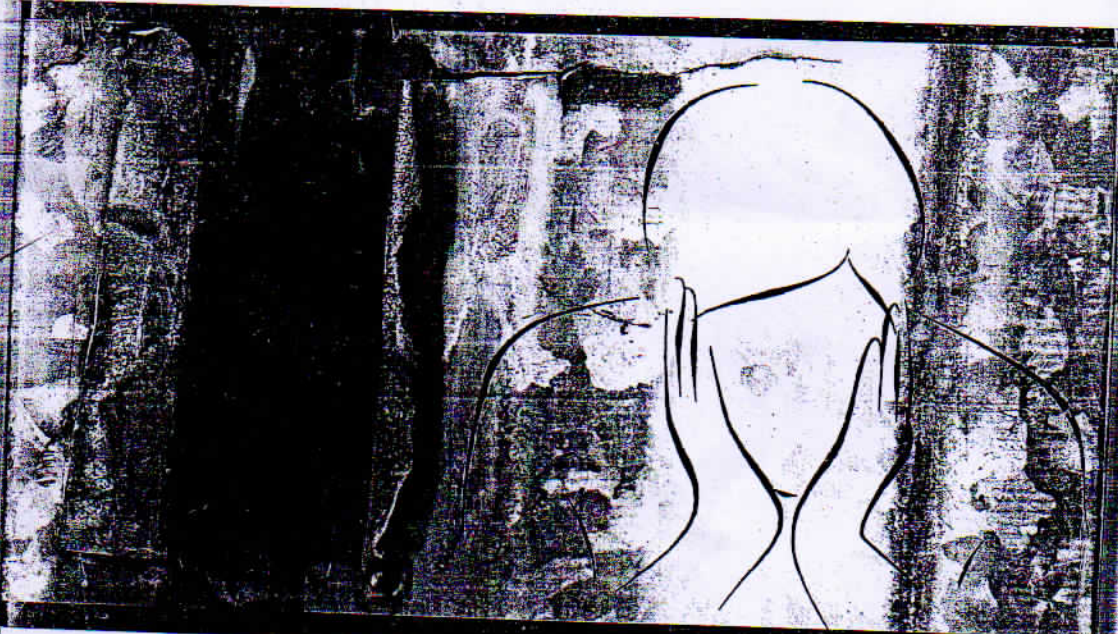




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21वीं सदी के हिन्दी साहित्य
में
चित्रित मानवीय संवेदना



संपादक

प्रा. डॉ. प्रतिज्ञा पतकी ♦ प्रा. डॉ. अनुप दळवी

21वीं सदी के
हिंदी साहित्य में चित्रित
मानवीय संवेदना

सम्पादक

प्रा. डॉ. प्रतिज्ञा पातकी

प्रा. डॉ. अनुप दळवी

नवभारत प्रकाशन

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अनुक्रमणिका
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इस प्रकार विभूति नारायण राय ने अपने दोनों ही उपन्यासों में मानवीय संवेदना का बड़ा ही मार्मिक चित्रण किया है। पहला उपन्यास तबादला में उन्होंने तबादला करवाने या रुकवाने के लिए किस प्रकार राजनीति नेता नौकरशाही लोगों से पैसा वसूलते हैं और नौकरशाही अधिकारी सामान्य जनता से वही पैसा वसूलते हैं इसका बड़ा ही संवेदनापूर्ण चित्रण उपन्यास में प्रस्तुत किया है।

दूसरा उपन्यास प्रेम की भूतकथा में उन्होंने केमिस्ट की दुकान में काम करने वाले जेम्स की हत्या होती है। जेम्स की हत्या के लिए उसके दोस्त सार्जेन्ट मेजर एलन को दोषी पाकर फाँसी दी जाती है। एलन अदालत में भी इसका जवाब नहीं देता, यद्यपि वह हत्या भी स्वीकार नहीं करता अपने दिलचस्प शिल्प में उपन्यास इसी सवाल का जवाब ढूँढ़ता है जिसके अन्त में एक सशक्त प्रेम कहानी खुलती है। इसी प्रेम कहानी के उल्लेखन में भूत कथावाचक का आविष्कार बहुत कारगर है। दरअसल कहानी में तीन-चार भूत (जिनमें नायिका रिप्ले वीन का भूत भी शामिल है) उन खाली जगहों को भरते हैं जो ऐतिहासिक साक्ष्यों के इर्द-गिर्द फैले हैं। ये सृजन के भूत हैं जो लेखकीय कल्पना में धूसर रंग भरते हैं। अन्त में नायिका के भूत का रोना मार्मिक है जो भूत की रुढ़ि को भी तोड़ता है। भूत के मिथक का ऐसा रचनात्मक इस्तेमाल प्रशंसनीय है। नायिका का भूत इसलिए रोता है क्योंकि वह प्रेम को हत्या के आरोप से बचा सकती थी मगर बचा नहीं पायी इसका चित्रण लेखक ने बड़ा ही मानवीय संवेदना के रूप में किया है।

संदर्भ

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एक आत्मिक संघर्ष की कथा 'उधर के लोग'

प्रो. निकाळजे भूपेन्द्र सजेंराव

अजय नवारिया जी के पहले उपन्यास में अपनी वेदना को उजागर करने का प्रयास किया गया है। साथ ही भारतीय संस्कृति की विशिष्टता और वैयक्तिक सत्ता के साथ-साथ अन्तर्राष्ट्रीय मुद्दों को रेखांकित करता है। बेशक, यह उनका पहला उपन्यास है, लेकिन अपनी शिल्प संरचना और वैचारिक परिपक्वता में यह अहसास नहीं होने देता। क्योंकि प्रस्तुत उपन्यास सचमुच अपने आपमें अनोखा है, सुन्दर है। उपन्यास की संरचना, लेखक की सुलझी हुई दृष्टि, प्रगल्भ विचार तथा संघर्षरत चरित्रों का निर्माण सभी समाज को एक नयी दृष्टि देने का प्रयास करते हैं। उपन्यास में हिंदू कहे जाने वाले समाज के अन्तर्विरोधों विडम्बनाओं और पारस्परिक द्वेष के अलावा, उनके रीति-रिवाजों का भी सूक्ष्म और यथार्थपरक अंकलन किया है, यह द्वंद भी उभरकर आता है कि क्या वर्णाश्रम धर्म ही हिन्दू धर्म है या कुछ और भी है? उपन्यास पाठकों में प्रश्नानुकूलता पैदा करता है कि क्या 'जाति' की उपस्थिति के बावजूद 'जातिवाद' से बचा जा सकता है? क्यों विभिन्न समुदाय एक-दूसरे के साथ सह अस्तित्व के सिद्धान्त के तहत नहीं रह सकते? क्यों भारतीय साहित्य का संघर्ष क्लान्त होने के पहले या साथ-साथ डी कास्ट होने का संघर्ष नहीं बना? अनेक प्रश्नों को लेकर रचनाकार समाज को सोच-विचार देता है, इसलिए हिंदी के दलित उपन्यास साहित्य में इस उपन्यास का विशेष स्वागत हुआ है।

उधर के लोग उपन्यास एक जातिवाद के कलांकित समाज का आईना है। उपन्यास में नायक स्वयं खटीक समाज का है, यह चित्र है छूआछूत की कुंठित विचारधारा से ग्रसित समाज का। दलित वर्गों में भी जातिवादिता से मानवता वादिता की हत्या कैसे होती है, इस उपन्यास में बखूबी बताया गया है। प्रस्तुत उपन्यास आत्मकथात्मक शैली में लिखा गया है। दलित समाज में जन्म तथा विषम परिस्थितियों में पढ़-लिखकर अपने आपको काबिल बना देता है, विश्वविद्यालय में

प्राध्यापक बन जाता है। पिताजी की विचारधारा का आधार लेकर वे जीवन को आगे बढ़ाता है—पिताजी ने उससे कहा था—“जो कौम जितनी जल्दी अम्बेडकरवादी दर्शन समझेगी उतनी जल्दी अपना विकास कर जायेगी।” इस तरह से पहले से मन मस्तिष्क में आंबेडकरी विचार रहते हैं। कितनी भी मुसीबतें आने के उपरान्त भी वह अपने मार्ग से हटता नहीं है। जाति-व्यवस्था से उपर उठकर सोचने के कारण नायक ब्राह्मण लड़की वंदना से विवाह करता है, उन दोनों का प्रेम जीवन की नैया को आगे बढ़ाता है, वंदना नायक से बहोत प्यार करती है, वह अपने आस-पास रहे वह, सह नहीं पाती कि उसका पति उसे छोड़कर मित्रों के साथ पार्टी मनाए। उस वंदना नायक पर अधिकार जमाना चाहती है, नायक उसे नहीं समझ पाता। घर में झगड़ा होता है, वंदना स्वतंत्र विचारों की है, पति से हर बात की बराबरी वह चाहती है, रोज के झगड़ों से तंग आकर वंदना एक दिन आत्महत्या कर लेती है, उसकी आत्महत्या से नायक की बर्सी हुई दुनिया उजड़ जाती है। नौकरी जाती है छह महीनों तक जेल में रहना पड़ता है। बाद में बाइज्जत बरी होने के बाद भी समाज उसे शक की नजर से देखता है। इसके बाद संगीता (जो कि चमार जाति से है) से उसकी शादी होती है लेकिन वंदना से पहली शादी की बात छुपाने की वजह से संगीता के आत्मसम्मान को ठेस लगती है और वह घर छोड़कर चली जाती है। इसी क्रम में प्रेम, विवाह, वेश्यावृत्ति और हिन्दू रीति-रिवाजों से लेकर अंतर्राष्ट्रीय मुद्दे तक रेखांकित होते हैं। सुशील, जयंत, फिरोज और आयशा के साथ भारत में जड़ हो चुकी जाति-उपजाति व्यवस्था पर खुलकर बातचीत बल्कि सार्थक बहस इस उपन्यास में की गई है। इस रचना के शीर्षक ‘उधर के लोग’ का मतलब दक्खिन टोले के लोगों से है बल्कि बृहत्तर परिप्रेक्ष्य में देखें तो इशारा सारे दलित, स्त्रियों और अल्पसंख्यकों की तरफ है। उपन्यास में दूसरा विषय यह है—नर-नारी सम्बन्ध। इस उपन्यास में नारी जाति का समाज में क्या स्थान है यह भी वर्णित किया गया है।

प्रोफेसर की आयशा से विशेष सहानुभूति है, जब पहली मुलाकात आयशा की होती है, तो वह कालरा के घर अपनी शारीरिक भूख का दमन करने के लिए कालरा और राना ने आयशा को बुलाया था लेकिन प्रोफेसर जो नारी जाति का सम्मान करने वाला एक व्यक्ति है। वह आयशा के भी बार-बार उकसाने पर उसके प्रेमपाश में नहीं फँसता और शायद आयशा के मन में प्रोफेसर के प्रति सम्मान पैदा हो जाता है। उसके पास पैसा है और प्रतिष्ठा (?) भी वह फिर से घर बसाना चाहती है, अपना घर इसके लिए उसे नायक योग्य बना लेता है वह उसके प्रति समर्पण भी करती है।

दलित साहित्य को आमतौर पर सहानुभूति के नजरिए से देखा जाता रहा है। आलोचकों का भी मानना है कि दलित साहित्य के नाम पर अब तक अपनी पीड़ा और प्रतिरोध से सराबोर रचनाएँ ही चर्चित रही हैं, उनमें भी आत्मकथाएँ हैं। ‘उधर के लोग’ द्वारा अब उपन्यास के क्षेत्र में भी दलित साहित्य की मजबूत उपस्थिति दर्ज हुई है। नायक का अंबेडकर दर्शन में विश्वास है। उसे शोषण और अन्याय-अत्याचार से चिढ़ है। हरियाना के गोहाना में दलितों की बस्ती जलाई थी—पचास घर फूँक दिए थे—इस घटना से नायक आंतर बाह्य विचलित हुआ है। ऐसी घटना से कोई भी इन्सान विचलित होगा ही—दलित रचनाकार तो स्वाभाविक रूप से होगा। बाबरी मस्जिद ढहाने की घटना भी नायक को दहला देती है। प्रस्तुत उपन्यास अनेक आत्मिक संघर्ष की कथा है, अनेक सवाल यह समाज के भीतर निर्माण किए हैं, उन्हीं का जवाब उपन्यासकार यह चाहता है, नयी समाज को दृष्टि देने का प्रयास भी इस उपन्यास में किया गया है। उपन्यास के अंत में नायक की बिटिया का जन्म एक नए समाज के जन्म की ओर संकेत करता है। लोकगीतों का भी प्रयोग उपन्यास में किया गया है, शीर्षक की तरह ‘उधर के लोग’ की भाषा बेहद सशक्त और सर्जनात्मक है।

हिंदी विभा
राधाबाई काळे महिला विद्याल
अहमदनगर (महाराष्ट्र)

महान स्वतंत्रता सेनानी
तथा
पाथर्डी के पूर्व विधायक
स्व. ना. ग. उर्फ बाबूजी आव्हाड की
पावन स्मृति को
सादर समर्पित

अनुक्रम

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6

ओम प्रकाश वाल्मीकी के काव्य में मानव मूल्य

निकाळजे मुपेंद्र सर्जेराव

समसामयिक समाज में सबसे अधिक चर्चित होनेवाला शब्द है, 'मूल' हिंदी में प्रयुक्त 'मूल्य' शब्द संस्कृत की 'मूल' धातू के साथ 'यत्' प्रत्यय संयुक्त कर देने से बना है, जिसका अर्थ किंमत, मजदूरी आदि होता है। 'मूल्य' शब्द अंग्रेजी के असनमश शब्द का समानार्थी है और लेटिन भाषा के असमतम से बना है जिसका अर्थ अच्छा सुंदर आदि होता है। अर्थात् 'मूल्य' शब्द के अर्थ में शिव और सून्दरम् सन्निहित रहते हैं। भारत में मूल्य सम्बन्धी चिंतन पुरुषार्थों के रूप में हुआ है। 'मूल्य' शब्द को धर्म, अर्थ, काम, मोक्ष इन चारों का सम्मिलित रूप माना गया है। डॉ. धर्मवीर भारती के अनुसार मूल्य व्यक्तिविशेष द्वारा प्रतिपादीत होने परी व्यक्तिगत नहीं हो सकता। मूल्य न पूर्णतः वस्तुगत होते हैं और न पूर्णतः व्यक्तिगत। वे वस्तु व्यक्ति के परस्पर सम्बन्धों क्रिया प्रतिक्रियाओं संघर्षों संगतियों के फल होते हैं।¹

समाज और मूल्य दो ऐसे शब्द हैं जिनका विशिष्ट संबंध बना रहता है और सारे मानविय संबंधों का आधार इस मूलभूत सम्बन्ध में ढूँढा जा सकता है। व्यक्ति के जीवन को समाज के अनुकूल या सामाजिक सीमारेखाओं के अंतर्गत बनाए रखने के लिए स्वीकृत मान्यताओं को हम 'मूल्य' मान सकते हैं। प्रत्येक समाज की संस्कृति के अपने मूल्य होते हैं। मूल्य जीने का दृष्टिकोण है। 'मूल्य' मानवीय जीवन के ऐसे लक्ष्य है दृष्टिकोण हैं, जो समाज द्वारा स्थापित किए जाते हैं, जो प्रत्येक व्यक्ति के लिए मान्य हैं।

जीवन कैसा होना चाहिए, इस प्रश्न का उत्तर है 'मूल्य' डॉ. हुकुमचंद के अनुसार "जीवन को व्यवस्थित एवं संयमित ढंग से चलाने के लिए भारतीय विचारकों ने पुरुषार्थ की कल्पना की है जिसे हम 'मूल्य' का प्रारंभिक रूप मान सकते हैं।² मूल्य व्यक्ति के जीवन को समाज के अनुकूल या सामाजिक सीमारेखाओं के अंतर्गत बनाए रखने के लिए स्वीकृत मान्यताओं को हम 'मूल्य' मान सकते हैं। समाज के सामने मूल्यों को रखा जाता है, और यह मूल्य हमें

साहित्य के माध्यम से समाज तक पहुँचाने का कार्य यह करते हैं, लेकिन कभी कभी यह भी दिखाई देता है, समाज में मानवी मूल्यों को रोंधा भी जाता है। लेखक या कवि अपने और समाज के मूलभूत अधिकारों के लिए ही लड़ता रहता है। साहित्य की व्युत्पत्तिगत व्याख्या में ही कहा गया है— "साहित्यस्य भावः साहित्यम" अर्थात् साहित्य शब्द में ही मानव कल्याण वा जगत-कल्याण की भावना यह निहित है। मानव मूल्यों और मानव अधिकारों में विश्वास रखनेवाला, उनके लिए लड़नेवाला उनके हित और उनके "शिव" को केंद्रीय भाव बनानेवाला लेखक या कवि उस सुंदर वा सत्य को ग्रहण करता है, मानव-मूल्यों को अग्रसटित करने का मतलब ही यह होगा कि वह व्यक्ति-लेखक व कवि-मानव मूलभूत अधिकारों के लिए लड़नेवाला आवश्यकता पड़ने पर अपने स्वार्थों को ताक पर रखकर उनके लिए अपने सर्वस्व की आहुति देनेवाला यह साहित्यकार ही होता है। समाज की आँखे खोकनेवाला ही साहित्यकार ही होता है, समय के साथ मूल्यों को जागृत करनेवाला वह होता है, लेकिन परिस्थिती के अनुरूप यह जीवन मूल्य यह बदलते रहते हैं। पिछले एक दशक में साहित्य और विचार धारा की दूनिया में अवधारणात्मक स्तर पर बदलाव आये हैं। विशेष करके इक्कीसवी सदी के प्रारंभ में मण्डल कमीशन, बावरी ध्वंश, गोधरा काल, आर्थिक उदारीकरण, वैश्वीकरण की प्रक्रिया ने आम आदमी की सोच को ही नहीं बदला बल्कि बौद्धिक विचार विमर्श की दूनिया को भी सोचने के लिए मजबूर किया है। समय के साथ अब तक समाज एक वर्ग ऐसा जो शहर से बाहर अपने जीवन का गूजार, करता है, जो मानव होने के बावजूद भी उसे अधिकारों से वंचित यह रखा था, उसी को लेकर हिंदी दलित साहित्य में एक नाम हमारे सामने आता है, ओमप्रकाश वाल्मीकी, की काव्यधारा दलित काव्याधारा है जिसका सिधा सरोकार मानवीय मूल्यों और अधिकारों से है। समाज के भितर जो विषमता है, उसे दूर करने का प्रयास यह उन्ही के द्वारा होता हुआ दिखाई देता है, दलितों के साथ समाज के भितर जो अमानवियता दिखाई देती है, उसी को उजागर करने का प्रयास उन्होंने किया है, समाज का उपेक्षित वर्ग दलित जो गरीबी के कारण धन के अभाव में जो भी काम उसे मिलता है, उसे बड़ी ईमानदारी के साथ करता और अपने जीवन को जीता है, लेकिन उच्चवर्ग उसे हमेशा कटघरे में खडा करता है, उसे अनेक प्रकार के बंधनों से बांध दिया जाता है, वह बेचारा चूपचाप सभी को झेलता जीता है, खामोशी जूवान पर है, मजबूरी मजबूर करदेती है, ऐसे में दलित साहित्य पहल का साहित्य हमारे सामने रखता है जो मानव मूल्यों को रोंदा गया था, उसी को फिर से उजागर करने का प्रयास उन्ही का होता हुआ दिखाई देता है। ओमप्रकाश वाल्मीकीजी ने दलितों की मनदशा और

