



Bioethanol Production from Paper using marine Isolate *Bacillus pumilus*

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ABSTRACT

Bioethanol may serve both as an additive or complete replacement for petroleum-derived transportation fuels, particularly gasoline in spark ignition (SI) engines. Many useful products like biofuels, chemicals, improved animal feeds and human nutrients can be produced making use of these residues of plant biomass which has actually treated as waste. Lignin, cellulose and hemicellulose are the major constituents of lignocellulose which in turn contributes to the major component in the structure of woody and non woody plants and also a source of organic matter which can be regenerated and used for deriving the required substances. Marine microbes have a very significant role to play in our lives because of their abundance and activity. They are remarkable because they have the ability to produce many commercially important bioactive compounds and have the ability to bring about remediation by enzymes produced by the microbes in the ocean. In the present study, bacteria were isolated from marine sources and screened for the ability to produce lignocellulases. One of the bacterial isolates which exhibited an extensive ability to breakdown lignocelluloses was identified as *Bacillus pumilus* and chosen for further study. Domestic, industrial and agro waste rich in lignocellulosic content were subjected to enzymatic hydrolysis by the isolate. Paper was found to be one of the substrates releasing sugars in abundant amounts. Physical and chemical parameters were optimised with paper to further increase the yield of sugars. The optimised conditions were used for enzymatic hydrolysis of the substrate to give reducing sugars in much higher quantity. These sugars were fermented to alcohol by *S.cerevisiae* forming 12.42% of alcohol which is close to that of the yields utilised at commercial levels.

Key words: Paper, *Bacillus pumilus*, Bioethanol, Optimization.

INTRODUCTION

The increasing dependency on oil imports and the growing emissions of greenhouse gases are the two main concerns which justify the introduction of public policy incentives in Europe for developing lignocellulosic ethanol. According to International Energy Agency (2008) the total world demand for oil is projected to rise by 1% every year mostly due to increasing demand in emerging markets, especially India (3.9%/year) and China (3.5%/year). In view of continuously rising petroleum costs and dependence upon fossil fuel

resources, considerable attention has been focused on alternative energy resources. Production of ethanol or ethyl alcohol (CH₃CH₂OH) from biomass is one way to reduce both the consumption of crude oil and environmental pollution (Lang *et al.*, 2001). Bioethanol represents one of the most prominent technical options due to the possibility of blending it with fossil fuels and using in the existing automobiles without significant adaptations. Unlike fossil fuels, ethanol is a renewable source produced through fermentation of sugars. Ethanol is widely used as a partial gasoline replacement in the USA. Fuel ethanol that is produced from corn has been used in gasohol or oxygenated fuels since the 1980s. These gasoline fuels contain up to 10% ethanol by volume.

Smaller scale production of bioethanol started more recently from lignocellulosic feedstock derived from agricultural residue. However, lignocellulosic biomass requires a more complicated hydrolysis stage. The reason for this is that cellulose in the wood contains carbohydrate polymers called cellulose. Cellulose is made up of long chains of glucose and a more complex

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pumilus. Reading was taken for reducing sugar using DNS (Miller, 1959) and lignin degradation assay using veratryl alcohol. The readings were taken weekly for 8 consecutive weeks.

Alkali Treatment:

The lignocellulosic biomass paper was cut into small pieces and was added into flasks containing different concentrations of alkali - 0.1%, 0.3%, 0.5%, 0.7%, 0.9% and 1% (Ashishvyaset *al.*, 2005). The flasks were incubated at room temperature for 24 h. The substrates were then neutralized and autoclaved and inoculated with *Bacillus pumilus*. Reading was taken for reducing sugar using DNS and lignin degradation assay using veratryl alcohol assay.

Solid State Fermentation:

Paper was cut into small pieces and suspended in water. Pretreatment was carried out with Acid overnight with optimal of 0.3% acid, high temperature of 200°C. The substrate was suspended in 1000ml of distilled water and the flasks were autoclaved. The flasks were allowed to cool to room temperature. Once flasks were cooled, maltose- 2% and ammonium nitrate- 0.5% sources were added.

The pretreated flasks were inoculated with *Bacillus pumilus*, the pH was set at 4 and incubated at 30°C for 30 days. The incubated substrates were taken and filtered with 0.45 micron Whatmann filter paper by using filtration unit (Fatma, 2010). The filtrate was collected separately for each organism in a sterile Erlenmeyer flask and inoculated with 3% *Saccharomyces cerevisiae*. The inoculated flasks were incubated at 30°C for 40 days.

About 200ml of each sample were drawn on 10th, 20th, 30th and 40th day and distillation was carried out. The alcohol estimation was carried out by potassium

dichromate method (William, 1950) and the amount of alcohol was calculated.

RESULTS AND DISCUSSION

Bacillus pumilus exhibited maximal degradation of cellulose Paper at pH 4 in the 5th week (Fig. 1), incubation temperature at 30°C in the 5th week (Fig. 2), acid hydrolysis 0.3% in the 3rd week (Fig. 4), alkali hydrolysis 0.1% in the 3rd week (Fig. 5), high temperature treatment at 200°C in the 2nd week (Fig. 3), ammonium nitrate being the best nitrogen source at 1.5% in the 2nd week (Fig. 6) and the variation of maltose source at 2% concentration in the 4th week (Fig. 7) having no increased impact in degradation.

Bacillus pumilus exhibited maximal degradation of lignin Paper at pH 7 in the 1st week (Fig. 1), incubation temperature at 37°C in the 7th week (Fig. 2), acid hydrolysis 0.9% in the 3rd week (Fig. 4), alkali hydrolysis 0.5% in the 8th week (Fig. 5), high temperature treatment at 100°C in the 4th week (Fig. 3), ammonium nitrate at 1.5% in the initial reading (Fig. 6) and the variation of maltose source at 1.0% concentration in the 8th week (Fig. 7) having no increased impact in degradation.

According to results, the substrate degradation was a direct function of enzyme activities. cellulose was degraded more than hemicellulose and it could again be correlated to higher cellulase activity than xylanase activity, with low ligninase activity. This finding was a variant from the observations of Madhu Choudhary *et al.*, (2009).

Pre-treatment of various substrate with 1% (1N NaOH) Alkali proved to be sufficient to obtain maximum delignification, enhancing lignocellulase activity which varies with the results obtained by Acharya *et al.* (2008) where they pretreated saw dust with 2N NaOH and obtained maximum cellulase activity at 9.6%

Figure-1. Optimization of pH indicates that maximum reducing sugar and lignin oxidation is at pH 4 in 5th week and pH 7 in the 1st week.

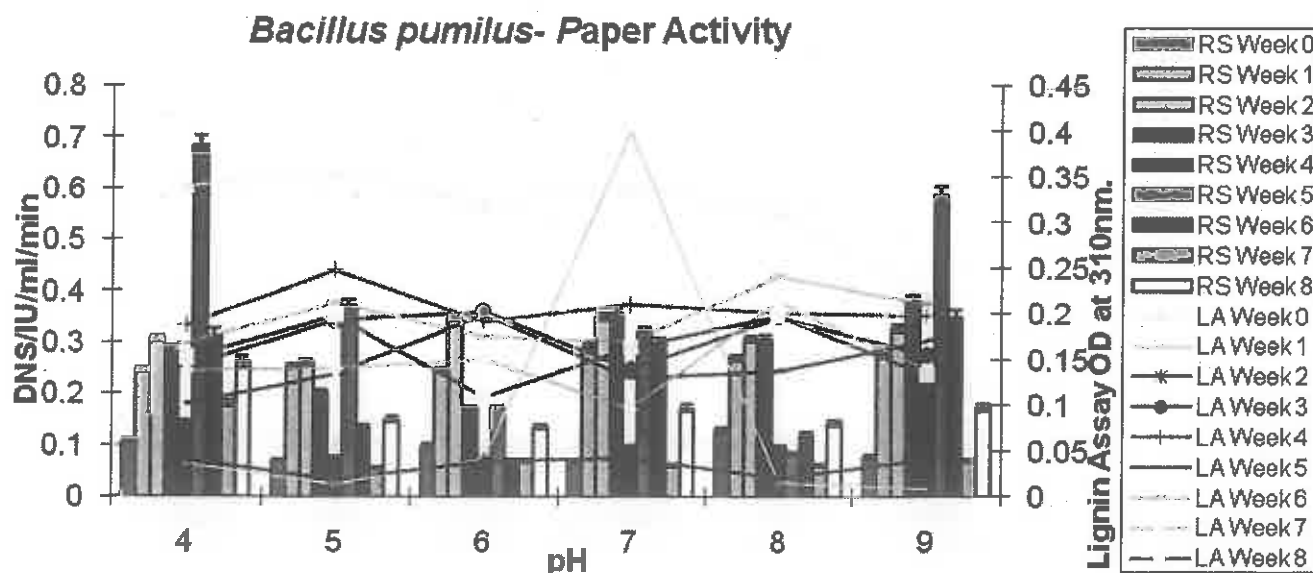


Figure-4. Pre Treatment with Acid indicates highest reducing sugar at 0.3 % and lignin oxidation at 0.9 % in the 3rd week.

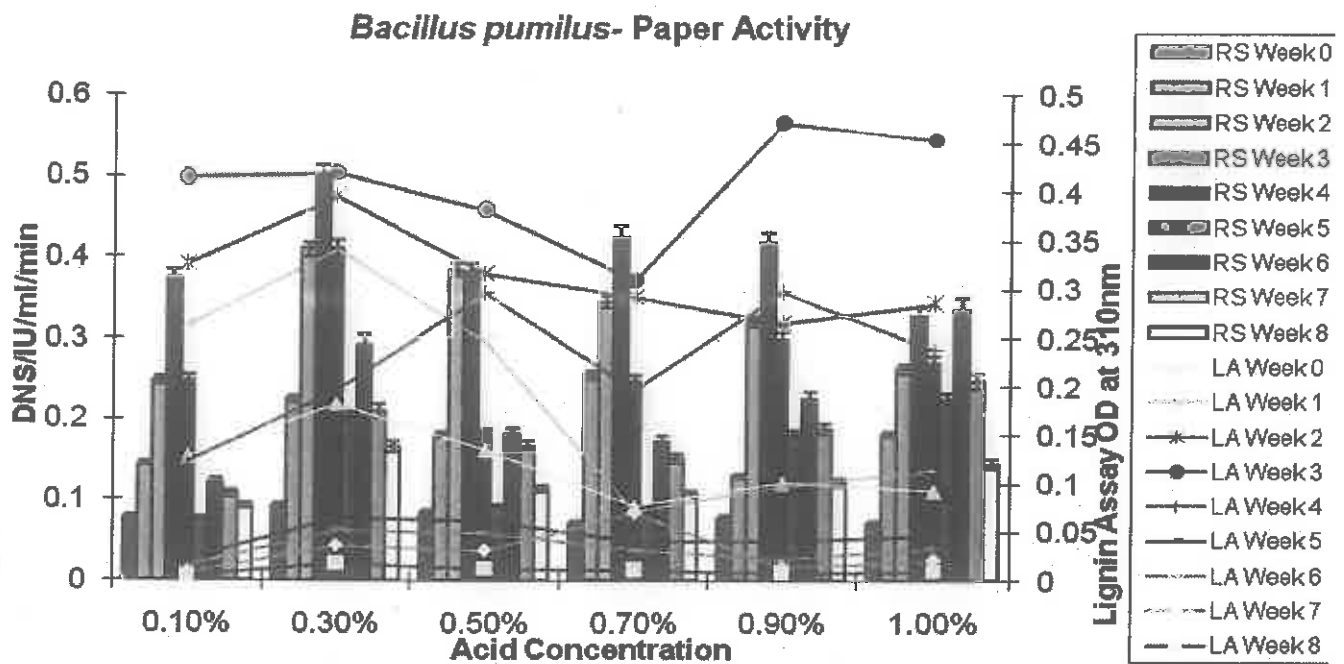
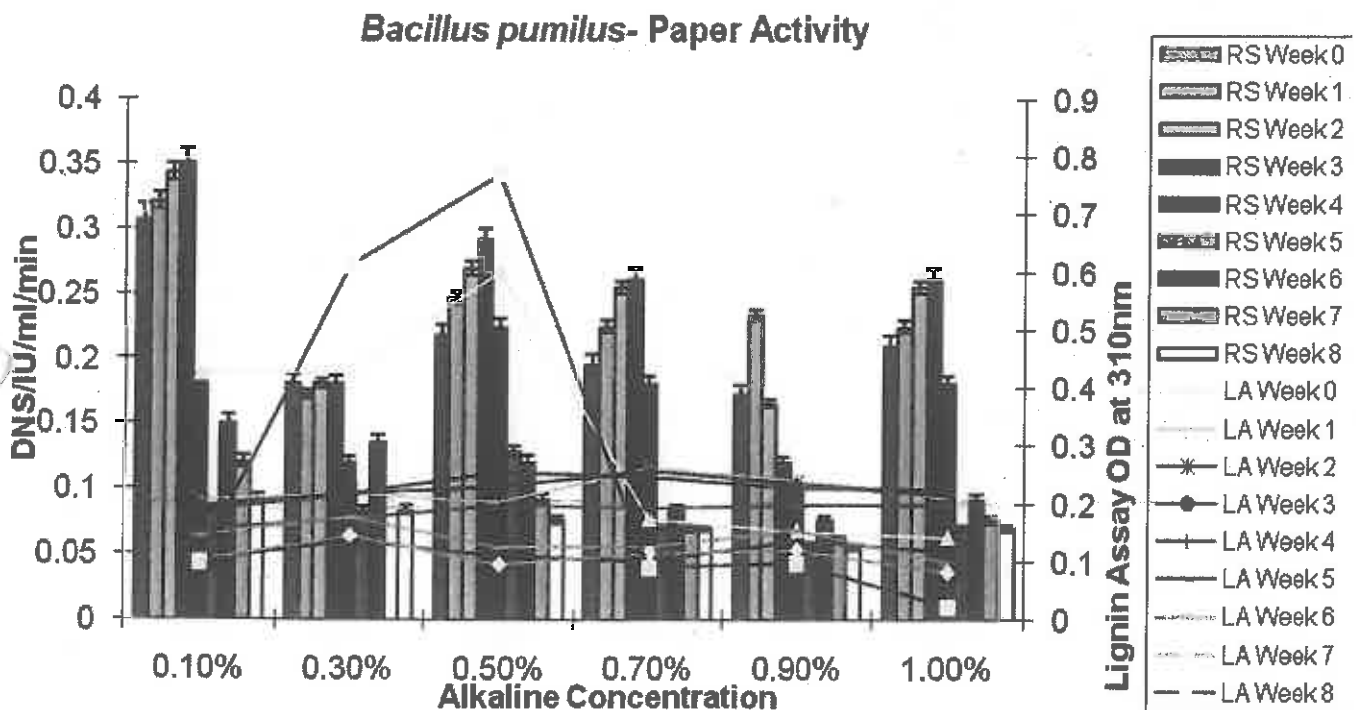


Figure-5. Treatment with Alkali indicates highest reducing sugar at 0.1 % in 3rd week and lignin oxidation at 0.5 % in the 8th week.



The maximum Bioethanol yield was found on the 20th day which varies with the findings of Naresh Sharma *et al.* (2007) where the maximum yield was found on 2nd day with a combination of two waste.

Alcohol Concentration (g/l):

The amount of alcohol was maximally seen on the 20th day. The highest amount of alcohol was found to be 98.0g/l. The least amount was 34.23g/l and found be produced on 40th day of fermentation (Fig. 9).

Figure-8. Alcohol Percentage for *Bacillus pumilus* against Paper.

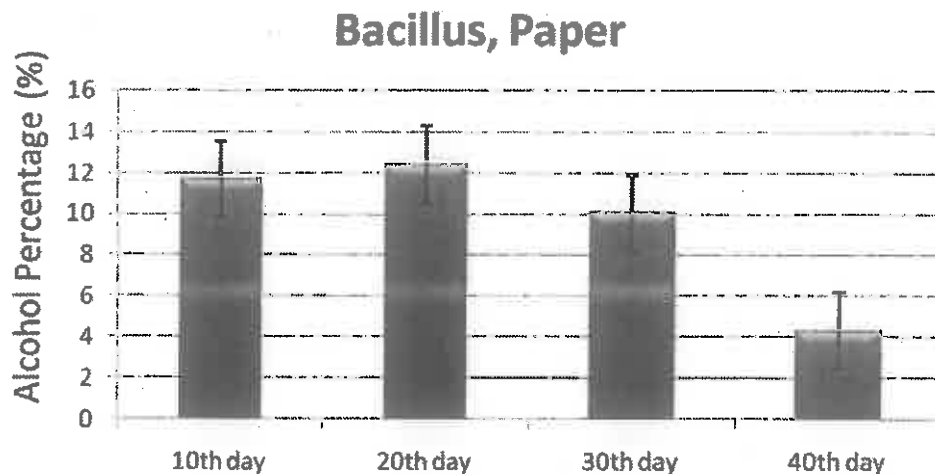
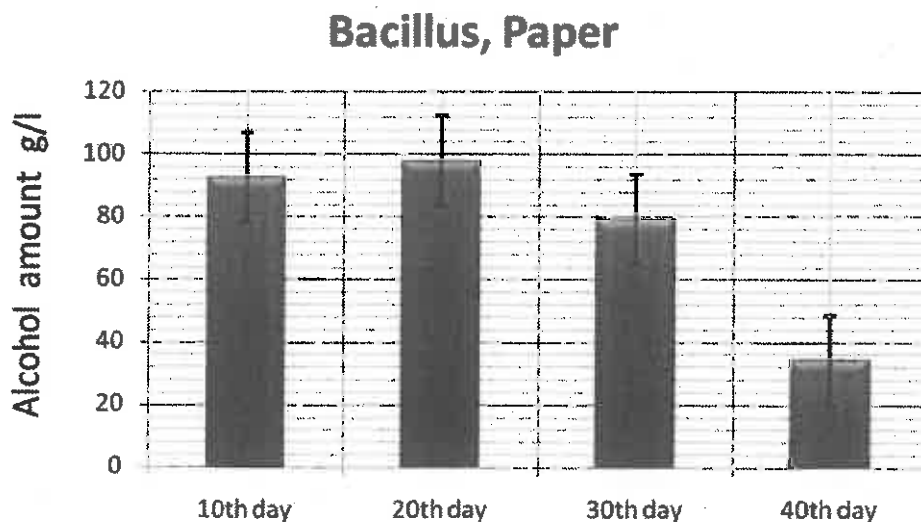


Figure-9. Alcohol amount for *Bacillus pumilus* against Paper.



is can be used as an alternate source of fuel or biofuel for motor vehicles.

Conflict of Interests

Authors declare that there is no conflict of interests regarding the publication of this paper.

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A STUDY ON MICROFINANCE INSTITUTIONS (MFIS)

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Introduction

MFIs are the main players in the microfinance space in India; their primary product is microcredit. Other players that extend microfinance services, in addition to their core businesses, banks and insurance companies, agricultural and dairy cooperatives, corporate organizations such as fertilizer companies and handloom houses, and the postal network. Additionally, there are specialized lenders, called apex MFIs that provide both loans and capacity building support to MFIs.

Those institutions which have microfinance as their main operation are known as micro-finance institutions. These institutions lend through the concept of Joint Liability Group (JLG). A JLG is an informal group comprising of 5 to 10 individual members who come together for the purpose of availing bank loans either individually or through the group mechanism against a mutual guarantee.

Non-Banking Financial Companies (NBFCs), Co-operative societies, Section-25 companies, Societies and Trusts, all such institutions operating in microfinance sector constitute MFIs and together they account for about 42% of the microfinance sector in terms of loan portfolio. The MFI channel is dominated by NBFCs which cover more than 80% of the total loan portfolio through the MFI channel.

Objectives of the Study

- To know the objectives, and importance of MFIs.
- To know the profile of few MFIs in India.
- To identify the issues / problems faced by MFIs in India.
- To give suitable suggestions to overcome the problems or issues.

Methodology

Here, Secondary data has been used. Data has been collected from text books, internet, and various websites. And research methodology is conceptual.

Objectives of Microfinance Institutions

- To improve the quality of life of the poor by providing access to financial and support services.
- To be viable financial institution developing sustainable communities.
- Learn and evaluate what helps people to move out of poverty faster.
- To create opportunities for self employment for the underprivileged.
- To mobilize resources in order to provide financial and support services to the poor, particularly women, for viable productive income generation enterprises enabling them to reduce their poverty.
- To train rural poor in simple skills and enabling them to utilize the available resources and contribute to employment and income generation in rural areas.

Why Can't Poor People Just Go To A Bank For Financial Services?

There are many reasons why poor people find it difficult to deal with banks. These include:

- They may live too far from the nearest bank branch and it may take too long or be too expensive for them to travel each time they wish to apply for a loan, make a repayment or access their savings.
- They may not have enough money to open a savings account or the minimum balance that the bank requires them to maintain may be too high.
- They may not have sufficient traditional collateral (such as the deeds to the house where they live or the land they farm) to secure their loan.
- They may be self-employed without regular or verifiable sources of income.
- They may have no existing history of receiving loans with the bank.
- They may be illiterate and be unable to complete all the necessary paperwork required for applying for a loan or opening a savings account.
- They may feel intimidated by a bank's premises and staff who are used to dealing with well-dressed wealthy customers in salaried jobs rather than poor micro entrepreneurs who work in agriculture or markets.
- Some banks think it will be uneconomic for them to deal with poor people and they deliberately exclude poor people from their services.

Difference Between Commercial Bank And Micro Finance Institutions (MFIS)

Area	Commercial bank	Micro finance Institution
Focus	Profitability , Market Share , All segment of customer	A sustainable credit system for economically disadvantaged people.



STUDY ON STOCK PRICE MOVEMENTS POST MERGERS AND ACQUISITIONS IN THE PHARMACEUTICAL SECTOR

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Introduction

The Indian pharmaceuticals market increased at a Compounded annual growth rate of 17.46 per cent in 2015 from US\$ 6 billion in 2005 and is expected to expand at a Compounded annual growth rate of 15.92 per cent to US\$ 55 billion by 2020. As per a report by McKinsey & Company by 2020, India is likely to be among the top three pharmaceutical markets by incremental growth and sixth largest market globally in absolute size. What gives it a competitive edge is its cost of production which is significantly lower than that of the US and almost half of that of Europe. Favourable demographics and growth opportunities keep India an attractive destination for mergers and acquisition activities across diverse sectors including pharmaceuticals, according to global consultancy Ernst and Young. Mergers and Acquisitions have always been an integral part of the business world. However, after 1991, there has been a tremendous increase in these deals—domestic as well as international mergers due to the liberalization policies and encouragement provided to the private sector by the Indian Government. There could be various objectives behind these mergers which depend upon the firms involved. Mergers and acquisitions are strategic decisions leading to the maximization of a company's growth by enhancing its production and marketing operations (Ansoff, 1971). Firms with lucrative R&D investment are tempting targets. Acquiring a company, high on R&D, assures control over future innovation market. Several firms pursue M&A to acquire firms with strong innovation centres as well as gain market access as geographical expansion through M&A involves better understanding of market, as the local target is operating in that market (Mukherjee TK, 2004). Daiichi entered Indian Pharmaceutical sector by acquiring Ranbaxy whereby it got a readymade market and readymade product and distribution system, all at one place.

When firms go in for mergers or acquisitions, a question arises as to what are the benefits that the firms seek? Do mergers add, destroy or merely redistribute value? Economic theory suggests several, not mutually exclusive reasons for mergers, including economies of scale and scope, acquisition of specific assets, and the market for corporate control (Jensen, 1993; Mitchell and Mulherin, 1996; Hall, 1999; Andrade and Stafford, 2004). These studies shed some light on cross-industry variation in merger activity but not many studies address within-industry variation. A firm could go for mergers and acquisitions in order to deal with overcapacity through consolidation in mature industries, to roll-up competition in geographically fragmented industries, to extend into new products or markets, to share or substitute their own research and development and to exploit eroding industry boundaries by inventing an industry (Bower, 2001). In the Pharmaceutical sector, mergers are frequently a response to expected excess capacity triggered by patent expirations and gaps in product line. For small firms mergers appear primarily to be an exit strategy, especially those who are in financial trouble (Patricia M. Danzon, 2007).

A shareholder would also have his own expectations and assumes that mergers are intended to create value (Andrade et al. 2001); however, there is no consensus on whether the shareholders expectations at the time of merger are actually realized in the longer term and how this value is created. Empirical evidence on mergers does report a difference in estimate of operating margin before and after merger, for merged firms versus the industry average. Studies state that 'mergers improve efficiency and that the gains to shareholders at announcement accurately reflect improved expectations of future cash flow performance but the underlying sources of gains from mergers have not been identified.' Various studies have tried to understand whether the goal behind takeover was to create value for shareholders or was building empire for incumbent management.

Literature Review

Patricia, Andrew and Sean (2007) identified and tested the possibility of Excess capacity due to pipeline Gaps, Economis of Scale, Market for Corporate Control, Specific Asset Acquisition and Financing Issues as the major variables for firms to go in for mergers and concluded that firms prior characteristics of controlling is the prominent reason behind mergers in the pharmaceutical sector. Mukherjee TK (2004) states that Companies choose M&A for expansion in new markets. Geographical expansion through M&A involves better understanding of market, as the local target is operating in that market. Daiichi entered Indian Pharmaceutical sector by acquiring Ranbaxy, etc. Out-bound deals help companies expand in new markets, new geographic locations, and hence garner new revenues through new customers. Acquirers get a readymade market and readymade product and distribution system. Geographical expansion benefits from local specialization, higher utilization of capacity, and more technical efficiency gains. In order to meet shareholders anticipations regarding a positive impact on the value of shares, managers undertake riskier mergers which offers a new explanation for stock driven takeovers as per Joroen De Ven and UtzWeitzel (2008). Even Van Horne (1985) states that from the shareholders point of view, the chief benefit claimed from M&As is increase in the value of their shares and also feels that a planned merger helps to accelerate the pace of the company's growth while the other benefits of mergers may be Financing, Operating economies, Diversification and/or Taxation. Rabi Narayan Kar & Amit Soni found that Indian companies focus on their own strength areas and thus enter into Mergers & Acquisitions into related areas for availing the benefit of expansion and realisation of synergistic benefits. From the survey of Indian Mergers and Acquisitions literature, it was mainly found that apart from growth and expansion, efficiency gains and market power were the two important motives as stated by Ghosh A. Patricia M. Danzon, Andrew Epstein and Sean Nicholson (2007) studied mergers in the pharmaceutical industries and concluded that large firms with low expected earnings growth, are more likely to acquire another firm to use their excess capacity due to patent expiry and gaps in product line whereas for small firms mergers are an exit strategy. They also found a decrease in the R&D activity within 1 year of the merger which suggested that cash is absorbed to finance the merger. Pitabas Mohanty and Supriti Mishra in their working paper have studied the mergers and acquisitions that took place between 1998-2010, and found that companies going for M&A were earning lower returns than the average returns and were able to generate positive returns post mergers. However in contradiction Das (2000) compared the



FOREIGN DIRECT INVESTMENT IN RETAIL SECTOR

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Introduction

World Bank has defined FDI as "Foreign direct investment (FDI) or foreign investment can refer to the 'net inflow of funds to acquire long-term management interest in an enterprise operating in a foreign economy'.

Retail has been one of the growth areas in the global economy. It has witnessed a high growth rate in the developed countries, while for the emerging countries it is on exponential growth. The Indian retail industry is divided into organized and unorganized sectors. One of the major contributors is the modernized retail format i.e., "The Shopping Mall- the one stop destination". In India, retail industry contributes 20% of the GDP and 8% of the employment.

The key drivers for the immense growth in this sector include changing consumer profile and demographics, increase in the number of foreign brands available in the market, economic implications of the Government's policies, increase in urbanization, credit availability, improvement in infrastructure, increasing investment in technology, and real estate buildings i.e. a world class environment for the consumers. With the penetration of FDI in retail industry, India is expected to grow by 15 to 20 per cent.

Objectives the Study

The following are the objectives of the study.

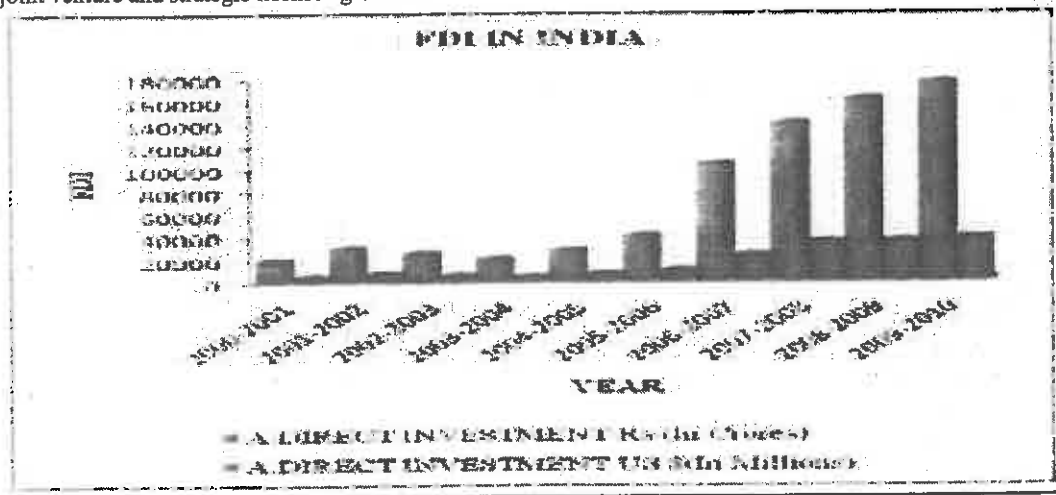
1. The main objective of the study is to analyse the FDI policy
2. To know the strength, weaknesses, threats and opportunities of FDI
3. To study the issues and challenges involved in implementation of the FDI policy
4. To know the impact of FDI on small retailer

Research Methodology

The research methodology applied is exploratory research by reviewing the relevant literature on the subject. All the relevant data and information required for the study has been taken from the secondary sources.

