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DR. B. R. AMBEDKAR : AN EPOCH MAKER

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Today we, Maharashtrians, think ourselves to be the most progressive than other states in India. It is because of certain towering great personalities who born in Maharashtra and inculcated their thoughts in the masses of India. Among these social reformers, the triumvirate of mahatma Phule-Rajarshi Shahu- Dr. B. R. Ambedkar, boldly figures out. It is this Triumvirate that caused radical change in social structure. This year we are celebrating the 125th birth anniversary of Dr. Babasaheb Ambedkar. Before the advent of this triumvirate, the social plight in the state was full with social problems. Oppression of weak, might is right formula, class conflict, superiority-inferiority complex, religious hypocrisy, inequality, illiteracy, women oppression etc problems were in prevalence. This triumvirate successfully fought against all the above mentioned oddities. In this process Mahatma Phule was the base whereas Ambedkar reached up to apex. As a result of their insistent struggles, today we are breathing the fresh air of equality, freedom and self respect. These are the people who taught us what tolerance is in real sense.

Regarding Dr. B. R. Ambedkar it will be very apt to quote Shakespeare's opinion about great persons. Shakespeare categorized great persons into three categories: He Says, "**Some are born great, greatness is thrust upon some and some achieve greatness**". Dr. B. R. Ambedkar suitably fits in the third category. While Dr. B. R. Ambedkar, in his own words, summarizes the qualities of great men, which is very apt in his own case. He says... "**a great man is he, who has sincerity and intellect and is motivated by the dynamics of a social purpose and acts as the scourge and scavenger of the society**". He can be really termed as an epoch maker because people could experience a really changed world since Dr. Ambedkar's entry in the social field. He was well learned lawyer and an architect of Indian Constitution. When we consider him as a thinker, he is in the line of Karl Marx, Sigmund Fried and M. K. Gandhi. His greatness lays in the fact that despite of his adverse conditions, he did receive higher education and could be one among the well learned people of India. His whole life is a series of struggles. As a result of his persistent struggle he could overcome the social impediments and barriers which were in his way.

He was a crusade against the caste system and a valiant fighter for the cause of the down troddens in India. Humanity and equality was the base of all his deeds. An uneducated and unhealthy atmosphere for education at family level didn't prove hurdle in the way of his progress. When he came on the social and religious scenario, the first need that he felt was to remove the blot of untouchability. The plight of Indian Dalits and American Negroes was somewhat similar. Dr. Janardhan Waghmare has rightly pointed out that, "the sorrow of the Negroes was the sorrow of Indian Dalit backwards. American Negroes were rejected equality on the base of color line and their inferiority whereas equality of Dalits –Backwards in India was denied on the base of the inferior caste to which they belong. The so called high caste Hindus treated brutally to low caste Hindus". The sorrow of the Dalits was more deep and serious than the sorrow of Negroes because they were treated as sub humans or second rate human beings in their own religion.

Dr. B. R. Ambedkar was first in 20th century to comprehend the plight of Dalits and protest against the system. He was of the opinion that freedom of liberty will have no meaning, unless you have equality in society. He thought that without the abolishment of caste system, the welfare of Dalits is impossible. He rejected traditional value system based on inequality and replaced it with new having humanity as its soul. In order to establish equality and humanity he agitated and struggled. As a part of his mission, in 1929 he founded 'Bahiskrat Hitkarni Sabha' whose main slogan to his oppressed brother was: "**to educate, unite and struggle**". In 1927 he started 'Satyagraha for freeing water of Mahad Lake to untouchables. Untouchables were prohibited from drinking water from Mahad Lake. It was a symbolic Satyagraha that gave the message of equality and humanity. R. Tagore in Chandalika states that, "**all water is pure that quenches the thirst of man, be it from the hands of high class or low class**". In 1930 he had burnt Manusmriti- a religious book of Hindus- that taught inequality in society and kept untouchables away from equal rights. His act of burning the Holy book represents the throwing of traditional oppressive value system. Journals like, Muknayak, Bahiskrat Bharat, Samata and Janata, helped him in his work. The most important contribution that he had given to India was the drafting of Indian constitution.

According to him religion is an essential thing to society although some claim that it is not. One can find religion in the form of social heritage that makes society morally strong. He strongly condemned hypocrisy in religion. Bread and butter is necessary to feed the body but we as well need to have food to mind. Religion helps in creating that food to mind. It creates optimism in us. He thought that the religion that discriminates between its two followers in not a real religion. Hindu religion divided its followers into four kinds: Brahmin, Vaishya, Kshetriya and Shudras. It is Shudras who were bitterly oppressed in the society. When Ambedkar understood that equality and justice is impossible to oppressed people in Hindu religion, he thought to converse himself to another religion. He once declared that although '**he is born as a Hindu, he will not die as**

Hindu'. Consequently in 1956 he forsook the Hindu religion by adopting Buddhism – that offered equality, fraternity and brotherhood to all human beings.

Dr. Ambedkar, as Hindu society believed, was not only a leader of untouchables but also of oppressed women all over the country. Woman was the next equally neglected factor in contemporary India. In order to get equal rights to women he insisted on Hindu Code Bill Act. Traditional woman in Hindu religion was devoid of her, various rights which were restored by this Bill. He stressed the importance of women education. The bill provided a way for women welfare. Today accordingly a woman can have her own share in her father's estate and even in husband's if he dies. The Act permits her to adopt child. She is entitled to get earning from husband's income if she is being divorced. Today the woman, the law being her shield, is no more support less.

Today it is very necessary to the followers of Dr. B. R. Ambedkar to keep alive the valuable heritage of his deeds. Being the true follower of Phule-Shahu-Ambedkar movement, I am happy to see that one such social organization called Maratha Seva Sangh is trying to Preserve and propagate the thoughts of Dr. Ambedkar. Proselytism of Dr. B.R. Ambedkar in 1956 is wholly underscored by Maratha Community in Maharashtra today. For the reformation and welfare of community on 12th Jan 2005, people accepted 'Shiva Dharma' as Dr. B.R. Ambedkar & his followers did in 1956. It is a religion based on Viveka. The whole credit goes to Dr. Ambedkar who caused this drastic change. While remembering Ambedkar, Pandit Nehru offered a glowing tribute to him saying, "**Dr. Babasaheb Ambedkar was a symbol of revolt against all oppressive features of the Hindu Society**". While celebrating the 125th birth anniversary of Dr. B. R. Ambedkar, we should acknowledge the contribution of Dr. Ambedkar in keeping India united. It is this document that stopped India from splitting further and it will continue to help people to live together with tolerance.

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PSYCHOMETRIC PROPERTIES OF MASLACH'S BURNOUT INVENTORY-HUMAN SERVICES SURVEY (MBI) AMONG INDIAN NEW COLLAR WORKERS.

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Introduction

The new collar populace working at the lower-middle professional pecking order of the corporate structure, which largely manage the everyday monotonous chores of maintaining salary slips, ESIC cards (Employee State Insurance Corporation) and EPF slips (Employee Provident Fund) and maintaining the demographic and biographic dossiers of blue collar labourers working at the shop floor levels, are the ones on whom the gravity and weight of burnout impinges most. These lower- middle cadre executives not only have to manage the administrative aspects of the blue collar ones, but they are the ones who have to counsel them on a daily basis over matters related to their discipline at the shop floor of such character as talking to the co-worker and therefore shunning the machine tending tasks, also the negligence of obligations comprising of short sleeping dozes of the blue collar workers while on work, the complaints of which are put forward by indifferent supervisors to the new collar executives, leads not only to enormous railing and ranting of the blue ones by the callous new collar office executives, due to the latter's emotional exhaustion and therefore usage of such depersonalized profane swear words of colloquial character that not just abashes the vulnerable former lot, but also frustrates the HR officers; the more euphemistic terminology; subsequently leading to lower personal accomplishment by the same; all are but the horrendous upshots of severe instances of job burnout.

Review of Literature

New collar workers like HR officers and tele-marketers, in a sense perform the monotonous blue-collar work in a white collar world¹. Burnout according to Maslach² (1978), is a "reaction to job-related stress that results in the workers becoming emotionally detached from clients and treating them in dehumanizing ways, and subsequently becoming less effective on the job." Burnout displays as a subjective feeling of dysphoria, impacting on physical and emotional aspects of one's wellbeing, and leading to a reduction of behavioural activity and motivation, and the languidness of one's efforts to perform (Maslach & Jackson³, 1982). Burnout may also result from a situation where least rewards are conferred for a goal in which a large investment was made (Rupert & Morgan, 2005; Schaufeli & Baker⁴, 2004). Apart from this, burnout has been associated with negative workplace eccentricities such as increases in sick leave, premature retirement (resignation), alcohol abuse, increases in smoking and coffee consumption, familial, social, and economic problems, workplace accidents, interruptions in the provision of quality of service, low morale, and frequent job changes (Bakker et al., 2000; Chatzimihaloglou, Moraitou & Emmanouil, 2005; Demerouti et al., 2001; Ierodiakonou & Iakovides, 1997; Leiter⁵, 2005.) The vast corpus of literature available on burnout make it further explicit that several somatic indignations of gruesome and miring character such as insomnia, headaches, exhaustion, gastro-intestinal problems, nausea, loss of weight, elevated blood pressure and anxiety; have also been reported. (Kyriakou and Sutchiffe³; 1978.) Maslach et al⁶ (1981) point out an internationally accepted, operational three components structure of burnout comprising of:

- Emotional exhaustion

- Depersonalization
- Personal accomplishment

Emotional exhaustion manifests when individuals are unable to psychologically give off themselves to the degree expected of them, and are therefore behaviourally inept at investing in effort towards performing. Depersonalization, which involves withdrawal and the distancing of oneself from colleagues and clients resorting to interpersonal relationships and remote contact, and personal accomplishment which results from negative self- evaluations, and involves a decrease of productivity and the resignation of any effort to perform. This factor is also related to feelings of unhappiness and overall job dissatisfaction (Maslach, Jackson, and Leiter⁷, 2009). Hellriegel⁸ et al (1976) refer to depersonalization as treatment of people as objects. For instance a nurse might refer to the broken knee in room 107, rather than use the patient's name. A school teacher might make use of such depersonalized expletives as "long- braided" and "white-shirt", instead of calling out the student's name. Steinberg⁹ (1995) defines depersonalization as a detachment from one's self, or a sense of looking at one's self as if one were an outsider. Steiner¹⁰ (2002) opines depersonalization as out – of – body experiences giving a sense of division into a participating and an observing self, resulting in a sense of going through life as though one were a machine or robot. He elucidates depersonalization leads to erosion of the subject's sense of control over her occupational functioning and other significant areas of her life. Burnout has been associated with negative workplace behaviours such as increase in sick leave, premature retirement (resignation), familial, social and economic problems, and workplace accidents, interruptions in the provision of quality of service, low morale and frequent job changes.. Hellriegel et al⁸ (1976) put forward a matrix of burnout taking two dimensions comprising of frequency of interpersonal contact and intensity of interpersonal contacts thereby classifying various jobs according to their susceptibility to burnout.

In figure 1, attached at the end of the paper, the top left corner of low –low combination lies moderate level of burnout and the respective jobs falling in this compartment are that of sales representative, librarian ,benefit representatives. In the down left corner of low- low combination lays the low level of burnout and respective jobs in this category are forest fighter, oil refinery operator, laboratory technician. In the top right corner of high- high combination rests the high burnout level and the conforming jobs are customer service representative, school teacher and nurse. While in the down right combination of low-high lies again the moderate level of burnout and the corresponding jobs are that of public defender, fire fighter and police detective. According to Hellriegel et al⁸ (1976), job burnout refers to the adverse effects of working conditions where stresses seem unavoidable and sources of job satisfaction and relief from stress seem unavailable. They propound three components of burnout viz:

- A stage of emotional exhaustion
- Depersonalization of individuals
- Feelings of low personal accomplishments

But it is the grim and determined duo of Robert Venning and James Spradley¹¹ (1982) that have carried out the most comprehensive work on job burnout. According to them, burnout is a debilitating psychological structure brought about by unrelieved work stress which results in:

- Depleted energy reserves
 - Lowered resistance to illness
 - Increased dissatisfaction and pessimism
 - Increased absenteeism and inefficiency at work.
- They delineate the big named five stages of job burnout viz:
- Honeymoon stage
 - Fuel shortage stage
 - Chronic stage
 - Crisis stage
 - Hitting the wall stage

Venning and Spradley¹¹ elucidate that in the honeymoon stage, the job satisfaction is evident and the employee is bubbling with enthusiasm. In the fuel shortage stage, signs of burnout begin to appear and intensify. In the third stage i.e. the chronic stage, the symptoms are exhaustion, illness, anger and depression. While when the crisis stage is reached, symptoms are so severe that the person feels life is falling apart and in the eventual final stage of hitting the wall, the person can no longer function and signs of

deterioration become apparent. Rice¹² (1987), remarks that job burnout is a shutdown part of work stress, and therefore is the condition when the person loses all the capacity and sanity to work. He opines that if the buzzword of the stress prone personality is Type A, the buzzword of work stress is job burnout. Rice¹² (1987) further elucidates that the more hours you work per week, the more likely you are to burnout. Thus “workaholicism” could be equated to job burnout. According to Rice, businesses now see “workaholics” as a high - risk liability rather than an asset. Rice remarks “workaholics may be driven by a failure, which is a negative stifling emotion rather than a positive and enhancing motivation.” He opines that workaholics may work long hours because they are unable to concentrate their entire energies efficiently on one thing at a time and thus need more time to complete their work, implying that workaholics may be working very hard, but that does not necessarily mean they are productive and imaginative.

Research Methodology:

A sample of three hundred (300) office executives or new collar workers working in the Multinational Corporations of Delhi and NCR region have been taken up to exhibit the psychometric properties of Maslach’s Burnout Inventory- Human Services Survey and thereby proclaim its validity in the Indian milieu. The big named Maslach’s Burnout Inventory- Human Services, was administered to the three hundred executives and all the while the respondents were assured of conserving their identity anonymous. The MBI questionnaire consists of twenty-two (22) items spanning and running across the three major subscales of emotional exhaustion, depersonalization and personal accomplishment. The first subscale of emotional exhaustion consists of nine items, the subscale of depersonalization comprises of five items, while personal accomplishment comprises of eight items. The scale comprises of seven ratings, ranging from “never” to “always”. It is to be deliberated that a high scoring on the subscales of emotional exhaustion and depersonalization and conversely a low one on personal accomplishment, leads to higher instances of burnout and under vice-versa serenity, the instances of burnout are negligible and therefore greater efficacy at workplace is ensured.

Analysis

The results were elicited using SPSS v. 17 software package. The analysis and interpretation of the inventory’s psychometric properties in the light of its reliability aspects comprising of Cronbach alpha values, and the contrivance of correlation matrix are elicited. The upshots are compared with the Maslach et al (1996) US burnout predicaments, and the recent Greek sample of midwives in the year 2009. The results of these two previous studies are compared with the upshots of the Indian milieu comprising of Indian new collar workers toiling at the lower-middle professional pecking order of multinational corporations.

It is explicit from table 1 attached at the end of the present study, that although the instances of emotional exhaustion are highest among Greek midwives, the episodes of depersonalization are greatest among Indian new collar workers, 26.65, and therefore their mean of personal accomplishment are also of lowest character. Therefore it could be deduced that Indian executives undergo greatest workplace stress bordering on insanity and therefore burnout.

It is clear from the figures 2, 3, 4 attached at the end of the study, that the subscales of emotional exhaustion, depersonalization and personal accomplishment; which are elicited from the mean of raw data of the sample of Indian new collar workers, conform to normal curve and therefore could be subjected to further parametric treatment.

It is clear from table 2 attached at the end, that the internal consistency of all the constructs across the three subscales of burnout are quiet high and therefore the inventory MBI- Human Services, is of momentous and reliable import and could liberally be used henceforth in any predicament to gauge the burnout propensities of professionals in the Indian milieu.

The contrivance of the correlation matrix in the table 3, attached at the end, indicates that there is leaning arrangement of 1s throughout the matrix, possessing an impeccable triangular disposition; therefore the validity of the inventory in Indian milieu is confirmed. Moreover, it is noted that the correlation between emotional exhaustion and depersonalization is positive, while that between emotional exhaustion and personal accomplishment is negative, and the same between depersonalization and personal

accomplishment is also negative in character, and therefore conforming patterns on the line of the original Maslach et al (1996) contrivance and the Greek midwives sample (2009), are revealed.