अनास्था विरोध को कवि अपनी लेखनी के माध्यम से उजागर करने का प्रयास करता है।

“जब भी देखता हूँ मैं
झाड़ू या गंदगी से भरी बाल्टी—कनस्तर
किसी हाथ में मेरी रंगों में
दहकने लगते हैं
यातनाओं के कई हजार वर्ष एक साथ
आंखों में उतर आता है
इतिहास का स्याहण
अपनी आत्मघाती कुटिलताओं के साथ।”

दलितों की आज समाज के भितर की अवस्था अत्यंत दैनिय है आज भरपेट भोजन मिला तो कल मिलेगा यह नहि कह सकता है, कवि स्वयं दलितों की प्रखर ज्वाला से जला है, दलितों की जीवनधारा का इतिहास चक्र पीडादायक है। मनुष्य होने के बावजूद भी दलित समाज यह सम्यता, संस्कृति की मूख धाराओं से अलग थलग, उपेक्षित, शोषित अपमानित, प्रताडित जीवन यह जी रहे है। अगर समाज ऐसे दो भागों में बटेगा तो सामाजिक संतुलन यह नहि रहेगा। प्रत्येक समाज के अस्तित्व को सूस्थिर रखनेवाले आधारों में से सबसे प्रमूख है उसकी मूल्यवता। मूल्यवतासे तात्पर्य उस समूचे मूल्यबोध से है जिसको अपना नीव मानकर समाज का ढाँचा खडा किया जाता है। समाज व्यक्तियों का समूह है जिनके बीच अदान प्रदान करने का कोई निश्चित तरीका होता है। अदान प्रदान की व्यवस्था बनाए रखने के लिए नियमों की जरूरत पडती है। नियम समाज की सूस्थिरता और व्यक्ति की भलाई को सामने रखकर बनाए जाते हैं। भलाई और व्यवस्था मूल्यों के स्वरूप को एक सीमा तक रूपाचित करने के लिए सहायक होते है। व्यक्ति मात्र का कल्याण समाज की व्यवस्था के साथ जुडकर सर्वस्वीकृती से मूल्य बनता हैं। वही समाज स्वस्थ होता है जिसमें व्यक्ति का कल्याण, सामाजिक कल्याण का अंग बनकर उभारता है और समाज व्यवस्था से अनुमोदित होता है। इस तरह मूल्य के अनुमोदन से और उसके समर्थन में व्यक्ति कल्याण समाज कल्याण और व्यवस्था के मौलिक तत्व विद्यमान होते है।

‘मूल्य’ व्यक्ति समाज और व्यवस्था की बीज सम्बन्ध बनाए रखनेवाला तत्व है। इन तीनों में से किसी एक के भी प्रति यदि सम्बन्ध निषेध होता है तो मूल्य अपनी असली बोधवत्ना खो बैढता है। व्यवस्था का हनन, अराजकता को जन्म देता है। अराजकता का परिणाम आंतक को उभारता है। आजादी के बाद की स्थितियों ने भारतीय जनमानस पर अधिकतर निराशा मोह ग, और कुष्ठा को

जन्म दिया था। समाज के भितर का बदलाव को हम देख रहे है, ‘मूल्य’ समाज को साथ लेकर चलनेवाले होते है, आदर्श का कार्य करते है, लेकिन समाज भितर वह मानवीय मूल्य कहीं खो गए है, साहित्यकार अपनी लेखनी और शब्द की सहायता से उन्ही मूल्यों को फिर से समाज के भितर लाने का प्रयास करता है दलित समाज के भितर फिर से नयी आस जगा ने का प्रयास दलित साहित्यकारों ने किया है।

संदर्भ

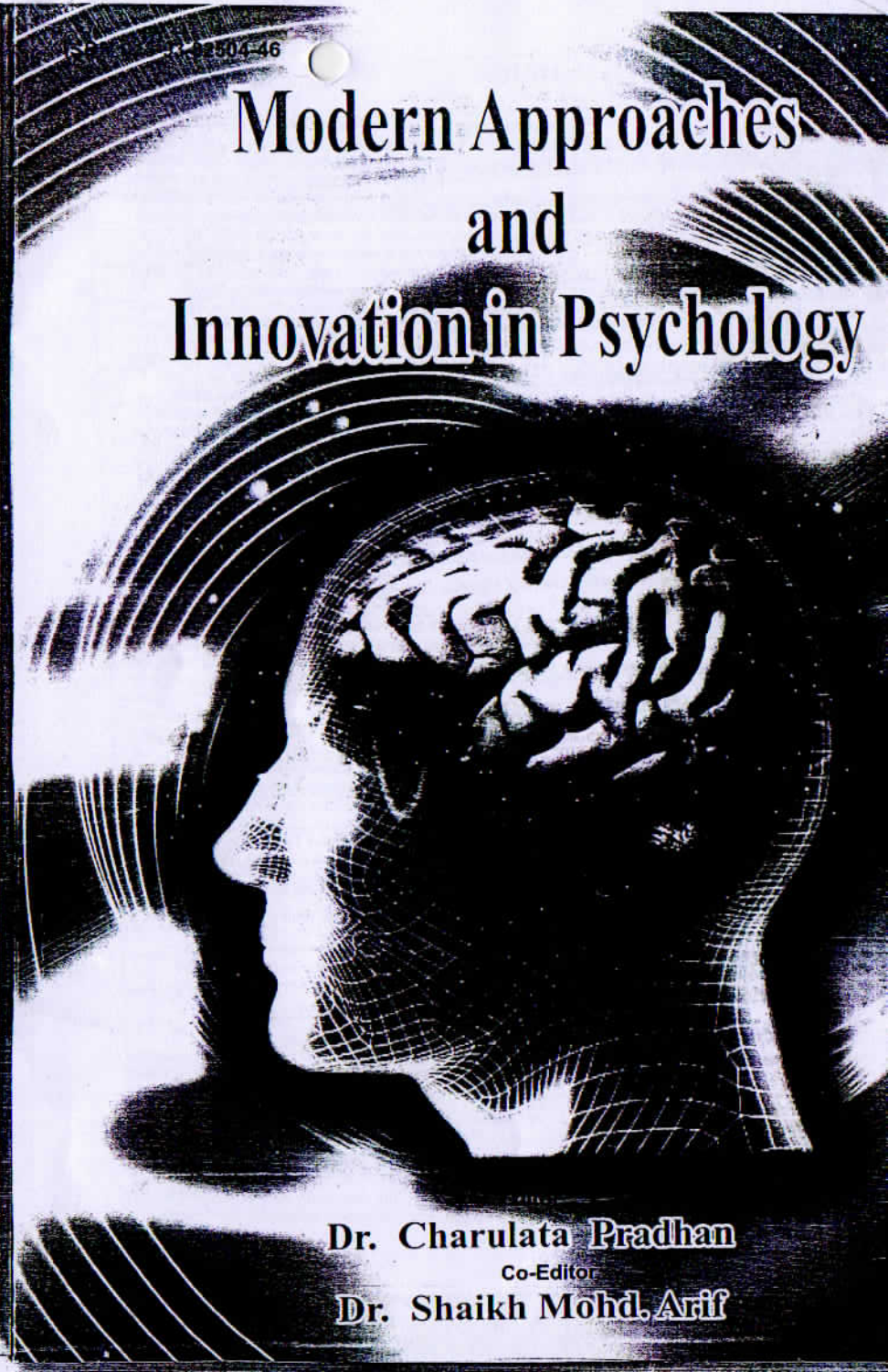
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हिंदी विभाग
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Modern Approaches and Innovation in Psychology



Dr. Charulata Pradhan

Co-Editor

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Modern Approaches and Innovation in Psychology



Psycho-Socio Perspective of Female Feticide

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ABSTRACT India is on course to overtake China as the world's most populous nation by 2030, but its growth rate is falling, figures show. China has 1.3bn people. The census also reveals a continuing preference for boys - India's sex ratio is at its worst since independence. The phenomenon of female feticides in India is not new, where female embryos or fetuses are selectively eliminated after pre-natal sex determination, thus eliminating girl child even before they are born. As a result of selective abortion between 35 and 40 million girls and women are missing from the Indian population. In some parts of the country, the sex ratio of girls to boys has dropped to less than 900:1000. The United Nations has expressed serious concern about the situation. This paper theoretically analyses the magnitude of the incidence of female feticides in India. But the rate of that growth is slower than at any time since 1947. The 2011 census charts a population increase of 17.6% compared with one of 21.5% over the previous decade.

KEYWORDS : Feticide; sex selective abortion;

Introduction:

India is on course to overtake China as the world's most populous nation by 2030, but its growth rate is falling, figures show. China has 1.3bn people. The census also reveals a continuing preference for boys - India's sex ratio is at its worst since independence. In Indian society, female feticide has emerged as a burning social problem during the last few years. Female feticide is the act of aborting a fetus because it is female. This is a major social problem in India and has cultural connections with the dowry system that is ingrained in Indian culture; despite the fact that it has been prohibited by law since 1961. The sex ratio in India is about 927 girls to every 1000 boys. In many states, like Haryana and Punjab, young men have to spread their nets very wide to look for wives. This situation is similar to the one faced by China when its one child policy led to many female babies being aborted. The problem, however, is not just about men not finding wives. It's larger than that: it is about a society which finds it acceptable to murder - there is no polite word for it - female children because it believes that boys are more useful to society and to their parents. Narrow-minded people do not mind murdering their unborn daughters for the fear of giving huge amounts of dowry at the time of her marriage. Such people, whenever they discover they are going to have a girl child (through illegal sex selection tests), get the fetus aborted. Else they would continue to reproduce till they get a male heir. When price rise is already taking a toll on the standard of living, is it necessary to go in for more than two children irrespective of their gender?

Many families put pressure on women to give birth to boy so that he can take family's name forward, light the funeral pyre and be the bread earner of the family. But these days, are girls less competent than boys? Just look at the results of Board exams or any other competitive exams, girls mostly outshine boys. Women empowerment

has led to inundation of females excelling in the corporate world, engineering, medical and other every profession. In India, the girl child is considered a burden as huge amounts of money, gold and other items need to be given in the form of dowry when she gets married. Dowry is not the only reason for poor couple to abort their girl child. The ages old traditions, customs and beliefs of the Indian society are largely responsible for creating a negative mindset among the couples. More shocking is the fact that the sinful crime of female feticide is not only common in rural areas where social discrimination against women, lack of proper education etc. can be considered as reasons behind carrying out such acts, but also the ultra-modern, so-called 'educated' people living in urban areas and metropolitan cities who are a step ahead in killing the girl child in the womb.

If we look at the figures of sex ratio in India, according to the 2011 Census, the number of girls stands at 940 which is a marginal increase from 933 in 2001. Not surprisingly, Haryana has the lowest sex ratio among the states while Kerala remains at the top with the highest sex ratio. In the national capital Delhi, the statistics stand at 821 girls against 1000 boys in 2001 compared to 866 in 2011. According to the statistics, nearly 10 million female fetuses have been aborted in the country over the past two decades. Of the 12 million girls born in India, one million do not see their first birthdays. As a result, human trafficking has become common in various states of India where teenage girls are being sold for cheap money by poor families. The girls are treated as sex objects and more than half of such cases go unreported. The United Nations' World Population Fund indicated that India has one of the highest sex imbalances in the world. Not surprisingly, demographers warn that there will be a shortage of brides in the next 20 years because of the adverse juvenile sex ratio, combined with an overall decline in fertility. India is on course to overtake China as the world's most populous nation by 2030, but its growth

rate is falling, figures show. China has 1.3bn people. The census also reveals a continuing preference for boys - India's sex ratio is at its worst since independence.

Female foeticide remains common in India, although sex-selective abortion based on ultrasound scans is illegal. Sons are still seen by many as wage-earners for the future. Statistics show fewer girls than boys are being born or surviving. The gender imbalance has widened every decade since independence in 1947. According to the 2011 census, 914 girls were born for every 1,000 boys under the age of six, compared with 927 for every 1,000 boys in the 2001 census.

Female feticide:

"The killing of a fetus; especially illegal abortion, also called aborticide. -Feticidal, foeticidal" The act of aborting or terminating a fetus while it's still in the womb, because it is female, is known as female feticide. This can be done after determining the sex of the child before it's born, through ultrasound scans. Although, sex determination in India is illegal, the practice is rampant and has become a multi-million dollar industry. Coupled with prospective parents desperate for a boy child, and physicians who are carrying out these abortions, female feticide has become a shameful and shocking reality of our nation.

Cause Of Female Feticide:

For centuries, families across many parts of India have regarded a male child as the preferred of the two sexes. There have been many social, financial, emotional and religious reasons for this preference and while times have changed, many of these reasons and beliefs continue to remain.

Today, some of the key reasons that exist for the preference of a male child are as follows:

1. The tradition of paying dowry at the time of a daughter's marriage is alive and kicking. This amount can be so huge that many parents will go to extreme lengths to avoid having a daughter in the first place.
2. A son is seen as someone who can earn and care for his parents in their later years, while a daughter will get married and go away.
3. A son can carry on the family name, while a daughter becomes part of her husband's family.
4. Girls are seen as consumers, whereas boys are seen as producers.
5. Many families consider it a status symbol to have a son, and a point of shame to have a daughter.

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6. Often, the pressure to bear a male child or woman is so great that she herself might choose to get sex determination done and abort the child if it's a girl.

7. Illiteracy, poverty and the tag of 'burden' assigned to a girl child, makes the desire for a male child even stronger.

Impact Of Female Feticide:

Sex ratio refers to ratio of females to males in a region. Practices like female feticide and foeticide (killing a baby girl after she is born) have an adverse effect on the sex ratio of a nation and rise to further social evils.

As per the Indian Census 2011 report, the sex ratio in India (females per 1000 males) is as follows:

- Average India sex ratio - 933
- Rural sex ratio - 946
- Urban sex ratio - 900
- State with highest female sex ratio - Kerala 1058
- State with lowest female sex ratio - Haryana 861

The most important impact of female feticide is skewed ratio it gives rise to. The dearth of females to other complications like female trafficking, kidnapping and in increase in assault and rape against women. Female feticide is a horrific and illegal practice that has got to be stopped. The way to do this is implementation of stronger laws and bringing about change in the mind-set of our countrymen - uphill but absolutely crucial nevertheless.

Concluding Remarks:

Our Constitution provides for the Right to Equality Article 14 and right to live with dignity under Article 21 - detection tests violate both these rights. Right to life is a well-established right and is recognized in various international instruments. In India the right to life is guaranteed to every person under the Constitution. But the rate of that growth is slower than a time since 1947. The 2011 census charts a population increase of 17.6%, compared with one of 21.5% over the previous decade.

There is an urgent need to alter the demographic composition of India's population and to tackle this form of violence against women. Apart from the abortion, feeling has to be inculcated in the minds of the people that she is the daughter, she is the sister, she is the mother and she is the life partner of a man.

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Inside



Research Papers presented and Proceedings for
Two Days National Level Seminar on

“Emerging Trends in Personality Development in Higher
Education”

held at
Maratha Vidya Prasarak Samaj's
K.G.D.M. Arts, Commerce, & Science College,
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	Sponsored by : ICSSR, Mumbai.	
	Date(s) : 5 th and 6 th September, 2014.	

20. A Comparative study of Anxiety and Marital Adjustment among Farm-worker and House-worker Women

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Abstract

Background

Farming is one of the top 12 high stress occupations. The National Institute for Occupational Safety and Health studied 130 occupations and examined the incidence of stress-related diseases (coronary heart and artery disease, hypertension, ulcers, and nervous disorders). They examined more than 22,000 Tennessee workers' health records, death certificates, hospital admissions, and mental health center admissions and found that farm owners were among 12 categories of workers that displayed high incidence of stress-related illnesses. When the death certificates were analyzed alone, farm owners were second only to laborers in the rate of death for stress-related diseases.

Materials and Methods

Altogether 60 farm and house-worker women whose age group ranged from 25 to 45 years were randomly selected using purposive method of sampling from Ahmednagar city in Maharashtra. Marital adjustment Inventory was used to see the level of marital adjustment among the two groups of women whereas Sinha Comprehensive Anxiety scale was administered on the sample to examine their level of anxiety. SPSS v20 was used for analyzing the data.

Conclusion

The Marital Adjustment and level of anxiety have a significant difference between Farm-worker women and House-worker Women. The importance of Marital Adjustment and Medium level of anxiety for Farm-worker and House-worker women healthy life and life satisfaction, It me be said that over all marital adjustment of Farm-worker women were better than House-worker Women as well as overall level of anxiety of Farm-worker Women were better than House-worker women.

