

डॉ. बाबासाहेब आंबेडकर मराठवाडा विद्यापीठ, औरंगाबाद.

आनंद चॅरीटेबल संस्था आष्टीचे,

आनंदराव धोंडे उर्फ बाबाजी महाविद्यालय कडा

ता. आष्टी जि. बीड.

हिंदी विभाग

प्रकल्पकार्य

बी.ए. तृतीय वर्ष

विषय :- युगप्रभागी शारदा के कवि

नाम :- कु. पद्मेश्वर शारदा रज्जाक
212264
Patel

प्रा. डॉ. पटेल एम. आर.

VB
30/5/22

$\frac{70}{100}$

Shetkari Shikshan Prasarak Mandal's

Anandrao Dhonde Ais Babaji Mahavidyalaya
Tal-Ashti, Dist-Beed 414202



CERTIFICATE

This is to certify that *कु सरयद आरिद्रा रजनाक* of
Class B.A.III Semester V and VI has satisfactorily completed his
project work in subject of Hindi entitled *प्रेममार्गि शारदा*
के कवि और उनका काव्य as laid down in the
of the regulation of Dr. Babasaheb Ambedkar Marathawad
University, Aurangabad during the academic year 2021-22

Paper No.	XII & XVI	Oral	Total
Out Of Marks	80		100
Obtained Marks	✓		70

External Examiner

Date: 20/11/2021

Head of the Department

Project Completion Certificate

This to certify that Mr/ Mrs **Sayyad Aliza Rajjak** a student of B.A.III Year has successfully completed a project titled "प्रेममार्गी शाखा के कवि और उनका काव्य" under the guidance of Prof. Dr. M. R. Patel, Professor in Dept. of Hindi, Anandrao Dhonde Alias Babaji Mahavidyalaya, Kada. Tal. Ashti Dist. Beed.

Date: 30/5/2022

Place: Kada.



Head of Department

HEAD

DEPT. OF HINDI

Anandrao Dhonde Alias Babaji College
Kada, Tal. Ashti, Dist. Beed

प्रेम-मार्गी शाखा के कवि और उनकी रचनाएँ

आज हम प्रेम-मार्ग शाखा के कवियों और उनकी रचनाओं पर प्रकाश डालेंगे -

इस शाखा के प्रतिनिधि कवि मलिक मुहम्मद जायसी हैं। अन्य कवि और उनकी कृतियाँ निम्नानुसार हैं :-

1. मलिक मुहम्मद जायसी : आखिरी कलाम, अखरावट, चित्ररेखा, मसलानामा, कहरनामा, पद्मावत।
भाषा ठेठ अवधि।
2. शेख कुतुबन : मृगावती।
3. मंझन : मधुमालती।
4. मुन्ना दाउद : चंदायन (चंदावत)
5. उसमान : चित्रावली
6. शेखनबी : ज्ञानदीप
7. कासिमशाह : हंसजवाहिर
8. नूरमुहम्मद : इन्द्रावती, अनुराग बांसुरी
9. असाइत : हंसावली
10. पुहुकर : रसरतन
11. ज्ञान कवि : कनकावती, मधुकर मालती
12. जलालुद्दीन : जमाल पचीसी
13. ख्वाजा अहमद : नूरजहां (भाषा मनसवी शैली)
14. नसीर : प्रेम-दर्पण
15. शेख रहीम : प्रेम-रस
16. मधुकर : मधुमालती
17. ज्ञान : रत्नावली
18. रजन : प्रेमवन जीवन
19. नृगेन्द्र : प्रेम पयोनिधी
20. ईश्वरदास : सत्यवती कथा
21. दामोदर : लखमनसेन पद्मावती कथा
22. गणपति (आलम) : माधवानल कामकंदला
23. नरपति व्यास : नल-दमयंती
24. दुःखहरणदास : पद्मपावती

रहीम

मुक्त ज्ञानकोश विकिपीडिया से

नेविगेशन पर जाएँ खोज पर जाएँ

Vo Ufsrh de bffjzfhzdhzfhz yah ch

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अब्दुरहीम



अब्दुरहीम और बादशाह अकबर

जीवनसंगी मह बानू बेगम

संतान 2

पिता बैरम खान

माता जमाल खान की बेटी

| birth_place = दिल्ली, मुगल साम्राज्य | death_date = 1
अक्टूबर 1627 (उम्र 70) | death_place = आगरा, मुगल
साम्राज्य | place of burial = अब्दुरहीम खान-ए-खाना का
मकबरा, दिल्ली | religion = इस्लाम | language = अवधि | full
name= }}

अब्दुरहीम खान-ए-खाना या रहीम, एक
मध्यकालीन कवि, सेनापति, प्रशासक, आश्रयदाता, दानवीर,
कूटनीतिज्ञ, बहुभाषाविद, कलाप्रेमी, एवं विद्वान थे। वे भारतीय
सामासिक संस्कृति के अनन्य आराधक तथा सभी संप्रदायों के
प्रति समादर भाव के सत्यनिष्ठ साधक थे। उनका व्यक्तित्व
बहुमुखी प्रतिभा से संपन्न था। वे एक ही साथ कलम और
तलवार के धनी थे और मानव प्रेम के सूत्रधार थे।^{[1][2]}

जन्म से एक मुसलमान होते हुए भी हिंदू जीवन के अंतर्मन में
बैठकर रहीम ने जो मार्मिक तथ्य अंकित किये थे, उनकी विशाल

हृदयता का परिचय देती हैं। हिंदू देवी-देवताओं, पर्वों, धार्मिक मान्यताओं और परंपराओं का जहाँ भी उनके द्वारा उल्लेख किया गया है, पूरी जानकारी एवं ईमानदारी के साथ किया गया है। वे जीवनभर हिंदू जीवन को भारतीय जीवन का यथार्थ मानते रहे। रहीम ने काव्य में रामायण, महाभारत, पुराण तथा गीता जैसे ग्रंथों के कथानकों को उदाहरण के लिए चुना है और लौकिक जीवनव्यवहार पक्ष को उसके द्वारा समझाने का प्रयत्न किया है, जो भारतीय संस्कृति की वर झलक को पेश करता है।

छिमा बड़न को चाहिये, छोटन को उतपात।

का रहीम हरि को घट्यौ, जो भृगु मारी लात॥

जीवन परिचय[संपादित करें]

अब्दुरहीम खानखाना का जन्म संवत् १६१३ (ई. सन् १५५६) में लाहौर में हुआ था। संयोग से उस समय हुमायूँ, सिकंदर, सूरी का आक्रमण का प्रतिरोध करने के लिए सैन्य के साथ लाहौर में मौजूद थे।

रहीम के पिता बैरम खाँ तेरह वर्षीय अकबर के शिक्षक तथा अभिभावक थे। बैरम खाँ खान-ए-खाना की उपाधि से सम्मानित थे। वे हुमायूँ के साढ़ू और अंतरंग मित्र थे। रहीम की माँ वर्तमान हरियाणा प्रांत के मेवाती राजपूत जमाल खाँ की सुंदर एवं गुणवती कन्या सुल्ताना बेगम थी। जब रहीम पाँच वर्ष के

ही थे, तब गुजरात के पाटण नगर में सन १५६१ में इनके पिता बैरम खाँ की हत्या कर दी गई। रहीम का पालन-पोषण अकबर ने अपने धर्म-पुत्र की तरह किया। शाही खानदान की परंपरानुरूप रहीम को 'मिर्जा खाँ' का खिताब दिया गया। रहीम ने बाबा जंबूर की देख-रेख में गहन अध्ययन किया। शिक्षा समाप्त होने पर अकबर ने अपनी धाय की बेटी माहबानो से रहीम का विवाह करा दिया। इसके बाद रहीम ने गुजरात, कुम्भलनेर, उदयपुर आदि युद्धों में विजय प्राप्त की। इस पर अकबर ने अपने समय की सर्वोच्च उपाधि 'मीरअर्ज' से रहीम को विभूषित किया। सन १५८४ में अकबर ने रहीम को खान-ए-खाना की उपाधि से सम्मानित किया। रहीम का देहांत ७१ वर्ष की आयु में सन १६२७ में हुआ। रहीम को उनकी इच्छा के अनुसार दिल्ली में ही उनकी पत्नी के मकबरे के पास ही दफना दिया गया। यह मज़ार आज भी दिल्ली में मौजूद हैं। रहीम ने स्वयं ही अपने जीवनकाल में इसका निर्माण करवाया था। इनके संस्कृत के गुरु बदाऊनी थे।

अकबर के दरबार में संपादित करें

हुमायूँ ने युवराज अकबर की शिक्षा-दिक्षा के लिए बैरम खाँ को चुना और अपने जीवन के अंतिम दिनों में राज्य का प्रबंध की जिम्मेदारी देकर अकबर का अभिभावक नियुक्त किया था। बैरम खाँ ने कुशल नीति से अकबर के राज्य को मजबूत बनाने में

पूरा सहयोग दिया। किसी कारणवश बैरम खाँ और अकबर के बीच मतभेद हो गया। अकबर ने बैरम खाँ के विद्रोह को सफलतापूर्वक दबा दिया और अपने उस्ताद की मान एवं लाज रखते हुए उसे हज्र पर जाने की इच्छा जताई। परिणामस्वरूप बैरम खाँ हज्र के लिए रवाना हो गये। बैरम खाँ हज्र के लिए जाते हुए गुजरात के पाटन में ठहरे और पाटन के प्रसिद्ध सहस्रलिंग सरोवर में नौका-विहार के बाद तट पर बैठे थे कि भेंट करने की नियत से एक अफगान सरदार मुबारक खाँ आया और धोखे से बैरम खाँ की हत्या कर दी। यह मुबारक खाँ ने अपने पिता की मृत्यु का बदला लेने के लिए किया।

इस घटना ने बैरम खाँ के परिवार को अनाथ बना दिया। इन धोखेबाजों ने सिर्फ कत्ल ही नहीं किया, बल्कि काफी लूटपाट भी मचाया। विधवा सुल्ताना बेगम अपने कुछ सेवकों सहित बचकर अहमदाबाद आ गईं। अकबर को घटना के बारे में जैसे ही मालूम हुआ, उन्होंने सुल्ताना बेगम को दरबार वापस आने का संदेश भेज दिया। रास्ते में संदेश पाकर बेगम अकबर के दरबार में आ गईं। ऐसे समय में अकबर ने अपने महानता का सबूत देते हुए इनको बड़ी उदारता से शरण दिया और रहीम के लिए कहा "इसे सब प्रकार से प्रसन्न रखो। इसे यह पता न चले कि इनके पिता खान खानाँ का साया सर से उठ गया है। बाबा जम्बूर को कहा यह हमारा बेटा है। इसे हमारी दृष्टि के सामने

रखा करो। इस प्रकार अकबर ने रहीम का पालन-पोषण एकदम धर्म-पुत्र की भांति किया। कुछ दिनों के पश्चात अकबर ने विधवा सुल्ताना बेगम से विवाह कर लिया। अकबर ने रहीम को शाही खानदान के अनुरूप "मिर्जा खाँ" की उपाधि से सम्मानित किया। रहीम की शिक्षा-दीक्षा अकबर की उदार धर्म-निरपेक्ष नीति के अनुकूल हुई। इसी शिक्षा-दीक्षा के कारण रहीम का काव्य आज भी हिंदूओं के गले का कण्ठहार बना हुआ है। दिनकर जी के कथनानुसार अकबर ने अपने दीन-इलाही में हिंदूत्व को जो स्थान दिया होगा, उससे कई गुणा ज्यादा स्थान रहीम ने अपनी कविताओं में दिया। रहीम के बारे में यह कहा जाता है कि वह धर्म से मुसलमान और संस्कृति से शुद्ध भारतीय थे। अकबर के दरबार में हिंदी कवियों में रहीम का महत्वपूर्ण स्थान था

विवाह[संपादित करें]

रहीम की शिक्षा समाप्त होने के पश्चात सम्राट अकबर ने अपने पिता हुमायूँ की परंपरा का निर्वाह करते हुए, रहीम का विवाह बैरम खाँ के विरोधी मिर्जा अजीज कोका की बहन माहबानों से करवा दिया। इस विवाह में भी अकबर ने वही किया, जो पहले करता रहा था कि विवाह के संबंधों के बदौलत आपसी तनाव व पुरानी से पुरानी कटुता को समाप्त कर दिया करता था। रहीम के विवाह से बैरम खाँ और मिर्जा के बीच चली आ रही पुरानी

रंजिश खत्म हो गयी। रहीम का विवाह लगभग तेरह साल की उम्र में कर दिया गया था। इनकी दस संताने थीं

मीर अर्ज का पद [संपादित करें]

अकबर के दरबार को प्रमुख पदों में से एक मीर अर्ज का पद था। यह पद पाकर कोई भी व्यक्ति रातों रात अमीर हो जाता था, क्योंकि यह पद ऐसा था, जिससे पहुँचकर ही जनता की फरियाद सम्राट तक पहुँचती थी और सम्राट के द्वारा लिए गए फैसले भी इसी पद के जरिये जनता तक पहुँचाए जाते थे। इस पद पर हर दो-तीन दिनों में नए लोगों को नियुक्त किया जाता था। सम्राट अकबर ने इस पद का काम-काज सुचारु रूप से चलाने के लिए अपने सच्चे तथा विश्वास पात्र अमीर रहीम को मुस्तकिल मीर अर्ज नियुक्त किया। यह निर्णय सुनकर सारा दरबार सन्न रह गया था। इस पद पर आसीन होने का मतलब था कि वह व्यक्ति जनता एवं सम्राट दोनों में सामान्य-रूप से विश्वसनीय है।

रहीम शहजादा सलीम [संपादित करें]

काफी मिन्नतों तथा आशीर्वाद के बाद अकबर को शेख सलीम चिश्ती के आशीर्वाद से एक लड़का प्राप्त हो सका, जिसका नाम उन्होंने सलीम रखा। शहजादा सलीम माँ-बाप और दूसरे लोगों के अधिक दुलार के कारण शिक्षा के प्रति उदासीन हो गया था।

कई महान लोगों को सलीम की शिक्षा के लिए अकबर ने लगवाया। इन महान लोगों में शेर अहमद, मीर कलाँ और दरबारी विद्वान अबुलफजल थे। सभी लोगों की कोशिशों के बावजूद शहजादा सलीम को पढ़ाई में मन न लगा। अकबर ने सदा की तरह अपना आखिरी हथियार रहीम खाने खाना को सलीम का अतालीक नियुक्त किया। कहा जाता है रहीम यह गौरव पाकर बहुत प्रसन्न थे।

भाषा शैली[संपादित करें]

रहीम ने अवधी और ब्रजभाषा दोनों में ही कविता की है जो सरल, स्वाभाविक और प्रवाहपूर्ण है।

यह रहीम निज संग लै, जनमत जगत न कोय।

बैर, प्रीति, अभ्यास, जस, होत होत ही होय ॥

उनके काव्य में शृंगार, शांत तथा हास्य रस मिलते हैं। दोहा, सोरठा, बरवै, कवित्त और सवैया उनके प्रिय छंद हैं। रहीम दास जी की भाषा अत्यंत सरल है, उनके काव्य में भक्ति, नीति, प्रेम और शृंगार का सुन्दर समावेश मिलता है। उन्होंने सोरठा एवं छंदों का प्रयोग करते हुए अपनी काव्य रचनाओं को किया है। उन्होंने ब्रजभाषा में अपनी काव्य रचनाएं की हैं। उनके ब्रज का रूप अत्यंत व्यवहारिक, स्पष्ट एवं सरल है। उन्होंने तदभव शब्दों का अधिक प्रयोग किया

है। ब्रज भाषा के अतिरिक्त उन्होंने कई अन्य भाषाओं का प्रयोग अपनी काव्य रचनाओं में किया है। अवधी के ग्रामीण शब्दों का प्रयोग भी रहीमजी ने अपनी रचनाओं में किया है, उनकी अधिकतर काव्य रचनाएं मुक्तक शैली में की गई हैं जो कि अत्यंत ही सरल एवं बोधगम्य है ।

मलिक मोहम्मद जायसी

मुक्त ज्ञानकोश विकिपीडिया से
नेविगेशन पर जाएँ खोज पर जाएँ

मलिक मोहम्मद जायसी

मलिक मुहम्मद जायसी (१४७७-१५४२) हिन्दी साहित्य के भक्ति काल की निर्गुण प्रेमाश्रयी धारा के कवि थे।^[1] वे अत्यंत उच्चकोटि के सरल और उदार सूफी महात्मा थे। जायसी मलिक वंश के थे। मिस्र में सेनापति या प्रधानमंत्री को मलिक कहते थे। दिल्ली सल्तनत में खिलजी वंश राज्यकाल में अलाउद्दीन खिलजी ने अपने चाचा को मरवाने के लिए बहुत से मलिकों को नियुक्त किया था जिसके कारण यह नाम उस काल से काफी प्रचलित हो गया था। इरान में मलिक जमींदार को कहा जाता था व इनके पूर्वज वहां के निगलाम प्रान्त से आये थे और वहीं से उनके पूर्वजों की पदवी मलिक थी। मलिक मुहम्मद जायसी के

का एक नगर उत्तर प्रदेश के रायबरेली जिले में आज भी वर्तमान है, जिसका एक पुराना नाम उद्याननगर 'उद्यानगर या उज्जालिक नगर' बतलाया जाता है तथा उसके कंचाना खुर्द नामक मुहल्ले में मलिक मुहम्मद जायसी का जन्म-स्थान होना भी कहा जाता है।^[2] कुछ लोगों की धारणा कि जायसी की किसी उपलब्ध रचना के अंतर्गत उसकी निश्चित जन्म-तिथि अथवा जन्म-संवत् का कोई स्पष्ट उल्लेख नहीं पाया जाता। एक स्थल पर वे कहते हैं,

भा अवतार मोर नौ सदी।

तीस बरिख ऊपर कवि बदी॥^[5]

जिसके आधार पर केवल इतना ही अनुमान किया जा सकता है कि उनका जन्म संभवतः ८०० हि० एवं ९०० हि० के मध्य, तदनुसार सन १३९७ ई० और १४९४ ई० के बीच किसी समय हुआ होगा तथा तीस वर्ष की अवस्था पा चुकने पर उन्होंने काव्य-रचना का प्रारंभ किया होगा। पद्मावत का रचनाकाल उन्होंने ९४७ हि०^[6] अर्थात् १५४० ई० बतलाया है। पद्मावत के अंतिम अंश (६५३) के आधार पर यह भी कहा

जा सकता है कि उसे लिखते समय तक वे वृद्ध हो चुके थे।

उनके पिता का नाम मलिक राजे अशरफ़ बताया जाता है और कहा जाता है कि वे मामूली ज़मींदार थे और खेती करते थे। स्वयं जायसी का भी खेती करके जीविका-निर्वाह करना प्रसिद्ध है। जायसी ने अपनी कुछ रचनाओं में अपनी गुरु-परंपरा का भी उल्लेख किया है। उनका कहना है, *सैयद अशरफ़, जो एक प्रिय संत थे मेरे लिए उज्ज्वल पंथ के प्रदर्शक बने और उन्होंने प्रेम का दीपक जलाकर मेरा हृदय निर्मल कर दिया*॥ जायसी कुरूप व काने थे । एक मान्यता अनुसार वे जन्म से ऐसे ही थे किन्तु अधिकतर लोगों का मत है कि शीतला रोग के कारण उनका शरीर विकृत हो गया था। अपने काने होने का उल्लेख जायसी ने स्वयं ही इस प्रकार किया है - *एक नयन कवि मुहम्मद गुनी*। अब उनकी दाहिनी या बाईं कौन सी आंख फूटी थी, इस बारे में उन्हीं के इस दोहे को सन्दर्भ लिया जा सकता है:

मुहमद बाईं दिसि तजा, एक सरवन एक आँखि।

इसके अनुसार यह भी प्रतीति होती है कि उन्हें बाएँ कान से भी उन्हें कम सुनाई पड़ता था। जायसी में एक कथा सुनने को मिलती है कि जायसी एक बार जब शेरशाह के दरबार में गए तो वह इन्हें देखकर हँस पड़ा। तब इन्होंने शांत भाव से पूछा - *मोहिका हससि, कि*

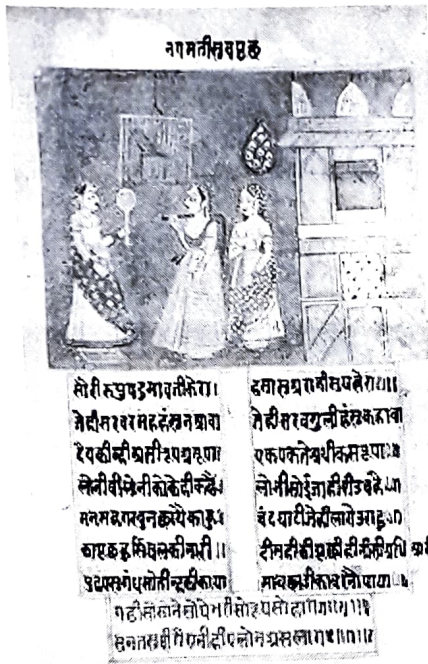
कोहरहि? यानि तू मुझ पर हँसा या उस कुम्हार (ईश्वर) पर? तब शेरशाह ने लज्जित हो कर क्षमा माँगी। एक अन्य मान्यता अनुसार वे शेरशाह के दरबार में नहीं गए थे, बल्कि शेरशाह ही उनका नाम सुन कर उनके पास आया था। [7]

स्थानीय मान्यतानुसार जायसी के पुत्र दुर्घटना में मकान के नीचे दब कर मारे गए जिसके फलस्वरूप जायसी संसार से विरक्त हो गए और कुछ दिनों में घर छोड़ कर यहां वहां फकीर की भांति घूमने लगे। अमेठी के राजा रामसिंह उन्हें बहुत मानते थे। अपने अंतिम दिनों में जायसी अमेठी से कुछ दूर एक घने जंगल में रहा करते थे। लोग बताते हैं कि अंतिम समय निकट आने पर उन्होंने अमेठी के राजा से कह दिया कि मैं किसी शिकारी के तीर से ही मरूँगा जिस पर

राजा ने आसपास के जंगलों में शिकार की मनाही कर दी। जिस जंगल में जायसी रहते थे, उसमें एक शिकारी को एक बड़ा बाघ दिखाई पड़ा। उसने डर कर उस पर गोली चला दी। पास जा कर देखा तो बाघ के स्थान पर जायसी मरे पड़े थे। जायसी कभी कभी योगबल से इस प्रकार के रूप धारण कर लिया करते थे।^[7] काजी नसरुद्दीन हुसैन जायसी ने, जिन्हें अवध के नवाब शुजाउद्दौला से सनद मिली थी, मलिक मुहम्मद का मृत्युकाल रज्जब ९४९ हिजरी (सन् १५४२ ई.) बताया है। इसके अनुसार उनका देहावसान ४९ वर्ष से भी कम अवस्था में सिद्ध होता है किन्तु जायसी ने 'पद्मावत' के उपसंहार में वृद्धावस्था का जो वर्णन किया है वह स्वतः अनुभूत - प्रतीत होता है। जायसी की कब्र अमेठी के राजा के वर्तमान महल से लगभग तीन-चैथाई मील के लगभग है। यह वर्तमान किला जायसी के मरने के बहुत बाद बना है। अमेठी के राजाओं का पुराना किला जायसी की कब्र से डेढ़ कोस की दूरी पर था। अतः यह धारणा प्रचलित है कि अमेठी के राजा को

जायसी की दुआ से पुत्र हुआ और उन्होंने अपने किले के समीप ही उनकी कब्र बनवाई, निराधार है। इस बात के भी प्रमाण मिलते हैं कि अमेठी नरेश इनके संरक्षक थे। एक अन्य मान्यता अनुसार उनका देहांत १५५८ में हुआ।

कृतियाँ [संपादित करें]



पद्मावत रचना का एक दृश्य
 उनकी २१ रचनाओं lalaluk के उल्लेख मिलते हैं जिसमें पद्मावत, अखरावट, आखिरी कलाम, कहरनामा, चित्ररेखा, कान्हावत आदि प्रमुख हैं। पर उनकी ख्याति का आधार पद्मावत ग्रंथ ही

है।^[8] इसमें पद्मिनी की प्रेम-कथा का रोचक वर्णन हुआ है।^[9] रत्नसेन की पहली पत्नी नागमती के वियोग का अनूठा वर्णन है।^[10] इसकी भाषा अवधी है और इसकी रचना-शैली पर आदिकाल के जैन कवियों की दोहा चौपाई पद्धति का प्रभाव पड़ा है।

आचार्य रामचंद्र शुक्ल ने मध्यकालीन कवियों की गिनती में जायसी को एक प्रमुख कवि के रूप में स्थान दिया है। शिवकुमार मिश्र के अनुसार शुक्ल जी की दृष्टि जब जायसी की कवि प्रतिभा की ओर गई और उन्होंने जायसी ग्रंथावली का संपादन करते हुए उन्हें प्रथम श्रेणी के कवि के रूप में पहचाना, उसके पहले जायसी को इस रूप में नहीं देखा और सराहा गया था।^[11] इसके अनुसार यह स्वाभाविक ही लगता है कि जायसी की काव्य प्रतिभा इन्हें मध्यकाल के दिग्गज कवि गोस्वामी तुलसीदास के स्तर कि लगती है। इसी कारण से उन्हें तुलसी के समक्ष जायसी से बड़ा कवि नहीं दिखा। शुक्ल जी के अनुसार जायसी का क्षेत्र तुलसी की अपेक्षा परिमित है, पर प्रेमवेदना अत्यंत गूढ़ है।^{[12][13]}

मंझन

मुक्त ज्ञानकोश विकिपीडिया से
नेविगेशन पर जाएँ
खोज पर जाएँ

मंझन, हिंदी सूफी प्रेमाख्यान परंपरा के कवि थे। मंझन के जीवनवृत्त के विषय में उसकी एकमात्र कृति "मधुमालती" में संकेतित आत्मोल्लेख पर ही निर्भर रहना पड़ता है। मंझन ने उक्त कृति में शहएवक्त सलीम शाह सूर, अपने गुरु शेख मुहम्मद गौस एवं खिज़्र खाँ का गुणानुवाद और अपने निवासस्थान तथा "मधुमालती" की रचना के विषय का उल्लेख किया है।

मंझन ने "मधुमालती" की रचना का प्रारंभ उसी वर्ष किया, जिस वर्ष सलीम अपने पिता शेरशाह सूर की मृत्यु (952 हिजरी सन् 1545 ई०) के पश्चात् शासक बना। इसीलिए सूफी-काव्य-परंपरा के अनुसार कवि ने शाह-ए-वक्त सलीम शाह सूर की अत्युक्तिपूर्ण प्रशंसा की है। शत्तारी संप्रदायी सूफी संत शेख मुहम्मद गौस के मंझन के गुरु थे। जिनका पर्याप्त प्रभाव बाबर, हुमायूँ और अकबर तक पर भी था। बड़ी निष्ठा और बड़े विस्तार के साथ कवि ने अने इस गुरु की सिद्धियों की बड़ाई की है। उक्त उल्लेख

को देखे हुए मंझन ऐतिहासिक व्यक्ति खिज खाँ (नोंना) के रूपपात्र जान पड़ते हैं। मंझन जाति के मुसलमान थे।

"मधुमालती" का रचनाकाल 952 हिजरी (सन् 1545 ई०) है। इसमें कनकगिरि नगर के राजा सुरजभान के पुत्र मनोहर और महारस नगर नरेश विक्रमराय की कन्या मधुमालती की सुखांत प्रेमकहानी कही गई है। इसमें "जो सभ रस मँहँ राउ रस ताकर करौं बखान "कविस्वीकारोक्ति के अनुसार जो सभी रसों का राजा (शृंगार रस) है उसी का वर्णन किया गया है, जिसकी पृष्ठभूमि में प्रेम, ज्ञान और योग है।

उनके जीवनदर्शन की मूलभित्ति ज्ञान-योग-संपन्न प्रेम है। प्रेम की जैसी असाधारण और पूर्ण व्यंजना मंझन ने की है वैसी किसी अन्य हिंदी सूफी कवि ने नहीं की। उनकी कविता प्रसादगुण युक्त है।

चित्रावली नाम की पुस्तक उसमान ने सन 1022 हिजरी अर्थात् 1613 ईसवी में लिखी थी। उसमान शाह निजामुद्दीन चिश्ती की शिष्य परंपरा में 'हाजी बाबा' के शिष्य थे। अपनी इस पुस्तक के आरंभ में कवि ने स्तुति के उपरांत पैगम्बर और चार खलीफों की, बादशाह जहाँगीर की तथा शाह निजामुद्दीन और हाजी बाबा

की प्रशंसा लिखी है। उसके आगे गाजीपुर नगर का वर्णन करके कवि ने अपना परिचय देते हुए लिखा है कि - आदि हुता विधि माथे लिखा । अच्छर चारि पढ़ै हम सिखा। देखत जगत् चला सब जाई । एक वचन पै अमर रहाई। वचन समान सुधा जग नाही । जेहि पाए कवि अमर रहाहीं। मोहूँ चाउ उठा पुनि हीए । होउँ अमर यह अमरित पीए। कवि उसमान ने इस रचना में मलिक मुहम्मद जायसी का पूरा अनुकरण किया है। जो विषय जायसी ने अपनी पुस्तक में रखे हैं, उन विषयों पर उसमान ने भी कुछ-न-कुछ कहा है। कहीं-कहीं तो शब्द और वाक्य विन्यास भी वही हैं। पर विशेषता यह है कि कहानी बिल्कुल कवि की कल्पित है, जैसा कि कवि ने स्वयं कहा है "कथा एक में हिए उपाई। कहत मीठ और सुनत सोहाई।"

हंस जवाहिर नामक पुस्तक की रचना कासिमशाह ने की थी। कासिमशाह बाराबंकी, उत्तर प्रदेश के रहने वाले थे। कासिमशाह संवत 1788 (1731 ई.) के लगभग वर्तमान थे। 'हंस जवाहिर' में राजा हंस और रानी जवाहिर की कथा है। फ़ारसी अक्षरों में छपी इस पुस्तक की एक प्रति उपलब्ध है। उसमें कवि ने शाहे वक्त का इस प्रकार उल्लेख किया है- मुहमदसाह दिल्ली सुलतानू । का मन गुन ओहि केर बखानू॥ छाजै पाट छत्रा सिर ताजू ।

नावहिं सीस जगत के राजू॥ रूपवंत दरसन मुँह राता । भागवंत
ओहि कीन्ह बिधाता॥ दरबवंत धरम महँपूरा । ज्ञानवंत खड्ग
महँ सूरा॥

नूर मुहम्मद

नूर मोहम्मद ने अनुराग बांसुरी (1764) और इंद्रावती नामक दो
ग्रंथों की रचना की है। अनुराग बांसुरी की भाषा अवधि है। यह
(एलेगरी) रूपक-काव्य है। इसकी पूरी कहानी और सारे पात्र
रूपक हैं। इसका विषय तत्वज्ञान संबंधी है।

आचार्य रामचंद्र शुक्ल ने अनुराग बांसुरी की निम्नलिखित
विशेषताओं का उल्लेख किया है — १. इसकी भाषा सूफी
रचनाओं से बहुत अधिक संस्कृतगर्भित है। २. हिंदी भाषा के
प्रति मुसलमानों का भाव। ३. शरीर जीवात्मा और मनोवृत्तियों
को लेकर पूरा अध्यवसित रूपक (एलेगरी) खड़ा करके कहानी
बांधी है। ४. चौपाई के बीच-बीच में इन्होंने दोहे न लिखकर
बरवै रखा है।

नूर मुहम्मद की एक अन्य रचना इंद्रावती है। जिसमें कालिंजर
की राजकुमार राजकुंवर और आगमपुर की राजकुमारी इंद्रावती
की प्रेम कहानी का वर्णन है।

रसरतन -पुहकर कवि

पुहकर कवि जहाँगीर के समय में थे। कहते हैं कि जहाँगीर ने किसी बात पर इन्हें आगरा में कैद कर लिया था। वहीं कारागार में इन्होंने 'रसरतन' नामक ग्रंथ संवत् 1673 में लिखा जिस पर प्रसन्न होकर बादशाह ने इन्हें कारागार से मुक्त कर दिया।

प्रबंधकाव्य

इस ग्रंथ में रंभावती और सूरसेन की प्रेमकथा कई छंदों में, जिनमें मुख्य दोहा और चौपाई है, प्रबंधकाव्य की साहित्यिक पद्धति पर लिखी गई। कल्पित कथा लेकर प्रबंधकाव्य रचने की प्रथा पुराने हिन्दी कवियों में बहुत कम पाई जाती है। जायसी आदि सूफी शाखा के कवियों ने ही इस प्रकार की पुस्तकें लिखी हैं, पर उनकी परिपाटी बिल्कुल भारतीय नहीं थी। इस दृष्टि से 'रसरतन' को हिन्दी साहित्य में एक विशेष स्थान देना चाहिए।

भाषा शैली

इसमें संयोग और वियोग की विविधा दशाओं का साहित्य की रीति पर वर्णन है। वर्णन उसी ढंग के हैं जिस ढंग के श्रृंगार के मुक्तक कवियों ने किए हैं। पूर्वराग, सखी, मंडन, नखशिख, ऋतुवर्णन आदि श्रृंगार की सब सामग्री एकत्र की गई है। कविता सरस और भाषा प्रौढ़ है। इस कवि के और ग्रंथ नहीं मिले हैं। पर प्राप्त ग्रंथ को देखने से ये एक अच्छे कवि जान पड़ते हैं। इनकी रचना की शैली सरस है -

चले मैमता हस्ति झूमंत मत्ता। मनो बद्धला स्याम साथै चलंता
बनी बागरी रूप राजंत दंता। मनौ बग्ग आसाढ़ पाँतें उदंता
लसैं पीत लालैं, सुढालैं ढलक्कैं। मनो चंचला चौंधि छाया छलक्कैं

चंद की उजारी प्यारी नैनन तिहारे, परे
चंद की कला में दुति दूनी दरसाति है।
ललित लतानि में लता सी गहि सुकुमारि
मालती सी फूलें जब मृदु मुसुकाति है
पुहकर कहै जित देखिए विराजै तित
परम विचित्र चारु चित्र मिलि जाति है।
आवै मन माहि तब रहै मन ही में गड़ि,
नैननि बिलोके बाल नैननि समाति है

जमाल

मुक्त ज्ञानकोश विकिपीडिया से
नेविगेशन पर जाएँ खोज पर जाएँ

जमाल हिन्दी के कवि थे।

परिचय [संपादित करें]

'शिवसिंहसरोज' में इन्हें जमालुद्दीन, पिहानी (हरदोई) निवासी और
सं. १६२५ में उपस्थित कहा गया है। आचार्य रामचंद्र शुक्ल ने

जमाल को मुसलमान कवि और उनका रचना-काल संवत् १६२७ अनुमानतः माना है। विश्वनाथप्रसाद मिश्र ने इनके विषय में एक दंतकथा का उल्लेख किया है जो उन्होंने प्रसिद्ध कवि दीनदयाल गिरि के प्रशिष्य चुन्नीलाल से सुनी थी। उसके अनुसार जमाल सुकवि अब्दुरहीम खानखाना के पुत्र थे। विलास में डूबे रहने के कारण जमाल अंतःपुर से बाहर बहुत कम ही निकलते थे। पिता रहीम को यह बुरा लगता था। पुत्र को भोग से दूर खींचने और उसमें काव्यरचनाशक्ति जगाने के लिए रहीम ने प्रतिदिन रंगमहल के द्वार पर एक कूट दोहा लिखवाने का उपाय किया। जमाल नित्य उस दोहे को पढ़ते, देर तक उसका अभिप्रय समझते और प्रत्युत्तर में एक अन्य दोहा उसी द्वार पर अंकित कर देते थे। प्रश्नोत्तर रूप में इस दोहांकन का शुभ परिणाम यह हुआ कि जमाल भोग से भागकर काव्यरचना में लग गए। इस कपोलकथा से इतना पता लग जाता है कि जमाल सम्राट् अकबर के समय में अवश्य विद्यमान थे।

अब तक जमाल के पौने चार सौ के लगभग फुटकर दोहे और कतिपय छप्पय ही प्राप्त हो सके हैं। वैसे 'जमाल पचीसी' और 'भक्तमाल की टिप्पणी' इनके दो और ग्रंथ कहे जाते हैं। इन्होंने प्रमुख रूप से कूट दोहों की ही रचना की है जिनका प्रधान विषय शृंगार है। इनकी संपूर्ण रचनाएँ प्रेम, नीति और कृष्ण-कथा से संबंधित हैं। इन्होंने 'चित्रकाव्य' की रचना में विशिष्ट प्रकार की

विचित्रता दिखाई है। भावव्यंजना की सहज मार्मिकता, शब्दक्रीड़ा की निपुणता और कूट काव्यरचना की प्रवीणता इनमें थी।

अन्य संस्करण यह कहानी तमाम कवियों की रचना का हिस्सा बनी है। संभवतः इसे सर्वप्रथम व्यवस्थित रूप में फ़ारसी कवि नूरुद्दीन अब्दुर्रहमान जामी (1414-1492 ई.) ने अपनी रचना 'हफ्त अवरंग' में रचा। महमूद गामी (1750-1855 ई.) ने कश्मीरी में इस कथा को निबद्ध किया है। हाफिज बरखुरदार (1658-1707) ने पंजाबी में इनकी गाथा को निबद्ध किया है। शेख निसार ने अवधी में इस पर काव्य रचा है, जिसमें माना जाता है कि उन्होंने 1790 ई. में 57 वर्ष की आयु में केवल सात दिनों में इसकी रचना की थी। इन्हीं की कहानी पर हिंदी में कवि नसीर ने 1917-18 ई. में 'प्रेमदर्पण' की रचना की। शाह मुहम्मद सगीर ने चौदहवीं सदी में बांग्ला में इस कथा को रचा। फ़िरदौसी, अमीर खुसरो, फ़रीद से लेकर बुल्लेशाह तक ने अपनी कविताओं में इन्हें याद किया है।

And

Patel
HEAD

DEPT. OF HINDI
Anandrao Dhonde Alias Babaji College
Kada, Tal. Ashti, Dist. Beed

आनंदराव धोंडे ऊर्फ बाबाजी महाविद्यालय, कडा.
ता. आष्टी, जी. बिड

डॉ. बाबासाहेब आंबेडकर मराठवाडा विद्यापीठ औरंगाबाद अंतर्गत समाजशास्त्र
विषयातील बी. ए. तृतीय वर्षासाठी सादर करावयाचा प्रकल्प अहवाल

शिर्षक

“जलसिंचनामुळे शेतकऱ्यांच्या विकासाचा सामाजिक अभ्यास”

संशोधक

जपकर अक्षय रावसाहेब

मार्गदर्शक

प्रा. डॉ. आव्हाड भगवान भानुदास
समाजशास्त्र विभाग प्रमुख

वर्ष : २०२१- २०२२

Anand Charitable Sansta Ashti's

ANANDRAO DHONDE ALIAS BABAJI MAHAVIDYALAYA, KADA.


Tal-Ashti, Dist-Beed. Pin-414202

Certificate

This is to certify that shri. जपकर अक्षय रावसाहेब of class B.A.III Semester V and VI has satisfactorily completed. His Project work in subject of Sociology Entitled: "जलसिंचनामुळे शेतकऱ्यांच्या विकासाचा सामाजिक अभ्यास" as laid down in the regulation of the Dr. Babasaheb Ambedkar Marathwada University Aurangabad during the academic year 2021-2022

Paper No.	XII & XVI	oral	Total
Out of	80	20	100
Mark obtained	50	15	65

~~Signature~~
~~External~~

Signature 
Exam. Head of Department
Date: 30/5/22

Project Completion Certificate

This to certify that Mr/ Mrs **Japkar Akshay Ravsaheb** a student of B.A.III Year has successfully completed a project titled “जलसिंचनामुळे शेतकऱ्यांच्या झालेल्या विकासाचा सामाजिक अभ्यास” under the guidance of Dr. B. B. Avhad, Assistant Professor in Dept. of Sociology, Anandrao Dhonde Alias Babaji Mahavidyalaya, Kada. Tal. Ashti Dist. Beed.

Date: 30/5/2022

Place: Kada.

Head of Department
HEAD
Dept. of Sociology
Anandrao Dhonde Alias Babaji College
Kada. Tal. Ashti, Dist. Beed-414202

ऋणनिर्देश

प्रस्तुत संशोधनकार्य पूर्ण करण्यासाठी माझे मार्गदर्शक प्रा. डॉ. आव्हाड भगवान भानुदास यांनी वेळोवेळी अमूल्य मार्गदर्शन केले. त्यामुळेच मी हा प्रकल्प अहवाल पूर्ण करू शकलो. त्यासाठी मी त्यांची सदैव ऋणी राहिल.

तसेच आनंदराव धोंडे महाविद्यालय, कडा. ता. आष्टी, जि. बीड महाविद्यालयाचे ग्रंथपाल डॉ. श्याम सांगळे आणि श्री. ढोरमारे सर यांनी मला संबंधित साहित्य उपलब्ध करून देऊन जे सहकार्य केले त्याबद्दल मी त्यांचा ऋणी आहे. हा प्रकल्प वेळेत टाईप करून दिल्याबद्दल श्री. वाघ सर यांचेही मी ऋण व्यक्त करतो.

