રાપ્ત થયા.

ભાવસિંહ એ સ્થાપેલ ભાવનગર ની અસ્મિતાં સર્વ શ્રી મહારાજા વસવંતસિંહ , તખ્તસિંહ ભાવસિંહ અને કૃષ્ણકુમારસિંહ નાં સમયમાં દેશ– વિદેશમાં પણ ફેલાઈ. તેમાં પણ મહારાજા કૃષ્ણકુમારસિંહ નું વિપુલ સંપતિ સાથેનું રાજય રાષ્ટ્રનાં એકાકીકરણમાં સૌ પ્રથમ રાષ્ટ્રને અર્પણ કરીને તેમનાં સાધુ ચરિત્ર માનસનો રાષ્ટ્રને પરીચય આપ્યો.

ભાવનગરનાં ગોહિલવંશનાં રાજવીઓએ ભાવનગર રાજયને પોતાની પુત્રી માફક ઉછેર કર્યો . જેમ માતા – પિતા અને પરીવારજનો પોતાની પુત્રીને એક સર્વગુણ સંપન્ન વ્યકિત બનાવે. પિતાં પોતાની આર્થિક સ્થિતિની પરવાહ ન કરીને તેનાં વિકાસ માટે બધુ જ કરી છુટે અને ત્યારબાદ આ સર્વગુણ સંપન્ન પુત્રીને પોતાની સ્થિતિ કરતાં પણ સારો કરીયાવર કરીને યોગ્ય વ્યકિતનાં હાથમાં (પરણાવી) સોંપી દે અને એ પુત્રી પણ પોતાનાં સુખ દુઃખ માં પોતાનાં પિયરને યાદ કરે બરાબર તે જ રીતે ગોહિલકુળે ભાવનગર રાજયની સ્થાપના કરી તેનો સર્વાંગી વિકાસ કર્યો અને જયારે સરદાર વલ્લભભાઈ પટેલે રાષ્ટ્રના એકાકીકરણનો વિચાર કર્યો કે તરત જ મહારાજા કૃષ્ણકુમારસિંહ એ પોતાની વિપુલ સંપતિ સાથેનું રાજય વિનાસંકોચે રાષ્ટ્રનાં ચરણે સમર્પિત કર્યું તેનાથી વધુ રાષ્ટ્રનાં ચરણમાં અર્પણ શુ હોઈ શકે ? કદાચ વિશ્વનાં આ પ્રથમ રાજવી હશે જેણે પોતાનાં રાજય અને સંપતિ પ્રેમપૂર્વક સમર્પિત કર્યું.

ઈ.સ.1948માં કૃષ્ણકુમારસિંહ એ ભાવનગર રાજય જયારે સૌરાષ્ટ્રમાં ભળ્યું ત્યારે ભાવનગર રાજયે અઢાર કરોડ રૂપિયા રોકડા, જુદા જુદા મોટા ફંડો તથા બીજી અસ્કયામતો પણ રાજયને સમર્પિત કરી દીધી. કહેવાય છે કે ભાવનગરની સંપતિ, ભાવનગરનાં પ્રધાનો અને ભાવનગરનાં અધિકારીઓથી સૌરાષ્ટ્ર ઉભુ થયું હતુ.