Keywords

Anxiety, Marital Adjustment, Farm-worker women, House worker women

Introduction

Farming is one of the top 12 high stress occupations. The National Institute for Occupational Safety and Health studied 130 occupations and examined the incidence of stress-related diseases (coronary heart and artery disease, hypertension, ulcers, and nervous disorders). They examined more than 22,000 Tennessee workers' health records, death certificates, hospital admissions, and mental health center admissions and found that farm owners were among 12 categories of workers that displayed high incidence of stress-related illnesses. When the death certificates were analyzed alone, farm owners were second only to laborers in the rate of death for stress-related diseases.

What were the top stressors for farmers? In a study of close to 1,000 New Zealand dairy farmers, the highest levels of stress were reported for time pressures, machinery failures, weather, and government policies. A study of 1,015 individuals from 669 New Zealand farms reported that their leading stressors were "increased work load at peak times," "dealing with workers' compensation," "bad weather," and "complying with health and safety legislation". In a study of 500 farmers in England and Wales, the major stressors were government regulations, paperwork, financial difficulties, and health related problems. Other studies identified the top stressors as economic factors, work overload, relationship issues, coping with new legislation, excessive paperwork, and media criticism. A study of 1,343 Iowa farm residents identified their top ten stressors to include death of a spouse, death of a child, disabling injury of a family member, disabling injury to oneself, foreclosure on a mortgage or loan, divorce, machinery breakdown during harvest, loss of crop to weather, loss of crop to pests or disease, and severe weather conditions. One of the most stressful intergenerational farming/ranching issues is the transfer of the family ranch/farm from one generation to the next and the need to keep it stable and operating in order to sustain profitability.

Review of the Literature

Berkowitz and Perkins (1983) found that marital dissatisfaction and lack of their husband's support were related to increased psychosomatic stress symptoms in married dairy farmer women in New York State. Their findings suggest that effective marital support plays a primary role in reducing stress and promoting health in farmers. Similarly, Weigel and Weigel (1984) found that greater perceptions of family satisfaction were related to decreased stress in Iowa farmers. Demands stemming from outside the individual have a potential impact on an individual's internal state. Financial and economic difficulties are perhaps the most common type of external stressors experienced by farmers. In a study of farmer couples in Minnesota, Rosenblatt and Keller (1983) found that greater economic loss, greater economic vulnerability as measured by economic indices, and patterns of blaming one's spouse for economic difficulties were related to increased stress.

Rosenblatt and Anderson (1984) reviewed factors related to tension and stress in farm families. In addition to the stressors already mentioned, they cited difficulties related to unpredictable weather, geographical isolation, high accident rates, invariant work demands, and seasonal variations in work demands and income. Invariant work demands represent heavy periods of work that are rarely interrupted by nonwork activities. This lack of flexibility often leads to stress and fatigue. Seasonal variations in work requirements represent the pattern of work in which farmers move back and forth between invariant work demands to periods in which the farmers have no pressing work demands. Such variations can result in stress emanating from, for example, a lack of togetherness time for farm families during heavy work periods and stress due to spending too much time with family members during the off-seasons.

Statement of the Problem

'A Comparative study of Anxiety and Marital Adjustment among Farm-worker and House-worker Women'

Objectives

1. To study the Anxiety level of Farm-worker and House-worker Women.
2. To study the Marital Satisfaction of Farm-worker and House-worker Women.
3. To know the differences of Anxiety and Marital Satisfaction for Farm-worker and House-worker Women

Hypotheses

- HY1. There are no significant differences in anxiety level for Farm-worker and House-worker Women.
HY2. There are no significant differences in marital satisfaction for Farm-worker and House-worker Women.

Methodology

Selection of the sample

In this study the investigator selected sample of 60. In which (n=30) are Farm-worker and (n=30) are House-worker Women. House-worker Women is to do work another house and Farm-worker Women is to do work in farm. Age groups ranged from 30 to 45 years were randomly selected using purposive method of sampling from Ahmednagar district in Maharashtra.

Group	Total
30 (Farm-Worker Women)	30
30 (House-Worker Women)	30
Total	60

Selection of Research Tools

1. Marriage Adjustment Inventory

Marriage Adjustment Inventory by Dr. C. G. Deshpande was used to see the level of marital Adjustment among the two groups of women.

2. Anxiety scale

Anxiety scale by Sinha (1965) was administered on the sample to examine their level of anxiety.

Results Table and Statistical Analysis

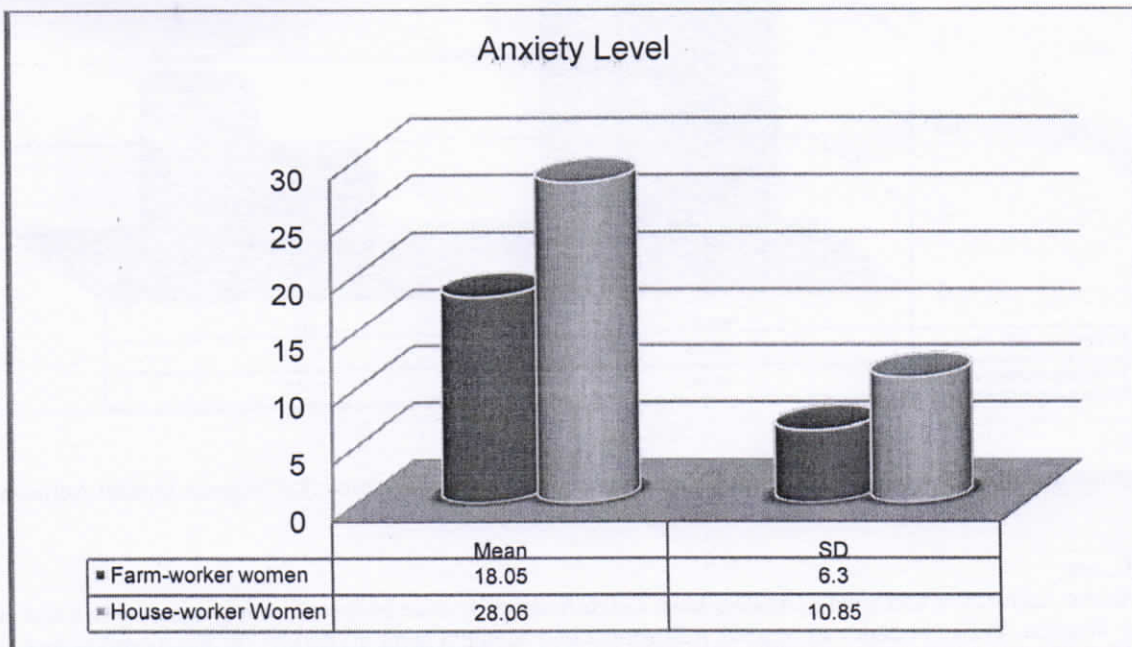
The 't' test of significance was used to determine the significance difference between mean scores of total Marital Adjustment and level of anxiety in respects of Farm-worker women and House-worker Women. A result of such an analysis is presented in the following tables.

Table no. 1

shows difference between the groups Farm-worker women and House-worker Women level of anxiety Scores.

Group	N	Mean	S.D.	't' value
Farm-worker women	30	18.05	06.30	04.85
House-worker Women	30	28.06	10.85	

Above table shows that 't' value of 4.55 was found to be difference between the groups of Farm-worker women and House-worker Women level of anxiety Scores. Farm-worker women and House-worker Women level of anxiety Scores subjects are significant difference in study habits at 0.01 level. Since mean of Farm-worker women (M=18.05) was Lower than House-worker Women (M=28.06). It me be said that overall level of anxiety of Farm-worker Women were better than House-worker women.



Graph 1

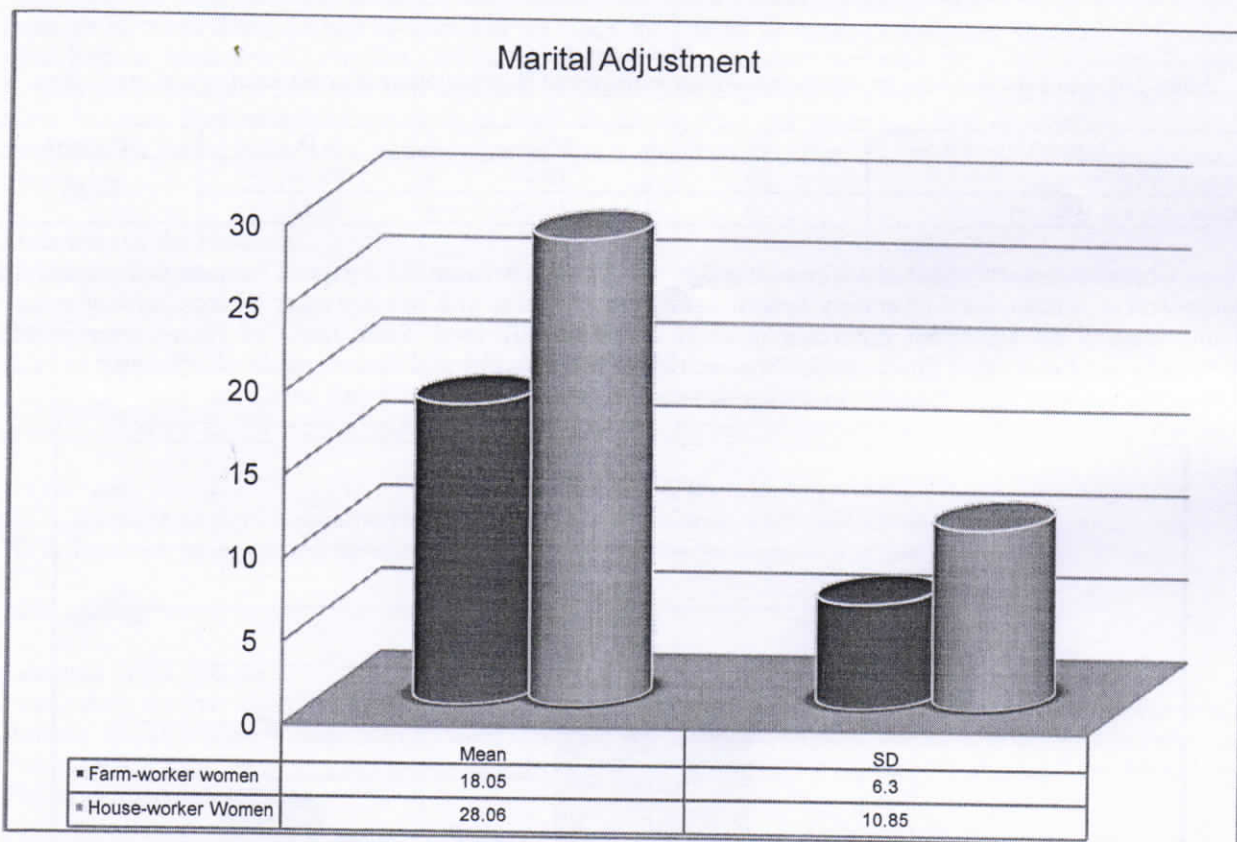
showing the difference between the groups Farm-worker women and House-worker Women level of anxiety Scores

Table no. 2

shows difference between the groups of Farm-worker women and House-worker Women Marital Adjustment Scores.

Group	N	Mean	SD	't' value
Farm-worker women	30	40.69	05.36	04.37
House-worker Women	30	43.30	05.36	

Above table shows that 't' value of 04.37 was found to be difference between the groups of Farm-worker women and House-worker Women Marital Adjustment Scores. Farm-worker women and House-worker Women Marital Adjustment Scores subjects are significant difference in Marital Adjustment at 0.01 level. Since mean of Farm-worker women (M=40.69) was Lower than House-worker Women (M=40.30). It me be said that over all marital adjustment of Farm-worker women were better than House-worker Women.



Graph 2

showing the difference between groups of Farm-worker women and House-worker Women Marital Adjustment Scores.

Conclusion

The Marital Adjustment and level of anxiety have a significant difference between Farm-worker women and House-worker Women. The importance of Marital Adjustment and Medium level of anxiety for Farm-worker and House-worker women healthy life and life satisfaction, It me be said that over all marital adjustment of Farm-worker women were better than House-worker Women as well as overall level of anxiety of Farm-worker Women were better than House-worker women. Marital adjustment among House working women hardly gets disturbed due to their multiple role but the thought processes seemed to be disturbed that can be seen in the form of prevalence of higher anxiety among farm-worker women.

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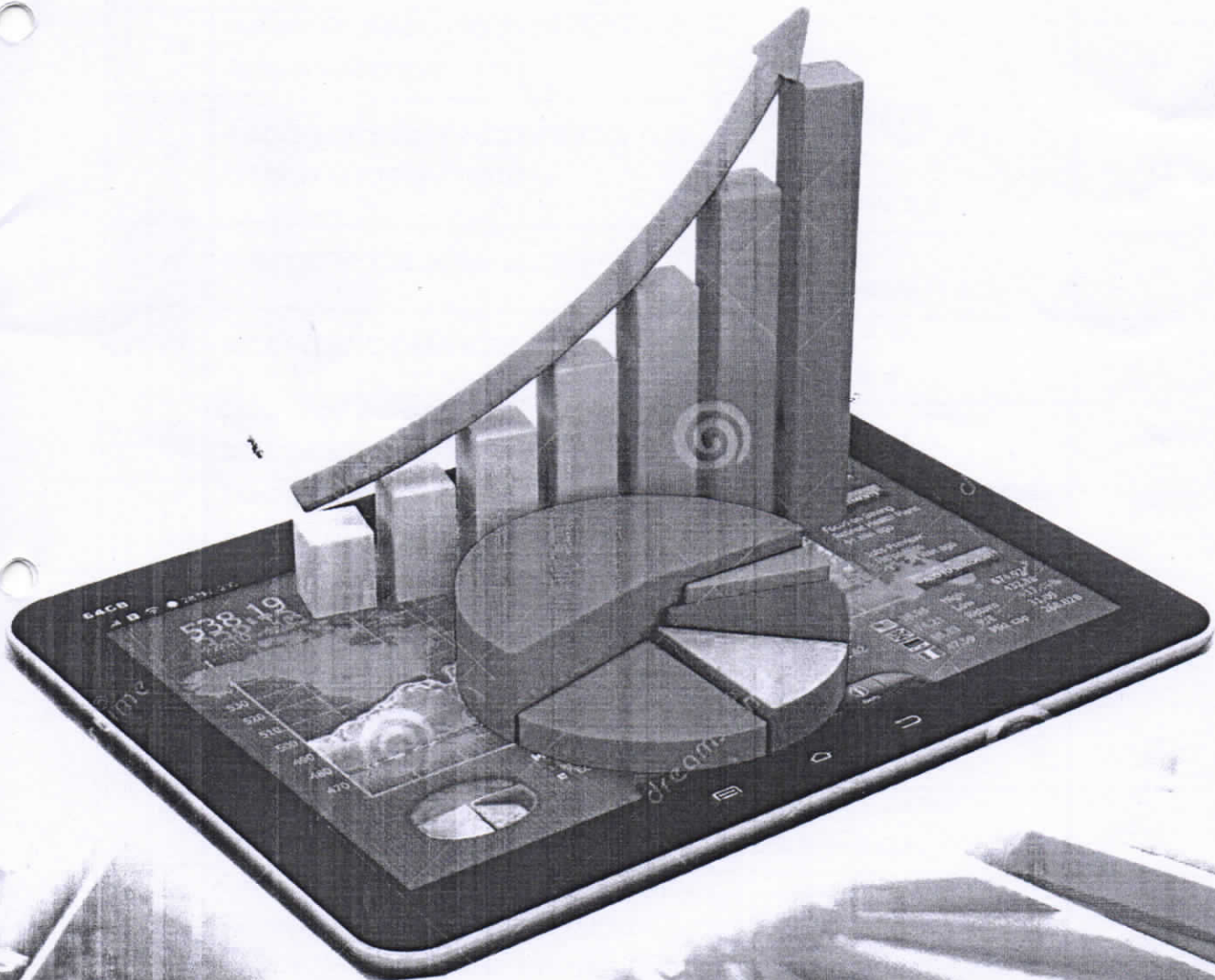
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*Impact of E-Banking
on
Indian Trade System*

R.S.Shinde



“Advantages & Problems of E-banking”

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E-banking

Traditional banks offer many services to their customers, including accepting customer money deposits, providing various banking services to customers, and making loans to individuals and companies. Compared with traditional channels of offering banking services through physical branches e-banking uses the Internet to deliver traditional banking services to their customers, such as opening accounts, transferring funds, and electronic bill payment.

E-banking can be offered in two main ways. First, an existing bank with physical offices can also establish an online site and offer e-banking services to its customers in addition to the regular channel. For example, Citibank is a leader in e-banking, offering walk-in, face-to-face banking at its branches throughout many parts of the world as well as e-banking services through the World Wide Web. Citibank customers can access their bank accounts through the Internet, and in addition to the core e-banking services such as account balance inquiry, funds transfer, and electronic bill payment, Citibank also provides premium services including financial calculators, online stock quotes, brokerage services, and insurance.

E-banking from banks like Citibank complements those banks' physical presence. Generally, e-banking is provided without extra cost to customers. Customers are attracted by the convenience of e-banking through the Internet, and in turn, banks can operate more efficiently when customers perform transactions by themselves rather than going to a branch and dealing with a branch representative.

In addition to traditional banks that have both a physical and online presence, there are several e-banks that exist only on the Internet, allowing users to work with a "virtual" bank. NetBank is such an Internet-only bank. Without physical branches, NetBank can cut operating costs and can potentially offer higher deposit rates to its customers and waive many fees normally charged by a bank with a large network of

Uniform Resource Locator (URL) or Internet address, while a customer is generally identified by his or her login ID and password to ensure only **authenticated** customers can access their accounts. Second, messages between customers and online banks are all **encrypted** so that a hacker cannot view the message even if the message is intercepted over the Internet. The particular encryption standard adopted by most browsers is called Secure Socket Layer (SSL). It is built in the web browser program and users do not have to take any extra steps to set up the program. Third, banks have built firewalls, which are software or hardware barriers between the corporate network and the external Internet, to protect the servers and bank databases from outside intruders. For example, Wells Fargo Bank connected to the Internet only after it had installed a firewall and made sure the firewall was sufficiently impenetrable.