Analysis

Being encouraged by India's growing retail boom many multinational companies also started making beeline to enter India's retail market. Investment from abroad has also been hailed by Indian industry, as the same has been considered to be very vital for adding to domestic investment, addition to capacity, higher growth in manufacturing, trade, business, employment, demand, consumption and income with multiplier effects. The players that are expected to venture into India in single brand retail are IKEA, Nike and Apple. While, the multi-brand retail players are Wal-Mart, Tesco and Carrefour. The approval for FDI includes two steps procedure, initial central government approval and next particular state government approval. Global supermarket chains like Wal-Mart Stores Inc and Tesco will also be allowed to invest 50 per cent of an "initial" mandatory investment of \$100 million in setting up cold storages and warehouses in the country. The states that are in support of this policy are Maharashtra, Andhra Pradesh, Uttarakhand, Rajasthan, Haryana, Manipur, Delhi, Assam, and some union territories while, those showed resistance against this policy are Karnataka, Kerala, Madhya Pradesh, Tripura, Orissa, Bihar and Gujarat. The most common method of entry available to the retailers is franchising, cash & carry, distribution manufacturing, joint venture and strategic license agreement.





5. Impact on the small farmers

Complaints are made by agro- ecologists who observed that farmers working under contract gain more price security, but forfeit their freedom to make decisions. Another class of bonded labour is getting evolved. The poultry farmers in the US turned into regimented assembly lines, from being independent entrepreneurs due to the transformation. This not only undermines the self-esteem of the farmers but also has a serious impact on the land, resources, soil degradation, as the farmers are directed to work only for commercial gains, with no long-term consequences in mind. Also, when contracts are made in advance, market prices will have no relevance. In addition, as FDI retailers are very keen on size, shape of the farm produce, and farmers are forced to supply as per the specifications, there is likely to be huge rejections due to stringent quality checks and resultant huge wastage of farm produce.

Findings

The following are the findings of the study.

1. More of shopping malls are evolving.
2. Development of infrastructure Expansion of business activities.
3. Penetration of modern retailing formats.
4. Growth in supply chain infrastructure.
5. Product diversification in all segments.
6. Farmers will fetch more profit.
7. Stringent laws on FDI in retail.

Suggestions

1. A Commission should be set up in order to set up the conditions on foreign retail on procurement of farm produce.
2. It should also state the minimum space required for storage.
3. There should be a gradual entry of foreign players is necessary so as to protect the interest of local retails in the country.
4. The foreign players should be slowly allowed in metros.
5. Stringent policies should be formulated and fine-tuned.
6. Foreign players should be allowed in a structured manner.
7. The government should formulate a single window system to reduce complexities for foreign investors.

Conclusion

FDI approval in India by the government though has some riders but considering the various studies and available literature on the subject, it appears to be beneficial to economy. Although, there are certain reservations against FDI in India, still its liberalization in retail sector will not only help economic growth of the country but will also bring many other benefits to the society. Indian retail with the entry of FDI in the country will reach its next level and this sector will be booming. Considering its advantages it seems that it will also be beneficial to the farmers and persons engaged in trading of the agricultural products. Consumers of India will be most benefited as they would be getting more lifestyle products in Indian market at comparatively better price. The entire experience they fetched will be of international standards.

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4. FINDINGS OF THE RESEARCH STUDY

4.1. Data mining and alert correlation techniques

The study aimed to reduce false positives using integrated data mining and alert correlation techniques. We analyzed integrated general approaches namely the detection techniques that act during detection phase and the alert processing techniques that are applied on generated alerts after detection phase. The above aspects of existing alert correlation and data mining technique to overcome the IDS's problems are discussed. The other aspects of some open problems and disadvantages related to the studied techniques are identified and first; most of the proposed techniques act in an off-line mode. Second, some of these techniques are depended to human analyst for training phase or developing filtering rules and some of the proposed techniques also lack accuracy. To get over the above limitations a new approach of integration suggested by using a SIEM system which merges data mining and alert correlation techniques to improve the IDS system to reduce the false positive rate.[4, 5]

4.4. Identification of reduction spot

The research had been done in the false alert reduction in IDS area. The study suggests the approaches for minimizing the false positives. The suggested technique also considers the attack which is yielded employing a spoofed IP address. The false positive step-down can be discovered in the sensor level or later on at detection level, while at the sensor level can be studied as improving the detection method. So we think that normalization is needed to elucidate false positive reduction condition. In the end the IDS research scholars still keep inventing to find out the most suitable method to decrease the false positive alert and reaction of attacks so that they can be able to block and prohibit these attacks to arrive at the last stage. [2]

4.3. Data preprocessing

We have talked about preprocessing module for minimizing false positive rate in Intrusion Detection System. The research study reviewed the four major functionalities as part of preprocessing module. Sacking of noise and incomplete information, configuration parameter based processing, a prominent attribute selection and extraction, and interconnected log suggested for decrease of false positive rate. The empirical results have indicated that such preprocessing efforts can serve Intrusion Detection System in decreasing the false positives. By consuming more resources and employing efficient complex algorithms for preprocessing in future will further help in reducing false positive. [3]

4.5. Alert post processing

We established the universal picture of alert direction in intrusion detection and introduced two complementary and orthogonal approaches to bring down the number of false positives in intrusion detection: CLARAty, established on root-cause discovery and data mining, and ALAC, established on machine learning. We also proved how unified techniques match into standard alert-management systems.

CLARAty is alert-clustering plan using data mining with a altered version of attribute oriented induction. Applying background information in the form of abstraction hierarchies for the alert properties, it examines historic alert logs for big clusters of alerts expressible by a inferred alert which a human expert can understand to discover root causes. Experimentations with real life data sets have proven that already few lots of inferred alerts cover up over 90% of the new alerts. These inferred alerts can so be realized as root causes, and thus be applied, by filtering or fixing of these root causes, for later alert reduction (accomplishing on mean a 75% reduction filtering out every month).[2,1]

An adaptive alert classifier ALAC is constituted on the resubmit of an intrusion detection analyst and machine-learning techniques. We talked about the vastness of background cognition and why the categorization of IDS alerts is a unmanageable machine-learning problem. At last, we introduced a prototype execution of ALAC and assessed its functioning on a synthetic and a real life intrusion data set. ALAC can function in two ways: a advocate mode, in which all alerts are marked and passed onto the analyst, and federal agent mode, in which some alerts are refined mechanically.

We expressed that the system is useful in advocate mode, where it accommodated to learn the categorization from the analyst. In this fashion we found false positive and false negative rates matching to those of batch categorization. We also discovered that our system is useful in the agent style, where approximately alerts are autonomously refined (e.g., false positives categorized with high assurance are thrown-away). More significantly, for both the false negative rate, data sets of our system are able to compare to that in the advocate mode. At the same instance, the volume of alerts for the analyst to manage has been decreased by 50% and more. We also talked about how both ALAC and CLARAty can be treated in a two-staged alert filtering and categorization system. Hereafter we are designing to measure the functioning of such a system to interpret the possible fundamental interaction and synergies i.e. to produce an effect greater than the sum of their individual effects. We are also mindful of the limits of the data sets applied with ALAC. We direct to assess the execution of the system on the ground of more naturalistic intrusion spying data and to incorporate an alert-correlation system to bring down superfluousness in alerts. We are also expecting at the background information and how it can be better constituted for machine-learning algorithms. [1,2]

5. CONCLUSION AND FUTURE WORK

We put forward in the introduction, ALAC and CLARAty are two negation of the other and can be employed united in a two-staged alert separating out and sorting system. The system would apply CLARAty in the initial stage to regularly extract raw alerts, detect their reasons and either takes out them or establish alert filters. The end product from the first stage would then be sent on to ALAC acting with an operator. The gain of this method is that alert filters out from CLARAty take out the most dominant and wearisome false positives, which effectively amends class dispersion in favor of true positives in the alerts communicated on to the second stage. Furthermore, ALAC obtains fewer alerts to work on, that is significant as of runtime necessities. In the current prototype, we only measured ALAC and CLARAty individually, as the data sets applied for measure of CLARAty were not tagged and thus could not be utilized with ALAC. Then again, the data sets applied for the valuation of ALAC did not hold a adequate number of alerts to vary an efficient data mining with CLARAty. An assessment of the two stages system is imparted as future work.

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MUTUAL FUNDS IN INDIA: OPPORTUNITIES AND CHALLENGES

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Introduction

The Mutual Fund industry in India began in 1963 with the formation of the Unit Trust of India (UTI) as an initiative of the Government of India and the Reserve Bank of India. Much later, in 1987, SBI Mutual Fund became the first non-UTI mutual fund in India.

Subsequently, the year 1993 heralded a new era in the Mutual Fund industry. This was marked by the entry of private companies in the sector. After the Securities and Exchange Board of India (SEBI) Act was passed in 1992, the SEBI Mutual Fund Regulations came into being in 1996. Since then, the Mutual fund companies have continued to grow exponentially with foreign institutions setting shop in India, through joint ventures and acquisitions.

As the industry expanded, a non-profit organization, the Association of Mutual Funds in India (AMFI), was established in 1995. Its objective is to promote healthy and ethical marketing practices in the Indian mutual fund industry. SEBI has made AMFI certification mandatory for all those engaged in selling or marketing mutual fund products.

The Mutual Fund Industry in India: Challenges and Opportunities

The Indian Mutual Fund industry finds itself in an economic landscape which has undergone rapid changes over the past three years. The industry achieved a high water mark when it doubled its AUM from Rs. 3.6 trillion in FY2007 to Rs. 6.13 trillion in FY2010 - clocking an impressive growth rate of 16.2% per year. Since then the Indian economy (coupled with the emerging economies) has faced a slowdown the most severe of which are happening as this report is being written. From an average GDP growth rate of 8-9% during the 2008-2011 years, the Indian economy is now growing at a lackluster 4.8% growth rate in Q2 2013. Coupled with a steep decline in the value of the Indian rupee, the Mutual Fund industry now finds itself in a capricious global economic environment. However, there is strong reason to believe that the Indian mutual fund industry has not yet seen its global peak and if proper measures are taken, the industry could get back on its former growth path.

The Challenges

While the Indian Mutual Fund industry have grown at an impressive rate during the last few years, the recent developments of the past few months triggered by the global financial crisis have impacted the fortunes of the industry resulting in AUM decline, adversely impacting revenue and profitability. In my study on the "Mutual Funds industries dynamic environment" has attempted to identify some of the key issues and challenges faced by the industry participants that are preventing the industry from harnessing its true growth potential.

- **Too many Mutual Fund schemes causing too few quality stocks:**
As per AMFI (Association of Mutual Funds of India) data for the month of November 2013, there are 293 schemes of equity Mutual Funds in India. There is no doubt that these schemes cater to different requirements. While some funds are sector funds, some are large caps and some funds focused on mid-cap stocks.
- **Inability to create product differentiation**
For the reasons best known to a mutual fund house, many new schemes are created even when existing schemes are difficult to manage. More schemes mean challenges of product differentiation. It is often difficult to differentiate two large cap funds. The need for differentiation results into wrong stock selection or in some cases concentration of fund portfolio into selected stocks only.
- **Pressure to outperform benchmark indices:** Recently one leading mutual fund came out with an advertisement on the first page of *The Economic Times*, claiming that all its equity schemes have beaten the benchmark index in a five and 10 year periods. This shows how important it is for a mutual fund scheme to beat the benchmark index. Since comparison with the benchmark index is often seen as the barometer of the performance of the fund, mutual fund schemes put all their energy into beating an index.
- **Low Levels of Customer Awareness:** Low customer awareness levels and financial literacy pose the biggest challenge to channeling household savings into Mutual Funds. IIMS Data works data released in 2007 establishes that low awareness levels among retail investors has a direct bearing on the low mutual fund off take in the retail segment. The general lack of understanding of mutual fund products amongst Indian investors is pervasive in metros and Tier 2 cities alike and majority of them draw little distinction in their approach to investing in Mutual Funds and direct stock market investments. A large majority of retail investors lack an understanding of risk-return, asset allocation and portfolio diversification concepts.
- **Limited Focus beyond the Top 20 Cities:** The mutual fund industry has continues to have limited penetration beyond the top 20 cities. Cities beyond Top 20 only comprise approximately 10 percent of the industry AUM as per industry practitioners. The retail population residing in Tier 2 and Tier 3 towns, even if aware and willing, are unable to invest in Mutual Funds owing to limited access to suitable distribution channels and investorservicing.
- **Innovation in Product Offerings:** The Indian mutual fund industry has largely been product-led and not sufficiently customer focused. The popularity of NFOs triggered a proliferation of schemes with a large number of nondifferentiated products. The industry has had a limited focus on innovation and new product development, thereby catering to the limited needs of the customer. Products that cater specifically to customer life stage needs such as education, marriage, and housing are yet to find



their way in the Indian market. Estate Mutual Funds (REMF) being introduced in 2008, the market is still awaiting the first REMF launch.

- **Limited Flexibility in Fees and Pricing Structures:** The fee structure in the Indian mutual fund industry enjoys little flexibility unlike developed markets where the level of management fees depend on a variety of factors such as the investment objective of the fund, fund assets, fund performance, the nature and number of services that a fund offers. While the expenses have continuously risen, the management fee levels have remained stagnant.
- **Limited Customer Engagement:** Mutual fund distributors have been facing questions on their competence, degree of engagement with customer and the value provided to the customer. In the absence of a framework to regulate distributors, both the distributors and the mutual fund houses have exhibited limited interest in continuously engaging with customers post closure of sale as the commissions and incentives had been largely in the form of upfront fees from product sales. As a result of the limited engagement, there have been rising instances of miss-selling to customers.
- **Limited Focus of the Public Sector Network on Distribution of Mutual Funds:** Public sector banks with a large captive customer base, significant reach beyond the Top 20 cities in semi-urban and rural areas, and the potential to build the retail investor base, have so far played a very limited role in Mutual Funds distribution. The India Post network operating the largest postal network in the world majority of which is in rural areas, is stated to have 250 post offices selling Mutual Funds of five

The Opportunities

If Mutual Funds are emerging as a favorite investment vehicle, it is because of the many opportunities they have over the other avenues of investing, particularly for the investor who has limited resources available in terms of capital and the ability to carry out detailed research and market monitoring. The following are the major opportunities offered by Mutual Funds to all the investors.

- **Diversified Diversification:** Each investor in the fund is a part owner of all the fund's assets, thus enabling him to hold a diversified investment portfolio even with a small amount of investment that would otherwise require big capital.
- **Liquidity:** Often, investors hold shares or bonds they cannot directly, easily and quickly sell. When they invest in the units of a fund, they can generally cash their investments any time by selling their units to the fund if open-ended or selling them in the market if the fund is close-end.
- **Convenience And Flexibility:** Mutual Fund Management Companies offer many investor services that a direct market investor cannot get. Investors can easily transfer their holdings from one scheme to the other, get updated market information and so on.
- **Tax Benefits:** Any investor distributed after march 31, 2002 will be subjected to tax in the assessment of all unit holders. However, as a measure of concession to unit holders of open-ended equity oriented funds, income distributions for the year ending march 31, 2002, will be taxed at a concessional rate of 10.5%.
- **Well Regulated:** All Mutual Funds are registered with SEBI and they function within the provisions of strict regulations designed to protect the interest's of investors. The operations of Mutual Funds are regularly monitored by SEBI.
- **Beat Inflation:** Mutual Funds help investors generate better inflation-adjusted returns, without spending a lot of time and energy on it. While most people consider letting their savings 'grow' in a bank, they don't consider that inflation may be nibbling away its value.

Investment in Mutual Funds offers the biggest advantage for any investor in the form of diversification that provides a hedge against risk as compared to investing directly in capital markets. Most stock options require significant capital, which may not be possible for young investors who are just starting out.

Diversification of Risk: Going by the adage, 'Do not put all your eggs in one basket', Mutual Funds help mitigate risks to a large extent by distributing your investment across a diverse range of assets. Mutual Funds offer a great investment opportunity to investors who have a limited investment capital.

Higher Return Potential: Based on medium or long-term investment, Mutual Funds have the potential to generate a higher return, as you can invest on a diverse range of sectors and industries.

Safety & Transparency: Fund managers provide regular information about the current value of the investment, along with their strategy and outlook, to give a clear picture of how your investments are doing. Moreover, since every mutual fund is regulated by SEBI, you can be assured that your investments are managed in a disciplined and regulated manner and are in safe hands.

- **Divisibility:** Many investors don't have the exact sums of money to buy round lots of securities. One to two hundred dollars is usually not enough to buy a round lot of a stock, especially after deducting commissions. Investors can purchase Mutual Funds in smaller denominations, ranging from \$100 to \$1,000 minimums.
- **Professional Management:** When you buy a mutual fund, you are also choosing a professional money manager. This manager will use his money that you invest to buy and sell securities and invest in other securities.

Market Share '09

Major Mutual Fund Companies in India	Market Share of Assets	Market Share of Assets	Market Share of Assets
<ul style="list-style-type: none"> • LIC Mutual Fund • SBI Mutual Fund • ICICI Mutual Fund • HDFC Mutual Fund • Kotak Mutual Fund • Union Mutual Fund • Reliance Mutual Fund • Franklin Templeton Mutual Fund • Axis Mutual Fund • Invesco Mutual Fund • Fidelity Mutual Fund • Parag Mutual Fund • Sundaram Mutual Fund • DSP Mutual Fund • Nippon Mutual Fund • IIFL Mutual Fund • Edelweiss Mutual Fund • Quantum Mutual Fund • Clear Choice Mutual Fund • Franklin Templeton Mutual Fund • Axis Mutual Fund • Invesco Mutual Fund • Fidelity Mutual Fund • Parag Mutual Fund • Sundaram Mutual Fund • DSP Mutual Fund • Nippon Mutual Fund • IIFL Mutual Fund • Edelweiss Mutual Fund • Quantum Mutual Fund • Clear Choice Mutual Fund 	<ul style="list-style-type: none"> • LIC Mutual Fund • SBI Mutual Fund • ICICI Mutual Fund • HDFC Mutual Fund • Kotak Mutual Fund • Union Mutual Fund • Reliance Mutual Fund • Franklin Templeton Mutual Fund • Axis Mutual Fund • Invesco Mutual Fund • Fidelity Mutual Fund • Parag Mutual Fund • Sundaram Mutual Fund • DSP Mutual Fund • Nippon Mutual Fund • IIFL Mutual Fund • Edelweiss Mutual Fund • Quantum Mutual Fund • Clear Choice Mutual Fund • Franklin Templeton Mutual Fund • Axis Mutual Fund • Invesco Mutual Fund • Fidelity Mutual Fund • Parag Mutual Fund • Sundaram Mutual Fund • DSP Mutual Fund • Nippon Mutual Fund • IIFL Mutual Fund • Edelweiss Mutual Fund • Quantum Mutual Fund • Clear Choice Mutual Fund 	<ul style="list-style-type: none"> • LIC Mutual Fund • SBI Mutual Fund • ICICI Mutual Fund • HDFC Mutual Fund • Kotak Mutual Fund • Union Mutual Fund • Reliance Mutual Fund • Franklin Templeton Mutual Fund • Axis Mutual Fund • Invesco Mutual Fund • Fidelity Mutual Fund • Parag Mutual Fund • Sundaram Mutual Fund • DSP Mutual Fund • Nippon Mutual Fund • IIFL Mutual Fund • Edelweiss Mutual Fund • Quantum Mutual Fund • Clear Choice Mutual Fund • Franklin Templeton Mutual Fund • Axis Mutual Fund • Invesco Mutual Fund • Fidelity Mutual Fund • Parag Mutual Fund • Sundaram Mutual Fund • DSP Mutual Fund • Nippon Mutual Fund • IIFL Mutual Fund • Edelweiss Mutual Fund • Quantum Mutual Fund • Clear Choice Mutual Fund 	<ul style="list-style-type: none"> • LIC Mutual Fund • SBI Mutual Fund • ICICI Mutual Fund • HDFC Mutual Fund • Kotak Mutual Fund • Union Mutual Fund • Reliance Mutual Fund • Franklin Templeton Mutual Fund • Axis Mutual Fund • Invesco Mutual Fund • Fidelity Mutual Fund • Parag Mutual Fund • Sundaram Mutual Fund • DSP Mutual Fund • Nippon Mutual Fund • IIFL Mutual Fund • Edelweiss Mutual Fund • Quantum Mutual Fund • Clear Choice Mutual Fund • Franklin Templeton Mutual Fund • Axis Mutual Fund • Invesco Mutual Fund • Fidelity Mutual Fund • Parag Mutual Fund • Sundaram Mutual Fund • DSP Mutual Fund • Nippon Mutual Fund • IIFL Mutual Fund • Edelweiss Mutual Fund • Quantum Mutual Fund • Clear Choice Mutual Fund

Future Prospect of Mutual Funds in India

Financial experts believe that the future of Mutual Funds in India will be very bright. It has been estimated that by March end of 2010 the Mutual Funds industry of India will reach 40,90,000 crore taking the account of the total asset of the Indian commercial Banks in the coming 10 years the annual growth rate is expected to go up to 13.4%

- 100% growth in last 5 years
- Numbers of foreign AMC'S are in the queue to enter the Indian Markets Fedcity Investment.
- Our saving rates is over 23%, highest in the world.
- We have approximately 29 Mutual Funds which is much Less than US having more than 800. There is a big scope for expansion.
- B and C Class cities are growing rapidly. Today most of the [MF] Mutual Funds are concentrating on the A Class Cities.
- Mutual Funds can penetrate rural like Indian insurance company with simple and limited product.
- SEBI allowing the MF's to launch Commodity Mutual Funds.
- emphasis on better corporate governance.
- Trying to curb the late trading practices.
- Introduction of Financial Planners who can provide need based advice.

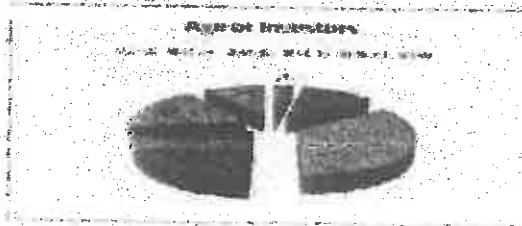
Research Methodology

This paper is based on primary data. This methodology helps in identifying the problems, collecting, analyzing the required information or data and it helps in collecting vital information that is required by the top management to assist them for the better decision making both

- a) **Research Design:** Descriptive Design.
- b) **Data Collection Method:** Survey method
- c) **Sampling Method:** The sample was collected through personal visits, formally and informally and through filling up the questionnaire prepared. The data has been analysed by using mathematical or statistical tools.
- d) **Sample Size:** 100 respondents.
- e) **Sampling Unit:** Businessmen, Government servant, Retired Individuals, Fund Managers and Individuals.
- f) **Sampling Instrument:** Structured questionnaire.
- g) **Sample Design:** Data has been presented with the help of Bar Graph, Pie chart, and line Graph.
- h) **Duration of the study:** The study was carried out for a period of 10 days.

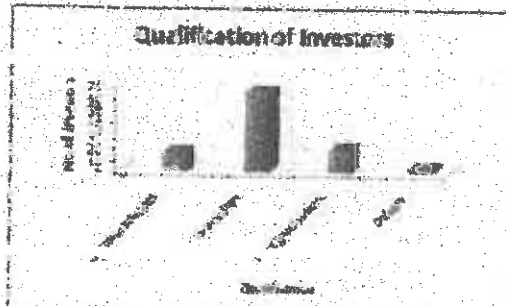
Data Analysis And Interpretation

1. Analyzing according to Age

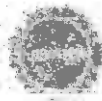


Interpretation: Here, it is been found that most of the investors i.e. 35% of the investors who invest in Mutual Fund lies in between the age 36-40, they are more reluctant as well as experienced.

2. Analyzing according to Qualification



Interpretation: out of survey of 100 people, 71% of the investors are graduates and post graduates and 16.67% are under graduates and others.



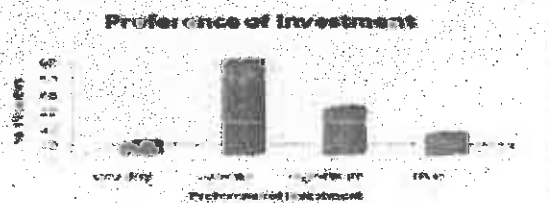
3. Analyzing according to occupation

Investor's Profession



Interpretation: Here it is amazed to see that around 46% of the investment is been invested by the persons working in private sectors, according to them investing in Mutual Funds is more safer as well as more gainer.

Preference of investment



Interpretation: As it can be clearly noted from the above diagram that investors before investing, the main criteria that they use to give more preference is low risk, according to them if a scheme is low risk, it may or may not give a very good return.

Findings

Through this survey the results that was derived are

- People who lie under the age group of 36-40 have more experience and are more interested in Mutual Funds.
- There was a lot of lack of awareness or ignorance that's why out of many people only few people have invested in Mutual Fund and rest of people is unaware of investing in Mutual Funds.
- Generally, people employed in private sector and Businessmen are more likely to invest in Mutual Funds, than other people working in other professions.
- Generally investors whose monthly income is above Rs.30000 are more likely to invest their income in Mutual Funds, to preserve their savings at least more than 20%.
- People generally use to save their savings in Mutual Fund, Fixed Deposits and savings account.
- Many people came to know about Mutual Fund from Financial Advisors, Advertisement as well as from their peer group, and they generally invest in the Mutual Fund by taking advices from their Legal Advisors.
- Investors generally like to invest in Large cap Companies and Balanced, Debt, and Hybrid Mutual Funds.
- The main objective of most of the Investors is to use many opportunities of Mutual Funds to Preserve their Income.

Conclusion

The scene on the investment for the Mutual Fund industry has crossed I.Po. 3.5 trillion. And the market size are just getting started. It is this panache which is driving more and more global fund houses towards destination India. Experts argue that till the overall size of the market does not increase, with more and more fund houses biting into the same pie of urban investors and asking for an increased share of the same wallet, the entire Mutual Fund business in India may turn into a red ocean of Tough competition. Fund houses too are beginning to realise this and are rewriting the ground rules to ensure that overall market size increases. A classic example is the introduction of Systematic Investment Plans with investments as low as Rs. 50 or Rs. 100 a month. The current macro-economic environment, despite concerns around rising inflation and expected low down in the economic growth rate, presents a unique set of opportunities for fuelling the growth of the mutual fund industry. Having crossed the Rubicon and introducing the next generation products to the investors, funds house have to now roll up their sleeves and get back to the drawing board to find creative solutions to newly emerging challenges. These are interesting times for the industry. It is rightly said that Change is the only constant. The sea of changes in the financial and economic scenario in our country has brought with it a fresh wave of opportunities. These opportunities and challenges can only lead to the

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The False Positive Alert Reduction Using Data mining Techniques in Intrusion Detection System

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Abstract- Information security is a vital aspect of any organization. Most of the organizations rely and trust on the intrusion Detection System (IDS) which play important role in detecting intrusions in data network environment. The design of IDS varies with implementation of different IDS techniques involved. The design of IDS techniques keep changes as the trend of data network innovative attack methods gets updated day by day. Hence there is no single perfect solution is found for detecting the intrusions in the data network. In general IDS systems are complex and it is an ongoing process. There are dissimilar types of intrusion detection systems exist and pass through a common problem of rendering high volume of alerts and immense number of false positives. The false positive alert alters the space and time complexities of the IDS modules and gradually slows down the detection rate and performance of the system. This is the main motive behind the research of this paper. The objective of this research paper is to explore and suggest different techniques which help design in building the optimal intrusion Detection system of low cost and high performing computational capability and adaptability to various network environments for the results of false alert reduction, a high intrusion detection rate, risk management both detection and control the intrusions, finally to identify the real attacks from other false alarms and events of the system. This paper navigates through different associated studies of the last decade with providing a citation for further research in this domain. Various unresolved issues have also been covered in this manuscript.

Keywords: alert reduction, clustering, alert correlation, adaptive learning, post processing.

1 INTRODUCTION

In the beginning Anderson presented IDS system and later it is validated by Dennis. The most important trouble faced by the IDS is false positive that is misidentified, considered as security issues and this draws the more interest from the intrusion detection analyst. The calculations reveal that 99% of alerts that are reported by IDS are not associated with security issues. The main reasons for this found to be the following factors: Specificity of detection signatures, Runtime limitations, Base-rate fallacy, Dependency on environment. [1]

From the above information it obviously difficult to build the IDS which have very small number of positives and is highly unmanageable job. The research paper represents the recap of the current research methods and techniques that are related to the false positives reduction problem and reviews the basic idea of using existing IDSs as an alert source for applying complementary approaches like off-line using data mining techniques with online using machine learning alert processing techniques to bring down the number of false positives. [1]

2. RELATED WORK

The related work in alert management includes improving the quality of alerts and alert correlation. In the first category that try to improve the caliber of alerts by supplying additional information, such as alert vulnerability statements and context. Such an idea has been applied by Paxson and Sommer to improve Bro's byte-level alert signatures with context derived from protocol analysis and regular expressions. Another approach is to match alerts with exposure reports carried out by commercial alert correlation products. Lippmann et al. indicate how such data can be utilized to prioritize alerts, depending on the exposures of the target: Even correctly identified signs of intrusions can be given a lower priority or even be thrown away if the target has been identified not to be vulnerable to that specific attack. A conventional model for alert correlation and supplementing such information has been presented by Morin et al. [1, 3]

The second approach is obtained through intuition rather than from reasoning or observation, and proved to be good in real environments. As presented by Wespi and Debar given three alert dimensions (namely destination address, source address and attack class), alerts can be sorted into settings depending on the number of matching dimensions from the near general (only one dimension matches) to the most particular case (all three dimensions match). Each of these settings has an actual meaning. This approach is successfully applied in alert pre-processing, in spite of the fact that it can be limited when correlating to a greater extent complex attacks (e.g., an attempt compromising the host and then setting up another attempt from there).[1]

Investigators have discovered that preprocessing is demanded for better answers and practiced several approaches. Late Intrusion Detection Systems can flood out with amount of information they ought to study. This difficulty is considered by Fernando. They have talked about that we call for to eliminate unauthentic and surplus information from new data before applying it for intrusion detection. They use user Rough Set for key attribute recognition. Using n-gram theory they have recognized surplus subsequences. They have also presented Hidden Markov Model for service selection. Using observational answers they indicate how their approach brings down examine rate significantly. [1, 3]

A new cooperating filtering technique for preprocessing the investigation type of attacks is presented by G. Sunil Kumar They carried out a hybrid classifiers based on binary particle stream optimization and random forests algorithm for the sorting of examine attacks in a network. They used worldwide search potentiality of particle stream optimization when random forests utilized as a classifier. Their observational result proved that as number of trees utilized in forest step-ups, the false positive rate step-downs.

