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#### Dr. Venkatanarayana Miriyam

Assistant Professor of Commerce and PG Coordinator, Government Degree College Sindhanur, Karnataka.

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# Worldwide International Inter Disciplinary Research Journal

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#### :: Editor in Chief ::

#### Dr. Venkatanarayana Miriyam

Assistant Professor of Commerce and PG Coordinator Government Degree College Sindhanur, Karnataka

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# AN INDEPENDENT JUDICIARY: THE CORE OF THE RULE OF LAW

#### Dr. Archana K. Deshmukh

Assistant Professor, Dept. of Commerce, Nagnath College, AundhaNagnath. Dist. Hingoli (MS)

#### ABSTRACT-

#### "If judges aren't independent, then our courts would be like hockey without a referee..."

Judicial independence means that judicial officers of the Court, such as Judges, Justices, and Judicial Justices of the Peace, have the freedom to decide each case on its own merits, without interference or influence of any kind from any source, including the other branches of government. While judicial decisions rarely result in everyone being happy, our Indian justice system is based on public confidence that decisions, whether they are popular or not, are made after a full and fair hearing. It is essential that the judiciary both be independent and appear to be independent so that there is public confidence that judicial decisions are made without bias or outside influence.

#### INTRODUCTION:

It is the constitutional right of every Indian to have his or her legal issues decided by fair and impartial judges. To guarantee the right to an independent and impartial judiciary, the law in India has certain constitutional protections or "essential conditions" that ensure judicial independence. These are a security of tenure, financial security, and administrative independence. Security of tenure prevents the arbitrary removal of judges. This means that if a judge makes a decision that the government does not like, or that goes against the government, the judge cannot simply be fired or removed from office as a result. Financial security provides an arm's length process, through a special independent remuneration commission, to determine the salaries and benefits paid to judges. Administrative independence enables the Court to manage itself, rather than be managed by others. While these protections relate to judges, they are for the benefit of the public, not the judges. These protections enable courts to apply the rule of law, through the electoral and legislative processes, and have decided should govern them.

#### What does "judicial independence" mean?

Judges must be free but obliged, to decide on their own. Judges must be set apart from someone else's influence or supervision. Judges must be insulated against and independent from any and all sources of improper influence. This includes All forms of coercion, threat, or harassment, direct or indirect; Whether from the government, politicians, persons in authority, relatives, neighbors, interested parties, fellow judges, chief justices, judicial bodies, or organizations.

Basically, judicial independence is the concept that the judiciary should be independent from the other branches of government. That is, courts should not be subject to improper influence from the other branches of government or from private or partisan interests. Judicial independence is important to the idea of separation of powers.

Many countries deal with the idea of judicial independence through different means of judicial selection, or choosing judges. One way to promote judicial independence is by granting life tenure or long tenure for judges, which ideally frees them to decide cases and make rulings according to the rule of law and judicial discretion, even if those decisions are politically unpopular or opposed by powerful interests. This concept can be traced back to 18th-century England. In some countries, the ability of the judiciary to check the legislature is enhanced by the power of judicial review. This power can be used, for example, by mandating certain actions when the judiciary perceives that a branch of government is refusing to perform a constitutional duty or by declaring laws passed by the legislature unconstitutional.

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#### Why do we expect our judges to be independent?

Judges are individuals tasked with deciding matters in dispute. In cases that go to court, there is often a "winner" and a "loser" such that in most cases half of the people and sometimes all may not be "pleased" with the outcome. The Indian system of law guarantees a "fair" trial, not a "favorable" outcome. The fundamental concept of judicial independence exists for the benefit of all citizens, not judges.

Judicial independence ensures, in particular, that judges are free to conclude that actions taken, or decisions made by the Government (or even by others) are in breach of the law and that they are in particular in breach of individual's rights, including of course their fundamental, or human, rights - and to decide on the appropriate remedy.

Procedures such as judicial review and tools such as statutory interpretation allow the judiciary to correct Government overreach, and to help ensure that the Government acts only within the scope permitted by the law. The courts are often the only avenue through which this can be achieved, in the light of their unique powers and their institutional separation from the legislature and the executive. Judicial integrity and independence must be a priority in the fight to secure human rights at the domestic level. Hence the need in many countries for anti-corruption measures in order to prevent the powerful and rich from subverting the rule of law.

## Why does judicial independence protect the judges, the decision-makers, from improper influence?

When a judicial system is correctly calibrated, the law is applied by judges fearlessly, without favour, and with respect. That is why judicial security of tenure is so fundamental: it ensures that a judge's ability to stay in the post does not depend on pleasing the Government. It is also why judges must be properly paid: otherwise, they may be tempted, or even driven, to accept bribes. And it is why any court system has to have the means to enforce judicial decisions. To have judges who do what the Government tells them, who are corrupt or whose orders are ignored, is almost worse than having no judges at all.

To ensure that their decisions will be based upon the law as it applies to the evidence presented and properly admitted, in order to do justice between the parties. This protection is enforced so that: Citizens will know they were dealt with fairly, that they received a fair trial, and a fair hearing; and Judges are insulated from any improper outside influence and who are bound only by their conscience and the law. Typically, the oath of office of judges includes "to do right according to law."

In simple terms "judicial independence" is a matter of trust: We need to know that legal disputes will be decided fairly, impartially, according to law, and in an open court, for the entire world to see. Judicial independence is the shield that secures and protects those fundamental, constitutionally enshrined values: That is why judicial independence is a hallmark of India's constitutional democracy; and that's why, we must remain vigilant and loudly protest against any attempt, from any quarter, to impede, frustrate or diminish judicial independence.

Judicial independence is important to you because it guarantees that judges are free to decide honestly and impartially, in accordance with the law and evidence, without concern or fear of interference, control, or improper influence from anyone.

#### Role of the United Nations in maintaining the independence of the judiciary

Whereas in the Charter of the United Nations the peoples of the world affirm, inter alia, their determination to establish conditions under which justice can be maintained to achieve international co-operation in promoting and encouraging respect for human rights and fundamental freedoms without any discrimination, the Universal Declaration of Human Rights enshrines in particular the principles of equality before the law, the presumption of innocence, and the right to a fair and public hearing by a competent, independent, and impartial tribunal established by law, the International Covenants on Economic, Social, and Cultural Rights and Civil and Political Rights both guarantee the exercise of those rights, and in addition, the Covenant on Civil and Political Rights further

guarantees the right to be tried without undue delay, frequently there still exists a gap between the vision underlying those principles and the actual situation, the organization and administration of justice in every country should be inspired by those principles, and efforts should be undertaken to translate them fully into reality, rules concerning the exercise of judicial office should aim at enabling judges to act in accordance with those principles, judges are charged with the ultimate decision over life, freedoms, rights, duties, and property of citizens,

The concept of independence of the judiciary was adopted in the Sixth United Nations Congress on the Prevention of Crime and the Treatment of Offenders, by its resolution 16, called upon the Committee on Crime Prevention and Control to include among its priorities the elaboration of guidelines relating to the independence of judges and the selection, professional training, and status of judges and prosecutors.

#### Basic principles of the independence of the judiciary system:

It was formulated by the UN to assist the Member States in their task of securing and promoting the independence of the judiciary should be taken into account and respected by Governments within the framework of their national legislation and practice and be brought to the attention of judges, lawyers, members of the executive and the legislature and the public in general. The principles have been formulated principally with professional judges in mind, but they apply equally, as appropriate, to lay judges, where they exist.

- 1. The independence of the judiciary shall be guaranteed by the State and enshrined in the Constitution or the law of the country. It is the duty of all governmental and other institutions to respect and observe the independence of the judiciary.
- 2. The judiciary shall decide matters before them impartially, on the basis of facts and in accordance with the law, without any restrictions, improper influences, inducements, pressures, threats, or interferences, direct or indirect, from any quarter or for any reason.
- 3. The judiciary shall have jurisdiction over all issues of a judicial nature and shall have exclusive authority to decide whether an issue submitted for its decision is within its competence as defined by law.
- 4. There shall not be any inappropriate or unwarranted interference with the judicial process, nor shall judicial decisions by the courts be subject to revision. This principle is without prejudice to judicial review or to mitigation or commutation by competent authorities of sentences imposed by the judiciary, in accordance with the law.
- 5. Everyone shall have the right to be tried by ordinary courts or tribunals using established legal procedures. Tribunals that do not use the duly established procedures of the legal process shall not be created to displace the jurisdiction belonging to the ordinary courts or judicial tribunals.
- 6. The principle of the independence of the judiciary entitles and requires the judiciary to ensure that judicial proceedings are conducted fairly and that the rights of the parties are respected.
- 7. It is the duty of each Member State to provide adequate resources to enable the judiciary to properly perform its functions.

#### Judiciary should have Freedom of expression and association:

In accordance with the Universal Declaration of Human Rights, members of the judiciary are like other citizens entitled to freedom of expression, belief, association, and assembly; provided, however, that in exercising such rights, judges shall always conduct themselves in such a manner as to preserve the dignity of their office and the impartiality and independence of the judiciary.

Judges shall be free to form and join associations of judges or other organizations to represent their interests, to promote their professional training, and to protect their judicial independence.

#### Qualifications, selection, and training of judicial officers who work in the judiciary

Persons selected for judicial office shall be individuals of integrity and ability with appropriate training or qualifications in law. Any method of judicial selection shall safeguard against judicial appointments for improper motives. In the selection of judges, there shall be no

discrimination against a person on the grounds of race, colour, sex, religion, political or other opinions, national or social origin, property, birth, or status, except that a requirement, that a candidate for judicial office must be a national of the country concerned, shall not be considered discriminatory.

#### Conditions for maintaining the independence of the judiciary from Administration

- 1. The term of office of judges, their independence, security, adequate remuneration, and conditions of service, pensions, and the age of retirement shall be adequately secured by law.
- 2. Judges, whether appointed or elected, shall have guaranteed tenure until mandatory retirement age or the expiry of their term of office, where such exists.
- 3. Promotion of judges, wherever such a system exists, should be based on objective factors, in particular ability, integrity, and experience.
- 4. The assignment of cases to judges within the court to which they belong is an internal matter of judicial administration.

#### B) Professional secrecy and immunity provided to the judiciary for sustaining separation

- 1. The judiciary shall be bound by professional secrecy with regard to their deliberations and to confidential information acquired in the course of their duties other than in public proceedings, and shall not be compelled to testify on such matters.
- 2. Without prejudice to any disciplinary procedure or to any right of appeal or to compensation from the State, in accordance with national law, judges should enjoy personal immunity from civil suits for monetary damages for improper acts or omissions in the exercise of their judicial functions.

#### C) Discipline, suspension, and removal of judicial authorities without interruption of executive:

- 1. A charge or complaint made against a judge in his/her judicial and professional capacity shall be processed expeditiously and fairly under an appropriate procedure. The judge shall have the right to a fair hearing. The examination of the matter at its initial stage shall be kept confidential unless otherwise requested by the judge.
- 2. Judges shall be subject to suspension or removal only for reasons of incapacity or behavior that renders them unfit to discharge their duties.
- 3. All disciplinary, suspension, or removal proceedings shall be determined in accordance with established standards of judicial conduct.
- 4. Decisions in disciplinary, suspension or removal proceedings should be subject to an independent review. This principle may not apply to the decisions of the highest court and those of the legislature in impeachment or similar proceedings.

#### RULE OF LAW IN INDIAN SCENARIO

Judiciary does not only dispense justice between one individual and the other or between one group of people and the other, it also does justice in the controversies arising between individuals and States, States State. All the above responsibilities can be discharged only when the country has an authoritative, independent, and impartial Judiciary.

It is neither judiciary made to opposition measure nor Government's pleasure. In the celebrated decision of the Supreme Court in S.P. Gupta Vs Union of India, 1982 (2) SCC 831the Constitution Bench of the Supreme Court held that;

Judges should be of stern stuff and tough fiber, unbending before power, economic or political, and they must uphold the core principle of the rule of law which says be you ever so high, the law is above you. This is the principle of independence of the judiciary which is vital for the establishment of real participatory democracy, maintenance of the rule of law as a dynamic concept, and delivery of social justice to the vulnerable sections of the community. It is this principle of independence of the judiciary that we roust keep in mind while interpreting the relevant provisions of the Constitution.

Later in 1993, another Constitution Bench in the Second Judges Appointment Case i. e Writ Petition (Civil) 1303 of 1987 titled Supreme Court Advocates-on-Record Association &Anr. Vs

Union of India declared: Independence of Judiciary is the sine qua non of democracy. So long as the Judiciary remains truly distinct from both the Legislature and the Executive, the general power of the people can never be endangered from any quarter. Montesquieu in his book Spirit of Laws observed there is no liberty if the power of judging is not separated from the legislative and the Executive powers.

#### Factors affecting the independence of the judiciary from the economic basis

Constitutional economics studies issues such as the proper distribution of national wealth including government spending on the judiciary. In transitional and developing countries, spending on the judiciary may be controlled by the executive. This undermines the principle of judicial independence because it creates a financial dependence of the judiciary on the executive. It is important to distinguish between two methods of corruption of the judiciary: the state (through budget planning and privileges) being the most dangerous, and private. State corruption of the judiciary can impede the ability of businesses to optimally facilitate the growth and development of a market economy.

In some countries, the constitution also prohibits the legislative branch from reducing the salaries of sitting judges.

#### **CONCLUSION:**

The Constitution of India has created a democratic Republic and a trinity of instrumentalities to enforce its paramount provisions without fear or favour, affection, or ill will. The Executive echelons, when they exceed their power as inscribed and circumscribed in the SupremaLex, are subject to scan, scrutiny, and correction by the Higher Judiciary.

The Legislature has vast law-making powers and is functionally competent to perform an inquest into the Administration. But when it transgresses its constitutional bounds, the Court can quash its action by writs or command fresh operation by appropriate directions.

However, Judges, vested with considerable power, are oath-bound by the Constitution of India, without violating jural parameters and performing with exemplary good behavior. Judicial bounds of dignity and propriety are real and noble. The Independence of the Judiciary holds a prominent position as far as the institution of the Judiciary is concerned.

Courts have always tried to uphold the Independence of the Judiciary and have always said that the Independence of the Judiciary is a basic feature of the Constitution of India. Courts have said so because the Independence of the Judiciary is the prerequisite for the smooth functioning of the Constitution of India and a realization of a democratic society based on the Rule of Law. The comparative study of the constitutional provisions reveals that the judicature is no less important than the other organ of the State. It keeps every organ of the State or other constitutional and nonconstitutional bodies within the limits assigned to them and prevents encroachment on the sphere of each other. Thus, it prevents chaos and works for peace prosperity communal harmony, and amity.

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# NUTRITIONAL LEVEL & CARRYING CAPACITY OF LAND IN GONDIA DISTRICT (M.S.) - A CASE STUDY

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#### **ABSTRACT:**

Basic need of human being are food, clothes and habitation. Food is the primary need of man. Healthy body needs healthy Nutrition. Due to majority of population belonging to lower poverty line, India is suffering with critical problem of malnutrition. Every man requires balance food comprising specific amount of calories, proteins, fats, carbohydrates, vitamins and minerals. Gondia District being predominantly Agricultural and backward district of Maharashtra Nutritional Level of the District is low. In the District basically subsistence type of Agriculture is found where major emphasis is on food crops production in which Cereals comprise more than 85% of the total gross cropped area. In the whole District Rice is the staple food is rich only in Carbohydrates. Food habits are very much imbalanced in the District. Therefore the paper deals with the standard requirement of various nutrient and available nutrients in the District to analyze Tahsil wise variation in Nutritional Level.

#### INTRODUCTION:-

Basic need of human being are food, clothes and habitation. Food is the primary need of man. Healthy body needs healthy Nutrition. Due to majority of population belonging to lower poverty line, India is suffering with critical problem of malnutrition. Every man requires balance food comprising specific amount of calories, proteins, fats, carbohydrates, vitamins and minerals. Gondia District being predominantly Agricultural and backward district of Maharashtra Nutritional Level of the District is low. In the District basically subsistence type of Agriculture is found where major emphasis is on food crops production in which Cereals comprise more than 85% of the total gross cropped area. In the whole District Rice is the staple food is rich only in Carbohydrates. Food habits are very much imbalanced in the District. Therefore the paper deals with the standard requirement of various nutrient and available nutrients in the District to analyze Tahsil wise variation in Nutritional Level.

#### **Hypothesis:-**

District being predominantly Paddy region, therefore malnutrition is a major issue throughout district. In the Gondia District available carrying capacity is less than required carrying capacity.

#### **Objectives of the Study:-**

Gondia District is mainly Rice Produce District of Maharashtra where as per the Census of 2001 88% population is rural and 12 % only urban. Therefore the objectives of the study are-

- 1) To explain the production of variations crops
- 2) Efforts has been made to find out temporal change carrying capacity of land
- 3) To find out available carrying capacity is less than required carrying capacity

#### Methodology:-

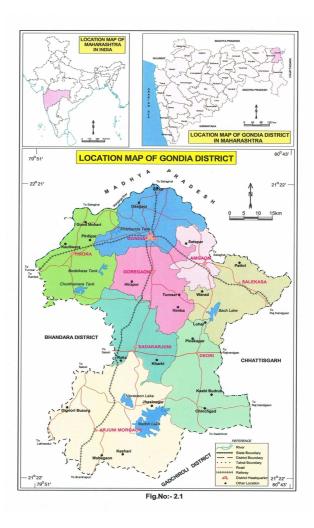
Present study is mainly based on secondary sources of data i.e. from socio economic review of the District, District census handbook and statistical office of Gondia District.

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#### About study region:-

Gondia District is the eastern District of Maharashtra comprising eight Tahsils. They are Gondia, Tirora, Amgaon, Goregaon, Salekasa, Sadak Arjuni, Deori and Mor. Arjuni. The District is located on 20°39′ N to 21°38′N and 69°27′ E to 80°45′E. As per the census of 2001 the total population of the District was 1200707 out of which 598834 Male and 601873 were female. From total population of the District 1057276 inhabiting in village comprising 88% of the total population while 143831 in urban areas i.e. only 12% of the total. Gondia Tahsil and Tirora Tahsil are only two were urban population. Found in rural areas 526022 were male and 531254 female in urban region 72812 male and 70619 female populations.

#### **Location Map of Gondia District:-**



For balance diet an individual require various nutrients in following manner-

Sr. No.	Components	Percentage
1	Water	63%
2	Protein	17%
3	Fats	12%
4	Minerals	7%
5	Vitamin	1%

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Source- 1) Community Health Science, K. Park, Pp 82 to 119.

2) Indian Council of Medical Research ICMR has quoted that Age and Sex wise average annual requirement a person is 774772 Calories.

Actual Intake of Nutrients

To calculate the actual requirement of Calories per day per person norms set by various Nutritional Scientist has been taken. For standard requirement man's weight and age are considered mans working method also affects Nutritional requirement. The table shows the standard requirements and actual intake of various Nutritional components.

Sr. No.	Nutrients	Standard Requirements	Actual In
1	Calories	2400	2359

ıtake 51.70 gm Protien 68.00 gm 3 Fat 60.00 gm 21.16 gm 4 Calcium 900.90 gm 405.00 gm 5 Carbohydrates 435.00 gm 605.00 gm 2551.80 IU Vitamin A 5000.00 IU 6 7 Vitamin B 1.5 1.7 Vitamin C 2.5 1.9

Source:- Choubey Kailash, Tiwari P.D.(1983) "Problems of Nutritional Deficiencies in rural areas of Madhya Pradesh: A case study of Rewa Plateau" Trans. of the Institute of Indian Geographers. Vol. 5 No.2 (Page 162).

After mathematical calculations at various level average requirement of Calories per day per person is 2151 calories. The above table reveals that difference between Standard requirement and actual intake is very high except Calories every Nutrients intake is less than 50% of what it should be.

#### **Required Nutritional Density:-**

Calories requirement changes according to age and sex on the basis of population Structure required calories is very computed and by dividing it to standard nutritional Unit, Nutritional Density can be calculate.

**Nutritional Density In Gondia District** 

Sr. No.	Tahsils	Nutritional I	Density per Sq.Km
51.110.	1 alistis	1991	2001
1	Tirora	278	268
2	Goregaon	180	157
3	Gondia	473	569
4	Amgaon	292	385
5	Salekasa	141	119
6	Sadak Arjuni	119	161
7	Deori	119	158
8	Arjuni Mor.	133	102

On the basis of variations in Nutritional Density the whole District can be divided into following zones-

**High Nutritional Density Zone** (Above 300 persons per Sq.Km.):-

In the year 1991 only one tahsil of the District was under the category it was Gondia. Where it was 473 persons per Sq.Km. while in the Census year 2001 Gondia and Amgaon Tahshil counted tremendous growth i.e. 569 in Gondia and 385 in Amgaon Tahsil.

#### B) **Medium Nutritional Density Zone** (150 to 300 Persons per Sq.Km.):-

In the Census year 1991 Amgaon (292), Tirora (278) and Goregaon (180) persons; while in 2001 it was in Tirora 268 and Goregaon 157 persons due to increasing pressure of Population on land

#### C) Low Nutritional Density Zone (below 150 persons per Sq.Km.):-

In the year 1991 it was lowest in Deori (119), Arjuni Morgaon 133 and Salekasa. The zone is basically tribal and backward. Due to Cropping Pattern and low Production level food is not sufficient in the District.

#### Availability and Requirement of Calories:-

In the District production of various crops and availability of calories from those crops have been calculated the results depict that in the year 1991.

Sr.		19	91	2001		
No.	Tahsils	Production (00 Kg)	Available Calories	Production (00 Kg)	Available Calories	
1	Tirora	363240	125292290000	424838	146461097000	
2	Goregaon	348720	120296568000	317197	109356637000	
3	Gondia	382964	132122735000	556399	191778740000	
4	Amgaon	193199	66683263000	299405	103217610000	
5	Salekasa	268725	92720781090	216945	74812001000	
6	Sadak Arjuni	211706	107556525000	294074	99142705800	
7	Deori	311786		262538	90053800640	
8	Arjuni Mor.	220540	76182593000	413079	142230971000	

Maximum production of major food crops in the District was in Gondia Tahsil 38296400 Kg. and the calories values was 1312273500 and minimum in Amgaon Tahsil i.e. 19319900 Kg. i.e. 66683263000 Calories. The result depicts that a vast positive change has taken place in the decade mainly in the Amgaon and Gondia Tahsils.

**Gondia District: Total Population and Require Calories** 

Sr. No.		1991		2001		
	Tahsils	Population	Required Calories	Population	Required Calories	
1	Tirora	171607	132956298604	165516	128237162352	
2	Goregaon	133506	103436710632	116685	90404270820	
3	Gondia	309095	239478151340	371746	288018391912	

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The above table reveals that maximum population is inhibiting in Gondia Tahsil being the headquarter of the District, it was 309095 in 1991 and the calories required was 239478151348 while minimum in Salekasa comprising 91652 Population having requirement 71009403344 Calories.

Tremendous growth has taken place in only one decade i.e. maximum in Gondia 371746 and required calorie 288018391912. If we throw light between the gap of required calories and available calories indicates that in the year 1991.

Sr.		1991		2001		
No.	Tahsils	Available Calories	Required Calories	Available Calories	Required Calories	
1	Tirora	125292290000	132956298604	146461097000	128237162352	
2	Goregaon	120296568000	103436710632	109356637000	90404270820	
3	Gondia	132122735000	239478151340	191778740000	288018391912	
4	Amgaon	66683263000	71945327920	103217610000	94912669088	
5	Salekasa	92720781090	71009403344	74812001000	60192036680	
6	Sadak Arjuni		99142705800	83282566596		
7	Deori	107556525000	120848936560	90053800640	79098797796	
8	Arjuni Mor.	76182593000	138189108692	142230971000	106128268560	

Tirora, Gondia, Arjuni Morgaon and Deori available Calories was very much less than required one; while in Goregaon, Amgaon and Salekasa calories available is more than required. The comparative analysis reveals that in 2001 district has became more self depend than 1991 as the available calories increased a lot.

#### **Carrying Capacity of Land:-**

Arjuni Mor.

Nutritional Efficiency is related with the Carrying Capacity of land. In the District maximum food energy is generated from cereal out of the total calories available 16.8% loss during processing. Indian Council of Medical Research 1988 has mentioned that due to preservation, food producing this loss taken place. For calculating weighted average standard Nutrition Unit for Ingestion a standard measure has been fixed and on the basis of that carrying capacity of land is calculated. Jasbir Singh (1975) has proposed a formula for calculating carrying Capacity of Land.

$$Cp = Co/Sn$$

Where, Cp - Carrying Capacity of Land
Co - Caloric Output Available for Injection per unit area under food crops
and oil seed.

*Sn- Weighted average standard nutition for injection in calories/Annum.* 

(Source:- Singh Jasbir, "Optimum carrying of land, coloric density and intensity of population pressure changes in Punjab, 1951-1961, Kurukshetra" The national geographical journal of India, Vol. 17 (1971)

Sr.No.	Tahsils	Carrying Capacity of Land		
Sr.No.	1 alistis	1991	2001	
1	Tirora	213.43	250.84	
2	Goregaon	169.39	155.60	
3	Gondia	208.39	312.89	
4	Amgaon	214.22	343.97	
5	Salekasa	149.24	123.10	
6	Sadak Arjuni	99.00	161.43	
7	Deori	88.00	153.72	
8	Arjuni Mor.	54.79	113.27	
Total		132.71	181.50	

The above result reveals that Carrying Capacity of the District was 132.71 persons while it in increased in the year 2001 and reached to 181.50 persons per Sq.Km. On the basis of Spatio variations district can be divided into following regions.

#### A) High Carrying Capacity (above 200 persons per Sq.Km):-

In the year 1991 on the basis of productivity of various crops the Amgaon, Tirora and Gondia stood successively on 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> rank comprising 214, 213 and 208. In these Tahsils due to development and agricultural productivity has increased that reached above 300 persons per Sq.Km. i.e. maximum in Amgaon 343.97 and Gondia 313 persons per Sq.Km. particularly due to increasing level of irrigation intensity.

#### B) Medium Carrying Capacity (100-200 persons per Sq.Km):-

Under these Goregaon Taluka ranked one in 1991 it was 169.39 persons and Salekasa 142.29 persons. Other than these two in the year 2001 Deori, Arjuni Mor., Sadak Arjuni included. In total maximum growth has taken place in Arjuni Mor that reached from 54.79 to 113.27 persons.

#### C) Low Carrying Capacity (below 100 persons per Sq.Km):-

Deori 88.06 and Morgaon Arjuni 54.79 were in 1991 while in the year 2001 no tahsil brecorded this. These tahsils of the District are geographically large, dense forest and tribal zones where less irrigation facilities are available. Therefore productivity is less and due to this Carrying Capacity is also low.

			1991			2001	
Sr.No.	Tahsils	Carrying Capacity of Land	Required Carrying Capacity of Land	Difference between Available and Required Carrying	Carrying Capacity of Land	Required Carrying Capacity of Land	Difference between Available and Required Carrying
				Capacity of land			Carrying Capacity of land
1	Tirora	213.43	278	-64.57	250.84	268	-17.16
2	Goregaon	169.39	180	-10.61	155.60	157	-1.40

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3	Gondia	208.39	473	-264.61	312.89	569	-256.11
4	Amgaon	214.22	292	-77.78	343.97	385	-41.03
5	Salekasa	149.24	141	+8.24	123.10	119	+4.10
6	Sadak Arjuni	88.00	119	-31.00	161.43	161	+0.43
7	Deori	00.00	117	31.00	153.72	158	-4.28
8	Arjuni Mor.	54.79	133	-78.21	113.27	102	+11.27

Comparative analysis of required and available Carrying capacity above table reveals that thought Carrying Capacity of land has been increased in 2001 from 1991 but the gap between required and available is mainly towards deficiency level inspite of surplus e.g. in the year 1991 except Salekasa tahsil (+8.24) every tahsil counts towards negative deviation and i.e. maximum in Gondia (-264.61) which indicated pressure of population on land and minimum in Goregaon where gap is (-10.61).

In the year 2001 though Arjuni Morgaon, Salekasa and Sadak Arjuni depicts capacity more than available but it is not more than 11 persons per Sq.Km. the reason is due to disperse population and non-economic development of the tahsils being tribal belts of the District. Gondia is again showing maximum deficiency i.e. -256.11 persons. Being the headquartered and economically more developed area the concentration of population has taken place allotted. Therefore extra population is inflating in the tahsil.

The above analysis reveals that in the district Nutritional level is very low and less than optimum carrying capacity. Therefore there is a need to increase Carrying Capacity of Land by applying various measures of increasing productivity of food crops basically food grains which are major sources of Calories by applying, agricultural Intensity, Irrigation intensity, multiple cropping, use of fertilizers, high yield seeds etc.

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# CASTE BASED RESERVATION AND EDUCATION: AN ANALYSIS

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#### **ABSTRACT**

The paper tries to analyse the caste based reservation in education and the consequent reproduction of deprivation and backwardness, regarding it as a modern day embodiment of inequality. Caste structure still plays a deep role in Indian society. As a resultant of positive discrimination policies especially in higher education caste based biases and discrimination are not just reflected in access to resources and opportunities, but reservations as a form of reverse discrimination places unacceptable restrictions on the rights of individuals, setting aside, lowering standards. thereby promoting inefficiency. Education as a resource enlightenment/wisdom, shaping one's thought process and as a prime determinant of the human development, but access to it is still done on the caste line/ caste based principles. Initiated with the purpose of eradicating social injustice of the caste system, affirmative action aimed at providing education and other opportunities for advancement to those backward communities who had suffered for centuries under the traditional Hindu caste hierarchy. To abolish the social imbalance that has persisted through ages, literacy/education is considered as the main vehicle in instilling awareness about basic human rights, equality and equity, and justice among the people in society. Today, reservation based on caste is creating new forms of discrimination and the motive force behind the creation of this system has failed in achieving its true goal.

Caste based hierarchy has persisted through ages affecting human and discrimination associated with caste is still continued, caste identity at present is considered as a permanent source of garnering privilege and concession. Especially in educational institutions the basis of identifying beneficiary through reservation should be on the basis of class (income) rather than caste without compromising the merit. India should be reflective of its diversity, protective measures should be such that it eliminates the discrimination and disadvantage as per the need of time/situation. Encircling all the issue of complexity of Reservation policy and its possible failure to address the concerns of marginalized, the paper discusses and brings out the ongoing debate on the policies of Reservation in India.

**KEYWORDS**: caste, reservation, education, inequality, identity

#### INTRODUCTION

Reservations' policy as such which was implemented into the Constitution in order to modernize the social structure, combat inequality, and eradicate caste divisions (Frank de Zwart 2000:5) has rather been defeated by its real cause by political interests in the promotion of caste categories which has resulted in the proliferation of castes, neglecting the implementation process in between. (Scott 1998:3). No society can move forward unless it sets for itself an ideal of achievement that is superior to the present reality (Andre Betille: 1992). Compensating the historical bias upon a particular section (weaker section) and in a process to establish a new social order based on equality, equity, rights and participation, somewhere 'merit'/quality is being negotiated. Again, within a weaker section some polarization is evident and as observed the outcome of the reservation policy shows that it has not reached its proposed goal of uplifting the real needy (lower sections). Thus, it

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gives a view that reservation over the years has been cornered by the 'well-off' from among the backward categories. Thus, losing its (reservation) real essence it has merely become a 'politicaldevice' to garner power and in turn uplifting 'those selected ones' from weaker section who can access/enjoy the full privilege of the same. At present as per the need of the time protective discrimination measures should rather seek to satisfy the present requirements rather than sticking/repairing to the past injustice. Equality devoid of caste is essential, particularly when it comes to access to education because in higher education reservations will dilute the quality of human capital. Education as a key factor of human development produces knowledge thereby contributing to development of a nation. Equitable development measured in terms of educational attainment its access should be free of any form of exclusive treatment on the basis of caste. Reservation policy is opposed by the scholars as it marks an unacceptable deviation from the principle of equal and identical treatment for all. Even when few accept the need for some remedial measures to undo structures of past discrimination, critics see reservations as a form of reverse discrimination that places unacceptable restrictions on the rights of individuals, setting aside, lowering standards, and promoting inefficiency. Social prejudice is still reproduced where the eligible candidate does not get entry despite of having more than required merit and skills. Reservations or fixed quotas for weaker sections, the Scheduled Castes and Scheduled Tribes, have been in place for many years in higher education, and they have been criticized for promoting inefficiency, lowering standards, and sacrificing the "well-being of institutions" (Beteille 1991, 2000).

India that favors inclusive growth where the community, rather than individuals, is the focal point for upliftment. It definitely have given rise to identitarian movements, since caste was the basis on which some communities were segregated and discriminated against, caste identity was used to determine the beneficiaries of reservations and affirmative action programs. However, it was assumed that reservations would provide social and economic mobility that would weaken castebased distinctions, but this has not happened. Rather, critics maintain, the desire to be included in the list of beneficiaries and the equally compelling need to hold on to these benefits has reaffirmed caste identities (Bhambhri, 1997, 2005). Critics regard that reservations had become a tool in identity politics. The tendency to use group identity as a way of measuring and rectifying marginalization and the propensity to regard caste groups as homogeneous entities with a shared fate have reinforced this perception. While almost all political parties have pursued identity politics since at least the 1990s, this time the government policy is being subjected to severe criticism as it is seen as impeding the growth of the Indian economy.

At the same time, political parties, in their quest for votes, have extended the promise of reservations to particular communities, which have further strengthened caste consciousness.

#### **OBJECTIVE OF THE STUDY**

- 1. The aim of the study is to understand how far caste as a category of acquiring reservation in education is desirable.
- 2. How far caste based reservation is successful in promoting social Equality.
- 3. Through the interpretation of Scholarly works, the study tries to find the linkage between Affirmative action and politics of backwardness.

#### MATERIALS AND METHOD

The study is purely based on secondary materials/sources. For the requirement of this study I consulted some scholarly works as well as some online grey literature and reports.

#### Result /outcome of the study

- 1. It was found that though backward caste has no doubt denied/deprived of their basic rights in the past. They had to face the brunt of the caste system being placed at the low level in the caste hierarchy. Thus their upliftment and representation through reservation on the caste line might make sense from that point of time but the changes that have been encountered within the society need to be considered. Today, caste based reservation and its possible benefits has been enjoyed by the 'creamy layer' from weaker section, thus a need to revisit the policy with a time frame as a temporary measures needs a strict practical implementation. Reservation has been mainly cornered by the well off from among the weaker sections/communities leaving the deserving beneficiary of the system still deprived, marginalized and excluded. Reservation policy should be responsive to the concerns of the marginalized among the weaker sections. Otherwise social justice and equity question attached with Quota system in education fail to achieve the desired goal of bringing representation/equal opportunities to the under privileged. "Creamy layer" from all sections should be excluded from reservation benefits as what Beteille has remarked that 'one's life chances are no longer determined by one birth in a particular caste'. India should be reflective of its diversity and ensure the protection of weaker groups with proper safeguards/policies.
- 2. Reservation policy is a debatable content in the present context as it suffers from many lacunas in bringing social justice in the correct sense. Where 21st Century is regarded as a century of knowledge, 'a nation's ability to convert knowledge into wealth and social good through the process of innovation is going to determine its future. The free and fair process to access knowledge (through educational institution) thereby developing resource/human capital has its positive linkage with progress of a nation as a whole. Thus the quality of a higher education determines the future talents and skills who will decide the course of the nation. Critics claim Reservation as a mechanism to redress the age old deprivation and discrimination has reversed/reproduced the social injustice in contemporary time. It is, therefore both necessary and desirable to extend opportunities and overcome disadvantages that prevent some people from contributing to the larger pool of talent. It might also be argued that policies that polarize society and widen existing schisms are likely to create social conflict, and this cannot be in the interest of the many. (Mahajan, Gurpreet.2008)
- 3. Failing to understand the rationale behind Reservation ,that opportunities and benefits of growth should reach all sections of society it has been still monopolized by one section of society. Inorder to translate the principle of policy into fair and reasonable one, it was realized that its necessary to identify what are the reasons that still restrict the path of those for whom reservation policy has been framed, questions like who or why are they denied of opportunities and the reasons for their exclusion needs an in-depth study/probe. There could be multiple grounds /reasons for it thus it's necessary to identify whether it's due to social prejudice and discrimination or is it the end result of other disadvantages. Therefore, it's necessary to devise a different set of policy measures to assist communities that face disadvantages on account of a range of circumstances.

Communities have started to understand Reservation as a mechanism/tool of upliftment or as the basis of special treatment where reservations and other forms of affirmative action have lost their justification and special treatment appears as privileges that undermine the need for fairness.R.L.

Chaudhari has rightly observed, "Regarding the caste and reservation policy, it can be said that the privileges attached to castes have encouraged, casteism' since caste is proving very beneficial to the person belonging to elite of the backward castes. Not only this, there is a general desire for the enrolment in the list of scheduled castes and backward classes even among those who are advanced and who have rejected the caste system for other purposes. Thus, the reservation policy, instead of removing the caste distinctions has maintained and has encouraged social tensions which retard process of social integration. It has also created obstacles in achieving the object of classless society in India."Today it has primarily becoming a tool of vote-bank.

After 75 years of country's Independence, India should look back its policy of Reservation especially in higher education with more concern. In solidarity with the weaker sections aiding them that leads to their upliftment/empowerment is necessary but examining to what extent those privileges are reaching to the needy/deprived or real beneficiary is more important because in every community/groups some degree of polarization is evident. It's a vicious circle where certain sections of a community are still discriminated and deprived of their rights. The fact remains clear that after around six decades of reservation system being continued social inequality still persist. Rather it has created further inequality, so it is clear that Reservation is not the ultimate solution to end inequality or bring social justice. Rethinking on reservation that is more reasonable, logical that does not handicap any section/groups of society is a need of the time/situation. Education is a primary requisite for every section of people in every strata of the society. Thus, access to education in Higher Education institutions should be determined by a one's knowledge, skills and capability, nor religion, caste or creed. Today caste should not be considered as a sole criterion for backwardness other determinants and relevant factors like class, occupation, and place of habitation should be taken into consideration. Realising the fact that "caste' as a criterion for backwardness doesn't continue to remain same for all the time to come .Instead making class as an important factor government should review the test and if a class reaches the state of progress where reservation is not necessary it should delete that class from the list of backward classes.