History

While financial institutions took steps to implement e-banking services in the mid-1990s, many consumers were hesitant to conduct monetary transactions over the web. It took widespread adoption of electronic commerce, based on trailblazing companies such as America Online, Amazon.com and eBay, to make the idea of paying for items online widespread. By 2000, 80 percent of U.S. banks offered e-banking. Customer use grew slowly. At Bank of America, for example, it took 10 years to acquire 2 million e-banking customers. However, a significant cultural change took place after the Y2K scare ended.

Key words:-

History, advantages and problems of e-banking

Objectives of the study:-

The following are objectives of the research paper:

- To get the full acquaintance about E-banking.
- To know the Advantages and Problems of E-banking.

Significance-

Customers who use e-banking tend to be more profitable, loyal, and willing to refer their bank to friends and family than do traditional banking customers. Online customers also maintain higher balances, require less customer support and have lower attrition rates than offline consumers. Online banking customers who use online

3. **Security :-** Electronic banking provides the safe system of payment. Now transactions are made in the accounts through internet.
4. **Saving Of Time :-** Electronic banking has saved the time and money of the customers and also the bank. Now burden of work on bank employees has been also reduced. were hired at higher wages, so operating cost was very high. Now by using electronic banking the number of employees has been reduced.
5. **Reduction In Cost :-** In case of manual banking, large number of employees were hired at higher wages, so operating cost was very high. Now by using electronic banking the number of employees has been reduced.
6. **Market Expanded :-** Due to electronic banking, national international market of various goods and services has been expanded. Now we can purchases and make payment in any place in the world.
7. **Increase In Customers :-** As the banking industry is expanding due the modern facilities, it is attracting more and more customers. So number of customers are increasing day by day.
8. **Branches Reduced :-** Now there is no need to open the branches on every place in the city because due to electronic banking facilities, there is no rush of customers in the banks. Because there is no need to visit the bank physically. So heavy cost of opening the new branches has been reduced and facilities are provided at low cost.
9. **Checking Of Account :-** Every customer can check his balance of account sitting at home and makes the payments without traveling. It saves his time and expenses.
10. **Utility Bills Payment :-** Bills, like telephone, gas, electricity and water can be easily paid to the concerned departments without going to the bank physically. Even he is sitting in any other country, he can make the payment.
11. **Transferring Of Money :-** There is no need of writing the deposit slip cheques and drafts. By using the electronic banking money can be transferred easily
12. **Credit Cards-** It is also very important facility for the customers that he can purchase the goods and ca make the payment by using the credit cards.

Problems of e-banking

1) Security

One of the biggest problems with electronic banking is security. Regardless of what type of security is in place for on line banking sites or ATMs, people are able to

obtain customer information. Through so-called phishing, where someone tries to trick a customer into revealing sensitive information, or pharming, where malicious code is introduced into a computer, customers can become victims to identity theft. These issues are often beyond the bank's control, as criminals try many tactics to obtain customer information. At ATMs, thieves can also hack the system, so your personal identification number (commonly called a PIN number) and card number are stolen after you use them.

2) Fraud

Fraud is a common concern with electronic banking because the security features, such as a password or PIN number can be stolen and used without identification. There are few ways to verify who is making a transaction until it is too late. People can steal a PIN and card number and use it on line without the owner's permission. Money transfers can also occur through on line banking sites by an outside party.

3) Customer Service

Electronic banking also lacks the one thing most bank institutes thrive on: customer service. Electronic banking is conducted by the customer instead of a bank teller, so there is no face-to-face interaction. The customer must seek any additional services or help on by pro-actively contacting the bank. Some customers refuse to use these services because they feel they are entitled to in-person customer service.

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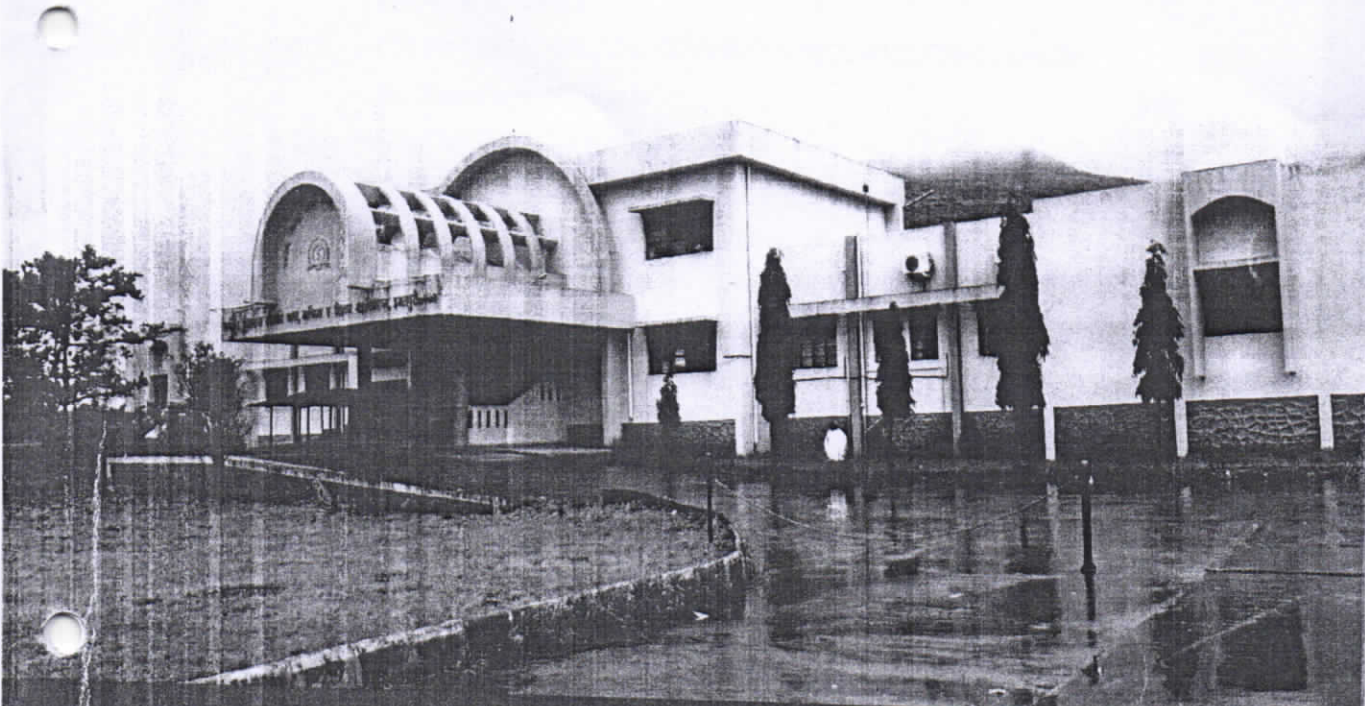
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Special Issue

Impact Of Foreign Direct Investment In India



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Advantages and Disadvantages of Foreign Direct Investment

Asst. Prof. Shaikh Shoyab Tayar.

Asst. Prof. Thube Shubhangi Sudhakar

Abstract

International Economic Integration plays a vital role in Economic Development of any country. Foreign Direct Investment is one and only major instrument of attracting International Economic Integration in any economy. It serves as a link between investment and saving. Many developing countries like India, are facing the deficit of savings. This problem can be solved with the help of Foreign Direct Investment. Foreign investment helps in reducing the defect of BOP. The flow of foreign investment is a profit making industry like insurance, real estate and business services and serving as a catalyst for the growth of economy in India. The present study is based on the objectives like (a) to know the requirement of amount of foreign investment by India, for its economic Development and (b) to analyze the trend and role of FDI & FII in improving the quality and availability of goods has been beyond doubt. To analyze all these objectives data has been gathered through secondary sources like reports and publication of Govt. and RBI relating to foreign Investment. After analyzing all the facts it may be concluded that maximum global foreign investment's flows are attracted by the developed countries rather than developing and under developing countries. Foreign investment flows are

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supplementing the scarce domestic investments in developing countries particularly in India. Further this paper recommends that we should welcome the inflow of foreign investment because it enable us to achieve our cherished goal like making favorable the balance of payment, rapid economic development, removal of poverty, and internal personal disparity in the development and also it is very much convenient and favorable for Indian economy. This research paper aims to examine the impact of FDI on the Indian economy, particularly after two decades of economic reforms, and analyzes the challenges to position itself favourably in the global competition for FDI.

Introduction

FDI have helped India to attain a financial stability and economic growth with the help of investments in different sectors. FDI has boosted the economic life of India and on the other hand there are critics who have blamed the government for ousting the domestic inflows. After liberalization of Trade policies in India, there has been a positive GDP growth rate in Indian economy. Foreign direct investments helps in developing the economy by generating employment to the unemployed, Generating revenues in the form of tax and incomes, Financial stability to the government, development of infrastructure, backward and forward linkages to the domestic firms for the requirements of raw materials, tools, business infrastructure, and act as support for financial system. Forward and back ward linkages are developed to support the foreign firm with supply of raw and other requirements. It helps in generation of employment and also helps poverty eradication. There are many businesses or individuals who would earn their lively hood through the foreign investments. There are legal and financial consultants who also guide in the early stage of establishment of firm.

Foreign investments mean both foreign portfolio investments and foreign direct investments (FDI). FDI brings better technology and management, marketing networks and offers competition, the latter helping Indian companies improve, quite apart from being good for consumers. Alongside opening up of the FDI regime, steps were taken to allow foreign portfolio investments into the Indian stock market through the mechanism of foreign institutional

investors. The objective was not only to facilitate non debt creating foreign capital inflows but also to develop the stock market in India, lower the cost of capital for Indian enterprises and indirectly improve corporate governance structures. On their part, large Indian companies have been allowed to raise capital directly from international capital markets through commercial borrowings and depository receipts having underlying Indian equity. Thus the country adopted a two pronged strategy: one to attract FDI which is associated with multiple attendant benefits of technology, access to export markets, skills, management techniques, etc. and two to encourage portfolio capital flows which ease the financing constraints of Indian enterprises.

Key words

Introduction, Determination, Challenges, Advantages and Disadvantages of FDI in India.

Objectives of the study

The objectives of the research paper are as below:

- To get the full acquaintance of FDI.
- To know the Determination and Challenges of FDI in India.
- To know the Advantages and Disadvantages of FDI in India.

Research Methodology

The primary source of data collection in this research paper is the secondary data. The available information on Indian Economy has been extensively used to complete the research report. All the available Journals, Related books, Web, Articles, Publish and unpublished information and Papers provided necessary information to the finalize the research paper.

What is FDI?

Foreign direct investment (FDI) or foreign investment refers to the net inflows of investment to acquire a lasting management interest in an enterprise operating in an economy other than that of the investor. It usually involves participation in management, joint-venture, transfer of technology and expertise. There are two types of FDI: inward foreign direct investment and outward foreign direct investment, resulting in a net FDI inflow (positive or

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negative) and "stock of foreign direct investment", which is the cumulative number for a given period. Direct investment excludes investment through purchase of shares. Foreign direct investment, in its classic definition, is defined as a company from one country making a physical investment into building a factory in another country. The direct investment in buildings, machinery and equipment is in contrast with making a portfolio investment, which is considered an indirect investment. In recent years, given rapid growth and change in global investment patterns, the definition has been broadened to include the acquisition of a lasting management interest in a company or enterprise outside the investing firm's home country. As such, it may take many forms, such as a direct acquisition of a foreign firm, construction of a facility, or investment in a joint venture or strategic alliance with a local firm with attendant input of technology, licensing of intellectual property.

FDI-an overview

Domestic firms that are contemplating to enter the international market require information and knowledge that may be costly to obtain. Foreign firms are an obvious source of such information to enable the host country's access to the world market. Moreover, Foreign Direct Investment implies an element of risk sharing between the capital owners and the capital importing countries that make this type of capital flow more desirable than loans. Unlike borrowings from foreign sources which involve contractual obligations from day one, direct foreign investment does not involve any fixed charges. Moreover, dividends would have to be paid only when the firms earn profit. FDI can also stimulate employment generation in the host country because everything else being equal, the establishment of foreign firms increases the demand for labor and the demand for intermediate goods and services from local suppliers. FDI flows are usually preferred over other forms of capital flows because they are non-debt creating and non-volatile. In a world of increased competition and rapid technological changes, their complimentary and catalytic role can be very valuable. FDI can contribute directly and indirectly to building national capabilities. FDI as an important means to reorganize the production facilities globally, it is regarded as an important vehicle for economic development

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particularly for developing economies. Thus foreign direct investment is considered a desirable route amongst various forms of capital inflows for bridging this gap, as it is not prone to quick reversal unlike portfolio investment. The importance of FDI also lies in the fact that assistance from multilateral and bilateral sources is either stagnant or declining in comparison with FDI inflows. Further, apart from the long-term additional capital that it brings in, FDI also facilitates technology up-gradation and introduction of modern production and management practices.

Foreign direct investment in India:

The historical background of FDI in India can be traced back with the establishment of East India Company of Britain. British capital came to India during the colonial era of Britain in India. After Second World War, Japanese companies entered Indian market and enhanced their trade with India, yet U.K. remained the most dominant investor in India. Further, after Independence issues relating to foreign capital, operations of MNCs, gained attention of the policy makers. Keeping in mind the national interests the policy makers designed the FDI policy which aims FDI as a medium for acquiring advanced technology and to mobilize foreign exchange resources. With time and as per economic and political regimes there have been changes in the FDI policy too. The industrial policy of 1965, allowed MNCs to venture through technical collaboration in India. Therefore, the government adopted a liberal attitude by allowing more frequent equity. In the critical face of Indian economy the government of India with the help of World Bank and IMF introduced the macro-economic stabilization and structural adjustment program. As a result of these reforms India open its door to FDI inflows and adopted a more liberal foreign policy in order to restore the confidence of foreign investors. Further, under the new foreign investment policy Government of India constituted FIPB (Foreign Investment Promotion Board) whose main function was to invite and facilitate foreign investment Starting from a baseline of less than USD 1 billion in 1990, a recent UNCTAD survey projected India as the second most important FDI destination (after China) for transnational corporations during 2010-2012. As per the data, the sectors which attracted higher inflows were

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East Asian countries such investment was remarkably stable during the global financial crisis of 1997-98. In sharp contrast, other forms of private capital flows like portfolio equity and debt flows were subject to large reversals during the same crisis. Similar observations have been made in Latin America in the 1980s and in Mexico in 1994-95. FDI is considered less prone to crises because direct investors typically have a longer-term perspective when engaging in host country. In addition to risk sharing properties of FDI, it is widely believed that FDI provides a stronger stimulus to economic growth in the host countries than other types of capital inflows. FDI is more than just capital, as it offers access to internationally available technologies and management know-how.

11) Revenue to Government:

Profits generated by FDI contribute to corporate tax revenues in the host country.

The benefits of larger FDI are, however, very few in number but as India capitalizes on the above mentioned benefits, there will be more competition in the market at large and the rural sector of the country will be in the process of reformation, thus bringing about a socio-economic stability.

Disadvantages of Foreign Direct Investment

1. When foreign investment is competitive with home investment, profits in domestic industries fall, leading to fall in domestic savings.
2. Contribution of foreign firms to public revenue through corporate taxes is comparatively less because of liberal tax concessions, investment allowances, disguised public subsidies and tariff protection provided by the host government.
3. Foreign firms reinforce dualistic socio-economic structure and increase income inequalities. They create a small number of highly paid modern sector executives. They divert resources away from priority sectors to the manufacture of sophisticated products for the consumption of the local elite. As they are located in urban areas, they create imbalances between

rural and urban opportunities, accelerating flow of rural population to urban areas.

4. price and high in quality. Their technology is generally capital-intensive which does not suit the needs of a labor-surplus economy.

5. Foreign firms able to extract sizeable economic and political concessions from competing governments of developing countries. Consequently, private profits of these companies may exceed social benefit.

6. Continual outflow of profits is too large in many cases, putting pressure on foreign exchange reserves. Foreign investors are very particular about profit repatriation facilities.

7. Foreign firms may influence political decisions in developing countries. In view of their large size and power, national sovereignty and control over economic policies may be jeopardized. In extreme cases, foreign firms may bribe public officials at the highest levels to secure undue favors. Similarly, they may contribute to friendly political parties and subvert the political process of the host country.

Conclusion

FDI can complement local development by boosting export competitiveness, employment generation and strengthening skills, transfer-diffusion-generation of technology and enhanced financial resources for development. In this hyper competitive and ever changing business environment no business organization is certain about tomorrow. That forces them to look for new destination and new market to capture. The emerging market of China and India without any doubt poses suitable choice for those companies. Huge population and huge countryside is certainly making those places even more attractive. For Indian economy which has tremendous potential, FDI has had a positive impact. FDI inflow supplements domestic capital, as well as technology and skills of existing companies. It also helps to establish new companies. All of these contribute to economic growth of the Indian Economy.

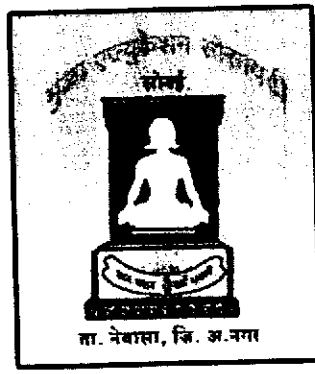
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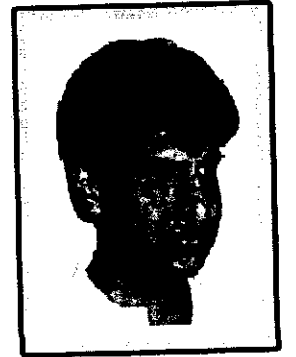


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18. "Advantages and Disadvantages of Microfinance"

Asst. Prof. Thube Shubhangi Sudhakar

Radhabai Kale Mahila Mahavidyalay Ahmednagar.

History of microfinance

The history of microfinancing can be traced back as long to the middle of the 1800s when the theorist Lysander Spooner was writing over the benefits from small credits to entrepreneurs and farmers as a way getting the people out of poverty. But it was at the end of World War II with the Marshall plan the concept had an big impact.

