GURUKUL INTERNATIONAL MULTIDISCIPLINARY RESEARCH JOURNAL

ISSN No. 2394-8426 With International Impact Factor 2.254

Publised by

Special issue

Themes of Commerce

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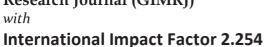
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ISSN No. 2394-8426 Themes of Commerce

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Gurukul International Multidisciplinary Research Journal (GIMRJ)

with

International Impact Factor 2.254

ISSN No. 2394-8426

Themes of Commerce

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Need of merit rating in HRM

Prof. Rajesh S. Dongare

Gurukul Arts, Commerce & Sci. College Nanda, Tah. Korpana, Dist. Chandrapur

Abstract:

In the field human resource management, the technique of merit or performance appraisal of the employees as gaining a increasing significance in the highly complex organization both in the public and private sectors. It has a great contributory role in raising productivity in the sense that periodical assessment and appraisal of the employees assist in searching out and determining the individual capabilities, skills and competence of the employee in the performance of the job assigned to him. The success of human resources management very much depends on the strict adherence to the scientific techniques of manpower planning, job evaluation, merit rating etc.

Key words:

modern organization, merit rating, employee, performance appraisal, employee remuneration.

Introduction:

The performance appraisal or merit rating is the systematic and preplanned process of determining how well an employee does his job as compared to a set of standard. It is necessary that such evaluation and assessment of the performance capabilities, competence and merit of the employee is made from time to time. The merit rating studies and surveys assist in an in depth and analytical enquiry, investigation and measurement of the worth of the individual employees and their contribution in the job and the organization. On the basis of the quantification of various qualitative attributes or factors which reveal the capability of an employee to produce in terms of quantity, quality, saving of time and cost in performing the given operations the merit rating of the employee is made which provides requisite knowledge as to what he is, how does he do his job and how much potentiality does he possess

Characteristics of merit rating technique:

The Following are the main characteristics of the technique of merit rating or performance appraisal:

- The merit rating is a scientific process of evaluation, assessment, measurement and appraisal of the capability.
- ➤ It involve as accurately as possible the judgment of management of the worth or value of the employee.
- > The merit-rating programme, if meticulously executed and resist on scientific methods and procedures leaves no scope for any bias or prejudice on the part of management.
- The merit rating of the employees is expected to be an ongoing process to ensure that the changing job demand and the capabilities of the employees are properly matched.
- The techniques of merit rating assist in the study and investigation into the personality traits and behavioral patterns of the employee at his workplace.
- It provides a sound basis for a managerial decision making with regard to employee promotion, transfer training etc.
- The merit rating serves as a basis for facilitating the human resources manager to fit the right man to the right job.
- The merit rating can be used as a tool for brining industrial peace, safety and security in the enterprise concerned.

Objectives of merit rating programme:

Thetechnique of merit rating, man rating or performance appraisal is expected to be object oriented and result giving one. Many management scientists, thinkers and authorities have put forth specific objectives aiming at devising a sound merit rating programme. These scientists include Bethel, Atwarer, Smith and Stockman. The main objectives of merit rating programmemay be enumerated as follows:

- To make an employee permanent on his job.
- To keep employee well informed his job capabilities.
- To facilitate fitting of right man to right job.
- To ensure fuller use of human resources.
- To enhance the utility and worth of the new recruits.
- To provide a basis for efficient supervision.
- To facilitate maintenance of performance records of the employees.
- To determine wage and salary differentials.
- To assist in employee counseling.

Methods of merit rating:

The Following are the methods of merit rating:

- Graphic rating scale method :
- Check list method:
- Forced choice method:
- Ranking method:
- Paired comparison method:
- Man-to-man comparison method:
- Force choice method:
- Critical incident method:
- Essay method of merit rating:
- Field review method:
- Behaviorally anchored scale method (BARS):
- Management by objective method (MBO):

The role, importance and utility of merit rating:

Is discussed in the following points:

- Light Identification of training needs: The mechanism of merit rating serves as a good medium for assessing the competence, skill and future potential of the employee.
- **Identifying employee potential:** the merit rating provides the broad indication about his potentiality for better performance.
- > Improved performance: The merit rating can help discover and locate all such barriers and initiate remedies to remove them at proper juncture.
- > Improved communication: The merit rating can assist in the removal of any obstacles in communication. Bridging communication gap by providing two way communication networks in the organization. The constructive dialogue between the supervisors and subordinates assists in getting things done in right perspective.
- Motivated employee: T merit rating has its positive effects on employee motivation, which is a key to improve performance and higher levels of productivity.

- ➤ **Organizational disciplines:** The merit rating is instrumental in maintaining organizational discipline. Merit rating is not itself a disciplinary device it has its positive effect on the efficiency, performance and disciplined employee behavior.
- ➤ Determination of the package of the employee: Many progressive companies therefore strive to blend properly the elements of seniority cum merit for determining the package of the employees.
- ➤ Efficiency of supervision: The efficiency and effectiveness of the task of supervision tends to increase and the cost of supervision reduced.
- Effectiveness of all personal function: the effectiveness of all the function such as recruitment and selection, training and development, promotion, transfer, pay hike, employee counseling etc.

Conclusion:

In the context of new challenges and developments in the field of human resources management, the merit rating or employee appraisal a unique significance in modern organization. It proves beneficial both to the employee remuneration, incentives, promotion, training etc. revolved around the information compiled through the merit rating programme.

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बँकेच्या विलीनीकरणाची गरज व व्यवहार्यता :- एक आढावा

डॉ. पवन आर. नाईक

Ngpur-440013

१) प्रस्तावना :-

स्टेट बँकांच्या सहयोगी बँकाच्या स्टेट बँकेत विलिनीकरणाच्या प्रक्रियेला गती देत. केंद्र सरकारने आपण याबाबत गंभीर असल्याचे आणि आपल्याकडे राजकीय इच्छा शक्तीही असल्याचे दाखवून दिले आहे. अर्थात, कर्मचारी संघटनांना ही या या प्रस्तावा विरोधात शड<mark>ू ठो</mark>कला असून, एक दोन संप करून त्यांनी आपला निषेध नोंदवला ही आहे. एकीकडे सरकार विविध पेमेंट बँका किंवा छोट्या बँकांना (स्मॉल बँक) परवाने देऊन खासगी क्षेत्रातील बँकांची संख्या वाढवत असताना दुसरीकडे विलीनीकरणाच्या नावाखाली राष्ट्रीयकृत बँकांची संख्या कमी करून त्यांचे अस्तित्वच नष्ट करण्याच्या त<mark>या</mark>रीत असल्याने बँक कर्म<mark>चारी वर्तळात मोठ्या प्रमाणावर नारा</mark>जी पसरली आहे.

वास्<mark>त</mark>विक विलीनीकरणाचा प्र<mark>स्ताव बँकिंग क्षेत्राला काही नवीन नाही. नरसिंहन</mark> समिती, रघुराम रा<mark>जन</mark> समिती, न्या. श्रीकृष्ण<mark> समिती आणि पी.जे नायक समितीच्या अहवालांमध्ये याच</mark> गोष्टींचे सुतोवाच करण्यात आले होते. या तीन अहवालांसह अन्य काही अहवालांवर चर्चा करून त्यांचे एकत्री<mark>क</mark>रण करून सरकारी बँकांच्या भवितव्यासांठीचा 'रोड मॅप' पुण्यात झालेल्या पहिल्या ज्ञानसंगम परिष<mark>देत</mark> ठरविण्यात आला. नव्यानेच स्थापन झालेल्या बँकिंग बोर्ड ब्युरो<mark>च्या</mark> अध्यक्षांनी तर देशात सहाच <mark>मोठया बँका असाव्यात, हे सांगून बँकिंग कर्मचाऱ्यांच्या उरात</mark> धडकी भरवली आहे.

गहितके :-

राष्ट्रीयकृत बँकांच्या विलीनीकरणाचे वारे जोरात वाहु लागले आहेत. बँकिंग बोर्ड ब्युरोच्या अध्यक्षांच्या म्हणण्यानुसार देशात फक्त सहाच मोठया बॅका असणे योग्य आहे. त्याच पार्श्वभूमीवर स्टेट बँकेच्या सहयोगी बँकांच्या विलीनीकरणातून बिगुल ही वाजले आहे. त्यानिमित्ताने विलीनीकरणाची गरज आणि व्यवहार्यता तपासून पाहणे आवश्यक ठरते.

बँकांचे विलीनिकरण :-

'बासल ३' या नव्या आंतरराष्ट्रीय मानकांनुसार आर्थिक संकटाना सक्षमपणे तोंड देण्यासाठी बँकांकडे मोठ्या प्रमाणावर भागभांडवल असणे आवश्यक आहे. त्यादृष्टीने बँका अधिक सक्षम असणे आवश्यक आहे. मात्र, पहिल्याच ज्ञानसंगम परिषदेत विलीनीकरणाचा निर्णय बँकांना आपापल्या सोयीनुसार आणि गरजेनुसार घेता यावा, सरकारने तो लादू नये, अशी मागणी ही बँकांतर्फे करण्यात आली.

विलीनीकरण करताना बँकिंगप्रणाली (सॉफ्टवेयर) आणि प्रादेशिक विस्तार विचारात घेतले जाणार आहेत. पूर्वीच्या चर्चेनुसार सात प्रमुख बँकांमध्ये (मेगा बँक) इतर १९ बँकांमध्ये 'बासंल ३' या आंतरराष्ट्रीय मानकांनुसार आवश्यक भांडवल उपलब्ध होईल; तसेच खासगी बँकांबरोबरच या राष्ट्रीय बँकांदेखील आतंराष्ट्रीय बँकांशी स्पर्धा करू शकतील, अशी आशा धोरणकर्त्यांना असल्याचा सूत्रांचा दावा आहे. बँकांना कोणतीही देशव्यापी प्रणाली विकसित करताना सॉफ्टवेअरसाठी कोट्यवधी रूपये खर्ची पाडावे लागतात. हा अनावश्यक खर्च टाळून सर्वसाधारणपणे एकाच कंपनीचे, एकाच प्रकारचे सॉफ्टवेअर वापरणाऱ्या बँकांचे एकमेकांमध्ये विलीनीकरण करण्यात येणार आहे. हे बँकांचे कामकाज सुरळीतपणे चालण्यासाठीही उपयुक्त ठरेल. त्याचबरोबर विलीनीकरणासाठी एकमेकांना प्रस्ताव देण्यापूर्वी बँकांनी स्वतःचा व प्रस्तावित बँकेच्या कार्यपद्धती, कार्यक्षेत्र याचा विचार व अभ्यास करावा. ज्या बँकांचे कार्यक्षेत्र (फिजिकल प्रेझेन्स) एकमेकांना अडचणीचे न ठरता पूरक ठरेल व तंत्रज्ञानाच्या दृष्टीने ज्या बँका समान पातळीवर आहेत, अशांनी विलीनीकरणासाठी स्वतःहून चर्चा सुरू करावी. असे संकेत बँकांना पूर्वीच देण्यात आले आहेत. त्या दृष्टीने आता पुढे पावले टाकली जात आहेत. स्टेट बँकेच्या सहयोगी बँकेच्या सहयोगी बँकांचे स्टेट बँकेत विलीनीकरण जाहीर करून त्याचा श्रीगणेशा झाला ही आहे.