तसेच मला सदैव प्रेरणा देणारे प्राचार्य डॉ. हरिदास विधाते सर, उपप्राचार्य प्रा.वाघुले एस.एन., प्रा. डॉ. शैलजा कुचेकर यांचे मी ऋण व्यक्त करतो. तसेच ज्यांनी-ज्यांनी मला हा प्रकल्प लिहित असतांना प्रोत्साहन आणि सहकार्य केले त्यांच्या ऋणात राहणेच पसंत करतो.

दिनांक / / २०२२

ठिकाण: कडा, ता. आष्टी

संशोधक

जपकर अक्षय रावसाहेब

प्रकरण पहिले विषय निवड आणि अभ्यास पध्दती

१.१ प्रस्तावना :-

पाणलोट क्षेत्र विकास-गरिब व श्रीमंत यांच्या उत्पन्न बदलातील दरिचा आर्थिक व सामाजिक अभ्यास हा विषय प्रबंध सादरीकरणाकरीता घेतल्याने प्रबंध बनवितांना प्रकरण क्रमांक एक मध्ये विषय निवडीची कारणीमिमांसा, उद्दिष्ट्ये, संशोधनाचे स्वरूप, माहितीचा संकलनांच्या पध्दती व प्रकरण रचना यांचा विस्तृत अभ्यास केलेला आहे. खरे तर पाणलोट क्षेत्र विकास ही संकल्पना सर्वांगीण विकासाची संकल्पना आहे. स्वातंत्र्यप्राप्तीनंतर ग्रामीण विकासाचा प्रथमच एवढ्या विस्तृतपणे विचार केला गेला आहे. स्थानिक पातळीवर उपलब्ध होणाऱ्या नैसर्गिक साधनसामग्रीचा योग्य वापर म्हणजेच पाणलोट क्षेत्र होय. बऱ्याच जणांच्या म्हणण्यानुसार ही एक तांत्रिक संकल्पना आहे. पण या संकल्पनेला तांत्रिक म्हणून आपण आपल्या विकासाची दारे बंद करित आहोत असे म्हणावेसे वाटते. या क्षेत्रात शासनाने बरेच कामे केलेले आहेत. पाणलोट क्षेत्राच्या विकासासाठी शासनाच्या अनेक विभागांची आवश्यकता असते. पण आजपर्यंत असे दिसून आले आहे की या विभागांमध्ये सर्वच पातळ्यांवर समन्वय साधणारी व्यवस्था नाही जलसंवर्धन विभागाची स्थापना झाल्यामुळे हा प्रश्न थोड्या प्रमाणात सुटेल अशी आशा आहे. गेल्या काही वर्षांपासून ग्रामीण भागात काम करित असतांना असे लक्षात आले की पाणलोट क्षेत्र विकास ही संकल्पना व कार्यकर्ते म्हणजे एक हत्ती व सात आंधळे अशी परिस्थिती आहे. आजही पाणलोट क्षेत्र विकासाबद्दल बऱ्याचशा भागामध्ये प्रसार व माहिती नसल्याचे जाणवते. तसेच पाणलोट क्षेत्र विकासात झालेले उत्पन्नाचे वितरण कशा प्रकारे आहे. यावर कुठलेही संशोधन अथवा अभ्यास झालेला नाही. त्यामुळे या प्रबंधामध्ये अशाच एक समस्येचा विषय घेवून त्याची सत्यता पडताळणी करण्याचे कार्य करत आहे.

१.२ विषय निवडीची कारणीमिमांसा :-

भारतात दुष्काळाची समस्या वेळोवेळी अनेक भागांमधून जाणवत आहे. सन १९९१-९२ साली महाराष्ट्रात दुष्काळी परिस्थिती सर्वत्र जाणवली. जवळजवळ तीस

हजार गावांत पिण्याच्या पाण्याचा प्रश्न उभा राहिला. राज्याच्या ३० टक्के लाख हेक्टर भौगोलिक क्षेत्रावर सरासरी वर्षाला एक मीटर एवढा पाऊस पडतो. या पडणाऱ्या पावसाचे पाणी कही कमी नाही. कोकण पट्टीत ५०४० मि.मी. एवढा पाऊस पडतो. तर विदर्भात १००० मि.मी. अशी पावसाची नोंद शेकडो वर्षांची आहे. पण हा पाऊस सरसरीने जरी कमी असला तरी दरवर्षी पडणाऱ्या पावसाचे प्रमाण कमी जास्त होणे. त्याचप्रमाणे पावसाच्या कालावधीत होणारा कमी जास्तपणा यामुळे निरनिराळ्या भागात दुष्काळी परिस्थिती जाणवते. पावसाळ्यात पडणाऱ्या पावसाचे पाणी नद्यांमधून पुराद्वारे वाहून जाते. त्याची साठवण करून ते पाणी मोठ्या धरणांच्या आणि कालव्यांच्या सहाय्याने वर्षभर उपलब्ध करून देण्याचे नियोजन स्वातंत्र्यपूर्व काळात सुरु झाले. महाराष्ट्रात आज अशा प्रवाही सिंचनाची उपलब्धता २६ लाख हेक्टर जमिनीवर आहे. एवढ्या मोठ्या प्रमाणावर नियोजन होत असतांना प्रत्यक्षात मात्र प्रवाही सिंचन आणि भुगर्भातील पाणी यामुळे फक्त १३ टक्के एवढीच जमिन आज सिंचनाखाली आहे. अशा या मोठ्या प्रमाणात पावसावर अवलंबून असणाऱ्या शेतीचे नियोजन कसे करावयाचे कोणत्या उपायांनी शेती उत्पन्नाला स्थिरता प्राप्त होईल. हे प्रश्न हाताळणीसाठी अनेक शासकीय उपायांचा अवलंब करण्याचे प्रयत्न आजपर्यंत झाले आहेत. ह्या पार्श्वभूमीचा अभ्यास करून गेल्या काही वर्षात स्वयंसेवी संस्था आणि शासनाने राबविलेल्या काही प्रयोगामधून जे यश मिळाले त्या प्रयोगाला पाणलोट क्षेत्र विकास ही संकल्पना म्हटले जात आहे. पडणाऱ्या पावसाचे नियोजन करून जमिनीची धुप थांबविणे व भुगर्भातील पाणीसाठा वाढविणे ही या कार्यक्रमाची गुरुकिल्ली आहे. नियोजनातून गावपातळीवरिल ३० टक्के वहीताखालची जमिन संरक्षित सिंचनाखाली आणता येवु शकते असेही याकार्यक्रमातून सिध्द झाले आहे.

एकंदरित पाणलोट क्षेत्र विकास ही संकल्पना लोकांना फायद्याची म्हणण्यापेक्षा वरदान ठरत आहे. पाणलोट क्षेत्र विकासामुळे गावचा पाणीप्रश्न व गावातील सिंचनाचा प्रश्न सुटतो. गावचा इतर जगाशी संपर्क वाढतो. गावामधील वनीकरण वाढतो गावात माहिती व तंत्रज्ञानाची, शिक्षणाचा प्रसार वेगाने वाढतो असे अनेक लाभ पाणलोट क्षेत्र

विकासामुळे मिळतात. परंतु या लाभाचे वितरण सर्वांना कशा प्रमाणात होत आहे. याकडे कुणाचेही लक्ष जात नाही. कारण भुमिहीनांना शेतकऱ्यांच्या मानाने कमी लाभ मिळतात. अल्पभुधारक व मजुर यांचे उत्पन्न विशेष मर्यादे पर्यंतच वाढवता येऊ शकते. परंतु मोठे भुधारक व श्रीमंत यांना या पाणलोट क्षेत्राचा अधिक फायदा होतो असे वादविवाद पाणलोट क्षेत्र विकासामध्ये निर्माण झालेले आपणांस दिसतात. त्यामुळे या वादविवादावर प्रकाश टाकणे अनिवार्य ठरते व हे गरिब व श्रीमंत वर्गातील जी उत्पन्न बदलातील दरि निर्माण होते व त्यामुळे जे आर्थिक व सामाजिक असंतुलन निर्माण होते व वादास कारणीभूत ठरते त्यांची पडताळणी करणे गरजेचे ठरते. त्यामुळे या पडताळणी हेतुन पाणलोट क्षेत्र विकास, गरिब व श्रीमंत यांच्या उत्पन्न बदलातील दरिचा आर्थिक व सामाजिक अभ्यास हा विषय निवडला आहे.

१.३ उद्दिष्ट्ये :-

प्रस्तुत संशोधनासाठी विषयाच्या अनुषंगाने अभ्यासासाठी अनुमान व निष्कर्ष काढण्याहेतुने विषयाचे उद्दिष्ट्ये ठरविणे अतिशय गरजेचे ठरते.

- १) पाणलोट क्षेत्र विकास धानोरे, ता. आष्टी, जि.बीड या गावाचे अध्ययन करणे.
- २) पाणलोट क्षेत्र विकासामुळे गावामधील जे जलसिंचन क्षेत्रात वाढ झाली आहे ती मोजणे.
- ३) पाणलोट क्षेत्र विकासामुळे गावातील पाणी प्रश्नांची सोडवणुक झाली आहे का ते अभ्यासणे.
- ४) गावातील एकूण बदललेल्या पिकरचनेचा अभ्यास करणे.
- ५) गावामधील जलसिंचनाचे स्वरूप, व्याप्ती व जलसाठ्यात झालेली वाढ तपासणे.
- ६) पाणलोट क्षेत्रामुळे जी पाण्याची पातळी वाढली आहे त्यामुळे होणारे फायदे अभ्यासणे.
- ७) पाणलोट क्षेत्र विकासामुळे जे उत्पन्नामध्ये बदल होतात किंवा फायदे होतात ते शोधणे.

- ८) पाणलोट क्षेत्रामधील गरिब आणि श्रीमंत यांना जे लाभ होतात ते किती प्रमाणात होतात ते मोजणे व गरिब आणि श्रीमंत वर्गातील दरि शोधणे.
- ९) पाणलोट क्षेत्र विकासामुळे लोकांच्या उत्पन्नमध्ये होणा-या वाढीची कारणे शोधणे.
- १०) पाणलोट क्षेत्रामधील शेतकऱ्यांच्या असणा-या समस्या, प्रश्न अभ्यासणे व त्यावर उपाययोजना कोणत्या सुचविल्या जाता ते अभ्यासणे.
- ११) गरिबांचे असणारी उत्पन्नाची साधने व उत्पन्न विचारात घेणे.
- १२) श्रीमंताचे असणारी उत्पन्नाची साधने व उत्पन्न विचारात घेणे.
- १३) पाणलोट क्षेत्रामधील उत्पन्न विषमतेचे प्रमाण व त्यांची कारणे शोधणे
- १४) पाणलोट क्षेत्र विकासामधील लोकांनी पाणलोट क्षेत्राबद्दलची असणारी मते विचारात घेणे.

१.४ संशोधनाचे स्वरूप :-

कुठल्याही संशोधकास संशोधन प्रकल्पचा अभ्यास करतांना त्याचे स्वरूप ठरविणे अत्यंत गरजेचे असते. कारण सभोवताली असणारे राजकीय, सामाजिक, आर्थिक, ऐतिहासिक, भौगोलिक, वैज्ञानिक इ. सर्व घटकांचा विचार करावा लागतो. त्यामुळे संशोधकास एखादी संकल्पना मजबुत करावी लागते. त्यासाठी त्या संकल्पनेची मांडणी तिची उद्दिष्टे ती निवडीची कारणीमीमांसा करणे गरजेचे ठरते. संशोधनाच्या स्वरूपामध्ये विषय निवडीपासून ते अनुमान व निष्कर्ष मांडणीपर्यंतच्या विविध टप्प्यामध्ये विषयास अनुसरून विविध अंगांचा अभ्यास करावा लागतो. विविध ठिकाणावरून वेगवेगळी माहिती संकलीत करावी लागते. संकलित माहितीद्वारे अचूक सारांक्ष लेखन होणे गरजेचे ठरते. संशोधनासाठी निवडलेल्या विषयाचे उद्दिष्टांवरून संशोधनाचे स्वरूप ठरते.

पाणलोट क्षेत्र विकास-गरिब व श्रीमंत यांच्या उत्पन्न बदलातील दरिचा आर्थिक व सामाजिक अभ्यास या संशोधनाचे स्वरूप या विषयाच्या उद्दिष्टांवर केंद्रीत आहे. निसर्गातील व समाजातील विविध बदलत्या घटकांचा प्रभाव विषयावर व उद्दिष्टांवर पडू शकतो. त्यामुळे अनुमान चुकीची ठरू शकतात. अशा विविध घटकांवर लक्ष ठेवून व उद्दिष्टे व गृहीतकांना अनुसरून संशोधनाचे स्वरूप असावयास हवे.

१.५ माहितीचे संकलन :-

संशोधकास विषयाच्या अभ्यासाठी विविध घटकांची माहिती संकलित करण्याची आवश्यकता असते. विविध ठिकांवरून जी माहिती संकलित केली जावू शकते. प्रस्तुत शोध प्रबंधासाठी माहितीचे संकलन पुढील दोन स्रोताद्वारे करण्यात आलेले आहे.

प्राथमिक स्रोत :-

१.५.१ पाणलोट क्षेत्र विकास गरीब व श्रीमंत-

यातील आर्थिक व सामाजिक अभ्यास या विषयाच्या माहिती संकलनामधील प्राथमिक स्रोताद्वारे धानोरे येथील प्रत्यक्ष मुलाखतीद्वारे माहिती संकलनांचा समावेश होतो. प्राथमिक स्रोतात निर्धारित लोकांच्या प्रत्यक्ष सर्वेक्षणादरम्यान माहिती संकलित करण्यात आली. व्यक्तीगत मुलाखतीद्वारे लोकांची मते, विचार जाणून सत्यता अभ्यासण्याचे कार्य करण्यात आलेले आहे. उददीकरणास अनुसरून प्रश्नावली तयार केली व त्याद्वारे एकूण सर्वेक्षणाचे प्रमाण ठरवून गावातील लोकांच्या विविध आर्थिक, सामाजिक अंगाची पाहणी प्राथमिक माहिती संकलनाद्वारे करण्यात आली.

दुय्यम स्रोत :-

स्वतः तथ्य संकलन न करता इतरांनी केलेल्या किंवा लिहलेल्या संदर्भग्रंथाचा समावेश होतो. द्वितीय माहितीद्वारे विषयाच्या अभ्यासासाठी धानोरे ग्रामपंचायती , कृषीविभाग आष्टी, बॉस्को ग्रामीण विकास येथून माहिती संकलित केली. त्याबरोबर विविध ग्रंथ, इंटरनेटद्वारे विविध पाणलोट क्षेत्रावर आधारीत वेबसाईटमधून माहिती संकलनाचे व अभ्यासाचे कार्य करण्यात आले आहे.

संशोधन आराखडा व प्रकरण रचना :-

प्राथमिक व द्वितीय संकलनाद्वारे जी माहिती व अभ्यास केला जातो तिचे सादरीकरण व योग्य रचना करणे गरजेचे ठरते. त्यामुळे विषयाची विविध प्रकरणाद्वारे मांडणी व संशोधनास मूर्तस्वरूप देणे, माहितीचे योग्य व अचूक स्पष्टीकरण व रचना होणे गरजेचे असते. त्यामुळे विषयास अनुसरून माहितीचे विविध प्रकरणाद्वारे माहितीचे प्रकटीकरण करण्यात आलेले आहे.

प्रकरण २ रे

पाणलोट क्षेत्र विकास ओळख

२.१. पाणलोट क्षेत्र संकल्पना (Watershed concept)

ज्या क्षेत्राचे पाणी नैसर्गिकरित्या वाहत येऊन एका नाल्याद्वारे एका ठिकाणाहून वाहते, त्या संपूर्ण क्षेत्रास पाणलोट क्षेत्र असे म्हणतात. एखाद्या प्रवाहास प्रमाणबद्ध मानून त्यामध्ये ज्या क्षेत्रामधून पाणी वाहत येऊन मिळते, त्या संपूर्ण क्षेत्रास त्या प्रवाहाचे पाणलोट क्षेत्र म्हणतात.

पाणलोट क्षेत्राचे प्रकार व आकार

भूपृष्ठावरील प्रत्येक जलाशयास व प्रत्येक जल प्रवाहास त्याचे स्वतंत्र क्षेत्र असते. असे प्रत्येक लहान प्रवाहाचे स्वतंत्र क्षेत्र एकत्र आल्यावर त्याचे मोठे एकत्रित पाणलोट क्षेत्र तयार होते व असे अनेक प्रवाह एकत्र येऊन जेव्हा ते एखादा नदीस मिळतात तेव्हा त्याचे नदीखोरे तयार होते.

पाणलोट क्षेत्रानुसार वर्गीकरण

- १) अतिलहान पाणलोट क्षेत्र (Micro Watershed)
१०० हेक्टरपर्यंत
- २) लघु पाणलोट क्षेत्र (Mini Watershed)
२०० हेक्टरपर्यंत
- ३) उप पाणलोट क्षेत्र (Sub Watershed)
४००० हेक्टरपर्यंत
- ४) नदीखारे (River Vally) - क्षेत्र मर्यादा नाही.

२.२. पाणलोट क्षेत्राचे गुणधर्म

पाणलोट क्षेत्र विकासाचा प्रकल्प करण्यापूर्वी त्या पाणलोट क्षेत्राचे खालील सर्व गुणधर्म तपासणे आवश्यक आहे. यासाठी हे सर्व गुणधर्म पाणलोट क्षेत्रावर कसा परिणाम करतात ते आपण पाहू.

पाणलोट क्षेत्राच्या गुणधर्माचे खालील प्रमाणे प्रकार व उप प्रकारांमुळे वर्गीकरण केले आहे.

अ)	भौगोलिक	ब)	मृदाभौतिक	क)	पर्जन्यविषयक
१	आकारमान	१	जलअंतःसरण	१	पर्जन्यमान
२	आकार	२	मातीचा प्रकार	२	पर्जन्यकाल
३	उतार	३	भूगर्भ	३	वितरण
४	जमिनीवरील	४	मातीची खोली	४	वारंवारता
५	आच्छादन			५	पर्जन्यघनता
६	प्रवाह जमिनीचा उपयोग				

२.२. १ भौगोलिक गुणधर्म

२.३ पाणलोट क्षेत्र आधारित मृद व जलसंधारणाचे विविध उपचार : मापदंड व वेळापत्रक

महाराष्ट्रातील जवळजवळ ७० टक्के शेती कितीही प्रयास करूनसुद्धा जिराईत राहणार आहे. त्यामुळे पाणलोट क्षेत्र विकासाशिवाय दुसरा कोणताही पर्याय नाही. या योजनेचा मूळ उद्देश पाणी मूलस्थानी जिरवणे, पिकांच्या मुळास उपलब्ध करून देणे, जमिनीची धूप थांबविणे, जमिनीच्या भूगर्भातील पाणीसाठा वाढविणे व भूगर्भातील पाणीसाठा परत उपयोगात आणून तो पिकासाठी वापरणे असा आहे. त्यासाठी पाणलोट क्षेत्रामध्ये जमिनीचा उतार, जमिनीचा वापर व पाणी साठविण्याची भूगर्भातील क्षमता इ. बाबींचा विचार करून पाणलोट विकास कार्यक्रमांतर्गत निवडलेल्या गावांमध्ये जमिनीच्या उपयोगीतेनुसार 'माथ्यापासून ते पायथ्यापर्यंत' या तत्वावर खालीलप्रमाणे मृद व जलसंधारणाचे उपचार १०० टक्के शासकीय अनुदानातून राबविले जातात.

लागवडीस अयोग्य व पडीक जमिनीवर सलग समपातळी चर हा उपचार घेण्यात येतो. लागवडीस योग्य जमिनीवर ढाळीची बांध बंदिस्ती, कंपार्टमेंट बंडींग, मजगी, पॅडी बंडींग हे उपचार घेतले जातात. ओघळ नियंत्रणाच्या उपचारामध्ये लाईव्ह चेक डॅम, ब्रुशवुड डॅम, अनघड दगडाचे बांध (लूज बोल्टर स्ट्रक्चर), गॅबीयन स्ट्रक्चर, माती नालाबांध, सिमेंट नालाबांध, वळणबंधारा,

शेततळे इत्यादी कामे घेतली जातात. वरील उपचारांची थोडक्यात माहिती खालीलप्रमाणे आहे.

१) ढाळीचे बांध बंदिस्ती

महाराष्ट्र राज्यातील हमखास पावसाच्या प्रदेशात ४ टक्के उतारापर्यंतच्या जमिनीवर ढाळीचे बांध बंदिस्तीची कामे घेण्यात येतात. यामध्ये जमिनीच्या उतारानुसार ०.८० ते १.२० चौ.मी. छेदाचे व ९५ ते २१० मी. लांबीचे बांध घालण्यात येतात. ढाळीच्या बांधामध्ये पाणी साठवावयाचे नसते. बांधास ०.२ टक्के उतार दिला जातो. त्यामुळे बांधावरील क्षेत्रात गोळा झालेले पाणी बांधाच्या वरच्या बाजूने सावकाश बाहेर काढले जाईल. त्यामुळे जमिनीची धूप होणार नाही.

२) कंपार्टमेंट बंडींग (शेत बांध बंदिस्ती)

सदर उपचार वार्षिक सरासरी पर्जन्यमान ७५० मि.मी. पर्यंत असलेल्या भागात घेण्यात येतो. हा उपचार पाणलोट क्षेत्रात किंवा एकेरी पध्दतीनेही राबविण्यात येतो. कंपार्टमेंट बंडींगमुळे शेतातले पाणी शेतातच अडविले जाते व जमिनीची धूप अतिशय प्रभावीरित्या थांबविली जाते. बांधामुळे शेताची सुपिकता टिकून राहते व अशा क्षेत्रातील दर हेक्टरी उत्पादन वाढ होण्यास मदत होते. यामध्ये जमिनीच्या प्रकारानुसार (हलकी, मध्यम व भारी) ०.८० ते १.२० चौ.मी. छेदाचे बांध घालण्यात येतात. बांधामध्ये ०.३० मी. उंचीपर्यंत पाणीसाठा करून अतिरिक्त पाणी सांडव्यामधून बाहेर काढले जाते.

३) मजगी (भात खाचरांची बांध बंदिस्ती)

महाराष्ट्र राज्यात पश्चिम घाट भागात व विदर्भात धानासाठी बांधबंदिस्ती प्रामुख्याने करावी लागते. ८ टक्के उतारापर्यंतच्या जमिनीवर १० ते २० मी. अंतरावर छोटी छोटी खाचरे तयार करण्यासाठी निम्मी खोदाई व निम्मी भराई करून बांध घातला जातो व खाचरास उलटा उतार देण्यात येतो. या खाचरामध्ये पावसाचे पाणी अडवून जादा पाणी सोडून देता येते. या कामासाठी सर्वसाधारणपणे हेक्टरी खर्च जास्त येतो, परंतु काही ठिकाणचे नापीक क्षेत्र पिकाखली येत असल्यामुळे उत्पादनामध्ये वाढ होऊ शकते.

ज्या भागात भात खाचरे केली जातात तो भाग डोंगराळ, अत्यंत कमी उत्पादनाचा असल्यामुळे भातशेतीएवढे एकच उत्पन्नाचे साधन असल्यामुळे ही योजना अत्यंत उपयुक्त व किफायतशीर ठरली आहे.

४) गॅबीयन स्ट्रक्चर

दिवसेंदिवस भूगर्भातील पाण्याचा साठा कमी होत चालला असल्यामुळे पाणलोटगत पडलेले पावसाचे अपधावेच्या रूपात वाहून जाणारे पाणी योग्य उपचाराद्वारे जागोजागी अडविणे व जिरविणे महत्वाचे आहे. परंतु काही भागात मातीचे बांध घालणे सांडव्यासाठी योग्य जागा मिळत नसल्याने शक्य होत नाही, तर पक्का पाया मिळत नाही म्हणून सिमेंट बांध घालता येत नाही. अशा नाल्यावर गॅबीयन स्ट्रक्चरचे बांधकाम केले जाते. हे काम सोपे व कमी खर्चाचे आहे. त्यामुळे अपधावेचा वेग कमी होऊन जमिनीची धूप थांबविण्यास व भूगर्भात पाणी मुरण्यास मदत होते. गॅबीयन स्ट्रक्चर म्हणजे अनघड दगडामध्ये जाळीच्या गुंडाळ्यात नालापानाला आडवा घातलेला बांध होय.

५) अनघड दगडाचे बांध

ओघळीच्या वरच्या भागात (अप्पर रिचेस) ओघळ नियंत्रणाचा उपचार म्हणून अनघड दगडाचे बांध घातले जातात. अशा बांधामुळे ओघळीमधून वाहणा-या पावसाच्या पाण्याचा वेग कमी करून पाण्याबरोबर वाहून जाणारी माती अडविली जाते. या कामाकरिता जवळपास उपलब्ध असलेल्या अनघड दगडाचा उपयोग करून कमी खर्चात बांध घातला जातो.

६) शेततळे

सर्वसाधारणपणे जमिनीचा उतार ३ टक्क्यांपर्यंत असेल अशा ठिकाणी शेताच्या सखल भागात शेततळी घेण्यात येतात. विदर्भातील भंडारा, गडचिरोली व चंद्रपूर या जिल्ह्यात ज्या ठिकाणी भात शेतीमध्ये मजगीबरोबर बोडी करण्यात येतात, अशा ठिकाणी व कोकाणामध्ये सिंधुदुर्ग, रत्नागिरी या जिल्ह्यात पुनर्भरण प्रभावी नसल्यामुळे तेथे शेततळे घेता येत नाहीत. शेततळी सर्वसाधारणपणे २०*२०*३ मी. आकाराची असतात. तथापि राष्ट्रीय कृषी विकास योजनेमध्ये ३०*३०*३ मी.पर्यंत मोठ्या

आकाराची शेततळी घेण्यास मान्यता आहे. या योजनेअंतर्गत यंत्राच्या सहाय्याने शेततळी खोदण्यास मान्यता असून राज्यात अशी शेततळी घेण्यासाठी शासनाने रु.८० कोटी अनुदान उपलब्ध करून दिले आहे. यापेक्षा मोठ्या आकाराची शेततळी घेतल्यास त्याला लागणारा अतिरिक्त खर्च शेतकऱ्याने सोसावयाचा आहे. शेततळ्यासाठी लागणारी जमीन शेतकऱ्याने स्वखुशीने व विनामूल्य द्यावयाची असून शेततळ्याची दुरुस्ती व देखभाल स्वतः शेतकऱ्याने करावयाची आहे. सर्व प्रकारच्या पाटबंधारे प्रकल्पांच्या लाभक्षेत्रात शेततळी घेता येत नाहीत.

७) माती नालाबांध

नाल्यावर योग्य ठिकाणी माती नालाबांध घालून पाणीसाठा करण्यात येतो. बांधाचा बाजू उतार १.५:१ ते २:१ व माथा रुंदी १ ते १.५० मी. असते. माती नालाबांधामध्ये जास्तीत जास्त ३.० मी. उंचीचा पाणीसाठा केला जातो. माती नालाबांधाची पाणी साठविण्याची क्षमता सरासरी ६ हजार घ.मी.(टी.सी.एम.) असते. यामुळे भूगर्भातील पाण्याच्या साठ्यात वाढ होऊन जवळपासच्या विहिरींच्या पाण्याच्या पातळीत वाढ होते.

८) सिमेंट नालाबांध

ज्या ठिकाणी नाल्याची रुंदी कमी असते व नाल्यास स्पष्ट खोली व काठ असतात. तसेच ज्या ठिकाणी मातीचा नालाबांध टाकणे तांत्रिकदृष्ट्या योग्य होत नाही, अशा ठिकाणी सिमेंटचे नालाबांध घालून नाल्यामध्ये पाणीसाठा केला जातो. यासाठी सिमेंट व वाळूच्या मिश्रणामध्ये दगडी बांधकाम केले जाते. सिमेंट नालाबांधामध्ये १.५ ते ५ मी. उंचीचा पाणीसाठा केला जातो. या बांधाची पाणी साठविण्याची क्षमता सरासरी ८ हजार घ.मी. (टी.सी.एम.) असते.

९) वळण बंधारा

नाल्यामधून सर्वसाधारणपणे डिसेंबर/ जानेवारी पर्यंत १५० लि./सेकंद पाणी वाहते. अशा नाल्यावर सिमेंटचे १ मी. उंचीचे पक्के बांध घालून बांधास १ किंवा २ दारे ठेवून हे पाणी समपातळीमध्ये शेजारच्या शेतात वळविले जाते. नाल्यातून २४ तास पाणी वाहत असेल तर रात्रंदिवस या पाण्याचा प्रवाही सिंचनासाठी उपयोग केला जातो. यामुळे

पावसाळ्यामध्ये पावसाने ताण दिल्यास तसेच रब्बी हंगामात घेतल्या जाणा-या पिकांना एक दोन खत्रीच्या पाण्याच्या पाळ्या देता येतात. अशा प्रकारची कामे ही कोकण विभाग तसेच पश्चिम घाटातील नियमित पावसाच्या प्रदेशामध्ये फार उपयोगी पडणारी आहेत.

२.४ पाणलोट क्षेत्रासाठी उपयुक्त पीक पध्दती

भारतातील एकूण लागवडीखालील क्षेत्रापैकी ६० टक्के क्षेत्र हे कोरडवाहू आहे. ज्याचा एकूण राष्ट्रीय अन्नधान्य उत्पादनात ४४ टक्के हिस्सा आहे. ज्यामध्ये ६० टक्के तांदूळ , ४० टक्के गहू आणि ७५ टक्के दाळवर्गीय व तेलवर्गीय पिकांचा समावेश होतो. कोरडवाहू शेतीवी देशातील ४० टक्के लोकसंख्या अवलंबून आहे. कोरडवाहू शेतीतून मिळणारे उत्पादन खूपच कमी व न परवडणारे असते, याचे मूळ कारण म्हणजे तेथे पडणारा अपुरा व अनिश्चित स्वरूपाचा पाऊस . पाणलोट क्षेत्रात जमीन, हवामान , पावसाचे प्रमाण तसेच स्थानिक मागणी यानुसार विविध पीक पध्दतींचा अवलंब आवश्यक आहे.

कोरडवाहू क्षेत्रात पीक उत्पादनात स्थिरता राखण्यासाठी खालील बाबींना महत्त्व दिले पाहिजे.

- १) पाणलोट क्षेत्र आधारित पीक पध्दतीचा वापर. (२) पावसाच्या स्वरूपानुसार पीक पध्दती. (३) उपलब्ध जमीन व पाणी यांचा व्यवस्थित वापर करणारी पीक पध्दती . (४) पिकांवर आधारित पीक पध्दती.

योग्य पीक पध्दतीचा अवलंब केल्यास बरेच फायदे होतात.

- प्रतिकूज हवामानामुळे एखादे पीक येऊ शकले नाही, तर आंतरपिकाचे काही ना काही उत्पादन मिळू शकते.
- उपलब्ध जमीन, हवामान, पाणी, जागा यांचा सदपयोग करता येतो.
- शेतक्यांच्या दररोजच्या बहुतेक गरजा स्वतः च्या शेतातून भागू शकतात.
- मजुरांना सतत काम देता येते.
- शेतीतून सतत पैसे मिळवता येतात.
- पिकाची उत्पादन स्थिरता राखता येते.
- जमिनीचा पोत कायम टिकवून ठेवता येतो.

पाणलोट क्षेत्रातील सक्षम पीक पध्दती

- १) पावसाच्या स्वरूपावर आधारित पीक पध्दतीचा वापर
- २) स्थिर उत्पादनक्षमता असणा-या आंतरपीक पध्दतीचा समावेश.
- ३) जमिनीच्या प्रकारानुसार दुबार पीक पध्दती.
- ४) आपत्कालीन पीक पध्दती.
- ५) बहुमजली पीक पध्दती.
- ६) पिकावर आधारित पीक पध्दती.
- ७) जमिनीची सुपिकता टिकविण्यासाठी द्विदलवर्गीय पिकांचा अंतर्भाव असणारी पीक पध्दती.

पावसाच्या स्वरूपावरून पीक पध्दती निवडावी

पावसाचे स्वरूप	पीक पध्दती
अत्यल्प किंवा खूप जास्त पाऊस	एक पीक पध्दती
मध्यम स्वरूपाचा पाऊस	आंतरपीक पध्दती
हमखास व चांगला पाऊस	दुबार पीक पध्दती
लहरी स्वरूपाचा पाऊस	आपत्कालीन पीक पध्दती

आंतरपीक पध्दती :- एक मुख्य पिकास दुसरे पीक घेणे म्हणजे आंतरपीक पध्दती होय.

याचा पहिला प्रकार म्हणजे ओळीची आंतरपीक पध्दती.

उदा. कापूस + उडीद (१:१)

दुसरा प्रकार म्हणजे पट्ट्याची आंतरपीक पध्दती

उदा. ज्वारी + तूर, ज्वारी+ करडई.

आंतरपीक पध्दतीत पीक निवडताना विशेष काळजी घ्यावी लागते. जमिनीचा प्रकार व पाऊस या दोन प्रमुख घटकांचा सर्वप्रथम विचार करावा. त्यानंतर आंतरपीक पध्दतीत निवडलेली दोन्ही पिके एकमेकांना पूरक असावी लागतात. त्यासाठी वाढीची वेगवेगळी सवय असणारी पिके निवडावीत. उदा. पिकाचा कालावधी, उंची/ पिकाचा घेर,

मुळ्यांचा प्रकार यामुळे मुख्य पिकाच्या उत्पादनाबरोबर आंतरपिकाचे उत्पादन बोनस म्हणून मिळते. मुख्य पिकाच्या उत्पादनात मोठ्या प्रमाणात घट येणारे आंतरपीक घेऊ नये.

पाणलोट क्षेत्रात जमिनीचा प्रकार व उपलब्ध पाऊसमान यानुसार आंतरपीक पध्दती

जमिनीचा प्रकार	आंतरपीक पध्दती
उथळ व हलकी जमीन	बाजरी + तूर (२:१)
	ज्वारी + तूर / सोयाबीन (४:२)
भारी जमीन	कापूस + उडीद (१:१)
	कापूस + सोयाबीन (१:१)
	कापूस + तूर (६:२)

विभागवार स्थिर उत्पादन देणा-या काही आंतरपीक पध्दती

विदर्भ	ज्वारी + तूर (२:१)
	ज्वारी + उडीद (२:१)
	बाजरी + तूर (२:१)
	कापूस + मूग (१:१)
	तूर + मूग (१:३)
मराठवाडा	ज्वारी / बाजरी+तूर (४:२)
	मका + तूर / मूग / उडीद (१:२)
	कापूस + सोयाबीन / उडीद (१:१)
	गहू + करडई (६:२) , रब्बी ज्वारी + करडई (४:२)
कोकण	नाचणी + तूर (२:१)
	भात + वाल (३:१)

जमिनीच्या प्रकारानुसार दुबार पीक पध्दती

मध्यम व भारी जमिनीमध्ये वार्षिक पर्जन्यमान ७०० मि.मी.पेक्षा अधिक असल्यास आंतरपिकाऐवजी पुढीलप्रमाणे दुबार पीक पध्दतीचा अवलंब करावा.

१. मध्यम जमीन	मूग / उडीद - ज्वारी / गूह
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	सोयाबीन - गहू / हरभरा
	ज्वारी / बाजरी - करडई / गहू
२. भारी जमीन	ज्वारी / मका - करडई / हरभरा
	सोयाबीन / मूग - ज्वारी / गहू / हरभरा
	साळ - हरभरा / गहू
	मूग - करडई / ज्वारी
	मका - करडई / हरभरा

आपत्कालीन पीक पध्दती

पावसाच्या लहरीपणानुसार पीक पध्दतीचा अवलंब केला जातो, अशा पीक पध्दतीस आपत्कालीन पध्दती असे म्हणतात. आपल्या भागात पडणारा पाऊस हा लहरी असून अपुरा आणि अनिश्चित असतो. पाऊस वेळेवर सुरु झाला तर सर्वच पिके घेता येतील. परंतु पाऊस उशिरा सुरु झाला तर काही पिके घेता येणार नाहीत. पावसाच्या आगमनानुसार पाणलोट क्षेत्रात खरीप व रब्बी हंगामात पुढीलप्रमाणे प्राधान्यक्रमानुसार पिके घ्यावीत.

खरीप हंगाम

पावसाचे आगमन	पिकाचा प्राधान्यक्रम
३० जूनपर्यंत	- जूनच्या शेवटपर्यंत पाऊस आल्यास सर्वच पिके घेता येतील.
१५ जुलैपर्यंत	- सोयाबीन, मका, बाजरी, तीळ, तूर घेता येईल. - मूग, उडीद, कापूस, ज्वारी घेऊ नये.
३० जुलैपर्यंत	- धने, तीळ, सोयाबीन, सूर्यफूल, तूर घेता येईल. - कापूस व ज्वारी घेऊ नये.

१५ ऑगस्टपर्यंत	- सूर्यफूल , सोयाबीन, एरंडी घेता येईल.
रब्बी हंगाम	
सप्टेंबरमध्ये पाऊस	- गहू, करडई न घेता ज्वारी पेरावी.
ऑक्टोबर	- हरभरा, गहू न घेता करडई / ज्वारी पेरावी.
नोव्हेंबर	- ज्वारी न घेता हरभरा, गहू पेरावा.

बहुमजली पीक पध्दत

जमिनीतील विविध स्थरातून अन्नद्रव्य व ओलावा वापरण्यासाठी तसेच जमिनीच्या पृष्ठभागावरील जागा कार्यक्षमपणे वापरण्यासाठी अशा पीक पध्दतीचा उपयोग होतो. ज्यामुळे हवा, सूर्यप्रकाश, पाणी यांचा समतोल वापर होतो.

- उदा. खरीप हंगाम :
- ज्वारी + मूग + तूर
 - मका + भुईमूग + चवळी
 - कापूस + उडीद किंवा सोयाबीन + तूर
- रब्बी हंगाम
- ज्वारी + हरभरा + करडई
 - गहू + हरभरा + मोहरी

पिकावर आधारित पीक पध्दती

स्थानिक हवामान व मागणी यांचा विचार करून काही पिकांच्या लागवडीस महत्त्व असते. उदा: ज्या भागात कोंबडीपालन व्यवसाय चालतो, तेथे मका पिकास मागणी व महत्त्व असते. दालमिल, खाद्यतेलाच्या गिरण्या असणा-या भागात द्विदलवर्गीय कडधान्य व तेलवर्गीय पिकांना मागणी असते. त्यानुसार पीक पध्दती अवलंबिली पाहिजे. इतर भागात अन्नधान्य आधारित पीक पध्दती निवडावी.

अ.क्र.	पीक	दुबार पीक	आंतरपीक
१.	ज्वारी	ज्वारी- हरभरा/सूर्यफूल/गहू/करडई मूग / उडीद - रब्बी ज्वारी	ज्वारी + तूर ज्वारी + अंबाडी
२.	बाजरी	बाजरी - हरभरा / करडई	बाजरी + तूर / मटकी
३.	सोयाबीन	सोयाबीन - गहू / ज्वारी / करडई	सोयाबीन + कापूस
४.	कापूस	--	कापूस + तूर / उडीद / सोयाबीन

पाणलोट विकास : लोकसहभाग व समूह संघटन

विकास कामांमध्ये लोकांचा सहभाग ही पूर्वीपासूनच चालत आलेली परंपरा आहे. अगदी राजेशाहीच्या काळामध्ये रांचाचे काम फक्त स्वसंरक्षण व व्यापाराला चालना देणारे होते. स्थानिक रस्ते, पिण्याचे पाणी व स्वच्छता यासारखी कामे जनता स्वनिधी व लोकसहभागातून करून त्याचे नियोजन, अंमलबजावणी व देखभाल तसेच दुरुस्ती करीत असत. यातून स्थानिक जनता लोकसहभागातून विकास काम करीत असल्याचे अनेक दाखले पाहावयास मिळतात.

स्वातंत्र्यपूर्व काळात इंग्रज सत्तेने विकास कामांमध्ये स्थानिक जनतेला निर्णय प्रक्रियेत स्थान दिले नाही. परिणामी विकास कामांमध्ये लोकसहभागाची प्रक्रिया लोप पावत गेली. स्वातंत्र्यानंतर लोकनियुक्त शासनानेही इंग्रज राज्यसत्तेप्रमाणे विकास कार्यक्रमाचे धोरण अवलंबिले, विकास कामातील लोकांचा सहभाग दुर्लक्षित राहिला व त्यामुळे विकास कार्यक्रम लोकांचा न राहता तो शासनाचाच राहिला, परिणामी देखभाल व दुरुस्ती अभावी विकास कामे चिरस्थायी झाली नाहीत. त्याध्ये शासनाच्या कार्यक्रमात लोकांचा सहभाग असे स्वरूप प्राप्त झाले.

आज शासन , संस्था व निधी पुरवठादार संस्थांनी विकास कार्यक्रमातील धोरणांमध्ये बदल करून, " लोकांच्या कार्यक्रमात शासनाचा सहभाग " या स्वरूपात कार्यक्रमांची आखणी करण्यावर भर दिला आहे. त्यातून अनेक लोकभिमुख विकास कामे शासन आणि संस्थांमार्फत सुरु झाली . सद्यः स्थितीत वाढती लोकसंख्या , अन्नधान्यांची वाढती गरज, बेरोजगारी, पर्यावरणाचा -हास या प्रश्नांवर मात करण्यासाठी सर्वकष पाणलोट क्षेत्र विकास कार्यक्रम हा शाश्वत मार्ग आहे तर लोकसहभाग हा त्याचा आत्मा आहे.