The today use of the expression microfinancing has it roots in the 1970s when organizations, such as Grameen Bank of Bangladesh with the microfinance pioneer Mohammad Yunus, where starting and shaping the modern industry of microfinancing. Another pioneer in this sector is Akhtar Hameed Khan. At that time a new wave of microfinance initiatives introduced many new innovations into the sector. Many pioneering enterprises began experimenting with loaning to the underserved people. The main reason why microfinance is dated to the 1970s is that the programs could show that people can be relied on to repay their loans and that it's possible to provide financial services to poor people through marketbased enterprises without subsidy. Shorebank was the first microfinance and community development bank founded 1974 in Chicago .

An economical historian at Yale named Timothy Guinnane has been doing some research on Friedrich Wilhelm Raiffeisen's village bank movement in Germany which started in 1864 and by the year 1901 the bank had reached 2million rural farmers. Timothy Guinnane means that already then it was proved that microcredit could pass the two tests concerning peoplespaybackmoral and the possibility to provide the financial service to poor people.

Another organization, The caissepopulaire movement grounded by Alphone and Dorimène Desjardins in Quebec , was also concerned about the poverty, and passed those two tests. Between 1900 to 1906 when they founded the first caisse, they passed a law governing them in the Quebec assembly , they risked their private assets and must have been very sure about the idea about microcredit.

Today the World Bank estimates that more than 16 million people are served by some 7000 microfinance institutions all over the world. CGAP experts means that about 500 million families benefits from these small loans making new business possible. In a gathering at a Microcredit Summit in Washington DC the goal was reaching 100 million of the world's poorest people by credits from the world leaders and major financial institutions.

The year 2005 was proclaimed as the International year of Microcredit by The Economic and Social Council of the United Nations in a call for the financial and building sector to "fuel" the strong entrepreneurial spirit of the poor people around the world.

The International year of Microcredit consists of five goals:

- Assess and promote the contribution of microfinance to the MFIs
- Make microfinance more visible for public awareness and understanding as a very important part of the development situation
- The promotion should be inclusive the financial sector
- Make a supporting system for sustainable access to financial services
- Support strategic partnerships by encouraging new partnerships and innovation to build and expand the outreach and success of microfinance for all

The economics professor Mohammad Yunus and the founder of Grameen Bank were awarded the Nobel Prize 2006 for his efforts. The press release from nobelprize.org states:

"The Norwegian Nobel Committee has decided to award the Nobel Peace Prize for 2006, divided into two equal parts, to Muhammad Yunus and Grameen Bank for their efforts to create economic and social development from below. Lasting peace can not be achieved unless large population groups find ways in which to break out of poverty. Micro-credit is one such means. Development from below also serves to advance democracy and human rights. Muhammad Yunus has shown himself to be a leader who has managed to translate visions into practical action for the benefit of millions of people, not only in Bangladesh, but also in many other countries. Loans to poor people without any financial security had appeared to be an impossible idea. From modest beginnings three decades ago, Yunus has, first and foremost through Grameen Bank, developed micro-credit into an ever more important instrument in the struggle against poverty. Grameen Bank has been a source of ideas and models for the many institutions in the field of micro-credit that have sprung up around the world. Every single individual on earth has both the potential and the right to live a decent life. Across cultures and civilizations, Yunus and Grameen Bank have shown that even the poorest of the poor can work to bring about their own development. Micro-credit has proved to be an important liberating force in societies where women in particular have to struggle against repressive social and economic conditions. Economic growth and political democracy can not achieve their full potential unless the female half of humanity participates on an equal footing with the male. Yunus's long-term vision is to eliminate poverty in the world. That vision can not be realised by means of micro-credit alone. But Muhammad Yunus and Grameen Bank have shown that, in the continuing efforts to achieve it, micro-credit must play a major part."

Key words:-

History, Advantages and Disadvantages of Microfinance.

Objectives of the study:-

The following are objectives of the research paper:

- To get the full acquaintance Microfinance
- To know the Advantages and Disadvantages of Microfinance.

Research Methodology

The primary source of data collection in this research paper is the secondary data. The available information on Indian Economy has been extensively used to complete the research report. All the available Journals, Related books, Web, Articles, Publish and unpublished information and Papers provided necessary information to the finalize the research paper

What Are the Functions of Microfinance Bank?

Microfinance institutions provide many functions for some of the poorest people on the planet. At the most basic level, they provide access to cheap capital which they loan out so that people can have an opportunity to start a business, expand an existing business or buy product in bulk so they can improve their profit margins as well as their lives.

1. History of Microfinance Institutions

- The history of the modern microfinance institution can be traced back to Bangladesh in 1976 when Professor Muhammad Yunus launched a research project in his local community. He was talking to the rural poor surrounding the University of Chittagong, the college where he taught economics, and found that they did not lack the skills to participate in the business environment, but merely the capital. When he asked one of the people he was talking to how much she needed, the answer was absurdly low. Reaching into his pocket, he took out the amount of money that was needed. Handing it over with no collateral requirement, Professor Yunus made a verbal contract to be repaid over 52 weeks with interest that was much lower than what the local predatory lenders charged.

The Basics of Microfinance

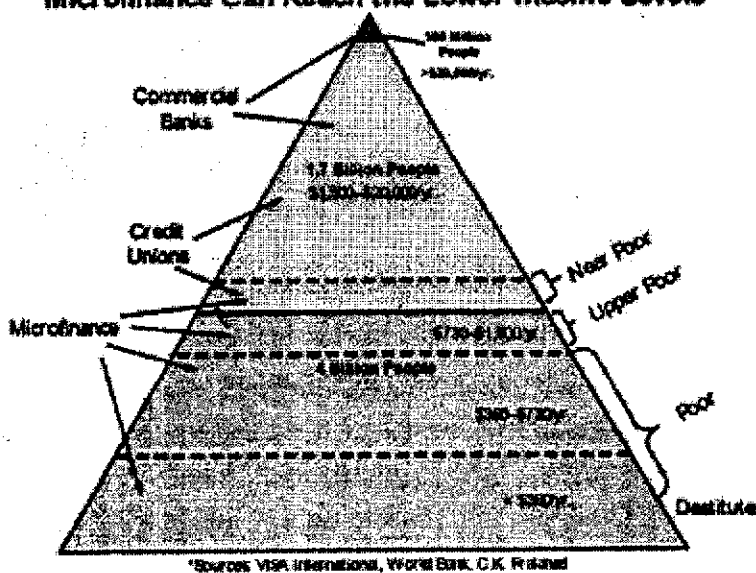
- Microfinance institutions exist to alleviate poverty. They do so by making loans with relatively low interest rates to people who are not able to access more traditional forms of financing. Requiring no collateral, the organizations rely upon several different mechanisms to guarantee repayment.

Lending to Groups

- Lending to groups is the most common way a microfinance institution ensures that they will be repaid. They require that a person who is seeking a loan band together with several other people who are also seeking credit and make each member of the group guarantee the loans made to the

as "one size fits all." Instead, microcredit should be carefully evaluated against the alternatives when choosing the most appropriate intervention tool for a specific situation. "Microcredit may be inappropriate where conditions pose severe challenges to standard microcredit methodologies. Populations that are geographically dispersed or nomadic may not be suitable microfinance candidates. Microfinance may not be appropriate for populations with a high incidence of debilitating illnesses (e.g., HIV/AIDS). Dependence on a single economic activity or single agricultural crop, or reliance on barter rather than cash transactions may pose problems. The presence of hyperinflation, or absence of law and order may stress the ability of microfinance to operate. Microcredit is also much more difficult when laws and regulations create significant barriers to the sustainability of microfinance providers (for example, by mandating interest-rate caps). I completely agree with this assessment of the advantages and restrictions of microfinance. Although it is a promising way to help global education and poverty, there are certain aspects to microfinance that make it unrealistic for some groups that are in need of help. Similarly, one aspect that was not brought up is the necessity for people who are easily accessible by a team that is on the ground in the area being helped. If a certain country has restrictions on who can enter and do what, it may be difficult for our team to help the people there.

Microfinance Can Reach the Lower Income Levels



While microfinance can not reach all economic segments of society, it has been shown to reach segments of financial markets.

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recognizable brand and a trustworthy company, which are the traits you need to create for your own business.

4. Motivate the Buyer

When the connection between the customer and the product is strong, the brand becomes a motivator for the customer to continue buying products, even if they have never used that exact product before. Your customer places trust in your brand and its quality so they know buying another product from the same brand is likely to deliver similar satisfaction

The Role of Brands in Industrial Marketing

- **Creating trust, confidence and comfort through branding**

As trust builds, the relationship between the buyer and supplier moves into a partnership which recognizes that the goals of both organizations can best be met by working together. It is of course essential for the supplier never to abuse the close relationship. If there is ever evidence that this is the case, the trust which has taken so long to build can be immediately destroyed.

- **Brands versus personalized business**

An old adage is "sell yourself first, then your company, then your product". This has its advantages as there is nothing like personal relationships for creating bonds but it has its dangers, especially where personal relationships are the basis of the business.

- **Brands give promotions a focus**

Brands are at the heart of advertising campaigns as it is the objective of most promotion to persuade people to ask for a specific brand and accept no substitute. Of course, focusing on the brand without giving people a reason to buy it is not enough but the building of brand awareness and maintaining the brand's position in people's minds should always be an important goal of any promotion.

- **Brands encourage buying**

Most products and services in business to business markets are bought out of necessity – they are not bought for personal aggrandizement. However, necessity is not something that is always obvious; there are sometimes gaps in markets, pools of demand which have not been tapped. There are un-met needs. Marketing is concerned with spotting these opportunities and branding is the means by which they are made more tangible.

- **Brands give status**

In consumer markets, branding is very often synonymous with status marketing. Luxury brands create a desire to own and a strong motive to buy, so strong they can command large premiums over and beyond their intrinsic worth. In industrial markets there are corporate events at Henley, Ascot and Wimbledon which confer a status on the

ROLE OF BRANDING IN MARKETING

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• Introduction :

Effective branding can result in higher sales of not only one product, but of other products associated with that brand. For example, if a customer loves Pillsbury biscuits and trusts the brand, he or she is more likely to try other products offered by the company - such as chocolate-chip cookies, for example. Brand is the personality that identifies a product service or company (name, term, sign, symbol, or design, or combination of them) and how it relates to key constituencies: customers, staff, partners, investors etc.

Key words - Concept, Importance and Role of branding in Marketing

• Objectives of the study :

The following are objectives of the research paper:

- To get the full acquaintance branding in marketing
- To know the Importance and Role of branding in marketing.

• Importance of Branding in Marketing

1. Deliver Your Message Clearly

Branding acts as a way of communicating with your customers. Without expensive advertising, you can deliver a message through your well-designed brand. Because of this the importance of branding in marketing is clear if you want to connect with your customers without going broke in the process. If you can customize your brand according to the needs of your customer base, you will be well on your way to the success you crave for your business.

2. Create Business Credibility

If you can continually associate your brand with quality products and services soon they will be one and the same in the minds of your customers. This credibility is not built overnight. You must prove that your business can continually innovate to provide top-notch customer service as well as products and services that are dependable.

3. Connect the Customer to the Product

You probably feel a connection with—and even a loyalty to—your favorite brand. They have helped you be successful in various aspects of your life. Products are the backbone of humankind's success, and every successful product is backed by

companies which carry out the entertaining. Here it is the location itself that has the brand status but this is communicated to the company offering the corporate hospitality. A strong brand can imply that the buyer is discerning.

- **Brands make it easy to buy**

A brand which is well known is easy for a buyer to find. They jump off the page. A company that has achieved the position of favored supplier may be put on a buyer's auto-dial so that the favored company is always the one which is called and no others get a look in. The buyer's perception of the brand is reinforced by the way he is treated. If the buyer's voice is recognized by the receptionist, it is a complement to his importance. If his buying requirements are known, there will be no explaining as to what is required, perhaps no paperwork to fill in. If there is a system or serial code for the product, the buyer will know it and this makes the ordering process smooth and uncomplicated.

- **Brands block out all others**

We have argued in an earlier chapter that people hold only a limited number of brands on the shelf space of their minds. This means that once a brand occupies a slot, it acts to keep others out. Brands occupy more than a slot in the mind; they also take up space on distributors' shelves. Wholesalers and distributors of industrial goods have to achieve a balance between holding an adequate range of brands to keep customers happy and at the same time ensuring their own inventories are in check.

- **Brands make buying safe**

Market leaders in every field have an advantage in that they can be assumed to offer good products; otherwise they wouldn't be market leaders. All those other people who have placed their faith in the company have acted as the proving ground and taken the risk out of the decision. A market leader's products usually carry a premium but this is a small price to pay for safety. The higher price can be offset against the saving in time and money which would otherwise be spent looking around at the alternatives.

- **Using brands for joint ventures and licensing**

If a company has technology which it seeks to sell, a strong brand will help it find and secure licensees. A brand with a high level of awareness and a good reputation carries an image which 'warms' the potential licensees even before negotiations have begun. A well known brand communicates important messages about the company in shorthand without the necessity to make a strong justification for the licence. Companies only feel comfortable creating joint ventures or taking licences from companies with strong brands.

- **Using brands for pulling demand downstream**

In the first chapter of this book we saw how industrial companies sit somewhere in a chain of demand which is determined by purchasing decisions downstream. It is the hope and wish of every industrial marketing manager that someone downstream will ins

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tality. A strong

on his brand. Intel exploited the significant role played by its microchips with its Intel inside campaign.

Summary

Brands create trust and confidence in industrial market and have come to symbolise a strong and on-going relationship between customers and suppliers. In the long term, branding is a far better approach than building business just on personal relationships. Brands provide a focus for promotion and help build continuity. Effective branding encourages buying; either choosing one supplier over its competitors or stimulating interest and demand for novel products. Branding can also stimulate demand downstream and encourage final buyers to specify products that contain branded components.

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EC 14: Studies on some common plants of medicinal values from Mula dam catchment area of Rahuri tahsil of Ahmednagar district, Maharashtra.

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ABSTRACT

During the present study from Mula dam catchment area the authors came across a number of having medicinal values. In this exploration seven species were discussed having great value and with the medicinal value which cure the various ailment and diseases which inhabiting in the area. *Acacia catechu* Willd., *Aegle marmelos* Corr., *Santalum album* Linn., *Eucalyptus globulus*, *Andrographis indica* A. Juss., *Lantana camara* L. and *Echinops echinatus* Roxb. were discussed with respect to their vernacular name, family, chemical composition and their medicinal uses.

KEYWORDS: Medicinal plants, Mula Dam, Rahuri, Maharashtra.

INTRODUCTION

Rahuri tahsil is one of the partially irrigated and partially rainfed area of Ahmednagar district. The area is considered as life of economy of this area. On the Mula river dam constructed. The study area is at 19°20' Northern latitude and 74°03' Eastern longitude in Ahmednagar District (Maharashtra). Geographically the area is divided into the plains and hills. However the hilly regions are rich in biodiversity. Due to scanty and vagary rains scarcity condition prevail in the study area. Generally the monsoon period is from the second fortnight of June to the end of September with precipitation from 1500 to 2000 mm. The vegetation from catchment area of Mula dam is deciduous type. The study area includes villages like Tarwadi, Jambhali, Varvat, Agrewadi, Daradgaon, Tas, Chikalthana, Mandve, and Baragaon Nandur inhabiting Koli, Dhor, Bhil etc. tribal communities.

The vegetation of the study area has great medicinal values. The vegetation has not yet been studied fully for its medico-botanical aspects. Therefore, a survey was undertaken during 2012-13 to study the vegetation. The present work incorporates studies on seven plants collected from the Mula dam catchment region. The information on the collected species were recorded for their medicinal uses from the documents available (Kirtikar and Basu, 1984; Caius, 1986; Trivedi and Sharma, 1986; Kaushik, 1991, 1996; Bakhru, 1994; Chaudhury, 1994; Sinha, 1996; Kumar et al., 1997; Bhattacharjee, 1998; Joshi, 2000; Swami Brahamananda, 2000; Singh and Tyagi, 2006) information was also collected from local informants and tribal communities also.

Medicinal plants have played an essential role in the progress of human culture. Many of the medicines are produced indirectly from medicinal plants. The plants are directly used as food by a majority of cultures around the world. Many food crops have medicinal effects. Medicinal plants are the resources of new drugs. Studying medicinal plants helps to understand plant toxicity and its effect on human and animal life from natural poisons. Cultivation and preservation of medicinal plants help to conserve biodiversity. The findings of this study can provide useful information for pharmacological studies of these reported uses which might in time become useful for mankind. The study of medicinal plants was practically neglected from this region. Hence, efforts taken to investigate on medicinal plants from the study area.

MATERIALS AND METHODS

The studies on medicinal plants were carried out by survey and collection of data as well as documentation. The study was based on the data collected on seven plants for medicinal values from Rahuri tahsil. The survey was conducted in selected sites and the study was carried out with the help of experienced herbal men and vaidyas. The methodology was adapted as described by Chadwick, and (Chadwick, 1994). The authentication was done by using literature available ((Mishra, 2004; Jain and Mudgal, 2004; Chadwick and Marsh, 1994; Martin, 1995; Rao et al., 2012; Levinson, 1996; Acharya and Saha, 2008; Dike and Obembe, 2012; Patil et al., 2004 and Pandey, 1990). The questionnaires, interviews and practitioner's observations were used to illustrate information from the resource person as per the standard method. At the time of study rural people shared their valuable information about the medicinal plants.

During this task some of the plant species like *Acacia catechu* Willd., *Aegel marmelos* Corr., *Santalum album* Linn., *Eucalyptus globulus* Labill., *Azadirachta indica* A. Juss., *Lantana camara* L. and *Echinops echinatus* Roxb. were collected and their parts like root, bark, wood, stem, leaves, flowers, fruit and seed were used for analysis to know chemical constituents and investigated for curing a various ailment and diseases. The authenticity of information was verified by free discussion with tribals. The plants were identified with the help of local flora (Cooke, 1903; Sutaria, 1962; Pradhan and Singh, 1999).

RESULTS AND DISCUSSION

In this study seven species were taken into consideration for medicinal values which cure the various ailment and diseases. Name of some common plants like *Acacia catechu* Willd., *Aegel marmelos* Corr., *Santalum album* Linn., *Eucalyptus globulus* Labill., *Azadirachta indica* A. Juss., *Lantana camara* L. and *Echinops echinatus* Roxb. were discussed for their common name, botanical name, source, family as well as chemical composition and uses.