Equality should be the guiding norm of affirmative action programs. Policies involving special treatment should be designed so as to meet the requirements of fairness and concerns about equality. Such policies, instead of invoking the principle of general good or compensation, must be driven by the desire to treat all persons as "equal."(Gurpreet Mahajan)

Reconsidering reservation with a reasoned and introducing it in efficacious manner that matches with the ground reality is needed. Along with it evaluation and assessing its functionality from time to time to comprehend its effectiveness is necessary. It needs to be modified or minimized to make education equal for everyone and provide opportunities to all students regardless of their "categories". Other special provisions/measures should be undertaken beside reservation with regard to entry/admission into educational institutions because reservation is not the sole means to ensuring development of Weaker section. Certainly the complexity and unfairness attached with reservation today could not have been the dream of founding father of our constitution. Instead of the reservations for the backward classes what is required is to bring about revolutionary changes in our education system at the grass-root level. Our constitution lays down that every child has a right to education and nowhere expresses that any child belonging to a backward class has a little more of this right than the general category. Reservations based on caste and not based on condition is not acceptable.

Reservation system was introduced to bring the disadvantaged section of society at par with the advantaged ones. However, our current scenario clearly depicts that the 'lower' castes are still discriminated in their daily lives .The much talked about 'discrimination' is not the result of castebased reservation but it is an outcome of its poor implementation. The ones who have already benefitted from reservation should not be included in the category again. Their children should not reap the benefits of the quota system.

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#### DALIT LITERATURE AND ITS FEATURES

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#### **ABSTRACT**

Many poets and writers of the pre independence period had written against the social evil of social discrimination and about bad condition of the lower caste people. The popular novelist Mulk Raj Anand had written the novel *Untouchable* (1935), he had shown an untouchable as a main character and focused on the problems of the untouchables. All the above voices against social discrimination were not so strong in the tone of protest so the impact could not be seen. The writing of protest against caste atrocities has got separate recognition in the form of Dalit Literature in Maharashtra. The term 'Dalit Literature' formally came to existence in 1958 in Dalit Literaty Conference organized by Dalit Sahitya Sangh.

Keywords- Dalit, Features, Literature

#### INTRODUCTION-

For the ages the Dalits wanted to highlight their suffering, Dr. Babasaheb Ambedkar's movement for equality made them conscious about their suffering and injustice. They started to develop their self respect; this consciousness among the Dalits is a basic reason of origin of the Dalit Literature in India. The protest against inequality had been shown in literature in the past also, in the period of the Buddha many voices were raised against inequality on the basis of caste. The saints like Kabir, Tukaram, Chokhamela, etc have also written about exploitation and oppression in their poems. Many poets and writers of the pre independence period had written against the social evil of social discrimination and about bad condition of the lower caste people. The popular novelist Mulk Raj Anand had written the novel *Untouchable* (1935), he had shown an untouchable as a main character and focused on the problems of the untouchables. All the above voices against social discrimination were not so strong in the tone of protest so the impact could not be seen. The writing of protest against caste atrocities has got separate recognition in the form of Dalit Literature in Maharashtra.

The term 'Dalit Literature' formally came to existence in 1958 in Dalit Literary Conference organized by Dalit Sahitya Sangh. According to the resolution No.5 of this conference, "Writing of Dalits and other non-Dalits concerning the Dalits is called Dalit Literature." The origin of the Dalit literature in Maharashtra had been taken place from the writings of Namdeo Dhasal, Raja Dhale and others who were the founders of Dalit Panther movement which was inspired by the Black Panther movement of the Black people of America. Many critics have stated that the Dalit literature has its inspiration in the Black literature. In the decades of 1960 to 1970, many writers from the Dalit Community expressed their protest and agonies in the regional languages. B.V. Bhosale in his book *Sociology of Dalit Literature* says that, "Between 1972 -1978 there emerged writers from Dalit community in Gujarat, Karnataka, Andhra Pradesh, Orissa, and Tamil Nadu who started writing about the caste exploitation." The regional languages were used by these writers to express their feelings, their writing have got international recognition after its translation in many foreign languages, especially in English.

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The Dalits have been writing about their existential crisis and protest for equality and justice. They had never protested against their injustice till Dr. Babasaheb Ambedkar's Social Revolution. He has inspired them to fight for their rights. Though Dalits literature depicts anger and protest, it has no negative qualities. It is a voice for social justice and equality. Arjun Dangle says in this regard, "Dalit Literature is marked by revolt and negativism, since it closely associated with the hopes for freedom by a group of people who as untouchable are victims of social, economic and cultural inequality."

Raja Dhale, a leader of the Dalit Panther Movement and Wiriter says, "Social change cannot occur without change in the values of life and all studies in the field of social transformation have established that change always takes place first on the cultural plane, in the sphere of values and belief-systems and only then does it translate into principles of conduct. This runs contrary to the Marxian understanding of change being inspired by special circumstances or as a result of frustration with social conditions. Dr. Ambedkar's life and writings gave a new direction to the lives of Dalits in Maharashtra. On conversion to Buddhism, the lives of Dalits have completely altered and the erstwhile untouchables have adopted a new lifestyle. Today, their values have been radically altered and Dalit literature is part and parcel of that change." The aim of Dalit Literature is to establish a classless and casteless society in which there will be no suffering and discrimination. To quote Dr. Babasaheb Ambedkar, "Dalit Literature is not the literature of those who advocate revenge. It is also not literature that spreads hatred. Dalit Literature first and foremost advocates the significance of humanity and liberation and it is a historical necessity too." Dalit Literature is a value based literature and it opens the door for liberation and freedom for all the underprivileged class of the society.

A prominent critic of Dalit Literature, Sharan Kumar Limbale defines Dalit Literature as, "Dalit Literature is precisely that literature which artistically portrays the sorrows, tribulations, slavery, degradation, ridicule and poverty endured by Dalits. This literature is but a lofty image of grief." The Dalits have collectively expressed their anguish; it is not the expression of individual. It has become the expression of the whole Dalit community. The Varna system imposed Socioreligious slavery on the Dalits, they were enduring it silently from many centuries. Their many generations were destroyed in the slavery on the name of social norms, customs and traditions. The condition of the Dalits has changed due to Social, Religious and Educational Revolution of Dr. Babasaheb Ambedkar. Self consciousness and quest for identity changed their Social and Religious life. Dr. Babasaheb Ambedkar established the colleges in Maharashtra at Mumbai and Aurangabad, the first generation students and Professors of Milind College, Aurangabad formed the Literary Association. Newly educated Dalit students started to write about their sorrows and pathos. The movement of writing about suffering of own family and society laid foundation of the Dalit literature. R.G. Jadhav, in his essay Some Reflections on Dalit Literature says yhat, "Dalit Literature is the post colonial nativistic movement aimed at the cultivation of creative urges of the masses of numerous castes, tribes and communities condemned for centuries to voiceless existence." Dalit literature not only protest and anger but it also reconstructs the past of the Dalit community.

As M.N. Wankhade says, "The Pens of the Dalit writers are ready as levers, to lift the people's democracy out of the mud of anarchy." Dalit literature aims for Social Equality and Human Values. Baburao Bagul's short stories collection *Jeva me Jat Chorali* (When I Concealed my Caste) and Anna Bhau Sathe's short story *Smasanatil Son* (Gold from the Grave) have got special attention of the readers because of its real depiction of the lower caste people. The tradition of real portrayal of

the under privileged class had been continued in the writings of Namdev Dhasal, J.V. Pawar, Narayan Surve, Daya Pawar and others. The Autobiographies of the Dalit writers had shaken the foundation of literary world in India. For the first time readers were reading about sorrows of the Dalit community. Dalit literature is very different in its structure, theme, and style. It has some unique features, which we can discuss as follows.

#### Features of the Dalit literature-

Dalit literature is a movement for social justice; it has broken all the rules of Traditional literature. We can study its some features to know about it in detail. Followings are some unique features of Dalit literature-

#### i) Different Aesthetic of Dalit Literature-

The Language, Form and Structure of Dalit literature is not like Traditional literature. Dalit literature has emerged from the experience of pain and suffering so it has more realistic approach than the Traditional literature. It includes cultural conflicts against discrimination, it challenges the religious hegemony. Sharan Kumar Limbale says in this regard, "The yardsticks of literature do not remain Standstill for all time. With changing times literature changes, and there remains the possibility of change in its criticism too. New literary trends cannot be evaluated with traditional literary yardsticks." There is a major change in the approach of the Dalit writers to life and art. The traditional Indian upper caste writers celebrate beauty through literature. They follow the Rasa Theory of Bharat Muni (500 BCE) and their effort is for seeking pleasure from literature.

Since 1930, the literature has adopted change for Social welfare. Premchand (1880-1936), Mulk Raj Anand (1905-2004), Mahashweta Devi (1926-2016) and others have started to depict the social problems of Untouchables and Schedule Tribes. Their writing has been included the skill of imagination, sometimes they have also made romantic picture of the Dalit characters. It is in Dalit literature, the realistic picture of the Dalits has beem shown, Dalit writers have used their day to day language in writing. Dalit literature was criticized for its Form, Structure and Language. Even many critics put a question mark about its literariness. On the other hand, there were also many critics who praised Dalit literature for its unique quality and representation of realistic mode of the life. Sharan Kumar Limbale further says, "The aesthetics of Dalit literature rests on: first, the artists' Social Commitment, second, the life-affirming values present in the artistic creation, and third, the ability to raise the reader's consciousness of fundamental values like equality, freedom, justice and fraternity.

#### ii) Use of Colloquial Language-

Language is an important source for vivid expression, it is said that language changes after every twelve kilometers. It is not true about in the Indian villages; the language of the Dalit living area is different than the language of the rest village. Dalit writers have used their everyday language in their expression. The poet Namdev Dhasal (1949-2014) used the actual language of common speaker in Kamatipura in his poetry collection *Golpitha* (1973). Dhasal lived in Kamatipura so that language came to him naturally in his poetry. He never felt ashamed of using that language. The writers of Dalit literature have used every day language and they have never felt ashamed for it. In this context Sharan Kumar Limbale's following observation is very important, "The view of life conveyed in Dalit literature is different from the world of experience expressed hitherto. A new world, a new society and a new human being have been revealed in literature, for the first time. The reality of Dalit literature is distinct and so is the language of this reality. It is the uncouth-impolite language of Dalits. This language does not recognize cultivated gestures and grammar." <sup>12</sup>

The common readers of India were shocked after reading such language in the literature. The language is a part of culture; Sanskrit language was banned for learning to Dalits. Dr. Babasaheb Ambedkar was not allowed to learn Sanskrit language so he had to opt for other language in his school. Dalit literature challenged contemporary culture and tradition. The Dalit writers used their mother tongue to express their feelings more effectively. Many times they used direct words of sex and abuse, which were used for their insult. They resisted against imposition of an official language. Inspite of huge criticism about use of colloquial language, the Dalit writers continued to write in their own tongues. This has made Dalit literature linguistically diverse and different.

#### iii) Deconstruction of History and Myths-

Indian literature has a great impact of myths and Religious books like the *Ramayana* and the *Mahabharata*, the Dalit writers have also given the references of many characters from Indian mythology. The view for the myths and Religious books of the Dalit writers is different from the upper caste writers. The hero of Ramayana, Ram is a killer of a Dalit person Shambuka. Eklavya, Vidura and Karna from the *Mahabharata* are representatives of Dalit community; they could not get deserved respect because of their low caste. Dalit writers portrayed all of them as their heroes. Dr. Babasaheb Ambedkar burnt the *Manusmriti* in 1927 to protest against inequality written in the religious books.

Dalit literature is rewriting Indian History and Myths. All the historical events have been seen from the other perspective. In this regards, Sharan Kumar Limbale says, "However, Dalits writers cannot forget that Hindu religious literature has nourished the unequal caste system. Therefore they have decided not to use religious symbols in their writing." In Dalit poetry we can find use of distinct images and symbols. Dalit writers have created new myths, symbols and metaphors instead of following it from Hindu religious books. Their use of these new symbols has reconstructed history and myth for new meaning and purpose.

#### iv) The Little Magazine Movement-

The little magazine movement is mainly responsible for the origin and development of Dalit literature. As Dalit literature was a revolt against the established Religious and Social tradition of discrimination in India. As the wring of Dalits could not get place in main stream Magazines and other print media, they have started to write in little magazines. It had become a very popular practice in Dalit literature. In the beginning many Dalit literary associations started own magazine to publish their writing. The quarterly *Asmitadarsha* was launched by the Milind Sahitya Parishad in 1968. Many renowned Dalit writers published their poem, short story, essay, etc. in this quarterly. In the Introduction of *Poisoned Bread*, Arjun Dangale writes about the Little Magazine Movement, "The Publication of Little Magazine was a movement, and a movement implies action by a team. The proponents of the little magazine movement claimed that that they were fighting against the establishment. But as they wrongly identified a magazine like *Satyakatha* or a popular writer with the establishment, the movement became personalized and person-oriented." <sup>14</sup>

#### v) Dalit Auto Narrations (Autobiographies)-

Dalit writers have written in all the forms of literature i.e. Poetry, Drama, Essay, Short Story and Autobiography. Dalit autobiographies have got an important position in Dalit literature. Many shocking autobiographies had come out after 1978, *The Outcaste* (1984) by Sharan Kumar Limbale, *Upara* (1980) by Laxman Mane, *Athwaniche Pakshi* (1983) by P. I. Sonkamble, *Karukku* (1992) by Bama and *Joothan* (1997) by Omprakash Valmiki are some of the finest examples of Dalit autobiographies. Many critics are of the opinion that, these writings should not be called

autobiographies as the above mentioned writers were not writing for getting a place in the literary world. They were just writing about their real life experiences. It is their auto-narration; all the auto narrations are different from traditional autobiographies in form and structure. The Dalit writes have used colloquial language to make it more real. The incidents and events of their lives were full of oppression and discrimination. Many women writers had also written about their lives, they had been shown as double oppressed. Dalit women suffered on two levels due to their sex and caste.

Auto narration of Dalit writers came from not only from scheduled castes bat also from other categories like Scheduled Tribes, Nomadic Tribes, etc. A period of Dalit Auto Narratives made the Dalit literature more stable. Arjun Dangale says in this context, "These autobiographies became famous for several reasons. An autobiography was not restricted to the life of a Dalit writer. It was a delineation of the social system, Communalism, injustice, exploitation and of the lives of people who had been subjected to these evils." (Dangale, Introduction xlii)

#### vi) Rejection and Revolt-

Rejection of the established Social, Cultural and Religious tradition which caused discrimination and revolt for equality is the foundation stone of the Dalit literature. Dalit writers rejected everything which destroyed their lives they rejected all the values to start new values of equality. They revolted to change the world of discrimination, as Anna Bhau Sathe says in his poems,

#### "Take a hammer to change the world-So saying went Bhimrao." (Dangale, 5)

The Dalits had got the power of revolt through education, their protest was against the slavery which was continued from many thousands years. To elaborate this point, Sharan Kumar Limbale writes: "'Rejection 'and 'revolt' in Dalit literature have been birthed from the womb of Dalits' pain. They are directed against an inhuman system that was imposed on them." (Limbale, 31) Dalit writers' protest through literature is for equality, liberty and justice. They longed to receive a respected treatment from others.

#### vii) Search for Self Identity-

As mentioned earlier Dalits got Self Consciousness through education which made them to think about their place in the society. It had started their self identity; they had not got any respected place in the history. They had been treated like animals; living was a curse for them. In such a condition, they struggled for the basic needs. The question of identity was secondary for them, they were not allowed to ask question for their exploitation. They had to accept all these atrocities without any complaint.

The portrayal of the Dalits in literature was not real; they were just shown for the sake of sympathy. Their identity was limited and restricted. Dalit rejected the hegemony of caste system; they started to search for their identity in the history. They found that their fore fathers were not untouchables. Dr. Babasaheb Ambedkar wrote about cultural and social past in the book, *Who were the Shudras*? The education has become a way of emancipation for them. Rajkumar observes that, "Dalits, however, are now conscious of their identity and self respect and therefore, have been interrogating and challenging the hegemony of upper castes and classes." (Rajkumar,)

viii) Experience versus Imagination- Dalit writers have written about their experience, Dalit Literature is a depiction of reality of the dalit life in India. Upper caste writers have also written about Dalit community, the Dalit characters shown by the upper caste writers in their writing are drawn from the imagination. However, the dalit writers have been writing about their own

experience of life. Hence the dalit literature written by the dalit writers is totally varied from the writing of the upper caste writers about the dalits. Mulk Raj Anand's dalit protoganis Bhaka in the novel *Untouchable* (1935) gets sympathy only as he has been shown as an exploited person, he never protests against his exploitation. Many dalit writers think that writing about the dalits by the non-dalit writers cannot be included under the category of Dalit literature. This view is opposed by many critics by saying that anybody can write the Dalit literature.

Though there is a debate on the above issue, many upper caste writers like Premchand, Arundhati Roy, Mahashweta Devi have written about under trodden people and their writing has received national and international recognitions. Any literary text showing life and living of the dalit community with their problems can be entitled as the Dalit literature. In the contemporary period, the caste based restrictions on the writing have been diminished. Many upper caste writers are writing about the dalit community to depict their social problems.

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# A STUDY ON INVESTORS SATISFACTION OF POSTAL DEPARTMENT SAVING SCHEMES IN DEWAS CITY

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#### **ABSTRACT: -**

Savings are the money that we have saved especially in a Public Bank, Private Bank, Post Office, Financial Institution, Mutuals Funds, etc to complete our future needs or to secure our future. Post Office play a vital role for savings in India. This study is mainly concerned with the different kinds of Saving Schemes of Post Office and their interest rates and to know the satisfaction level of investors with the saving schemes of Post Office in Dewas City.

**Keywords:** - Post Office, Saving Schemes, Satisfaction, Investors.

#### **INTRODUCTION: -**

Various investment options are available for an individual for savings and investors can choose the appropriate saving schemes which suits their needs. The different types of saving schemes are provided by the Post Office like Saving Bank A/C, National Saving Certificate, Recurring Deposit, Term Deposit, Kisan Vikas Patra, Senior Citizen Saving Scheme, Sukanya Samridhi Account, Monthly Income Account, Public Provident Fund. This study aims bringing the awareness and satisfaction of investors and Rate of Interest of different saving schemes of Post Office.

#### **OBJECTIVES: -**

- To understand the basic concept of different saving schemes of Post Office and its benefits.
- To study the sources of awareness about Post Office Schemes.
- To study the factor influencing investor to prefer the Post Office Schemes.
- To know the satisfaction of investors towards the Post office saving schemes.
- To know the different rate of interest of different saving schemes of Post Office.

#### **Literature Review: -**

Sinha Pummy (2017) "A study on the small saving schemes in India and their impact on general masses" was published in 'Global Journal for Research Analysis'. In this research a researcher studies the rate of interest of different kind of saving schemes and main causes behind the fall in the interest rate.

P. Amalorpavamary (2015) "Post Office savings and its relevance in rural areas with reference to thanjavur district" was published in 'international journal of management and social science research review'. In this study a researcher found that the majority of the people are satisfied with the post office saving schemes. Majority of the people invest their money with own name and investors invest for a period of 1 to 3 years.

K. Baby Saranya (2018) "Performance of Indian Post Office Saving Schemes in recent trend" was published in 'International Journal of advanced Research'. In this research researcher studies the awareness among investors and examine the current scenario of various post office saving schemes.

#### **RESEARCH METHODOLOGY: -**

Research methodology is a systematic way to solve research problem. It involves data collection and data analysis and interpretation to do discover of new facts. Both primary and secondary data are collected for this study. Primary data are collected through questionnaire and personal interview. Questionnaire and interview are done directly by me in Dewas city. And secondary data are collected from websites. Total 50 respondent were taken for this study.

#### Concept of the schemes: -

- 1. Post Office Saving Bank Account: The Post Office Saving Bank Account is one of the most important schemes of the Post Office. The Saving Bank Account offer a fixed interest rate on the deposit amount. This scheme is suitable for individuals who wants to earn fixed return from their deposit amount. Individual can open Saving Bank Account in Post Office with a very low amount of Rs.20. The central government decides the interest rate of this scheme. The rates are similar as bank rate. The interest rate is calculated monthly. The current interest rate of Post Office Saving Bank Account is 4%. This scheme is popular in rural area. As per regulation interest up-to Rs.50,000 per annum is tax free. Account holder have to maintain minimum balance of Rs.50 for non-cheque facility and Rs. 500 for cheque facility. Only one Saving Bank Account can be open by an individual. Investor can withdraw the deposit amount at any time they wish.
- 2. National Saving Recurring Deposit: Recurring Deposit allows investors save money on monthly basis for 5 years. The minimum amount of Rs.10 and there is no maximum limit for investment in this scheme. At present the interest rate is 5.8% per annum. The interest is calculated on quarterly basis. An individual can open this account and a minor who are 10 years old can also open this account with their guardian. Account holder cannot withdraw deposit amount pre maturely, however in case of emergency, one can break the RD, but with penalty. If the premature withdrawal is made before three months, no interest is given.
- **3. National Saving Term Deposit:** Term Deposit Account is the most popular scheme of post office for the tenure of one year, two years, three years and five years. Minimum Rs 1000 is essential for term deposit. Present interest rate for one year term deposit is 6.6% for two years term deposit is 6.8% for three years term deposit is 6.9% and for 5 years term deposit is 7.0%. The interest rate is determined by the finance minister every quarter. Investors can opt for reinvestment of the interest. However, this option is not available for one year term deposit. As per income tax act 1961 section 80C investors can claim tax benefit up to Rs.1.5 lakhs per annum.
- 4. Senior Citizen Saving Scheme: This scheme is suitable for senior citizen. This scheme offers a regular income and safety for investors. Regular income in the form of interest. At present interest rate is 8.0% the interest is calculated every quarter. The minimum amount of Rs.1000 and maximum Rs.15 lakhs can invest in SCSS. This scheme has a five years lock in period. Furthermore,investors can extend this scheme for another three years. Tax exemption is allowed for this scheme. However, interest income is taxable. SCSS allows investors to withdraw their amount prematurely after one year but with penalty. In case of the death of the investor before the maturity, the account shall be closed.
- **5. Public Provident Fund:** PPF is a Post Office saving scheme launched by the National Saving Institution in 1968. Present interest rate is 7.1%. this scheme pays interest annually and calculated every month on the minimum balance from 5<sup>th</sup> to 30<sup>th</sup> of every month. This scheme

has a fixed tenure of 15 years. However, investors can withdraw prematurely but with some condition. Investment in PPF is eligible for tax rebate U/S 80C of income tax act 1961. Investment up to Rs.1.5 lakhs can be claimed as a tax benefit.

- 6. Sukanya Samridhi Account: This scheme government of India initiative that supports the 'Beti Bachao, Beti Padao' campaign. This scheme was launched in 2015 to promote girl child education and marriage. Parents and guardian of a girl child can invest in this scheme on behalf of a girl child. Parents and guardian can open this account before the age of 10 years of girl child. The scheme matures when the girl turns to 21 years. The minimum Rs.250 and maximum Rs.1.5 lakhs per annum can be invested. This scheme allows investment only until the age of 15 years of girl child. Only one account can be open per girl child and two account per family. In case of twins three number of accounts is allowed. Present interest rate is 7.6%. interest is revised on quarterly basis.
- 7. National Saving Certificate (NSC): This scheme encourages saving among low and middle-class people. This scheme is a government of India initiative, and hence the return is guaranteed. Present interest rate is 7.0%. the tenure of this scheme for 5 years. The interest is automatically reinvested back into the scheme. The investors will receive investment and interest amount upon the maturity. The minimum Rs. 100 and there is no maximum limit for this scheme for investment. One can always take a loan against their NSC investment. This scheme can not withdraw prematurely except in case of death of account holder. Tax deduction is allowed U/S 80C of income tax act 1961. Investors can claim Rs. 1.5 lakhs as a tax benefit while filing income tax return.
- **8. Kisan Vikas Patra (KVP):** This scheme is introduced for farmer. However, the scheme is extended to all resident of India. Investment in this scheme doubles in 120 months (10 years). Present interest rate in 7.2%. minimum Rs 1000 and there is no maximum limit for investment in this scheme. The scheme has a lock-in period of 30 months and investors cannot withdraw during this time period. Investment beyond Rs.50,000 require a PAN card as a proof and for Rs. 10 lakhs, investors have to submit income proof. The scheme has no eligibility for tax deduction.
- **9. Monthly Income Scheme (MIS):** It is a low-risk investment that offers a regular monthly income to the investors in the form of interest. Present interest rate is 7.1%. this scheme has a lock-in period of 5 years. The investor can choose either withdraw or reinvested the entire amount into the scheme upon the maturity. Minimum Rs.1500 and maximum Rs. 4.5 lakhs per individual and Rs.9 lakhs for joint account. Premature withdrawal is allowed but with penalties.

#### **Data Analysis and Interpretation**

Table 1:Investor Satisfaction Gender wise classification of respondent

Gender	No. of Respondent	Percentage
Male	32	64%
Female	18	36%
	50	100%

The above table shows that out of the 50 respondent 64% of respondent are male and 36% of the respondent are female.

Table 2: Investor SatisfactionOccupation wise classification of respondent

Occupation No. of Respondent Percentage	Occupation
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Government Sector	12	24%
Private Sector	16	32%
Business	8	16%
Agriculture	4	8%
Other	10	20%
	50	100%

The above table shows that out of the 50 respondent 24% of respondent are in government sector, 32% of respondent are in private sector, 16% of respondent are in business, 8% of respondent are in agriculture sector and 20% of respondent are in another sector

Table 3. Investor Satisfaction Qualification wise classification of respondent

Qualification	No. of respondent	Percentage
Post-Graduation	12	24%
Graduation	24	48%
Higher Secondary	7	14%
High School	4	8%
other	3	6%
Total	50	100

The above table shows that out of the 50 respondent 24% are post graduate 48% are graduate 14% are higher secondary 8% are high school and 6% are other.

Table 4. Investor SatisfactionAge Wise classification of the respondent

Age	No. of the respondent	Percentage
18-30	18	36%
31-45	22	44%
46-60	4	8%
Above 60	6	12%
Total	50	100

The above table shows that out of the 50 respondent 36% are from 18-30, 44% from 31-45, 8% from 46-60 and 12% from above 60.

Table 5. Monthly Salary wise classification of the respondent

Monthly Salary	No. of the Respondent	Percentage
Up-to 15,000	12	24%
15,000 to 30,000	20	40%
30,000 to 50,000	10	20%
Above 50,000	8	16%
Total	50	100

The above table shows that out of the 50 respondent 24% earns up-to 15,000, 40% earns from 15,000 to 30,000, 20% earn from 30,000 to 50,000 and 16% earn above 50,000.

Table 6. Investment pattern wise classification of the respondent

Investment	No. of the respondent	Percentage
Monthly	18	36%
Quarterly	6	12%
Half yearly	2	4%
Yearly	24	48%

Total	50	100
10001	2.0	100

The above table shows that out of the 50 respondent 36% invest monthly, 12% invest quarterly, 4% invest half yearly and 48% invest yearly.

Table 7. sources of information regarding Post Office scheme

Sources	No. of respondent	Percentage
Visiting branch	24	48%
Agent	14	28%
Mail/SMS	4	8%
Friends/relatives	8	16%
Total	50	100

The above table shows that out of 50 respondent 48% informed about scheme through visiting branch, 28% informed through agent, 8% through mail/SMS and 16% through friends/relatives.

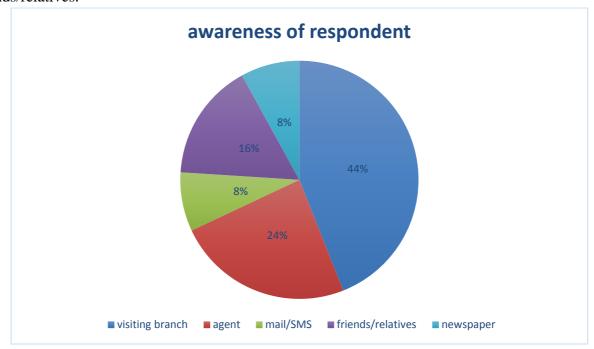


Table 8. Satisfaction of investors towards Post Office scheme

Satisfaction level	No. of respondent	Percentage
Fully satisfied	24	48%
Partly satisfied	22	44%
Unsatisfied	4	8%
Total	50	100

The above table shows that out of the 50 respondent 48% are fully satisfied, 44% are partly satisfied and 8% are unsatisfied.

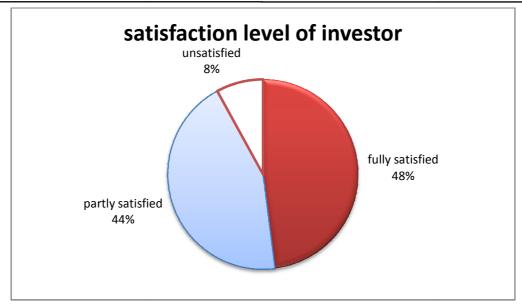


Table 9. factor influence for prefer Post Office Scheme

Factor	No. of respondent	Percentage
Low risk	12	24%
Enhance saving	14	28%
Tax benefit	4	8%
Better return and safety	20	40%
Total	50	100

The above table shows that out of the 50 respondent 24% prefer for low-risk, 28% prefer for saving, 8% for tax benefit and 40% prefer for better retuen and safety.

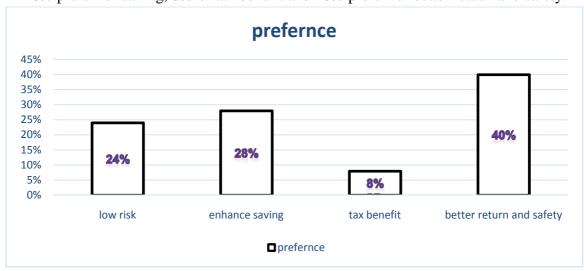


Table 10. Different Rate of Interest from 2022 to 2023

Schemes	Rate of Interest from 01.10.2022 to 31.12.2022	Rate of Interest from 01.01.2023 to 31.03.2023
Saving Bank Deposit	4.0	4.0
1 year Term Deposit	5.5	6.6
2 years Term Deposit	5.7	6.8
3 years Term Deposit	5.8	6.9

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rldwide International Inter Disciplinary Research Journal (A Peer Reviewed Referred)					
6.7	7.0				
5.8	5.8				
7.6	8.0				
7.6	7.6				
6.8	7.0				
7.0(will mature in 123	7.2(will matures in 120				
months)	months)				
7.1	7.1				
6.7	7.1				
	6.7 5.8 7.6 7.6 6.8 7.0(will mature in 123 months) 7.1				

From the above table it shows that Saving Bank Deposit, 5years Recurring Deposit, Sukanya Samridhi Account, Public Provident Fund interest rate are remained same. 1year term deposit increase from 5.5 to 6.6, 2years Term Deposit increase from 5.7 to 6.8, 3years Term Deposit increase from 5.8 to 6.9, 5years Term Deposit increase from 6.7 to 7.0, Senior Citizen Saving Scheme increase from 7.6 to 8.0, National Saving Certificate increase from 6.8 to 7.0, Kisan Vikas Patra increase from 7.0 to 7.2 and Monthly Income Scheme increase from 6.7 to 7.1.

#### PROBLEM: -

- 1. Research study has been only in Dewas city of Madhya Pradesh.
- **2.** Respondent size and duration is also less.

#### **Suggestion: -**

- 1. Postal Department should take necessary steps for the awareness of the schemes among the people.
- **2.** Restriction on withdraw should be removed.
- 3. Penalty should be minimised.
- 4. Investors should get good service about all the schemes properly.

#### **CONCLUSION: -**

All the scheme of Post Office are beneficial for every class but specially these schemes is benefit for middle class people whose age is between 18 to 45 years. Most of the people like to invest once in a year. Most of the investors knows about schemes from visiting the branch and through agent. Most of the Investors are fully satisfied with Post Office saving schemes. Investors invest their money in Post Office for better return and safety and for enhance saving. Investors are very satisfied with rising interest rate of the Post Office saving schemes.

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# THE STUDY OF MAGICAL REALISM IN CHITRA BANERJEE DIVAKARUNI'S "THE MISTRESS OF SPICES"

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#### **ABSTRACT**:

The prime object of this paper is to study the 'Mistress of Spices', a fiction of fantasy, and magical realism short-listed for the Orange Prize. The fiction 'Mistress of Spices' shows how Magical Realism is used as a literary device by Chitra Banerjee Divakaruni. It is based on the characteristics of hybrid culture with post-colonial as well as post-modern themes. This novel is a mixture of myth, fantasy, reality, imagination, beliefs, past, and present. The major trend of this paper is how the author tries to attempt to find out Magical Realism in 'The Mistress of Spices'.

Keywords: Magical, Fantasy, Myth, Integral, Imagination

#### **INTRODUCTION:**

Magical Realism is a term used by Franz Roh in 1925, it is the most commonly associated with Latin American authors and is widely used all over the world have made big contributions to the genre. Magical Realism is a part of literature that depicts the real world as having an undercurrent of magic and fantasy. It depicts the fantastical events in a realistic tone. Fiction in which magicalelements are presented in a straightforward manner which allows 'real' and 'fantastic' in the acceptance of a stream of thoughts. The narrative strategy of the magic realist may attempt persuasion with the mythic as part of its aesthetic appeal but allows the reader to decide if the fantastical events narratedare true. Mythology is an extra theme that can be discussed as a synchronous matter to magical realism. The Magical Realism displays several techniques which are common to this movement: living people, ghosts, the use of mythological or religious elements, hyperbole as exaggerated effects, characterization of people, and intermingling of events of the time in a random sequence of time. The use of Magical realism in literary worksmostly used by three Indian authors, which are Chitra Banerjee Divakaruni, Githa Hariharan, and Kiran Desai. Chitra Banerjee Divakaruni is an Indian -American Award winning poet, author, activist and teacher. She had written 20 books including 'Mistress of Spices'. She is known for her depiction of immigrant Indian women. Her writing themes based on the Indian experience, women, immigrant issues, contemporary America, myth and magical realism. The present paper is based on Chitra Banerjee Divakaruni's work 'The Mistress of Spices' which is based on critically evaluative manner. Each and every topic of this paper will be analysed with clear explanation. The primary source includes Chitra Banerjee Divakaruni's work. The secondary sources includes references and books on Magical Realism.

Chitra Banerjee Divakaruni establishes the long overlooked Indian myth, culture, custom, conviction and even dreams which are important for self- existence. The depiction of Magical Realism can be viewed as one of the best components of her achievement in this class of novels. Her novel 'Mistress of Spices' got an incredible success and made a universe of riddle and reality which transported the readers into aplace that presented mysticism and magic. She slowly spread towards the American background for her exercise and it was there that she achieved the blooming of her

imaginative virtue through complete industrious work, commitment, and sacrifice. Magic and imaginary elements are very crucial in 'Mistress of Spices', it plays avital role in some of her works. With the help of magical realism, she explores a web of magic with her words and images which quiets the readers into a realm of fantasy. Her fiction 'Mistress of Spices' connected with ancient Hindu Mythology, traditional Ayurvedamedical wisdom, and religious superstitions. It shows the allegorical fable, fantasy, and magical powers of a prophetic woman of Indian ancestry. In that, we can see Divakaruni's original talent lies in her technique of narration. The various techniques include a first-person narrative, alternative narrative, stream of consciousness, letter and diary writing, myth, and magical realism generally express the tragic condition of Indian immigrants while adjusting themselves to the new civilization. The 'Mistress of Spices' is closely connected with the eternal struggle of the human mind to balance individual desires and the common good. The magical power comes with regulations as per their usages and the violation of these rules may result in disasters. The punishment for breaking the rule is only one the Mistress has to put the fire to vanish herself. The serpents of the sea that had saved her from the storm had anticipated what form her life would take after becoming Mistress of Spices.

Imagination plays a vital role in the "Mistress of Spices' it helps to create parallel worlds like the magic island. She depicts magical power to natural objects such as spirits are speaking to Tilo about how to behave with her customers and to take the punishment when she goes against their wishes. Chitra Banerjee Divakarunihas created the Island accustomed to only females and without men folks. The Island is only based on a maternal space of Tilo with her first mother. The life on Island was filled with both mystery and reality which is remembered by Tilo. Under the guidance of the first mother, the Mistresses spend decades learning the art of Spices. Divakaruni has depictedflashbacks of Tilo's village and her Island. Tilo has a store in Oakland but Divakaruni often takes the readers to a new location that is the Island of Mistresses, and again past and present highlights side by side.

The 'Mistress of Spices' is a fiction try to convey a world she thinks about from his own particular social and mental point of view. The poem by Robert Frost's The Road Not Taken (1916) is a poem that describes the dilemma of a person whois standing on a road with diversions. The dilemma of diversion symbolizes real-life situations. Sometimes we have to face many problems when we have to take tough decisions. The speaker of the poem is in a dilemma to choose the road to travel but at last, he decides to go by the less travel road, just like Tilo and the Mistress believe that when they look at their path of journey, they often thought that they have chosen the less road for travel which makes them realize that their choice has made a long difference in their lives, and they have no choice to bring new changes in their life.

Chitra Banerjee Divakaruni used the best Magical Realism techniques in her fiction 'Mistress of Spices'. She portrays easily a magical powers of a predictive woman of Indian ancestry. Tilo was a Spice master and she can easily understand the language of spices who were speaking verbally or non-verballyto her and she is aware of her influence and professes near-divine powers. She is actively involved in the lives of the customers and tries to help them through racism, generational conflict, and gender issues. Tilo's customers belong to different caste and cultures and they come to visit her to know their future. The pirates also come to know about her power of magic and they formed a conspiracy to destroy her village and kidnap her but Tilo gets overcome by this complex situation. One night Tilo transforms herself from old age to a young one and became a beautiful lady but the raven did not accept his eyes and he became unable to touch her. Another

emotional turn of magical realism that can be referenced is when Tilo attempts to bounce into the Shampati's fire after her as far as anyone knows pollutingher body. The same incidenthappened with Sita in Ramayana by Valmiki ( Around 500 BCE to 100 BCE). Sita, topurify herself through 'Agni Pariksha' in Ramayana wants to prove her innocence and tells Lakshmana to build a fire. The main motif of this fire is, that if she has done anything wrong then she has to be burned, if she is innocent she will be safe and prove that she has been faithful. Sita willingly undergoes a trial by fire. Very soon a huge fire was ignited and the flames of thefire reached high up in the sky. At that moment Sita entered the raging flames but she proved herself remained in the fire unharmed and unscathed. The God of fire could do nothing in the face of the purity of Sita. Since then Sita is ever worshipped as a Goddess of purity, Grace, and tolerance, and her name has been taken before that of Ram, as Sitaram. The spices also appear to have excused her and enabledher to carry on with her own real existence. Finally, she gets herselfthe name they which is proposed by Raven. "Maya" represent itself and implies illusion, charm, and spell.