Preprocessing of web server log file is presented by Shaimaa for better quality of data and accordingly better mining result. They have blended dissimilar web log files with dissimilar formats in one integrated format using XML. It will help in going after drawing out more plans of attack. Shaimaa has talked about ambitious data of web log file and noisy data hinted preprocessing to get rid of such condition of being impure. Priyanka et al has also believed almost similar thought and suggested web log preprocessing for caliber results. [3]

Salem et al indicated preprocessing approximate network traffic in to association records. Applied tool can furnish relevant and summarized information for intrusion detection. Zheng has advised Hierarchical Intrusion Detection. It applies neural network and statistical preprocessing classification. They have examined dissimilar types of neural network classifiers and also did stress test. Sanjay offered Singular Value splitting as a preprocessing step to bring down the spatial property of data. Such step-down will contribute importance to more outstanding features in data [1,3]

Data mining techniques for the first time applied for cognition discovery from telecommunication event logs more than a decade ago. In the setting of IDS alerts mining, a number of techniques have been proposed. Clifton and Gengo have looked into the detection of frequent alert successions and enhanced by Ferenc, Walter A. Kusters and Wim Pijls, used this cognition for making IDS alert filters. Long et al. indicated a clustering algorithm for differentiating Snort IDS true alerts from existing false positive alerts. Julisch and Dacier also projected a abstract clustering technique for IDS alert logs, thus clusters match to alert descriptions, then human experience can be applied for formulating correlation and filtering rules for next IDS alerts. Many of other advances have been hinted like time series modeling, machine learning, and the use of the control charts, etc.[3,8]

3. UNIFIED APPROACH FOR REDUCTION OF FALSE POSITIVE ALERT

We introduce reviewed bi-complementary paths to bring down the count of false positives in intrusion detection applying alert post processing through machine learning and data mining. Furthermore, these both techniques, because of their complementary type, can be employed together in an alert-direction system. These constructs have been maintained on a variety of data sets, and accomplished a significant step-down of the number of false positives in both simulated and real surroundings. [2, 1]

3.1 Surveyed Data-Mining Approach - Clustering Alerts for Root Cause Analysis (CLARAty)

The end of the CLARAty (Clustering Alerts for Root Cause investigation) is to efficiently discover large clusters of alerts and to report them in a derived way in order to build commonalities among the dissimilar alerts expressed and apprehensible for a human. Conforming to an ultimate standard, these derived reporting's represent to root causes and are in act actionable for the IDS security expert who is skilled at analyzing data.

Figure 1 depicts how CLARAty matches into the ideal alert-direction establish. Its constituents and work flow: historic alerts, which are immediately yielded by the IDSs in the reporting surroundings and are hence untagged, are exploited for large clusters of alerts (check below for inside information). The reporting's of these clusters are delivered in the form of derived alerts to a data analyst to look for the fundamental reasons. If these reasons are regarded to be false positives instead signs of real attacks, the alerts should not load by the operators any longer in the future and should therefore be moved out.[3,1]

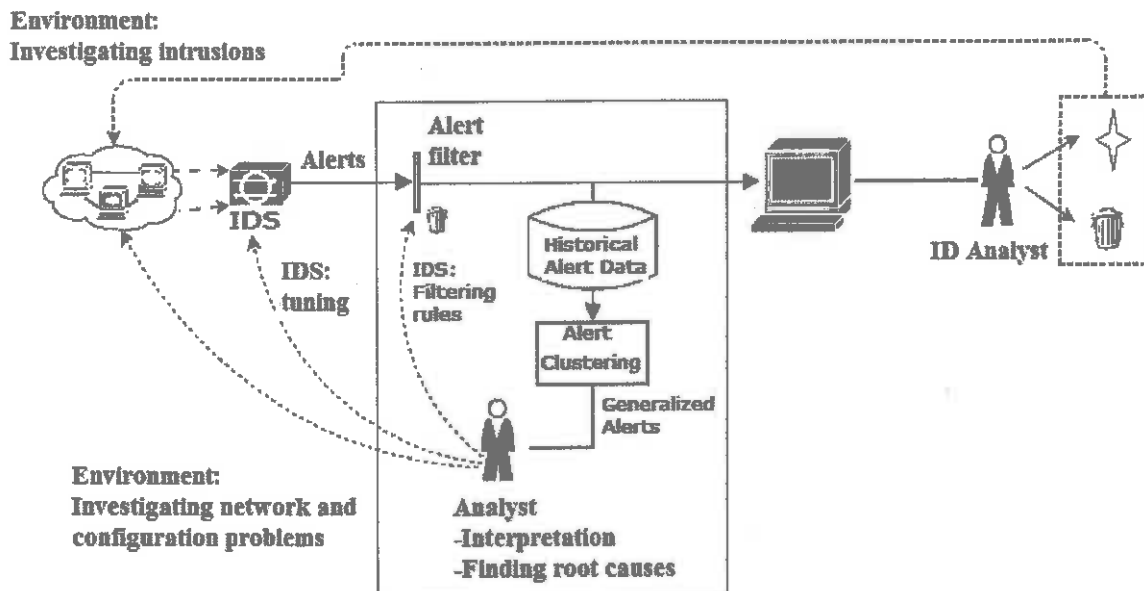


Figure 1. Alert direction system using CLARAty (data mining) to expose reasons and bring down false positives in intrusion detection

Numerous dissimilar data-mining techniques make it for cluster analysis. The suitability of the dissimilar methods powerfully looks on the area of covering and its dimensions. For our job of alert clustering, where we expect for human apprehensible Sort of alert clusters inspecting to main reasons, attribute-oriented induction (AOI) with annexes for this particular practical application area is the most conditioning. The changed AOI algorithm as described applies the abstraction hierarchies reporting the circumstance knowledge to merge alerts into inferred alerts iteratively. These derived alerts contain at least partially inferred attributes, i.e., attributes derived through the above hierarchies outside the lowest level.

As an example, check the first derived alert in Table 1: It reports a cluster of alerts of the type WWW IIS view source attack coming from a Non Privileged port of a machine in the Internet, pointing the particular destination address ip5 on the particular port 80. In this case the timestamp was extrapolated to the highest level anytime, pointing that the alerts happen at random clocks and no preference for particular days of the week or times throughout the day could be detected.[6,1]

TABLE 1 EXAMPLE OF GENERALIZED ALERTS IN THE INTRUSION DETECTION LOGS

ALERT TYPE	SOURCE PORT	SOURCE IP	DEST PORT	DEST IP	TIME	SIZE (TOTAL 156380)
WWW IIS view source attack	Non Privileged	Internet	80	ip5	Anytime	54310
FTP SYST command attempt	Non Privileged	Firewall	21	Internet	Anytime	6439
IP fragment attack	n/a	ip6	n/a	Firewall	Workday	4581
TCP SYN host sweep	Non Privileged	Firewall	25	AnyIP	Anytime	761

3.2 Machine Learning approach-Labeled alert

The second plan of attack covers the problem of false positives in intrusion detection by constructing an alert classifier that distinguishes true from false positives. We specify alert classification as binding a label from a defined set of user-defined labels to an alert. The alerts are separated into false and true positives, but the sorting can be continued to point the class of an attack, the cases of a false positive or an indefinite thing.

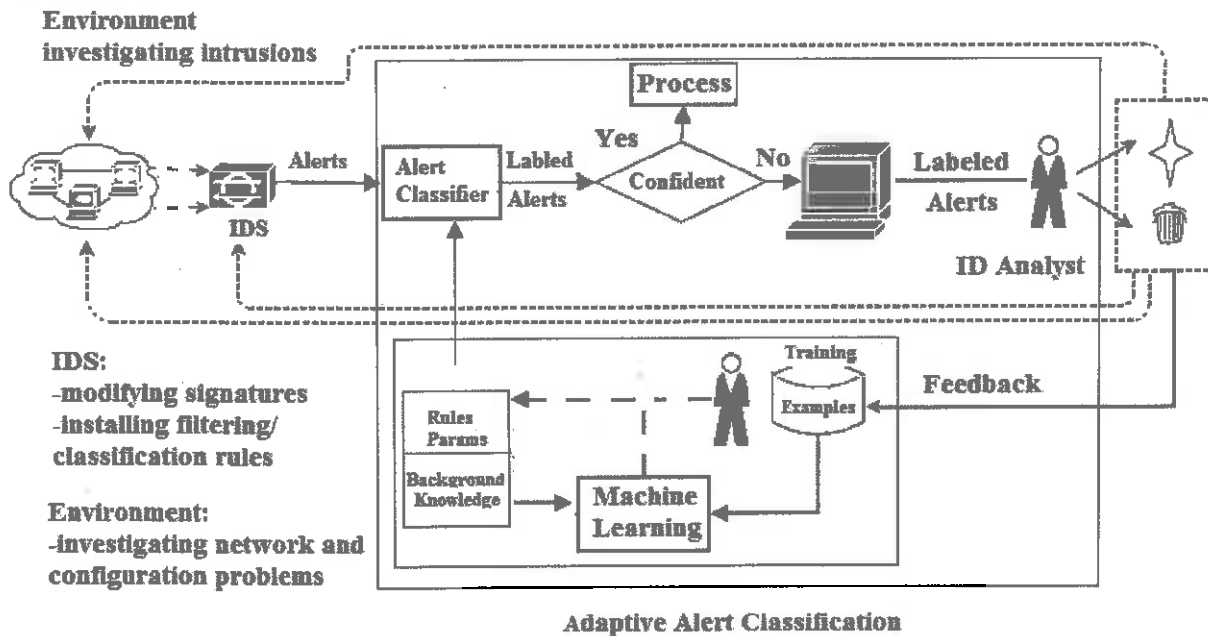


Figure 2. Alert management system using ALAC (Machine learning) to built an adaptive alert classifier

Alerts are sorted out by a so-called alert classifier. Alert classifiers can be developed mechanically using machine-learning techniques or they can be developed manually by human souls. The Adaptive Learner for Alert Classification (ALAC) inserted in functions the previous approach. Most significantly, ALAC discovers alert classifiers having precisely and clearly conveyed classification logic so that a human expert can audit it and confirm its rightness. Likewise, the analyst can acquire confidence in ALAC by realizing how it works.

ALAC classes alerts into true positives and false positives, and demonstrates these classes to the intrusion detection analyst, as depicted in Fig. 2. In dividing line to the standard alert management approach, ALAC applies the feedback of the analyst, who is classing the alerts at the alert console, to produce labeled alerts. These labeled alerts are utilized by the system to give training examples, which are employed by machine learning techniques to first construct and then modify the classifier. The classifier is then employed to classify new alerts. This process is continuously iterated to amend the alert classes. The analyst can go through the classifier at any time.[4,3,1]

The machine-learning techniques mainly employed to construct an alert classifier system which able to distinguishes true out of false positives. Alert classification system does pose various issues. The spot of classes are commonly much oblique, i.e., false positives are more common than true positives. The cost of misconstruction of alerts are (i.e., misclassifying true positives as false positives) usually more high-priced than vice versa. ALAC sorts out alerts in real-time and modifies its classifier as new alerts become available.

The learning technique should be effective enough to function in real time and incrementally, i.e., to be able to change its logical thinking as new data gets available. Fourth, we expect the machine learning technique to apply background knowledge, i.e., additional information such as alert database, network topology, alert context, etc., which is not checked in alerts, but admits us to construct more exact classifiers (e.g., classifiers using derived concepts, alike to those employed in CLARAty). As a matter of fact, search in machine learning has depicted that utilize of background knowledge oftentimes contributes to more instinctive and brief rules. Nevertheless, utilize of background knowledge gains the complexity of a discovering task, and only some machine-learning techniques bear it.[1,6]

In machine discovering, if the discoverer has no prior knowledge about the learning job, it finds only from study cases. nevertheless, hard learning jobs typically call for a essential body of prior information, which causes it possible to convey the learned construct in a more natural and brief manner. In the field of machine learning such data is cited to as background data, On the other hand in the field of intrusion detection it is quite often named as circumstance information. The utilize of background data is also very significant in intrusion detection. Examples of background data include: Alert Context, Network topology, installed software and Alert Semantics.[1]



A STUDY ON MOBILE BANKING – CHALLENGES AND TRENDS

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Introduction

Mobile banking is a service provided by a bank or other financial institution that allows its customers to conduct a range of transaction using a mobile device such as a mobile phone or tablet, and using software, usually called an app, provided by the financial institution for the purpose. Mobile banking is usually available on a 24-hour basis

The types of financial transactions which a customer may transact through mobile banking include obtaining account balances and list of latest transactions, electronic bill payments, and funds transfers between a customer's or another's accounts. From the bank's point of view, mobile banking reduces the cost of handling transactions by reducing the need for customers to visit a bank branch for non-cash withdrawal and deposit transactions. Transactions involving cash aren't handled using mobile banking, and a customer needs to visit an ATM or bank branch for cash withdrawals or deposits. Many apps now have a mobile cheque deposit option; using the device's camera to digitally transmit cheques to their financial institution.

Objectives of the Paper

The following are main objective of the paper:

- To analyze the historical background and importance of mobile banking.
- To explain the challenges faced by mobile banking.
- To analyze the recent developments of mobile banking.

Mobile Banking refers to provision and an ailment of banking- and financial services with the help of mobile telecommunication devices. The scope of offered services may include facilities to conduct bank and stock market transactions, to administer accounts and to access customized information."

Mobile Banking Services

1. Mobile Banking Service over Application/ Wireless Application Protocol (WAP)

The service is available on java enabled /Android mobile phones (with or without GPRS) /I-phones where the user is required to download the application on to the mobile handset. The service can also be availed via WAP on all phones (java/non java) with GPRS connection.

The following functionalities are available:

- Funds transfer (within and outside the bank)
- Immediate Payment Services (IMPS)
- Enquiry services (Balance enquiry/ Mini statement)
- Cheque book request
- Demat Enquiry Service
- Bill Payment (Utility bills, credit cards, Insurance premium), Donations, Subscriptions
- Mobile /DTH Top up
- M Commerce (Merchant payments, SBI life insurance premium)

2. Mobile Banking Service over SMS:

The service is available on all phones. You can send keywords as SMS to 9223440000. Click here for the list of keywords. Ordinary SMS charges are applicable.

The following functionalities are available:

- Enquiry Services (Balance Enquiry/Mini Statement)
- Prepaid Mobile / MobiCash wallet top up
- DTH Recharge
- IMPS Fund transfer – (Mobile number & MMID and Account Number & IFS Code)
- Change MPIN
- IMPS Merchant payments

3. Mobile Banking Service over USSD (Unstructured Supplementary Service Data)

The service is available on all phones except CDMA phones. Downloading of application is not required. Subscribers have to dial *595# to avail the service.

The following functionalities are available:

- Enquiry Services (Balance Enquiry/Mini Statement)
- Mobile Top up
- Funds Transfer (within Bank)

Challenges faced by banks in providing mobile banking to the customers

Despite the potential for mobile banking and the regulatory provisions enabling greater use of mobiles as a channel for financial services in general, and for financial inclusion in particular, banks are facing some challenges in taking mobile banking to the desired level.

allenges are essentially in two fronts –
omer enrollment related issues and
nical Issues.

er Enrollment Related Issues

Number Registration: For a customer, in order to conduct a mobile payment transaction, his/her mobile number needs to be d with the bank. The process for mobile number registration is implemented differently across banks. Currently, the process for umber registration involves the following:

Customer mandatorily needs to go to the bank branch for most of the banks to register his number and fill in the application form (paper-based). After verification, his number gets registered in the CBS and in the bank's Mobile Banking system.

Some leading banks have provided the facility for customer to register mobile number at their bank's ATMs using 2FA authentication of ATM card + ATM PIN Challenges Faced by Banks in Providing Mobile Banking Services to the Customers
299

eneration

is the second factor of authentication that customer needs to use in order to conduct mobile banking transaction. Customer needs rom his respective bank in order to get started with mobile payments. Currently, the process for M-PIN generation is implemented ly across banks, and involves the following:

e l g banks have provided the facility for generating and changing M-PIN from the handset itself using the mobile banking on k providing the authentication parameters as required by the bank (e.g. Debit card details such as Debit card number, ATM try date). These inputs are captured and sent through registered mobile number, for the purpose of M-PIN generation.

s Related to Security

he major factors affecting customer on-boarding and usage of mobile banking services is the concern relating to security of ns effected using the mobile phone. While a mobile banking application is an end-to-end encrypted channel, the other access viz. SMS, USSD, IVR, are not end-to-end encrypted. However, in order to enjoy the higher level of security available in the n-based mobile banking, the customer's handset has to be GPRS-enabled. Since SMS facility is available on all handsets, the ecurity can be addressed if the SMS can be encrypted end-to-end, thus allaying any concerns relating to lack of security in this

ff Training

mittee feels for effective and efficient implementation of providing mobile banking facilities to the customers it is imperative that staff is well versed and thoroughly trained in various aspects of the mobile banking. For this workshop may be conducted for top ncluding the chief executive of the banks; training program may be conducted during induction programs and probationary officer Banks may also periodically conduct refresher courses to ensure staff is abreast with latest developments in these fast paced y areas in mobile banking.

Education

nittee also feels banks must continue to invest in handholding and educating customers to increase the awareness of various 'mobile banking. Banks collectively may invest in marketing and advertising for widespread promotion of mobile banking. Once er mobile number is registered and M-PIN is generated, customer may use any of the access channels provided by the bank for g mobile banking transactions. Currently, while most banks have provided mobile banking application and SMS facility as access a nks have also provided other access channels such as USSD, WAP, IVR, etc. some banks also provide a combination of ies annels (application + SMS, application + USSD) for offering better security.

me Transaction Process In the present scenario, with various banks offering various channels for their customers to undertake nking transactions, the user experience is certainly not uniform across banks / channels. The customer is required to provide et of inputs (authentication parameters) for each type of access channel, thus making the entire transaction process cumbersome. on with MNOs in Mobile Banking Eco-system In order to offer a more secure and better user experience to their customers eir mobile banking channels, banks need a greater level of coordination with the telecom service providers. Some of these areas

tter authentication of the transaction by the bank, MNOs could facilitate the mobile banking transaction by providing the mobile m where transaction is originated when customers transact using mobile banking application (Currently the mobile number in is suppressed).

extension of support by MNOs to all banks for providing USSD services.

ation by the MNOs for banks to offer a more secure mobile banking to their customers through SIM Took Kit (STK) application d for securing the mobile banking transactions

and wireless market has been one of the fastest growing markets in the world. The arrival of technology and the escalating use und smart phone devices, has given the banking industry a new platform. Connecting a customer anytime and anywhere to and needs is a must have service that has become an unstoppable necessity. This worldwide communication is leading a tion of strong banking relationships. The banking world can achieve superior interactions with their public base if they ate alltheir customer needs using mobile banking services.

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Special Issue

GOODS AND SERVICE TAX (GST) – A CONCEPTUAL ANALYSIS OF IMPACT AND ISSUES

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Introduction

Goods and Service Tax (GST) Act which was passed in Lok Sabha and Rajya Sabha the implementation will take place probably in coming financial year. GST will subsume a variety of indirect taxes like excise duty, sales tax, service tax and other state and local taxes into one single GST. This will make the entire process of taxation much simpler and easier to implement. According to government of India GST is a one monolith tax regime on supply of goods and services right from manufacturer to the end customer. In the customer point of view it is a reduction of burden of overall tax on goods and services they buy.

Methodology

The following research is based on various secondary data, paper cuttings and various websites.

Objectives

1. To bring out advantages of GST.
2. To know the impact of GST in various business field.
3. To know the changes which takes place in the system of taxation.

Impact of GST on Manufacturers, Wholesalers, Retailers and End consumers
Let's learn this thing with an example. Take a Non GST regime on the one hand and GST regime on the other hand In case if we purchase a shirt its Market Retail Price is Rs208.23/- under Non GST regime and in the case of GST regime Market Retail Price is Rs166/- that is Rs42.23/- less than the Non GST regime this table shows how GST is going to impact in production till the end consumer.

Sl.no	Non GST Regime	GST Regime
1	MRP of a shirt is Rs208.23/-. Let us see how we reached the final price.	MRP for GST is just Rs166/- (Rs42.23 off)
2	First Manufacturer buys the shirt for Rs100/- (Including Rs10/- Tax)	Now let us see same cost of the shirt under GST Regime. Manufacturer buys for Rs100/- (Including Rs10/- Tax)
3	Then the Manufacturer adds value of Rs30/-, Making the shirt cost Rs130/-, Assuming the tax rate of 10% = Rs13/-	Manufacturer adds value of Rs30/-, Making it Rs130/- Rs13/- can be offset against the tax on raw materials, so effective tax is Rs13-Rs10=Rs3/-
4	So the shirt sold to the Wholesaler by the manufacturer would be Rs143/- (Rs130+Rs13)	So the shirt sold to Wholesaler is Rs130/- with no tax.
5	Now Wholesaler adds a margin Rs20/-, Price = Rs163/- (143+20), again adding 10% tax=16.3, Shirt Cost = 179.3 (163+16.3)	Wholesaler adds a margin Rs20, Price = Rs150 (130+20), adding 10% tax=15, Rs15/- offset against Rs13/- tax paid earlier. GST on wholesaler will be Rs15-Rs13 = Rs2
6	Next is Retailer buys for Rs179.3/- and adds margin of Rs10/- Making the shirt cost 179.3+10 = Rs189.3/-, Add tax of 10% 18.93, Shirt Cost = 189.3+18.93= Rs208.23/-	Retailers buys for Rs150/- and adds margin of Rs10/-, Making shirt Cost Rs150 + 10 = Rs160/-, Add tax of 10% = Rs16, Rs16/- offset against Rs15/- tax paid earlier. GST will be Rs16 - Rs15 = Rs1/-, Final Dress = Rs166/-
7	So the final cost of the shirt that a retailer is going to sell you would be Rs208.23/- This is how we finally came to NON GST price of a shirt = Rs208.23/- (You pay Tax of Rs58.23/- = 10 + 13 + 18.93) Total tax paid.	So the final cost of the shirt under GST will be Rs166/- and you pay only Rs16 tax (Tax is Rs16 = 10 +3+2+1) as compared to NON GST where you pay Rs58.23/-

Impact of Goods and Service Tax
I. Food Industry

The application of GST to food items will have a significant impact on those who are living under subsistence level. But at the same time, a complete exemption for food items would drastically shrink the tax base. Food includes grains and cereals, meat, fish and poultry, milk and dairy products, fruits and vegetables, candy and confectionary, snacks, prepared meals for home consumption, restaurant meals and beverages. Even if the food is within the scope of GST, such sales would largely remain exempt due to small business registration



threshold. Given the exemption of food from CENVAT and 4% VAT on food item, the GST under a single rate would lead to a doubling of tax burden on food.

II. Housing and Construction Industry

In India, construction and Housing sector need to be included in the GST tax base because construction sector is a significant contributor to the national economy.

III. FMCG Sector

Despite of the economic slowdown, India's Fast Moving Consumer Goods (FMCG) has grown consistently during the past three – four years reaching to \$25 billion at retail sales in 2008. Implementation of proposed GST and opening of Foreign Direct Investment (F.D.I.) are expected to fuel the growth and raise industry's size to \$95 Billion by 2018.

IV. Rail Sector

There have been suggestions for including the rail sector under the GST umbrella to bring about significant tax gains and widen the tax net so as to keep overall GST rate low. This will have the added benefit of ensuring that all inter – state transportation of goods can be tracked through the proposed Information technology (IT) network.

V. Financial Services

In most of the countries GST is not charged on the financial services. Example, In New Zealand most of the services covered ex financial services as GST. Under the service tax, India has followed the approach of bringing virtually all financial services within the ambit of tax where consideration for them is in the form of an explicit fee. GST also include financial services on the above grounds only.

VI. Information Technology enabled services

To be in sync with the best International practices, domestic supply of software should also attract G.S.T. on the basis of mode of transaction. Hence if the software is transferred through electronic form, it should be considered as Intellectual Property and regarded as a service. And if the software is transmitted on media or any other tangible property, then it should be treated as goods and subject to G.S.T. 35 According to a FICCI – Technopark Report. Implementation of GST will also help in uniform, simplified and single point Taxation and thereby reduced prices.

VII. Impact on Small Enterprises

There will be two categories of Small Enterprises in the GST regime.

1. Those below threshold need not register for the GST.
2. Those between the threshold and composition turnovers will have the option to pay a turnover based tax or opt to join the GST regime.

Benefits of GST

An end to cascading effects

This will be the major contribution of GST for the business and commerce. At present, there are different state level and center level indirect tax levies that are compulsory one after another on the supply chain till the time of its utilization.

Growth of Revenue in States and Union

It is expected that the introduction of GST will increase the tax base but lowers down the tax rates and also removes the multiple tax. This, will lead to higher amount of revenue to both the states and the union.

Reduces transaction costs and unnecessary wastages

If government works in an efficient mode, it may be also possible that a single registration and single compliance will suffice for both SGST and CGST provided government produces effective IT infrastructure and integration of such infrastructure of states level with the union.

Eliminates the multiplicity of taxation

One of the great advantages that a taxpayer can expect from GST is elimination of multiplicity of taxation. The reduction in the number of taxation applicable in a chain of transaction will help to clean up the current mess that is brought by existing indirect tax laws.

One Point Single Tax

Another feature that GST must hold is it should be 'one point single taxation'. This also gives a lot of comforts and confidence to business community that they would focus on business rather than worrying about other taxation that may crop at later stage. This will help the business community to decide their supply chain, pricing modalities and in the long run helps the consumers being goods competitive as price will no longer be the function of tax components but function of sheer business intelligence and innovation.

Reduces average tax burdens

Under GST mechanism, the cost of tax that consumers have to bear will be certain, and GST would reduce the average tax burdens on the consumers.



Reduces the corruption

It is one of the major problems that India is overwhelmed with. We cannot expect anything substantial unless there exists a political will to root it out. This will be a step towards corruption free Indian Revenue Service.

Dual GST

Dual GST means, the proposed model will have two part called

1. CGST – Central goods and service tax for levied by central Govt.
2. SGST – State goods and service tax levied by state Govt.

There would have multiple statute one CGST statute and SGST statute for every state.

Taxes which come to an end after implementation of GST

Here is the list of taxes that will be gone after the implementation of GST.

We can divide these taxes in two categories Central taxes and states taxes.

Central Taxes to Go

1. Central Excise Duty
2. Service Tax
3. Duties of Excise
4. Additional Duties of Excise
5. Additional Duties of Custom
6. Special Additional Duty of Customs
- 7.

States Taxes to Go

1. State VAT
2. Central Sales Tax
3. Purchase Tax
4. Luxury Tax
5. Entry Tax
6. Entertainment Tax
7. Taxes on Advertisements and lotteries

Issues to be tackled by GST council

1. Until reading now GST looks very good. But can there be problems with GST because you got to also look at the other side of the story.
2. Some are saying Central tax will not go and it will be added in GST.
3. Moreover GST will impact housing and real estate sector thus making homes more expensive.
4. Some are also saying GST will be higher than some of the current taxes because we will be using double GST and not single GST.

Conclusion

All sectors of economy whether the industry, business including Govt. departments and service sector shall have to bear impact of GST. All sections of economy viz., big, medium, small scale units, intermediaries, importers, exporters, traders, professionals and consumers shall be directly affected by GST. GST will create a single, unified Indian market to make the economy stronger.



RECENT TRENDS IN BANKING AND ITS CHALLENGES

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Introduction

Banks are the oldest, biggest and fastest growing financial sector in India. Banks meet the needs of farmers, businessmen, and entrepreneurs, government and other segments of the society. Banks play an important role in the economic development of developing countries. Economic development involves investment in various sectors of the economy. The banks collect savings for investment in various projects. In normal banking the banks perform agency services for their customers and help economic development of the country. The purchase and sales securities, shares, make payments, receive subscription funds and collect utility bills for the Government department. There for banks save time and energy of busy peoples. Bank arranges foreign exchange for the business transactions with other countries. Banking sector are not simply collecting funds but also serve as a guide to the customer about the investment of their money. Current banking sector has come up with a lot of initiatives that oriented to providing a better customer services with the help of new technologies. Banking sector mirrors the larger economy its linkages to all sectors make it proxy for what is happening in the economy as a whole. Indian banking sector today has the same sense of excitement and opportunity that is evidence in the Indian Economy. The going developments in the global markets offer so many opportunities to the banking sector. In the competitive banking word improvement day by day in customer services is the most useful tool for their better growth. Bank offers so many changes to access their banking and other services.

Banks provide the contribution to the economic growth of a country by mobilizing the financial resources for productive purposes. Banking is the process or activity used by the banks for providing services to the customers, The banking industry in India has a huge canvas of history. Bank accepts the deposits for the purpose of lending or investment, withdrawal either by cheque, draft or otherwise. Now a day, Banks are using electronic mode for providing better, efficient, frequent, transparent, speedy services to customers.

Objectives

The main objectives of this paper are

- To explain the changing banking scenario.
- To identify the challenges for the Indian banking sector.
- To identify the usage of IT in the present banking scenario.
- To create awareness about trends and technology of banking to account holders.

Methodology

The study is based on secondary data. The source of secondary data includes banking books, journals, articles and websites.

Meaning

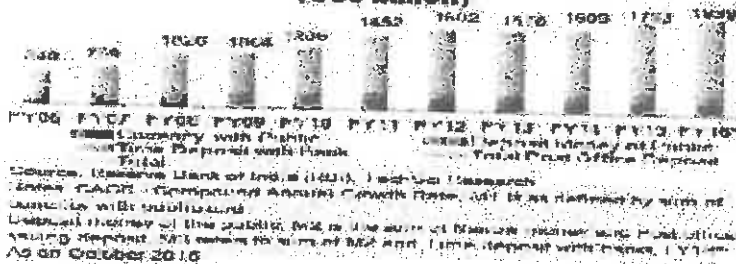
Bank: A bank is a financial institution that accepts deposits from the public and creates credit.

Banking: The business conducted or services offered by a bank. With this account, you are entitled to free banking.

Banking Scenario In India

A bank is a financial institution that provides banking and other financial services to their customers. Banking Industry in India functions under the sunshade of Reserve Bank of India – the regulatory, central bank. Banking Industry mainly consists of Commercial Banks and Co-operative Banks. The commercial banking structure in India consists of: Scheduled Commercial Banks, Unscheduled Bank. Scheduled commercial Banks constitute those banks which have been included in the Second Schedule of Reserve Bank of India (RBI) Act, 1934. RBI in turn includes only those banks in this schedule which satisfy the criteria laid down vide Section 42 (60) of the Act. Some co-operative banks are scheduled commercial banks although not all co-operative banks are. Being a part of the second schedule confers some benefits to the bank in terms of access to accommodation by RBI during the times of liquidity constraints. At the same time, however, this status also subjects the bank to certain conditions and obligation towards the reserve regulations of RBI. For the purpose of assessment of performance of banks, the Reserve Bank of India categories them as public sector banks, old private sector banks, new private sector banks and foreign banks.

