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Research Journal

**Half Yearly Double Blind Peer Reviewed Journal of
Humanities, Social Sciences, Commerce & Management**

RESEARCH DEVELOPMENT CELL



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Women's Education Society's
**Lady Amritbai Daga College for Women of Arts, Commerce
& Science and Smt. Ratnidevi Purohit College of
Home Science & Home Science Technology**

NAAC - Re-accredited 'A' Grade

[Identified as College with Potential for Excellence (CPE) by U.G.C., New Delhi]

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(A Double Blind Peer-reviewed Journal)
Half Yearly Journal of Humanities, Social Sciences,
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Editorial

Due to the changing policies, publication of a Research Journal has become a daunting task. Yet we in L.A.D., with a lot of perseverance and patience, have continued to publish Research Journals and are trying to comply with U.G.C. Care List norms. The first step has already been taken up.

We are publishing this first issue of 2018 with a great sense of fulfillment and achievement. The papers in this multidisciplinary research journal focus on the latest trends in the faculties of Humanities, Social Sciences, Commerce and Management. These papers, offering multilingual perspectives, deal with the latest in the field of research and shed light on Open and Distance learning, Women in Corporate Sector, Banking, Management of Information System and Twin Balance Sheet Crisis. Along with these, there are literary papers dealing with *Gramin Sahitya*, *Shayari* and Comparative Literature. Indian Music and its status is also reflected in the myriad aspects of research. Stress Management of U.G. teachers is also dealt with in an interdisciplinary research paper. Hope this issue will be considered as a value addition to the existing field of knowledge.

The contributors of these papers are well known in their respective fields for erudition and scholarship. Hence no major changes have been made in the papers submitted by them (suggestions of experts have been incorporated). The responsibility of the views and opinions expressed in the papers is that of individual contributors.

A panel of expert referees from varied disciplines assiduously and rigorously assessed the papers in this Double-Blind Peer Reviewed Journal and offered insightful comments and suggestions to enhance their quality. Their contribution is being sincerely acknowledged. Our Principal always lends kind support and guidance. We are grateful to her for active help and support. We humbly thank all our contributors of research papers. Shri. Satish Thengdi of Enbitee Enterprises deserves special thanks as he helped in composing and printing of this Journal. Last but not the least, dedication of each and every member of the Editorial Board too needs to be recognized.

We hope that all these research contributions will provide a fillip and boost to further research.

Editor and Editorial Board
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2018

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Role of Open and Distance Learning in Promoting Higher Education in India

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Abstract

The use of Information and Communication Technology (ICT) in Open and Distance Learning (ODL) system has overwhelmed many learners in the world during the last few decades. At present, there have been outpouring of interests in how computers and Internet can be harnessed to improve the efficiency and effectiveness of education at all levels. Hence, ICTs can be seen in terms of its capacity to store and deliver teaching materials. The potential role of ICT can be seen as to search and locate to find and retrieve dispersed resources. Indira Gandhi National Open University (IGNOU) as a premier institute of India offers many of its programmes through technology enabled platforms and adopts various technologies in different learning contexts for its learners. IGNOU has a National Digital Repository called eGyanKosh to store, index, preserve, distribute and share the digital learning resources developed by the Open and Distance Learning Institutions in the country. It contains learning contents of IGNOU programme available in text and video formats. It has been playing a prominent role by providing the multi-media facilities to the learners. It is delivering various programmes through ICTs to both national and international learners scattered across the globe. This paper discusses the initiatives taken by IGNOU to promote e-learning in India.

Keywords - Information and Communication Technology (ICT), Open and Distance Learning (ODL), IGNOU, eGyanKosh.

In our country the terms ‘distance education’ and ‘correspondence education’ are sometimes used as synonyms. However, while correspondence education depend only on one medium i.e. the print material distance education lays emphasis not only on print material but also on other media. In fact, a multimedia approach is the cornerstone of distance education. Distance education, in fact, represent distance teaching plus distance learning. It is the

third stage in the evolution. The first being the gurukul system and the second classroom teaching. The origin of distance education lies basically in the philosophy that society has a responsibility to provide educational opportunities to those who for some reason or the other cannot go through the conventional system. Indira Gandhi National Open University (IGNOU) as a premier institute of India offers many of its programmes through technology

enabled platforms. IGNOU uses innovative teaching methodologies for the delivery of its programmes with emphasis to use emerging technologies to empower learners. The teaching methods includes; live satellite based teleconferencing lectures, recorded video lectures, computer lab, computer based training/tutorials (CBT's), Internet learning resources by internet browsing, online interactive chat-peer group, faculty and external experts.

Key Words

Information and Communication Technology (ICT)

Information and communications technology (ICT) refers to all the technology used to handle telecommunications, broadcast media, intelligent building management systems, audio-visual processing and transmission systems, and network-based control and monitoring functions.

Open and Distance Learning (ODL)

It is a general term for the use of telecommunication to provide or enhance learning. Around the world, the academic community is discovering and exploring the Internet, teleconferencing, and related means to achieve an extended classroom or learning experience.

IGNOU : Indira Gandhi National

Open University is a distance learning national university located in Maidan Garhi, New Delhi, India.

eGyanKosh : It is a National Digital Repository to store, index, preserve, distribute and share the digital learning resources developed by the Open and Distance Learning Institutions in the country namely IGNOU.

Literature Review

Shiva Kanaujia and N.R. Satyanarayana, in their research paper, 'E-Education in India: Pace of Learning on a Hi-Tech Path', (2004) opined that Information technology opens up the whole world of knowledge and allows teaching and learning to take place beyond the traditional boundaries and resources of the school. Though information technology is at its great speed still some steps and efforts are needed at various levels for providing e-education.

Vishal Bhateja and Poonam Rani, in their research paper, 'E-Education: A Need of Learning' (2012), stated that many elite universities, such as Arizona State, Villanova and North Carolina offer online programs, as well as nationally ranked technical schools which offer a range of programs from Master of Business Administration to Graphic Design

which can be completed entirely online, or can be combined with a traditional learning setting. The flexibility of online learning is particularly helpful for working professionals who want to return to education, but need to remain employed to support their families.

Wing Lam, Jeremy B. Williams and Alton Y.K. Chua, in a research paper, 'E-exams: harnessing the power of ICTs to enhance authenticity' (2014), discussed about Universities 21 Global (U21Global), a completely online graduate school backed by 16 universities from around the world, having a unique feature of interactive examination instrument which harnesses the power of the various information and communication technologies (ICTs). This instrument, referred to as the Open-Book Open-Web (OB-OW) exam, presents students with a description of a simulated business problem using multimedia.

Objectives

- To study the various e-learning tools of IGNOU.
- To study the challenges faced by e-learning in India.
- To analyse the objectives of IGNOU in promoting e-learning through eGyanKosh.

Research Methodology

The study is based on secondary data. Relevant data are available from various sources of information such as Research Papers, Books, and websites etc.

Limitations of the Study

- The study is undertaken by the use of secondary data collected by other sources which may have some deficiencies.
- Due to the limitation of time and length of research paper the researcher was unable to collect primary Data to develop a deep insight into the topic.

Role of IGNOU in e-Learning

The world is fast transforming into a large global connected community with ever-increasing impact of information and communication technology (ICT). Education, as an accepted tool of social change and reconstruction, is in the center of this accelerated process of social and cultural change. It's a total transformation with new life styles, new learning needs and processes, new skills and newer educational practices to imbibe those skills relevant and useful for today's youth. This has changed the whole perspective of education. This has entrusted the role of information seeker and knowledge creator

to the learner. Seeking information and learning to use various resources to generate new knowledge and use it productively, has become a goal for every institutions. Indira Gandhi National Open University (IGNOU) is a university with a mission to open doors of higher education to all and make learning innovative, flexible, job oriented and cost-effective.

To achieve its mission, IGNOU has set-up aims of:

- Expanding higher education facilities and widening access by a diversity of means.
- Providing need based programmes.
- Reaching out to a large number of people, especially the disadvantaged.
- Establishing and operationalising a major open university network.
- Establishing and developing educational resource bases.
- Assuring the quality of programmes, and services offered.

To reach the benefits of its activities to the largest number of students, IGNOU has established and developed a nationwide network of 21 regional centres and 400 study centres. The study centres are hosted by different institutions, universities, colleges, industrial houses, medical institutions and prisons. Over 20,000 professionals

drawn from these institutions assist the 1,300 strong core-staff of the university in the design, development and delivery of its programmes.

eGyanKosh: An e-Learning Tool by IGNOU

IGNOU's ICT Interventions Web-based programmes and information systems that provide access to users who are physically remote from resources is emerging as a democratising, emancipating, empowering force, facilitating self-publishing, knowledge sharing and peer-to-peer networking. The Internet has now evolved from being a medium in which information was transmitted and consumed, into a platform where content is created, shared, remixed, repurposed and redistributed. In the same spirit, eLearning has moved from being merely a content repository, emulating classroom teaching, to more dynamic concepts of social networking, do-it-yourself, personal learning environments and mobile learning. With the changing times, the university has ably utilised modern communication technologies to reach out to learners scattered all over India. IGNOU has an impressive repository of audio-video programmes to strengthen its study materials. These programmes are transmitted on the national television network as well as on selected radio stations. Also, eGyan-

KoshWiki is a collaborative platform for curriculum based e-content generation and dissemination. Teachers, students, researchers, NGOs and all those associated with different areas of education are welcome to publish and share learning resources to support development of rich repository of open education resource for e-learning.

Realising the potential of online learning to reach out to the unreached, IGNOU has embarked on major initiatives towards developing online learning environments for distance learners. IGNOU initiated the development of a knowledge repository in October 2005 to store, index, preserve, distribute and share the digital learning resources developed by the ODL institutions in the country. This repository is called eGyanKosh which has emerged as one of the world's largest educational resource repositories. It offers free, open access and is available to the world to facilitate self-learners and empower educators. More than 2,200 courses and 2,000 video lectures are available online in the repository. The print-based contents are available as PDF files and video programmes and are being provided through a special channel of IGNOU on YouTube, with the metadata link in the repository. The YouTube channel established for eGyanKosh is quite popular, with

many subscribers. The repository also has a wiki for collaborative content generation. Since the application is meant for building open access institutional repositories, major customisation was done on it to suit the requirements of building a learning resource repository. Initially, eGyanKosh access was restricted to the IGNOU community of faculty, staff and students. The first bold step was taken in June 2008 by facilitating open access to eGyanKosh's content. Now anyone can register for free and access learning resources available in print and video formats from the repository.

Also IGNOU has a state-of-the-art Electronic Media Production Centre (EMPC), a generous gift from the government of Japan, which has the finest audio and video production facilities in South Asia. The EMPC is equipped to provide training in media production, script writing, presentation techniques, video and audiography as well as provide training in media production, script writing, presentation techniques, video and audiography as well as technical operations to both national and international clientele.

The success of the open and distance learning paradigm depends upon the identification and proper harnessing of new technology and tools. The emerging Internet and Intranet tech-

nologies help in the effective dissemination of knowledge. With the use of Internet, clicking through web pages is much more convenient than flipping through a book.

Challenges Faced by e-Learning in India

The Internet is still a luxury in many parts of the country.

A vast majority of the Indian population resides in rural areas. The lack of infrastructure in such areas gives rise to connectivity and accessibility issues. However, the Government of India has been instrumental in removing such barriers by implementing various measures. Two schemes have been launched to aid in e-learning implementation:

- National Mission on Education through Information and Communication Technology (NMEICT)
- National Program on Technology Enhanced Learning
- These two schemes have been solely launched to implement ICT in video and web-based learning.

E-learning does not cover a lot of certification courses.

The certifications that come with conventional learning is somehow lost in the e-learning concept of education. The e-learning courses do not cover a lot of certification courses that are rec-

ognized by colleges and universities across India or abroad. This pulls the e-learning courses out of sync with any stream of education.

It would take some time to renovate the conventional educational system.

The traditional education methods have enlightened generations for decades now. Even though you might feel that they have overstayed their welcome, it has become increasingly difficult for us to overthrow tradition completely and embrace newer methods of learning with open arms. Complete makeover in education with the e-learning methods would still require some time to establish itself.

Not all learners are tech-savvy.

Even though the e-learning courses are available in a wide range of platforms for learners to choose from, a basic knowledge of how to operate those devices is imperative to benefit from the courses. Therefore, before e-learning could be implemented, learners and educators need to be educated about the use of technology to facilitate a smooth learning curve.

Lack of awareness

If a large part of the population isn't aware of the amazing benefits that e-learning has to offer. Awareness plays a key role in making the proliferation of e-learning a joy ride. With that

lacking, the future becomes questionable.

Conclusions

In the modern world, education has become more global, and people are looking for learning with ease and interest. Students are looking for more interactive and interesting learning style rather than tedious conventional pattern. One of the major advantages of e-education is that one can access the best education in the world direct from the persons who wrote the courses for online study. The courses may range from technical, medical, academic to general interest subjects and the levels can be from beginner to higher and advance level. The creation of extensive infrastructure and use of ICT offers opportunities to enhance the level of participation of students in

higher education and other programmes of continuing education. This promotes productivity growth especially in the context of the competitive and knowledge intensive global economy. It would therefore be necessary for the government to articulate education and training needs of working population as well as to create infrastructure for providing matching level of services, through appropriate e-learning strategies. It is remarkable that IGNOU is making an attempt to create an open educational scheme through web-based teaching and learning tools such that students have an access to high-quality, affordable materials and learning interactions that meet their requirements in the rapidly changing information age.

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Women Leadership in Corporate Environment

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Abstract

Research shows there is a positive relation between female corporate leadership and positive organizational performance. A gender diversity study sponsored by the Peterson Institute for International Economics reveals that women in the C-suite contribute to improved organizational outcomes. Additionally, the study cites that diversity, in general, improves organizational performance. The study does not conclude that women are better CEOs compared to men, but it does report that fair and unbiased representation throughout an organization improves operations. Historically, entire fields – such as public relations, for instance – have been largely controlled by white male business leaders. While this has changed, the call for inclusion and diversity in the business environment is growing among enterprise leaders. While 85-percent of public relations experts are women, only 59-percent hold management positions and only 30-percent of global PR agencies are run by women. This paper aims at recognising the role of women in Corporate environment.

Keywords - Leadership, Corporate environment, Organistional performance.

Introduction

Today women are not just restricted to household work and cooking for her family. Today, it's all about empowerment of women. A woman is the flag bearer of a society. It is she who gives birth to the future of the world. She is responsible for rearing her children and giving them an opportunity to grow up in a healthy and positive environment. Women are playing leadership role throughout their lives. When it comes to leadership does gender matters? Twenty-five years after women first started driving into the labor force and trying to be more like men in

every way, from wearing power suits to picking up golf clubs.

Women, have come up a long way during the past 50 years. Gone are the days when the leadership positions were occupied by males. Now in almost every field women are equally occupying the seats and who have silently begun challenging the conventional male ideas that have shaped the policies earlier. Women have advanced considerably in academic front but like every coin, this story too, has two sides. In spite of the considerable gain in equity of status, women in research and academic careers still face innu-

merable barriers to their careers.

When women, who have traditionally been denied a voice in decision-making, come to power, they transform the development agenda toward the human component - focusing on health, nutrition, education, water, sanitation and better family income. They tackle long-ignored problems such as domestic violence, alcoholism and corruption.

According to a survey done by Economic times, there are only 16 women on the board of directors of the 30 sensx companies, or only 4.8% of the 335 people who hold directorship positions. In the Bombay Stock Exchange (BSE) 100 companies, which throws up 923 directors, only 50 are women, while companies in the BSE 500 index have only 192 women out of 3650 persons holding directorship positions. According to Poonam Barua, founder chairperson of the Forum for women in Leadership, India's 500 million strong female populations does not find representation in even 10% of the managerial posts across companies.

Today it is about calibrating how many of women are in the key leadership roles. There it looks like India has still some way to go. An increasing number of companies are striving to enhance women representation in their

workforce, but they may not be enough.

During the same period Indian Banks like Axis bank had 21% women participation in its total workforce. In comparison American Express in India had 43% women representation in its total staff strength of 5500. The study also shows that 84% of Indian subsidiaries of multinationals have adopted women's advancement strategy, compared with only 37% of India headquartered companies.

The study shows Fortune 500 companies with three or more women on the board, had significant performance advantage over those with fewer women on the board, which includes upto 73% higher returns on sales, upto 83% higher return on equity, and upto 112% higher return on invested capital. Studies also show that gender diversity is varied across business sectors. So while women representation is better in sectors like IT.

Some Facts and Figures about the Women Employees in Leadership Role

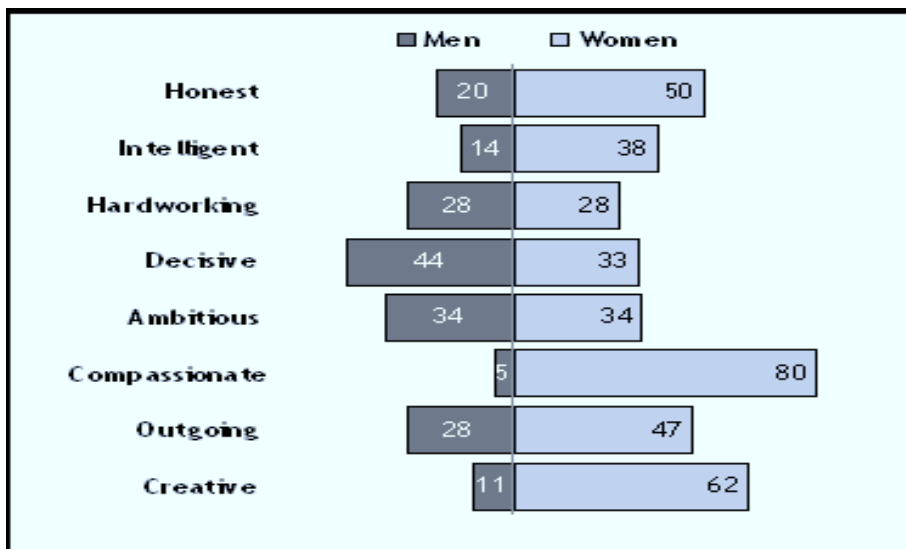
Companies in the Asia Pacific Region are clueless about giving their women employees more leadership roles, a new Mercer survey on Women's Leadership Development shows, about 15% of the respondents were

from Indian organizations. Clearly, it's not enough to have the wherewithal; companies must adopt a philosophy encouraging talented women to lead from front. Near about 73% companies don't have a strategy for developing women in leadership roles. 42% companies do not offer activities targeted to the needs of women leaders. 23% companies offer some activities or programs for women. 9% companies are planning to add programmes and activities in the future. 20% companies are very concerned about retaining women in leadership role. 20% companies want to have work-life programmes to attract and retain female talent. 81% companies want to help women develop the full range of skills for senior leadership roles. 20% companies want to have work-life pro-

grammes to attract and retain female talent. 81% companies want to help women develop the full range of skills for senior leadership roles.

What the public does not state is that women inherently lack what it takes to be leaders. On the contrary, on seven of eight leadership traits measured in this survey, the public rates women either better than or equal to men.

For example, half of all adults said women are more honest than men, while just one-in-five said men are more honest (the rest said they don't know or volunteer the opinion that there's no difference between the sexes on this trait). And honesty, according to respondents, is the most important to leadership of any of the traits measured in the survey.



Following are the Key Strengths of Women as Leaders

- Ability to network with colleagues
- Ability to perceive and understand situations
- Strong sense of dedication, loyalty and commitment to their organizations
- Ability to multitask
- Collaborative work style solicit input from others, with respect for ideas
- Crisis management skills
- Willingness to share information (interactive leadership style)
- Sensitivity in relationships (e.g. compassionate, empathetic, understanding)
- Behaving in a gender-neutral manner

Significant change in the workplace will take time. Transformation in the Indian context for women in management can happen through policy and regulations that promote gender diversity and quality contact. Change can occur through the collective will to change the mindset of people to overcome gender differences at the educational and organizational levels.

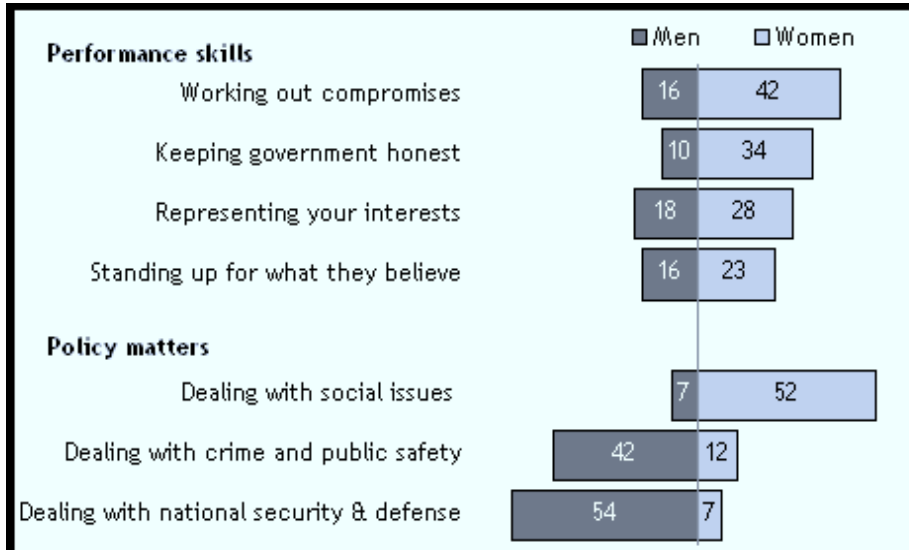
Research Studies

Further, leadership has provided women in India the opportunity to enter social and political circles previously closed to them. Family background and support play an important role to

achieve independence and move above the confines of a male-dominated traditional society. For most women entrepreneurs, financial stability in the household and family support is critical for their success. A supportive family, both before and after marriage, is a key factor for Indian professional women to succeed.

However, women in management face challenges due to stereotyping. Implications for Organizations note that stereotypes and perceptions of Indian women in the workplace appear to have had a significant negative impact on the position of women leaders. This study suggests Indian women are viewed as working in PR, HR and administrative positions at low to junior levels, and in fields such as fashion and beauty. Women in Indian organizations felt that such stereotypes result from not being given challenging assignments. Yet, male leaders saw women as being treated more leniently than men when making mistakes.

A Glimpse explored existing gender stereotypes in corporate system. According to this research, Indian men leaders held similar managerial gender stereotypes as found in earlier Western studies. That is, they associate managerial success with men more than with women. In contrast, women man-



agers did not project gender stereotypes on managerial positions.

As for job performance skills, women get higher marks than men in all of the measures tested: standing up for one’s principles in the face of political pressure; being able to work out compromises; keeping government honest; and representing the interests of ‘people like us’.

However, it's still lonely for women at the very highest step of the corporate ladder. Women are just 2% of the CEOs of the nation's Fortune 500 companies. In the political realm, they make up just 17% of all members 16% of all Indian senators; 16% of all governors; and 24% of all state legislators.

Women's Contribution to the Economy

Since Indian culture hinders wom-

en's access to jobs in stores, factories and the public sector, the informal sector is particularly important for women. There are estimates that over 90 percent of working women are involved in the informal sector.

The informal sector includes jobs such as domestic servant, small trader, artisan, or field laborer on a family farm. Most of these jobs are unskilled and low paying and do not provide benefits to the worker. More importantly, however, cultural practices vary from region to region. Cultural restrictions however are changing, and women are freer to participate in the formal economy, though the shortage of jobs throughout the country contributes to low female employment. But in the recent years, conditions of working women in India have improved con-

siderably. More and more women find themselves in positions of respect and prestige; more and more workplaces are now populated with women who work on equal terms as men. Working is no longer an adjustment, a mere necessity; but a means to self worth and growth.