Magical Realism ends up sensible artistic mode to pass on the tensions that exist between different social orders and unmistakable perspectives on reality. It is a manner by which the magic realist record works between weaving the otherworldly with basic frequent occasions. The whole fiction is based on the transformation of Nayantara to Bhagyavati, Bhagavati to Tilo, and Tilo to Maya. Bharati Mukherjee's Jasmine (1989). Fiction also portrays the cultural diaspora of America to create a transformedidentity of her own. The story is about the journey of the protagonist Jasmine to a different transformation and struggle. It is a process of rebirth, even in a metaphoric sense, which has been extremely painful for Jasmine and Du. Both have challenged death closely, endured severe hardship, suffered horrible indignities, and survived. Here, Bharati Mukherjee is a magical realist writer who tries to compare two cultures throughparallel two parts of Jasmine's life. She also portraysto examine the relevance of the past to the present and she embraces magical realism employed by her to reflect paradoxical multiple cultural influences.

The presentation of oral storytelling techniques in a magical realist narrative is complementary and mutually supportive. She has a great potential to turn unbelievable into the believable. Kiran Desai's fiction 'Hullabaloo in the Guava Orchard 'deals with the theme is the employment of the device called magical realism. The plot of sagehood was adopted by her in contemporary times. Hulhullaballoo in the Guava Orchard has shown some elements of magical realism in the depiction of Sampath's mother, Sampath, and Kulfi. She behaves unusually by overeating, and night walking, and her discovery of the bag of clothes and food is an example of magical realism. Sampath's disclosure of the secrets of his followers is also in the form of magical realism and the sudden disappearance surprises the readers like magic that is why fiction is known as magical realism.

#### **CONCLUSION**

To put it in a nutshell, 'Mistress of Spices' by Chitra Banerjee Divakaruni, it is quite clear that the fiction is richly spiced with all the major components of Magical Realism. The result of this study shows that the mixture of art and magic of realism is the beautiful outcome transformed into magical realism. It is the most appealing and real type of realism. Despiteits magical appearance, it is mostallowable and trustworthy for the reader. The reality connected with an extra ordinaryand the logical guidelines it is manipulated with a reasonable artistic mode that readers can easily understand. The paper is presenting the voice of the Indian immigrants, whereas authors and intellectuals from the post-colonial period had faced these harsh kinds of suffering. This is a

beautiful piece of art that sets a good example of the term magical realism by blending myth, fantasy, and realism. Chitra Banerjee Divakaruni can break typecast of defining one's identity only from the social and political levels. In this manner, readers can study the immigrant issues and try to find out the causes of it, and readers can sense easily that Chitra Banerjee Divakaruni has made a use of concurrent universe or various domains co-exist at the same time and in the same place. The limitation of this fiction has portrayed characters in the lifeless spices as living characters in her Fiction 'Mistress of Spices'.

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## ANIMAL FARM: A STUDY OF SOCIALISM AGAINST TOTALITARIANISM

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#### ABSTRACT:

Animal Farm is written by George Orwell who is one of the most influential and leading novelists of Modern age. This novel is a very distinct and unambiguous example of extreme symbolism. George Orwell has tried to convey a moral message through the novelthat socialism is the only way out to live a life free from any sort of slavery or bondage. He was a social critic who minutely observed the society and its problems. He realised that the common men in Russia were exploited at the hands of the rich. Through this novel, he criticises the policies of Stalin which were not in favour of the poor. Since Stalin was a communist and believed in totalitarianism, Orwell did not want a society based on the ideology of Stalin which was anti-socialist. Therefore, by using allegory and symbolism in the novel Animal Farm, hecriticised the dictatorial policies of Stalin who had launched a revolt against Nicholas II, defeated him and come forward as a communist.

**Keywords**: Communism, socialism, totalitarianism, dictatorship, symbolism.

Animal Farm is an interestingly representative novel of the Russian political situation during the World War II. It is about the problems faced by the common men in Russia. In the novel, Mr. Jones, a human possessed the Manor Farm where in lived so many animals. Symbolically, Mr. Jones represents Nicholas II who was ruling over Russia at that time. Since Nicholas II was exploiting the common people, they launched a strong revolt against him by following the principles of Karl Marx and Lenin. Stalin and Trotsky were the most influential leaders among them to revolt against him. They defeated him and came forward as communists.

In the novel, old major is an animal who makes all other animals aware of their rights that all are equal. But after some days he dies. The animals, Napoleon and snowball, who symbolically stand for Stalin and Trotsky respectively, launch a revolt against Mr. Jones and drive him away from the Manor Farm. The story of this novel runs parallel to the happenings in Russia at that time. They convert Manor Farm into Animal Farm. Napoleon represents Stalin who later became the ruler of Russia. Snowball represents Trotsky who was a believer in Marxist ideologies. And so, he was the proponent of equality and fraternity.

In the novel Napoleon and Snowball become the leaders of all other animals. Snowball believes in the 7 commandments which have been proposed by the old major. These 7 commandments are very crucial and beneficial for all the animals. They are as follows...

- 1. Whatever goes upon 2 legs, is an enemy.
- 2. Whatever goes upon 4 legs or has wings, is a friend.
- 3. No animal shall wear clothes.
- 4. No animal shall sleep in a bed.
- 5. No animal shall drink alcohol.
- 6. No animal shall kill any other animal.
- 7. All animals are equal.

But Napoleon doesn't want Snowball to remain in the Animal Farm. In order to drive him away from the Animal Farm, Napoleon opposes the idea of the project of wind-mill which has been suggested by Snowball and which is actually for the benefit of all the animals. By using his faithful

dogs like Blue Bell, Jessie; Napoleon attacksSnowball and expels him from the Animal Farm.Here the novelist shows the hypocrisy of Napoleon who has previously opposed the project of wind-mill but now wants to build the wind-mill itself.But unfortunately, a strong storm hampers the construction of the wind-mill and it is demolished.But Napoleon takes this as an advantage to label Snowball as a traitor and shows superiority over him. Napoleon tells other animals that it is owing to Snowball that the wind-mill has been destroyed. Napoleon never misses a chance to criticise Snowball. Napoleon and his Co-associates enjoy wine everyday which is prohibited in the 7 commandments.He also deals with human beings selling timber to Frederick and acquiring money from him.

The story of the novel runs parallel with the conditions in Russia. The animals in the Animal Farm symbolise the common men in Russia who were exploited at the hands of the rich particularly Stalin. In this regard Orwell points out in the following words...

"All talk about democracy, liberty, equality and fraternity, all the revolutionary movements, all visions of Utopia or the classless society or the Kingdom of Heaven are humbug; covering ambitions of some new class, which is elbowing its way to power and in each great revolutionary struggle the masses are led on by vague dreams of brotherhood; and then when the new ruling class is well established in power, they are thrust back in servitude"

Stalin initially followed the doctrines of Karl Marx and Lenin; and with the help of the people, He and Trotsky revolted against NicholasII, the then dictator; and wonthe war. But later on, as shown in the novel, Just as Napoleon become the dictator of all other animals by expelling Snowball out of the Animal Farm, the same way Stalin declared Trotsky as anti-nationalist and drove him and his associates from the party. After the expulsion of Trotsky, Stalin started dominating the country and exploited the people.

At the end of the novel, Napoleon and his associates are behaving like humans; they are walking on two legs, taking a whip in hands, exploiting other animals like Mr. Jones which are actually against the 7 commandments. Napoleon also changes the Animal Farm into the Manor Farm which has been realised by all the other animals. They know that once again they are mere slaves at the hands of Napoleon. The message that Orwell wants to convey through this novel is that power corrupts and absolute power corrupts absolutely.

As a matter of fact, Orwell had seen the two World Wars' consequences. Therefore, he knew the miserable situation of the common men in both the world wars. The exploiters tried to tyrannize the lower strata of the society. Orwell through the novel points out humorously that all animals are equal and some animals are more equal than others.

#### **CONCLUSION:**

The novel Animal Farm is a very stern satire on the hypocrisy of those communists who tried to exploit the common masses in Russia.It is also a political satire on the conditions of Russia. George Orwell through this novel, wants to propose a good message that all people should be equally treated; let there be any form of government, but it should care for the common masses. Animal Farm is not just a fable but a real representation of the conditions of Russia at the time during the World War II. These people were being treated no less than animals. Therefore, the novel Animal Farm is defending socialism against totalitarianism.

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### "A STUDY ON FACTORS AFFECTING BRAND LOYALTY TOWARDS FMCG GOODS IN SEMI-URBAN AREAS"

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#### **ABSTRACT:**

The idea of brand loyalty was associated with the favorable relationship between the consumer's opinion of a product's brand and that relationship. The primary goal of this study was to investigate the variables that affect brand loyalty for fast-moving consumer goods (FMCG). This survey was conducted by the researcher among FMCG consumers. Regression was used for the analysis and easy sampling was used to choose the sample population. A questionnaire was used to gather the data, and the sample size was set at 100. Findings demonstrate that consumer perception has a significant impact on brand loyalty.

**Keywords:** Brand loyalty, Motivating elements.

#### **INTRODUCTION:**

The idea of brand loyalty toward FMCG products has emerged as a major administrative concern throughout the world. Every company is investing a significant amount of money in initiatives to increase client loyalty. When consumers aren't devoted to a product brand, a number of variables might induce false brand loyalty or even convince them to become brand advocates (Jones and Sasser Jr 1995). The fast-moving consumer goods (FMCG) category of consumers exhibits a high level of price concern. According to Reichheld and Schefter (2000), clients who have a higher level of experience with a product are more likely to become devoted to it. The symbolic elements of branding have an effect on brand loyalty as well (Kumar 2001).

#### **OBJECTIVES:**

- To know about the brand loyalty concept.
- To analyze the factors affecting brand loyalty towards FMCG goods.

#### **IMPERATIVE OF THE STUDY:**

- To learn more about the marketing tactics used by FMCG companies to draw in customers and advance the organization's objectives.
- To investigate the extent to which these techniques affect consumer brand loyalty.

#### **REVIEW OF LITERATURE:**

Customers' brand loyalty to a product brand is influenced by a variety of elements, according to research done in by *S. Ramesh Kumar and Jai Adwani, 2005*. The study focused on FMCG in a developing market. The idea of brand loyalty is gaining more and more attention from academics and practitioners in the world of marketing. With respect to FMCG items, in particular, brand loyalty is the foundation of the relationship marketing idea. This study was conducted by the authors to investigate the combined effects of brand symbolism, brand advantages, genetic influence, price consciousness, and consumer brand trust regarding the brand loyalty of a toothpaste product. 444 Indian consumers were chosen at random as the sample population, and data was collected from them to demonstrate the impact of the aforementioned independent variables on brand loyalty.

Sporting goods consumers' brand loyalty was investigated by *Wong Foong Yee and YahyahSidek in 2008*. The primary goal of this study was to investigate how brand loyalty characteristics related to sportswear products affected the study subjects. Seven factors were taken into account in the earlier study to forecast brand loyalty in Malaysia. Products' quality, brand name, style, price, level of service, store environment, and promotion were among those considerations. It was discovered that brand name has a significant impact on brand loyalty. In order to increase client loyalty to the brand, it is advised to marketers set up marketing campaigns aggressively.

#### **RESEARCH METHODOLOGY:**

This study was conducted by the author among FMCG customers. Regression was used for the analysis and easy sampling was used to choose the sample population. A questionnaire was used to gather the data, and the sample size was set at 100. The information was accumulated through online mood. Descriptive analysis, Pearson correlation, and one-way ANOVA were used to analyze the data that had been gathered. The study's findings demonstrated a positive correlation between all brand loyalty criteria and the brand loyalty of sporting products.

#### **Analysis and Interpretation:**

R	RSquare	AdjustedR Square	F	Sig.
.995(a)	.989	.988	84.099	.000(a)

#### aPredictor:(Constant),OCB

#### Coefficients(a)

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	В	Std. Error	Beta		
(Constant)	.320	.168		1.903	.060
Advertisementstrategy	.263	.034	.363	7.617	.000
Brand Influence	.191	.028	.377	6.759	.000
Positivethings	.304	.032	.556	9.514	.000
Good exposure	.071	.037	.144	1.920	.058
Brandrecognition	.053	.028	.137	1.878	.063

aDependentVariable:BrandLoyalty

The table also showed a positive coefficient, indicating that out of all the comments, just two had an impact on consumer brand loyalty. The dependent variable and brand loyalty were shown to be related. Results demonstrate that the influencing factors have a significant impact on brand loyalty.

#### **CONCLUSION:**

Consumer brand loyalty is declining daily due to a number of factors, including sophisticated marketing techniques, extensive media coverage, similar products, pricing, content, sales promotion strategies, communication, and coupons. In the study of consumer behavior, the primary causes of the variations in brand loyalty among consumers are thoroughly investigated. Demographic characteristics have an impact on variations in brand loyalty. The study of these demographic characteristics can help marketers revamp their marketing plans to increase product brand loyalty, which in turn determines the advantages for companies. Findings demonstrate that consumer perception has a significant impact on brand loyalty.

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## "A SCRUTINY ON MAGNITUDE OF E-COMMERCE IN THE EMERGING MARKETS"

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#### **ABSTRACT:**

The purpose of this research paper, "An appraisal of the significance of e-commerce in the emerging markets," is to emphasize the significance of e-commerce in the global economy. Clients have been at the center of the technological transition, as they have significantly shifted the market's power from suppliers to clients. In the advanced economy, customers' ambitions appear to be very different from those of earlier times. The internet-based business has aided established companies in growing, as well as new businesses in expanding and reaching a larger customer base with fewer operational costs. According to data, during the past two years, 53.8% of buyers have switched to purchasing from specific E-trade places. When considering the present pandemic condition, 70% of the things purchased in 2019–2020 were from various websites. The growing business sector intends to provide customers with access to A-Z goods and services via electronic means. The report is another proof of how the digital trade has evolved into a new realm that expands the potential for new company initiatives.

Keywords: E-commerce, Digital Market, Customer Behavior.

#### **INTRODUCTION:**

E-commerce is a digital platform that connects buyers and sellers for online commercial transactions. Different regions of the world are covered in the emerging market section. India, Mexico, China, Russia, and other well-known growing markets have effectively expanded their international business through numerous E-commerce websites. With a fundamental shift in market dominance from suppliers to customers, the digital revolution has focused primarily on users as customers. The goals of consumers in the current economy appear to be very different from those in the past (Khalil,2009) E-commerce has helped both startups and existing businesses in the expanding market grow and reach a bigger audience while incurring fewer operational costs. The majority of firms channeled their distribution networks through the digital medium in 2019 when the Covid-19 pandemic struck the planet. The conventional market is undoubtedly appealing, but in the following ten years, global e-commerce will monopolize the market. The potential for quick expansion is the biggest benefit of making investments in emerging markets. E-commerce also serves as a catalyst for emerging market trends. 53.8% of consumers, according to research, have moved to use different e-commerce websites in the last few years.

#### **Scope of the Study:**

The study offers insight into the advantages of e-commerce for the developing market and highlights the importance of the digital industry for advertisers. The report offers viewpoints and quick glimpses of the prospects for marketers in e-commerce.

#### **Need of the Study:**

The market is a dynamic phenomenon that is primarily focused on technical improvement in the rising market. Additionally, because of advances in technology, sellers may now offer their goods straight to customers, who can then buy them with a few mouse clicks. The goal of this study

is to comprehend the new market need (Jain,2021). The epidemic has currently affected lives worldwide and altered consumer behavior.

#### **Statement of Problem:**

A market is a gathering place for buyers and sellers to exchange goods or services and receive payment in exchange. The rising market wants quick services and widely accessible goods. Physically, the names and businesses cannot be found in every region. Therefore, e-commerce is a virtual market that enhances the shopping experience and expands the audience for the items. In order to help marketers improve their customers' pleasure, the study explores the potential of E-commerce platforms in the future.

#### **Objectives:**

The following are the goals of this paper:

- To examine the value of the digital market in the new economy;
- To research the market advantages of the E-commerce platform;
- To present the future of E-commerce; and
- To examine consumer behavior in the emerging market.

#### Vitality of the Study:

There are still modest online markets in many parts of the world. However, e-commerce has a big potential to boost the economy. Businesses can identify more consumers—tangible and intangible—both domestically and abroad thanks to internet sales. Additionally, employment opportunities are created in auxiliary sectors including advanced technology, payment services, and logistics companies.

#### **Data Gathering Procedure:**

Exam studies that focus on describing the traits of a particular set of conditions tend to be more interesting. Different examinations feature various inquiries and overviews for truth tracking down. This investigation's main objective is to present the existing situation. Ex-post-facto research technique, whose major characteristics include the analyst's lack of control over the factors but the ability to report what has happened and what is happening, is a term we frequently use to describe these types of investigations. To learn more about the customer and their preferences for online buying on e-commerce websites, a questionnaire was created.

#### Area of Study:

The study was carried out entirely online.

#### Sample of the research:

The study covered the 20–50 age range and older for the 4 separate age groups. 40 questionnaires in all were completed. The sample respondents were chosen using a random sample approach.

#### **Hypothesis:**

The preference for online purchasing has not significantly varied by age group, according to hypothesis H0. H1: The preference for internet purchasing varies significantly depending on the age group.

#### Statistical tool used:

ANOVA is a statistical method for determining whether the implies of different groups differ significantly from one another. ANOVA examines the means of numerous samples to determine the influence of one or more factors.

#### **Constraints of the Study:**

In a shorter amount of time, the investigation has continued. The questionnaire must be completed online using Google forms in accordance with the Covid-19 safety policy. The 40 respondents from Chennai city who responded are the only ones on which the results are based. There are four categories of responders in the sample, each with a different age range.

#### **Literature Review:**

No one would ever forget the years 2019–2020, which caused a global disaster with the breakout of the fatal Novel SARS-2 Coronavirus, in the opinion of Goldman et al., (2021). The E-commerce platform, however, is a brand-new market. Due to the lockdown and shutdown, every store was shut. People start to rely entirely on online platforms for their buying. Digital platforms have been used by many startups to increase participation and produce unforeseen income.

According to Cao and Chadhury (2019), who discuss the advantages of e-commerce sites for marketers, e-commerce reduces operational costs and streamlines the distribution chain. Businesses can use e-commerce to reach a wider audience. Small businesses that are unable to develop their own e-commerce website can work together and run their businesses with the assistance of Flipkart, Amazon, and other e-commerce platforms. To improve the client experience, some E-commerce platforms have offered services in addition to items.

E-commerce has been praised in numerous studies as a way for emerging nations to establish themselves firmly in the international commercial system. E-commerce does have the potential to significantly contribute to helping emerging nations gain more from trade. It is crucial to provide additional information on how e-commerce is interpreted because doing so will help define the new technology's usefulness and how it might be used in the retail sector. 2018 (Agarwal).

Traditional economies that are typically reliant on horticulture are especially defenseless against disasters. Showcasing is not solely a corporate practice or strictly associated with business relationships. Similar showcasing activities apply to non-benefit organizations. An association, whether it is for profit or not, can best accomplish its goals by adopting a promotional orientation. Additionally, promotion serves as a catalyst for a country's economic development and raises people's expectations of their standard of living.

#### **Analysis and Interpretation of Data:**

The market's exclusivity from that decade contributed to a seller-focused viewpoint. The traditional market has a limited ability to reach out to various audiences despite having a variety of things to offer. The demands of the developing market call for a flexible environment that would offer the customer a variety of options to consider, select, and purchase (Vohra,2019). Speaking about e-commerce has aided a number of startups in establishing their businesses from the ground up. In a developing country like India, business owners have used e-commerce websites to build their brands. Before making their items available in physical markets, brands like Sugar Cosmetics and Boat Lifestyle explored the web market. The advantages of online shopping for companies and businesses:

- D2C channelization improves buyer-seller interaction.
- Reduces the expense of advertising and marketing.
- Constant contact with customers.
- Reduce operating expenses.
- Has a target audience that is more widespread.

Age

- International Market.
  - The advantages of online shopping for consumers include:
- Improving the customer experience;
- A wide range of options to compare.
- Even if a product is not offered in a person's neighborhood or region, they can still purchase it.
- Saves time and money.

Table 1: Group

Groups/Age	N	Mean
1/(20-30)	10	30.8
2/(30-40)	10	30.1
3/(40-50)	10	27.8
4/ (50above)	10	28.3

E-commerce is becoming more and more popular. People were not familiar with online buying a few years ago. 70% of the merchandise brought in the years 2019–2020 came from various websites, taking the current pandemic scenario into consideration. 90% of traditional marketing will be replaced by digital marketing in the upcoming year. More than 45% of businesses are creating websites for their own brands (Goldman,2019). Many companies are working with various e-commerce websites, such as Purple and Nyka, to make their items available to buyers online. The expanding market aspires to offer customers A-Z items and services via digital mode.

#### Interpretation:

The respondent age group is displayed in the above table. 25% of the respondents were between the ages of 20 and 30; 25% were between the ages of 30 and 40; 25% were between the ages of 40 and 50; and the remaining 25% were over the age of 50. There were 40 responders in all

Table2:DataSummary

AGE	RESPONDENTS	PERCENTAGE
20-30	10	25
30-40	10	25
40-50	10	25
Above50	10	25
Total	40	100

#### Interpretation:

The four separate age groups and their corresponding mean scores are shown in table 1 above. The 20–30 and 30–40 age groups can be inferred to prefer internet purchasing over conventional shopping.

**Table2:OneWay ANOVA** 

Source	Degrees of	Sum of	Mean	F-stats	P-value	Significance
	Freedom DF	<b>Squares</b>	Square MS			
		SS				
BetweenGroups	3	61.3	20.4333	0.4496	0.7191	.05
WithinGroups	36	1636.1999	45.45			.05
Total	39	1697.4999				.05

#### Interpretation:

**H0:** The preference for internet purchasing has not significantly varied by age group.

**H1:** The preference for internet purchasing varies significantly depending on the age group.

The F- statistics, which range from 0.4496 to 0.7191, are lower than the P-value.H1 is therefore approved but HO is disapproved. The preferences of various age groups for online purchasing vary significantly. Online purchasing is preferred above traditional shopping by Groups 1 and 2.

The generational divide might be the cause of this. People of an older generation are less familiar with using cell phones and other digital technology. The age group, however, benefits from the innovative and user-friendly experiences provided by e-commerce marketers.

A recent survey found that most consumers prefer to shop on e-commerce websites because they are more convenient. For example, the lady is no longer required to rely on her husband to deliver groceries. She only needs to organize and add to the list. E-commerce platforms employ analytics to track consumer behaviour, assisting firms in better understanding client engagement.

#### **Findings:**

Companies and their brands should be present where their customers are. However, it is not realistically possible to be everywhere at all times. Even growing and establishing one's brand requires many different things in various countries. E-commerce, nevertheless, makes it simpler to be present everywhere at a low cost. Due to consumer acquisition via the online marketplace, start-up brands like Sugar Cosmetics and Boat Lifestyle have flourished and are now the top competitors for established brands (Wagner Mainardes, 2019). As here, business is started directly between buyer and seller, it makes the customer experience better and offers a real-time study of consumer involvement. The typical customer of today is time-constrained, technically savvy, socially empowered, and information-rich. Technology is also continually evolving and adapting to meet the needs of new customers intentions. The power of consumers to influence other customers and businesses has greatly increased. Simply said, it benefits both the buyer and the seller (Goyal,2019). The goal of e-commerce in the future is to strengthen every industry, from primary to tertiary. In order to meet changing customer needs, businesses employ information's power to make the most of their available resources. E-commerce would expand business possibilities and streamline the procedure.

#### **SUGGESTION:**

Discussing the potential of e-commerce in the emerging market might help developing countries boost their economies and attract start-ups to present their products to a global audience. According to surveys, it is predicted that e-commerce site revenue would treble by 2025 and surpass that of the traditional industry in the following year.

#### **CONCLUSION:**

Studies indicate that by 2025, the revenue generated by E-commerce locations should sag. The expanding business sector needs a flexible market that offers the customer a range of options for research, selection, and purchase. Over 45% of businesses are creating websites for their own branding. Many firms are collaborating with various E-trade platforms like Purple and Nyka to benefit from selling their products to customers online. Both the buyer and the seller gain from it simultaneously. E-trade will eventually enable each sector to start from the primary to the tertiary.

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### "AN ANALYSIS OF THE EVOLUTION OF DEMAND FOR E-BANKING SERVICES"

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#### **Abstract:**

The constantly expanding economy brings with it rapidly developing technologies, growing informational influence in every part of business, and means for delivering services to customers, such as e-banking. There is now 24/7 access to e-banking services such as clever banking, contact banking, 360-degree banking, creative banking, virtual banking, and web banking. Since newly established private division banks and outside banks are pioneers in the appropriation of e-banking services, the problem has been particularly severe for open-area banks. The advancement of electronic trade on a global scale is made possible by the quickly developing global data structure. The study makes an effort to focus on the e-banking services provided by Indian financial organizations. The study concludes by discussing future trends in technology and E-banking services, which furthers progress.

**Keywords:** Usage of electronic banking administrations, consumer loyalty of e-banking administrations, current impacts, and future patterns of Indian financial administrations.

#### **INTRODUCTION:**

The development of new data innovation (IT) is becoming the most important component in the development of banking, affecting banks' marketing and operational strategies. The primary causes driving the rapid change of banks are persuading shifts in the monetary situation, including advancements in data innovation, changes in budgetary items, growth, and solidification of marketplaces for financial products, and deregulatory adjustments to budgetary bury intercession. E-impact banking's on how customers interact with professional organizations and the financial services sector has recently been the subject of notable discussion. All throughout the world, so-called "E-advancements"—including e-commerce, e-banking, e-handling, e-security, e-trades, and even e-supervision—are growing and expanding swiftly.

#### **Need of the study:**

Each non-military person has a fantastic opportunity to change lives from a variety of viewpoints that were difficult to imagine just a few years ago in the dynamic and computerized environment in which we now live. It is the outcome of several advancements, and innovation drives it. Every nation today needs to go digital in order to effectively engage society. The goal is to provide services that are consistently coordinated across offices or wards and are continuously accessible online. In addition, a mobile platform makes all resident qualifications available on the cloud, improving the Ease of Doing Business by making financial transactions digital and cashless. ... and so on.

#### **Literature Review:**

Charles K. et al. (2016), the scientists will investigate elements that affect the quality, attitude, and customer loyalty of electronic aid (e-administration). Based on the current writing audit, a calculated model was developed to investigate variables that affect the use of e-banking. The model

made use of the e-administrations quality variable, the propagation of advancement build, and self-viability to more closely reflect the opinions of the clients on the use of e-banking. The finding that apparent e-administration quality affects customer loyalty and e-banking usage suggests that a more visible e-administration presence can increase satisfaction and, as a result, e-banking usage.

Johri and Jauhari (2010), Furthermore, "the significance of innovation and difficulties coming out of this innovation" are broken down. According to them, innovation is becoming a more important business driver in the field of financial administration. The financial industry has transformed because to advances in thinking and media transmission, and dependence on the internet is growing swiftly. The banking industry is about to undergo a substantial update as internet business transforms into m-trade with the growing usage of innovations like WAP.

**Chandrasekhar. Mand,** An investigation of the impact of data innovation on Indian banks' productivity was published in 2009 by **Rajendra Sonar**. They were able to conclude that IT has a positive impact on bank efficiency thanks to an analysis done utilising the legislation and the private division of 29 banks. Concentrates were completed on a variety of levels, and people shared further information on its effects. This amazing presentation for Indian Banks used to be a mystery.

Raman, Sukumar (2003), The article discusses the advantages of print on demand, or POD, as well as the strengths and shortcomings of library administrations' use of their services. It was discovered that print on demand is used to produce short runs of books, advanced duplicates of titles for audit, and multiple copies of publications that are no longer in print. Due to the lack of a cycle to provide article control, it raises concerns about the use of print on demand for the distribution of authentic goods. The proliferation of digital books, coordinated efforts between traditional commercial presses and print-on-interest advantages, and distributing movements to suit the changing U.S. segment is also discussed.

Caffo, Jeff Peng, Brian Leek, and Roger (2017), Distributed computing is a methodology that combines the concepts of "programming as-a-service" and "utility registering," providing practical and on-demand services to the aforementioned end clients. Security in cloud computing is a crucial and fundamental aspect, and it is associated with several problems. Distributed computing is an engineering method for providing processing administration via the web on a fee-based and payper-use basis access to a pool of shared resources, such as particular businesses, stockpiles, personnel, services, and applications, without really gaining those resources. Therefore, it saves organizations money and time on supervising. Due to the effectiveness of services provided by the pay-per-use model based on the resources, such as preparation power used, exchanges completed, transmission capacity burned-through, information moved, or additional room involved, etc., many industries, such as banking, medical care, and education, are moving towards the cloud. Using distributed computing, the product programs aren't run from one's PC, but are instead put away on work computers.

Hōbe, Ly (2015), The most severe financial and economic crisis to hit the world since the 1930s, which occurred in 2007–2008, was a pivotal period for the financial administrations sector. Banking is still undergoing enormous changes as a result of the financial crisis, the development of new regulations, and the challenges and opportunities brought about by technological advancements. Customers' behaviour was also impacted by the financial crisis. Customers ask for sophisticated arrangements through more justifiable and safe goods and services that cater to their unique needs. As people distribute their funds around various banks and even reject financial institutions due to their slack latency, their productivity is declining. This essay examines the contemporary issues with financial foundations' monetary administrations. This article was written for two different reasons.

The main goal is to provide a hypothetical discussion of the biggest changes. Additionally, it is important to examine the main beneficial effects on banks and their customers. The essay includes a number of crucial areas that should be recalled in order to create a strong and effective alliance for overcoming these challenges.

#### **Objectives:**

- 1. To consider how clients currently utilize e-banking services
- 2. To determine the current level of customer satisfaction with E-banking services.
- 3. To categories the current effects and anticipated client E-banking administration trends.

#### **Research Methodology:**

The analysis is dependent on a 100-respondent, information-based survey technique. The supplemental data was acquired from numerous journals, magazines, travel places, inquire about articles, publications, and websites, and it was disseminated data from various RBI issues and unique Public/Private area banks. Various examinations of this topic that are currently available have also made references to this. The goal of the centre is to use various metrics to learn more about the concept, its use, its impact, and its impact on the economy. Accordingly, subjective and quantitative data are being used to determine how digitalization has affected Indian citizens' daily lives.

#### **Discussion and Interpretation of Data:**

#### Use of online banking:

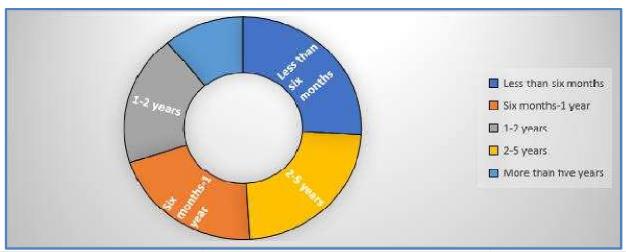
The primary method of conducting business today is through e-banking. It facilitates an easy and straightforward transaction. We are therefore aware of the length of time that consumers have been utilizing the E-banking services. So, it was thought over and evaluated.

S.No	Particulars	Respondents	Percentage
1	Lessthansixmonths	26	26
2	Sixmonths-1year	21	21
3	1-2years	19	19
4	2-5years	23	23
5	Morethanfiveyears	11	11
•	Total	100	100

Table1.1Usage OfE-Banking

Source: Primary data

According to the content table above, 26% of respondents have been using online banking for less than six months, 21% have been using it for between six months and one year, 19% have been using it for between one and two years, 23% have been using it for between two and five years, and 11% have been using it for more than five years. The majority (26%) of the respondents to the study use online banking for fewer than six months.

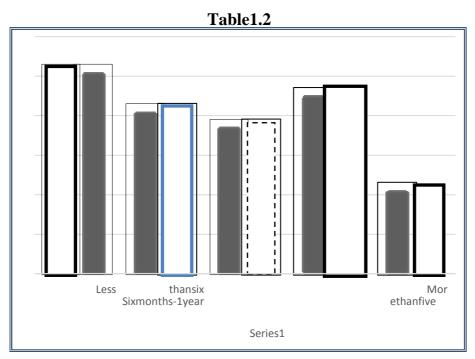


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#### Figure 1.1 Usage of E-Banking

#### **Satisfaction of Customers with E-Banking Services:**

The satisfaction of the consumers with the E-banking services is displayed in the following table.



**Total value** S.No **Factors** Weightedaverage Rank 421 4.21 Security Ш 1 2 **Privacy** 404 4.04 V 3 24\*7 425 4.25 4 Easyaccess 422 4.22 II 5 Convenient 409 4.09 IV 6 Customerservice 392 3.92 VII 7 VI Speed 402 4.02 Multioptionsforpaymentactivity 374 3.74 VIII

Source:Primarydata

The aforementioned Tabulation makes it abundantly clear that respondents gave the top spot to the "24\*7" service offered by the Indian banking industry since they are the most satisfied with the weighted average score of 4.25. The Indian banking industry's "Easy access" service. Given that the weighted average score is 4.22, R is ranked second. Security, a variable used in electronic banking, is ranked fourth with a weighted average of 4.21.

#### Factors influencing customers to use online banking in relation to respondents' gender

Customers from various gender groups have been persuaded by various circumstances to utilise online banking. Finding the substantial and discernible differences between the many elements that affect consumers' adoption of electronic banking among various customer gender groups in the Indian banking industry. "There is no significant difference in the factors affecting the customers toward E-banking services with the gender of the respondents,". The result is the null hypothesis for the "t" test.

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Table 1.3
Factors Influence Customers to Use E-Banking

Factors	Gen	N	Mean	Std.	't'	P-value
	M	71	4.6197	.64067		
Convenience	F	29	4.6207	.86246	.006	.995*
	M	71	4.4930	.65188		
Time-saving	F	29	4.3793	.82001	.732	.466*
	M	71	4.1268	.89330		
Transparency	F	29	3.8966	.93903	1.152	.252*
	M	71	4.1268	.90915		
Security and privacy	F	29	3.8966	.81700	1.182	.240*
	M	71	4.4648	.82516		
Fastesttransactions	F	29	4.1379	.78940	1.820	.072*
Ovi als a casa and a miles	M	71	4.1972	.80391		
Quick access andservices	F	29	4.0345	.90565	.885	.378*
	M	71	4.1408	.89914		
24*7	F	29	3.8966	.97632	1.202	.232*
Dancanahla samuianahanasa	M	71	3.3803	1.1385		
Reasonable servicecharges	F	29	3.5517	.86957	.728	.468*

Source:Primarydata

From the above table (1.3) lists the characteristics that affect customers of various genders to use online banking, along with the corresponding "t" statistics.

- With regard to the "Convenience," the p-value (.995) is greater than 0.05, and at a significance level of 5%, the null hypothesis is accepted. It can be concluded that there is no discernible difference between the "Convenience" and gender groups of clients.
- Because the p-value (.466) for the "Time saving" is greater than 0.05, at a 5% level of significance, the null hypothesis is considered valid. It is concluded that there are no appreciable differences in the gender or "Time-saving" group of clients.
- The p-value (.252) for the 'Transparency' variable is more than 0.05, and at a significance level of 5%, the null hypothesis is accepted. It can be concluded that there is no discernible variation in consumer gender or 'Transparency' group.
- With regard to "Security and privacy," the p-value (.240) is more than 0.05, and at a significance level of 5%, the null hypothesis is accepted. It can be concluded that there is no discernible variation in the gender of customers and the "Security and privacy" group.
- The p-value (.072) for the "Fastest transactions" is greater than 0.05, and at a significance level of 5%, the null hypothesis is accepted. The conclusion is that there are no appreciable differences between the gender of customers and the "Fastest transactions" category.
- The null hypothesis, which states that banking services are accessible quickly, is accepted at a significance level of 5% for the "Quick access and services" since the p-value (.378) is greater

than 0.05. It is determined that there are no appreciable differences between the gender group of clients and "Quick access and services."

- In relation to the "24\*7," the null hypothesis is accepted at a 5 percent significance level because the p-value (.232) is greater than 0.05. It can be concluded that there are no appreciable differences between the "24\*7" and gender categories of clients.
- In relation to "Reasonable service costs," the null hypothesis is accepted at a 5 percent significance level because the p-value (.468) is greater than 0.05. The conclusion is that there is no appreciable distinction between the gender group of customers and "Reasonable service charges."

#### **CONCLUSION:**

For the client to properly execute financial chores, a trip to the bank was necessary. Customers are saving money and time with the presentation of e-banking because they are not required to physically visit the bank branch. Each bank is aware that in order to survive, it must offer electronic banking to its customers. Banks can maintain their relationship with customers more easily with e-banking because it allows customers to interact more with services.

In the majority of developing economies, such as India, consumers are now rating banks based more on their "high-contact" qualities than on their "cutting-edge" factors as internet banking becomes more widespread. In the banking industry, it is somewhat unclear how to operationalize customer loyalty, yet this statistic should be operationalized alongside others that define administration quality. In light of this, the financial business will undoubtedly increase customer loyalty to its E-banking services if it implements the expert's above recommendations.

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## "A STUDY ON EDUCATION IN CONTEMPORARY INDIA"

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#### **ABSTRACT:**

"The world is old, but India has youth on her side," has always been a solace. The average age of the Indian population towards the end of this decade will be 29. Due to this "demographic dividend," India is expected to account for 25% of the global working population growth by 2040. There are 430 million persons in the age range of 15 to 64 who are now employed. India will increase its population by 480 million over the course of the next 20 years, bringing the total to 430 million. Education continues to be the most essential tool for utilizing this demographic dividend as a sustainable economic resource and for unlocking the latent potential of human capital. The goal of the proposed paper is to identify the flaws and gaps in the education system using the fundamentals of the capability approach as a comprehensive mechanism of evaluation and to suggest solutions that could assist in resolving the aforementioned issues so that our country can take advantage of its sizable demographic dividend.

**Keywords:** Capability Approach, Higher Education, Human Resource.

#### **INTRODUCTION:**

Without exploring the past, it is impossible to comprehend the problem with the quality of higher education in India. According to historical sources, there were only four engineering colleges in India in 1916–17, with a total enrollment of 74 students per year. Up until Independence, the expansion of higher education institutions was gradual. After gaining independence, the newly established government made higher education a priority. They realized that creating human capital by giving people access to high-quality education was crucial for the prosperity of our country. The scientific method, the scientific vision, and the scientific attitude were promoted by our first prime minister. In addition to science, he was naturally drawn to what he called the "scientific temper," which he defined as "search, inquiry, and applying your mind to it...and search by experience and reasoning...It is a way of educating the mind to look at life and the entire social structure." In order for them to develop into responsible citizens who could use their skills for the welfare of the country, he planned to instill these ideas of reason and social responsibility in the people through education. The first Prime Minister of our nation greatly aided the growth of numerous higher education institutions, particularly those emphasizing technical and management abilities.