Conclusion and Implications

The present study is aimed at confirming and appropriating the psychometric properties of the Maslach’s Burnout Inventory (MBI) in the Indian milieu. It is revealed through the study that Chronbach alpha value is highest for the subscale, personal accomplishment for the Indian executives and despite the fact that the values for internal consistency are compared against US teachers and Greek midwives, while the confirmations with respect to reliability coefficients are there for Indian lower-middle cadre new collar workers, the reports exhibit sufficient reliability coefficients since all the values are precisely well above 0.7 and therefore the MBI inventory in the Indian milieu is a reliable one. Also the graphs suggest impeccable conformance to normal protocol and could henceforth be subjected to further parametric treatment in other studies concerning and concentrating on Indian milieu with respect to Maslach’s Burnout Inventory or measuring burnout among Indian professionals. The contrivance of the correlation matrix is also validated since the subscales, emotional exhaustion and depersonalization have positive correlations while negative correlations are reported between depersonalization and personal accomplishment, and similarly between emotional exhaustion and personal accomplishment, thus conforming to the quintessential Maslach’s Burnout Inventory (1996) protocol, and therefore the validity of the scale is apparent.

Figure 1: Matrix of Burnout

Frequency of interpersonal contact	High	Receptionist, sales representative, Librarian, benefits representative (Moderate burnout)	social worker customer service representative, School teacher, nurse (high burnout)
	Low	Research physicist, forest ranger, Oil refinery operator, Laboratory technician Low burnout)	paramedic public defender, fire fighter, police detective, (moderate burnout)
		Low	High
Intensity of interpersonal contact			

Table 1: Mean and standard deviation of Indian new collar workers

	Indian new collar workers sample (300) Mean (St. Deviation)	Greek midwives sample (536) Mean (St. Deviation)	US sample (4263) Mean (St. Deviation)
Emotional exhaustion	16.14 (10.75)	30.84 (11.09)	21.25 (11.01)
Depersonalization	26.65 (11.91)	9.64 (5.17)	11 (6.19)
Personal Accomplishment	26.65 (11.91)	41.43 (6.43)	33.54 (6.89)

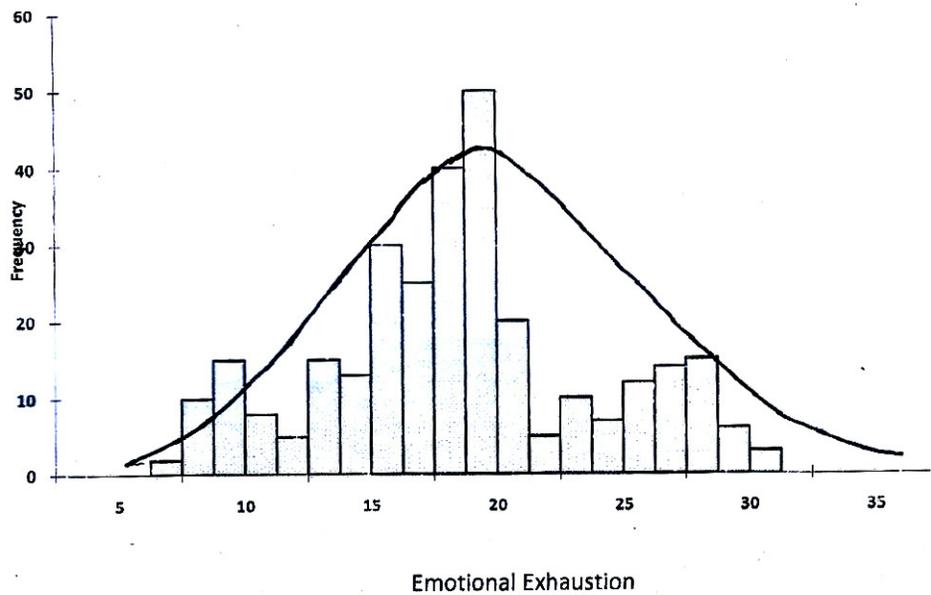


Figure 2: Emotional Exhaustion : Normal curve

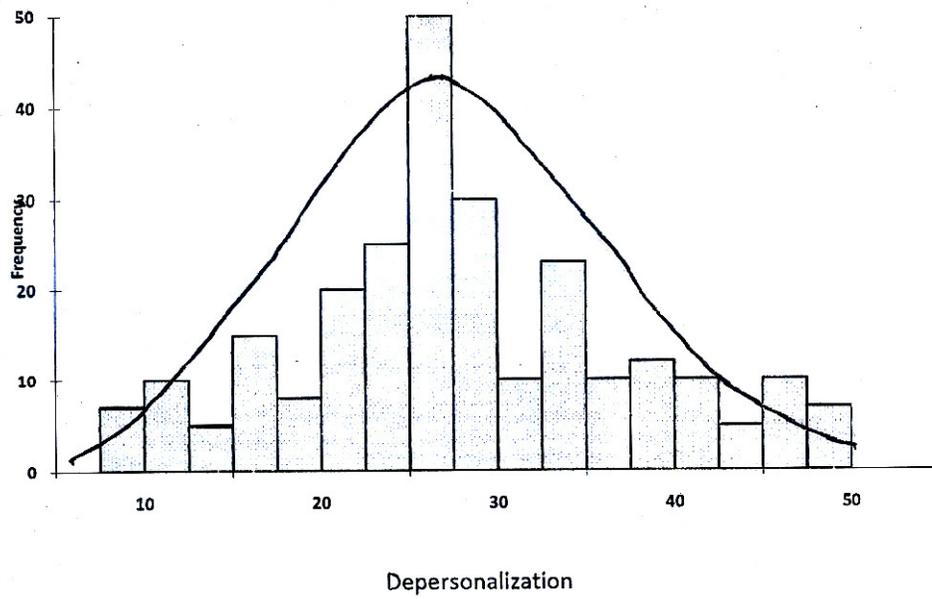


Figure 2: Depersonalization : Normal curve

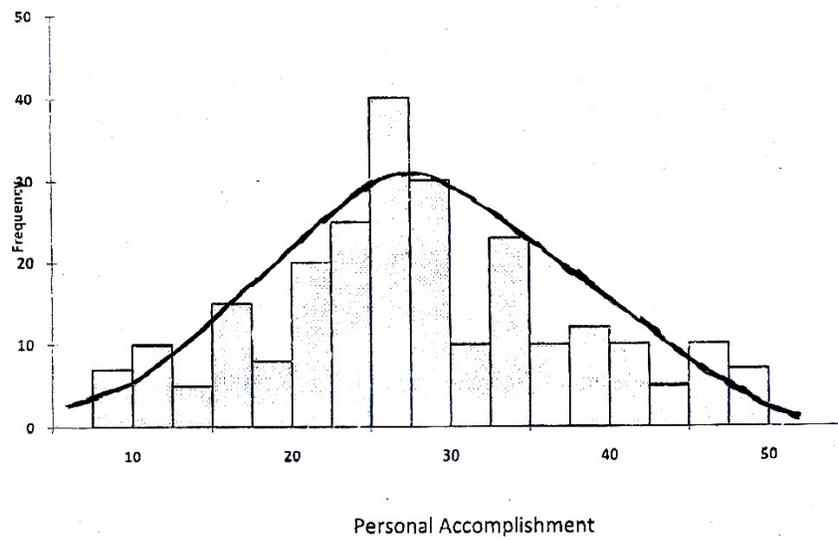


Figure 3 : Personal Accomplishment : Normal curve

Table 2: Reliability coefficient

	Emotional exhaustion	Depersonalization	Personal Accomplishment
Chronbach's alpha, Indian new collar workers	.74	.73	.76
Chronbach's alpha, Greek midwives	.85	.74	.73
Chronbach's alpha, US sample	.90	.79	.71

Table 3: Pearson's r correlations among Emotional exhaustion, Depersonalization and Personal accomplishment measuring Burnout among Indian new collar workers.

	Emotional Exhaustion	Depersonalization	Personal Accomplishment
Emotional Exhaustion	1	0.818	-0.488
Depersonalization		1	-0.548
Personal Accomplishment			1

*Source: from sample

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IMPACT OF GREEN MARKETING ON RURAL DEVELOPMENT

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ABSTRACT

This paper examines an in-depth understanding of rural development by the corporate and government bodies engaging in environment friendly marketing of their products. Rural development generally refers to the process of improving the quality of life and economic well-being of people living in relatively isolated and sparsely populated areas. Companies engaging in manufacturing of products which are less detrimental to the environment and their ingredients contain mostly natural resources are green products. Production of green products leads to sustainable development of rural people as natural resources are abundant in rural areas. As society becomes more concerned with the natural environment, businesses have begun to modify their behavior in an attempt to address society's 'new' concerns. Some businesses have been quick to accept concepts like environmental management systems and waste minimization and have integrated environmental issues into all organizational activities. Now they are introducing a new line of products which are chemical free and full of natural ingredients. For this purpose companies have to directly integrate with the farmers to get herbs and other medicinal and aromatic plants. Apart from green products there are various projects run by government and big companies who are regarded as green projects, means they are adopting eco-friendly technologies which reduce emission of carbon and other hazardous gases and waste material. These projects are also providing employments to various villagers with other facilities.

KEY WORDS

Rural development, Sustainable development, Rural areas, Green products, Green marketing, Recyclable, Environment safe, Eco friendly

INTRODUCTION TO RURAL DEVELOPMENT

Rural development has always been an important issue in all discussions pertaining to economic development, especially of developing countries, throughout the world. In the developing countries and some formerly communist societies, rural mass comprise a substantial majority of the population. Over 3.5 billion people live in the Asia and Pacific region and some 63% of them in rural areas. Although millions of rural people have escaped poverty as a result of rural development in many Asian countries, but a large majority of rural people continue to suffer from persistent poverty. The socio-economic disparities between rural and urban areas are widening and creating tremendous pressure on the social and economic fabric of many developing Asian economies. These factors, among many others, tend to highlight the importance of rural development.

Today rural areas are facing lots of challenges and problems which arise mainly from globalization, demographic change and the rural migration of young and well-trained people. Policies for rural areas aim to contribute to recognizing and making use of strengths and opportunities. The policy makers in most of the developing economies recognize this importance and have been implementing a host of programs and measures to achieve rural development objectives.

Rural Development (RD) is a process, which aims at improving the well being and self realization of people living outside the urbanized areas through collective process.

Rural: Is an area, where the people are engaged in primary industry in the sense that they produce things directly for the first time in cooperation with nature as stated by Srivastava (1961). Rural areas are sparsely settled places away from the influence of large cities and towns. Such areas are distinct from more intensively settled urban and suburban areas, and also from unsettled lands such as outback or wilderness. People live in village, on farms and in other isolated houses. Rural areas can have an agricultural character, though many rural areas are characterized by an economy based on logging, mining, oil and gas exploration, or tourism. Lifestyles in rural areas are different than those in urban areas, mainly because limited services are available. Governmental services like law enforcement, schools, fire departments, and libraries may be distant, limited in scope, or unavailable. Utilities like water, sewer, street lighting, and garbage collection may not be present. Public transport is sometimes absent or very limited; people use their own vehicles, walk or ride an animal. Agriculture would be the major occupation of rural area.

Development: It refers to growth, evolution, stage of inducement or progress. This progress or growth is gradual and had sequential phases. Always there is increasing differentiation. It also refers to the overall movement towards greater efficiency and complex situations.

Rural Development is a process of bringing change among rural community from the traditional way of living to progressive way of living. It is also expressed as a movement for progress.

According to Agarwal (1989), rural development is a strategy designed to improve the economic and social life of rural poor.

INTRODUCTION TO GREEN MARKETING

In the recent years, different associations and bodies around the world called for preserving the environment to make it a safe place to live for us and for the future generations. The pressure imposed on both governments and official bodies increased to enact legislation and take appropriate action to regulate the relationship between man and the environment in order to ensure that the environment is kept along with its natural resources making it a safe place for living. A number of laws and legislations in the world have been issued in this regard; in response to such legislations and appeals from the official and non-official bodies, many business organizations started reconsidering their social and ethical responsibility towards the community giving the environmental dimension a prominent importance in their productive and marketing strategies. In the latter half of the eighties of the last century, there appeared a new pattern in the committed marketing, known as green marketing, which is centered on a strong commitment to the environmental responsibility in exercising all the marketing activities, therefore the business organizations adopted the concept of green marketing because of its large benefits. It might grant the organization the top of the competitive pyramid or may provide them with the leadership in the market especially with the increased environmental awareness in the market in general. The adoption of the green marketing philosophy gets the organization closer to its customers, particularly those with environmental orientation.

The green marketing opens new horizons and market opportunities for the organizations that practiced it providing them with the opportunity to avoid traditional competition, and thus achieving a competitive advantage in the market, especially when heading to the market with eco-friendly products in addition to targeting those who have environmental trends in the market, thus contributing to higher gains and profits, as well as gaining a good reputation in the community and meeting the needs of owners.

Why Green Marketing

As resources are limited and human wants are unlimited, it is important for the marketers to utilize the resources efficiently without waste as well as to achieve the organization's objective. So green marketing is inevitable. There is growing interest among the consumers all over the world regarding the protection of the environment. Worldwide evidence indicates people are

concerned about the environment and are changing their behavior. As a result of this, green marketing has emerged which speaks for the growing market for sustainable and socially responsible products and services. Thus the growing awareness among the consumers all over the world regarding protection of the environment in which they live, People do want to bequeath a clean earth to their offspring. Various studies by environmentalists indicate that people are concerned about the environment. Now we see that most of the consumers are becoming more concerned about environment-friendly products.

According to The American Marketing Association, Green or Environmental Marketing consists of all activities designed to generate and facilitate any exchanges intended to satisfy human needs or wants, such that the satisfaction of these needs and wants occurs with minimal detrimental impact on the natural environment||. Thus we can say that Green Marketing involves: (a) Manufacturing and providing products to the consumers which are of good quality and at the same time not harmful to them even in long run. (b) Use the resources for development in such a manner which will enable the future generations to avail the resources to meet their needs leading to Sustainable Development. (c) Framing and implementing policies which will not have any detrimental effect on the environment i.e. at present as well in future.

Thus 'Green Marketing' refers to holistic marketing concept wherein the production, marketing consumption and disposal of products and services happen in a manner that is less detrimental to the environment with growing awareness about the implications of global warming, non-biodegradable solid waste, harmful impact of pollutants etc. Both marketers and consumers are becoming increasingly sensitive to the need to switch into green products and services. While the shift to "green" may appear to be expensive in the short term, it will definitely prove to be indispensable and advantageous, cost-wise too, in the long run.

OBJECTIVES OF THE STUDY

This study aims to identify the impact of green marketing on the development of the rural areas through corporate by:

1. Reducing wastethrough working in recyclable and renewable source of energy.
2. Redesigning the concept of the product as green product.
3. Making the environmental friendly products.
4. More use of agri and natural ingredients in products.
5. Strengthening rural areas and creating additional sources of income.
6. Fostering rural-urban connections.
7. Generating employment for unskilled rural people.

LITERATURE REVIEW

As many rural communities are living in poverty and there is little written in the management literature about them, it is pertinent to explore a different literature to uncover where lessons can be learnt. The context of rural development has changed rapidly in recent years (Ashley and Maxwell, 2002) but some three-quarters of the world's poor still live in rural areas. Furthermore, although in decline, agriculture remains the direct and indirect base for the economic livelihoods of the majority of the world's population (IFAD, 2001). On the one hand processes of globalization imply potential increased growth, opportunities and income; on the other they imply potential increased inequality, risk, vulnerability and social instability. Managing processes of transition in rural areas to ensure these risks are minimized and potential benefits are maximized, represents a huge challenge for rural development. It is clear however that successful future strategy must be characterized by greater flexibility and adaptability than those of the past (Ellis and Biggs, 2001).

International donor consensus on poverty reduction objectives belies the complexity of the challenges facing rural development. The central importance of agricultural growth in reducing rural poverty is well established (Irz et al., 2001) but important debates remain as to how best to 'create conditions of growth'. In particular establishing appropriate levels of public and private investment and achieving the right balance between market and public interest. Agricultural liberalization continues apace but private sector alternatives have been slow to develop in many rural areas and donors are placing growing emphasis on the need for more sustainable, democratic and equitable growth (DFID, 2000; World Bank, 2001). In policy advice and dissemination this translates into a concern to harness private sector development towards poverty reduction objectives, e.g. more effective delivery of rural services, creating employment for rural people, direct purchasing of raw material from farmers and provide social protection for marginalized and vulnerable groups.

In contrast many private companies are engaged in developing rural areas and creating opportunities for rural people along with preserving the environment to make it a safe place to live by producing eco-friendly products and implementing eco-friendly projects, which is known as green marketing.