खासगीकरणाचा डाव :-

'स्टेट बँकेच्या सहयोगी बँकांचे मजर नव्हे तर 'क्लोजर' झाले आहे. या बँका बंद करून त्यांच्या व्यवस्थापन मंडळाची बैठक स्टेट बँकेत घेऊन या बँकांच्या 'क्लोजर' व 'मर्जर' चा ठराव

Themes of Commerce

International Impact Factor 2.254

संमत केला गेला. आता स्टेट बँक या बँकांमधील केवळ निवडकरच 'ऑसेट्स' आणि 'लॉबिलिटी'ज स्वीकारणार आहे. या निर्णयामुळे या बँका विलीन होऊन स्टेट बँकेची बॅलन्सशीट ३६ लाख कोटी रूपयांची बनेल पण त्यासाठी देशभर अस्तित्व असलेल्या पाच उत्तम बँकांचा बळी देणे देशविघातक पाऊल आहे. सहेतुक कर्जबुडव्यांवर कारवाई करण्याऐवजी त्यांना वाचवून बँकांचे विलीनकरण करून बॅलन्सशीट स्वच्छ करण्याचे हे कुटील कारस्थान आहे,' असे 'आल इंडिया बँक एम्प्लॉईज असोसिएशन' चे उपाध्यक्ष विश्वास उटगी सांगतात.

'सरकारने गेल्या काही काळात १०० कोटी भांडवलाच्या पेमेंट बँका आणि ५०० कोटी भांडवलयाच्या स्मॉल बँकांना परवानगी दिली. आहे. याचाच अर्थ सरकारला देशातील बँकांची संख्या कमी करायची नसून केवळ सरकारी बँका कमी करून हे क्षेत्र खासगी क्षेत्राला मोकळे करून द्यायचे आहे. हा प्रश्न केवळ बँक कर्मचाऱ्यांच्या नोकऱ्यांवर गदा येण्याचा नाही. राष्ट्रीयकृत बँका या राष्ट्रीय संपत्ती आहेत. त्यांची कवडीमोल किंमतीत विक्री करून खासगीकरण करण्याचा डाव आहे. त्याला सर्व कामगार वर्ग व सर्वच राजकीय पक्षांनी विरोध करणे आवश्यक आहे,' असेही उटगी स्पष्ट करतात.

'राष्ट्र उभारणीत राष्ट्रीयीकृत बँकांचे मोठे योगदान आहे. ते सरकारनेही वेळोवेळी आरेखित केले आहे. मात्र, त्याचवेळी छुप्या पद्धतीने परकी गुंतवणूकदारांचा किंवा संस्थांच्या हिताचे रक्षण करण्यासाठी या बँकांचे विलीनीकरण, खासगीकरण करण्याचा डाव खेळला जात आहे. बँकांचे खरे दुखणे हे वाढती अनुत्पादित कर्ज आणि भांडवलवृद्धी हेच आहे. त्याकडे सरकार हेतु पुरस्सर दुर्लक्ष करत आहे. आणि विलीनीकरणावर मात्र, भर दिला जात आहे. त्यामुळे कोणत्याही प्रकारे विलीनीकरण खपवून घेतले जाणार नाही, असा इशारा ऑल इंडिया बँक ऑफिसर्स कॉन्फिडरेशनचे सरिचटणीस हरविंदर सिंग देतात.

निष्कर्ष:-

स्टेट बॅंक वगळता भारतातील कुठल्याही बॅंकेची कामिगरी जागितक दर्जाची नाही. त्यामुळे देशातील दोन—तीन मोठया बॅंकांचे विलिनीकरण हे एक जागितक दर्जाची मोठी बॅंक बनवता येईल.

चीनच्या चार बॅंकांची क्षमता आपल्या सर्व बॅंकांच्या एकत्रित क्षमतेऐवढी प्रचंड आहे. ही परिस्थिती बदलण्यासाठी काही बँका एकत्र करून एक मोठी बँक बनवायला हवी. सातत्याने केंद्र सरकार ही मदत करू शकणार नसल्याने विलीनीकरणाच्या माध्यमातन मोज—मोजक्याच सक्षम बॅका निर्माण करणे आवश्यक ठरते. बँकाचे विलीनीकरण करताना भौगोलिक विस्तार विचारात घेऊन विलिनीकरण केले तरी दोन्ही भागातील संस्कृती, ग्राहकांची गरज, स्वभाव वेगवेगळा असल्याने या बाबीशी जुळवून घेणे ही आव्हान ठरणार आहे. बँकेच्या कर्मचाऱ्यांसाठीही नव्या बँकेचे परिचलन, तंत्रज्ञान आत्मसात करणे आव्हान ठरणार आहे. अर्थातच, विलिनीकरणही काही जादूची कांडी नाही. जगातील सर्वात मोठी अशी ख्याती असलेली सिटी बँक हे १२० हन अधिक छोट्या मोठ्या बँकांचे एकत्रित कडबोळे आहे. एवढी मोठी भांडवल समृद्ध बँक ही २००८ च्या जागतिक मंदीत तग धरू शकली नाही. त्यामु<mark>ळेच विलीनीकरणातून भांडवलवृद्धी</mark> होऊन बँका सक्षम होतील. असे म्हणणे धाडसाचे ठरेल.

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शिक्षण आणि मानव संसाधन विकास

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गोषवारा

आर्थिक विकासासाठी औद्योगीक शिक्षण व व्यवसायीक शिक्षण मिळण्याची व्यवस्था झाली पाहिजे. ज्याचा मनुष्याच्या विकासासाठी विनियोग होतो ते भांडवल सर्वात क्षेष्ठ होय असे अर्थतज्ञ मानतात. त्यानुसार शिक्षण हे महत्वाचे भांडवल असुन ते मनुष्याच्या विकासासाठी गुंतविले पाहिजे. कारण ते त्याला भविष्यात फार मोठ्या प्रमाणात लाभदायी ठरणार असते. अर्थात शिक्षण आर्थिक विकासाला गतिमान करत असते.

ह्याचे सर्वात उत्तम उदाहरण म्हणजे जपान होय. हा एक छोटासा देश नैसर्गीक संसाधनांची समृध्दी नसुनही ह्या देशाने आपला विकास करून घेतला. त्याचे प्रमुख कारण आहे शिक्षण जपानमध्ये पूर्णत: साक्षरता आहे आणि औद्योगीक शिक्षणाची परिपुर्णता आहे. उच्चप्रतिचे तंत्रविज्ञान तेथे विकसीत झाले आहे. म्हणुन जपानने संपुर्ण विश्वात स्वत:चे स्थान निर्माण केले आहे.

बिजशब्द :— मानव संसाधन, आर्थिक विकास, तंत्रविज्ञान, शिक्षणाचा प्रसार, कौशल्यपुरक शिक्षण. प्रस्तावना

ज्ञानासाठी ज्ञान ह्या सिध्दांताला प्राचिन काळी मान्यता होती. ज्ञानाचेच मुल्य मान्य केलेले होते. ज्ञानप्राप्तीमुळे चारित्र्यसंवर्धन, आध्यात्मिक विकास होतो म्हणुन शिक्षण महत्वाचे मानले होते. ह्यामध्ये व्यक्तित्व विकासाचाच केवळ विचार होता. उत्पादनशिलता हा पैलु प्रकाशात आलेला नव्हता.

पण पुढच्या काळात शिक्षणाचा प्रसार मोठ्या प्रमाणात होऊ लागला. त्यावर होणाऱ्या खर्चातही वाढ झाली आणि आर्थिक बाजुकडे लक्ष्य देण्याची गरज भासु लागली. ह्यातुनच शिक्षण क्षेत्रात उत्पादनशिलता ह्या तत्वाचा उगम झाला. शिक्षण प्राप्त केलेला म्हनुष्य उत्पादनशीलतेस सहायक ठरेल. अशाप्रकारे त्याचा विकास झाला पाहिजे. किंबहुना विकासाच्या संपुर्ण व्यवस्थेला मनुष्य हाही एक साधन आहे आणि त्या साधनाचा विकास करायला पाहिजे. अशाप्रकारची मानवसंसाधन विकास ही संकल्पना उदयास आली.

मानव संसाधन विकासात शिक्षणाची वैशिष्ट्ये

नैसिंगिक साधनांपेक्षा मानव संसाधन अधिक महत्वाचे आहे. त्याचा विकास होणे अगत्याचे आहे. ह्या शिक्षणाची वैशिष्ट्ये पुढील प्रमाणे आहे.

- कार्यपुरक शिक्षण :— काम करण्याची क्षमता मिळवुन देणारे शिक्षण मानवसंसाधनाचा विकास करते.
- कौशल्यप्राप्तीसाठी शिक्षण :— काम करणारे कौशल्य प्राप्त करण्यासाठी शिक्षण मिळाले पाहिजे. कौशल्यपूर्णतेने काम करणारा मनुष्य एक संसाधन हया दृष्टीने फार महत्वाचा आहे.
- > उत्पादनक्षमता वाढविणारे शिक्षण :— मनुष्याने समाजोपयोगी उत्पादन निर्मीतीचे काम करायला पाहिजे. त्याची उत्पादनक्षमता वृध्दीगत करणारे शिक्षण त्यास प्राप्त व्हावे.
- साक्षरतेच्या प्रमाणात गतिवृध्दी :— सााक्षरतेचे प्रमाण वृध्दीगत करण्यामध्ये गतिशिलता निर्माण व्हायला हवी होती.
- मनुष्यशक्तीचे नियोजन :— भारता सारख्या खंडप्राय देशात मनुष्यबळाची कमतरता नाही पण त्याला योग्य दिशा मिळाली तरच त्याचा योग्य मार्गाने विनियोग होऊ शकतो.