Table 1: Data for Higher Education Institutes in India

HigherEducation	Academicyear 2011-
Institutes	12
Universities	659
CentralUniversities	152
StateUniversities	316
PrivateUniversities	191
Colleges	33,023

Central	669
State	13,024
Private	19,930

He wanted to transform these institutions into premier centers for education and research. In India, public spending on higher education expanded steadily throughout the years, rising from Rs 171.5 million in 1950–1951 to Rs 95,620 million in 2004–2005. In the 1960s, it grew at a good clip. In the 1970s, funding marginally declined; it then slightly improved once more in the 1980s. Any item's level of public spending can be used to gauge the importance the government attaches to it. It was argued that investments in higher education benefit only a small portion of the population, whereas primary education would give leverage to a wider portion of the population, so under pressure from various international funding agencies, the subsidies allocated for higher education were redirected towards the development of primary education. After this significant cut in governmental support, higher education became privatized. According to statistics, 71.3 percent of medical colleges and 78.2 percent of engineering and technical colleges, respectively, were private institutions in 2002. These private institutions have proliferated mostly in response to the enormous demand for professional programs like engineering, medicine, law, and management. Universities climbed from 20 in 1947 to 659 in 2011, and colleges went from 500 to 33,023, both increases following a similar pattern.

Further advancement in higher education was halted as the budget was cut. State governments declined to establish new universities, faculty hiring suffered setbacks, and there was very little money for creative academic programs. To accommodate the ever-growing demand from the youth, the emphasis on education programs gradually changed from the Nehruvian vision to quantitative growth. In order for people to contribute to the socioeconomic development of the nation, the initial goal of the educational system was to instill in them the values of intelligence and social responsibility. However, as CEOs of numerous well-known multinational corporations have noted, our educational system is producing degree holders who are unemployed and have little to no practical experience. Only 64% of businesses are somewhat satisfied with the new graduates leaving Indian engineering universities, according to a 2009 World Bank-FICCI poll. Therefore, the Capability Approach's guiding principles can be used to evaluate and investigate the issues inside the educational system.

#### **Capability Approach:**

The Capability Approach, developed by Amartya Sen and Martha Nussbaum, is a welfare economics theory that focuses on how well a person can accomplish a specific objective in light of the following fundamental five factors:

- The significance of genuine freedoms in determining a person's advantage
- Individual diversity in the capacity to convert resources into worthwhile endeavors;
- The variety of pursuits that lead to happiness;
- A balance between materialistic and non-materialistic considerations when assessing human welfare
- A concern about how opportunities are distributed in society

#### **Analysis of Education System Via Capability Approach:**

First of all, "capability" refers to a person's capacity to produce positive results while preserving their right to free will. People have room for personal development and a long-term

motivation for cumulative economic success thanks to their freedom of choice. People are compelled by social pressure to pursue particular fields of study based on the impression that they will lead to "higher" degrees. The type of schooling a person chooses is heavily influenced by their financial situation, sometimes even forcing them to give up on their own interests. In such situations, there is no intrinsic motivation, which has a negative impact on both the employee's performance and the development of their skills. High academic standards in government institutions and relatively high tuition costs at private colleges frequently prevent people from enrolling in the programs of their choice. As a result, fair employment opportunities should be developed across all industries, and every curriculum should include practical training relevant to the industry. It would control the excessive flow of human resources into one sector and support the development of every sector, so fostering the nation's healthy economic growth.

Divergent, Convergent, Assimilating, and Accommodating are the four different types of learning processes according to David Kolb's experiential learning theory. Individuals' abilities vary depending on their mental processes and learning preferences. Various people learn best through logical analysis, group debates, and practical applications. However, not all learning styles are well accommodated by the educational system. Indian classrooms are set up for the common assimilationist type of student (those who learn by watching and thinking). Theoretical information is prioritized, whereas practical knowledge is seen as supporting material. The pupils would be able to learn much more in class and thus be better able to apply it in real-life situations if education is provided while taking into account the diverse learning styles.

In our nation, one must select their field of study before enrolling in college. Once accepted, they are then restricted to that field and rarely have the opportunity to change it. Choosing a subject out of peer pressure and being forced to stick with it for the remainder of one's life are both possible outcomes of this rigorous and inflexible structure, which stunts personal development. This stands in stark contrast to the liberal arts education system that is common in the US and many European nations. For the first one or two years of college, students have the opportunity to study any subject of their choice under this system. Prior to making a final decision regarding their degree, they have the opportunity to choose their specialty and amass a comprehensive knowledge foundation across several subjects of study. Other than this, there are no constraints on the subject matter until the graduate levels. Only after the undergraduate programs does the subject area experience intense specialization. Humanities majors frequently apply to and are accepted by the best medical schools in the US. A flexible approach like this gives people enough time to consider their career and subject of study in depth without feeling rushed by societal expectations.

Another issue with the educational system is how much emphasis is placed on learning material quickly with the "final exam" as the major objective. Early on, when children are still in school, the systemic suppression of intellectual curiosity prevents them from posing important questions. The overcrowded classrooms are at the whim of Teaching Assistants who merely want to finish the courses and pay little attention to encouraging intellectual curiosity and skill development because of the lack of teaching staff in many colleges.

There are instances where institutions offer a course but don't have any classes while still giving the exam. Getting a good "placement" is regarded as the major objective, and there is fierce competition for the best grades. In comparison to the approach of intellectual inquiry, this constrained approach to education may appear to save time and be simpler, but over time, it causes people to feel demoralized by the rigorous competition and disappointed because they realize they

are not really learning anything of much use. Employers frequently complain about Indian graduates who completed at the top of their class but are unable to perform successfully and apply their theoretical knowledge, even though acquiring a job remains the major goal during college. One approach is to make an investment in the training of the teaching staff by giving them regular workshops about cutting-edge teaching techniques and by making sure that there is a decent student-to-teacher ratio in colleges so that the instructors can track each student's development.

The fixation with finding a "placement" is a consequence of rising consumerism in a culture where ostentatious consumption is associated with social status. Our educational system creates a uniform population of egotistical individuals who are never really encouraged to participate in political or social activities and who lack the discernment needed to make the best decisions for the nation's sociopolitical environment. "The secret message sent to most young people today by the society around them is that they are not needed, that the society will run itself quite smoothly until they- at some far time in the future- will take over the reins," reads a quotation by Alvin Toffler. However, the reality is that society does not function well on its own because the rest of us need all the vigor, intelligence, creativity, and talent that young people can bring to bear on our problems. People need to be made aware of the fact that their decisions matter not only to themselves but also have an impact on society, and that they are responsible for bringing about a systemic change when the time calls for it. For society to attempt to solve its desperate problems without the full participation of even very young people is imbecile.

#### **CONCLUSION:**

With regard to the five principles of the Capability Approach, the shortcomings of the educational system have been discussed in detail. It is imperative that we invest in the education of this enormous demographic, and in order to get the most out of the expanding youthful population, the discrepancies in educational opportunity distribution and quality must be addressed quickly. It is necessary to stop these potential economic assets from becoming damaging liabilities. Young people who are disenchanted and frustrated are easy prey for extreme groups to manipulate (as is seen in Naxalite-affected areas), which can result in political instability, disorder, and a significant economic setback. Additionally, it is imperative that the national regulatory bodies and the central government analyze and closely examine their own education policies. To ensure that education meets not just the needs of industry but also those of the person, a sensible national education policy must be developed to monitor both the qualitative and quantitative growth of institutions. The policies should be put into practice across society and not merely serve as a guideline. Red tape, corruption, and a general lack of interest on the part of the regulatory and monitoring authorities frequently cause these measures to get slowed down. Before the higher education system in India descends into a state of complete and irreversible disorder, it is essential to address these problems with a rigid and methodical approach.

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## "A SCRUTINY ON THE ANCIENT INDIAN EDUCATIONAL SYSTEM - ITS ORIGIN AND DEVELOPMENT IN INDIA"

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#### **ABSTRACT:**

While the modern educational system emphasizes intellectual development alone, ancient Indian education during the Vedic period placed a strong emphasis on the holistic growth of the shishya. The purpose of education was to develop the student's character and to nurture their mental, physical, emotional, and spiritual levels. It was not just to impart knowledge or help them become skilled in a certain skill for employment efficiency. The fundamental objectives of Vedic education in ancient India may be characterized as the instillation of civic and social duties, the encouragement of social efficiency, the dissemination of religious preachings, and the preservation of culture. The goal of the current study is to "understand the roots of value education in India," tracing it back to the ancient educational systems that were in use, the subjects that were taught, the role of the Guru, and the many strategies utilized in the Gurukulas to instill positive values in students.

Keywords: Ancient Indian Education, Vedic Period, Guru, Shishya, Gurukulas, Value Education.

#### **INTRODUCTION:**

Education should be used to create better people, better citizens, and a stronger nation (Sw. Vivekananda). The Vedic educational system, which has "emancipation" as its cherished objective (savidyayavimuktaye), is revealed to us when we revisit the traditional Indian educational system (Mukhopadhyay, 2004). The main objectives of education in ancient India were to instill civic and social duties, foster social efficiency, preserve national culture, and disseminate religious preachings (Altekar, 1944). Vedanta states that there are two types of ignorance: tulavidya (empirical ignorance) and mulavidya (causal ignorance).

Learning gets rid of the first one and teaches us about empirical things, but getting rid of causal ignorance allows us to become more aware of ourselves and brings out our innate divinity, or consciousness (Sw. Prabhananda, 2007). The very core of Vedic education was this kind of instruction that aids students in realizing the true purpose of learning and knowledge—"Self Realization," or the realization of oneness with Brahman. The Guru served as the wisdom preceptor in the Gurukula, which is at the very center of the traditional Indian educational system. The Guru loved and cared for the students as if they were his own sons. The students often referred to as shishyas, resided in the Guru's home while maintaining cleanliness, studying the Vedas, and acting as the Guru's adopted children.

"School was home and home was school," so the Gurukulas acted as both residential and educational facilities, serving as windows into both home and school life and aiding in the development of the student's moral character by encouraging feelings of cooperation, compassion, and holistic growth.

#### **OBJECTIVES:**

- To study the roots of value education.
- To know the role of guru in value education.

• To perceive the strategies utilized in the Gurukulas.

#### RESEARCH METHODOLOGY:

This study was developed on the basis of exploratory research. The examination data is gathered from a wide range of supplementary sources via the internet, including journals, websites, e-books, and other resources.

#### The Vedic Period:

According to Bhatnagar and Mullick (2008), the term "Veda" (which means "knowledge") derives from the root "vid," which means "to know," and as it is formed of verses, it refers to knowledge (Yajush). The primary goals of education at this time were redemption through the eradication of ignorance through religious preaching and self-realization or realization of the Brahman, of which the ego or Atman is only a portion. This time period is distinguished by the wide dissemination of moral and value education. The hubs for education and learning were the Gurukula, Rishikula, and Vedic schools.

#### Major goals and values of Vedic education:

In the traditional Indian educational system, education was viewed as the only effective means of illuminating the path in a variety of spheres of life and promoting human development on the whole (Bhatnagar, 2008). "If anybody is greater than the other, does not mean that he has extra bodily organs, but he is great because his intellect and mind have become enlightened and completed by actual instruction," states the Rigveda. According to Altekar in 1944, the primary principles of ancient Indian education that encouraged the formation of values in students were:

Infusing religious piety and religiosity: Priests and Vedic Rishis served as teachers in ancient India (seers). Priests and Vedic Rishis served as teachers in ancient India (seers). Students were required to participate in a variety of religious observances (vratas) and yajnas, including the Upanayana ceremony, daily prayers, and other activities that helped instill confidence in God and build routines that led to self-discipline. Festival celebrations helped to inject religious piety, which in turn served to infuse positive spiritual ideals, which in turn encouraged the development of good moral behavior.

Character development: The second educational goal was to help students develop good moral feelings and moral character. In India, it is believed that education helps a man control his animal nature and build an ideal nature through moral feeling. Education is thought to assist a man manage his initial animal nature and improve his mind control. By considering these lines from Manu, II.118, (as recounted by Altekar, 1944), it is possible to comprehend the importance placed on character formation in the ancient Indian educational system: सावित्रीमात्रसारोपिवरंविप्र: सुयत्रित:।मायंत्रितस्त्रिवेदोपि: सर्वाशीसर्वविक्रयी।।. The preservation of the Vedas through study and memorization was regarded as a matter of national importance because it is believed that their message has been revealed. However, there existed a view that a person of excellent character with a cursory understanding of the Vedas should be favored over a scholar who, despite being well-versed in the Vedas, leads an impure life due to his habits and thoughts.

**Education's spiritual purpose:** There were two categories of knowledge, Para Vidya and AparaVidya. While the Para Vidya focused on knowledge connected to intellectual endeavors for gaining salvation and self-enlightenment, the AparaVidya dealt with the more practical aspects of education. Thus, under the tutelage of the Guru, the student's total development took place in the

form of spiritual emancipation, and moral, spiritual, and character development, assisting one in realizing the identity of the Atman (individual soul) and Brahman (universal soul) (Bhatnagar, 2008).

#### Moral goal of education:

Education's moral purpose was to assist people to comprehend life's moral principles and help them understand intangible qualities like truth, nonviolence, beauty, and goodness.

#### **Student development overall:**

The kids were encouraged to have a positive outlook and treat their work with dignity. The students relied on oral learning (shruti) as their primary method of education, and their intellectual liberation was facilitated by the meticulous attention devoted to the right pronunciation and devotion to memory. Sound (dhvani), words (shabda), and poetry (chanda) all received attention (Bhatnagar, 2008). The three Vedas (Rigveda, Yajurveda, and Samaveda) and 18 practical disciplines, such as military sciences, archery, medicine, astrology, astronomy, accountancy, commerce, and agriculture, were among the subjects taught to support the student's total growth. Depending on the caste and gotra of the pupil, magic, arts, dancing, music, and snake charming are among the other options (Altekar, 1944). The "tree of education" should blossom in wisdom, knowledge, and manners", the Altekar.

#### Character-building strategies used in the traditional Indian educational system:

- Regular religious observance or prayer
- Treating the preceptor or guru as a father
- Paying close attention as the Guru transmits Vedic mantrams verbally, remembering them, and reflecting on their deeper meaning. (Mantram literally translates as "birth of meditation")
- Strict adherence to regularity and discipline in gurukulas
- Strict emphasis is placed on all students adhering to Brahmacharyashrama, which is a style of life centered on realizing Brahma (God) and conducting one's affairs in accordance with his precepts (Mukhopadhyay, 2004)
- By imitating the teacher's behavior, developing a sense of responsibility for the welfare of everyone, including the Guru, fellow students, birds, and animals.

#### **Duties of a Shishya:**

According to Bhatnagar and Mullick (2008), the students' tasks included the following:

- Acting as though the Guru were one's own parent
- Maintaining the Gurukula's cleanliness
- Gathering firewood and cooking fuel
- Requesting alms
- Sharing and concern for classmates and peers
- Consuming basic foods (sattvic food)
- Being sincere and kind by nature

The virtues of honesty, camaraderie, and compassion for all were taught to the students. They were instructed that "all humans are just leaving on a universal tree" (Sw. Prabhananda, 2007). This inspired them to show compassion, generosity, and excellent manners toward all living things. Through his own behavior, the teacher taught the students these ideals. Being truthful is a noble characteristic and the cornerstone of our ethical and spiritual lives, thus emphasis has been placed on cultivating this quality. A practitioner of truth must be on guard at all times to make sure that their thoughts, words, and actions are in harmony, the shishyas were instructed. And it takes guts, solid determination, unyielding willpower, and everlasting tenacity to exhibit such candor. The Aitareya Upanishad states Om! May my words be founded on (according to) my thoughts, and vice versa.

Please reveal yourself to me, Self-effulgent One. May you both, your speech and your mind, be the Vedic message to me. I hope everything I heard stays with me. Through this study, I will unite (eradicate the distinction between) day and night. I'll say what is psychologically true as well as what is true audibly. I pray that the Brahman would keep me safe as well as the teacher who is speaking, so please also pray for protection for them both.

#### Om, for world peace!

The knowledge found in the Vedas, scriptures, and shastras was therefore imparted to students along with daily life experiences. This ancient Indian educational system was further based on the fundamental elements of respect, faith, and guidance of the Guru, which together form the three pillars of the educational foundation (Mukhopadhyay, 2004).

#### **Role of the Teacher:**

Guru, the Sanskrit word for teacher, is one who dispels ignorance and imparts knowledge. The meaning of the word "guru" according to etymology is "one who may remove (ru) darkness of ignorance" (gu). The common assumption is that "values are caught, not taught," teachers must develop their own character before assisting others in developing theirs since pupils imitate what they see their teachers doing (Sw. Nikhileshwarananda, 2014).

#### **Centers of learning in the Vedic Period:**

Centers of study throughout the Vedic period included gurukulas, rishikulas, viharas, ashramas, and preceptors' cottages.

#### The lifestyle of students:

In addition to honing their talents in specialized disciplines like archery and weaponry, shishyas practiced Brahmacharya, ate modest and pious meals, learned to serve the Guru, took care of their own and others' needs, and performed household tasks like cooking and cleaning. They considered their guru to be their own father and shared an ashrama with him.

#### **CONCLUSION:**

India has a long history of being regarded as a spiritual nation. Indian heritage has always included religion, philosophy, and spirituality as a core component of its educational system. In contrast to the contemporary western educational system, which encourages one-dimensional progress of the individual and causes the loss of values owing to its lack of an ideal, the Vedic educational system saw "learning to be and become" as an ongoing, lifelong process. In order to meet the needs of the modern educational system while maintaining the values and qualities that have been a part of the Indian nation since time immemorial, value education should be made a fundamental component of it.

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# "A EXPLORATION ON ANALYSIS OF TOURISM POLICY OF KARNATAKA 2015-2020"

#### Dr. SUJATHA

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#### **ABSTRACT:**

The largest factor in a nation's socioeconomic development is tourism. Many nations around the world have demonstrated a high level of expertise in promoting tourism for a number of years. In the end, one of the most important topics of conversation on the planet is tourism. Travel agencies, tour operators, the local community, and the government, in particular, must continuously work to develop the tourist industry. Developing the tourism industry through tourism policies is mostly the responsibility of regional and national governments. The preservation of old culture and legacy is aided by tourism. A good tourist policy predicts the future expansion and growth of the industry. This theoretical article analyses the potentials and limitations of the 2015–2020 Karnataka state tourism policy. The study's goal is to examine the numerous aspects of Karnataka tourism that contribute to the soundness and originality of the policy. The study is limited to tourism in the state of Karnataka. The study's findings may be used by the government agency and other tourism stakeholders to improve and differentiate the next tourist strategies.

**Keywords:** Karnataka Tourism, Tourism Policy, and Tourism Promotion.

#### **INTRODUCTION:**

Traveling to another location for purposes of a business, entertainment, education, or leisure is referred to as tourism. It is a means of generating income in the economy. Today, tourism stands for the maintenance of a high standard of living as well as the conservation of our rich history, culture, flora, and animals. Both skilled and unskilled employment opportunities are also produced by tourism. Tourism is now the second-largest service sector in terms of income. The main pillars supporting tourist revenue development are sensible tourism policies.

#### **DEFINITION:**

Tourism comprises the actions of persons traveling to and staying in areas beyond their customary surroundings for not more than one consecutive year for leisure, business, or other purposes unrelated to the execution of an activity remunerated,' said the world tourism organization. The study's goal is to examine the numerous aspects of Karnataka tourism that contribute to the soundness and originality of the policy. The study is limited to tourism in the state of Karnataka. The study's findings may be used by the government agency and other tourism stakeholders to improve and differentiate the next tourist strategies.

The term "the phenomenon and relationships originating from the trip and stay of non-residents in so far as they do not lead to permanent residency and are not connected with any earning activity" was first used by Hunziker and Krapf in 1939. (Bhatia A.K).

Tourism is the blending of numerous goods and services, including lodging, travel, food and drink, attractions, and regional goods. Therefore, the totality of all service providers is tourism.

#### **Review of the literature:**

In the previous study, it was shown that tourists travel to a certain location with the intention of buying trinkets and local goods, which helps the local economy. The report also provided an overview of community-based and environmentally friendly tourism in Karnataka.

**Rich Harrill** (2014) has concentrated on starting citizen engagement processes relating to tourism-related concerns and locating groups of people concerned about or opposed to, tourist planning and development in their communities.

As indicated by *Mr. Lalit Mohan Bhatt (2013)*, arranging is fundamental for the travel industry. He asserts that tourism is a multidisciplinary endeavor that calls for the effective use of people, things, and resources. Planning is more crucial because India is a nation with a diverse geographic and social landscape.

The disadvantages of tourism planning for development are covered by *Clare A. Gunn* (2004). His research indicates that current tourism initiatives are unable to live up to stakeholder expectations. Therefore, planners must take into account tourism's many facets.

Zeroing in on the showcasing of the travel industry in Libya, *HaitamBizan* (2012) reaches the resolution that the government should create comprehensive strategies to ensure the achievement of the organization's fundamental goals. The issue is related to the growth of tourism stakeholders whose plans and strategies cannot meet the demands of the current tourism sector standards.

The Indian tourism industry's problems are attempted to be reflected by *Robert Jan Baken et al. in 2014*. The study takes into account the lack of a scientific study or method in the formulation and implementation of tourist strategies and policies. As a result, carrying out the policy becomes more crucial than planning.

The tourist sector is examined from the standpoints of liberalisation, privatisation, and globalisation by *Ashish AnkushNaik et al. in 2013*. Today, travel and tourism are more of a way of life than a business. The purpose of the study is to pinpoint the tourist sector's potential in the context of India.

In their 2014 article, B Chandrashekhara et al. highlight a number of issues related to the promotion of tourism in Coastal Karnataka. The article also makes several recommendations for ways to encourage ecotourism in Coastal Karnataka.

The government and other interested parties are reviving tourism as a significant economic and financial force. To design appropriate rules and, as a result, promote tourism in Karnataka, the government created the Tourism Vision Group. The main goal of Vision Group 2020 is to promote tourism to international standards.

#### **OBJECTIVES:**

- 1. To examine the tourism policy for the period of 2015 to 2020 in order to enhance tourism in Karnataka.
- 2. To propose various actions to enhance tourism in Karnataka.

#### **Research Methodology:**

This theoretical investigation is supported by primary and secondary data. Discussions with stakeholders and industry professionals on tourism are how primary data is gathered. Secondary data is gathered from a variety of publications and journals. Finally, a critical analysis of Karnataka's tourism policy was conducted.

#### An evaluation of Karnataka's tourism policy:

- The tourism policy from 2009 to 2014 was designed with tourists in mind, whereas the program from 2015 to 2020 takes an investment-focused approach. The policy took into account all the parties involved in Karnataka tourism with an emphasis on overall inclusive growth.
- The policy places a lot of emphasis on using an inclusive and balanced approach to regional development. Various subsidies and discounts are offered with a focus on private investors. The

- policy also aims to streamline the procedures by creating a firm that would provide hassle-free tourism services.
- Promoting business investment in tourism initiatives, especially those that will enhance rural tourism. Responsible tourism will be used for this.
- Motor vehicle tax is not required to be paid on tourist vehicles that are purchased and registered during the policy year 2015-2020 for use in tourism-related activities. This encourages thousands of young people who are unemployed to become self-sufficient.
- The Tourism Policy 2015-2020 gave green banking in tourism top priority by encouraging stakeholders to use the internet and soft-related technologies in tourism, such as mobile apps, Wi-Fi, social networking, internet banking, and e-guides. The other issue with the tourism policy is heritage tourism.
- Greater emphasis on encouraging sustainable growth and the sustainable development of tourism destinations. Creative, environmentally friendly, and nature-focused tourism is a major priority of the tourism policy for the years 2015 to 2020.
- The development of small aircraft and carriers to improve the accessibility of the aviation industry.• Motor vehicle tax is not required to be paid on tourist vehicles that are purchased and registered during the policy year 2015-2020 for use in tourism-related activities. This encourages thousands of young people who are unemployed to become self-sufficient.
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- Greater emphasis on encouraging sustainable growth and the sustainable development of tourism destinations. Creative, environmentally friendly, and nature-focused tourism is a major priority of the tourism policy for the years 2015 to 2020.
- The construction of caravan parks with a minimum parking capacity of 5 caravans on an area of 2 acres. These campgrounds must meet minimum requirements for amenities. There are discounts and financial aid available for building a mobile park. Additionally, the regulation promotes wayside amenities.
- By the conclusion of 2019–2020, the policy hopes to have invested a total of Rs 54000 crores. The primary goal for the policy period is to generate about 30 lakh employment possibilities, as required by KTVG. The government sponsors the introduction of new categories of tour guide courses and programs for occupational skill training.
- The current state of the conventional tourism industry and the creation of a supervising committee for numerous tourism initiatives. Loans with no interest for ultra-mega projects. Taxes on various levels of tourism-related goods and services were also waived by the government.
- A strong emphasis on presenting event-based tourism and film-induced tourism in a sustainable way. Quick and efficient resolution of complaints through the SAKALA-E administrative system.
- The policy highlights key investment areas based on the socio-cultural and economic diversity of the region. To concentrate on various tourist locations, tourism clusters are developed. 10% more funding is provided for initiatives that are put up in these concentrated locations.

#### **Tourism Policy's Core Areas for 2015 to 2020**

- *Heritage areas and groups:* Through the creation of heritage clusters and zones, the Tourism Policy 2015-2020 seeks to promote heritage tourism. A master plan will be created for the development of these areas as heritage zones after identifying numerous circuits and taluks.
- *Green and sustainable tourism:* The sustainable growth of the tourism sector is highlighted. The main issues of sustainable and green tourism are rural tourism, farm and Agritourism, and estate walks
- *E-Tourism:* E-tourism is one of the main goals of Tourism Policy 2020. The main emphasis is on the electronic administration of tourist-related activities including e-banking, online payments, and net-banking, app tourism, social networking, etc.
- Weekend and movie-related travel: The tourist agency is also emphasizing weekend travel to popular destinations like Coorg and Chikkamagalore. Promoting film-induced tourism and minimizing the environmental impact of filming are given particular attention.

#### **Findings and Suggestion:**

- Due to its distinctive characteristics, Karnataka's tourism policy for the years 2015 to 2020 is highly remarkable. A focus on investments informs the tourist policy. The main component of the tourism business, however—tourism promotion tools—was ignored by the strategy.
- Local transportation system development and promotion have not received enough attention. Local transportation has a significant impact on the number of tourists that arrive, thus it is possible to call attention to the need for investment in the development of local infrastructure.
- The policy paid little attention to the growth of the ancillary industry. Ancillary industry growth is necessary for sustainable community development. The introduction of special packages can help the ancillary business develop.
- An excessive amount of focus is placed on tax exemptions and investment subsidies. It would have a negative impact on tourism-related revenue.
- Unfortunately, the current tourist policy also failed to recognize that the foundation of tourism development is higher education. Future policy should prioritize promoting and supporting higher education in the tourism industry.
- The expectations of tour operators and travel companies are not met. The focus of the policy must be on supporting domestic tour operators and travel agents, who are essential to the growth of inbound tourism. For local company owners who want to launch a tourism enterprise in Karnataka, special packages under Rs. 10 lahks can be offered.
- The creation of unique packages to promote food and wine tourism. Karnataka is known for its exquisite cuisine, therefore there is room for experimentation when it comes to promoting culinary tourism.
- The other areas that require focus are cruise tourism and houseboats. Future policy must promote houseboat and cruise tourism using the Goa and Kerala models, respectively.

#### **CONCLUSION:**

A fruitful effect of the KTVG is the Karnataka tourist policy 2015–2020. By the end of the policy period, Karnataka is to be transformed into a top tourist destination. The policy goal is to emphasize investment right away because it is now a crucial component of growth. There are a few overlooked areas, nevertheless, that should be emphasized in the next policies. By that time, Karnataka would unquestionably be a top destination for both domestic and foreign tourists.

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# "IMPACT OF INTERNATIONAL TRADE ON THE ECONOMIC GROWTH OF INDIA"

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#### **ABSTRACT:**

The most significant determinants of economic development in a country are international trade. The international Trade of a country consists of inward and outward movement of goods and services, which result into outflow and inflow of foreign exchange from one country to another country. This main purpose of this study is to analyze the impact of international trade on economic growth of India using annual data collected from the reports of Ministry Of Commerce. Data were analyzed by using statistical tools. The analysis revealed that there is a significant impact posed by international trade on economic growth of India. Import contributes positively to our Gross Domestic Product (GDP) where as Export's contribution is unenthusiastic. Finally some recommendations have been provided at policy and strategic level.

**Keywords**: International Trade, Economic growth, gross domestic product etc.

#### **INTRODUCTION:**

International trade refers to trade throughout national boundaries. The increasing volumes of international trade, as well as the decrease of trade barriers, have triggered analysis and debate on the effect of international trade on the economic growth of nations. Historical validation has shown that worldwide energetic nations are likely to be much more effective compared to nations that just make for the domestic market. The relationship between economic progress and international trade of a nation could be sometimes negative or positive, what establishes the dynamics of the connection is actually the economic frameworks put in place to control the trade. Predominantly in the world today of ours, there's rarely a nation which can endure by itself without engaging in trade interactions with various other places. The neo-classical and classical economists have placed much credence on international trade as an engine of economic development.

The explicit objectives of the economic reform program of India after 1991 with regard to the outside sector were creating a significant change in the momentum of export development as well as to attract huge inflows of foreign capital in the type of export-oriented FDI. It's on this particular note that the analysis intends to look at the connection between economic growth and international trade of India.

#### **Literature Review:**

Atoyebi et al. (2010): viewed that that there exists a positive relationship between international trade and economic growth of the country, in that both international trade volume and trade structure towards high technology exports result in a positively effect on the economy. Giaruzazmi (2011) carried out a study of the Impact of Trade Liberalization on Economic Performance of Members of OIC which liberalized their economies since 1970's. His findings posits that although the effect differs from country to country, but on the average, trade liberalization has improved the countries' GDP per capita in the medium term, but the ratio of exports, imports and trade over GDP did not improve after trade liberalization.

Azees et al. (2014):opined that international trade has a significant and positive impact on economic growth of the country. The results of the study present a positive relationship between imports, exports and openness on the economy.

**Ahmad** (2018): studied the impact of international trade on economic growth in Bangladesh and observed the impact of variables of export and import on GDP. His study observed that international trade has a significant positive impact on economic growth in Bangladesh and international trade is strongly positively correlated with economic growth.

**Maizel** (1968): studied the relation between industrialization and international trade. He examined both imports and exports in this connection. His findings suggest that any substantial variation in the exports resulting from industrialization would affect the level of imports indirectly via the effect on exports. He observed that the import content will decline in a developing economy, after reaching a matured stage of industrialization.

#### **Objectives of the Study:**

- To understand the concept of international trade
- To know the impact of international trade on economic growth of India
- To analyse the role international trade on economic growth of India

#### **Research Methodology:**

The study employs the Augmented Dickey Fuller (ADF) Test for unit root and Autoregressive Distributive Lag Model (ARDL) co

integrationapproachwhichentailstheWaldTest,LongrunOLSestimationtest,ErrorCorrectionandshort Runrelationship estimation test, as well as the short run Causality test. The data on thevariables of model and Trade Openness Indicator were sourced from the various datasources of The Handbook of Statistics on the Indian Economy and the UNCTAD,WorldBankDatabases.

#### The Significance of International Trade:

Economics works with the correct allocation as well as the efficient use of scarce online resources. International Trade is concerned with the allocation of economic energy among nations. This kind of allocation is actually carried out to the world markets by means of international trade underneath the idea of free trade, the most effective items are made as well as purchased in market that is competitive, as well as advantages of effective generation such as better quality as well as lower cost can be found to other individuals of the world.

International trading lets the advanced nations use the resources of their efficiently love technology, labour as well as capital. As most of the places are actually gifted with various assets and natural energy (labour, technology, capital, and land) they are able to make lots of items better. Sell at cheaper costs compared to some other places. A nation is able to obtain an item from another country in case it cannot successfully create it to the national boundaries. Worldwide trading enables the various nations to take part in an economy that is worldwide stimulating the foreign immediate investors. These people invest the money of theirs in the foreign businesses along with other assets. Hence, countries could become cut-throat worldwide participants.

#### Impact of International trade on economic growth:

International trade has played an important role as a major driver of economic growth for the latter half of the 20th century. Nations with strong international trade have become prosperous and have the power to control the world economy. International trade has a major role in economic development of any country. International trade has significant role in following key areas of economic development:

- Through specialization and increased world output, international trade expands the range of commodities available to the population and thus increases choice and welfare of the population. International trade provides countries with access to resources, which they may not have naturally. It provides access to markets for products which may not be consumed domestically. In this way, international trade stimulates economic growth.
- Trade leads to increased and more efficient use of a nation's resources. As seen from the Hecksher - Ohlin model, it leads to factor price equalization and a rise in the real incomes of resource owners.
- An outward looking trade policy is superior to partial or complete isolation. International trade leads to higher output, increased consumption and higher rewards for those sectors where a country has comparative advantage.
- International trade helps to attract foreign investment to exploit a country's comparative advantage. This can also result into investment in other sectors of the economy. For example, mining and export of minerals can lead to new investments in power generation, plantation agriculture, tourism, etc. when markets and good relations are created abroad. Expanded markets would lead to increased supply of foreign investment, domestic savings and skilled labour. The international trade helps expand economy by outward shift of Production Possibility Frontier (PPF) and allows consumption outside of PPF. Under the field of macroeconomics PPF represents the point at which an economy is most efficiently producing its goods and services and, therefore, allocating its resources in the best way possible.
- Export-led growth creates linkages which stimulate the development of other industries. A steady growth of an export industry, such as textiles may create sufficient demand for some input such as dyes to warrant its production. This is the backward linkage associated with trade. For example, the wheat industry in North America created sufficient demand for rail transport and farm equipment so that these industries had to be established.
- International trade may lead the development of infrastructure such as roads, rails, power plants and telecommunications to facilitate trade.
- Foreign trade, especially the export sector may encourage the development of local entrepreneurs and skilled labour. Trade leads to travel and exposure to different places and cultural, which can promote learning and enhance experience.
- International trade enhances competitiveness of domestic industry as domestic industry is required to compete with international products which may be of superior quality and at a lesser price.

#### **Trade Liberalisation:**

As of 2020, India's share in world trade stood at 2%. India needs to raise this share by outlining more trade liberalisation policies and signing more free trade agreements. To be able to gain access to developed markets, India needs to be willing to open domestic markets. For example, in the context of trade with Europe, it still imposes high dues on Indian exports, putting India at a disadvantage. Europe will only be willing to sign such an agreement if India is willing to open its markets for goods such as automotive.

#### **Trade Policy Stability:**

India's relatively low participation in the global to cement its position in the global value chain, India needs to make a commitment towards ensuring stability in its trade policies. This aspect

is critical in the post-covid era, as multinational companies are diverting focus from China to hedge supply chain disruptions.

#### **India's Trade Openness:**

The year 1991 has been a critical period for the Indian economy with huge burden of Balance of Payments deficit situation and current account deficit along with a fall inalmost all the macro variables of the country determining growth and development. The study observes the performance of India's Trade Openness Indicator. The Trade Openness Index is an economic metric calculated as the ratio of country's to taltrade, the sum of exports plus imports, to the country's gross domestic product. The largertheratio, the more the country is exposed to international trade.

The exports and imports growth trend of India is presented in Figure 1. The growth trend in exports and imports continued except for a few years, the year 2009 agains a wanegative phase owing to US subprimecrisis and for theyears 2015 and 2016 owing to huge inflationary trend in the international market for oil and gold.

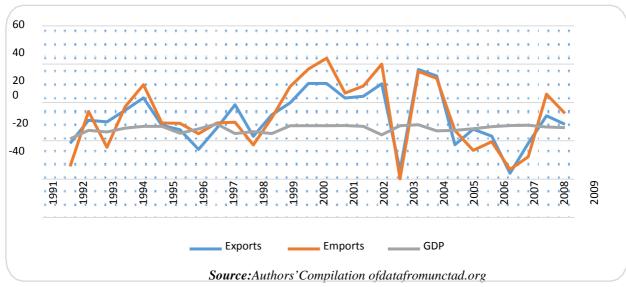


Figure 1. India's Growthrate of Exports, Imports & GDP

Indian economy owing to the experience of many world economies including Chinaandits East Asian neighbours, integratedits economy with the world economies with the policy reforms of 1991. As a result itstrade openness indicators gradually improved (Figure 2). The average TOI indicatorfor India is at 31.012 which is less when compared with the other Asian partners. Forthe initial period the TOI indicator is at 19.701 and there was a gradually increase till the year 2008 which is at 42.142 and their there was a significant increase by the year 2017 which is at 30.378, except for the years 2014 (31.622) and 2015 (31.622). The gradual increase in the integration of the economy is a result of series of policy implementation strade liberalization measures taken up to liberalize the economy, the country could be seen moving up the ease of doing business index to 77<sup>th</sup> position inthe year 2019.

Figure 2 . India's Trade OpennessIndex

50,000
40,000
20,000
10,000
1990
1995
2000
2005
2010
2015
2020

Source: Authors' calculation of data from unctad.org

#### **Positive Effects of International Trade on Economic Growth:**

International Trade has positively affected the economic development of a nation in the following ways:

- 1. International trade injects worldwide competitiveness and hence the domestic business units are likely to be extremely effective being exposed competition that is international. Because of the integration with the world economy the business owners are able to have access that is easy to technological innovations. They are able to use the newest technologies to boost the efficiency of theirs.
- 2. The developing countries have higher trade protectionism methods as compared to the advanced nations. The countries which have adopted these kinds of procedures are actually seen to enjoy the advantages of an open trade regime.
- 3. The items which are labour rigorous including clothes, footwear, and textiles are actually exported by the developing nations to both underdeveloped and developed nations. This kind of exports earns serious tax revenue of countries as Mexico, India, China and a lot more.
- 4. International Trade has additionally brought in a decrease in the poverty level. India was a closed economy in the 1960s as well as 70s. There wasn't actually a 1% decline in the poverty level. The whole situation transformed into international trade and globalization. Based on Prof. Jagadish Bhagwati the decrease in the poverty level is because of a pull up instead of a trickledown outcome. The economic development brought around by international trade is able to produce financial information. This kind of assets could be utilized to set up anti-poverty programs. Better training and health facilities can additionally be provided to the poor.
- 5. The exclusion of all kinds of trade barriers in the agricultural products of the advanced nations will result in a decline as well as an increase in production as well as planet prices

**CONCLUSION:** To conclude it could be said that, international trade leads to economic development offered the policy methods, as well as economic infrastructure, is actually accommodative adequate to cope with the changes in the financial and social scenario which come from it.

Policy suggestions to the federal government consist of the enhancement of international trade participation by India. This may be accomplished through producing the enabling atmosphere for trade promotion and also increased participation of India in the world market. Particularly, the government must improve the generation of much more exportable commodities by providing the producer's tax incentives and supplying them with subsidies when needed. The federal government must also lower export tariffs so as to motivate a lot more exports since export is actually discovered to have an optimistic impact on the economic growth of India.