Green marketing has been an important academic research topic since it came.(Coddinton,1993;Fuller;1999;Ottman,1994).Attention was drawn to the subject in the late 1970's when the American Marketing Association organized the first ever workshop on Ecological marketing in 1975 which resulted in the first book on the subject entitled 'Ecological Marketing' by Henion and Kinnear in 1976. Peattie and Crane (2005) claims that despite the early development, it was only in the late 1980's that the idea of Green Marketing actually made an appearance because of the consumers growing interest in green products. Green marketing

was given prominence in the late 1980s and 1990s after the proceedings of the first workshop on Ecological marketing held in Austin, Texas (US), in 1975. Several books on green marketing began to be published thereafter. The green marketing has evolved over a period of time. According to Peattie (2001), the evolution of green marketing has three phases. First phase was termed as “Ecological green marketing”, during this period all marketing activities were concerned to help environment problems and provide remedies for environmental problems. Second phase was “Environmental green marketing” and the focus shifted on clean technology that involved designing of innovative new products, which take care of pollution and waste issues. Third phase was “Sustainable green marketing”. It came into prominence in the late 1990s and early 2000. During 1990s, the concern for environment increased and resulted in to increasing challenges for the companies (Johri and Sahasakmontri, 1998). Dutta, B. (2009, January) in his article on Green Marketing titled *Sustainable Green Marketing The New Imperative* published in Marketing Mastermind states that Green Marketing involves developing good quality products which can meet consumer needs and wants by focusing on the quality, performance, pricing and convenience in an environment-friendly way.

Eisenhardt (1989) suggests that drawing together two different literatures are one way of building theory. One field of academe which has been working on poverty issues for many years is social sociology. Indeed it has been a topic of debate in international, political and public arenas for centuries. However, breaking the cycle of poverty has not been achieved. Since the 1980’s it has been absorbed in the debate on sustainable rural development. From this research, questions on how sustainable rural development is implemented by corporate through green marketing concept in rural India are explored.

RELATIONSHIP BETWEEN GREEN MARKETING AND RURAL DEVELOPMENT

The products those are manufactured through greentechnology and that caused no environmental hazards are called green products. Promotion of green technology and green products is necessary for conservation of natural resources and sustainable development. We can define green products by following measures:

- Products those are originally grown,
- Products those are recyclable, reusable and biodegradable,
- Products with natural ingredients,
- Products containing recycled contents, non-toxic chemical,
- Products contents under approved chemical,
- Products that do not harm or pollute the environment,
- Products that will not be tested on animals,
- Products that have eco-friendly packaging i.e. reusable, refillable containers etc.

- Projects of promoting green buildings construction
- Projects that use alternate sources of energy by companies
- Using of eco-friendly technologies by companies

From the above definition of green products it is clear that product must contain natural ingredients which are produced by the farmers in villages. Natural ingredients includes green herbs, medicinal plants, aromatic plants and various fruits, leafs, bark, roots and stem of different plants and trees.

Companies adopting green marketing concepts have to integrate with the farmers for getting these ingredients. It becomes beneficial for both of them, on the one hand companies get their customized raw material direct from the farmers and on the other hand it leads to rural development because farmers get their livelihood easily. This concept helps rural people in enhancing their living standard and prevents them to migrate from one place to another in the search of job.

Green projects are also a beneficial mode of rural development. These projects do not harm the environment along with generating number of employment for the rural people. Government is also involve in number of schemes under which rural people get guaranteed employment e.g. NREGA.

Apart from employment generation and purchasing of raw material companies also work on rural area development like they open schools for rural children, construct roads and streets in villages, providing sanitation facilities in various villages, providing electricity, supply of drinking water etc.

After the introduction of CSR (corporate social responsibility) concept, companies are doing all these things as their duty but they provide these facilities in those villages from where they are getting their natural raw material and workforce.

INITIATIVES TAKEN UP BY BUSINESS ORGANISATIONS TOWARDS RURAL DEVELOPMENT WITH THE HELP OF GREEN MARKETING

As per research, India is the only country to choose deforestation and air pollution as the most important green issue. India is the only country in which more consumers say it should be developing countries that should focus on green innovation versus developed countries. The results of the recently released 2011 edition of the Global Image Power green Brands Survey show that concern about the environment by the consumers, is translating into a willingness to pay for a premium for green products. 64% of Indian consumers indicate that they plan to spend more on green products next year. Furthermore consistent with emerging countries, Indians are willing to pay a green premium price, with 48% of Indians willing to spend 10% more on a

product simply because it is green. Consumers in India are trusting of green advertising compared to other countries, with 86% of Indian consumers reporting that advertising about green products help them in making choices.

In 2011, top 10 Green Brands in India were:

1. AMUL
2. Dabur India Ltd.
3. Infosys
4. Taj Hotels
5. Britannia Industries Ltd.
6. Suzlon India
7. Hindustan Unilever Ltd.
8. Wipro technologies Ltd.
9. MarutiUdyog Ltd.
10. Godrej Consumer Products

AMUL

Amul is an Indian dairy cooperative, based at Anand in the state of Gujarat, India. The word *amul* (अमूल) is derived from the Sanskrit word *amulya* (अमूल्य), meaning invaluable. The co-operative was initially referred to as 'Anand Milk Federation Union Limited' hence the name AMUL. It was formed in 1946, it is a brand managed by a cooperative body, the Gujarat Co-operative Milk Marketing Federation Ltd. (GCMMF), which today is jointly owned by 3 million milk producers in Gujarat. Amul spurred India's White Revolution, which made the country the world's largest producer of milk and milk products. In the process Amul became the largest food brand in India and has ventured into markets overseas.

Every day Amul collects 447,000 litres of milk from 2.12 million farmers (many illiterate), converts the milk into branded, packaged products, and delivers goods worth Rs. 6 crore (Rs. 60 million) to over 500,000 retail outlets across the country.

As AMUL is producing green products which are chemical free, do not harm or pollute environment and not hazardous for living being, it is also generating income for millions of rural people hence indirectly helps in rural development.

DABUR INDIA LTD.

Dabur (Dabur India Ltd.) (Devanagari: डाबर, derived from Doktor Burman) is India's largest Ayurvedic medicine manufacturer. Dabur was founded by Dr. SK Burman, a physician

in West Bengal. He founded Dabur in 1884 to produce and dispense Ayurvedic medicines. His initial goal was to successfully produce and market effective medicine for ordinary villagers. Dr. Burman designed Ayurvedic medication for diseases such as cholera and malaria. Soon the news of his medicines travelled, and he came to be known as the trusted 'Daktar' or Doctor who came up with effective cures. That is how Dabur got its name - derived from the Devanagiri rendition of Daktar Burman. Dabur's Ayurvedic Specialties Division has over 260 medicines for treating a range of ailments and body conditions - from common cold to chronic paralysis.

Medicinal plants are the core of herbal remedies used in Ayurveda. The Himalayan region has been an age-old source for the rare herbs and plants. Due to overexploitation and unmanaged collection, they run the risk of becoming extinct. Given the critical nature of medicinal plants, Dabur Nepal initiated the Medicinal Plants Project in the mountain regions of Banepa, Nepal. Under this project, the company provides modern scientific support for the cultivation and processing of these plants by local farmers. This project assures the community of a sustained source of income while it also provides Dabur a resource base for their raw materials. The Banepa project is today one of the largest employer of woman force in Nepal, stretching from Terai plains to high hills of the Himalayas.

A different project of cultivating Akarkara, a key ingredient for Chyawanprash is a rare herb not a native plant of Nepal and was introduced to the Himalayan Kingdom by Dabur from Morocco. In fact, its cultivation has reached a surplus now and Dabur announced that the excess produce is now also being sold in the open market by the farmers. Besides helping preserve natural resources, this initiative goes a long way in generating employment and income for local people and improving the socio-economic conditions of local populace in the Himalayan Kingdom.

In another one of its kind green project, Dabur had adopted 140 acres of wasteland in Sandila, located about 70km from Lucknow. The entire adopted wasteland has been brought under cultivation in this project and Dabur is today growing three key plants, including Brahmi and Mushtak. The entire production from this wasteland is used for their own raw material requirements. The company foresees scientific opportunities for cultivation of medicinal plants in wastelands on the basis of competencies it has developed 'in-house'. This project creates a number of employments to the local people.

In another project undertaken in the Bundelkhand region, Dabur has joined hands with 150 farmers who own marginal land that does not provide even adequate returns to them. These farmers are being offered an opportunity to augment their agricultural income by growing Bhumymlaki (a key ingredient in Chyawanprash), which is then bought back by the company.

For executing this project, Dabur has joined hands with an NGO Anmol to organise training programme for the farmers. Under this programme, farmers are also offered planting material

and the company has also put in place a buy-back arrangement with them to acquire the entire produce.

SUZLON INDIA

Suzlon Energy Limited (SEL) is an Indian multinational wind power company based in Pune, India. In terms of market share, in 2012 the company was the fifth largest wind turbine manufacturer by cumulative installed capacity worldwide with approaching above 22,000 megawatts of installations in 32 countries. Suzlon delivers end-to-end wind power solutions from assembly, installation to commissioning. The company manufactures blades, generators, panels, and towers in house and state of the art large or offshore turbines through its subsidiary RE-Power. The company is integrated downstream and delivers turnkey projects through its project management and installation consultancy, and operations and maintenance services.

The company is utilizing wind power as a source of energy apart from burning coal which results in emission of carbon. Thus company is involving in green projects. These projects are basically set up in rural areas and generating huge amount of employment for rural people.

Suzlon developed a Suzlon foundation to improve the conditions of the rural people. In the first phase, 27 villages were identified where environment initiatives will be undertaken with the community in order to improve and conserve soil and water resources. In 2008, the project focused on the rejuvenation of the spirit of the rural community through the launch of community games and yoga programs, followed by a collective tree plantation campaign thus increasing the local green cover by 200,000 trees. In 2009, given the positive response of the community, the effort will focus on assisting the farming community in the establishment of the agro-forestry model through training and further tree plantations. Additional training will be given in the field of organic farming and system of water harvesting.

ITC LIMITED

ITC Limited is an Indian largest private sector conglomerate company, headquartered in Kolkata, West Bengal. Its diversified business includes five segments: Fast Moving Consumer Goods (FMCG), Hotels, Paperboards (Paper and Packaging), Information Technology and Agri Business.

ITC claims that it is the only company in the world of comparable dimensions to be Carbon Positive, Water Positive and Solid Waste Recycling Positive.

Having integrated sustainability into its core business processes, ITC's business models, crafted innovatively, have not only embedded societal contribution, but have also resulted in significant

benefits for the company. From changing to energy conserving lighting systems and reusing paper, ITC's sustainability practices have also resulted in access to newer markets, access to necessary raw materials on a long-term basis, with an opportunity to create sustainable livelihood options for a large number of people living on the margins. Its sustainability philosophy and practice not only reduces its environmental impact but also augments social and environmental capital.

ITC's raw materials are significantly agri-based. It also uses substantial quantities of waste paper in its paper business and this is sourced locally as well as internationally. The initiatives in large-scale development of social and farm forestry plantations, watershed projects and empowerment of marginal farmers through e-choupals provide ITC with significant advantage in raw material sustainability. Vertical and horizontal integration of ITC's businesses provides it with significant opportunity and synergy in eliminating and reducing its environmental footprint through optimal utilization of materials, opportunity to recycle and reuse waste and optimizing logistics and transportation.

These measures coupled with technology up gradation, extensive R&D and waste minimization through product and process improvements enable improvement in long-term availability of necessary raw materials at optimum and competitive prices.

Other than the positive impact on environment through various measures discussed in previous sections, a substantial contribution to sustainability has been ITC's e-choupal business model. The e-choupal is the world's largest rural digital infrastructure empowering over four million farmers in 40,000 villages. While the e-choupal initiative enables Indian agriculture significantly enhance its competitiveness by empowering the farmers through the wide reach of the internet, it progressively creates for ITC a huge rural distribution infrastructure, significantly enhancing its marketing reach. Some *sanchalaks* (host farmers) track future prices as well as local wholesale trading market prices, and village children have used the computers for schoolwork, games and to obtain and print out their academic test results. The result is a significant step towards rural development.

ITC's business operations impact the environment in three areas release of greenhouse gases, water use and effluent disposal, and generation of solid waste. The Company also minimizes its carbon footprint through conserving energy through audit, benchmarking and use of 'next' practices to achieve the lowest specific energy consumption, using renewable sources of energy, creating a positive carbon footprint through forestry initiatives that enable carbon dioxide (CO₂) sequestration more than its emissions, implementing Clean Development Mechanism (CDM) projects under the Kyoto protocol to mitigate the adverse effects of climate change and by greening 80,000 hectares of land through total farm and social forestry plantations.

Thus ITC is a company which works on green marketing and it also takes a necessary step towards rural development.

COSMOS IGNITE SOLUTION

Cosmos Ignite Innovations Pvt. Ltd. is an Indo-US Joint Venture in “Social Entrepreneurship” between a team of young entrepreneurs from India & Stanford University USA, with the Vision of “Empowering lives through innovative products”.

Building on the work of Stanford University, LUTW (Light Up The World) Foundation and backed by some of the leading thought leaders from India and Silicon Valley, Cosmos Ignite Innovations commenced as a collaboration between Cosmos Energy India and Ignite Innovations Inc. USA, with the mission to help “Removal of Darkness” for millions without light at the “Bottom of the Pyramid” who are forced to use expensive and dangerous kerosene oil lamps in India and developing countries around the world.

Cosmos Ignite Innovations is based out of New Delhi, India, with design and assembly facilities in Gurgaon, India. They work with partners across design, manufacturing and distribution and leaders in the world of Development, Government and Commercial sectors.

Billions of people around the world lack even the most basic services, from electricity to clean water. More than a third of the world's people live without access to electricity. The arrival of dusk often brings darkness to lives, education and livelihoods.

Millions of homes in India and around the world are left to the mercy of dim light from dangerous, polluting and expensive to use kerosene oil lamps. Equally, even larger millions have little or erratic power. The growing energy crisis heralds the urgent need for novel solutions. Renewable Energy light is a path to a new dawn. This company delivers this through a Sustainable Corporate Venture.

There first product is a Light Emitting Diode (LED) based Solar Light, incorporating revolutionary new LED technology, rated not to fuse for 100,000 hours (up to 30 years on usage of 8 hrs daily). The ‘MightyLight’ is a one of a kind long-life, low-cost, no-maintenance, environmentally-friendly light, which is also multi-purpose (use as a ceiling light, wall light and mobile light), water-resist and shock-resist. It also yields breakthrough energy savings compared to any other ‘bulb’ for lighting.

Thus this product is environment friendly as it is charged from solar light and it helps the rural people in getting pollution free light where there is no electricity.

Apart from above companies there are various examples of other companies which are working in green marketing concept and directly or indirectly help in arranging the income for poor rural people and they are also developing the rural areas.

CONCLUSION

Today rural areas are facing various problems due to globalization, mechanization and modernization. Poverty reduction and economic growth can be sustained only if natural resources are managed on a sustainable basis. A significant segment of India's population, particularly the rural poor, depends on natural resources for subsistence and livelihoods. Government is making various schemes for the development of rural areas and rural people but it is not up to the required level. Private companies are indulged in making more and more profit for that they are using more machines in place of manpower and chemicals in the place of natural or agricultural ingredients. This reduces the income of the poor and unskilled people. Now rural development becomes an important issue as it contributes to the economy of the country and more than 60% of people are still living in these backward areas with a low living standard. They have also rights to live a better life with all facilities like electricity, drinking water, proper houses and sanitation, roads, transportation, communication etc.

Green marketing is a very effective concept of developing rural areas as well as it is environment friendly. This concept gives livelihood to many rural poor people and develops backward areas along with working in an eco-friendly manner.

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SOCIAL MEDIA: MUMBAI SUBURB YOUTH AND THEIR STATE OF MIND

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Social Networking sites provide a platform for discussion on burning issues that has been overlooked in today's scenario. This research is conducted to check the impact of social networking sites in the changing mind-set of the youth. It is survey type research and data was collected through the questionnaire. 100 sampled youth fill the questionnaire, while non-random sampling techniques was applied to select sample units. Rate of return was remaining 100 percent after fill up the questionnaire. The main objectives were as (1) To analyze the influence of social media on youth social life (2) To assess the beneficial and preferred form of social media for youth (3) To evaluate the attitude of youth towards social media and measure the spending time on social media (4) To recommend some measure for proper use of social media in right direction to inform and educate the people. Collected data was analyzed in term of frequency, percentage, and mean score of statements. Findings show that the Majority of the respondents show the agreements with these influences of social media. Respondents opine Whatsapp and Face book as their favorite social media form, and then the like Skype as second popular form of social media, the primary place for them, Social media is beneficial for youth in the field of education, social media deteriorating social norms, social media is affecting negatively on study of youth. Social media promotes unethical pictures, video clips and images among youth, anti-religious post and links create hatred among peoples of different communities, Negative use of social media is deteriorating the relationship among the countries, social media is playing a key role to create political awareness among youth.