मानव संसाधन विकासात शिक्षणाची भुमीका :-

मनुष्यामध्ये असिम शक्ती आहे. हि <mark>शक्तीच एक प्रकारचे भांडव</mark>ल आहे. हे भांडवल बृद्धींगत करण्यास शिक्षणाची भुमी<mark>का महत्वपुर्ण आहे.</mark>

- > अद्यावता ज्ञान :— सातत्याने परिवर्तीत होणाऱ्या युगात आवश्यक ते ज्ञान प्राप्त होण्यासाठी अल्पकालीन अभ्यासक्रम असायला हवेत. मनुष्याचे ज्ञान अद्यावत राखण्यास ते अधिक उपयुक्त ठरते.
 - श्रमप्रतिष्ठा :— श्रमांना प्रात्साहन मिळाले पाहिजे उत्पादनासाठी होणाऱ्या कामाची समाजात प्रतिष्ठा होण्यास शिक्षणातुन होणारा संस्कार आवश्यक आहे.
 - श्रमांना योग्य दिशा प्राप्ती :— मनुष्याकडुन काम केले जाते पण ते योग्य मार्गाने व्हायला पाहिजे.
 - उत्पादनशिलतेची प्रवृत्ती :— मनुष्य हे साधन परिपुर्ण करण्यास त्यांच्यामध्ये उत्पादनशीलतेची प्रवृत्ती विकसित व्हायला पाहिजे.
 - नैसर्गीक साधन आणि मनुष्य साधनातील संयोजन :— उत्पादनासाठी नैसर्गीक आणि मानवी साधनांची गरज असते. कारण कच्या मालाचे यंत्राच्या सहायाने समाजोपयोगी वस्तु मध्ये परिवर्तन करण्यासाठी मानव संसाधनाची आवश्यकता असते.

निष्कर्ष:--

मनुष्याचा विकास शिक्षणमुळे होतो. विकसीत म्हणुष्य सक्षम असतो कुशल असतो. प्रवीण असतो असा. सर्वांगपरिपुर्ण मनुष्य समाजाच्या आणि देशाच्या विकासामध्ये फार मोठे कार्य करू शकतो. हे लक्षात घेऊन मनुष्य हा एक विकासाचे साधन आहे. संसाधन आहे. ही संकल्पना विकसित करण्यात आलेली आहे. शिक्षणाच्या साह्याने मानव संसाधनाचा विकास हे तत्व सर्वत्र मान्यता पावलेले आहे.

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ISSN No. 2394-8426
Themes of
Commerce

Enterprise Resource Plannng - A Buzzword In Corporate World Aparna S. Chorghade

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ABSTRACT: - ERP is today's buzzword in the corporate world which is used to integrate business process and increase the productivity by cost reduction. Zit is software which customizes and analyzes the data. It tracks the business resources. It facilitates information flow between all business functions and manages the connection to outside stakeholders. It manages the data repository to acquire information. It provides various services. Integration is an exceptionally significant ingredient to ERP system. It is an ideal system which chains various organizational processes.

KEYWORDS:-Tangible and non tangible benefits, building blocks ,professional services, key factor –integration, Various ideal ERP systems.

INTRODUCTION:-

ERP is the acronym for the term "Enterprise Resource Planning" is one of the most widely implemented business software systems in a wide variety of industries and organizations. ERP is just not only software but it refers to both; ERP software and business strategies that implement ERP systems.

Enterprise resource planning, popularly known as ERP, is today's buzzword in the corporate world. Company's world wide use ERP to integrate businesses processes and thereby reduce costs and thus increases productivity. It has established its base as a global phenomenon.

Enterprise Resource Planning – refers to a computer application utilized to coordinate and manage every resources, functions, and data from shared information stores of a business. The ERP includes hardware and services that could be link over a LAN. The design permits an administrator to reconfigure or add modules to the system while protecting the reliability of the database. ERP is principally an integration of business management practices and modern technology. Information Technology (IT) integrates with the core business processes of a corporate house to streamline and accomplish specific business objectives.

ERP software is considered as an enterprise application as it is designed to be used by larger businesses and often requires dedicated teams to customize and analyze the data and to handle upgrades and deployment. In contrast, small business ERP applications are lightweight business management software solutions, customized for the business industry.

It is business management software usually a suite of integrated application that a company can use to collect, manage and interpret data from many business activities which includes: Product Planning, cost development, Manufacturing or service delivery, Marketing and sales, Inventory management, Shipping and payment.

ERP provides as integrated view of core business processes, often in real times, using common databases maintained by a database management system. ERP systems track business resources:-

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ISSN No. 2394-8426 Themes of Commerce

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cash, raw materials production capacity- and the status of business commitments: orders, purchase orders and payroll. The application that makes up the system share across the various departments that provides the data. It facilitates information flow between all business functions and manages connections to outside stakeholders.

HISTORY OF ERP:-In 1990 Gartner Group used the acronym ERP as an extension of material requirements planning (MRP). Later manufacturing resources planning and computer integrated manufacturing without replacing these terms. ERP came to represent a larger whole that reflects the evolution of application integration beyond manufacturing. Not all ERP packages developed from a manufacturing core. Vendors variously began with accounting, maintenance and human resources. By the mid 1990s ERP systems addressed all core enterprise functions. Governments and non-profit organizations also began to use ERP systems.

ERP is the evolution of Manufacturing Requirements Planning (MRP) II in 1980s, which was mainly related to Manufacturing Industry and was designed to control manufacturing process and planning the required production with efficient output. Where as MRP is the evolution of Inventory Management & Control conceived in 1960s, which was mainly designed for management of Stocks in any particular industry. ERP has expanded from coordination of manufacturing processes to the integration of enterprise-wide backend processes like production planning and scheduling of delivery. In terms of technology, ERP has evolved from legacy implementation to more flexible tiered client-server architecture.

There are two benefits of ERP .and that is tangible and intangible.

TANGIBLE BENEFITS:-It reduces lead time, it doubles the business, it saves time. It increases the inventory turnover, It reduces the cycle time, it reduces the work in progress inventory.

INTANGIBLE BENEFITS:- These are the benefits which gives better customer satisfaction. The performance of the vendor gets improved. The quality cost gets reduced. The improved resources get utilized. By this, the improved resources get utilized. As the nature is intangible decision making capability gets improved.

Key Components

ERP is an amalgamation of the following three most important components:

- 1. Business management Practices.
- 2. Information Technology
- 3. Specific business objectives.

In simpler words, an ERP is a massive software architecture that supports the streaming and distribution of geographically scattered enterprise wide information across all the functional units of a business house. It provides the business management executives with a comprehensive overview of the complete business execution which in turn influences their decisions in a productive way.

At the core of ERP is a well managed centralized data repository which acquires information from and supply information into the fragmented applications operating on a universal computing

Gurukul International Multidisciplinary Research Journal (GIMRJ)

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ISSN No. 2394-8426
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platform. Information in large business organizations is accumulated on various servers across many functional units and sometimes separated by geographical boundaries. Such information islands can possibly service individual organizational units but fail to enhance enterprise wide performance, speed and competence.

ERP BUILDING BLOCKS

The term ERP originally referred to the way a large organization planned to use its organizational wide resources. Formerly, ERP systems were used in larger and more industrial types of companies. However, the use of ERP has changed radically over a period of few years. Today the term can be applied to any type of company, operating in any kind of field and of any magnitude.

Today's ERP software architecture can possibly envelop a broad range of enterprise wide functions and integrate them into a single unified database repository. For instance, functions such as:

- Human Resources Management
- Supply Chain Management
- Customer Relationship Management
- Finance Management
- Manufacturing Warehouse Management
- Logistics

Were all previously stand alone software applications, generally housed with their own applications, database and network, but today, they can all work under a single umbrella - the ERP architecture.

IMPLEMENTATION OF AN ERP SYSTEM:-Implementing an ERP system in an organization is an extremely complex process. It takes lot of systematic planning, expert consultation and well structured approach. Due to its extensive scope it may even take years to implement in a large organization. Implementing an ERP system will eventually necessitate significant changes on staff and work processes. While it may seem practical for an in-house IT administration to head the project, it is commonly advised that special ERP implementation experts be consulted, since they are specially trained in deploying these kinds of systems.

Organizations generally use ERP vendors or consulting companies to implement their customized ERP system. There are three types of professional services that are provided when implementing an ERP system, they are Consulting, Customization and Support.

- Consulting Services are responsible for the initial stages of ERP implementation where they help an organization go live with their new system, with product training, workflow, improve ERP's use in the specific organization, etc.
- **Customization Services** work by extending the use of the new ERP system or changing its use by creating customized interfaces and/or underlying application code. While ERP systems are made for many core routines, there are still some needs that need to be built or customized for a particular organization.
- **Support Services** include both support and maintenance of ERP systems. For instance, trouble shooting and assistance with ERP issues.

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The ERP implementation process goes through five major stages which are Structured Planning, Process Assessment, Data Compilation & Cleanup, Education & Testing and Usage & Evaluation.

QUALIFYING AN ERP SYSTEM:-In order for a software system to be considered ERP, it must provide a business with wide collection of functionalities supported by features like:

- flexibility
- modularity & openness
- widespread
- best business processes
- Worldwide focus.

INTEGRATION IS THE KEY TO ERP SYSTEMS:-Integration is an exceptionally significant ingredient to ERP systems. The integration between business processes helps develop communication and information distribution, leading to remarkable increase in productivity, speed and performance.

The key objective of an ERP system is to integrate information and processes from all functional divisions of an organization and merge it for effortless access and structured workflow. The integration is typically accomplished by constructing a single database repository that communicates with multiple software applications providing different divisions of an organization with various business statistics and information.

Although the perfect configuration would be a single ERP system for an entire organization, but many larger organizations usually deploy a single functional system and slowly interface it with other functional divisions. This type of deployment can really be time-consuming and expensive.

THE IDEAL ERP SYSTEM:-An ERP system would qualify as the best model for enterprise wide solution architecture, if it chains all the below organizational processes together with a central database repository and a fused computing platform:-

Manufacturing:-Engineering, resource & capacity planning, material planning, workflow management, shop floor management ,quality control, bills of material, manufacturing process, etc.

Financials:-Accounts payable, accounts receivable, fixed assets, general ledger, cash management, and billing (contract/service).

Human Resource:-Recruitment, benefits, compensations, training, payroll, time and attendance, labor rules, people management.

Supply Chain Management :-Inventory management ,supply chain planning, supplier scheduling, claim processing, sales order administration, procurement planning, transportation and distribution.

Projects:-Costing, billing, activity management, time and expense.

Customer Relationship Management :- Sales and marketing, service, commissions, customer contact and after sales support.

Data Warehouse:-Generally, this is an information storehouse that can be accessed by organizations, customers, suppliers and employees for their learning and orientation.

I conclude that, if the ingredients of the systems are integrated, it definitely helps to develop communication and information distribution and thus increase productivity.

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Note

Dt. 16/03/2019

Regarding Plagiarism in a published article, Title "औद्योगिक बहुउद्देशिय ग्रामीण सहकारी संस्थेचा चंद्रपूर जिल्हयातील ग्रामिण भागातील लघु उद्योगाच्या विकासावर झालेला परिणाम" Author - प्रा. आर. ए. फुलकर.