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# "A REVIEW ON PHYSICAL EDUCATION IN DIGITAL ERA"

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#### **ABSTRACT:**

This study covered both theoretical and practical aspects of using technology in our physical education program. It improved how well students learned sports tactics through both mental and physical exercises. Technology has the ability to make physical education instruction simpler and more effective as well as to give physical educators access to vital data that they may utilize in advocacy campaigns. Additionally, teachers can record video interviews with students to capture their opinions on physical education and motor learning. The education systems around the world have been significantly impacted by the quick advancements in electronic technology. Physical educators today have access to a variety of tools thanks to technology, especially mobile technology, to assess and enhance their students' physical skills. Video analysis, wearable technology, fitness apps, gaming consoles, virtual classrooms, monitors, and trackers are all on the list.

**Keywords:** Technology, Virtual Classes, Digital Platform, Physical Education.

#### **INTRODUCTION:**

Technologies have improved education, increased subject matter, tools, and procedures, and altered the connection between subject-matter expertise, teachers, and students—especially in the last twenty years. The education systems around the world have been significantly impacted by the quick advancements in electronic technology. Technology utilization has a significant impact on how the discipline and the student communicate, altering learning styles and fostering intrinsic motivation and metacognition. The two most significant educational technologies (video recording and personal computers) have led to a resetting of knowledge and the emergence of new avenues for intervention in each discipline.

The use of educational technology to its fullest extent can not only benefit the design, development, utility, assessment, and management of the sports teaching training process and teaching training material, which helps colleges form self-character, but has also achieved outstanding achievements in the physical education discipline that have received unprecedented attention from sports teachers and researchers.

#### **Information and Communications Technology:**

In order to overcome the misconception that information and communication technologies (ICT) are an extraneous component, particularly in the field of physical education, the big educational challenge is to achieve a meaningful methodological implication for curriculum development. To fully utilize the potential of ICT for the management of education, professional development, and life-long learning, requires specific training that includes empowerment. Most institutions can use the apps in the field of health and physical education to enliven and enhance their course offerings. There are many readily available technological tools that support the promotion of health and physical activity.

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Today's students and teachers need to have new competencies in order to use a variety of technologies. Students must use technology and exhibit motor skills primarily through self-directed learning. Learning how to coordinate the use of many tools and the structuring of the tasks is crucial. Instead of the conventional method of learning in gyms, children will have better prospects thanks to the development of physical education curricula and health promotion initiatives.

#### **Physical Education's Recent Technology:**

Physical literacy learning processes are formed in accordance with consecutive interdependent stages and are crucially important components of physical education instruction. Students are motivated by the use of technology in physical education lessons. It helps to track students' development, spot gaps in their motor skill repertoire, and boost their perception of their physical self-efficacy.

Physical educators today have access to a variety of tools thanks to technology, especially mobile technology, to assess and enhance their students' physical abilities. The list consists of video analysis, wearable technology, fitness apps, gaming systems, online courses, monitors, and trackers.

#### A) ANALYSIS OF VIDEOS:

One of the instruments for qualitative assessment is video analysis. It promotes the student's impression of competence and is a useful tool for tracking learning levels. It is therefore possible to analyze motor tasks, compares the evolution of learning at various times of the year while varying the teaching methods, compares the performance of various students, disassembles and reassemble motor sequences to detect errors and understand the learning outcomes and create complex combinations of motor sequences.

#### **B) APPLICATION FOR MOBILE:**

Nearly everyone owns a smartphone, and PE teachers can take advantage of this technology to motivate their pupils to exercise. Even though teachers definitely don't want their students to be addicted to their phones throughout the class, using phones and phone apps should be promoted when there are clear educational benefits.

There are many applications that may be used, some of which enable exercise tracking and dietary guidance while others aid to improve sports like basketball. Apps that analyze video and pictures can be used to analyze athletic actions, which ultimately aids in the development of physical abilities.

Nowadays, there are many phone apps available that measure motions and provide dietary advice. With a few clicks, students may quickly access crucial information about their diet and exercise regimen. Best of all, the majority of those apps are free. While some applications charge a one-time fee or a subscription fee, the costs may be justified by the health advantages of using well-informed exercise and food regimens.

#### C) NETWORKED VIDEOS:

Streaming videos is now more accessible than ever thanks to quicker and more dependable internet. Through the use of online videos and demonstrations, PE instructors can motivate their pupils to improve their abilities. PE instructors won't have trouble finding films that may meet the needs of every student because of the breadth of knowledge that is readily available online. However, teachers must use caution when picking videos. The movies must be suitable for the class and grade they are teaching, so they must check.

In order to foster higher learning, teachers should also encourage their students to create their own instructional videos of any exercise they are passionate about doing. Compared to letting kids watch pre-existing online videos, this is more interesting.

#### D) ELECTRONIC CLASSES:

Being "physically active" is merely one aspect of physical education. Since learning is still taking place, students are expected to talk with their teachers about what they are learning, what they are finding difficult, and any other information that would help them comprehend anything better. In order for students to participate in the conversation and challenge the teacher's ideas and get a piece of better knowledge, effective learning requires two-way communication. Creating classroom blogs or webpages has already become a common practice in many classrooms as a way to utilize the online world. A class website can be helpful for promoting discussion after class or for facilitating communication for students using physical education approaches, working on sports practices, or exercising outside of the classroom.

Utilizing video chat apps like Skype and Hangouts to welcome visitors into your classroom is a fantastic additional way to take use of virtual connectivity. Students might be encouraged to participate in web quests designed to foster intentional inquiry or online courses about fitness, exercise, and nutrition. Students can voice their comments and perspectives about their activities in virtual courses. They are helpful in enhancing students' communication and writing abilities. They help kids integrate into the media and develop their imaginative thinking.

#### **E) SYSTEMS FOR GAMES:**

Students' attitudes toward competing and being physically active can be altered by playing video games. They appeal to their fondness for video games and pique their curiosity about their use in physical education. They're even a fantastic way to keep youngsters moving during inclement weather.

Many physical education facilities already make use of interactive video games like Dance Revolution, Wii Fit, and Wii Sports to encourage students' physical exercise. They provide a viable substitute for exercising outside and have effects that are comparable to those of outdoor physical activity. Teachers of physical education can readily capitalise on their students' passion for video games to increase interest in the subject. By integrating gaming systems in gym classes, students can turn an activity associated with inactivity into something constructive. They maintain students' interest and engagement, which they may maintain at home.

#### (F) MONITORS AND TRACKERS:

Wearable technology (wearables) and mobile phone applications (apps) that monitor physical activity and sedentary behaviour may help these health behaviours. Teachers must be aware of what their pupils can and cannot do because not all kids have the same physical capabilities. Since it's vital to customise a programme for each individual student's body, heart rate monitors are now indispensable for determining a student's level of physical fitness and for creating goals that are both reasonable and practical. Pedometers have joined heart-rate monitors as essential tools in physical education. They are very good and trustworthy at tracking steps. Even when a student is not participating in exercise or a workout, they can monitor their level of activity. Additionally, a pedometers are functional when used for household duties and running errands. Additionally, a pedometer can prompt a pupil to keep moving if their step count is low. It makes students more aware of their progress and stick to their goals.

#### **G) SMART WATCHES:**

Smartwatches make a great alternative to the traditional pedometer as a step counter. Although they could cost more, they have additional features. Some smartwatches, for instance, allow users to access their favourite music and listen to it while exercising. Apps for other teaching methods allow students to track their sleep patterns, register their moods, and be reminded to take any medications they are currently taking. Some smartwatches have the ability to record both the speed and distance of pupils' runs. The price of smartwatches is one of their drawbacks. Additionally, their price increases as they gain more functionality. In essence, this only implies that while smartwatches are useful in physical education programmes, instructors need to be mindful that they might not fit every student.

#### **CONCLUSION:**

In general, technology has improved the way physical education lessons are organized. Physical education teachers can set individualized, realistic goals for their pupils using video analysis, applications, online videos, monitors, smartwatches, and trackers. Students had increased engagement and commitment to physical activity, which is crucial for forming healthy habits. Teachers of physical education utilize and make use of technology support to increase the student's understanding in the classroom. In order to improve classroom instruction and fieldwork, physical education needs to be more integrated with the latest technologies.

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# FINTECH IN ACCELERATING FINANCIAL INCLUSION:

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#### **ABSTRACT:**

The covid times have reflected the digital financial services which is essential to ensure everyone can access digital financial services and promote the culture of sustainable economic growth where the pandemic has created the increased usage of digital financial services it has also created challenges in the financial sector.

A few recommendations focusing on improving the digital infrastructure, simplifying the complicated banking procedures and stressing importance towards financial education enabling sm,ooth implications of digital financial inclusion across the globe

Keywords: Financial inclusion, digital payments, financial services.

#### INTRODUCTION

Banking Industry has taken up a paradigm shift driven by competition and the urge to switch towards digital transformation to not only survive but thrive in the current era. Banks are considered to be the lifelines of economy who play a vital backbone to the financial sector. Banking scenario has changed rapidly since the 90's technology has made the biggest impact on banking sector. The concept anywhere banking and anytime banking is been the reality and in emerging days banking will go beyond this concept.

There are many poor households in India that do not have any access to digital financial services in the country. They are not aware of banks and their functions. Even if they are aware of banks, many of the poor people do not have the access to get services from banks digitally .Digital financial inclusion index reflects financial services provided through digital means, including mobile money operators, fintech companies, new entrants in financial stream, as well as internet and mobile banking offered by traditional banks. The accessibility and usage rate of essential financial products and online banking by young people in developed countries are almost 90% and above. Meanwhile, individuals who may be unable to use digital financial services, such as rural residents, the poor, the elderly, will slow down the progress of digital financial inclusion and thus not be on track to meet the Sustainable development goals by 2030. This paper focuses to study about the Financial inclusion seeking to guarantee that formal digital financial services are accessible to all people and in turn will reflect the future of banking.

#### MAJOR BANKING TRENDS IN 2023.

#### 1. Support digital Payments:

Banking industry has set forth its path to welcome the digitalized era and are supporting digital payments to have a well equippedsytem and technology

Following are few steps were banks are supporting digital payments.

a.Increased security

b.Simplified checkout processes

c.More options for international payments

#### 2.Artificial Intelligence:

AI is also joining hands in bringing the change to face the competitive edge in the economy Artificial Intelligence is the future of banking as it brings the power of advanced data analytics to combat fraudulent transactions and improve compliance. AI is strengthening competitiveness of banks through: Enhanced customer experience, Prediction of future outcomes and trends, Effective decision-making etc

#### 3.Better customer support

banks are doing whatever they can to stand out from the competition and give their customers the best in class service by offering better customer support.

#### 4. Improved User Interface

Many Banks have adopted the approach of user interface by emerging competitive technology .Banks are rendering their service to the best to get customer retention and also making their transaction convenient to use and handle in a simplest manner by increasing efficiency and transparency of banking operations to attract customers and provide them their choicest banking life

#### MEANING OF FINANCIAL INCLUSION:

Financial inclusion means that individuals and businesses have access to useful and affordable financial products and services that meet their needs ,transactions, payments, savings, credit and insurance . It focuses on providing financial solutions to the economically underprivileged.

Digital financial inclusion means access to banks, ATMs, banking executives, point of sales terminals and transacting online, via UPI, cards, net banking and other modes. Essentially, financial inclusion should result in people being able to access financial services without any hindrance

#### DIGITAL FINANCIAL INCLUSION INDEX:

Digital financial inclusion index reflects financial services provided through digital means, including mobile money operators, fintech companies, others newly entering the financial sector, as well as internet and mobile banking offered by traditional banks.

RBI's financial inclusion index measures the ease of access, affordability and availability of various financial products and services by individuals as well as businesses. Essentially, it tracks how well the financial services have been extended to the unbanked population of the country The index covers banking, investment, insurance, postal and pension sectors, tracking their delivery and usage amongst the population. The Reserve Bank of India has released the Financial Inclusion Index for 2022, underlining how well financial products and services can be accessed by the general population The value of FI Index for March 2022 stands at 56.4 vis-à-vis 53.9 in March 2021, with growth witnessed across all the sub-indices. The government launched the Pradhan Mantri Jan Dhan Yojana in August 2014, allowing unbanked people to open no-frills zero balance accounts. Till date, 308.4 million such accounts have been opened under PMJDY. The JAM trinity – Jan Dhan, Aadhaar, and Mobile – have enabled the Indian government to improve financial inclusion from 43.4 in 2017 to 56.4 in 2022.

#### **OBJECTIVES OF FINANCIAL INCLUSION**

- 1. Universal access to financial services,
- 2. Providing basic bouquet of financial services,
- 3. Access to livelihood and skill development,
- 4. Financial literacy and education,
- 5. Customer protection and grievance redressal, and

To achieve this vision, it identified certain milestones such as: (a) providing banking access to every village (or hamlet of 500 households in hilly areas) within a five km radius by March 2020, (b) strengthening digital financial services to create infrastructure to move towards a cash less society by March 2022, and (c) ensuring that every adult has access to a financial service provider through a mobile device by March 2024.

#### BENEFITS OF DIGITAL FINANCIAL INCLUSION:

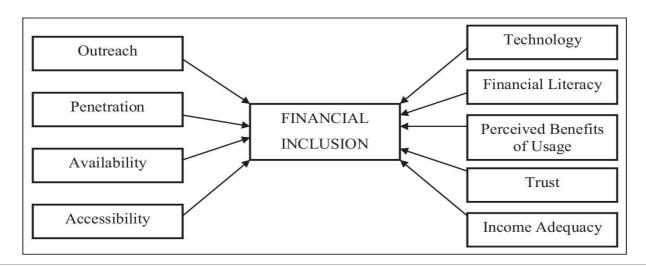
- 1. Digital finance has lead to a greater financial inclusion, by way of expansion of financial services to non-financial sectors.
- 2. Improvement in the accessibility and <u>affordability</u> of digital financial services benefit the poor customers move from cash-based transactions to digital financial transactions on secured digital platforms.
- 3. Digital finance can also lead to greater economic stability and increased financial intermediation, both for customers and for the economy at large
- 4. Digital financial inclusion provides a platform for the future performance of banking sector.
- 5. Digital financial inclusion promises to help banks lower costs by reducing queuing lines in banking halls, reduce manual paperwork and documentation and to maintain fewer bank branches.
- 6. Greater financial inclusion can also provide poor households with opportunities to build savings, make investments and access credit and prepare for unforeseen emergencies.

#### **Financial Inclusion Schemes in India**

- Pradhan Mantri Jan DhanYojana (PMJDY)
- Atal Pension Yojana (APY)
- Pradhan MantriVayaVandanaYojana (PMVVY)
- Stand Up India Scheme.
- Pradhan Mantri Mudra Yojana (PMMY)
- Pradhan Mantri Suraksha BimaYojana (PMSBY)
- SukanyaSamriddhiYojana.
- Jeevan Suraksha Bandhan Yojana.

#### DETERMINANTS OF SUCCESSFUL FINANCIAL INCLUSION:

Financial inclusion is playing an important role in the future of banking, but what is equally important are the determinants that would lead to successful financial inclusion.



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#### **OUTREACH:**

Outreach is the ability of a bank or financial institution to provide the necessary knowledge and help needed to clear the doubts of consumer and bring them under the umbrella of financial inclusion .Outreach explains the steps and efforts taken by financial institutions in adding consumers to their banking base. More the efforts, higher would be the level of inclusion as many customers are willing to accept the financial services digitally.

#### PENETRATION:

Penetration refers to the depth to which an institution is providing services .Increasing the penetration would help capture newer markets and uplift inclusion levels making the institutions involved and connected to digital services.

#### **AVAILABILITY AND ACCESSIBILITY:**

Availability and accessibility are significant determinants of a financially well included society. The most basic requirement for availing any kind of financial service is the availability and easy accessibility of such services as and when required The physical aspects like the distance to bank branches, ATMs, necessary documentations, among many others, is termed as accessibility .easy access and availability will grab more customers towards the digitalized era and lead to a higher rate of financial inclusion.

#### **TECHNOLOGY:**

This aspect of financial inclusion covers new technologies in banking sector like internet banking and mobile banking, digitalized payments going cashless etc the reliance of which has been increased for improving financial inclusion .Even social media has a huge impact on access and use of financial services where society is being informed about the updates and trends in the current scenario.

#### **FINANCIAL LITERACY:**

Financial literacy is the degree to which the households and individuals are informed or aware of the knowledge required to make informed financial decisions. It is a decider between inclusion and exclusion Financial attitude, financial behavior and financial knowledge determine the level of financial literacy which in turn helps in determining financial inclusion as a well-educated consumer would make better financial decisions.

#### PERCEIVED BENEFITS:

It refers to that an individual feel when they can access financial services as and when required are very essential from financial inclusion point of view higher perceived benefits would attract higher financial inclusion.

#### **TRUST:**

Trust forms the major determinant factor for digital financial inclusion as in the digitalized era cybercrimes are been in an increasing trend ,lack of trusthave been known to be a contemporary issue in financial inclusion .But in modern times, financial institutions take a special note of these factors and ensure that consumers develop trust on institution and avail the necessary services with no hindrances. With the gain in trust, customer acquisition is easier to achieve.

#### **INCOME ADEQUACY:**

Income has been a significant factor responsible for financial inclusion or exclusion. Due to unawareness of policies and regulations, low-income sections feel that they do not come under the target population for financial services due to lack of capital but financial inclusion aims at providing

financial credit and services to the untapped economy thereby yielding good and balanced income in all sectors.

#### RECOMMENDATION TO THE PATH TOWARDS DIGITAL FINANCIAL INCLUSION:

- 1. Application of digital literacy skills to take advantage of digital financial features.
- 2. New techniques must be designed to carry smooth access to critical financial services.
- 3. Lack of awareness of financial cybercrimes has caused mistrust in rural population which should be eliminated.
- 4. Fill the gap between digital transaction and proportion of poor and their ability to access banking facilities.

#### **CONCLUSION**

To conclude, digital financial inclusion refers to a situation where all societies could enjoy cost-saving financial services or products digitally. In a simpler term, digital financial inclusion allows the country's financial system to serve a community from all walks of life, particularly the poor or previously financially excluded people. A country's financial system should provide localized financial services to fit into local settings. With this respect, digital financial inclusion can benefit the community, country and economy as a whole. Financial inclusion is more of a journey than a destination. A great deal of progress has been made already, but there is much more to do. Innovation and digital technology will play a crucial role in adapting financial services to meet the needs of all. Digital financial inclusion is the need of the hour as it helps in developing a culture of savings among semi-urban and rural populations by bringing the low-income spectrum within the banking and insurance framework.

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### MSME AND INDIAN ECONOMY: A DISCUSSION

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#### **ABSTRACT:**

MSMEs play vital role in Indian economy and contribute significantly for the socio-economic development of the country by fostering entrepreneurship and generating large employment opportunities at low cost. These enterprises have emerged as highly vibrant sector in the Indian economy. MSMEs are complementary to large industries as ancillary units and this sector contributes significantly in the inclusive industrial development of the country. The MSMEs are widening their domain across sectors of the economy, producing diverse range of products and services to meet demands of domestic as well as global markets.

**Key words:** Economy, Contribution, socio-economic, industrial development, employment etc.

#### **INTRODUCTION:**

MSMEs represent a significant role in every country and region of the world both considering their number of employees and economics performance share in the GDP of the respective nations. Similarly in India having the second most population labour market and third largest economy in the world The MSMEs in India are playing a crucial role by providing large employment opportunities at comparatively lower capital cost than large industries as well as through industrialization of rural & backward areas, inter alia, reducing regional imbalances, assuring more equitable distribution of national income and wealth. In this study an attempt is made to find out the overall impact of small enterprises on the Indian economy. MSMEs with their increased production and generation of employment opportunities play a huge role in reducing the poverty and socio-economic inequalities in the Indian economy.

#### **Research Method:**

Secondary data has been used and analysed for the study. The data has been taken from the official websites of various institutions, reports of the government departments. With the help of study of existing review of literature research questions were framed and drawn the results of the study.

#### **Research Questions**;

Following are the few research questions, 1. To know the definitions of msmes2. To know therecent policy initiatives related to msmes3. To know the performance of msmes to Indian economy 4. Challenges of msmes

#### Definition of Micro, Small and Medium enterprises:

In accordance with the provision of Micro, Small & Medium Enterprises Development (MSMED) Act, 2006 the Micro, Small and Medium Enterprises (MSME) are classified as below: (i) a micro enterprise, where the investment in plant and machinery or equipment does not exceed one crore rupees and turnover does not exceed five crore rupees; Annual Report 2021-22 5 (ii) a small enterprise, where the investment in plant and machinery or equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees; and (iii) a medium enterprise, where the investment in plant and machinery or equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees. The new classification has come into effect from 1st

July, 2020. The earlier criteria of classification of MSMEs under MSMED Act, 2006 were based on investment in plant and machinery / equipment. It was different for manufacturing and service units. It was also very low in terms of financial limits. Since then, the economy has undergone significant changes. A revision in MSME criteria of classification was announced under AatmaNirbhar Bharat package on 13th May, 2020. This has been done in order to be realistic with time and to establish an objective system of classification and to provide ease of doing business.

#### **MSME-Udyam Registration**

This Ministryhas notified a composite criterion of classification of MSMEs based on investment in plant & Machinery/equipment and turnover of MSMEs. The guidelines regarding classification composite criteria of of **MSMEs** available on link: are https://msme.gov.in/sites/default/files/ IndianGazzate.pdf. Based on composite criteria of classification of MSMEs, this Ministry has replaced the erstwhile process of filing of UdyogAadhaar Memorandum, by 'Udyam' registration on a portal developed by this Ministry. Now the existing and entrepreneurs may file their 'Udyam' Registration online prospective https://udyamregistration.gov.in. As on 10.01.2021 a total number of 65, 23,067 were classified, consisting of 21, 13,233 enterprises registered under Manufacturing category and 44, 09,834 enterprises registered under Service sector. With effect 2021, the Government has included Retail and Wholesale Trades as MSMEs. They are allowed to be registered on Udyam Registration Portal. Benefits to them are restricted to Priority Sector Lending only. With effect 2021, the Government has included Street Vendors as Retail Trades as MSMEs. The Top 5 Industrial sectors of registrations are - Food Products, Textile, Apparel, Construction Activities and Construction of Building.

Special Measures under AAtmanirbhara Bharat In the aftermath of COVID-19 pandemic, Hon'ble Prime Minister was quick to recognize the role of MSMEs in building the Nation. As such, MSMEs formed a very prominent part of the announcements made under the Aatmanirbhar Bharat Abhiyaan. Under this package, the MSME sector has not only been given substantial allocation but has also been accorded priority in implementation of the measures to revive the economy. To provide immediate relief to MSME sector, various announcements have been made under the Package. In line with Government of India's top focus on energizing MSMEs in the country, the Ministry of MSME is focusing on all aspects. In addition to the existing credit related schemes and other announcements, the following two announcements were made under the Aatmanirbhar Bharat Package to provide better access to finance for MSMEs.

#### **Statutory Bodies:**

MSME Ministry has four statutory bodies namely, Khadi and Village Industries Commission (KVIC), National Small Industries Corporation Limited (NSIC), National Institute for Micro, Small and Medium Enterprises, (NI-MSME lastly, Mahatma Gandhi Institute for Rural Industrialisation (MGIRI).

#### The Recent Government Policies

The Government of India has designed various policies for the growth of MSMEs in the country.

- In the Union Budget of 2022-23 MSMEs sector was allocated an Emergency Credit Line Guarantee Scheme (ECLGS) of Rs. 50,000 crore (US\$ 6.55 billion).
- On March 30 2022, the Indian government allocated Rs. 6,062.45 crore (US\$ 808 million) for the scheme Raising and Accelerating MSME Performance (RAMP). The programme aims to

improve market and credit access, strengthen institutions and governance at the centre and state levels, improve centre-state connections and partnerships, resolve late payment difficulties, and green MSMEs.

• In November 2021, the Ministry of Micro, Small and Medium Enterprises launched SAMBHAV, a national-level awareness programme to push economic growth by promoting entrepreneurship and domestic manufacturing.

#### Role of MSMEs

The Micro, Small & Medium Enterprises (MSMEs) have been contributing significantly to the expansion of entrepreneurial endeavours through business innovations. The MSMEs are widening their domain across sectors of the economy, producing diverse range of products and services to meet demands of domestic as well as global markets. The MSMEs in India are playing a crucial role by providing large employment opportunities at comparatively lower capital cost than large industries as well as through industrialization of rural & backward areas, inter alia, reducing regional imbalances, assuring more equitable distribution of national income and wealth.

#### **Performance of MSMEs**

Estimated number of MSMEs enterprises as per the National Sample Survey (NSS) 73<sup>rd</sup> round are 633.88laks involved in various business activities such manufacturing, electricity, trade and other services out of which 328 enterprises operated in rural economy accounting to 58% and 309 in urban accounting to 48%. Among 633 msmes 98.28% was proprietary concerns. Out of which 79% were male owned enterprises and 21% female owned.

#### **Employment Generation**;

**Estimated Employment in the MSME Sector (Activity Wise)** 

Broad Activity Category	Employment (in lakh)			Share (%)
Satisficial	Rural	Urban	Total	
1	2	3	4	5
Manufacturing	186.56	173.87	360.41	32
Electricity	0.06	0.02	0.07	0
Trade	160.64	226.54	387.18	35
Other Services	150.53	211.69	362.22	33
All	612.10	612.10	1109.89	100

Source: Annual Report 2021-22, National Sample Survey 73<sup>rd</sup> Round

As per the above data MSME sector created 1109 jobs in various business activities in both rural and urban areas. As discussed in the introduction of the study msme play a vital role in the creation of job opportunities and contributes in its own way in the reduction of poverty. To mention the distribution of employment by MSMEs in top 10 states Karnataka stands at 6<sup>th</sup> place which accounts to 20.19 laks jobs from 38.33 laks of MSME enterprises. Another highlight of MSME sector is these enterprises's exports had increased by 21.8 per cent from \$155.9 billion during financial 20 and 31.9 per cent from \$143.9 billion during FY21 to \$190 billion during financial year of 2022.

#### Challenges of MSMEs;

MSME enterprises face number of challenges currently despites their significant contribution in business sector of the Indian economy through generation of employment opportunities, MSMEs enterprises face financial constraints and they don't have access to finance, the fact is only 16% of firms have timely access and they all depend on their own resources. Most of the small and micro

enterprises lack innovation and produce products using old technologies resulting low productivity. In MSME sector 80% of enterprises are small and micro in business operations. Majority of them are unregistered and lack formalization. Overcoming these challenges MSMEs can still contribute a quite to Indian economy.

#### **CONCLUSION**

With the support of government MSME sector can contribute a great extent in Indian economy.

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### "AN INFLUENCE ON CHANGES IN HIGHER EDUCATION OF NEP 2020"

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#### **ABSTRACT:**

In light of the issues brought on by the Covid- 19 epidemic, the Government of India's New Education Policy (NEP 2020) was a welcome change and a piece of fresh news. Many people were completely taken aback by the NEP 2020 revelation. Many education experts didn't foresee the changes that NEP 2020 has recommended. Although both high school and college education have been touched by the education policy, this article primarily concentrates on NEP 2020 and its effects on higher education. This essay also discusses the key NEP components and examines how they impact the current educational system.

Keywords: Higher Education, New Education Policy, Covid-19.

#### **INTRODUCTION:**

The Indian government created the National Policy on Education (NPE) to encourage education among its citizens. The policy encompasses both rural and urban India's primary and secondary education through colleges. The country's most memorable NPE was given by State leader Indira Gandhi in 1968; the second was allowed by State leader Rajiv Gandhi in 1986; and the third was given by State leader Narendra Modi in 2020.

The aim for India's future educational system is described in the National Education Policy 2020 (NEP 2020), which was adopted by the Indian Union Cabinet on July 29, 2020. The new policy has taken the place of the previous, 1986 National Policy on Education. In both rural and urban India, the policy provides a complete framework for education from early childhood through higher education. It additionally incorporates profession preparing. The plan aims to entirely transform India's educational system by 2021. The implementation of the language policy in NEP is up to the states, organizations, and schools; it is intended to be a broad guideline and advisory in nature. Numerous reforms to India's education policy are implemented by the NEP 2020. It aspires to quickly raise public spending on education from about 4% of the GDP to 6%.

A gathering driven by previous Bureau Secretary T. S. R. Subramanian started the New Training Strategy discussion process in January 2015. Taking into account the get-together's report from June 2017, a social occasion under the heading of past Indian Space Examination Connection (ISRO) manager KrishnaswamyKasturirangan introduced the draft NEP in 2019. Afterward, the Service of Human Asset Improvement delivered the Draft New Training Strategy (DNEP) 2019, which was then the subject of various public interviews. When drafting the draught policy, the Ministry engaged in a thorough consultation process, receiving "almost two lakh comments from 2.5 lakh gram panchayats, 6,600 blocks, 6,000 Urban Local Bodies (ULBs), and 676 districts."

"National Education Policy 2020 imagines an India-driven school system that straightforwardly adds to building our country economically into an equivalent and flourishing information society by offering top-notch instruction to all," perusing the approach's statement of purpose. Excellent, intellectual, all-around, and creative people must be developed through quality higher education. It must give someone the opportunity to study one or more specialized fields of interest in-depth and to develop their character, ethical and constitutional values, intellectual

curiosity, scientific temper, creativity, service spirit, and 21st-century skills in a variety of fields, such as the sciences, social sciences, the arts, humanities, languages, personal, technological, and vocational subjects.

The main features of the new education policy include the establishment of multidisciplinary universities and colleges, with at least one in or close to every district, the redesign of student curricula, pedagogy, evaluation, and support for an improved student experience, and the creation of a National Research Foundation to fund outstanding peer-reviewed research and efficiently launch study at universities and colleges. The enforced separation of qualifications, early specialization, and student influx into confined research fields, a lack of emphasis on research at the majority of universities and schools, a lack of competitive peer-reviewed academic research funding, and large affiliated universities all contribute to the low undergraduate education standards in the Indian higher education system.

Increasing the gross enrolment ratio in higher education, including vocational training, from 26.3% (2018) to 50% by 2035 will help to end the fragmentation of higher education by making higher education institutions large and multidisciplinary, producing well-rounded and innovative people, and transforming other countries' educational and economic systems.

The goal of holistic and multidisciplinary education should be to develop all aspects of human potential, including mental, cultural, social, physical, emotional, and moral. Long term, all undergraduate programs, including those in the medical, technical, and vocational fields, will follow this comprehensive education model. The best learning environments and student assistance provide a comprehensive strategy that includes an acceptable curriculum, interactive pedagogy, regular formative evaluation, and enough student support.

#### **Objectives:**

This study's main goal is to examine how New Education Policy 2020 will affect higher education. The paper also describes the key NEP components and examines how they impact the current educational system.

#### **Research Methodology:**

This study is descriptive in nature. The required secondary data was gathered from a number of websites, including those run by the Indian government, magazines, journals, and other publications. To draw the inferences and draw findings, the data was then examined and processed.

#### **NEP's Salient Elements Related to Higher Education:**

The goal of the newly proposed NEP is to formally implement systemic reforms from the school level to the college/university level. Education content moving forward will concentrate on key concepts, ideas, applications, and problem-solving stances in light of the evolving situation. The country's higher education system is anticipated to have good and long-lasting effects as a result of the National Education Policy. The government's decision to permit international colleges to establish campuses in India is an admirable one. This will enable the children to benefit from a local education that is of a high international standard. The introduction of multidisciplinary institutions will result in a renewed emphasis on all academic disciplines, including the arts and humanities, and this method of instruction will support students' holistic learning and development. Students will therefore possess a stronger knowledge basis.

Another constructive measure that will lessen the pressure of having to prepare for so many difficult tests is the implementation of a single universal entrance test. Additionally, it will guarantee future student applicants an equal playing field. A solid proposal for storing the academic credits that

students receive from taking classes at several reputable higher education institutions is to establish an Academic Bank of Credit (ABC). By successfully completing a course, a student can earn scores, which are then added to their ABC account. These credits can then be transferred if a student decides to transfer to another college. These credits will be preserved if a student ever withdraws for any reason, allowing the student to pick up where they left off when they return years later.

The new regulatory framework for higher education will make sure that various administrative, accreditation, financial, and standard-setting functions are carried out by independent, empowered entities. These four organizations will be constituted as four separate verticals under the auspices of the Higher Education Commission of India (HECI). The higher education industry has undergone numerous adjustments and new advancements because of NEP. The following standout characteristics:

- *Establishing a single regulatory organization for higher education:* With the exception of legal and medical education, the NEP proposes to create the Higher Education Commission of India.
- *Multiple enters and exit possibilities:* For individuals who choose to drop out of the course in the middle, there will be multiple entry and exit options. The Academic Bank of Credits will transfer their credits.
- *Tech-based options for adult education via TV channels and apps:* Apps, online courses and modules, satellite TV channels, online publications, ICT-equipped libraries, and Adult Education Centers, among other high-quality technology-based solutions for adult learning, will be developed.
- Regional language e-courses will be offered: Technology will be included in educational planning, instruction, assessment, and teacher, school, and student training. Regional language e-content will be made available, starting with 8 major ones. Kannada, Odia, and Bengali will join e-courses in Hindi and English.
- Foreign universities to open campuses in India: A new rule will make it easier for the top 100 foreign universities to operate in India."Such (foreign) universities will be allowed special dispensation respecting regulatory, governance, and content criteria on par with other autonomous institutions of India," the HRD Ministry document said.
- All colleges take the same admission exam: All colleges and other higher education institutions will have a common entrance exam, which will be administered by the National Testing Agency (NTA). Exam participation is optional.

To oversee higher education, the Higher Education Council of India (HECI) would be established. Gross enrollment ratio growth will be the council's main objective. There will be 4 verticals in the HECI:

- a) The National Higher Education Regulatory Council (NHERC), which has the authority to oversee higher education, excluding the fields of medicine and law but includes teacher preparation.
- b) A "meta-accrediting body" is the National Accreditation Council (NAC).
- c) A funding source for colleges and universities in the Higher Education Grants Council (HEGC). This will take the place of the current University Grants Commission, All India Council for Technical Education, and National Council for Teacher Education.
- d) The General Education Council (GEC), which set forth the anticipated learning goals as "graduate qualities". Additionally, it will be in charge of establishing a National Higher

Education Qualification Framework (NHEQF). The National Council for Teacher Education will be a piece of the GEC as a body that lays out proficient guidelines (PSSB).

## NEP's Impact on Higher Education: A Detailed Analysis Regulatory Framework For Higher Education:

One of the tremendous changes in NEP 2020 is the proposition to make the Higher education Commission of India (HECI) as an umbrella organization for advanced education, barring clinical and legitimate schooling. The goal of HECI is to overhaul the higher education industry; the Bill will divide the sector's academic and financial facets. The new Bill states that HECI won't have any financial authority. The Ministry of Education, formerly known as the Ministry of Human Resource Development, will oversee the financial procedures that were handled by the University Grants Commission (UGC) (MHRD). However, it is anticipated that this adjustment will clean up the regulatory mess in India's higher education system. The National Higher Education Regulatory Council (NHERC) will oversee regulation, the General Education Council (GEC) will define standards, the Higher Education Grants Council (HEGC) will provide money, and the National Accreditation Council (NAC) will oversee accreditation. A single umbrella authority has always been necessary for education standards uniformity, and this has been the dream of many educators. This is thought to be the best course of action for streamlining educational policy. However, in order to guarantee the quality of higher education, institutions must be evaluated using pertinent criteria such as research, industry connections, placements, academic brilliance, etc. The youth of India, the HECI's largest stakeholder, might benefit greatly if this is accomplished.

The possibility of "strengthening and freedom to improve" is one of the focal thoughts of NEP 2020, which upholds a "getting rid of" plan from Affiliated Colleges to Independent There is potential for curricular enrichment because of the enhanced flexibility provided to independent institutions. Additionally, it states that autonomous degree-granting colleges might transform into research- or teaching-intensive universities if they so desired with the proper accreditations. More hope is offered by the news that Multidisciplinary Education and Research Universities (MERUs) will be established in the nation. These institutions will strive to provide Indian students with a multidisciplinary education that is on par with that provided by the current IITs and IIMs. The National Testing Agency will act as a prominent, knowledgeable, independent testing institution to conduct entrance exams for undergraduate and graduate admissions and fellowships in Higher Education Institutions, according to the NEP 2020, which is another significant development. Instead of having hundreds of universities create their own entrance exams, most universities will be able to use these common entrance exams thanks to the high quality, variety, and flexibility of the NTA testing services. This will significantly lessen the burden on students, colleges and universities, and the entire educational system. It will be up to specific universities and colleges to decide whether to employ NTA exams for admissions. Additionally, it undoubtedly makes it easier for students to transfer their credits and degrees to universities abroad.

#### **Domestic Internationalization:**

The challenge for Indian institutions is to raise the level of education they offer as a result of NEP 2020's opening up of India to global universities and colleges. The possibility of opening the door for international universities to establish campuses in the nation is causing a flurry of activity throughout the Indian higher education sector. With more than 900 institutions and 40,000 colleges, India boasts one of the largest networks of higher education systems in the entire globe. However, India's GER (Gross Enrolment Ratio) in higher education is only 26.3%, which is much lower than

other BRICS nations like Brazil (50%) and China (51%), as well as significantly lower than European and North American countries, where the GER would be above 80%. For India to attain sustainable economic growth, which should not be fueled by natural resources but rather by knowledge resources, the country must experience tremendous expansion in the area of global higher education. The Indian government wants to encourage FDIs (Foreign Direct Investment) and open up the ECB (External Commercial Borrowing) route to strengthen capital investment for the education sector because reports indicate that India will need an additional 1,500 new higher education institutions by 2030 to accommodate a significant influx of students.

Due to the fact that more than 7 Lakh Indian students are already studying overseas, the ministry is also working to improve India's reputation as a hub of education. The goal of this program is to dramatically reduce the amount of human capital that migrates outside in search of better educational and employment opportunities. This will be accomplished by allowing international colleges to operate in the country. According to numerous international studies, cross-border education boosts competitiveness, global awareness, and cultural sensitivity while also being good for the economy. Local institutions can create their curricula in accordance with global pedagogy and provide students with a varied range of disciplines and specializations thanks to international collaborations.

#### **More Holistic and Multidisciplinary Education:**

According to the NEP 2020, a holistic and multidisciplinary education would attempt to develop all human potential in an integrated manner, including moral, intellectual, aesthetic, social, physical, and emotional. In addition to developing well-rounded individuals with critical 21st-century skills in the arts, humanities, languages, sciences, social sciences, and professional, technical, and vocational fields, such education will also foster an ethic of social engagement, soft skills like communication and debate, as well as a rigorous specialization in a particular field or fields. By 2030, the NEP 2020 plans to have one sizable, multidisciplinary higher education institution (HEI) in each district or close by.