આઝાદી બાદ જાણે કે ભાવનગરની પ્રગતિ રૂંધાઈ ગઈ. ભાવનગર નું પ્રતિનિધિત્વ કરનારાં ઓએ ભાવનગર તરફ હંમેશા દુર્લક્ષ સેવ્યું. ભાવનગર યુનિવર્સિટિ, બ્રોડગ્રેજ, મેડીકલ કોલેજ, જેવા અનેક પ્રશ્નો માટે લડવું પડયું તેનાથી વિશેષ કુરૂણતાં શું હોઈ શકે. પહેલાં જે વણમાંગ્યું મળી જતું હતું. તેનાં માટે હવે લડતો ચલાવવી પડે, આંદોલનો કરવાં પડે તે શું યોગ્ય છે ? આજે પણ ભાવનગરનાં રાજયની સુખ સગવડનો જ ભાવનગર ની પ્રજા ઉપયોગ કરી રહી છે. કોઈ ખાસ સુધારા વધારાં અહીં કરવામાં આવ્યા નથી. આથી જ આજે પણ ભાવનગરની પ્રજાને પોતાનાં રાજવીઓની રાજયનાં દરેક વર્ગ પ્રત્યેની દેખભાળ, પ્રેમ, માવજત યાદ આવે છે. આજે પણ ભાવેણાવાસીનાં દરેક ઘરમાં અને દરેક મનમાં પોતાનાં પ્રજાવત્સલ રાજવીની છબી જોવા મળશે. દરેક ભાવેણાવાસી માટે ભાવનગરનો ઈતિહાસ ગીતા, રામાયણ અને મહાભારત ગ્રંથ જેટલી જ મહત્વતા ધરાવે છે. જેમ આ ગ્રંથોનું મૂલ્ય કયારેય ઓછુ નહિ થાય તેમ ભાવનગરનાં રાજવીઓનો આવો સુવર્ણ ઈતિહાસ હંમેશા ભાવેણાવાસીનાં અસ્તિત્વ સાથે જોડાયેલાં રહેશે. ભાવેણાવાસીઓ માટે ભાવનગરનો ઈતિહાસ ગૌરવપૂર્ણ ઈતિહાસ છે. અને તેથી જ આજે પણ જયારે કોઈ ભાવનગરનાં રાજયની અને રાજવીઓની વાત કરે છે ત્યારે ભાવેણાવાસી અભિમાન પૂર્વક કહે છે કે એ અમારા રાજવીઓ હતા. અને આજે પણ આ રાજવી પરીવાર સાથે ભાવનગર ની પ્રજા ખૂબ જ પ્રેમાળ સંબંધ ધરાવે છે.

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"UNIDIMENSIONAL IMPACT OF LEVERAGE ON THE LIQUIDITY OF SELECTED CANADIAN COMPANIES OPERATING IN INDIA"

DR. JIGAR AGGARWAL *

Abstract: India and Canada have been on the forefront of Industrial and Social development across the globe. Many Canadian companies have set up shop in India and have flourished tremendously. As far as their capital requirements are concerned, there are many divergent opinions in academia regarding the desirability of contracting debt. Some experts opine that when a company involves debt in its capital structure it does not always have to have a negative impact on liquidity. While there are some who go with the traditional theory, that debt does adversely impact liquidity. This paper attempts to measure and analyse the actual impact of debt on the liquidity status of prominent Canadian companies operating in India. The paper concludes that debt indeed has negative impact on liquidityof the selected companies.

The management of a company goes through many brain storming sessions before deciding on a particular capital structure- Equity dominated or Debt-dominated or trade-off between the two etc. The main purpose is to maximize the market value of the share and to fetch decent returns to the investors. The decision to employ a particular source of finance is greatly influenced by the type of project to be financed, nature of capital requirements, its earning capacity as also its debt repayment capacity and the prevailing market conditions among many other factors.

In terms of business finance, the leverage is employment of debt fund or borrowed capital. Although leverage is purely a financial tool, it is used immensely by managers involved in the decision-making processes related to capital structuring decisions, mergers and acquisitions, ascertainment of cost of capital etc.

For the investors, Equity is a risky avenue for investment when compared with Debt funds. The returns on Equity Share Capital largely depend on the financial performance of the company, dividend policy of the company etc. and therefore the returnon Equity Shares is not guaranteed. Whereas the debt fund gives assured returns and ensures safety of investment. .

In today's market conditions when the expectations of the Equity shareholders are rising, a company has to be able to determine a judicious mix of debt funds and owned funds.