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Note

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As per Published News in Daily Sakal Chandrapur Todays Dated. 05.03.2019. Regarding Plagiarism in a published article, Title "Marketing Strategies In Life Insurance Services" Authors -Dr.R.P.Ingole & Mrs. Deepika V. Santoshwar.

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Executive Editor

MGNREGA: It's Implication In India: A Overview

Guide
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ABSTRACT

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) scheme was started by Govt. of India in lieu to provide at least 100 days employment to people at the rural level. Its major aim was to strength the rural society. The Indian Govt. has contributed huge capital in this scheme and almost every year this amount is increased. After 8 years of its launch, this scheme has given the mixed results. As MGNREGA is started all over India; we can easily analyze both the positive and negative effects of this scheme with this paper. In some parts it has made the people especially women self dependent and increased the employment rate while in some parts a number of reports regarding the corrupt activities in MGNREGA, non availability of work, biasness regarding distribution of work had come. This paper aims at providing an overview of MGNREGA"s implementation in several parts of India.

Keywords:

MGNREGA, Employment Guarantee, Labour, Rural Areas, Income, Standard Of Living, Women Upliftment.

I INTRODUCTION

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is a flagship program of Government of India. The Act was notified initially in 200 most backward districts of the country w.e.f. February 02, 2006 and subsequently extended all over India in two phases. The program aims at enhancing livelihood security of the rural poor by providing at least 100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. The Act seeks to create durable assets and strengthen the livelihood resource base of the rural poor. The choice of works suggested in the Act address causes of chronic poverty like drought, deforestation, soil erosion, so that the process of employment generation is on a sustainable basis.

1.1 Salient Features of MGNREGA

All adult members of a rural household willing to do unskilled manual work have the right to demand employment. After verification, the Gram Panchayat will issue a Job Card with photograph of all adult members of the household willing to work under the program. Job Cardholder can apply for work to the Gram Panchayat which will issue him/her a dated receipt of the work application. Employment will be provided by the Gram Panchayat (local self governing body) within 15 days of work application, failing which unemployment allowance will be paid. Disbursement of wages has to be done on weekly basis and not beyond a fortnight. Wages will be paid at the wage rate to the wage earners through their Bank/Post office accounts. An annual shelf of works to be prepared in advance for each year. A ratio of 60:40 for wage and material

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costs should be maintained at GP level. No contractors/and no labour-displacing machinery shall be used in execution of works. Panchayati Raj Institutions will have a principal role in planning, monitoring and implementation. At least one -third of the workers should be women. Inbuilt incentive-disincentive structure to the State Government for guaranteeing employment.

1.2b Permissible activities under MGNREGA

Water conservation and water harvesting including contour trenches, contour bunds, boulder checks, gabion structures, underground dykes, earthen dams, stop dams and spring shed development. Drought proofing including a forestation and treeplantation. Irrigation canals including micro and minor irrigation works. Provision of irrigation facility, dug out farm pond, horticulture, plantation, farm bunding and land development. Renovation of traditional water bodies including desalting of tanks. Land development. Flood control and protection works including drainage in water logged areas including deepening and repairing of flood channels, cheer renovation, construction of storm water drains for coastal protection. Rural connectivity to provide all weather access, including culverts and roads within a village, wherever necessary. Construction of Bharat Nirman Rajiv Gandhi Sewa Kendra as KnowledgeResource Centre at the Block level and as Gram PanchayatBhawan at the Gram Panchayat level. Agriculture related works, such as, NADEP composting, vermin -composting, liquid bio-manures. Livestock related works, such as, poultry shelter, goat shelter, construction ofpuce floor, urine tank and fodder trough for cattle, azolla as cattle-feed supplement. Fisheries related works, suchas, fisheries in seasonal water bodies on public land. Works in coastal areas, such as, fish drying yards, belt vegetation. Rural drinking water related works, such as, soak pits, recharge pits. Rural sanitation related works, suchas, individual household latrines, school toilet units, anganwadi toilets, solid and liquid waste management.

1.3 Funding

The Central Government bears the 75% of the cost of material, wages of skilled and semi-skilled workers while the State Government bears the remaining 25% of the cost.

1.4 Program Implementation and Outcomes

MGNREGA has generated the employment to around 4.48 crore persons in the year 2012 -13 and this is increasing year by year. Around 64.54 lakh works have been started under this.

II LITERATURE REVIEW

Poonia in the study compared the different employment schemes being operational in various states of India like EGS in Maharashtra, NREGA and findings from Kerala. NREGA also helped in social protection and hike in wage rate among women from Rs 70-80 to Rs 110 to 125. Dasresearched that MGNREGA helped in increasing/providing employment to rural workers in the lean season. It helpedthe small agriculturists to create surplus of cash to meet daily expenses. It also helped to stop the migration from villages to cities in the off seasons. Ahujaanalyzed the impact of MGNREGA in two different districts of Haryana. One the agricultural advanced: Kernel and other the agricultural backward: Meewat. It was found that the employment in Kernel under MGNREGA was just around 13% while in Meewat it was around 24%. But MGNREGA has not been able to check the migration from the developed region because of higher market wage rates at destinations. Ghosh compared the wage differentials between MGNREGA activities and other wage employment activities and the pattern of migration from rural to urban areas across five districts of West Bengal. The MGNREGA wage was found to be higher than the wage for agricultural workers in the state and this led to

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distortion of the wage labour market. The study postulates that the net effect of MGNREGA has been negligible.

In a case study of Implementation and Impact of MGNREGA on Agricultural Produces Cost-A case study of Sagar districtit is found that MGNREGA has increased the labour wage rate in agricultural sector and problems of less availability of labour has also been analyzed on another hand. Ithas also helped to overcome the problem of poverty but it also created the problem of increase in input cost of agriculture. Jainsaid that the government should discourage the educated people from doing the unskilled jobs and provide them the jobs ac cording to their educational qualifications. Dhiman researched that India has launched many schemes to end the vicious cycle of poverty and NREGA was started with much fanfare in 4 states including H.P. but these are not performing well. Reddysaidthat agricultural wages have been increased from Rs.700 to Rs. 2,000 per acre in just about 2 years in Punjab due to the implementation of NREGA. Farmers are blaming implementation of NREGA in UP, Bihar and Jharkhand etc. There is great problem in peak season in finding the labour to sow paddy in the month of July in Punjab.

In a report namely Sutra submitted to Ministry of Rural Development (Govt. of India) concluded that NREGA enabled to higher women participation especially in Amritsar, Jalandhar&Hoshiarpur districts. Also no gender discrimination is done in case of wage payments. In all India report on NREGA –A survey of 20 districtssubmitted to Govt. of India it was analyzed that NREGA has increased the income levels of beneficiaries but it did not able to stop migration from villages to the cities. It has been revealed that around 70% of the total migrationfrom villages to cities is due to survival rather than for better wages. In a report Appraisal of Impact Assessment of NREGS in selected districts of Himachal Pradesh, Punjab, Haryana. Districts: Hoshiarpur, Sirsa, Sirmaurit has been analyzed that there has been increase in the issuing of new job cards in all the districts but the percentage of the job card holders in getting 100 days work is very low. Ghumanaccessed that NREGA was not much fruitful in the initial years in Hoshiarpur district of Punjab. Workers were given on average just Rs. 92 per day as compared with the national average of Rs. 148 per day. Upto this time NREGA has not helped to uplift the standard of living of the people.

In NREGA Sameeksha Report prepared by Ministry of Rural Development Government of India it is analyzed that about Rs. 1,66,000 crore has been distributed to people from FY 2006 upto FY 2011-12. Maharashtra has observed highest increase in notified wages of about 200% and Kerala at the lowest at just 31%. According to the report, Impact of NREGA on Wage Rates, Food Security& Rural Urban Migration in Punjabsubmitted by PAU, Ludhiana revealed that poorest of the poor people are more inclined towards NREGA but the average working days is 54.15 per annum. Also the participation of SC's people are more than BC's. Even wages of casual labour have been increased due to an overall decline in the supply of labour in the agricultural sector. Jhaexplored the important but relatively neglected issue of real income transfers, net of the opportunity cost of time, under India's National Rural Employment Guarantee Scheme. They used representative household level primarydata for three states, Rajasthan, Andhra Pradesh and Maharashtra to depict various individual and social characteristics of the population in these states as well as those of the participants in the NREGS. Kareemulla et al.revealed that Rajasthan, Andhra Pradesh and Madhya Pradesh are the three states leading in scheme implementation with a large number of works, expenditure and employment. In Andhra Pradesh, soil and water conservation (SWC) workshave accounted for over 80 per cent. The share of labour wages under the scheme has been 80 per cent with only 20 per cent for material, which is well within the prescribed norm of 40 per cent for the later. The field study in the Ananthapur district has indicated that almost two-thirds of the beneficiaries are

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farmers. The scheme has brought down the migration levels from about 27 per cent to only 7 per cent in the villages. Rahmatullah in his study said that MGNREGA has increased the standard of living in the rural areas which will motivate the people to migrate in the urban areas due to increased income and standard of living. He also clarified that many persons associated with MGNREGA are not fully satisfied due to non availability of work and sometimes due to hard work being given to them. According to him, Govt, has to amend the MGNREGA to provide more employment opportunities to the unskilled labor. Bhattacharyya and Vauquline in their study find that due to gender discrimination and lack of proper infrastructure facilities like toilet, childcare facilities and vulnerability of women is proving a great hindrance in the full participation of women in MGNREGA. Also the male workers attitude towards the female workers, non availability of regular work and presence of corruption etc are responsible for lesser results under MGNREGA. Prattoy Sarkar et al. in the study done in the Burdwan district of West Bengal revealed the poor economic condition of the people working under MGNREGA in the rural villages. They laid emphasis in starting the some other developmental works also for these poor labouers. They concluded with providing more facilities to the elderly persons engaged in MGNREGA, fair and fast payment of wages and ending the political interference in providing the work. Holmesin the study done in the parts of Madhya Pradesh revealed the ground position of working under MGNREGA in two districts of Madhya Pradesh. Womenhaveto suffer a lot while working under this. They are forced to leave their breastfeeding children at home. There is also no provision for giving specific work to the pregnantand recently delivered womenand physically challenged persons. Other things include lack of childcare facilities at the workplace etc. MGNREGA has also put women in some tension as they had to work double first at home and other at workplace.