Growth in money supply over past few years (US\$ billion)





- Optical Character Recognition (OCR)
- Electronic Clearing And Settlement System

Phone Banking

Bank on phone provides easy access for customers to have large businesses through telephones. Data are exchanged over the phone regarding any queries, to issue instructions on balance transfer, statement of account, cheque- book, stop payments, new schemes, interest rates etc. at any convenient time and place. Tele banking has gone a long way in providing maximum customer satisfaction within the limited infrastructure.

Automatic Teller Machines (ATM)

Banks in the cities to provide cash dispensation to their customers around the clock install ATMs. Now, the banks provide this facility in a more sophisticated way that a customer of one bank and branch can withdraw from any other banks, at any other branch, nationwide. In developed countries, this service is provided to their blue chip client globally. This is possible only through worldwide networking and communication system.

Credit Cards

These plastic cards enable customers to spend whenever he/she wants within the prescribed limits and pay later. Debit card is a prepaid card with stored value, whereas credit card is post paid with fixed limits. It is seen that spending is higher through debit cards than with credit cards currently CITY Bank and time bank have started with Debit cards and now other banks are also following these to launch their own cards.

Electronic Funds Transfer (EFT)

Electronic funds transfer is a system of processing and communication of payment through electronic methods. EFT assumes greater significance in the banking system as the RBI also encourages the commercial banks to adopt this technique. Inter and intra bank transfers of funds are now made through this EFT mechanism. Transactions of high value i.e., at least more than one lakh is now made through this cost effective and quick system of settlement.

Normally, payments are made through cash, cheques, drafts and credit cards. The latest in this process are the debit card system, charge, digital cash, and electronic purse and so on.

Shared Payment Network System (SPNS)

SPNS installed by the IBA in the city of Mumbai, enables electronic banking service like cash transactions, extended hours of banking, utility payments, cheques, point of sale facilities by the SPNS can go to any ATM linked to SPNS.

Electronic Clearing Services (ECS)

Electronic clearing of funds from one centre to another for handling bulk transactions like salary, interest, dividend, commission etc., has dispensed the cheques. A part of electronic clearing service is computerized clearing of cheques at metropolitan centres and linking with international communication system of SWIFT. These services have contributed in a great way towards improving the customer's services globally. ECS was introduced in India in 1996. It has made it possible for customers to get the funds next day itself.

Point of sale [POS] terminal

Payment card at a retail location for electronic transfer of fund is called POS. The client enters his personal identification number [PIN] and confirms the amount due. Customer's account is automatically debited with the amount of purchases and it credits the retailers account. POS installed at petrol stations and large retail houses are linked to banks network.

D-Mat Accounts

Transacting shares business through electronic media is called D-Mat. Investor opens an account called Demat Accounts with DPS. They get shares in electronic form. Then they send the actual shares to the investor. Investor pays for the opening, maintenance and collection of shares. This has reduced the paper work, bad deliveries; loss of shares and less transaction cost.

Electronic Data Interchange (EDI)

EDI refers to the electronic exchange of structure information using telecommunication like payment orders, debits credits, statement of account etc. As part of EDI, satellite communication network is also entering the banks. EDI will very soon do away with branch banking and the customers will be identified as bank customer and not branch customer.

E-Cheques

Digital cheque used by the payer to the payee through internet is called e-cheques. Electronic versions of cheques are issued, received and processed. Most of the banks use e-cheques. A secure means of operation is provided for collecting, payments, and transferring cash flows through this method. The payer issues a digital cheque to the payee and the entire transactions are done through internet.

Computerised Accounting

Development in computer has brought about a change in the accounting practices in banks. A wide range of software packages were developed recently, which attributed to the widespread use of computers to increase the information needs. Microcomputer are used to keep



MICR Technology

MICR characters are printed using an ink laden with iron oxide particles. Iron oxide has magnetic properties and can retain magnetic fields when it is applied on it. The working of a MICR reader is essentially based on the concept of moving characters printed with this magnetic ink over two magnetic heads, one that charges the characters and the second one that immediately follows the first and reads the magnetic charge.

Major Challenges Before Indian Banks

As banks develop their strategies for giving customers access to their accounts through various advanced services like e-banking, mobile banking and net banking, they should also regard this emerging platform as a potential catalyst for generating operational efficiencies and as a vehicle for new revenue sources. India's banking sector has made rapid strides in reforming and aligning itself to the new competitive business environment. The major challenges faced by banks are

High Transaction Costs

A major concern before the banking industry is the high transaction cost of carrying non-performing assets in their books. The growth led to strains in the operational efficiency of banks and the accumulation of non-performing assets (NPA's) in their loan portfolios.

IT Revolution

The application of IT and E-banking is becoming the order of the day with the banking system heading towards virtual banking.

Timely Technological up gradation

Already electronic transfers, clearings, settlements have reduced translation times. To face competition it is necessary for banks to absorb the technology and upgrade their services.

Intense Competition

The RBI and Government of India kept banking industry open for the participants of private sector banks and foreign banks and these banks have spearhead the hi-tech revolution.

Privacy and safety

Privacy of customer's information and safety of their savings is one of the topmost priorities of bank. This goes a long way in influencing customer behaviour in the choice of payment methods.

Global Banking

The impact of globalization becomes challenges for the domestic enterprises as they are bound to compete with global players. There are 36 foreign banks operating in India which becomes a major challenge for Nationalized and Private Sector Banks.

Financial Inclusion

Most of the Indian citizens don't use banking system for their financial requirements. It has become a necessity to create the awareness and importance of banks amongst people.

Risk Management System

Banks need to have in placed a fair and differentiated risk based pricing of products and services since capital comes at a cost. Banks put the risk management architecture in place to meet the regulatory requirements without using the risk inputs for taking business decisions. The risk is not properly priced for various products. The most challenging part is the availability, integrity and reliability of data.

HR Management

This is an area where most of our banks, especially the PSBs, are found lacking. In their eagerness to expand their core business they tend to forget the relevance of human expertise which drives their business in a sustainable manner. The complexities of modern banking and the dependence on IT makes it all the more important why the banks should have requisite manpower with right amount of knowledge and experience at appropriate places.

Standardization and capacity build-up

While any development in offering electronic services is welcome, stand-alone systems not only work in silos but also fragment the market to some extent. Hence, as the payments eco-system matures, inter-operability becomes essential, for which standardization in processes and procedures is a pre-requisite. This not only facilitates uniformity in transaction handling but also enables uniform customer experiences.

Partnerships with non-banks

It is imperative that banks also see the potential for synergetic growth by partnering with these non-banks and leveraging on their strengths so as to reap efficiency gains for both the entities. We have seen instances of such partnership, particularly with MNOs acting as BCs. Similar developments should occur in other areas too. A word of caution is, however, essential - banks cannot abdicate their responsibilities towards customers, in finance management ensuring safe and secure services, particularly in scenarios where a large part of the activities involved in payments are outsourced.



records and for processing. Microcomputer is small unit capable of doing calculations, storing data and programmers. These computer ranges from small personal computer (PCs) to a blue chip "desktop" business computer. The microcomputers are used for word processing, spreadsheet application etc. if the computer is not properly used, and it will result in unfair accounting and loss of information. However, computer provides better information and increases the efficiency of the banks.

E-Mail

The system of sending messages from one computer to another is known as "E-mail. E-mail originally was introduced in the year 1983 in U.S.A. to send the messages through E-mail, a mini personal computer, one telephone line, a modem and software support is required. Modern is of various types like kotex, robotex, multi-modern etc.

The change for sending a message with 250 characters (bits) through E-mail is Rs2. for express it is Rs.4. for foreign countries it is Rs.15 per page.

if it is sent through telex or fax it costs Rs5 extra for transmission even within our country. There are different commands like read mail, prepare mail, mail list, status, message forward etc. each of these commands do different functions for example, read mail enables us to read the message sent by other to our computer From the above we can understand that E-mail is the most economical and confidential mode of transmission of information globally.

RBI Net (RBI NET)

This scheme facilitates the transfer of funds by a customer former any bank, any branch, any center to his client at some other center, s other bank and/or branch. Settlements between banks and with the RBI are now a day done through this system. Inter and intra ban clearing are also done through this electronic communication system.

Internet

Internet is a system interconnected with network worldwide. The increasing popularity of the Internet is the worldwide web (WWW) which connects millions of servers. In India there are 500 Internet hosts and more than 750 web sites that provide this Internet service. T Internet has 25 million computer buffs and their population explodes at a rate of 10% per month. Internet has found a nest off 1 countries. The Internet has many features. E-mail is one of the simplest facilities available on the Internet. In the modern age, it is possil to transmit texts; pictures and voices information from anywhere, in any form in the world is accessible to the subscriber at the press o button and at a very minimum cost. Computer on the internet communicate with each other in a number of ways.

BigData

Big data is one of the most talked about thing in technology space in 2012. The sea of data before us is a puzzle that can unlock ultimate secrets of consumer behaviour, giving organizations an ability to customize products and services on a one to one basis. The key a bank's success often depends on the relationships it is able to develop with its clients, which comes down to its ability to provide e client a customized solution. With transactions becoming intelligent (capturing data through cards), banks now have enormous amount data about their clients. The challenge is to capture information out of this data. Banks can also utilize big data for more focused custo segmentation. It is no more sufficient to segment consumers based on age and income, the segmentation of future would come f behavioural patterns more than anything else. Two colleagues earning same and living in the same neighbourhood may exhibit compl different usage pattern when it comes to credit cards.

Debit card

A debit card (also known as a bank card or check card) is a plastic card that provides an alternative payment method to cash when ma purchases. Functionally, it can be called an electronic check, as the funds are withdrawn directly from either the bank account, or from remaining balance on the card. Income cases, the cards are designed exclusively for use on the Internet, and so there is no physical card

Electronic Clearing and Settlement System

Some of the electronic electronic and settlement system are OCR clearing, MICR clearing, Debit Clearing, RTGS, SFMS. and SWIFT

Optical Character Recognition (OCR)

Optical Character Recognition is the machine recognition of printed characters. OCR systems can recognize many different OCR fo well as typewriter and computer-printed characters. Advanced OCR systems can recognize hand printing. When a text document is scanned into the computer, it is turned into a bitmap, which is a picture of the text. OCR software analyz light and dark areas of the bitmap in order to identify each alphabetic letter and numeric digit.

Magnetic Ink Character Recognition

Magnetic Ink Character Recognition is the machine recognition of numeric data printed with magnetically charged ink. It is used o checks and deposit slips. MICR readers detect the characters and convert them into digital data. Although optical methods (OCR) became as sophisticated early MICR technology, magnetic ink is still used. It serves as a deterrent to fraud, because a photocopied check will not be print magnetic ink.



Growth of Banking

The Indian banking industry experienced sustained productivity growth, which was driven mainly by technological progress. Foreign banks appear to have acted as technological innovators when competition increased, which added to the competitive pressure in the market.

Employees Retention

Long-time banking employees are becoming disenchanted with the industry and are often resistant to perform up to new expectations. The diminishing employee morale results in decreased revenue. Due to the intrinsically close ties between staff and clients, losing those employees completely can mean the loss of valuable customer relationships.

Social and Ethical Aspects

There are some banks, which proactively undertake the responsibility to bear the social and ethical aspects of banking. This is a challenge for commercial banks to consider these aspects in their working. Apart from profit maximization, commercial banks are supposed to support those organizations, which have some social concerns.

Rural Market

Banking in India is fairly mature in terms of supply, product range and reach, even though reach in rural India still remains a challenge for the private sector and foreign banks.

In terms of quality of assets and capital adequacy, Indian banks are considered to have clean, strong and transparent balance sheets relative to other banks in comparable economies in its region. For example recently, ICICI Bank Ltd. merged the Bank of Rajasthan Ltd. in order to increase its reach in rural market and market share significantly. Recently, SBI has merged State Bank of Indore in 2010.

Enhancing Corporate Governance

Banks are special organizations because their managers have a fiduciary duty to depositors as well as shareholders and thus a solution to the 'principal agent problem' aimed at maximizing shareholder value is inappropriate. Therefore, the good Corporate Governance of banks requires regulation to balance the interests of depositors and taxpayers with those of the shareholders. Moreover, banks are important participants in the payment and settlement system and as such corporate governance is highly relevant for them.

Emerging Challenges for 2015-16

1. Deceleration in economic growth impacting expansion of banking sector.
2. Maintaining asset quality in the face of growing non-performing assets and restructuring of advances.
3. Augmenting capital and maintaining prudential capital.
4. Preserving and augment profitability in a stressed environment.
5. Implementing financial inclusion & Direct Benefits Transfer.
6. Increased competition from both within the banking sector with various banks becoming aggressive.
7. Adopting and adapting to technological changes/innovation to meet regulatory norms and tap alternative channels.
8. Improving quality of human resources for working efficiently under the latest technological developments.
9. Capital mobilization.

Conclusion

The current trends are quite comforting for customer but it does pose threats and problems to banks. As we find information technology invading the banking sector, only banks, which used the right technology, could come out with success. Banking today is re-defined and re-engineered with the use of Information Technology and it is sure that the future of banking will offer more sophisticated services to the customers with the continuous product and process innovations. Thus, there is a paradigm shift from the seller's market to buyer's market in the industry and finally it affected at the bankers level to change their approach from "conventional banking to convenience banking" and "mass banking to class banking". It is high time to advise and train the banking personnel on the acquisition, installation and use of the information technology. Though there was a cry against the introduction of information technology, it is better to adopt it to face the stiff competition from the ever-dynamic foreign counterpart. Banks are striving to combat the competition. The competition from global banks and technological innovation has compelled the banks to rethink their policies and strategies. Finally the banking sector will need to master a new business model by building management and customer services. Banks should contribute intensive efforts to render better services to their customer. Nationalized and commercial banks should overcome the challenges and to get advantage of opportunities in changing banking scenario.

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funds through credit creation. Banks are interconnected in diverse, complex and opaque ways underscoring their 'contagion' potential. If a corporate fails, the fallout can be restricted to the stakeholders. If a bank fails, the impact can spread rapidly through to other banks with potentially serious consequences for the entire financial system and the macro economy. While regulation has a role to play in ensuring robust corporate standards in banks, the point to recognize is that effective regulation is a necessary, but not a sufficient condition for good corporate governance. In this context, the relevant issues pertaining to corporate governance of banks in India are bank ownership, accountability, transparency, ethics, compensation, splitting the posts of chairman and CEO of banks and corporate governance under financial holding company structure, which should engage adequate attention.

Findings

The following were the major findings of the study-

1. The commercial banks are playing crucial role in the economic development.
2. The profitability of Indian banks were showing increasing trend.
3. The SBI and subsidiaries, Bank of Baroda and ICICI banks were dominating the foreign operation of Indian banks.
4. The largest branch network of foreign banks in India was that of standard chartered Bank.
5. The all commercial banks in India are facing the various problems like Inclusive growth, lack of awareness about new products, existence of too many laws, high Employee turnover etc.
6. The Commercial Banks in India are governed by so many laws.

Suggestions

1. The following are the some important suggestions are recommended-
2. The public sector banks have made more efforts to reduce NPA by taking more efforts on recovery of loans.
3. The Commercial Banks in India have to concentrate on foreign operation and inclusive growth.
4. The Reserve Bank of India and Government of India take efforts to implementation of single law applicable to all commercial banks in India.
5. All commercial banks have to take necessary policies to face the future challenges successfully.
6. All the banks have to increase interest rates on savings bank account and current accounts.

Conclusion

To take full advantage of the opportunities while addressing the problems, the process of institutional strengthening assumes critical importance. Banks need to build on four principles, viz., efficiency, stability, transparency and inclusion. economic performance, robust savings, policy thrust to expand infrastructure and further strengthening of financial inclusion are expected to ensure robust growth of the banking in the long term, however, the most significant task of the Commercial Banks in India in the Indian banking sector is to ensure that banking products and services are made available to every individual in the country efficiently to achieve total financial inclusion. Going forward, filling the void called 'financial exclusion' is the critical responsibility of banks. Despite all the problems and issues to be addressed, the banking sector in India can look forward to enormous opportunities in their quest for long term growth.

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A STUDY OF MYTHS AND FACTS ABOUT SAVINGS AND INVESTMENT AMONG THE HOME MAKERS

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Introduction

Savings is the portion of income spent on current expenditures because a person does not know what will happen in the future, money should be saved to pay for unexpected events or emergencies without savings, unexpected events can become large financial burdens. Therefore savings helps an individual or family become financially secure. Money can also be saved to purchase expensive items that are too costly to buy with monthly income, buying the new camera, purchasing an automobile or paying for a vacation can all be accompanied by saving a portion of income.

Statement of the problem

This paper highlights about the myths and facts about savings and investments among home makers. Many people think they are one and the same. But savings is different from investment. The paper will further discuss about sources, types, tips for planning.

Objectives

1. To know what is savings.
2. To highlight the difference between savings and investment.
3. To make common man understand the investment and savings.

Research Methodology

Data is collected through primary and secondary data. The primary data is collected through a questionnaire with sample of 100 respondents in the region of Kolar Gold Field (K.G.F).

Secondary data is collected through various journals, magazines, Related Websites.

Discussion

A penny saved is a penny earned, but sometimes its just not worth it.

From homemakers point of view what is her assumption about savings and investment is discussed further.

Home maker

A person especially a woman, who manages a home. In this category we can say a woman who does not have another job outside but can have a earning from home. In this view, we can say that a woman earns money sitting at home, by doing some activity. So from her angle, she also saves and invests money. She thinks they are both one and the same.

A questionnaire was given to 100 homemakers in a region of Kolar Gold Field (KGF)
Savings

Question	Option 1	Option 2	Option3
Do you have regular income?	Yes 76	No 24	-----
Sources of income	Domestic saving 49	Self employed 51	-----
Money saved	5000 49	10000 28	15000 23
Savings pattern followed	Bank 13	Post office 26	Chit funds 61
Why do you save	Habit 32	Future 50	Risk factor 18

Investment

Question	Option 1	Option 2	Option 3
What is investment to you?	Purchase of Home & car 12	Purchase of gold 42	Savings 46
Have you ever invested?	Yes 37	No 63	-----
If yes, Where have you invested?	Shares 4	Mutual funds 13	Insurance policies 20
Frequency of investment	Monthly 21	Yearly 13	5 Years once 3
According to you, which is the best	Savings 63	Investment 37	-----



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COMMERCIAL BANKS AND ITS IMPACT ON ECONOMIC GROWTH

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Introduction

A modern industrial society cannot be run by self-financing of entrepreneurs. Some institutional assistance is necessary to mobilize the saving of the community and to make them available to the entrepreneurs. The people, a large majority of who save in small odd lots, also want an institution which can ensure safety of their funds together with liquidity. Banks assure this with a further facility – that the funds can be drawn back in case of need. From a broader social angle, banks act as a bridge between the users of capital and those who save but cannot use the funds themselves. The idle resources of the community are thus activated and brought to productive use.

Objectives of the study

- To study the role of commercial banks in the growth of economic development
- To study the various deposit schemes and investment policy of commercial banks.

Research Methodology

The study is based on secondary data (conceptual paper) taking reference from text books, internet, journals magazines and websites.

Banking occupies one of the important positions in the modern economic world. It is necessary for trade and industry. Hence it is one of the great agencies of commerce. Although banking in one form or another has been in existence from very early times, modern banking is of recent origin. It is one of the results of the Industrial Revolution and the child of economic necessity. Its presence is very helpful to the economic activity and industrial progress of a country. The term 'BANK' has been defined in different ways by different economists.

Like:

According to *Horace White* a bank, "as a manufacture of credit and a machine for facilitating exchange."

Section 5 of the Banking Companies Act of India defines Bank as "a Bank is a financial institution which accepts money from the public for the purpose of lending or investment repayable on demand or otherwise withdrawable by cheques, drafts or order or otherwise

Types of banks

Broadly speaking, banks can be classified into commercial banks and central bank. The central bank has the function of controlling commercial banks and various other economic activities. There are many different types of commercial banks. They are:

- Deposit Banks
- Industrial Banks
- Savings Banks
- Agriculture Banks
- Exchange Banks
- Miscellaneous Banks

Deposit Banks: These banks accept deposits from the public and lend them to needy people. The deposits and loans are taken and given for short period only. They lend money for 3 to 6 months only. **Industrial Banks:** Industries require a huge capital for along period to buy machinery and other equipment. Industrial banks help such industries. They underwrite the debentures and shares of big industries concerns. These banks provide long terms loans for such industries. Example: State Financial Corporation's (S.F.C), Industrial Development Bank of India (IDBI) etc. **Savings Banks:** These banks were specially established to encourage thrift among small savers and therefore, they encourage savings of the poor and middle class people. In India we do not have such banks but post offices perform such function. **Agricultural Banks:** These banks are organized on co-operative lines. These banks meet the credit requirements of the farmers through term loans, viz., short, medium and long term loans. Example: Agricultural Co-operative Banks etc

Exchange Banks: These banks finance mostly for the foreign trade of a country. Their main function is to discount, accept and collect foreign bills of exchange.

Miscellaneous Banks: There are certain kinds of banks which have arisen in due course to meet the specialized needs of the people. There are numerous types of different banks in the world, carrying on one or the other banking business. The above mentioned are the different kinds of commercial banks. They perform their own functions like other. There are some specialized banks which performs special function like EXIM banks etc.

Role of commercial banks

Banks play a very useful and dynamic role in the economic life of every state. Their economic importance may be viewed in the followed points:

- a) A developing economy needs a high rate of capital formation to accelerate the tempo of economic development. But the economic development depends upon the rate of savings. Banks habit of thrift in the society

enhanced their own financial resources. Thus, private ownership of banks resulted in concentration of income and wealth in few hands. **Urban-bias:** Prior to nationalization, commercial banks had shown no interest in establishing offices in semi-urban and rural areas. More and more branches were opened in cities resulting in concentration of banking facilities in urban areas. Nearly 5000 branches across India were only in major cities like Bombay, Bangalore, Madras, Delhi etc. This urban biased nature of commercial banks led to slow rate of growth in rural areas.

Neglect of agricultural sector: There was a total neglect of agricultural sector and its finance prior to nationalization of banks. Agriculture accounted for only 2.3 percent of total advance

Violation of norms: Commercial banks often violated the norms and priorities laid down in the plans and granted loans to even those industries which were figured nowhere in the priority list

Speculative activities: Private commercial banks earned large profits and indulged in speculative activities. They even extended advances to hoarders and black marketers against high rate of interest

Neglect other priority sector: Banks not even neglected agriculture, they even completely neglected other sectors like small-scale industries, export etc.

In order to discipline the commercial bank so that they do not overlook national priorities, nationalization of banks was undertaken first in 1969 and then in 1980.

Objectives of Nationalisation

Nationalization was meant for an early realization of the objectives of social control which were as follows

- i. Removal of control by a few
- ii. Provision of adequate credit for agriculture and small industry and export
- iii. Giving a professional bent to management
- iv. Encouragement of a new class of entrepreneurs
- v. The provision of adequate training as well as terms of services for bank staff

Process of banks after nationalisation

After the nationalization of banks in 1969, commercial banking operations have become an integral part of India's economic policy. The following development have taken place.

- I. **Expansion of branches:** There has been an unprecedented growth in branch network since nationalization. Compared to just 5000 to 8262 branch offices in 1969, the number of branch office of schedule commercial banks in 2012 has increased to 1,11,723 indicating a greater access to banking facilities to the common.
- II. **Branch opening in rural and unbanked area:** There has been a qualitative change in branch expansion programme ever since the nationalization of banks. Before, nationalization, there was a clear urban bias in the operation of banks. But after nationalization they have started moving towards the rural and less developed areas. This will be clear from the fact that compared to just have 20% of banks prior nationalization has changed to 40% of banks in 2013.
- III. **Deposits mobilization:** There has been a substantial rise in the rate of deposit mobilization since nationalization. The aggregate deposits of scheduled commercial bank have increased from Rs 4,667 crore in 1969 to more than Rs 79,30,000 crore in 2014. Considering state-wise deposits Maharashtra leads all other states with 22 per cent of aggregate deposits received from banks.
- IV. **Bank lending:** There was a spectacular rise in the Schedule commercial banks lending since nationalization. It has gone up from Rs 3,999 crore in 1969 to 60,00,000 crore in 2014, April.

Needs that banks should look after

Although after nationalization the commercial banks have played an important role in achieving national goals of economy yet these is a need for:-

- a) Spreading their activities to the untouched remote corners of the country
- b) Keeping up their profitability
- c) Looking after growing needs of the priority sectors of the economy
- d) Improving the performance of rural/ semi-urban branches
- e) Improving the quality of loan portfolio.

Investment Policy of Banks

The financial position of a commercial bank is reflected in its balance sheet. The balance sheet is a statement of the assets and liabilities of the bank. The assets of the bank are distributed in accordance with certain guiding principles. These principles underline the investment policy of the bank. They are discussed below:

1. **Liquidity:** In the context of the balance sheet of a bank the term liquidity has two interpretations. First, it refers to the ability of the bank to honor the claims of the depositors. Second, it connotes the ability of the bank to convert its non-cash assets into cash easily and without loss. It is a well known fact that a bank deals in funds belonging to the public. Hence, the bank should always be on its guard in handling these funds. The bank should always have enough cash to meet the demands of the depositors. In fact, the success of a bank depends to a

largely due to lack of funds. Facilities of bank loans enable the entrepreneurs to step up their investment on innovational activities, adopt new methods of production and increase productive capacity of the economy.

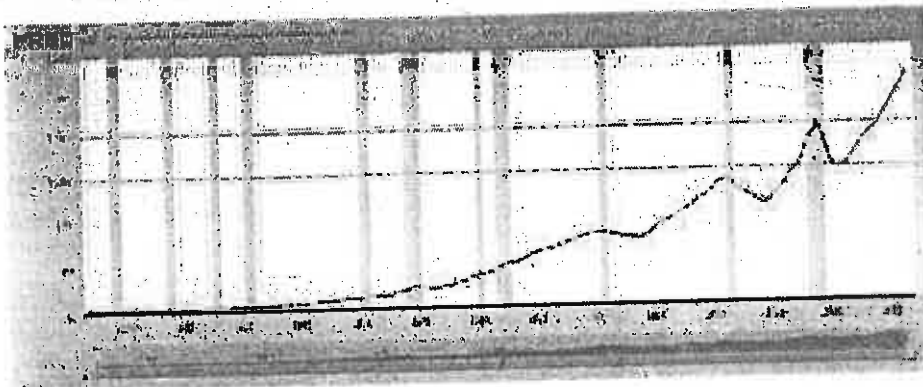
5. **Implementation of Monetary Policy:** Economic development needs an appropriate monetary policy. But a well-developed banking is a necessary pre-condition for the effective implementation of the monetary policy. Control and regulation of credit by the monetary authority is not possible without the active co-operation of the banking system in the country. 6. **Encouragement to Right Type of Industries:** Banks generally provide financial resources to the right type of industries to secure the necessary material, machines and other inputs. In this way they influence the nature and volume of industrial production.

7. **Development of Agriculture:** Underdeveloped economies are primarily agricultural economies. Majority of the population in these economies live in rural areas. Therefore, economic development in these economies requires the development of agriculture and small scale industries in rural areas. So far banks in underdeveloped countries have been paying more attention to trade and commerce and have almost neglected agriculture and industry. Banks must provide loans to agriculture for development and modernization of agriculture. In recent years, the State Bank of India and other commercial banks are granting short term, medium-term and long-term loans to agriculture and small-scale industries.

8. **Regional Development:** Banks can also play an important role in achieving balanced development in different regions of the country. They transfer surplus capital from the developed regions to the less developed regions, where it is scarce and most needed. This reallocation of funds between regions will promote economic development in underdeveloped areas of the country.

Findings

- Commercial banks promotes capital formation and also encourages savings
- It encourages investments in new enterprises and adopts new methods of production.
- With the growth of commercial banks, there is vast expansion in trade and industry.
- Commercial banks provide credit for development of agriculture sectors.
- Commercial banks play an important role in achieving balanced development in different regions of the country.



Conclusions

From the above discussion and graph, undoubtedly, we can say that, commercial banks form the most important part of financial intermediaries. It accepts deposits from the general public and extends loans to the households, firms and the government. Banks form a significant part of the infrastructure essential for breaking vicious circle of poverty and promoting economic growth. At this juncture we can say that commercial banks and its nationalisation have created a lot of change in economic of our country.



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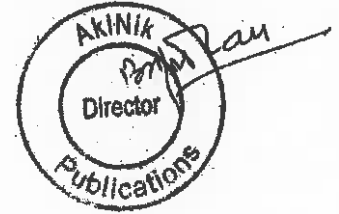
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ಬಾನುಮುಷ್ಠಾಕೌ ಅವರ ಕಥನ ಸಾಹಿತ್ಯದ ಸ್ತ್ರೀಸಂವೇದನ

Dr. BK Manjula

ಸಾರಾಂಶ

ಆಧುನಿಕ ಸ್ವಾತಂತ್ರ್ಯ ಸಾಹಿತ್ಯವು ವಿಘನವು, ವ್ಯವಿಧ್ಯವು ಅಗಿ ಬೆಳೆಯುತ್ತಾ ಭಾರತೀಯ ಸಮಾಜದ ಎಲ್ಲಾ ಧರ್ಮ, ಸಂಸ್ಕೃತಿಗಳನ್ನು ಪ್ರತಿನಿಧಿಸುತ್ತಿರುವುದು ಕಂಡುಬರುತ್ತದೆ. ಹಾಗೂ ಅಲಕ್ಷಿತಕ್ಕೆ ಒಳಗಾದ ಸಮಾಜ, ಜನ, ಮೂಲಭೂತವಾದಿಗಳ ದಬ್ಬಾಳಿಕೆ, ಶೋಷಣೆಗಳನ್ನು ಆಯಾ ವರ್ಗ, ಸಮಾಜಗಳಿಂದ ಬಂದ ಬರಹಗಾರರು ಅನಾವರಣಗೊಳಿಸಿದ್ದಾರೆ. ಮುಸ್ಲಿಂ ಲೋಕದ ಬದುಕನ್ನು, ತಾವುಕಂಡ, ತಮ್ಮ ಅನುಭವಕ್ಕೆ ಬಂದದ್ದನ್ನು ಬಾನುಮುಷ್ಠಾಕೌ ಕಥಾರೂಪವನ್ನು ನೀಡಿದ್ದಾರೆ. ಬಾನುಮುಷ್ಠಾಕೌ ಅವರ 'ಬೆಂಕಿ ಮಳೆ' ಕಥಾಸಂಕಲನದ ಕಥೆಗಳಲ್ಲಿನ ಆಧುನಿಕತೆ, ಸಂಸ್ಕೃತಿ, ಬುರ್ಕಾ, ಖತ್ನಗಳ ವಿಚಾರ ಮತ್ತು ಪ್ರತಿಭಟನೆಯ ನೆಲೆಗಳನ್ನು ಕುರಿತು ಅಧ್ಯಯನ ಮಾಡಲಾಗಿದೆ. ಸ್ತ್ರೀಶಿಕ್ಷಣ, ಸ್ತ್ರೀಸ್ವಾವಲಂಬನೆ, ಧರ್ಮ, ಮಾನವೀಯತೆ, ಕಾನೂನಿನ ಅರಿವು, ಧಾರ್ಮಿಕ ಆಚರಣೆಯ ಹಿಂದಿನ ಸ್ವಾರ್ಥತೆಗಳನ್ನು ಇಲ್ಲಿ ಮುಖ್ಯವಾಗಿ ಗುರುತಿಸಲಾಗಿದೆ.