यशस्वी पाणलोट क्षेत्र विकास कार्यक्रमासाठी कार्यक्रमाचे नियोजन, अंमलबजावणी व संनियंत्रण या बाबी गुणवत्तापूर्वक व लोकसहभागातून होणे आवश्यक आहे. पाणलोट क्षेत्र विकास कार्यक्रमांतर्गत बांधबंदिस्ती, जल व मृदसंवर्धन उपाययोजना, वृक्ष लागवड, वनीकरण, कुरणविकास, फळबाग लागवड इ. कामे लोकसहभागातून केली जातात. या कार्यक्रमाचे नियोजन, अंमलबजावणी व संनियंत्रण लोकांच्या सहभागातून केले गेले आहे. अशा ठिकाणी कार्यक्रमाची यशस्वीता वाढत असल्याचे अनुभव वेगवेगळ्या व्यक्ती , संस्था व यंत्रणांना आला आहे. त्यामुळे लोकसहभागाची प्रक्रिया समजावून घेणे आवश्यक झाले आहे.

पाणलोट क्षेत्र विकासामध्ये लोकसहभागीय नियोजनाची प्रक्रिया एका बाजूला विकास संस्था व त्यांचे कार्यकर्ते तर दुस-या बाजूला लोक, यांच्या समान भागीदारीतून निर्माण होणारी प्रक्रिया आहे. या प्रक्रियेतून विकास कार्यकर्ते, संस्था व लोक या सर्वांच्याच जाणीवांमध्ये बदल घडला आहे. शाश्वत उपजीविकेच्या शक्यतांच्या जोडीने शोध घेऊन त्यांच्या ब-या - वाईट पैलूंवर संपूर्ण सर्वांगी चर्चा होऊन नंतर लोक स्वतःच निर्णय घेतात, ही प्रक्रिया यशस्वी पाणलोट क्षेत्राची गुरुकिल्ली आहे. हे अनेक यशस्वी प्रकल्पांतून सिध्द झाले आहे.

या कार्यक्रमात लोकसहभाग मिळण्याच्या महत्वाच्या टप्प्यांमध्ये प्रामुख्याने गरज पडताळणी, गरजांचा प्राधान्यक्रम निश्चित करणे, माहिती संकलन, उपक्रम नियोजन, कृती कार्यक्रम अंमलबजावणी, संनियंत्रण, लोकवर्गणीतून निधी उभारणी व प्रकल्पपश्चात देखभाल दुरुस्ती हे टप्पे येतात. कार्यक्रमातील हे महत्वाचे टप्पे

यशस्वीपणे पार पाडण्यासाठी गावातील अगदी तळागाळाच्या माणसांची क्षमता वाढविण्यावर भर देणे आवश्यक आहे. मात्र क्षमता वाढविताना कोणत्यातरी एका माणसाची क्षमता वाढवून, त्याला पुढे घेऊन जाणे योग्य ठरत नाही तर गावातील विविध घटकांचा मिळून गाव तयार होतो. या लोकांमध्ये निर्णय घेण्याची क्षमता आली पाहिजे. मात्र गावातील सर्वांनी आपापल्या परीने निर्णय घेणे अपेक्षित नसून व्यक्तीगत हिताऐवजी सामूहिक हिताचा विचार करून निर्णय घेणे अधिक हितावह आहे. निर्णय घेतल्यानंतर त्याच्या अंमलबजावणीच्या अनुषंगाने असणा-या जबाबदा-यांचे विभाजन करावे लागते. लोकांचे कौशल्य, आवड, इच्छा या बाबींचा विचार करून जबाबदा-यांचे वाटप करावे लागले.

लोकवर्गणी उभारणी : पध्दती व व्यवस्थापन

पाणलोट क्षेत्र विकास कार्यक्रम रांबविताना शासन अथवा देणगीदार संस्थांच्या मार्गदर्शक सूचनेप्रमाणे ५ ते १० टक्के रक्कम ही ग्रामस्थांनी लोकसहभाग अथवा श्रमदानाच्या रूपाने गोळा करणे बंधनकारक असते. कार्यक्रमाची अंमलबजावणी पूर्ण झाल्यावर म्हणजेच ४ ते ५ वर्षांनंतर प्रकल्पामध्ये सामाजिक हित लक्षात घेऊन गावपातळीवर निर्माण झालेल्या सुविधा उदा. बंधारा, बांधबंदिस्ती, वनीकरण यासारख्या कामांची देखभाल व दुरुस्तीसाठी खर्च करणे अभिप्रेत आहे. या निधीमध्ये इतर माध्यमातून मिळणा-या निधी जसे देणगी रक्कम, बक्षिस रक्कम जमा करू शकतात. लोकवर्गणीचा विनियोग पुढीलप्रमाणे केला जातो.

- * कार्यक्रमातील सार्वजनिक हिताच्या कामाची देखभाल/ दुरुस्ती
- * वनीकरणातील मरअळी भरून काढणे
- * नवीन वनीकरणे करणे
- * वनीकरण कामाच्या रखवालीसाठीच्या माणसांचा मेहनताना इ.

समान विचार, ध्येय, उद्दिष्टे, व्यवसाय, समान विभागातील वेगवेगळ्या प्रकारानुसार लोकांचे समूह / गट बनविले जातात. या समूहांमध्ये लोकांना एकत्रित करण्याच्या प्रक्रियेतून समूह संघटन होते. या प्रक्रियेमध्ये पाणलोट समिती, पाणलोट संघ,

ग्रामपंचायत, तरुण मंडळ, महिला मंडळ, विविध कार्यकारी सोसायटी, दुध डेअरी, किशोरी मंडळ, स्वयंसहाय्याता गट, बचत गट, उपभोक्ता गट अशा औपचारीक व अनौपचारीक गटांचे संघटन व क्षमतावर्धन करून सर्वांगीण विकास करण्यासाठीचे नियोजन केले जाते. या विविध गटांचे आपापल्या जबाबदा-यांचे वेगवेगळे स्वरूप असते. असे असले तरी पाणलोट क्षेत्र विकासाचे काम हे एकच असल्यामुळे सर्वांचे सहकार्य मिळणे आवश्यक असते. गट बनवून गटागटाचे राजकारण करायचे नाही, याबाबतीत सदस्यांना स्पष्ट कल्पना देणे गरजेचे असते.

या गटामधील सदस्यांच्या क्षमतावर्धनाने पाणलोट क्षेत्र विकास कार्यक्रमाबाबतचा आत्मविश्वास निर्माण होतो. अडचणी सोडविण्याच्या कौशल्यात वाढ होते. गरीब, श्रीमंत, महिला तसेच वंचित घटक यांच्यात निर्णय घेताना चांगल्या प्रतीचा संवाद निर्माण होतो. समाजातील तळागाळातील घटकांमध्ये एकमेकांना सहकार्य करण्याचे तंत्र विकसित होते. महिलांचाही या कार्यक्रमात सक्रिय सहभाग वाढण्यास मदत होते. यासाठी प्रभावी संघटनांच्या सहकार्यातून मूल्यधिष्ठित पाणलोट क्षेत्र विकास कार्यक्रमांमधी कु-हाडबंदी, नसबंदी, नशाबंदी, चराईबंदी, व श्रमदान या पंचसूत्रीच्या आचरणाने हा कार्यक्रम यशस्वी झाला आहे.

पाणलोट क्षेत्र विकास कार्यक्रमाच्या यशस्वी अंमलबजावणीमुळे गावपातळीवरील पिण्याच्या पाण्याचा व शेतीच्या पाण्याचा प्रश्न सुटण्यास मदत होते. कृषी उत्पादन व उत्पन्नात वाढ होते. पर्यावरणाचा विकास होतो. जनावरांच्या चा-याचा व इंधनाचा प्रश्न सुटण्यास मदत होते. म्हणजेच पाणलोट क्षेत्र विकासातून कृषी विकासाबरोबर समाजातील सर्व घटकांचा सामाजिक, आर्थिक विकास होण्यास मदत झाली आहे. अशाप्रकारे लोकसहभागातून हिवरे बाजार, राळेगणसिध्दी, आडगाव, गणेशवाडी या गावांनी पाणलोट क्षेत्र विकासातून सर्वांगीण विकास साधला आहे. अफार्मच्या सहकार्याने खंडाळा तालुक्यातील शिवाजीनगर व जावळी तालुक्यातील वेंगळे या गावामध्ये पाणलोट क्षेत्र विकास कार्यक्रम यशस्वी झाला आहे.

लोकसहभाग वाढविण्याच्या उपाययोजना

- * विकास कामाबाबत पारदर्शकता निर्माण करणे.
- * प्रकल्पातून मिळणा-या कायमस्वरूपी फायद्याविषयी माहिती देणे.
- * प्रकल्पाची गरज व उपयुक्तता लोकांना पटविणे.
- * प्रकल्पातून होणा-या फायद्याचे समान व समन्यायी वाटप करणे.
- * वंचित घटकांना प्रकल्पापासून मिळणा-या फायद्याची जाणीव करून देणे."

लोकसहभाग मिळविण्याच्या पध्दती

- * ग्रामसभा
- * वैयक्तिक व समूह भेटी
- * गट व संघटनांच्या माध्यमातून जाणीव जागृती
- * ग्रामीण सहभागीय मूल्यावलोकन
- * सर्वेक्षण

लोकसहभागाचे तंत्र

जनतेकडे जा - जनतेमध्ये राहा - जनतेकडून शिका.

त्यांना समाजातून घ्या - त्यांच्या समवेत योजना आखा.

त्यांच्या ज्ञानाने सुरुवात करा - त्यांच्याच साधनाने काम उभे करा.

दाखवून शिकवा - करून शिका - क्रियाशील व्यक्तींचा गट बनवा - त्यांना

योजनेत सामिल करून घ्या.

सहभागीय पाणलोट क्षेत्र विकास कार्यक्रम राबविण्यासाठी ज्याप्रमाणे साधनसामग्रीची गरज लागते. त्याप्रमाणे गावातील लोकांची संघटित कृति अतिशय मोलाची असते. शिवारातील जमिनीचा विकास कण्यासाठी शासन निधी उपलब्ध होणार आहे. परंतु गावातील संघटित शक्ती आणि कार्यक्रम यशस्वी करण्यासाठी लागणारे सहकार्य गावातच निर्माण करावे लागेल. ते बाहेरून आणता येणार नाही आणि बाहेरून आलेली ताकद आपला विकास करू शकणार नाही, याची जाणीव गावागावातून निर्माण करावी लागेल.

प्रकरण ३
आंतरराष्ट्रीय व राष्ट्रीय पातळीवरील पाणलोट विकास

३.१. प्रस्तावना :-

पाणलोट क्षेत्राची संकल्पना, कार्ये, हेतु, उद्देश व फायदे बघता पाणलोट क्षेत्र विकास ही संकल्पना खुप व्यापक असलेली आपणांस जाणवते. पाणलोट क्षेत्र विकासाचा विस्तार जगात विशेष करून आशिया खंडामधिल बहुतांश देशामध्ये अधिक मोठया प्रमाणात झालेले आपणांस दिसून येतो. पाणलोट क्षेत्र विकासामुळे होणारे त्या क्षेत्रावरिल परिणाम बघता व ग्रामीण भागातील दारिद्र्य निवारण्यासाठी तसेच ग्रामीण भागाच्या विविध समस्याच्या निराकरणासाठी उपयोगी ठरते. हे आपणास पाणलोट क्षेत्र विकास झालेल्या क्षेत्र सर्वेक्षणाद्वारे समजते. त्यामुळे विविध ठिकाणी पाणलोट क्षेत्र विकास कार्यास अधिक मागणी असलेली आपणांस दिसते.

३.३. भारतातील पाणलोट क्षेत्र कार्यक्रम

भारतातील उपलब्ध सिंचन क्षमता केवळ ४० टक्के शेतीचे सिंचन करू शकत असल्यामुळे पाणलोट विकासाद्वारे मृदाचे व पाण्याचे संधारण करणे हा भारतीय अर्थव्यवस्थेसाठी एक महत्वाचा उपक्रम ठरतो. प्रचलीत पाणलोट कार्यक्रम देशातील जमिन व जलसंसाधनाचे संधारण करून जिरायत शेतीला अवर्षण प्रतिकार क्षम बनवले आहे. व यातच त्याची उपयुक्तता सिद्ध होते .

ग्रामीण समुदायांना विकास प्रक्रीयेत समाविष्ट करून देशाचे स्थुल उत्पन्न प्रति वर्षे ८.५ टक्क्यांनी वाढविण्याचे अकराव्या पंचवार्षिक योजनेचे उद्दीष्टे आहे. या कार्यक्रमाची महत्वाची भुमिका आहे.

१९७३-७४ व्या घटना दुरुस्ती मध्ये भारतीय योजना आयोगाने असे सुचवले की स्थानिक विकास धोरणावर भर द्यायला हवा असे विकास राबवायला हवे यामध्ये योग्य पाणी व्यवस्थापन वापर आणि नैसर्गिक स्रोत विशेषकरून भुमी, पाणी या गोष्टींना महत्त्व देण्यात आले. भारत सरकारने विविध योजनांतर्गत पाणलोट कार्यक्रम राबविल्याने त्याने

खुपच भरारी घेतली प्रामुख्याने छोटे पाणलोट क्षेत्र कमी पावसाच्या क्षेत्रात महत्वाचे ठरत आहे.

भारतातील पहिला दुष्काळ आयोग १९८० मध्ये सी.व्ही थांम्पेन यांनी जिरायत क्षेत्रावर संशोधन करून स्थापण केला त्याचे पुढे कार्य री एन व्ही कानेटकर १९२६ पासून पुढे चालवतो. त्यानंतर इम्पिरिअल कॉन्सील ऑफ अॅग्रीकल्चरल रिसर्च या संस्थेनी त्यांना भारतातील पाच ठिकाणी दुष्काळ ग्रस्त जमिनीवर प्रकल्पासाठी अनुदान दिले. या प्रकल्पामधुन असा निष्कर्ष निघाला की जमिनीत ओलावा टिकवणे महत्वाचे आहे. त्यासाठी I CAR या संस्थेने १९५४ मध्ये माती संरक्षण व संरक्षण केंद्र प्रशिक्षण चालू केले.

१९७२-७३ मध्ये दुष्काळग्रस्त योजने अंतर्गत भारत सरकारने असे माती परिक्षण व संशोधन केंद्र उभारते केंद्रीय माती आणि पाणी संरक्षण, संशोधक आणि प्रशिक्षण संस्था (ICWCRTI) ही एप्रिल १९७४ ला पुर्नबांधणी करण्यात आली . तिचा उद्देश भागात क्रांती घडवणे हा होता. ८ व्या पंचवार्षिक योजनेत १९९०-९१ मध्ये भारत सरकारने १९८७ साली प्रखर दुष्काळाचा अनुभव घेता (१९९०-९१) राष्ट्रीय पाणलोट क्षेत्र विकास प्रकल्प कमी पावसाच्या क्षेत्रासाठी स्थापण केला.

१९७३ व ७४ व्या घटना दुरुस्ती पाश्चात स्थानिक विकास नियोजनावर भारतीय नियोजनाचा भर राहिला आहे. परिणामी जमिन व पाण्यासारख्या नैसर्गिक संसाधनाचे स्थानिक पातळीवर मुल्यमापन व्यवस्थापण आयोजन यास महत्व प्राप्त झाली. या कारणास्तव लघू पाणलोट स्तरावर ग्रामीण विकास कार्यक्रमाच्या नियोजन विकास पध्दतीत अनुसरून अवर्षण प्रवण क्षेत्रविकास कार्यक्रम व एकात्मिक पाणलोट विकास कार्यक्रम, नदी खोरे प्रकल्प राष्ट्रीय जिरायती क्षेत्र पाणलोट विकास कार्यक्रम व एकात्मिक पाणलोट विकास कार्यक्रम अंमलात आले गेले. हे कार्यक्रम राज्य सरकारांच्या मृदा आणि पाणी संधारण प्रकल्पांतर्गत राबवले जाते. त्यासाठी वेगवेगळ्या संस्थानी पाणलोट क्षेत्र विकासासाठी विविध कार्यक्रम करण्यात आले त्यात दुष्काळग्रस्त भाग विकास कार्यक्रम (DPAP) वाळवंटे विकास कार्यक्रम DDP , नदी खारे विकास प्रकल्प कमी पावसाच्या

प्रदेशामध्ये (NWDPR) आणि अंतर्गत विकास कार्यक्रम (IWDP) वरील सर्व अभियांत्रिकी प्रकल्प असल्याने त्याचा भर पाणी अडविणे, जिरवणे, चारी खोदणे, पासर तलाव बांधणे. बंधारा टाकणे इ.वर होतो. हे सर्व कार्यक्रम ज्या त्या राज्यांच्या मदतीने राबविण्यात आले.

आजवर दहा हजार कोटी रुपयांपेक्षा अधिक गुंतवणुक करून जवळपास २० हजार लघु पाणलोट कार्यक्रमाद्वारे सुमारे २८ दशलक्ष हेक्टर बंजर जिरायती जमिनीचा विकास साधला गेला. भारत सरकारने एकात्मित पाणलोट विकास कार्यक्रमाद्वारे जिरायती जमिनीचा सर्वांगीण व शाश्वत विकास घडवून आणण्यास मोठे प्राधान्य दिले. आज जगातले सर्वात मोठे पाणलोट विकास कार्यक्रम भारतामध्ये कार्यरत आहे.

त्यासाठी एकूण गुंतवणूक २००० मिलियन ४५ डॉलर (शर्मा २००२) आहे.

भारत सरकारने लोक चळवळीद्वारे उभारलेले प्रकल्प जसे पाणी पंचायत आणि आदर्श गाव योजना अण्णा हजारे, पोपट पवार यांचा भर गरीब वग विकासावर होता. DIFO,GTZ,KFW,WORLD BANK आणि DANIDA या संस्था पाणलोटसाठी अर्थसहाय्य करतात. CSWRTI , GRIDA, CAZRI आणि ICRISAT या काही राष्ट्रीय आणि अंतरराष्ट्रीय संस्था पाणलोट क्षेत्र विकासासाठी संशोधन विकास, मुल्यमापण करतात. भारतातील पाणलोट क्षेत्र विकास संदर्भ व ग्रामीण विकास आणि गतिमानता वाढविणारा वेगळा व ग्रामीण लोकांना पाणलोट विकास जागृती आणि सत्यता मानायला तयार करणारा प्रकल्प आहे. पाणलोट क्षेत्र विकास योजना सुरुवात भाती आणि पाणी संरक्षण शास्त्रोक्त पध्दतीने करणारा तांत्रिक व ग्रामीण लोकांना जवळ आणणारा प्रकल्प आहे.

सहाव्या पंचवार्षिक योजनेमध्ये शेतकी प्रक्रीया अधिक विकासावर भर देण्यात आला. पाणलोट क्षेत्र विकासाद्वारे अन्न, चारा, इंधनी यांचा व्यवस्थापण, शेती उत्पन्न पुर्वस्थीत संतुलन आणि गावातील संघटना अधिक विकसीत करण्यात येतात व गावच्या विकासावर भर देण्यात येते.

३.३.१. भारतातील केंद्रीय पातळीवरील योजना

एकात्मिक ग्रामीण विकास कार्यक्रम (Integrated Rural Development Programme)

भारत खेड्यांचा देश आहे. ग्राम म्हणजे गाव अथवा खेडेगाव.समाजातील दुर्बल घटकांच्या सर्वांगिण विकासाशिवाय आपणास अभिप्रत असलेला विकास याला अर्थ राहणार नाही.म्हणुनच अल्प, अत्यल्प,भुधारक शेतकरी, शेतमजुर, ग्रामीण कारागिर आणि वर्गीकृत जाती जमाती अशा तळागळातील लोकांच्या मिळकतीत वाढ व्हावी त्यासाठी रोजगाराच्या संधी निर्माण व्हाव्या यासाठी राष्ट्रीय पातळीवर IRDP ची स्थापना करण्यात आली. या योजनेत लहान, सिमांत शेतकरी, शेमजुर , ग्रामीण कारागीर यांच्या विकासावर भर देण्यात आला. भारतातील निवडक विभागात १९७८-७९ मध्ये योजना सुरु करण्यात आली. देश पातळीवर ही योजना २ ऑक्टोबर १९८० रोजी सुरु करण्यात आली.

एकात्मिक ग्रामीण विकास योजनेचे उददीष्टे

२. रोजगार वृद्धी
३. दुर्बल घटकांना प्राधान्य
४. दारिद्र्य निर्मुलन
५. एकात्मिक विकास
६. उत्पादकता वाढवणे
७. मागास भागाचा विकास

अवर्षण प्रवण कार्यक्रम

१. अल्प भुधारक शेतकरी-

ज्यांच्याकडे कोरडवाहु १.५ हेक्टर पेक्षा कमी आहे किंवा ओलीता खाली १.५ हेक्टरपेक्षा कमी आहे त्यांना अल्प भुधारक शेतकरी म्हणतात.

२. अत्यल्प भुधारक शेतकरी -

ज्यांच्याकडे कोरडवाहु जमीन १.५ हेक्टर पेक्षा कमी आहे किंवा ओलिताखाली ०.७५ हेक्टर पेक्षा कमी आहे त्यांना अत्यल्प शेतकरी म्हणतात.

३. भुमीहीन -

राहत्या घराशिवाय ज्यांना जमिन नाही त्यांना भुमीहीन म्हणतात.

अ) गटातील ३,००० रु. अर्थ सहाय्य

ब) ४,००० रु. पर्यंत अर्थ सहाय्य

भुमीहीनांसाठी ५,००० रु. पर्यंत अर्थसहाय्य दिले जाते. ज्या विहिरीसाठी खर्चापोटी १००० पर्यंतच्या अर्थसहाय्य प्रत्यक्षात झालेला खर्च यापैकी जे कमी असेल ते देण्यात येते. या योजनेखाली समपातळीची बांधबंदिस्ती जमिनीचे सपाटीकरण टप्याची, टप्याची खाचरे, पाण्याचा निचरा इ. कामे केली जातात.

अशा प्रकारे या योजनेत कामे केली जातात.

२. जवाहर रोजगार / अवर्षण कार्यक्रम (Jawahar Rojagar Yojana and Draught Prone Aras Programme.)

या ग्रामीण लोकांना रोजगाराच्या संधी उपलब्ध करून देण्यासाठी १९८८-८९ मध्ये केंद्र सरकारने राष्ट्रीय ग्रामीण हमी रोजगार कार्यक्रम त्यासाठी १२६० कोटीची तरतुद केली. त्यासाठी ८० टक्के केंद्र व २० टक्के राज्य रक्मेचा भार सहन करावा लागतो.

उददीष्टे

१. ग्रामीण भागातील बेरोजगार युवकांना रोजगाराच्या संधी प्राप्त होतात.
२. रोजगारी उपलब्ध केल्यामुळे ग्रामीण पायाभुत संरचनेत बदल घडून येता.
३. ग्रामीण भागातील दारिद्र्य निर्मुलन
४. महिलांसाठी रोजगार हमी योजना. त्यामुळे रोजदारीच्या संधी वाढ.
५. ग्रामीण जीवनमान उंचावणे.

या योजनेत पिण्याच्या पाण्यासाठी तळे खोदणे, जुने तलाव दुरुस्ती करणे.

दसलक्ष विहिरींची योजना

१९८८-८९ मध्ये जीवनधारा योजनेतर्गत विहीर खोदण्याची राष्ट्रीय ग्रामीण रोजगार योजना कार्यक्रम (NREP) ग्रामीण रोजगार हमी कार्यक्रम (RLEGP) अंतर्गत. १ एप्रिल

१९८९ हा कार्यक्रम जवाहर योजनेकडे सोपवण्यात आला. १९९३-९४ पासुनही योजना गरीब , अल्पभुधारक, सिंगात भुधारक यांनाही लागु करण्यात आली.

दसलक्ष विहीरींची योजनेची प्रगती पुढील पत्रकात

वर्ष	विहीरीची संख्या	एकुण खर्च (रु.कोटी)	प्रतिविहीरीची सरासरी खर्च
१९८८-८९	५०,३४५	१२३.०	२६,४१६
१९८९-९०	८७,६३७	१०८.३	१२,३४२
१९९०-९१	५६,४३३	२७९.७	४९,५७०
१९९१-९२	१,७२,३२८	४९५.२	२८,७३४
१९९२-९३	१,८०,९९५	५३४.०	२९,५०६
१९९३-९४	१५,६७३	६३९.७	४२,१७६
१९९४-९५	१,५८,७८०	७७६.२	४८,८८५
१९९५-९६	१,४२,६८५	५३८.३	३७,७२६
१९९६-९७	१,०३,१९६	४९८.८	४८,३३५
एकुण	१०,०४,०८९	४०२१.१	३६४१९

Source - Ministry of Rural Development Annual Report १९९७-९८

दसलक्ष जलधार विहीर योजना १९८८-८९ पासून १९९५-९६ पर्यंत एकुण १० लाख ८७३ विहीरी खोदण्यात आल्या त्यासाठी ३५२२.३ कोटी रुपये खर्च आले.

अवर्षण प्रवण क्षेत्र कार्यक्रम (DPAP)

Draught Prone Areas Programme

१९७०-७१ मध्ये दुष्काळाची तिव्रता मोठ्या प्रमाणात निर्माण झाली ती कमी करण्यासाठी रोजगार हमी योजने मार्फत मोठ्या प्रमाणात ग्रामीण कार्यक्रम हाती घेण्यात आले.

१९७३ या कार्यक्रमाची सुरुवात झाली.

उद्दीष्टे :-

१. अवर्षणग्रस्त भाग, तेथील लोकांचय अवर्षणाच्य अडचणीतुन कायमचे मुक्त करणे
२. अवर्षणाचे प्रतिकल परिणाम कमी करणे.
३. अवर्षण भागातातील जमिन लागवडी खाली आणे.
४. कृषी आणि हवामान परिस्थितीचा विचार करुन कोरडवाहु शेती अधिक उत्पादक बनवने.
५. जमिन आणि ओलाव्याचे जतन करण्यासाठी जमिनीचा योग्य वापर करणे आणि पाण्याच्या हंगामात पिके घेणे.
६. वनीकरण व वनसंवर्धनाची कामे करणे.

अशा प्रकारे राष्ट्रीय पातळीवर हे कार्यक्रम हाती घेण्यात आले.

१) पाणलोट क्षेत्र विकास कार्यक्रम : ठळक निर्णय

२) मराठवाडा पाणलोट मिशनची स्थापना

मराठवाडा विभागाची विशिष्ट भौगोलिक परिस्थिती जसे - जास्त कोरडवाहू क्षेत्र, कमी नैसर्गिक वनस्पती असल्यामुळे पाण्याची सतत टंचाई असते. भूगर्भातील पाण्याची पातळी सुध्दा कमी होत असल्यामुळे या विभागातील भूगर्भातील पाण्याची पातळी सुध्दा कमी होत असल्यामुळे या विभागातील भूगर्भातील पाण्याची पातळी वाढविण्याच्या दृष्टीने मराठवाडा पाणलोट विकास मिशनची स्थापना करण्यात आली आहे. हा एक स्वतंत्र प्रकल्प म्हणून ३ वर्षात पूर्ण करावयाचा आहे. या प्रकल्पांतर्गत मराठवाडयातील औरंगाबाद, जालना, बीड,

लातूर, उस्मानाबाद, नांदेड, परभणी व हिंगोली या आठही जिल्यांचा समावेश करण्यात आलेला आहे.

३) मा.पंतप्रधान पॅकेज अंतर्गत चेकडॅम बांधण्याचा कार्यक्रम

मा.पंतप्रधान भारत सरकार यांनी दिनांक १ जुलै, २००६ रोजी विदर्भासाठी जाहीर केलेल्या पॅकेजमधून रुपये १८०.०० कोटी रक्कमेचा 'चेकडॅमचा कार्यक्रम' कृषी विभागामार्फत राबविण्यात येत आहे. कार्यक्रमात विदर्भातील आत्महत्याग्रस्त बुलढाणा, अकोला, वाशिम, अमरावती, यवतमाळ व वर्धा या ६ जिल्यांचा समावेश आहे. या प्रत्येक जिल्हयामध्ये दरवर्षी ५०० याप्रमाणे एकूण ३००० चेकडॅम दरवर्षी बांधण्यात येतील. म्हणजेच ३ वर्षांच्या कालावधीत प्रत्येक जिल्हयात १५०० या प्रमाणे एकूण ९००० चेकडॅम बांधण्यात येतील.

४) गतीमान पाणलोट विकास कार्यक्रम

पाणलोट विकास कार्यक्रमासाठी रोजगार हमी योजना हा निधीचा प्रमुख स्रोत असल्यामुळे टंचाईचा कालावधी वगळता इतर वेळी मजुरांची उपलब्धता होत नाही. त्यामुळे पाणलोट मोठ्या संख्येने अपूर्ण राहतात. हे पाणलोट विहित मुदतीत पूर्ण करण्यासाठी शासनस्तरावरून एकरकमी निधी देण्याची योजना या कार्यक्रमांमध्ये अंतर्भूत आहे. सन २००७-०८ मध्ये पहिल्या टप्प्यात प्रत्येक तालुक्यातील ७५ टक्के पूर्ण झालेला एक पाणलोट निवडून तो मार्च २००८ अखेर पूर्ण करण्याची कार्यवाही अभिप्रेत करण्यात आलेली होती. सदरची योजना सन २००८-०९ मध्ये देखील राबविण्यात येणार असून त्यामध्ये पाणलोटोंची संख्या एका तालुक्यात ६ ते १० इतकी ठेवण्यात येणार आहे.

५) पाणलोट विकास समित्यांचे गठन

राज्यात केंद्र व राज्य पुरस्कृत विविध योजनांच्या माध्यमातून पाणलोट विकासाची कामे गेल्या अनेक वर्षांपासून सुरु आहेत. विविध योजनांद्वारे सुरु असलेल्या पाणलोट विकास कार्यक्रमात अधिक सुसूत्रता आणणे, उपलब्ध होणा-या निधीचा विनियोग अधिक परिणामकारकरित्या करणे आणि जलसंवर्धनाच्या कामात योग्य समन्वय

साधून त्याची कार्यक्षमता वृद्धींगत करण्याच्या दृष्टीने जिल्हा, विभाग व राज्यस्तरावर पाणलोट विकास समित्यांची स्थापना दिनांक १४ डिसेंबर २००६ च्या शासन निर्णयान्वये करण्यात आली आहे. या समित्यांकडे य कार्यक्रमांचे नियोजन, आढावा आणि संनियंत्रणाची जबाबदारी सोपविण्यात आलेली आहे

६) जलसंधारण सल्लागार परिषद

मा.मुख्यमंत्री यांच्या अध्यक्षतेखाली दिनांक ३ जून २००६ रोजी उच्चाधिकार असलेली महाराष्ट्र राज्य जलसंधारण सल्लागार परिषदेची स्थापना करण्यात आलेली असून या माध्यमातून पाणलोट विकासाचा पुढील ५ वर्षांचा यथार्थदर्शी आराखडा तयार करण्यात येत आहे.

७) पाणलोट कार्यक्रमाच्या उपचाराच्या मापदंडातील सुधारणा

पाणलोट कार्यक्रमांत राबविण्यात येणा-या विविध बाबींच्या आराखड्यात सुधारणा करण्याची मागणी अनेक वर्षांपासून प्रलंबित होती. विशेषतः ढाळीची बांधबंदिस्ती आणि कंपार्टमेंट बंडींगचे छेद वाढविणे, सीसीटीची खोली वाढविणे. इ. बाबींचा निर्णय शासन स्तरावरून घेण्यात आला असून दिनांक १६ जुलै २००७ च्या शासन निर्णयान्वये त्यास मान्यता देण्यात आली आहे. त्याचप्रमाणे रोजगार हमी योजनेची किमान मजुरी रु.४५ वरून रु.६६ इतकी झाली असून त्याप्रमाणात पाणलोट क्षेत्र कार्यक्रमाच्या सर्व बाबींचे मापदंड वाढविण्यात आले आहे.

८) राष्ट्रीय कृषी विकास योजना

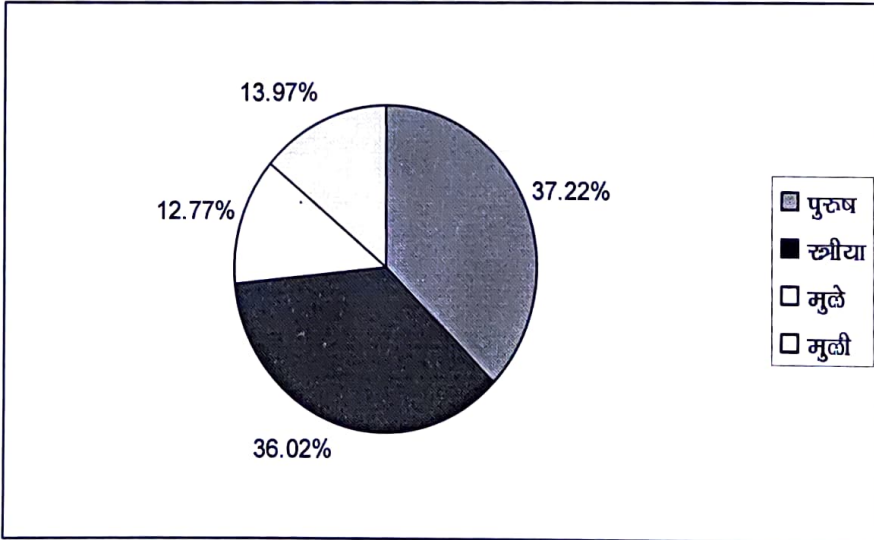
मा.पंतप्रधान यांनी शेती क्षेत्रात ४ टक्के विकासदराचे उद्दिष्ट साध्य केले आहे. या योजनेअंतर्गत विदर्भातील ८ जिल्ह्यात (भंडारा, गोंदिया, गडचिरोली वगळून) व मराठवाड्यातील ८ जिल्ह्यात कोरडवाहू कापूस घेत असलेल्या क्षेत्रामध्ये यावर्षी १७,५०० शेततळी बांधण्याचे प्रस्तावित करण्यात आले असून त्यासाठी रु.८०.०० कोटी उपलब्ध करून देण्यात आले आहेत. यापैकी पूर्णा खो-यातील अकोला, अमरावती व बुलढाणा जिल्ह्यात प्रत्येकी १५०० आणि उर्वरित १३ जिल्ह्यात प्रत्येकी १००० शेततळी बांधण्यात येणार आहेत.

९) पाणलोटाचे यथार्थदर्शी आराखडे तयार करणे

जिल्ह्यातील पाणलोट विकास कामाचा एकत्रित यथार्थदर्शी आराखडा तयार करण्याचे व पाणलोटाची संपूर्ण माहिती वेबसाईटवर टाकण्याचे काम सुरु करण्यात आले आहे.

पाणलोट क्षेत्र धानोरे मधील एकुण सर्वेक्षणातील असणारे व्यक्तीनिहाय वर्गीकरण दर्शविणारा तक्ता

अ.नं.	कुटुंबातील व्यक्तीचे वर्गीकरण	एकूण	टक्केवारी
१	पुरुष	९२७	३७.२२ %
२	स्त्रीया	८९७	३६.०२ %
३	मुले	३९८	१२.७७%
४	मुली	३४८	१३.९७%
	एकूण	२४९०	१००%



वरील तक्त्यावरून व्यक्तीचे वर्गीकरण करण्यात आलेले आहे. पुरुषांची एकुण २४९० लोकसंख्येपैकी ९२७ पुरुष आहे तर ८९७ स्त्रीया आहे. ० ते ६ वयोगटातील मुलांची

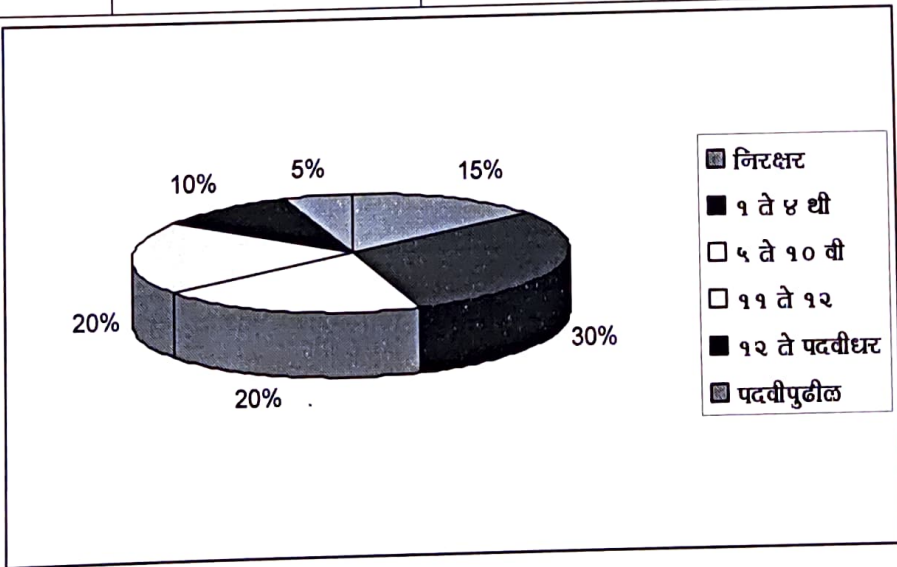
संख्या ३१८ आहे तर ३४८ मुलींची संख्या आहे. पुरुषांची एकूण टक्केवारी ३७.२२ आहे. स्त्रीयांची ३६.०२ आहे. मुलांची १२.७७ आहे तर मुलीची १३.९७ आहे.

मुल्यमापण

एकूण लोकसंख्येवरून असे दिसून येते की, महिलांची संख्या ही पुरुषांच्या संख्येपैकी १ टक्क्यांनी कमी आहे तर मुला - मुलीच्या प्रमाणात मुलींची संख्या १ टक्क्यांनी वाढताना दिसून येते.

पाणलोट क्षेत्र धानोरा शैक्षणिक पाहणीद्वारे करण्यात आलेले सर्वेक्षण व त्याचे विविध प्रकारद्वारे करण्यात आलेले वर्गीकरण दर्शविणारा तक्ता.

अ.नं.	शैक्षणिक वर्गीकरण	एकूण	टक्केवारी
१	निरक्षर	६	१५%
२	१ ते ४ थी	१२	३०%
३	५ ते १० वी	८	२०%
४	११ ते १२	८	२०%
५	१२ ते पदवीधर	४	१०%
६	पदवीपुढील	२	५%
	एकूण	४०	१०० %



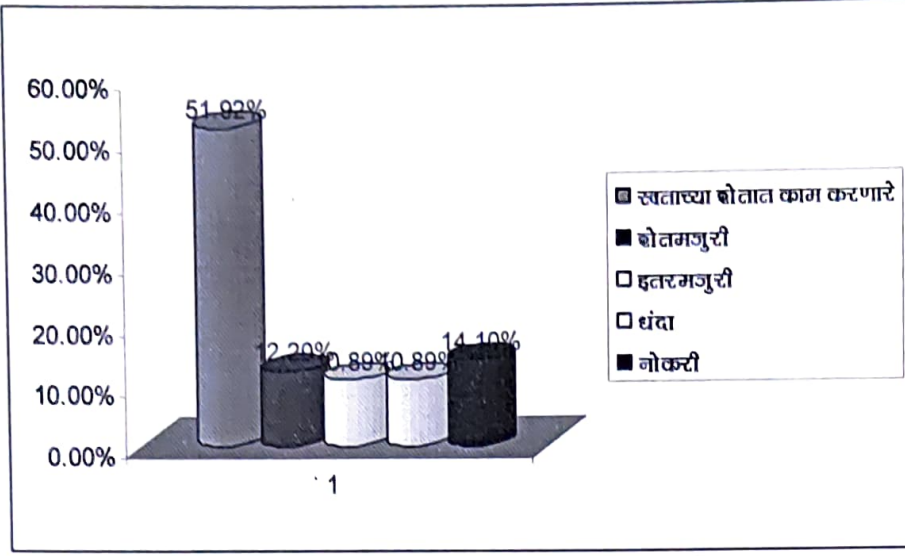
वरील तक्त्यावरुन असे दिसुन येते की येथे शिक्षणात मोठया प्रमाणात बदल करणे आवश्यक असल्याचे समजणे. निरक्षर व्यक्तीची एकुण संख्या ६ असुन त्यांची टक्केवारी १५ आहे. पहिली ते ४ थी पर्यंत १२ व्यक्तींनी शिक्षण घेतले असुन टक्केवारी ३० टक्के आहे. यात म्हतां-यांचा पर्यंतचे एकुण ८ व्यक्तींनी शिक्षण घेतले असुन एकुण टक्केवारी २० असल्याचे दिसुन येते. ११ वी व १२ चे शिक्षण घेणा-यांचे ८ जण असुन त्यांची टक्केवारी २० आहे. १२ वी ते पदवीधर यात एकुण ४ जण शिक्षण घेत असुन टक्केवारी १०० आहे. व पदवी पुढील २ व्यक्तींनी घेतले असुन त्यांची टक्केवारी ५ असुन एकुण टक्केवारी १०० आहे.