Berg after studying the monthly wages data of 219 districts of 18 Indian states concluded that MGNREGA has increased the real daily agricultural wages 4.8 per cent per year in these districts since the introduction of this scheme. It has made more impact in the agricultural sector engaging unskilled labour. In a study of the villages of Tamil Nadu done by Indian Institute of Technology, Chennai it is researched that almost all works done under MGNREGA has some social benefit like water harvesting and water bodies renovation. It has done a great job by providing job to the unskilled labour. But to strengthen and broader its base the Govt. has also to engage the educated and skilled persons under MGNREGA to take help in various activities like map making, keeping of records etc. The skilled and unskilled, educated and illiterate labour can be divided into various proportions to give them specific work. In a project, Hirwayhave given some recommendations to makesome changes in MGNREGA to make it more output oriented. It includes providing skill training to the workers, making of public assets like conservation of rainwater sources, including of more services etc.Raabein their research used the Process Influence Mapping to study the effects of MGNREGA in the villages of Bihar. They have given some suggestions to overcome the challenges of MGNREGA. These mainly include designing the properwork process, to provide job cardsto the people at proper time, to make people more aware about the MGNREGA scheme, to check the proper utilization of funds and providing proper training to the persons who actually supervises the MGNREGA works.

Das in his study researched that the schemes like MGNREGA are proving very fruitful to preserve the age old irrigation system in southern India like ponds, wells etc which are now neglected by both the local communities and the various governments. Banerjee and Saha [26]Studied the impact of MGNREGA in the areas of Chattisgarh, Jharkhand and Orissa. This study was done by taking into account some specific factors. This research revealed that MGNREGA has increased the wage rates in the rural areas. It has also increased the agricultural investment as now farmers have some additional income to buy fertilizers etc. And it also

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makesincrease in the household income and it has controlled outmigration in the villages of the above states up to some extent. Bordoloiin his study regarding the implementation of MGNREGA in Assam observed that MGNREGA has improved the life of people living below poverty line in Assam upto some extent. It has also resulted in increase of income of the households in rural areas. But it has not able to give the desired results due to various factors like corruption, delay in wages, non planning of execution of work etc. He also suggested some measures to improve th

e life of people in rural areas. These include increasing the number of days under MGNREGA upto 150 from the existing 100, no political intervention, time period for the execution of work, non intervention of other departments in the village panchayats and taking all the natural assets andresources under the purview of MGNREGA to make it more output oriented. Adhikari and Bhatiastudied the role of banks in giving wages to the MGNREGA workers. They researched that some bank officers are also indulged in corrupt activities while dealing with MGNREGA workers. Even other financial institutions like post offices are not so efficient to deliver wages and keeping the records of MGNREGA related persons. They have suggested some methods like delivery of wages directly to the worker, proper updating of the record, payment must be made from the centralized and computer operated banks, direction of RBI to the banks regarding payment of wages and social audit of all the works done under MGNREGA.

III CONCLUSION

From the above review, we can came on conclusion that MGNREGA is proving a significant employment providing scheme being started by Govt. of India as it has increased the rate of employment, level of income of the people living in rural areas and helped in increase in standard of living and making/ formation of assets. MGNREGA also helped the poor farmers to build assets, power to buy good quality seeds and fertilizers and increase in income as now they are able to work in the off seasons. But still this scheme lacks in various issues like corruption, irregular availability of work, non-payment of wages at proper time and lack of planning of starting of new work. Many authors have given their views to cover the loopholes in this which can be taken into consideration by Govt. for further increase in its output.

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with International Impact Factor 2.254

ISSN No. 2394-8426
Themes of
Commerce

Necessity of written communication skill in business

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Abstract:

Business letter constitute to be more formal and deliberate method communication than conversation. While speaking people may rely conveying meaning by the tone of voice, or the words used may be chosen on the spur of the moment and may not be the best for the purpose. Will writing it is possible to polish and improve the letters so as to convey exactly the same intended meaning. Business letters have a very important function to serve and that is build goodwill and add to the organizations prestige. They aim at selling good reputation and friendliness of an organization. Their function is beyond the essentials of presenting information clearly and courteously. They by making friends and building goodwill they aim at enhancing the importance of the organization in public age.

Key words: written communication, organization prestige, clarity of message, understanding, writing skill.

Introduction:

Written communication has primarily been used as a medium to pass information and ideas upwards and downwards permanently. It is also communication with people inside and outside the organization. It may be used reviewing and interpreting and to motivate and active work. It is all pervasive; it covers all kinds of subject matter like notices, memos, deeds, resolutions, affidavits, complaints, conveyance report, financial statement, appointment, promotions, cost sheet etc. they are related to the function of directing and leadership. Written communication is the process of reducing a message into script, which a reader can conveniently read and understand. Formal communication must always be in written form such as rules, orders, instructions, manuals, policy matters, resolutions and minutes. In such cases, written communication is the only way out.

Characteristics of written communication:

Following are the essential characteristics of written communication.

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ISSN No. 2394-8426
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- > Since a written communication allows the writer more time to think than he gets when he speaks, it is assumed that a written message is well thought out.
- ➤ A written message is subjected to careful scrutiny and interpretation than an oral presentation.
- A written report or note commits the writer permanently to the ideas expressed on paper.
- A written message is the most accepted vehicle of defence when conflicts arise at a later date.
- A written message, therefore, carries more credibility than an oral message.

Objectives of written communication:

- Future references: written message can be preserved as records and references sources. Various modes of written communication can be used for future records and references.
- Records of evidence: at times, the records can be used as evidence. Papers can be produced as legal proof in case of disputes.
- Avoiding mistakes: effective internal control is possible. Hence, keeping and maintaining written message minimize the chances for errors and prevent the occurrence of frauds.
- Facilitates decision- making: decision may go wrong if the old communication are not followed. Past records serve as guide to the decision-making process.
- Measurement of progress: properly filled and recorded message are useful to know the progress of the concern. The records provide relevant and basic information.
- Guide for future action: best message are helpful for future decision-making. They may act as a guide or rule in the future.
- Organization efficiency: organization efficiency cannot be achieved with confusion.

 Only written records bring clarity.
- Legal requirements: for instance, the maintenance of certain records and books are compulsory under the companies Act, Factories Act, Standing Orders Act, Banking Regulation Act, Insurance Act, SEBI etc.

Essentials of effective written communication:

The following are the essentials of effective written communication:

• **Tactfulness:** people who possess tact know the right thing to do or to say at the right time in an appropriate situation.

- Personal tone: what one writes in the message should convey "writers" attitude. It
 conveys focusing on the reader'sneeds and interests not of the writer. In terms of the
 writing technique, this means de-emphasizing the use of us and me and emphasizing you
 and yours.
- **Active voice:** the active voice is used by effective writers.
- **Positiveness:** an effective tone develops a positive relationship. Therefore, effective written communication must have a positive tone.
- Unified: one of the essentials of effective written communication is sentence unity requires limiting each sentence to one idea.
- Coherence: writers should present smooth flow of ideas within a document. If sentences and paragraphs are coherent, the ideas in them will clearly by tied together and will be easy to understand. Coherent sentences and paragraphs are understandable because they stick together. Coherent ideas bring smoothness in the flow of information.
- Conciseness: conciseness is saying in the fewest possible words. Stretching t-=subject matter will lead to wastage of time and energy. The opposite conciseness is wordiness.
- Clarity: clarity in writing applies to choice of words, construction of sentences and paragraph structure. Whatever one writes, be it a letter, memo, a reports, or a written message, it should be understandable to the. Readability is very important to bringing clarity.
- Mechanical soundness: mechanically sound writing is free of two kinds of defects-errors in grammar and format problems. Even a common mistake in grammar is a serious mistake.
- Readability: something is readable; it means that it is understandable because of its clear style of writing. Many of us purposefully choose long words and write lengthy and complicated sentences in order to show our command of the language. This does not give or carry any weight in readability aspect.

Conclusion:

In business a good deal of success depends on being able to write effectively letters. Ability to write is an asset in both personal as well as business world. A flair for good writing seldom goes unnoticed. It Plays a significant role 10 advancing ones career. Business writing is in great demand today, and pet with the knack of finding the right word, the apt turn of phrase, the striking expression, have plenty of opportunities to turn their skill to account.

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ISSN No. 2394-8426 Themes of Commerce

ROLE OF INTERNET IN TRAVELS AND TOURISM MANAGEMENT IN INDIA.

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ABSTACT

The fast growth of traveling sector in our country, and increasing use of technology as mechanism to facilitate more online transaction, led to a greater use of technology and fast planning of travel and tourism. Various research across the earth indicate that advanced travelers are demanding high quality of services of travel, excellent facilities, information on variety of products and correct information for their making of decisions. The high quality of intangibility of traveling sector needs a appropriate understanding towards the requirements of consumers and accumulation of technology to achieve these requirement and needs. As compare to many industries of services, the tourism and travel industry has significantly affected by some strides of information technology. Our Indian research activity experiences the customer's satisfaction by using online websites of traveling. This study of Indian customers concludes that customers is influenced with the service attributes and convenience of online traveling firms. But, the customers get less importance of security aspects and trust in financial activities, than the other facility attributes of the online websites of traveling. If the facilities and services provided by these online websites are increasing through the information about tourist places or destination then the consumers would inspired or encouraged to see this websites and utilise them for planning of vacation period.

Keywords

Indian consumer, website features, service trust, internet security, online traveling. **INTRODUCTION**

Electronic or E-commerce provides large opportunites to companies for expanding interface activities with consumers. E-commerce significantly increases consumers. Ecommerce significantly increases consumers and their purchasing power and transaction utilities. Increasing travel and globalization services needs the transformation of traveling sector as technology and its characteristic is used to reach the new markets. The services and its intangible nature mades technology-arbitrated aspects readily accepted for services, the fast development of customers, online process and usage of tourism and travel is also reflected by the use of sale activities and online communication within the tourism sector. Generally travel agents provide online point of contact to consumers with the use of indernet facilities, this encourage consumers for searching the appropriate plan of traveling, which afterwards ticketed and booked by travel agent through online procedure. Research activity indicates that advanced traveler is wanted to acquire interactive facilities, traveling services of high quality, a high range of information about tourist products and correct information to help them in making of decision. The faster use of internet for traveling services is depend on the belief that the advantages arise by the potential of necessary information which are readily available for consumers and enlarging communication with consumers. Thus internet provides more opportunities through which relationship with consumers can be increased. But, there are more challenge involved for this process. This high quality of intangibility in traveling industry needs a lucid and cogent understanding of consumers requires the designing of information technological models for providing facilities to the consumers. The traveling industry globally has adopted the new models for eg. Computer generated reservation, global system reservation and the internet facilities for delivery of services. To distribute services with the help of internet to consumers has been led for research of online buying consumer behavior. With the

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ISSN No. 2394-8426 Themes of Commerce

help of internet we can reduce costs of transaction for consumers and simplification of transaction. With exploring other websites, our Indian consumer is still worry to use the internet for banking or shopping.