Keywords: Social media, Networking sites, Whatsapp, face book, Skype, impacts

INTRODUCTION

Social media is most recent form of media and having many features and characteristics. It have many facilities on same channel like as communicating, texting, images sharing, audio and video sharing, fast publishing, linking with all over world, direct connecting. It is also cheapest fast access to the world so it is very important for all age of peoples. Its use is increasing day by day with high rate in all over the world. Majority of youth is shifting speedily from electronic media like as television viewers and radio listeners to the social media among all age of group. Youth rate is very much to shifting into social media so its influences are much on youth. This craze of social media has led to a host of question regarding its impact on society, while it is agreed that

the social media affects people's living styles and it is an ongoing process to identify the nature of these influence in every society and country especially on youth this study also focused the influences of social media on youth and their life style, trends, educational and political awareness, physical activities, social life, their learning and so on.

Andres Kaplan (2010): described in his study that social media is a set of internet based application that constructs on the ideological and technological foundation of web and that permit the design and exchange of user generated content.

Merriam Encyclopedia(2001): Merriam Webster encyclopedia Britannica Company defines: youth is the time of life when someone is young. Youth is the time when a young person has not yet become an adult. Youth is very important for future of any nation and country's progress and development. Now a day Social media is essential for youth in the field of education to learn new trends in education, to improve writing and communicating skills, cultural promoting, religious and political information gathering and sharing links, better living style, growth and development of society.

Turow (2011): The internet and American life project: social media internet has different impact in various aspects on American's life. And this project covers the different areas of life in which some areas are here demographics, government official and on line elections and policies, education, family, friends and community, health, news and events, internet evaluation, online activities and searches, Public policy, technology, media and use of media.

Social media such as Facebook, Skype, Twitter, YouTube and MySpace may have been freshly marketed as great leveler as gathering in which divides of races, classes, and ethnicity.

Shrestha lucky (2013) described that social media is means of connections among people in which they create, share, and exchange information and ideas in virtual communities and networks. Alison Doyle an American Psychologist: She define Social media as, it is various online technology tools that enable people to communicate easily and people use social media to share information , text, audio, video, images, podcasts, and other multimedia communication.

REVIEW OF LITERATURE

Anthony (2009) : Social media having various impacts on youth's life in both ends some time impacts are in the favor of youth's social life and sometimes theses impact are negative to its user. Social Media might be sometimes seemed like just a new set of cool tools for involving young people. Sometimes you may use it this way and that's ok there are some pretty cool new tools around but the emergence of social media potentially has a bigger impact than that. It impacts upon young people who are growing up in an age where media is not about broadcast content from the TV, but is about interactivity, multimedia and multi-tasking. And it impacts upon organizations who need to remain relevant to a new generation, and who find their own work and structures being changed by changing communication tools and patterns of communications.

Social media impact on youth on both ends good and bad social media is one of most influences impacting source throughout the world including Indian people do have these influences of social media which has enhanced the exposure of the people and create more awareness among youth. Youth is highly involved in social media.

BBC news research (2013): their research discuss that sixty seven percent Face book users very common and well known social media portal comprised of the youth and students so this compliment the fact the youth and student have more focus and relation such asocial media the negative use of social media occur when students involves themselves in unethical activities on social media portal, sharing of useless information, and posting such as images that are injurious national dignity and foreign relationship of country

STATEMENT OF THE PROBLEMS

The study was design to analyzed the impact of social media on youth, how social media is influencing on youth in different aspects of social life, political awareness, religious practices, educational learning, trends adopting, sports activities and so on.

SIGNIFICANCE OF THE STUDY

This study is expedient to apply social media in right direction for youth and create cognizance among youth that proper use of social media become a solid tool to educate, inform and groomed the mentality level of youth social media refine their living style of public especially for youth it is also create an responsiveness that how it is effecting the social life the deteriorate social norm, society standards and ethics of society and create awareness among youth the aspect of social media.

HYPOTHESIS OF THE STUDY

1. Social media is creating awareness for youth in better leaving style.
2. Social media is swift source of information and entertainment for youth's interest.
3. Social media is great facilitator for youth in the field of education.

OBJECTIVES OF THE STUDY

1. To analyze the influence of social media on youth social life.
2. To evaluate direction of youth to utilizing social media.
3. To assess the beneficial and preferred form of social media for youth.
4. To evaluate the attitude of youth towards social media and measure the spending time on social media.
5. To analyze the dependency of youth on social media and its impact on their life routine.
6. To recommend some measure for proper use of social media in right direction to inform and educate the people.

METHODOLOGY OF THE STUDY

The descriptive method was used to carry this study. And survey type research was conducted, through the questionnaire public opinion and perception was discriminate about the impact of social media on youth and statements was developed related to the various aspect of youth's life and society.

Design of the Study

The descriptive research was conducted by using the procedure survey method which is widely used by researchers for research in social sciences studies.

Populations

The population of the study contains the youth of Mumbai Suburb youth.

Sample

From the above population of Mumbai Suburb youth a sample of 100 youngsters was selected and none random sampling method was used to select the sample from all over population among youth including male and female in Mumbai Suburbs.

Statistical Analysis

To give scientific look to the research the researcher used the Statistical Package for the Social Sciences (SPSS) for the data analysis and interpreted.

Relevancy of Study under the Application of Uses and Gratification Theory and Media Effect Research and Theory

There are many theories that might be perfect to support my dissertation but I find most near theory that are suitable and according to the nature of my study that is uses and gratification theory and media effect research and theory and media effect research and theory that can be correlate with my dissertation because when a user use media he/she have their first give priority to get more and more gratification and satisfaction, then after using can be seen its influences on its users so under following these theoretical framework of uses and gratification theory and media effect research and theory users of social networks sites log on their favorite forms of social media to their interest and gratification. When user's log on into the social networks sites he/she want to get more gratification and satisfaction through social media sites so it has different effects on its users that might be positive and also negative . User are rational and log in accurate place for their gratification, so for fulfillment their desire they are independent and having the opportunity of different popular form of social media like as my space, face book, you tube, Skype and twitter he is freely choice at a time to use their favorite form of social media.my dissertation was focused on the usage of social media and its impact on youth. So uses and gratification theory was a facilitator to accomplishment of my studies objectives under the

support of the theories Uses and gratification theory and media effect research and theory than I have become too able to suggest theoretical frame of my dissertation.

DATA ANALYSIS AND INTERPRETATION

All gathered data entered in special packages for social sciences software and analyze in the form of table and graph and made all percentage, frequencies, mean score by applying statistical formulas.

Respondent Profile

Table No 1
Gender wise Classification of Youth

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	42	42.0	42.0	42.0
Female	58	58.0	58.0	100.0
Total	100	100.0	100.0	

(Source: Field Survey)

In the total sample of 100 respondents, 42 are male and 58 are female.

Table No 2
Age wise distribution of Youth

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 17	2	2.0	2.0	2.0
18	13	13.0	13.0	15.0
19	27	27.0	27.0	42.0
20	34	34.0	34.0	76.0
21	21	21.0	21.0	97.0
22	3	3.0	3.0	100.0
Total	100	100.0	100.0	

(Source: Field Survey)

From the analysis above, it is seen that the majority of the respondents are from the 18-21 years age group.

Table No 3
Favorite Social Media

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Whatsapp	60	60.0	60.0	60.0
Face Book	33	33.0	33.0	93.0

You Tube	5	5.0	5.0	98.0
Hike	2	2.0	2.0	100.0
Total	100	100.0	100.0	

(Source: Field Survey)

Table 3 shows the statement that youth’s favorite forms of social media. 60% responded for Whatsaap, 33% responded for Facebook, 5% responded for You Tube, 2% responded for Hike

Table No 4

(Source: Field Survey)

Social media is beneficial for youth in the field of education.

	Frequency	Percent	Valid Percent	Cumulative Percent	Mean
Valid Disagree	2	2.0	2.0	2.0	4.28
Uncertain	3	3.0	3.0	5.0	
Agree	60	60.0	60.0	65.0	
Strongly Agree	35	35.0	35.0	100.0	
Total	100	100.0	100.0		

Table 4 shows that students were asked social media is beneficial for youth in the field of education, where 60% of the respondents agree, and 35% of the respondent responded strongly agree, While 3% of respondents was uncertain about the statement. 2% disagreed with the statement. The mean score 4.12 supported the statement.

Table No 5

Upon social media chatting, calling, sharing links, liking links is the wastage of time for youth.

	Frequency	Percent	Valid Percent	Cumulative Percent	Mean
Valid Strongly Disagree	9	9.0	9.0	9.0	3.19
Disagree	19	19.0	19.0	28.0	
Uncertain	27	27.0	27.0	55.0	
Agree	34	34.0	34.0	89.0	
Strongly Agree	11	11.0	11.0	100.0	
Total	100	100.0	100.0		

(Source: Field Survey)

In the Table 5 students were asked if upon social media chatting, calling, sharing links, liking links is the wastage of time for youth., where 34% of the respondents agree, 11% of the respondent responded strongly agree, While 27% of respondents was uncertain about the statement. 19% disagreed and 9 % respondents were strongly disagreed with the statement. The

mean score 3.19 supported the statement. So the majority 44% of respondents supported the statement.

Table No 6
Use of social media deteriorating our social norms

	Frequency	Percent	Valid Percent	Cumulative Percent	Mean
Valid Strongly Disagree	2	2.0	2.0	2.0	3.06
Disagree	20	20.0	20.0	22.0	
Uncertain	51	51.0	51.0	73.0	
Agree	24	24.0	24.0	97.0	
Strongly Agree	3	3.0	3.0	100.0	
Total	100	100.0	100.0		

(Source: Field Survey)

In the Table 6 students were asked if use of social media deteriorating our social norms, where 24% of the respondents agree, 3% of the respondent responded strongly agree, 51% of respondents was uncertain about the statement, While 20% disagreed and 2 % strongly disagreed. The mean score 3.06 supported the statement. So the majority of respondents supported the statement.

Table No 7
Social media is necessary for youth now a day.

	Frequency	Percent	Valid Percent	Cumulative Percent	Mean
Valid Strongly Disagree	2	2.0	2.0	2.0	3.95
Disagree	7	7.0	7.0	9.0	
Uncertain	21	21.0	21.0	30.0	
Agree	34	34.0	34.0	64.0	
Strongly Agree	36	36.0	36.0	100.0	
Total	100	100.0	100.0		

(Source: Field Survey)

In the Table 7 students were asked that social media is necessary for youth now a day. Where 34% of the respondents agree, 36% of the respondent responded strongly agree. While 21% of respondents were uncertain about the statement and 7% disagreed 2% were strongly disagreed. The mean score 3.95 supported the statement. So the majority of respondents supported the statement.

Table No 8

Social media promotes unethical pictures, video clips and images among youth.

	Frequency	Percent	Valid Percent	Cumulative Percent	Mean
Valid Disagree	6	6.0	6.0	6.0	4.1
Uncertain	14	14.0	14.0	20.0	
Agree	44	44.0	44.0	64.0	
Strongly Agree	36	36.0	36.0	100.0	
Total	100	100.0	100.0		

(Source: Field Survey)

In the Table 8 students were asked if social media is affecting negatively on study of youth. Where 44% of the respondents agree, 36% of the respondent responded strongly agree, While 14% of respondents were uncertain about the statement while 6% disagreed with the statement. The mean score 4.1 supported the statement. So the majority of respondents supported the statement.

Table No 9

Useless information creates ambiguity and confusion in the mind of youth.

	Frequency	Percent	Valid Percent	Cumulative Percent	Mean
Valid Strongly Disagree	2	2.0	2.0	2.0	4.03
Disagree	6	6.0	6.0	8.0	
Uncertain	10	10.0	10.0	18.0	
Agree	51	51.0	51.0	69.0	
Strongly Agree	31	31.0	31.0	100.0	
Total	100	100.0	100.0		

(Source: Field Survey)

In the Table 9 students were asked if useless information creates ambiguity and confusion in the mind of youth. Where 51 % of the respondents agreed, 31% of the respondent responded strongly agree. While 10% of respondents were uncertain about the statement while 6%

disagreed, 2% respondents were strongly disagreed. The mean score 4.03 supported the statement. So the majority of respondents supported the statement.

Table No 10

Irrelevant and anti-religious post and links create hatred among peoples of different communities.

	Frequency	Percent	Valid Percent	Cumulative Percent	Mean
Valid Strongly Disagree	2	2.0	2.0	2.0	3.68
Disagree	9	9.0	9.0	11.0	
Uncertain	30	30.0	30.0	41.0	
Agree	37	37.0	37.0	78.0	
Strongly Agree	22	22.0	22.0	100.0	
Total	100	100.0	100.0		

(Source: Field Survey)

In the Table 10 students were asked if irrelevant and anti-religious post and links create hatred among peoples of different communities. Where 37% of the respondents agree, 22% of the respondent responded strongly agree. While 30% of respondents were uncertain about the statement while 90% disagreed, 2% were strongly disagreed with the statement. The mean score 3.68 supported the statement. So the majority respondents supported the statement.

Table No 11

Negative use of Social media is deteriorating the relationship among the countries.

	Frequency	Percent	Valid Percent	Cumulative Percent	Mean
Valid Disagree	11	11.0	11.0	11.0	3.81
Uncertain	25	25.0	25.0	36.0	
Agree	36	36.0	36.0	72.0	
Strongly Agree	28	28.0	28.0	100.0	
Total	100	100.0	100.0		

(Source: Field Survey)

In the Table 11 students were asked that negative use of social media is deteriorating the relationship among the countries., where 36% of the respondents agree, 28% of the respondent responded strongly agree. While 25% of respondents were uncertain about the statement while 11% were disagreed with the statement. The mean score 3.81 supported the statement. So the majority of respondents supported the statement.

Table No 12
Social media is becoming a hobby of youth to kill the time.

	Frequency	Percent	Valid Percent	Cumulative Percent	Mean
Valid Strongly Disagree	2	2.0	2.0	2.0	4.08
Disagree	8	8.0	8.0	10.0	
Uncertain	8	8.0	8.0	18.0	
Agree	44	44.0	44.0	62.0	
Strongly Agree	38	38.0	38.0	100.0	
Total	100	100.0	100.0		

(Source: Field Survey)

In the Table 12 students were asked that social media is becoming a hobby of youth to kill the time. Where 44% of the respondents agree, 38% of the respondent responded strongly agree. While 8% of respondents were uncertain about the statement while 8% were disagreed, 2% were strongly disagreed with the statement. The mean score 4.08 supported the statement. So the majority of respondents supported the statement.

Table No 13
Social media have positive impact on youth.

	Frequency	Percent	Valid Percent	Cumulative Percent	Mean
Valid Strongly Disagree	2	2.0	2.0	2.0	3.54
Disagree	11	11.0	11.0	13.0	
Uncertain	33	33.0	33.0	46.0	
Agree	39	39.0	39.0	85.0	
Strongly Agree	15	15.0	15.0	100.0	
Total	100	100.0	100.0		

(Source: Field Survey)

Table 13 shows that, students were asked social media have positive impact on youth, where 39% of the respondents agree, and 15% of the respondent responded strongly agree and 33% of respondents were uncertain about the statement while 11% disagreed, 2 % were strongly disagreed with the statement. The mean score 3.54 supported the statement. So the majority of respondents supported the statement.

Table No 14

Social media deteriorate the social norms and ethics among youth.

	Frequency	Percent	Valid Percent	Cumulative Percent	Mean
Valid Disagree	21	21.0	21.0	21.0	3.12
Uncertain	49	49.0	49.0	70.0	
Agree	27	27.0	27.0	97.0	
Strongly Agree	3	3.0	3.0	100.0	
Total	100	100.0	100.0		

(Source: Field Survey)

In the Table 14 students were asked that social media deteriorate the social norms and ethics among youth. Where 27% of the respondents agree, 3% of the respondent responded strongly agree and 49% of respondents were uncertain about the statement while 21% disagree with the statement. The mean score 3.12 supported the statement. So the majority of respondents supported the statement.