Women have now not only found their place in work places but are also party to governance. In recent years there have been explicit moves to increase women's corporate and political participation. Women have been given representation in the Panchayati Raj system as a sign of political empowerment. There are many elected women representatives at the village council level. At the central and state levels too women are progressively making a difference. Today we have women Chief Ministers in large states of India. The Women's reservation policy bill is slated to further strengthen political participation.

The results of the study show that there certainly has been a change in outlook of Indian women as they have broken the traditional norms and taken up careers in academics as well. There certainly is a positive side to this story but numerous challenges especially in the form of family commitments still remain for women in leadership posi-

tions.

As the need for talent in the corporate marketplace begins to multiply and exposure to the dynamics of a cross-cultural global strategic workforce begins to increase, many companies and CEOs are beginning to seriously look at the demographic pool of women executives in the workplace as a possible answer to the talent crunch. This has already led to the increasing focus of some forward thinking Companies in the services sector like IT, banking and finance, pharma, hospitality and large consulting firms to promote 'diversity and inclusivity programmes' that will nurture more women leaders in the corporate environment.

Women leader is not only the need of the hour to put a better corporate image in terms of good governance but are also needed to strengthen the board participation in various activities. Not having women leader on corporate board may simply indicate the presence of glass ceiling through which women are not allowed to pass to the upper levels of hierarchy in management structure of the firm. Companies Act 2013 has made a humble attempt in not only strengthening the role of women on corporate boards but also in society at large. Though at present as a

voluntary action not many companies have women director or rather active & participating women director on their boards.

Studies of successful women in leadership in corporate environment find that there are seven factors for creating lasting success:

Mental Attitude - Having a positive outlook, and turning your fears into your teachers, your weaknesses into your strengths.

Emotional Intelligence - Having the ability to feel your emotions and communicate them in a healthy way, when needed.

Flexibility - Having the ability to dance with the inevitable changes that business and life bring, while staying connected to the vision of your organization.

Leadership Skills - Having effective tools and skills to manage things such as time, energy, money, and communication. Plus, the organiza-

tional skills to make it all happen.

Perseverance - Staying the course even through hard times. Having the ability to remain committed and believe in yourself and your business, regardless of the circumstances.

Relationship Building - Giving up doing it all alone. Having the ability to create alliances that will mentor, support and grow your enterprise.

Taking Control of Your Life - Having the willingness to do the personal growth work. Identifying your strengths, weaknesses and being personally responsible for your life.

It's really not so much about a gender debate. Effective leadership comes from being able to access our masculine and feminine qualities and use them authentically, when they are needed most. But there are specific challenges that women need to move through to create real success in their business and in their lives.

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A Study of Consumer Satisfaction Towards Home Loan Facilities Provided by ICICI Bank, Nagpur

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Abstract

Home loan is a Secured loan offered against the security of a house/property which is funded by the bank's loan, the property could be a personal property or a commercial one. The home loan is taken by a borrower from the bank issued against the property/security intended to be bought on the part by the borrower giving the banker a conditional ownership over the property i.e. if the borrower is failed to pay back the loan, the banker can retrieve the lent money by selling the property. Home fulfils many requirements. Home provides aesthetic satisfaction, emotional satisfaction, mental health, physical health, comfort and safety. It provides shelter from the dangers of fire and vagaries of weather, it creates conditions promoting good health such as pure water and disposal of all kinds of waste, it provides adequate space of privacy, it creates/provides congenial surroundings in which a person can work and relax. This paper is based on home loan facilities provided by ICICI Bank & its customer satisfaction level.

Keywords - Home, Loan, Home Loan, Consumer, Satisfaction, Consumer Satisfaction.

Introduction

Home Loan

Home loan is a Secured loan offered against the security of a house/property which is funded by the bank's loan, the property could be a personal property or a commercial one. The home loan is taken by a borrower from the bank issued against the property/security intended to be bought on the part by the borrower giving the banker a conditional ownership over the property i.e. if the borrower is failed to pay back the loan, the banker can retrieve the lent money by selling the property.

Home loans, also known as mortgages, use the borrower's home for collateral. This home can be a single family house up to a four-unit property, as well as a condominium or cooperative unit. Lenders fund home loans, but both the lender themselves and brokers who act on behalf of the lenders originate, or process, them.

Home fulfils many requirements. Home provides aesthetic satisfaction, emotional satisfaction, mental health, physical health, comfort and safety. It provides shelter from the dangers of fire and vagaries of weather, it creates conditions promoting good health such

as pure water and disposal of all kinds of waste, it provides adequate space of privacy, it creates/provides congenial surroundings in which a person can work and relax.

Definitions of Key Concepts

- HOME: The place where one lives permanently, especially as a member of a family or household.
- “Home is the social unit formed by a family living together.” – Merriam Webster Dictionary
- “Home is the place where your parents live and where you grow up.” – Macmillan Dictionary
- LOAN: A thing that is borrowed, especially a sum of money that is expected to be paid back with interest.
- HOME LOAN: “Loan acquired from a financial institution to purchase a home. Home loan consist of an adjustable or fixed interest rate and payment terms. Home loans may also be referred to as mortgaged loan”.
- CONSUMER: An individual who buys product or services for personal use and not for manufacture or resale. A consumer is someone who can make the decision whether or not to purchase an item at the store, and someone who can be influenced by marketing and advertisements.

Any time someone goes to a store and purchases a toy, shirt, beverage, or anything else, they are making that decision as a consumer.

- SATISFACTION: Satisfaction is the pleasure that you feel when you do something or get something that you wanted or needed to do or get.
- CONSUMER SATISFACTION: Customer satisfaction is defined as "the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals.

Aims and Objectives

- To know about norms regarding home loan.
- To find out home loan facilities provided by bank.
- To study the procedure of home loan provided by bank.
- To study the customer satisfaction level of home loan.

Research Methodology

Research is an art of scientific reporting for finding the solution for the marketing problems of a company investigation. It is also a systematic design, collection analysis & the curiosity or inquisitiveness is a distinctive feather of human beings curiosity to know about oneself, one's institution,

one's environment, one's planet, others planet, controlled, empirical & critical investigation of hypothetical proposition about the universe is inherent in one Kerlinger defines research as "systematic, presumed relation among natural phenomena." The term "systematic, controlled, empirical & critical" describes the characteristics of scientific method. Whether research needs to be an "investigation of hypothetical proposition about presumed relation" is debatable. Research does not always call for a hypothesis. It may also be carried out for the formulation of hypothesis.

Limitations

- This research study was time bound and due to this only a few aspects of the problem were taken up for study.
- Some of the respondents might have been biased in their responses and as such the analysis and conclusion based on it could vary to some extent.
- This research study is limited to Nagpur city.

Review Of Literature

The Study entitled 'Housing Finance in India – Problems and Prospects' Authored by Chaubey M. (2009)

The sample of the study was se-

lected on the basis of random sampling techniques.

For analyzing the perception of the borrowers, Likert scaling test was used. The study reveals that,

- 42%, 32%, 22% and 4%, opted for loans because of low interest rate, easy installment scheme, simple procedure and other reasons respectively.
- 26%, 34%, 38%, and 2% respondents have borrowed loans for purchase of flats, purchase of house, construction of house and other reasons respectively.
- 100% respondents made the repayment in equated monthly installments.
- 43% respondents knew about the interest rate.
- 92% respondents preferred floating interest rates and 8% respondent preferred fixed interest rates.
- 72%, 18% and 10% respondents came to know about bank through print and electronic media, friends and relatives and Builders/ Developers respectively.

A Research Article entitled 'Multiple Home Loans - Systematic Gaps - Suggested Therapy' Authored by Bagchi S. (2008)

Institutional provision of home loans is a societal compulsion and, as such, is a full-scale national priority of emerging economy like India. The existing regulatory and institutional framework in India for meeting the growing needs of the people “to own their nest” is fairly adequate and should continue. But recent reports from various sources indicate that some home loan borrowers have been playing foul with banks in offering mortgage of the same property to a number of banks by providing false ownership deeds / documents. Usually this type of fraud appears because Banks, generally, prefer to obtain simple deposit of title deeds i.e. (mortgage by deposit of title deeds) but it was found that title deeds of some property were offered by having multiple registrations of the property, false income details, credit officer not investigating properly borrower’s income level.

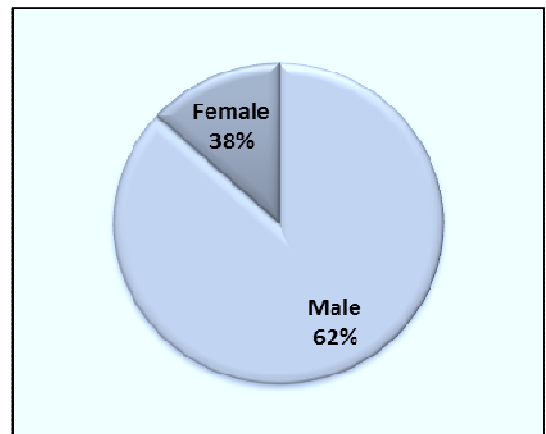
A Paper entitled ‘Housing Finance – A Global Perspective’ by Rao K.N. (2006)

According to Rao, housing finance is a long-term proposition involving many risks for the lenders, borrowers and even for the economy in general. As housing finance is a long-term game, it requires proper asset-liability management strategy, the borrowers

also face interest rate risk, especially when they are locked in fixed rates when interest rates are falling and floating rates are rising. The author mentions in this article that home loans have been registering exponential growth in India during the last six years. Easy liquidity conditions, low interest rates, availability of tax shelters on repayment of principal and interest surging demand from middle income group borrowers, lower regulatory capital, the comfort of tangible security have all collectivity contributed to the spurt in home loans. HDFC, ICICI and SBI are the major players in disbursement of home loans.

Table 1. Gender Profile of Respondents

Options	No. of Respondents	Percentage
Male	31	62
Female	19	38
Total	50	100



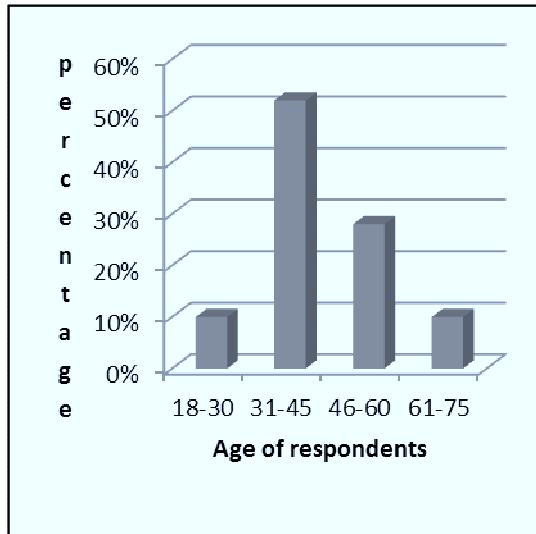
Graph 1. Gender Profile of Respondents

From the above Table & Graph No.1 it is seen that 62% of respondents are Males & 38% are Females for taking Home Loans.

It is concluded that majority of the customers who availed loan facility are males although few of them are females.

Table 2. Age of Respondents

Age	No. of Respondents	Percentage
18-30	5	10
30-45	26	52
45-60	14	28
60-75	5	10
Total	50	100



Graph 2. Age of Respondents

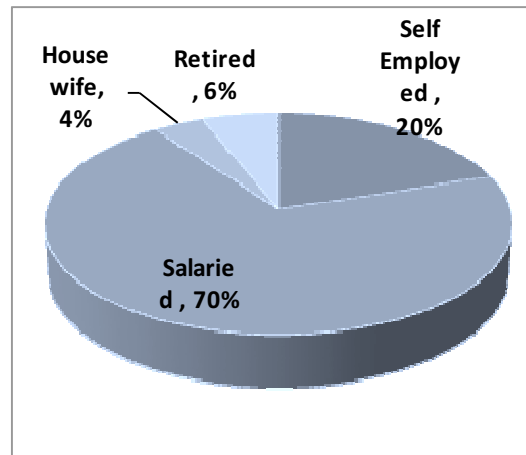
From the above Table & Graph No.2 it is seen that respondents lie between the age of 18-30 taking loans are 10% and between the age of 31-45 taking loans are 28%, the age above 46-60

taking loans are 52% and 61-75 taking loans are 10% .

It is concluded that the most of the respondents are taking loans between the age of 31-45. It shows that after settling in job or business they can give security for loan and bank prefers such type of customers. 2nd most highest age group taking loans are between 46-60 as people in this age group are at the peak of their career graph. The lowest is between the age group of 18-30 as people under this group are students and between 61-75 years people are retired.

Table 3. Profession of respondents

Profession	No. of Respondents	Percentage
Self Employed	10	20
Salaried	35	70
Housewife	2	4
Retired	3	6
Total	50	100



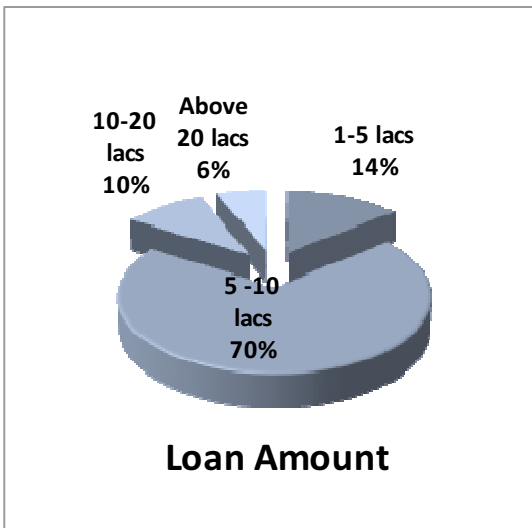
Graph 3. Profession of respondents

From the above Table & Graph No.3 the Researcher finds that the 70% respondents are doing jobs, 20% are Self Employed, whereas 4% are Housewives and 6% are Retired.

It is concluded that majority of the customers availing Home Loan facility are salaried persons it may be because of the monthly fixed salary and bank can recover the loans taken by customers. However, Self Employed do not have fixed income and Housewives and Retired do not have any regular source of income.

Table 4. Loan Amount

Loan Amount	No. of Respondents	Percentage
1-5 Lacs	7	14
5-10 Lacs	35	70
10-20 Lacs	5	10
Above 20 Lacs	3	6
Total	50	100



Graph 4. Loan Amount

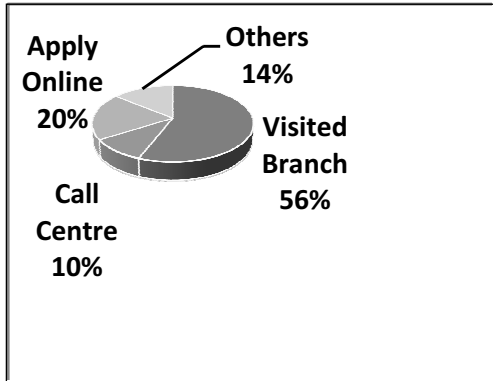
From the above Table and Graph No.4, taking into the consideration loan amount of respondents, 14% respondents have taken loan between Rs.1-5 lacs, 6% have taken loan between Rs.10-20 lacs, 6% respondent have taken loan above 20 lacs and most of the respondent have taken loan between 5-10 lacs i.e. 70% Home loan.

It is concluded that most of the customers are taking loan amount between 5-10 lacs, this may be because of bank is providing high amount of loan and for long term period. Although other respondents are also taking loans according to their profession.

Table 5. Apply For Loan

Types	No. of Respondents	Percentage
Visited branch	28	56
Call centre	5	10
Apply online	10	20
Others	7	14
Total	50	100

From the above Table and Graph No.5 56% respondents are applying for loan by visiting the branch & 20% respondents are applying online, 10% are applying through other methods, 14% are applying from call centre. Most of the respondents are applying through visiting the branch.

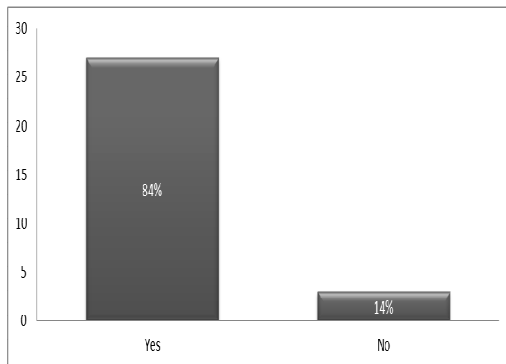


Graph 5. Apply for loan

It is concluded that most of the customers are applying for Home Loans by visiting the Bank, it may be because the bank is providing full attention and guidance to the customers and other respondents are applying according to their convenience.

Table 6. Documents & Brochures

Opinion	No. of Respondents	Percentage
Yes	42	84
No	8	16
Total	50	100



Graph 6. Documents & Brochures

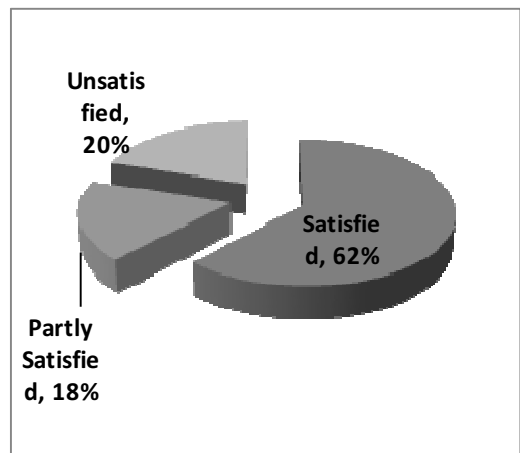
From the above Table & Graph

No.6 84% respondents have easily understood the documents & Brochures whereas 14% respondents have not understood.

It is concluded that the most of the customers easily understand documents and Brochures provided by ICI-CI Bank however a few of them are still unsatisfied.

Table 7. Satisfaction with the rate of interest

Opinion	No. of Respondents	Percentage
Satisfied	31	62
Partly satisfied	9	18
Unsatisfied	10	20
Total	50	100



Graph 7. Satisfaction with the rate of interest

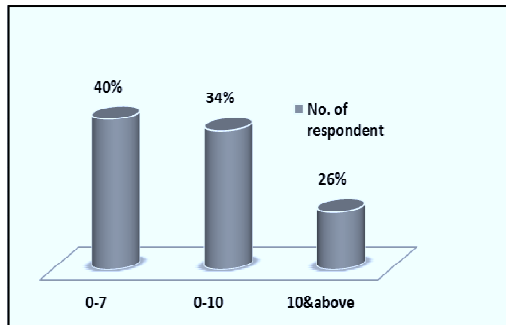
From the above Table & Graph No.7 on satisfaction of loan, 62% respondents are satisfied with rate of interest charged and 18% are partly satis-

fied with the rate of interest and 20% are unsatisfied.

It is concluded that majority of the customers are satisfied by rate of interest charged by the bank and remaining customers are partly satisfied and unsatisfied too.

Table 8. Time for Loan Approval

Days	No. of Respondents	Percentage
0-7 Days	20	40
0-10 Days	17	34
10&above	13	26
Total	50	100



Graph 8. Time for Loan Approval

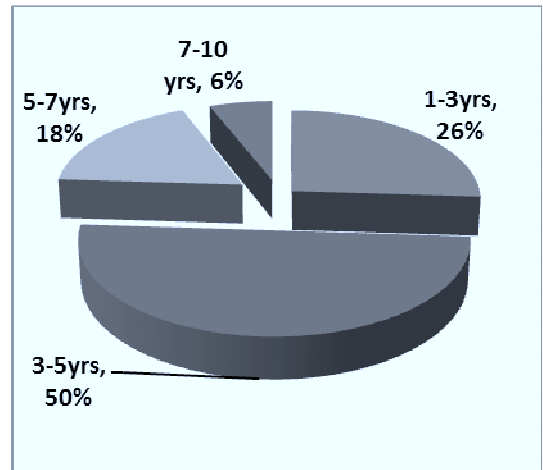
From above Table and Graph No.8, it is revealed that bank approved loan within 7 days to 40% customers, within 10 days to 34% customers and within 10 & above days to 26% customers.

It is concluded that bank has taken only a few days or very less time for approval of Home Loans, as the bank has quickly completed all the proce-

dures for sanctioning the loan.

Table 9. Period of Loan

Opinion	No. of Respondents	Percentage
1-3 yrs	13	26
3-5yrs	25	50
5-7 yrs	9	18
7-10yrs	3	6
Total	50	100



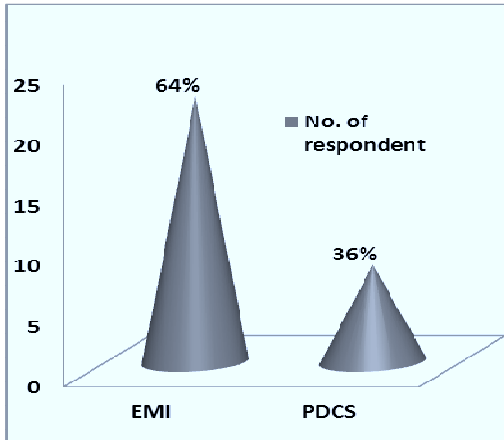
From the above Table & Graph No.11 26% of respondents have taken loan for 1-3yrs , 50% respondents have taken loan for 3-5yrs , 18% respondents have taken loan for 5-7yrs and 6% respondents have taken loan for 7-10yrs from the above observation majority of respondents are taking loans between 3-5yrs from ICICI Bank.

It is concluded that bank is providing short term loan to its customers for Home Loans.

Table 10. Mode of Payment

Opinion	No. of Respondents	Percentage
EMI	32	64
PDCS	18	36
Total	50	100

Graph 10. Mode of Payment



From the above Table & Graph No.12, 64% respondents have chosen EMI mode of payment and 36% respondents have chosen PDCS mode of payment. Most of the respondents chose EMI mode of payment for ICICI Bank.

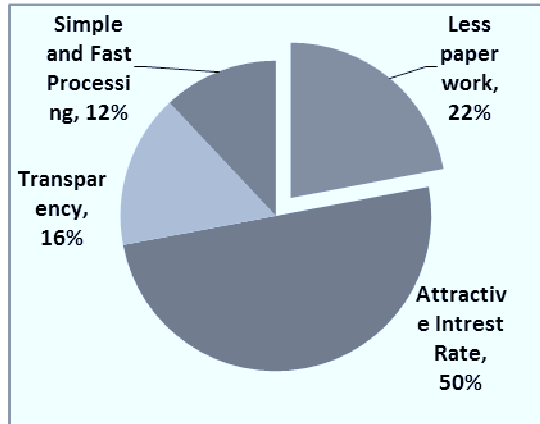
It is concluded that most of the customers pay their instalments by Equitable Monthly Instalment provided by the bank and have been remaining are being paid will pay by PDCS.

From the above Table & Graph No.15 shows that 22% of the respondents like the segment of less paper work, 50% respondents like attractive interest rates, 16% respondents like

transparency in the transactions and 12% people like simple and fast processing.

Table 11. Features of Home Loan Segment

Features	No. of Respondents	Percentage
Less Paper Work	11	22
Attractive Interest Rate	25	50
Transparency	8	16
Simple and Fast Processing	6	12
Any other feature specify	0	0
Total	50	100



Graph 11. Features of Home Loan Segment

It is conclude that the procedure for providing the loans is simple and fast interest rates are quite attractive and there is less paper work. These segments are liked by customers.

From the above Table & Graph

No.15 shows that 22% of the respondents like the segment of less paper work, 50% respondents like attractive interest rates, 16% respondents like transparency in the transactions and 12% people like simple and fast processing.

It is concluded that the procedure for providing the loans is simple and fast interest rates are quite attractive and there is less paper work. These segments are liked by customers.

Conclusion

With the help of the above interpretation it is concluded that :

ICICI Bank is one of the leading banks in Nagpur who provides different types of financial services. ICICI Bank has designed home loan plans to suit your needs to lay foundation for your dream home. The main objective of the bank is to give quick and easy home loans to the general people for the fulfilment of their personal need and dream with an easy repayment or at low interest rates and less documentation. The ICICI Bank provides bank loans much faster than other banks.