To accomplish such a holistic and multidisciplinary education, credit-based courses and projects in the fields of community engagement and service, environmental education, and value-based education must be included in the flexible and innovative curriculum of all HEIs.

Environmental education will address topics like climate change, pollution, waste management, sanitation, biological diversity conservation, management of biological resources and biodiversity, forest and wildlife conservation, and sustainable living. Truth (Satya), righteous conduct (dharma), peace (shanti), love (prem), nonviolence (ahimsa), scientific temper, citizenship values, and life skills will all be developed as part of value-based education; lessons in seva/service and participation in community service programs will be seen as integral parts of holistic education.

As the world becomes more interconnected, Global Citizenship Education (GCED), a response to current global challenges, will be offered to equip students with the knowledge and skills they need to become informed about and active supporters of more peaceful, tolerant, inclusive, secure, and sustainable societies. Students at all HEIs will also have the opportunity to perform research internships with professors and researchers at their own or other HEIs/research institutes as part of a holistic education. This will allow students to actively engage with the practical side of their learning and, as a result, improve their employability.

#### **Degree program structures and durations:**

Under the National Education Policy 2020 plan, all undergraduate degrees at all institutions will last three or four years. Within this time, one may withdraw from the degree. Any educational institution will be required to award the student a diploma after two years of study, a degree after three years of study, and a certificate after one year of study in any professional or vocational course of their choosing. A digital bank of credit for academic results will be established with assistance from the Indian government. As a result, the institutions will be able to add credit to the student's degree at the end. This will be useful for those who might need to abandon the course in the middle. Instead of starting over from scratch, they might pick up where they left off in the course at a later time. Even though NEP 2020 states that higher education institutions would have the freedom to launch PG programs, it might be challenging to create programs that last one year for students who have completed a four-year UG degree and two years for those who have done a three-year UG degree.

#### **CONCLUSION:**

The policy makes a wide range of modifications and generally reads as a fairly progressive text with a clear understanding of the existing socio-economic landscape and the possibility of future unpredictability. An entirely new set of skills are needed to keep up with the growing dematerialization and digitalization of economies, which is what education for a new generation of learners must essentially address. With the pandemic hastening the trend toward digitalization and disruptive automation, it appears to be an even more important prerequisite now. On its whole, the NEP 2020 tackles the need to train experts in a range of disciplines, from agriculture to artificial intelligence. India must be equipped again for the future.

Additionally, the NEP 2020 lays the door for many young, ambitious students to acquire the necessary skill set. The new education policy has a commendable goal, but how well it can be connected with other government policy efforts, like Digital India, Skill India, and the New Industrial Policy, to mention a few, will determine how successfully it can achieve a cohesive structural shift. Because of this, policy connections can guarantee that educational policy considers and learns from Skill India's experience working more actively with the corporate sector to develop a successful vocational education curriculum. Therefore, policy linkages can ensure that educational policy takes into account and learns from Skill India's experience in more actively collaborating with the corporate sector to create a successful vocational education curriculum.

In order to respond to the transmutations and disruptions that are swiftly occurring, there is also a need for more evidence-based decision-making. NEP has comfortingly included provisions for real-time evaluation systems and a framework for collaborative monitoring and review. Instead of relying on a new education policy for a change in the curriculum every ten years, this will enable the educational system to continuously reform itself. This accomplishment alone will be impressive. Higher education is at a turning point with the NEP 2020. What will make it genuinely ground-breaking is effective and timely deployment.

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### "WOMEN'S EMPOWERMENT IN INDIA: A BIRD

### VIEW"

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#### **ABSTRACT:**

Women's empowerment is fundamentally the process of improving the status of traditionally underprivileged women in society on the economic, social, and political fronts. It means defending children from all forms of harm. A crucial element of women's empowerment is creating a social and political environment where women may live without experiencing oppression, exploitation, fear, discrimination, and the general sense of persecution that comes with being a woman in a traditionally male-dominated institution. Nearly half of the world's population is made up of women, however, India has a disproportionally low female population compared to its male population. There are some regions where they are not treated equally to males in terms of their social position. Women in Western nations enjoy the same rights and status as men in all spheres of life. However, gender-based prejudice and restrictions still exist in India. As a result, the position of women in Indian society will be the main topic of this essay.

Keywords: Socio-Economic Status, Education, Discrimination, and Women's Empowerment.

#### **INTRODUCTION:**

In the Indian social structure, women played the most important role. Certainly, the Rig Vedic In India, women had a high social rank and an excellent standard of living. Even women were given the chance to reach a high level of intellectual and spiritual achievement. However, women began to experience discrimination in schooling and other rights and amenities since the Later-Vedic period, after having free and prestigious roles in the Rig-Vedic society (Saravanakumar, 2016). Indian culture does not believe that we are currently seeing a significant revolution for women. Women's voices are becoming more prominent in the legislature, courts, and public spaces. While women in the West had to fight for more than a century to obtain some of their fundamental rights, such as the right to vote (Altekar, 1983), women in India have had equal rights with males since the commencement of the Constitution (Devandra, Kiran,1985). In terms of equality, education, marriage and family life, race and gender, religion, and culture, women in modern Indian society preserve or decline from their ancient and medieval standing.

The woman held a high position throughout the Vedic era. She was viewed as the other half of the man, his confidante, comrade in solitude, guide through life's desert, and the rest. The women were given the chance to reach a high level of intellectual and spiritual development. Throughout this time, there were a lot of female Rishis. Although monogamy was typically the norm, polygamy was practiced by the wealthier members of society. Early marriage and the sati system did not exist. However, women began to face discrimination in education and other rights and facilities starting in the Later-Vedic period after enjoying free and respected roles in the Rig-Vedic society. The purdah, polygamy, widow burning or sati, and child marriage, and these practices further harmed the position of women. The Vedas are the foundational texts of Indian culture. The Vedic period is usually accepted to have lasted from 2000 BC to 500 BC. Vedic women had financial independence. There were some women working as teachers. The place of production was the home. Clothes were made

by spinning and weaving at home. Women supported their husbands' agricultural endeavors as well. The Medieval period (during the time between 500 and 1500 A.D.), which saw a further decline in Indian women's standing, proved to be a very discouraging time for them. It is believed that women lived in the "dark era" throughout the medieval period in India.

In terms of equality, education, marriage and family life, race and gender, religion, and culture, women in modern Indian society preserve or decline from their ancient and medieval standing. In India, the women of the Rig Veda had a high social rank. The women were given the chance to reach a high level of intellectual and spiritual development. Women did not have a lower status in Vedic India; rather, they held an esteemed position. They enjoyed extensive rights in the social and religious spheres but few in the political and economic ones. They were regarded equally with men rather than as inferiors or subordinates. Our nationalism grew out of the mantra "VandeMataram," and we have revered our homeland as our Motherland, or "Bharat Mata."

#### **Objectives:**

- 1. To investigate the historical profile of Indian women.
- 2. To understand the necessity of women's empowerment
- 3. To research government initiatives aimed at empowering women.
- 4. To make helpful recommendations in light of the findings.

#### **Research Methodology:**

The data and information gathered for the survey are taken from various connected sources. Various reports, explorations, and distributions on joint undertakings have been referred to in the continuous survey. Concentrates on related focuses have been utilized as data sources. The assessment system for the evaluation study is depicted.

#### **Women Empowerment:**

Change, power, and choice are all aspects of empowerment. It is a process of change that gives people and groups who have little or no authority the ability to make decisions that will impact their lives. Women's empowerment is the process of giving women the authority they need to recognize their rights and carry out their obligations to others and to themselves in the most efficient way possible. Women empowerment, according to K. Sayulu, G. Sardar, and B. Sridevi in 2005, is any procedure that gives women more autonomy by sharing pertinent information and giving them control over aspects that affect their performance.

#### **Attributes Women Empowerment:**

Women's empowerment has specific attributes. Here are some of them:

- 1. Women who are empowered can feel more independent and more confident in themselves.
- 2. Women's empowerment is the process of giving women the power they need to recognize their rights and carry out their obligations to others and to themselves in the most efficient way possible.
- 3. Women's empowerment gives them the ability to organize themselves and become more independent.
- 4. Women's empowerment gives them more freedom.
- 5. The control of material resources, intellectual resources, and ideologies is referred to as women's empowerment.
- 6. Women's empowerment eliminates all gender-based prejudice in all societal organizations and structures.

- 7. Women's empowerment refers to their involvement in home and public policy and decision-making processes.
- 8. Women's empowerment empowers them to fully realize their identities and powers in all areas of life.
- 9. Equal status for women is another aspect of empowerment.
- 10. Women's empowerment takes place on many different levels, including the individual, group, and community, in the sociological, psychological, political, cultural, familial, and economic arenas.
- 11. The process of empowering women involves raising awareness and developing skills.

#### **Consequences of Women Empowerment:**

Women's empowerment is a constant and dynamic process that enhances women's capacities to alter the structure and environment that prevent them from changing the financial, political, and social procedures that affect the general public. The 73rd Amendment's passage signaled a state-supported effort for women's emancipation, with 33% of seats in Panchayats and workplaces reserved for women. During the period of India's empowerment of women, reservation in the Panchayats was seen as a significant achievement. When women make up 50% of the population, empowering women is crucial to preserving the country's economic growth. Women's empowerment, according to former president A.P.J. Abdul Kalam, is crucial to building a civilized nation and ensuring social stability. The improvement of a decent family, a fantastic community, and ultimately a good country depends on the considerations and value system of women. It is widely understood that women's empowerment is essential to a nation's growth.

The scenario in India, where women's empowerment is a top priority on the country's advancement agenda, is comparable to that in other countries due to the global initiatives for women's empowerment. Despite earlier intentions focusing solely on the welfare of women, 2001 was declared to be the "Year of Women's Empowerment." In India, the National Policy for Women's Empowerment was unveiled in 2001. In order to properly actualize it, a National Plan for Action for Women's Empowerment was implemented between 2003–2004. The Tenth Five-Year Plan had a coordinated approach to women's empowerment with clear objectives, targets, and a time frame (2002-07).

The Government of India has introduced a fourth, three-dimensional strategy of social empowerment, economic empowerment, and provision for gender equality because women's empowerment depends on both economic and social determinants. The government has undertaken a number of initiatives, including programs and strategies, to ensure the success of the current system. The Prenatal Diagnostic Techniques Amendment Act of 2003, the Sati Prevention Act, the Hindu Succession Act, and the National Rural Employment Guarantee Act are a few examples of laws that protect women against domestic violence. Several programs implemented by the Ministry of Women and Child Development, including Swayamsiddha, Support for Training and Employment Program (STEP), and others, as well as RashtriyaMahilaKosh (which offers small-scale credit), Kishori Shakti Yojana, and the Nutrition Program for Pre-Adolescent Girls, are just a few of the many ways the government has tried to improve economic conditions and gender equality.

To aid working women in strengthening their financial position and elevating their social standing, working women's accommodations and crèches have also been established. The 11th Five-Year Plan's primary goals are to strengthen the legal system to end discrimination against women and integrate a gender perspective into the development process. The goal of the Twelfth Five-Year

Plan (2012–2017) is to guarantee improvements in women's status and conditions by tackling institutional and structural barriers and bolstering gender mainstreaming.

#### Women Empowerment in India:

Empowering women entails giving them the tools they need to be economically independent, self-sufficient, and confident enough to deal with any challenging circumstances. It also means enabling them to take part in development efforts. The National Credit Fund for Women (1993), the Food and Nutrition Board (FNB), the Information and Mass Education (IMF), and other initiatives have been adopted by the government for the benefit of women.

The growth of women's involvement in Panchayati Raj institutions during the past few years has been the most encouraging development. At the village council level, there are a large number of elected female representatives. Women are also involved in issues of gender parity, education, health, and child raising that pertain to human development. Many of them have gotten involved in the production and distribution of a variety of homegrown goods, such as pickles, clothing, embroidery, etc. The problem of economic empowerment of women is of utmost importance to political thinkers, social thinkers, and reformers because it is currently thought of as a sine qua non of progress for a nation.

#### **India's Rights for Women:**

The Indian Constitution's Preamble, Fundamental Rights, Fundamental Duties, and Directive Principles all uphold the principle of women's equality. The constitution guarantees women's equality while also allowing the State to enact laws that positively discriminate in favor of women. Among the important articles are some of the following:

- Justice for all [Article 14]
- There may not be discrimination by a state-based only on a person's religion, race, caste, sex, or place of birth [Article 15(i)].
- The state must make special provisions in favor of women and children (Article 15(3)).
- Opportunity equality in employment-related concerns [Article 16]
- Providing equal access to adequate means of subsistence for men and women [Article 39(a)]
- [Article 39(d)] Equal pay for equal labor
- Advancing justice based on equality of opportunity and offering free legal aid [Article 39(A)] Adopt practices that are offensive to women [Article 51(A)(e)]
- There is a third of a reservation for women in municipalities and panchayats (Article 243(D)).
- Women's property rights [Article 300(a)].

#### **Rules:**

- Dropping the 1829 Sati Act
- The Special Marriage Act of 1954.
- Indian Succession Act of 1956
- Act of 1961 banning dowery
- Marital Benefits Act of 1961
- Act of 1971 Authorizing Medical Abortion
- Home Violence Act of 2005
- Act of 2010 against Sexual Harassment (Ram, 2004)

#### **Government Programs to Empower Women:**

In India, government initiatives for women's advancement date back to 1954, but meaningful participation didn't start until 1974. The Indian government currently runs around 34 programs for women through several departments and ministries. Here are a few of these:

- 1. The RastriaMahilaKosh (RMK) from 1992 to 1993.
- 2. The MSY (MahilaSamridhiYojana) was presented in October 1993.
- 3. The 1995 Indira Mahila Yojana (IMY).
- 4. In 1997–1998 the Women Entrepreneur Development Program received top focus.
- 5. About 9000 communities are implementing MahilaSamakhya.
- 6. Swayasjdha.
- 7. Swa Shakti Organization
- 8. Assistance with the Women's Training and Employment Program (STEP).
- 9. Swalamban
- 10. Daycare facilities for children of working or ill mothers.
- 11. Hostels for female professionals.
- 12. Swadhar
- 13. The National Mission for Women's Empowerment
- 14. Administrations for Incorporated Child Improvement (ICDS) (1975),
- 15. The RGSEAG, or Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (2010).
- 16. The Rajiv Gandhi National Childcare Program for Working Mothers' Children.
- 17. Integrated Child Protection System (2009-2010).
- 18. Dhanalakahmi (2008).
- 19. Short-term housing.
- 20. Ujjawala (2007).

#### **SUGGESTIONS:**

- 1. It is important to establish awareness campaigns concerning women's rights, especially for those from disadvantaged groups.
- 2. Since women's education is the root of the issue, it should be given the highest priority. As a result, women's education needs to get special attention.
- 3. Programs and Acts should be strictly enforced to stop the wrongdoing that is pervasive in society.
- 4. Women should be able to work and be given the necessary protection and assistance to do so. To raise their status in society, they should be paid a living wage and treated equally with men at work.

#### **CONCLUSION:**

In order to empower women, one must first increase their spiritual, political, social, educational, gender, and economic strength. In India, a number of factors, such as physical location (urban vs. rural), educational attainment, social standing (caste and class), and age, have a significant impact on how empowered women are. At the federal, state, and local (Panchayat) levels, policies promoting women's empowerment are in place in a variety of fields, including health, education, economic opportunity, gender-based violence, and political engagement. One of the most pressing issues of the twenty-first century, both nationally and internationally, is the empowerment of women. Governmental measures by themselves wouldn't be adequate to accomplish this. In order to eliminate gender discrimination and give women equal opportunity to participate in the social, political, and economic life of the nation, society must take the initiative to make these changes.

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# "A STUDY ON ENVIRONMENTAL EDUCATION IN AMBIENCE OF NEW EDUCATION POLICY 2020"

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#### **ABSTRACT:**

Ecological education is desperately required. Environmental education is essential as the world's environmental issues such as pollution, deforestation, climate change, and global warming progress. India has taken the lead in promoting environmental education among the general public, as have other nations. Sustainable development has been given the attention it deserves in the new education policy for 2020, but it does not address the necessity of environmental education for all students. The necessity for environmental education in India and the part that educational policies play in it are the main topics of this essay.

**KEYWORDS-** *Environmental issues, environmental education, and New Education Policy-* 2020. **INTRODUCTION:** 

As a result of traditional educational programs that completely integrate human nature and the environment, traditional economic and cultural systems are long-term sustainable. Sadly, colonial, industrial, and global experiences have destroyed traditional knowledge and wisdom. In general, the narrow perspective that nature and culture are only as essential as economic production has superseded traditional values and educational institutions. The knowledge, attitudes, and skills of sustainable living have been applied in modern education due to the neglect that followed the globe and society. In many instances, the lessons discovered and kept secret really play a significant part in reviving the social and environmental ideals of our contemporary, affluent, and consumer-centered society.

#### **OBJECTIVES:**

- To perceive the concept of environment education.
- To understand the context of new education policy.

#### **RESEARCH METHODOLOGY:**

The information and data gleaned for the review are taken from a number of linked sources. Numerous reports, research, and publications on joint endeavors have been referenced in the ongoing review. Studies on associated centers have been used as information sources. The examination procedure for the appraisal study is described.

#### **Education In The Environment:**

Through the process of environmental education, people can learn about environmental problems, engage in problem-solving activities, and take steps to protect the environment. As a result, people are better able to understand environmental challenges and make judgments that are well-informed and moral.

To aid in achieving these aims, the following five related objectives have been suggested:

**Awareness:** Helping individuals and social groups become more sensitive to and aware of the problems that the environment as a whole and the problems that go along with it.

**Knowledge:** Enabling individuals and social groups to learn a variety of facts and develop a fundamental grasp of nature, its issues, and issues related to those issues.

**Attitude:** Assisting social organizations and people in developing an attitude toward the environment that will inspire them to actively contribute to its development and protection.

*Skills:*Developing the abilities of social groups and individuals to recognize and address environmental issues.

**Participation:** Give individuals and social groups the chance to join in efforts to address environmental issues at all levels.

#### 2020 New Education Policy:

The National Education Policy 2020, the first education policy of the twenty-first century, intends to meet the expanding demands of the development of our nation.based on the idea that education should enhance not just social, moral, and emotional capabilities but also cognitive skills, such as "basic" reading and math skills, and "higher" cognitive talents, such critical thinking and problem-solving. The new education strategy seeks to offer a decent education system to all kids, regardless of where they live, with a focus on historically underrepresented, underprivileged, and marginalized populations. Economic and social mobility, inclusiveness, and equity can all be attained through education.

This National Education Policy examines a system of education with Indian roots that directly advance India's modernization. According to the policy, our institutions' curricula and instruction must foster in students a deep respect for the Constitution's principles and the Basic Works, as well as a sense of harmony with other people and a thorough awareness of their respective roles in a changing world.

#### **Environmental Education Is Imperative:**

Environmental damage has been confirmed by Global Environment Outlook's numerous reports. The environment is under more and more stress as a result of population expansion, economic activity, and consumption patterns. It implies that many forms of pollution have continued to be caused by the quick increase in demand for energy, transportation, and other forms of consumption.

Unsustainable land use has resulted in soil erosion, nutrient depletion, water scarcity, salinity, and disturbance of biological cycles, which are all examples of land degradation. Other ecosystems, productivity, biodiversity, and climate change are all impacted by degradation. The lack of water is getting worse, endangering development, food security, public health, and environmental services. The effects of population expansion, rural-urban movement, rising income, resource exploitation, and climate change pose a threat to the quantity and quality of water and land resources as well as environmental support services. Future development is still gravely threatened by the loss of ecosystem services and the decline in biodiversity on a global scale. Therefore, environmental degradation slows down development, threatens future growth, and is definitely linked to problems with human health. Similar problems are currently being faced by India.

- More than 50 lakh people were evacuated from India last year, which is the biggest number ever recorded, according to the most recent official report from the Centre for Science and Environment (CSE) on the condition of India's environment.
- The southwest monsoon floods resulted in 26 lakh displaced people, while Cyclone Fani alone produced 18 lakh displaced people, followed by Cyclones Vayu and Bulbul. The paper also dissected migrant population data from the 2011 census.

- At the time of the tragedies, there were more than 45 crore migrants in the nation, most of them were moving inside their own States. In 2011, more than 1.7 new migrants, mostly from rural to urban areas, moved for employment objectives.
- Last year, 1,357 people died as a result of 19 significant weather events.
- The number of forests has reduced by 38% in the regions, and five of the 21 river springs are currently experiencing total water shortages.
- A summary of the forest, water, waste, air, land, wildlife and other natural resources is also provided in the report. It says there were 747 more tigers in 2018 than there were in 2014. The net area designated for tiger conservation, however, decreased by 179 square kilometers.

The COVID lockdown experiences have ensured that industrial activity and vehicle emissions are the primary contributors to urban air pollution. This resource, which receives a mean annual rainfall of about 1200 mm, is becoming scarce since there aren't any good water management strategies in place. The concomitant consequences of agricultural development, industrialization, and urbanization have led to moderate to severe water shortages in many Indian towns. Changes in precipitation patterns and totals, melting glaciers, and dwindling freshwater supplies will all make this gap worse. The main demands on water security come from people, irrigation, and industrial needs.

Water quality and quantity have been impacted by incorrect sewage, improper irrigation, excessive use of chemical fertilizers and pesticides, unregulated industrial waste discharge, toxic and chemical wastewater treatment, improper irrigation, and improper water prices for domestic use. Despite the fact that India continues to be one of the world's 17 biodiversity hotspots, 10% of its wildlife is threatened by habitat loss, deforestation, poaching, invasive species, misuse, and pollution. Even though India only accounts for around 5% of the greenhouse gas emissions causing climate change, 700 million Indians are currently directly at risk from it.

It has an impact on agriculture, contributes to drought and floods, makes storms more frequent and severe, and raises the sea level. As a result, these issues are causing climate change, which poses a threat to energy, water, and food security, endangering India's entire development aspirations. These are but a few justifications for why we might anticipate improved environmental education. It is crucial to comprehend how we are connected to nature. We depend on our surroundings. To promote a sustainable environment, it is essential to comprehend our relationship to nature and the fact that we are just one species on a globe that is teeming with life. Beneficial improvements brought about by our efforts include increased longevity, financial wealth, travel, and leisure time. However, a lot of other unfavorable changes have occurred, including soil degradation, air and water pollution, and extinction, which endangers human health and well-being. In order to solve our most pressing environmental issue, which ultimately affects the health, social, and economic systems, it is crucial that we understand how we are connected to the environment. The idea of environmental education was developed at many levels as a result of this recognition and successful worldwide conferences and efforts.

#### **Educational Policies And Environmental Education:**

Despite the fact that nature has shrunk to a size "too tiny for the common sense of education," Berberet (Fien, 1993, p.107) observes that education has significantly contributed to the maintenance of ambiguous behaviors. In the past, a society's size has been reflected in the number of schools and institutions. The organization of progress, an unrestrained growth economy, the training of engineers

and managers, the conduct of research, and the development of technologies that have had such a devastating influence on the environment have all been unquestionably welcomed by education.

With the development of new educational presumptions that treat the interactions of ecological processes, market forces, cultural values, equitable decision-making, governmental actions, and environmental impacts of human activities in a holistic, interdependent manner, a fundamental reorientation is now required. The 42nd amendment to the Indian Constitution, passed by the government in response to the UN conference in 1972, encouraged environmental awareness by requiring the state to "take measures to protect and promote the environment and to safeguard the forests and animals of the country" (Article 48 -A). By including the phrase "thereof requires, every citizen to safeguard and improve the natural environment, including forest, lakes, rivers, and wildlife and to have compassion for living creatures," in Article 51 A's "Fundamental Duties" clause (g), it further made every citizen accountable. Given this context, the Indian government formed the Department of Environment in 1980, later redesignting it as the Ministry for Environment and Forests in 1985.

Environmental education now has a clear position in the curriculum according to the NPE 1986 and subsequent educational policies (NCFSE, 2000, NCF 2005). In order to enable students to explore and understand their environment, develop informed concerns and values, and actively engage in working to address environmental problems and issues, environmental awareness and understanding have thus become an essential component of every student's curriculum (whether formal or non-formal).

Protection of the environment is a principle that must be incorporated into the curriculum at all levels of education, according to the National Policy on Education (NPE), which was published in 1986. With this as a backdrop, the Indian educational system incorporated environmental education into other topics.

The necessity for non-formal education and training was recognized as a result of deficiencies in the current systems, a lack of environmental awareness, and deteriorating environmental circumstances. At the elementary school level, Environmental Education (EE) is introduced as Environmental Studies (EVS).

The physical, biological, and sociocultural aspects of our environment are studied in EVS for grades III through V, with a focus on preserving and conserving it (NCF 2005). The National Curriculum Framework (NCF)-2005 states that environmental education is very much integrated into a variety of courses, including physics, mathematics, chemistry, biology, geography, history, political science, health and physical education, art, and music.

"The National Council of Educational Research and Training has created the curricula and textbooks for all levels of schooling as a follow-up to NCF-2005 (NCERT). Language and math are interwoven with Environmental Studies (EVS) components for Classes I and II. The NCERT has created a science- and social-science-integrated curriculum and textbooks for classes III to V "The Minister replied with an addition.

The following are some of the goals of teaching EVS, according to the NCF 2005:

• To teach kids how to see and understand connections between the social, cultural, and natural environments;

- To provide an understanding based on observation and illustration, derived from actual experiences and the physical, biological, social, and cultural facets of life as opposed to abstract ideas;
- To develop cognitive ability and resourcefulness in order to pique the child's curiosity about social phenomena, beginning with their immediate family and expanding to larger settings;
- To foster a child's creativity and curiosity, especially in regard to the natural world (including artifacts and people); to increase knowledge of environmental issues;
- to involve the child in hands-on, exploratory activities to develop fundamental cognitive and psychomotor abilities through observation, categorization, inference, etc.
- To place a focus on design, fabrication, estimating, and measurement as a foundation for the further development of technological and mathematical abilities;
- To be able to critically examine issues of marginalization, injustice, and gender with regard to equality, justice, and human rights.

#### 2020: New Education Policy and Environmental Education:

With the help of NEP-2020, we have a blueprint for reclaiming, re-articulating, and reorganizing the Bhartiya self in order to become a world leader (Vishwaguru) who will celebrate equity, equality, and fraternity. It doesn't improve the current environmental education system in any way. It is happy with how environmental education is now set up. It does give sustainable development goals, which are also concerned with environmental benefits, the proper weight. The policy also places a strong emphasis on the dissemination of indigenous knowledge, which is excellent for addressing environmental issues.

However, the failure of the Indian educational system to realize the need for better environmental education is quite regrettable. The educational output of India is unconcerned with environmental issues. Due to this mentality, India is falling behind in environmental research. Therefore, it was essential that we discuss the environmental education curriculum and pedagogy reforms that are required.

We shall encounter the beginning stages of a trend that gravely risks damaging the very fabric of our lives within our generation if the current rate of environmental devastation is allowed to continue. The current degree of environmental damage is unprecedented in the history of humanity. The environmental issue is mostly caused by overconsumption, which is why environmental education must emphasize consumption restraint. In the end, modifying our consumption habits will help protect biodiversity and our own environmental welfare.

These obstacles to environmental education force us to reconsider how we conduct research, educate and train environmental specialists and educators, formulate policies, and disseminate environmental information to the general public.

We can accomplish this by first discussing current issues in the recommended environmental science texts. For instance, ozone layer depletion is still discussed as a problem in many Indian textbooks. The ozone hole over the Antarctic has been narrowing since the Montreal Protocol was approved in 1987. According to many, this global problem has been resolved. Instead of focusing only on the few well-known global environmental issues, these books ought to place greater emphasis on specific country environmental issues.

Exposing kids to their environment directly is another method to help them develop stronger, more individualized motivations to defend it. For instance, students studying in India should be familiar with the local flora and animals. They are gravely misinformed about India's biodiversity if they just see the tiger, elephants, and rhinoceros as species that need to be saved in this nation. Additionally, they are powerless to do much to safeguard those specific species other than donate money to their preservation, which is once again a rather indirect approach to support the cause. In terms of its climate, geography, geology, ethnicity, flora and fauna, society, and economics, India is a very diversified nation. As a result, localized environmental education is required across the nation.

#### **CONCLUSION:**

In order to make environmental education more pertinent, we must concentrate on global change. The fact that students do not see environmental challenges as personal matters contribute to the lack of change in their attitudes. This flaw can be fixed by giving pupils greater justifications for protecting the environment. It's great that so many natural science classes engage students' hearts and brains and promote optimistic thinking. However, research has consistently demonstrated that doing so on your own may not always produce the desired outcomes. To consider any change, one must identify his involvement in the issue at hand. Teachers can encourage this by designing green classrooms that provide pupils a place to organize themselves personally in their surroundings and immerse themselves in the problems that matter to them.

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# "A SCRUTINY ON GLOBALIZATION AND WOMEN EMANCIPATION"

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#### **ABSTRACT:**

The dilemma in the era of international is how the changing economic status of women has affected the definition of gender relations and features of empowerment. Women employees must juggle many responsibilities like childcare, housework, and multiple jobs in addition to facing poor pay and discrimination. There hasn't been much progress made in reducing low-income women's domestic squalor, either in rural or urban regions. Numerous labor welfare institutions have been destroyed as a result of the increased emphasis on cost-cutting, with women suffering the most. There is a rising belief that violence against women in all spheres has significantly grown throughout the globalization era of the 1990s. Overall, it appears that under the new globalization and liberalization system, female employees are particularly vulnerable. Various preceding year data has been scrutinized to bring out the concept of women empowerment.

**Keywords:** Self-help groups, globalization, women's status, empowering in employment, and women employees.

#### **INTRODUCTION:**

The UN has been an important venue for the advocacy of women. From the UN's International Year of Women in 1975 through the Decade on Women (1973–1985) and the world summits and conferences of the 1990s, women actively participated in influencing the growth of the economy, society, and politics. With advancements in nutrition, basic health, and education, as well as awareness of women's subordinate status, the idea of gender as an overarching socio-cultural variable has emerged over the past three decades (1975–2005). These three decades have also seen a steadily increasing awareness of the need to empower women through measures to increase social, economic, and political equity and broaden access to fundamental human rights.

The UN Development Fund for Women (UNIFEM) was formed as a separate fund under the UNDP in 1984 in recognition of the significance of promoting gender parity throughout the world.

The notion of women's empowerment was broadened and given the name gender mainstreaming in the platform of action that came out of the 1995 Beijing World Conference on Women. More than 100 counties declared new steps to better the position of women as a result of the Beijing conference. The mainstreaming concept was further applied in 2000 at the follow-up Beijing +5 conference, which again utilized it to emphasize the need for additional progress toward global equality. The tenth anniversary of the Beijing World Conference on Women in 2005 brings new attention and vigor to the initiatives aimed at empowering women.

Since its independence, India has made significant progress. Women, who make up about half of the population, are immensely important both inside and outside the house. Therefore, the advancement of women's potential is important for the future of humanity. "To awaken people it is the woman who must be aroused once she is on the move, the family moves, the village moves and the nation moves," Pandit Jawaharlal Nehru famously stated. Women still come in second to men despite the constitution's provision for equal opportunity after independence.

#### **OBJECTIVES:**

- To perceive the concept of women empowerment.
- To know the status of women in India.
- To attributes and extent of women empowerment.

#### **Research Methodology:**

This study was developed on the basis of exploratory research. The examination data is gathered from a wide range of supplementary sources via the internet, including journals, websites, e-books, and other resources.

#### **Notoriety of Indian Women:**

Hate (1969) contacted different features of women □s life including their work and parenthood. He reasoned that the situation with ladies in India is presently shifting in the good course however exceptionally sluggish and fragmented; by and by felt work is basically significant for ladies to encounter a feeling of personality.

In the year 1974, Board on the Situation with Women in India (CSWI) presented its report. The general errand of CSWI was to embrace an exhaustive assessment of the multitude of inquiries connecting with the progression of ladies. The report focused on how the elements of social change and improvement had unfavorably impacted an enormous part of ladies and had made new irregular characteristics and variations, for example, declining gender proportion, rising violations against ladies, and rising movements.

A circumstance examination of Indian women's status utilizing registration reports gives the accompanying data.

#### Gender Proportion:

From 972 females for every 1000 guys in 1901, the figure stood up at 946 females for every 1000 guys at autonomy. The gender proportion which declined to 930 in 1971 again went up to 934 in 1981. It descended by seven out of 1991 and remained at 927. It has ascended by 6 of 933 females for 1000 guys in 2001.

Table.1: Gender Proportion (No. of Ladies per 1000 guys)

1901	1947	1971	1981	1991	2001
972	946	930	934	927	933

#### **Education Proportion:**

In the seventies, the male writing populace was 46.77% contrasted with 24.68% for females. According to the 1981 statistics, 75% of ladies were uneducated. As per 1991 Statistics the female proficiency rate was 39.4% contrasted with 63.86% for guys. 2001 figures showed 75.85% educated guys and 54.16% proficient females.

**Table.2: Education Proportion** 

Year	Male%	Female%
1971	46.77	24.68
1991	63.86	39.40
2001	75.85	54.16

#### **Violations Against Ladies:**

Violationsagainst ladies proceed unabated. There were 6668 revealed casualties of assault in 1987 and 1517 settlement passing. As per today's official measurements there are in excess of 9000 ladies killed in settlement-related violations in India consistently. The huge number of others ends it

all or kicks the bucket unintentional passing. In spite of tough regulations equity is a far-off dream for most casualties.

#### **Work Cooperation:**

Roughly 90% of the ladies' laborers are taken part in the sloppy area. Of these more than 80% are in farming and united occupations. In the coordinated area, ladies comprise just 13.3% of all representatives. In the public area, they represent 11% of all-out work, and in the confidential area for 17.8%.

Aside from their homegrown obligations, ladies are taken part in rural tasks. Regardless of this, their admittance to responsibility for, credit and other useful assets stay unimportant.

According to accessible measurements, in India, a lady is singed alive or pounded into the ground or compelled to end it all like clockwork. Upwards of 6500 ladies are killed consistently because of reasons of the endowment. A lady is assaulted each 47th moment. Twenty out of each and every 100 wedded ladies are beaten day to day. As per a UN Report, in the US, in the origination of woman's rights, around three to 4,000,000 ladies are battered. A greater part of ladies killed are casualties of their spouses or relatives. The UN report plainly says that battering at home comprises the most general type of brutality against ladies.

#### **Idea of Women's Fostering:**

The idea of strengthening ladies is of late beginning. The word "empowerment□ has been given money by UN offices in late years. It is by and large progressively felt that strengthening ladies will empower a more prominent level of self-assurance, a feeling of freedom and capacity to oppose separation forced by the male-ruled society.

"Empower' means to make one strong or furnish one with the ability to confront the difficulties of life to beat the incapacities, debilitations, and disparities. Strengthening is a functioning, multi-faceted cycle that ought to empower ladies to understand their full personalities and powers in all circles of life. It would comprise giving more noteworthy admittance to information and assets, more prominent independence in direction, more noteworthy capacity to design their lives, more noteworthy command over the conditions that impact their lives, and independence from the shackles forced on them by custom, conviction, and practice.

Strengthening doesn't mean setting ladies against men. Without a doubt, it implies causing all kinds of people to understand their changing jobs and status and foster an agreement for amicable living with regard to a populist society. It implies the rearrangement of work jobs, reorienting their qualities to the impacting scene and mentalities, and developing new sorts of changes, understanding and entrusting with one another.

The strengthening of ladies is another philosophy for conveying popularity-based values into the family and society. It requests an essential change in the arrangement of marriage and family, spouse-wife relationship, demeanor towards orientation socialization, and remarriage.

Strengthening of ladies likewise requests that ladies ought to turn out to be intellectually ready to confront the outcomes like separation, and court cases, coming about because of their collaboration with and protection from male predominance in issues of family arranging, the spouse taking up a full/temporary work, more prominent opportunity for participating in homegrown, social and political capabilities.

Strengthening of ladies ought to include strategies of directing to determine contrasts between the couple, girl in regulation, and guardians in regulation. To put it plainly, the way of thinking of women's strengthening needs an all-out rehauling of the Indian culture.

Strengthening of ladies can be accomplished through instruction, business, and women's associations.

Five significant elements of female strengthening are:

- 1. Economic cooperation.
- 2. Economic open door.
- 3. Political strengthening.
- 4. Educational achievement.
- 5. Health and prosperity.

It is against this foundation an endeavor is made in the current paper to principally zero in on two essential parts of ladies' strengthening viz. Work and Training.

The primary area manages systems for ladies laborers, issues of ladies laborers, and the connected improvement programs. The subsequent area checks out at the job of training in the controlling ladies.

#### Women and Work:

Since India took on the new monetary strategies of globalization and primary change, women's business has been a focal worry in all the significant talk on the effect of changes. Globalization and advancement of the economy appear to have impacted ladies laborers in the country in different and going against ways. Globalization is for the most part remembered to have expanded financial open doors for an enormous gathering of laborers, particularly ladies through connecting metropolitan focuses to the worldwide economy. Fundamental to this speculation has been the emphasis on adaptability, which is frequently contended to get increasingly more female work concentrated association of creation. However the connection between flexibilization and feminization is by all accounts fairly settled, accessible confirmations show that the connection between these is very complicated and should be dissected with more prominent responsiveness. Research on the effect of monetary changes on women's business proposes that the cycle has been joined by expanding completion, provisional work, and locally situated work and deteriorating the states of work for female specialists. Further, there is expanding acknowledgment now that the data area will undoubtedly stay for a long with strong exact confirmations which recommend a decay in the states of business and speeding up the division of the work market, which would likewise additionally weaken the functioning states of ladies.

The trademark highlights of the construction of the female labor force during the 1990s incorporate; a decrease in the WPR of ladies both in provincial and metropolitan regions, a decrease in the portion of ladies laborers in the essential area; rigidities, and a declining share for ladies in country non-ranch work; deteriorating optional area business; and an expansion in tertiary area work for ladies generally in the local area, individual and different administrations. The portion of ladies utilized and the pattern over this period have fluctuated amazingly across sub-areas. In the production of specific commodity items, like pieces of clothing, pearls and gems footwear, and hardware, women swork has by and large been accounted for highly. The development of modern work through subcontracting joined with a consistent fall in wages of families because of the terrible showing of the economy represents the expansion in the number of ladies entering the casual area. Globalization of work influences ladies not just regarding the rising number of ladies laborers yet additionally as far as the nature of their work conditions. Locally established subcontracting exercises, frequently carried on a harmony rate premise are generally inadequately paid and with no known non-wage benefits. It additionally subjects ladies in send-out ventures without a satisfactory

homegrown market to the caprices of worldwide rivalry. The powerless instructive foundation of ladies and absence of expertise is found influencing them unfavorably in any place present-day fabricating exercises have become more ability specific.