मुल्यमापण

वरील तक्त्यावरुन असे दिसुन येते की, ५ वी १२ वी पर्यंत शिक्षण घेणा-यांची संख्या १६ असुन त्यांची एकुण टक्केवारी ४० असल्याचे दिसुन येते. निरक्षर व पहिली ते ४ थी पर्यंत शिक्षण घेणा-यांचे एकुण ४५ टक्के दिसुन येते यात वृद्धांचा मोठया प्रमाणात समावेश दिसुन येतो. आज कौडगावला माध्यमिक शिक्षणाची सोय झाल्याने ५ वी ते १२ वी पर्यंतचे शिक्षण घेणा-याचे प्रमाण वाढले आहे. पदवीधर व उच्च पदवीधरांची एकुण टक्केवारी फक्त १५ टक्के असल्याने त्यांच्यात शिक्षणाची जागृती होणे आवश्यक असल्याचे दिसुन येते.

पाणलोट क्षेत्र विकास धानोरा मधील उत्पन्न साधनाद्वारे सर्वेक्षण करण्यात आलेले वर्गीकरण दर्शविणारा तक्ता.

अ.नं.		एकुण	टक्केवारी
१	स्वताच्या शेतात काम करणारे	८१	५१.९२%
२	शेतमजुरी	१९	१२.२०%
३	इतरमजुरी	१७	१०.८९%
४	धंदा	१७	१०.८९%
५	नोकरी	२२	१४.१०%
	एकुण	१५६	१००%



वरील तक्त्यामध्ये धानोरा मधील लोकांनी विविध उत्पन्नाच्या साधनांद्वारे निष्कृत घेणा-यांचे प्रमाण दर्शवले आहे. वरील तक्त्यामध्ये कौडगावमधील एकूण लोकांपैकी स्वतःच्या शेतात काम करणा-यांची संख्या ८१ एवढी असून त्यांची टक्केवारी ५१.९२ इतकी आहे. इतरांच्या शेतात शेतमजुरी करणा-यांची संख्या १९ असून त्यांची टक्केवारी १२.२० आहे. इतर मजुरी करणा-यांची एकूण संख्या १७ असून टक्केवारी १०.८९ आहे. याशिवाय दररोजचा उदर निर्वाह करणा-यांची संख्या एकूण १७ असून टक्केवारी १०.८९ आहे व नोकरी करणा-यांची संख्या २२ असून टक्केवारी १४.१० टक्केवारी आहे. वरील सर्व उत्पन्न साधनांद्वारे उत्पन्न मिळवणा-यांची संख्या १५६ असून टक्केवारी १० टक्के प्रमाण वरील सर्व साधनांच्या गरजेद्वारे येते.

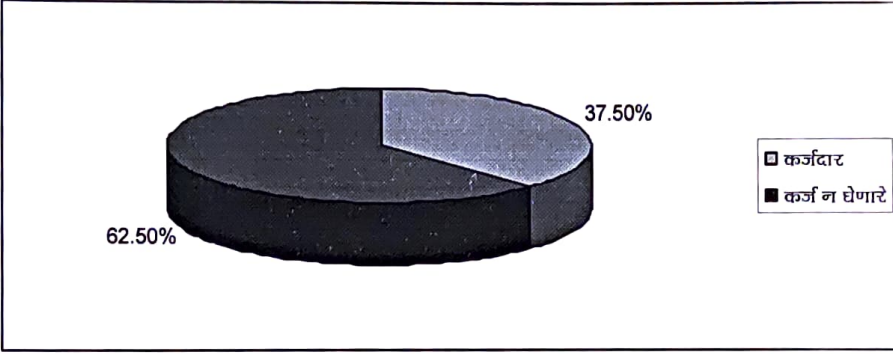
मुल्यांकन-

वरील सर्व उत्पन्न साधनांद्वारे स्पष्टीकरणातून आपणास एक गोष्ट दिसून येते कि शेतात काम करणा-यांची ५१ टक्के असल्याने शेती ही त्यांचा प्रमुख व्यवसाय दिसून येतो. हा भाग ग्रामीण असल्याने शेतमजुरांची टक्केवारी १२.२० आहे. तसेच हे गाव राष्ट्रीय महामार्गावर येत असल्याने वेगवेगळ्या धंदा करणा-यांचे प्रमाण १०.८९ टक्के धंद्यावर अवलंबून असतात.

नोकरीद्वारे उत्पन्न मिळवणा-यांचे प्रमाण १४.१० टक्के असल्याचे जाणवते. यामध्ये जादा शेती करून शेतीवर आधारीत व्यवसाय करणा-यांचे प्रमाण अधिक आहे. त्याच बरोबर शेतीप्रमुख साधन असल्याने तिच्या विकासावर भर देणे गरजेचे आहे.

धानोरा मधील विविध बँका , महामंडळे , बचत गट , सोसायटी व इतर साधनाद्वारे कर्ज घेणारे व न घेणारे यांचे प्रमाण दर्शविणारा तक्ता

अ.नं.	कर्जदाराचे वर्गीकरण	प्रमाण	टक्केवारी
१	कर्जदार	१५	३७.५%
२	कर्ज न घेणारे	२५	६२.५%
	एकूण	४०	१०० %



वरील तक्त्यात कर्ज घेणारे व न घेणारे यांची टक्केवारी दर्शविली आहे. सर्वेक्षणापैकी १५ लोक कर्जदार असून त्यांची टक्केवारी ३७.५ आहे. कर्ज न घेणा-याचे टक्केवारी २५ असून टक्केवारी ६२.५ आहे.

मुल्यमापण

वरील तक्त्यावरून असे दिसून येते की कर्जदारांचे प्रमाण कमी असून कर्ज घेण्याचे प्रमाण कमी होत आहे. लोकांकडे मोठ्या प्रमाणात पैसा येत असून कर्जदारांचे प्रमाण कमी होत असल्याचे दिसून येते. लोकांनी सावकाराकडून कर्ज न घेण्यापेक्षा राष्ट्रीय बँका, पतसंस्था, महामंडळे , बचत गट यांकडून कर्ज घेण्याचे प्रमाण जास्त आढळून येते.

पाणलोट क्षेत्र विकास कार्यक्रमात फळझाडांचा झालेला विकास

निरीक्षण :-

पाणलोट क्षेत्र विकासाचा ग्रामीण अर्थव्यवस्थेवरील परिणाम या विषयाचा अभ्यास करताना काही निरीक्षणे निघतात ती पुढीलप्रमाणे -

- १) ज्या क्षेत्राचे पाणी नैसर्गिकरीत्या वाहत येऊन एका नाल्याद्वारे एका ठिकाणाहून वाहते त्या संपूर्ण क्षेत्रास पाणलोट क्षेत्र म्हणतात.
- २) महाराष्ट्रातील जवळजवळ ७०% शेती कितीही प्रयास करून सुध्दा जिरायत राहणार आहे. त्यामुळे पाणलोट क्षेत्र विकासाशिवाय दुसरा पर्याय नाही.
- ३) ढाळीचे बांद, बंदिस्ती, कंपार्टमेंट बंडींग, मजगी पॅडी बॅडींग हे लागवडीस योग्य असलेल्या जमीनीवर उभारले जातात.
- ४) ओहळ नियंत्रणासाठी लाईव्ह चेक डॅम, ब्रशवुड डॅम, अनघड दगडाचे बांध, गॅबीयन स्ट्रक्चर, माती नालाबांध, वळाबांध, शेततळे यांचा वापर केला जातो.
- ५) FAOS ही संस्था जागतिक पातळीवर पाणलोट क्षेत्र देशांना क्रियाशील ठेवण्यास मदत करते. ती UNI (United Nasion) ची प्रमुख संस्था आहे.
- ६) बांगलादेशाने तीन पंचवार्षिक योजनेने १५% विकास घडवला आहे.
- ७) चीन, म्यानमार, नेपाळ, थायलंड, श्रीलंका या देशात पाणलोट क्षेत्र विकासामुळे भर पडली आहे.
- ८) ७३-७४ च्या घटनादुरुस्तीत पाणी व्यवस्थापनावर भर देऊन स्थानिक विकासात वाढ करावयास हवी असे सुचविले आहे.
- ९) भारतातील पहिला दुष्काळ आयोग १८८० मध्ये व्ही. धाम्पेन जिरायत क्षेत्रावर संशोधन करून स्थापन केला.
- १०) आज जगातले सर्वात मोठे पाणलोट भारतात कार्यरत आहे.
- ११) भारतात केंद्र सरकारने अवर्षन क्षेत्र विकास कार्यक्रम, एकात्मिक पाणलोट क्षेत्र विकास कार्यक्रम अमंलात आणले. हे कार्यक्रम मृदा व पाणी संधारण प्रकल्पांतर्गत राबवले गेले.

- १२) ११व्या पंचवार्षिक योजनेत सर्वसमावेशक वेगवान विकासाकडे या तत्वाचा पाणलोट विकासावर भर दिला.
- १३) पृथ्वीचा ७१% भाग पाणी तर २९ % भाग जमिनीने व्यापला आहे. एकूण ७१% पाण्यापैकी ९७% पाणी हे समुद्रात तर २% पाणी हे वर्षाच्या स्वरूपात केवळ १% पाणी पिण्यालायक आहे.
- १४) पाणलोट क्षेत्र विकास करीत असताना ग्रामस्थांनी खालील प्रकारची अंमलबजावणी केली.

१. वृक्षतोड थांबवणे

२. गायरान क्षेत्रातील गवत कापणीस व गुरे चाराईबंदी , दारूवंदी , कुटुंब नियोजन , श्रमदानाचा मोठ्या प्रमाणात स्वीकार केल्याचे दिसून येते.

- १५) महाराष्ट्रातील पाणलोट क्षेत्र विकासाचा आढावा घेताना तीन टप्पे
- | | | | | |
|-----------|----------|------|------|-------------|
| १. एकरे | पध्दतीने | कामे | करणे | (१९४३-१९८३) |
| २. पाणलोट | आधारीत | कामे | करणे | (१९८३-१९९२) |
३. जलसंधारण विभागाची निर्मिती सन १९९२ नंतरचा कालावधी
- १६) वरील प्रमाणे तीन टप्पे ढोबळमानाने करण्यात आले असले तरी दरम्यानच्या काळात श्रमशक्ती द्वारे ग्रामविकास व कृषी पंढरी या दोन अत्यंत नाविन्यपूर्ण योजना राबविण्यात आल्या.
- १७) अहमदनगर जिल्ह्यातील राळेगणसिध्दी व हिवरेबाजार हे आदर्श पाणलोट क्षेत्र .
- १८) धोनारा १२३४ हेक्टरपैकी ११३६ हेक्टरवर पाणलोट क्षेत्राची कामे झालेली दिसून येते.
- १९) धानोरा येथे केलेल्या एकूण पाणलोटपैकी राष्ट्रीय कृषी विभाग, वॉशिंग्टन ग्रामीण विकास, WOTR वनविभाग यांनी पाणलोटची कामे केल्याची दिसून येतात.
- २०) महिलांची संख्या सर्वेक्षणादरम्यान पुरुषांच्या तुलनेत १% ने कमी असल्याचे दिसून येते. तर मुलींची संख्या मुलांपेक्षा १% जास्त असल्याचे दिसून येते.

- २१) शैक्षणिक पाहणीद्वारे असे आढळून येते की, ५ वी ते १२ वी पर्यंत शिक्षण घेणा-यांचे प्रमाण ४०% आहे.
- २२) स्वतःच्या शेतात काम करणा-यांचे प्रमाण ५१% आहे.
- २३) रोजगार घेणा-यांची एकूण टक्केवारी ६५% असल्याचे दिसून येते.
- २४) अर्धपक्के व पत्र्याच्या घरात एकूण ५२.५% लोक राहत असल्याचे दिसून येते.
- २५) कर्जदारांची एकूण टक्केवारी ३७.५ असून कर्ज न घेणा-यांची एकूण टक्केवारी ६२.५ आहे.
- २६) असे दिसून येते की २१.३ % हेक्टर क्षेत्र विविध फळबागांचे आहे.
- २७) पूर्वीच्या तुलनेत लोकांच्या जीवनमानात मोठा फरक झाला असून चुलींची संख्या घटून गॅस, गोबरगॅस, बायोगॅस यांचा वापर वाढला.

अनुमान :-

पाणलोट क्षेत्र विकास कार्यक्रमाचा ग्रामीण अर्थव्यवस्थेवरील परिणाम या विषयाच्या पडताळणी हेतूने पाणलोटक्षेत्र धानोरा मधील सर्वेक्षण, अभ्यास करताना काही अनुमान / निष्कर्ष निघतात ते खालीलप्रमाणे -

- १) भारत हा कृषी प्रधान देश असल्याने शेती हा अर्थव्यवस्थेचा कणा असल्याने पाणलोट क्षेत्र विकास कार्यक्रमांतर्गत विविध योजना राबविल्या जातात. पाणलोट क्षेत्र विकासात सरकारी व निमसरकारी संस्था ग्रामीण भागातील लोकांच्या मदतीने पाणलोटक्षेत्र विकास कार्यक्रम राबवितात.
- २) भारतातील उपलब्धता सिंचन ४०% असल्याने पाणलोट विकासाद्वारे मृदाचे व पाण्याचे संधारण करणे हा भारतीय अर्थव्यवस्थेचा यशस्वी उपक्रम ठरला.
- ३) महाराष्ट्रात जिल्ह्याचे भौगोलिक क्षेत्रफळ पाहता पाणलोटसाठी मुबलक प्रमाणात कामे झालेली आहेत. परंतू आजही थोड्याफार प्रमाणात उरलेले भाग पाणलोटपासून वंचित आहे.

- ४) पृथ्वीचा ७१% पाण्यापैकी केवळ १% पाणी पिण्यालायक आहे. व वापरासाठी त्याचा वापर होतो.
- ५) महाराष्ट्रात ३०७ लाख हेक्टरपैकी १७६ लाख हेक्टर जमीन लागवडीखाली आहे. व सिंचनाचे प्रमाण १६ते१८% इतकेच आहे.
- ६) उत्पन्न वर्गीकरणानुसार असा अनुमान काढता येतो की, सरासरी उत्पादनात वाढ झालेली आहे. स्वतःच्या शेतात काम करणा-या मजुरांची संख्या वाढलेली दिसून येते. शेतमजूर व इतर मजुरांची संख्या घटलेली दिसून येते.
- ७) भूमीहिनांना केवळ रोजंदारीत व कामाच्या उपलब्धमध्ये वाढ झाली व पिण्याच्या पाण्याचा प्रश्न सुटलेत.
- ८) पडीक जमीन पिकाखाली आल्याने पिके घेण्याच्या पध्दतीत बदल शेतकऱ्यांसाठी उपयुक्त ठरला. विहीरीमधील पाण्याची पातळी वाढली आहे. साधारणपणे ४०% शेतकरी नवीन पीक पध्दती आधुनिक बी-बियाणे याचा वापर करतात.
- ९) पावसावर अवलंबून असलेली शेती ही आता विहिरी व कुपनलिकांमुळे बदलली आहे. त्यामुळे पिण्याच्या पाण्याचा प्रश्न सुटला आहे.
- १०) चराईबंदीमुळे शेळ्या, मेंढ्या आणि गावरान गायांच्या संख्येत घट झाली. पाणलोट क्षेत्र विकासामुळे चा-याची उपलब्धता झाली आहे. आता बंदिस्त शेळीपालन कुक्कुटपालन व संकरीत गायी घेणे पसंत करू लागले.
- ११) १९८८ पासून पाणलोट क्षेत्राचे काम सुरू झाले. त्यामध्ये अनेकांना रोजगार हमीद्वारे कामाची उपलब्धता झाली. वर्षातील १०० दिवस कुटूंबाना रोजगार हमीद्वारे काम मिळण्याची शाश्वती निर्माण झाल्याने, गावातील एकंदरीत परिस्थिती बदलल्याने लोकांचे बाहेरगावी कामाला जाण्याचे प्रमाण कमी झाले व गावातच त्यांना रोजगार मिळू लागला.

- १२) अल्पभूधारणामुळे अल्पभूधारकांना शेती विकास करण्यास मर्यादा आल्या.पंरतू मोठे शेतकरी यांनी विहीर,बोअर विविध पीकपध्दतीद्वारे आपले उत्पन्न वाढवलेले दिसून येते.
- १३) पाणलोट क्षेत्र विकासामुळे शेतक-यांच्या मुलांच्या शिक्षणात बदल दिसून येतो.पूर्वी १ली ते ४थी होती.आज ५वी ते १२वी पर्यंतच्या शिक्षणात वाढ झाली आहे.
- १४) पूर्वी गावातील लोक रोजगारासाठी शेजारच्या गावात जात होती.पंरतू पाणलोटमुळे शेजारच्या गावातील लोक रोजगार मिळवण्यासाठी कौडगावला योजना दिसू लागली.हा सर्व बदल पाणलोटमुळे दिसून येतो.

संदर्भसूची :-

या संशोधनासाठी माहिती संकलनाकरीता पुढील संदर्भ पुस्तके व केंद्र यांचा अभ्यास व माहिती

लेखक	पुस्तक
१) चिंतामणी थिटे प्रसाद रसाळ	ग्रामीण विकासाची गुरुकिल्ली पाणलोट क्षेत्र विकास
२) पाणलोट क्षेत्र माहिती पुस्तिका	वॉटरशेड ऑर्गनायझेशन ट्रक्ट
३) काकणेवाडी एक पुनरुज्जीवन	सोशल सेंटल
४) राहुरी कृषी दैनदिनी - (२०१०)	राहुरी कृषी विद्यापीठ
५) इंटरनेट विविध वेबसाईटद्वारे माहिती संकलित केली.	
६) अलका झिमरे	भारतीय अर्थव्यवस्था

A
PROJECT REPORT
ON

**“A STUDY OF RURAL MARKET FOR FRUIT AND
VEGETABLE IN NASIK CITY”**



SUBMITTED TO
**DR. BABASAHEB AMBEDKAR MARATHAWADA
UNIVERSITY, AURANGABAD**

BY
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DEPARTMENT OF COMMERCE

**Anandrao Dhonde Alias Babaji Mahavidyalaya, Kada
Tal. Ashti Dist. Beed – 414 202**

**Academic Year
2021-22**

CERTIFICATE

This is to certify that the Project entitled “A STUDY OF RURAL MARKET FOR FRUIT AND VEGETABLE IN NASIK CITY” being submitted by MR. ETHAPE TULSIDAS BABAN for the Master degree of Commerce in Dr. Babasaheb Ambedkar Marathwada, University, Aurangabad under the supervision at Department of Commerce, Anandrao Dhonde Alias Babaji Mahavidyalaya, Kada Tal. Ashti Dist. Beed. This is a fit piece of work for submission for the degree of M.Com. To the best of our knowledge.

Place: Kada


Date: 05/07/2022



External Examiner

Head
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Ashti, Tal. Ashti Dist. Beed.

HOD



HEAD

Dept of Commerce
Anandrao Dhonde Alias Babaji
College, Kada, Tal. Ashti, Dist. Beed




Project Completion Certificate

This to certify that Mr/Mrs Ethape Tulshidas Baban a student of M.Com. II Year has successfully completed a project titled " A study of rural market for fruit & vegetable in Nashik city" under the guidance of Dr.D.B.Borade, Assistant Professor in dept. of Commerce , Anandrao Dhonde Alias Babaji Mahavidyalaya, Kada. Tal. Ashti Dist. Beed.

Date: 05/07/2022

Place: Kada.


(Dr. D. B. Borade)

Head of Department


HEAD

Dept of Commerce

Anandrao Dhonde Alias Babaji
College, Kada, Tal. Ashti, Dist. Beed

INDEX

CHAPTER NO.	CHAPTER NAME	PAGE NO.
1	INTRODUCTION	8 - 11
1.1	Introduction	9
1.2	Object of the Project	10
1.3	Objective of the Study	10
1.4	Scope of the Study	10
1.5	Rationale of the Study	11
1.6	Limitations of the Study	11
2	RESEARCH METHODOLOGY	12 - 28
2.1	Method of study	13
2.2	Sampling	19
2.3	Data Collection	23
3	REVIEW OF LITERATURE	29 - 32
4	PROFILE OF FRUIT & VEGETABLE MARKET IN NASIK CITY	33 - 39
5	DATA COLLECTION & ANALYSIS	40 - 46
6	CONCLUSION & SUGGESTION	47 - 52
6.1	Conclusion	48
6.2	Suggestion	52
	BIBLIOGRAPHY	53

LIST OF TABLES

TABLE NO.	TITLE	PAGE NO.
1	Details Of Division Wise Export Facility Centers	38
2.1	Production of Major Fruits and Vegetables	42
2.2	Area, Production and Yeld of Fruits in various states	43
3	India - GCC Trade Relations	46

LIST OF CHARTS

TABLE NO.	TITLE	PAGE NO.
1	Knowledge of Marketing Strategy	44
2	Knowledge of Procedure of Exporting	44
3	Getting good value for product	45
4	Awareness about Export Facilitation Center	45
5	Directly Selling Products to Other Market Areas	45

CHAPTER NO. 1
INTRODUCTION

Nashik city in Maharashtra state, India is the fruit and vegetable basket of the whole India.

India being a home of wide variety of fruits and vegetables holds a unique position in production figures among other countries. Over 90% of India's exports in fresh fruits & vegetables go to west Asia and East European markets. However, it needs to augment its food and processing industry at a mega scale.

Nashik's exports of Fresh Fruit and Vegetable has increased in Crores in recent years, which is including the products like Fresh Grapes, Onion, Fresh Tomatoes and other fresh Fruits & Vegetables.

Abundant investment opportunities are there in expanding the export market. An increasing acceptance of new products with market development efforts has been witnessed lately given the fact that there is a good international demand for certain fruits and vegetable products. Nashik ranks one of the top cities in the India in cropped area under cultivation and production of Grapes, Onion & Tomatoes.

Nashik district accounts for 78 percent of grape acreage and 80 percent of production of grapes in the state. It also contributes 55 percent of India's and 75 percent of Maharashtra's grape exports (NCAP n.d.). The region has a fairly well- established marketing infrastructure.

Exports of Grapes, Onions, Tomatoes have started going to the Europe, America, United Kingdom, Middle East, Singapore and among fruits & vegetable, Grapes occupies first position. Onion, Tomatoes and other green vegetables have good export potential.

Fruits and vegetables typically constitute an essential part of the daily diet in India and they are in great demand round the year from most sections of the population. The commercial value of fruits and vegetables in terms of direct consumption, processing as well as trade has risen substantially in recent years. Their economic importance has also increased and high labour intensity in the production of most fruits and vegetables production also makes them important from the employment angle as well (Sharma 1991). Increase in area allocation under horticultural crops has often been suggested as a measure for agricultural diversification, increased employment and income (Malik, 1998).

In light of these issues, this study seeks to examine the market environment for fruits and vegetables in Nashik. It examines various aspects of fruits and vegetable marketing such as market infrastructure, marketing practices, marketing costs etc. in the wholesale markets in the selected cities.

1.2

OBJECT OF THE PROJECT WORK

The object behind this project work is to ascertain the practical knowledge regards fruits & vegetable market in Nashik district mainly in Rural areas.

The main aim of field work study gives us the good opportunity to understand the multinational and dynamic aspect of consumer market in Nashik city.

The study also made an attempt to identify the prevailing value chain from the Farmer → Preharvest contractor → Commission Agent → Wholesaler → Retailer → Consumer in terms of costs, prices and their shares in the selected markets.

1.3

OBJECTIVE OF THE STUDY

Every task is taken with an objective. Without any objective task is rendered meaningless.

The main objective of doing this Project work is to make the students understand the concept of Internship Project and prepare them for further research programs.

The main objectives for undertaking this project are:

Objectives :-

- i) To find out the optimum potential market for Indian fruits and vegetable in Nashik
- ii) To find out the major production of fresh fruits & vegetables in Nashik
- iii) To understand the bilateral trade between India and Gulf Cooperation Council
- iv) To suggest some marketing strategies to farmers, wholesalers & other parties involved in selling & exporting the fresh fruits & vegetables.

1.4

SCOPE OF THE STUDY

The study covered the Nashik region but also studies the Indian market report for similar products. It also focused on respondents at the retail outlets level. The sample was stratified for category, size and the respondents' role in purchasing/sourcing for fruits & vegetables with the said outlet.

The study researches the spectrum of market analysis followed by primary research towards developing a model, propose suggestion that would reduce costs, promotional ideas to farmers & sellers and help in overall marketing interests.

1.5

RATIONALE OF THE STUDY

India is geographically very close to GCC. The volume of trade exchange between India & GCC countries exceeded US \$ 64 billion in 2009. The GCC states import a variety of Goods including agricultural commodities while India imports oil & gas in return. The GCC countries need more agricultural products as their countries agricultural production is very poor compare to the rest of the countries in the world.

India can get this potential market for Indian fruits & vegetable product. This makes the Indian economy an ideal source for sourcing and developing agro based value chain in the GCC region. GCC, with a presence of an advanced processing and packaging industry, combined with highly developed transportation sector, has huge opportunities in expanding into a cost effective agro based value chain.

India is an agriculture based country. Hundreds of fruits and vegetables types are grown in all parts of India. Fresh fruits and vegetable reach small scale fruits vegetables suppliers, they are then sent to local markets as well as fruits and vegetables exporters. Last decades have seen the number of Indian fruit vegetables suppliers and fruits vegetables exporters rising to an all time high. Especially there has been a steep rise in the number of vegetable exporters. India is the world's second largest producer of fruits and vegetables - - after the United States accounting for 10 percent of global share. Out of 370 million tons of fruits production in the world, India accounts for 30 million tone. Of the 456 million tone of vegetable produced in the world, India's share is 59 million tone amounting to 17 percent. The production of fruits & vegetable contributes more than 30% of the agriculture GDP.

1.6

LIMITATIONS OF THE STUDY

A research is a never-ending process therefore all studies have their own limitations. Following are the limitations of the study.

1. The study required more time and qualified questionnaire.
2. The study comprises for one city only.
3. Because of time limit analysis of more sample cannot achieved. It was lengthy process and time consuming. The duration of project was for only 3 months.
4. Farmers & Sellers in remote areas was not able to gave enough information due to lack of marketing knowledge.

CHAPTER NO. 2
RESEARCH METHODOLOGY

2.1

METHOD OF STUDY

RESEARCH:

Research is a careful and detailed study into a specific problem, concern, or issue using the scientific method. It's the adult form of the science fair projects back in elementary school, where you try and learn something by performing an experiment. This is best accomplished by turning the issue into a question, with the intent of the research to answer the question.

Definition:

A careful consideration of study regarding a particular concern or problem using scientific methods. According to the American sociologist Earl Robert Babbie, "Research is a systematic inquiry to describe, explain, predict, and control the observed phenomenon. Research involves inductive and deductive methods."

Inductive research methods are used to analyze an observed event. Deductive methods are used to verify the observed event. Inductive approaches are associated with qualitative research and deductive methods are more commonly associated with quantitative research.

Research is conducted with a purpose to understand:

- ✓ What do organizations or businesses really want to find out?
- ✓ What are the processes that need to be followed to chase the idea?
- ✓ What are the arguments that need to be built around a concept?
- ✓ What is the evidence that will be required for people to believe in the idea or concept?

Characteristics of Research:

- A systematic approach must be followed for accurate data. Rules and procedures are an integral part of the process that set the objective. Researchers need to practice ethics and a code of conduct while making observations or drawing conclusions.
- Research is based on logical reasoning and involves both inductive and deductive methods.
- The data or knowledge that is derived is in real time from actual observations in natural settings.
- There is an in-depth analysis of all data collected so that there are no anomalies associated with it.
- Research creates a path for generating new questions. Existing data helps create more opportunities for research.
- Research is analytical in nature. It makes use of all the available data so that there is no ambiguity in inference.
- Accuracy is one of the most important aspects of research. The information that is obtained should be accurate and true to its nature. For example, laboratories provide a controlled

environment to collect data. Accuracy is measured in the instruments used, the calibrations of instruments or tools, and the final result of the experiment.

Types of Research

Following are the types of research methods:

✚ **Basic research:** A basic research definition is data collected to enhance knowledge. The main motivation is knowledge expansion. It is a non-commercial research that doesn't facilitate in creating or inventing anything. For example: an experiment to determine a simple fact.

✚ **Applied research:** Applied research focuses on analysing and solving real-life problems. This type refers to the study that helps solve practical problems using scientific methods. Studies play an important role in solving issues that impact the overall well-being of humans. For example: finding a specific cure for a disease.

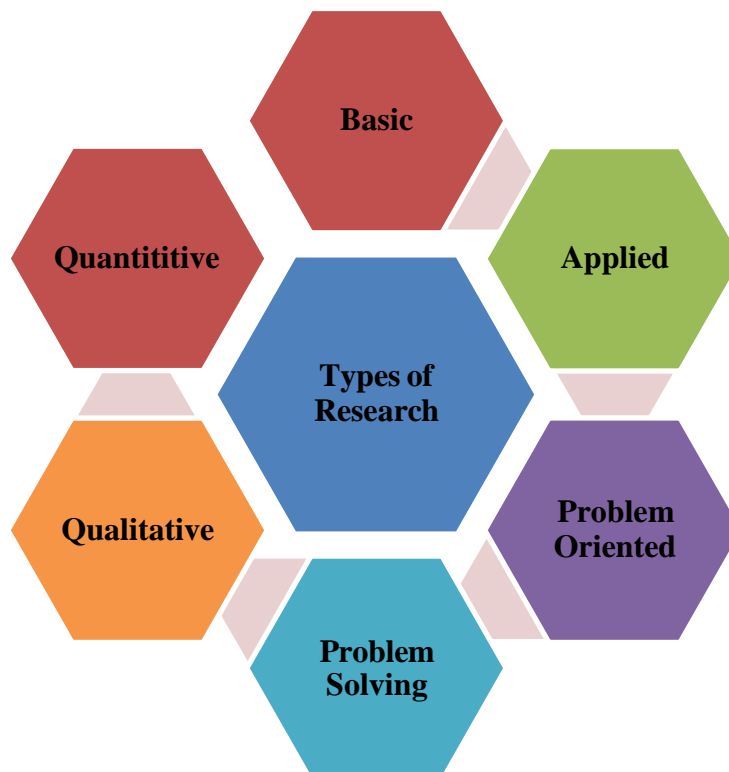


Figure 1 : Types of Research

✚ **Problem oriented research:** As the name suggests, problem-oriented research is conducted to understand the exact nature of a problem to find out relevant solutions. The term “problem” refers to multiple choices or issues when analysing a situation. For example, revenue of a car organization has decreased by 12% in the last year. The following could be the probable causes: there is no optimum production, poor quality of a product, no advertising, or economic conditions.

✚ **Problem solving research:** This type of research is conducted by companies to understand and resolve their own problems. The problem-solving method uses applied research to find solutions to the existing problems.

✚ **Qualitative research:** Qualitative research is a process that is about inquiry. It helps create in-depth understanding of problems or issues in their natural settings. This is a non-statistical method. Qualitative research is heavily dependent on the experience of the researchers and the questions used to probe the sample. The sample size is usually restricted to 6-10 people. Open-ended questions are asked in a manner that encourages answers that lead to another question or group of questions. The purpose of asking open-ended questions is to gather as much information as possible from the sample.

The following are the methods used for qualitative research:

- ✓ One-to-one interview
- ✓ Focus groups
- ✓ Ethnographic research
- ✓ Content/ Text Analysis
- ✓ Case study research
- ✓ Learn more: Qualitative Research Methods

✚ **Quantitative research:** Quantitative research is a structured way of collecting data and analysing it to draw conclusions. Unlike qualitative methods, this method uses a computational and statistical process to collect and analyse data. Quantitative data is all about numbers.

Quantitative research involves a larger population — more people mean more data. With more data to analyse, you can obtain more accurate results. This method uses close-ended questions because the researchers are typically looking to gather statistical data.

Online surveys, questionnaires, and polls are preferable data collection tools used in quantitative research. There are various methods of deploying surveys or questionnaires.

Research Methods:

Research methods are broadly classified as Qualitative and Quantitative.

Both methods have distinctive properties and data collection methods.

Qualitative Methods

Qualitative research is a method that collects data using conversational methods. Participants are asked open-ended questions. The responses collected are essentially non-numerical. This method not only helps a researcher understand what participants think but also why they think in a particular way.

Types of qualitative methods include:

One-to-one Interview: This interview is conducted with one participant at a given point in time. One-to-one interviews need a researcher to prepare questions in advance. The researcher asks only the most important questions to the participant. This type of interview lasts anywhere between 20 minutes to half an hour. During this time the researcher collects as many meaningful answers as possible from the participants to draw inferences.

Focus Groups: Focus groups are small groups comprising of around 6-10 participants who are usually experts in the subject matter. A moderator is assigned to a focus group who facilitates the discussion amongst the group members. A moderator's experience in conducting the focus group plays an important role. An experienced moderator can probe the participants by asking the correct questions that will help them collect a sizable amount of information related to the research.

Ethnographic Research: Ethnographic research is an in-depth form of research where people are observed in their natural environment without This method is demanding due to the necessity of a researcher entering a natural environment of other people. Geographic locations can be a constraint as well. Instead of conducting interviews, a researcher experiences the normal setting and daily life of a group of people.

Text Analysis: Text analysis is a little different from other qualitative methods as it is used to analyse social constructs by decoding words through any available form of documentation. The researcher studies and understands the context in which the documents are written and then tries to draw meaningful inferences from it. Researchers today follow activities on a social media platform to try and understand patterns of thoughts.

Case Study: Case study research is used to study an organization or an entity. This method is one of the most valuable options for modern This type of research is used in fields like the education sector, philosophical studies, and psychological studies. This method involves a deep dive into ongoing research and collecting data.

Quantitative Research Methods

Quantitative methods deal with numbers and measurable forms. It uses a systematic way of investigating events or data. It is used to answer questions in terms of justifying relationships with measurable variables to either explain, predict, or control a phenomenon.

There are three methods that are often used by researchers:

Survey Research: The ultimate goal of survey research is to learn about a large population by deploying a survey. Today, online surveys are popular as they are convenient and can be sent in an email or made available on the internet. In this method, a researcher designs a survey with the most relevant survey questions and distributes the survey.

Descriptive Research: Descriptive research is a method which identifies the characteristics of an observed phenomenon and collects more information. This method is designed to depict the participants in a very systematic and accurate manner. In simple words, descriptive research is all about describing the phenomenon, observing it, and drawing conclusions from it.

Correlational Research: Correlational research examines the relationship between two or more variables. Consider a researcher is studying a correlation between cancer and married women have a negative correlation with cancer. In this example, there are two variables: cancer and married women. When we say negative correlation, it means women who are married are less likely to develop cancer. However, it doesn't mean that marriage directly avoids cancer.

Identifying Research Methodology

To choose the appropriate types of research, you need to clearly identify the objectives. Some objectives to take into consideration for your business include:

- ✓ Find out the needs of your clients.
- ✓ Know their preferences and understand what is important to them.
- ✓ Find an appropriate way to make your customers aware of your products and services.
- ✓ Find ways to improve your products or services to suit the needs of your customers.
- ✓ After identifying what you need to know, you should ask what research methods will offer you that information.
- ✓ Organize your questions within the framework of the 7 Ps of marketing that influence your organization – product, price, promotion, place, people, processes, and physical tests.

A well-organized research process produces valid, accurate, reliable, timely, and complete results. Results that rigorously reflect the opinions and needs of your clients will help you grow your sales and improve your operations. To obtain the results, you need to establish and follow the processes that you have detailed out for your organization:

Set your goals

Consider the client's objectives and define those that identify with yours. Make sure that you set smart goals and objectives. Do not presume the results of your surveys.

Plan your research

Good planning allows the use of creative and logical approaches to select the methods that gather the most accurate information. Your plan will be influenced by the type and complexity of the information you need, the skills of your market research team, and how soon you need the information. Your budget also plays a large role in your ability to collect data.

Collect and collate your results

Make a list of how you are going to carry out the research process, the data you need to collect, and collection methods. This will help you keep track of your processes and make sense of your findings. It will also allow you to verify that your research accurately reflects the opinions of your clients and your market. Create a record table with:

The consumer research activity

The necessary data

The methods for data collection

The steps to follow for data analysis.

Remember, research is only valuable and useful when it is valid, accurate, and reliable. Relying on imperfect research is dangerous. Incorrect results can lead to customer churn and a decrease in sales.

Analyse and understand your research

Analysis of the data can vary from simple and direct steps to technical and complex processes. Adopt an approach, and choose the method of data analysis based on the methods you have carried out.

Keep the findings ready

Choose a spreadsheet that allows you to easily enter your data. If you do not have a large amount of data, you should be able to manage them with the use of basic tools available in survey software. If you have collected more complete and complex data, you may have to consider using specific programs or tools that will help you manage your data.

Review and interpret the information to draw conclusions

Once you have gathered all the data, you can scan your information and interpret it to draw conclusions and make informed decisions. You should review the data and then:

Identify the main trends and issues, opportunities, and problems you observe. Write a sentence describing each one.

Keep track of the frequency with which each of the main findings appears.

Make a list of your findings from the most common to the least common.

Evaluate a list of the strengths, weaknesses, opportunities, and threats that have been identified in a SWOT analysis.

Prepare conclusions and recommendations about your research.

Review your goals before making any conclusions about your research. Keep in mind how the process you have completed and the data you have gathered help answer your questions. Ask yourself if what your research revealed facilitates the identification of your conclusions and recommendations. Review your conclusions and, based on what you know.

2.2

SAMPLING

Sampling techniques are especially useful in business research as many times large amount of data are generated, and researcher thinks of using a more measurable subsets of data that they believe accurately the trends in the larger collection.

Sampling may be defined as the process of selection units (people, organization etc.) from a population of interest so that by examining the sample units, results may be generalized about population. It helps to identify the target population to be considered for collection of data.

Sampling is an essential part of all scientific procedure. It is well developed in field of biology, physics, chemistry and social science research.

An important step before the data collection is sampling. Sampling is a process of selecting a representative part of a population, studying it and there by drawing conclusions about the population itself. Sampling is a very important aspect of research and due care must be taken to arrive at a right sample to be studied. It is an important concept that we practice even in our routine life. Sampling involves selecting a relatively small number of elements from a larger defined group of elements and expecting that the information gathered from the small group will allow judgements to be made about the larger group.

DEFINITIONS OF SAMPLING:

“Sampling is the selection of a certain percentage of a group of items according to a predetermined plan”. **Bogrdus**

“A sample as the name applies is a smaller representative of a large whole”. **Goode and Hatt.**

Sampling is defined as the process of selecting certain members or a subset of the population to make statistical inferences from them and to estimate characteristics of the whole population.

Sampling is widely used by researchers in market research so that they do not need to research the entire population to collect actionable insights. It is also a time-convenient and a cost-effective method and hence forms the basis of any research design.

TYPES OF SAMPLING METHODS

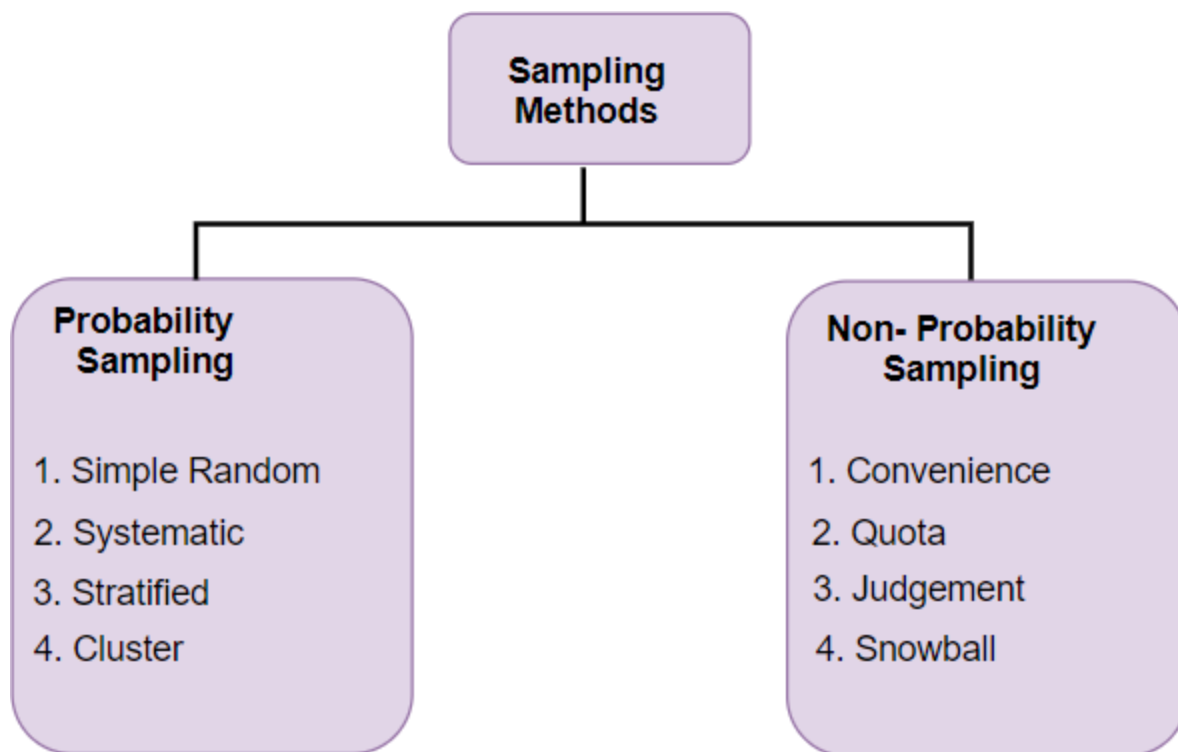


Figure 2 : Sampling Methods

Probability Sampling:

Probability sampling also known as random sampling or chance sampling is one in which every unit in the population has a non-zero chance of being selected in the sample, and this probability can be accurately determined. Probability sampling is a sampling method that selects random members of a population by setting a few selection criteria. These selection parameters allow every member to have the equal opportunities to be a part of various samples.