Table No 15

Social media is playing essential role for betterment of society.

	Frequency	Percent	Valid Percent	Cumulative Percent	Mean
Valid Disagree	16	16.0	16.0	16.0	3.57
Uncertain	25	25.0	25.0	41.0	
Agree	45	45.0	45.0	86.0	
Strongly Agree	14	14.0	14.0	100.0	
Total	100	100.0	100.0		

(Source: Field Survey)

In the Table 15 students were asked that social media is playing essential role for betterment of society, where 45% of the respondents agree, 14% of the respondent responded strongly agree. While 25% of respondents were uncertain about the statement, 16% were disagreed. The mean score 3.57 supported the statement. So the majority of respondents supported the statement.

Table No 16

Social media is creating awareness among youth for new trends.

	Frequency	Percent	Valid Percent	Cumulative Percent	Mean
Valid Strongly Disagree	4	4.0	4.0	4.0	4.06
Disagree	3	3.0	3.0	7.0	
Uncertain	10	10.0	10.0	17.0	
Agree	49	49.0	49.0	66.0	
Strongly Agree	34	34.0	34.0	100.0	
Total	100	100.0	100.0		

(Source: Field Survey)

Table 16 shows that students were asked social media is creating awareness among youth for new trends. Where 49% of the respondents agree, 34% of the respondent responded strongly agree. While 10% of respondents were uncertain about the statement and 3% were disagreed, 4% were strongly disagreed. The mean score 4.06 supported the statement. So the majority of respondents supported the statement.

Table No 17
Social media is the source to get knowledge and information.

	Frequency	Percent	Valid Percent	Cumulative Percent	Mean
Valid Strongly Disagree	3	3.0	3.0	3.0	4.41
Uncertain	10	10.0	10.0	13.0	
Agree	27	27.0	27.0	40.0	
Strongly Agree	60	60.0	60.0	100.0	
Total	100	100.0	100.0		

(Source: Field Survey)

In the Table 17 students were asked if social media is the source to get knowledge and information, where 27% of the respondents agree, 60% of the respondent responded strongly agree. While 10% of respondents were uncertain about the statement and 3% were disagreed with it. The mean score 4.41 supported the statement. So the majority of respondents supported the statement.

Table No 18
Social media is useful to connect the people all over the world.

	Frequency	Percent	Valid Percent	Cumulative Percent	Mean
Valid Uncertain	2	2.0	2.0	2.0	4.71
Agree	25	25.0	25.0	27.0	
Strongly Agree	73	73.0	73.0	100.0	
Total	100	100.0	100.0		

(Source: Field Survey)

Table 18 shows that students were asked social media are useful to connect the people all over the world. Where 25% of the respondents agree, 73% of the respondent responded strongly agree, While 2% of respondents were uncertain about the statement. The mean score 4.71 supported the statement. From the above analysis it reveals that almost all respondents supported the statement.

Table No 19

Social media is playing a key role to create political awareness among youth.

	Frequency	Percent	Valid Percent	Cumulative Percent	Mean
Valid Disagree	7	7.0	7.0	7.0	3.88
Uncertain	22	22.0	22.0	29.0	
Agree	47	47.0	47.0	76.0	
Strongly Agree	24	24.0	24.0	100.0	
Total	100	100.0	100.0		

(Source: Field Survey)

In the Table 19 students were asked if social media is playing a key role to create political awareness among youth., where 47% of the respondents agree, 24% of the respondent responded strongly agree. While 22% of respondents were uncertain about the statement while 7% disagreed. The mean score 3.88 supported the statement. So the majority of respondents supported the statement.

Table No 20

Social media is a facilitator to advertise and search business for youth.

	Frequency	Percent	Valid Percent	Cumulative Percent	Mean
Valid Disagree	4	4.0	4.0	4.0	4.06
Uncertain	12	12.0	12.0	16.0	
Agree	58	58.0	58.0	74.0	
Strongly Agree	26	26.0	26.0	100.0	
Total	100	100.0	100.0		

(Source: Field Survey)

Table 20 shows that students were asked that social media is a facilitator to advertise and search business for youth. Where 58% of the respondents agree, 26% of the respondent responded strongly agree. While 12% of respondents were uncertain about the statement 4% were disagreed with the statement. The mean score 4.06 supported the statement. So the majority of respondents supported the statement.

Table No 21

Social media is a latest form which is connecting the gender and families especially youth.

	Frequency	Percent	Valid Percent	Cumulative Percent	Mean
Valid Strongly Disagree	3	3.0	3.0	3.0	3.82
Disagree	10	10.0	10.0	13.0	
Uncertain	18	18.0	18.0	31.0	
Agree	40	40.0	40.0	71.0	

Strongly Agree	29	29.0	29.0	100.0	
Total	100	100.0	100.0		

(Source: Field Survey)

In the Table 21 students were asked if social media is a latest form which is connecting the gender and families especially youth. Where 40% of the respondents agree, 29% of the respondent responded strongly agree while 18% were uncertain and 10% respondent was disagreed, 2.8% strongly disagreed. The mean score 3.82 supported the statement. So the majority of respondents supported the statement.

Table No 22

Social media is a great facilitator to create awareness among youth to develop global cultural.

	Frequency	Percent	Valid Percent	Cumulative Percent	Mean
Valid Strongly Disagree	2	2.0	2.0	2.0	3.69
Disagree	13	13.0	13.0	15.0	
Uncertain	19	19.0	19.0	34.0	
Agree	46	46.0	46.0	80.0	
Strongly Agree	20	20.0	20.0	100.0	
Total	100	100.0	100.0		

(Source: Field Survey)

Table 22 shows that students were asked that social media is a great facilitator to create awareness among youth to develop global cultural. Where 46% of the respondents agree, 20% of the respondent responded strongly agree. While 19% of respondents were uncertain about the statement and 13% were disagreed, 2% were strongly disagreed with the statement the mean score 3.69 supported the statement. So the majority of respondents supported the statement.

Table No 23

Use of social media affects indirectly on play grounds and physical activities in youth.

	Frequency	Percent	Valid Percent	Cumulative Percent	Mean
Valid Strongly Disagree	7	7.0	7.0	7.0	4.06
Disagree	11	11.0	11.0	18.0	
Uncertain	5	5.0	5.0	23.0	
Agree	23	23.0	23.0	46.0	
Strongly Agree	54	54.0	54.0	100.0	
Total	100	100.0	100.0		

(Source: Field Survey)

The Table 23 shows that students were asked that use of social media affects indirectly on play grounds and physical activities in youth. Where 23% of the respondent responded agree 54% of the respondents strongly agree, While 5% of respondents were uncertain about the statement

11% were disagreed, 7% were strongly disagreement about statement. The mean score 4.06 supported the statement. So the majority of respondents supported the statement.

CONCLUSION

The research deals with a survey on the usage of the social media networking in the domain of youth. The social media referencing which is used in the research tool are Whatsapp, Facebook, Skype, YouTube, Twitter and MySpace. The questionnaire consists of 20 close ended questions while two questions are opening ended. The survey was being approached by this researcher to 100 youngsters. All the participants actively respond to this questionnaire.

The average participation of the female respondents is greater than the male respondents with 58 percent. The level of qualification of the respondents varies from Bachelors programs and they belong to different educational institutions in Mumbai Suburb. Entire respondents belong to urban areas. The average age groups which are being contacted by this researcher were between 17-22 years.

The majority of the respondents were students while a smaller proportion were the people belonging to different employee groups. This shows that the use of social media is widely used by all the segmented youngsters of the society in Mumbai Suburb. The final results of the survey shows that almost 60 percent users like Whatsapp as their primary and favorite social media form followed by Facebook 33 percent and YouTube 5 percent and the 2 percent users use other forms of social media like Twitter and MySpace.

Majority of the sampled population is agreed with this argument that the positive use of social media forms can bring socio-political awareness, enhance the different skills like increase language proficiency, develop online communication skills, create broader visionary power and connectivity. It is also useful for advertising, job hunting portals, publishing research articles and other techniques etc.

RECOMMENDATIONS

After getting all findings and discussed the conclusion of collected data the researcher recommends some measures to use of social media in right direction and utilize social media in a favorable and appropriate manner to its users. Positive use of social media can develop the youth's academic career, their skills, better living style, to adopt new trends, fashion, and anthropology so on.

Social media is recent and most favorite form of media. It is a useful tool for youth so its use is essential to get information and knowledge when youth go to connect the social media should keep in mind that basic purpose to usage and always remember that they are going to share the information or links are not only for their gratification and interest but also for all their contacts and friends community, so be carefully utilize with social responsibility, ethically, religiously and politically appropriate links should be shared.

Keep in mind the society standards, social norms; do not share the links that create hatred different communities among the different segments, groups, sects, religions, cultures and races. The relevant information should be preferred on social media sites.

Since the last few years, the use of social has significantly increased to make perception regarding the socio-political images. The users should be aware about the right to information which is provided to them from their respective states and societies. They should avoid from defamation and hate speech on the social media forums.

Healthy mind get progress in healthy physique. The youth should avoid from excessive use of social media. They should be balanced in their life and give proper time to the co-curricular activities in their daily life routine.

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HUMAN RESOURCE MANAGEMENT IN SUGAR INDUSTRIES

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INTRODUCTION

Human resources is one of the most valuable and unique assets of an organization. According to Leon.C. Megginson , the term human resources refers to “the total knowledge , skills, creative abilities, talents and aptitudes of an organization’s workforce, as well as the values , attitudes and beliefs of the individuals involved.

Human resource management is one of the most complex and challenging fields of modern management. A human resource manager has to build up an effective workforce, handle the expectations of the employees and ensure that they perform at their best. He/ She also has to take into account the firms responsibilities to the society that it operates in.

According to Byars and Rue, Say

“ Human Resource Management encompasses those activities designed to provide for and coordinate the human resources of an organization”.

Introduction to Sugar industry:-

India has now emerged as the largest sugar producing country in the world, with a 22% share of the worlds sugar production. Sugar industry is the second largest agro-based industry in country. It ranks third largest industry in terms of its contribution to the net value added by manufacture & employees nearly 3.50 lacks workers, besides creating extensive indirect employment for 45 million farmers of sugarcane, the various agencies of distributive trade & through subsidiary industries such as confectionary.

The human resource is considered the backbone of any economic enterprise. In recent years, the economists have added “Human resource” besides land, capital and technology as one of key factors for building and developing the nation.

The optimal utilization of natural resources and the factor inputs of capital and technology depend on the extent of use of human resources. Unlike other resources, this resource presents its own unique characteristics of “the resource of all resources”, which are harnessed to begin any economic enterprise. It is a fact that there exists an association between human resource and business performance.

The Indian economic scenario on account of LPG is undergoing a basic structural change affecting all walks of life.

In the wake of the ever-increasing challenges, many of the established organizations are struggling for survival.

Renewed approaches to human resource management, therefore, assume greater importance in solving complex, social, economic, legal and ethical issues.

Thus, through an efficient human resource function, a company's employees become essentially a strategic asset.

NEED & IMPORTANCE OF THE STUDY

The Sugar industry is one of the important agro based industries which contributes significantly to the growth of the global economy by providing large scale direct employment to thousands of people and indirect employment to lakhs of farmers and agricultural workers in the rural areas who are involved in cultivation of cane, harvesting, transport and other services.

Today there are high expectations from HRD. Keeping in mind the importance of human resource in organization, an attempt was made in the study to review the HRD Practices in sugar mills. The study also extends to the attitude of employees about HRD system and problems faced by the employees. Examined the factors that influence the practices of managers in different organizations.

OBJECTIVES OF THE STUDY

The prime objective of the study is to enquire into the Human Resource Management practices in sugar industry.

- a) To explain the profile of sugar industry in Maharashtra.
- b) To present the trends of growth and status of the sugar industry in the state of Maharashtra
- c) To focus on the policy horizons of Indian sugar industry.
- d) To assess the climate of industrial relations and human resource contentment in the sugar industrial units.
- e) To articulate a canvas of the human resource perceptions towards various practices of Human Resource Management prevalent in the sugar industrial units.

f) To suggest measures and policy prescription for reorientation human resource practices in the industry for the best and next generation Human Resource Management.

HRM PRACTICES IN SUGAR INDUSTRY

Sugar industry is an agro based industry. Its success depends up on the integration of human resources, capital, equipment and raw material. Yet, human resource is considered a major asset of production, which needs special attention. In India, the policies and practices relating to HRM in Sugar industry focus on the recruitment and selection procedures, training and development, wages, incentives and welfare facilities which are governed by the statutory Acts and legislation enacted by the government and central wage board on sugar industry.

The working of sugar industry in all the states of India is regulated by the factory Act. The problems of human resource in the Sugar industry are peculiar, as most of the sugar factories are located in the rural areas. Though the managers are drawn from higher levels of society, the workers are generally drawn from the agricultural classes. It is a well-known fact that sugar industry is a seasonal one and so the workers can be employed only for the period of crushing season which usually lasts for five to six months.

However, the industry needs to maintain the managerial staff and at least 40 to 50 per cent of workers need to be employed on permanent basis. Therefore, majority workers may not have regular and suitable employment during the off season when the industry is not working. Further most of the temporary and seasonal workers have no guarantee that they would be re-employed at the commencement of the next crushing season. In addition to this, the Sugar industry is dis-organized and consequently does not possess any bargaining capacity. In this context, it is interesting to note that the labor integration committee at the time of its inquiry and the found that workers were generally recruited at the gate through the heads of the departments. The supervisory, technical or superior staff was appointed by the General Manager in consultation with the proprietors, this indicates the development of suitable policy of HRM in sugar industry.

The central wage board of the sugar industry has evolved certain policy guidelines to be practiced in engaging apprentices and learners in the sugar industries. Regarding their employment, it suggested that: I) No apprentices shall be taken for unskilled manual job; II) An apprentice shall not be paid less than sixty per cent of the minimum basis wages and dearness allowances or consolidated wages, as the case may be, of the occupation in which he is receiving training; III) The period apprenticeship in a Sugar factory shall not exceed two years. Regarding the absenteeism in Sugar industry in India, it can be said that absenteeism is at the abnormal level of 40 per cent. IV) Certain industries in some seasons. It demonstrates the need for evolving suitable policy in this direction.

However, the causes of absenteeism have been found which can be summed up as detailed below i) Lack of interest and satisfaction in the job; ii) Personnel maladjustment; iii)

Irresponsibility; iv) Difficult such as transportation, housing and home problems; and Sickness. v) Wages constitute an important factor for productivity. But India has no viable wage policy so far. The various committees set up by the government of India such as the fair wage committee, the minimum wage committee, the tripartite wage boards, the Bipartite wage negotiating committees and even judgment by the supreme court in wage revision appeals and adjudication by industrial tribunals, labor appellate tribunals have grappled with the problem of wages. No rational wage policy has emerged so far taking all kinds productive fields including sugar industry. Collective Bargaining with its constraints such as multiple trade unions has not succeeded.

According to the recommendations of the second wage board, employees in supervisory, clerical, highly skilled grades are getting a retaining allowance and those in the semi-skilled grade at 25 per cent of their monthly basic pay and dearness allowances. This is the policy usually adopted by the sugar industry retaining allowance to seasonal workers. The scheme of gratuity is applicable to all permanent and seasonal workers, except apprentices employed in or concerned with sugar factors. As per the policy worked out by the 'Government on the recommendations of the first wage board report, the gratuity amount is fixed at one half of a month pay to permanent and one fourth of a month's pay to a seasonal workmen for every continuous year or season of services, as the case may be, subject to a minimum of 15 month pay. This is payable on the death of an employee while in employment irrespective of the length of the services or on the retirement or regression due to continued ill health or on the attainment age of superannuation. No gratuity is payable to a workman who is dismissed from the services for the serious misconduct such as in subordination moral turpitude, injury to the property employer or financial loss to the employer. The gratuity and Bonus is payable to the worker in the terms of the provision of the payment of Bonus, 1972 as amended from time to time. The policy guiding superannuating fixed the age of superannuation at 58 years. The superannuation age is fixed at 60 based on the recommendation of the third wage board of so far industry.

Regarding labor welfare facility in sugar industry, it can be said that welfare measures are introduced to combat the sense of frustration of workers. According to the labor investigation committee, educational facilities existed in majority of the sugar industry in India. Similarly, majorities of the sugar industries provide dispensary where free medical aid is given to workers and their families. The third wage board refers to the medical officer and staff who are entitled to revised scale of pay for effective performance. In India factories Act shops and establishment Acts have made legal provision with regard to employee's safety, health, working conditions including matters such as sanitation cleanliness, lighting, drinking water and reforms. The relevant laws also provide for subsidized canteens. The policy regarding associating workers with management to ensure close collaboration and any increased share in the affairs of the industry received official recognition in India since the second-five year plan.