Liquidity

Liquidity is a significant measure showing the firm's ability to meet its short-term obligations. A firm may face many vicissitudes but how successfully it overcomes the lean patches, is reflected in its liquidity position. Liquidity is therefore vital to its survival. Excess liquidity or poor liquidity both are danger signals to the management and indicate impending crisis.

Liquidity is an important measure revealing the firm's ability to make good its short-term debt and in other words, it shows to what extent the funds provided by the investors are safe. It clearly holds the key to a company's survival. However, the key really lies in maintaining proper balance between excess liquidity and inadequate liquidity. Both are an invitation for financial trouble. The following are the major liquidity ratios:

1) Current ratio
2) Liquid ratio or Quick ratio or Acid test ratio

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2. Review Of Literature

The review of literature has been briefly summarized as follow:

Rajan and Zingales (1995) discuss various accounting based measures of leverage and their information-related content. They have suggested that to facilitate the proper measurement of leverage, the measure itself should be based on the objective of analysis. It cannot be selected randomly. They propound that the ratio of total liabilities to total assets cab be considered appropriate if the matter pertains to what is left for the shareholders after liquidation, but it is not at all a good indicator of whether the firm is likely to experience bankruptcy in the near future. on rates of return on book value with explicit leveraging equations that explain when the leverage is favourable and when unfavourable with the help of a case of Dell Computers, USA. The authors have stretched the concept of leverage from very basics to its intricate impact on the profitability and the mathematical presentations of the same.The authors Ram Kumar Kakani, Biswatosh Saha and **V. N. Reddy (2001)** have attempted to provide an empirical evidence of the widely held existing theories on the determinants of firm performance in the Indian context. The authors emphasise on the fact that analysis of the determinants of firm performance is of utmost importance to all stakeholders of a firm, especially to its common equity investors. For this purpose, the authors have used financial statement and capital market data of 566 large Indian firms over a time frame of eight years divided into two sub-periods (viz., 1992-96, and 1996-2000) to study Indian firms. Financial performance across various dimensions viz., shareholder value, accounting profitability and its components, growth and risk of the sample firms and leverage component the capital structure. Jean-Philippe **Bouchaud, Andrew Matacz and Mark Potters (2001)** have tried to investigate quantitatively the so-called leverage effect, which corresponds to a negative correlation between returns earned in the past and future volatility.**Prashant Gupta, Aman Shrivastav and Dinesh Sharma (2011)** reveal the distinct relationship between capital structure decisions and their impact on the performance of the corporates. For the purpose, they have applied the data of 100 companies listed National Stock Exchange (NSE) of India in a 5-year time horizon. The results of the study conducted by them establish that the capital structure does influence financial performance. **Puwanenthiren Pratheepkanth (2011)** states that the relationship between capital structure and financial performance is one that has received considerable attention in the finance literature. How important is the concentration of control for the company performance or the type of investors exerting that control are questions that authors have tried to answer for long time. The study of effects of capital structure on financial performance will help the academia. There is a negative relationship between capital structure and financial performance, it concludes.

3. Research Methodology

RESEARCH OBJECTIVES

The research work clearly aims to serve the following objectives;

(1) To study the theoretical aspects of Financial Leverage and Liquidity

(2) To examine relationship between Financial Leverage and Liquidity of selected industries and to investigate the actual impact of Financial Leverage on theLiquidity of selected industries.

HYPOTHESIS

There is no relationship between Financial Leverage and Liquidity of selected industries and no impact of Financial Leverage on the Liquidity of selected industries.

SOURCES OF DATA

Secondary data have been used for the purpose of data collection and data analysis. The data of various financial parameters have been obtained from the Annual Reports of the companies directly from the official web sites of the company or stock exchange website. The resources at CMIE (Centre For Monitoring Indian Economy) have also been utilised for the same purpose.

SAMPLING METHOD

For the purpose of this research, the companies that have their origin in Canada and are currently successfully operating in India have been selected.This research work is based on eleven years' data **(2002-03 to 2012-13)**of the selected companies. For the years not spent in India, the data of the companies' performance in Canada are used to complete and facilitate data analysis.