Katha

Botanical Name: *Acacia catechu* Willd.

Source: Tender shoots, Heart wood, katha.

Family: Mimosaceae

Chemical composition: Catechin, epicatechin, epigallocatechin, epicatechin gallate, phloroglucin, protocatechuic acid, quercetin, poriferasterol glucosides, lupenone, procyanidin, kaemferol, L-arabinose, D-galactose, D-rhamnose and aldobiuronic acid, afzelchin gum, minerals and taxifolin.

Uses: The katha is useful in skin diseases, improves quality of teeth, decoction (Kashaya) of Katha is useful in diabetes and urinary tract disorders. It relieves itching, pruritis and useful in cough, cold, in obesity, in worm infestation, in fever, in leucoderma and relieves inflammation. Ama (a state of indigestion and malabsorption at digestive and cellular levels) in bleeding disorders, in anemia, early stages of liver diseases, In any skin disease, Katha decoction should be used for bathing and drinking. The extract of the plant is used to cure acute body pains

Bel

Botanical Name: *Aegel marmelos* Corr.,

Source: Fruits and leaves.

Family: Rutaceae

Chemical composition: Limonene, α -phellandrene, (E)- β -ocimene, α -pinene, (E)-caryophyllene, β -elemene, germacrene B,

Uses: Several parts of this plant have been used by the local people in folk medicines. The infusion of dried unripe fruits are used as antidiarrhea and antidysentery agents, the juice from crushed leaves are used for the treatment of bronchitis, and the decoction of root barks has also been used as anti-malaria drug. The fruits are used in refreshing drinks, sharbats. A confection of the fruit is used to treat tuberculosis and loss of appetite and also effectively used in a number of diseases such as gastric intestinal diseases, piles, edema, jaundice, vomiting, obesity, pediatric disorders, gynecological disorders, urinary complaints and as a rejuvenative.

Chandan

Botanical Name: *Santalum album* Linn.,

Source: Wood and oil.

Family: Santalaceae

Chemical composition: Santalol, sesquiterpene alcohols, α - and β santalols,

Uses: The wood and oil are used in various religious practices. It also features as a construction material in temples. Sandalwood is mainly used as coolant, and also sedative effect and astringent activity, making it useful as disinfectant in genitourinary and bronchial tracts, diuretic, expectorant and stimulant. The sweet powerful and lasting odor makes Sandalwood oil useful in perfume industry. The same is also used as tonic for heart, stomach liver, anti-poison, fever, memory improvement and as a blood purifier. Various uses mentioned in Ayurveda system about sandalwood are in treatment of various other ailments like diarrhea with bleeding intrinsic hemorrhage, bleeding piles, vomiting, poisoning, hiccoughs, initial phase of pox, urticaria, eye infections and inflammation of umbilicus.

Nilgiri

Botanical Name: *Eucalyptus globulus* Labill.

Source: Leaves.

Family: Myrtaceae.

Chemical composition: Volatile oil, tannins, polyphenolic acids (gallic, caffeic, ferulic, gentisic, protocatechuic acids, etc.), flavonoids (quercetin, quercitrin, rutin, hyperoside, eucalyptin, etc.), wax, and others, eucalyptol, monoterpene hydrocarbons (α -pinene, δ -limonene, p-cymene, β -pinene, α -phellandrene, camphene, γ -terpinene, etc. Aldehydes, ketones,

Eucalyptus leaf is used for infections, fever, upset stomach and to help loosen coughs. The leaf is used for treating respiratory tract infections, whooping cough, asthma, pulmonary tuberculosis, arthritis, rheumatism, acne, wounds, poorly healing ulcers, burns, bacterial dysentery, ringworms, and gallbladder problems, loss of appetite, and cancer. The diluted oil is taken by mouth for pain and inflammation of respiratory tract mucous membranes, coughs, bronchitis, sinus pain and chronic obstructive pulmonary disease and respiratory infections. It is also used as an expectorant to loosen phlegm, antiseptic, fever reducer and in vaporizer fluids. Other uses include treatment of wounds, burns, skin cancer. It is also used as an insect repellent. In dentistry, eucalyptus oil is included in products such as sealers and solvents for root canal fillings. In foods, dried eucalyptus leaf is used as a flavoring agent. In manufacturing, eucalyptus oil is used as a fragrance in perfumes and cosmetics. It is also used in mouthwash, antiseptic, liniment and ointment, and in toothpaste, cough drops and lozenges.

Botanical Name: *Azadirachta indica* A. Juss.

Part: Aerial plant parts.

Family: Meliaceae

Chemical composition: Nimbin, nimbinin, nimbidin and b-sitosterol.

In many Hindu festivals neem leaves and flowers taken with some food to avoid negative side-effects of the season or change of seasons pacify summer pitta. Neem leaves are dried and placed in wardrobes to prevent insects eating the clothes and also while storing cereals in tins. Neem leaves are dried and burnt to keep away mosquitoes. As ayurveda neem products are used in toiletries, cosmetics, and as anthelmintic, antifungal, antidiabetic, antibacterial, antiviral, contraceptive and sedative. The constituents of the Neem tree: neem oil-nimbin, nimbinin and nimbidin identified the main active antibacterial ingredient, and they also serve as natural insecticides. Neem oil is also used for healthy hair, to improve liver function, detoxify the blood, and balance blood sugar levels. Neem leaves have also been used to treat skin diseases like eczema, psoriasis, chicken pox etc.

Neem

Botanical Name: *Lantana camara* L.

Part: Leaves, flowers and roots.

Family: Verbenaceae.

Chemical composition: Alkaloids, phenolics, terpenoids, steroids, tannins, saponins, sabinene, β -pinene, β -myrcene and p-cymene,

The leaves are used to soothe insect stings, the itch of chicken pox and measles and other skin conditions, cuts, scrapes, ulcerations and scabies. The water bath relieves symptoms of rheumatism. Lantana leaves can be used for relief from headaches, fever, flu, coughs, colds toothaches and indigestion. The dried leaves (burned) are known as a natural mosquito repellent. These are also used as a fungicide, anti-dermatoses and have a cooling effect. The roots are known to be refrigerant and antipyretic. The decoction of dried roots is used for gonorrhoea, cough, mumps, malaria and influenza. The flowers are hemostatic and the decoction of dried flowers is used for haemoptysis and pulmonary tuberculosis.

Amadandi (Kantaphala)

Botanical Name: *Echinops echinatus* Roxb.

Part: Whole plant.

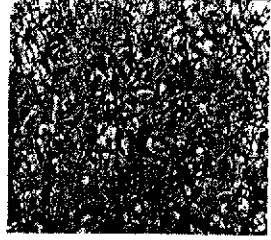


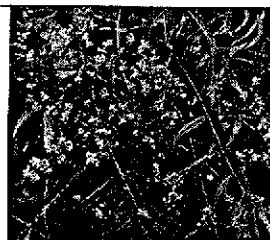


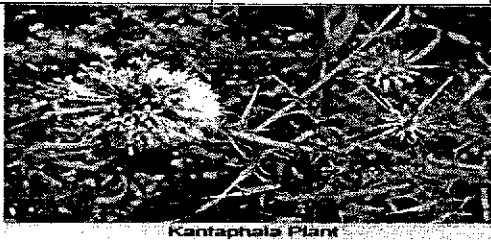
Family: Asteraceae.

Chemical composition: Alkaloids- echinopsine, echinopsidine, echinozolinone; Taraxasterol acetate, Echinin, echinacin and echinaticin.

Decoction of whole plant is used during malarial fever. The plant is pungent, bitter and hot, improves the taste and cures kapha and vata. It is used in urinary disorder, liver disorder, heart diseases, etc. The root is abortifacient and aphrodisiac. The seeds are sweet and aphrodisiac. The plant is bitter, astringent, antipyretic, analgesic, increases the appetite, stimulates the liver, useful in brain disease, etc. In ophthalmia, chronic fever, pains in the joints, inflammations. The drug is bitter and is used as a diuretic and diuretic. The roots are pounded and mixed with acacia gum and applied to the hair to destroy lice.

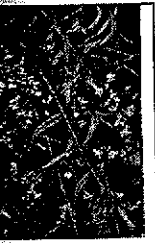
ACKNOWLEDGEMENTS

The authors are thankful to knowledge providers for providing valuable information. The authors are grateful to the authors of all those articles, journals and books from where the literature for this article has been reviewed and discussed.

			
<i>Acacia catechu</i> Willd.	<i>Aegle marmelos</i> Corr.	<i>Santalum album</i> L.	<i>Azadirachta indica</i> A. Juss.
		 Kantaphala Plant	
<i>Eucalyptus globulus</i> Labill.	<i>Lantana camara</i> L.	<i>Echinops echinatus</i> Roxb.	

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EC 4: A Review- Biofertilizers & Agricultural Productivity - A case study on Soybean

Sangita Kulkarni ✓

Radhabai Kale Mahila Mahavidyalaya, Ahmednagar

ABSTRACT

Use of Biofertilizers in Organic farming has significantly influenced the Agricultural productivity in many years. The reports indicate that Biofertilizers help in improving environmental sustainability have capacity to increase soil fertility, help in uptake of nutrients and improve yield performance of the crop. Biofertilizers increases the agricultural productivity.

Soybean Crop (Leguminosae) is a annual leguminous crop with high protein content. A study on applications of Biofertilizers either singly or in combination has shown significant improvement on soybean crop yield.

INTRODUCTION

Introduction of Green revolution, new farming technologies, improvement of seed quality and continuous use of fertilizers have increased the grain productivity to many folds but excessive and unbalanced use of chemicals and fertilizers in agriculture has caused many environmental problems / degradation of natural resources, increase of production cost of conventional farming and desertification of land (Gaur,2010). Environmental conservation, soil sustainability and application of new technologies used, to improve Agricultural productivity are the main concern for Research and development.

Organic farming is one such sustainable agricultural technology for increasing crop productivity which is gaining importance in recent times aiming at the management of agro-ecosystems with use of organic material from the surrounding. It helps to clean and save the environmental hazards. Organic farming includes use of Bio-fertilizers to increase agricultural productivity, help to fix atmospheric nitrogen, mobilize the efficiency and availability of elements in soil.

Biofertilizers being major component of organic farming play an important role in maintaining soil fertility and sustainability by fixing atmospheric nitrogen, mobilizing and increasing the efficiency and availability of elements, suppress soil pathogens and improve physical properties of soil. Biofertilizers include the rhizobacteria, cyanobacteria, Phosphate solubilizing bacteria, vermi-compost and mycorrhizal fungi. They are the "biologically active products of living cells which may help in the increasing crop productivity". The bio-fertilizers include soil microorganisms like Rhizobium, Azotobacter, Frankia, Mycorrhizae or products like manures and vermi-compost which can fix nitrogen, mobilize or immobilize phosphate or conserve plant nutrients (Yawalkar et. Al.). They are natural renewable sources of low cost inputs and eco-friendly. Soybean- A pulse crop is one of the popular crops grown in areas of Maharashtra and India.

Soybean (Glycine max) is multipurpose crop which is cultivated in many parts of India. It is the best source of vegetable protein, high concentration of sulphur containing essential amino acids, vitamins esp. B, C, calcium and iron with high potential value (Pooja). Soy protein products are beneficial. Soybean is also called as "vegetable meat" and has high protein (40%) and high oil content (20%).

The growth pattern of Soybean crop (Glycine max (L.) Merrill)- Family Leguminosae was studied showing the effect of bio-fertilizers on yield performance. The proper application of these fertilizers to various agricultural crops under experimental fields have reported increase in yields up to 10-65% under field conditions for different crops. The biofertilizers like Mycorrhizae, Rhizobium and vermi-compost singly or in combination showed increase of soybean crop productivity upto 18-20% under experimental field conditions. There was increase in size of plant, stem girth, leaf area, pod size and seed number. Maximum growth was observed in

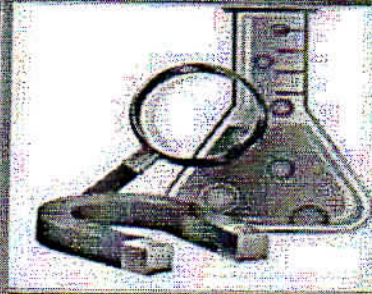
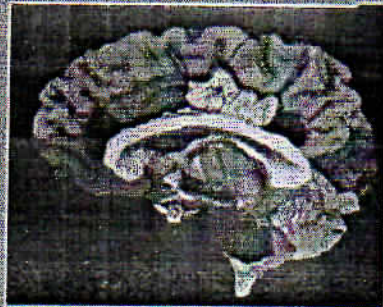
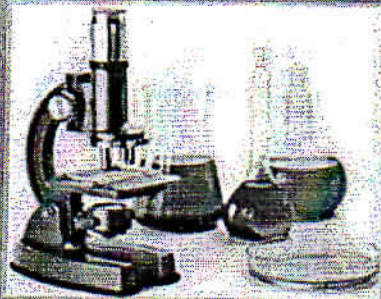
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Rayat Shikshan Sanstha's

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[RA-10] Microwave Assisted Synthesis and Characterization of Halogenated Chromones

H. N. Akolkar and B. K. Karale*

P.G. Department of Chemistry, Radhabai Kale Mahila Mahavidyalaya, Ahmednagar, 414001, (M.S.), India.

Email: bkkarale@yahoo.com

Abstract

Various substituted chalcones **3** were synthesized from 5-bromo-2-butoxy-3-fluorobenzaldehyde **2**. These chalcones **3** were converted into corresponding chromones **4** by the action of DMSO/Iodine under microwave irradiation. Some of the synthesized compounds were characterized with the help of spectral techniques.

Key words: Chromones, Chalcones and Microwave irradiation.

Introduction


In recent days active research has been initiated on halogen containing heterocycles, particularly fluorine containing heterocycles. Incorporation of fluorine can alter the course of reaction as well as biological activities. Introduction of fluorine atom into an organic molecule largely enhances the pharmacological properties as compared with non-fluorinated analogues¹. Fluorine containing organic compounds are associated with antiviral², anticancer³, antimicrobial⁴ and antibacterial⁵ activities.

Chalcones derivatives are known to have antidiabetic⁶, anticancer⁷, anti-parasitic⁸, antileishmanial⁹, antiinflammatory¹⁰ activities. Chromones have attracted a lot of attention because they possess important pharmacological activities such as antiviral¹¹, monoamine oxidase inhibitor¹², antitumor¹³, antioxidant¹⁴.

Biological activities associated with these molecules and importance of fluorine, prompted us to synthesize some chalcones, chromones.

Experimental Section

Melting points were recorded in open capillaries in liquid paraffin bath and are uncorrected. IR spectra were recorded on Shimadzu FTIR spectrophotometer in KBr disc. ¹H NMR spectra were recorded on Bruker Avance II 400 MHz NMR spectrometer in DMSO as a solvent and TMS as an internal standard. Peak values are shown in δ (ppm). Mass spectra were recorded on Finnigan mass spectrometer.

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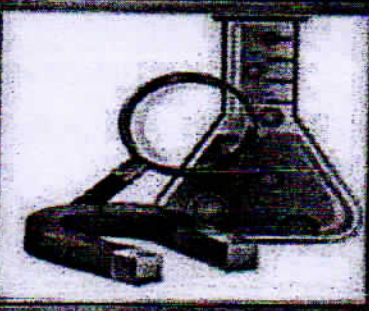
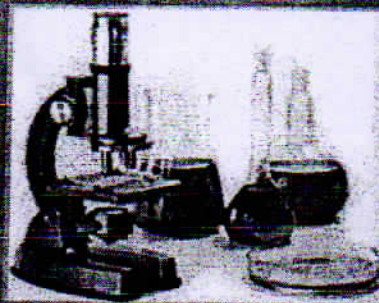
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[RA-10] Microwave Assisted Synthesis and Characterization of Halogenated Chromones

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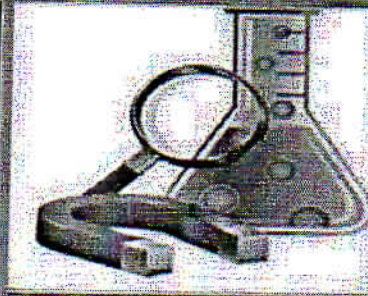
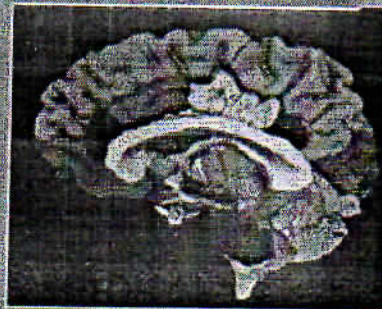
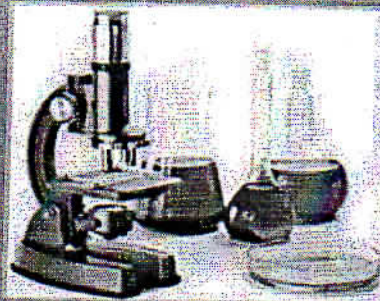
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[RA-21] Green Synthesis of 3-styrylchromones using DBU as a Catalyst

H. N. Akolkar and B. K. Karale*

P.G. Department of Chemistry, Radhabai Kale Mahila Mahavidyalaya, Ahmednagar, 414001,
(M.S.), India.

Email: bkkarale@yahoo.com

Abstract

A simple, green and environmentally benign route has been developed for the Knoevenagel condensation of 3-formylchromone **1** with active methylene compound benzo[*d*]isoxazol-3-ylacetic acid **2** were carried out in the presence of catalytic amount of 1, 8-diazabicyclo 5.4.0 undec-7-ene (DBU) by grinding method.

Key words: 3-Styrylchromones, DBU, Grinding.

Introduction

1, 8-Diazabicyclo 5.4.0 undec-7-ene (DBU) is used as a catalyst for Balyis-Hillman reaction and aza-Michael addition¹, CO₂-fixation reaction² and chemoselective cleavage of acetylenic TMS group³. Compounds containing chromone scaffold are acts as breast cancer resistance protein ABCG2 inhibitor⁴, monoamine oxidase inhibitor⁵, adenosine A_{2A} receptor antagonist⁶. Benzisoxazole is an important class of the compounds associated with biological activities such as anticancer⁷, anti HIV⁸, analgesic⁹ & anti-inflammatory¹⁰. The anticonvulsant activity of some 1,2-benzisoxazoles were discovered in routine testing. One of the most interesting of the subsequent analogues prepared was Zonisamide.