- The ICICI Bank should provide the best services according to the customers.
- Home loans are available as per customers' requirements.

- The bank takes less time in processing the Home loan.
- Doorstep delivery of home loan papers.
- Attractive Home loan Rates
- The documentations & Brochures are easily understandable by the customers.
- The customers are satisfied by the rate of interest charged on Home loans.

There is an overall satisfaction among the customers availing the home loans offered by the bank.

Based on the above findings the following suggestions and recommendations have been suggested for the further improvements of the ICICI Bank regarding home loans.

- ICICI Bank, which is offering products or services of Home loans, should be aware of the quality of their product or services so that their goodwill would be maintained.
- Some of the customers are not satisfied by the rate of interest charged on Home loans, so the step should be taken by the ICICI Bank to attract the customers.
- The bank should try to give approval of home loans in minimum time as per the conditions of the customers for maintaining good relations between the bank and customers.

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Changing Trends in Indian Music

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Abstract

As we all know that change is the law of Nature. In 21st century the various art forms have undergone many changes due to the advent of technology and media. Along with other forms Indian classical music is also undergoing change. The conspicuous and effective changes in Indian classical music began to take place after the independence. The present paper aims to highlight the changes in the field of Indian Classical music with the change in technology and media.

Keywords - Gharanas, Classical music, Tradition, Modern technology.

Change is the law of nature. Nothing has remained untouched from the changes that come spontaneously or in consonance with changing times. So is the case with Music. It is true that Classical Music does not accept changes all of a sudden. Whatever changes have taken place in classical music, they have been very slow and gradual. Other art forms adopt changes conveniently moving forward pacing with time. But the Classical Music in actually stands to defy all the upcoming changes in the course of changing times. The reason may be the unchallenging impact or influence of the long existing tradition or the undaunted faith in their permanent and everlasting quality. The conspicuous and effective changes in Indian Classical Music began to take place mostly after independence. The reason or circumstances were obvious. Science and freedom,

coincidentally brought about tremendous changes in the way of life, of people, their choices, their likings. Inventions changed the whole life style Cinema, Gramophone, Radio, Tape recorder, TV Computer internet created a great treasure of knowledge, all kinds of information and most of all entertainment. People got immense opportunity for great eternal, social, art literacy, medical all kinds of exchanges through it means and also the means of transportation-Railways, Aero planes fast means of travelling. Impact of foreign culture social life materialistic philosophy of life began to change Indian attitude towards life. Industrialization and fast means of travelling made life mechanical and unimaginably fast. All this led people to become more and more indifferent towards classical traditional arts specially music.

Before independence Indian Clas-

sical Music survived and flow shed under the shelter of kings and Emperors. Musicians performed to the expectation and satisfaction of the kings and the contemporary audience. It was the tradition those days that a musicians went on rendering one raga for hours together, showing variety of skills mesmerizing the audience and pleasing the kings (Can the musicians have such long duration of performance today, Not possible / feasible).

Then there were different *gharanas* having their respective identity and individuality which was asserted through competitions for the superiority or supremacy of one *gharana* over another. So these *gharanas* would try to maintain their identity by strictly adhering to their long last traditions shunning any kind of change. (In the face of no much exposure in music, can any individual artist manage to avoid the influences affecting his style or way of singing or playing).

In the past music was not only the medium of devotion, it was a means of entertainment. Means of entertainment as we find today were not there, there was little exposure and hence there was no scope for any change or innovation except creation resulting from human imagination.

With new scientific advancement,

new inventions and modern education system introduced by the Britishers music came out from the confinements of kings and aristocrats and reached the commons. Science gave many new equipments of communication like radio, cinema, gramophone, T.V. Tape Recorder, Computer etc which became the most powerful sources of communication and entertainment international exchange of art, music and all kinds of knowledge, Cultural adoptions, change in life style, fast and mechanical living due to modern means of transportation Railways, buses, two wheelers, four wheelers industrialization etc all these factors posed great challenges to Indian Classical Music for its popularity and survival. The wave of modern inventors and foreign specially European influence it so strong like tsunami that Indian Classical Music too had to make some alterations in order to make it suitable to the ears of modern audience and at the same time not allowing it (Music) to lose its identity.

In the past, grammar of music, technicalities had a very important role in any musical performance. But today the picture is different. Expression of feelings, human emotion finds prominence in musical compositions and expositions. Ustad Wahid Khan Sahah

and Abdul Karim Khan Sahab laid the foundation of rendering deep and sensitive (emotional) musical compositions. Great Maestro Pandit Omkarnath Thakur was not only a singer but also a great thinker. He also evolved a way or style how one could create Rasa on music and stir the feelings of the audience. He paved a way for many upcoming musicians who followed it and became known for their heart touching music. Who does not know the names of Kumar Gandharva, Pandit Bhimsen Joshi, Kishori Amonkar, Dr. Prabha Atre, Manik Verma and perhaps many others. This has been a great welcoming change felt in today's classical music.

Secondly, musicians felt much freedom to be more innovative in the forms of rendering Music – a kind of 'Gayaki' leading the performer and the audience to 'Trance'. Emphasis on melodious expression of deep feelings through 'Swaras' doing away with the computation of observing time sense while singing or playing a Raga, singing or playing *vilambil khayal* with slower speed (*laya*), using variety of *Tanas*, creative use of notations – all these new phenomena elevated Indian Classical Music to high altitudes of its strength force beauty and melody.

Gharana in North Indian Classical

Music has a very important place Artists assert their identity by their belonging to a particular *gharana*. They feel proud of being members of a particular *gharana* – *kirana gharana* or *Gwalior gharana*, or *Agra gharana* and so on. This sense of belonging to a particular *gharana* was natural and justifiable in the past since a learner could learn music only from a guru. There was no other way.

It has been a coincidence that independence and scientific advancement in the country gave vent to so many sources of music in all its richness and variety that a learner could learn and develop his musical talent to a large extent. Radio, Gramophone, Tape recorder, T.V. C.D.S. organizing live program was, democratization, decentralization, free access to music performances of all kinds have given free scope to a learner of music to acquire the knowledge of course even today in spite of the above mentioned facts, inevitability of a Guru and *gharana* cannot be denied. Yet, the question arises whether a teacher can hold himself away from the influences of all kinds of music surrounding him. An artist may label himself as belonging to a particular *gharana*, but can he stop the imperceptible influences stealthily forming his style of singing, giving new form or shape to his music? It

would not be so easy to escape the influences and maintain the purity of a particular gharana or gayaki. This apart, an artist also wishes to have his own individuality and identity and therefore he tries to assimilate in his music all appealing elements he finds in each and every gharana and to develop a new style of Gayaki of his own.

A very powerful and effective and revolutionary change in the world of Indian Classical music is introduction of music as one of the teaching, Learning subjects in schools and colleges. The education of music has become available to all irrespective of their social position or status, unlike the situation in the past in which only music guras gave music lessons to the disciples of their choice in their Ashrams. In this respect the contribution of Pandit Vishnu Narayan Bhatkhande and Pandit Vishnu Digamber Paluskar cannot be left unremembered. These two musicians evolved the notation system of recording music tunes (ragas) on paper. They moved round the country and collected noting down the music they got from the musicians directly or indirectly. It was on Herculean task to listen to musicians and to write down the music on the paper, using the notations sa-re-ga-ma,pa.... It is a great boon to music learning lovers – that is Music is included in University curriculum. Now any stu-

dent with the talent of music and ambition to learn music can fulfill the ambition to learn music and acquire degrees – B.A., M.A., M.Phil. Ph.D. etc. Of Course, the fact to be admitted is that students are not fully prepared to be considered well versed in music. But it is very clear that universities and colleges have paved the way for them to develop their talents in order to reach the states of an artist. U.G.C. has provided enough scope for research and advanced studies in music.

In order to encourage the upcoming artists. Government of India has founded Central Music Drama Academy, and has started various institutions providing music education to all interested to learn. Government also provides scholarship if a student wishes to learn music following Guru-Shishya tradition.

Music is not a common talent. All cannot learn or develop it. Secondly modern trends in the field of art have posted many challenges before Indian Classical Music. But it is the indomitable Strength of Indian Classical Music that in the face of most powerful Remix and fusion Music forms Indian Classical Music has safeguarded its basic and cardinal features.

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A Study on Role of Management Information System in Business Decision-Making

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Abstract

MIS is a collection of systems, hardware, procedures and people that all work together to process, store, and produce information that decision makers can use to make day to day decisions. MIS provides information, data for the managerial activities in an organization. The main purpose of this research is, today, an MIS is highly integrated with a company's computer systems, usually involving databases with vast amounts of data. While the type of information used can vary from one business to another and even between departments, the role of management information systems is to improve operations, strategies and decision-making. MIS is a subset of the overall planning and control activities covering the application of humans, technologies, and procedures of the organization. The information system is the mechanism to ensure that information is available to the managers in the form they want it and when they need it. Also this paper will discuss the concept, characteristics, types of MIS, the MIS model, and in particular it will highlight the impact and role of MIS on decision making of management/organization.

Keywords - Management Information System, Information technology, Decision Making, Information, MIS in Organization.

Introduction



Management Information Systems

Individuals in a company set-up use business productivity software such as word processing, spreadsheet, and graphics programs to accomplish a variety of tasks, the job of managing a

company's information needs to fall into *Management Information Systems*: users, hardware, and software that support decision-making.

Factories use computer-based information systems to automate production processes and order and monitor inventory. Most companies use them to process customer orders and handle billing and vendor payments. Banks use a variety of information systems to process transactions such as deposits, ATM withdrawals, and loan payments. Most consumer transactions also in-

volve information systems.

Companies typically have several types of information systems, starting with systems to process transactions. Management support systems are dynamic systems that allow users to analyze data to make forecasts, identify business trends, and model business strategies. Office automation systems improve the flow of communication throughout the organization.

As organizations grow, MIS allows information to move between functional areas and departments instantly, reducing the need for face-to-face communications among employees, thus increasing the responsiveness of the organization.

Review of Literature

G. Satyanarayana Reddy, Rallabandi Srinivasu, Srikanth Reddy Rikkula, Vuda Sreenivasa rao (2009) has explored the facts that MIS differ from regular information systems because the primary objectives of these systems are to analyze other systems dealing with the operational activities in the organization. In this way, They also mention that Management Information Systems (MIS) help to organizations to get the right information to the right people at the right time.

Şükrü Ada Mohsen Ghaffarza-

deh (2015) Emphasized in their research that the role of information in decision making cannot be overemphasized. Effective decision making demands accurate, timely and relevant information. They also say that decision support system focus on decision making whereas Management Information System (MIS) focus on information. They differentiate that management information system focus only on fully structured task or routine for decision but decision support system focuses on structure as well as semi structured data.

Ahmed Abdulatef Mashli Aina, Wang Hu, Al-Nakib Noofal Ahmed Mohsen Mohammed (2016) explore in the paper topic with 'Use of Management Information Systems Impact on Decision Support Capabilities: A Conceptual Model', that Management information systems are reported to be beneficial for the operations of the company from different perspectives. One of the obvious benefits of management information systems is observed in terms of their contribution in decision-making process. Thus, this study identifying necessary variables aims to analyze the influence of MIS in decision support capabilities.

Yaser Hasan Al-Mamary, Alina Shamsuddin 2, and Nor Aziati 3

(2014) In their study they explore about different types of information systems used in business organizations. They also say that TPS designed to records the daily routine transactions. OAS designed to support office tasks. MIS basically concerned with converting data from internal sources into information. DSS designed to help manager in decision making. ES designed to emulate human reasoning.

Components

A management information system is made up of five major components namely people, business processes, data, hardware, and software. All of these components must work together to achieve business objects.

People - These are the users who use the information system to record the day to day business transactions. The

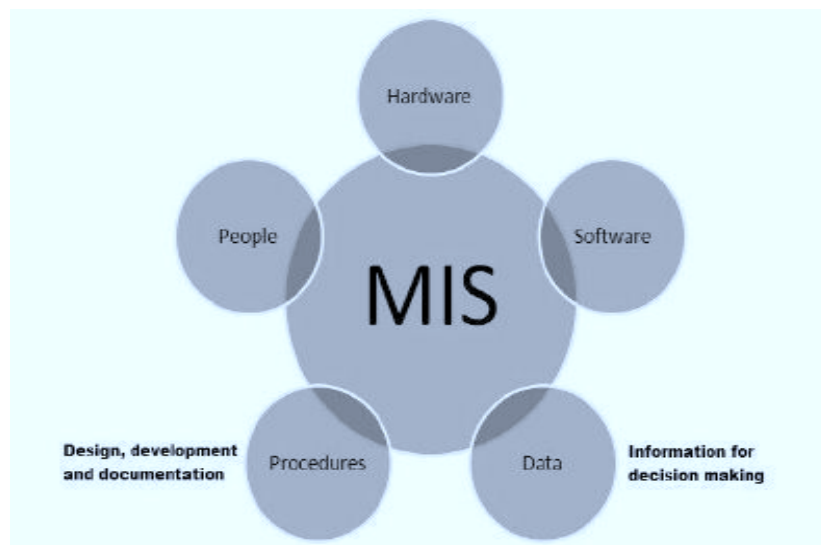
users are usually qualified professionals such as accountants, human resource managers, etc.

Business Procedures - These are agreed upon best practices that guide the users and all other components on how to work efficiently. Business procedures are developed by the people i.e. users, consultants, etc.

Data - The recorded day to day business transactions. For a bank, data is collected from activities such as deposits, withdrawals, etc.

Hardware - hardware is made up of the computers, printers, networking devices, etc. The hardware provides the computing power for processing data. It also provides networking and printing capabilities.

Software - The software is broken down into two major categories name-



ly system software and applications software. System software refers to the operating system i.e. Windows, Mac OS, and Ubuntu, etc.

Advantages of Management Information Systems

- Management Information Systems have the power of data processing tools that help significantly improve the quality of decisions made in the company.
- Owing to the flexibility that is brought by the use of mobile devices such as tablet computers and Smartphone, Management Information Systems ensure that employees have easier and closer interaction with information about the progress of any process within the organization.
- Inputs and modifications in these systems are logged and the authors noted. Management Information Systems help reduce the amount of paperwork.
- Reports make it easy for companies to easily identify their strengths and weaknesses in carrying out various tasks.
- From a top executive perspective, Management Information Systems help give an overall impression of where the company stands financially.
- Most Management Information Systems provide a channel for customers to collect and store vital data and feedback from customers.
- With management information systems, a company gains competitive advantage.

Types of MIS

Today Companies usually have several types of information systems useful for managing different aspects of their business.

A typical organization has six of information systems with each supporting a specific organizational level. These systems include Transaction Processing Systems (TPS) , Office Automation Systems (OAS) and Knowledge work systems (KWS), Management Information Systems (MIS) and Decision Support Systems (DSS), and the Executive Support Systems (ESS).

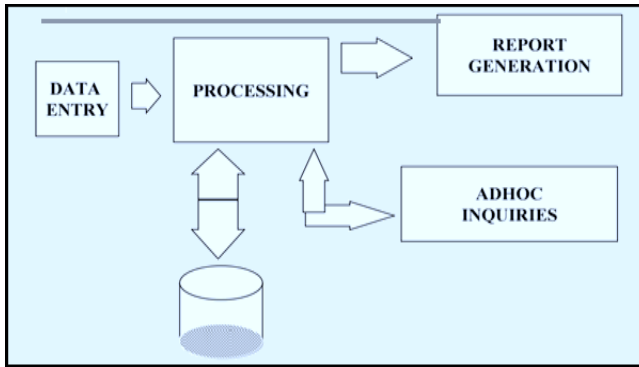
Transaction Processing Systems

Every firm needs to process transactions in order to perform their daily business operations. A transaction refers to any event or activity that affects the organization. Depending on the organization's business, transactions may differ from one organization to another. In a manufacturing unit, for example, transactions include order entry, receipt of goods, shipping, etc.,

while in a bank, transactions include deposits and withdrawals, cashing of cheques etc.

There are Five Stages of Transaction Processing

1. Data Entry
2. Processing
3. Database Maintenance
4. Document And Report Generation
5. Inquiry Processing



Office Automation Systems

An office automation system (OAS) is a collection of communication technology, computers and persons to perform official tasks. It executes office transactions and supports official activities at every organizational level. These activities can be divided into clerical and managerial activities.

Clerical activities performed with the help of office automation system include preparing written communication, typesetting, printing, mailing, scheduling meetings, calendar keeping,

word processing; electronic filing and e-mail etc are integrated in office automation system.

Management Information Systems

Management information systems are especially developed to support planning, controlling, and decision-making functions of middle managers. A management information system (MIS) extracts transaction data from

underlying TPSs, compiles them, and produces information products in the form of reports, displays or responses.

These information products provide information that conforms to decision-making needs of managers and supervisors.

Generally, the format of reports produced by MIS is pre-specified. A typical MIS report is a summary report, such as a report on the quarterly sales made by each sales representative of the organization.

Decision Support Systems

A decision support system (DSS) is an interactive computer-based information system that, like MIS, also serves at the management level of an organization. However, in contrast to MIS, it processes information to support the decision making process of

managers. It provides middle managers with the information that enables them to make intelligent decisions. Decision support systems are designed for every manager to execute a specific managerial task or problem. However, sometimes, they can also help in taking complex decisions.

Knowledge Work Systems

A knowledge work system (KWS) is a specialized system built to promote the creation of knowledge and to make sure that knowledge and technical skills are properly integrated into business. It helps the knowledge workers in creating and propagating new information and knowledge by providing them the graphics, analytical, communications and document management tools.

Executive Support Systems

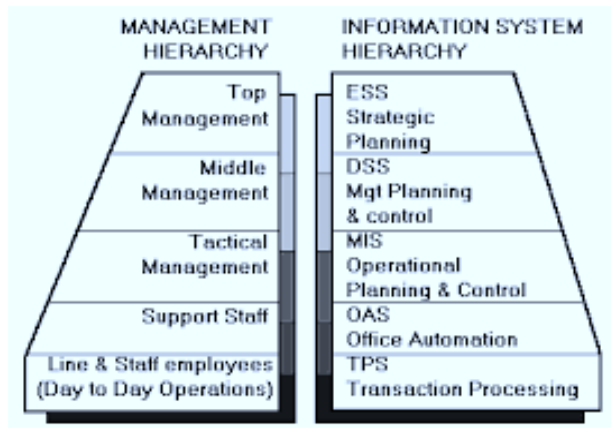
An executive support system (ESS) – an extension of MIS – is a computer based information system that helps in the decision making at the top-level of an organization. The decisions taken with the help of executive support system are non-routine decisions that affect the entire organization and, thus, require judgment and sight.

Executive support systems help to monitor performance, track activities

of competitors, identify opportunities, and forecast trends. They also assist senior managers in answering the following question:

- What business should we do?
- How are our competitors doing the business?
- Which units can be sold and which new units are to be bought?

Types of Information systems and organiza-



tional hierarchy (Gabriel, 2012, 89)

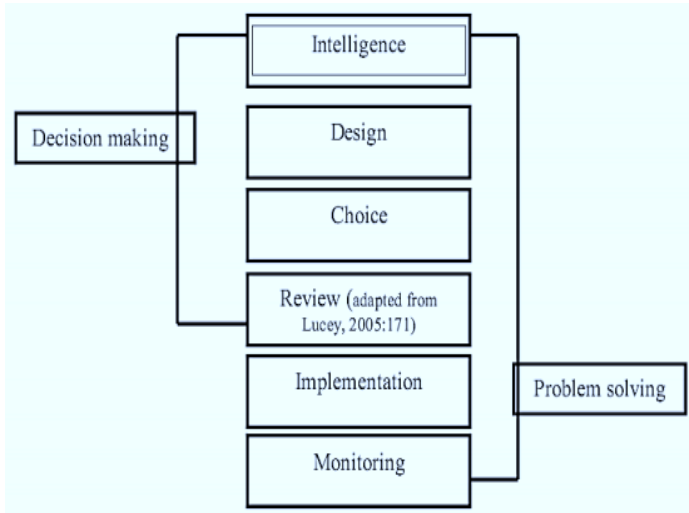
Decision-making

Decision-making is the process by which organizational members choose specific course of action in response to threats and opportunities (George and Jones, 1996: 428). Every organization grows, prospers or fails as a result of decisions made by its members; and decision according to Daft (2001: 399) can be risky and uncertain without any success. Simon (1984), a leading authority in management decision making considers that decision making

comprises four principal phases: - Intelligence- Design- Choice- - Review.

MIS and Decision Making Process

According to Obi (2003), MIS is useful in the area of decision making as it can monitor by itself disturbances in a system, determine a course of action and take action to get the system in control. It is also relevant in nonprogrammer decisions as it provides support by supplying information for the search, the analysis, the evaluation and the choice

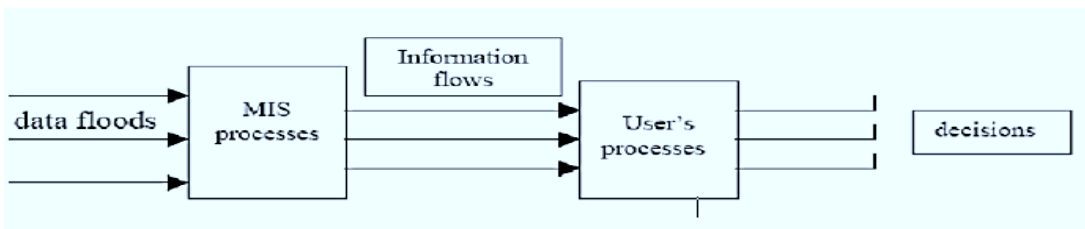


Decision and MIS

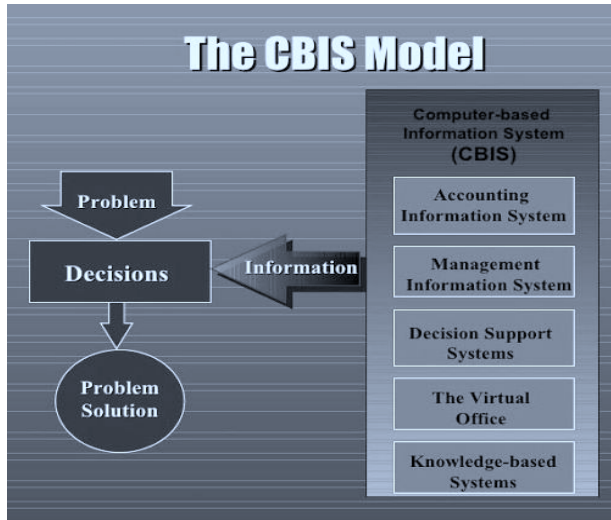
Development of information and communication technologies as changed structures of societies, it also affected task of manager’s making decision. Many organizations prepare them self for effective and efficient use of new information and communications technologies. Information and communication technology has two benefits for organization. Information and communication technology improve the quality of decision making that is crucial factor for organization.

and implementation process of decision making.

MIS is an organization – wide effort to provide decision making process information. MIS sets the stage for accomplishments in the other area, which is DSS, the virtual office and knowledge based systems. Afterwards, by data and information gathered from MIS, decisions are made (Asemi & Safari, 2011). MIS may be viewed as a mean for transformation of data, which are used as information in decision-making processes. Figure 1 shows this



understanding about information as data processed for a definite purpose (Lucey, 1997).



Conclusion

The role of information in decision making cannot be overemphasized. Effective decision making demands accurate, timely and relevant information. MIS provides accurate and timely information necessary to facilitate the decision-making process and enable the organizations planning, control, and operational functions to be

carried out effectively. MIS are beneficial for the operations of the company from different perspectives. One of the

most beneficial things of management information systems is helping in decision-making process. Many studies have discovered positive relationship while analyzing the impact of management information systems in decision-making process. The review of the previous literature shows that the evidence of various studies in support of management of information systems

in contributing to the role of decision-making capabilities. However, most of the paper identifying the critical importance of information speed and its quality in supporting the role of decision-making capabilities. Thus, this study attempts to clarify to analyze the influence of MIS in decision support capabilities.