TOOLS & TECHNIQUES

The performance of the companies has been examined on the basis ofLiquidity, which is dependent variables, whereas Financial Leverage has been used as an independent variable.

ANALYSIS

To examine the result for determined objectives of the study two techniques are used to analyse compiled data - (1) Accounting analysis (2) Statistical analysis.

ACCOUNTING ANALYSIS:

For accounting analysis, ratio analysis has been used.

Liquidity implies the short-term flexibility of a company in payment of obligation. To examine availability of current asset and liquidity of the Company following two ratios are calculated with following formula:

"**Current Ratio** : Current Assets / Current liabilities

It helps to assess the short-term financial position of the business enterprise. It shows how many times Current Assets are in excess of Current Liabilities. Higher the Current ratio, greater is the rupee available for the purpose of current liability, more is the Company's ability to meet its current obligations and greater is the safety of Company's short term creditors.

"**Quick Ratio** : (Current Assets - Inventories) / Current Liabilities

This ratio is an indicator of a company's short-term liquidity. The quick ratio measures a company's ability to meet its short-term obligations with its most liquid assets.

STATISTICAL ANALYSIS:

Correlations and Regression Analysis as statistical tools have been used. To check correlation of ratios of selected company using

$\sum_{xy}$= Correlation Coefficient between x & Y

$$= \frac{\sum xy - n\bar{x}\bar{y}}{\sqrt{\sum x^2 - n\bar{x}^2}\sqrt{\sum y^2 - n\bar{y}^2}}$$

Regression equations of y on x:

$$y = \bar{y} + byx(x - \bar{x})$$

$$= (\bar{y} - byx\bar{x}) + byxX$$

$$y = a + bx$$

where $a = \bar{y} - byx\bar{x}$

$$b = byx = \frac{\sum xy - n\bar{x}\bar{y}}{\sum x^2 - n\bar{x}^2}$$

LIMITATIONS

a. The ratio analysis is the study of past financial records of the company. Such past records may or may not prove to be useful for future decision-making.

b. Different companies adopt different accounting methods in respect of depreciation, valuation of closing stock, provision of debt etc. This can adversely affect their uniformity and comparability. The Price level fluctuationscannot be ignored in the above study.

c. Financial analysis is based on selected accounting ratios.

d. The use of statistical techniques was restricted to Correlations and Liquidity Analysis of Canadian Companies Operating In India

ACCOUNTING ANALYSIS

LIQUIDITY RATIOS

ATIOS	**2003**	**2004**	**2005**	**2006**	**2007**	**2008**	**2009**	**2010**	**2011**	**2012**	**2013**
CAIN FOODS LTD. (A)											
rent io	1.5	1.71	1.66	1.64	1.81	1.96	2.44	2.15	2.12	2.09	2.10
ick Ratio	1.14	1.23	1.17	1.19	1.28	1.43	1.86	1.67	1.58	1.46	1.67
OOKFIELD ASSET MANAGEMENT INC. (A)											
rent io	0.94	0.83	0.95	0.82	0.99	0.94	1.14	1.08	1.39	1.53	1.48
ick Ratio	0.38	0.81	0.56	0.82	0.59	0.38	0.48	0.55	0.46	0.54	0.54
A GROUP HOLDINGS INC. (A)											
rent io	0.59	0.65	0.6	0.51	0.6	0.61	0.72	0.61	0.58	0.69	1.15
ick Ratio	0.43	0.56	0.85	0.74	0.67	0.45	0.55	0.57	0.51	0.61	0.69
/. ANDERSON ASSOCIATES LTD. (A)											
rent io	1.04	1.16	1.36	1.38	1.25	1.08	1.11	0.87	0.88	0.73	2.11
ick Ratio	1.08	1.07	1.09	1.31	1.23	1.32	1.66	1.29	1.27	1.34	1.58
NADIAN TECHNOLOGIES & BUSINESS FACILITATORS INC. (B)											
rent io	0.84	0.84	0.84	0.78	1.18	1.08	0.9	0.79	0.82	0.73	0.73
ick Ratio	0.92	0.92	0.84	0.72	1.37	1.2	1.14	0.75	0.81	0.96	0.9
ECTROVAYA INC. (B)											
rent io	0.5	0.6	0.81	0.71	0.6	0.51	0.52	0.62	0.59	0.83	0.8
ick Ratio	1.67	1	1.48	1.25	1.33	1.62	1.62	1.4	1.6	1.27	0.96
RASPAN INC. (C)											
rent io	0.5	0.4	0.41	0.44	0.47	0.55	0.67	0.76	0.74	0.68	0.72