ಕೀ ವರ್ಡ್ಸ್: ಅಲಕ್ಷಿತ, ಮೂಲಭೂತವಾದಿ, ದಬ್ಬಾಳಿಕೆ, ಆಧುನಿಕತೆ, ಪ್ರತಿಭಟನೆ, ಸ್ತ್ರೀಶಿಕ್ಷಣ, ಸ್ತ್ರೀಸ್ವಾವಲಂಬನೆ, ಕಾನೂನು, ಧಾರ್ಮಿಕ.

ಬಾನುಮುಷ್ಠಾಕೌ ಅವರು ೧೯೪೮ರಂದು ಹಾಸನ ಜಿಲ್ಲೆಯಲ್ಲಿ ಜನಿಸಿದರು. ಲಂಕೇಶ್ ಪತ್ರಿಕೆಯ ಹಾಸನ ಜಿಲ್ಲೆಯ ಪರದಿಗಾರರಾಗಿ ಕೆಲಸ ನಿರ್ವಹಿಸಿ ನಂತರ ನ್ಯಾಯವಾದಿಯಾಗಿ ಸೇವೆ ಸಲ್ಲಿಸುತ್ತಿದ್ದಾರೆ. ಬಂಡಾಯ ಸಾಹಿತ್ಯ ಸಂದರ್ಭದ ಸಾಹಿತ್ಯಕೃಷಿಯಲ್ಲಿ ತೊಡಗಿಸಿಕೊಂಡ ಬಾನುಮುಷ್ಠಾಕೌ ಅವರಿಗೆ ಅಂದಿನ ಬಂಡಾಯದ ಧೋರಣೆಗಳು ಪ್ರೇರಣೆ ನೀಡಿರುವುದನ್ನು ಅವರ ಸಾಹಿತ್ಯದ ಸೃಷ್ಟಿಯಲ್ಲಿ ಗುರುತಿಸಬಹುದು.

ಬಾನುರವರು 'ಬೆಂಕಿ ಮಳೆ' ಕಥಾಸಂಕಲನದ ಕಥೆಗಳನ್ನು ಕುರಿತು ಹೀಗೆ ಹೇಳಿದ್ದಾರೆ. "ಮಹಿಳೆ ನನ್ನ ಮುಖ್ಯ ಕಾಳಜಿ ಹೀಗಾಗಿ ನನ್ನ ಎಲ್ಲಾ ಕತೆಗಳಲ್ಲೂ ಅವಳು ವಿರಾಜಿಸಿದ್ದಾಳೆ. ಎಂದು ಹೇಳುವ ಬಾನುರವರ ಕತೆಗಳಲ್ಲಿ ಸ್ತ್ರೀಪರ ಕಾಳಜಿಗಳು, ತಲ್ಲಣಗಳೂ ಅಂತಃಕಾಹಿನಿಯಾಗಿ ಹರಿದು ಬಂದಿವೆ. ಸಾರಾರವರ ಸ್ತ್ರೀಪಾತ್ರಗಳು ಧಾರ್ಮಿಕ ಮಿತಿಗಳನ್ನು, ಕಟ್ಟುಪಾಡುಗಳನ್ನು ಮೀರಿದ ಸೌಮ್ಯ ಪಾತ್ರಗಳಾದರೆ, ಬಾನುರವರ ಪಾತ್ರಗಳು ಆ ಮಿತಿಯನ್ನು ಮೀರಿ ವಾಸ್ತವದ ನೆಲೆಯಲ್ಲಿ ಮಾನವೀಕರಣಗೊಳ್ಳುತ್ತವೆ. ಮಾತಿಗೆ ಮೀರಿದ ಮಾನವೀಯ ಕಾಳಜಿಗಳು 'ಬೆಂಕಿ ಮಳೆ' ಸಂಕಲನದ ಎಲ್ಲಾ ಸ್ತ್ರೀ ಕಥೆಗಳಲ್ಲೂ ವ್ಯಕ್ತವಾಗಿವೆ" ಎಂದು ತಮ್ಮ ಸೃಜನಶೀಲತೆಗೆ ಪ್ರೇರಕವಾಗಿರುವುದನ್ನು ಹೇಳಿದ್ದಾರೆ. ತಾವುಕಂಡ, ಕೇಳಿದ, ಅನುಭವದ ಲೋಕವನ್ನು ತಮ್ಮ ಕತೆಗಳಲ್ಲಿ ನಿರೂಪಿಸಿದ್ದಾರೆ.

ವಿಧಾನ

ಬಾನುಮುಷ್ಠಾಕೌ ಅವರ ಕಥೆಗಳಲ್ಲಿನ ಆಧುನಿಕತೆ, ಸಂಸ್ಕೃತಿ ಮತ್ತು ಪ್ರತಿಭಟನೆಯ ನೆಲೆಗಳನ್ನು ಕುರಿತು ವಿವರಣಾತ್ಮಕ ಮತ್ತು ವಿಮರ್ಶಾತ್ಮಕವಾಗಿ ಅಧ್ಯಯನ ಮಾಡಲಾಗಿದೆ. ಆಧುನಿಕ ಕಾಲಘಟ್ಟದ ಕಥೆಗಾರ್ತಿಯರು ಸತಿಪದ್ಧತಿ, ವಿಧವಾ ವಿವಾಹ, ಸ್ತ್ರೀಶಿಕ್ಷಣ ಮುಂತಾದುವುಗಳನ್ನು ಕುರಿತು ಬರೆಯುತ್ತಿದ್ದವರು ಅನಂತರ ಬದಲಾದ ಕಾಲಮಾನಕ್ಕೆ ತಕ್ಕ ಹಾಗೆ ಅಂದಂದಿನ ಸಂಸ್ಕೃತಿಯ ವಿಚಾರಗಳನ್ನು ತಮ್ಮ ಬರಹಗಳಲ್ಲಿ ಅಭಿವ್ಯಕ್ತಿಸಿದ್ದಾರೆ.

ಪಿತೃಪ್ರಧಾನ ಸಂಸ್ಕೃತಿಯ ಶೋಷಣೆ, ಸ್ತ್ರೀಸ್ವಾತಂತ್ರ್ಯ, ಆರ್ಥಿಕ ಸ್ವಾವಲಂಬನೆ, ಉದ್ಯೋಗ ಸ್ವ ಮಹಿಳೆಯ ಸವಾಲುಗಳನ್ನು ಹೆಣ್ಣಿನ ಕಣ್ಣುಗಳಿಂದ ನೋಡುವಿಕೆ ಹಾಗೂ ಸ್ತ್ರೀಪರವಾದ ಕಾಳಜಿ ಪ್ರಧಾನವಾಗಿ ಅಂತಃಕರ್ಮವಾಗಿರುವುದು ಅನೇಕ ಬರಹಗಾರ್ತಿಯರಲ್ಲಿ ಕಂಡುಬರುತ್ತದೆ. ಈ ಅಂಶಗಳು ಬಾನುಮುಷ್ಠಾಕೌ ಅವರ ಕಥೆಗಳಲ್ಲೂ ಇದ್ದು ಅದನ್ನು ಆಧುನಿಕತೆ, ಸಂಸ್ಕೃತಿಗಳ ನೆಲೆಗಳಲ್ಲಿ ಗುರುತಿಸಲಾಗಿದೆ.

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'ರಾಹಿಲ ಎಂಬ ಕನ್ಯೆಯು'ಯಲ್ಲಿ ಬಡತನ, ವರದಕ್ಷಿಣೆ ಹಾಗೂ ಜಾತೀಯತೆಯ ವಿಷಮ ಪರಿಸರದಲ್ಲಿ ಒದ್ದಾಡುವ ಹೆಣ್ಣಿನದುಃಖದ ಮತ್ತು ಕಷ್ಟದ ಬದುಕಿನ ಚಿತ್ರಣವಿದೆ. 'ರಾಹಿಲ' ಎಂಬ ಕನ್ಯಕತೆಯ ಮುಖ್ಯ ಪಾತ್ರವಾಗಿದ್ದು, ಮಧ್ಯಮವರ್ಗದ ಈಕೆ ಂಡ ರೂಪಾಯಿಪೇತನಕೊಡುವ ಹನಿ ಕಾನ್ವೆಂಟ್‌ನಲ್ಲಿ ಶಿಕ್ಷೆಯಾಗಿರುತ್ತಾಳೆ. ತಂದೆ, ತಾಯಿಗೆ ಮದುವೆಚಿಂತೆಕಾಡತೊಡಗುತ್ತದೆ. ಆಗ ತಾಯಿಯ ಸಹೋದ್ಯೋಗಿ ಸೂಚಿಸಿದ ಅಂಗವಿಕಲ ವರ ಶೌಕತನಕಡಿಮೆ ವರದಕ್ಷಿಣೆ ಕೇಳುವ ಸಂಬಂಧದ ಪ್ರಸ್ತಾಪ ಬಂದು ಸಮ್ಮತಿಸುವಷ್ಟರಲ್ಲಿ ಶೌಕತನ ಹೆಚ್ಚು ವರದಕ್ಷಿಣೆಯ ಸಂಬಂಧವನ್ನು ಒಪ್ಪಿ ಮದುವೆಯಾಗುತ್ತಾನೆ. ಕಥೆಯಲ್ಲಿ ರಾಹಿಲಳ ಶಾಲೆಯ ಆಯಾ ಹಪೀಜ ಮತ್ತು ಆಕೆಯ ಮಗಳು ಸಬೀಹಳ ಪ್ರಸ್ತಾಪ ಬರುತ್ತದೆ. ಕಡುಬಡವಿಯಾದ ಹಪೀಜಕಷ್ಟವಟ್ಟು ಮಗಳಿಗೆ ಸಂಬಂಧ ಹುಡುಕಿ ಮದುವೆ ಸಿದ್ಧತೆಗಳನ್ನು ಮಾಡುತ್ತಿರುವಾಗ ವರದಕ್ಷಿಣೆ ವಿಚಾರವಾಗಿ ಮದುವೆ ಮುರಿದು ಬಿದ್ದಾಗ ಸಬೀಹ ಬೇರೊಬ್ಬನೊಂದಿಗೆ ಹೋಗಿ ಮದುವೆಯಾಗುತ್ತಾಳೆ. ಇದಲ್ಲದರಿಂದ ಕನ್ಯೆಯಾಗಿ ಉಳಿಯುವ ರಾಹಿಲಳ ಭಯ, ಸಿಟ್ಟು, ಚಿಂತೆ, ಕೋಪ, ನೋವು ಮುಂತಾದವನ್ನು ಅನುಭವಿಸುವ, ಬದುಕಿನ ಬಗ್ಗೆ ಸ್ವಾರ್ಥವಿರದೇತನ್ನವರ ಹಿತಕ್ಕಾಗಿ ತನ್ನ ಸುಖವನ್ನು ತ್ಯಾಗಮಾಡುವ ಮನೋಭಾವದ ಹೆಣ್ಣಿನ ಅಂತರಂಗದ ಸಂವೇದನಕತೆಯಲ್ಲಿ ವ್ಯಕ್ತವಾಗಿದೆ.

'ಸರಿದಕಾರ್ಮೋಡ' ಕತೆಯಲ್ಲಿ ಬುರ್ಕಾ ಪದ್ಧತಿಯನ್ನು, ಪುರುಷ ಪ್ರಧಾನ ಸಂಪ್ರದಾಯಗಳನ್ನು ವಿರೋಧಿಸುತ್ತಾ ಅಧುನಿಕ ಬದುಕಿನತ್ತ ಸಾಗುತ್ತಿರುವ ಜೀವನ ಮತ್ತು ನವಾಬ ಕುಟುಂಬವನ್ನು ಇಲ್ಲಿ ಗಮನಿಸಬಹುದು. ದಾದಾ ನವಾಬನನ್ನು ಬಾಲ್ಯದಿಂದ ತಂದೆಯಂತೆ ಸಾಕಿ ಬದುಕಿನತೋರಿಸುತ್ತಾನೆ. ಆದರೆ ನವಾಬನ ಮದುವೆಯಾದ ನಂತರವು ತನ್ನ ಮಾತಿನಂತೆ ತನ್ನ ಅಧೀನದಲ್ಲಿ ಇರಬೇಕೆಂದು ದಾದಾ ಬಯಸುತ್ತಾನೆ. ದೈವರ ಆಗಿ ದುಡಿಯುತ್ತಿದ್ದ ನವಾಬಗೆ ಆತನ ಹೆಂಡತಿ ಜೀವನಳಂದರೆ ಅತಿಯಾದ ಪ್ರೀತಿ. ತುಮಕೂರಿಗೆ ತನ್ನ ಅಣ್ಣನ ಮಗಳ ಮಗುವನ್ನು ನೋಡಲು ಕರೆದೊಯ್ದು, ಹಿಂತಿರುಗಿ ರಾತ್ರಿ ರೈಲಿನಲ್ಲಿ ಪ್ರಯಾಣಿಸಿ ಮನೆಗೆ ಬರುತ್ತಾರೆ. ನವಾಬ ಹೇಳಿದಂತೆ ಜೀವನ ಬುರ್ಕಾಧರಿಸದೆ ಬಂದಕಾರಣವಾಗಿದಾದಾ ನವಾಬನನ್ನು ಚೆನ್ನಾಗಿ ಹೊಡೆಯುತ್ತಾನೆ. ಅಷ್ಟೇ ಅಲ್ಲದೇ ಹರಿಗಿಗಾಗಿ ತವರಿಗೆ ಹೋದ ಜೀವನಳನ್ನು ನೋಡದಂತೆ ತಡೆದು ಮತ್ತೊಂದು ಮದುವೆ ಮಾಡಲು ಏರ್ಪಾಡು ಮಾಡಿ ನವಾಬನನ್ನು ಬಂಧನದಲ್ಲಿಡುತ್ತಾನೆ. ಆದರೆ ತನ್ನ ಸ್ನೇಹಿತರ ಸಹಾಯದಿಂದ ತಪ್ಪಿಸಿಕೊಂಡು ಬಂದು ತನ್ನ ಹೆಂಡತಿ ಮತ್ತು ಮಗುವನ್ನು ಸೇರಿದೂರ ಹೋಗಿ ಗಂಜಿಕುಂಡಿದಾದರೂ ಸುಖವಾಗಿ ಬದುಕೋಣವೆಂದು ಹೇಳುತ್ತಾನೆ. ಹೀಗೆ ನವಾಬನ ಪಾತ್ರದಲ್ಲಿ ಮೂಲಭೂತವಾದಿ ತನದವಿರುದ್ಧ ಪ್ರತಿಭಟನೆ, ಮಾನವೀಯತೆ ಸ್ತ್ರೀಪರ ಕಾಳಜಿ ವ್ಯಕ್ತವಾಗಿದೆ.

'ಶಾಯಿಸ್ತ ಮಹಲಾನಕಲ್ಲು ಚಪ್ಪಡಿಗಳು' ಕತೆಯಲ್ಲಿ ಇಫ್ತಿಕಾರ್ ಮತ್ತು ಶಾಯಿಸ್ತ ದಂಪತಿಗಳ ಮನೆಗೆ ಮುಜಾಹಿದ್‌ತನ್ನ ಹೆಂಡತಿ ಜೀನತ್‌ನನ್ನು ಕರೆದುಕೊಂಡು ಊಟಕ್ಕೆ ಹೋಗುತ್ತಾನೆ. ಅನಂತರ ಇಫ್ತಿಕಾರ್ ಕುಟುಂಬದೊಂದಿಗೆ ಹೆಚ್ಚು ಸ್ನೇಹ ಬೆಳೆಯತೊಡಗುತ್ತದೆ. ಇಫ್ತಿಕಾರ್‌ಗೆ ಈಗಾಗಲೇ ಆರು ಜನ ಮಕ್ಕಳಿದ್ದರೂ ತನ್ನ ಹೆಂಡತಿ ಜೀನತ್‌ನನ್ನು ಅತಿಯಾಗಿ ಪ್ರೀತಿಸುವ ನಟನೆ ಮಾಡುತ್ತಿರುವುದು ಅನಂತರ ತಿಳಿದು ಬರುತ್ತದೆ. ಇಫ್ತಿಕಾರ್‌ಗೆ ಆತನ ಹಿರಿಯ ಮಗಳು ಅಸೀಫ್‌ನನ್ನು ಸ್ವೀಕರಿಸಿದ ಬಿಡಿಸುತ್ತಾನೆ. ಆದರೆ ಶಾಯಿಸ್ತಳಿಗೆ ತನ್ನ ಮಗಳು ಓದಿಸಬೇಕೆಂಬ ಬಯಕೆಯಿತ್ತು. ಹಾಗೂ ಶಾಯಿಸ್ತ ಜೀನತ್‌ಳಿಗೆ ಮಕ್ಕಳಾಗದಂತೆ ಆಪರೇಷನ್ ಮಾಡಿಸಿಕೊಳ್ಳಲು ಸಲಹೆಯನ್ನು ಕೊಡುತ್ತಾಳೆ. ಹೀಗೆ ಇಲ್ಲಿನ ಪಾತ್ರಗಳಲ್ಲಿ ತಮ್ಮ ಅನುಕೂಲಕ್ಕೆ ತಕ್ಕಹಾಗೆ ಧರ್ಮ, ಸಂಪ್ರದಾಯಗಳ ಕಟ್ಟುಪಾಡುಗಳು ಕ್ರಮೇಣ ಸಡಿಲಗೊಳ್ಳುತ್ತಾ

ಅಧುನಿಕತೆಯನ್ನು ಮೈಗೂಡಿಸಿಕೊಳ್ಳುತ್ತಿರುವುದು ನಿರೂಪಿತವಾಗಿದೆ. ಇದಕ್ಕೆ ಸ್ತ್ರೀಶಿಕ್ಷಣ ಬಹುಮಟ್ಟಿಗೆ ಕಾರಣವಾಗಿರುವುದು ಕಥೆಯಲ್ಲಿ ಕಂಡುಬರುತ್ತದೆ. 'ಬೆಂಕಿ ಮಳೆ' ಕತೆಯಲ್ಲಿ ಜಮೀಲ ತನ್ನ ಅಣ್ಣ ಮುತುವಲ್ಲಿ ಸಾಹೇಬರಲ್ಲಿ ಅಸ್ತಿಯ ಪಾಲನ್ನು ಕೇಳುತ್ತಾಳೆ. ಮದುವೆ ಸಂದರ್ಭದಲ್ಲಿ ಸ್ವಲ್ಪ ಅಸ್ತಿಯನ್ನು ಕೊಟ್ಟು ಅದ್ದೂರಿಯಾಗಿ ಮದುವೆ ಮಾಡಿಕೊಟ್ಟಿದ್ದರೂ ಮತ್ತೆ ಜಮೀಲ ಗಂಡನೊಂದಿಗೆ ಬಂದು ಪಾಲನ್ನು ಕೇಳುವುದು ಮುತುವಲ್ಲಿ ಸಾಹೇಬರಿಗೆ ಅಕ್ರೋಶವನ್ನುಂಟು ಮಾಡುತ್ತದೆ. ಮತ್ತೆ ಮುತುವಲ್ಲಿ ಸಾಹೇಬರ ಮತ್ತೊಬ್ಬ ತಂಗಿ ಸಕೀನಾ ತನ್ನ ಅಣ್ಣನ ಮನೆಯ ವೆರಾಂಡದಲ್ಲಿ ನಿಂತು ಅಪರಿಚಿತಳಂತೆ ಸಹಾಯ ಯಾಚಿಸುತ್ತಾಳೆ. ತನ್ನ ಮಗನಿಗೆ ಇಂಜಿನಿಯರಿಂಗ್ ಕಾಲೇಜಿನಲ್ಲಿರುವ ಅಟೆಂಡರ್ ಕೆಲಸ ಕೊಡಿಸುವಂತೆ ಸಾಮಾನ್ಯಳಂತೆ ಬೇಡಿಕೊಳ್ಳುತ್ತಾಳೆ. ಉದ್ಯೋಗದ ಅವಶ್ಯಕತೆ ಸಕೀನಾಳದಾದರೆ, ಗಂಡನ ಒತ್ತಾಯದಿಂದ ಅಸ್ತಿಯಲ್ಲಿ ಪಾಲನ್ನು ಕೇಳಲು ಬಂದಿರುವವಳು ಜಮೀಲ. ಇದಲ್ಲವನ್ನೂ ಕಂಡ ಮುತುವಲ್ಲಿ ಸಾಹೇಬರ ವರದನೆಯ ಹೆಂಡತಿ ಆರಿಫ್ ಹೀಗೆ ಹೇಳುತ್ತಾಳೆ. "ರೀ... ಮನೆ ಮಗಳನ್ನು ನೋಯಿಸಬೇಡಿ. ಕುರ್‌ಆನ್ ಸ್ಪಷ್ಟವಾಗಿಯೇ ಹೆಣ್ಣು ಮಗಳ ಪಾಲು ಇಂತಿಷ್ಟು ಕೊಡಬೇಕೆಂಬ ಅಂಶ ಇದೆಯಲ್ಲಾ. ನಿಮ್ಮ ನಾಲ್ಕು ತಂಗಿಯರನ್ನು ಕರೆಸಿಕೊಂಡು ಅದೇನು ಕೊಡಬೇಕೋ ಕೊಟ್ಟು ಕೈ ತೊಳೆದುಕೊಳ್ಳಿ. ನಮಗೆ ಇರುವಷ್ಟರಲ್ಲಿ ಅಲ್ಲಾಹ್ ಬರಕತ್ ಕೊಡಾನು" ಎಂಬ ಶಾಂತವಾಗಿ ಸಲಹೆ ಕೊಡುತ್ತಾಳೆ. ಹೆಣ್ಣಿನ ಪರವಾದ ಕಾಳಜಿ ಮತ್ತು ಧರ್ಮ ಹಾಗೂ ಕಾನೂನುಬದ್ಧವಾದ ಹೆಣ್ಣಿನ ಅಸ್ತಿಯ ಹಕ್ಕನ್ನು ಕುರಿತ ಅರಿವಿನ ವಿಚಾರ ಇಲ್ಲಿ ಮೂಡಿಬಂದಿದೆ. 'ಕರಿನಾಗರಗಳು' ಕತೆಯಲ್ಲಿ ಅಶ್ರಫ್‌ನನ್ನು ಯಾಕೂಬ್ ಮದುವೆಯಾಗಿದ್ದ. ಅಶ್ರಫ್‌ಯಾವತಪ್ಪನ್ನು ಮಾಡದಿದ್ದರೂ ಬರಿ ಹೆಣ್ಣು ಮಕ್ಕಳನ್ನು ಹೆತ್ತ ಕಾರಣಕ್ಕಾಗಿ ಬೇರೆ ಮದುವೆಯಾಗುತ್ತಾನೆ. ಮೂರು ಹೆಣ್ಣು ಮಕ್ಕಳನ್ನು ಕಟ್ಟಿಕೊಂಡು ಜೀವನ ನಡೆಸುವುದು ಕಷ್ಟವಾಗಿ ಶ್ರೀಮಂತ ಕುಟುಂಬದ ಜುಲೈಕ ಬೇಗಂಗಳ ಮನೆಯಲ್ಲಿ ಕೆಲಸ ಮಾಡುತ್ತಾಳೆ. ಅಶ್ರಫ್‌ಳ ಕತೆಯನ್ನು ಕೇಳಿದ ಜುಲೈಕ ಬುದ್ಧಿಹೇಳಿ ಅರ್ಜಿ ಬರೆದುಕೊಟ್ಟು ಮನೆಯಲ್ಲಿ ನ್ಯಾಯ ಕೇಳಲು ಹೇಳಿ ಹೀಗೆ ಧೈರ್ಯ ತುಂಬುತ್ತಾಳೆ. "ನೋಡು.... ಯಾವನೇ ಗಂಡನು ನಾಲ್ಕು ಮದ್ದೆಯಾಗಬೇಕಾದ್ಯೂ.... ಅದಕ್ಕೆ ಸರಿಯಾದ ಕಾರಣ ಇರಬೇಕಾಗುತ್ತದೆ. ಯುದ್ಧದ ಕಾಲವಿದ್ದು, ಅನೇಕ ಜನ ಗಂಡಸರು ಯುದ್ಧದಲ್ಲಿ ಸತ್ತಿದ್ದರೆ.... ಆಗ ಗಂಡನು ಒಂದಕ್ಕಿಂತ ಹೆಚ್ಚು ಮದುವೆಯಾಗಬಹುದು.... ಹೆಂಡತಿ ದೀರ್ಘಕಾಲದಿಂದ ವಾಸಿಯಾಗದ ಕಾಯಿಲೆಯಿಂದ ನರಳಾ ಇದ್ದ ಅಥವಾ ಬಂಜೆಯಾದ ದ್ರವ್ಯವೆಂದು ಮದ್ದೆಯಾಗಬಹುದು.... ಅಥವಾ ಒಬ್ಬಳಿಂದ ತ್ಯಾಜ್ಯ ಸಿಗದಿದ್ದರೆ" ಎಂಬ ಇಸ್ಲಾಂ ಧರ್ಮದಲ್ಲಿ ಶೋಷಣೆಗೆ ಒಳಗಾದ ಅಶ್ರಫ್‌ಳಿಗೆ ತಿಳಿ ಹೇಳುತ್ತಾಳೆ. ಆ ಮಾತುಗಳಿಗೆ ಅಶ್ರಫ್‌ತಾನು ಇಲ್ಲಿಯಾವ ಗುಂಪಿಗೂ ಬರುವುದಿಲ್ಲ ನನ್ನನ್ನು ಬಿಟ್ಟಿದ್ದು, ಬೀದಿ ಪಾಲು ಮಾಡಿದ್ದು ತಪ್ಪು ಅಲ್ಲಾ ಮತ್ತೆ ಮುತುವಲ್ಲಿ ಸಾಹೇಬರಿಗೆ ನನ್ನ ಕಥೆ ಹೇಳಿದರೆ ಯಾಕೆ ನ್ಯಾಯ ಕೊಡಿಸುತ್ತಿಲ್ಲ ಎಂದಾಗ ಜುಲೈಕ ನಮ್ಮ ಅನೇಕ ಜಮ್ಮತ್‌ನವರು, ಮುತುವಲ್ಲಿಗಳು ಕಾನೂನೇನು ಅನ್ನೋದನ್ನು ತಿಳಿದುಕೊಂಡಿಲ್ಲ ಎಂದು ನ್ಯಾಯಯುತವಾಗಿ ಹೇಳುತ್ತಾಳೆ. ಹಾಗೂ ನ್ಯಾಯದ ಪರವಾಗಿ ಹೋರಾಟವನ್ನು ಮಾಡಲು ಧೈರ್ಯ ತುಂಬುತ್ತಾಳೆ. ನ್ಯಾಯದ ಪರವಾಗಿ ಹೋರಾಟ ಮಾಡಲು ಸನ್ನದ್ಧಳಾಗಿರುವ ಸ್ತ್ರೀಯನ್ನು ಹಾಗೂ ಪುರುಷ ಪ್ರಧಾನವಾದ ಸನಾತನ ಬೇರುಗಳಿಗೆ ಕಾನೂನೇಂಬ ಗಟ್ಟಿಕೊಡಲಿ ಪಟ್ಟುಗಳನ್ನು ಕೊಡಲು ಮತ್ತು ಸ್ತ್ರೀ ಅಸ್ತಿತ್ವವನ್ನು ಪ್ರತಿಪಾದಿಸಲೆತ್ತಿರುವುದನ್ನು ಇಲ್ಲಿ ಕಾಣಬಹುದು. 'ಕೆಂಪು ಲುಂಗಿ' ಕತೆಯಲ್ಲಿ ಪಟ್ಟಭದ್ರ ಹಿತಾಸಕ್ತಿಗಳು ಧಾರ್ಮಿಕ ಸಂಗತಿಗಳನ್ನು ತಮ್ಮ ಸ್ವಾರ್ಥ, ಪ್ರತಿಷ್ಠೆಗಳಿಗೆ ದುರುಪಯೋಗ

ಪಡಿಸಿಕೊಳ್ಳುತ್ತಾರೆಂಬುದನ್ನು ಕತೆಗಾರ್ತಿ ನಿರೂಪಿಸಿದ್ದಾರೆ. ಇಲ್ಲಿಯವರೆಗೂ ಕನ್ನಡದಲ್ಲಿ ಕಂಡುಬಂದಿರದ ಹೊಸ ಸಾಂಸ್ಕೃತಿಕ ಲೋಕವನ್ನು 'ಖತ್ಮ' ಕತೆ ತೆರೆದಿಡುತ್ತದೆ. 'ಕೆಂಪು ಲುಂಗಿ' ಕತೆಯಲ್ಲಿ ಖತ್ಮದ ಕ್ರಿಯೆಯನ್ನು ಬಹಳ ಕಲಾತ್ಮಕವಾಗಿ ಚಿತ್ರಿಸಲಾಗಿದೆ. ಮೂಲಭೂತವಾದಿಗಳು 'ಖತ್ಮ' ಎಂಬ ಧಾರ್ಮಿಕ ಅಚರಣೆಯ ಹಿಂದಿರುವ ಮುಸ್ಲಿಂ ಮನಸುಗಳನ್ನು ಓಟುಗಳಾಗಿ ಪರಿವರ್ತಿಸಿಕೊಳ್ಳುವ ರಾಜಕೀಯ ಲಾಬಿಗಳನ್ನು ಈ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ನಿರೂಪಿಸುತ್ತಾರೆ. ಮುಸ್ಲಿಂ ಸಮಾಜದಲ್ಲಿ ಒಂಬತ್ತು ವರ್ಷದೊಳಗಿನ ಗಂಡು ಮಕ್ಕಳ ಶಿಕ್ಷದ ಮುಂಬಾಗದ ತೊಂದರೆಯನ್ನು ಕತ್ತರಿಸುವುದೇ 'ಖತ್ಮ'. ಈ ಅಚರಣೆಯ ವಿವರ ಬಾನು ಅವರು ನೀಡುವುದರೊಂದಿಗೆ ರಾಜಕೀಯ-ಸಾಮಾಜಿಕ ವಿವಾಹ, ಸಾಮೂಹಿಕ ಮುಂಜಿ, ಸಾಮೂಹಿಕ ಖತ್ಮಗಳನ್ನು ಮಾಡಿಸಿ ಓಟು ಗಿಟ್ಟಿಸಿಕೊಳ್ಳುವ ರಾಜಕೀಯ ಹುನ್ನಾರಗಳನ್ನು ಬಯಲುಗೊಳಿಸುತ್ತಾರೆ. ಆ ಅಷ್ಟೇ ಅಲ್ಲದೇ ಈ ಕತೆಯಲ್ಲಿ ವರ್ಗತಾರತಮ್ಯ, ಬಡತನದ ಕ್ರೂರಗಳು ಚಿತ್ರಿಸಲಾಗಿವೆ. ಶ್ರೀಮಂತರ ಮಕ್ಕಳಿಗೆ ಸಂಜೆ ವೇಳೆಗೆ ಲೋಕಲ್ ಅನಸ್ತೇಷಿಯಾ ಕೊಟ್ಟು ಹೆಚ್ಚು ನೋವಾಗದಂತೆ ಆಪರೇಷನ್ ಮಾಡುವಂತೆ ಡಾಕ್ಟರ್‌ಗೆ ಹೇಳುವುದು ಒಂದೆಡೆಯಾದರೆ ಬಡವರು ಅಚರಣೆಯಲ್ಲಿ ಸಿಗುವ ಸವಲತ್ತುಗಳಿಗೆ ಸುಳ್ಳು ಹೇಳಿ, ತಮ್ಮ ಮಕ್ಕಳು ಅತಿಯಾದ ನೋವನ್ನು ಅನಭವಿಸಿದರೂ ಎರಡನೇ ಸಲ ಖತ್ಮ ಮಾಡಿಸಲು ಪ್ರಯತ್ನಿಸುವುದು ಕಂಡುಬರುತ್ತದೆ.