The objectives envisaged to establish relationship between the workers and management emphasize that the policy should cover i) establishment of cordial relations between management and workers to establish mutual trust among them; ii) substantial increase in productivity in the interest of management, workers and the Nation; iii) training and education of workers and employees; and iv) securing better welfare facilities for workers.

CONCLUSION

The early part of the century saw a concern for improved efficiency through careful design of work. During the middle part of the century emphasis shifted to the employee's productivity. Recent decades have focused on increased concern for the quality of working life, total quality management and worker's participation in management. These three phases may be termed as welfare, development and empowerment. Management of human resources is not the only task of personnel department. It is important activity of every manager. Every manager in the organization is responsible for the recruitment, selection, development and maintenance of human resources of the people at work. The HRM department simply assists them or guides them by training various policies and programme. The above discussion suggests that HRM policies and practices have universal implications in the changing economic environment.

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A STUDY OF TRAINING & DEVELOPMENT OF EMPLOYEES OF PARLI VAIJNATH THERMAL POWER STATION

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INTRODUCTION

Training is the systematic development of the knowledge, skills and attitudes required by an individual to perform adequately a given task or jobs training can involve learning of various kinds and in various situation on job, of the job, in the company or outside the company it can involve the use of many techniques like demonstration practice coaching guided reading lectures discussions case studies role playing assignments project group exercises programmed learning seminars workshops games quizzes etc. these techniques can be deployed many people specially company trainers managers supervisors colleagues or external trainers and educationists. William James of Harvard University estimated that employees could retain their jobs by working at a mere 20-30 percent of their potential. His study led him to believe that if these same employees were properly motivated, they could work at 80-90 percent of their capabilities. Behavioral science concepts like motivation and enhanced productivity could well be used in such improvements in employee output. Training could be one of the means used to achieve such improvements through the effective and efficient use of learning resources.

Employee training tries to improve skill or add to the existing level of knowledge so that employee is better equipped to do this present job or to prepare him for a higher position with increased responsibilities. However individual growth is not and ends in itself organizational growth need to be measured along with individual growth.

Training refers to the teaching or learning activities done for the primary purpose of helping members of an organization to acquire and apply the knowledge skill abilities and attitude needed by that organization to acquire and apply the same broadly speaking training is the act of increasing the knowledge and skill of an employee for doing a particular job.

Training is a systematic development of the knowledge skill and attitude required employees to perform adequately on a given task or job.

Human Resource & Training Development in Thermal Power Station:

Parli Vaijnath Thermal Power Station working under MAHAGENCO

The main objective of MAHAGENCO is to achieve customer satisfaction through generation of electricity of the right quality and quantity at reasonable cost and supply to consumers efficiently wherever required. Trained manpower is required at every

stage. A fast advancement of technology is making every sphere of electricity supply industry more and more sophisticated requiring special engineer supervisor, artisan managers etc to manage the industry (MAHAGENCO). The technical knowledge acquired from engineering colleges, polytechnics, industrial training institutes and other technical institutes need to be supplemented with applied engineering and managerial skills. These skills are to be regularly updated and rapidly advancing technologies should be introduced in the Power Sector. Training and development is an internal part of HRD. Human Resource

Development creates valuable human resources. Training and re-training and career prospects are some of the important elements of HRD. To bring into focus the need to setup training and HRD creates an orientation of power sector personnel and stakeholders towards the urgency and the need for reform in power sector. Nowadays need for training is essential for the purpose of rapid technological changes as well as social transformation taking place in the country in general and power sector in particular. It is necessary to develop a dynamic training policy in consumer with the changing business context to achieve higher productivity and customer satisfaction. The demand of electricity is increasing day by day with development space in industry for more production in agricultural and also from other sector of the economy. The demand is increasing in urban, semi urban and rural areas. There are three separate units established i.e. generation, transmission and distribution and for each area of operation a separate company was formed. One of them is MAHARASHTRA STATE POWER GENERATION COMPNAY LTD (MAHAGENCO). In this background HRD has to play a crucial role in terms of making and enabling employees to constant change and adopt themselves for organizational objectives.

Power Sector is backbone of the economy. This sector is undergoing reforms and rapid transformation with Indian economy moving to a higher growth. Training will have to play pro-active role. The power sector is highly capitalintensive sector but building human capital has become much emphasized. This study is very useful for MAHAGENCO employees. Against this imperative background it is imperative that training programs for MAHAGENCO employees be conducted in such a way that the mindset of the staff is reoriented to accelerate the future challenges and training is an internal part of HRD.

Training and Development

Human resources, are the most valuable assets of any organization, with the machines, materials and even the money, nothing gets done without man-power. The effective functioning of any organization requires that employees learn to perform their jobs at a satisfactory level of proficiency. Here is the role of training. Employee training tries to improve skills or add to the existing level of the knowledge so that the employee is better equipped to do his present job or to prepare him for higher position with increased responsibilities. However individual growth is not an end itself. Organization growth needs to be meshed with the individual's growth. The concern is for the organization viability, that it should adapt itself to a changing environment. Employee growth and development has to be seen in the context of this change. So training can be defined as:

Training is a systematic development of the knowledge, skills and attitudes required by employees to perform adequately on a given task or job

The need for improved productivity in organization has become universally accepted and that it depends on efficient and effective training. However, the need for organizations to embark on staff development programme for employees has become obvious. Absence of these programme often manifest tripartite problems of incompetence, inefficiency and ineffectiveness. So training and development aim at developing competences such as technical, human, conceptual and managerial for the furtherance of individual and organization growth which makes it a continuous process

Definition

“Training is the continuous, systematic development among all levels of employees of that knowledge and those skills and attitudes which contribute to their welfare and that of the company”.

- *M.C Lord and Efferson*

“Training may be defined as a process of developing an understanding of some organized body of facts, rules and methods. This information concerns largely the operative phases of an applied knowledge”.

- *R.C Davis*

Need & Importance of the Study

- Training is the act of increasing the knowledge and skill of employee for doing a particular job.

- It utilizes a systematic and organized procedure by which employee learn technical knowledge and skill.
- Training refers to the teaching and learning activities carried on for the primary purpose of helping member of an organization.
- Training is closely related with education and development but need to be differentiates from these terms.
- It is aimed at improving the behavior and performance of a person.
- Training is a continuous and life long process.
- Training provides an atmosphere of shorting synthesizing with the help of the trainers, the information already available on the subject.

Objectives of the Study

- 1) To make and objective analysis of methodologies adopted in designing the Training programs in the organization.
- 2) To examine the effectiveness of training in overall development of skill of work force in Thermal Power Station.
- 3) To focus on how Training & Development programs are acting as a motivational tool in Thermal Power Station.
- 4) To evaluate the need for Training & Development initiatives in career development. To study the Importance, Need and Training in changing Environment and Technology. He desired result

SCOPE OF THE STUDY

THE present study is conform to a study of training and development of employs of parlivajanth thermal power station

Findings and Suggestions

1. Important tool of Training:

Training is an important tool for increasing the overall productivity of an organization. Parli Vajanath thermal power station or MAHAGENCO covers every aspect of training activities like training strategy and implementation plan, both short and long term policies for the improvement of efficiency of employees.

2. Development of skills:

Training is the systematic development of the attitude/knowledge/skill/behaviour pattern required by an individual in order to perform adequately in a given task or job.

3. Training programmes:

The study of the training and development of employees in Parli Vajanath thermal power station is an organization where training programs for its employees is the subject matter of this research study.

4. Own Training Policy:

Considering that the importance of training to all cadres of employees in power sector, the Ministry of Power has formulated 'Training Policy for Power Sector'. After restructuring, MSPGCL was formed while discussing the performance of various power stations of MAHAGENCO. To achieve this, MAHAGENCO has also formulated its own training policy.

5. Dynamic Training Policy:

The need for training has acquired critical importance in the context of the rapid technological changes as well as social transformation taking place in the country in power sector. It is necessary to develop a dynamic training policy in changing business to achieve the higher productivity and customer satisfaction. To bring into focus the need to step up training and human resource development (HRD), to create an orientation of power sector personnel and stake holders towards the urgency and need for reform in power sector.

6. Need of Training:

The need for training in the Power Sector has acquired critical importance, the Government of India felt that it is necessary to develop a dynamic training policy.

7. Training for all:

Every employee has a right to receive need based training at regular intervals to enable him/her to develop his/her potential to the maximum contribution to the organization. The ultimate goal of power training is customer satisfaction through reduction in cost of delivered power and its reliable and quality supply at the highest levels of efficiency and accountability.

8. Development HRD:

The Central Electricity Authority, New Delhi has also emphasized the need to have a comprehensive training policy for power sector. In a communication to all heads of power units in the country it has been specifically mentioned that Human Resource Development (HRD) and capacity building in the present power scenario demands a very comprehensive approach to attract, utilize, develop valuable human resources. Training, retraining and career prospects are some of the important elements of human resource development (HRD).

9. Long Term Training Policy:

According to guidelines incorporated in National Training Policy for the Power Sector issued by Ministry of Power, Government of India, New Delhi and followed up by Central Electricity Authority, New Delhi. The Maharashtra State Power Generation Co. Ltd. (MAHAGENCO) and Parli Vajanath thermal power station has formulated long term Training policy.

10. Training Funds:

The National Training Policy mandates that the training is to be conducted to all employees of the organization for minimum 7 days in a year and funds to the extent of at least 1.5% of salary budget (to be gradually increased to 5%) to be allocated and spent for the training purposes.

11. Training Manual:

The training manual of MAHAGENCO or employees of Parli Vajanth thermal power station is very comprehensive and a detailed document, based on national training policy formulated by Ministry of Power, Government of India, New Delhi.

12. Achieve the development targets:

Training Policy of MAHAGENCO or Parli Vajanath thermal power station is very important to implement and achieve the targets, objectives and strategies for organizational development.

13. Training policy implementation:

Training policy is implemented through the various training programmes conducted by Koradi Training Centre and Nashik Training Centre along with Sub Training Centres at various Thermal Power Stations indicates that the training policy formulated by MAHAGENCO is being implemented satisfactorily.

14. Training Programmes:

Koradi Training Centre and Nashik Training Centre conduct training programme like induction level programs, refresher courses and special target oriented and objective based training programmes. These training programs are conducted with the objective to change the attitudes of the employees.

15. Development of Training Policy:

To develop the training policy formulated by MAHAGENCO, it has maintained two main training centres at Koradi and other at Nashik with opening of Sub Training centre (STC) at different Power Station to meet the training requirement and development.

16. Training Facilities:

Training facilities available to employees of all cadres and to make training more meaningful, effective and result oriented, Koradi Training Centre has, therefore, submitted a proposal for long term training plan of MAHAGENCO. The features of Long Term Training plan in MAHAGENCO which suggested formations of Training Sub Centres in major power plants of MAHAGENCO. As per directives of Hon. Managing Director, a working group of four members (CGM Finance, CGM TPS Khaparkheda, CGM TPS Koradi and KTC Head) to suggest Road Map for implementation of Long Term Training Plan in MAHAGENCO.

17. Development of TPS:

It is found that the Training programmes conducted by MAHAGENCO are helping in the development of TPS in Maharashtra.

18. Training for All:

Training should be provided to the non-technical officers and staff. This aspect is often neglected due to insufficient number of trainers and training facilities.

19. Training needs Assessment:

Training should be provided such as that the specific skills required to perform the job are acquired. It can be done by doing identification of needs scientifically and the process should involve the employee himself.

Conclusion :

The training and development program adopted in parlivajanath thermal power station mainly concentrated on areas like quality aspects, job oriented trainings, technical skills and knowledge. Most of the respondents rated as good and excellent towards the overall quality and effectiveness of the training and development programs and satisfied with the present training methods. The company also has to concentrate on small percentage of respondents who are not satisfied with training programs and whom it has not helped to overcome from their short comings or work related problems. Finally the training and development programs provided by MAHAGENCOPower Corporation Limited are found to be effective, credible and commendable, which can be improved further.

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CONTRIBUTION OF COMMERCIAL BANKS IN ECONOMIC UPLIFTMENT AND FINANCIAL INCLUSION: INDIAN PERSPECTIVE

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Abstract :

This study investigates the role of banks in capital formation and economic

Growth and in financial inclusion. The economies of all market oriented nations depend on the efficient operation of complex and delicately balanced systems of money and credit. Banks are an indispensable element in these systems. The dependent variables are Gross Fixed Capital Formation (GFCF) and Gross Domestic Product (GDP), which is a measure of a nation's economic performance – economic growth. Indian economy in general and banking services in particular have made rapid strides in the recent past. However, a sizeable section of the population, particularly the vulnerable groups, such as weaker sections and low income groups, continue to remain excluded from even the most basic opportunities and services provided by the financial sector. A diverse range of studies have been conducted by the researchers for measuring the performance of the banks, which present different perspective with regards to the performance of the banks in different countries.

Keyword: *Deposit, liability; credit; capital formation, economic development financial inclusion programme.*

Introduction:

Overview of “BANKING IN INDIA”:

Bank is a financial institution that performs several functions like accepting deposits, lending loans, agriculture and rural development etc. Bank plays an important role in the economic development of the country. It is necessary to encourage people to deposit their surplus funds with the banks. These funds are used -for providing loans to the industries thereby making productive investments. A bank is a financial intermediary that accepts deposits and channels those deposits into lending activities. They are the active players in financial market.

The essential role of a bank is to connect those who have capital with those who seek capital. After the post economic liberalization and globalization, there has been a significant impact on the banking industry. Banking in India originated in the 18th century. The oldest bank in existence in India is the State Bank of India, a government-owned bank in 1806. SBI is the largest commercial bank in the country.

After the independence, Reserve Bank of India was nationalized and given wide powers. Currently, India has 96 Scheduled Commercial Banks, 27 public sector banks, 31 private banks and 38 foreign banks. Today, banks have diversified their activities and are getting into new products and services that include opportunities in credit cards, consumer finance, wealth management, life and general insurance, investment banking, mutual funds, pension fund regulation, stock broking services, etc. Further, most of the leading Indian banks are going global, setting up offices in foreign countries, by themselves or through their subsidiaries.

Significance Of The Study;

Emerging economy like china, Indonesia, the Philippines, India and Malaysia are expected to grow by double digits annually by the year 2030 (PR Newswire, 6th September 2000)². The present scenario of Indian economy is growing, and the rate of growth is more than many other developed countries, but what we need is a uniform growth; the condition of the poor people in our country should also be improved at a faster rate. Commercial banks play a vital role in the economic development of our country. According to the RBI guidelines, banks in India should implement financial inclusion policy to enter vulnerable groups, by providing adequate financial services and by mobilizing their small savings.

Thus the present paper aims to throw lights on the role of commercial banks in the financial inclusion and economic upliftment of the country.

OBJECTIVES OF THE STUDY;

1. The central objective of the study is to empirically investigate the role of Indian banks in Capital Formation and economic growth.
2. To analyze the impact of banks' deposit mobilization on capital formation and economic growth in India.
3. To determine the association existing between capital formation and economic growth in India.

REVIEW OF RELATED LITERATURE:

Thillairajah (1994) and Padmanabhan (1988) sharing the same opinion, explain the high marginal propensity to save by the unstable economic conditions that generally prevails in these areas (unstable incomes, fluctuations in harvest etc). (Kaminsky and Schmukler, 2002, p. 30). Currently, there are opposing views concerning the most preferable coordination mechanism. According to the development and political view of state involvement in banking, a government is through either direct ownership of banks or restrictions on the operations of banks better suited than market forces alone to ensure that the banking sector performs its functions. The argument is essentially that the government can ensure a better economic outcome by for example channeling savings to strategic projects that would otherwise not receive funding or by creating a branch infrastructure in rural areas that would not be built by profit-maximizing private banks. The active involvement of government thus ensures a better functioning of the banking sector.

Rao,N,N,D,S,V(2010)3, in his research paper, “Financialinclusion- Banker’s perspective”, done with the objective of suggesting a suitable structure to implement financialinclusion, advocated to the banks/RBI shouldconduct awareness camps about financial inclusion tothe bank staff. And also he found out that banking to thepoor is not poor banking. There is lot of potential to get business from the people at the bottom, as amply shownby the self help group movement in the past ten years ormore. It should be imbibed in the minds of operatingfunctionaries.