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A Study on Stress Management of U.G. Level Teachers in Nagpur City (Special Reference to L.A.D. College for Women, Nagpur)

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Abstract

Stress problems are very common with many people reporting to experience extreme levels of negative stress. When stress is considered as something that occurs repeatedly across the full lifespan, the true incidence of stress problems is much higher. Being 'stressed out' is thus a universal human phenomenon that affects almost everyone. Generally, most people use the word stress to refer to negative experiences that leave us feeling overwhelmed. Thinking about stress exclusively as something negative gives us a false impression of its true nature, however. Stress is a reaction to a changing, demanding environment. Properly considered, stress is really more about our capacity to handle change than it is about whether that change makes us feel good or bad. Change happens all the time, and stress is in large part what we feel when we are reacting to it. Some life changes such as getting a new job, moving in with a new romantic partner, or studying to master a new skill are generally considered positive and life-enhancing events, even though they can also be quite stressful. This paper aims at studying the stress factors of UG level teachers in Nagpur city.

Keywords - Stress, Demanding Environment, Life-Enhancing Events, Lifespan.

Introduction

Stress at work can be a real problem to the organization as well as for its workers. Good management and good work organizations are the best forms of stress prevention. If employees are already stressed, their managers should be aware of it and know how to help. Work related stress is the response people may have when present with work demands and pressures that are not matched to their knowledge and abilities and which challenge their

ability to cope. Stress occurs in a wide range of work circumstances but is often made worse when employees feel they have little support from supervisors and colleagues and where they can cope with its demands and pressures. There is often confusion between pressure or challenge and stress and sometimes it is used to excuse bad management practice. In the workplace and at home, stress and other difficult situations are at an all-time high. Factors such as job insecurity, long hours, con-

tinuous change and unrealistic deadlines can cause serious problem for workers. Workplace stress occurs when there is an imbalance the demands and perceived pressures of the work environment and an individual ability to cope. An individual's experience of stress at work is to a large extent affected by the level of control they have over their working condition / pressures, the degree of support they receive from others in the workplace and the strategies they use to respond to work pressures.

Review of Literature

Kaur, Kaur and Kaur (2009)

Conducted a study on the Psychosocial Problems of Women Teachers due to Institution (school/college), Area (rural/urban) and Age (below 35 years and above 35 years) in the State of Punjab. Thousand women teachers were selected, out of which 500 (250 rural and 250 urban) were from schools and 500 (250 rural and 250 urban) from colleges. There was no significant difference between psychosocial problems of school and college including rural (school/college) and urban (school/college) women teachers. Significant mean difference existed in psychosocial problems of women school teachers of age below 35 years and above 35 years and the difference

was in favour of below 35 years age group, whereas for college women teachers of below 35 years and above 35 years no significant difference existed. This was due to the fact that women teachers of age below 35 years were in the most productive period of their life. They were forced to juggle the demands of career, spouse, children and aging parents. The years of experience could be directly proportional to chronological age of an individual. The women above 35 years had better understanding of one's family life, career and aging parents. This was because the more one stays at a position, the more one grows older and the better one learns to cope with the psychosocial problems. It was evident that psychosocial problems had adverse physical and mental health consequences on women. These reduce her energy, lead to difficulty in dealing with others and in completing the required tasks and duties of job.

Ravichandran and Rajendran (2007)

Stressed that there is a gender difference on Perceived Personal Stress. Female teachers reported more stress as compared to their male counterpart. Likewise on the factor of Teaching Assignment both male and female teachers differ significantly in their perception of the source of stress. The find-

ings were supported by Manthei (1988) that female teachers experienced more stress than male teachers due to job over load. Payne (1987) found that women teachers reported significantly more stress concerning time management. However, there were no gender differences on the remaining six factors: personal expectations, teaching evaluation, lack of support from parents and other, facilities available at school, organizational policy an parental expectation.

Montgomery and Rupp (2005)

Measured the relationships between teacher stress and several variables including coping, burnout, emotional response, personality, personal support, environment and demographic characteristics. It identified that an average external stressors including student misbehaviour and work demands were highly correlated with teacher stress.

Objectives of the Study

- To study the stress among teachers working in L.A.D College for Women of Arts, Science and Commerce, Shankar Nagar, Nagpur and various coping strategies adopted to overcome the same.
- To study the causes of stress among teachers in L.A.D College for

Women of Arts, Science and Commerce, Shankar Nagar, Nagpur.

- To identify the measures taken to reduce stress.

Hypothesis

Null Hypothesis (Ho):

There is no significant relation among communication with superior or regular exercise and stress management.

Alternate Hypothesis (Ha):

Communication with superior and regular exercise as a stress management technique will enable the teachers to reduce work stress.

Research Methodology

This study of the stress management is based on the women college teachers and then management. Because the stress related to work, family, decision, your future, and more. Stress is both physical and mental. It is caused by major life events such as illness, the death of a loved one, a change in responsibilities or expectation at work and increase job promotion, avoids loss, or changes in the organization. Since the population for the survey is very large, and due to time limitation a sample size of 50 is taken for the survey with help of questionnaire

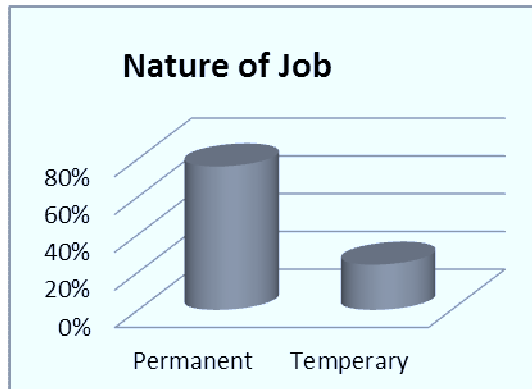
Limitations

The study is restricted to L. A. D. College for Women of Arts, Science and Commerce. The study is based on teacher’s perception and their current experiences due to stress. Perception and experiences may change in the days to come.

Data Analysis and Interpretation

Table 1. Nature of Job

Responses	Respondents	Percentage
Permanent	38	76%
Temporary	12	24%
Total	50	100%



Interpretation

In the following Table 1 and graph, respondent’s nature of job is shown. In which data is collected from permanent lecturers which are 76% and 24% of responses are from temporary lecturers.

Through data it is being observed that, in L.A.D. College, more numbers of permanent lecturers do exist as compared to temporary lecturers.

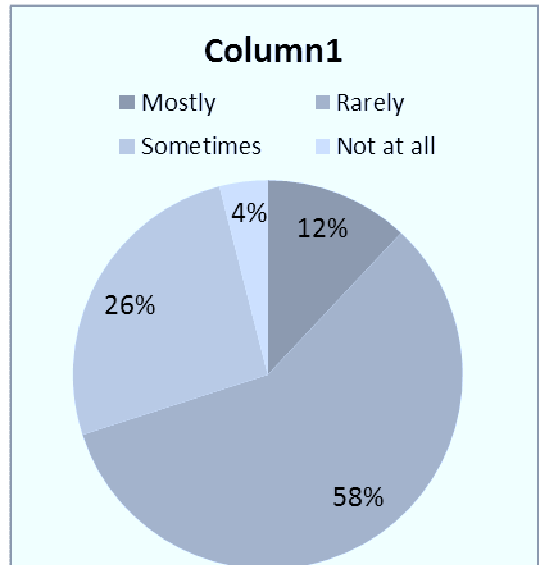
Table 2

How often you face stress situation in the organization?

Stress Situation in the Organization

Responses	Respondents	Percentage
Mostly	6	12%
Rarely	29	58%
Sometimes	13	26%
Not at all	2	4%
Total	50	100%

(Source: Primary Data)



Interpretation

In the above Table 2 and graph, at what level lecturers face stress situation is to be examined through survey. According to survey 58% of lecturers rarely face stress while working, 26% lecturers sometime face stress, 12% of lecturers are mostly face stress, and 4% of lecturers not at all face any situation.

Most of the lecturers are rarely facing any work related stress; it shows that working schedule is comfortable to the college lecturers.

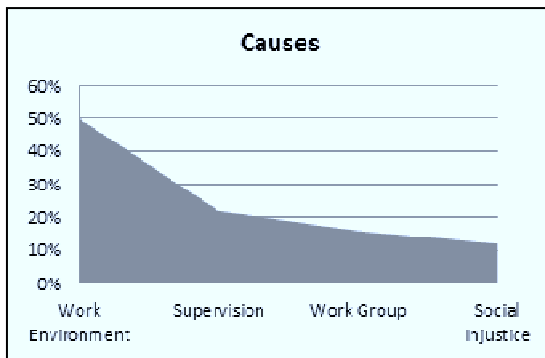
Table 3

Most of the stress is related to:

Causes of Stress

Responses	Respondents	Percentage
Work Environment	25	50%
Supervision	11	22%
Work Group	8	16%
Social Injustice	6	12%
Total	50	100%

(Source: Primary Data)



Interpretation

In the Table 3 and graph, the data is measured related to causes of stress. Through survey it is found that 50% of lecturers feels stress are related to work environment, 22% of lecturers feels supervision is the another cause of stress, 16% of lecturers feels work group is the reason of stress and lastly 12% of lecturers feels social injustice is another reason of stress.

It is being observed that, due work environment, sometimes lecturers may face more stressed situation.

Table 4

Whom do you report/share if you have any problems in your work?

Shared problems

Responses	Respondents	Percentage
Superior	8	16%
Colleagues (Discussion)	11	22%
Head of the Department	27	54%
Others	4	8%
Total	50	100%

(Source: Primary Data)

Interpretation

In the above Table 4 and graph, it is shown that, 54% of lecturers report their problems to their Head of the Department, 22% of lecturers share their problems with their colleagues, 16% of lecturers share their problem with their superiors, and other than that, 8% of lecturers share their problems with others.

In L.A.D. College most of the lecturers prefer to share/report their problems to Head of the Department, for better solution. And it is also found that bonding between colleagues is good, so many of them also use to share their problems with their colleagues as well as with superior.

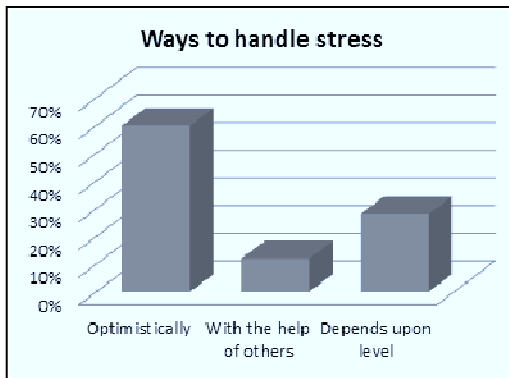
Table 5

How do you handle stress situation?

Stress situation to be handle

Responses	Respondents	Percentage
Optimistically	30	60%
With the help of others	6	12%
Depends upon level	14	28%
Total	50	100%

(Source: Primary Data)



Interpretation

In the above Table 5 and graph, through survey it is being observed that, 60% of lecturers optimistically handle the stress situation, 28% of lecturers depend upon the level of stress, and 12% of people handle their stress situation with the help of others.

It is to be found that maximum faulty members of L.A.D. College handle the stress situation optimistically, while some of them handle it with the help of others or solves their stress problem according to stress level.

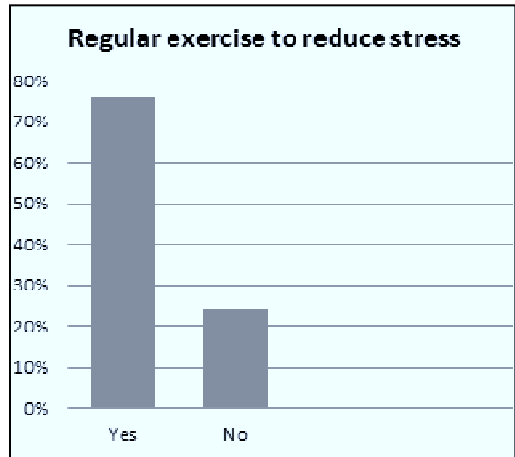
Table 6

Do you engaging in a regular exercise to reduce stress?

Regular exercise to reduce stress

Responses	Respondents	Percentage
Yes	38	76%
No	12	24%
Total	50	100%

(Source: Primary Data)



Interpretation

In the above Table 6 and graph, it is being observed that, lecturers prefer exercise to reduce stress or not. It is being measured that, 76% of lecturers do regular exercise to reduce stress and 24% of lecturers do not prefer exercise to reduce stress.

Through survey it has been observed that, faculty members use to do regular exercise, to keep their mind stress free, which is positively impact on their working schedule, and gets positive and satisfied work result.

Conclusion

Work stress is a real challenge for college teachers and their employing institution. As institution and their working environment transform, so do the kinds of stress problems that employees may face. It is important that your workplace is being continuously monitored for stress problems. Further, it is not only important to identify stress problems and to deal with them but to promote healthy work and reduced harmful aspects of work. Work in itself can be a self-promoting activity as long as it takes place in a safe, development and health-promoting environment. Successful employers and managers provide leadership in dealing with the challenge of work stress.

Suggestions

- Since the individual often get into

stress due to organization changes, proper communication should be given to reduce such stress. Seek professional help when appropriate.

- Employee can exercise regularly and get enough sleep. Make time to enjoy an activity outside the work place.
- If you dislike something at home or work, try to change those things that bother you. ‘Griping’ doesn’t solve much.
- Maintain a positive attitude; this will make it easier to live and work with others.
- Learn about the various relaxation methods available to help you ease your daily tensions.
- Do activities that help you feel relaxed and content (e.g., taking a brisk walk, stretching, or imagining you are in a favorite place).

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A Detailed Study of Twin Balance Sheet Crisis in India

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Abstract

Twin Balance Sheet (TBS) problem is a major problem that Indian economy is facing today. This problem is a mixed of distressed and overleveraged companies and the increasing NPAs in Public Sector Bank balance sheets. The NPA is an important prudential indicator to assess the financial health of the banking sector. When the economies all over the world boomed during 2000s, Indian companies also invested more, particularly in infrastructure related sectors. The investment boom was followed by a credit boom. There were large capital inflows from overseas reaching 9% GDP in 2007-08. The firms leveraged themselves up to take advantage of the opportunities. But costs soared far above the calculations, as securing land and environmental clearances proved difficult and time consuming. The Global financial crisis caused revenue losses. The economic growth rates were not high as expected. Financing costs rose due to a rise in interest rates and weakening of rupee. All these affected adversely to the cash flows of companies and they defaulted loans.

India has followed many conventional paths to solve this problem under which banks have been put in charge of the restructuring decisions. The problem has consequently continued to ester, NPAs keep growing while credit and investment keep falling. Hence it is time to consider a centralized approach that could take charge and make tough decisions to reduce debt.

Keywords - TBS Problem, GDP, NPAs, PCBs, Stressed assets.

Introduction

A Balance sheet is a financial statement that shows an organization's assets, liabilities and shareholders' equity at a specific point of time. It helps users to have an insight of financial position of an organization. Every year an economic survey is conducted by Department of Economic Affairs and is presented before presenting the Union Budget of India.

The Economic survey 2015-16 reveled two related concepts namely

Balance Sheet Syndrome and Twin Balance Sheet problem which are highly related. Balance sheet syndrome refers to the mounting losses of private sector specially corporate which in turn discourages future investment and leads the economy to suffer. Corporate invested heavily in commodities and infrastructure and faced slump years and couldn't get enough profits. Corporate were unable to repay their loans because in boom periods in 2000s, they borrowed a lot of money from

banks to invest in infrastructure, commodity related businesses such as steel, power, telecoms etc to earn a higher returns. They believed that India has entered an era of 9% growth. Within a span of four short years the investments GDP ratio had soared by 11% reaching over 38% by 2007-08 but due to slump the corporate profits hit new lows. The slump was due to a fall in global commodity prices as a result of Global crisis coupled with protracted recession in the US and other advanced countries like Europe and Asia. It had varying degree of recessionary impact like falling stock market, low job availability, downsizing existing staff, cutting down perks, salaries etc. The corporate sector had no other option other than to cut down investments.

Twin Balance Sheet refers to the stress on balance sheet of public sector banks due to bad loans provided to corporate and on the balance sheet of corporate due to heavy indebtedness. Corporates' financial inability to repay loans give rise to banks' raised NPAs. Banks suffer a sting of stressed assets which have very less probability of full revival and corporates have loan and interest obligations beyond their current financial standings. Banks that extended the stressed loans in the first

place extend subsequent credit to the borrowers to quench their outstanding interest obligations. This has been a trend in India which manifested itself into twin balance sheet problem. Banks and Corporate both were in trouble. So these bad debts and unquenchable liabilities was a misery for everyone.

Origin of twin balance sheet can be traced to 2000s when the economy was an upward trajectory. During that time, the investment - GDP ratio had soared by 11% reaching over 38% in 2007-08. thus, non-food bank credit doubled and capital inflows in 2007-08 reached 9% of GDP. Due to such a boom in the economy, firms started taking risks and abandoned their conservative debt equity ratios and leveraged themselves up to take advantage of the upcoming opportunities. But global financial crisis 2007-08 reduced growth rates and thus revenues from the investments. Projects that had been built around the assumption that growth would continue at double digit levels were suddenly confronted with growth rates half that level. Firms that borrowed domestically suffered when RBI raised interest rates to avoid inflation increasing financial costs. Environment and land sector delayed the projects thus higher cost, lower reve-

nues, greater financial costs all squeezed corporate cash flow leading to NPAs in the banking sector. The economic survey 2016-17 reported that 40% of the corporate debt it monitored was owed by companies which had an interest coverage ratio less than 1. It means the companies' operations do not generate enough money to repay the interest then it gets accumulated and the debt figure mounts. Banks' key source of profits is interest it earns on loan. If a company fails to pay back interest the bank loses profit and also the principal loan. Also the bank NPA ratio had reached almost 12 %.

Objectives of Study

- To study the concept of Twin Balance Sheet Syndrome
- To study the causes of TBS Problem
- To study the effect of TBS

Research Methodology

This research paper is based on secondary data sourced from journals, research papers, articles and websites.

Limitations

The study is undertaken by the use of secondary data which may have some lacuna.

Causes of TBS Problem

- The depreciation of the rupee meant higher outflows for companies that

had borrowed in foreign currency.

- Banks' were reluctant to recognize and the ever greening of loans that followed to justify banks' denial of the sorry state of affairs these stressed assets were in. Banks extended subsequent credit to the borrowers to quench their outstanding interest and loan. There were primarily two motivations behind ever-greening namely containment scenario and phoenix scenario. Banks tend to think about their balance sheets when the question of recognizing and writing down bad debts arises, choice was simple, either be prudent and recognize the cut banks will have to bear against the non recovery of the portion of the loans and distort the financial beauty of balance sheet by containing the NPAs, so that over a period of time as the economy grows they become insignificant.
- India has been flaunting in the past half decade so banks expected that the downfall in the profit making of corporate is seasonal phenomenon, the rising growth would result into surge in demand and the loss making entities would see profits again and hence it's better to keep them breathing rather than converting the debt into equity and selling off such

concerns at loss. Economic survey calls it as “Phoenix scenario”. It was a bad idea to provide more loans to those who are already struggling to pay past debts.

- Banks doubled the Non food credit which led companies to borrow more and more.
- Projects that had been built around the assumption that growth would continue at double digit levels were suddenly confronted with growth rates half that level.
- Firms that borrowed domestically suffered when RBI increased interest rates to avoid inflation increasing financial costs.
- Environment and land clearances in infrastructural sector delayed the projects.
- Banks failed to recognize stressed assets and continued giving loans.

Thus, higher costs, low revenue, high financial costs all these squeezed corporate cash flow which led to NPAs in banking sector.

Effect on Indian Economy

- For an economy to grow, its banks have to be stable and corporate have to keep planning new investments and projects. Currently banks are not stable due to bad loans .In such case depositors do not get rightful returns, shareholders get adversely

affected. If depositors start withdrawing a bank could easily shut. Then banks start lowering the amount of money it lends. Banks suffer from liquidity issues. The new companies that want to execute new projects won't get the required funding from banks. Lower investments cause slow economic growth as efficient use of factors of production is not possible. There would be unemployment and GDP would be lowered.

- Despite the high level of NPAs there has been no banking crisis as the banks most affected are PSBs so depositors have the confidence that the Government will ensure safety of deposits.

Solutions availed so far by RBI and Government

- Union Budget of 2016 has allocated Rs 25000 crore towards recapitalization of banks.
- About 6.5% outstanding of loans by the stressed companies were reconstructed in 2014-15.
- Decentralized approach to be followed i.e. the bank themselves resolve NPAs.
- Establishment of private Asset Reconstruction Companies (ARCs) but they have solved only a small portion of the problem, buying up only

about 5% TO 7% of total NPAs as they failed to recover much from the debtors. Thus they have only been able to offer low prices to banks which banks have found it difficult to accept.

- In June 2014, RBI floated 5:25 scheme under which lenders were allowed to increase debt period up to 25 years with interest rates adjusted every five years. However owing to such a long debt period, the companies found it difficult to endure high interest burden forcing banks to infuse additional grants leading to ever greening of loan.
- In June 2015, the strategic Debt Restructuring Scheme (SDR) was introduced under which creditors could take over firms that were unable to pay and sell them to new owners. However only those projects that have started commercial production can take advantage of this scheme.
- Sustainable Structuring of stressed assets (S4A) under this creditors could provide firms with debt reductions up to 50% in order to restore their financial viability but its progress was limited because bankers were reluctant to grant write-downs, because there were no rewards for doing so. Banks fear of

harassment from investigative agencies.

- The Government promised under the Indradhanush Scheme to infuse Rs 70,000 crore of capital into PSBs by 2018-19 but this was far from sufficient.
- RBI insisted on more vigorous assets quality review under which RBI estimates accurately the quality of assets through inspecting the balance sheets of every banks annually. RBI had a strong notion that some banks are under-reporting their NPAs by postponing bad -loan classification while depicting accounts as performing.
- Government proposed to introduce bankruptcy code which will enable the banks to recover the loans from debtors.
- Economic survey has given 4Rs as a solution to this issue which stands for recognition, recapitalization, resolution and reform. Banks must value their assets to true value so that their capital position must be safeguarded via infusions of equity (recapitalization).The stressed assets must be sold (resolution) and the corporate sector must be set – right to avoid future repetition of the problem.

- Economic survey suggested a ‘bad bank’ or PARA (Public Sector Asset Rehabilitation Centre) should be established to resolve the recognized losses, provide the co-ordination and incentives to solve the problem. The East Indian countries have solved their TBS problem through PARA which is a centralized approach method adopted during their crisis, would purchase the bad loans from banks by converting them to equity and goes on to recover them within a time frame. The funding to PARA can be shared by the capital markets, RBI and Government. It could solve the co-ordination problem, since debts would be centralized in one agency. It could be set up with proper incentives by giving it an explicit mandate to maximize recoveries within a defined time period.

Conclusion

The past mechanism of resolving

this issue in the form of decentralization approach has been failed. Economic survey has pointed out that measures taken to reduce twin balance sheet problem and the insolvency and bankruptcy code have led to an improvement in the investment climate within the economy but still the problem is yet to resolve.

- Public investment overall is necessary to escape from the syndrome.
- Tax concessions must be offered to aid the buyers of stressed assets.
- A central agency could be set to take over the bad debts from banks and buy stressed corporates as decentralized approach (where individual banks resolve their NPAs on their own) failed to solve the problem.
- PARA needs to follow commercial rather than political principles so it would need to be an independent agency staffed by the banking professionals.