The research has been conducted with the help of people who were using online traveling services and utilise them for planning their own holidays or important business trips. This research was carried out through traveling agents and firms/organization of Allahabad, of class city B of North India. The reason of selecting the non-metropolitan city was for understanding the general attitudes of consumers towards travel firms and its online facilities. Consumers of metropolitan cities are more habitual and access to greater use of services as compared to consumers of non-metropolitan town or cities. This research had been conducted with in two phases; in first phase, we were attempting to understand about general perception of consumer for services traveling through online procedure, so that we should design a questionnaire of structured nature for collecting information. The focus on group technique was utilise towards the initial stage which was conducted through three focus group of interviews through three separate age groups of consumers (age 20-34 years, 35-49 years, and above 50 years). The answer or responses from the group were focus to use the framework of different questionnaire. Next second phase comprised with descriptive design of research, where as data had been collected within the help of structured questionnaire through travel agents. This constructs towards questionnaire had segregated from trust attributes, the security attributes and service attributes of traveling firms and its online services.

The holiday travel of India is unique, because of its importance on visits in pilgrimage destination rather than focus on exclusively in sightseeing. The banking sector employees and government other sector receive a special concessions and rates for vacations as once in a year. Many Indians use these concessions for pilgrimage destination visiting with elderly parents and their own families. According to Indian consumer the definition of tourist destination is different as compare to foreign nationalities, as it is concerns with religions and cultural beliefs other than the actual concepts of family outgoing or relaxation. Planning of holiday involves family functions and get togethers of family and attending ceremonies of marriage. In India online firms of traveling must combine with social and religions beliefs of our Indian consumers while planning of package tours.

FRAMEWORK OF THEORITICAL ASPECTS

Sensory convenience selling with the use of internet has becoming the trend for almost service suppliers. The intention of consumer purchase towards shopping online is depend on their usage of internet as a channel of delivery. The attitude of consumer towards purchasing online are depend upon the merchandise, experience and transaction services. In this way to services of traditional nature and its quality aspects of friendliness and comfort, courtesy and competence are not factual in the context of online shopping and services. The heterogeneity, perishability and intangibility of the traveling product may need the service supplier to regularly adopted them according to the requirements of consumers.

Shopping through online is a complex and difficult process that may be distinguished into various small-process as consumer interactions, online transaction, information searching or navigation. But, while valuating the services of online, consumers usually assess the outcome and performance of services provided in terms of utility of services. To encourage the attractiveness of traveling websites, consumers are overflow with holiday packages, offers and special deals for travel and their holiday planning. Research activity states that product characteristics and convenience play an important role in consumers purchasing online behavior. Loyalty consumer winning and entails integration of orders makes operational aspects and search of new markets.

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The procedure of online purchase is depend on the layout and design of the websites, information availability and service providing quality. To receive more orders, those traveling firms which are working online must be ensure hassle-free and accessibility of online service providing is useful for consumers to utilise them. Through the websites, consumer and their satisfaction is differentiated under logged on convenience, site information product information, price attractiveness and purchase result with sales-after services etc. In developing nations, if the consumer is not comfortable with technical issues of website then they suffering from navigation and more difficulties. If the customer find the insecure internet then they prefer personal face-to-face purchasing. Thus acknowledge this concern is important fact for the firm providing online services, as e-commerce creates large opportunities towards relationship building with consumers.

To be a consumer, traveling services of internet based presents ubiquity and expediency, and follow them to compare other services which are offering and prices to necessary service and their leisure. Use of internet has been helped to create new relationships towards vendors, provides them vast range of opportunities to reduce cost in traveling service sector. On the other hand, services of online nature enable companies to create to strategic positions along with expanding delivery channel system. Strong relationship with consumer loyalty helps in business organization to allow the use of internet as a natural extension for providing services to the consumers and for expanding business. Some consumers does or does not want to interact with travel agent for acquiring travel services or bookings. Few research states that some consumers want to make booking with online sites of travel; most consumer are simply browse the internet and only 1 to 6% consumers actually makes booking or reservation. It is necessary for traveling firms to encourage online browsers and make purchasers through service planning and according to the necessity of consumers.

In our country companies are varying from each other for quality enhancement and system of service delivery to encouraging consumers for exploring new platform at service delivery. Some people believe that a major revolution happen and this will develop the transaction of services through growth of technological deployment. But, companies required to deal strategic planning with fears and misunderstanding of consumers with respect to facilitator of technology for providing quality services. The consumers of India are in a big doubt whether to use models of e-travel or they are just for people who knows the use fo internet very well. Recently India has been witnessed to integrate the internet in a multiple of services. Traveling websites have been developed as popularity, for providing information about holiday planning bookings, hotel rates, railway tickets, flight availability and the important places one can reach the destination easily. Websites for eg: Thomas Cook, Raj Travels and Tours, Rajasthan Travels and Tours, SOTC tours, makemytrip.com, vatra.com provide services and facilities online. Towards consumer who are not literate in e-retailing surrounding, the websites and its proper design can encourage the service suppliers and the consumers to purchase through online. The services of intangible nature and their warrants encourage the consumer for self confidence to use the services regularly Hence, trust towards the services of online nature becomes an useful ingredient for relationship building with consumers. Trust which is related to the standard of vulnerability of consumer will accept the online purchasing of services which depend upon the determinants or standard of trust is actually depend upon interactivity, tangibility, transference, capability, intentionality and predictability of consumer. For enhancing money exchange trust is an important and valuable element in transactions. The retail online transaction is different from mortar and brick environment are faceless, sometime being even closer to anonymous. India the developing nation there are less sufficient communication networks and infrastructure and hence there are

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more importance given towards the interactions of interpersonal nature. Customers have been apprehensions towards online surroundings as regards, there is less or no contact with the companies personnel.

RESEARCH METHODOLOGY:

This research has been conducted with two stages. The design of research in the first stage was exploratory type, and group technique focus are used for consumer comprehending expectations and attitudes about travel online websites. The exploratory design is helpful for collecting pilot testing, pre-scientific nature of knowledge, constructing the hypothesis and testing them with experience of everyday of people. Hence for constructing and designing of the questionnaire, we have to understand the attitude of consumers towards traveling online services and convert these into an important structured questionnaire. The group focus technique motivated discussion about feelings experiences and perceptions and helps them discerning and inspire them effectively. With using the group focus technique we expected the better understanding about the gap between people what actually do not what they says. .

DISCUSSION AND FINDINGS

As a service provider, the quality of service depends upon the actual service provided and the consumer expectations towards online websites of traveling. Consumer satisfaction is also depend upon the services provided in concept of product clarify and description of information and trust of the consumers feeling towards websites of service suppliers. The questionnaires used in this survey were segregated into two aspects related to trust attributes and service attributes of traveling online websites.

IMPICATION OF MANAGERIAL WORK

Online services of traveling are a services of new interface model for consumers of India and easy accessibility of internet at their workplace are facilitate to the consumers regularly. For using services online and the rationale behind that is the service and the convenience offered by them. However, the consumer of India still want to use face-to-face communication with service provider, as this provide them the assurance and their requirements are also being addressed. Relationship with interpersonal nature govern with most business achievement in many countries, and our hypothesis testing reflects the weak trust of attitude of consumer to use online services. Travel agents and their relationship of interpersonal nature supports confidence to the consumer and they are also interpret many information through non-verbal and gesture communication.

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शिक्षक, विद्यार्थी व पालक यांच्या दृष्टीकोनातून भविष्यातील व्यवसायिक अभ्यासक्रम — एक आढावा

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सारांश :-

यावर्षी सर्वोच्च न्यायालयाने देशभरातील सर्व वैद्यकीय महाविद्यालयांतील प्रवेशांसाठी 'नीट' अनिवार्य केली आणि बहतेक राज्यांतील विद्यार्थी आणि पालक यांचे धाबेच दणाणले. आता केंद्र सरकारने वटहकुम काढून एका <mark>वर्षा</mark>करता 'नीट' मधुन सूट दिली असली, तरी पृढच्या वर्षा<mark>पासून 'नीट' अनिवार्य असणारच आहे. भविष्यात अभियांत्रिकी म<mark>हावि</mark>द्यालयांसाठीसुद्धा</mark> अशी प्रवेश परीक्षा येण्याची दाट शक्यता आहे. या पर्श्वभूमीवर, राज्य मंडळ तसेच शिक्षक, विद्यार्थी, पालक यांची भविष्यातील भूमिका.

अभ्यासक्रमाचा दर्जा :-

सर्वोच्च न्<mark>या</mark>यालयाचा निर्णय येताच सीबीएसई <mark>आणि राज्य मंडळ यांची तुलना करणाऱ्या</mark> चर्चा सुरू झाल्या. राज्या मंडळाचा अभ्या<mark>स</mark>क्रम कमी दर्जाचा असल्यामुळे <mark>एकतर राज्य मंडळाच्या शाळांनी सीबीएसईचा</mark> अभ्यासक्रम स्विकारावा किंवा 'सीबीएसई'श<mark>ी सं</mark>लग्न व्हावे, असा या चर्चांचा <mark>सारांश होता. या पार्श्वभूमीवर राज्य</mark> मंडळाने आणि शासनाने कोणती पावले उचलावी या <mark>स</mark>र्वच प्रश्नांवर तातडीने विचार कर<mark>ण्याची गरज निर्माण झाली आ</mark>हे.

२०<mark>१</mark>२ मध्ये तत्कालीन मनुष्यबळ विकास मंत्री कपिल सिब्बल यांनी 'एक देश एक बोर्ड' असा प्रस्ताव <mark>मां</mark>डला होता. परंतु बहुतेक <mark>रा</mark>ज्यांनी त्याला विरोध केल्यामुळे ही घोषणा हवेतच जिरली. हा प्रस्ताव व्यावहारिकदृष्ट्यासुद्धा <mark>यो</mark>ग्य नव्हता. राज्यांच्या स्वाय<mark>त्त</mark>तेवर हा आघात असल्यामुळे या निर्णयामुळे अनेक राज्यांमध्ये असंतोष खदखदत राहिला असता<mark>, तो</mark> वेगळाच.

राज्य मं<mark>ड</mark>ळांचा अभ्यासक्रम कमी दर्जाचा आहे, हे सांगताना त्याला पुष्टी म्हणून अनेक तज्ञ राज्य मंडळाचे दहावी आणि बरावी परीक्षां<mark>चे नि</mark>काल कसे भरमसाठ लागतात, अंतर्गत मूल्यमापनाचे गण कसे सढळ हाताने दिले <mark>जा</mark>तात, हे सांगतात. परंतु सीबीएसईच्या शाळ<mark>ा या</mark>ला अपवाद आहेत काय? त्यांच्याकडे तर ८५ टक्के गुण शाळेच्या पातळी<mark>व</mark>र दिले जातात. अनेक शाळा स्वत:च्या पातळीवर पीर<mark>क्षा घे</mark>तात आणि त्यांना प्रमाणपत्र मात्र सीबीएसई देते. केंद्रीय माध्यमिक शिक्षण मंडळाचे माजी अध्यक्ष डॉ. अशोक गांगुली यांनी <mark>अंतर्गत</mark> मुल्यमापनाचे गृण विद्यार्थ्यांची गृणवत्ता न पाहता दिले जातात, जाहीररित्या खंत व्यक्त केली होती. शाळा राज्य मंडळाशी संलग्न असतील, तोपर्यंत त्यांचे निकाल म्हणजे सज आणि त्यांनी सीबीएसईची संलग्नता स्विकारल्यानंतर लागणारे निकाल म्हणजे गुणवत्ता या तर्काला काय म्हणावे? राज्य शासनाच्या नियमांची नको म्हणून सीबीएसई किंवा आयसीएसई यांची संलग्नता मिळवून अनिर्बंध स्वातंत्र्य उपभोगता यावे, यासाठी पार्श्वभूमी निर्माण करण्यासाठी तर हा खटाटोप नाही ना?