ಕನ್ನಡಕಥನ ಸಾಹಿತ್ಯದಲ್ಲಿ ಮುಸ್ಲಿಂ ಸಾಹಿತ್ಯದ ಅಭಿವ್ಯಕ್ತಿರೂಪಗಳ ಸೇರುವಿಕೆಯ ಮೂಲಕ ಇಸ್ಲಾಂ ಸಂಸ್ಕೃತಿಯ ಅನಾವರಣವಾಗಿರುವುದು ಕಂಡುಬರುತ್ತದೆ. ಬುರ್ಕಾ, ಖತ್ಮಗಳ ವಿಚಾರಗಳನ್ನು ಮಾನವೀಯ ನೆಲೆಯಲ್ಲಿ ಚಿತ್ರಿಸಿದ್ದಾರೆ. ಮುಖ್ಯವಾಗಿ ಸ್ತ್ರೀಪಾತ್ರಗಳನ್ನು ಚಿತ್ರಿಸುವಾಗ ಸಹಜವಾಗಿ ಮೃದತನ, ಅಸಹಾಯಕತೆಯಿದೆ. ಪುರುಷ ಪಾತ್ರಗಳಲ್ಲಿ ಒಂದು ರೀತಿಯ ಗಡುಸುತನವಿರುವುದನ್ನು ಗಮನಿಸಬಹುದು. ಇಲ್ಲಿನ ಬಹುಪಾಲು ಪಾತ್ರಗಳು ತಮ್ಮ ಅಸ್ತಿತ್ವದ ಉಳಿವಿಗಾಗಿ ವ್ಯವಸ್ಥೆಯೊಂದಿಗೆ ಜೀವಪರ ಮತ್ತು ಮಾನವೀಯತೆಯ ಪರವಾಗಿ ಕೆಲವೊಮ್ಮೆ ನೇರ, ಮೌನ ಹೋರಾಟ ನಡೆಸುವ ಮಹಿಳಾ ಮತ್ತು ಅಧೀನ ಪುರುಷ ಪಾತ್ರಗಳಾಗಿ ಮೈದಳೆದಿವೆ. ಸ್ತ್ರೀಶಿಕ್ಷಣ, ಸ್ತ್ರೀಸ್ವಾವಲಂಬನೆ, ಧರ್ಮ, ಮಾನವೀಯತೆ, ಕಾನೂನಿನ ಅರಿವು, ಧಾರ್ಮಿಕ ಅಚರಣೆಯ ಹಿಂದಿನ ಸ್ವಾರ್ಥತೆಗಳ ಅನಾವರಣ ಬಾನು ಅವರ ಮುಖ್ಯ ಕಾಳಜಿಯಾಗಿದೆ.

ಕೊನೆ ಟಿಪ್ಪಣಿಗಳು

1. ವಿವಿಧ ಲೇಖಕರು, ಕನ್ನಡ ಸಾಹಿತ್ಯದಲ್ಲಿ ಸ್ತ್ರೀಸಂವೇದನೆಯ ಸ್ವರೂಪ, ಕರ್ನಾಟಕ ಸಾಹಿತ್ಯ ಅಕಾಡೆಮಿ, ಬೆಂಗಳೂರು, ೨ನೇ ಮುದ್ರಣ ೨೦೦೬, ಪುಟ ೧೮೨
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ತುಳಸಿ ವೇಣುಗೋಪಾಲ್ ಅವರ 'ಮುಂಜಾವಿಗೆ ಕಾದವಳು' ಕಥನ ಸಾಹಿತ್ಯದಲ್ಲಿನ ಸ್ತ್ರೀ ಸಂವೇದನೆ

Dr. BK Manjula

ಪರಿಚಯ

ತುಳಸಿ ವೇಣುಗೋಪಾಲ್ ಜನನ ೧೮:೧೧:೧೯೫೪ರಲ್ಲಿ ಬೋಳಾರ, ಮಂಗಳೂರಿನಲ್ಲಿ, ತಂದೆ ಪದ್ಮನಾಭ, ತಾಯಿ ಕೃಷ್ಣಮ್ಮ. ಕಾಸರಗೋಡಿನ ವೇಣುಗೋಪಾಲ್‌ರೊಂದಿಗೆ ಮದುವೆಯಾದ ಅನಂತರ ಮುಂಬಯಿನಲ್ಲಿ ಬದುಕಿಗೆ ಒಡ್ಡಿಕೊಳ್ಳುತ್ತಾರೆ. 'ಸ್ವಾಯಂ' (ಸೌಂಡ್ ಅಂಡ್ ಖಕ್ಟರ್ ಆರ್ಟ್ಸ್ ಫಾರ್ ರಿಸರ್ಚ್ ಆನ್ ವಿಮೆನ್) ಸಂಸ್ಥೆಯಲ್ಲಿ ಕನ್ನಡ ಭಾಷಾ ಸಮನ್ವಯಕಿಯಾಗಿ ಸೇವೆ ಸಲ್ಲಿಸಿದ್ದಾರೆ. ಇವರ ಕೃತಿಗಳು: 'ಮುಂಜಾವಿಗೆ ಕಾದವಳು' (ಕಥಾಸಂಕಲನ), 'ಪುಟಗಳ ಮಧ್ಯದಲ್ಲೊಂದು ನವಿಲುಗರಿ' (ಕವನಸಂಕಲನ), ಸಂಪಾದನೆ ಮುಂತಾದವು. ಇವರಿಗೆ ವರ್ಧಮಾನ ಉದಯೋನ್ಮುಖ ಸಾಹಿತ್ಯ ಪ್ರಶಸ್ತಿ, ಜಿ.ಎಸ್.ಶಿವರುದ್ರಪ್ಪ ಕಾವ್ಯ ಪ್ರಶಸ್ತಿ ದೊರೆತಿವೆ. ತೊಂಬತ್ತರ ದಶಕದಲ್ಲಿ ಬಂದಂತಹ ಪ್ರಮುಖ ಕಥೆಗಾರ್ತಿಯರಲ್ಲಿ ತುಳಸಿ ವೇಣುಗೋಪಾಲ್ ಸಹ ಒಬ್ಬರು. ತುಳಸಿ ವೇಣುಗೋಪಾಲ್ ಅವರ 'ಮುಂಜಾವಿಗೆ ಕಾದವಳು' ಕಥಾಸಂಕಲನದಲ್ಲಿ ಹನ್ನೊಂದು ಕಥೆಗಳಿದ್ದು ಮುಂದೆ ಬದುಕಿನ ಮಧ್ಯಮವರ್ಗದ ಜನರ ಸಮಸ್ಯೆ, ಕಷ್ಟ ಬದುಕನ್ನು ಸರಿದೂಗಿಸಲು ಪಡುವ ಪಾಡು ಚಿತ್ರಿಸಿವಾಗಿವೆ.

ಸಂಶೋಧನಾ ವಿಧಾನ: ಮುಂಜಾವಿಗೆ ಕಾದವಳು ಕಥಾಸಂಕಲನದ ಕಥೆಗಳನ್ನು ಆಧುನಿಕತೆಯ ವಿನ್ಯಾಸ, ಸಾಂಸ್ಕೃತಿಕ ವಿನ್ಯಾಸ, ಪ್ರತಿಭಟನೆಯ ವಿನ್ಯಾಸ ಮತ್ತು ಕಥನ ಶೈಲಿ ಎಂಬ ನಾಲ್ಕು ಆಯಾಮಗಳಲ್ಲಿ ಅಧ್ಯಯನ ಮಾಡಲಾಗಿದೆ.

ಆಧುನಿಕತೆಯ ವಿನ್ಯಾಸ: ತುಳಸಿ ವೇಣುಗೋಪಾಲ್‌ರವರ 'ಮುಂಜಾವಿಗೆ ಕಾದವಳು' ಕಥೆಯ ಕೇಂದ್ರ ಪಾತ್ರವಾದ ಶೀಲ ಕಥೆ, ಕಾದಂಬರಿಗಳನ್ನು ಓದಿ ಪ್ರಭಾವಿತಳಾಗಿ ಆ ರೀತಿಯ ಬದುಕನ್ನು ನಿಜವೆಂದು ನಂಬಿದ್ದವಳು. ಸುಸಂಸ್ಕೃತ ಸಮಾಜದಲ್ಲಿ ಗೌರವಯುತ ವ್ಯಕ್ತಿತ್ವವನ್ನು ಹೊಂದಿರುವ ಅನೇಕ ಪದವಿಗಳನ್ನು ಪಡೆದವನೊಂದಿಗೆ ಮದುವೆಯಾಗಿ ಒಂದು ಹೆಣ್ಣು ಮಗುವಿನ ತಾಯಿಯಾದ ಶೀಲಳಿಗೆ ತನ್ನ ಬದುಕಿನಲ್ಲಿ ಕೊರತೆ ಕಾಣುತ್ತದೆ. ಭಯ ಮತ್ತು ಸಂಕೋಚದಿಂದ, ಎದುರಾದದೇ ವಿಧೇಯಳಾಗಿ ಶೀಲ ತನ್ನ ಗಂಡನೊಂದಿಗೆ ನಡೆದುಕೊಳ್ಳುತ್ತಿದ್ದರಿಂದ ಆತನ ದೃಷ್ಟಿಯಲ್ಲಿ ನಿರೀಕ್ಷಿಸಲಾಗುತ್ತಾಳೆ. ಕೇವಲ ಸಂಕೇತಗಳಿಗೆ ತಲೆಬಾಗುವ ಹೆಣ್ಣನ್ನು ಅಳಿಯುವ ಅಗತ್ಯ ಆತನಿಗಿರಲಿಲ್ಲ. ಗಂಡನ ತಿರಸ್ಕಾರ, ನಿರ್ಲಕ್ಷ್ಯಕ್ಕೆ ಸವಾಲಾಗುತ್ತ ಬದುಕು ಸಾಗುತ್ತಿತ್ತು. ಇದರಿಂದ ಬದುಕಿನಲ್ಲಿ ಜೀವಂತಿಕೆಯಿಲ್ಲದೇ ಬೇಸರ, ಜಿಗುಪ್ಸೆಗಳುಂಟಾಗಿ ಶೀಲಾ 'ಗಾರ್ಡಿನಲ್' ಮಾತೆಗಳನ್ನು ತೆಗೆದುಕೊಳ್ಳುತ್ತಾಳೆ. ಗಂಡ ಅವಳನ್ನು ಆಸ್ಪತ್ರೆಗೆ ಸೇರಿಸಿ ತವರಿಗೆ ಸುದ್ದಿ ಮುಟ್ಟಿಸುತ್ತಾನೆ. ಅಮ್ಮ, ಅಪ್ಪ, ಅಣ್ಣ, ತಮ್ಮಂದಿರು ಧಾವಿಸಿ ಬರುತ್ತಾರೆ. ತಾಯಿ ಮಗು 'ನೀತು'ವಿನ ಆರೈಕೆ ಮಾಡುತ್ತ ಮಗಳನ್ನು ನೋಡಿಕೊಳ್ಳುತ್ತಾ ಮಗಳ ವರ್ತನೆಗಾಗಿ ಕಣ್ಣೀರು ಸುರಿಸುತ್ತಾಳೆ. ಶೀಲಗೆ ಆಗಲೂ ತನ್ನ ಗಂಡನ ಮೇಲಿನ ತಿರಸ್ಕಾರ, ಆತನನ್ನು ಸೋಲಿಸಬೇಕೆಂಬ ಭಾವನೆ ಬದಲಾಗುವುದಿಲ್ಲ.

ಬದುಕಿನಲ್ಲಿ ಗಂಡ-ಹೆಂಡತಿಯರ ಮಧ್ಯದಲ್ಲಿ ಇರಬೇಕಾದ ಪರಸ್ಪರ ಗೌರವ, ಹೊಂದಾಣಿಕೆಗಳಿಗೆ ಬದಲಾಗಿ ಅಹಂ, ತಿರಸ್ಕಾರ, ಪ್ರತಿಷ್ಠೆಗಳು ಸಹ ಸಂಸಾರ ನಾಶವಾಗಲು ಕಾರಣವೆಂಬ ಸೂಕ್ಷ್ಮ ಸಂಗತಿಗಳನ್ನು ಇದು ಮಕ್ಕಳು ಮತ್ತು ಹಿರಿಯರ ಮೇಲೆ ಪರಿಣಾಮ ಉಂಟು ಮಾಡುವುದನ್ನು ಕಥೆಗಾರ್ತಿ ಚಿತ್ರಿಸಿದ್ದಾರೆ. "ಇನ್ನೇನು ತಾನು ಅತ್ತು ಬಿಡಬಹುದು ಎಂದು ಕೊಳ್ಳುತ್ತಾ ಅವಳು ಕಣ್ಣು ಮುಚ್ಚಿದಳು. ತನಗೇನು ಬೇಕಾಗಿತ್ತು? ಅದನ್ನು ಪ್ರಕಟಿಸಲು ತನ್ನಲ್ಲಿ ಶಬ್ದಗಳಿಲ್ಲ. ಅಕ್ಷರಗಳಿಲ್ಲ.

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Karnataka, India

ಪಾರ್ಟಿಯನ್ನು ವ್ಯವಸ್ಥೆಗೊಳಿಸುತ್ತಾನೆ. ಆಧುನಿಕತೆಯ ಸೋಗಲಾಡಿಸಿದ ಹಾಗೂ ಧಿಡೀರ್ ಶ್ರೀಮಂತಿಕೆಯ ಬೆನ್ನು ಹತ್ತಿ ಮಾನವೀಯತೆ ಮರೆತು ಯಾಂತ್ರಿಕವಾಗಿ ಕೃತಕ, ನಟನೆಯ ಬದುಕನ್ನು ರೂಢಿಸಿಕೊಳ್ಳುತ್ತಿರುವ ಪರಿಸ್ಥಿತಿಯ ಚಿತ್ರಣ ಮೂಡಿಬಂದಿದೆ. "ಡೈನಿಂಗ್ ಟೇಬಲನ್ನು ಮೂಲೆಯಲ್ಲಿಗೆ ಸರಿಸಿ ಬಫೆ ಟೇಬಲಿನನ್ನು ಅಲಂಕರಿಸಲಾಗಿತ್ತು. ಅದರಲ್ಲಿ ಕಿಶನ್ ಖಾದ್ಯಗಳನ್ನು ತಂದಿರಿಸುತ್ತಿದ್ದ. ಅವಳು ಮಿಸೆಸ್ ಶರ್ಮಾಳನ್ನು ಕೂಡಿಕೊಂಡು ಅತ್ತ ನಡೆದಳು. ಮೂರು ನಾಲ್ಕು ವಿಧಗಳ ಪಂಜಾಬಿ ಖಾದ್ಯಗಳಲ್ಲದೆ, ಕೋಸಂಬರಿ, ಸಾಂಬಾರ್ ಚಟ್ನಿಗಳನ್ನೂ ಕಂಡು, "ಓ, ಮದ್ರಾಸ್ ಪ್ರಿಪರೇಶನ್ ಕೂಡಾ ಇದೆ!" ಮಿಸೆಸ್ ಶರ್ಮಾ ಉದ್ಗರಿಸಿದಳು. ಚಿನ್ ಕರಿ, ಕಟ್ಲೇಟ್, ಎಗ್‌ರೋಲ್ಸ್, ಸಲಾಡ್‌ಗಳು ಆಕರ್ಷಕವಾಗಿ ಸಜ್ಜಾದವು" ಹೀಗೆ ಅಲ್ಲಿನ ಪಾರ್ಟಿಗಳಲ್ಲಿ ಸಸ್ಯಾಹಾರಿ ಅಥವಾ ಮಾಂಸಾಹಾರಿ ಭಕ್ಷ್ಯಗಳು ಹಾಗೂ ಆಯಾ ರಾಜ್ಯಗಳ ವಿಶೇಷ ಅಡುಗೆಗಳು ಗಮನಸೆಳೆಯುವಂತಿದ್ದು ಅದರೊಂದಿಗೆ ಪಾನೀಯಗಳ ಸೇವನೆಯು ಸಹಜವಾಗಿದ್ದ ರೀತಿಯನ್ನು ಕಥೆಯಲ್ಲಿ ಗಮನಿಸಬಹುದು.

'ಗೃಹಭಂಗ' ಕಥೆಯಲ್ಲಿ ಶ್ಯಾಮ್ ಮತ್ತು ಹೇಮ ಅಶೂ ಹುಟ್ಟಿದನಂತರ ತಮ್ಮ ಸಂಸಾರವನ್ನು ಹೌಸಿಂಗ್ ಬೋರ್ಡಿನ ಚಿಕ್ಕ ಬಾಡಿಗೆ ಮನೆಯಲ್ಲಿ ಪ್ರಾರಂಭಿಸುತ್ತಾರೆ. ಅದಕ್ಕೂ ಮೊದಲು ಶ್ಯಾಮನ ಪುಟ್ಟ ಮನೆಯಲ್ಲಿ ಜೀವನ ಸಾಗಿಸುತ್ತಿದ್ದರು. ಹೌಸಿಂಗ್ ಬೋರ್ಡಿನ ಪರಿಸರ "ಶ್ಯಾಮ ಆಫೀಸಿನಿಂದ ಬಂದ ನಂತರ ಅವಳ ಮನಸ್ಸು ಹಗುರಗೊಳ್ಳುತ್ತಿತ್ತು. ಸಂಜೆ ಇಬ್ಬರೂ ಫಾಟ್‌ಕೊಪರಿನ ರಸ್ತೆಯ ಉದ್ದಕ್ಕೂ ವಾಕಿಂಗ್ ಹೋಗುತ್ತಾರೆ. ಅವಳ ಕಿವಿಗಳು ಅವನ ಮಾತುಗಳನ್ನು ಆಲಿಸುತ್ತಿದ್ದರೂ, ನೋಟ ಅಕ್ಕಪಕ್ಕದ ಕಟ್ಟಡಗಳನ್ನು ಅಳಿಯುತ್ತಿರುತ್ತವೆ. ಶ್ಯಾಮ ಅವಳ ತನ್ನಯತೆಗೆ ಭಂಗ ತರುವುದಿಲ್ಲ. ಆದರೆ ಬೇಕೆಂದೇ ಸ್ಟೇಷನ್ ಹತ್ತಿರ ಒಳದಾರಿಯಿಂದ ಅವಳನ್ನು ಕರೆದೊಯ್ಯುತ್ತಾನೆ. ಮೊದಮೊದಲು ಅವಳಿಗೆ ಇಷ್ಟವಾಗುತ್ತಿರಲಿಲ್ಲ. ಒಂದು ಕಾರು ಹೋಗುವಷ್ಟು ಅಗಲದ ರಸ್ತೆಯ ಎರಡೂ ಪಕ್ಕಗಳಲ್ಲಿ ಹರಡಿ ನಿಂತ ಮನೆಗಳೆ. ಅಲ್ಲ ಗೂಡುಗಳು. ಆದರೆ ಅಲ್ಲಿ ಮಿಡಿಯುವ ಹೃದಯ, ತುಡಿವ ದೇಹಗಳ ಮನುಷ್ಯರು ವಾಸಿಸುತ್ತಾರೆ. ಬೇಡವೆಂದರೂ ಅವಳ ಹೆಜ್ಜೆ ಅಲ್ಲಿ ನಿಧಾನವಾಗುತ್ತವೆ. ನಾಟಕದ ಒಂದೊಂದು ದೃಶ್ಯಗಳು, ಅಡುಗೆ ಮಾಡುವುದು, ಊಟಮಾಡುವುದು, ಎರಮಿಸುವುದು, ಸಲ್ಲಾಪಿಸುವುದು, ಮಲಗುವುದು ಎಲ್ಲಾ ಬಟ್ಟಬಯಲು. ಅವಳಲ್ಲಿ ಜಿಗುಪ್ಸೆ, ದ್ವೇಷ ಮೂಡಿಬರುತ್ತದೆ ಹೌದು" ಪುಟ್ಟ ಮನೆಗಳಲ್ಲಿನ ಜನರ ಕನಸುಗಳು, ಅವರ ಮುಕ್ತ ಬದುಕು ಹೇಮಳ ಮೂಲಕ ಅನಾವರಣಗೊಂಡಿದೆ. 'ಕಥೆಯ' ಪ್ರಮುಖ ಪಾತ್ರ ಗೀತಾ ಉದ್ಯೋಗಸ್ಥ ಮಹಿಳೆ. ಮನೆಯ ಒಳಗೆ ಮತ್ತು ಹೊರಗೆ ದುಡಿಯುತ್ತ ಬದುಕನ್ನು ಸರಿದೂಗಿಸುವುದರಲ್ಲಿ ಕಾಲ ಓಡುತ್ತಿರುತ್ತದೆ. ಆಕೆಯ ಬದುಕು, ಪ್ರಯಾಣದ ವಿವರ ಹೀಗೆ ನಿರೂಪಿತವಾಗಿದೆ. "ಬ್ರೇನಿನ ಲೈಟುಗಳು ಹತ್ತಿಕೊಂಡವು. ರೈಲು ಬೆಟ್ಟದ ಬುಡದ ಸುರಂಗ ಹೊಕ್ಕಿತು. ಪಕ್ಕದಲ್ಲಿ ಮಣಿ ಸ್ಪೋರಿಸಿ ಕ್ರೋರಾ ಹಾಕುತ್ತಿದ್ದಾಕೆ ಇನ್ನಷ್ಟು ಮುಖ ತಗ್ಗಿಸಿದಳು. ಎದುರಿನಲ್ಲಿ ಯಾವುದೋ ದೇವರ ಸಹಸ್ರನಾಮಗಳನ್ನು ಓದುತ್ತಿದ್ದ ತಂಇಳಿನಾಕೆ ತೂಕಡಿಸಿದಳೇನೋ, ಮೊರಗೆ ಕುಳಿದು ಬಂದ ಗೋಡೆ, ಕತ್ತಲೆ, ತೀಕ್ಷಣವಾದ ಹಸಿ ಮಣ್ಣಿನ ಪಾಸನ. ಎಲ್ಲಕ್ಕೂ ಮಿಗಿಲಾಗಿ ಆ ಕತ್ತಲೆ, ಪಾಸನೆ. ಏನುಬುದ್ಧಿಪದ ಹಳದಿ ಬೆಳಕಿಗೆ ಭೀಷಣತೆ ತಂದುಕೊಟ್ಟ ರೆಬ್ಬ. ನನ್ನೊಳಗೆ ರಬ್ಬರೋ ಅಥವಾ ರಬ್ಬರೋಗೆ ನಾನೋ ಎಂಬ ಅಂವಿಗೂ ಪಕ್ಕದ ಗೋಡೆ ಬದುಕಿನ ಬಿತ್ತ ಕೆಲಗೂ, ರಬ್ಬರ ಪಾಸನಿಗೆ ಒಗ್ಗಿಕೊಳ್ಳುತ್ತಿರುವಾಗ ಗಾಂಧಿಯ ಗೆಜೆತನದ ಬಾಣಿಯೆ ಬಂದಳು. ಅದೇ ಲೀಡ್ ಪೆನ್ಸಿಲ್ ಹಿಡಿದು ಬಂದಳು."

ಮುಂದುವರೆಯುವ ಗೀತಾಳ ಸ್ವಗತದ ಮಾತುಗಳಲ್ಲಿ ಅಂತರಂಗದ ಮತ್ತು ಬಹಿರಂಗದ ಬದುಕಿನ ಸಾಂಸ್ಕೃತಿಕ ವಿವರಗಳು ಕಲಾತ್ಮಕವಾಗಿ ವ್ಯಕ್ತವಾಗಿವೆ.

ವ್ರತಿಭಟನೆಯ ವಿನ್ಯಾಸ: ತುಳಸಿಯವರ "ಪಾರ್ಟಿ" ಕಥೆಯಲ್ಲಿ ರಜನಿ ಪತಿ ಮಹೇಂದರನ ವರ್ತನೆಯಿಂದ ಬೇಸರಗೊಳ್ಳುತ್ತಾಳೆ. ಆಧುನಿಕತೆಯ ನೆಪವನ್ನು ಮಾಡಿ ಮಕ್ಕಳಾದ ವಿನೀತ್ ಮತ್ತು ಸುಮೀತ್‌ರನ್ನು ಬೋರ್ಡಿಂಗ್ ಸ್ಕೂಲಿಗೆ ಸೇರಿಸಿ ಮನೆಯಲ್ಲಿ ಆಗಾಗ್ಗೆ ಪಾರ್ಟಿಗಳನ್ನು ಏರ್ಪಡಿಸುತ್ತಿದ್ದ. ಅದಕ್ಕೆ ಪತ್ನಿಯನ್ನು ಒಪ್ಪಿಸುತ್ತಿದ್ದ. ಪತಿಯ ನಡವಳಿಕೆಯಿಂದ ಬೇಸರವಾದರೂ ಮೇಲ್ನೋಟಕ್ಕೆ ತೋರಿಸಿಕೊಳ್ಳದೇ ತನ್ನ ತನವನ್ನು ಕೊಂದುಕೊಳ್ಳುತ್ತಾ ಎಲ್ಲವನ್ನೂ ಸಹಿಸುತ್ತಾಳೆ. ಆಗ ಆಕೆಯ ಸ್ವಗತದಲ್ಲಿ ವ್ಯಕ್ತವಾಗುವ ವಿರೋಧವನ್ನು ಈ ಮಾತುಗಳಲ್ಲಿ "ಹಾಲ್‌ನ ಪರದೆಗಳನ್ನು ಪಕ್ಕಕ್ಕೆ ಸರಿಸುತ್ತಿದ್ದಂತೆಯೆ ಸಂಜೆಯ ಬಿಸಿಲು ಒಳಗೆ ಚಲ್ಲಿತು. ಸೂರ್ಯ ತನ್ನ ತೀಕ್ಷ್ಣತೆಯನ್ನು ಈಗಾಗಲೇ ಕಳೆದುಕೊಂಡು ಸಮುದ್ರದತ್ತ ಬಾಗುತ್ತಿದ್ದ. ಅವಳ ಪರೀಕ್ಷಕ ನೋಟ ಹಾಲ್‌ನ ಪ್ರತಿ ಇಂಚನ್ನೂ ಅಳಿಯಿತು. ಇದು ಮನೆಯಲ್ಲ. ಶೋರೂಮು ಎನ್ನುವ ಅನಿಸಿಕೆ ಮೂಡಿತು. ಮಕ್ಕಳಿಬ್ಬರು ಹೋದ ನಂತರ ಯಾವುದೂ ಅತಿತ್ತ ಜರುಗಿಲ್ಲ. ವೆಕೇಷನ್ ಶುರು ಆಗಿದೆ. ಅವನಿಗೆ ಮಕ್ಕಳನ್ನು ಕರೆತರುವಷ್ಟೂ ಪುರುಸೊತ್ತಿಲ್ಲವೇ? ಅವಳ ಮಾತಿಗೆ ಅವನು ನಿನ್ನೆ ರಾತ್ರಿ ಹರಿಹಾಯ್ದು ರೀತಿ ನೆನಪಿಸಿ ಅವಳು ತುಟಕಚ್ಚಿದಳು. ಮಕ್ಕಳ ಬಗ್ಗೆಯೂ ನಿರ್ಲಿಪ್ತಳಾಗಿರಬೇಕೆನಿಸಿದಷ್ಟೂ ತನ್ನ ತಾಯ್ತನ ಅವರಿಗಾಗಿ ಕಾತರಿಸುತ್ತಿದೆ" ಹೆಣ್ಣಿನ ಅಸಹಾಯಕತೆ, ಕೊರಗು ಮೌನ ವಿರೋಧಗಳು ಇಲ್ಲಿ ವ್ಯಕ್ತವಾಗಿವೆ.