In conventional occupations, women's businesses supposedly have been unfavorably impacted by rebuilding to confront the opposition in the global market. Globalization releases the powers of the contest and underestimates the individuals who can't contend, subsequently making market influences the incomparable referee of achievement or disappointments. The investigations to a great extent uncover that ladies are losing their hang on their occupations. The decay of conventional occupations and the low access of ladies to occupations that request abilities are found to have brought about ladies being pushed to the casual areas as homegrown workers, sellers, merchants, etc. These positions are profoundly realized with low wages next to zero opportunities for portability and a complete shortfall of government-backed retirement measures. With declining work open doors in the country regions significant movement of families to metropolitan regions are archived, which have added new aspects to women's weakness. Generallywomen's passage in the work market, which is important for the flexibilization cycle, is progressively pushing ladies out of the center workforce into the minimized gathering of laborers, comprising of parttime, brief, relaxed and sub-contracted work.

One more significant issue with regard to globalization is concerning how women's changing monetary status has been converted into rethinking orientation relations and strengthening perspectives. Not in the least do ladies laborers face low wages and segregation, yet they additionally need to consolidate various errands like homegrown work, childcare as well as different positions. There has been next to no easing of homegrown drudgery both in provincial and metropolitan regions for low-pay ladies. Expanding accentuation on cost slicing has likewise prompted the disintegration of numerous establishments for work government assistance, and ladies comprise the most terrible hit, everything being equal. During the time of globalization during the 1990s, there is a developing doubt that viciousness against ladies in all circles has especially expanded. All in all, it appears to be that ladies' laborers experience various weaknesses under the new globalization and advancement system.

#### Nature and Degree of Women's Business:

Ladies comprise 48.2 percent of the complete populace and the ladies laborers comprise 25.68 percent of the all-out labor force in the nation (Enumeration 2001). A greater part of the ladies' laborers in the rustic regions is utilized in farming as workers and cultivators. In the metropolitan regions, ladies laborers are principally utilized in disorderly areas, for example, household ventures, trivial exchanges and administrations, building and development, and so on.

As per Human Improvement Report 2001 a female 0on a normal burned through 34.6 hours out of every week when contrasted with 3.6 hours by men in the development of their own record administrations, which meet all requirements for consideration in the satellite records. The female Financial Action Rate (the extent of female populace matured 15 years or more who outfit or are accessible to outfit, the stock of the work for the creation of labor and products as per satellite public records) goes from 56.6 percent in Australia, 55% in Indonesia and 82.9 percent in Mozambique to 42 percent in India. The female-to-male work cooperation proportion in monetary movement is under 100 in every one of the nations with the exception of China. In India, this proportion is 50. Further according to the evaluations of the NSSO the work cooperation rates across orientation in both country and metropolitan regions have enrolled a sharp in the middle between 1983 to 1999. In

provincial regions female work support rate has been the most elevated at 58.6 percent in the age gathering of 40-44 and is over 50% in the age gathering of 30-54. Though in the metropolitan regions female work cooperation rate is most noteworthy at 28.5 percent in the age gathering of 35-39 and 28.3 percent in the age bunch 40-44. It plainly shows that early marriage and various childbearing practices in non-industrial countries like our own push down the female workforce support rates in the age gathering of 15-29. As against this, in a large portion of the created nations, women's workforce support rate is higher rather shows a top in the age gathering of 15-25 years.

#### **Changing Nature of Women's Business:**

Customarily, the female business has been restricted to homegrown work and family obligations. In any case, throughout the long term, the strain of populace and monetary impulses, evolving socio-social mentalities towards ladies and women's schooling and as of late the cycles of advancement, globalization, and privatization have required women's support in the work market.

From one perspective women's cooperation in the labor force is expanding as around 45% of ladies overall either have or are looking for occupations and then again, the functioning circumstances under which they need to work are deteriorating. So the progressions on the planet's economy have likewise changed the examples and the states of crafted by ladies laborers. The latest things in women's business mirror that:

- The cycles of financial progression or changes lead to the development of help businesses, for example, information handling, the travel industry, broadcast communications, and money where an enormous number of ladies are liked as secretaries, receptionists, entertainers, and transcribers, and so on.
- Because of the serious rivalry an enormous number of little units have been shut down and thus
  there has been a colossal development of the chaotic area and locally established work part-time
  and realization of business. Ladies laborers are liked in such sorts of businesses and occupations
  by the businesses as they are considered a significant wellspring of flexible work.

#### **Issues of Women Workers:**

The serious worldwide contest constrained the ladies laborers from the formal area and a considerable lot of them joined the casual area as homegrown partners, farming workers, sellers and development laborers, and so forth. The ascent of female support in chaotic areas is because of the financial impulse and employers inclination for female representatives to be the adaptable workforce. In the creation of their own record administrations on a normal a female burned through 34.6 hours every week when contrasted with 3.6 hours by a male partner (NSSO 1999-2000). The more vulnerable place for ladies' work in India is reflected both in country cooperation rates and lower compensation. The female-to-male proportion of work cooperation in monetary movement is 50 and the women's genuine wages are 51% of the male (NSSO 1999-2000).

Based on different explores and government reports the serious issues, which the ladies' laborers are looking at in our nation are summed up beneath:

- The ladies laborers are paid lower and negligible wages than the male specialists.
- They need to work under extremely unfortunate working and everyday environments.
- Ladies laborers in the casual area need to work similarly extended periods.
- Ladies laborers have unfortunate bartering power and to that end, they can't compress the businesses for their freedoms, which prompts their double-dealing.
- They experience the ill effects of expanding position frailty, joblessness, and under business.

- They are additionally denied sufficient government-managed retirement, security, and government assistance arrangements essential for their overall turn of events.
- The government's obligation to neo-liberal strategies urges the ladies laborers to acknowledge an ever-increasing number of second-rate states of work and it leads to the feminization of casual areas.
- In formalization and realization of work open doors prompt expanded destitution and extended rich-unfortunate holes.
- Ladies laborers deal with the issues of segregation in different ways in the workplace.
- They need to bear the assault of lewd behavior at the workplace.
- Ladies laborers likewise needed support in the decision-making of work associations and the public authority strategy.
- They worry about a lopsidedly more prominent concern of work than men, as ladies are likewise liable for the more noteworthy portion of the care economy.
- Ladies are more defenseless against different word-related illnesses, mishaps, and disablement.
- Relocation of ladies laborers generally represents a gamble for their double-dealing.

So the lack of capital and assets, low and marginal income, aided by frequent accidents, sickness and other contingencies, poor working and living condition, low bargaining power, lack of out side linkages and opportunities for skill up gradation-all these interlinked factors which are exacerbated by liberalization and globalization drag these women into deprivation and trap them in the vicious circle of poverty. Liberalization has brought forth a despotic vision for women workers who occupy the lowest rung in our society.

#### **Administrative Appraises of Women Workers:**

The significant justification for expanding the support of ladies' laborers in the chaotic area is the shortfall of compelling regulation for them to safeguard their privileges and interests. In any case, numerous regulations ordered for the security of laborers in coordinated areas have a few arrangements for government assistance and assurance of the specialists of the chaotic area.

The two regulations which are straightforwardly worried about the government assistance and assurance of ladies' laborers are the Maternity Advantage Act, of 1961, and the Equivalent Compensation Act, of 1976. The Maternity Advantage Act safeguards the nobility of parenthood by furnishing the advantage of leave with full wages when the conveyance of the youngster and unsuccessful labor and furthermore forbids the work (burdensome nature) of pregnant ladies preceding the time of about a month and a half of her normal conveyance. The Equivalent Compensation Act accommodates the installment of equivalent compensation of people laborers for the same and comparative nature of work.

Notwithstanding that in 1997, the High Court of India declared that the lewd behavior of working ladies adds up to the infringement of freedoms of orientation equity and furthermore the infringement of the option to rehearse any calling, occupation, and exchange. The judgment additionally set out the meaning of the lewd behavior, preventive advances, the objection system, and the requirement for making consciousness of the freedoms of the ladies laborers.

There is a need to survey the current authoritative hardware keeping in view the rising size of the chaotic area, the arising issues, and the construction of the business.

The Subsequent Work Commission (2002) Administration of India, keeping in view the issues of the sloppy area suggested the umbrella regulation for the assurance and government

assistance of the specialists of chaotic areas. The proposedumbrella regulation integrates components of center work freedoms from the constitution of India and ILO shows. The principal targets of the proposed umbrella regulation remember acknowledgment for all specialists for the sloppy area, the least degree of monetary and government-managed retirement, expulsion of destitution, end of youngster work, and development of participation-based associations of laborers in the chaotic area. Likewise, the Legislature of India has sent off the "Unorganized Area Laborers Government managed retirement Scheme" for the specialists of the chaotic area on a pilot premise in 50 regions covering all states and association domains. The plan to be executed by the Representatives Opportune Asset association has three parts i.e., health care coverage, individual mishap protection, and advanced age annuity. The plan accommodates the repayment of hospitalization costs up to Rs.30,000/ - in a year for the group of five including the part laborer.

The prior government likewise suggested the Chaotic Area Laborers Bill, to expand the base wages and other federal retirement aid advantages to assess 37 crore laborers who participated in 122 areas in India. Anyway, the bill avoided the homegrown laborers from its domain, yet at the same time endeavors are on for the incorporation of this significant portion, which comprises 70% ladies laborers. The bill is viewed as an intense endeavor to bring 75% of the country slabor force under the friendly umbrella.

The specialists under this bill are likewise entitled to maternity advantages and remuneration in the event of individual wounds caused to them by accident over the span of work. The separated structure that development laborers are additionally furnished with government assistance reserve for specific federal retirement aid and government assistance estimates under the Structure and Other Development Laborers Act, 1996.

#### **Formative Projects:**

Numerous neediness destruction programs like SJSY (1999), SamagraAwaasYojna (1999), P.M. GramodayaYojana (2000) SamporanGrameenRojgarYojana (2001), and KrishiSharmikSamajik Suraksha Yojana (2001) are giving lodging offices, business amazing open doors and government managed retirement measures for the financial improvement of around 27% underneath destitution line individuals including ladies. Swayamsidha Plan (2001) likewise expects to foster enabled ladies.

The public authority likewise set up a RashtriyaMahilaKosh a public asset in 1993 to meet the credit needs of the unfortunate ladies, especially those working in the casual area. The year 2001 was seen as the time for ladies strengthening to make enormous scope mindfulness about women slegitimate spot in the standard of public turn of events. During the year Public Strategy for Women standard of public turn of events.

Strengthening was additionally taken on an audit of around 22 regulations relating to ladies was attempted by the Team under the Chairmanship of The Agent Director of the Arranging Commission. The Public authority likewise arranged a government assistance asset to give government assistance measures to the beedi, non-coalmines, and cine laborers.

Indeed, even subsequent to starting such countless formative projects and regulative arrangements for the ladies laborers in the disorderly area, an enormous number of ladies laborers are still profoundly powerless against double-dealing.

In a new report of the ILO, it is observed that ladies are lopsidedly engaged with additional unstable and weak types of work, in poor rustic and metropolitan regions they are headed to the clear shelter given by independent work and miniature undertakings.

There is a need to change the current work regulations, business and creation designs, dynamic cycle, and the market-construction to work on the current state of the ladies laborers in the disorderly area.

#### Suggestions to work on the States of Women Workers:

The endeavors of the public authority to work on the states of the ladies laborers albeit lacking are acclaim commendable, the disappointment of these endeavors is either because of the bad acts of the functionaries engaged with the execution or because the recipients are not so proficient to use these projects for their own improvement. To work on the states of ladies laborers in the chaotic area there is a need to foster the limits of these ladies so they might get the most extreme out of these endeavors. For that the accompanying ideas are suggested:

- As the chaotic area works locally, the ladies' laborers ought to be taught and mindful of their inclinations, different authoritative arrangements, and specialists. They might be coordinated at the local area level with the assistance of an expert social specialist to develop their abilities.
- There is a need to foster nearby level authority in the local area and put together worker's organizations to press with respect to the businesses to address the ladies' laborers' issues. Ladies pioneers ought to be appropriately taught and prepared through all-around planned initiative projects to improve and reinforce their abilities.
- The ladies' laborers should be urged to frame gatherings and different associations themselves to battle against separation and double-dealing since gatherings and associations laid out by ladies for ladies and rushing to women splan are the best method for women strengthening.
- There ought to be a legitimate guideline of disorderly area businesses, which will guarantee
  ladies laborers professional stability, sound workplace, essentially least wages, maternity and
  youngster care benefits, and other government-backed retirement measures and government
  assistance arrangements and so forth to safeguard them from the shady components of the chaotic
  area.

#### **CONCLUSION:**

That's what the above examination uncovers, presumably the job of ladies is imperative in the globalization cycle. In perceiving the significance of orientation correspondence various foundations and associations have been laid out. Notwithstanding this still the scholarly uncommon of females is around half in every one of the non-industrial nations including India. Aside from this financial interest, political strengthening is similarly significant. Every one of the endeavors to work on the states of ladies relies on the political will of the public authority, monetary assets, close-to-home responsibility, and fearlessness of ladies.

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# "A STUDY ON CONNOTATION FOR EXPANSION OF EMIGRATION AND URBAN PROGRESSION IN INDIA"

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#### **ABSTRACT:**

Emigration has been a verifiable cycle forming mankind's set of experiences, economy, and culture. It reappeared as asolid power molding urban areas and urbanization since the hour of modern upheaval in western nations, furthermore, is firmly connected with metropolitan change affecting the interest and supply of work, monetarydevelopment, and human prosperity. creators up to this point. The emigration was seen as an improvement disappointment and strategy creators were occupied with proposing how to lessen emigration. Thisviewpoint has been changing of late. The ICPD held in 1994 perceived the significant effect ofurbanization on business, lifestyle, and upsides of people, while the emigration has been focused on having both positive and adverse consequences for the spots of beginning and objective. The equivalentis to a great extent valid for urbanization with the exception of the MDG's focus on accomplishing a huge improvement in the livesof no less than 100 million ghetto tenants. On the other hand, the discussion on the post-2015 advancement plan tookanother turn. Presently we observe that emigration and urbanization are all around perceived in SDG objectives. This research paper sums up the calculated and hypothetical components of the connection between emigration, urbanization, and improvement and furthermore presents their true capacity and genuine effect onadvancement overall and India specifically. It additionally contends that the advancement effect of emigration what's more, urbanization much relies on how the nations like India plan their urbanization and emigrationstrategies.

**Keywords:** Emigration, MDG's, SDG's, Urbanization.

#### **INTRODUCTION:**

Emigration was seen as an improvement disappointment and strategy creators were occupied in recommending how to lessen emigration. This point of view has been changing of late. ICPD focused that methodical worldwide emigration assists the nations in beginning with settlements while benefitting the objective nations with HR. It likewise contended to work with the arrival of travelers and theirreintegration into home nations (UNFPA 2004). Notwithstanding, in 2000 when the worldwide local areatook on the MGDs it barely perceived the job of emigration being developed (Skeldon 2008). By and by we see that development and urbanization are overall around sawed in SDG targets. The Objective 11: 'Urban areas and maintainable networks' solely centered around urbanization, while three different Objectives managedthe issues of emigration. Objective 8: 'Financial Development and Good Work' prescribes safeguarding workfreedoms and advancing no problem at all workplaces for all specialists, including traveler laborers, specific ladies travelers, and those in shaky business. Objective 10 'Decrease Disparity inside andamong Nations' recommends working with deliberate, protected, ordinary, and dependable emigration and versatility ofindividuals, including through the execution of arranged and very much overseen emigration strategies, and Objective17 in regard to 'Worldwide Association' recognizes information holes in the field of emigration and suggestsreinforcing disaggregated information including transitory status.

The Sustainable Development Goals (SDGs) were trailed by New York Statement for outcasts and transients and the New Metropolitan Plan concurred by the world forerunners in 2016. The New Metropolitan Planreaffirms the targets of SDGs in accomplishing economical urban areas and urbanization. That's what it recognizes protected, organized, and normal emigration through arranged and very much overseen emigration approaches empower thepositive commitment of transients to urban areas and reinforce metropolitan provincial linkages (UN-Habitat 2017). These strategies related advancements progressively perceived the job of emigration and urbanization in accomplishing human turn of events, value, and prosperity.

#### **Objectives:**

- To perceive the concept of emigration and urbanization.
- To study the effect of emigration and its strategies.

#### **Research Methodology:**

This paper is figured out based on an exploratory investigation. The examination information is gathered from different auxiliary data through assorted web-based sources such as diaries, sites, digital books, and so on.

#### **Theoretical Foundations and Planned Goals:**

The connection between emigration, the work market, wages, and capital gathering has been a matterof discussion in the improvement writing (Lewis 1954; Fei and Ranis 1964; Harris and Todaro 1970; Unmistakablealso, Sprout 1985). Lewis (1954) and Fei and Ranis (1964) contended that in a circumstance of work excessemigration could help in capital aggregation through sectoral change. Emigration results from thechange of the customary agrarian area with excess work into a cutting-edge modern area whichgoes coupled with capital aggregation.

Urbanization changes space and spot, producing agglomeration economies and making goodconditions for the market influences to support efficiency and monetary development. In this cycle differentspatial streams like the progression of labor and products, capital, work and data are the regular resultof financial development. The higher the pace of financial development higher will be different sorts of spatial streams. Work versatility is the normal result of expanding monetary turn of events and urbanization. Nonetheless, the connection between urbanization, work versatility, andmonetary improvement isn't clear however intervened by worldwide and nearby cycles, both spatialalso, verifiable. The effect of emigration and urbanization could be examined to check outthe worldwide and nearby cycles that impact the two areas of objective as well as areas of beginning. The regions of objection benefit because of the agglomeration economy, decrease in the cost of creation, risingefficiency, size of purchaser and capital market, rectifications in the work market, and advancements. Atsimilar times, areas of beginning additionally benefit through return emigration, stream of settlements, data, anddevelopments affecting the families and individuals abandoned. In ongoing many years, the converse streamprocured another extent and aspect because of the simple and quicker methods for transportation and correspondence connecting the areas of beginning and objective. Consequently, emigration as of now has not stayed a one-waydevelopment requiring a total burst from the local spot, yet a cycle that ties the twoputs together. In this unique situation, in the space of global emigration, the job of diasporas is progressively obvious in a few nations of south Asia (Rath and Shaw 2007; Skeldon 2008).

It is beneficial to make reference to that there are a few adverse consequences too. Various examinations showthat a reasonable strategy and projects are probably going to improve the advantages of emigration and urbanization. Observational examinations and discoveries in various

settings will be very useful in forming spatial methodology of advancement keeping in viewthe focal job of emigration and urbanization in changing spots and forming the idea of advancement.

#### **Refinement Effect of Urbanization:**

Worldwide, Henderson (2010) tracked down serious areas of strength for a connection between the level of urbanization and percapita pay across the nations worldwide. Further, the historical backdrop of monetary development justifies that nocountry has accomplished a big-league salary level or quick monetary development without significant urbanization. Observational examinations show that virtually all nations which accomplished center pay status were something like 50% urbanized and all big league salary nations are 70 to 80 percent urbanized (Spence et al 2009 p.x). The causal system of urbanization manages agglomeration which is basically aconvergence of exercises and individuals. Agglomeration economies impacted by thickness (market), distance (transport cost), and divisions (exchange-related obstructions) have arisen as significant variables affecting financial development through advancements and mechanical changes and decrease increation and transport costs (World Bank 2009). In numerous nations of Asia and Africa, urbanizationlikewise assumed a critical part in monetary development and destitution decrease (Turok and McGranahan 2013).

What's more, urban communities are considered a way to settle the arising financial and ecological emergency (UN-Environment 2012). Around the world, huge urban communities draw in the global emigration, while urban communities of creatingnations get an enormous number of inward emigrations (IOM 2015; UNDP 2009). Further, concentrates tooshow that it isn't just the degree of urbanization, yet in addition the size of urbanization matters. Expandingcity size is firmly connected with more prominent pay, abundance, wages, and admittance to conveniences (Bettencourtwhat's more, West 2010; World Bank 2013). Urbanization further aided in bringing efficiency up in horticulture bygiving admittance to advertising, present-day information sources, and innovation. By and large, nations with a more elevated level of urbanization additionally show higher horticultural efficiency and have a lower level of destitution (World Bank2009; Li, Florax and Waldorf 2014; IOM 2015).

In India, both prior and late examinations affirm that there is a cozy connection between urbanizationalso, monetary turn of events (Sovani 1964; Bhagat 2012). Around 65% of the Gross domestic product gather from metropolitanregions that contain 33% of India's all-out populace (31 % metropolitan as indicated by 2011 Statistics). In spite of the fact that India has around 8000 urban communities and towns, 53 million or more urban communities comprise 43% of India's metropolitan populace showing the huge grouping of the populace and monetary exercises (Bhagat and Mohanty 2009; Bhagat 2012). Emigration, then again, is a stream connecting places that are characterized asrustic and metropolitan. Albeit rustic to metropolitan emigration has been the prevailing part of urbanization in the western nations, India has encountered quick metropolitan populace development because of highercommitment to metropolitan regular increment. In the ten years going before the Enumeration 2011, net country-to-metropolitanarrangement in India contributed around 33% to metropolitan populace development analyzed one-fourth bynet rustic to the metropolitan emigration (Bhagat 2012). The trait of urbanization frequently known as in situurbanization has likewise been seen in China (Zhu 2004). Hence, the arising example of urbanization inIndia isn't just a country for metropolitan exchange of work and populaces, but a perplexing course of changesin the attributes of human settlements (Bhagat 2011a; World Bank 2013; Bhagat 2014). As a rule, metropolitan regions have better admittance to power, drinking water, disinfection, and clean fuel contrasted with provincial regions (Bhagat 2011b). Likewise beneficial to take note of that the rising extent of the metropolitan populace isliving in greater urban communities in India with better inclusion of essential conveniences helpful for financial development.

It is not really feasible for the development in the rustic area to match the efficiency expansion in the metropolitan area. Insuch circumstances, urbanization may be viewed as an answer as opposed to an issue. Be that as it may, a larger partof strategy creators opposes urbanization instead of welcoming it. In spite of the fact that there are gigantic metropolitan issueslike multiplication of ghettos, clogs and congestion, air contamination, metropolitan wrongdoing and brutality, anda host of different issues in many pieces of the non-industrial nations, the inquiry is whether to stopurbanization or to tackle it? (Spence et al. 2009). Given the way that urbanization has arisen as aworldwide power, it is unavoidable that nations like India with a low degree of urbanization are probably going to be moreurbanized in the future. According to UN gauge India's metropolitan populace is projected to be 814 million i.e., 50percent of our populace by 2050 (Joined Countries 2015). In this present circumstance, adverse results ofurbanization may be held within proper limits, and its true capacities for destitution decrease, financial development, andadvancements would be saddled.

#### **Advancement Effect of Emigration:**

The experience of many agricultural nations shows that emigration can possiblywork on the human turn of events (UNDP 2009; IOM 2015). As of now, 'in excess of a billion groups depend onworldwide and inner emigration to get away from destitution and struggle, adjust to natural andfinancial shocks, and work on the pay, wellbeing, and schooling of their families. Yearly settlements agricultural nations alone methodology \$500 billion, triple how much authority improvementhelp (ODA) (Sutherland 2013). Adams and Page (2005) show that a 10 percent increment in percapita global settlements in a non-industrial nation can prompt a 3.5 percent decrease in the portion ofpeople dwelling in neediness. Hence, studies affirm that emigration is a significant pathway out of neediness.Nonetheless, contrasted and global emigration, the inner emigration offers more chances of expanding pay and intermingling of government assistance, despite the fact that it is less underscored (Skeldon 2008; WorldBank 2009; Bhagat 2016). Then again, with regards to India, migration likewise upgrades socialeminence and family status which is less accentuated as specialists are primarily worried about monetarygains (Bhagat et al 2017).

Emigration is likewise a course of expertise development. Numerous transients bring their family members, companions, and co-villagers once they have solidly settled in metropolitan regions. A few transients likewise overhaul their expertise levelalso, acquire two and more abilities (Deshinker and Akter 2009; Bhagat 2014). Among exiled people, around one-third of re-visitations to India. They are the possible wellspring of information and expertise move (Bhagat et al 2017). The investigations on friendly settlements are missing and the reintegration of returnees with the improvement isacquiring consideration in India.

The vital areas of chances and advantages related to emigration are recorded underneath:

#### **Chances of Emigration - Four Vital Regions**

- *i)* Work Interest and Supply fill holes popular for and supply ofwork; productively designates talented and incompetent work; modest work, trained and ready to work.
- *ii*) *Settlements* gives protection against dangers to families in theareas of beginning; increments purchaser use and interest inwellbeing, training, and resource development.

*iii) Return Emigration* - brings information, abilities, and development (these areknown as friendly settlements).

*iv*) Ability Advancement - emigration is a casual course of expertiseadvancement. It improves the information and the abilities of transients through Openness and collaboration with the relaxation of the world. New abilities are mastered by associates and companions at the spot of the objective.

Interior emigration in India is firmly connected with metropolitan progress (Bhagat 2010). Dubey, Palmer-Jones, and Sen (2004) saw that moderately good segments of the general population and higher positionsrelocate from country regions, the holes that arise are probably going to be filled by poor people, and the lower stationswith suggestions for financial improvement and neediness decrease in provincial regions. Various examinationslikewise, demonstrate the way that interior emigration can help diminish or forestall families sliding into destitution in bothsending and getting regions (Deshingkar and Akter 2009; Higgins et al., 2010). A huge negativeaffiliation exists between emigration rate and the proportion of country destitution in the space of objectiveBhagat 2010), and enhancement of monetary exercises and expansion in pay in the space of beginning inIndia.

The productivity of work use and destitution decrease are the two principal results related to the moving excess work from horticulture to the non-farming area. The fact that people embrace makes it similarly seenas round, occasional, and brief versatility designs as a piece of their business procedures and paysecurity in India. Aside from the job of emigration and settlements in destitution decrease, concentrates on India show the positive effect on building resources andworking on the admittance to training and medical services (Deshingkar and Sandi 2012; Ratha 2013; Kumar andBhagat 2017). It is essential to specify that the family settlements sent by inside transients weretwo times contrasted with settlements sent by worldwide travelers (NSSO, 2010).

In any case, emigration isn't seen decidedly in India, and strategies are frequently pointed toward lessening rustic tometropolitan emigration. Thus there is an absence of a mix of emigration with the course of improvement(Bhagat 2012; 2014). The Human Improvement Report by UNDP (2009) features that emigration isindispensable to the course of human turn of events. The emigration has likewise arisen as a potential versatilesystem with regard to environmental change and the event of outrageous climate occasions like floods, dry spells, typhoons, and so on. (Foreknowledge 2011; Rajan and Bhagat Approaching).

#### **CONCLUSION:**

Inside emigration in India is ordinarily bigger than worldwide emigration. The basic issue is the means by which todiminish the effect of push factors and increase the effect of pull factors so that profit from speculationin human resources could be boosted. Many have contended that it would be unseemly to forestallemigration as it assumes a vital part of being developed and satisfying human desires. Forestalling emigration might be counterproductive (UNDP 2009; World Bank 2009; UNESCO- 2013; Prescience 2011). The new UNESCO (2013) distribution featured that the arrangements and projectsworking with coordination of travelers at the objective stay frail, best case scenario, or non-existent and recommended the consideration and mix of transients being developed. In any case, underscoring that essentialemigration is extremely characteristic of the way humans turn events, however, its effect is likewise placed explicitly (deHaan 2011). Arrangements that bring down the expenses of emigration, dispense with oppressed travelers, andsafeguard their freedoms considerably greater additions for advancement (Sutherland proceeded comprehension of metropolitan change is additionally fundamental for fostering a fitting spatial system of urbanization that is simple and maintainable. With regard to India, there is a need to coordinate emigration in urbanization and advancement strategies.

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### A STUDY ON AGRICULTURAL CREDIT IN INDIA WITH SPECIAL REFERENCE TO COMMERCIAL BANKS

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#### **ABSTRACT:**

Agriculture plays a crucial role in the development of the Indian economy. It accounts for about 19 per cent of GDP and about two thirds of the population is dependent on the sector. The importance of farm credit as a critical input to agriculture is reinforced by the unique role of Indian agriculture in the macro economic framework and its role in poverty alleviation. Recognizing the importance of agriculture sector in India's development, the Government and the Reserve Bank of India (RBI) have played a vital role in creating a broad-based institutional framework for catering to the increasing credit requirements of the sector. Agricultural policies in India have been reviewed from time to time to maintain pace with the changing requirements of the agriculture sector, which is an important segment of the priority sector lending of scheduled commercial banks (SCBs) and a target of 18 per cent of net bank credit has been stipulated for the sector. The present paper focused on the agricultural credit extended by the Scheduled Commercial Banks during the study period from 2016-17 to 2020-21.

#### **INTRODUCTION:**

India is identified as agro based country. Agriculture plays a paramount role in India. On the other hand it's equally true that finance is the most important element of any sector. Finance is considered as bold of the any sector. More or less finance is required at every stage and for generation of the same proper planning is required. Providing agricultural finance is a long term decision and Indian banking sector largely promotes agricultural finance which helps the agricultural related people to carry on their activities efficiently and effectively without any obstacles. There is huge difference between necessity and requirement. Agriculture finance is necessity of India. It is said that a strong tree is which, whose roots are strong. So same is the case here and hence major part of rural finance is utilized for agricultural finance because rural areas are roots of the agricultural.

Developing countries like India still have dominance of agriculture in their economy in terms of revenue generation as well as manpower employment. About 60% population engage in agriculture in India contributes 18% of GDP whereas the developed countries get only 2% of their GDP from agriculture. About 10% of the national exports originate in this sector it shows clearly that economic growth and development of India is closely tied to the development of agriculture. The agriculture sector, as such has been growing at a relatively low rate in comparison to other sector of the economy.

Finance to agriculture sector is as important issue. The real development of the agriculture sector depends upon how the Government of India is providing finance to the farmers. Finance is needed for purchased and used by farmer only if he has money. But his own money is not sufficient and ways inadequate and he needs outside finance, Private money lenders were the only source of credit to agriculture up to 1935. They were always using to charge very high rates of interest.

#### **Objective:**

> To study and analyze the agriculture sector lending by Scheduled commercial banks.

#### **Data Analysis:**

Table-1 Credits to Deposits Ratio of Commercial Banks in India from 2016-17 to 2020-21 (Amount in Crore)

		,	
Year	Deposits	Credits	CDR in %
2016-17	10730029	7917869	73.79
2017-18	11434451	8766972	76.67
2018-19	12639008	9897595	78.31
2019-20	13748655	10518811	76.51
2020-21	15443510	11078050	71.73

Source: RRB's annual reports from 2016-17 to 2020-21

Table 1 reveals that the credit to deposits ratio of commercial banks in India during the study period. The credit to deposit ratio of commercial banks shows oscillating trend during the study period. It shows commercial banks have utilized major portion of their deposits for lending activities in order to increase their interest income.

Table-2
Financial Assistance provided by Scheduled Commercial banks to Agriculture in India (Amount in Crore)

Year	SCBs	Total	in %
2016-17	799781	1065755	75.04
2017-18	871080	1162617	74.92
2018-19	954823	1256830	75.97
2019-20	1070036	1392729	76.83
2020-21	1194704	1575398	75.84

Source: RBI Annual Reports

Table 2 reveals that the financial assistance provided by the scheduled commercial banks to agriculture in India during the study period. The percentage of financial assistance of Scheduled Commercial Banks to agriculture shows fluctuating trend during the study period. Commercial banks have extended highest percentage of amount of financial assistance to agriculture than other financial institutions in India. Commercial Banks acts as a medium for the growth of agriculture in India.

Table-3
Agricultural Credit to Total Credit of Scheduled Commercial banks in India (Amount in Crore)

Year	Agricultural	Total	in %
	Credit	Credit	
2016-17	799781	7917869	10.10
2017-18	871080	8766972	9.93
2018-19	954823	9897595	9.64
2019-20	1070036	10518811	10.17
2020-21	1194704	11078050	10.78

Source: RBI Annual Reports.

Table 3 reveals that the Agricultural Credit to Total Credit of Scheduled Commercial banks in India during the study period. The agriculture credit to total credit shows fluctuating trend during the study period. Commercial banks have extended around 10 per cent of their total credits to agriculture sector.

#### **Findings:**

- 1. It is found that commercial banks have utilized major portion of their deposits for lending activities in order to increase their interest income.
- 2. It is found that Commercial banks have extended highest percentage of amount of financial assistance to agriculture than other financial institutions in India.

#### **Suggestions:**

- 1. It is suggested to Commercial banks to change their lending pattern by increasing the share of agricultural credit in total credit.
- 2. It is suggested the banks to simplify the lending procedure especially for agricultural credit.

#### **CONCLUSION:**

Even though there are few drawbacks & difficulties in procuring the Agri-Finance made available by GOI (Government of India), still they have been proving brightly useful amongst most regional & rural areas. GOI are encouraging many schemes and loans for fulfilling requirement of Indian farmers & ultimately resulting into the growth of GDP from agriculture. "Crop loans" (Short-term loan) has the major share agriculture financing. In addition, farmers get loans for purchase of electric motor with pump, tractor and other machinery, digging wells or boring wells, installation of pipe lines, drip irrigation, and or many other allied enterprises.

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### A COMPARATIVE STUDY OF MANAGEMENT EFFICIENCY OF PKGB AND KVGB IN KARNATAKA

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#### **ABSTRACT:**

The RRBs are founded to cater the financial needs of the rural areas at the doorsteps with a special focus on small and marginal farmers, agricultural labourers, artisans, landless labourers, small traders and businessmen, handicraft industries and small-scale enterprises etc. Though RRBs fall under the category of commercial banks, yet work on bit of cooperatives principles. Thus, they are known as the hybrid financing institutes functioning within the framework of the National Bank for Agriculture and Rural Development (NABARD) and Reserve Bank of India (RBI). In this backdrop, the present paper intends to evaluate the management efficiency of select RRBs. The study has covered the period of 5 years i.e from financial year 2014-15 to the financial year 2018-19.

## **Key words: Commercial Banks, Management Efficiency and marginal farmers. INTRODUCTION:**

India is basically an agrarian and rural based economy where major chunk of the population depends on agriculture and located in rural folk. RRBs play a critical role in the development of rural and agricultural segments by providing adequate credit and financial facilities to uplift the weaker sections of society such as small, marginal, and medium farmers, agricultural labourers, artisans, and small entrepreneurs etc. Hence, the RRBs act as an alternative channel to transform the institutional credits for rural and agriculture segments with a view to uplift their dependents by creating, extending and ensuring the sufficient flow of financial facilities in the process of economic development.

The Banking Commission first proposed the establishment of RRBs in 1972, with a clear recommendation to establish "Rural Banks" in addition to commercial banks. Thus, the Regional Rural Banks were found in October 1975 under the aegis of the then Prime Minister Late Mrs. Indira Gandhi to knockout the dreams and ambitions of Mahatma Gandhi on rural and agriculture development of India. Besides, the developing countries are prioritizing the rural and agriculture segments with a prominence to explore economic potentiality.

The essential roles of banking institutions considered as yardstick to measure the rural and agricultural development by offering number of banking services and facilities like extending credit facilities, etc. in the development of economy. They are also assisting in the accumulation of savings and investments for channelizing funds to the needy segments and play crucial role in reducing or removing the regional imbalances and disparities by extending innovative financial products and services.

#### **OBJECTIVE OF THE STUDY:**

• To evaluate the performance of Karnataka Gramin Bank (KGB) and Karnataka Vikasa Grameena bank (KVGB) by using Management efficiency component of CAMEL model.

#### **RESEARCH METHODOLOGY:**

The present study is based on secondary data sourced from journals, magazines, articles and annual reports of respective banks. The present study analyzed the performance of select Regional Rural Banks in Karnataka for a period of 3 years from 2018-19 to 2020-21.

**Tools used:** Management Efficiency ratios from CAMEL Model, Average, Standard deviation, Coefficient of Variation and t-test are used for the analyzing the data.

#### **CAMEL Model:**

The study uses the CAMEL model which is a ratio based model for rating the performance of banks. The CAMEL model consists of five components. These are Capital adequacy, Asset Quality, Management Efficiency, Earning Quality and Liquidity.

#### STATEMENT OF HYPOTHESES:

#### **Hypotheses**

- ➤ Ho<sub>1</sub>- There is no significant difference in Total Advances to Total Deposits Ratio between PKGB and KVGB during the study period.
- ➤ Ho<sub>2</sub>- There is no significant difference in Business per Employee Ratio between PKGB and KVGB during the study period.
- ➤ Ho<sub>3</sub>- There is no significant difference in Profit per Employee Ratio between PKGB and KVGB during the study period.
- ➤ Ho<sub>4</sub>- There is no significant difference in Net profit to Net worth Ratio between PKGB and KVGB during the study period.
- ➤ Ho<sub>5</sub>- There is no significant difference in terms of Investments to Deposits Ratio between PKGB and KVGB during the study period.

#### **RESULTS AND DISCUSSIONS:**

Table-1
Composite Management Efficiency Ratios of PKGB and KVGB

	T.ADV to TD		Вр	er E	P p	er E	NP to	o NW	Inv to Dep	
Year	PKGB	KVGB	PKGB	KVGB	PKGB	KVGB	PKGB	KVGB	PKGB	KVGB
2014-15	92.60	72.92	581.64	522.69	1.83	4.72	6.42	11.67	30.74	27.87
2015-16	90.59	71.89	728.79	628.82	3.23	3.43	9.80	7.59	28.67	27.35
2016-17	80.72	79.81	925.37	727.55	5.69	5.18	13.88	9.66	39.28	31.62
2017-18	87.09	81.02	959.31	740.81	4.67	3.23	10.69	6.04	36.40	26.12
2018-19	93.16	81.77	908.28	716.52	2.07	1.42	4.85	2.87	22.18	20.91
Average	88.83	77.48	820.68	667.28	3.50	3.60	9.13	7.57	31.45	26.77
SD	5.12	4.70	160.81	91.99	1.66	1.47	3.57	3.37	6.71	3.87
CV	5.76	6.07	19.59	13.79	47.57	40.94	39.15	44.60	21.33	14.44
t-value	3.0	551	1.8	R51	-0.	101	0.7	710	1.3	352
p-value	0.0	006	0.1	01	0.9	021	0.4	197	0.2	213
Decision	H <sub>01</sub> - R	ejected	H <sub>02</sub> -A0	cepted	H <sub>03</sub> -A0	ccepted	H <sub>04</sub> -Ac	ccepted	H <sub>05</sub> -A0	ccepted

**Source: Computed** 

Table-1 shows the Composite Management Efficiency Ratios of PKGB and KVGB. The result of hypothesis testing of Total Advances to Total Deposits ratio reveals that there is a significant difference between banks as its significance value (0.006) is less than at 5% level of significance. Hence, there is a refusal of null hypothesis. The outcome of hypothesis testing of Business per Employee ratio discloses that there is no significant difference between banks as its

significance value (0.101) is greater than at 5% level of significance. Hence, there is no refusal of null hypothesis. The result of hypothesis testing of Profit per Employee ratio reveals that there is no significant difference between banks as its significance value (0.921) is higher than at 5% level of significance. Hence, there is no denial of null hypothesis. The result of hypothesis testing of Net Profit to net worth ratio shows that there is no significant difference between banks as its significance value (0.497) is greater than at 5% level of significance. Hence, there is no refusal of null hypothesis. The result of hypothesis testing of Investment to Deposits ratio reveals that there is no significant difference between banks as its significance value (0.213) is higher than at 5% level of significance. Hence, there is no denial of null hypothesis.