- **Random Sampling:**

Random sampling is the simplest and purest form of probability sampling. It is a technique in which every unit in population has equal and known chance of being included in sample.

- **Stratified Sampling:**

Here the heterogeneous population is divided into distinct, non-overlapping, homogenous subgroups called “strata”, as per some important characteristics or variable like income, education, age, etc., and then a random sample is selected from within each subgroup.

- **Systematic Sampling:**

Systematic sampling is used to select a specified number of records from a computer file.

- **Cluster Sampling:**

This method divides the population into clusters at each stage and draws sample of required size at each stage. Sampling is done in multistage.

Use of the Probability Sampling Method

There are multiple uses of the probability sampling method. They are:

- **Reduce Sample Bias:** Using the probability sampling method, the bias in the sample derived from a population is negligible to non-existent. The selection of the sample largely depicts the understanding and the inference of the researcher. Probability sampling leads to higher quality data collection as the population is appropriately represented by the sample.
- **Diverse Population:** When the population is large and diverse, it is important to have adequate representation so that the data is not skewed towards one demographic.
- **Create an Accurate Sample:** Probability sampling helps the researchers plan and create an accurate sample. This helps to obtain well-defined data.

Non-Probability Sampling:

Non probability sampling method is reliant on a researcher's ability to select members at random. This sampling method is not a fixed or pre-defined selection process which makes it difficult for all elements of a population to have equal opportunities to be included in a sample.

- **Convenience Sampling:**

Convenience sampling is a method in which samples are drawn at the convenience of the researcher or interviewer.

- **Judgement Sampling:**

In judgment sampling is selected based on the opinion of an expert.

Hence, **Non-Probability Purposive** sampling method seems beneficial for the study.

- **Snowball Sampling:**

Snowball sampling is a sampling method that is used in studies which need to be carried out to understand subjects which are difficult to trace.

- **Quota Sampling:**

In Quota sampling, selection of members in this sampling technique happens on basis of a pre-set standard. It is an extremely quick method of collecting samples.

Use of the Non-Probability Sampling Method

There are multiple uses of the non-probability sampling method. They are:

- Create a hypothesis: The non-probability sampling method is used to create a hypothesis when limited to no prior information is available.
- Exploratory research: This sampling technique is widely used when researchers aim at conducting qualitative research, pilot studies or exploratory research.
- Budget and time constraints: The non-probability method when there are budget and time constraints and some preliminary data has to be collected.

Hence, researcher has selected Simple Random Sampling – Probability method as it seems to be beneficial for the study.

2.3 DATA COLLECTION

Methods of Data Collection

Data collection simply means gathering and selection of information which is most critically used for the research or survey being carried out. It is the important aspect of any type of research study.

In accurate data collection can impact the results of a study and ultimately can result into invalid results.

Two basic methods of data collection are:

1) Primary Method:

In this method you collect the data yourself using methods such as interviews and questionnaires the key point here is that the data you collect is unique to you and your research.

The primary data which is generated by the above methods may be qualitative in nature (usually in the form of words) or quantitative (usually in the form of numbers or where you can make counts of words used.)

Methods of primary data collection

Primary sources refer to original events, documents and articles.

Example: newspaper articles, photographs, and diaries. These are the works that are analysed and interpreted to create secondary sources. These are three methods of the collecting primary data.

The methods of collection primary data include:

- **Interview Method:** It is the most widely used primary data collection methods wherein the interviewer asks questions either personally, or through mail or telephone from the respondents to obtain the insights of the problem under study. The researcher may either visit the respondent in person at his home or meet him at the central location as mutually decided by them.
- **Delphi Technique:** It is a forecasting technique wherein the researcher elicits the information from the panel of experts either personally or through a questionnaire sent through the mail. Here, each expert in his respective field is asked to give their opinions on the problem concerned and the consolidated view of all is used to reach for the most accurate answer.



Figure 3: Primary Methods

- **Projective Techniques:** The projective techniques are the unstructured and an indirect interview method used where the respondents are reluctant to give answers if the objective is disclosed. In order to deal with such situation, the respondents are provided with the incomplete stimulus and are required to complete it through which their underlying motivations, attitudes, opinions, feelings, etc. related to the concerned issue gets revealed. Some of the following projective techniques are used to discover the ‘whys’ of the market & the consumer behaviour.

Thematic Apperception Test (TAT): Here the respondent is presented with multiple pictures and then is asked to describe what he thinks the pictures represent.

Role Playing: Under this method, the respondents are given the imaginary situations and are asked to enact in a way they would have if the situation is real.

Cartoon Completion: Here the respondents are shown the cartoon pictures comprising of two or more characters and then are asked to give their ideas and opinions about the characters.

Word Association: Here the researcher provides a set of words to the respondent and then ask them to tell what comes to their mind when they hear a particular word.

Sentence Completion: The researcher provides the incomplete sentences to the respondents and asks them to complete it. This is done to check the ideas of the respondents.

- **Focus Group Interview:** It is one of the widely used data collection methods wherein a small group of people, usually 6-12 members come together to discuss the common areas of the problem. Here each individual is required to provide his insights on the issue concerned and reach to a unanimous decision.

- **Questionnaire Method:** Questionnaire is the most evident method of data collection, which is comprised of a set of questions related to the research problem. This method is very convenient in case the data are to be collected from the diverse population. It mainly includes the printed set of questions, either open-ended or closed-ended, which the respondents are required to answer on the basis of their knowledge and experience with the issue concerned.

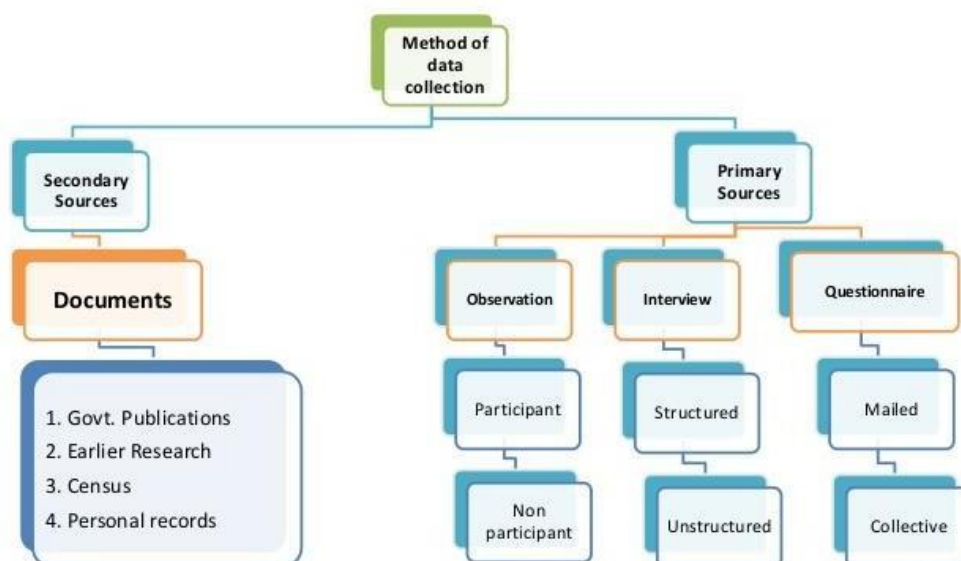


Figure 4 : Methods of Data Collection

2) Secondary Method

This method in which the data is collected from the past studies carried out.

The information contained in it is already used by some other researcher. This is the method of taking references and collecting data from the data source that have been already used.

The secondary data are readily available from the other sources and as such, there are no specific collection methods. The researcher can obtain data from the sources both internal and external to the organization.

The internal sources of secondary data are:

- ✓ Sales Report
- ✓ Financial Statements
- ✓ Customer details, like name, age, contact details, etc.
- ✓ organization information
- ✓ Reports and feedback from a dealer, retailer, and distributor
- ✓ Management information system

There are several external sources from where the secondary data can be collected. These are:

- ✓ Government censuses, like the population census, agriculture census, etc.
- ✓ Information from other government departments, like social security, tax records, etc.
- ✓ Business journals
- ✓ Social Books
- ✓ Business magazines
- ✓ Libraries
- ✓ Internet, where wide knowledge about different areas is easily available.

The secondary data can be both qualitative and quantitative. The qualitative data can be obtained through newspapers, diaries, interviews, transcripts, etc., while the quantitative data can be obtained through a survey, financial statements and statistics.

One of the advantages of the secondary data is that it is easily available and hence less time is required to gather all the relevant information. Also, it is less expensive than the primary data. But however, the data might not be specific to the researcher's needs and at the same time is incomplete to reach a conclusion. Also, the authenticity of the research results might be sceptical.

Methods of secondary data collection

Data from a secondary source is any data which has been collected by another researcher, whether it is a group of people or just one person. The data may have originally been used for a different type of research, but you can manipulate it to fit your research, instead of using it as intended to be used.

1. Library work:

This technique requires going through written text that have already done similar work and utilizing their researches for our operations.

2. Internet:

Using online resources through internet is common for all in now-a-days. Lots of information can be collected through various website.

3. Telephone:

This is a very common and simple method. The researcher only needs to have contact numbers of sources from where he wants to take information. Telephone method gives quick responses. From this chapter, I have concluded that project report is very important. I have come to know the meaning of data, types of the data, there are many methods of the primary data and secondary data.

Hence, researcher has selected **Primary method (Questionnaire), Secondary method (books, internet etc.)**

Type of Data Analysis:

Data Analysis is the process of systematically applying statistical and/or logical techniques to describe and illustrate, condense and recap, and evaluate data.

There are two types of methods of data analysis:

- 1) Quantitative method of data collection
- 2) Qualitative method of data collection

Quantitative Method of Data Analysis:

The type of information contained is numerical data. Such type of data is analysed with the help of statistical tools such as mean, median, mode, standard deviation, frequency etc.

- 1) Mean: it is the average score of the sample.
- 2) Median: it is the score halfway between high and low score.
- 3) Mode: the average response given most often.
- 4) Standard deviation: the distance from the mean, in which 66% of responses can be found out.

Qualitative Method of Data Analysis:

If most of the data is collected with the help of individual interviews, focus groups interviews, open ended questions, or case studies than data analysis become qualitative. This type of data is in the form of words which is analysed, sorted, and organized in the right manner.

It is the range of processes and procedures whereby we move from the qualitative data that have been collected into some form of explanation, understanding or interpretation of the people and situations we are investigating.

2.4 PRESENTATION OF DATA, TOOLS OF ANALYSIS & INTERPRETATION

Data Analysis of data may be defined as “a process under which the relationships or differences supporting or conflicting with the original or new hypothesis, should be subjected to statistical tests of significance, to determine with what validity the data can be said to indicate any conclusion”.

Data Interpretation is establishing continuity in research through linking the results of a given study with those of another and the establishment of same relationship with the collected data. Interpretation is the device through which, the factors that have been observed by the researcher in the course of the study can be better understood.

Data Analysis:

Editing, classification, coding and tabulation are the important stages in research. It is at this stage that mass of data collected during the survey is processed, with a view to reducing them to manageable proportions. In other words, data processing which encompasses, editing, coding, classification and tabulation, is the intermediary stage between collection of data and analysis and interpretation of data. Thus, these are the three crucial stages in the processing of social survey data.

There are some general common-sense recommendations to follow when presenting data. The presentation should be as simple as possible. Avoid the trap of adding too much information. It is not the aim to include all the information you have but only a summary of the essential feature you are trying to illustrate. A good rule of thumb is to only present one idea or to have only one purpose for each graph or chart you create.

The presentation should be self-explanatory. A chart or graph is not serving its purpose if the reader cannot comprehend the legends or must refer to the text in order to understand it. There is a careful balance between too much information which makes the graph or chart too complicated and too little information that makes the chart difficult to comprehend or worse misleading.

The title should be clear and concise indicating what? When...? and where...? the data, codes, legends and label should be clear and concise, following standard formats is possible.

Data analysis is the process of developing answers to questions through the examination and interpretation of data. The basic steps in the analytic process consist of identifying issues, determining the availability of suitable data, deciding on which methods are appropriate for answering the questions of interest, applying the methods and evaluating, summarizing and communicating the results.

Analysis is placing the collected data in some order or format so that the data acquires a meaning. Raw data becomes information only when it is placed in a meaningful form. Interpretation involves drawing conclusions from the gathered data.

Analysis and interpretation of data are the most crucial aspects of research. It is highly skilled and technical jobs, which should be carried out only by the researcher, or under his close supervision. Data analysis is essential for understanding results from surveys, administrative sources and pilot studies; for providing information on data gaps; for designing and redesigning survey for planning new statistical activities and for formulating quality objectives.

CHAPTER NO. 3
REVIEW OF LITERATURE

Export Centers of Maharashtra State Agricultural Marketing Board

India is the biggest producer of fruits and vegetables in global trade. Varied climatic conditions helps to grow all kind of agro commodities. In globalization of market we are facing more difficulties in accessing the same. Increased crop production and its marketing is a concern for farmer producers. The frequent gluts in local market lead to price drop, to avoid this if we produce export worthy production and increased export thereof will lead to price stabilization in local market.

For accessing the developed markets like Europe, USA, Australia and Japan the import regulations by these countries are quite stringent and required to be fulfilled. A uniformly graded product in a attractive packing is to be exported in foreign market. Also good quality of fruits, fruits without spots and bruising are equally important.

Export of fresh fruits, vegetables and flowers needs proper handling, grading and warehousing as post harvest technology to facilitate this grading, packing, precooling and cold storage as integrated facilities in production centers are to established. Also cold storage facility for storage of perishable commodities is important for reducing storage losses. Most of the vegetables, fruits and flowers are produced in nad villages or at taluka places, where storage facilities are not available at large in Maharashtra.

Fruits and vegetables are need to be stored properly to increase its shelf life, as these products are undergoing respiring, transpiration and ripening process simultaneously. Storing commodity at a proper temperature will reduce these process and thus increasing the shelf life of fruits and vegetables.

With this view, MSAMB has erected 44 such facilities in various regions of the state considering the climate and production of fruits and vegetables in that particular region, which includes export facility 21, fruit and vegetable modern market facility center (20), Flower export facility (3). Through this infrastructure development of 1919 Mts Cold Storage, 225 Mts of Pre cooling and 200 Mts of Ripening chamber capacity has been developed in the state by MSAMB. About 60,000 Mts plus agro commodities have been handled through facilities for export and domestic market purpose. About 89.89 lakh stmes are exported to England and other countries from flower export facility center, Talegaon Dabhade.

Regulating markets are only the first step to improve the marketing efficiency. Past studies on regulated markets in various parts of the country brought out various inadequacies in the system in terms of their functioning, infrastructure, price realized by farmers and so on. Grading, providing price information at different markets etc. have been neglected by few regulated markets. Few other problems identified are lack of standardized price quotations, disparities in rate of market fees. In some cases it was found that the traders and not the farmers obtained the benefit of the

regulated markets. In few regulated markets there were very few traders and hence enough healthy competition was not there and eventually low prices were realised by the farmers. Even in more competitive regulated markets, the market were often not stable.

In a study on fruits and vegetable wholesale market in Ahmadabad, the most striking aspect observed was congestion and crowding during business hours. Though the produce remained only for a few hours in the market significant mechanical damage and contamination can occur in the course of loading, unloading and handling (Sharan, 1998). All these evidences suggest that there is large scope for improving various aspects of fruits and vegetables marketing in the country.

Fruit and Vegetable Marketing

Marketing of horticultural crops is quite complex and risky due to the perishable nature of the produce, seasonal production and bulkiness. The spectrum of prices from producer to consumer, which is an outcome of demand and supply of transactions between various intermediaries at different levels in the marketing system, is also unique for fruits and vegetables. Moreover, the marketing arrangements at different stages also play an important role in price levels at various stages viz. from farm gate to the ultimate user. These features make the marketing system of fruits and vegetables to differ from other agricultural commodities, particularly in providing time, form and space utilities. While the market infrastructure is better developed for foodgrains, fruits and vegetables markets are not that well developed and markets are congested and unhygienic (Sharan, 1998).

The markets in many of the major cities in some states are not covered by market legislation and continue to function under civic body as well as private ownership.

In many locations for fresh fruits and vegetables regulated markets are the first destination. Growers send their produce daily to these markets for sale and traders and retailers buy them for the consumers. Fruits and vegetables arrive from far off places follow different marketing systems. It was also found that the regulated markets benefited farmers in proportion to the effectiveness with which market committees supervise the trading of fruits and vegetable marketing.

These findings advocate effective implementation of regulatory measures, improved market infrastructure, and dissemination of market information that could not only improve the marketing of fruits and vegetables but also the share of producers' in consumers' rupee.

Agricultural marketing continued to be plagued by many market imperfections such as inadequate infrastructure, lack of scientific grading system, defective weightment and so on. The basic objective of regulating the marketing of agricultural products was to bring both producer and buyer/trader closer and to the same level of advantage. This would help reduce middlemen and

associated costs and margins. Moreover regulated markets are the platform for both producers and buyers to represent their grievances and discuss matters of mutual interest.

Market legislation in India covers almost all agricultural commodities. Since regulation of markets is a state subject, the regulatory measures adopted by various states differ though marginally. There are as many regulated markets in the Nashik dealing with fruits and vegetables trade. While the market regulation has been successful in some areas to certain extent, it has not often achieved the objectives to the desired level. A large number of wholesale markets, are yet to be brought under the purview of market legislation.

Methods of Data Collection :-

Types of data collected –

Secondary data has been collected & used for the present research study.

Sources of data –

Secondary data was collected from internet, reference books, journals, articles publications, etc. related to production of Indian fruits & Vegetable, bilateral trade between India & Gulf Cooperation Council (GCC) Countries and World.

Tools for data analysis –

Pie Chart

Sample Size –

100 respondents (Farmers & Local Vendors)

CHAPTER NO. 4
PROFILE OF FRUIT & VEGETABLE MARKET
IN NASIK CITY

Despite pandemic situation & lockdown in Nashik, Mumbai, Pune and rest of Maharashtra, the sales of foodgrains, kirana, fruits and vegetables has remained stable or declined at many places. Unlike last year when the sale of pulses, rice, flour and other essential food items had more than doubled in April 2020 as retail household consumers had resorted to stocking and panic buying, the demand this April is tepid.

Nashik has a lion's share of the vegetable market in Mumbai and sends across more than 500 ton of greens daily. Nashik also supplies vegetables to cities in not only North Maharashtra but also in Gujarat daily.

There has been concern in recent years regarding the efficiency of marketing of fruits and vegetables, and that this is leading to high and fluctuating consumer prices and only a small share of the consumer rupee reaching the farmers. Marketing of horticultural crops is complex especially because of perishability, seasonality and bulkiness.

The study seeks to examine different aspects of their marketing, focusing particularly, on the wholesale markets for fruits and vegetables which have been established to overcome deficiencies and improve the marketing efficiency. Results indicate that in Nashik the direct contact between commission agents and farmers is very low. For vegetables this is 50 percent and for fruits only 31 percent.



Further, in the system of transaction, secret bidding and simple transaction dominate and open auction is relatively rare. In big cities, the wholesalers act as commission agents and receive consignments directly from producing centers through agents or producers. By and large the system of transaction remains traditional and open auction is rarely seen. This is one major reason for poor efficiency. However, in the small market, the farmers sell directly to consumers. The share of farmers in the consumer rupee in Nashik was 41.1 to 69.3 percent for vegetables and 25.5 to 53.2 percent for fruits.



This indicates that if there are few or no middlemen, the farmers' share could be much higher. The high percentage of margin to farmer-consumer price difference is indicative of large inefficiencies and relatively poor marketing efficiency.

There is great need to improve the marketing of fruits and vegetables. One important measure would be to bring more markets under regulation and supervision of a well-represented market committee.

Another measure would be the promotion and perhaps enforcement of open auctions in the markets. Yet another measure could be efforts to bring more buyers and sellers into the markets, bringing them closer to perfect markets. The direct participation of farmers should be increased. Market infrastructure should be improved through storage (go-down) facilities, cold storages, loading and weighing facilities. Improvement in the road network, and cold-chain facilities are also of substantial importance. Greater transparency of the operations through supervision and systems can also help substantially. The market integration and efficiency can also be improved by making up-to-date market information available to all participants through various means, including a good market information systems, internet and good telecommunications facilities at the markets.

Maharashtra State Agricultural Marketing Board (MSAMB) Export section has organized training programs at grassroots levels for post-harvest management of agro produce including precooling, cold storage, ripening, packaging, logistics etc., to increase the export worthy production and post-harvest management, with the support of horticulture department, cooperation

department, agriculture universities, local APMCs and guidance from APEDA and NPPO, Government of India. MSAMB provides the basic export oriented infrastructure for grading, packaging, handling, storage etc. MSAMB supports local APMCs and cooperative societies to get the funding from central and state government to create the infrastructure in the state.

MSAMB undertake the policy to boost of the agro export from Maharashtra. By implementing schemes viz. searching importers and sending samples of fresh fruits, vegetables and processed products, participation in various national and international exhibitions and trade events, exploring new international markets etc. MSAMB provides the importing orders to the grower exporters as well as farmer groups for supply of material for export and also organizing buyer-seller meets. MSAMB's export facility centers has played very important role in exporting various agro produce like mango, pomegranate, banana, oranges, mango pulp, cashew, flowers, onion to USA, Japan, New Zealand, UAE, Australia, South Korea, Mauritius, Russia.

MSAMB's Export Oriented Infrastructure

Government of India has declared Agri export zones (AEZ) in the state of Maharashtra for Alphonso mango, kesar mango, onion, oranges, banana, pomegranate, and flowers. For AEZ of alphonso mango, Kesar mango, onion, oranges, banana, pomegranate MSAMB has been appointed as a nodal agency for its implementation in the state. Being nodal agency, MSAMB has realized the need of the export oriented pack house and facility centers for fresh fruits and vegetables, to reduce the post-harvest losses and as per the demand from the importing countries of agricultural produce.

It is important to understand how markets for fruit and vegetables operate in order to ensure that they are sustainably available and accessible. Value chain approaches to nutrition have been proposed as a means of determining how supply and demand factors impact on food and nutrition security. These approaches aim to identify the people (actors) and processes (activities) within a supply chain and thereby to understand how decisions are made in terms of production, marketing, and selling of foods. This may provide opportunities to intervene and create "win-win" scenarios, whereby diet quality can be sustainably improved and poverty among those who work within the agriculture sector can be reduced.

A recent review of value chain interventions in India found that approximately half involved naturally nutrient-dense foods such as meat, fish, dairy, millets, pulses, fruit, and vegetables. These include interventions to improve linkages between farmers and vendors so that value chains are shorter and prices are more stable. Just over a quarter of interventions involved foods of increased nutritional value such as fortified foods and the remaining quarter involved the distribution of foods such as in the midday meal program for schoolchildren.

It has been reported that Indian farmers realize only about 30% to 35% of the value of their produce compared to 65% to 70% in developed countries. Modifying value chains and the way they are financed can be part of a comprehensive livelihood model enabling small farmers to benefit from sustainable and profitable farming. For example, a recently implemented project called MilkIT aimed to develop dairy-based livelihoods through value chain development in India. The project has achieved improvements in women empowerment; sharing of knowledge and technologies between farmers has improved animal feed. Furthermore, self-help groups have enabled development of new enterprises and increased incomes for farmers.



Details Of Division Wise Export Facility Centers

Division	Sr. No	Name of Facility	Name and contact number of facilitators operating through co-operatives and private exporters
Nashik	1	Fruits and vegetables export facility center, Khadkewake	Pravara fruit and vegetable co-operative society, pravaranagar Tal- Rahata Dist-Ahmadnagar Gita
	2	Banana export facility center, Savda	M/S-Sadguru Enterprizes,Mumbai
	3	Onion, Grapes, Pomegranate export facility center , Kalvan	M/S-Sadguru Enterprizes,Mumbai
	4	Onion, Grapes, Pomegranate export facility center , Chandwad	M/S- Kasamade Parisar Agro Producer Co.Ltd At- Parner Post-Nitane, Tal- Baglan Dist- Nashik
	5	Flower export Facility, Mohadi	Nature one fresh produce,502 harur haite,Mumbai
Ratnagiri	6	Alphonso Mango Export Facility Center, Nachane, Dist: Ratnagiri.	M/S-Sadguru Enterprises, Mumbai
	7	Alphonso Mango export facility center, Jamsande	M/S- Sahyadri farmers producer company Ltd. Adgaon, Dist- Nashik
	8	Vapour heat treatment facility, (VHT), Navi Mumbai Vashi	MSAMB Shri-Abhimanyu Mane
	9	Irradiation facility center, Vashi	MSAMB Shri-Satish Waghmode
	10	Vegetable processing facility, Vashi	Vishal experts services pvt Ltd Ambegaon, Pune.
Amaravati	11	Orange export facility centre, Varud	Maharashtra State Agricultural Marketing Board,Division Office, Amaravati

Division	Sr. No	Name of Facility	Name and contact number of facilitators operating through co-operatives and private exporters
	12	Orange export facility center, Karanja (GH)	Maha Orange, Market Committee Building, New Cotton Market Yard, In front of ST Stand, Ganesh Peth, Nagpur-440022
Pune	13	Banana export Facility Center Indapur	Maharashtra State Agricultural Marketing Board, Division Office, Pune. Bazar Samiti snagh 2nd Floor Market Yard, Pune 411 037
	15	Agro produce export facility center, Indapur	Agricultural Produce Market Committee, Indapur, Mr. Vaibhav Doshi, Secretary
	16	Export facility center, Talegaon Dabhade	Maharashtra State Agricultural Marketing Board, Division Office, Pune. Bazar Samiti snagh 2nd Floor Market Yard, Pune 411 037
	17	Flower export Facility centre, Talegaon Dabhade	Orien Flora Pvt. Ltd Talegaon Dabhade, Pune Alice D'souza - 8308774900
	18	Grapes and Pomegranate export facility Centre, Baramati	Agricultural Produce Market Committee, Baramati
Aurangabad	19	Kesar mango export facility centre, Jalna	Agricultural Produce Market Committee, Jalna
	20	Banana export Facility centre , Vasmat	Surya Farmers Producer Co. Ltd. Vasmat Dist- Hingoli

CHAPTER NO. 5

DATA COLLECTION & ANALYSIS

1. Methodology

The present study is based on information collected from: the market officials of the selected fruits and vegetable markets, commission agents/wholesalers, retailers and farmers in and around the selected cities. The market officials were interviewed/consulted for gathering the information on the overall activities of these markets, marketing infrastructure and other related information. Data were collected from the wholesalers/commission agent, retailers and farmers through structured questionnaires.

The sample in this study for the Nashik market comprised of commission agents, retailers and farmers; for Nashik market the sample comprised of wholesalers, retailers and farmers and for market the sample include wholesalers, intermediaries and farmers.

Number of sample respondents in the Nashik market includes 30 commission agents, 28 retailers and 42 farmers. These respondents were dealing with only grapes and onion.

2. Overview of Fruit and Vegetable Economy of India

This section gives a brief account of fruits and vegetables economy of India. This is examined in terms of the production and productivity of major fruits and vegetables at the national level as well as in various states. This is followed by a brief account of the present marketing practices that are followed in various parts of the country.

2.1 Fruits and Vegetables Production in India

India now ranks first in the world in the combined production of fruits and vegetables. Out of 370 million tons of fruit production in the world, India accounts for 30 million tons. Of the 450 million tons of vegetables produced in the world, India produces as much as 59 million tons and so India's share in the world's vegetable market is 17 per cent. The horticultural crops in the country presently covers 13.6 million hectares of land, i.e. 7 per cent of the gross cropped area and contributes 18-20 per cent of the gross value of India's agricultural output. India is the largest producer of mango and banana in the world and has fifth position in the production of pineapple and sixth in the production of orange, tenth in the production of apple (Table 2.1). Among major vegetables, India occupies the first position in cauliflower and brinjal production, second in onion, third in cabbage, and sixth in potato in the world.

The diverse soil and climatic conditions in the country makes it possible to cultivate a wide variety of fruits and vegetables in various parts of the country. The total area, production and yield per hectare and the share of area under fruits in gross cultivated area in different states are shown in Table 2.2. The importance varies substantially from state to state.

Table 2.1: Production of Major Fruits and Vegetables:
India's Position in the World, 1996

Sr. No.	Fruits/ Vegetables	Production (000 MT)		India's Share	India's Rank
		India	World		
Fruits					
1	Mango	10000	19215	52.0	1
2	Banana	15073	55787	27.0	1
3	Apple	1200	53672	2.2	10
4	Pineapple	820	11757	7.0	5
5	Papaya	490	5867	8.4	4
6	Orange	2000	59558	3.4	6
7	Grapes	1083	5004	21.6	8
8	Lime	1700	9104	18.7	1
Vegetables					
1	Tomato	4800	84873	5.7	6
2	Onion	4058	36544	11.1	2
3	Brinjal	8026	11981	67.0	1
4	Potato	17942	294834	6.1	6
5	Green Peas	270	5214	5.2	5
6	Cabbage	3300	46656	7.1	3
7	Cauliflower	4800	12725	37.7	1
8	Garlic	350	10401	3.4	3

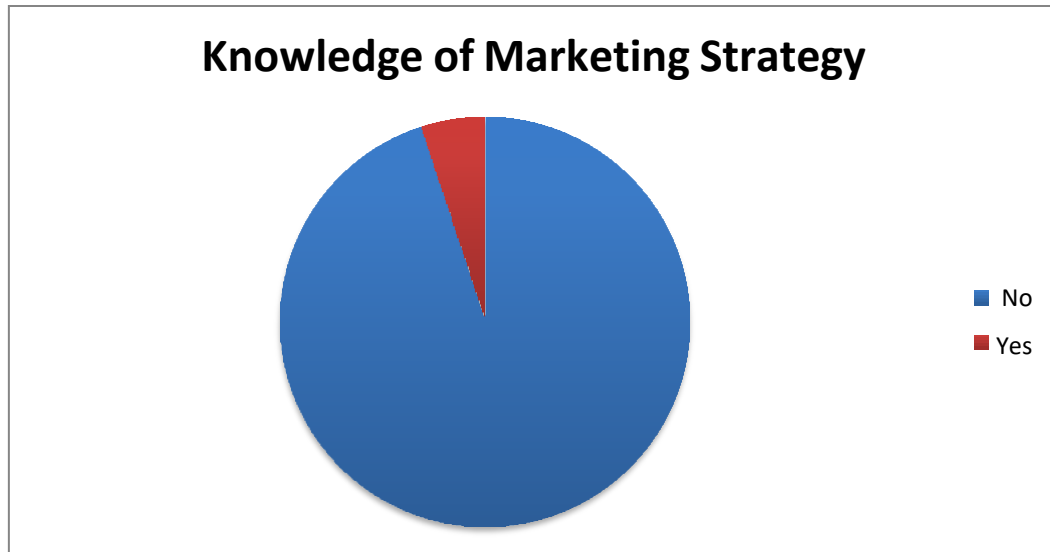
Source: Horticultural Statistics, 1999, Department of Horticulture, Chennai and
<http://www.Postharvestindia.com/indhrvst/fruits.htm>

Table 2.2 : Area, Production and Yield of Fruits in various States in India, 1999-2000

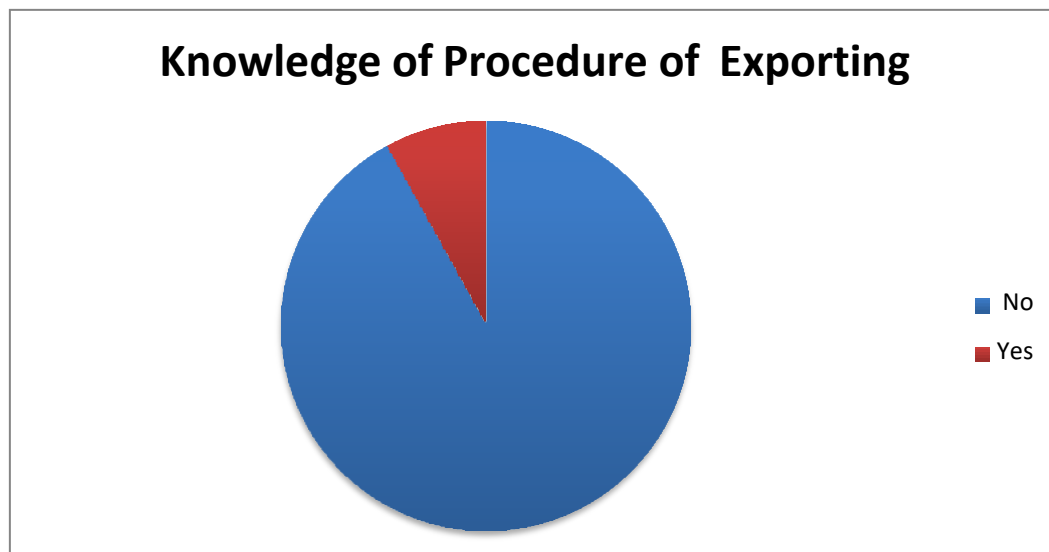
	State	Area (000 ha)	Production (000 MT)	Yield (MT/ha)	Area under Fruits as percent of Gross Cultivated Area
1	Himachal Pradesh	196.6	87.5	0.4	20.23
2	Arunachal Pradesh	44.1	93.1	2.1	17.64
3	Jammu and Kashmir	133.0	1021.0	7.7	12.28
4	Manipur	24.6	118.1	4.8	11.88
5	Mizoram	13.0	40.7	3.1	11.50
6	Meghalaya	26.9	223.3	8.3	10.72
7	Nagaland	19.4	232.3	12.0	7.46
8	Goa	12.3	99.0	8.0	7.28
9	Tripura	30.4	372.1	12.2	6.67
10	Kerala	187.8	1184.5	6.3	6.33
11	Sikkim	5.9	8.6	1.5	4.15
12	Andhra Pradesh	449.2	5175.4	11.5	3.70
13	Tamil Nadu	232.0	5939.6	25.6	3.54
14	Bihar	309.3	3870.7	12.5	3.09
15	Kanataka	315.0	5456.1	17.3	2.69
16	Assam	106.1	1247.1	11.8	2.66
17	Maharashtra	539.8	8688.5	16.1	2.48
18	Orissa	204.9	1202.9	5.9	2.37
19	Gujarat	176.2	2376.0	13.5	1.66
20	West Bengal	130.2	1816.1	13.9	1.41
21	Uttar Pradesh	315.1	3210.5	10.2	1.19
22	Haryana	28.6	212.0	7.4	0.47
23	Punjab	30.1	418.6	13.9	0.37
24	Madhya Pradesh	67.4	1536.1	22.8	0.26
25	Rajasthan	20.0	339.3	17.0	0.09
	All India	3796.8	45496.0	12.0	1.99

Source: Horticultural Statistics, 1999, Department of Horticulture, Chennai and <http://www.Postharvestindia.com/indhrvst/fruits.htm>

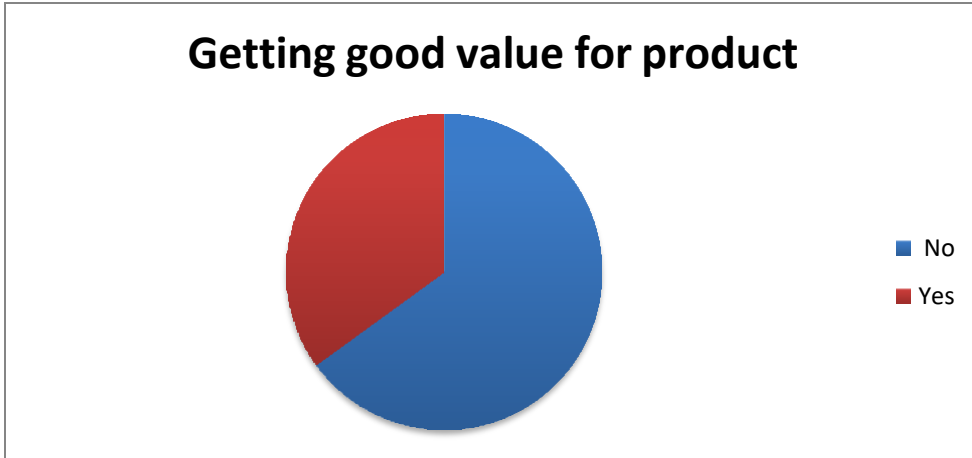
Q 1. Do you have any specific Marketing strategy for selling fruits & vegetables?



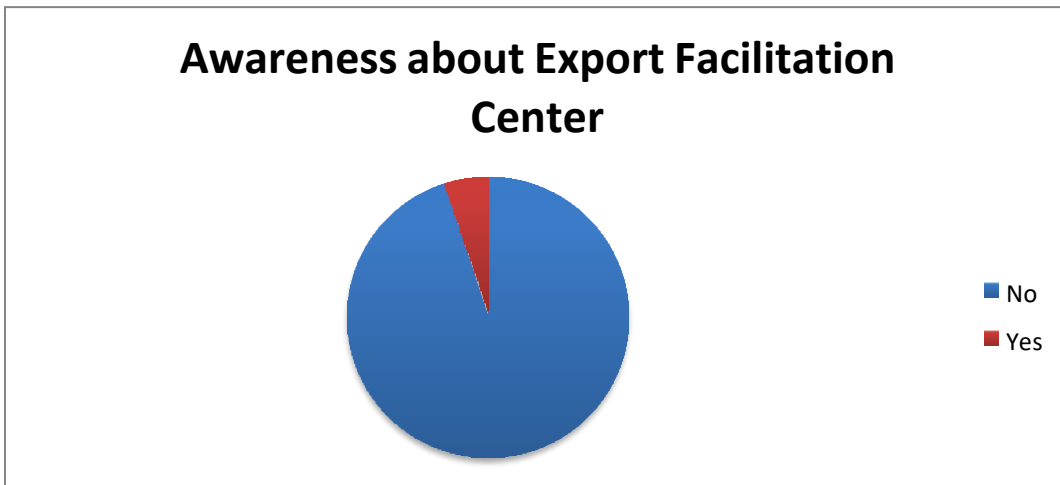
Q2. Do you know the procedure for exporting the products in other countries?



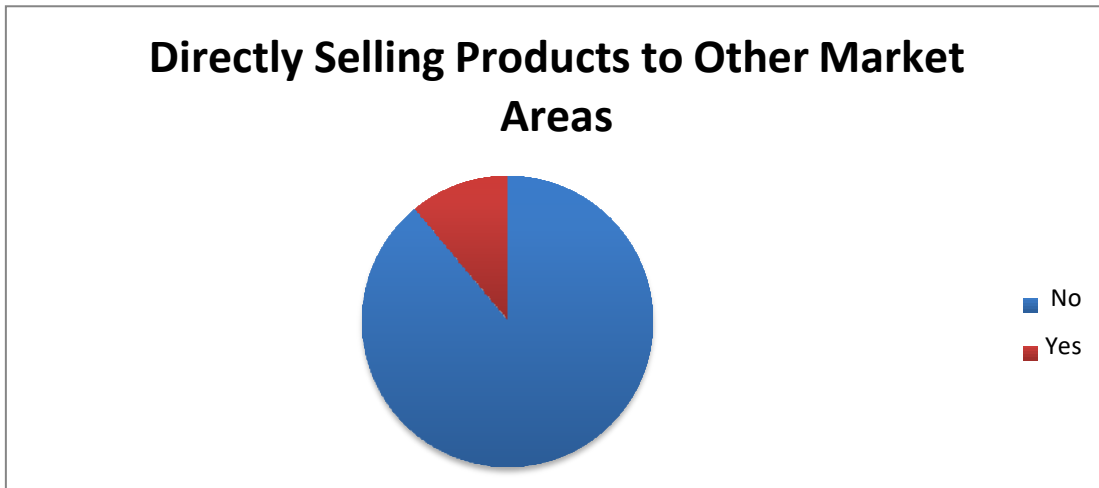
Q3. Do you get good value from retailers or vendors?



Q4. Are you aware about the Export Facilitation centers in your area?



Q5. Can you directly sell your products to market areas other than your area?



The Bilateral Trade Between India And Gulf Cooperation Council

India's relation with Gulf Cooperation Council countries goes back to the centuries and it has been based on mutual trade and business. As both India and GCC are large economic power, the economic trends are reinforcing mutual interdependence. India's 7 million strong workforces in the GCC countries is a very important link between both the regions. The gulf region is meeting two-thirds of India's total energy requirements. Similarly, India supplies textiles, food products, spices, machineries, information technology and electrical goods to the GCC market. GCC is a major trading partner of India and the country which does more trade with India is UAE. India's total trade with the GCC countries rose from US\$ 16878.46 million in 2004-05 to US\$ 150020.62 million in 2013-14. With regards to trade relations between the two countries UAE is India's largest trading partner and Saudi Arabia is the second largest trading partner of India in GCC. The main purpose of this research is to analyze the bilateral trade between India and GCC countries for 10 years and improve the trade relations between both the countries.