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Factors Responsible for Poor Performance of Rural Students in English in India and Innovative Language Teaching Methods

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Abstract

The aim of this paper is to focus on the problems of teaching and learning English as a second language in rural regions. It is also the purpose of this paper to dispel illusions of English language learning and suggest remedial steps regarding the problems. It is general scenario in India that the students particularly habituated in rural regions accomplish their schooling in their mother tongue. Although they score good marks in all the subjects except English. They remain very poor in English. It is observed that these students have an unknown fear and fever of English all these years.

Keywords - English language, Teaching and learning, Innovative methods, Rural students, Listening, Speaking, Reading and writing.

Introduction

English is the easy means of communication in an international sphere of life. It is the language which can be easily understood in different parts of the world. With the growth of trade and commerce, it has spread far out side England. At present it is world's most important language not because of the people who speak but because of its significant role in international, professional, social, cultural and political activities. It continues to be the world's standard language and sustain its global popularity as it embraces so many streams of knowledge. In case of English in India historical and cultural compulsions have necessi-

tated the Indians to learn English. But one percent of Indians have mastered this foreign language. Initially, upper class of Indian society started learning this language. Gradually, the language was being taught in the big cities of India. In this way only these people have become the intellectual group who manage and control the wealth and power as well as the rest of the people of India. But, unfortunate thing is that the rural India has not been fortunate enough to receive an education in English. In order to change this situation it is necessary to teach this global language to the future citizens of this rural India. These rural students should have linguistic foundation that can en-

able them to listen, speak, read and write. Even after sixty years of independence, we have not achieved this minimum level despite making English as a compulsory subject after the primary level. It means that traditional ways of teaching and learning have failed and it is the high time for the educationalists to look for the innovative method to impart the basic knowledge of English to rural students.

Child learns to speak its mother tongue by natural way of imitation of its elders and acquires knowledge from the environment around it. But this is not with the case with second language. In rural India the second language or foreign language is acquired by conscious learning process in schools or classrooms, only in formal atmosphere. So students and teachers in rural area have to face various problems regarding the process of English language learning.

It has become very much clear that traditional ways of teaching and learning English language have failed. Traditional methods have so many defects which are responsible for this poor performance of rural students. The first defect in this traditional system was that it was not learner centered but teacher centred. The students were taught just that much which could help

them to pass the examination. They were provided with a limited number of lessons and were not encouraged to read or study beyond the prescribed syllabus. In other words, we can say that the teacher of English failed to create an ambience that could encourage the students to learn English. Neither the teacher nor the students took language learning as a skill. It was looked as a subject only to score marks and not a language to acquire skill. Another important defect of the traditional system was that the basic process of language learning was subverted. One learns language through a process of listening, speaking, reading and writing. In the present system the emphasis has been given on, first writing and then on reading while ignoring the first two steps of listening and speaking. In other words it was an upside down process that has been used to teach English.

English language teaching in India should be reoriented to a learner centered curriculum. The learners have a rural background with no exposure to outside world. According to Dr. Justin, 'As teachers we should see classroom as resources. The classroom is the place where organized teaching and learning can take place. For more than seventy percent of our learners, school

is the only place where exposure to English can be obtained in a systematic fashion.’ These learners do not get enough opportunities either to listen of to communicate in English. Their exposure to the English language is not enough. This limited exposure to the second language possesses a big challenges to the teacher. The only source of English for learners is their teachers. The learners finds themselves lacking in confidence to stand on their own. They feel shy and hesitate to participate actively in the class. The moment they hear something in English they start feeling uneasiness. As a result of this, teachers who handle English classes face insurmountable difficulties. Since most of the students are first generation learners, how can a student get acquainted with the foreign language with regard to English, without any guidance from their parents and others.

Another important aspect which should not be overlooked is the influence of mother tongue which often stands as an impediment and a source of confusion to the learners in the process of learning a second language. The structure of sentences in Indian language is different from that of English. In Indian language the verb comes last but in English it comes just after

the subject and this structural difference often confuses the learners. Another area of concern is the use of preposition which is very much different in both Indian languages and English. Indian learners have tendency to substitute English equivalents of Indian prepositions which makes them vulnerable to mistakes. While helping the learners to learn English, the teacher should pay attention to these two areas and help them to understand the peculiar sentence patterns and usages in English.

The most important area of concern is the subverted process of teaching and learning English has to be corrected first. The learner should start with listening to English. When the learner begins to learn, he or she should be exposed to English language to simple rhymes, poems and stories which have some sort of connection with the social and religious culture of rural India. Rhymes and stories which have a foreign background may not be easily appealing to the rural learners. Indian stories and rhymes can certainly draw the learners towards English language learning. In this respect modern gadgets like VCD, DVD players, computers, etc, shall have to be used more in the class than text books. If the learning items can be given with the

visuals it will help the learner to learn faster and more effectively. Cartoons based on Indian myths and stories shall be more useful to the learners. In short, the curriculum must be designed in a way as to take away the importance of text books and note books. It must be remembered here that one learns language, even mother tongue by listening and listening only. Therefore the learners should be given listening lessons only for a couple of years after they start learning English.

When one has listened to a language for a long time, he or she will have assimilated naturally the basic pattern of that language and also vocabulary. At that stage, the learner will be impelled to speak out what is within. It is this same process that has already happened when he or she learnt his or her mother tongue. Here comes the importance of the teacher. The teacher should create an interactive environment in the school for the learners to interact among themselves and also with the teacher. This interaction can be facilitated through various activities such as simple games (language games), role plays, skits etc, depending upon the cultural, intellectual and emotional capabilities of the learners. During this period the learners will have to be encouraged to express and

when they express the teacher shall emphasize their fluency, not accuracy in the use of the language.

The method of picking up grammar by the learners should be directed differently. The traditional system overemphasized the significance of grammatical rules in the teaching and learning of English. Despite these, the learners failed to acquire the basic skills of language. In fact, the grammatical rules are not to be taught and not to be learnt like the study components of other subjects. In the process of learning a language, the rules of grammar and usages are to be assimilated rather than learnt. This assimilation can take place only when the learners are given chances and opportunities to use the language in the living context. The role of the teacher here is to enable the students to speak about things and matters that are closely related to their lives. During such activities the teacher can point out the mistakes in grammar and usages to the learners. The teacher must be careful not to emphasize their mistakes but positive elements in their usage and it is the positive attitude towards the learner that can impart a sense of achievement and satisfaction which shall boost their motivation. There is no need for any learner to learn by heart the thou-

sands of grammatical rules of a language in order to learn that particular language. A person speaks a language not with a conscious knowledge of grammar but with an unconscious knowledge of grammar which is the result of assimilation.

A language is learnt in a society and not in isolation. Unfortunately in rural India the society does not promote the development of English and English language has not acquired the status of a social institution. The classroom and the classroom activities should make up for the lack of social support. The teacher should make the classroom a society. The features of the society that are lacking in the classroom can be created through role plays, storytelling, short films and documentaries through which they can watch or experience the society. The traditional system of instruction laid stress on the passivity of the learner. But it is the activity of the learner that shall improve the receptivity of the language.

When the learners have reached a certain level in the learning process of English they can be given lessons in reading and writing. The writing aspect of the language must come last in the process. Just as listening is the input for speaking, reading is the input for

writing. Listening and reading are the receptive skills which must be assimilated before the learner brings out the productive skills of speaking and writing. When the learner starts to write in English the teacher should continue to follow the methods that he has used in the case of listening and speaking. Learners should continue to get encouragement. On the activity part, the learners shall be given writing tasks which are related to their life and experience and even promote their creativity by asking them to write stories, poems, skits or small plays. The writing task will help the teachers to identify the faults in the usages of their language. A couple of years of training in this field shall certainly enable the learners to acquire the basic language skills.

English language learning in India is a Herculean task for the learners of English in rural India. But it is a basic necessity in a globalised world. It is not just traders, businessmen and politicians who need English but even those engaged in agriculture need to learn the basic skills of English language at least to a limited extent. Mobility has become a key feature of modern life. Unlike in the past when people could spend life from birth to death in a small village, men and

women have to be on the move. With the spread of computer and computerized systems and the importance of internet and social networks among the youth it becomes imperative for the growing generation to learn English. It

is the duty of the passing generation not to keep them handicapped with regard to English language. Though it is not our national language, English has united India and it shall be English that brings prosperity to India.

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जदीद शायरी का अलम-बरदार : हाली

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सारांश

अंजुमन-ए-पंजाब के मुशायरों का इनएक़ाद करके, जदीद शायरी की जिस तहरीक की बुनियाद मौलाना मो. हुसैन आज़ाद, मौलाना अलताफ हुसैन हाली ने डाली और सर सय्यद की तहरीक के ज़ेर-ए-असर जिस ने अपनी इरतेक़ाई मंज़िलें तय कीं वो १९ वीं सदी के दौर-ए-आख़िर में शायरी की एक अहम तहरीक बन गई। उस समय शायरी के एक नए अंदाज़ का आगाज़ हुआ और पूरे देश में जदीद तर्ज़ की नज़्में लिखी जाने लगीं। उन नज़्मों में कुदरती मनाज़िर का बयान, सामाजिक हालात की तरजुमानी और कौमी शऊर था। यही वजह है कि देश भक्ति की भावना, इंसान दोस्ती और आज़ादी प्राप्त करने के विचार उन नज़्मों में जगह जगह नज़र आते हैं। ये जदीद शायरी के सफ़र की पहली मंज़िल थी, उसका असल सफ़र तो २० वीं सदी में शुरू हुआ। १९ वीं सदी के आख़री दौर में जदीद शायरी की जो तहरीक चली उस में हाली और अक्बर को सबसे ज़्यादा महत्व प्राप्त हुआ। एक नए तजुर्बे की झलक उनकी शैरी तख़लीक़ात में नज़र आती है। उनके ख़्यालात भी नए हैं और सोचने का अंदाज़ भी नया है।

सांकेतिक शब्द : शायरी, हाली, नज़्म, कौमी, तहरीक, तालीम, जदीद शायरी, जिंदगी।

प्रस्तावना

हर ज़माने की शायरी जदीद ही होती है। वो अपने समय के नए अहसास को व्यक्त करती है। जदीद शायरी वह है जो माहोल को सही रूप में व्यक्त करने में खुद अपने आप को बदल दे। १८५७ के ग़दर के बाद भारत में नए हालात पैदा हुए और नई तहज़ीब की झलकियाँ नज़र आने लगीं। उसने जिंदगी के हर विभाग में अपना एक नया अंदाज़ पैदा किया। उर्दू शायरी भी उस से बच न सकी। शायरी के विषय बदल गए और नए विषयों को पेश किया जाने लगा। इस बदलाव की सब से पहली झलक लाहौर में 'अंजुम-ए-पंजाब' के ज़ेर-ए-असर आयोजित होने वाले मुशायरों में नज़र आती है। उन मुशायरों की विशेषता यह थी के उन में मिस्र-तरह की बजाए नज़्मों के शीर्षक दिए जाते थे और उन ही शीर्षकों पर परीक्षण किया जाता था। इस में हाली को विशेष महत्व प्राप्त हुआ।

अलताफ हुसैन हाली १८३७ में पानीपत में पैदा हुए और १९१५ में उनका इंतैक़ाल हुआ। उनकी वालेदा सय्यदानी थी और वालिद का शिज़रह-ए-नसब हज़रत अबुअय्युब अंसारी से जा मिलता है। उनके बुजुर्गों में बड़े बड़े आलिम-ए-दीन और अदीब गुज़रे हैं। पानीपत का एक पुराना दस्तुर था कि वहाँ हर मुसलमान बच्चा कुर्आन शरीफ़ का एक हिस्सा ज़रूर हिफ़ज़ (याद) करता था। हाली को बचपन ही से पढ़ने का बेहद शौक़ था और वो काफ़ी ज़हीन थे। उन्होंने जल्द ही कुर्आन शरीफ़ हिफ़ज़ कर लिया। कुर्आन शरीफ़ हिफ़ज़ करने के बाद फ़ारसी की थोड़ी बहुत तालीम सय्यद जाफ़र अली से हासिल की। यह उन बुजुर्गों के साथ का नतीजा था कि हाली की तबीयत में शायरी का जो फ़ितरी माद्दा था उसे जिला मिली। फ़ारसी के साथ साथ हाजी इब्राहीम हुसैन से अरबी पढ़ी। उनकी ख़्वाहिश थी कि अपनी तालीम पूरी करे, लेकिन १७ बरस की उम्र में

उनकी मर्जी के खिलाफ उनकी शादी कर दी गई। लेकिन तालीम की चाह उनमें मौजूद थी और उसे पूरा करने की चाह में वो बगैर किसी को बताए बिल्कुल खाली हाथ दिल्ली चले आए और फिर वो दिल लगाकर तालीम के साथ साथ शेर व सुखन की महफिलों से भी लुत्फ अंदाज़ होते रहे और शेर-गोई भी शुरू कर दी।

दिल्ली में उनकी मुलाकात मुस्तफा खाँ शेफ़ता से हुई। उन्होंने हाली को जहाँगीरआबाद बुलाकर अपने बच्चों की शिक्षा का काम उनके ज़िम्मे कर दिया और आठ साल ये सिलसिला जारी रहा। शेफ़ता बहुत अच्छा शेरी ज़ौक रखते थे। हाली ने उनकी सोहबत से बहुत फ़ैज़ उठाया। उनकी वफ़ात के बाद हाली लाहौर चले आए और पंजाब गवर्मेंट बुक डेपो में मुलाज़िम हो गए। लाहौर ही में उनकी मुलाकात मोहम्मद हुसैन आज़ाद से हुई जो उर्दू शायरी में कुछ तरमीम, कुछ दुरुस्ती चाहते थे। फिर १८७४ में एक नए किस्म के मुशायरे की बुनियाद डाली, जिस में मिसर्-तरह के बजाए मौजू दिए जाते थे।

हाली ने बड़ी गरम जोशी से इस अंदाज़ के मुशायरे का ख़ैर मक़दम किया और चार नज़्में बरख़ारत, 'निशात-ए-उम्मीद', 'हुब्बे वतन', 'मनाज़िर-ए-रहम व इंसाफ़' क़लम बंद की। इन में से हर एक नज़्म नए शऊर, जदीद रूजहान को व्यक्त करती हैं। उन्होंने उर्दू नज़्म निगारी को नए रास्ते दिखाए। ये जो नई स्थिति दर्शाती नज़्में हैं, ऐसी नज़्में इससे पहले उर्दू में क़लम बंद नहीं की गई थी। इसी लिए आज भी जदीद उर्दू शायरी में वह मील का पत्थर है।

सबसे पहली नज़्म 'बरख़ारत' है। यह एक शुद्ध हिंदुस्तानी नज़्म है। जिस में हाली ने अपने ख़्यालात हल्के फुल्के अंदाज़ में पेश किए

हैं। इस नज़्म में देश भक्ति की भावना के साथ साथ उनकी राजनीतिक, सामाजिक और आर्थिक चेतना का पता चलता है। इस नज़्म में उन्होंने बरसात से पहले की गर्मी की तीव्रता, जानदारों का तड़पना, बागों की वीरानी, लू, बेचैनी व बेहाली की तस्वीर-कशी की है।

गर्मी से तड़प रहे थे जानदार
और धूप में तप रहे थे कोहसार।
रस्तों में सवार और पैदल
सब धूप के हाथ से थे बेकल।
थी सब की निगाह सूए इफ़लाक
पानी की जगह बरसती थी ख़ाक।
बाज़ार पडे थे सारे सुनसान
आती थी नज़र न शक़ल-ए-इनसान।
चलती थी दुकान जिस की दिन रात
बैठे थे वो हाथ पर धरे हाथ।

नज़्म के दुसरे हिस्से में हाली ने बरसात के आने को बयान किया है और उन दृश्यों को इस तरह क़लम बंद किया है, की वह दृश्य आंखों के सामने आ जाते हैं।

बरसात का बज रहा था डंका
एक शोर है आंसमाँ पे बर्पा।
है अबर की फ़ौज आगे आगे
और पीछे है दल के दल हवा के ।
है चर्ख़ पे छाओनी सी छाई
एक आती है फ़ौज एक जाती।
जाते हैं मुहिम पे कोई जाने
हमराह हैं लाख तोप ख़ाने।
तोपो की है जब के बाढ़ चलती
छाती है ज़मीन की दहलती।

बावजूद ये की हाली की ये पहली नज़्म है लेकिन इस में जज़्बातियत नज़र आती है। इस में मौजूद मंज़र-निगारी और वाक़ेया-निगारी से उन की कलात्मक चेतना का अहसास होता है।

नज़्म 'निशात-ए-उम्मीद' में ज़िंदगी की वास्तविकता पर प्रकाश डाला है। उम्मीद हमेशा ही इंसान की हमदम, उसकी साथी रही है। उम्मीद दुखी दिलों का इलाज है। वो हमेशा हौसला बढ़ाती है। इंसान की कामयाबी का राज़ उम्मीद ही में छुपा हुआ है। उम्मीद पर दुनिया कायम है। उम्मीद दीन और दुनिया दोनों ही जगह प्रेरित करती हैं। इस नज़्म में हाली ने उम्मीद और ना-उम्मीदी की दुविधा बयान की है।

होता है नौमीदियों का जब हुजूम
आती है हसरत की घटा झूम झूम।
बैठने लगता है जब दिल आवे की तरह
यास डराती है छलावे की तरह।
जाता है काबू से आखिर दिल निकल
करती है इन मुश्किलों को तू ही हल।
कान में पहुँची तेरी आहट जूँ ही
रख्ते सफ़र-ए-यास ने बान्धा वहीं।
साथ गई यास के पज़मुर्दगी
हो गई काफूर सब अफ़सुर्दगी।
तुझ में छुपा राहत-ए-जाँ का है भेद
छोड़ तू हाली का न साथ ऐ उम्मीद।

ये नज़्म इसलिए अहम है, क्योंकि ये उस वक्त की यादगार है, जब हिंदुस्तानी अक्वाम, ख़ास तौर पर मुसलमान ज़िंदगी से ना-उम्मीद थे। हसरत व यास के बादल चारो तरफ़ छाए हुए थे, और ऐसे समय में इस प्रकार के विचारों को व्यक्त करना बे-इंतेहा ज़रूरी था। हाली ने उसी ज़माने में अपनी मशहूर नज़्म 'हुब्बे वतन' क़लम बंद की। इस नज़्म में वो गुलज़ारों, पहाड़ों, आसमान, सितारों, चाँदनी रात, बुलबुल के नग़मों और तारों को मुख़ातिब करके उन से ये पूछते हैं की इन में वो रॉनाई, वो दिलकशी आख़ीर क्यों बाकी न रही। साथ ही साथ इस नज़्म में वतन से दूरी को उन्होंने बयान किया है।

ए वतन, ए मेरे बहिशत-ए-बरीं
क्या हुए तेरे आसमान व ज़मीं।
रात और दिन का वो समाँ न रहा
वो ज़मीन वो आसमाँ न रहा।
काटे खाता है बाग़ बिन तेरे
गुल हैं नज़रों में दाग़ बिन तेरे।
मिट गया नक़श कामरानी का
तुझ से था लुत्फ़ ज़िंदगानी का।

साथ ही इस नज़्म में उन्होंने कुछ ऐतिहासिक वाक़ेयात को भी क़लम बंद किया है। उन्होंने विभिन्न उदाहरणों से देश भक्ति के महत्व को दर्शाया है। नफ़रत को ख़त्म करके प्यार मोहब्बत का पैग़ाम दिया है, और क़ौम को एकता के साथ रहने का दर्स दिया है।

बैठे बे-फ़िक़्र क्या हो हम-वतनो !
उठों अहल-ए-वतन के दोस्त बनो।
मर्द हो तो किसी के काम आओ
वरना खाओ, पियो चले जाओ।
जब कोई ज़िंदगी का लुत्फ़ उठाओ
दिल को दुःख भाईयों के याद दिलाओं।

.....
हो मुसलमान इस में या हिंदु
बौद्ध मज़हब हो या कि हो ब्रह्मो।
जाफ़री होवे या कि होवे हनफ़ी
जैन मत होवे या हो बैशनवी।
सब को मीठी निगाह से देखो
समझो आँखों की पुतलियाँ सब को।
मुल्क हैं इत्तेफ़ाक़ से आज़ाद
शहर हैं इत्तेफ़ाक़ से आबाद।

नज़्म 'मनाज़िर-ए-रहम व इंसाफ़' में उन्होंने रहम और इंसाफ़ के बीच में बातचीत दिखाई है। यहाँ रहम अपनी बरतरी दिखाता है और इंसाफ़ अपनी बड़ाई जताता है। बावजूद इसके अक़ल उन को सही रासता दिखाती है कि दुनिया की भलाई, उसकी बेहतरी के लिए

दोनों एक दुसरे के लिए ज़रूरी है।

लाहौर के बाद हाली दिल्ली चले आए और एंग्लो अरेबिक स्कूल में मुद्रिस हो गए। यहाँ फिर वाव पूरी तरह से सर सय्यद की तहरीक से जुड़ गए और इसी तहरीक के ज़ेर-ए-असर अपनी मशहूर और पुर-असर नज़्म 'मद्दो जज़र-ए-इस्लाम' लिखी। जो १८७९ में मुकम्मल हुई। इस में हाली का कौमी शऊर अपने शबाब पर नज़र आता है। उनके शऊर में बेदारी थी। वो उस समय की ज़रूरतों से पूरी तरह अवगत थे। वो जिंदगी को बनाने, हालात को सुधारने के खवाहिशमंद थे और ये सब झलकियाँ उनकी शायरी में नज़र आती हैं। उन्होंने गज़ल की इसलाह की तहरीक चलाई। कौमी और इस्लाही मज़ामीन को गज़ल में पेश करने का तजुरबा भी उन्होंने किया है। गज़ल में नई अलामतें और इशारों का इस्तेमाल करके इस के लिए नई राहें बनाई।

जदीद उर्दू शायरी हमारी बदलती ज़ेहनियत और जज़्बात की पैदावार हैं। जिंदगी ने शायरी को और शायरी ने जिंदगी को बदला है और नई मंज़िलों की तलाश में रवाँ-दवाँ है और ये जिद्दत-पसंदी की रिवायत उर्दू शायरी में बहुत पुरानी है। हाली इस जिद्दत के अलम-बरदार हैं। उनका नाम उर्दू शायरी को जिद्दत-की राहों से रूशनास कराने में सब से नुमायाँ है।

बीसवीं सदी की उर्दू में जो रूजहान पैदा हुआ उस में जिद्दत का पहलू नज़र आता है। वो अपनी नज़्मों में कौमी, मुलकी और मिल्ली मसाएल पेश करते हैं। वो अपने ज़माने के हालात से मुतास्सिर हुए। हाली का मैदान इस्लाह था। वो उस समय की बिगड़ी हुई सामाजिक जिंदगी को सुधारना चाहते थे और इसी ख्याल से उन्होंने सर सय्यद की तहरीक

के लिए अपनी जिंदगी वक्फ़ कर दी। सर सय्यद तहरीक प्रारंभ में तालीमी थी लेकिन समय के साथ साथ उसने हिंदुस्तानी मुसलमानों की जिंदगी में आम पहलूओं को भी अपने दामन में समेट लिया। उस में राजनीतिक, आर्थिक, सामाजिक सभी पहलू दिखाई देने लगे। सर सय्यद ने इस तहरीक के ज़रिए मुसलमानों की जिंदगी में राजनीतिक, आर्थिक और सामाजिक सुधार करने की कोशिश की। हाली ने सर सय्यद के विचारों को अपनी शायरी में समोने और उसे जनता तक पहुँचाने की कोशिश की। सर सय्यद और उनकी तहरीक ने हाली को कौमी शायर बनाया। हाली के दिल में देश भक्ति का जज़्बा था और इसी तहरीक के ज़ेर-ए-असर लिखी नज़्म 'मद्दो-जज़र-ए-इस्लाम' में हाली का कौमी शऊर अपनी ऊंचाई पर दिखाई देता है। ये एक ऐसी नज़्म है जिस में वो खुद भी रोते हैं और दुसरों को भी रूलाते हैं। यह एक तड़पते हुए सच्चे मुस्लमान के दिल की पुकार है। इस नज़्म ने मुसलमानों में एक हलचल सी मचा दी। इसकी एक जिल्द जब सर सय्यद के पास पहुँची, तो उसे पढ़ कर सर सय्यद के दिल पर इस के पढ़ने से जो असरात पैदा हुए उसको उन्होंने बड़े दिलकश अंदाज़ में अपने ख़त में इस प्रकार व्यक्त किया है :