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ISSN No. 2394-8426
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अभ्यासक्रमातील अस्थिरता :--

दहावी पर्यंत सीबीएसई किंवा आयसीएसईचे अभ्यासक्रम पूर्ण करणारे विद्यार्थी किनष्ठ महाविद्यालयाच्या स्तरावर राज्य मंडळाच्या अभ्यासक्रमाकडे का वळतात? दहावींपर्यंत सुमार दर्जा असणाऱ्या राज्यमंडळाचा अभ्यासक्रम अकरावी बारावीच्या स्तरावर दर्जेदार कसा होता? याबद्दलही हे तज्ञ मौन बाळगून असतात.

केवळ सीबीएसईचा अभ्यासक्रम स्विकारला, म्हणजे सर्व प्रश्न सुटतील, असे मुळीच नाही, दहावी किंवा बारावीनंतरच्या कोणत्याही प्रवेशपीरीक्षेत यश मिळवायचे असेल, तर आशयाबरोबरच त्या परीक्षेचा आकृतिबंध आणि तंत्र समजावून घेऊन तिचा सराव करणे, हे इतर कोणत्याही बदलापेक्षा अधिक महत्वाचे असते. असे असले, तरी या निमित्ताने आत्मपरीक्षण करून त्या आधारे तयार केलेल्या निश्चित अशा कृतिकार्यक्रमाची अंमलबजावणी करण्याची एक चांगली संधी राज्य मंडळाला मिळाली आहे. अभ्यासक्रम हे एक पॅकेज असते. त्यात अभ्यासक्रमाबरोरच पाठ्यपुस्तक, अध्ययन—अध्यापन प्रक्रिया, मुल्यमापन किंवा परीक्षा<mark>पद्धती</mark> आणि शिक्षण प्रशिक्षण यांचा समावेश होता. राज्य <mark>मंडळाने इयत्ता ९ वी १</mark>२वीची पाठ्यपुस्तके एनसवीआरटीच्<mark>या</mark> पाठ्यपुस्तकांच्या धर्तीवर बदलली आहेत. राहता राहिला <mark>अध्ययन—अध्यापन</mark> प्रक्रिया, परीक्षा पद्धती आणि शिक्षक प्रशिक्ष<mark>ण यांचा प्रश्न. अभ्यासक्रम कसा असावा हे सांगताना तो मृलांचा सर्वांगीण विकास साधणारा;</mark> शारीरिक, बौद्धिक आणि मानसिक क्षमतांचा विकास करणारा; कृतिशीलता, चौकसपणा, शोधकवृत्ती यांच्या माध्यमातून विद्यार्थिसुलभ विद्यार्थिकेंद्रित पद्भतीने शिक्षण देणारा; त्यांनी भी<mark>ती, मानसिक आघात आणि यांच्यापासून</mark> मुक्त करणारा; स्वत:ची मते मोकळेपणाने व्यक्त करण्यास मदत करणारा; विद्यार्थ्यांचे ज्ञान, आकलन आणि त्यांचा वापर करण्याची क्षमता यांचे सातत्यपूर्ण आणि सर्वेक<mark>ष मूल्यमापन करणारा अससावा, असे शिक्षण हक्क कायद्यात</mark> म्हटले आहे. माध्यमिक आणि उच<mark>्च</mark> माध्यमिक स्तरावरसुद्धा <mark>या</mark> बाबी तेवढयाच लागू होतात<mark>. या दिशेनेच आप</mark>ला अभ्यासक्रम, पाठयपुस्तके, अध्ययन—अध्या<mark>प</mark>न प्रक्रिया, विद्यार्थ्यांचे मूल्<mark>य</mark>मापन आणि शिक्षक प्रशिक्षण सुरू आहेत ना, याचा वारंवार आढावा घेऊ त्यांत गरजेनुसार सुधार<mark>णा</mark> करायला हव्या, हे बदल <mark>के</mark>वळ त्रुटी दूर करण्यापुरते नसावेत, तर सध्या चांगले चालले असेल तर आणखी चांगले कस<mark>े हो</mark>ईल, अशा रीतीने उकृष्टाकडे वाटचाल करणारे असावेत.

मूल्यमापन :--

आज माध्यमिक स्तरावरील अध्ययन—अध्यापन प्रक्रिया परीक्षेत येणाऱ्या प्रश्नांची उत्तरे कशी लिहावतीत, एवढ्यापुरतीच सीमित झाली आहे. आणि परीक्षा म्हणजे तरी काय? तर धड्यांच्या खाली दिलेले प्रश्न. जवळपास ९० ते ९५ टक्के प्रश्न त्यांतूनच निवडले जातात. या वर्षीपासून राज्य मंडळाने भाषांसाठी आकलन आणि उपयोजन यांच्यावर भर देणारा कृतिपत्रिकांचा एक चांगला उपक्रम विद्यार्थ्यांच्या मूल्यमापनासाठी सुरू केला आहे. त्याची व्याप्ती इतर विषयांसाठीसुद्धा वाढवता येईल. एक्णच परीक्षेचे स्वरूप बदलणे आणि हे बदल मनापासून स्विकारणे खूप महत्वाची आणि तातडीची गरज आहे.

अवांतर वाचन, ग्रंथालयातून संदर्भ शोधणे, इंटरनेट सर्च, छोटे छोटे संशोधन प्रकल्प, सर्वेक्षणे, क्षेत्रीय भेटी, मुलाखती, पाठ्यपुस्तकात दिलेले उपक्रम आणि इतर प्रकल्प आदींबाबतचे प्रकल्प अपेक्षित गुणवत्तेनुसार पूर्ण केल्याशिवाय लेखी परीक्षेला बसताच येणार नाही, अशा प्रकारचे नियम करण्याचा विचार व्हावा. लेखी परीक्षेएवढाच, किंबहुना त्यापेक्षाही जास्त भर द्यायला हवा तो अंतर्गत मूल्यमापनावर, यावर्षी राज्य मंडळाने उच्च माध्यमिक प्रमाणपत्र पीरक्षेत अंतर्गत मूल्यमापनासाठी

with

International Impact Factor 2.254

ISSN No. 2394-8426
Themes of
Commerce

बाह्यपरीक्षक नेमून या दिशेने एक चांगले पाऊल उचलले आहे. परीक्षेत गैरप्रकार करणाऱ्यांविरूद्ध कठोर कारवाई करण्यात येते; वेळप्रसंगी फौजदारी गुन्हेसुद्धा दाखल करण्यात येतात. याच तरतुदी अंतर्गत मूल्यमापनाच्या बाबतीत वापरण्यात याव्यात.

निष्कर्ष:-

शिक्षकांना त्यांच्या व्यावसायिक विकासाठी आवश्यक असणारे ज्ञज्ञन आणि कौशल्ये अद्ययावत ठेवता यावीत, यासाठी विविध विषयांचा आशय, नवीन शिक्षणप्रवाह, अध्ययन—अध्यापन पद्धती, अध्यापनासाठी पूरक साहित्य इत्यादींची माहिती मिळवून तिचा वापर करण्यासाठी, आपल्या प्रतिक्रिया, अनुभव नोंदवण्यासाठी शिक्षकांकरता वेब पोर्टल आणि तशा प्रकारची व्यासपीठे खूप उपयोगी ठरू शकतील. 'ओपन एज्युकेशनल रिसोर्सेस' चा वापर करणबाबत जाणीव—जागृती आणि प्रचार होणेही महत्वाचे आहे.

किनष्ठ महाविद्यालयांकडे प्रशासकीयदृष्ट्या विशेष लक्ष देण्याची गरज आहे. विद्यार्थ्यांना अकरावी हे 'रेस्ट इयर' वाटतेच. पण बारावीची परिस्थितीसुद्धा फारशी वेगळी नाही. सप्टेंबर—ऑक्टोबरनंतर विद्यार्थी महाविद्यालयांत फिरकतदेखील नाहीत, शिक्षक शिकवण्याच्या 'मूड' मध्ये नसतात. अध्यापन—अध्ययन प्रक्रियेच्या दर्जाबाबत कुणालाही तमा नसते. अशा स्थितीत खासगी क्लासचालकांचे फावते. ही परिस्थिती बदलण्यासाठी शासनाने तातडीने खंबीर पावले उचलायला हवीत.

आज गरज आहे ती देशपातळीवर एकच अभ्यासक्रम स्विकारण्याची नाही, तर राज्याच्याच अभ्यासक्रमातून कोणत्याही परिस्थितीला आत्मविश्वासाने सामोरे जाऊ शकतील असे विद्यार्थी तयार करण्याची. शिक्षकांच्या मनात विद्यार्थ्याबद्दल ओतप्रोत जिव्हाळा असेल तर कोणत्याही वेगळया उपाययोजनांची गरज नाही. हा जिव्हाळा निर्माण करण्यासाठी मात्र कोणताही कार्यक्रम अस्तित्वात नाही; तो आतूनच यावा लागतो.

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गोषवारा:

भारतीय अर्थव्यवस्था मीश्र स्वरूपाची असुन या अर्थव्यवस्थेसमोर नानावीध समस्या उभ्या आहेत. जसे, लोकसंख्यावाढ, दारीद्र्य, गुन्हेगारी, बेकारी, महिला व बालकांची सुरक्षीतता, शीक्षणाच्या समस्या, कामगारांच्या समस्या, जल व्यवस्थापनाची समस्या, शेती वीशयक समस्या, राष्ट्रीय व आंतरराष्ट्रीय समस्या ईत्यादी. या सर्व समस्यांपैकी सर्वात महत्वाची समस्या म्हणजे बेकारीची समस्या होय.पर्यटन व्यवसायाचा वीकास झाल्यास आपल्या देशातील बेकारी मोठ्या प्रमाणात कमी होउ शकते.