'ತಪ್ಪರು' ಕಥೆ ತುಳಸಿಯವರ ವಿಶಿಷ್ಟ ಕಥೆಯಾಗಿದ್ದೂ ಕೇಂದ್ರ ಪಾತ್ರ ಸುಮಿತ್ರಾ ಅಜೂ ಹುಟ್ಟಿದ ಅನಂತರವೂ ಗಂಡ ಹೆಂಡತಿಯರ ನಡುವಿನ ಭಿನ್ನಾಭಿಪ್ರಾಯಗಳು ದೊಡ್ಡದಾಗಿ ಕೊನೆಗೆ ಬೆಂಗಳೂರಿನಲ್ಲಿ ಆತ, ಮುಂಬಯಿನಲ್ಲಿ ಸುಮಿತ್ರಾ ಬೇರೆ ಇರಲು ನಿರ್ಧರಿಸುತ್ತಾರೆ. ಸ್ವಾಭಿಮಾನಿಯಾದ ಸುಮಿತ್ರಾ ತನ್ನ ಮಗನನ್ನು ತಾನೇ ಬೆಳೆಸುವುದಾಗಿ ಮತ್ತು ಯಾವುದೇ ರೀತಿ ಗಂಡನಿಂದ ಆರ್ಥಿಕ ಸಹಾಯವನ್ನು ಬಯಸದೇ ತಾನೇ ಕೆಲಸಕ್ಕೆ ಸೇರಿ ಮಗನನ್ನು ಬೆಳೆಸುತ್ತಾಳೆ. ಬೇರೆಯಾದನಂತರ ಇಬ್ಬರನ್ನು ಕಾಡುವ ಏಕಾಂಗಿತನ, ನೋವು, ಸಂಕಟ ಇಬ್ಬರಲ್ಲಿನ ಹಟಗಳನ್ನು ಕುಗ್ಗಿಸುತ್ತದೆ. ಮತ್ತೆ ಆತ ಸುಮಿತ್ರಾಳನ್ನು ಬೇಟೆಯಾಡಾಗ ಮಾತುಗಳಲ್ಲಿ ಹೇಳಲಾಗದ ನೋವು, ಕೊರಗು, ಪ್ರೀತಿಗಳೂ ವ್ಯಕ್ತವಾದರೂ ತಮ್ಮ ಮಗ 'ಅಜೂ'ಗಾಗಿ ಹಾಗೂ ಆತ ಮುಂದೆ ತನ್ನನ್ನು ದ್ವೇಷಿಸಬಹುದು ಎಂಬ ಮುಂದಾಳೋಚನೆಯಿಂದ ಬೇರೆಯಾಗಿಯೇ ಇರುವುದು ಸೂಕ್ತವೆಂದು ಹೇಳಿ ಹೋಗುತ್ತಾನೆ. "ನಾನು ಹೋಗುವ ಮೊದಲು ನಿನ್ನ ನಿರ್ಧಾರವನ್ನು ತಿಳಿಯಬಯಸುತ್ತೇನೆ. ನನ್ನ ಮಾತಿಗೆ ಒಪ್ಪಿರುವೆಯಾದರೆ ಮುಂದಿನ ತಿಂಗಳು ಮನೆಯ ವ್ಯವಸ್ಥೆ ಮಾಡಿ ನಿನ್ನನ್ನು ಕರೆಸುತ್ತೇನೆ. ಇಲ್ಲದಿದ್ದರೆ ನೀನು ಇಲ್ಲೇ ಇರಬಹುದು. ಹಣ ಕಳುಹಿಸುತ್ತಿರುತ್ತೇನೆ. ನನ್ನ ಮಗನನ್ನು ಯಾರ ಹಂಗಿಗೂ ದಾಕುವ ಅಗತ್ಯವಿಲ್ಲ." ಅವನ ಮಾತಿಗುಲ್ಲರವಾಗಿ ಅವಳು ಕಣ್ಣಿನಿಂದ ಕಿಡಿ ಹಾಕುತ್ತಾ ಹೇಳಿದ್ದಳು. "ಒಳ್ಳೆಯದೇ ಆಯಿತು. ನಿಮ್ಮ ಆಸರೆಯಿಲ್ಲದೆ ನನಗೆ ಬದುಕಲು ಅಸಾಧ್ಯ ಎಂದು ತಿಳಿದಿದ್ದೀನಾ. ನಿಮ್ಮ ಹಟ ನೀವು ಸಾಧಿಸಿ, ನನ್ನ ಮಗನನ್ನು ನಾನು ದುಡಿಸು ಸಾಕುತ್ತೇನೆ. ಅವನ ಮೇಲೆ ನಿಮ್ಮ ನಂಬಿಕೆಗಳಿಲ್ಲ. ಪ್ರಭಾವವಾಗಿ ಬೇರೆಯಾದೆಂದು ನಾನು ಬಯಸುತ್ತೇನೆ" ಎಂದು ಮಾತುಗಳನ್ನು ಸುಮಿತ್ರಾ ಹೇಳುತ್ತಾಳೆ. ನನ್ನ ಮಗನು ಏನು ಮಾಡುತ್ತಾನೆ."

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Kolar District - 563114

ಕೋಲಾರ ಜಿಲ್ಲೆಯ ಕೃಷಿ ಉತ್ಪಾದನೆಯ ಮೇಲೆ ವಾತಾವರಣದ ವ್ಯತ್ಯಾಸದ ಪರಿಣಾಮ

Dr. BK Manjula, KC Prasad

ಭಾರತ ಕೃಷಿ ಪ್ರಧಾನ ದೇಶವಾಗಿದ್ದು ಶೇ ೬೦-೭೦%ರಷ್ಟು ಜನ ತಮ್ಮ ಮುಖ್ಯ ಕಸುಬು, ಜೀವನವೃತ್ತಿಯಾಗಿ ಕೃಷಿಯನ್ನು ಆಧರಿಸಿದ್ದಾರೆ. ದೇಶದ ಬಹು ಪಾಲು ಮಂದಿ ಜೀವನಾಧಾರಕ್ಕಾಗಿ ಕೃಷಿಯನ್ನು ಅವಲಂಬಿಸಿರುವುದರಿಂದ ಭಾರತದ ಅರ್ಥ ವ್ಯವಸ್ಥೆಯ ಬೆನ್ನೆಲುಬಾಗಿ ದೇಶದ ಅಭಿವೃದ್ಧಿಯಲ್ಲಿ ಕೃಷಿ ಪ್ರಧಾನ ಪಾತ್ರವನ್ನು ವಹಿಸುತ್ತದೆ. ಪ್ರಸ್ತುತ ಲೇಖನದಲ್ಲಿ ೪೦-೫೦ ವರ್ಷಗಳ ಇತ್ತೀಚಿನ ಕಾಲಾವಧಿಯಲ್ಲಿ ಕೋಲಾರ ಜಿಲ್ಲೆಯ ಕೃಷಿ ಉತ್ಪಾದನೆಯ ಮೇಲೆ ವಾತಾವರಣದ ವ್ಯತ್ಯಾಸದಿಂದ ಉಂಟಾಗಿರುವ ಪರಿಣಾಮವನ್ನು ಕಂಡುಕೊಳ್ಳಲಾಗಿದೆ. ಕೋಲಾರ ಜಿಲ್ಲೆ ಕೋಲಾರ, ಬಂಗಾರಪೇಟೆ, ಮಾಲೂರು, ಮುಳಬಾಗಿಲು ಮತ್ತು ಶ್ರೀನಿವಾಸಪುರ ಐದು ತಾಲ್ಲೂಕುಗಳನ್ನು ಹೊಂದಿದ್ದು ಕೃಷಿಯಲ್ಲಿ ರೇಷ್ಮೆ, ಹಾಲು, ಮಾವು, ಟೊಮ್ಯಾಟೋ, ಆಲೂಗಡ್ಡೆ, ಹೂವು ಮುಂತಾದ ಉತ್ಪಾದನೆಯಲ್ಲಿ ರಾಜ್ಯದಲ್ಲಿ ಪ್ರಮುಖ ಸ್ಥಾನವನ್ನು ಪಡೆದಿದೆ.

ಸಂಶೋಧನಾ ವಿಧಾನ: ಇಲ್ಲಿ ಮುಖ್ಯವಾಗಿ ಕೋಲಾರ ಜಿಲ್ಲೆಯ ಕೃಷಿ ಉತ್ಪಾದನೆಯ ಮೇಲೆ ಉಂಟಾಗಿರುವ ಪರಿಣಾಮವನ್ನು ಕುರಿತು ವಿವರಣಾತ್ಮಕ ಮತ್ತು ವಿಶ್ಲೇಷಣಾತ್ಮಕ ಸಂಶೋಧನೆಯ ವಿಧಾನವನ್ನು ಅನುಸರಿಸಿ ಈ ಕೆಳಕಂಡ ವಿವಿಧ ಆಯಾಮಗಳ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ಅಧ್ಯಯನ ಮಾಡಲಾಗಿದೆ.

ಕೋಲಾರ ಜಿಲ್ಲೆ ಕೋಲಾರ, ಬಂಗಾರಪೇಟೆ, ಮಾಲೂರು, ಮುಳಬಾಗಿಲು ಮತ್ತು ಶ್ರೀನಿವಾಸಪುರ ಐದು ತಾಲ್ಲೂಕುಗಳನ್ನು ಹೊಂದಿದ್ದು ಕೃಷಿಯಲ್ಲಿ ರೇಷ್ಮೆ, ಹಾಲು, ಮಾವು, ಟೊಮ್ಯಾಟೋ, ಆಲೂಗಡ್ಡೆ, ಹೂವು ಮುಂತಾದ ಉತ್ಪಾದನೆಯಲ್ಲಿ ರಾಜ್ಯದಲ್ಲಿ ಪ್ರಮುಖ ಸ್ಥಾನವನ್ನು ಪಡೆದಿದೆ. ಆದರೆ ಕಳೆದ ದಶಕದಿಂದ ಮಳೆಯ ಕೊರತೆಯನ್ನು ಎದುರಿಸುತ್ತಿದ್ದು ಕೃಷಿ ಉತ್ಪಾದನೆಯಲ್ಲಿ ತೀವ್ರ ಕುಂಠಿತವಾಗುತ್ತಿದೆ. ವಾತಾವರಣದ ವ್ಯತ್ಯಾಸದಿಂದ ಕೋಲಾರ ಜಿಲ್ಲೆ ಬರಪೀಡಿತ ಜಿಲ್ಲೆಯೆಂದು ಕೇಂದ್ರ ಸರ್ಕಾರದಿಂದ ಗುರುತಿಸಲ್ಪಟ್ಟಿದೆ. ಹವಾಮಾನ ವೈಪರೀತ್ಯದಿಂದ ಆಗುವ ಮಳೆಯ ಕೊರತೆ, ಅಸಮರ್ಪಕ ಹಂಚಿಕೆ, ಅಧಿಕ ನೀರಿನ ಬೇಡಿಕೆ ಈ ಎಲ್ಲಾ ಕಾರಣಗಳಿಂದ ಕೃಷಿ, ಹಸಿರು, ನೀರಿನ ಮೂಲಗಳು ನಶಿಸುವಿಕೆ ಮತ್ತು ನೀರಿನ ಅಭಾವದಿಂದ ಬರಪೀಡಿತ ಹಾಗೂ ಜಲಕ್ಷಾಮದ ಪ್ರದೇಶವೆಂಬ ಹಣೆಪಟ್ಟಿಯನ್ನು ಹೊತ್ತಿದೆ.

ಈ ಮೊದಲು ಬಂಗಾರಪೇಟೆ ತಾಲ್ಲೂಕಿನ ಕೆ.ಜಿ.ಎಫ್ ನಗರ ಚಿನ್ನದ ಗಣಿಯಿಂದ ಪ್ರಾಮುಖ್ಯತೆಯನ್ನು ಪಡೆದಿತ್ತು. ಆದರೆ ಚಿನ್ನದ ಗಣಿಯ ಮುಚ್ಚುವಿಕೆಯಿಂದ ನಗರ ಬರಡು ಜೊತೆಗೆ ಬರಪೀಡಿತವಾಯಿತು. ಈ ಹಿಂದೆ ಕೋಲಾರ ಜಿಲ್ಲೆಯಲ್ಲಿ ಎಲ್ಲಾ ರಾಜ್ಯಗಳ ಪ್ರದೇಶಗಳಂತೆ ಮೊದಲು ಆಹಾರದ ಬೆಳೆಗಳಾದ ರಾಗಿ, ಭತ್ತ, ಜೋಳ, ನವಣೆ, ಸಾಮೆ, ಸಜ್ಜೆ, ಹಾರಕ ಮುಂತಾದವುಗಳನ್ನು ವಾಣಿಜ್ಯ ಬೆಳೆಗಳಾಗಿ ನೆಲಗಡಲೆ, ತೆಂಗು, ಮಾವು, ಆಲೂಗಡ್ಡೆ, ಹುಣಸೆ, ಹೊಂಗೆ, ವೀಳ್ಯೆದಲೆ, ಈರುಳ್ಳಿ, ಹೂವು, ದ್ರಾಕ್ಷಿ ಮುಂತಾದವುಗಳನ್ನು ಹಾಗೂ ತರಕಾರಿ ಬೆಳೆಗಳಾಗಿ ಬದನೆ, ಟೊಮ್ಯಾಟೋ, ಮೂಲಂಗಿ, ಸೋರೆ, ಹೀರೆ, ಕುಂಬಳ, ಸೊಪ್ಪು ಮುಂತಾದವುಗಳನ್ನು ಬೆಳೆಯುತ್ತಿದ್ದರು. ಸಂಪ್ರದಾಯಿಕವಾದ ದೇಶಿ ತಳಿಯ ವೈವಿಧ್ಯಮಯ ಬೆಳೆಗಳನ್ನು ಬೆಳೆಯುತ್ತಿದ್ದು ಅದಕ್ಕೆ ಪೂರಕವಾಗಿ 'ಅಕ್ಕಡಿ' (ಮಿಶ್ರ ಬೇಸಾಯ ಪದ್ಧತಿ) ಪದ್ಧತಿಯಲ್ಲಿ ಸಾಸಿವೆ, ಹುಣ್ಣೆಳ್ಳು, ಹರಳು, ಅವರೆ, ತೊಗರಿ, ಹುರಳಿ ಮುಂತಾದ ಬೆಳೆಗಳನ್ನು ಬೆಳೆಯುತ್ತಿದ್ದರು. ಸುಸ್ಥಿರವಾದ ಕೃಷಿ ಉತ್ಪಾದನೆ, ಸಂಪ್ರದಾಯಿಕ ನೀರಾವರಿ ಪದ್ಧತಿ, ಚಾಲ್ತಿಯಲ್ಲಿತ್ತು. ಆದರೆ ೪೦-೫೦ ವರ್ಷಗಳಿಂದೀಚೆಗೆ ರಾಷ್ಟ್ರ ಮತ್ತು ರಾಜ್ಯ ಮಟ್ಟಗಳಲ್ಲಿ ಕೃಷಿ ಕ್ಷೇತ್ರದಲ್ಲಾದ ಬದಲಾವಣೆ ಕೋಲಾರ ಜಿಲ್ಲೆಯಲ್ಲೂ ಆಗಿ ಸಮಸ್ಯೆಗಳ ದಿಡ್ಡಿ ಬಾಗಿಲು ತೆರೆಯಿತು. ಒಣ ಬೇಸಾಯ ಪದ್ಧತಿಯಲ್ಲಿ ವೈವಿಧ್ಯ ಬೆಳೆ, ನಾಣಿ ತಳಿಗಳು ಮೂಲಗುಂಪಾಗಿ ಶೀಘ್ರವಾಗಿ ಹೆಚ್ಚು ಹಣ ತರುವ ಬೆಳೆಗಳು ಪ್ರಮುಖ ಸ್ಥಾನ ಪಡೆದವು. ನೀರಾವರಿಗಾಗಿ ಕೊಳವೆಬಾವಿಗಳನ್ನು ಕೊರೆದು, ಬಾವಿಗಳನ್ನು ತೋಡಿದ್ದರಿಂದ ಅಂತರ್ಜಲದ ಮಟ್ಟ ಕೆಳಗಿಳಿದು ಕೆರೆ, ಕುಂಟೆ, ಬಾವಿ, ಹೊಳೆ, ನದಿ, ಹಳ್ಳಗಳು ಬತ್ತಿ ಜನ ಜೀವನೋಪಾಯಕ್ಕೆ ಅನ್ಯ

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Sl.No	Taluk	Net Annual Ground water Availability (HAM)	Existing Ground water Draft for all uses (HAM)	Net Ground water Availability for future Irrigation Development (HAM)	Categorisation based on Stage of Ground water Development (% area)			
					Safe	Semi-Critical	Critical	Over Exploited
1	Bangarpet	4724	9975	0	-	-	-	100
2	Kolar	11053	18210	0	-	-	-	100
3	Malur	3844	7060	0	-	-	-	100
4	Mulbagal	4420	8895	0	-	-	-	100
5	Srinivaspur	5130	8495	0	-	-	-	100
6	Total	29144	52635	0	-	-	-	100

ಅಗತ್ಯಕ್ಕಿಂತ ಜಾಸ್ತಿಯಾದರೆ ಇೀಜದ ಹಂತದಿಂದ ಫಸಲು ಮನೆಗೆ ಬರುವ ತನಕ ನಾನಾ ವಿಧವಾದ ತೊಂದರೆಗಳು ಎದುರಾಗುತ್ತವೆ. ಇೀಜ, ಮೊಳಕೆ, ಲಿಡ, ಹೂವು, ಕಾಯಿ, ತೆನೆ, ಹಣ್ಣು ಮುಂತಾದವು ಕೊಳೆಯಲಾರಂಭಿಸುತ್ತವೆ. ಕೊಯ್ಯಾದ ಬೆಳೆ ಹೊಲ, ಗದ್ದೆ, ಕಣಗಳಲ್ಲಿ ಮಳೆಗೆ ನೆನದರೂ ಬೆಳೆ ನಾಶವಾಗುತ್ತದೆ. ಮಳೆಗಾಲದಲ್ಲಿ ತೇವಾಂಶದಿಂದಲ್ಲೂ ಸಹ ಬೆಳೆಯ ಬುಡದಿಂದ ಹಣ್ಣೆಲೆಗಳು ಕಾಣಿಸಿಕೊಂಡು ಲಿಡ ದುರ್ಬಲಗೊಳ್ಳುತ್ತ ಸಂಪೂರ್ಣ ಬೆಳೆಯೇ ಅವಧಿಗಿಂತ ಮುನ್ನ ಮುಪ್ಪು ಬಂದು ಸಾಯುತ್ತದೆ. ಇದು ಸಹ ಉತ್ಪಾದನೆಯ ಮೇಲೆ ಪರಿಣಾಮವನ್ನು ಉಂಟುಮಾಡುತ್ತದೆ. ವ್ಯವಸ್ಥಾಪನೆಯ ಹಣ್ಣು, ತರಕಾರಿ, ಹೂವು ಬೆಳೆಗಳಿಗೆ ನೀರು ಮತ್ತು ಶೀತ ವಾತಾವರಣದಿಂದ ಬೂಷ್ಟು ಹಿಡಿಯಲು ಪ್ರಾರಂಭಿಸಿ ಇದು ಕ್ರಮೇಣ ಲಿಡ, ಬೆಳೆಯನ್ನೆಲ್ಲಾ ವ್ಯಾಸಿಸುತ್ತದೆ. ಅತಿ ವ್ಯವಸ್ಥೆಯಾದರೆ ಬೆಳೆ ಕೊಳೆತು ಕೃಷಿ ಉತ್ಪಾದನೆ ಕುಂಠಿತಗೊಂಡರೆ ಅನಾವೃಷ್ಟಿಯಿಂದ ಬೆಳೆ ಒಣಗಿ ಉತ್ಪಾದನಾ ಕೊರತೆಯುಂಟಾಗುತ್ತದೆ.

ಚಂಡಮಾರುತ: ಸಮುದ್ರದಲ್ಲಿನ ವಾಯುಭಾರ ಕುಸಿತದಿಂದ ಕೋಲಾರ ಜಿಲ್ಲೆಗೆ ಆಂಧ್ರ ಪ್ರದೇಶ ಅಥವಾ ತಮಿಳು ನಾಡು ರಾಜ್ಯಗಳ ಕಡೆಯಿಂದ ಬರುವ ಚಂಡಮಾರುತಕ್ಕೆ ಬೆಳೆ ನಷ್ಟವಾಗುತ್ತದೆ. ಚಂಡಮಾರುತದಿಂದ ಶೀತಗಾಳಿ, ನಿರಂತರವಾಗಿ ಸುಲಿಯುವ ಸಾಧಾರಣ ಅಥವಾ ತುಂತುರು ಮಳೆಯಿಂದ ಬೆಳೆಯು ಅನುಕೂಲ ಹವಾಮಾನವಿಲ್ಲದೇ ಕೊಳೆಯುವಿಕೆಗೆ ತುತ್ತಾಗುತ್ತದೆ. ಹೂವು, ಇೀಜಗಳು ಉದುರುವುದು ಮತ್ತು ತೆನೆಯ ಇೀಜಗಳಲ್ಲಿಯೇ ಮೊಳಕೆಯೊಡೆಯುತ್ತವೆ. ಚಂಡ ಮಾರುತದಿಂದ ತೀವ್ರವಾದ ನಷ್ಟವಾಗುತ್ತದೆ. ನೆರೆಹಾವಳಿಯಿಂದ ಕಳ್ಳ ಪ್ರದೇಶ, ಇೀಜಾರು ಪ್ರದೇಶಗಳ ಮತ್ತು ನದಿ, ಹಳ್ಳ ದಡಗಳ ಅನೇಕ ಬೆಳೆಗಳು ಕೊಚ್ಚಿಕೊಂಡು ಹೋಗುತ್ತವೆ. ಇದರಿಂದ ಎಲ್ಲ ಹಂತದ ಬೆಳೆ ಸಂಪೂರ್ಣವಾಗಿ ನಾಶವಾಗುತ್ತದೆ. ಮಳೆಗಾಲದಲ್ಲಿ ಆಫಲಕಲ್ಲು ಮಳೆಯಿಂದ ಹೂವು, ಹೀಚು, ಕಾಯಿ ಮತ್ತು ಹಣ್ಣು ಮತ್ತು ಎಲೆಗಳು ಉದುರುತ್ತವೆ. ಎಪ್ರಿಲ್ ತಿಂಗಳಿನಲ್ಲಿ ಕೋಲಾರ ಜಿಲ್ಲೆಯಲ್ಲಿ ಇದ್ದ ಆಫಲಕಲ್ಲು ಮಳೆಗೆ ಕೃಷಿ ಉತ್ಪಾದನೆಯಲ್ಲಿ ತೀವ್ರ ಇೀಜಕೆಯಾಗುವ ಸಾಧ್ಯತೆಗಳಿವೆ. ವರ್ಷಕ್ಕೆ ಎರಡು ಅಥವಾ ಮೂರು ಬೆಳೆಗಳನ್ನು ಬೆಳೆಯುತ್ತಾ ತಮ್ಮ ಆದಾಯ, ಸಾಲ, ಶ್ರಮ ಹಾಕಿ ಬೆಳೆಯೊಂದಿಗೆ ಬದುಕಿನ ಕನನನ್ನು ಕಾಣುವ ರೈತರ ಪಾಲಿಗೆ ಅಪರೂಪಕ್ಕೆ ಇೀಜುವ ಆಫಲಕಲ್ಲುಮಳೆ ಶಾಪವಾಗಿ ಪರಿಣಮಿಸಿದೆ.

ಗಾಳಿ: ಭೂಮಿಯ ಮೇಲೆ ಅನಿಲಗಳು ಅವಲಿರುವ ಅವರಣದ ಪ್ರದೇಶವನ್ನು ವಾಯುಮಂಡಲ ಎನ್ನುತ್ತೇವೆ. ಇದು ಭೂಮಿಯ ಕವಚದಂತಿದ್ದು ಎಲ್ಲಾ ಅಗತ್ಯ ಅನಿಲಗಳ ಆಗರವಾಗಿದೆ. ಇದರಿಂದ ಹಗಲು ರಾತ್ರಿಗಳ ಉಷ್ಣತೆಯ ಅಂತರವನ್ನು ಕಡಿಮೆ ಮಾಡಿ ಸಾಮಾನ್ಯವಾಗಿ ಒಂದೇ ಲೀತಿಯ ಉಷ್ಣತಾಮಾನ ಇರುವಂತೆ ನೋಡಿಕೊಳ್ಳುತ್ತದೆ. ವಾಯು ಅಥವಾ ಗಾಳಿಯಲ್ಲಿ ಸಾರಜನಕ, ಆಮ್ಲಜನಕ, ಜಲಜನಕ, ಇಂಗಾಲದ ಡೈಆಕ್ಸೈಡ್ ಮುಂತಾದ ಅನಿಲಗಳು ಮತ್ತು ಅವುಗಳ ಪ್ರಮಾಣವು ಮನುಷ್ಯ,

ಪ್ರಾಣಿ, ಪಕ್ಷಿ ಹಾಗೂ ಸಸ್ಯಗಳ ಬದುಕಿಗೆ ಅತಿ ಮುಖ್ಯವಾಗಿವೆ. ಸಮುದ್ರಮಟ್ಟದಿಂದ ೧೧ ೫೫ ಕಿ.ಮೀ ಎತ್ತರದವರೆಗೂ ಹೆಚ್ಚಿಕೊಂಡಿರುವ ಓರ್ಬೋನ್ ಅನಿಲ ಪದರವು ೫೨° ಸೆ ನಿಂದ ೨° ಸೆ ಉಷ್ಣತಾಮಾನವನ್ನು ಹೊಂದಿದೆ. ಇದು ಸೂರ್ಯನಿಂದ ಬರುವ ಅಲ್ಟ್ರಾವಯೋಲ್ಟ್ ಕಿರಣಗಳಿಂದ ರಕ್ಷಿಸುತ್ತದೆ. ಇದು ಜೀವಸಂಕುಲಕ್ಕೆ ರಕ್ಷಾಕವಚದಂತೆ ಇದೆ. ಗಾಳಿಯಲ್ಲಿರುವ ಇಂಗಾಲದ ಡೈಆಕ್ಸೈಡ್ ಅನಿಲವು ಸಸ್ಯಗಳಿಗೆ ತಾವು ಆಹಾರವನ್ನು ತಯಾರಿಸಲು ಅಗತ್ಯವಾಗಿ ಬೇಕಾಗುತ್ತದೆ. ಸೂರ್ಯನ ಶಾಖ, ನೀರು, ಗೊಬ್ಬರ, ಇಂಗಾಲದ ಡೈಆಕ್ಸೈಡ್‌ನ್ನು ಪಡೆದು ತಮ್ಮ ಆಹಾರವನ್ನು ತಯಾರಿಸುತ್ತದೆ. ಈ ಕ್ರಿಯೆಯಲ್ಲಿ ಪ್ರಾಣವಾಯು ಆಮ್ಲಜನಕದ ಉತ್ಪತ್ತಿಯಾಗಿ ವಾಯುಮಂಡಲವನ್ನು ಸೇರುತ್ತದೆ. ದ್ವಿಧನ ಧಾನ್ಯಗಳ ಸಸ್ಯ ಬೇರುಗಳಲ್ಲಿನ ಬ್ಯಾಕ್ಟಿರಿಯಾಗಳು ವಾಯುಮಂಡಲದಲ್ಲಿರುವ ಸಾರಜನಕವನ್ನು (ಔಷಾಧಿಉತ್ಪಾದನೆ) ಹೀರಿಕೊಂಡು ಸಸ್ಯಗಳಿಗೆ ಅಗತ್ಯವಾದ ಸಾರಜನಕ ಸಂಯುಕ್ತಗಳನ್ನಾಗಿ ಪರಿವರ್ತಿಸುತ್ತವೆ. ಈ ಬಗೆಯ ಹಲವಾರು ನಿಸರ್ಗ ಸಹಜವಾದ ಘಟನೆಗಳು ವಾಯುಮಂಡಲದಲ್ಲಿ ಸಮತೋಲನದಿಂದ ಕೂಡಿವೆ. ಆದರೆ ಹಸಿರು ನಾಶವಾಗುತ್ತಿರುವುದರಿಂದಲೂ ಸಹ ಬೆಳೆಗಳ ಬೆಳವಣಿಗೆ ಕುಂಠಿತವಾಗುತ್ತಿದೆ. ಸುಣ್ಣು, ಇೀಜಿಗೆ, ಹೆಂಚು ಸುಡುವುದರಿಂದ ಹೊರಬರುವ ಹೊಗೆ ಸಿಮೆಂಟ್, ಗಣಿಗಾಲಿಕೆಯಿಂದ ಹೊರಬರುವ ಧೂಳು ಹಾಗೂ ವಾಹನಗಳು, ಧೂಮಪಾನ, ಕಟ್ಟಿಗೆ ಉಲಿಸುವುದು ಮುಂತಾದವುಗಳಿಂದ ರಾಸಾಯನಿಕ ಅಥವಾ ವಿಷಪೂರಿತವಾದ ಗಾಳಿ ಬೆಳೆಗಳ ಮೇಲೆ ಮಾರಕ ಪರಿಣಾಮವನ್ನು ಉಂಟುಮಾಡುತ್ತವೆ. ಮತ್ತು ಗಾಳಿಯ ಇೀಜುವಿಕೆಯಲ್ಲಿನ ಧೂಳು ಸಹ ಬೆಳೆಗಳ ಮೇಲೆ ಇೀಜುವುದರಿಂದ ಉತ್ಪಾದನೆ ಕಡಿಮೆಯಾಗುತ್ತದೆ.

ಗಾಳಿಯ ಇೀಜುವಿಕೆಯಿಂದ ಸಲಿಯಾಗಿ ಮತ್ತು ಗಟ್ಟಿಯಾಗಿ ನೆಲದೊಳಗೆ ಬೇರುಇಡದೆ, ಲಿಡ ಚೆನ್ನಾಗಿ ಬೆಳೆಯದೇ ಇೀಜುವಲಿ ಕಡಿಮೆಯಾಗುತ್ತದೆ. ಗಾಳಿಯ ಇೀಜುವಿಕೆಯಿಂದ ಮೊಗ್ಗು, ಹೂವು, ಕಾಯಿ, ಹಣ್ಣುಗಳು, ಬಲತ ಹಣ್ಣು ಇೀಜಗಳು ತೆನೆ ದುರ್ಬಲವಾಗಿದ್ದರೆ ಉದುರಿ ನಷ್ಟವನ್ನು ಉಂಟು ಮಾಡುತ್ತದೆ. ಗಾಳಿಯಿಂದ ಭೂಮಿಯ ತೇವಾಂಶ ಬೇಗ ಒಣಗುವಿಕೆಯ ಜೊತೆಗೆ ಭೂಮಿಯ ಮೇಲ್ದರದ ಪೋಷಕಾಂಶಗಳು ಬೆಳೆಯ ಬೇರುಗಳಿಗೆ ಸಿಗದೆ ನಷ್ಟವಾಗುತ್ತದೆ.