“जिस वक़्त किताब हाथ में आई, जब तक ख़त्म न हुई हाथ से न छुटी और जब ख़त्म होली तो अफ़सोस हुआ की क्यों ख़त्म हो गई। अगर मुसद्दस की बदोलत फ़न-ए-शायरी की तारीख़ जदीद करार दी जावे तो बिल्कुल बजा है।... बेशक में इसका मोहर्रिक हुआ और उसको में अपने इन आमाल-ए-हस्ना में समझता हूँ की जब खुदा पुछेगा की तू

क्या लाया तो कहूँगा हाली से मुसद्दस लिखवा लाया हूँ और कुछ नहीं..." (यादगार—ए—हाली, सालेहा आबिद हुसैन, पुष्प - ४०)

मुसद्दस की हकीकत निगारी, सच्चाई, उसकी तड़प उसकी कुबूलियत की वजह बनी। साथ ही जज़बात व बयान की सादगी और मिठास भी लोगों को पसंद आई। हाली सिर्फ किसी एक क़ौम को नहीं बल्कि पूरी क़ौम तक अपना पयाम पहुँचाना चाहते थे।

नहीं क़ौम में गरचे कुछ जान बाकी
न है इस में इस्लाम की शान बाकी।
न वो जाह व हशमत के सामान बाकी
पर इस हाल में भी है एक आन बाकी।
बिगड़ने का गो इनके वक़्त आ गया है
मगर इस बिगड़ने में भी एक अदा है।
बहोत हैं अभी जिन में ग़ैरत है बाकी
दिलेरी नहीं पर हमीयत है बाकी।
मिटे पर भी पिन्दार हस्ती वही है
मकाँ गर्म है आग गो बुझ गई है।

हाली ने सभी पहलूओं पर नज़में लिखी। जिस में उनका ख़ास अंदाज़ नज़र आता है। साथ ही देश भक्ति की भावना के तहत अपनी शायरी को अपने देश और उसकी हर वस्तु से दिलचस्पी के इज़हार का वसीला बनाया। हाली ने शब्द क़ौम को पूरे मुल्क के तौर पर इस्तेमाल किया है।

मुल्क है इत्तेहाद से आज़ाद
शहर है इत्तेफ़ाक़ से आबाद।
हिंद में इत्तेफ़ाक़ होता गर
खाते ग़ैरों की ठोकरें क्यों कर।
क़ौम जब इत्तेफ़ाक़ खो बैठी
अपनी पूँजी से हाथ धो बैठी।
उर्दू शायरी में हाली से पहले औरत को

कोई प्रमुख स्थान प्राप्त न था। वो केवल महबूब की हैसीयत से दिखाई देती थी और उनकी सामाजिक स्थिति किसी को दिखाई नहीं देती थी। हाली ने अपनी मशहूर नज़में 'मुनाजात—ए—बेवा' और 'चुप की दाद' में औरतों की समस्याओं को विशेष महत्व दिया।

नज़म 'मुनाजात—ए—बेवा' १८९७ में लिखी। हाली हिंदुस्तान में मौजूद गलत, रीति—रिवाजों और सामाजिक जटिलताओं से अच्छी तरह परिचित थे। इस नज़म में उन्होंने एक कमसिन बेवा की अफ़सोस—नाक हालत को बयान किया है। जो समाज के जुल्म व सितम का शिकार है। इन समस्याओं को ध्यान में रखते हुए वह इसमें सुधार करना चाहते थे।

हाली ने अपनी नज़म 'चुप की दाद' में हिंदुस्तानी औरत की खिदमात, उसकी सेवाएँ और उसकी सीरत पर रौशनी डाली है।

ऐ माओ! बेहो! बेटियो!

दुनिया की इज़्जत तुम से है
मुल्कों की बस्ती हो तुम्हीं,

क़ौमों की इज़्जत तुम से है।

नेकी की तुम तस्वीर हो,

इफ़फ़त की तुम तदबीर हो

हो दीन की तुम पास्बाँ,

इमाँ सलामत तुम से है।

फ़ितरत तुम्हारी है हया,

तीनत में है महेर—ए—वफ़ा

घुट्टी में है सब्र व रज़ा,

इसाँ इबारत तुम से है।

हाली की दुसरी नज़मों में भी उनका मख़सूस ज़ाविया—ए—नज़र दिखाई देता है। हाली अपना पैग़ाम ज़्यादा से ज़्यादा लोगों तक पहुंचाना चाहते थे। उन्होंने सरल भाषा में जिंदगी की हकीकत को पेश करने की हर मुमकिन

कोशिश की। उनके अंदाज़ में सादगी और दिलकशी के साथ साथ दर्द मौजूद है, जो दिलों पर असर करता है।

निष्कर्ष

हाली को उनकी मतानत और गंभीरता ने कौमी शायर बनाया है। उन्होंने जिंदगी के अन्य विषयों को भी अपनी शायरी में पेश किया है। हाली हकीकत निगार और फितरत परस्त शायर है। वो शायरी के लिए सादगी, जोश और

असलियत को ज़रूरी समझते हैं और उनकी ये खूबीयाँ उनकी शायरी में खुलूस और सच्चाई पैदा करती है। वो कहीं कहीं तशबीहात और इस्तेआरात से भी काम लेते नज़र आते हैं। हाली की शायरी एक तहरीक की हैसीयत रखती है जिस ने उर्दू शायरी में नई राहें हमवार की हैं। उनकी शायरी बदले हुए माहोल को दर्शाती है। हाली ने उर्दू नज़्मों को नई राहों से हम-किनार किया।

संदर्भ ग्रंथ

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भासाच्या नाटकातील दुर्योधन

मृदुला काळे

संशोधक छात्रा, कविकुलगुरु कालिदास संस्कृत विश्वविद्यालय, रामटेक

सारांश

गीतगोविन्दकार जयदेव, ज्याचे वर्णन 'भासोहासः कविकुलगुरु कालिदासो विलासः' असे करतो तोच प्रतिथयश संस्कृत कवी भास होय. संस्कृत वाङ्मयरूपी भांडाराला ज्याने आपल्या अभूतपूर्व आणि लालित्यपूर्ण रचनांनी परिपूर्ण केले तोच भास. संस्कृत काव्यसृष्टीमध्ये आपल्या तेरा नाटकांनी भर घालणारा कवी भास संस्कृतातील प्राचीनतम कवीपैकी एक म्हणविला जातो. अन्य ठिकाणी दुर्लभच असणारे असे मानवीय भावभावनांचे अत्यंत उत्तम असे चित्रण भासाच्या प्रत्येक नाटकात दिसून येते. एकाच व्यक्तीचे व्यक्तिचित्रण विविध नाटकांमध्ये विविधांगी आणि भिन्न भिन्न स्वरूपात करणारा भास हा कदाचित एकमेव नाटककार असावा. आपल्या चार नाटकांमध्ये दुर्योधनाच्या व्यक्तिमत्त्वातील विविधांगी रूपांचे दर्शन भासाने लीलया केलेले आढळते. यात दुर्योधनाच्या विविधांगी व्यक्तिमत्त्वाचा अभ्यास करण्याचा प्रयत्न या शोधनिबंधात केलेला आहे.

सांकेतिक शब्द : दुर्योधन, भास, पञ्चरात्रम्, दूतघटोत्कचम्, दूतवाक्यम्.

प्रस्तावना

आपल्या लालित्यपूर्ण नाटकाने संस्कृत काव्यसृष्टीमध्ये अमूल्य अशी भर घालणारा कवी म्हणजे भास. २०व्या शतकाच्या सुरुवातीपर्यंत केवळ नाव म्हणून माहिती असलेल्या कवी भासाला, साहित्यजगतामध्ये पुनःप्रतिष्ठित करण्याचे श्रेय महामहोपाध्याय पं. टी. गणपतीशास्त्री यांना जाते. अथक प्रयत्न करून पं. टी. गणपतीशास्त्रींनी हस्तलिखितांच्या स्वरूपात असलेली भासाची नाटके प्रकाशित केली आणि केवळ नामरूप असलेला 'भास' पुन्हा प्रकाशात आला. संस्कृत कवी परंपरेप्रमाणेच आपल्या नाटकांमध्ये स्वतःचा कुठलाच परिचय न दिल्याने भासाचा काळ आजही अगम्यच आहे. तरी प्राचीन अभ्यासकांच्या मते साधारणपणे इ.स.पूर्व चौथ्या शतकापर्यंत हा काळ मानता येतो. भासाच्या तेरा नाटकांना एकंदरीत 'भासनाटकचक्रम्' असे म्हटले जाते. मानवी भावभावनांचा अत्युत्तम असा खेळ भासाच्या प्रत्येक नाटकामध्ये दिसून

येतो. सामान्य मनुष्याच्या जीवनातील प्रत्येक घटनेचे, त्याच्या स्वभावाचे चित्रण करण्यातली त्याची हातोटी नक्कीच भासाला अतिउच्च पातळीवर नेऊन ठेवते. भासाची बरीचशी नाटके ही रामायण आणि महाभारत कथांवर आधारलेली आहेत. या नाटकांमध्ये मूळ ग्रंथांमध्ये वर्णित कथा, व्यक्तिचित्रणे जसेच्या तसे न घेता त्यात बरेच बदल भासाने केलेले आढळतात. आकर ग्रंथापेक्षा संपूर्णपणे भिन्न आणि वेगळे कंगोरे असलेले व्यक्तिमत्व समोर आणण्यात कवी भासाचा हातखंडा आहे असे म्हटल्यास वावगे ठरणार नाही.

उद्देश

भास नाटकातील दुर्योधनाच्या विविधांगी व्यक्तिमत्त्वाचा अभ्यास करण्याचा प्रयत्न या शोधनिबंधात करण्यात आला आहे.

शोधपद्धती

भासनाटकचक्रातील चार नाटकांमध्ये दुर्योधनाचे व्यक्तिमत्व प्रकर्षाने समोर येते,

म्हणूनच चारही नाटकांचा अभ्यास आणि दुर्योधनाच्या व्यक्तिमत्त्वाचा अभ्यास करण्यासाठी तुलनात्मक आणि वर्णनात्मक अशा दोनही शोधपद्धतींचा अवलंब करण्यात आला आहे.

मुख्य विषय

भासाची नाटके यशस्वी होण्यात त्याने केलेले पात्रांचे चरित्रचित्रण अतिशय महत्त्वपूर्ण ठरते. भासाने सर्व प्रकारच्या पात्रांचे चित्रण कौशल्याने केलेले आहे. देवतांपासून असुरांपर्यंत, राजापासून ते चोरांपर्यंत, एवढेच नव्हे तर अगदी पशुपक्षांचे चित्रण देखील मोठया कौशल्याने केलेले दिसते. मूळ ग्रंथापेक्षा वेगळे कथानक आणि वेगळे व्यक्तित्व उभे करण्यात भासाची प्रयोगशीलता दिसून येते. भासाच्या तेरा नाटकांपैकी सहा नाटके ही महाभारताधारित आहेत. यापैकी बऱ्याचशा एकांकिकाच आहेत. यापैकी ऊरुभंगम्, दूतवाक्यम् आणि दूत-घटोत्कचम् या एकांकिका आणि पंचरात्रम् या तीन अंकी समवकारामध्ये दुर्योधनाचे व्यक्तिमत्त्व प्रकर्षाने समोर येते. प्रत्येक नाटकामध्ये वेगळे दिसणारे दुर्योधनाचे व्यक्तिमत्त्व हे भासाच्या नाटकांचे वैशिष्ट्यच म्हणावे लागेल.

मूळ महाभारतातील व्यक्ती या बहुतांशी उदात्त आणि आदरणीय अशा आहेत. ही व्यक्तिवत्त्वे गुणसम्पन्न असली तरी सर्वगुणसंपन्न नाहीत आणि म्हणूनच ती अधिक जवळची वाटतात. पांडवांचा प्रतिस्पर्धी असलेला दुर्योधन, याच्या जीवनाचा ओघ जरी वाईटाकडे असला तरी राजा म्हणून प्रजापालन, राजनीती, शासन यामध्ये कुठेही तो चुकताना दिसत नाही. (महाभारत, मराठी अनुवाद खंड ११ समालोचन) भासाच्या नाटकांमध्ये देखील दुर्योधनाचे व्यक्तिमत्त्व असेच विविधांगी दिसून येते.

दूतवाक्यम् - दूतवाक्यम् या एकांकिके-

तील दुर्योधन हा राजा म्हणून रंगमंचावर येतो आणि म्हणूनच राजा म्हणून असलेल्या सगळ्याच जबाबदाऱ्या हा चांगल्या प्रकारे निभावतांना दिसतो. राजा दुर्योधनाच्या आज्ञेने उपस्थित झालेल्या सर्व आमंत्रित राजेलोकांना, सभासदांना, श्रेष्ठांना आदरपूर्वक आणि सन्मानाने आसनस्थ करणारा असा हा राजा आहे. पांडवांशी युद्ध करण्याचे निश्चित झाल्यानंतर एकट्यानेच सर्व निर्णय न घेता राजा म्हणून ज्येष्ठ-श्रेष्ठ अशा प्रधानांशी, पितामह भीष्मांशी आणि आलेल्या राजे लोकांशी समन्वय साधून निर्णय आणि योजना आखणारा दुर्योधन राजा म्हणून खरेच सुयोग्य आहे. परंतु लगेचच 'दूत' म्हणून प्रविष्ट होणाऱ्या श्रीकृष्णाच्या आगमनाच्या सूचनेनंतर, दुर्योधनाचा नूरच पालटलेला दिसतो. श्रीकृष्णाला, केशवाला 'नारायण' म्हणताक्षणी क्रुद्ध झालेला दुर्योधन, तो केवळ 'दूत' आहे अशी वाक्ये बोलतो. आपले वर्चस्व सिद्ध करताना तो आमंत्रित राजेलोकांनी देखील श्रीकृष्णाचा सन्मान करू नये अशी ताकीद देताना दिसतो.

“यो त्र केशवस्य प्रत्युत्थास्यति, स मया द्वादशभारेण दण्ड्यः। तदप्रमत्ताः भवन्तु भवन्तः।

- दूतवाक्यम् अंक १, पृ.१०

श्रीकृष्णाचे देवत्व न जुमानता तो फक्त 'दूत' आहे या वास्तवाची तो वारंवार जाणीव करून देताना दिसतो. दुर्योधन आणि श्रीकृष्णामध्ये बराच काळ चाललेल्या वाद-विवादानंतर, श्रीकृष्णाचा उपदेश न मानता त्याला बंदी बनविण्याची तयारी आणि कृतीदेखील करणारा दुर्योधन समोर येतो. राजनीती आणि शासन चालविताना प्रतिस्पर्ध्याला अगदी व्यवस्थित ओळखणेही तेवढेच महत्त्वाचे आणि म्हणूनच प्रतिस्पर्धी पांडवांना हरविण्याकरिता श्रीकृष्णाला बंदी बनवणे गरजेचे आहे हे

जाणणारा दुर्योधन म्हणतो -

ग्रहणमुपगते तु वासुभद्रे
हृत्तनयना इव पाण्डवाः भवेयुः।
गतिमतिरहितेषु पाण्डवेषु
क्षितिखिलापि भवेन्ममासपत्ना ॥

- दूतवाक्यम् श्लोक १०

राजनीतीचे सुयोग्य ज्ञान असलेला 'दूतवाक्यम्' या एकांकिकेमधला दुर्योधन थोडासा वर्चस्व गाजवणारा, अधिकार गाजवणारा दिसतो. 'वीरभोग्या वसुधरा' या उक्तीवर संपूर्ण विश्वास असणारा दुर्योधन, 'राज्य हे मागून मिळत नसतं, ते जिंकावंच लागतं असं स्पष्टपणे सांगताना दिसतो.

राज्यं नाम नृपात्मजैः सहृदयैर्जित्वा
रिपून् भुज्यते

तल्लोके न तु याचते,
न तु पुनर्दीनाय वा दीयते ॥

- दूतवाक्यम् श्लोक २४

अर्थातच एका बाजूला सगळ्यांशी सामंजस्याने वागून, समन्वय साधून काम करणारा तर त्याच नाटकामध्ये अत्यंत गर्विष्ठ आणि वर्चस्व गाजविणारा असा दुर्योधन भासाने अप्रतिम रंगविला आहे.

दूतघटोत्कचम् - महाभारतावर आधारित दुसरी एकांकिका म्हणजेच दूतघटोत्कचम्. अभिमन्यूच्या मृत्यूनंतर पाण्डवांचा संदेश घेऊन भीमपुत्र घटोत्कच कौरवांच्या कक्षात येतो. याच घटनेवर आधारित ही एकांकिका. या एकांकिकेतील दुर्योधन हा युद्धात निपुण, कुशल आहे. आपल्याला हवं ते मिळविण्याची इच्छा प्रत्यक्षात उतरविण्याकरिता तो सतत प्रयत्नरत आहे. वेगवेगळ्या पद्धती वापरून शत्रूला नामोहरम करण्याच्या त्याच्या युक्त्या वाखाणण्यासारख्या आहेत. मामा शकुनीच्या

संपूर्णपणे कह्यात असताना सुद्धा दुर्योधन स्वतःच्या मातापित्यांबाबत आदरयुक्त आणि यथोचित वागताना दिसतो. पिता धृतराष्ट्राने आशीर्वाद न दिल्याने होणारे दुःख तो स्पष्टपणे सांगतो. अभिमन्यूच्या मृत्यूला जयद्रथाला जबाबदार ठरविल्यानंतर 'त्याने एकट्याने हे केले नाही' असे सांगणारा दुर्योधनही दिसतो.

आपला पराक्रम सांगतानाच बोलण्याच्या ओघातच प्रतिस्पर्ध्याला तो कमी लेखत नाही हे देखील कळून येते. बालक अभिमन्यूला मारल्यानंतर, 'तो एखाद्या तरुण साहसी योद्ध्या प्रमाणे लढला' असे सांगताना तो म्हणतो -

वृद्धं भीष्मं छलैर्हत्वा तेषां न पतिता भुजाः
हत्वा स्माकं पतिष्यन्ति तमबालपराक्रमम्।

- दूतघटोत्कचम्, श्लोक १८

प्रचंड महत्वाकांक्षी आणि युद्धोत्सुक असा दुर्योधन या एकांकिकेमध्ये बघायला मिळतो. अभिमन्यूच्या वधानंतर अर्जुनाने केलेली प्रतिज्ञा ऐकताच,

वयमपि तावत्प्रतिज्ञाव्याघाते

प्रयत्नमनुतिष्ठामः। - दूतघटोत्कचम्, पृ.२४

'दूत' म्हणून प्रवेश केलेल्या घटोत्कचा-लाही तो दूत म्हणून प्रविष्ट झाल्याचे जाणवून देतो. अतिशय अहंकारी असा दुर्योधन, घटोत्कचाची त्याच्या आईच्या अर्थातच हिडिंबेच्या कुळावरून निंदादेखील करतो. तो म्हणतो, 'तुला जर आईकडून प्राप्त झालेल्या विक्राळ रूपाचा गर्व असेल तर आम्ही देखील राक्षसांसमान बिकट स्वभाव असलेले आहोत.'

क्षिपसि वदसि रुक्षं लङ्घयित्वा प्रमाणं

न च गणयसि किञ्चिद्द्वयाहरन्दीर्घहस्तः।

यदि खलु तव दर्पो मातृपक्षोग्ररूपो

वयमपि खलु रौद्रा राक्षसोग्रस्वभावाः ॥

- दूतघटोत्कचम्, श्लोक ४६

‘दूतघटोत्कचम्’ या एकांकिकेतील ‘दुर्योधन’ हा महत्वाकांक्षी तर आहेच, त्याच बरोबरीने थोडासा अहंकारी आणि आक्रमक देखील जाणवतो. आपल्याला हवं ते मिळविण्याची त्याची धडपड देखील अगदी सुरेख पद्धतीने भासाने दर्शविली आहे. एकीकडे घटोत्कचाची निंदा करणारा दुर्योधन, ‘दूत’ म्हणून आलेल्या व्यक्तीला आम्ही मारत नाही, ‘न वयं दूतघातकाः’ असे नीतीयुक्त वाक्य देखील बोलताना दिसतो. महत्वाकांक्षी असतानाच दुर्योधन हा ध्येयासक्त असलेलाही जाणवतो.

पञ्चरात्रम् – महाभारत आणि वरील दोन एकांकिका याहून सर्वथा भिन्न असा दुर्योधन भासाने त्याच्या ‘पञ्चरात्रम्’ या तीन अंकी नाटकात रंगविलेला आहे. या नाटकातील दुर्योधन हा एका उदार नायकाच्या रूपात समोर येतो. नाटकाच्या अगदी सुरुवातीपासून ते अंतापर्यंत अतिशय उदार असे त्याचे व्यक्तिमत्त्व समोर येते. राजा झाल्यानंतर प्रजापालन करणारा, त्यांच्या सुखसमृद्धीची इच्छा करणारा असा दुर्योधन यज्ञ करताना समोर येतो. पूर्वी केलेल्या चुकांबद्दल द्रोणाचार्याची क्षमा मागणारा दुर्योधन आदर्श राजाचीच लक्षणे दर्शवितो.

द्रोणाचार्यानी, ‘अर्धे राज्य पांडवांना द्यावे’ अशी गुरूदक्षिणा मागितल्यानंतर संभ्रम निर्माण झालेला, पण शकुनीशी सल्लामसलत करून पाच रात्रींची अट ठेवण्याचा समजूतदारपणा देखील तो दाखवितो. गोप्रहणाच्या वेळी अभिमन्यूचे हरण झाले आहे हे कळल्यानंतर अतिशय व्याकुळ होणारा, आपले वैर अभिमन्यूच्या पित्याशी आहे, कुळातच अंतर्गत विरोध असला तरी बालकांचा काहीच अपराध मानला जात नाही असे समजावणारा आणि अभिमन्यूला सोडविण्यासाठी आक्रमणाच्या तयारीत असलेला दुर्योधन भासाने छानच

रंगविला आहे.

मम हि पितृभिरस्य प्रस्तुतो ज्ञातिभेद –
स्तदहि मयि तु दोषो वक्तृभिः पातनीयः।
अथ च मम सव पुत्रः पाण्डवानां तु पश्चात्
सति च कुलविरोधे नापराध्यन्ति बालाः॥

– पञ्चरात्रम्, अंक ३, श्लोक ४

द्रोणाचार्यानी पाच रात्रींमध्ये पांडवांचा शोध लावल्याने, आपली हार मोठ्या मनाने स्वीकार करणारा दुर्योधन, अर्धे राज्य देऊन टाकण्या- इतपत उदार झालेला दिसतो. तर मृते पि नराः सर्वे सत्ये तिष्ठन्ति तिष्ठति। असे सांगत सत्यनिष्ठतेची आणि उदार चारित्र्याची परिसीमा दर्शवितो.

ऊरुभङ्गम् – करुणरसाने परिपूर्ण असलेली ही एकांकिका आहे. महाभारताचे युद्ध अंतिम टप्प्यात आलेले असताना भीम आणि दुर्योधनाचे गदायुद्ध होते. त्यात भीमाने केलेल्या गदाप्रहारामुळे मरणासन्न अवस्थेत पोहोचलेल्या दुर्योधनाची ही कथा.