Keeping in view the importance of benzisoxazoles & DBU we have synthesized some 3-styrylchromones.

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3-(2-Benzo[*d*]isoxazol-3-yl-vinyl)chromon-4-one, 3a-f.

A mixture of 3-formylchromone **1** (1 mmol), benzo[*d*]isoxazol-3-ylacetic acid **2** (1 mmol) and DBU (10 mol%) were ground at room temperature with a mortar and pestle. The completion of

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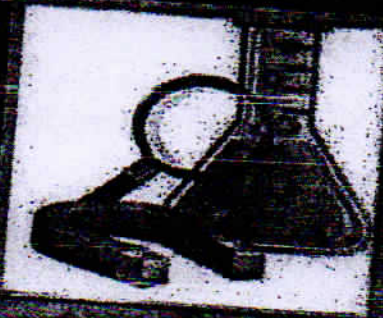
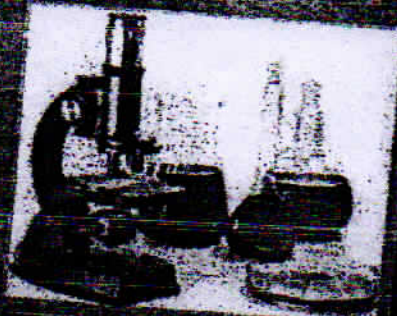
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[RA-21] Green Synthesis of 3-styrylchromones using DBU as a Catalyst

H. N. Akolkar and B. K. Karale*

P.G. Department of Chemistry, Radhabai Kale Mahila Mahavidyalaya, Ahmednagar, 414001,
(M.S.), India.

Email: bkkarale@yahoo.com

Abstract

A simple, green and environmentally benign route has been developed for the Knoevenagel condensation of 3-formylchromone **1** with active methylene compound benzo[*d*]isoxazol-3-ylacetic acid **2** were carried out in the presence of catalytic amount of 1, 8-diazabicyclo 5.4.0 undec-7-ene (DBU) by grinding method.

Key words: 3-Styrylchromones, DBU, Grinding.

Introduction

1, 8-Diazabicyclo 5.4.0 undec-7-ene (DBU) is used as a catalyst for Balyis-Hillman reaction and aza-Michael addition¹, CO₂-fixation reaction² and chemoselective cleavage of acetylenic TMS group³. Compounds containing chromone scaffold are acts as breast cancer resistance protein ABCG2 inhibitor⁴, monoamine oxidase inhibitor⁵, adenosine A_{2A} receptor antagonist⁶. Benzisoxazole is an important class of the compounds associated with biological activities such as anticancer⁷, anti HIV⁸, analgesic⁹ & anti-inflammatory¹⁰. The anticonvulsant activity of some 1,2-benzisoxazoles were discovered in routine testing. One of the most interesting of the subsequent analogues prepared was Zonisamide.

Keeping in view the importance of benzisoxazoles & DBU we have synthesized some 3-styrylchromones.

Experimental Section

Melting points were recorded in open capillaries in liquid paraffin bath and are uncorrected. IR spectra were recorded on Perkin-Elmer FTIR spectrophotometer in KBr disc. ¹H NMR spectra were recorded on Bruker Avance II 400 MHz NMR spectrometer in DMSO as a solvent and TMS as an internal standard. Peak values are shown in δ (ppm). Mass spectra were recorded on Finnigan mass spectrometer.

3-(2-Benzo[*d*]isoxazol-3-yl-vinyl)chromon-4-one, 3a-f.

A mixture of 3-formylchromone **1** (1 mmol), benzo[*d*]isoxazol-3-ylacetic acid **2** (1 mmol) and DBU (10 mol%) were ground at room temperature with a mortar and pestle. The completion of

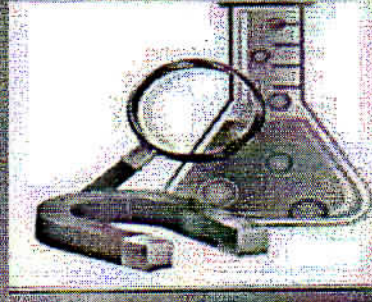
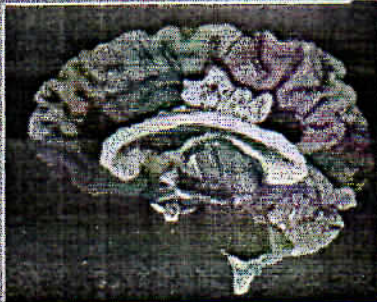
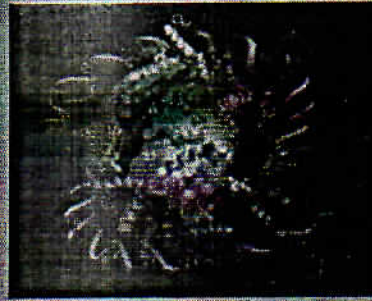
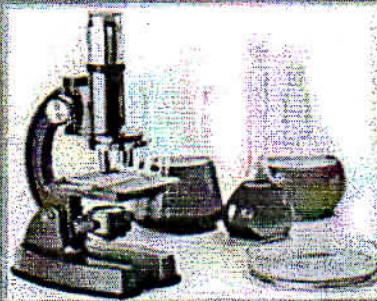
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[RA-11] Environmentally Benign Synthesis of Novel Thianyl 1,3,4-Thiadiazole and 1,2,4-Triazole

H. N. Akolkar and B. K. Karale*

P.G. Department of Chemistry, Radhabai Kale Mahila Mahavidyalaya, Ahmednagar, 414001,
(M.S.), India.

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Abstract

A new series of novel thianyl 1,3,4-thiadiazole and 1,2,4-triazole have been synthesized by ultrasound method. The synthesized compounds characterized with the help of spectral technique.

Key words: Thiosemicarbazide, 1,3,4-Thiadiazole & 1,2,4-Triazole.

Introduction

Thiophene is sulfur containing five membered heterocyclic compound widely used as building block in agrochemicals. Thiophene containing compounds have shown various biological activities like anti-inflammatory¹, antitumor², antibacterial³, nematocidal⁴. Thiophene derivatives also act as allosteric enhancers at the A1 adenosine receptor⁵.

1,3,4-thiadiazole posses interesting biological properties such as antimicrobial⁶, antituberculosis⁷, antihypertensive⁸, antidiabetic⁹ activities. 1,2,4-triazole are also known for their antibacterial¹⁰, antifungal¹¹, antiviral¹², anti-inflammatory¹³, insecticidal¹⁴, antimicrobial activities¹⁵.

Bearing this in mind, some novel 1,3,4-thiadiazole and 1,2,4-triazole compounds containing thiophene moiety were synthesized by conventional¹⁶ and ultrasound methods. The structures of synthesized compounds were confirmed by spectral techniques.

Experimental Section

Melting points were recorded in open capillaries in liquid paraffin bath and are uncorrected. IR spectra were recorded on Perkin-Elmer FTIR spectrophotometer in KBr disc. ¹H NMR spectra were recorded on Bruker Avance II 400 MHz NMR spectrometer in

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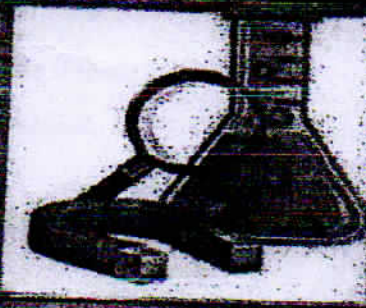
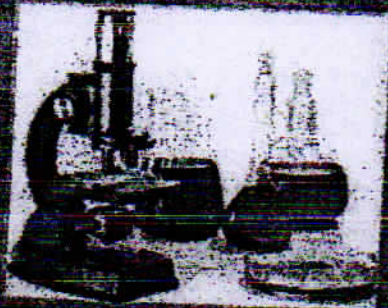
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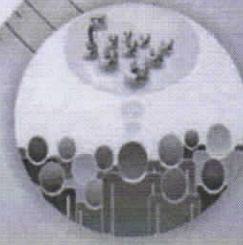
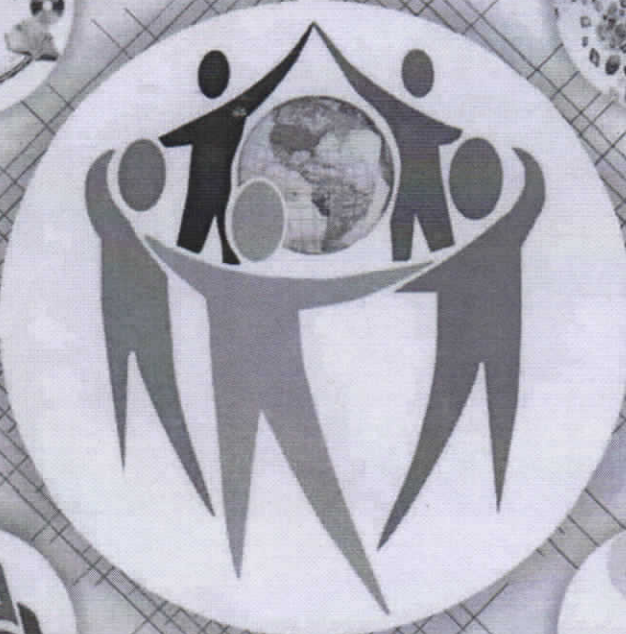
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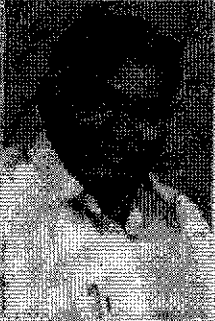
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About Dr. N. I. Divatankar..



Dr. N. I. Divatankar has completed his BA. and M.A. in English literature. He also completed BLISc degree with merit and MLISc degree by securing first rank in merit with gold medal. Since 1980, he offered his services in the Department of Library and information Science, Shivaji University, Kolhapur and he has made a great contribution to the development of LIS profession and LIS professionals. He is known as multifaceted personality with high communication skill, excellent administrator and an ideal teacher. Under his guidance, more than 50 students have completed their MLISc research project, 2 students have completed M. Phil. and 03 students have submitted their Ph. D. theses and the research work of 8 Ph. D. students is in progress. He has published more than 30 research articles in international and national journals. He has made a great contribution as chairperson and resource person in many conferences, seminars workshops and refresher courses and made a value addition to the professional knowledge of LIS students and teachers. He has worked on various committees, especially such as Curriculum Development Committees at various Departments of LIS, State Level Advisory Committee for restructuring of syllabus at YCMOU, Nasik, Selection and Placement Committees etc. He was chairman of Ad-hoc Board of Department of LIS, Shivaji University, Kolhapur and member of BOS of North Maharashtra University, Jalgaon. He was also a member of professional associations like I.A. IASLIC and IATLIS.

For his great contribution and versatile role in LIS education and profession, he was awarded University level 'Granthmitra Puraskar', 'Award for Academic Excellence' of Nehru Memorial Trust, New Delhi and 2 Academic Prizes of Merit at College level. His experience in teaching and research has really made a great impact on the LIS department of Shivaji University to be a renowned one in the state of Maharashtra.

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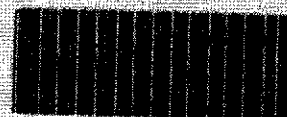
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Digital library services at RKMM library : An overview

D. I. Shingade

Librarian, Radhabai Kale Mahila Mahavidyalaya, Ahmednagar.

E-mail ID: dnyaneshshingade@gmail.com

Abstract:

Digital library service is the bringing prestige of traditional library concepts. It is an important tool for research students and teachers. The paper highlights a digital library services and focus on various forms of electronic resources.

Key words: Digital library, RKMM Library

Introduction:

Digital library play an important role in providing so many services in college libraries which makes more effective and having more quality. Digital library including to digital information collection, graphical data, scan images and graphics audio and video recordings. Digital library is library in which collection are stored in digital formats, which use through the computers. The information stored in the library should have a topic common to all the data. Digital library will be at the heart of every type of library in the future.

What is digital library:

A digital library is a collection of information that is stored and accesses electronically. The information stored in the library should have a topic common to all the data. A digital library must keep topics separate; otherwise it would be totally useless. Digital library is support users in dealing with information objects.

Digital library is organized collection of different types of resources. Digital library is not a single entity.

Definition:

In online dictionary of library and information science digital library has been defined as "A library in which a significant proportion of the resources are available in machine readable format, as opposed to print or microform". (1)

"Digital library could be referred to as computerized network system where all the information is stored in electronic format which can be accessed and transmitted through networks enabling retrieval of desired information by a large number of users". (2)

Need of digital library:

E-documents are available for downloading in personal computers of the users. A very large amount of information can be stored in e-documents in comparison to printed document. The trend of globalization and free marketing increase global competition in all fields.

Requirements:

Some of the requirements for a digital library:

1. Computer: server, UPS, P.C. with multimedia etc.
2. Printer: Digital graphic printer, Barcode reader/Printer, Dot matrix printer etc.
3. Network: LAN, MAN, WAN, Wi-Fi, Internet etc.
4. Software: Any suitable software, which is interconnected and suitable for LAN and WAN connection.



Library Automation: An overview

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Abstract:-

Today's technology is the modern web based technology. Now all the faculty uses the internet, through the computer, mobile phone or etc. so that's why easy to handle the computer operating system. Library automation is one part of the new technology. Ranganathan's fifth law say's the library is a growing organism. Properly computerized library will help it's users with quick and prompt service. Library automation refers to mechanization of library housekeeping operations predominantly by computerization. This paper trace to the need of library automation, advantages of library automation, disadvantage of library automation and steps of the library automation process.

Keywords: - Library automation, OPAC, library computerization, library software.

Introduction:-

Library automation is one of the important factor of the libraries developed for library in-house operations, including acquisition, cataloguing, circulation, serial controls and reference services such as Selective Dissemination of Information (SDI), Information processing, retrieval and dissemination library is changing of traditional library services to automated library services. New equipments and processes are introduced for changing the work processes and work activities in the library. New technology of library services change the relationship between eh library staff and their work.

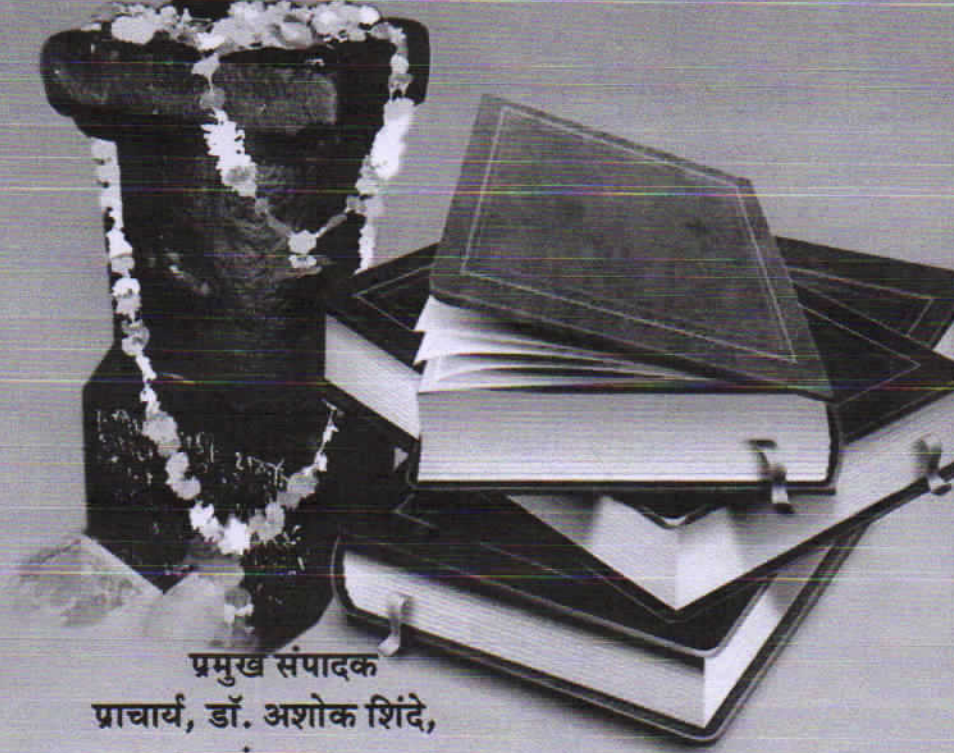
Library automation refers to use of computers associated with peripheral media such as optical media, Magnetic tapes disks etc.

Definition of library automation:-

The word automation comes from the Greek word 'automose' means something which has power of spontaneous motion or self, movement. The word automation was first introduced by Harder D. S. in 1936 which is used in the general motor company of the U. S. library automation is the general term for information and communication technology (ICT) that are support to the manual system in the library automation is the process of using the machineries for easily working and saving the human power and time.



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Visual



10 . Emergence of English Language in Media and
Bureaucracy: A Journey

Prof. Karande Manohar Baburao,

ABSTRACT:

Many years ago, a well known editor and columnist had written that he writes in English, speaks most of the time in English, most of his reading is English, and he even consequently thinks in English, therefore his mother tongue ought to be English. At that time, such statement sounded too arrogant and whimsical. Having being fed in the regional flavour since the school, it's quite easy and 'normal' to be intolerant to such 'heretic' views about adulation of English. However no longer do I hold on to such views, and would be quite charitable with myself in assigning a more dominant slot to English in my mind space and thought space. India is a country where appearance for the policy makers is more important than the reality at the ground. In such situations we find very inane policy and legal situations. One such thing is the language policy in India. English as a language does not find itself in the list of languages in the Schedule of the Constitution. At the same breath, the constitution in one of its articles speaks that English shall continue to be the language of the judiciary.