ಪ್ರಾಣಿಸತ್ತಿಗಳ ಹಾವಳಿ: ಕೋಲಾರ ಜಿಲ್ಲೆ ನೀಮಾಂಧ್ರ, ತಮಿಳುನಾಡು ರಾಜ್ಯಗಳಿಗೆ ಹೊಂದಿಕೊಂಡಿರುವ ಗಡಿ ಜಿಲ್ಲೆಯಾಗಿದ್ದು ಇದು ಬೆಟ್ಟ, ಕಾಡುಗಳಿಂದ ಆವೃತವಾಗಿದೆ. ಸುತ್ತಮುತ್ತಲ ಬೆಟ್ಟ, ಕಾಡುಗಳಲ್ಲಿ ಇರುವ ಅನೇಕ ವನ್ಯ ಜೀವಿಗಳು ಹೊಲ, ಗದ್ದೆ, ತೋಟಗಳಿಗೆ ನುಗ್ಗಿ ಬೆಳೆಯನ್ನು ನಾಶ ಮಾಡುತ್ತವೆ. ಮುಖ್ಯವಾಗಿ ಆನೆ, ಹಂದಿ, ನರಿ, ಜಿಂಕೆ, ನವಿಲು, ಅಳಿಲುಗಳ ಹಾವಳಿ ಜಾಸ್ತಿಯಾಗಿದೆ. ಆನೆ, ಹಂದಿಗಳು ಬೆಳೆಯ ಕಾಲದಲ್ಲಿ ಒಮ್ಮೆ ದಾಳಿ ಮಾಡಿದರೂ ಸಂಪೂರ್ಣ ಬೆಳೆಯಲ್ಲೂ ನಾಶವಾಗುತ್ತದೆ. ಹಂದಿಗಳು ನೆಲಗಡಲೆ ಇತ್ತನೆ ಮಾಡಿದ ದಿನವೇ ನೇಗಿಲ ಗೆರೆಯಲ್ಲಿ ಇೀಜಗಳನ್ನು ಹುಡುಕಿ ತಿಂದ ನಾಶ

ಮಾಯಾವಾಗುತ್ತಿದೆ. ಭೂಮಿಯ ಬೆಲೆ ಜಾಸ್ತಿಯಾಗುತ್ತ, ಭಾಗಕ್ಕತನದ ನಾನಾ ವಿಧವಾದ ಸಮಸ್ಯೆಗಳು ಉದ್ಭವವಾಗುತ್ತಿವೆ.

ವಿದ್ಯುತ್ಕೊರತೆ: ಕೋಲಾರ ಜಿಲ್ಲಾ ಗ್ರಾಮಾಂತರ ಪ್ರದೇಶಗಳಲ್ಲಿ ನಗರಕ್ಕಿಂತ ಹೆಚ್ಚು ವಿದ್ಯುತ್ತಿನ ಅಭಾವವನ್ನು ಎದುರಿಸುತ್ತಿದೆ. ಗ್ರಾಮಾಂತರ ಪ್ರದೇಶಗಳಲ್ಲಿ ಬೆಳಿಗ್ಗೆ ೭.೦೦ ಗಂಟೆಯಿಂದ ಮಧ್ಯಾಹ್ನ ೧೨.೦೦ ಗಂಟೆ ಒಂದು ವಾರ ಮತ್ತೊಂದು ವಾರ ಮಧ್ಯಾಹ್ನ ೧೨.೦೦ ಗಂಟೆಯಿಂದ ಸಂಜೆ ೭.೦೦ ಗಂಟೆಯವರೆಗೂ ವಿದ್ಯುತ್ ಕಡಿತವಾಗುತ್ತದೆ. ಇದರ ಮಧ್ಯೆಲ್ಲ ಅನಿಯಮಿತವಾಗಿ ಯಾವುದೇ ಸೂಚನೆಗಳಿಲ್ಲದೇ ವಿದ್ಯುತ್ ಕಡಿತವಾಗುತ್ತದೆ. ಮಳೆ-ಗಾಳಿ ಅಥವಾ ಕೆಟ್ಟದ್ದರ ಸಲಿಮಾಡಲು ೨-೩ ದಿನ ವಿದ್ಯುತ್ ಪೂರೈಕೆಯಿಲ್ಲದೇ ತೊಂದರೆ ಅನುಭವಿಸಬೇಕಾಗುತ್ತದೆ.

ಕೂಲಿ ಕಾರ್ಮಿಕರ ಕೊರತೆ: ಕೋಲಾರ ಜಿಲ್ಲೆ ರಾಜ್ಯದ ರಾಜಧಾನಿ ನಗರ ಬೆಂಗಳೂರಿಗೆ ಸಮೀಪದಲ್ಲಿದೆ. ಅಲ್ಲದೇ ಉತ್ತಮ ಸಂಚಾರ ವ್ಯವಸ್ಥೆಗಳಾದ ಬಸ್ಸು ಮತ್ತು ರೈಲು ಸೇವೆಗಳಿವೆ. ಆದುದರಿಂದ ಇಲ್ಲಿನ ಜಿಲ್ಲಾ, ತಾಲ್ಲೂಕು ಮತ್ತು ರಾಜಧಾನಿ ನಗರಗಳಿಗೆ ಗುಡಿಯಲು ಹೋಗುತ್ತಾರೆ. ಕೃಷಿ ಕೆಲಸದ ಕೂಲಿಗಿಂತ ಜಾಸ್ತಿ ಕೂಲಿ ಸಿಗುತ್ತದೆ. ಕೃಷಿ ಕೆಲಸದಲ್ಲಿ ಕಾಲದ ಮಿತಿ ಇರುವುದಿಲ್ಲ ಮತ್ತು ಹೆಚ್ಚು ಇಸಿಲು, ಮಳೆ, ಗಾಳಿಗಳ ನಡುವಿನ ಶ್ರಮದಾಯಕ ಕೆಲಸ. ಆದರೆ ಇದೆಲ್ಲಕ್ಕಿಂತ ಅನುಕೂಲಕರ ಸುಲಭದ ಕೆಲಸಗಳು ನಗರ ಪ್ರದೇಶದಲ್ಲಿದೆ. ಅದುದರಿಂದ ಕೂಲಿಕಾರ್ಮಿಕರ ಸಮಸ್ಯೆಯು ಗಂಭೀರವಾಗಿದ್ದು ಕೃಷಿಕರು ಬೆಳೆ ಬೆಳೆಯಲು ಹಿಂಜರಿಯುವಂತಾಗಿದೆ.

ಬೆಲೆ: ಮೇಲಿನ ಎಲ್ಲಾ ಸಮಸ್ಯೆಗಳ ಜೊತೆಗೆ ಪ್ರಸ್ತುತ ರೈತರು ಎದುರಿಸುತ್ತಿರುವ ಅತಿ ಗಂಭೀರ ಸಮಸ್ಯೆಯೆಂದರೆ ಬೆಲೆಯದು. ತಮ್ಮ ಒಟ್ಟು ಆದಾಯ, ಸರ್ಕಾರಿ, ಸರ್ಕಾರೇತರ ಮೂಲಗಳಿಂದ ಹಣವನ್ನು ಹೊಂದಿಸಿ ಬಾವಿ ಬದುಕಿ ಕನಸನ್ನು ಹೊತ್ತು ಬೆಳೆಯನ್ನು ಬೆಳೆಯುತ್ತಾರೆ. ಆದರೆ ಅದಕ್ಕೆ ಅನೇಕ ಸಂದರ್ಭಗಳಲ್ಲಿ ಬೆಲೆ ಸಿಗುವುದಿಲ್ಲ. ಕೆಲವೊಮ್ಮೆ ಬೆಲೆಯ ಖರ್ಚಿಲ್ಲದೇ ಕೇವಲ ಆ ಫಸಲನ್ನು ಇಡಿಸಲು ಅಥವಾ ಕೊಯ್ಯಲು ತಗಲುವ ಕೂಲಿ ಹಣ ಸಿಗದೇ ಹೊಲ, ಗದ್ದೆ, ತೋಟಗಳಲ್ಲಿ ಬೆಳೆಯನ್ನು ಇಟ್ಟುಬಿಡುತ್ತಾರೆ. ಇಂತಹ ಸಂದರ್ಭಗಳಲ್ಲಿ ಕಂಗಾಲಾಗಿ ಮಾಡಿದ ಸಾಲ ತೀರಿತಲಾಗದೇ ಆತ್ಮಹತ್ಯೆಗಳಿಗೆ ರಣಾಗುತ್ತಾರೆ.

ಮಾರುಕಟ್ಟೆ ವ್ಯವಸ್ಥೆ: ಅವಿದ್ಯಾವಂತರು, ವಿದ್ಯಾವಂತರು ಸಹ ಮಾರುಕಟ್ಟೆ ಮತ್ತು ಮಾರಾಟದ ಸಲಿಯಾದ ಕ್ರಮಗಳನ್ನು ಅನುಸರಿಸುತ್ತಿಲ್ಲ. ಮಧ್ಯವರ್ತಿಗಳ ಹಾವಳಿ. ಶೀತಲ ಸಂಗ್ರಹಗಳ ಕೊರತೆ. ಸರ್ಕಾರಿ ಗೋದಾಮುಗಳ ಸೂಕ್ತ ನಿರ್ವಹಣೆ ಇಲ್ಲದಿರುವುದು. ಗೋದಾಮುಗಳಲ್ಲಿ ದಾಸ್ತಾನು ಮಾಡಲು ಅನುಸರಿಸಬೇಕಾದ ಪ್ರಕ್ರಿಯೆಗಳ ಬಗ್ಗೆ ಸೂಕ್ತ ಮಾಹಿತಿ ರೈತರಿಗೆ ಇಲ್ಲದಿರುವುದು ಕಂಡುಬರುತ್ತದೆ.

ಕಂಡು ಬಂದ ಅಂಶಗಳು: ಇಲ್ಲಿ ಅತಿ ಪ್ರಮುಖವಾಗಿ ಕಂಡುಬಂದ ಅಂಶವೆಂದರೆ ಕೋಲಾರ ಜಿಲ್ಲೆಯ ವಾತಾವರಣ ಮತ್ತು ಕೃಷಿಯ ಇಳಿಕೆಯಿಂದ ಹಸಿರು ಮಾಯಾವಾಗುತ್ತ ಮರುಭೂಮಿಯ ಸಾಧ್ಯತೆ ಇದೆ. ವಾತಾವರಣದ ವ್ಯತ್ಯಯವನ್ನು ಅರಿತು, ಎಲ್ಲಾ ವಿಧಗಳಲ್ಲೂ ಹೊಂದಿಕೊಂಡು ಬದುಕುವ ಹಾಗೂ ಲಾಭದಾಯಕವಾಗಿ ಆಯಾ ಋತುಮಾನಕ್ಕೆ ತಕ್ಕ ಹಾಗೆ ಸೂಕ್ತವಾದ ಉಣ್ಣೆ, ಗೊಬ್ಬರ, ಔಷಧ, ಬೆಳೆವಿಧಾನಗಳ ಬಗ್ಗೆ ಅರಿವಿಲ್ಲ. ಪ್ರಕೃತಿ ವಿಕೋಪಗಳ ಬಗ್ಗೆ ಮುನ್ನೆಚ್ಚರಿಕೆ ಹಾಗೂ ಸಾರಾಗಬಹುದಾದ ಮಾರ್ಗೋಪಾಯಗಳು ತಿಳಿದಿಲ್ಲ. ಸಲಹೆಗಳು: ಕೆರೆಗಳ ಹೂಳಿತ್ತಬೇಕು. ಹಳ್ಳ, ಜೌಗು, ಇಳಿಜಾರು

ಪ್ರದೇಶಗಳಲ್ಲಿ ಚೆಕ್ ಡ್ಯಾಂಗಳನ್ನು ನಿರ್ಮಿಸಿ ಮತ್ತು ಮನೆಗಳ ಮೇಲಿನ ನೀರನ್ನು ಸಹ ಸಂಗ್ರಹವಾಗುವಂತೆ ಮಾಡಬೇಕು. ಕೆರೆಗಳ ಹೂಳನ್ನು ತೆಗೆದು ಮಳೆ ನೀರು ಹರಿದು ಹೋಗದೆ ಹೆಚ್ಚು ಇಂಗುವಂತೆ ಮಾಡಬೇಕು. ಇದರಿಂದ ಅಂತರ್ಜಲದ ಮಟ್ಟ ಏರಿಕೆಯಾಗುತ್ತದೆ. ನೀರನ್ನು ವ್ಯರ್ಥ ಮಾಡದೇ ಸಲಿಯಾಗಿ ಬಳಕೆ ಮಾಡುವುದರ ಬಗ್ಗೆ ಎಚ್ಚರವಹಿಸಬೇಕು. ಮಣ್ಣಿನ ಪರಿಶೀಲನೆ, ಉಣ್ಣೆ, ಗೊಬ್ಬರ ಕಾಲಗಳನ್ನು ಕುರಿತು ಸರ್ಕಾರದ ಕೃಷಿ ಇಲಾಖೆಯಿಂದ ಮಾಹಿತಿಯನ್ನು ಪಡೆಯಬೇಕು. ಕೃಷಿ ಪ್ರಾಯೋಗಿಕ ಬೆಳೆ, ತರಬೇತಿ, ವಿಧಾನಗಳ ಬಗ್ಗೆ ಅಧಿಕಾರಿಗಳಿಂದ ಸಲಹೆ, ಮಾರ್ಗದರ್ಶಿ ಪಡೆಯಬೇಕು. ಕಾಡನ್ನು ಕಡಿಯದೇ ಬೆಳೆಸುವ, ರಕ್ಷಿಸುವ ಕೆಲಸವನ್ನು ಮಾಡಬೇಕು. ಮುಖ್ಯವಾಗಿ ನೀರನ್ನು ಸಂಗ್ರಹ ಮಾಡಿ ಕಾಲಾಮಾನಕ್ಕೆ ಹೊಂದಿಕೆಯಾಗುವ ನೀರಾವರಿ ಪದ್ಧತಿಯ ಅಳವಡಿಕೆ, ಉತ್ತಮ ಮಾರುಕಟ್ಟೆ ವ್ಯವಸ್ಥೆಯ ಬಗ್ಗೆ ಮಾಹಿತಿ, ವಿಜ್ಞಾನ, ತಂತ್ರಜ್ಞಾನಗಳ ಮೂಲಕ ಬೆಳೆ ಬೆಳೆಯುವ ಜಾಣ್ಮೆ ರೈತರಿಗೆ ಅತ್ಯಗತ್ಯವಾಗಿದೆ. ವಾತಾವರಣದ ವ್ಯತ್ಯಯದಿಂದ ಕೃಷಿಯ ಮೇಲಾಗುತ್ತಿರುವ ಪರಿಣಾಮಗಳು ಮತ್ತು ಕಾರಣಗಳ ಅರಿವು, ಎಚ್ಚರ, ಎದುರಿಸುವ ಕ್ರಮಗಳನ್ನು ತಿಳಿದು ಪಾಲಿಸಬೇಕಾಗಿದೆ. ಇದಕ್ಕೆ ಸರ್ಕಾರದ ಅಧಿಕಾರಿಗಳ ವರ್ಗ, ಆಡಳಿತ, ಕೃಷಿ ತಜ್ಞರು, ನೀತಿರೂಪಕರು, ವಿಜ್ಞಾನಿಗಳು, ವಿದ್ಯಾರ್ಥಿಗಳು, ರೈತರು, ಮಾಧ್ಯಮಗಳು, ಪ್ರಜೆಗಳು ಗುಣಾತ್ಮಕವಾಗಿ ಸ್ಪಂದಿಸಿದಾಗ ಕೃಷಿಯ ಉತ್ಪಾದನೆಯಲ್ಲಿ ಏರಿಕೆಯಾಗಿ ಆಹಾರಭದ್ರತೆ, ರೈತರ ಆತ್ಮಹತ್ಯೆ ಮುಂತಾದ ಸಮಸ್ಯೆಗಳು ನಿವಾರಣೆಯಾಗಿ ದೇಶ ಅಭಿವೃದ್ಧಿಯ ಪಥದತ್ತ ಸಾಗುತ್ತದೆ.

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ಮಾಯಾವಾಗುತ್ತಿದೆ. ಭೂಮಿಯ ಬೆಲೆ ಜಾಸ್ತಿಯಾಗುತ್ತದೆ. ಭಗವಂತನದ ನಾನಾ ವಿಧವಾದ ಸಮಸ್ಯೆಗಳು ಉದ್ಭವವಾಗುತ್ತಿವೆ.

ವಿದ್ಯುತ್‌ಶಕ್ತಿ: ಕೋಲಾರ ಜಿಲ್ಲಾ ಗ್ರಾಮಾಂತರ ಪ್ರದೇಶಗಳಲ್ಲಿ ನಗರಕ್ಕಿಂತ ಹೆಚ್ಚು ವಿದ್ಯುತ್ತಿನ ಅಭಾವವನ್ನು ಎದುರಿಸುತ್ತಿದೆ. ಗ್ರಾಮಾಂತರ ಪ್ರದೇಶಗಳಲ್ಲಿ ಬೆಳಿಗ್ಗೆ ೭.೦೦ ಗಂಟೆಯಿಂದ ಮಧ್ಯಾಹ್ನ ೧೨.೦೦ ಗಂಟೆ ಒಂದು ವಾರ ಮತ್ತೊಂದು ವಾರ ಮಧ್ಯಾಹ್ನ ೧೨.೦೦ ಗಂಟೆಯಿಂದ ಸಂಜೆ ೭.೦೦ ಗಂಟೆಯವರೆಗೂ ವಿದ್ಯುತ್ ಕಡಿತವಾಗುತ್ತದೆ. ಇದರ ಮಧ್ಯೆದಲ್ಲೆ ಅನಿಯಮಿತವಾಗಿ ಯಾವುದೇ ಸೂಚನೆಗಳಿಲ್ಲದೇ ವಿದ್ಯುತ್ ಕಡಿತವಾಗುತ್ತದೆ. ಮಳೆ-ಗಾಳಿ ಅಥವಾ ಕೆಟ್ಟದ್ದರೆ ಸರಿಮಾಡಲು ೨-೩ ದಿನ ವಿದ್ಯುತ್ ಪೂರೈಕೆಯಿಲ್ಲದೇ ತೊಂದರೆ ಅನುಭವಿಸಬೇಕಾಗುತ್ತದೆ.

ಕೂಲಿ ಕಾರ್ಮಿಕರ ಕೊರತೆ: ಕೋಲಾರ ಜಿಲ್ಲೆ ರಾಜ್ಯದ ರಾಜಧಾನಿ ನಗರ ಬೆಂಗಳೂರಿಗೆ ಸಮೀಪದಲ್ಲಿದೆ. ಅಲ್ಲದೇ ಉತ್ತಮ ಸಂಚಾರ ವ್ಯವಸ್ಥೆಗಳಾದ ಬಸ್ಸು ಮತ್ತು ರೈಲು ಸೇವೆಗಳಿವೆ. ಆದುದರಿಂದ ಇಲ್ಲಿನ ಜಿಲ್ಲಾ, ತಾಲ್ಲೂಕು ಮತ್ತು ರಾಜಧಾನಿ ನಗರಗಳಿಗೆ ಸುಡಿಯಲು ಹೋಗುತ್ತಾರೆ. ಕೃಷಿ ಕೆಲಸದ ಕೂಲಿಗಿಂತ ಜಾಸ್ತಿ ಕೂಲಿ ಸಿಗುತ್ತದೆ. ಕೃಷಿ ಕೆಲಸದಲ್ಲೇ ಕಾಲದ ಮಿತಿ ಇರುವುದಿಲ್ಲ ಮತ್ತು ಹೆಚ್ಚು ಒಸಿಲು, ಮಳೆ, ಗಾಳಿಗಳ ನಡುವಿನ ಶ್ರಮದಾಯಕ ಕೆಲಸ. ಆದರೆ ಇದೆಲ್ಲಕ್ಕಿಂತ ಅನುಕೂಲಕರ ಸುಲಭದ ಕೆಲಸಗಳು ನಗರ ಪ್ರದೇಶದಲ್ಲಿದೆ. ಅದುದರಿಂದ ಕೂಲಿಕಾರ್ಮಿಕರ ಸಮಸ್ಯೆಯು ಗಂಭೀರವಾಗಿದ್ದು ಕೃಷಿಕರು ಬೆಳೆ ಬೆಳೆಯಲು ಹಿಂಜರಿಯುವಂತಾಗಿದೆ.

ಬೆಲೆ: ಮೇಲಿನ ಎಲ್ಲಾ ಸಮಸ್ಯೆಗಳ ಜೊತೆಗೆ ಪ್ರಸ್ತುತ ರೈತರು ಎದುರಿಸುತ್ತಿರುವ ಅತಿ ಗಂಭೀರ ಸಮಸ್ಯೆಯೆಂದರೆ ಬೆಲೆಯದು. ತಮ್ಮ ಒಟ್ಟು ಆದಾಯ, ಸರ್ಕಾರಿ, ಸರ್ಕಾರೇತರ ಮೂಲಗಳಿಂದ ಹಣವನ್ನು ಹೊಂದಿಸಿ ಬಾವಿ ಬದುಕಿ ಕನಸನ್ನು ಹೊತ್ತು ಬೆಳೆಯನ್ನು ಬೆಳೆಯುತ್ತಾರೆ. ಆದರೆ ಅದಕ್ಕೆ ಅನೇಕ ಸಂದರ್ಭಗಳಲ್ಲಿ ಬೆಲೆ ಸಿಗುವುದಿಲ್ಲ. ಕೆಲವೊಮ್ಮೆ ಬೆಳೆಯ ಖರ್ಚಿಲ್ಲದೇ ಕೇವಲ ಆ ಫಸಲನ್ನು ಇಡಿಸಲು ಅಥವಾ ಕೊಯ್ಯಲು ತಗಲುವ ಕೂಲಿ ಹಣ ಸಿಗದೇ ಹೊಲ, ಗದ್ದೆ, ತೋಟಗಳಲ್ಲಿ ಬೆಳೆಯನ್ನು ಇಟ್ಟುಬಿಡುತ್ತಾರೆ. ಇಂತಹ ಸಂದರ್ಭಗಳಲ್ಲಿ ಕಂಗಾಲಾಗಿ ಮಾರಿದ ಸಾಲ ತೀರಿಸಲಾಗದೇ ಆತ್ಮಹತ್ಯೆಗಳಿಗೆ ರಣಾಗುತ್ತಾರೆ.

ಮಾರುಕಟ್ಟೆ ವ್ಯವಸ್ಥೆ: ಅವಿದ್ಯಾವಂತರು, ವಿದ್ಯಾವಂತರು ಸಹ ಮಾರುಕಟ್ಟೆ ಮತ್ತು ಮಾರಾಟದ ಸಲಿಯಾದ ಕ್ರಮಗಳನ್ನು ಅನುಸರಿಸುತ್ತಿಲ್ಲ. ಮಧ್ಯವರ್ತಿಗಳ ಹಾವಳಿ. ಶೀತಲ ಸಂಗ್ರಹಗಳ ಕೊರತೆ, ಸರ್ಕಾರಿ ಗೋದಾಮುಗಳ ಸೂಕ್ತ ನಿರ್ವಹಣೆ ಇಲ್ಲದಿರುವುದು, ಗೋದಾಮುಗಳಲ್ಲಿ ದಾಸ್ತಾನು ಮಾಡಲು ಅನುಸರಿಸಬೇಕಾದ ಪ್ರಕ್ರಿಯೆಗಳ ಬಗ್ಗೆ ಸೂಕ್ತ ಮಾಹಿತಿ ರೈತರಿಗೆ ಇಲ್ಲದಿರುವುದು ಕಂಡುಬರುತ್ತದೆ.

ಕಂಡು ಬಂದ ಅಂಶಗಳು: ಇಲ್ಲಿ ಅತಿ ಪ್ರಮುಖವಾಗಿ ಕಂಡುಬಂದ ಅಂಶವೆಂದರೆ ಕೋಲಾರ ಜಿಲ್ಲೆಯ ವಾತಾವರಣ ಮತ್ತು ಕೃಷಿಯ ಏಕೀಕರಣದ ಹಸಿರು ಮಾಯಾವಾಗುತ್ತ ಮರುಭೂಮಿಯ ಸಾಧ್ಯತೆ ಇದೆ. ವಾತಾವರಣದ ವ್ಯತ್ಯಯವನ್ನು ಅರಿತು, ಎಲ್ಲಾ ವಿಧಗಳಲ್ಲೂ ಹೊಂದಿಕೊಂಡು ಬದುಕುವ ಹಾಗೂ ಲಾಭದಾಯಕವಾಗಿ ಆಯಾ ಋತುಮಾನಕ್ಕೆ ತಕ್ಕ ಹಾಗೆ ಸೂಕ್ತವಾದ ಔಷಧಿ, ಗೊಬ್ಬರ, ಔಷಧಿ, ಬೆಳೆವಿಧಾನಗಳ ಬಗ್ಗೆ ಅರಿವಿಲ್ಲ. ಪ್ರಕೃತಿ ವಿಕೋಪಗಳ ಬಗ್ಗೆ ಮುನ್ನೆಚ್ಚರಿಕೆ ಹಾಗೂ ಪಾರಾಗಬಹುದಾದ ಮಾರ್ಗೋಪಾಯಗಳು ತಿಳಿದಿಲ್ಲ. ಸಲಹೆಗಳು: ಕೆರೆಗಳ ಹೂಳಿತ್ತಬೇಕು. ಹಳ್ಳ, ಜೌಗು, ಇಳಿಜಾರು

ಪ್ರದೇಶಗಳಲ್ಲಿ ಚೆಕ್ ಡ್ಯಾಂಗಳನ್ನು ನಿರ್ಮಿಸಿ ಮತ್ತು ಮನೆಗಳ ಮೇಲಿನ ನೀರನ್ನು ಸಹ ಸಂಗ್ರಹವಾಗುವಂತೆ ಮಾಡಬೇಕು. ಕೆರೆಗಳ ಹೂಳನ್ನು ತೆಗೆದು ಮಳೆ ನೀರು ಹರಿದು ಹೋಗದೆ ಹೆಚ್ಚು ಇಂಗುವಂತೆ ಮಾಡಬೇಕು. ಇದರಿಂದ ಅಂತರ್ಜಲದ ಮಟ್ಟ ಏರಿಕೆಯಾಗುತ್ತದೆ. ನೀರನ್ನು ವ್ಯರ್ಥ ಮಾಡದೇ ಸಲಿಯಾಗಿ ಬಳಕೆ ಮಾಡುವುದರ ಬಗ್ಗೆ ಎಚ್ಚರವಹಿಸಬೇಕು. ಮಣ್ಣಿನ ಪರೀಕ್ಷೆ, ಔಷಧಿ, ಗೊಬ್ಬರ ಕಾಲಗಳನ್ನು ಕುರಿತು ಸರ್ಕಾರದ ಕೃಷಿ ಇಲಾಖೆಯಿಂದ ಮಾಹಿತಿಯನ್ನು ಪಡೆಯಬೇಕು. ಕೃಷಿ ಪ್ರಾಯೋಗಿಕ ಬೆಳೆ, ತರಬೇತಿ, ವಿಧಾನಗಳ ಬಗ್ಗೆ ಅಧಿಕಾರಿಗಳಿಂದ ಸಲಹೆ, ಮಾರ್ಗದರ್ಶಿ ಪಡೆಯಬೇಕು. ಕಾಡನ್ನು ಕಡಿಯದೇ ಬೆಳೆಸುವ, ರಕ್ಷಿಸುವ ಕೆಲಸವನ್ನು ಮಾಡಬೇಕು. ಮುಖ್ಯವಾಗಿ ನೀರನ್ನು ಸಂಗ್ರಹ ಮಾಡಿ ಕಾಲಾಮಾನಕ್ಕೆ ಹೊಂದಿಕೆಯಾಗುವ ನೀರಾವರಿ ಪದ್ಧತಿಯ ಅಳವಡಿಕೆ. ಉತ್ತಮ ಮಾರುಕಟ್ಟೆ ವ್ಯವಸ್ಥೆಯ ಬಗ್ಗೆ ಮಾಹಿತಿ, ವಿಜ್ಞಾನ, ತಂತ್ರಜ್ಞಾನಗಳ ಮೂಲಕ ಬೆಳೆ ಬೆಳೆಯುವ ಜಾಣ್ಮೆ ರೈತರಿಗೆ ಅತ್ಯಗತ್ಯವಾಗಿದೆ. ವಾತಾವರಣದ ವ್ಯತ್ಯಯದಿಂದ ಕೃಷಿಯ ಮೇಲಾಗುತ್ತಿರುವ ಪರಿಣಾಮಗಳು ಮತ್ತು ಕಾರಣಗಳ ಅರಿವು, ಎಚ್ಚರ, ಎದುರಿಸುವ ಕ್ರಮಗಳನ್ನು ತಿಳಿದು ಪಾಲಿಸಬೇಕಾಗಿದೆ. ಇದಕ್ಕೆ ಸರ್ಕಾರದ ಅಧಿಕಾರಿಗಳ ವರ್ಗ, ಆಡಳಿತ, ಕೃಷಿ ತಜ್ಞರು, ನೀತಿಯೊಪಕರು, ವಿಜ್ಞಾನಿಗಳು, ವಿದ್ಯಾರ್ಥಿಗಳು, ರೈತರು, ಮಾಧ್ಯಮಗಳು, ಪ್ರಜೆಗಳು ಗುಣಾತ್ಮಕವಾಗಿ ಸ್ಪಂದಿಸಿದಾಗ ಕೃಷಿಯ ಉತ್ಪಾದನೆಯಲ್ಲಿ ಏರಿಕೆಯಾಗಿ ಆಹಾರಭದ್ರತೆ, ರೈತರ ಆತ್ಮಹತ್ಯೆ ಮುಂತಾದ ಸಮಸ್ಯೆಗಳು ನಿವಾರಣೆಯಾಗಿ ದೇಶ ಅಭಿವೃದ್ಧಿಯ ಪಥದತ್ತ ಸಾಗುತ್ತದೆ.

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