भीमाशी गदायुद्ध करीत असताना युद्ध हे तुल्यबळ आणि समानशस्त्रधारी योध्यांमध्येच होते हे जाणून, गदाप्रहाराने खाली पडलेल्या भीमाला दुर्योधन म्हणतो,

न दीनं, वीरो निहन्ति समरेषु भयं त्यजेति।

– ऊरुभंगम्, श्लोक २२.

पुढे भीमाने केलेल्या गदाप्रहाराने मरणासन्न अवस्थेत पोहोचलेला दुर्योधन बलदेवाला त्याला मारण्यापासून रोखतो. मरणासन्न अवस्थेतच आपल्या पुत्राला, पित्याला, मातेला आणि दोन पत्न्यांना भेटताना तो व्याकुळ झालेला आहे. पण घाबरलेला मात्र नाही. आपल्या पुत्राला तो सुयोग्य असे मार्गदर्शन करतो तर रडणाऱ्या आपल्या स्त्रियांना हिंमत देताना म्हणतो,

भर्ता ते न पराङ्मुखो युधि हतः किं क्षत्रिये!
रोदिषि?

– ऊरुभंगम्, श्लोक ५१

तर आपल्याला मारायला स्वतः श्रीकृष्णाला युक्ती वापरावी लागली याविषयी जाणूनच तो अतिशय खुष आहे.

धीरोदात्त नायकाचे उज्ज्वल चरित्र या एकांकिकेतून दिसून येते. युद्धात गरजेची असलेली आक्रमकता असो किंवा पुत्राला उपदेश देताना दर्शविलेला समजूतदारपणा. पत्नीला धीर देताना दाखविलेला प्रेमळ करारीपणा असो किंवा मातेला अर्थातच गांधारीला, 'अन्यस्यामपि जात्यां मे त्वमेव जननी भव' अशी विनवणी करताना आलेली व्याकुळता असो, भासाने संपूर्ण एकांकिकेतच दुर्योधनाचे व्यक्तिमत्त्व अतिशय उत्तम रंगविलेले दिसून येते.

उपसंहार

मूळ कथानकात आणि व्यक्तिचित्रणात बदल करून ते नवीन स्वरूपात मांडण्याची कवी भासाची निपुणता खरोखरच अप्रतिम आहे. गुणसंपन्न परंतु खलनायक रूपात महाभारतामध्ये

समोर येणारा दुर्योधन भासाने आपल्या चारही नाटकात अतिशय भिन्न भिन्न असा रंगविला आहे. महाभारताहून सर्वथा भिन्न असा 'पञ्चरात्रम्' मधला उदार दुर्योधन असो किंवा 'दूतवाक्यम्' आणि 'दूतघटोत्कचम्' मधला करारी, किंचित अहंकारी, महत्वाकांक्षी दुर्योधन असो, दोनही स्वरूपातला दुर्योधन वाचकांना नक्कीच आनंद देतो तर 'ऊरुभंगा'तील सात्विक, स्नेहपूर्ण आणि उज्ज्वल चरित्र असणारा दुर्योधन वाचकांच्या मनात घर करतो.

एकाच व्यक्तीच्या व्यक्तिमत्त्वातील भिन्न भिन्न स्वभाववैशिष्ट्यांचा आणि पैलूंचा परिचय कवी भास अगदी लीलया करून देतो. भासाची पात्रे ही जमिनीवरची साधी माणसं भासतात आणि म्हणूनच प्रेक्षक आणि वाचक या नाटकांशी आणि त्यातील पात्रांशी सहज संबंध जोडू शकतात यातच भासाचे कौशल्य दिसून येते.

संदर्भ ग्रंथ

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२. भासनाटकचक्रे महाकविभास विरचितं दूतघटोत्कचम्, अनुवाद पं. श्रीरामजी मिश्र, चौखम्बा विद्याभवन, वाराणसी - २२१००१
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४. भासनाटकचक्रे महाकविभास विरचितं पञ्चरात्रम्, अनुवाद आचार्य रामचंद्र मिश्र, चौखम्बा विद्याभवन, वाराणसी - २२१००१
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तहान : कादंबरीतील ग्रामीण वास्तव

स्मिता शहाणे

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सारांश

तहान ही कादंबरी अतिशय गाजली. ग्रामीण जीवनातील भयाकुल करणारे वास्तव, पाणीटंचाईने ग्रासलेले गाव, त्याचाही फायदा घेणारे ठगे लोक, कमकुवत शासकीय यंत्रणा, स्वार्थी गावपुढारी, या कादंबरीमध्ये दोन पिढ्यातील संघर्ष दाखविला आहे. ओंजळभर पाण्यासाठी वणवण हिंडणाऱ्या आणि रात्रभर जागणाऱ्या बायका आणि पैशासाठी पिळवणूक करणारी स्वार्थी माणसे यांचे ग्रामीण जीवनातील चित्रण या कादंबरीत आलेले आहे.

पाणीटंचाईमुळे विस्कटलेल्या खेड्याच्या आणि कुटुंबाच्या पार्श्वभूमीवर नव्या-जुन्याचा संघर्ष व त्या संघर्षात 'त्रिशंकू' झालेल्या बबन शेवाळेची शोकांतिका हा तहान चा विषय आहे. सदानंद देशमुख यांनी तहान कादंबरी मध्ये ग्रामीण जीवनाचे चित्रण रेखाटताना जिवंत खेड्याचे दर्शन घडविले.

सांकेतिक शब्द :

प्रस्तावना

डॉ. सदानंद नामदेव देशमुख हे मराठी भाषेत लिहिणारे भारतीय कवी, कादंबरीकार च कथाकार आहेत. त्यांचा जन्म आमडापूर या खेड्यात एका शेतकरी कुटुंबात झाला. सदानंद देशमुख यांची पहिली कादंबरी तहान १९९८ साली प्रकाशित झाली.

लेखक ज्या समाजात जन्मतो त्या समाजाचे संस्कार त्याच्यावर घडत असल्यामुळे समाजातील वास्तव तो आपल्या लेखनातून मांडत असतो. साहित्य आणि समाज एकाच नाण्याच्या दोन बाजू आहे. समाज हा साहित्य निर्मितीचा मूळ स्रोत असून साहित्य व समाजाला लेखक आपल्या साहित्यातून समाजातील त्या-त्या काळातील संकल्पना, संस्कृती, परंपरा, पर्यावरण इत्यादी घटकांचे चित्रण अतिशय संवेदनशीलतेने करतो म्हणून समाज हा लेखकाच्या साहित्यकृती निर्मितीतील एक महत्वाचा घटक ठरतो. लेखक आपल्या साहित्यातून सामाजिक जीवन, वेगवेगळ्या समस्या, काळानुरूप बदलणाऱ्या रूढी-परंपरा,

शोषण, बेकारी, गरिबी, शेतकरी जीवन आणि सामाजिक जीवन त्या त्या काळातील वास्तवपूर्ण जीवनाला आणि लेखकाच्या अनुभवसंपन्नतेला केंद्रित करते.

कृषी जीवनाची समग्रता, सर्वकषता व सूक्ष्मता हे या कादंबरीचे महत्त्वाचे वैशिष्ट्य आहे. ग्रामीण परिसर तेथील कृषिनिगडीत जनजीवन, झाडे, पशु, पक्षी, कीटक आणि या सर्वांवर होत असलेले आधुनिकीकरणाचे, जागतिकीकरणाचे परिणाम, त्यामुळे निर्माण झालेले विपरीत समाजवास्तव तहान कादंबरीतून दिसून येते.

ग्रामीण जीवनातील जीवन-जाणिवांच्या उभ्या-आडव्या ताण्या-बाण्यांनी कादंबरीचे 'पोत' लक्षणीय बनले आहे. नव्या जुन्या पिढीचा संघर्ष कौटुंबिक पातळीवरील नात्यां मधला संघर्ष, शहर विरुद्ध खेडे, किंवा श्रीमंत विरुद्ध गरीब अशा अनेकविध प्रकारच्या बाह्य संघर्षांसोबतच व्यक्तीच्या आंतरीक संघर्षाच्या पीळदार विणीतून कादंबरीचे 'पोत' सतेज झाले आहे.

‘तहान मध्ये तहानलेपणाचं विराट दर्शन आहे. या तहानेचा आवाका जल-तृष्णेपुरताच मर्यादित नसून तृष्णा किंवा तहान ही अनेक प्रकारची असू शकते.

सत्तेची, भोगाची, आसक्तीची तहान माणसाला व माणसांच्या समूहाला असू शकते. आणि त्याच्या अनेक पद्धतीही आहेत. पण पाण्याच्या तहानेनं आक्रंदणाच्या एका गावाचं चित्रण करत लेखक सदानंद देशमुख आपण टाळत असलेल्या किंवा दुर्लक्ष करत असलेल्या वास्तवाकडे खेचून नेतो.

१९७५ नंतर ग्रामीण कादंबरीकाराची नवशिक्षितांची नवी पिढी उदयाला आली आणि ग्रामीण कादंबरीचे दालन अधिक समृद्ध झाले, दलित, आदिवासी, बहुजन अश्या विविध स्तरातून आलेले कादंबरीकार ग्रामीण जीवनाचे सूक्ष्म, वास्तव, कठोर पद्धतीने साकार करताना दिसतात.

तहान कादंबरीतील ग्रामीण जीवन

कागदी पुस्तकात काव्यात ।

खेड्याचे वर्णन दिव्य बहुत।

परि वस्तुस्थिती पाहतां तेथ।

क्षणभरही राहवेना ॥”

- राष्ट्रसंत तुकडोजी महाराज

अशी खेड्याविषयीची नापसंती रा. तुकडोजी महाराज यांनी ग्रामगीतेत व्यक्त केलेली आहे.

ग्रामीण साहित्याच्या या व्यापक ‘भाना’ चा प्रत्यय ‘ग्राम’, ‘ग्रामीण साहित्य’ इ. संकल्पनांची जी स्पष्टीकरणे या चळवळीकडून करण्यात आली आहेत, त्यातूनही येतो.

‘ग्रामीण’ या शब्दाचा या प्रवाहाला केवळ ग्रामातील, खेड्यातील व ‘ग्रामीण साहित्य’, म्हणजे केवळ ग्रामीण माणसासंबंधीचे, खेड्यां-

संबंधीचे साहित्य’ असा संकुचित अर्थ अभिप्रेत नाही. डॉ. आनंद यादव त्या संदर्भात म्हणतात, “ग्रामीण हा शब्दप्रयोग फक्त ग्रामातील व्यवस्थेशी निगडित नाही... त्याचा अर्थ ‘शहरी व्यवस्थेव्यतिरिक्त जी भारतीय जीवनव्यवस्था आहे त्या सर्व व्यवस्थेला व्यापणारा असा अर्थ या चळवळीला अभिप्रेत आहे.’”^१

सुखी जीवनाची तहान बाराही महिने सोसाव्या लागणाऱ्या वेदना हेच ग्रामीणांचे जीवन झाले आहे. हाच धागा पकडून अतिशय स्पष्टपणे या वेदनांना सदानंद देशमुख यांनी मांडले. प्रा. येळवंडे यांनी सदानंद देशमुखांच्या लेखनामागे सामाजिक वास्तवाची प्रेरणा असून ग्रामीण भागातील समाजाची स्थिती सांगितली आहे.^२

सदानंद देशमुख यांची ‘तहान’ ही कादंबरी समाजाच्या मूलभूत समस्येवर म्हणजे पाणीटंचाईवर आधारीत आहे. त्यामुळे या कादंबरीतील ग्रामीण समाजातील लोकांचे चित्रण यात आढळते. पाणी टंचाईच्या भीषण समस्येने ग्रासलेला समाज नैसर्गिक जीवनापासून तुटत चालला होता. त्यामुळे माणसामाणसांतील मूल्यसंघर्ष या कादंबरीतून व्यक्त केले आहे.

पाणीटंचाईचा प्रश्न उग्र स्वरूप धारण करताच समाजातील राजकारणाशी स्वतःच्या स्वार्थासाठी याचा वापर करून सामान्य माणसांच्या भावनांचा विचार करित नाही. समाजातील प्रश्नाकडे दुर्लक्ष करणाऱ्या आजच्या वास्तवाची जाणीव घागर मोर्चाच्या प्रसंग-वर्णनातून लेखकाने व्यक्त केलेली आहे. राजकारण, अर्थकारण, मूल्यसंघर्ष, यातून बदलत्या सामाजिक परिस्थितीची जाणीव या कादंबरीतून होते.

पाणीटंचाईमुळे समाजाला भविष्यात

कोणत्या संकटांना सामोरे जावे लागणार आहे हे वास्तव या चर्चेतून लेखकाने वाचकांसमोर मांडले आहे. 'तहान' या कादंबरीत सदानंद देशमुख यांनी समाजातील वास्तवता अधिक तीव्रतेने चित्रित केली आहे. गावात तंत्रविज्ञान पोहचले, शिक्षण आले. तरीदेखील माणसाच्या मूलभूत गरजा भागविण्यासाठी ग्रामीण समाज आजही संघर्ष करताना दिसतो.

शेतकऱ्यांच्या शोषणाच्या अनेक व्यथा सदानंद देशमुख यांनी लिहिल्या असून समाजातील शोषित घटकाकडून शेतकऱ्यांचे होणारे शोषण बदललेल्या सामाजिक परिस्थितीचे दर्शन घडवितात. खेड्यामध्ये राजकारण आल्यामुळे स्वार्थी, धूर्त राज्यकर्त्यांमुळे ग्रामीण विकास आज खुंटीत झालेला दिसतो. ग्रामीण भागातील शेतकऱ्यांच्या समस्या तश्याच असून शेतीविषयी सरकारची अनास्था ग्रामविकासाचा अडथळा बनली आहे.

सारंगपूर गावाचे दर्शन

सारंगपूर नावाचं पुणे-नागपूर महामार्गावरचं एक गाव. अगदी नावापुरतं सदानंद देशमुख यांनी आपल्या गावाचं कादंबरीसाठी नामांतर केलंय बाकी सगळे पाहता खाणारखुणा हे त्यांचं अमडापूर नावाचं गावचं यात आहे.³ सदानंद देशमुख यांचे तिथले घर आणि या गावातील अनेक माणसं आपल्याला या कादंबरीत दिसतात. त्यात सगळ्यात महत्त्वाच्या जागी आहे राघोजी शेवाळे आणि त्याचं कुटुंब. त्यांचा मुलगा बबन, त्याची बायको रामकोर, मुलगी वर्षा आणि मुलगा-छबिल्या नावाची बैलजोडी, आणखी बरीच पात्रं आहेत

सारंगपूर या विदर्भातील एका खेड्याच्या रूपाने एका सडलेल्या मूल्यहीन समाजाचं चित्र 'तहान' मध्ये येते. मराठी ग्रामीण कादंबरीला

एका वेगळ्या वास्तव वाटेने नेणारी कादंबरी म्हणून 'तहान' चा उल्लेख केला पाहिजे. त्या गावात राहणारी अठरापगड जातीतली माणसं, पशू, पक्षी, निसर्ग यांना वरपासून खालीपर्यंत लुबाडणारी शासन यंत्रणा व समाजयंत्रणा देशमुखांनी आपल्या 'तहान' कादंबरी मध्ये चित्रित केली आहे.

'तहान' कादंबरीमध्ये सारंगपूर गावातील नुसता उन्हाळा आणि त्याच्या होरपळीचे चित्रण बघायचं ठरलं तरी 'तहान' ची सुरवात त्यासाठी कमी पडते. शिवारात उन्हाची धग उठली होती. सार रानं होरपळून निघत होतं, गुराखी पोरानी डोंगर उतारावर किंवा नाल्या ओहळाच्या काठावर गुरं चारायला आणली होती. ती वाळल्या जमिनीवर दाताडं घासून थकली होती आणि चुकार झाडाची सावली पाहून विसावली होती. पोटं आत गेलेली आणि हाडं हाडं झालेली रवंथ करत होती. दाताडं हलताना त्यांचा मिटल्या थकल्या डोळ्यातून चिकट पाणी गळत होते. तोंडातून फेस येत होता आणि अंगावरच्या गोमाश्या शेपटीनं उडवून लावाव्या अस वाटत होतं. पण शेपटीत त्यांच्या तेवढं बळ उरलं नव्हतं त्याच्यानं तशाच चावू देत होते. (पृष्ठ क्र. १)

'तहान' कादंबरीतील वैशिष्टपूर्ण व्यक्तिरेखा

● राघोजी शेवाळे

प्रेमाने धरूनी करात आपुल्या शेतामधी नांगर।

लीलेने जणू गाईली तुवा बहु काव्ये सदा सुंदर।

- काशिनाथ हरी मोडक

यांनी व्यक्त केलेली ही भावना राघोजी शेवाळेच्या प्रेरणा स्रोताची साक्ष देतात.

या कादंबरीतला प्रमुख कथानकातला प्रमुख अक्ष म्हणजेच राघोजी शेवाळेचे कुटुंबच आहे. राघोजी हा शेतकरी आपल्या बैलावर

मुलांप्रमाणे नितांत प्रेम करणारा जुन्या पिढीतील कास्तकार आहे. 'झाड म्हणजे जमिनीची शोभा, पोरं म्हणजे घराची शोभा अन् ढोरं म्हणजे गोठ्याची शोभा अश्या शब्दात त्याचे मूल्य व्यक्त होते. त्या मुळच सारीकडं हाडकलेली गुरं-ढोरं दिसत असताना त्याचे मुरल्या-छबिल्या हे बैल हत्तीसारखे. अंगावर लदलद मांस असलेले.

मासल्यादाखल दोन जागा बघू. बबन बैलाना वापरून आतोनात पाणी विकत असतो. राघोजी बैलासाठी अस्वस्थ असतो. 'तर एकदम आठवण झाली त्यानं गोठ्यात बैल नव्हतेच... गेला वाटते वाटते पुन्ना बबन्या गाडी घेवून. करते लेकाच आता मपल्या बैलायचा चकनाचुर. ...मायमी याच्या बैलं म्हन्जे माह्या काळजाचे तुकडे. त्याहले खाऊ-पिऊ घालून म्या सट सुदरवलं अन् हा सुपूत सोन्यासारख्या माह्या बैलायची माती करायला लागला...(पृ.२१) राघोजी आपल्या खंगत चाललेल्या बैलामुळे सतत अस्वस्थ असतो. घरात येणारा पैसा, पंखा, टि.व्ही. यांच्याशी त्याला मतलब नसतो. घरात शिजणाऱ्या मटनाशी त्याला घेणं देणं नसत लोकांच्या पाण्याची काही ना काही सोय होईल, आपल्या मुलाचा पाण्याचा धंदा बसेल आपल्या बैलांना आराम मिळेल म्हणून तो गावकऱ्यांनी काढलेल्या मोर्च्यात सामील होतो. तिथल्या दंग्यात धावपळीत पडतो. आणि कायमचा लंगड होवून बसतो. (पृष्ठ क्र. १२३)

बैलाना अतिश्रम होत असतात आणि हडकू लागतात. त्यामुळे राघोजीचा जीव तिळतिळ तुटत असतो. शेतीच्या कामाकडे दुर्लक्ष करत बबन पैसा अधिक कमावतो. पण बैल मात्र अधिक खचत जात असतात. लंगडा राघोजी सुद्धा बसल्या जागी आतल्या आत खचून जातो. बैलाची रया जाते. "कावळे त्या

बैलांना टोकत कुरतडत असतानाही शेपटीत त्यांच्या तेवढं अवसानच उरलं नव्हतं. त्याच्यान तशाच चावू देत होते". (पृष्ठ क्र. १)

● बबन शेवाळे (राघोजी शेवाळेचा मुलगा)

या कांदबरीतील नायक बबन शेवाळे. राघोजीचा मुलगा बबन त्याचे हत्तीसारखे बैल घेवून एकदा देवराव बापूचा मळयावरचा तो चढ चढतो. अन् ते भरलेली गाडी त्या अवघड चढावरून सहज ओढून नेतो. पाण्याचे दोन मोठाले ड्रम भरलेले असतानासुद्धा. तिथून पाणी विक्रीतून मिळवलेला पैसा शारीरिक सुख मिळवण्यासाठी रत्नावर उधळतो. पाणी विक्रीतून मिळवलेल्या पैशातून भौतिक सुखाची लालसा करणारा बबन नैतिकता विसरतो व रत्नाचा उपभोग घेतो. कमी कष्टात अधिक पैसा मिळवण्याच्या धुदित बबन आपल्या वडिलांचा राघोजीचा वारंवार अपमान करतो. त्यांनी जिवापाड जपलेल्या बैलाकडे दुर्लक्ष करतो. शेती व्यवसायाकडेही दुर्लक्ष करतो.

शेतीविषयी बबनला जास्त ओढ नसल्यामुळे राघोजीच बैलाविषयी प्रेम जास्त अतिरेकी वाटते. बैलांच्या हाल-अपेष्टा पाहून वैतागलेल्या राघोजी त्याची पत्नी रामकोरशी भांडतो. तिला मारायला धावतो. तिच्या पाठीत कुऱ्हाडीचा दांडा घालतो. त्यावर बबन म्हणतो, '...नासुकल्या बैलासाठी तुमी मायले मारलं? बैलं काय, हे मेले त घेता येतीन दुसरे... पण मपली माय मेली त बेटीन का मले? माणसापेक्षा तुमाले बैलं जास्ती वाटतात का? (तहान पृ. ४१) पण म्हणून बबनचा बैलावर जीव नाहीय, असं नाही. तोही बैलाची काळजी घेतो त्याच्या जखमांना कळवळतो.

या गरिबीत खस्ता खाण्यापेक्षा नवा पाणी विकण्याचा धंदा करावा व खुप पैसे मिळवावे

आणि चैनीचे जीवन जगावे. बबन इथे बदलल्या सारख्या वाटतो; पण तो बदल वरवरचा आहे. राघोजीचे पशु प्रेमाचे मूल्य बाजूला सारून तो बैलांना पाण्याच्या टाकीला जुंपतो व बैलांची हेळसांड करतो. कमाईच्या व तारूण्याच्या धुंदीत बबनला रत्ना नावाची गरीब घरातील देखणी मुलगी भेटते. तिच्यावर तो पैसे उधळू लागतो त्या तारूण्याचा धुंदीत रत्नाशी शरीरसंबंध ठेवतो. आणि तिच्यावर केलेली कमाई पण उधळतो. नंतर गावात सरकारी टँकरनं पाणी पुरवठा सुरू होतो आणि बबनचा धंदा बसतो, त्याची आणि रत्नाची भानगड; ते सारं रत्नाचा बाप रंगेहाथ पकडतो. तो बबनला आणि रत्नाला आतोनात बुकलतो. हा सारा खेळ पत्रकार नवले, पालिस सोमनाथ, मोहन काळे यांनी घडवून आनलेला असतो.

केस होवू नये म्हणून बबनकडे दहा हजार रूपये रत्नाच्या बापाला देण्यासाठी व प्रत्येकी एक हजार पत्रकार व पोलिस यांच्यासाठी मागितले जातात. त्यावेळी त्याची आई रामकोर त्याला एकही पैसा देत नाही आणि वैतागून एका क्षणी तो नाहीसा होतो.

चंगळवादी वृत्तीचे दर्शन घडविणारी बबनची व्यक्तिरेखा बदलल्या सामाजिक परिवर्तनाचे प्रतिनिधित्व करते. त्यातून सामाजिक नैतिक मूल्याची होणारी घसरण सदानंद देशमुख चित्रित करतात. आजच्या तरूण पिढीची शेती व्यवसायाविषयीची अनास्था बबनचा वर्तमानातून लेखकाने चित्रित केली आहे.