प्रस्तावनाः

भारत वीवीध जाती, धर्म, पंथ, भाषा असलेला देश असुन या देशांतील वीवीध राज्यांमध्ये सुंदर नीसर्ग सौंदर्य असलेली वीवीध ठीकाणे अस्तीत्वात आहेत. वनराइने वष्ठीलेले तलाव, बारमाही वाहणा—या नद्या, झरे व समुद्र, घनदाट अरण्ये, अरण्यात राहणारे हींस्त्र श्वापदे, विविध प्रकारचे पक्षी, प्राचीन परंपरा दर्शवणारे वीवीध महाल, गढ व कील्ले, विविध अभयारण्ये, विविध धर्मस्थळे इत्यादींद्वारे भारतातील वीभीन्न राज्यातील नीसर्गरम्य ठीकाणांची प्रचीती येते. या नीसर्गरम्य ठीकाणांमुळे भारतात मोठ्या प्रमाणात पर्यटन व्यवसायाचा वीकास झाला आहे. परीणामतः भारतात मोठ्या प्रमाणात रोजगार नीर्मीती होउ शकते व बेकारीला दखील आळा बसु शकतो.

भारतातील प्रमुख पर्यटन स्थळे:

भारत हा मुलतः नीसग सौंदर्य लाभलेला देश आहे. या देशांत वीवीध राज्ये असुन प्रत्येक राज्य त्याच्या वीशीष्ट पर्यटन स्थळांसाठी प्रसीद्ध आहे. जसे मध्यप्रदेशातील कान्हा केसरी अभयारण्य, म्हैयर येथील देवीचे मंदीर, उज्जैन येथील बीर्लामंदीर,उत्तर प्रदेशांतील आग्रा येथील ताजमहाल, मथुरा येथील श्रीकृष्ण मंदीर, दील्ली येथील इंडीया गेट,जंतरमंतर, राष्ट्रपती भवन, काशी येथील हरीद्वार व काशी वीश्वेश्वर मंदीर, राजस्थान मधील वीवीध कील्ले व महाल, वाळवंटातील वीवीध प्रकारचे नीसर्गसौंदर्य, आंध्रप्रदेश मधील हैद्राबाद येथील म्युझीयम, रामोजी फील्मसीटी, तीरूमला येथील जगप्रसीद्ध तीरूपती मंदीर इत्यादी पर्यटनस्थळांमुळे वीवीध राज्यांमध्ये पर्यटन व्यवसाय वीकसीत झाला आहे.

महाराष्ट्रातील प्रमुख पर्यटनस्थळे:

महाराष्ट्र हा गडिकल्ले, वनसंपत्ती, घनदाट जंगल, धार्मिक स्थळे, वीवीध अभयारण्ये यांनी अतीशय समृद्धी असलेला प्रदेश. कायम देशवीदेशांतील पर्यटकांना आकर्षित करणा—या महाराष्ट्रात मन मोहवुन टाकणारे समुद्रकिनारे आहेत.

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International Impact Factor 2.254

ISSN No. 2394-8426
Themes of
Commerce

महाराष्ट्राला लाभलेल्या ७५० किलोमीटरच्या समुद्राने वीवीध सागरकीनारे दीले आहेत. महाराष्ट्रातले कोकण, मुंबई व गोवा जिल्हे वीवीध आकर्षक समुद्रकीना—यांसाठी अतीशय प्रसीद्ध आहेत.

सिंधुदूर्ग जिल्ह्यातील मालवण तालुक्यातील तारकर्ली, देवबाग, चीवलाबीच, तोंडवली वेंगुर्ला तालुक्यातील भोगवे, खवणे, निवती, सागरेश्वर, तारकर्ली, नवाबाग, मोचेमांड, रेडी, सागरतीर्थ, शीरोडा, देवगड, मीठबांब, तांबळडेग इत्यादी समुद्रिकना—यां वर सकाळ संध्याकाळ देशी व वीदेशी पर्यटक पर्यटनाचा मनमुराद आनंद घेत असतात.

कोकणातील रत्नागीरी जील्ह्यातील एक सुप्रसीद्ध स्थळ म्हणजे गणपतीपुळे. श्री गणेश मंदीराच्या समोरच्या बाजुस वीस्तारलेला पांढ—या वाळुचा समुद्रिकनारा या मंदीराची शोभा आणखीनच वाढवतो

श्रीक्षेत्र गणपतीपुळे देवस्थानामुळे नावारूपाला आलेले महाराष्ट पर्यटन विकास महामंडळाचे गणपतीपुळे पर्यटन केंद्र आता आंतरराष्ट्रीय स्तरावरचे पर्यटन केंद्र म्हणुन वीकसीत करण्याच्या दृष्टीने प्रयत्न सुरू आहेत.

महाराष्ट्रातील थंड हवेची ठीकाणे:

महाराष्ट्रासारख्या वीस्तीर्ण पसरलेल्या प्रदेशांत थंड हवेची ठीकाणे देखील मोठ्या प्रमाणात आहेत. समुद्र सपाटीपासुन सुमारे ४५०० फुट उंचीवर वसलेले महाबळेश्वर, ३६६४ फुट उंचीवर वसलेले चीखलदरा, २६०० फुट उंचीवर वसलेले माथेरान व ६२५ मीटर उंचीवर वसलेले लोणावळा व खंडाळा ही महाराष्ट्रातील काही अत्यंत सुप्रसीद्ध थंड हवेची ठीकाणे आहेत.

अत्यंत नयनरम्य नीसर्ग, सुंदरझाडे, <mark>डोंगराच्या द—या, बेभाम वाहणारा वारा, अधुनमधुन येणा—या पावसाच्या सरी, हेमाडपंथी मंदीरे इत्यादींमुळे महाराष्ट्रातील उपरोक्त प्रेक्षणीय स्थळांना भेट देणा—या पर्यटकांची संख्येत दीवसेंदीवस वाढ होत आहे.</mark>

महाराष्ट्रातील वनपर्यटनः

येत्या काही वर्षात महाराष्टातील वनपर्यटन व्यवसायाचा वीकास होत आहे. ताडोबा, पेंच, नवेगांव, नागझीरा, मेळघाट यांसारखे घनदाट जंगल असलेले प्रदेश महाराष्ट्रातील पर्यटनस्थळांची शोभा अधीकच वाढवत आहेत.

वीवीध प्रकारच्या प्रजातीचे घनदाट वृक्ष, वीवीध प्राणी व पक्षी, रातकीड्यांचा एक सारखा होणारा आवाज, नद्यांचा किलकिलाट, काजव्यांचा अधुन मधुन चमकणारा प्रकाश, नीरव शांतता, उंचच उंच मचाणी, मचाणीवरून सहज दृष्टीक्षेपात येणारा हिंस्त्र प्राण्यांचा थरार, रात्री पडणारे पांढरे स्वच्छ चांदणे इत्यादी वैशीष्ट्यांमुळे येत्या काही वर्षात वनपर्यटन करणा—या पर्यटकांच्या संख्ये मध्ये दीवसागणीक वाढ होत आहे.

महाराष्ट्रातील गढ व किल्ले:

महाराष्ट्राचे नांव समोर येताच आपल्या लालगेच लक्षात येतात ते राजे शीवाजी महाराजांनी बांधलेले अनेक गढ व किल्ले. तोरणा, रायगड, प्रतापगड, जंजीरा, सींहगड, सींधुदूर्ग, वीजयदुर्ग, पन्हाळा, शीवनेरी ही त्यातलीच काही नांवे. ऐतीहासीक वारसा लाभलेल्या या किल्ल्यांची रंगरंगोटी, नक्षीकामे, वास्तुशील्पे इत्यादी सौंदर्याचा आस्वाद घेण्यासाठी अनेक पर्यटक व इतीहास प्रेमी दरवर्षी लाखोंच्या संख्येने या पर्यटनस्थळी भेट देतात.

थोडक्यात भारतातील विविध राज्यांमधील पर्यटनस्थळे पाहायची झाल्यास बराच कालावधी लागू शकतो. परंतु भारतीयांना मात्र वीदेशांतील पर्यटनस्थळे पाहाण्याचे कुतूहल आहे. हीच खरी

with

International Impact Factor 2.254

Themes of Commerce

शोकांतीका आहे. भारतातील पर्यटन व्यवसायाला नवसंजीवनी प्रदान करण्यासाठी शासनातर्फे विविध योजना कार्यान्वीत करण्याची आवश्यकता वाटते.

निष्कर्ष:

मनुष्य व नीसर्ग यांचे अत्यंत जवळचे सहसंबंध पुर्वी पासुन चालत आलेले आहेत. नीसर्ग नीर्मीत वातावरणात राहातांनाच तेथील संस्कृती, जीवनशैली, रीतीरीवाज, श्रद्धा, खानपानावीषयीच्या भीन्न असलेल्या आवडीनीवडी इत्यादीं वीशयी नावीण्याने जाणुन घेण्यासाठी मानवपुर्वी पासुन सतत प्रयत्नशील आहे. यातुनच पर्यटन व्यवसायाचा उदय व वीकास झाला आहे.

येत्या काही दशकांमध्ये महाराष्ट्र हे एक अत्यंत महत्वाचे पर्यटनस्थळ असलेले राज्य म्हणुन नांवारूपास आले आहे. राज्याच्या पर्यटन क्षेत्रातील पायाभुत सुवीधांचा वीकास करण्याबरोबरच पर्यटनातील गुंतवणुक ३० हजार कोटींपर्यंत वाढवणे आणि त्यामाध्यमातुन १० लाख नवीन रोजगार नीर्मीती करणे यासाठी पर्यटन धोरण— २०१६ तयार करण्यात आले आहे.

या व्यतीरीक्त राज्यात पर्यटन सेवा अधीनीयम तयार करण्यात येणार आहे. या संचालनालयाला पर्यटनाशी संबंधीत नोडल एजन्सीचा दर्जा मीळेल, अशा प्रकारचा कायदा तयार करण्यात येणार आहे. तसेच २०१७ हे वर्ष 'व्हीजीट महाराष्ट्र वर्ष म्हणुन घोषीत करण्यात आले आहे.

सारांश:

पर्यटन व्यवसाय हा आता केवळ व्यवसाय राहीला नसुन तो एक महत्वाचा उद्योग झालेला आहे.राज्य सरकार व उद्योगातील वीवीध योजना व कायद्यांद्वारे पारदर्शकता आणण्याचा प्रयत्न करीत असल्यामुळे येत्या काही वर्षात आपल्या देशांत मोठ्या प्रमाणात रोजगार निर्मिती होणार आहे. परिणामत: देशातील बेकारीला मोठ्या प्रमाणात आळा बसेल व एका सुदृढ अर्थव्यवस्थेचा उदय होईल.

संदर्भ ग्रंथ सुची

लोकराज्य: माहिती व जनसंपर्क महासंचालनालय, महाराष्ट शासन

महाराष्टातील किल्ले : मीलींद पुरंदरे महाराष्टातील पर्यटन स्थळे : वीणा पाटील