Table : India - GCC Trade Relations (Amounts are in USD / Million)

Trade	Year									
	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Export to GCC	9814.93	11775.30	16374.38	21760.24	32125.30	30479.97	42476.50	43460.09	51053.65	48229.40
Export Growth %		19.97	39.06	32.89	47.63	-5.12	39.36	6.79	12.55	-5.53
Import from GCC	7063.53	7805.04	30994.03	45089.79	59504.91	53497.43	74915.28	102181.94	108092.06	102056.60
Import Growth %		10.5	297.1	45.48	31.97	-10.1	40.04	36.4	5.78	-5.58
Total	16878.46	19580.34	47368.41	66850.03	91630.21	83977.4	117389.78	145642.03	159145.71	150286
Total Growth %		16	141.92	41.13	37.07	-8.35	39.79	24.07	9.27	-5.57

Source: Ministry of commerce

CHAPTER NO. 6
CONCLUSION & SUGGESTION

6.1

CONCLUSION

As per the responses received so finding of this project:

- The respondents were not having any specific idea about Marketing strategy for selling fruits & vegetables. Around 95% respondents were unknown about Marketing strategies.
- The respondents did not know the procedure for exporting the products in other countries. Only 8% of them were having little idea about the same.
- Around 65% respondents get good value from retailers or vendors.
- More than 95% respondents were not aware about the Export Facilitation centres in their area
- Only 11% of the respondents were able to sell their products to other market areas.

.Challenges Of Indian Fruits & Vegetable Export:

A. Wastage of fruits & vegetable:-

India's wastages of fruits & vegetable are estimated nearly at Rs. 33000 crores in volume terms due to the absence of proper processing and storage facilities. The lack of processing and storage of fruits & vegetable result in huge wastages estimated at about 35% annually India process only 2% of about 35% of milk, 26% of fish, 25% of meat and overall processing level of only 6% as compared to nearly 70- 80% in the developed countries.

B. Institutional Problems:-

- i. Low Productivity:- The major problems that come across while exporting fruits & vegetable from India include low productivity as compared to global standards.
- ii. Low level of pre harvest and post harvest technologies.
- iii. Low level of Research & Development in pre harvest & post harvest stage.
- iv. Need of region export facilitation centers.
- v. Supply chain inefficiencies and lack of cold storage facilities.
- vi. Low quality of fruits & vegetables:-

The quality of India fruits & vegetables are very poor many consignments have rejected at the destination port either due to poor quality.

vii. High cost of production, high cost of processing, high cost of packaging.

viii. Use of pesticides & chemicals:- Indian farmers are applying more pesticides such as chlordane, endrin and heptachlor that can cause serious neurological problems, kidney damage and skin diseases. A study conducted by NGO Consumer-Voice reveals that the amount of pesticides used in eatables in India as much as 750 times the European Standards. Fruit sellers are also using chemicals like copper sulphate and calcium carbide to ripen bananas & mangoes. In a bid to make them look garden fresh and ensure that they grow faster to farmers & sellers are using chemicals at random that threaten to cause serious health hazards to consumers.

This study was qualitative in design and comprised 24 one-to-one interviews aimed at mapping value chains for exemplar fruits and vegetables and understanding decisions made by value chain actors with regard to the foods that they produce, market, and sell. We used a participatory approach in designing the research and involved members of the community in the development of the methods in order to learn from their knowledge of the local situation.

Challenges faced sourcing for Fruits & Vegetables by Sellers & Retailers

Results from the survey indicate that 71% of the retailers face challenges sourcing for vegetables.

The challenges listed by survey retailers include:

- Accessing quality vegetables: some suppliers deliver vegetables which are not fresh. This is a common seasonality challenge. During harsh weather e.g. rains and dry seasons vegetables are often not fresh. Retailers therefore have to return vegetables on receiving and sorting at the retail outlet or run low on supply when vegetables aren't fresh on the shelves.
- Limited supply: adequate supply of vegetables is often hindered by the absence/lack of adequate storage facilities by suppliers and their ability to handle large quantities required by retailers as well as lack of storage facilities and the associated technological advancement to enable farmers produce large quantities of vegetables required by outlets. Suppliers' inability to meet demand either by delivering less quantity than ordered or not delivering at all.
- Seasonality of vegetables presents challenges of plenty during on season (thus low purchase price) and scarcity during off season (leading to high purchase prices). The high purchasing cost coupled with price fluctuations/variations makes it difficult for retailers to put a mark up on them.
- Lead time long/late delivery by some suppliers.
- Unpredictable customer demands/sudden upsurge on particular vegetables creating scarcity.

Challenges faced selling Fruits & Vegetables

- Consumer demands quality in terms of appearance, freshness, presentation as well as nutritional value and safety. While consumer's opinion is becoming more and more important, it is no longer sufficient for a product to be technically perfect and produced in an economically profitable way, it is also necessary to satisfy the consumers' expectations of quality.
- Different consumers have different expectations on quality based on individual perception of quality. Meeting the wide variety in expectation is a challenge to retailers.
- Short shelf life because of high perishability; if vegetables don't move from the shelf once they are stocked they become wastage and losses are incurred.

Overall, the following conclusions can be made based on the findings of the retailer's study:

Sourcing:

There are multiple suppliers per product. Retailers often source different vegetables from different sources even though this increases their transaction costs.

Quality:

There is a growing demand for higher quality, external as well as internal quality from consumers. External aspects (presentation, appearance, uniformity, ripeness, and freshness) are the main components in the decision to purchase, which is usually taken when the consumer sees the product exhibited at the sales point.

Selection of suppliers:

Key factors considered when choosing vegetable suppliers: As is evidenced from this survey 77% of the surveyed retail outlets indicated quality of vegetable is a key factor considered when purchasing vegetables. The key factors considered by retailers when choosing a vegetable supplier include; quality of the product, Margins and sufficiency with the supplier/ability to consistently supply whether product is in or out of season. Others in descending order includes lead times, conditions under which vegetables are grown; whether healthy or unhealthy suppliers proximity to the outlet history with the supplier and the least considered factor according to this survey was packaging of the product.

Key products:

Overall, the most common vegetables were said to be of high value in terms of

margins and turnover in all retail outlets. Asian vegetables were reported to be of least value in terms of margins and turnover in all outlets. The following vegetables were considered of high value in terms of turnover; tomatoes, kale, spinach, onions, cabbage, potato, carrot while high value in terms of margins included; tomatoes, onions, kale, potato, cabbage, spinach and carrot.

Retail landscape:

Supermarkets are increasingly becoming visible as a trend towards one stop shop shopping continues to grow in the market. Most supermarket as well as other smaller estate supermarkets are important outlets for vegetables especially for the working upper and middle class who have little time to visit the open air and seemingly congested Nairobi City Council markets. The outlets offer lower prices and a huge choice of products.

Challenges:

Results from the survey indicate that 71% of the retailers face challenges sourcing for vegetables. The challenges listed by survey retailers include; accessing quality vegetables, limited supply and seasonality of vegetables

As per the responses received so finding of this project:

- There should have some procedures or facilities in order to provide trainings on Marketing Strategies to rural area farmers or sellers by Government or relative institutions.
- The people should get proper idea about exporting their goods, or they The respondents can get in touch with export agencies in order to export their products.
- Farmers & vendors at rural remote places should negotiate with wholesalers to get good expected value for their products.
- Government or local agencies should provide knowledge about the Export Facilitation centres in their area, so that the local vendors or farmers can able to proceed for exports.
- Farmers or local rural vendors should get familiar with the transport facilities and other accessibility so as to sell their fruits & vegetables in other areas or cities.
- It is also suggested that in order to reduce wastes due to perishability the farmers or vendors should adapt some precautionary measures about storage of fruits & vegetables.

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HEAD
Dept of Commerce
Anandrao Dhonde Alias Babaji
College, Kada, Tal. Ashli, Dist. Beed

A
PROJECT REPORT
ON

**“STUDY ON HOUSING FINANCE SCHEME WITH REFERENCE TO
HDFC BANK, MUMBAI”**



SUBMITTED TO
**DR. BABASAHEB AMBEDKAR MARATHAWADA UNIVERSITY,
AURANGABAD**

BY

Miss. SONAWANE ASHWINI BANSI

PRN NO. – 2017015200187414

M.Com IInd Year

DEPARTMENT OF COMMERCE

Anandrao Dhonde Alias Babaji Mahavidyalaya, Kada

Tal. Ashti Dist. Beed – 414 202

Academic Year

2021-22

CERTIFICATE

This is to certify that the Project entitled “**STUDY ON HOUSING FINANCE SCHEME WITH REFERENCE TO HDFC BANK, MUMBAI**” being submitted by **Miss. SONAWANE ASHWINI BANSI** for the Master degree of Commerce in **Dr. Babasaheb Ambedkar Marathwada, University, Aurangabad** under the supervision at **Department of Commerce, Anandrao Dhonde Alias Babaji Mahavidyalaya, Kada Tal. Ashti Dist. Beed**. This is a fit piece of work for submission for the degree of M.Com. To the best of our knowledge.

Place: Kada

Date: 06/07/2022



External Examiner
Head.
Dept. of Commerce
Adv. B. D. Hambasde Mahavidyalaya
Ashti, Tal. - Ashti Dist. - Beed

HOD



HEAD

Dept of Commerce
Anandrao Dhonde Alias Babaji
College, Kada, Tal. Ashti, Dist. Beed

CERTIFICATE

This is to certify that the Project entitled “**STUDY ON HOUSING FINANCE SCHEME WITH REFERENCE TO HDFC BANK, MUMBAI**” being submitted by **Miss. SONAWANE ASHWINI BANSI** for the Master degree of Commerce in **Dr. Babasaheb Ambedkar Marathwada, University, Aurangabad** under the supervision at **Department of Commerce, Anandrao Dhonde Alias Babaji Mahavidyalaya, Kada Tal. Ashti Dist. Beed.** This is a fit piece of work for submission for the degree of M.Com. To the best of our knowledge.

Place: Kada

Date: / /

External Examiner

HOD




Project Completion Certificate

This to certify that Mr/Mrs Sonawane Ashwini Banshi a student of M.Com. II Year has successfully completed a project titled "A study on Housing finance scheme with reference to HDFC bank Mumbai" under the guidance of Dr.P.N.Aute, Assistant Professor in dept. of Commerce , Anandrao Dhonde Alias Babaji Mahavidyalaya, Kada. Tal. Ashti Dist. Beed.

Date: 06/07/2022

Place: Kada.


Dr P. N. Aute.

Head of Department

HEAD
Dept of Commerce
Anandrao Dhonde Alias Babaji
College, Kada, Tal. Ashti, Dist. Beed

TABLE OF CONTENT		
CHAPTER NO	TITLE	PAGE NO
*	Front Page	-
*	Synopsis Approved	2 to 4
*	Certificate	5
*	Declaration	6
*	Acknowledgement	7
*	Content's	8
*	List of Tables	9
*	List of Graphs	10
Chapter-1	Introduction	11
Chapter-2	Company Profile	33
Chapter-3	Review Of Literature	42
Chapter-4	Research Methodology	55
Chapter-5	Data Analysis and Interpretation	59
Chapter-6	Findings	75
Chapter-7	Suggestion	77
Chapter-8	Conclusion	79
*	Bibliography	80
*	Appendix	81

LIST OF TABLES

TABLE NO	TABLE TITLE	PAGE NO
TABLE 1	Data Analysis and Interpretation	59
TABLE 2	Educational Qualification	60
TABLE 3	Occupation	61
TABLE 4	Which income group do you belong to	62
TABLE 5	Are you aware of the home loan product of any of the following banks?	63
TABLE 6	Name of housing finance bank from which you have taken loan	64
TABLE 7	Time taken to approve the Loan	65
TABLE 8	Why did you choice public sector/private sector bank to get a home loan?	66
TABLE 9	Reason for getting home loan	67
TABLE 10	Are you satisfied with the rate of interest?	68
TABLE 11	Are you satisfied with the service provided by your bank?	69
TABLE 12	Do you want shift your home loan from current bank to other bank?	70
TABLE 13	Anova	71

LIST OF GRAPHS

GRAPH NO	GRAPH TITLE	PAGE NO
GRAPH 1	Age and Frequency	59
GRAPH 2	Qualification frequency	60
GRAPH 3	Occupation frequency	61
GRAPH 4	Annual income	62
GRAPH 5	Percent	63
GRAPH 6	Percent	64
GRAPH 7	Time taken to approve the loan	65
GRAPH 8	Why did you choice public sector/private sector bank to get a home loan?	66
GRAPH 9	Reason for getting home loan	67
GRAPH 10	Are you satisfied with the rate of interest?	68
GRAPH 11	Are you satisfied with the service provided by your bank?	69
GRAPH 12	Do you want shift your home loan from current bank to other bank?	70
GRAPH 13	Anova	74

CHAPTER 1

INTRODUCTION

ABSTRACT

Housing, being one of the three essential needs of life, remains a top priority for every individual, community and economy. As a human being, a person wants his or her own room and privacy, which can be supported by the possession of a home. Home is the core unit of culture. Home offers a forum for the family, and the family is the most significant social entity that leaves its mark on the individual for a lifetime. Housing thus needs substantial consideration in the sense of the implementation of human development policies and strategies. But the rest of the human population also lives in slums, shanties and makeshift shelters in rural areas. The shortage of housing is a big impediment in the healthy development of an individual and consequently the society, and the nation.

The problems of space, anonymity, protection and sanitation contribute to social, economic and environmental degeneration. The constant competition for room and house-ownership leads to personal and social disorganization, which is counterproductive to society and the economy. A developed nation like India must concentrate more on the housing sector in order to address the housing needs of the burgeoning population and accelerate economic development. The housing industry has been seen internationally as a driving force for economic development as it creates jobs and business demand. Authorities have seen a major emphasis on the housing sector in India over the last decade.

INTRODUCTION INHOUSING

Housing is one of the best human needs of the society. It is closely linked with the process of overall socio-economic development of a country. India, being a highly populated country, there is a great need and scope for the development of Housing Sector. Unfortunately, for some reasons or the other, the housing sector in India has remained underdeveloped in the past, however, it is hoped that there would be improvement in the near future.

Housing is a growing industry. There is substantial gap between demand and supply and is persisting for a very long period. According to an estimate by the National Building Organization, the cumulative shortage of total dwelling houses in the country by the end of 1991 was 31 million. It is further estimated by this organization that the demand for housing will be around 4.5million units, leaving a gap of one million housing units annually. Hence, based upon this estimate, the cumulative shortage of housing may reach to 41million units by the end of this century.

Presently, funds required per dwelling shelter are so high that the individual's saving is not adequate to meet the expenditure of house building. As a result, there is great demand for external housing finance.

Housing was given due priority only in 1988 when a National Housing Policy was announce. The policy reflected the trust that housing was not merely consumption expenditure but also a productive investment which would provide economic activity in the country. Besides this, the policy also envisaged that an impetus given to housing would stimulate economic development through creation of substantial employment opportunities. Consequently, the institutional mechanism for housing was strengthened by the establishment of National Housing Bank (NHB) by the Reserve Bank of India.

Housing is an imperative engine for expansion as well as success of any economy. It is a centre and domestic device for mankind's moral and core development ever since the dawn of evolution and civilization. Good housing is a pre-requisite for human development and welfare. It provides shelter, security, amenities and privacy to human beings for decent living. Adequate housing is essential for survival of human beings with dignity. There are many things that people would find difficult to do without good-quality housing. Housing

shortage is a universal phenomenon. Without good housing, people cannot realize their full potential and carry on the life they want to lead. Good housing reflects general welfare of community, whereas bad housing leads to serious consequences such as diseases, immorality, and juvenile delinquency.

Housing is also an investment activity and provides impulsion to economic growth. Housing investment is a major driver of economic growth and welfare. Housing finance is a broad topic and acts as a bridge to provide finance to seekers and open up the housing market to aspiring house owners. Due to scarcity of funds housing remains just a wish to many people. To boost the investment in housing industry, Government established the housing development finance corporation in 1977. In 1998 the government set up the national housing with the objective of providing housing finance to all sections of society. Housing finance refers to finance for meeting the various needs related to housing such as purchase of land, acquisition of flats, construction of a house, extension of a house, etc.

Housing or shelter is one of three basic needs of human beings. This is accepted and approved by civilized society. Housing is one of the important activities and plays an important role to socio-psychological development of the individuals. Housing Finance is an important element of housing policies pursued by the Government. Housing is one of the basic necessities of man; the capital required per dwelling is so large that few individual can built up from their own savings. Therefore there is a great need and scope for the development of arrangements for supplying or finance for the purpose of construction or purchase of house etc.

Investment in housing is a necessary element for encourage the socio-economic development of modern societies. Therefore, more investment in housing is a direct off shoot of the welfare of state goals of modern government. Money is limiting factor in India, investment in modern housing stock and housing service in India is grossly inadequate due to low per capita income, high land prices and rising construction costs on one hand and inadequate financial assistance on the other hand. The problem of housing has been of great importance ever since the evolution of mankind. There has been tremendous growth in the demand for housing in our country since from three decades due to population growth.

➤ TYPES OF HOUSING FINANCE IN INDIA

- **Home Purchase Loans:**Home Purchase Loans are the basic home loan you can opt for purchasing new home. This type of Home Loan is offered by all kinds of Banks and HFCs.
- **Home Construction Loans:**Home Construction Loans are especially meant for the construction of a new home. Formality of availing this loan has a little different from the normal Housing Loan. The plot on which the construction is being erected is purchased within a period of one year, the cost of the plot is then also included as the component for the valuation of total cost of the property.
- **Home Extension Loans:** Home Extension Loans is offered for meeting the operating cost of alteration to an existing building. Extension here means addition of an extra room etc.
- **Home Conversion Loans:**Home Conversion Loans are offered to those who want finance for the purchase of another home by converting the already existing home and on which loan is already sanctioned. Through this loan, the existing loan is transferred to the new home including the extra amount required and there is no need for pre-payment of the previous loan.
- **Land Purchase Loans:**Land Purchase Loans can be availed for purchasing land for both home construction as well as investment purposes.
- **Stamp Duty Loans:**Stamp Duty Loans is offered for the payment of stamp duty in the transaction of the property
- **Bridge Loans:**Bridge Loans are offered for selling the existing home and purchasing of another. The bridge loan assists in the finance of new home, until a buyer is found for the old home.
- **Balance-Transfer Loans:**Balance Transfer of the loan is the transfer of the balance of an existing home loan at a higher rate of interest (ROI) to either the same company or another.
- **Re-finance Loans:**Refinance loans are availed when a loan from an organization at a particular ROI is dropping leading to a loss. Then the option of swap of the loan can be availed. One can avail this from either the same HFI or other at the current rates of interest.
- **NRI Home Loans:**NRI Home Loans are meant for Non-Resident Indians who wish to build or buy a home or

INTRODUCTION TO HOME LOANS

Home is a dream of someone that suggests the quantity of efforts, sacrifices luxuries and exceptionally accumulating budget step by step to come up with the money for one's dream.

Home is one of the matters that everybody one wants to own. Home is a refuge to man or woman wherein he rests and sense relaxed. Many banks offering home loans whether or not industrial banks or economic establishments to the individuals who want to have a domestic

SBI- (State Bank of India) Home Loan, India were serving the human beings for around 3 many years and supplying diverse housing loan according to their various wishes at appealing & affordable interest prices. Owing to their wide community of financing, SBI Housing Loans affords offerings at the doorstep and helps you find a domestic as in step with your requirements.

Many banks are providing domestic loans at most inexpensive charge to attract clients closer to them. The greater customer pleasant mindset of those banks, presently offer to purchaser's cheapest loan over houses.

In view of acute housing shortage in the United States, and retaining in thoughts the social – financial role of industrial banks inside the gift times, the RBI suggested banks to encourage the flow of credit score for housing finance.

With the RBI lowering financial institution charge, the house loan marketplace rates nose-diving by means of 50 foundation factors. The SBI Bank and Standard chartered bank has end up the primary participant in this area to announce a housing mortgage for a two decades' period. No doubt it'll enhance the quit fee humans to devise their residence over longer duration now; it's been made clean for a person to shop for that dream residence which he dreamt of lengthy in the past.

SBI also presents with Home Improvement Loan for internal and external upkeep and different structural enhancements like portray, waterproofing, plumbing and electric powered works, tiling and floors, grills and aluminum home windows. SBI finances up to 85% of the cost of upkeep (a 100% for current customers).

➤ **ADVANTAGES OF HOME LOANS: -**

The various benefits of home loans arising to the customers are: -

(i) Attractive interest rates: -

The diverse banks offer appealing interest prices to reinforce and assist their clients. Many banks provide loans on constant or floating rates to facilitate customers as consistent with their needs.

(ii) Help in owning a home: -

The domestic availed via someone with the assist of banks, due to the fact they offer technical and financial help to clients for proudly owning their dream home.

(iii) No requirement of guarantor: -

The commercial banks now an afternoon, liberalize their legal guidelines concerning home loans. Some of banks don't even require the guarantor to supply loan to their consumers. They also make consumers unfastened by means of reliving him to find a guarantor to finish the complaints of availing mortgage.

(iv) Door-Step Services: -

These doorways to step offerings are supplied from enquiry degree to the very last disbursement takes location such offerings are useful for customers in gift busy lifestyles. Banks like ICICI bank and widespread chartered bank offer door to step services to customers to borrow loan.

(v) Loan period: -

There are many banks which give most mortgage tenures upto 15-two decades primarily based at the mortgage amount and the creatibility of clients. This relieves the clients to pay off loan quantity until an extended period.

(vi) For accidental death insurance: -

Some banks provide unfastened accidental demise coverage with housing loan which is also useful for the customers. Home loans help such humans in making their dream home.

➤ **DISADVANTAGES OF HOME LOANS: -**

The main disadvantages of home loans are high lightened as below:

(i) Delays in processing: -

Many times, there are massive delays in processing of offering domestic loans because numerous formulations to be fulfilled on this system. Due to those delays customers feel mentally in addition to financially weak.

(ii) Fluctuating interest rates: -

Some banks give home loans at floating fees, which differ at Different intervals because of a few reasons. These adjustments occasionally, can also lead to increase in hobby price which will boom the fee of domestic loans to the clients

(iii) High Cost: -

The public region banks price high processing fee for domestic loan's sanctioning.

They are pressured to pay critical expenses at various ranges to meet the necessities. Some consumers are not able to pay such expenses so such human beings couldn't avail the blessings of home loan schemes.

(iii) Problems in disbursement: -

There are many troubles in disbursement of home loan amount. There are some put off in disbursement of loan quantity to the clients due to felony formalities. This reasons troubles to the clients.

These are limitations or risks of home loans. But sometimes a few banks fees high installments to pay off loan quantity. Such additionally causes problem to clients.

These barriers may be eliminated with the aid of imparting top and promote services to the clients

➤ **DISBURSEMENT OF HOME LOANS: -**

Every bank has its personal process to disburse the loan quantity among customers. After selecting your right home, the subsequent step is disbursement of home loans.

The loan amount is allotted after identifying and deciding on the belongings or home that are bought and submit the considered necessary prison files. In the disbursement of domestic loans, a clean title and full verification to make sure that someone has full rights on his house. The 230A clearance of dealer and /or 371 clearances from the suitable authority of income tax is likewise needed.

(i) Eligibility criteria: -

However, if one is a resident or non-resident individual who's planning to buy a house in India, you'll observe for a home mortgage. If a person has determined to shop for an asset in the close to destiny, he/she will be able to apply for a loan earlier than even deciding on the assets. Once the most quantity to position into the property has been decided, the Housing Finance Institutions or Banks will let the patron realize that how a good deal he/she is eligible for and this enables to plan out the price range.

(ii) Conditions regarding co-applicants: -

All Housing Finance Institutions lay down situations on who can be co-applicants. All co-owners to the belongings need to be co-applicants to the loan always. These establishments do now not allow minors to enroll in in as both co-proprietor or as co-candidates due to the fact a minor isn't always eligible to go into a contact as in keeping with regulation. They do now not permit even pals or loved ones who are not blood spouse and children to take a property mutually. However, Income of co-candidates can be clubbed collectively to get better loan eligibility. Given under is a Table that throw mild on suited courting of a co-applicant for clubbing of profit

Income Clubbing of Co-applicants: - It is as follows: -

Combination Income Clubbing: -

- **Husband-Wife:** - Income of husband-wife can be clubbed.
- **Parent - son:** - It can be clubbed if only son is there but not if any male sibling exists.
- **Brother-Brother:** - If they are currently staying together and intend to stay together in the new property, then only, their income-can be clubbed for above purposes.
- **Brother-Sister:** - No clubbing-is possible.
- **Sister-Sister:** - No clubbing is possible.
- **Parent-Minor- Child:** - No clubbing is possible in this case also.

(iii) General Terms and Conditions: -

The following are the terms and conditions applicable to the basic home loan product only. These are likely to change on the basis of the variations of the home loan product. Typically, in general home loans, the following conditions are applicable: -

- 1) The loan to fee ratio (LTV) can't exceed a particular percent. This differs from product to product and from one Housing Finance Institutional Bank (HFI/B) to any other. The components of the price of the Property calculated right here are covered beneath price of property.
- 2) The maximum tenure of the bank is nominally fixed through HFI/Bs. However, HFIs/Bs do offer for extraordinary tenures with different terms and conditions.
- 3) The installment that one can pay is generally limited to about-50-according to cent of the month-to-month gross income of the candidate.
- 4) The overall monthly outflow towards all of the loans that have been availed of, including the present day loan is normally restricted to 50% of the gross month-to-month profits.
- 5) One could be eligible for a mortgage amount that is the bottom as in keeping with one's eligibility. This is calculated as according to the LTV norms, the HR, norms and the FOIR norms as referred to above.
- 6) Most HFIs/Bs consider the profile before they decide the repayment ability. The judgment is primarily based on age, qualifications, quantity of dependents, employment details, agency credentials, paintings enjoy, preceding song file of

compensation of any loans that have been availed of, profession, the enterprise to which the candidate's commercial enterprise relates to, if he/she is self-employed, then the turnover within the final 3-4 years etc.

- 7) Some HFIs/Bs insists on guarantees from different people for the repayment of the loan. In such instances, the clients have to arrange for the personal assure before the disbursement of the loan takes area.
- 8) The assets should be technically clear before the HFIs/Bs disburses the loans amount. Most of establishments and banks have a teams of technical professionals who visit the website online to get a technical report before the disbursement of loan. This is also beneficial to the client as they test for the technical high-quality and compliance with local laws.
- 9) The assets must be legally clear before you could avail of a disbursement of the loan amount. Housing-Finance Institutions /Banks (HFIs/Bs) take legal clearance from their lawyers earlier than the disbursement of quantity. This proves to be beneficial to the clients as a felony expert exam his/her documentation to make sure that he/she get a proper identify to the assets.
- 10) The disbursement of the mortgage is as per the progress of construction of the assets until it's far a ready asset wherein case the disbursement may be by using one unmarried cheque. PEMI or easy hobby at the mortgage amount dispensed to the customer in case of a component disbursement could be payable via the purchaser on the disbursement.
- 11) The disbursement in most instances might be favoring the builder or the vendor or the society or the improvement authority as the case may be. The disbursement will come inside the client's favor under unique occasions only.
- 12) The reimbursement of loan may be made both via deduction towards revenue, put up-dated cheques, status instructions or Auto debit instructions to bank.
- 13) The precept is amortized either on annual lowering or monthly lowering foundation because the case may be.

The above terms and conditions are generally true for most Housing finance

Institutions/Banks with respect to the general Home Loans however, the specific terms and conditions vary with respect to special Housing Finance Institutions or Banks

THE HISTORY OF INDIAN HOME LOANS: -

Home loans in India have made humans Buy Property in India regardless of the skyrocketing charges. Today, we discover great Real Estate Investment in India, both inside the discipline of Residential Property in India or Commercial Properties in India. Home Loans in India are distributed by using many Banks as Loan Banking is one of the maximum crucial characteristic of the Financial Services in India. Property Dealers and Real Estate Consultants in India typically suggest that we adopt appropriate Home Loan or **Mortgage Loan** counseling in order that we will Buy Apartment in India at a low cost Mortgage Rate. Purchasing the house of your goals isn't always a clean challenge especially when you plan to shop for a home on mortgage. Home loan means that you buy a residence on installments. In easier terms when you want to very own a home and mightn't manage to pay for to pay the quantity in lump sum, you can pay it in monthly installments with an interest rate.

The **interest rates of home loans** are predicted to move down even similarly in keeping with analysts who foresee a cut down in the costs by using the RBI within the wake of the selection taken via US Federal Reserve to reduce its quotes by means of a widespread margin.

There is quantity of agencies provide reasonably-priced home loans at a low hobby fee. You can avail mortgage in opposition to current house for maintenance or enlargement and so on. There are many nationalized banks that provide finance for cheap housing. India Housing has prepared a comprehensive statistic to offer you with the cheapest Home Loans available within the market. We have listed all the critical housing finance institutes and some of the top domestic finance banks supplying lowest interest rates.

In the last few years, housing mortgage situation in India has modified considerably. It has taken the front seat and those are looking ahead to proudly owning their personal houses. It is not any extra a dream that required lifetime saving and a hard selection to make. Today the new domestic purchase mortgage is a lot easily available and is plenty cheaper than what turned into available earlier. Banks are actually everywhere and the schemes are carried out even in villages and smaller towns. The housing loans are popular there too, but, the activity of constructing residences is little slow. It might no longer be wrong to say that there has been a boom in the domestic loan marketplace and with this increase; there may be additionally a boom inside the Number of domestic loans mortgage brokers in InThe predominant cause for this increase in home mortgage market is the exchange in authorities'

regulations. It is our authorities' motivation that the home loan hobby charges in India have fallen appreciably. Lot many banks are supplying domestic loans and this is available at low EMIs (Equated monthly Installments). High EMIs at the moment are a component of beyond. Today lending fee is within the variety of 7.5 to 15 %.

Again, there are distinctive kinds of domestic loans available these days. The interest price available is likewise of different types. One is the fixed fee loan and the alternative is the floating rate loan. In the fixed rate mortgage, whatever interest is fixed on the begin of mortgage is carried on for the whole duration. However, in the different one, the interest charge is not constant and as the hobby price is going up or low the impact is directly transferred to the individual that is taking the mortgage. In the previous couple of years, the floating interest charge has been a favourite amongst the general public taking domestic loans.

There is likewise a fashion to opt for domestic construction loan. This loan is to be had to those who need to design their houses in keeping with their requirement and flavor. In different phrases, this loan is meant for individuals who themselves need to assemble their new domestic.

As shared in advance, taking a mortgage isn't a tough mission. However, earlier than taking a mortgage, one ought to recognize that the connection with the bank could be for a longer period typically 15 to 20 years so one should make sure religion and integrity in bank. Apart from low rate of hobby, the bank has to additionally provide some fee brought services. The different factor is to look at is the assets this is to be introduced. Making positive that the builder has all sanctions and facility to construct a great constructing is very crucial.

Taking home loans nowadays has become simpler. With the RBI often convey down interest charges; taking home loans have end up extraordinarily easy. Housing loans which have been sixteen.5% to 18% some years ago fell via 11.5% to 13%. With hobby charges taking place, human beings increasingly variety follows to take those loans. Some of the main banks imparting domestic loans in India, inclusive of ICICI Bank, IDBI Bank, HDFC Bank, Bank of Baroda, SBI, Standard Chartered Bank and Axis Bank.

➤ **Home Loan Procedure in India: -**

1) Submission of Application Form: - After choosing a specific domestic mortgage, the client submits the utility form to the housing finance organization (HFC) together with other relevant documents as required by way of the HFC. They include documents to set up profits, age, house, employment, investments, and so on. The client additionally desires at hand over a cheque for charge of an up front (non -refundable) processing charge of about 0.5-1% of the loan amount to the HFC.

2)Validation of the Information: - In the following degree, HFCs validate the statistics provided via the consumer on the utility shape. They generally conduct checks at the residential address of the purchaser, the vicinity of employment of the client, and credentials of the organization. Some HFCs can also insist on a personal interview with the customer and perform a reference check at the references furnished by using the patron on the application form.

3)Issue of Sanction Letter: - After due appraisal of consumer profile, a sanction letter is issued which contains details which include loan quantity, price of hobby, annual / monthly lowering stability, tenor of the mortgage, mode of reimbursement and preferred phrases and conditions of the loan. This is the certainly the approval of the cash lending technique by using the business enterprise. However, the cash is sanctioned best after the files and the property on behalf of which the mortgage is being granted is very well verified.

4)Submission of Documents: - Once the sanction letter is exceeded, the purchaser is needed to go away the entire set of unique documents referring to the property being bought with the HFC as safety for the loan quantity sanctioned. These documents remain inside the custody of the HFC until the time the mortgage is completely repaid. Once the files are exceeded over to the HFC, they send all of the documents for a thorough criminal scrutiny.

5)Validation of Property: - Prior to disbursement, the HFC additionally conducts a domain go to to the purchaser's belongings to make certain that each one production norms have been adhered to correctly. Once the HFC is satisfied that the belongings are legally and technically clear, they disburse the loan quantity. The disbursement from the HFI is on the basis of the stage of production of the belongings.

6)Payment Procedure: - Once all the above noted procedure, the borrower is entitled to take the cash from the lender party. Until such time that the entire sanctioned quantity is not drawn, the customer is supposed to pay an easy interest at the Actual Amount drawn (without any main repayments). The EMI payments commences simplest after the whole sanctioned loan amount is drawn.

INTEREST RATES PROVIDED BY VARIOUS BANKS

Finance Institution	Loan Period (in years)	Fixed	EMI / Lakh (INR)	Floating	EMI / Lakh (INR)
<u>Bank of Baroda</u>	Up to 5	9.00	2076	8.00	2028
	6 to 10	9.25	1230	8.25	1227
	11 to 15	9.50	1044	8.25	970
	16 to 20	9.50	932	8.50	868
<u>State Bank of India</u>	Up to 5	9.50	2100	8.75	2064
	6 to 10	9.75	1300	9.25	1280
	11 to 15	-	-	9.25	1029
	16 to 20	-	-	9.75	949
<u>HDFC</u>	Up to 5	11	2175	9.50	2101
	6 to 10	11	1375	9.50	1294
	11 to 15	11	1137	9.50	1045
	16 to 20	11	1033	9.50	933
<u>ICICI Bank</u>	Up to 5	10.75	2162	9.50	2101
	6 to 10	10.75	1364	9.50	1294
	11 to 15	10.75	721	9.50	1045
	16 to 20	10.75	1016	9.50	933

LIC Housing Finance	Up to 5	10.50	2149	9.50	2100
	6 to 10	11	1373	9.50	1294
	11 to 15	11	1137	9.50	1044
	16 to 20	11	1032	9.50	932
PNB Housing Finance	Up to 5	9.00	2076	10.50	2150
	6 to 10	9.00	1267	10.50	1350
	11 to 15	9.25	1030	10.50	1106
	16 to 20	9.50	933	10.50	999
	16 to 20	11	1032	9.50	932
KarurVysya Bank	Up to 5	9.00	2076	10.50	2150
	6 to 10	9.00	1267	10.50	1350
	11 to 15	9.25	1030	10.50	1106
	16 to 20	9.50	933	10.50	999

The above table illustrates the comparison between the interest rates from various Housing Finance Companies and banks. It can be seen that if one wishes to go for floating loans, the bank which gives the best deal as far as the interest rate is concerned is HDFC followed by PNB Housing Finance with the lower rates.

➤ **Types of home loans: -**

Housing loans offered by banks are of different types: -

- 1) Home Purchase Loans
- 2) Home Construction Loans
- 3) Land Purchase Loan Home
- 4) Home Improvement Loans
- 5) Home Extension Loans
- 6) Home Conversion Loans
- 7) Stamp Duty Loans
- 8) Bridge Loans
- 9) Balance Transfer Loans
- 10) Refinance Loans
- 11) Loans to NRIs

1)Home purchase loans: -

This is the primary home mortgage for the acquisition of a new home. If you want to shop for a flat in a new society or some already constructed house, banks and HFCs sanction you home purchase loans for this procedure.

2)Home construction loans: -

This Loan is to be had for the construction of a new home on a said asset. The documents which are required in this type of case are slightly unique from the ones you publish for a regular Housing Loan. If you have purchased this plot within a duration of one year before you began creation of your home, maximum HFCs will encompass the land price as a thing, to fee the whole fee of the assets. In cases in which the duration from the date of purchase of land to the date of software has exceeded a yr, the land cost will not be included in the overall cost of property while calculating eligibility.

3)Land purchase loans: -

This loan is available for purchase of land for both home construction and investment purposes.

4)Home improvement loans: -

These loans are given for imposing restore works and renovations in a home that has already been bought, for external works like structural upkeep, waterproofing or inner work like tiling and flooring, plumbing, electric paintings, painting, and many others. One can avail of this type of mortgage facility of a home development mortgage, after acquiring the requisite approvals from the relevant constructing authority. The following are coming under the house improvement loans:

- External repairs
- Tiling and flooring
- Internal and external painting
- Plumbing and electrical work
- Waterproofing and roofing
- Grills and aluminum windows
- Waterproofing on terrace
- Construction of underground/overhead water tank
- Paving of compound wall (with stone/tile/etc.)
- Borewell.

5)Home extension loans: -

An extension loan is one which lets you meet the charges of any alteration to the present building like extension/ modification of a current domestic; as an instance, addition of an additional room and so forth. One can avail of this sort of mortgage facility of a domestic extension mortgage, after obtaining the requisite approvals from the applicable municipal employer.

6)Home conversion loans: -

This is to be had for those who've financed the prevailing domestic with a home loan and want to purchase and move to another home for which some greater finances are required. Through a domestic conversion mortgage, the present mortgage is transferred to the new domestic together with the greater quantity required, doing away with the want for pre-fee of the previous Loan.

7)Stamp duty loans: -

This loan is sanctioned to pay the stamp duty amount that needs to be paid on the purchase of property.

8)Bridge loans: -

Bridge Loans are designed for people who wish to sell the existing home and purchase another. The bridge loan helps finance the new home, until a buyer is found for the old home.

9)Balance- transfer loans: -

Balance Transfer is the transfer of the balance of an existing home loan that you availed at a higher rate of interest (ROI) to either the same HFC or another HFC at the current ROI a lower rate of interest.

10)Refinance loans: -

Refinance loans are taken in case when a loan for your house from a HFI at a particular ROI you have taken drops over the years and you stand to lose. In such cases you may opt to swap your loan. This could be done from either the same HFI or another HFI at the current rates of interest, which is lower.

11)NRI home loans: -

This is customized for the necessities of Non-Resident Indians who desire to build or purchase a home or belongings in India. The HFCs provide attractive housing finance plans for NRI traders with suitable compensation alternatives.

One could be entitled for domestic loans inside the variety of Rs 5 lakh to a most of Rs 1 crore, based totally on the reimbursement ability, preceding credit history and the value of the assets. The financial institution may provide a maximum of 85% of the price of the belongings or the price of production as relevant and 75% of the price of land in case of purchase of land. The compensation potential is calculated considering elements including:

- Age
- Income/Salary
- Qualifications
- Dependant/(s)
- Assets/Liabilities
- Credit History
- Stability / continuity of your employment/business
- Income of co-applicant/(s)

➤ PROBLEMS OF HOUSING FINANCE COMPANIES IN GENERAL

Many of the plan objectives like shelter to the needy, improving quality of life, creating environment conducive for better health and sanitation, creating additional employment, bringing urban, rural and inter personal in terms of standard of living can be achieved with housing. The HFCs are working hard to minimize the housing problems by reducing the lending rate and encouraging the people to have their own house. However they have so far touched only the periphery of the problem. The problem of housing is still existed due to the multi-dimensional problems encountered by HFCs themselves. The selected few important problems have been discussed overleaf.

1. Availability of funds: It is the most important problem of the HFCs. The borrowing capacity of the people has increased due to the budget proposals whereas the lending capacity has not changed much since it requires the long term finance.

2. Entering into an era of rate war: Now a day the finance companies have entered into an era of rate war. Many players have started examining the possibility of reducing their interest rates in order to remain competitive in the market place and attract the customers. The ability to get long term funds at cheap rates is an important competitive advantage.

3. Risk of default: Since the HFCs are running short of funds, any default by the customers will have the direct impact on the lending capacity of the companies as the funds remain blocked during the period. HFCs are not in a position to absorb such shocks due to the paucity of funds. However, HFCs have historically had much lower default rates when compared to the banks and other finance companies.

4. Asset-liability mismatch: Many of the HFCs are suffering from the asset liability mismatch.

5. Legal aspects: The timeliness in legal aspects is having its own significance, but the very backward legal system prevailing in the country creates lot of problems to the HFCs to settle the case in the event of default by customers. It is observed that years together required to settle the case.

6. High stamp duties: The very high stamp duty acted as a major hinder to the parties involved in the housing finance

➤ **PROBLEMS FACED BY THE HOUSING FINANCE CUSTOMERS**

Some of the problems faced by the borrowers before and after taking loan. Following are the problems faced by borrowers.