Dr. Rao S,K, in his article(2010)4, “Nationalization ofbanks – An anchor for financial inclusion”, had substantiatedthat the act of nationalization of banks way back in1969 has contributed towards achieving inclusive growthwithin the country. He uses data mainly from the publicationof RBI to underline the fact that banking developmentafter nationalization has paved the way for penetration of banking into rural and unbanked areas. He alsopoints out that, despite nationalization and massivebranch expansion, the challenges of financial inclusion could not be fully met by the banking sector alone andthere is need for identifying new channels to achieve full inclusive growth in the country.

IMPORTANCE OF BANKS IN THE UPLIFTMENT OFTHE COUNTRY:

Banks are one of the most important part of any country. In this modern time money and itsnecessity is very important. A developed financial system of the country ensure to attain development. Amodern bank provides valuable services to a country. To attain development there should be a gooddeveloped financial system to support not only the economic but also the society. So, a modern bank plays avital role in the socio economic matters of the country. Some of the important role of banks in thedevelopment of a country are briefly showing below.

PROMOTE SAVING HABITS OFTHE PEOPLE:

Bank attracts depositors by introducing attractive deposit schemes and providing rewards orreturn in the form of interest. Banks providing different kinds of deposit schemes to its customers. It enableto create banking habits or saving habits among people.

CAPITALFORMATION AND PROMOTE INDUSTRY:

Capital is one of the most important part of any business or industry. It is the life blood of business.Banks are increase capital formation by collecting deposits from depositors and converts these deposits into loans advances to industries.

SMOOTHING OFTRADE AND COMMERCE FUNCTIONS:

In this modern era trade and commerce plays vital role between any countries. So, the moneytransaction should be user friendly. A modern bank helps its customers to sent funds to anywhere andreceive funds from anywhere of the world. A well developed banking system provides various attractiveservices like mobile banking, internet banking, debit cards, credit cards etc. these kinds of services fast andsmooth the transactions. So, bank helps to develop trade and commerce.

GENERATE EMPLOYMENT OPPORTUNITY:

Since a bank promotes industry and investment, there automatically generate employment opportunity. So, a bank enables an economy to generate employment opportunity.

SUPPORT AGRICULTURAL DEVELOPMENT:

Agricultural sector is one of the integral part of any economy. Food self sufficiency is the major challenge and goal of any country. Modern bank promotes agricultural sector by providing loans and advances with low rate of interest compared to other loans and advances schemes.

APPLYING OF MONITORY POLICY:

Monitory policy is an important policy of any government. The major aim of monitory policy is to stabilize financial system of the country from the danger of inflation, deflation, crisis etc.

BALANCED DEVELOPMENT:

Modern banks spreading its operations throughout the world. we can see number of big banks like Citibank, Baroda bank etc. It helps a country to spread banking activities in rural and semi urban areas. With the spreading of banking operations around the country, helps to attain balanced development by promoting rural areas.

Modern bank plays vital role in the socio- economic development of the country. A developed banking system enables the country to attain balanced development without any special consideration of rich and poor, cities and rural areas etc.

Role Of Commercial Banks In The Financial Inclusion Programme:

Given the evidence that financial access varies widely around the world, and that expanding access remains an important challenge even in advanced economies, it is clear that there is much for policy to do. It is not enough to say that the policy will provide. Policy may fail due to information gaps, the need for coordination on collective action, and concentrations of poor people, mean that banks in India everywhere have an extensive role in supporting, regulating, and sometimes directly intervening in the provision of financial services.

Financial inclusion is one of the top most policy priorities of the Government of India. Ever since the UPA government has come into power in the centre, one of the most visible aspects of the governance has been an agenda of social inclusion of which financial inclusion is an integral part. Taking cue from the state proclivity towards inclusive growth agenda, the Reserve Bank of India (RBI) has taken a proactive role in ushering the enabling environment for expediting financial inclusion across length and breadth of the country through banked model. To reach out to 400 million plus unbanked population at pace with profitability is the single most important challenge faced by the multi stakeholders, particularly banks and delivery channels. (Handoo, J-2010)7.

Following are the role of commercial banks to be performed as part of financial inclusion programme:

- a) Financial literacy
- b) Credit counseling
- c) BC/BF model
- d) KYC norms
- e) KCC/GCC
- f) No-frill accounts Financial literacy
- g) Branch expansion,
- h) Mobile banking, and
- i) Other measures.

ROLE OF COMMERCIAL BANKS IN ECONOMIC UPLIFTMENT:

Commercial banks are one source of financing for small businesses. The role of commercial banks in economic upliftment rests chiefly on their role as financial intermediaries. In this capacity, commercial banks help drive the flow of investment capital throughout the marketplace. The chief mechanism of this capital allocation in the economy is through the lending process which helps commercial

banks gauge financial risk. One of the most significant roles of commercial banks in economic upliftment is as arbiters of risk. This occurs primarily when banks make loans to businesses or individuals. For instance, when individuals apply to borrow money from a bank, the bank examines the borrower's finances, including income, credit score and debt level, among other factors. The outcome of this analysis helps the bank gauge the likelihood of borrower default. By weeding out risky borrowers, commercial banks lessen the risk of financial losses. As a result, loans that mature without any problems generate a larger pool of funds for the bank to lend, further supporting economic upliftment.



Individuals;

When commercial banks assess risk, they help ensure that loans go to creditworthy borrowers. In turn, borrowers typically use loan proceeds to finance major purchases, such as homes, education and other consumer spending.

Small Business;

Commercial banks also finance business lending in a variety of ways. A business owner may solicit a loan to finance the start-up costs of a small business. Once funded, the small business may begin operations and embark on a growth plan. The aggregate effect of small business activity generates a significant portion of employment around the country. According to the U.S. Census Bureau, businesses

employing between one and 19 people accounted for 4.4 million jobs in 2004. In contrast, businesses with more than 20 employees only accounted for 1.2 million in the same year.

Government Spending;

Commercial banks also support the role of the federal government as an agent of economic upliftment. Generally, commercial banks help fund government spending by purchasing bonds issued by the Department of the Treasury. Both long and short term Treasury bonds help finance government operations, programs and support deficit spending.

Wealth;

Commercial banks also offer types of accounts to hold or generate individual wealth. In turn, the deposits commercial banks attract with account services are used for lending and investment. For example, commercial banks commonly attract deposits by offering a traditional menu of savings and checking

accounts for businesses and individuals. Similarly, banks offer other types of time deposit accounts, such as money market accounts and certificates of deposit. Some investors use these interest bearing, low risk accounts to hold money for investment purposes, waiting for attractive investment opportunities to materialize

STATISTICS AND FACTS:

Economic activity from individuals who now have the necessary funds to finance their own endeavors.

CONCLUSION:

Over a significantly long period of time, countries embarking on a process of development within the framework of mixed, capitalist economies have sought to use the developing banking function, embedded in available or specially created institutions, to further their development goals. The role of these institutions in the development trajectories of late industrializing, developing countries cannot be overemphasized. The success of the financial inclusion initiative what is important is to provide banking services at an affordable cost to the disadvantaged and low income group.

Commercial banks have to perform a vital role in this regard. However the road towards 100% financial inclusion is yet to complete.

However, as noted above, with financial liberalization of the neoliberal variety transforming financial structures, some countries are doing away with specialized development banking institutions on the grounds that equity and bond markets would do the job. This is bound to lead to a shortfall in finance for long-term investments, especially for medium and small enterprises.

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मराठी लोककला व लोककलावंतांसमोरील आव्हाने

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लोककला म्हणजे लोकांनी लोकांसाठी लोकांच्या माध्यमातून जपलेली व वृद्धीगत केलेली कलाहोय. लोक म्हणजेतुम्ही, आम्ही म्हणजेच आपण ! लोक या संकल्पनेमध्ये आपल्याबरोबरच आपले पूर्वज, पूर्वजांचे पूर्वज आणि त्यांचेही पूर्वज या सर्वांचा समावेश होतो. अनेक पिढ्यांपासून चालत आलेल्या आणि आपल्याकडेसंक्रमित करण्यात आलेल्या अनेक कलाहोत्या, आज त्यापैकी अनेक कला नष्ट झाल्या आहेततर काही संपण्याच्या उंबरठ्यावर आहेत. परंतु काही लोककला लोकांच्या जागरूकतेमुळे व संरक्षणामुळे टिकून आहेततर काहींनीसाठी समुद्राच्या पार झेंडे फडकविले आहेत. लावणी आणि पोवाडे यांचा संदर्भ यशस्वी लोककलांच्या उदाहरणादाखल देता येतो.

आज लोककलांच्या संदर्भामध्ये अनेक अडचणी आणि प्रश्न लोकांच्या मनामध्ये निर्माण झाले आहेत. त्यातील अत्यंत महत्त्वाचा प्रश्न म्हणजे जात आणि लोककला यांच्यातील संबंध हाहोय. आपल्याला माहितच आहे की इंग्रजांचे भारतात आगमन होईपर्यंत आणि भारताला स्वातंत्र्य मिळेपर्यंत जातीची बंधने अतिशय प्रभावी होती. जात ही व्यवसाय आणि उदरनिर्वाहाचे साधन मर्यादीत व निश्चित करणाऱ्या कोंडवाड्यामध्ये रुपांतरीत झालेलीहोती, जातीच्या मर्यादेमध्ये सर्व व्यवहार बंधिस्त झालेलेहोते, याला लोककलाही अपवाद नव्हती.

स्वातंत्र्यानंतर जातीनुसार व्यवसाय करण्याचे बंधन संपले आणि नव्या युगाला प्रारंभ झाला. शिक्षणाचा प्रसार, आत्मसंमानाची भावना आणि स्वतंत्र अस्मिता निर्माण होण्याच्या काळात व्यवसाय स्वातंत्र्याच्या आधारे केवळ लोककलांच्यासाहाय्याने जगणाऱ्या जातींनी मुक्त श्वास घेतला. व्यवसाय बदलले आणि त्याचा परिणाम म्हणजे जातीमर्यादीत लोककलांची वाताहत प्रारंभ झाली. शिक्षणाच्या प्रभावामुळे गोंधळी, वासुदेव, गारूडी, वेसकरी, जोगीणी आणि अशा कितीतरी लहानलहान जातींनी आपल्या कलेचेसादरीकरण करून जीवन जगण्याच्या मर्यादा ओलांडून नवीन जगामध्ये प्रवेश केला आणि त्यामुळे लोककलांची परंपरा सांभाळणारी पीढी उपलब्ध झाली नाही. अनेक लोककला, ज्या केवळ जातीमर्यादीतहोत्या, त्या नष्टहोण्यामागे नवीन पीढीचे व्यवसाय स्वातंत्र्याचा घेतलेला फायदाहे कारण पाहायला मिळते.

शिक्षणाच्या प्रभावातून आणखी एक गोष्ट नवीन पीढीकडे चालून आली, ती म्हणजे अस्मीता ! इतरांच्या बरोबरीने, समान अधिकाराने आणि समान प्रतिष्ठेने जगण्याचीसंधी मिळाल्यामुळे नवीन पिढीमध्ये आत्मसन्मानाचे नवीन जग निर्माण करण्याची एक उर्मी प्राप्त झाली, त्याचा परिणाम म्हणजे नवीन पीढीने परंपरेने जातीच्या नावाखाली चाललेला व्यवसाय तपासून पाहायला प्रारंभ केला. ' लोककला ' हा शब्द आणि त्यामागीलसंकल्पना अतिशय चांगली आणि सांस्कृतिक जाणिवे जागृत करणारी असलीतरी जेव्हा त्याचा संबंध जातीशी येतो तेव्हा त्याच्यातील कठोर वास्तव आपल्या लक्षात येते. ज्या वाघ्या, मुरळी, नायकीणी, जागल्या, वासुदेव यांच्या लोककलांचीस्तुती आपण करतो त्यांच्या जीवनातील वास्तव अतिशय दाहक अनुभवांनी पोळलेले आहे. आज लोककलेच्या नावावर प्रतिष्ठा मिळविणाऱ्या या कला, ज्या जातींनी जगविल्या त्यांना समाजरचनेने दिलेला आणि सांस्कृतिकदृष्ट्या असणारा कवडीमोलाचा दर्जा त्यांच्या हलाखीची परिस्थिती दर्शवितो. अत्यंत अपमानास्पद परिस्थितीमध्ये, अत्यंत लाचारी आणि पर्याय नसल्यामुळे लोकांच्यादारात भीक मागणारी परंपरा नवीन पीढीतील मुलांनी अमान्य केली. अस्मीतेच्या जोरावर नवीन पीढीने मागील पीढीचे कलंक पुसून काढण्यासाठी समाजाच्या मुख्य प्रवाहात प्रवेश केला, त्यामुळे अनेक अपमानास्पद आणि सामाजिक विषमतेवर आधारीत परंपरा नाकरल्या गेल्या.

जात आणि जातीतील लोकांच्या उदरनिर्वाहाचे साधन म्हणून ज्या लोककला प्रचलीतहोत्या त्या स्वातंत्र्यानंतर मिळणाऱ्या व्यवसाय स्वातंत्र्याच्या प्रचंड महापुरामध्ये वाहून गेल्या, अन्यायी आणि विषमतावादी समाजरचनेचे प्रतिनिधित्व करणाऱ्या परंपरा न्याय आणि समतावादी कालखंडामध्ये नष्टहोणे आवश्यक असते आणि तसे घडलेही. अशा परंपरांविषयी शोक करण्याचे काहीच कारण नाही, उलटहा आपल्यासंर्वासाठी अभिमानाचा विषय आहे.

लोककलांचा महत्त्वपूर्ण विशेष म्हणजे त्या लोकमान्यतेवर अवलंबून असतात आणि लोकमान्यताही केवळ उपयुक्ततेवर आधारीत असते. जेव्हा एखाद्या सामाजिकसंस्थेची उपयुक्ततासंपते तेव्हा समाज त्याला बाजूला टाकून देतो, लोककला या सामाजिकसंस्थेप्रमाणे काम करत असतात. वासूदेव, तमाशा, पोवाडे ही केवळ लोककला नव्हती तरती भूतकालीन समाजातील उपयुक्ततेवर आधारीत सामाजिक संस्था होती, या कला सांभाळण्याची आणि त्याचे प्रस्तुतीकरण करण्याची जबाबदारी ज्यांनी घेतली त्यांच्या विशिष्ट जाती निर्माण झाल्या होत्या, मनोरंजनासोबत प्रबोधन आणि अनुषंगीक कार्ये या लोकांना करावी लागत असत, आज सामाजिक परिवर्तनामुळे त्यांची उपयुक्ततासंपली असल्यामुळेसमाजाने त्यांना बाजूला टाकले आहे. आजच्या बदललेल्या सामाजिक, सांस्कृतिक परिप्रेक्ष्यामध्ये लोककलांची उपयुक्तता राहिलेली नाही. जीवन वेगवान, यांत्रिक आणि सुखवस्तु झाल्यामुळे मध्ययुगीन जीवनतंत्राप्रमाणे चालणारे लोकव्यवहार बंद झाले, याचा परिणाम लोककलांवर झाला व त्यामुळे लोककला अत्यंत वेगाने नष्टहोत आहेत.

लोककलांनासंरक्षण देवून त्यांचे संवर्धन करण्यासाठी शासन, विविध मंडळे आणि स्वयंसेवी संस्थांचे अनेक प्रयत्न सुरू आहेत, मागील काही वर्षांमध्ये जातीयसंघटनांनी आपापल्या जातीमध्ये रूढ असणारी पण प्रतिष्ठीत असणारी कलात्मकता जपण्याचा प्रयत्न केला आहे. आदिवासी आणि भटक्या जमातीतील अनेक लोकांनीत्यांचे नृत्य, गीते आणि चित्रकलांनासंरक्षित करण्याचा प्रयत्न केला आहे. अनेक शिकलेल्या लोकांनी अशा लोककला जपण्यासाठी आर्थिक प्रोत्साहन दिले आहे. हे सर्व प्रयत्न लोककलांच्यासुरक्षिततेसाठी आहेत. परंतु या प्रयत्नांची मर्यादा म्हणजे, हे सर्व लोककलांना प्रीजर्व करण्यासारखे आहे, प्रीजर्व करणे म्हणजे गोठवून टाकणे, प्रीजर्व करणेहोय. लोककला गोठवून टाकूनत्यांचे एक तंत्र निश्चित केले जाते, हे तंत्र नवीन मुलांना शिकवून त्यांच्याकडून लोककलांचे प्रात्यक्षिक करून घेतले जाते. त्यामुळे व्यावसायिकतेचा भाग लोककलांच्यासादरिकरणामध्ये अधिक प्रमाणामध्येआला आहे. लोककलाही लोकांकडून संचलित होणारी कला असते, यातील लोकमान्यता आणि लोकांचा उत्साह नष्ट झाला तर मग केवळ कला आणि कौशल्य शिल्लक राहते. आदिवासी आणि भटक्या जातीच्या कलांची अवस्था केवळ अनुकरण अशी झाली आहे. त्यातील जीवंतपणा आणि नैसर्गिकता अस्मीतेच्या नावाखाली दडपली गेली आहे. लोककलेचा साचा आणि तंत्र वापरून सादरीकरण केले जात असल्यामुळे ज्याला लोककलांचे संवर्धन व संरक्षण म्हणता येईल अशी प्रक्रिया घडून येतांना दिसत नाही.