● रामकोर (राघोजी शेवाळेची पत्नी)

या कादंबरीतील रामकोरची व्यक्तिरेखा सुद्धा मनात रेंगाळत राहणारी आहे. तिच्या नावापासून तिचे वेगळेपण सुरू होतं. रामकोर ही शेतीतल्या श्रमांनी आणि सततच्या अभावानं

वैतागलेली आहे. म्हणूनच बबन पाण्याचा पैसा मिळवायला लागल्यावर ती खूश होते. त्याच्या घरात पंखा, अश्या गोष्टी येतात. पाहिजे तेव्हा मटण शिजतं. बबनची आई म्हणजेच रामकोर खूष होते. ती त्याला बबनराव म्हणू लागते. घरात आता त्याचीच 'ठसण' चालणार असं ठणकावून राघोजीला; तिच्या नवऱ्याला सांगते घडोघडी नवऱ्याचा पाणउतारा करते. मांस मटण अधाशीपणे खाते. पंखाचा वारा घेते. टी.व्ही. सिरियल बघते. सोन्याच्या दागिन्यांची स्वप्न पाहते. आणि हे सगळं ऐश आरामाची जिंदगी देणारा मुलगा सार काही मागतो व आईची म्हणजेच रामकोर सोन्याची पोत तो रात्री अकरा वाजता घरात सगळे झोपले असताना चोरायला मागे पुढे पाहत नाही. आणि रामकोर ठसठसणाऱ्या डोक्याला काबूत ठेवण्यासाठी घट्ट फडकं बांधते. सुखाचा एका बारक्या क्षणासाठी तिच्याच उगवलेला तान भुईसपाट होतो

राघोजी घरी येतो. रामकोर दारातच फलकत मारून बसलली असते. दातांच्या खिंडीत अडकून पडलेले मासांचे धागे ती दातकोरण्यात उपसून फेकत असते. तिला तसं पाहून राघोजीच्या मनात येतं, ".....आता चांगलीच काटा मारल्यावानी दिसती. वावरा शिवारात जायचं काम नाई. पोराची कमाई सुरू हाये. चोपड चोपड खायले भेटते, त चांगली मासाळून राहयली. गावरान जवारीले रासायनिक खत देल्यावाणी....." (तहान पृ २१)

रामकोरच्या लेकीनव म्हणजेच वर्षाने दिलेले पाणी पिताना रामकोर म्हणाली की, "काय वंगाळ लागते व हे पाणी..... सग्दा शेवाळाचा का कशाचा गचाळ वास मारून राहयलं (तहान पृ १७५)." त्यावेळी रामकोरची मुलगी म्हणजेच वर्षा म्हणते की सग्दा गाव

असच पाणी पितात आपण लय चवणेखोर झालो नं म्हणुन आपल्याला पाण्याची अशी धमकतर येणारच हाये.

आयुष्यभर काबाडकष्ट करणारी रामकोर मुलांकडून पैसे मिळताच आपल्या नवऱ्याचा त्रागा करते. राघोजीचा घागर मोर्चेत पाय मोडल्यावर “पाय मोडल्यावर नसतात भेटत का पैसे” (तहान पृ. १२३) असा प्रश्न विचारते. व आपल्या स्वार्थी वृत्तीचे दर्शन घडविते. पतीचा आदर करणारी आपली भारतीय संस्कृतीत राघोजीचा पाणउतारा करण्याची एकही संधी रामकोर सोडत नाही. बदलत्या सामाजिक परिवर्तनात कुटुंबातील प्रेमाची नातीदेखील स्वार्थी कशी बनतात हे रामकोरच्या व्यक्तिचित्रणातून सदानंद देशमुख यांनी मांडले आहे.

● वर्षा (राघोजी शेवाळेची मुलगी)

राघोजी शेवाळेची मुलगी घरात आईला मदत करणारी, राघोजी व रामकोरचे भांडण सोडवणारी, दोघाची पण काळजी घेणारी आणि घरामध्ये राघोजीला आपली वाटणारी व्यक्ती ती म्हणजे त्याची मुलगी वर्षा. रामकोर रागात असली म्हणजे राघोजीला जेवन, चहा देत नाही पण त्याची मुलगी मात्र आपल्या आईची नजर चूकवून बापासाठी जेवन, चहा करून देते.

● रत्ना (बबन शेवाळेची प्रेयसी)

झोपडपट्टीत राहणारी सुंदर, तरूण आणि चतुर मुलगी म्हणजे रत्ना. बबन तिच्या सुंदरतेवर मरतो. तिला तो फुकट पाणी, कमवलेली पैसे, नवनवीन वस्तू आणि साड्या देतो. अनेक खाण्यापिण्याच्या वस्तू घेवून देतो आणि रत्नाला पण पैसे मिळतात त्यामुळे पण ती बबन शेवाळे ला विरोध करीत नाही. पण जेव्हा रत्नाच्या बापाला कळते त्यावेळी मात्र ती त्याची साथ देत नाही. रत्ना बबन प्रकरणाचे भांडवल करून

त्याला मारतात, धमकवतात व लुबाडतात आणि विकृत तहान भागवतात या तुलनेने बबनची पैशाची आणि रत्नाची तहान स्वाभाविक वाटते.

● तहान मधील धार्मिक व समाजजीवन

ग्रामीण समाज देवपूजा, देवदेवतांची आराधना उपासना करून योग्य मार्गाचा अवलंब कसा करतात याचे वर्णन ‘तहान’ मधील अनेक घटना प्रसंगातून सदानंद देशमुख यांनी केले आहे.

‘देव’ ही संकल्पना नसती तर माणसाचे माणूसपण टिकले नसते हे वरील संवादातून दिसून येते.

‘तहान’ कादंबरीतील राघोजी शेवाळे आपल्या बायकोच्या बदललेल्या स्वभावाने भूतकाळातील आठवणींमध्ये रमतो. स्वतःचा एकटेपणा घालविण्यासाठी संतवचनाचा आधार देतो. आपल्या घरातील कौटुंबिक संघर्ष पाहता त्याला संत तुकारामाच्या अभंगाच्या ओळी आठवतात.

“जन हे सुखाचे, दिल्या घेतल्याचे,
अंत हे काळाचे, नाई कोणी,
हीन झाल्या शक्ती,
नाक डोळे गळती,
सोडूनिया जाती रांडपोरे” (तहान पृ २५)

नवऱ्यापेक्षा आपला मुलगाच आपल्याला सुखी ठेवीन या विचाराने नवऱ्याचा त्रागा करणाऱ्या रामकोरच्या वागण्याने दुःख झालेला राघोजी धर्माचा आधार घेतो.

अशा प्रकारे धर्म ही संकल्पना संपूर्ण मानवी समाजाला व्यापून टाकणारी असून या संकल्पनेभोवती मानवी समूह जीवन केंद्रित होवून त्याबरोबर धार्मिक भाव-भावनांचा संबंध येतो. सदानंद देशमुख यांनी धार्मिक रूढी, परंपरा, अंधश्रद्धा या समाजाला कशा पोषक आणि विघातक आहे हे त्यांनी अतिशय

संवेदनशीलतेने व्यक्त केले आहे.

सदानंद देशमुख यांनी 'तहान' कादंबरी-मध्ये समाजजीवन रेखाटताना पाणीटंचाईच्या भीषण प्रश्नांची दाहकता चित्रित केली आहे. पाणीटंचाई असलेल्या गावात या कादंबरीचा नायक बबन शेवाळे पाणीविक्रीचा व्यवसाय करतो. नौकरदार, हॉटेल मालक यांनी पाणी विकून पैसा मिळवणाऱ्या बबनची परिस्थिती या व्यवसायातून सुधारते. परंतु गारमाळच्या चढावरून बैलगाडी ओढून आणणाऱ्या बैलांची अवस्था पाहून राघोजी मात्र तळमळतो. पाणीविक्रीतून मिळणाऱ्या पैशापेक्षा मातीत घाम गाळून कष्टाने पैसे मिळावेत या विचाराच्या राघोजीकडे कुटुंबातील सर्वच सदस्य दुर्लक्ष करतात. पुढे गावात पाण्याचे टँकर सुरू होताच बबनची आर्थिक परिस्थिती ढासळते. तेव्हा मात्र या कुटुंबात पैशाची चणचण भासते. असे वर्णन या कादंबरीत सदानंद देशमुख यांनी केले आहे. पाणी विक्रीतून मिळवलेला पैसा कसा खर्च करावा हे बबनला कळत नाही. त्यामुळे सिनेमा बघणे, धाव्यावर जेवणे, रत्नावर पैसे उधळणे अशा गोष्टी तो करतो चंगळवादी नवीन पिढीच्या हातात श्रमाशिवाय अधिक पैसा आल्यास त्याचा विनियोग योग्य मार्गाने न होता नैतिक व सामाजिक मूल्यांचा न्हास होतो. हे आजच्या नवीन पिढीचे सामाजिक चित्र सदानंद देशमुख यांनी या कादंबरीत चित्रित केले आहे.

● **जीवन मरणाला व्यापून उरणारी 'तहान'**

पर्यावरणाचा नाश आणि वारंवार पडणारा दुष्काळ यामुळे पाण्याची भेडसावणारी टंचाई हा आज भारताचा नव्हे तर जगाचा प्रश्न बनलेला आहे. अशी ही सर्वांच्या जीवावर उठलेली पाणी टंचाई सदानंद देशमुखांनी आपल्या 'तहान' कादंबरीतून मनःपूर्वक साकार केलेली आहे. पाण्यावरून होणारी भांडणे, पाण्यावरून होणाऱ्या

चोऱ्या, पाण्यासाठी विहरीत पाय घसरून मेलेली माणसे आणि पाण्यावाचून सामान्य माणसाची होणारी रोजची घालमेल, धावपळ लेखकाने उत्तम प्रकारे दाखविली आहे.

“मठेकराच्या भाषेत लेखकाजवळ असणारी आत्मनिष्ठा ही महत्वाची असते. त्या जीवनाबद्दल त्या विषयाबद्दल नि माणसाबद्दल लेखकाला तीव्रतेने जाणवायला हवे. तो विषय त्याच्या रक्तात भिनलेला असेल तर मग त्यातून कारागिरी वा कृत्रिमता निर्माण होत नाही.”^{१५} सामान्य माणसाच्या घामाचा वास आणि मातीचा गंध संपूर्ण चित्रण माणसाची जीवनशैली व लोकसंस्कृतीचे दर्शन आपणास घडविते.

हातात भांडी आणि बादल्या घेवून दिवसरात्र पाण्यासाठी वणवण भटकणारी माणसे, तळातल्या गाळमिश्रित पाण्यासाठी विहिरीवर गर्दी करणाऱ्या बायका, कोरड्या पडलेल्या हापश्याशी आदळ-आपट करणारी पोरं, टँकरची वाट पाहणारी माणसे, पाण्यासाठी दूरदूर रानावनात हिंडणाऱ्या मुली, पाण्यावाचून तडफडणारे जनावरे, वाटेल ती किंमत देवून पाणी विकत घेणारे नौकरदारवर्ग व हॉटेलवाले या साऱ्यांचे चित्रण या कादंबरीमध्ये आलेले आहेत. त्यामुळे सारी माणसे पाण्यासाठीच जगतात आणि पाण्यावरच जगतात. पाण्याला पर्यायी साधने नाही. पाण्याची तहान पाणीच भागवू शकते व ते जीवनमूल्य आहे.

या कादंबरीमध्ये म्हाताऱ्या माणसांच्या जीवनाचे दर्शन आणि नव्या व जुन्या पिढीतील व्यक्तीच्या मानसिकतेत पडलेला फरक दाखविण्यात आलेला आहे. पाण्यावाचून राघोजीचे घामाने चिकचिक झालेले अंग, हाताने शरीरावरच्या घामाच्या लोळ्या काढणारे शरीर. शिवाय राघोजीच्या डोळ्यासमोर रात्रभर शिवारात पडलेली हाडे व दारूच्या भट्ट्या, बबन रात्री

सिनेमाला जाताना रात्रीच्या वेळी विहिरीवर टॅकरने टाकलेले पाणी भरणाऱ्या बायकांची गर्दी झालेला प्रसंग चित्रित करून पाण्याचा तीव्र प्रश्न लेखनाने यात मांडलेला आहे.

आजच्या समाजव्यवस्थेचा शेतकरी चराचराची तहान भागविण्यासाठी तळमळतो आहे. झाड-झुडपं, गुरं-ढोरं, पशु-पक्षी आणि सर्जक मातीच्या तगमगीला घेवून तो तहानलेल्या स्वरामध्ये 'जीवन' मागतो आहे.

निष्कर्ष

- 'तहान' कादंबरीच्या वाचनानंतर आपणाला तिची अनेक विध वैशिष्ट्ये जाणवायला लागतात तिची बलस्थाने जाणवायला लागतात आणि त्यातूनच मग ही कादंबरी आपल्या जीवनाला अधिक स्पर्शून जाते.
- सदानंद देशमुख यांच्या साहित्यातून साकारणारे समाजजीवन आजच्या काळातील सामाजिक जीवनाचे सूक्ष्म निरीक्षण करून विविध बारकावे प्रभावीपणे मांडलेले आहे. लेखकाने आपल्या साहित्यकृतीतून समाज-जीवन, सामाजिक नैतिक मूल्ये, त्याच्या कलाकृतीतून शेतकऱ्याचे जीवन चित्रण, संघर्ष शोषित माणसाच्या भावनांची जाणीव, वेदना, व्यथा, मानवी समाज जीवनाचे जिवंत चित्रण यांचा साहित्य कृतीतून व्यक्त झालेले आहेत.
- ग्रामीण जीवनातील जीवन जाणिवांच्या

संदर्भ ग्रंथ

१. डॉ. ईश्वर नंदपुरे :- 'साहित्य : ग्रामीण आणि दलित' (डॉ. मदन कुलकर्णी गौरवग्रंथ) सचिन ज. उपाध्याय, विजय प्रकाशन नागपूर प्र. आ. ५ सप्टें. २००२ (शिक्षक दिन) पृ. क्र ७८
२. प्रा. लक्ष्मीकांत येळवंडे :- 'सदानंद देशमुखांचा कादंबऱ्या एक आकलन', स्मितांजली प्रकाशन, अहमदनगर. प्र. आ. नोव्हें. २००७, मनोगत.

उभ्याआडव्या, नव्या जुन्या पीढीचा संघर्ष, कौटुंबिक पातळीवरील नात्यांमधला संघर्ष, शहर विरूद्ध खेडे, किंवा श्रीमंत विरूद्ध गरीब अश्या अनेक प्रकारचे संघर्ष आणि व्यक्तींच्या आंतरीक मनाच्या संघर्षाचे पीळदार विणीतून या कादंबरीचा अनेक पोत तेजस्वी झाला आहे.

- सदानंद देशमुख यांनी आपल्या साहित्यातून आर्थिक जीवनाचा वेध घेताना जागतिकीकरणानंतरच्या काळातील वास्तव चित्रण रेखाटले आहे. सामाजिक जीवनात होत जाणाऱ्या बदलाबरोबर आर्थिक जीवनात होणारे बदल यात रेखाटले आहेत.
- ग्रामव्यवस्थेतील बदललेल्या मूल्यव्यवस्थेला कसा तडा गेला याचे वास्तव दर्शन मांडले आहे. 'तहान' कादंबरीतून आर्थिक जीवन रेखाटताना समाजातील स्वार्थी, भ्रष्ट लोकांवर प्रकाश टाकताना तसेच भ्रष्टाचारामुळे सामान्य माणसांच्या आयुष्यावर होणारा परिणाम चित्रित करतात.
- तहान कादंबरीतून असे लक्षात येते की, शेतकऱ्यांची आजची परिस्थिती आहे त्यावर खिळखिळा कमजोर शासन, आणि जागतिकीकरण व पर्यावरण ह्या सगळ्या गोष्टींचा सखोल अभ्यास आणि शेतीविषयी अधिक माहिती मिळवणे हा आहे.

३. प्रा. विजय पाटील:- बारोमास : एक अन्वयार्थ, देवयानी कुलकर्णी, अभ्यंकर कॉन्टिनेन्टल प्रकाशन विजयनगर, पुणे-३०. प्र.आ.२०११, पृष्ठ. क्र. १४४
४. डॉ. कैलास सावंकर :- तहान: स्वरूप आणि समीक्षा, प्रशांत पब्लिकेशन, जळगाव; प्र. आ. २०१५-२०१६, पृष्ठ. क्र ०७

चुनौतियों से गुजर रहा है संगीत शिक्षा और उसका सार

शिप्रा सरकार

संगीत विभाग, एल.ए.डी. महाविद्यालय, शंकरनगर, नागपूर

सारांश

संगीत एवं संगीत शिक्षा दोनों ही भारत में प्राचीन काल से अब तक अत्यन्त गरिमामय रहे हैं जहाँ संगीत आत्मउन्नति एवं मोक्ष का साधन है वहीं गुरु की महिमा ईश्वर से भी अधिक कही गई है।

बदलती परिस्थितियों के साथ संगीत में मनोरंजन प्रतिष्ठा पाने की इच्छा व्यवसायिकता इत्यादि ऐसे तत्वों का समावेश होता जा रहा है जो संगीत कला कि उन्नति में हानिकारक है यदि आधुनिक परिस्थितियाँ देखें तो व्यवसायिक दृष्टिकोण एवं प्रतिस्पर्धा में संगीत मुख्यतः प्रभावित हुआ है ऐसी स्थिति में संगीत की नामांकित संस्थाओं तथा संगीत के प्रति आस्था रखने वालों के द्वारा उसकी प्रगति हेतु यथासंभव प्रयास किया जा रहा है।

सांकेतिक शब्द :

भारतीय समाज जीवन का कोई भी पक्ष धार्मिक प्रभाव से अछूता नहीं रह सकता। साहित्य हो अथवा कला सभी की उत्पत्ति देवी-देवताओं से मानी जाती है। अतः सभी कुछ पवित्र एवं गरिमामय है।

कलाओं में विशेषतः ललीत कलाओं में संगीत को सबसे वरियता क्रम प्राप्त है। वहीं चौंसठ विद्याओं एवं सोलह कलाओं का ज्ञान कराने वाले गुरु में त्रिदेवों को अस्तित्व माना जाता है। भक्त कबीर ने गुरु की महिमा इस प्रकार स्पष्ट की है — 'गुरु गोविंद दोऊ खडे काके लागूँ पाय, बलिहारी गुरु आपके जिन गोविंद दियो बताये।'

जहाँ गुरु की ऐसी महत्ता वहाँ मन को शांत और एकाग्र करने वाले संगीत का कहना ही क्या इसे तो ईश्वर उपासना तथा मोक्ष प्राप्ति का एक सुलभ साधन होने का गौरव प्राप्त होना स्वाभाविक ही है। इस प्रकार संगीत तथा उसकी शिक्षा दोनों को ही हमारे देश में गरिमा प्राप्त है। प्राचीन काल में भारतीय समाज जीवन मुख्यतः धार्मिकता और धार्मिकता के नाम पर जीवन के

सभी पक्षों को देखने का दृष्टिकोण अत्यंत उन्नत रहा है।

परिवर्तन प्रकृति का नियम है फिर उक्त परिस्थितियाँ परिवर्तित न हो यह कैसे संभव है। मध्य युग से ही संगीत का लक्ष्य परिवर्तित होता गया और इस परिवर्तन से प्रभावित हुई उसकी गरिमा।

जिस संगीत को कभी तपस्या के समकक्ष मानकर आत्म उन्नति एवं मोक्ष प्राप्ति जैसे जीवन के चरम लक्ष्य हेतु उसका प्रयोग होता रहा, वहीं संगीत इस युग में मनोरंजन का साधनमात्र बनकर रह गया। इन प्रतिकूलताओं के होते हुये भी हवेली संगीत के रूप में संगीत का वह प्राचीन गरिमामय स्वरूप भी पनप रहा था।

आधुनिक युग के भौतिकवादी दृष्टिकोण में मुख्यतः संगीत के मनोरंजक स्वरूप को ही उभारा और आज की प्रचलित व्यापारिकता भी उससे आ जुड़ी। सामान्यतः यह माना जाता है कि श्रमपरिहार के निमित्त विकसित हुआ संगीत अपने उद्भवकाल से लेकर आजतक कई उत्थान पतनों के दौर से होकर गुजरा है, किन्तु

एक सत्य ऐसा है, जिसे आज भी झुटलाया नहीं जा सकता वह यह है कि संगीत एक श्राव्य कला है, यही कारण है कि व्यवहारिक भाषा में उसे गुरुमुखी विद्या कहा जाता है। इस तथ्य के प्रकाश में हम कह सकते हैं, कि संगीत शिक्षा का स्वरूप आज भी अनौपचारिक है क्योंकि संगीत, समाज, विज्ञान की भांति केवल शास्त्र नहीं है, यह एक ऐसी कला है जो सारे बंधनो को तोड़ कर मानव मन का एकीकरण करने में सक्षम है। अतः गुरु तथा शिष्य के संबंध में भी निकटता उत्पन्न होना स्वाभाविक है शिक्षा संस्थाओ चल रही अभ्यासक्रम परिक्षायें पदवीयाँ आदि मिलकर भी इस अनौपचारिकताओं को पूर्णतः नष्ट नहीं कर सकते। यह अवश्य है कि औपचारिक शिक्षा पद्धति में बदल कर संगीत का स्तर अवश्य प्रभावित हुआ है। एक कला के रूप में संगीत के प्रस्तुतिकरण में आई व्यापारिकता से संगीत शिक्षा भी प्रत्यक्ष अथवा अप्रत्यक्ष रूप से प्रभावित हुये बिना नहीं रह सकी। आज शीघ्र प्रसिद्धि पाने और हर तरफ चल रही प्रतिस्पर्धा में उतर सकने की चाहत इतनी बढ़ चली है, कि विद्यार्थी अब धैर्यपूर्वक शिक्षा ग्रहण करना स्वीकार नहीं करते।

चमक—दमक की लालसा में अपनी नींद को दृढ़ करना वे भूल जाते हैं ऐसे में संगीत शिक्षा व उसका स्तर दोनों ही प्रभावित होते हैं, साथ ही किसी भी प्रकार पदवी अथवा उपाधि प्राप्त करने की होड के चलते संगीत की गहन साधना नहीं हो जाती। जिस प्रकार मध्य युग की प्रतिकूलताओं में हवेली संगीत ने संगीत के स्तर को सुरक्षित रखा लगभग उसी प्रकार का प्रयास देश की नामांकित संगीत संस्थाएँ किये जा रहा है, उदाहरण स्वरूप इंदिरा कला एवं संगीत विश्वविद्यालय खैरागड, मॉरिस कॉलेज ऑफ

म्युजिक, लखनऊ शांतिनिकेतन विश्वविद्यालय एवं संगीत रिसर्च एकेडमी कोलकाता आदि इन संस्थागत प्रयासो के अतिरिक्त देश के कई आशावान संगीत अध्यापक एवं संगीत के विद्यार्थी अपनी—अपनी क्षमताओं के अनुसार यथासंभव प्रयास कर रहे हैं।

जहाँ एक ओर शीघ्र प्रतिष्ठा पाने की इच्छा से कथित कलाकार अपनी संगीत शिक्षा की नींव को दृढ़ नहीं कर रहे वही दूसरी ओर संगीत शिक्षा का व्यवसाय करने की इच्छा बलवती होने के कारण कुछ कथित शिक्षक भी जगह—जगह संगीत की कक्षाएँ स्थापित करने में लगे हैं। संगीत शिक्षा का प्रसार तो बहुत हुआ है, किन्तु उसकी गहनता व स्तर इससे प्रभावित हुआ है। उल्लेखनीय है कि अखिल भारतीय गांधर्व महाविद्यालय मंडल जो कि संगीत क्षेत्र में एक मान्यता प्राप्त तथा व्यापक संस्था है। इनकी ओर से सुयोग्य संगीत शिक्षकों का पंजीयन तथा शिक्षक सम्मेलन आदि किया जाता है जिससे उनकी परख संभव है।

आधुनिक परिस्थितियों में संगीत शिक्षा तथा संगीत के स्तर को चुनौतियाँ अवश्य मिली हैं, किन्तु परिस्थिति यह आशाजनक नहीं है।

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