1. Inadequate Assistance: Finance is an important component of modern society. Without adequate finance any activity cannot run efficiently. Finance is a backbone of any activity. Inadequate financial assistance has made them to approach non-institutional loans i.e borrowing from money lenders, borrowing from relatives and other sources at a exorbitant rate of interest. Considering the above problem 15 beneficiaries accounting for 18.75 percent of the total have stated that the LICHFL's made inadequate financial assistance.

2. Problems relating to other charges: The borrower has to pay monthly interest/EMI, otherwise extra interest will be charged to them, on the outstanding loan depending upon the loan sanctioned. This is a major problem for them, especially for salary holders, if any delay in getting salary they have to pay penal interest. 10 beneficiaries accounting for 12.5 percent of the total has stated this problem.

3. Collection of documentation: the problem faced by the customers to relating to collection of documents from different offices. The various documents required for home loan are approved lay out plan, salary certificate, building construction plan approved by corporation or development authority etc. To collect the above documents from different offices is a tremendous job for sample beneficiaries. It takes lot of time and even to some extent money also, this is problem mainly for employee who hardly finds times to visit the offices to collect documents. 17 beneficiaries accounting for 21.25 percent are stated this problem.

4. Lack of flexibility in payments of loan installments: Salary people make the payment regarding monthly installment (EMI), but it difficult to pay monthly for businessman and other class of people. So this type of people wants relaxation to make the payments of EMI according to their convenience. 10 beneficiaries accounting for 12.5 percent of the total have stated this problem.

5. Fluctuating housing loan interest rates: The housing loan interest offered by housing finance companies are varying from one to another and now a day's frequently changing interest rate is confusion to customers to choose housing finance agencies. Though there are two types interest rates offered by housing finance agencies fixed and floating rates, option for the customers but it will difficult to choose suitable option. After one option if customer wants to change floating to fix or vice versa they have to pay switch over cost. 20 beneficiaries accounting for 25 percent of the total have stated this problem.

6. Hidden Costs: Generally housing loan borrower does not have sufficient knowledge of housing finance and they select randomly one of the housing finance companies. But after taking the loan the borrower has to pay hiddencharges such as processing fees, late payment charges pre mature payment of loan, interest rate conversion charges etc. 5 beneficiaries accounting for 6.25 percent of the total have stated this problem.

7. Lack of reliable information regarding housing finance sector: It is one of surprising fact that the educated home loan borrower does not make any comparative analysis among different housing finance agencies. Generally they make comparative analysis regarding interest rate, monthly installment and repayment period; they not give concentration to technical details of the housing loan. 10 beneficiaries accounting for 12.5 percent of the total have stated this problem.

CHAPTER 2

COMPANY PROFILE

HDFC (housing development financial corporation) Bank Limited is an Indian banking and financial services company headquartered in Mumbai, Maharashtra. It has 84,325 employees and has a presence in Bahrain, Hong Kong and Dubai. HDFC Bank is India's largest private sector lender by assets. It is the largest bank in India by market capitalization as of February 2016. It was ranked 69th in 2016 BrandZ Top 100 Most Valuable Global Brands.



The Housing Development Finance Corporation Limited (HDFC) was amongst the first to receive an 'in principle' approval from the Reserve Bank of India (RBI) to set up a bank in the private sector, as part of RBI's liberalization of the Indian Banking Industry in 1994. The bank was incorporated in August 1994 in the name of 'HDFC Bank Limited', with its registered office in Mumbai, India. HDFC Bank commenced operations as a Scheduled Commercial Bank in January 1995.

History

In 1994 HDFC Bank was incorporated, with its registered office in Mumbai, India. Its first corporate office and a full service branch at Sandoz House, Worli was inaugurated by the then Union Finance Minister, Manmohan Singh.

As of June 30, 2017, the Bank's distribution network was at 4,727 branches and 12,220 ATMs across 2,666 cities / towns

Business Overview

An overview of various business segments

➤ **Retail Banking**

- HDFC Bank has developed a strong retail banking franchise over the years. Retail Banking is one of the key drivers of the Bank's growth strategy and it encompasses a wide range of products delivered to customers through multiple channels. The Bank offers a complete suite of products across deposits, loans, investment solutions, payments and cards to help customers achieve their financial objectives. The Bank focuses on product differentiation as well as a high level of customer-service to enable it to build its retail business.
- The Bank has continued to develop its risk management capabilities in Retail business, both from a credit and operations risk standpoint. The branch channel is effectively utilized for growing the retail assets business, with loan and card products being offered to existing clientele.
- The growth areas identified by the Bank are in the areas of residential mortgages and passenger car loans. Of the total retail loans portfolio, 88.47% is in the form of secured loans (residential mortgages and auto loans).
- The Bank offers a wide range of payment solutions to its customers in the form of debit cards, prepaid cards and credit cards. As on 31st March 2016, the Bank has a base of approximately 124.99 lac debit cards, placing it among the leading players in the country. The Bank is also a dominant player in prepaid cards. HDFC Bank has over 2 lakh installed EDC machines - a highest for any bank in India
- The retail business of the Bank is supported by innovative services and alternate channels which provide convenience of transactions to customers. These channels include an extensive ATM network, internet banking, mobile banking and phone banking.

- HDFC Bank', an exclusive private banking service offers advisory, investment and lending solutions to its customers across 10 cities in the country. Privée follows a client-focused investment process and a team-based approach for managing client relationships. The relationship management team is supported by a team of product specialists, client servicing teams, investment consultants and research experts. The private banking business focuses on addressing both the personal and corporate advisory needs of an entrepreneur or business family by bringing solutions offered by various business groups across the retail and corporate businesses within the Bank under an integrated platform.
- The Bank launched 'HDFC Bank Wealth' in 2008-09 targeting customers who have a total relationship value with the Bank of between Rs.30 lacs and Rs.200 lacs. The value proposition aims at delivering a 'One Bank' experience to such customers and is positioned as a complete solution involving banking, investment and asset needs.
- The Bank also distributes third party products such as mutual funds, Bank assurance products (life and general insurance), online trading, Gold and Silver coins through its branches.

➤ **International Retail**

- International Retail Business focuses specifically on the overseas sales channel, retail foreign exchange business, remittances and retail businesses in overseas centres such as Hong Kong and Sri Lanka, where the Bank has a presence. The products offered in the area of retail Forex and remittances include travel currency cards, inward and outward wire transfers, traveller's cheques and foreign currency notes, remittance facilities through online portals as well as through collaboration with correspondent banks, exchange houses and money transfer operators. The Bank continued to have a market leadership position in Travel Currency Cards with 11 currency options other than INR being offered. The aggregate spends on Travel Currency Cards have crossed USD 3 billion during the year 2014-15.

➤ **Business Banking**

- Business Banking leverages the Bank's strengths – a well distributed network of branches and a strong technology platform to offer the best in transaction banking services. The Bank offers a range of current account products and cash management solutions across all business segments covering corporates, institutions, central and state government ministries and undertakings as well as small and retail customers.
- The Bank is one of the top CMS providers in the country. The Bank acts as an agency bank for transacting government business offering services to various Central Government Ministries / Departments and other State Governments and Union Territories.
- In order to provide solutions for business to effectively manage their funds flow, the Bank has introduced liquidity management solution for corporate customers. Similarly, a single window for all payment requirements was launched with several advanced features such as setting a daily transaction limit for corporate users, setting transaction limits for individual beneficiaries, prioritizing payment methods, online stop payment and cancellation facilities.

➤ **Corporate Credit**

- HDFC Bank has built a strong corporate banking franchise across corporate, liability and asset businesses. HDFC Bank provides customized structuring and financing solutions in a timely and comprehensive manner to its corporate customers with a focus on building out a high quality credit portfolio. The Bank is a market leader in Debt Capital Markets and loan syndication business across segments, sectors and geographies. The Bank also provides full range of Treasury and Trade Finance solutions to its corporate clients. The Bank offers technology enabled transaction banking and cash management services to customers across Government, financial institutions and corporate segments.
- Bank's infrastructure business includes project and bid advisory services, project lending, debt syndication, project structuring and due diligence, securitization and structured finance. During the year the Bank launched its first ever 'D&B-HDFC

Bank Infra Awards 2014' in association with Dun & Bradstreet. The award felicitates leading infrastructure projects and infrastructure companies. The Index, as a composite measure of investor confidence, comprises four components: flow of equity and debt funds into infrastructure sectors, project completion and commencement of operations, output related to infrastructure segments and regulatory and policy developments relevant for the sector. It is designed to capture the evolving fundamentals of the sector and is updated and disseminated on a quarterly basis.

➤ **Treasury**

- The Bank has an integrated Treasury, covering both domestic and global markets, which manages the Bank's funds across geographies. The Bank's treasury business has grown substantially over the years, gaining market share and continuing to be among the top five banks in terms of forex revenues. The Treasury plays an important role in the sovereign debt markets and participates in the primary auctions held by RBI. It also actively participates in the secondary government securities and corporate debt market. The foreign exchange and money markets desk is an active participant in the inter-bank/ FI space. The Bank has been exploring various cross-border markets to augment resources and support customer cross-border trade. The Bank has emerged as one of the leading providers of foreign exchange and trade finance services. It provides a gamut of products for exports and imports as well as retail services. Its cutting edge technology provides comprehensive and timely customer services.

➤ **Small and Medium Enterprises**

- The Small and Medium Enterprises (SME) segment is a thrust area of the Bank. The business approach towards this segment, which is expected to contribute significantly to economic growth in future, is to build relationships and nurture the entrepreneurial talent available. The relationship based approach enables the Bank to deliver value through the entire life cycle of SMEs. The Bank has segmented its SME business in three groups: Small Enterprises, Medium Enterprises and Supply Chain Finance. The Bank has launched 'Business Gaurav SME Awards' in association with Dun & Bradstreet to recognize and award achievers in the SME space.

➤ **International Banking**

- The international operations of the Bank form a key enabler in its strategy to partner with the overseas growth potential of its domestic clientele, who are venturing abroad or require non-rupee funds for domestic projects. The Bank now has a foreign network of four branches (Singapore, Hong Kong, DIFC (Dubai) and Colombo (Sri Lanka)) and three representative offices (Shanghai, Dubai and Abu Dhabi) with presence in six countries. While corporate banking, trade finance, treasury and risk management solutions are the primary offerings through the branches at Singapore, Hong Kong, DIFC (Dubai) and Colombo, the Bank also offers retail liability products from its branches at Hong Kong and Colombo. Further, the Bank's Gulf Co-operation Council (GCC) initiatives in the form of representative offices in Dubai and Abu Dhabi, and alliances with banks and exchange houses in the Middle East provide the support for leveraging the business opportunities emanating from the large NRI diaspora present in these countries.

➤ **Information Technology**

- Technology is one of the key enablers for business and delivery of customized financial solutions. The Bank continues to focus on introducing innovative banking services through investments in scalable and robust technology platforms that delivers efficient and seamless services across multiple channels for customer convenience and cost reduction. The Bank has also focused on improving the governance process in IT. The Bank has launched the Business Process Management System, a reusable system, which helps to build process efficiencies across various areas of operations.
- The Bank has undertaken various steps in order to align itself towards RBI guidelines on security and governance, including setting up of Board and Executive level committees and working on IT operations and other key areas.

➤ **Agriculture**

- The Bank continues to drive and expand the flow of credit to the agricultural sector. 401 branches of the Bank have dedicated officers for providing farm loans. Products and solutions are created specifically with simple features and offered at affordable rates to rural customers. The Bank has also adopted a value-chain approach, wherein end-to-end solutions are being provided for various stakeholders. It also offers various customized solutions to meet the regional requirements.

➤ **Financial Inclusion**

- The Bank perceives financial inclusion (FI) not as a corporate social responsibility or a regulator driven initiative but as a large business opportunity that lies untapped in the rural and unexplored section of the urban market. Till March 2012, the Bank has opened over 4.4 million No-Frills accounts in over 7,607 villages through a network of 15 Business Correspondents and nearly 6,000 customer service points. The Bank has a strong presence in the Electronic Benefit Transfer (EBT) space and has covered around 6,800 villages across 19 districts and 9 states till date with over 3.7 million beneficiaries.
- In the urban space, the Bank has launched financial inclusion initiatives in Bangalore, Chennai and Delhi targeting migrant labourers, slum dwellers and other under-banked sector of the urban population and has opened over 3.5 lac No Frill accounts. The Bank's financial inclusion efforts are not merely restricted to launching of financial inclusion initiatives and sourcing basic No Frill accounts, but to also promote the savings habits and enable the customers to obtain customized solutions for their financial needs.
- The Bank also has a range of other customized products for this customer segment like different variants of HDFC Uday No Frills Savings Accounts, Chhota RD, Chhota FD, and Chhota SIP. The Bank has been one of the first few banks to have tied-up with telecom companies to offer remittance led financial inclusion services on the mobile platform.

➤ **Human Resources**

- The Bank aims in creating and developing human capital to realize its vision of nurturing a mutually beneficial relationship with its employees. Employee engagement and learning, leadership development, enhancing productivity and building multiple communication platforms thus occupied centre stage in the Bank's HR objective. The Bank continues to maintain a strong employer brand in the financial services sector especially on the campuses of the premier business schools of the country. In a major initiative, the Bank launched HDFC Academic Interface Program (AAIP) with Institutions to offer youngsters an understanding about the financial services industry, and creating 'HDFC Bankers'. So far, the Bank has tied up with Manipal University, NIIT, IFBI and Guwahati University.
- HDFC Bank has a young workforce with an average age of 29 years. The equal opportunity employer policy of the Bank contributes strongly to the HDFC Bank brand

➤ **Mission**

- Customer service and product innovation tuned to diverse needs of individual and corporate clientele.
- Continuous technology up gradating while maintaining human values.
- Progressive globalization and achieving international standards.
- Efficiency and effectiveness built on ethical practices.
- Customer Satisfaction through providing quality service effectively and efficiently.

➤ **Vision and Values**

To be the preferred financial solutions provider excelling in customer delivery through insight, empowered employees and smart use of technology

➤ **Core Values**

- Customer Centricity
- Ethics
- Transparency
- Teamwork
- Ownership

➤ **HDFC Bank offers its financial services majorly in four parts:**

- A. Personal
- B. Corporate
- C. NRI
- D. Priority banking

CHAPTER - 3

REVIEW OF LITERATURE

Vandell, Kerry D (2008) analyses the sharp upward push after which drop down domestic costs from the period 1998- 2008. Changes in expenses are for the motives as such monetary basics, the trouble become not subprime lending in keeping with se, but the dramatic reductions and subsequent will increase in interest quotes in the course of the early- mid-2000, the housing loan boom was concentrated in the ones markets with full-size deliver-aspect regulations, which tend to be more fee-unstable. The hassle turned into now not in the excess supply of credit in aggregate, or the growth in subprime consistent with se, however as an alternative inside the elevated or reduced presence of sure other mortgage products.

Dr. Rangarajan C. (2001) said that the economic gadget of India built a full-size community of monetary institutions and markets over instances and the arena is dominated by using banking region which accounts for approximately two-0.33 of the belongings of prepared monetary sector.

DePaul Singh (2001) in his take a look at entitled patron Behavior and Bank Retail products an Analysis “Stresses that the debtors’ mindset is an essential issue for the development of housing loan schemes

La courMicheal (2006) examined the home purchase loan product possibilities of LMI households. Objectives of his observe have been to evaluation the elements that decided their desire of loan product. The position pricing and product substitution play in this segment of the market and to confirm whether or not outcomes range whilst loans are originated via mortgage brokers. In this situation regression evaluation has been used and outcomes have shown that excessive hobby threat reduces loan fee.

Naik (1981) discovered that housing loans are normally superior towards the safety of loan of land and the constructing to be constructed with the loan. Housing finance is therefore mortgage finance.

Krishna, R.R and V.V.Ganesh Murthy (1998) found the perspectives that there may be a sizeable scope for housing promoting in India and the banks and housing finance agencies can play a crucial function inside the advertising of housing. They advised that reduction within the housing mortgage hobby and simplified manner for sanctioning housing loan will enhance the development of homes.

LeelammaKuruvilla (1999) throws mild on National Housing Policy and new projects in housing finance. She cautioned that the change in the legal frame-work, simplifying the process for housing finance and the lively involvements of the Government inside the housing region will surely mitigate the housing problem.

Mohinder Singh (1999) states the magnitude of the housing hassle within the united states and numerous country wide housing guidelines of the Government. He reviewed the targeted statistical information and cautioned the following: a) enough loan quantity unfastened from corruption and a low rate of interest, b) a country-huge survey to discover the actual housing storage, c) standardization for low value housing and d) everyday monitoring and follow-up action.

Parimal.H.Vyas and Sandip.K.Bhat (1999) who analyse the most important housing finance establishments, crucial issues of housing finance, hobby rates and the reimbursement techniques found that the restructuring of housing finance establishments by way of growing suitable advertising and marketing orientation programmes are important to stand the demanding situations inside the current global of liberalization and globalization.

Mathurn (1993) opined that the financial burden of funding in housing is normally very heavy when the proprietor does now not have enough finances available to pay for the website online and the complete fee of construction. Hence, he ought to make arrangements to attain funds from a few different sources.

Sharma, A.K. (1996) highlights the reality that the demanding situations of homelessness and concrete slums are largely the spillover problems of insufficient rural habitat. He said that the housing is carefully linked with boom of populace, modernization, poverty, development and facts and the negative humans of India, lack all simple centers as they're incapable of meeting the growing price of constructing substances. He also opined that Indians can't clear up the housing hassle without a strong political will and nicely designed strategies.

Nair, K.N.S and S.G. Jayachandra Raj (1994) discovered that Kerala stands particular within the realm of boom and development. But, even within the wake of state's fast enlargement within the social sector, it's far to be determined that Kerala initiatives a dichotomy photo of improvement comprising of feeble economic structure along with developed social lifestyle.

According to Harichandran (1989), the objective of the National Housing Policy include motivation to assist humans specifically the houseless to relaxed for themselves inexpensive refuge and to promote investment in housing on the way to gain a sustained increase of nation's housing inventory.

Usha Patel (1996) explained that at gift housing through bank finance became a part of financial institution's priority area lending. Besides, each nationalized financial institution is expected to allocate every yr an exact percent of deposits and plan for its deployment for financing direct as well as indirect housing programmes.

Parekh (1988) reported that the destiny of housing finance is to enhance the loan origination process for housing in the course of the country. To broaden an institutional network that could facilitate the origination system, to identify the potential aid base for the machine as a whole and to simplify the prison device with admire to threat management of housing finance institutions.

Thomas Paulose (1988) in his examine narrated a real photograph of housing guidelines and programmes in Kerala.

Deepak.Razdam (1990) said that the assets of informal savings are seen to be cash and bank deposits, property like jewelry, loans from buddies and family and to a small part of finances from money lenders. The Government plan to result in appropriate modifications inside the methods of the prevailing financial institutions if you want to make them extra responsible and handy to households.

R.R.Krishna and V.S.Krishna Mouthy (1999) pressure of their article entitled “Trend and policy Issues of Housing finance in India”, that simplified techniques and rapid sanction of housing loans will supply a boost to the constructing homes.

Birla Institute of Scientific Research (1981) in its take a look at makes a comparative assessment of the overall performance of public sector banks and major non-public zone banks because nationalization. They discover that the overall performance of public region banks is not first-class in rural development sports when as compared to the private region banks.

Jain, Pinson and Malhotra (1987) of them examine “Customer loyalty as an assemble inside the marketing of financial institution offerings” feel that consumer loyalty is a totally useful construct. Their competition is that the human aspect of banking ought to take delivery of utmost significance by way of the dependable phase for the advertising and marketing of bank offerings.

R Jayakumar (1993) in his observe of “Performance of personal quarter banks in Kerala” makes a comparative exam of performance of public zone banks and private zone banks in Kerala. He finds that in Kerala personal area banks carry out better than their public zone counterparts.

Delvin James (1995) makes a case have a look at of the retail banking offerings in UK the use of First Direct, a subsidiary of Midland Bank. He concludes that banks can boom their marketplace percentage through proper communication and activate delivery of their merchandise.

Govindarajalu (1996) in his article “Satisfaction and dissatisfaction with financial institution services” perspectives that the Indian banks have misplaced the satisfactory of customer service. The dissatisfaction of clients with financial institution offerings is a crucial problem to be considered via banks and coverage makers for the improvement of banking area.

Sarkar and Das (1997) make an evaluation of the overall performance of the three financial institution sectors - public, non-public and overseas - for the yr 1995-1996. These banks are as compared in terms of profitability, productiveness and economic management. They discover that the public sector banks are very terrible in performance on the basis of those variables than the alternative sectors.

D Mishra (1997) makes a study at the overall performance of industrial banks in India selecting relevant parameters like high-quality of service, risk control, profitability etc. His end is that the banks need to try and boom exceptional, stability risk management, and optimise profitability so as to live to tell the tale and succeed. He identifies 4 challenges for the bank particularly opposition, credit, consumer and control

Gaganjot Singh (1998) in his observe “New improvements in banking enterprise – a have a look at of latest personal zone banks” views that the brand new non-public area banks in India are using better technology and are imparting better offerings to the clients. The new personal banks have emerged as a version to the banking enterprise in terms of service tiers, atmosphere, technology and so forth. As the public sector banks have already hooked up a large client base, they turn out to be complacent and are sluggish to come to be purchaser friendly. They also are less innovative inside the use of technology-assisted customer service. Because in their big consumer base, they sense that they are able to resist competitions from new generation banks.

N. S. Varghese (2000) is of the opinion that new generation personal region banks with their present day generation are capable of put into effect e-banking and are highly desired by using investors within the inventory market. He also points out that distinguished new generation personal zone banks like HDFC and ICICI have entered into internet banking via which more comfort is obtainable with lower transaction cost.

The observe performed by P Verma (2000) is in tune with the findings of Varghese. Analyzing the impact of statistics era on new generation banks Verma feels that new technology banks are far in advance of traditional public quarter banks. He finds that facts technology is posing a chance to the public area banks. He observes that the enterprise in step with worker of predominant public region banks in India is a mere fraction of the business in keeping with employee of recent era banks. So the public area banks should enhance their productivity and performance to compete with the new generation banks that are absolutely computerized. But Eapen Varghese (2001) reveals no such distinction between the services rendered by way of public area and personal sector banks

Mini Joseph's (2001) view is that new technology banks have created a spirit of opposition inside the banking industry by way of completely using the facilities and services to be had from era and computerization, and by means of accepting client satisfaction because the middle element. For stopping the erosion within the marketplace percentage of vintage non-public zone banks and public zone banks, they're also providing quality provider now in a competitive spirit.

AnanthaSwamy (2001) makes an appraisal of the overall performance of different financial institution groups in India inside the backdrop of opposition, deregulation and modifications within the area of banking. He classifies banks into public quarter, antique private zone, new private area and overseas banks. His recognition has been on profitability, NPA, contingent liabilities, spread and so forth. For the ultimate five years and arrives at the conclusion that the new personal sector banks are appearing higher than the banks in other sectors.

Jamal and Naser (2002) makes an examine on “The elements influencing client pleasure in the retail banking sector of Abu Dhabi”. He amassed the vital facts the usage of dependent questionnaire. Customer reaction to questionnaire suggests that the purchaser expectations from the bank and provider excellent supplied by using the banks are the principal determinants of patron delight. Their research on factors influencing customer pride in the Pakistan retail banking sector¹⁵ additionally exhibits that carrier first-rate is the vital determinant of client pleasure.

P. D. Jeromi (2002) who studied “The tendencies and issues of financial institution credit score in Kerala” finds that the absolute rate of boom of credit score within reason exact. But with regards to deposits, per capita credit, credit consistent with account, disbursement by all India Financial Institutions the extent of credit is decrease. He also observes that more attention need to take delivery of two mobilization of deposits than to expansion of credit.

Pushpangadharan’s (2002) have a look at on “The first-class of customer support in public quarter banks” additionally suggests that public sector banks lag in the back of non-public sector banks in customer service. The parameters he used in the look at are facilities and facilities, speed in finishing transactions and providing deposit associated and credit associated services. The customers of public sector banks aren’t an awful lot satisfied with branch managers’ and personnel’ attitudes. The public quarter banks are very terrible in appreciate of client comments system and redress of grievances.

Bharathi Pathak (2003) makes a take a look at of “The monetary operations of new era non-public region banks in India”. Five banks (Indusind bank, Centurion bank, HDFC financial institution, ICICI bank and UTI financial institution) are taken up for economic evaluation for a length of 5 years from 1996-97 to 2000-01. Their economic overall performance is studied underneath four unique parameters – financial, operating, profitability and productivity. His end is that the working of all banks is best but HDFC bank comes at the pinnacle closely observed by way of ICICI bank.

Bikram De (2003) makes an observe at the outcomes of possession on bank performance. He compared old personal zone banks and new generation banks in terms of profitability, performance, liquidity and so forth.

Gilotra (2003), in his study on retail lending, perspectives that the fulfillment of retail lending of a bank depends on factors like advertising performance, right appraisal and comply with-up. He additionally finds that HDFC has become very first-rate in housing finance entirely due to the long term strategies followed by means of them.

R. Kumar (2003) in his examine “Retail banking growth drivers and analysis of associated dangers” perspectives that banks have to evaluate the retail mortgage portfolio at periodical periods in a dependent manner for identifying the dangers and upgrading the techniques for the discount of risk.

V.S. Murthy (2003) in his examines views that during India the banking enterprise has very high competition mainly inside the retail zone. In this opposition simplest the fittest will live on. It is expected that the banks are properly equipped to be successful in the retail journey

Qamar (2003) has carried out a comparative observe at the “Profitability and resource use performance in scheduled commercial banks in India”. He finds that performance of new non-public banks and foreign banks is higher even though marginally than the antique private region banks and public quarter banks.

Velayudham (2003) in his article “Banking for corporate new instructions” reminds banks to make certain that for a balanced asset portfolio retail banking has to go together with wholesale banking. Besides, for higher control of purchaser’s wishes and consultative selling of products, industrial banks have to have patron relationship control department.

Filomina's (2004) survey on expectations of client from retail banks suggests that not one of the banks are capable of meet the numerous needs of customers. As an end result the customers aren't so unswerving to a selected financial institution and go for multiple banking. Customers are aware about the type of products and services which are available inside the banking quarter and demand them from their banks. The competitive banking of new generation banks make clients dislike them.

Groeneveld and Wagemakers (2004) of their article "Retail banking strategies in Europe" analyse retail banking approach with unique emphasis on retail banking inside the broadest sense of the word. He finds that many banks rediscovered retail banking after the disintegrate of investment and company banking sports and the fall inside the stock charges inside the previous few years. The retail banking strategies in well-known and the strategic positioning of Rabobank group particularly are described in the observe

Gurumurthy (2004) has made an analysis of income, expenditure, operating profit and NPA of public area banks, overseas banks, antique non-public region banks and new private region banks. He contends that the reforms in banking zone definitely have an effect on the financial fitness of the banks. He observes that the monetary performances of the banks are improving due to the prudential norms of RBI and different committees. Besides, those reforms have helped to boom opposition within the banking industry

SubratMohapatra (2004) in his article states that the non-food credit score of the banks has increased numerous instances. Banks have to boom the lending despite the fact that the interest quotes are decreasing because of the of bulk deposits acquired by using them. Retail credit and SME advances are the growth regions of banks

Velouston and Cleopatra (2004) in their study have analysed the relative role of positive drivers of financial institution loyalty. There has a look at suggests the links among photograph, perceived great satisfaction, dedication and loyalty in Greek retail banking. The result of the have a look at is that the photograph has a tremendous effect on perceived first-rate and pride. The key factor that results in loyalty is the personalization in imparting services to clients which assist to increase purchaser pleasure.

Yeole (2004) in her article “Problems of NPA” deals with the NPA problems of commercial banks. She feels that the public area banks are going through the NPA trouble greater frequently than the personal and foreign banks. The NPA of public region banks is growing due to external and internal factors and affects the profitability and liquidity of the banks adversely

Chakraborty (2005) in the article, “Customer courting control, a brand new mantra in Indian banking” views that CRM has an essential role for banks inside the advertising of products and services in a technology of era. By practicing CRM, the patron base and purchaser loyalty in banks may be increased.

Gopalakrishnan (2005) in his take a look at identifies four essential reasons of NPA. In his opinion the primary causes are willful default, budget diversion, deficiency in credit appraisal standards and absence of observe-up and supervision. Besides these, absence of marketplace intelligence, lack of team of workers to supervise the advances and absence of credit score records among banks additionally motive NPA.

S. Joy (2005) in his study “Performance evaluation of personal sector scheduled banks in Kerala” indicates that private sector banks in Kerala are a way underneath the alternative banks in performance but above different banks in increase proportions.

Ramola (2005) in his article states that Indian banking industry can attain global stage best thru the increase of retail banking. For the increase of retail banking, modern merchandise which satisfy the needs of the individuals are required. Such merchandise can be advanced thru marketplace studies. Besides, new rules are required to lessen NPA in retail area.

Rudra Sen Sarma (2005) makes an examine on “The price and income efficiency of Indian banks at some stage in 1986-2003”. During this era the value performance of the banks advanced but the profit performance reduced. Compared to foreign banks, domestic banks are located to be more efficient in terms of value and earnings.

Sudhir (2005) in his study “Retail banking – a paradigm shift” factors out that the potentials of retail banking in rural and semi urban regions continue to be untapped. The capability clients inside the rural and semi urban areas provide opportunities for the boom of retail banking in destiny.

Amit and Anwarin (2006) view that maximum of the Indian banks is presenting retail banking services like cellphone banking, net banking, multi-metropolis cheque facility, any department banking and bill pay services. Along with this generation based services, banks are focusing on commercial enterprise intelligence for providing higher consumer offerings.

Arun Kumar (2006) in his have a look at entitled “Retail banking-its socioeconomic impact” argues that retail banking has failed to enhance the socioeconomic conditions of retail mortgage clients.

Deepal Singh (2006) who made a look at on “Consumer behavior and banking of retail merchandise” argues that borrower’s attitude is the most essential issue which determines the success of housing mortgage scheme

Dharmendra Singh and Garima Kohli (2006) are of the opinion that the brand new generation banks in India are distinct from the traditional banks. They are the pioneers in the use of generation, usage of manpower with expert control and enforcing company governance. The conventional banks follow the technology adoption of those banks to keep customers.

Laxman (2006) in his article “Retail banking, small and beautiful dimensions” identifies the ease of the customers, excellence in processing and cost effectiveness as high elements figuring out the fulfillment of retail banking.

Nair (2006) opines that Indian banks have to innovate and grow for dealing with the new conditions of technological trends within the banking region. Modern customers are not happy with conventional banking and conventional banking services and products.

Rajesh Chakrabarti (2006) observes that the over emphasis on competition and profitability has pushed away the socialistic technique of public region banks observed for decades. Yet he concludes that the emergence of latest technology banks and overseas banks has promoted the usage of era and professionalism in banking region.

Parmar (2012) expressed her views about the condition of women in the field of housing finance. She observed that, due to over and unnecessary rules and regulation females were least interested in investment of funds in housing finance. Literacy rate of women in India is not up to that level so that, they can try to obtain home loans evens. She concludes that women in India are completely ignored in this area.

Monk, Tang and Whitehead (2010) studied the social - economic impact of housing in Scottish country. The study exposed various multiplier effects of housing like output multiplier, income multiplier, employment multiplier and GVA multiplier on economy.

Mishra Ashok (2013) studied about basic requirements for acquisition home loan and growth of housing finance in India. According to him due to the increase in population, shift in demographic prototype and going up income of the middle class vis-à-vis the availability stock and shortage of shelter. In order to rectify this mismatch between demands and supply the government encouraged housing finance institution and banks (public and private) for bridging the resource gap. Home loan is becoming a new area of investment. The paper revealed the process of obtaining of home loan by different banks.

Bhalla (2008) examined the financial recital of selected HFCs. The study designed to examine the effect of various selected independent variables on profitability of selected HFCs. The independent variables considered are interest income, interest expenses, non interest income, operating and administrative expenses and employee costs.

CHAPTER 4

RESEARCH METHODOLOGY

STATEMENT OF THE PROBLEM

The main purpose of doing this project is to study the housing finance sector in India which helps to choose the right home loan schemes for purchase house. Various public and private institutions have entered in this field. These institutions have initiated various house financing schemes to cater the diversified needs of this sector so that I am analysis of Housing Finance schemes of various Banks.

OBJECTIVES OF THE STUDY

The main objectives of the study are as follows:-

- 1) The main objective of this study is to know the housing finance sector in India
- 2) Generating good business to the company by promoting and selling the products of Banks.
- 3) To know the ideas of customers about home loan products and services.
- 4) To make comparative study of Disbursement of home loans by Public & Private banks.
- 5) To study the satisfaction level of customers about home loans.
- 6) To study the problems faced by customers in obtaining the home loans.
- 7) To learn about various aspect of home loans of Public & Private Banks.

SCOPE OF THE STUDY

This study will be conducted in Mumbai Region. A survey of 100 people each from the banks has been conducted who are the general people of the banks. Professors, businessmen, Engineers and persons from self-employed category, etc. will be surveyed.

RESEARCH METHODOLOGY

The research will be done for study on housing finance sector in India. A Questionnaire is prepared for the survey which has conducted in Mumbai Zone. Data have been collected from customer by a personal interview. The research design used in this research will be **Exploratory Research Design.**

Explanation of the Method

A Research Survey will be performed among 100 customers of different PSU Banks and Private Banks. The technique of Random Sampling will be used in the analysis of the data. I personally contacted 100 respondents to get the questionnaires filled. All possible efforts were made to gather information in some rational way to remove biasness

Sampling Plan

Collecting the required information from the right source is very important. Sources from which the data are collected differ as per the required of researcher.

Basically there are two types of data collection sources:

1) Sampling Unit:

The sampling unit primarily consisted of the needed people like businessman, professionals, salaried employees and others. The sample unit is taken from the Mumbai region.

2) Sample Size:

Though large sample give more reliable results than small samples but increases the cost, time and non-sampling error. Keeping in view these constraints 100 respondents were chosen. Attempts have been made to see that samples are chosen from different areas of Mumbai.

From a statistical point of view, the sample comprised of 100 bank customers who completed the questionnaire & Interview.

Tools for Data Collection

- ❖ Questionnaire
- ❖ Interview

Method to Classify Data

Primary Data:

Data collected by a researcher is known as primary data. It will be collected by a person for his own use obtained from findings. This is the data which will be collected by us through survey. The data will be collected by the means of questionnaire filled in by the employees at office.

Secondary Data:

Secondary data means data that are already available i.e., they refer to data which has already been collected and analyzed by someone else. This type of data information will be used by the researcher for his use as second hand information sources through which secondary data can be collected. Secondary data will either be published data or unpublished data.

Tools for Data Analysis

The data will be analyzed through statistical methods. Simplex percentage analysis will be used for analyzing the collected data.

Simplex Percentage Analysis:

Percentage analysis will be the method to represent raw streams of data as a percentage (a part in 100- percent) for better understanding of collected data.

CHI-Square Test:

The CHI-Square test is a useful measure of comparing experimentally obtained results with those expected theoretically and based on hypothesis. It is used as a test static in testing a hypothesis that provides a set of theoretical frequencies with which observed frequencies are compared. In general, CHI Square test is applies to those problems in which we study whether the frequency with which a given event has occurred is scientifically different from the one as expected theoretically. The measure of CHI-Square enables us to find out the degree of discrepancy between observed frequencies and theoretical frequencies and a theoretical frequency is due to error of sampling or due to change.

$$\text{CHI-Square} = \sum (O_i - E_i)^2 / E_i$$

Graphs:

Graphical representations will be used to show the results in simple form. The graphs will be prepared on the basis of data that will be received from the percentage analysis

LIMITATIONS OF THE STUDY

I have found the following limitations in my research study:

- It was very difficult to convince the people to fill up the questionnaire.
- It is only an assumption that the respondents have given correct information.
- The study has the limitation of time and resources.
- The respondents were not open to questions related to their personal income.
- The respondents did not want to provide their address and contact number because they feel that they might be contacted through telemarketing and other purpose.

CHAPTER 5

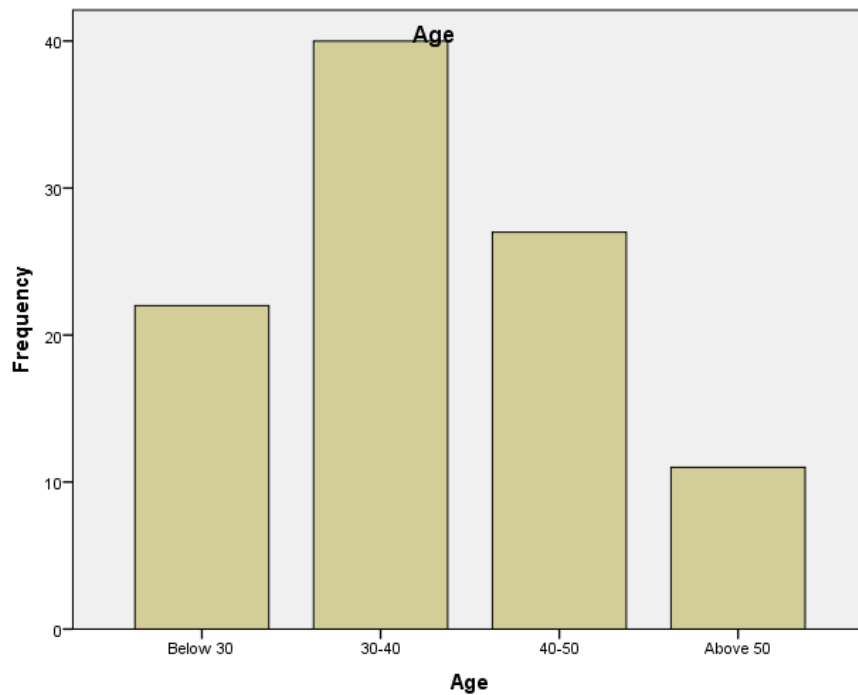
DATA ANALYSIS AND INTERPRETATION

1. Age

Table no. 1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 30	22	22.0	22.0	22.0
	30-40	40	40.0	40.0	62.0
	40-50	27	27.0	27.0	89.0
	Above 50	11	11.0	11.0	100.0
	Total	100	100.0	100.0	

Chart no. 1



Interpretation:

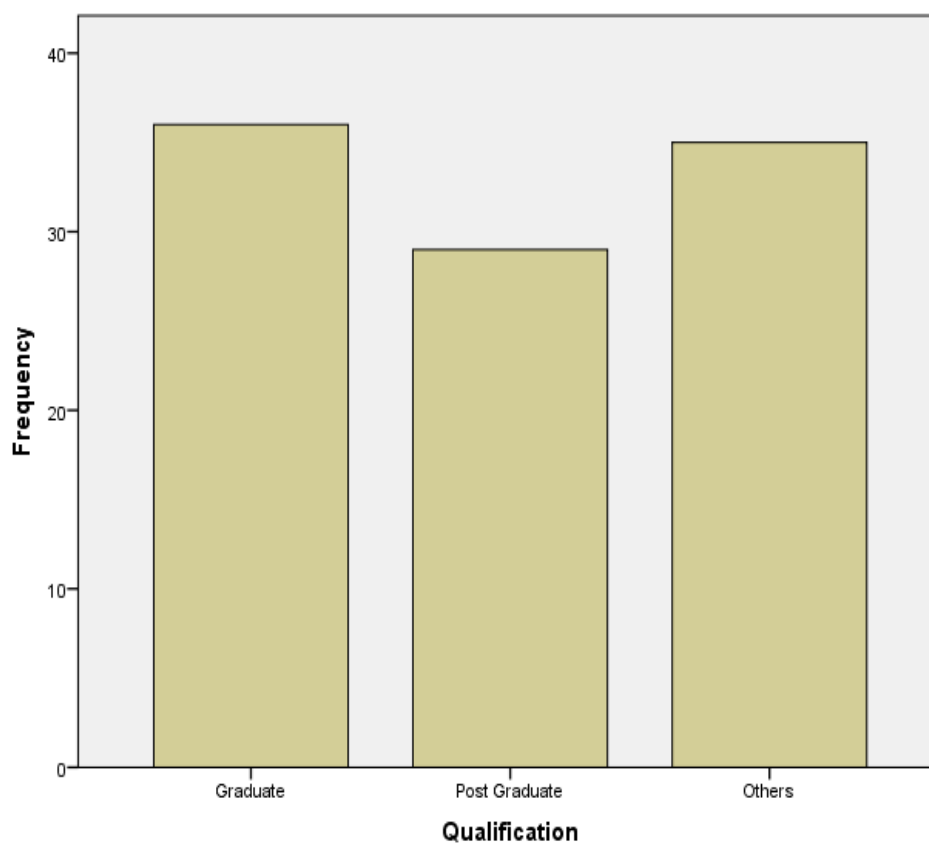
Table 1 reveals that 22% of the respondents are of the age group of below 30, 40% of the respondents are of the age group of 30-40 years, 27% of the respondents are of the age group of 40-50 years and 11% of the respondents are of the age group of 50 years and above.