In pursuance of the National policy of education in languages, we find that the three language policy is adopted at the state levels in the schools. It makes for a situation where the hapless student has to master the Regional Language, National Language (Hindi), and a third language - depending on the kind of school, medium of studies, and the state in which one is situated. For example, we had English medium (non Government schools), so English was our 'first' language, Hindi the second language, and Sanskrit the third language. This was because we were studying in MP, which did not have a regional language - so the natural choice for the policy makers was to make the students go through the hazards of a 'subject' which everyone was happy to forget about the day when the exams ended. In the vernacular states, which have their own regional language, the government schools, would have the regional language, followed by Hindi and English.

Despite our being in English medium, the language of conversation was the 'patriotic' Hindi. I remember that one of our teachers would even make fun at the kind of Hindi spoken by the then prime minister. In effect, when the student has the most grasping power and high learning curve, instead of mastering the areas of Science and Commerce and Computers and Mathematics, the creativity of the student is used in mastering the different languages - that at best ends up in a scene where s/he is mugging up the languages and left with little time to think on the more important practical subjects which are going to be useful in real life.



The situation is that large population of students being unable to deal with English language properly, are not good with computers and also with 'English' communications which is the need of the globalised world. So we find situations where college going students and even those in working life join private English coaching centers to improve on their job prospects. And these coaching centers attempt to replace the 12 years of school grooming in a vital area of learning in a three to six month shot.

But more than that, we can often find that language activists (political as well as otherwise) would keep up inflating and arousing the passions of nativity. Communist government in West Bengal till recently did not allow English to be taught in the primary. Now they have realized the loss of skill set for a full generation of students. Similarly in Karnataka, we find the political protesters wanting to reserve employment in the private sectors for the native Kannada speaking people. Often state level political leaders can easily be found exhorting their political base to be more 'patriot' and do away with the 'firangi' system.

We must keep in mind that while India is a land of many languages, and also of the culture of pluralism, it becomes hardly useful for the political set up to foist certain languages on its people in name of imagined pride. If Hindi is a national language, then it is so due to a single casting vote by the chairman of the Constituent Assembly, when the whole assembly

was divided equally on the issue. In some ways, the bulwark of English for many years were the states of the South -but now we find that even the South has got influenced by the parochial ideology and would prefer only the local English speakers!

The neglect of English at school level would only add to the incompetency of India in the global world full of competition and trans-border trades. This however does not mean a one way situation - the things should be balanced and left to choice of the user of the language. We find that companies like Microsoft are building up their office software in Indian languages. The 'firangi' cable Television channels now speak Hindi, and even well known American cartoon characters can be found speaking Indian regional languages. And that is how the market forces work. Multinational coke companies may recruit from English speaking 11 Ms, but would prefer to advertise in vernacular language. Financial institution and Private Banks may be English speaking, but their target investor is one who may not know English remotely, and is at home with 'Awaaz' and 'Aaj Tak' channels. Telecom and Insurance companies may be doing all their work in English, but their marketing executives are busy selling the product in the native speakers' language.

If one goes to the regional centers, one can easily find people from far away places that have come there to work have picked up the local language - and for which they did not have to attend schools - and that is societal dynamics. Marwaris in Bengal speak as good Bengali,



as Bengalis in Tamil Nadu would speak Tamil, and Punjabis in Mumbai would speak Marathi.

One should let language be a part of the dynamics of the society, rather than that of government intervention. In fact, the student should be free to have a single language of his or her choice to study in the schools, and devote their time in more productive learning of sciences, commerce and arts.

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साहित्य आणि दृक्श्राव्य माध्यमे
साहित्य एवं दृक्श्राव्य माध्यम
Literature and Audio - Visual Adaptation



प्रमुख संपादक
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डॉ. अमानुल्ला शेख (हिंदी)
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श्री ज्ञानेश्वर महाविद्यालय, नेवासा,
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प्रकाशन क्र. १०३

साहित्य आणि दृक्श्राव्य माध्यमे साहित्य एवं दृक्श्राव्य माध्यम
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9. The Essence of Name in "The Namesake"

Prof. Ghangale Santosh Dadu,

ABSTRACT:

Jhumpa Lahiri's international bestseller's screen adaptation, "The Namesake" though not in the same league as the book, is a compelling work of art in its own rights. Though not significantly altered from the novel, the movie's script provides a distinctly different treatment to the way characters are depicted. As a consequence, Namesake the movie, is in many ways is more of a depiction of the life and experiences of Ashima Ganguli than that of Gogol Ganguli (the person who is meant to be the Namesake). Nonetheless, the movie is an insightful portrayal of a lifecycle of an immigrant family - including some brilliant scenes and some tender moments of exquisite emotional glory.

WITH: Kal Penn (Gogol), Tabu (Ashima), Irrfan Khan (Ashoke), Jacinda Barrett (Maxine), Zuleikha Robinson (Moushumi) and Sahira Nair (Sonia).

"The Namesake" is Mira Nair's ninth feature, the one closest to her heart. It tells the story of a young couple who have an arranged marriage in Calcutta and move to New York, where they discover each other and their new country, and have two children. Then the story shifts to center on their son, while keeping them in the picture.

Nair, born in India, educated at Harvard, married to a Ugandan, must have felt a resonance on every page of her source, the beloved novel by Jhumpa Lahiri.

Nair tenderly handles Ashima (Tabu) Ashoke (Irrfan Khan) first days of warily walking and talking around each other, and tentatively making love. It goes easier than it might have, because this is a marriage that was arranged between the right two people, and their respect and regard (and eventually deep love) only grow. Along come a son, Gogol (Kal Penn), and a daughter, Sonia (Sahira Nair, the director's niece). Much is made of how Gogol got his name, which is not Indian or American but inspired by his father's favorite author, as an adolescent the boy comes to hate it, and changes his name to Nikolai (or "Nicky"), Gogol's own first name. But there is a reason for "Gogol," and it has much importance for his father, who often mentions Gogol's short story, "The Overcoat." In that story, interestingly, the hero has a laughable name, which Gogol explains "happened quite as a case of necessity... it was utterly impossible to give him any other name." How the American boy got his name becomes the stuff of family legend.

The movie concerns itself largely with being Indian and American at the same time. With making close ties with other Indian immigrants who send their children to college. Gogol, or Nicky, acquires a white girlfriend named Maxine (Jacinda Barrett), who apparently truly loves him but says the wrong things during a period of family mourning, so that Gogol shuts her out. Then he marries a Bengali girl named

Moushumi (Zuleikha Robinson), who has grown much more sophisticated since he first met her years ago during negotiations between their parents. His sister daughter marries a nice white boy named Ben. "Times are changing," Ashima philosophizes.

The culture gap is demonstrated when Gogol brings Maxine home to meet his parents, and warns her: "No kissing. No touching." He has never even seen his own parents touch. But Maxine impulsively kisses his parents on their cheeks, and the earth does not move. They would prefer him to marry "a nice Bengali girl who makes somosas every Thursday," as Moushumi describes herself, but the film reveals that the children of the second generation do not always follow the scripts of their parents. The acting of Tabu (as Ashima Ganguli) and Irrfan Khan (as Ashok Ganguli) is of a very high standard. Their comfort in the role of immigrant parents is numbingly realistic. Irrfan Khan stands out for bringing a typical immigrant father's character almost live to the screen. He is aware of his children's needs for different perspectives and practices than his own, but at the same time he is uncomfortable at their departure from values he holds dearest to his heart. In her portrayal of an immigrant Indian wife and mother, Tabu has attained excellence in her typical style.

The movie covers some 25 or 30 years, so it is episodic by nature. What holds it together is the subtle loving performances by Tabu and Khan, both bollywood stars. They never overplay, never spell out what can be said in a glance or a shrug and communicate

great passion very quietly. As Gogol, Kal Penn is not a million miles removed from the character he played in "Harold and Kumar Go to White Castle," although he is a lot smarter. He is an angel until about 13, and then his parents, heaven help them, find they have given birth to an American teenager. "The Namesake" tells a story that is the story of all immigrant groups in America: Parents of great daring arriving with dreams, children growing up in a way that makes them almost strangers, the old culture merging with the new. It has been said that all modern Russian literature came out of Gogol's "Overcoat." In the same way, all of us came out of the overcoat of this same immigrant experience.

Color is the stuff of life in the movies of Mira Nair, the Indian-born director whose newest film, "The Namesake" follows two generations of a Bengali family from late-1970s Calcutta to New York City. Her lush palette lends her films a throbbing physicality that invites you to step into the screen and embrace the sensuous here and now. It conveys a palpable sense of people as living, breathing creatures that are far more complex than their words might indicate.

The story of upwardly mobile immigrants torn between tradition and modernity as they are absorbed into the American melting pot has been told in countless movies. This variation is gentle and compassionate. The longing for roots of these displaced middle-class Indians lends a soulful undertow to a film conspicuously lacking in melodrama.

The film has a crackling star performance by Kal Penn (from the clever trash comedy "Harold and Kumar Go to White Castle"), who brings an offhanded charisma to the role of Gogol, the first-born child of Ashima, a classically trained singer, and Ashoke, an aspiring engineer. Alone together in a foreign land in the middle of winter, the shy, polite newlyweds are virtual strangers, and the movie captures their delicate process of mutual accommodation. Ashima's initiation into American culture has gentle, humorous moments. She is astonished to discover gas stoves that work 24 hours a day and learns the hard way that wool sweaters should not be dumped into a washing machine.

Along with these outstanding characters, coexists a characterization that is less appealing than you would expect from a Mira Nair movie's protagonist. Gogol Ganguli's dilemmas and struggle for an identity have been dealt with in rather brief scenes, and the themes have not emerged well. That is why his reasons for refusing a girl with whom he was happy, and instead loving and marrying a girl, who eventually hurt him, are obvious only if you have an immigrant perspective. That is why the concluding scenes of the movie do not seem consistent with his character - it seems that the pursuer of an American value system in him concedes to his racial roots, but the transition is rather sudden, even mildly abrupt. The enigma around his characterization is the biggest drawback of the movie. After all, the Namesake - Gogol Ganguli - is expected to rise above the rest and convey a bit more.

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"*The Namesake*" - Directed by Mira Nair; written by Sooni Taraporevala, based on the novel by Jhumpa Lahiri; director of photography, Frederick Elmes; edited by Allyson C. Johnson; music by Nitin Sawhney; production designer, Stephanie Carroll; produced by Lydia Dean Pilcher and Ms. Nair; released by Fox Searchlight. Running time: 122 minutes.

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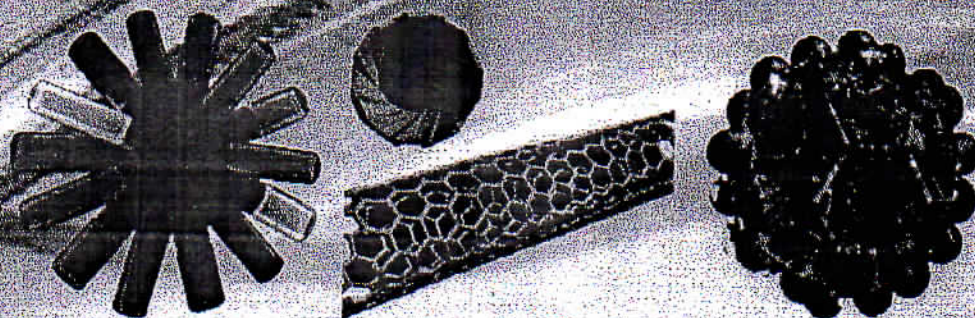
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Analysis of Ground Water Quality Using Physico-Chemical Parameters from Irrigated and Non - irrigated Areas of Pathardi Tehsil.

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ABSTRACT

A study was carried out to monitor the ground water quality of some selected areas of Pathardi Tehsil. The present work has been conducted by monitoring ground water from bore well of study area. In physico-chemical analysis various quality parameters are measured including temperature, p_H , electrical conductivity, total dissolved solids, total hardness, chlorides, sodium, potassium, sulphates, alkalinity, dissolved oxygen etc. gives the picture of quality parameters in ground water. A comparison with WHO standard shows water is suitable for drinking and irrigation.

KEYWORDS: Ground water, Physico-chemical characteristics.

INTRODUCTION

Water is essential to sustain life. In India ground water plays a major role to satisfy the needs. The ever-growing demands for water resources coupled with the rate at which much fresh water being detected by human activities, demonstrate a developing crisis and horrible future if environmental water resources are not appropriately managed¹. Fresh water is one of most important resources for crucial for survival of all living being as well as they depend upon it for food production, industrial and waste disposal as well as cultural requirement². The addition of various kinds of pollutants and nutrients through the agency sewage, industrial effluents agricultural runoff etc. in to the water bodies brings about changes in physico-chemical characteristics of water, which have been the subject of several investigations^{3,4,5}. Fresh water resource is becoming day-by-day at the faster rate of deterioration of the water quality is new global problem⁶ Today there is trace contamination of not only ground water but also groundwater bodies, which are susceptible to leaching from waste dumps mine tailings and industrial production sites⁷. Ground water is an increasingly important resource all over the world. It generally less susceptible to contamination and pollution when compared to ground water bodies. Also natural impurities in rain water, which replenishes ground water system, get removed while infiltrating through soil strata. But in India, where ground water is used intensively for irrigation and industrial purposes, a variety of land and water based activities are causing pollution of this resource⁸. The quality of water is of vital concern for the mankind since it is directly linked with human welfare. So the knowledge of extent of pollution and the status of water become essential in order to preserve valuable sources of water for future generation.

Physico-Chemical parameter is very important to get extra idea about quality of water and we can compare results with standard values⁹. The main objective of this work has to analyze various physico-chemical parameters of ground water of Pathardi Tehsil.

MATERIAL AND METHODS

STUDY AREA:

Pathardi Tehsil is located in the East of Ahmednagar district in Maharashtra. Shirur, Beed and Gevrai Tehsil of Beed district are located to the East. Shevgaon and Newasa of Ahmednagar district in the North-West. Ahmednagar Tehsil in the west respectively in the south Ashti Tehsil of Beed District (Fig. 1 and 2). It covers the total area of 1177.84 sq. Km. It is a rural area having 134 villages). It is extended up to 18°54'N to 19°12'N latitude and 74°54'E to 75°24'E longitude.

This Tehsil lies in the shadow zone region of the Sahyadri Mountain. So the Pathardi Tehsil is known as a drought prone area of Ahmednagar district. Pathardi is located at height is 300 to 600 meters above sea Level. It lowers from south to north towards west and southern part of Tehsil. There is the Garbhagiri range. Because of this range, the height is increased. Pathardi situated among high hills so it has high structure^{10,11}.

Fig.1

WATER SAMPLING

In the present investigation twenty water samples from ten stations were collected. The water samples were collected in polythene bottles which were cleaned with acid water followed rinsing twice with distilled water. The analysis of water was done by using procedures of standard methods.



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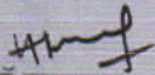
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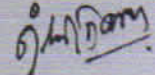
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मराठी साहित्यामध्ये १९६० नंतर जे अनेक साहित्य प्रवाह उदयाला आले त्यामध्ये दलित साहित्य प्रवाह अत्यंत महत्वाचा ठरला. कोणत्याही भाषेतील जीवत साहित्यात नित्यनवेप्रवाह उदयाला येत असतात हे प्रवाह साहित्य समृद्ध करीत असतात. आणि साहित्याचे चैतन्य टिकवीत असतात. नवे प्रवाह निर्माण झाले नाही किंवा नव्या जाणिवेतून लेखन करणारा लेखकवर्ग उदयास आला नाही. तर ते साहित्य निःसत्व दुबळे होते म्हणूनच साहित्य प्रवाह हे आवश्यक आहेत. १९६० नंतर ख-या अर्थाने हा नववाङ्मय प्रवाह पुढे आला. दलिताने लिहिलेले ते दलित साहित्य असे सुरुवातीला म्हटले गेले पण आज या संकल्पनेत बदल झालेला दिसतो. या दलित साहित्य प्रवाहात अनेक प्रामुख्याने दलित जीवनातील दुःखाचा काव्यपूर्ण स्वर निनादतो आहे.

दलित साहित्याच्या व्युत्पत्तीबाबत अनेक मतमतांतरे आहेत. या पब्दाचा पदशः अर्थ दळले गेलेले, दळित या शब्दापासून 'दलित' हा शब्द तयार झाला असावा. अन्याय सहन करणारे घडलेले असे ते दलित होय हा एक अर्थ होतो.

प्रा. केशव मेश्राम - "अस्पर्श वर्गातील लेखकांनी निर्माण केलेल्या साहित्यास दलित साहित्य म्हणावे".

डॉ. भालचंद्र फडके - "दलित जाणिवेतून दलित जीवनाचे भेदक दर्शन घडविणारे साहित्य हे दलित साहित्य"

मराठी साहित्यामध्ये जे अनेक साहित्य प्रवाह निर्माण झाले आहेत त्यामध्ये दलित साहित्य प्रवाह १९६० नंतर नजरेत घण्यासारखा आहे. आपल्या जीविताच्या अंतःकाळी गौतमबुद्ध आपल्या अनुयायांना म्हणाले होते की, "मित्र हो तुमचे दीप तुम्हीच व्हा." त्याचे म्हणणे खरे होते आपल्या भाग्याचे शिल्पकार आपणच आहोत असेच त्यांना सूचवायचे आहे म्हणून तर डॉ. बाबासाहेब आंबेडकरांनी अस्पर्श्यांच्या मुक्तीसंग्रामाचे एक उदरदिष्ट वर्णव्यवस्थेची पाळेमुळे खणून काढणे हे ठेवलेले होते. याच तत्त्वज्ञानातून दलित साहित्याची निर्मिती झाली आहे.

दलित कविता -

दलित कवितेत प्रामुख्याने दलित जीवनातील दुःखाचा काव्यपूर्ण स्वर निनादतो आहे आणि विद्रोहपण आहे. दलित कविता ही प्रामुख्याने समूह जीवनाला क्रांतीप्रवृत्त करते. दलित कवितेमध्ये अत्यंतिक उत्कटता आहे ती प्रक्षोभक वर्णाची वनते वेदना आणि दुःख व्यक्त करीत नकार आणि विद्रोहाने समोर येते. मुलतः दलित वाङ्मय म्हटल्याबरोबर वाचकांसमोर प्रथम दलित कविताच येते. दलित कविता संख्यात्मक दृष्टिने विपुल आहेत.