लोककलेच्या शिर्षकाखाली व्यावसायिक हितसंबंध जपणारे अनेक लोक आणि त्यांच्या व्यावसायिकसंघटना महाराष्ट्रभर कार्यरत असलेल्या आपणास दिसून येतात. शहरीसंस्कृतीमध्ये वाढलेली मुले लोककलांचेसादरीकरण करून उदरनिर्वाहाची सोय करताता आणि परंपरागत पध्दतीने लोककलांचेसादरीकरण करणारे गरीब व अशिक्षित लोक उदरनिर्वाहासाठी शहरांकडे मजूर म्हणूनस्थलांतरीतहोतांना व लोककला नष्टहोतांना आपण पाहतो आहोत. बहुतांश लोककलावंत हे जात, आवड आणि शिष्य परंपरेमुळे खेड्यापाड्यामध्ये, वस्तीवर आणि डोंगरामध्ये आपली कलासादर करतात. प्रतिष्ठा व पैसा यांच्यापासूनते कोसो दूर आहेत. त्यांना सरकारी व बिगरसरकारी मदतीची गरज आहे, परंतु त्यांना ही मदत मिळत नाही. लोककलांना जीवंत ठेवायचे असेततर लोककलावंत जगला पाहिजे, त्यासाठी सर्वप्रथम बेगडी आणि पांढरपेशा लोककलावंत बाजूला फेकले गेले पाहिजेत. परंतु असेहोणे शक्य नाही, मुळात कलाव्यवहारातील अपप्रवृत्ती प्रचंड प्रमाणात स्वैराचारी बनल्यामुळे लोककलांचे व्यावसायिककरण करून फायदा कमावणे हेच प्रमुख उद्दीष्ट मानणारे गट निर्माण झाले आहेत.

लोककलेवरील अनेकसंकटांना आणि लोककलावंतांच्या दयनियस्थीतीलासमाजहीतीतकाच जबाबदार आहे. कलाविष्कार हासमाजासाठी असतो परंतु समाजामध्ये जातीची, राजकीय पक्षांची आणि प्रांतीयतेची बेटे निर्माण झाली आहेत. आपापल्या बेटांवर आपापले साम्राज्य उभे करून अनेकसाहित्यीक आत्मस्तुतीमध्ये एवढे व्यस्त आहेत की आजूबाजूला काय चालले आहे, हे पाहण्यास

त्यांना सवड नाही. त्याचप्रमाणे अनुयायांचीही अवस्था आहे. प्रत्येक कला व कलावंत खऱ्या रसीकांनी नाहीतर व्यावसायिक हितसंबंध जपणाऱ्या चमचेगीरी करणाऱ्या लोकांनी पोखरला गेला आहे. त्यामुळे सामान्य माणसांच्या मनामध्ये कलेविषयी व कलाकाराविषयी कोणतीही आपुलकी राहिलेली नाही.

लोककलाही आपुलकी, जिज्ञासा आणि सहानुभूती या तीन तत्वांवर अवलंबून असते. जो पर्यंत लोकांच्या मनामध्ये लोककलेविषयी आपुलकी असेलतो पर्यंत लोकतीचा आस्वाद घेतात. त्या कलेल्या प्रांतात काम करणाऱ्या लोकांकडे, त्यांच्या समस्यांकडे लक्ष देतात. परंतु आजचा काळ इतरांचा तिरस्कार करून जातीय बंधनामध्ये अडकण्याचा आहे. त्यामुळे इतर जातीतील कलावंताने कितीही चांगली कलासादर केलीतरी तयाला टाळले जाते. आपुलकी असेलतरत्यातून जिज्ञासा निर्माण होते. रस्त्याच्या कडेला पाल टाकून, झोपडे बांधून जगणारे लोक, भिक मागणारे लोक, वासूदेव, गोंधळ आणि तमाशा करणारे लोक कोण, कुठले, काय करतात ? कसे जगताता याविषयी कोणतीही आपुलकी नसल्यामुळे जिज्ञासा निर्माण होत नाही. रस्त्यावर मदाऱ्याचा खेळ करणारे किंवा पोलीसांचा वेष करून पैसे मागणारेसोंगाडे कुणाच्याही जिज्ञानेचा भाग बनत नाहीत कारण त्यांच्याविषयी कोणतीही आपुलकी नसते. जेव्हा आपुलकी आणि जिज्ञासा नष्टहोते, तेव्हा सहानुभूतीचा, इतरांच्या सुख दुखात सहभागी होण्याचा प्रश्नच निर्माण होत नाही. लोककलावंत कोणत्या परिस्थितीत जगत आहेत, त्यांचा आर्थिक दर्जासुधारण्यासाठी काय करता येईलहा सर्व सहानुभूतीचा विषय आहे. परंतु सहानुभूती नष्ट झाल्यामुळे लोककला पाहण्यासाठी टीकीट काढले किंवा थोडे फार पैसे दिले कीसंपले अशी प्रथा समाजामध्ये रूढ झाली आहे. त्यामुळे लोककला आणि लोककलावंत यांच्यातील लोक वगळले गेल आहेत. आजच्या लोककलांसमोरील सर्वात मोठे आव्हान लोकांच्या मनामध्ये आपुलकी, जिज्ञासा आणि सहानुभूती कशी निर्माण करावी हा आहे. मनोरंजनाच्या, यांत्रिकीकरण्या आणि बदललेल्या अभिरूचीच्या या काळामध्ये परत एकदा लोकांपर्यंत पोहोचण, त्यांची अभिरूची बदलने अतिशय कठीण आहे आणि हेच आजच्या लोककला व लोककलावंत यांच्या समोरील सर्वात मोठे आव्हान आहे.

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अश्मयुगीन मानवाच्या प्रगतीचे विविध टप्पे

प्रा.डॉ. उत्तम छाजु राठोड

इतिहास विभाग प्रमुख व संशोधन मार्गदर्शक
नूतन महाविद्यालय, सेलू
जि. परभणी

इतिहास काळात मागे जाता-जाता असा क्षण येतो की, त्यापुढे लिखित अथवा अलिखित अशी विश्वसनीय साधने उपलब्ध होऊ शकत नाही. हाच इतिहासपूर्वकाल आणि इतिहासाच्या मानाने तो अनंत आहे. कारण लाखो वर्षांपासून मानव पृथ्वी तलावर वास्तव्य करून आहे.

आपणांस या इतिहासपूर्वकालीन मानवाचे ज्ञान होण्याची साधने म्हणजे त्यांचे सांगाडे, त्याने मारलेल्या प्राण्यांची हाडे आणि दगडापासून बनविलेली त्यांची शस्त्रास्त्रे. हा आदिमानव पृथ्वीतलावर सर्वत्र वावरला. त्याचे अस्तित्व प्रामुख्याने त्याने बनविलेली दगडी हत्यारे देत असल्यामुळे या युगास अश्मयुग असे म्हणतात. अश्मयुग जुने आणि नवे असे दोन मानले जातात.

जुने अश्मयुगातील मानवाची हत्यारे ओबड धोबड होती. प्राण्यांची शिकार करणे व त्यांच्यापासून स्वतःचा बचाव करणे या दुहेरी उद्देशाने त्याने ती काळ्या बिलोरी दगडापासून तसेच लाकडापासून व प्राण्यांच्या हाडापासून बनविलेली असत. यापैकी लाकडाची व हाडाची हत्यारे नामशेष झाली.

या इतिहासपूर्व कालीन मानवाचे अस्तित्व भारताच्या प्रत्येक भागात होते. या काळातील मानव पुर्णांशाने निसर्गावर अवलंबून होते. निसर्गाच्या रौद्रस्वरूपापुढे त्यांची शक्ती काहीच नव्हती. त्यांच्यापैकी बऱ्याच जणांना हिंस्त्रश्वापदांनी ठार मारले असेल. कारण त्यांना काबुत ठेवण्याइतपत त्यांची शस्त्रास्त्रे तीक्ष्ण नव्हती. त्यांना बहुधा अग्निचा शोध लागला नव्हता म्हणून ते कच्चे मास व कंदमुळे खाऊन राहत असे. निवाऱ्यासाठी तो गुहेत राहत असे व झाडाच्या साली आणि मारलेल्या प्राण्यांच्या कातड्यांनी तो आपला देह झाकत असे. अशा परिस्थितीत लक्षावधी वर्षे गेली आणि मानवाने हळूहळू आपली प्रगती केली.

अश्मयुगातील मानवाचे दैनंदिन जिवन :

अश्मयुगातील मानव जंगलात राहत असे. आपल्या संरक्षणासाठी त्याने लाकूड, हाडे, दगड यांची हत्यारे तयार केली. परंतू अनुभवाने दगडाचीच हत्यारे तो उत्तम प्रकारे गुळगुळीत अशी बनवू लागला त्यासाठी तो अग्नीजन्य काळ्या दगडाचा वापर करू लागला. अर्थातच तो उत्तम शिकारी झाला होता. पर्वतातील गुहा सोडून तो झोपडी करून राहू लागला. नव्या अश्मयुगातील मानव भारतात सर्वत्र राहत होता. हे उत्खननात सापडलेल्या अवशेषावरून दिसून येते. मद्रास प्रांतात बेलारी जिल्ह्यामध्ये तर दगडी हत्यारांचा कारखाना सापडलेला आहे.

अश्मयुगातील शेती व्यवसाय :

अश्मयुगातील मानव अन्नासाठी भटकंती करत असे. या भटकंतीतच स्त्रियांच्या निरीक्षणातून बी जमिनीवर पडले तर बी पासून नवी रोपे उगवतात हे त्याला माहित झाले. यातुनच नवाश्मयुगातील मानव धान्य पेरून शेती करू लागला. तांदुळ, सातु, गहु, बाजरी, ज्वारी ही तृणधान्य तसेच वाटाणा, घेवडा, हरभरा, मूग व मसूर ही द्विदल धान्ये तो पिकवू लागला. जमीन नांगरण्यासाठी दगडीफाळ, सांबरशिंग

आणि टोकदार कठिण लाकूड याचा वापर तो करत असे. शेती हा मानवाचा मुख्य व्यवसाय होऊन नवाश्मयुगातील मानव स्थिर झाला. अशा प्रकारे मानवाचे शिकारी अवस्थेमधून शेतकरी अवस्थेत स्थित्यंतर झाले, त्याला स्थैर्य आले.

अश्मयुगातील मानवाला प्राप्त झालेले ज्ञान :

नवाश्मयुगातील मानवाला शेती करण्याचे ज्ञान प्राप्त झाले, पशुपालन कसे करावे ते कळाले, धातुचे ज्ञान प्राप्त होऊन तो धातुची अवजारे बनवू लागला. अवजारे करण्याच्या तंत्रात प्रगती झाली. स्वयंपाकाची कला अवगत झाली कारण त्याला अग्निचा शोध लागला होता. पाण्यासाठी तो ओढ्या, नाल्यावर अवलंबून न राहता नदीच्या गाळापासून मातीची भांडी करू लागला. हळूहळू कुंभाराच्या चाकाचा शोध त्याने लावला. भांडी सुबक येऊ लागली आणि चित्रितही होऊ लागली. कुंभाराचे चाक म्हणजे मानवाने निसर्गावर मिळविलेला महान विजय ठरला. त्यामुळे मानवाच्या गतीला तीव्रता आली आणि त्याच्या शारीरिक शक्तीत वाढ झाली.

चाक हे बैलगाडीचे साधन ठरून मानव दुर दूर जाऊ लागला. शेती बरोबर पाळीव प्राणी आले, झाडांच्या सालीच्या व कातडीच्या वस्त्राबरोबर कापूस आणि लोकरी कापड विणण्याचे ज्ञान आले. शरीरावर कपडे दिसावयास लागले. गरजा वाढू लागल्या व जगण्याबद्दल आसक्ती वाढू लागली.

अश्मयुगीन मानवाच्या विविध कला :

मानवाच्या स्वास्थाबरोबर करमणुकीचा प्रश्न निर्माण झाला आणि मानवी मन सभोवतालची दृश्ये, शिकार आणि सामुहीक नृत्ये चितारू लागला. गुहेमधून राहाणाऱ्या मानवाची ही चित्रे आज उपलब्ध झालेली आहेत. मानवाने ही मनाची भुक् फार प्राचीन काळापासून सिद्ध केली आहे. मानवी कलाकौशल्याचा जन्म अशा रितीने प्रथम नृत्य कलेत आणि चित्रकलेत झाला. भिंती, मातीची भांडी आणि बहुधा देवावरही मानवाने चित्रण करावयास सुरुवात केली. या चित्रकलेतून पुढे चित्रलीपीचा शोध लागला. प्राचीन मानवाने गुहाच्या भिंतीवर चित्रे काढली या चित्रामध्ये शिकार, सामुहीक नृत्ये, विविध प्राणी यांचा समावेश आहे. भिंमबेटका येथील प्राचीन गुहाचित्रे प्रसिद्ध आहेत.

अश्मयुगातील मानवाची हत्यारे व अवजारे :

अश्मयुगीन मानवाची हात कुऱ्हाडी व तासण्या ही अवजारे होती. दगडाचे छिलके उडवून, हाडे व लाकूड तासून ही हत्यारे तयार केली जात. या तंत्रात प्रगती होऊन पुढे पातळ व सरळपाती असलेली हत्यारे तो बनऊ लागला. गारगोटीची हत्यारे लाकडी किंवा हाडांच्या दांड्यात बसवून विविध हत्यारे तयार केली जात. धारदार हत्यारांचा उपयोग कातडी कापण्यासाठी केला जाई. टोकदार हत्यारांचा उपयोग भोके पाडण्यासाठी होत असे. हाडे, हस्तीदंत, माशांचे काटे यापासून दाभण, बाणाची टोके, गळ यासारखी अवजारे तयार केली.

अश्मयुगातील मानवाची प्रगती :

नवाश्मयुगातील मानवाने शेतीला प्रारंभ केला. शेती व्यवसायामुळे सतत भटकणारा मानव एके जागी स्थिर झाला. धातुचे ज्ञान होऊन तो धातुचा अवजारासाठी वापर करू लागला. पशुपालनाला सुरुवात झाली. अन्न शिजवण्यासाठी तो अग्निचा वापर करू लागला. हत्यारे व अवजारे यांच्या तंत्रज्ञानात प्रगती झाली. विविध कला व हस्तोद्योग करू लागला. चाकाच्या शोधामुळे त्यांच्या प्रगतीला वेग आला. शेतीच्या प्रगतीमुळे व्यापार वाढून नागरी संस्कृतीचा उदय झाला.

मानवी मन अशा रितीने प्रगतीचा टप्पा गाठीत असताना त्याने झाडांच्या बुंध्यापासून बनविलेल्या नावेच्या सहाय्याने नद्यांतून प्रवास सुरू केला. आणि प्रयासाने समुद्र गाठला. अशा रितीने पृथ्वीच्या भूपृष्ठभागांचे त्याचे ज्ञान वाढले अनंत अशा पृथ्वीचे आकर्षण वाढले. जगणे पुष्कळसे सुकर झाले आणि म्हणून जगण्याचे आकर्षण वाढले. मृत्यूची भयानकता अधिक प्रत्ययाला येऊ लागली. मेलेल्यांची स्मृती जतन करण्याची इच्छा वाढली. मानव मृतांना ते जिवंत होतील म्हणून थडग्यात पुरू लागला. गोलाकार दगडांनी वेष्टित अशी स्मशानातील थडगी आढळली आहेत. कधी कधी रांजणात प्रेते ठेवलेली आढळली आहेत. मृतांची पुजा यातूनच सुरू झाली असावी.

मृत्यूच्या भयानकतेमुळे जादुटोन्यावर, भुत पिशाच्चावर विश्वास वाढला. अशा प्रकारे अश्मयुगीन मानवाच्या प्रगतीची वाटचाल सुरू झाली.

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