2. Educational Qualification

Table no. 2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Graduate	36	36.0	36.0	36.0
	Post Graduate	29	29.0	29.0	65.0
	Others	35	35.0	35.0	100.0
	Total	100	100.0	100.0	

Chart no. 2



Interpretation:

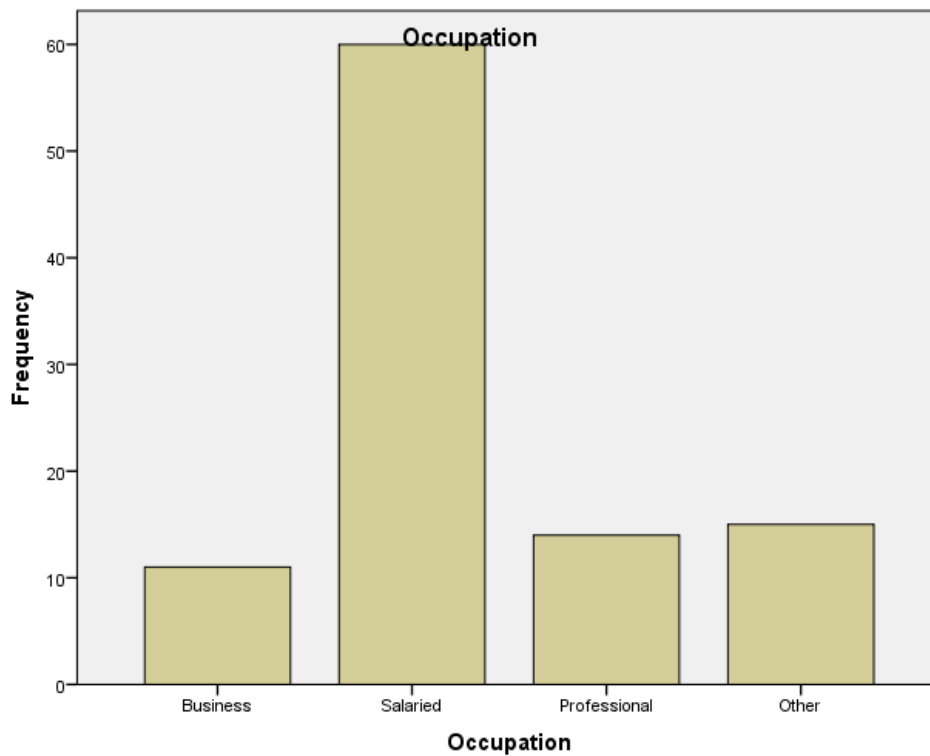
Table 2 reveals that 36% of the respondents are graduates, 29% of the respondents are post graduates and 35% of the respondents have other qualifications.

3. Occupation

Table no. 3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Business	11	11.0	11.0	11.0
	Salaried	60	60.0	60.0	71.0
	Professional	14	14.0	14.0	85.0
	Other	15	15.0	15.0	100.0
	Total	100	100.0	100.0	

Chart no. 3



Interpretation:

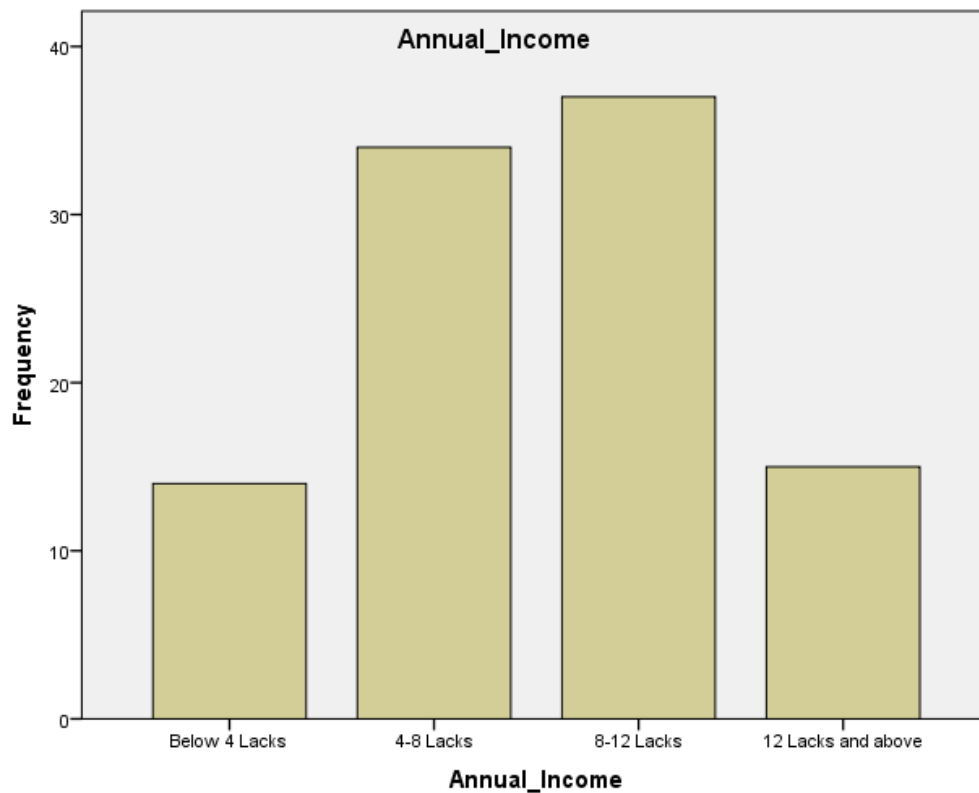
Table 3 reveals that 60% of the respondents are salaried, 14% of the respondents are professionals, 11% of the respondents have business and 15% of the respondents have other occupations.

4. Which Income group do you belong to

Table no. 4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 4 Lacks	14	14.0	14.0	14.0
	4-8 Lacks	34	34.0	34.0	48.0
	8-12 Lacks	37	37.0	37.0	85.0
	12 Lacks and above	15	15.0	15.0	100.0
	Total	100	100.0	100.0	

Chart no. 4



Interpretation:

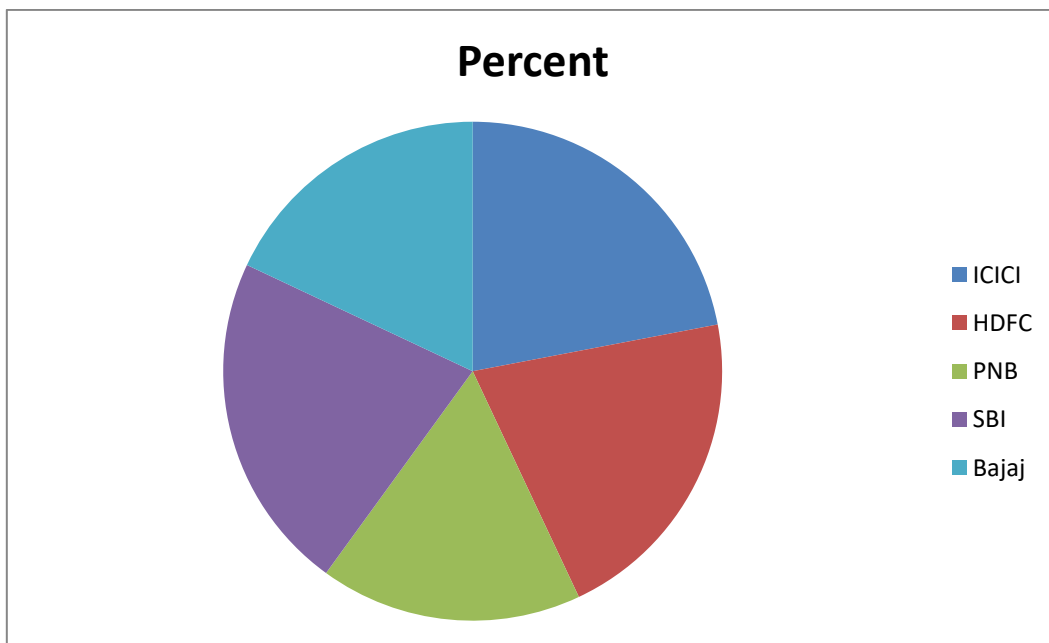
Table 3 reveals that 37% of the respondents have an annual income of 8-12 Lacks, 34% of the respondents have an annual income of 4-8 Lacks, 15% of the respondents have an annual income of above 12 Lacks and 14% of the respondents have an annual income of below 4 Lacks.

5. Are you aware of the home loan product of any of the following banks?

Table no. 5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	ICICI	22	22.0	22.0	22.0
	HDFC	21	21.0	21.0	43.0
	PNB	17	17.0	17.0	60.0
	SBI	22	22.0	22.0	82.0
	Bajaj	18	18.0	18.0	100.0
	Total	100	100.0	100.0	

Chart no. 5



Interpretation:

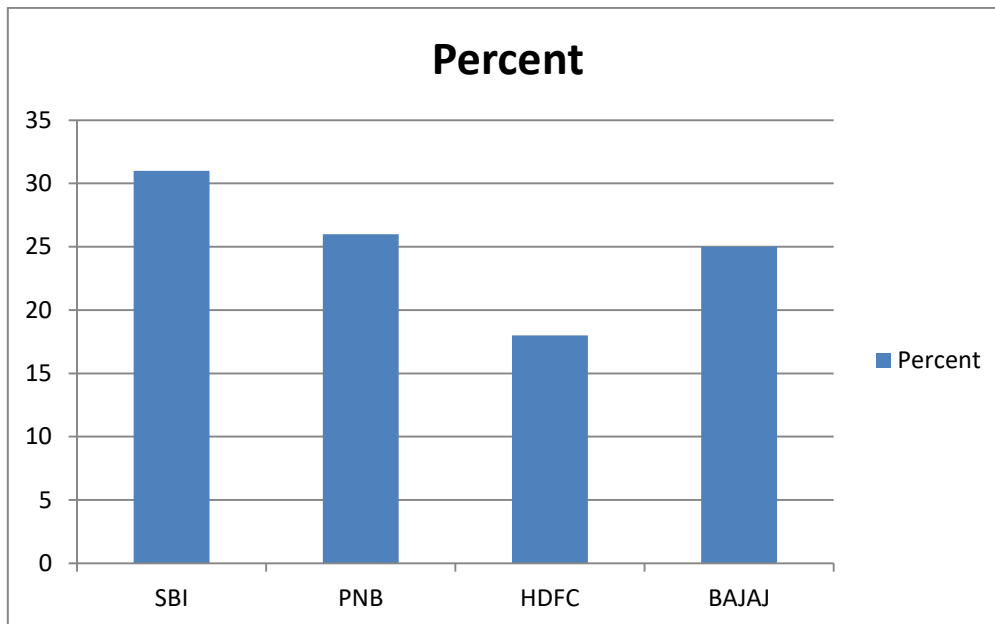
Table 5 reveals that 22% of the respondents are aware of the home loan product of any of ICICI Bank, 21% of the respondents are aware of the home loan product of any of HDFC Bank, 17% of the respondents are aware of the home loan product of any of PNB Bank, 22% of the respondents are aware of the home loan product of any of SBI Bank, and 18% of the respondents are aware of the home loan product of Bajaj Housing Finance limited.

6. Name of housing finance bank from which you have taken loan.

Table no. 6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SBI	31	31.0	31.0	31.0
	PNB	26	26.0	26.0	57.0
	HDFC	18	18.0	18.0	75.0
	BAJAJ	25	25.0	25.0	100.0
	Total	100	100.0	100.0	

Chart no. 6



Interpretation:

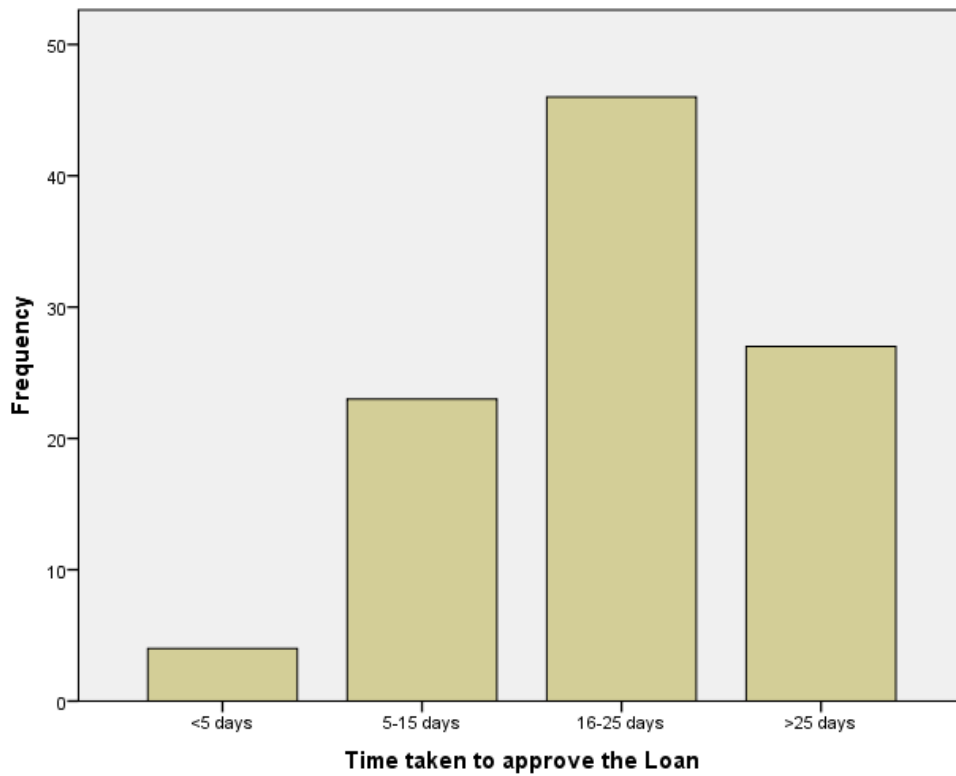
Table 6 reveals that 31% of the respondents have taken housing finance from SBI Bank, 26% of the respondents have taken housing finance from PNB Bank, 18% of the respondents have taken housing finance from HDFC Bank, and 25% of the respondents have taken housing finance from Bajaj Housing Finance.

7. Time taken to approve the Loan.

Table no. 7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<5 days	4	4.0	4.0	4.0
	5-15 days	23	23.0	23.0	27.0
	16-25 days	46	46.0	46.0	73.0
	>25 days	27	27.0	27.0	100.0
	Total	100	100.0	100.0	

Chart No. 7



Interpretation:

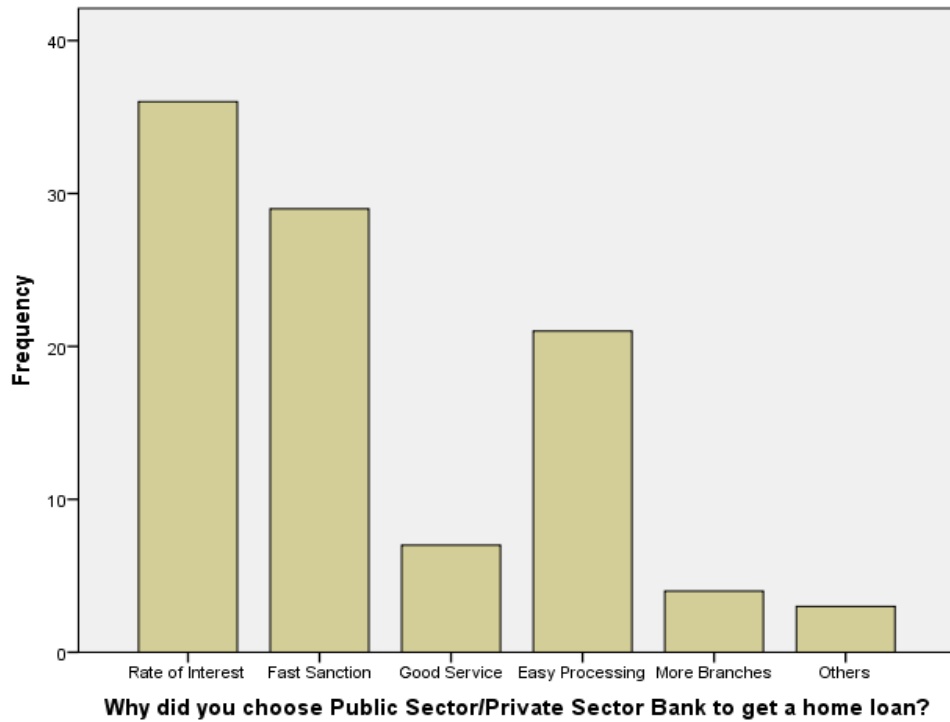
Table 7 reveals that 46% of the respondents got home loan approved within 16-25 days, 27% of the respondents got home loan approved in more than 25 days, 23% of the respondents got home loan approved within 5-15 days, and 4% of the respondents got home loan approved within 5 days.

8. Why did you choose Public Sector/Private Sector Bank to get a home loan?

Table no. 8

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rate of Interest	36	36.0	36.0	36.0
	Fast Sanction	29	29.0	29.0	65.0
	Good Service	7	7.0	7.0	72.0
	Easy Processing	21	21.0	21.0	93.0
	More Branches	4	4.0	4.0	97.0
	Others	3	3.0	3.0	100.0
	Total	100	100.0	100.0	

Chart no. 8



Interpretation:

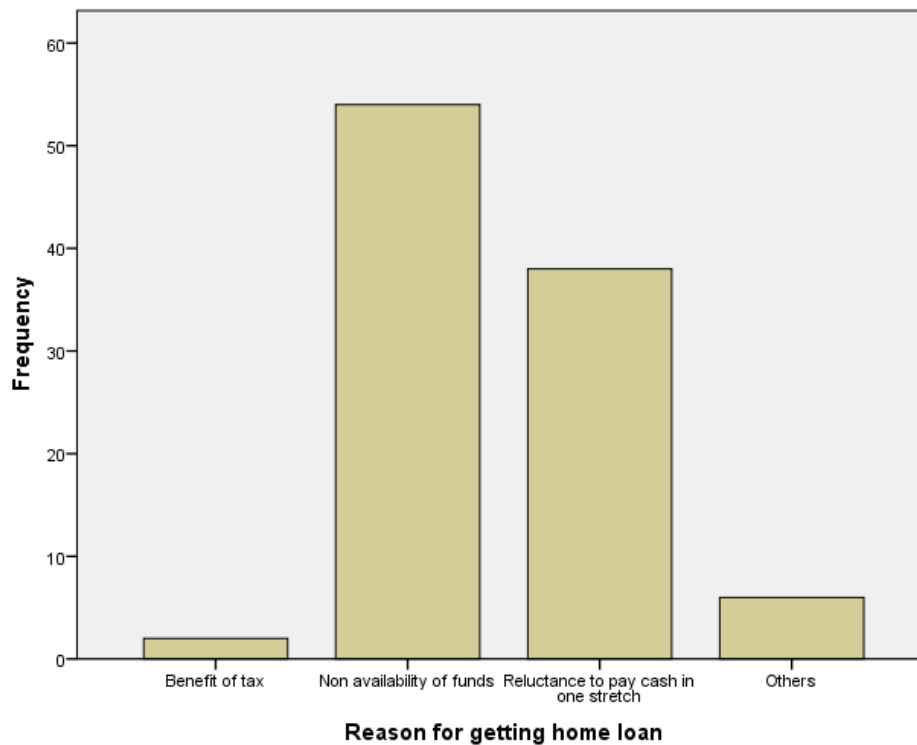
Table 8 reveals that 36% of the respondents chose Public Sector/Private Sector Bank to get a home loan because of Rate of Interest, 29% of the respondents because of fast sanction, 21% of the respondents because of easy processing.

9. Reason for getting home loan

Table no. 9

Reason for getting home loan					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Benefit of tax	2	2.0	2.0	2.0
	Non availability of funds	54	54.0	54.0	56.0
	Reluctance to pay cash in one stretch	38	38.0	38.0	94.0
	Others	6	6.0	6.0	100.0
	Total	100	100.0	100.0	

Chart no. 9



Interpretation:

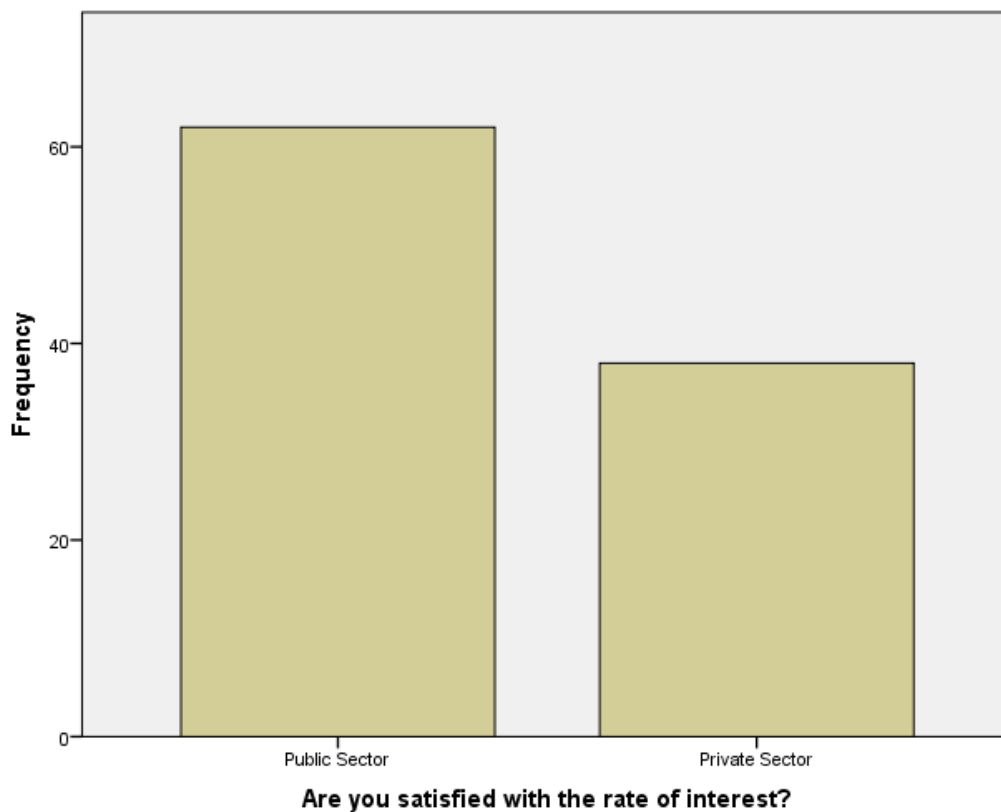
Table 9 reveals that 54% of the respondents took home loan because of non-availability of funds, 38% of the respondents took home loan because of reluctance to pay cash in one stretch.

10. Are you satisfied with the rate of interest?

Table no. 10

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Public Sector	62	62.0	62.0	62.0
	Private Sector	38	38.0	38.0	100.0
	Total	100	100.0	100.0	

Chart no. 10



Interpretation:

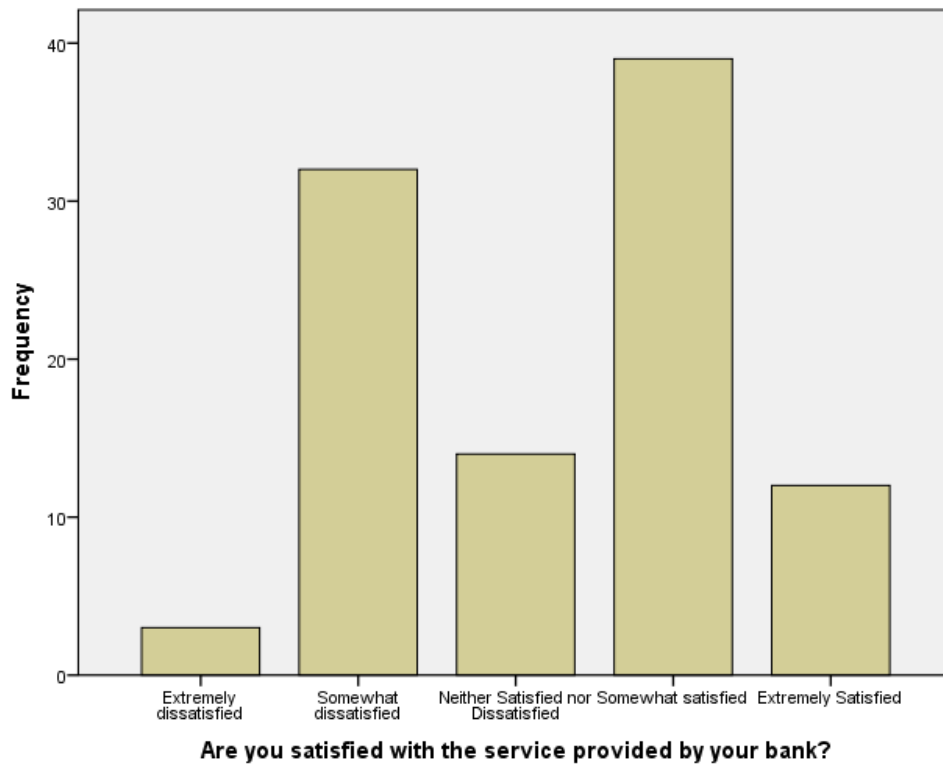
Table 10 reveals that 62% of the respondents are satisfied with the rate of interest of public sector banks and 38% of the respondents are satisfied with the rate of interest of private sector banks.

11. Are you satisfied with the service provided by your bank?

Table no. 11

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Extremely dissatisfied	3	3.0	3.0	3.0
	Somewhat dissatisfied	32	32.0	32.0	35.0
	Neutral	14	14.0	14.0	49.0
	Somewhat satisfied	39	39.0	39.0	88.0
	Extremely Satisfied	12	12.0	12.0	100.0
	Total	100	100.0	100.0	

Chart no. 11



Interpretation:

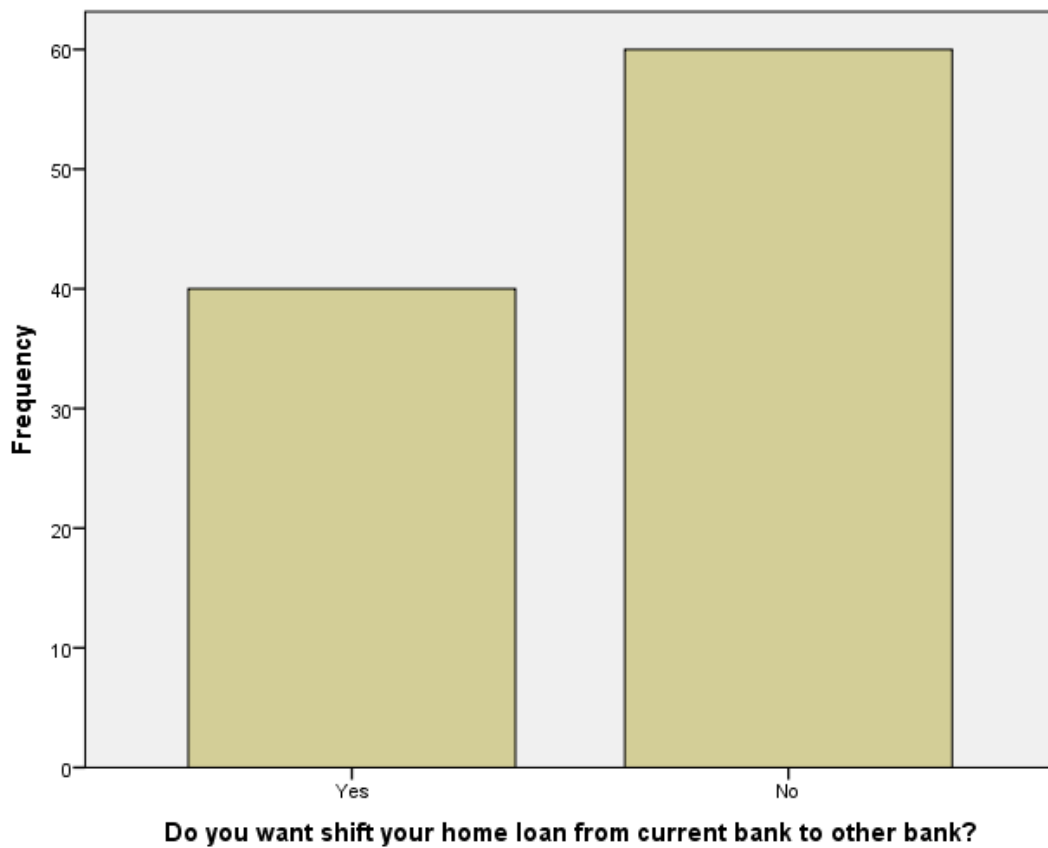
Table 11 reveals that 39% of the respondents are satisfied with the service provided by their bank and 32% of the respondents are dissatisfied with the service provided by their bank.

12. Do you want shift your home loan from current bank to other bank?

Table no. 12

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	40	40.0	40.0	40.0
	No	60	60.0	60.0	100.0
	Total	100	100.0	100.0	

Chart no. 12



Interpretation:

Table 12 reveals that 40% of the respondents do wish to change their bank to other banks.

Table no. 13

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Reason for getting home loan	Between Groups	2.193	3	.731	1.810	.150
	Within Groups	38.767	96	.404		
	Total	40.960	99			
Are you satisfied with the service provided by your bank?	Between Groups	3.438	3	1.146	.907	.441
	Within Groups	121.312	96	1.264		
	Total	124.750	99			
Are you aware of the home loan product of any of the following banks?	Between Groups	11.628	3	3.876	1.949	.127
	Within Groups	190.882	96	1.988		
	Total	202.510	99			
Name of housing finance bank from which you have taken loan	Between Groups	3.780	3	1.260	.920	.434
	Within Groups	131.530	96	1.370		
	Total	135.310	99			
Time taken to approve the Loan	Between Groups	.695	3	.232	.342	.795
	Within Groups	65.145	96	.679		
	Total	65.840	99			
Why did you choose Public Sector/Private Sector Bank to get a home loan?	Between Groups	18.790	3	6.263	3.368	.022
	Within Groups	178.520	96	1.860		
	Total	197.310	99			
Are you satisfied with the rate of interest?	Between Groups	.140	3	.047	.191	.903
	Within Groups	23.420	96	.244		
	Total	23.560	99			
Do you want shift your home loan from current bank to other bank?	Between Groups	.706	3	.235	.971	.410
	Within Groups	23.294	96	.243		
	Total	24.000	99			

HYPOTHESIS TESTING

Hypothesis testing is an act in statistics whereby an analyst tests an assumption regarding a population parameter. The methodology employed by the analyst depends on the nature of the data used and the reason for the analysis. Hypothesis testing is used to infer the result of a hypothesis performed on sample data from a larger population.

Purpose:

The purpose of this of this test is to analyze that whether the amount of loan is dependent on income of a respondent or not. So we will assume two hypotheses related to this analysis.

Ho: There is significant relation between income of a respondent and amount of Home loan

H1: There is no significant relation between income of a respondent and amount of Home loan

<u>Loan Amt</u>		5 to 10	10 to 15	15 to 25	More than 25	Total
<u>Income(in Lakh)</u>	Up to 5 Lakh	Lakh	Lakh	Lakh		
Up to 1.5	0	0	0	0	0	0
1.5 to 2.5	0	2	2	0	0	4
2.5 to 3.5	1	8	2	0	0	11
3.5 to 5	0	2	1	0	0	3
More than 5	0	0	0	1	0	1
Total	1	12	5	1	0	19

Expected Frequencies

0	0	0	0	0
0.21	2.52	1.052	0.21	0
0.57	6.94	2.9	0.57	0
0.15	1.9	0.78	0.15	0
0.052	0.63	0.26	0.052	0

Calculations

Arranging Observed & Expected Frequencies as follows:

Fo	fe	fo-fe	(fo-fe)²	(fo-fe)²/fe
0	0	0	0.000	0.000
0	0	0	0.000	0.000
0	0	0	0.000	0.000
0	0	0	0.000	0.000
0	0	0	0.000	0.000
0	0.21	-0.21	0.044	0.210
2	2.52	-0.52	0.270	0.107
2	1.052	0.948	0.899	0.854
0	0.21	-0.21	0.044	0.210
0	0	0	0.000	0.000
1	0.57	0.43	0.185	0.324
8	6.94	1.06	1.124	0.162
2	2.9	-0.9	0.810	0.279
0	0.57	-0.57	0.325	0.570
0	0	0	0.000	0.000
0	0.15	-0.15	0.023	0.150
2	1.9	0.1	0.010	0.005
1	0.78	0.22	0.048	0.062
0	0.15	-0.15	0.023	0.150
0	0	0	0.000	0.000
0	0.052	-0.052	0.003	0.052
0	0.63	-0.63	0.397	0.630
0	0.26	-0.26	0.068	0.260
1	0.052	0.948	0.899	17.283
0	0	0	0.000	0.000
				21.309

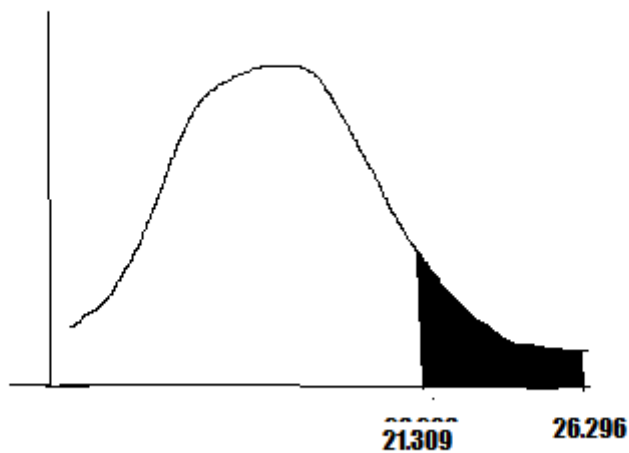
$$\chi^2 = \sum \frac{(O-E)^2}{E} = 21.309$$

E

The value of $\chi^2 = 21.309$

Degree of freedom (D.F.) = $(r-1) \times (c-1) = 16$

χ^2_{tab} = (at 5 % confidence level) = 26.296



Here $\chi^2_{\text{cal}} < \chi^2_{\text{tab}}$.

Hence H_0 is accepted

Interpretation:

As figure shows the sample Chi Square the value of 21.309 is within the acceptance region. Thus we accept the null hypothesis there is significant relation between income of a respondent and amount of Home loan

CHAPTER 6

FINDINGS

Findings:

- ✓ 22% of the respondents are of the age group of below 30, 40% of the respondents are of the age group of 30-40 years, 27% of the respondents are of the age group of 40-50 years and 11% of the respondents are of the age group of 50 years and above.
- ✓ 36% of the respondents are graduates, 29% of the respondents are post graduates and 35% of the respondents have other qualifications.
- ✓ 60% of the respondents are salaried, 14% of the respondents are professionals, 11% of the respondents have business and 15% of the respondents have other occupations.
- ✓ 37% of the respondents have an annual income of 8-12 Lacks, 34% of the respondents have an annual income of 4-8 Lacks, 15% of the respondents have an annual income of above 12 Lacks and 14% of the respondents have an annual income of below 4 Lacks.
- ✓ 22% of the respondents are aware of the home loan product of any of ICICI Bank, 21% of the respondents are aware of the home loan product of any of HDFC Bank, 17% of the respondents are aware of the home loan product of any of PNB Bank, 22% of the respondents are aware of the home loan product of any of SBI Bank, and 18% of the respondents are aware of the home loan product of Bajaj Housing Finance.
- ✓ 31% of the respondents have taken housing finance from SBI Bank, 26% of the respondents have taken housing finance from PNB Bank, 18% of the respondents have taken housing finance from HDFC Bank, and 25% of the respondents have taken housing finance from Bajaj Housing Finance.

- ✓ 46% of the respondents got home loan approved within 16-25 days, 27% of the respondents got home loan approved in more than 25 days, and 23% of the respondents got home loan approved within 5-15 days, and 4% of the respondents got home loan approved within 5 days.
- ✓ 36% of the respondents chose Public Sector/Private Sector Bank to get a home loan because of Rate of Interest, 29% of the respondents because of fast sanction, 21% of the respondents because of easy processing.
- ✓ 54% of the respondents took home loan because of non-availability of funds, 38% of the respondents took home loan because of reluctance to pay cash in one stretch.
- ✓ 62% of the respondents are satisfied with the rate of interest of public sector banks and 38% of the respondents are satisfied with the rate of interest of private sector banks.
- ✓ 39% of the respondents are satisfied with the service provided by their bank and 32% of the respondents are dissatisfied with the service provided by their bank.
- ✓ 40% of the respondents do wish to change their bank to other banks.

CHAPTER 7

Suggestions

- ✓ To boom their clients, the banks ought to offer specialized services in this region. These services can be together with proper guidance to the purchaser concerning the processing of loans, particularly for the clients who're illiterate.
- ✓ To satisfy their clients and for right dealings in destiny, the banks should make prompt disbursement of loan quantity to the customers so that they should purchase or construct their dream domestic as early as viable.
- ✓ The banks should use smooth method, or say, less lengthy process for the sanctioning of mortgage to the client. There have to be less variety of felony formalities, in case this exists, then, these have to be completed in less time. This will be beneficial in attracting more clients.
- ✓ Although the hobby quotes on precise norms, yet clients seek much less hobby charge which can decrease their value of house. So banks should try and lower their hobby quotes. Needless to say, that the bank which is having lower interest costs, have the maximum clients for loans.
- ✓ Banks provide mortgage according to the repaying capacity of the purchaser and his/her eligibility. Due to which, a few clients are not capable of get amount of mortgage needed by using them. So, the banks have to melt their norms concerning the loan quantity.
- ✓ Create consciousness: The Company has to take care of cognizance advent approximately the goods and offerings many of the customers.
- ✓ Charges: The Company has to lessen the mortality and management expenses.

- ✓ The organisation has to reduce their interest fees on home mortgage products and services.

- ✓ The agency has to pick out the ability clients.

- ✓ Company should do not forget the existing opposition and ought to act in keeping with the patron desires.

- ✓ The banks ought to attempt to offer proper know-how concerning their home loan schemes, even to people who don't know approximately such schemes and their advantages especially in rural areas. So they need to provide know-how to the ignorant customers, particularly in rural areas and backward urban area so, above are the main hints furnished to the KVB. By considering these hints, the banks can give a boost to their client base in home loans area. They have to improve their offerings and decrease felony proceedings and ought to be pleasant to their clients. All this will be beneficial to satisfy their customers.

CHAPTER 8

Conclusion

In a developing country like India majority of the populace are below the poverty line. For them proudly owning a residence is a distant dream. For maximum of the buyers, the most important investment has been of their personal domestic. One of the important inputs of housing is finance and different required inputs are land, building strategies technology, sales and offerings. Housing has been a hobby wherein people in reality discover it tough to shop first and then make investments. Hence for the general public of the people housing finance appears to be the most effective feasible answer.

The housing finance enterprise has witnessed a steady growth within the past few years despite continued recession in the global economy. The housing finance enterprise witnessed the access of many gamers such as housing finance groups and more these days the aggressive boom of industrial banks in the housing arena.

The study is centered to investigate area-wise performance evolution of housing finance of decided on industrial banks which consist of regulations, programmes, contribution and scheme of the respective establishments.

The preference and the expectancy of the borrowers were analyzed to identify the factors that influence a housing loan borrower in selection of a company and their stage of pride in the direction of the offerings presented by using the chosen business banks. The analysis is made on the basis of primary statistics amassed from commercial banks and housing mortgage borrowers via a properly-structured schedules and questionnaire

For millions the sky is the roof below which they sleep and billions live in dangerous and unsanitary settlements where the fundamental centers are conspicuous with the aid of their absence or chronic inadequacy to each citizen toward the thing of social responsibility. Providing housing facility to every member of the society is one of the primary responsibilities of the government in the direction of the society. Therefore, steps need to be taken by using the government to boom the running efficiency of banks in imparting housing finance. Long term finances can be made to be had liberally to these banks supplying housing finance which might enable these banks to provide a safe shelter to billions of people. This will permit the state to find an area in the listing of evolved nations inside a quick term.

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10. Brochure on home loans from SBI and HDFC

NEWS PAPERS

1. The Times of India
2. Financial Express

Appendix

QUESTIONNAIRE

1) Age

- (a) Below 30
- (b) 30-40
- (c) 40-50
- (d) Above 50

2) Occupation

- (a) Business
- (b) Salaried
- (c) Professional
- (d) Other

3) Are you aware of the home loan product of any of the following banks?

- (a) ICICI (b) HDFC (c)PNB (d)SBI (e)BAJAJ

4) Name of housing finance bank from which you have taken loan

- (a) SBI (b) PNB (c) HDFC (d) BAJAJ

5) Time taken to approve the Loan

- <5days (b) 5-15days (c)16-25days (d) >25days

6) Why did you choose Public Sector/Private Sector Bank to get a home loan?

- (a) Rate of interest
- (b) Fast Sanction
- (c) Good Service
- (d) Easy Processing
- (e) More branches
- (f) Others

- 7) Which Income group do you belong to
(a) Below 4 lakhs
(b) 4-8 lakhs
(c) 8-12 lakhs
(d) 12 lakhs and above
- 8) Educational Qualifications
(a) Graduate (b) Post Graduate (c) Others
- 9) Reason for getting home loan
(a) Benefit of tax
(b) Non availability of funds
(c) Reluctance to pay cash in one stretch
(d) Others
- 10) Are you satisfied with the rate of interest?
(a) Public Sector (b) Private Sector
- 11) Are you satisfied with the service provided by your bank?
(a) Extremely Satisfied
(b) Somewhat satisfied
(c) Neither Satisfied nor Dissatisfied
(d) Somewhat dissatisfied
(e) Extremely Dissatisfied
- 12) Do you want shift your home loan from current bank to other bank?
(a) Yes (b) No




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