ick Ratio	0.67	0.92	1.08	1.88	2.5	1.61	1.8	2.08	1.99	1.85	1.57
AIRIE PULP & PAPER INC. (C)											
rent io	2.15	3.16	2.59	3.42	1.3	1.19	0.88	0.79	0.79	1.02	1.98
ick Ratio	1.73	1.97	1.62	2.05	2.34	2.66	2.34	2.52	1.92	1.17	1.15

LIQUIDITY ANALYSIS:

Current Ratio: In Group A, B and C companies the average Current ratios are 1.30, 0.98 and 0.93 respectively and Debt-Equity ratios are 0.48, 0.53 and 0.51. Group C companies have comparatively higher Debt-Equity ratio and yet their average Current Ratio is the lowest of all. Group A companies also enjoy a good working capital position and these companies have sufficient liquidity. Therefore, they can use these financial circumstances to opt for greater leverage and the debt so raised will not adversely affect the companies' liquidity position. Group B and C companies have lower Current Asset ratios and they have higher Debt-Equity ratios.

Quick Ratio: In Group A, B and C companies the average Quick ratios are 0.98, 1.71 and 0.97respectively and Debt-Equity ratios are 0.48, 0.53 and 0.51. Group B companies have the highest debt ratio and yet their average Quick Ratio is the highest. Hence, these companies have sufficient liquidity and it follows that the debt raised has not hampered the companies' liquidity position. The Group A and C companies have comparatively much lower Quick ratio and have lower Debt-Equity ratio.

The Long Term Debt-Equity ratios for Group A, B and C companies are 0.33, 0.40 and 0.37. On this parameter, also Group B companies have higher element of debt and Group A companies being the least levered.

STATISTICAL RESULTS OF CORRELATIONS AND REGRESSION:
LEVERAGE AND LIQUIDITY

ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.842	1	4.842	12.312	.0037(a)
	Residual	33.821	86	.393		
	Total	38.662	87			

a Predictors: (Constant), DEBTEQTY

b Dependent Variable: CurrRatio

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.254	.101		12.450	.000
	DEBTEQTY	-.282	.080	-.354	-3.509	.0037

a Dependent Variable: CurrRatio

This model is appropriate in the context of the selected companies. There is correlation between Leverage and Liquidity. The Regression model is appropriate. The following equation is derived: Current Ratio = 1.254 - 0.282 (Debt-Equity Ratio). It is possible that some companies have reported adverse impact while others may have positive impact.

CONCLUSIONS

BASED ON ACCOUNTING ANALYSIS

Group A companies have reported good liquidity condition. These companies have maintained their liquidity at optimum level without sacrificing profitability. Group B companies have normal liquidity status which is also in accordance with expectation. Group C companies also have acceptable liquidity position but as stated earlier, low profitability. In order to enhance profitability, Group C companies are required to rejig and manage their liquidity still better to influence their profitability positively.

BASED ON STATISTICAL ANALYSIS

It is reported that the overall impact of financial leverage on liquidity of the companies in this industry is negative. The investors can be suggested that if other parameters of performance in this industry are found to be satisfactory, they should not divest immediately. They should wait and watch for reasonable amount of time before taking the final call.

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