Table No-2
Composite Management Efficiency Ratio (CMER)

SL No	Criteria	Ra	tio	Infere	ence			
		PKGB	KVGB	PKGB	KVGB			
1	Total Advances to Total	88.83	77.48	Better	-			
	Deposits Ratio			Performance				
2	Business per Employee	820.68	667.28	Better	-			
	Ratio			Performance				
3	Profit per Employee	3.50	3.60		Better			
	Ratio				Performan			
					ce			
4	Net Profit to Net worth	9.13	7.57	Better	-			
	Ratio			Performance				
5	Investment to Deposits	31.45	26.77	Better	-			
	Ratio			Performance				
Overall	On the basis of average	ratio of	Composit	e Management	Efficiency,			
perfor	PKGB performing bette	er due to	its nota	ble performano	ce in Total			
mance	advances to total deposit	s ratio, Bu	isiness per	· Employee ratio	o, Net profit			
of	to Net worth ratio and investment to deposit ratio.							
banks								
in								
<b>CMER</b>								

Source: Computed from annual reports of PKGB and KVGB

#### FINDINGS:

- 1. It is evident from the present study that, the average ratio of PKGB in connection with total advances to total assets ratio is 88.83 per cent which is higher than the average ratio of KVGB which is 77.48 per cent. It indicates bank's ability in converting the deposits available into high earning advances. It is further noticed that KVGB has shown consistency in the ratio as compared to the PKGB. The outcome of hypothesis testing reveals that there is a significant difference between PKGB and KVGB in terms of Total advances to Total Deposits ratio as its p-value (i.e, 0.006) is higher than 0.05.
- 2. It is noticed that, the PKGB has maintained higher average ratio of Business per Employee, it indicates higher efficiency of bank's management to utilize the employees in generating more business. It is further observed that the CV of KVGB (i.e, 13.79 per cent) is more consistent than the CV of PKGB (i.e, 19.59 per cent). The results of the t-test indicated that, there is no

- significant difference between banks in terms of Business per Employee ratio as its p-value (i.e, 0.101) is more than 0.05.
- 3. It is observed that, the PKGB has maintained high profit per employee ratio (i.e., 3.60 lakh) compared to KVGB (i.e., 3.50 lakh). It shows high efficiency of bank's management in utilizing the employees in generating maximum profit and efficiency of employees in generating profits. It is also found that, the CV of KVGB (i.e, 40.44 per cent) is more stable compared to the CV of PKGB i.e, 47.57 per cent. The outcome of t-test adopted to verify the hypothesis styled as there is no significant difference between PKGB and KVGB in terms of Profit per employee ratio has favoured the acceptance of null hypothesis as its p-value (i.e, 0.921) is higher than 0.05.
- 4. It is noticed that, the higher average ratio of PKGB indicates management's ability to generate more profits for its shareholders. The Karnataka Vikas Grameena Bank has shown poor performance in NPNW because; the bank used more of borrowed funds rather net worth. Further, it affects the profitability of the bank due to the huge outflows of funds in the form of interest payments. It is also observed that, the PKGB has shown consistency in the ratio as compared to KVGB. The results of t-test indicated that, there is no significant difference between banks in terms of Net profit to net worth ratio as its p-value (i.e, 0.497) is higher than 0.05.
- 5. It is found that, low average ratio of KVGB indicates that the bank lends more funds and generates more income. However, a high ratio of PKGB indicates that the bank has diverted more deposits in to investments that are less risky. It is also found that; the CV of KVGB (i.e. 14.44 per cent) is relatively stable compared to the CV of PKGB (i.e. 21.33 per cent). The ascertained p-value of t test in relation to investment to total deposits ratio reveals that there is no significant difference between PKGB and KVGB in terms of Investments to Deposits Ratio as its p-value (i.e, 0.213) is higher than 0.05.

#### **SUGGESTIONS:**

- 1. It is suggested to maintain status quo and to see the avenues for expansion of its activities in order to maintain status quo.
- 2. Profitability earning capacity of the bank depends upon the variation in net profit and total net-worth. The net profit to net worth ratio for both banks has showed inconsistency and volatility. Therefore, it is suggested for both the banks to maintain consistency with increasing percentage of ratio. This could be possible by increasing interest rates on loans & advances, lowering down the interest on deposits etc.
- 3. Banks have to take utmost care in protecting the public deposits by dumping into best investment options which generate good returns. The deployment of public deposit by both the banks is not satisfactory particularly in 2018-19. Hence, it is suggested for both the RRBs that they should deploy their deposits into best investment options. This could be possible by taking the globally reputed investment/financial advisors to manage the public deposits strategically with the expectations of constant returns.

#### **CONCLUSION:**

Regional Rural Banks are playing a crucial role in the economic development of rural areas in order to remove the economic inequalities in the regions. In the present study, an attempt has been made to evaluate the management efficiency of PKGB and KVGB. Thus, it is a proven fact from the research results, discussion and analysis that PKGB is comparatively performing better in maintaining consistency in Management efficiency.

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# ANTIMICROBIAL ACTIVITY OF ARGEMONEMEXICANA (L.)SOLVENT EXTRACTS AGAINST SOME PATHOGENIC BACTERIA

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#### **ABSTRACT**

The aim of this study was to investigate the antimicrobial activity of *ArgemoneMexicana* root leaves and stem latex. The antimicrobial activity was evaluated by disc diffusion method. Ethanol and methanol extracts were more potent than aqueous extracts of *ArgemoneMexicana*. Ethanol extract of leaves shows maximum zone of inhibition against E.coli, *B. subtilis* 15.3 mm. Ethanol extract of stem shows maximum zone of inhibition against S. aureus & B.subtilis15.5mm. Methanol extract of leaves shows maximum zone of inhibition against *P.aeruginosa* 16.3 mm and 17.5 mm respectively. The findings of the present study suggest that *Argemone mexicana* have greater importance and more active against gram-positive as well as gram-negative bacteria.

**Keywords** : Argemone mexicana, latex, ethanolic extract, disc diffusion method, antimicrobial activity.

#### **INTRODUCTION:**

Argemonemexicana (Linn), papaveraceae is commonly known as Mexican poppy or prickly poppy. The plant is pantropic in distribution and it is a weed in waste places. It is everywhere by roadsides and fields in India. The plant contains alkaloids, flavonoids, tannins, sterols and terpenes. In fact, berberine and sanguinarine, two of the main alkaloids isolated from Argemone tissues, display significant cytotoxic and antimicrobial properties [5,8]. The wide range of potential medicinal uses of this plant is one of the reasons for the growing attention it is receiving. However, molecular investigation this plant is limited.

It was known previously that berberine was isolated from some species of Berberis [2,7] The whole plant, roots, leaves, stem, flowers are extensively used in traditional system of medicine for various ailments like leprosy, malaria, jaundice, rheumatism, pain, skin inflammation, diseases, fever, piles, warts, dysentery, tumors and worm infestations [1,4,9]. The use of plant extracts and phytochemicals, with known antibacterial properties, may be of immense importance in therapeutic treatments. In the past few years, a number of studies have been conducted in different countries to prove such efficiency [3]The plant is known to possess antimalarial (8), antioxidant, antibacterial [6] and antifungal [10] activities. Hence in the present study the solvent extract of stem latex and leaves were examined for its antimicrobial activity.

#### **MATERIAL AND METHODS**

**Plant Material:** Argemonemexicana stem latex and leaves were collected in June 2010 from the waste lands of the village Sagar district of M.P., India. The identification was done by Botany Department (Dr. Hari Singh Gour University Sagar) Madhya Pradesh India.

#### **Experimental Methods:**

a) Preparation of the extracts of Stem latex leaves and root: *Argemonemexicana* Stem latex, leaves and root was dried and ground into powder. The coarse powder material was extracted

in Soxhlet extractor using ethanol, methanol and water as solvent. All the extracts were concentrated to dryness under reduced pressure and controlled temperature  $(40^{\circ}\text{C} - 50^{\circ}\text{C})$ .

- b) Extraction:
- 1. Solvent extraction: This was performed by hot extraction of powdered plant material, packed in whatman filter paper No.1 and introduced into Soxhlet apparatus. Successive extraction was performed with different solvents based on their polarity (water, ethanol and methenol) [11]
- 2. Latex solvent extraction: The liquid exudate from the cut stalk of young stem were collected into amber-coloured bottles from April to October and stored at 4°C until needed for use. To obtain the powdered latex, it was spread in thin layers over clean glass sheets and kept in a dark cupboard to dry overnight [12]. The dried latex (DL) was subsequently scrapped off the glass sheet with a sharp razor blade. This was pulverized and packed in amber colored bottles. A known quantity of the fresh latex (50 ml) was successively extracted with 100 ml each of, methanol, ethanol and water. The solvents of the filtrate distilled off with a rotary evaporator.

#### **Determination of antibacterial activity**

**Test microorganism-** Four bacterial and strains were used during the study. Gram positive bacteria include *S. aureus*, *S. lutea* and *B. subtilis* and Gram-negative bacteria include *E. coli* and *P. aeruginosa*. All these bacteria were grown in nutrient broth (Himedia, M001:500G) at 37°C and maintained on nutrient agar slants at 4°C.

**Culture media-** Nutrient agar media was used for antibacterial activity and was prepared in distilled water. The composition of the media was as given under:

- 1. Agar -20grm
- 2. Beef Extract-3grm
- 3. Peptone- 10grm
- 4. Glucose- 25grm
- 5. Distilled water 1000 ml

The medium was autoclaved at 15 lbs.' per square inch pressure for 20 min.

#### **Preparation of Media-**

Nutrient agar medium was accurately weighed and suspended in 1000 ml of distilled water in a conical flask. It was heated on a water bath to dissolve the medium completely. Direct heating was avoided as it may lead to charring of the medium components and render it useless for the purpose <sup>6</sup>. The conical flask containing the nutrient agar medium was plugged with the help of non-absorbent cotton plug. The mouth of the conical flask and the cotton plug were properly covered with aluminum foil. The medium was then sterilized by autoclaving at 15-lbs per square inch pressure for 20 minutes.

#### Disc diffusion method:

The surfaces of the media were inoculated with test organisms from a broth culture and discs by dipping into the different extract were placed on the agar. After 24 hrs. of incubation at a specific temperature for 37°C the plates were examined, and the diameters of the inhibition zones were measured in mm

#### **Evaluation of Antibacterial Activity-**

The antibacterial activity of different parts extract of Argemone maxicana was studied by disc diffusion method against Bacillus subtilis, Pseudomonas aeruginosa, Staphylococous aureus, Echerichai coli, Staphylococous lutea. Bacilluscirculence bacteria are in nutrient agar medium. The medium was sterilized by autoclaving at 15 lbs/in2 for 20 min. A previously liquefied and sterilized

medium was poured in to sterilize petri plates of 100 mm size. The plates were prepared and were kept for solidify at room temperature. The ethanolic extract of all plant parts in the concentration of 10mg/ml were made in 75% ethanol. Entire surface of the agar plates swabbed with test organism to be tested or the bacterial lawn in prepared on the plate. Individual disc of plant extract was dispensed on the plate. Streptomycin was used as a standard drug. One disc of streptomycin (Standard) was placed aseptically to the center of each plate. Individual disc of plates was incubated for 24 hours at 37 C. At the end of incubation period, the diameter □ zone of inhibition was measured in millimeters. Clear zone around the dices shows inhibitory nature of the plant parts extract. After 24 hours of incubation the zone of inhibition was calculated and the mean value thus obtained after three repeats are presented below in table no 1.

**Results and Discussion: Table no 1** show the antibacterial activities of *Argemone mexicana*plant parts. All the extracts showed wide spectrum of inhibition of bacterial growth when the three extracts were compared with of standard antibiotic (streptomycin). The leaves extract in methanol showed the highest activity in compared to that of aqueous and ethanol extracts. The zone of inhibition was highest in methanol extract of leaves against *B.subtilis*. The aqueous extract of leaves showed no inhibitory zone against all the tested bacterial strains. The ethanolic leaves extract of *A. mexicana*was not so effective to inhibit the growth of microorganisms. Extract of stem latex of *Argemone mexicana*(**Photo plate 1**) in methanol showed the highest inhibition zone when compared to that of aqueous and ethanolic extracts. The study made on ethanol extract recorded maximum retarding activity against *P. aeruginosa*, *E. coli*, *S.aureus*, *B.subtilis*, and *S.lutea*. The aqueous stem latex proved to be no inhibitory against all bacteria tested. In case of root research made with methanol extract noticed maximum zone of inhibition for *B.subtilis*, *P.aeruginosa*, *S.lutea*, while recorded minimum activity was recorded against *E.coli* and *S.aureus*. The aqueous extract of root showed no inhibitory activity against all the tested organism. So, it further studied for its active ingredients principal as it shows significant antimicrobial effect against test bacteria.

#### Acknowledgement

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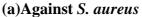
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Table 1: Time of incubation and zone of inhibition in mm of Different microorganism in different parts of A. maxicana

Plant	Plant	Time					
parts	extracts	Of incubation	S.lutea	S.aureus	E.coli	B.subtilis	P. aeruginosa
	Ethanol		11.00±0.53	10.00±1.18	14.20±1.53	10.00±1.99	12.00±1.88
Leave s	Methanol	24 hours	12.00±1.08	13.10±0.73	16.70±1.36	19.00±0.18	18.00±0.27
	Aqueous						
	Ethanol		12.00±1.24	15.00±1.46	16.00±1.25	16.00±1.27	18.00±1.52
Stem Latex	Methanol	24 hours	15.00±0.73	14.00±1.08	17.40±0.74	12.33±0.82	20.00±0.97
Latex	Aqueous						
	Ethanol		11.00±0.75	10.20±1.12	09.20±1.20	14.00±1.13	12.00±1.87
Root	Methanol	24 hours	12.00±0.94	10.00±1.19	10.50±1.11	17.00±1.03	15.00±1.47
	Aqueous						
Streptomycin*		22.00±0.23	24.00±0.50	24.50±0.35	23.00±0.75	25.35±0.61	

PHOTO PLATE 1 :Antimicrobial Activity of *Argemone maxicana*Stem latex in five bacterial strains in ethanol, methanol and water extract







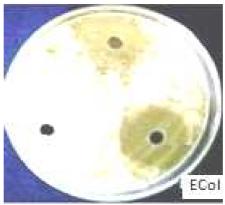
(b) Against S. lutea

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(c)Against P. aeruginosa

(d) Against B. subtilis



(e) Against E. coli

(a). Zone of inhibition of *S. aureus* in *A. mexicana* (stem latex), (b). Zone of inhibition of *S. lutea* in *A. mexicana* (stem latex), (c). Zone of inhibition of *p. aeruginosa* in *A. mexicana* (stem latex), (d). Zone of inhibition of *B. subtilis* in *A. maxicana* (stem latex), (e). Zone of inhibition of *E. coli* in *A. mexicana* (stem latex).

# COMPARISON BETWEEN TRADITIONAL RETAIL SHOPS VS. MALLS & SUPER MARKETS

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#### **ABSTRACT**

PURCHASING is very difficult task for everyone because there is so much confusion in buyer's mind. Where to go forpurchasing? How to choose? Is price correct? Etc. Now a days, customer has 3 ways for purchasing, Traditional Retail Shops, Super Shops/ Malls/Super Markets and online shopping from websites. In traditional business systemwhile purchasing customer has to spend more time, more money, and more efforts to get perfect selection. Where as in malls or in super markets customer can purchase anything he/she wants under one roof, so customer can save his/her time & money. While purchasing online customer does not need to come out from where he/she is. Customer can order by just typing few words and completing the buying process through laptop/PC/smartphone. In this research paper we are trying to compare the merits and demerits of traditional business & super markets.

**KEYWORDS:** Customer, Seller, Traditional retail business, Mall, Super Shop

#### INTRODUCTION

Traditional retail business system has been going on from the ancient time. Traditional business is a local store, shop which offers its services or products to its local customers to earn reasonable profit. Traditional retail business has its merits and demerits which we will discuss further. Super market is a self-service shop offering a wide range of food, beverages & household appliances organized into sections in one roof. Supermarkets are larger and have wider sections than traditional retail shops. Why do most of the customers prefer super markets than traditional retail shops for shopping? Traditional trade is less organized than modern trade and is more likely to run out of stock or push alternative products to customers. What is modern trade? Modern trade outlets are chains or groups of businesses. They include larger players such as hypermarkets, supermarket chains and mini-markets.

#### AIMS AND OBJESCTIVES

- To study advantages and disadvantages of traditional retail business.
- To study advantages and disadvantages of super market.
- To suggest solutions to traditional retail business who are suffering from super markets, malls.

#### **DEFINITION OF TRADITIONAL RETAIL BUSINESS SYSTEM**

A small retail shop owned and run by a family. It is an unorganized form of business. Particular products and limited variety is maintained in traditional retail shop like grocery shop, readymade garments shop, agriculture hardware shop, electronics appliances shop, stationery shop etc.

## ADVANTAGES & DISADVANTAGES OF TRADITIONAL RETAIL SYSTEM ADVANTAGES OF TRADITIONAL RETAIL BUSINESS

#### PERSONAL APPROACH

When customer comes to shop for buying, buyer and sellerinteract with each other. Shopkeeper can convince the customer. Shopkeeperestablishes relation with customer.

#### TRIAL BEFORE PURCHASE

Customer can taste food items or try garments before purchasing, so customer can take correct decision.

#### MINIMUM INVESTMENT

Traditional retail business can be started in minimum capital investment because of limited product range.

#### NO CHANCE TO THEFT

There is less chance to theft goods by customer because customer has no permission to enter in shop.

#### DISADVANTAGES OF TRADITIONAL RETAIL BUSINESS

#### LIMITED VARIETY AND RANGE OF PODUCTS

Traditional retail shops are dealing in products related to particular need. So customer has to go and one shop to another shop to fulfill our requirements for examplecustomer can purchase grocery from grocery shop only. Customercan buy clothes from garment store. Electronic appliances can be purchased from only electronic store only.

#### **BAD DEBTS**

Traditional retail businessman gives credit facility to all customers. Some of customers do not pay their debts to retailer. So retailer has to bear such a heavy loss of bad debts.

#### **DEFINITION OF SUPER MARKET/ MALL**

A large scale retail store/establishment is where customer's all needs are fulfilled. There is total range of daily needs of everyoneunder one roof.A wide range of food, beverages, household products into separate sections in super markets.

#### ADVANTAGES OF SUPER MARKET

#### **AVAILABILITY OF ALL REQUIRED THINGS**

Customer can purchase all things which he requires at one place in super market. There is no need to go number of shops to buy different things. It saves the lot of time. Customer fills happy and enjoy shopping the goods as compared to, going and purchasing from traditional retail shops.

#### **VARIETY IN EVERY PRODUCT**

In super market we have so many options to fulfill our needs. There are lots of varieties in each and every product. So customer can try new products every time.

#### PROPER PACKAGING& DISPLAY

All items are properly packed and arranged in separate racks. In this way every type of goods are set up in large display to make shopping easy for customers.

#### **ATTRACTIVE OFFERS & SCHEMES**

Customer gets huge discounts, offers and schemes on products for daily needs, so customer can get benefit as per his requirements and purchasing power.

#### **LOCATION**

Super markets are established at prime locations in a city. They are easily accessible for everyone.

#### NO CREDIT FACILITY

Mostly super markets run their business on cash & carry policy. Super shops, malls don't provide direct credit facility to customers. Because of it there is no chance for bad debts.

#### DISADVANTAGES OF SUPER MARKET

#### **HUGE INVESTMENT**

Owner has to invest huge investment to establish and run super market. To start super market is quiteimpossible for new entrepreneur. Traditional retail shops don't have need of such a huge investment.

#### LACK OF CREDIT FACILITY

Traditional business retailers give credit facility to their well-known and old customers, whereas malls& super shops don't providecredit facility. That's why malls & super shops get only cash customers. Good customers who have the habit of credit facility never go to super markets for shopping.

#### **NEED OF PRIME LOCATION**

Super market should have located at convenient spot. Super market should have located at center point of a city or in residential area to attract the customers.

#### **NEEDLESS PURCHASING**

While shopping in malls & super markets, customer purchases which he needs currently as well as not needed currently, so customer spends extra money.

#### NO PERSONAL ADVERTENCE

Self-service is promoted in malls & super shops. So no personal advertence is given to customer in super market. Some of the Customers need to give attention by owner or by salesman for buying decision.

#### CONCLUSION

From the above discussion we came to the conclusion that super markets are fascinating customers through different ways and creating competition for traditional retail businesses in India. In such situation, traditional businesses can survive and earn profit in business by implementing new concepts, friendly relation with customer, better service, good quality, unique selling techniquesetc.

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## URTICARIA - A CASE STUDY

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#### **ABSTRACT:**

Urticaria is a vascular reaction which interferes in the individual's daily routine life. It may be acute or chronic. It is manifested by pruritus and rashes. Age of 32 year female reported with complaints of urticaria and worm infection. Case taking was done followed by repertorization using BTPB and Sulphur as anti-miasmatic followed by sepia as individualized medicine was given. This case shows the effect of homoeopathic treatment in cases of urticaria.

Keywords: Homoeopathy, Urticaria, Miasm

#### INTRODUCTION

Urticaria (hives) is a vascular reaction of the skin marked by the transient appearance of smooth, slightly elevated papules or plaques (wheals) that are erythematous and that are often attended by severe pruritus. Urticaria ('hives') is caused by localised dermal oedema secondary to a temporary increase in capillary permeability. If oedema involves subcutaneous or submucosal layers, the term angioedema is used. Urticaria involves only the superficial portion of the dermis, presenting as well-circumscribed wheals with erythematous raised serpiginous borders and blanched centers that may coalesce to become giant wheals. Recurrent episodes of urticaria and/or angioedema of less than 6 weeks duration are considered acute, whereas attacks persisting beyond this period are designated chronic.

#### **Predisposing Factors and Etiology**

Persons in any age group may experience acute or chronic urticaria, these lesions increase in frequency after adolescence, with the highest incidence occurring in persons in the third decade of life. Urticaria occurring during the appropriate season in patients with seasonal respiratory allergy or as a result of exposure to animals or molds is attributed to inhalation or physical contact with pollens, animal dander, and mold spores, respectively. Additional etiologies include physical stimuli such as cold, heat, solar rays, exercise, and mechanical irritation. Some drugs and infections are also responsible for the urticaria.

#### **Pathophysiology and Manifestations**

Urticarial eruptions are distinctly pruritic, may involve any area of the body from the scalp to the soles of the feet, and appear in crops of 12- to 36-h duration, with old lesions fading as new ones appear. The most common sites for urticaria are the extremities and face, with angioedema often being periorbital and in the lips. Mast cell degranulation and release of histamine and other vasoactive mediators is the basis of urticaria. The pathology is characterized by edema of the superficial dermis in urticaria and of the subcutaneous tissue. Collagen bundles in affected areas are widely separated, and the venules are sometimes dilated. Any perivenular infiltrate consists of lymphocytes, monocytes, eosinophils, and neutrophils that are present in varying combination and numbers. Urticaria results from the release of histamine, bradykinin, leukotriene C4, prostaglandin D2, and other vasoactive substances from mast cells and basophils in the dermis. These substances cause extravasation of plasma into the dermis, leading to the urticarial lesion. The intense pruritus of urticaria is a result of histamine released into the dermis.

#### **Clinical Presentation**

Pruritus (itching) and rash are the primary manifestations of urticaria, and permanent hyperpigmentation.

Lesions commonly last 20 minutes to 3 hours, disappear, and then reappear in other skin areas. An entire episode of urticaria often lasts 24-48 hours; individual lesions usually fade within 24 hours or so, but new lesions may be developing continuously. Rarely, acute urticaria can last 3-6 weeks.

#### **Investigations**

Investigations should be guided by the history and possible causes but are often negative, particularly in acute urticaria. Some or all of the following may be appropriate:

- Full Blood Count: Eosinophilia in parasitic infection or drug cause.
- Total Eosinophil Count: Raised in cases of allergic reaction.
- Erythrocyte Sedimentation Rate (ESR) Or Plasma.
- Total Ige and Specific Ige to Possible Allergens: e.g. shellfish, peanut, house dust mite.
- Antinuclear Factor: positive in systemic lupus erythematosus (SLE) and often positive in urticarial vasculitis complement C3 and C4 levels: if these are low due to complement consumption, C1 esterase inhibitor activity should be measured.
- Skin Biopsy: if urticarial vasculitis is suspected.
- Challenge Tests: to confirm physical urticarias.

#### **Homoeopathic Therapeutics:**

**Sulphur:** Sulphur is selected for urticarial eruptions arising from heat exposure and attended with itching and burning. Scratching worsens the itching. In some cases, even washing may worsen the itching. Most persons prescribed Sulphur will notice a worsening of itching towards the evening. Sulphur is also the best solution for urticaria cases that have been suppressed with ointments in the past.

**Apis Mell:**This homeopathic treatment given to hives patients consist of isolated patches that are painful, tender, itch at night, feel like bee stings, become purple. There is burning pain, slight fever, and warmth of the surrounding skin. It is worsened by changing weather and exercise, causing severe itching and burning.

**Urtica urens:** This Homeopathic medicine made from a plant called <u>stinging nettle</u>, which itself has a tendency to produce urticaria, it is used when there is urticaria from bee stings or after eating shellfish. The lesions are red with severe burning and itching, recurring every year, could be associated with weather changes

**Rhus Toxicodendron:** Rhus prepared from the leaves and bark of the plant poison ivy, Rhus works on multiple body systems including skin, joints, eyes, extremities, and overall vitality. In addition, this homeopathy medicine for urticaria disease, also used in cellulitis, arthritis, fevers, etc. It is effective if the urticaria has a burning sensation, an inflamed reddened rash that is worsened by cold and improved by warmth.

#### Case:

Mrs. Seema, a 32 years old Hindu, tall, female patient. She is married and isartisan of lakh and glass articles especially bangles, belongs to a very poor family, resident of slum area presented herself with the following ailments on 18.01.2022.

She had been suffering from chronic Urticaria since 3 years. Eruptions occurred daily before she went to sleep and caused severe itching and burning. There was swelling around the rashes. The eruptions were light brown in colour, small in size, irregular in manner, hard and nodular, wheal type, clearly demarcated, inverted and dry. They persist for few minutes to half an hour. The attacks of eruption were sudden and had been appearing daily since 2.5 years. Eruption aggravates before sleep and washing and amelioration after stool.

Other associated ailments are that she suffers from fever occasionally. Fever is associated with offensive odour from her body. After 1 or 2 days fever subsides itself. She feels bearing down sensation In vaginal region which ameliorates by putting the legs over each other and pressing the lower extremities.

The patient reported that she took Allopathic treatment for the cure of Urticaria continuously for three years, but could not be cured. On the contrary, she feels relief only for a short while, but the eruptions re-appears next day.

#### 1. Patient as a Whole

**Appetite-** Satisfactory

Desire-Sweet Habit-Tea

**Stool-** Satisfactory but sometimes itching is present around anus after stool.

**TR-** Chilly

**Mental History-** Patient is mild but irritates when anyone contradicts her. She has aggravation from consolation.

Sometimes she wants to be alone.

**Menstrual History-** Her menstrual cycle was almost regular and normal but it persisted for 5-7 days. Flow of the blood during meanses was scanty and its duration was short. It gave offensive odour. The patient suffered from leucorrhoea which causes itching. The discharge was acrid, offensive, semiliquid and yellow in colour.

**Obstetric History** 

The patient had three FTND male children and one was aborted.

**Sexual History** 

The patient remained dissatisfied with regard to her sexual relations with her husband because she had been suffering from Dyspareunia.

Lab. Investigations

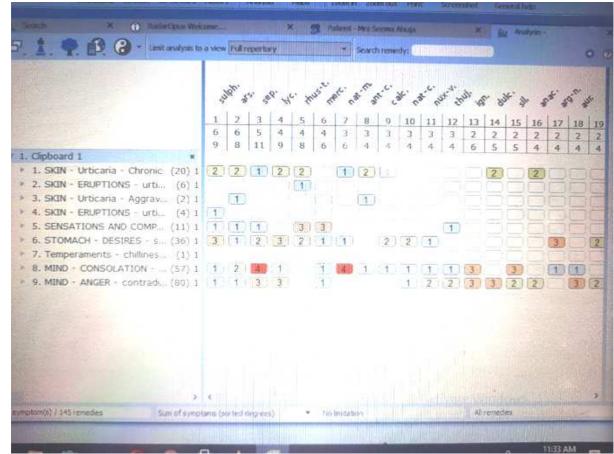
Blood - Hb. 10 gm.%, ESR-48mm./hour, TEC-100 & VEC00, Stool: Ova-Ascaris, Dermatographic Reactions ++ve.

In the history of the patient her particular symptoms were found more prominent. Hence the case was analyzed, evaluated and repertorized with the help of RADAR software considering following rubrics:

- 1) Skin Urticaria Chronic.
- 2) Skin eruptions rashes.
- 3) < before sleep.
- 4) Body offensive Odour
- 5) Stomach Desire Sweets.
- 6) Temperament Chilly
- 7) < Sleep before (299)
- 8) Mind < consolation.

9) Mind Anger contradiction.

#### Repertorial totality:



#### **CONCLUSION:**

It was astonishing to note that the two medicines, SULPHUR and SEPIA that emerged our after repertorization, covered most marks. Both the medicines covered all the 10 rubrics. Both the medicines were considered important for curing the patient. Symptoms like Eruptions, Urticaria, itching and burning, dryness, fever, sweat aggravation and amelioration are main characters of SULPHUR, whereas, SEPIA was also also considered important because it works well in regard to female patients.

#### Prescribed remedy and dosage:

Sulphur 30 CH 1 dose SL 200 tds x 15 days.

#### Follow up

Date	Observations	Medicine
18/01/2022	- Chronic urticarial rashes with severe itching & burning.	Sulphur 30 (1 dose)
		SL 200 tds $\times$ 15 days
20/01/2022	Rashes decreased with decrease in burning and itching.	SL tds $\times$ 15 days
24/01/2022	No improvement.	$SL tds \times 15 days$
22/01/2022	No improvement.	Ars Alb 200 CH (1 dose) SL
		$tds \times 15 days$

worldwide inter	worldwide International Inter Disciplinary Research Journal (A Peer Reviewed Referred)				
25/01/2022 B	Burning and itching decreased.	SL x1	5 days		

25/01/2022	Burning and itching decreased.	SL x15 days
		SL x 15 days
05/02/2022	Completely cured	SL x 7 days

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# CRYPTOCURRENCY: A COMPARATIVE STUDY OFRETURNS GENERATED BY BITCOIN, GOLD AND NIFTY 50 FROM 2011 TO 2021

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#### **ABSTRACT:-**

In India, the use of cryptocurrency is not currently legal. In 2018, the Reserve Bank of India (RBI) issued a circular prohibiting banks and financial institutions from providing services to individuals or businesses dealing in cryptocurrencies. However, in March 2020, the Supreme Court of India overturned the RBI's ban, allowing citizens to legally hold and trade cryptocurrencies. Despite this, the Indian government has not yet clarified its stance on the legality of cryptocurrency and the use of it remains in a legal grey area.

Despite the legal uncertainty surrounding cryptocurrency in India, there is a significant number of investors in the country who are interested in digital currencies. According to a survey conducted by CoinDCX, a leading Indian cryptocurrency exchange, around 50% of Indian investors are willing to invest in cryptocurrencies. Additionally, many Indian investors have been attracted to cryptocurrency due to the potential for high returns, as well as the decentralized and borderless nature of digital currencies.

However, it's worth noting that the Indian government is still in the process of developing regulations for the cryptocurrency market and it's unclear what the future holds for crypto investors in India. Some experts believe that the government may eventually legalize and regulate cryptocurrency, while others believe that the government may continue to take a strict stance against digital currencies.

Overall, there is a significant amount of interest in cryptocurrency in India, but the legal and regulatory environment is still uncertain and investors should be aware of the risks involved before investing.

The purpose of the study is to compare the returns of Bitcoin with returns of Gold and returns of nifty since 2011 to 2021.

**KEYWORDS:-** Cryptocurrency, Blockchain, Bitcoin, Nifty.

#### **INTRODUCTION:-**

Cryptocurrency is a digital or virtual currency that uses cryptography for security. It operates independently of a central bank or government. Bitcoin, the first and most widely used cryptocurrency, was created in 2009. Other popular cryptocurrencies include Ethereum, Ripple, and Litecoin. These currencies can be traded on decentralized exchanges and used to purchase goods and services. However, the value of cryptocurrencies can be highly volatile and their legal status varies by country.

Cryptocurrency and blockchain technology are closely related. A blockchain is a decentralized and digital ledger that records transactions across a network of computers. It is used to

verify and store transactions, and once a block of data is recorded on the blockchain, it cannot be altered. Cryptocurrency transactions are recorded on a blockchain. In the case of Bitcoin, for example, each transaction is grouped together in blocks and added to the end of a chain of previous transactions, creating a permanent and unchangeable record. This allows for secure, transparent, and tamper-proof transactions without the need for a central authority or intermediary. In other words, blockchain is the technology behind the cryptocurrency, whereas cryptocurrency is a specific application of blockchain technology.

Bitcoin is a decentralized digital currency, without a central bank or single administrator that can be sent from user to user on the peer-to-peer bitcoin network without the need for intermediaries. Transactions are verified by network nodes through cryptography and recorded in a public distributed ledger called a blockchain. Bitcoin is the first and most widely used cryptocurrency. It was created in 2009 by an individual or group of individuals using the pseudonym Satoshi Nakamoto. Bitcoin transactions are processed by a network of volunteers who use their computers to validate and record transactions on the blockchain. These volunteers are known as "miners." They are rewarded with newly created bitcoins for their efforts. The total supply of bitcoins is limited to 21 million, and as of January 2022, over 18 million bitcoins have been mined.

Bitcoin is often referred to as "digital gold" because it shares some similarities with the physical precious metal. Both Bitcoin and gold are scarce resources, with a limited supply, and they have been used as a store of value over time.

Like gold, Bitcoin is decentralized and not controlled by any government or institution. Transactions with bitcoin are recorded on a public ledger (blockchain) which allows for transparency and immutability.

Additionally, both Bitcoin and gold have been used as a hedge against inflation and economic uncertainty. In times of economic turmoil, people tend to flock to safe-haven assets, like gold, to protect their savings. Bitcoin is considered by many as a digital form of gold, as it is decentralized and limited in supply, and also can be used as a store of value.

However, Bitcoin also has some fundamental differences from gold. Bitcoin is highly divisible and can be easily transferred and stored digitally, while gold has physical characteristics which makes it difficult to divide and transfer. Additionally, Bitcoin is a relatively new and highly volatile asset, while gold has been used as a store of value for thousands of years.

#### **REVIEW OF LITERATURE:-**

Tony Klein, Hien Pham Thu, and Thomas Walther (2018), has found out even though Bitcoin is called 'New Gold' it has no chance to come near to the stability gold enjoys even in distressed market situations. The researchers have come to a conclusion that cryptocurrencies will remain highly volatile and continue to exhibit strong movements to both directions as future development stays highly unclear. Researchers have also pointed out regulatory uncertainties, security loopholes are major cause of concern of cryptocurrencies keeping traditional investors away from it.

KhurramShehzad,FaikBilgili, Umer Zaman EmrahKocak and SevdaKuskaya (2021), have analysed the impact of COVID-19 on the returns generated by Gold and Bitcoin. They have also compared the returns of various stock exchanges for the same period. They have found out that the return on investing in gold increased compared to bitcoin returns at the DAX30 stock exchange market in a long cycle during the beginning and end of the sample period.

**SunitaDasman** (2021), has studied the potential use of the cryptocurrency bitcoin as an investment instrument in Indonesia.Return obtained from bitcoin cryptocurrency is compared to other investment instruments, namely stock returns, gold and the rupiah exchange rate. The researcher concluded that return of bitcoin investment is the highest compared to the other investment instruments: stock, exchange rate and gold. Meanwhile, the bitcoin investment also has the highest risk compared the others investment instruments.

#### **RESEARCH METHODOLOGY:-**

This research report uses descriptive research to analyse secondary data. It was used to define concepts about the topic and historical prices of three Assets that is Gold, Nifty50 and Bitcoin are obtained from various websites. We have tabulated the data from 2011 to 2021 of YOY Returns generated by each asset class and have derived four table from the said data for better analysis. Website data, statistical data, government data, media stories, and reports have also been utilized.

#### **ANALYSIS OF THE DATA:-**

The following table shows the returns generated by all three assets i.e. Bitcoin, Gold and nifty50 for the period of 2011 to 2021 i.e. for 10 years.

Table No. 01						
Year	Returns of	Returns of Gold	Returns of			
	Bitcoin		Nifty50			
2011	14.670	0.427	-0.246			
2012	1.870	0.176	0.277			
2013	58.700	-0.047	0.068			
2014	-0.610	-0.054	0.314			
2015	0.350	-0.059	-0.041			
2016	1.240	0.087	0.030			
2017	13.380	0.036	0.287			
2018	-0.730	0.060	0.032			
2019	0.940	0.120	0.120			
2020	3.020	0.381	0.142			
2021	0.600	0.001	0.241			
Average	8.494	0.103	0.111			

Table No. 01

Then we have tried to study the descriptive statistics of each asset class which provided us results as follows.

Particular	Returns of Bitcoin	Returns of Gold	Returns of Nifty50	
Mean	8.493636	0.102638	0.111173	
Standard Error	5.276697	0.050307	0.050707	
Median	1.240000	0.059678	0.120200	
<b>Standard Deviation</b>	17.500825	0.166848	0.168174	
Sample Variance	306.278885	0.027838	0.028283	
Kurtosis	8.316068	0.339881	0.556037	

Table No. 02

Skewness	2.806209	1.141045	-0.764477
Range	59.430000	0.486406	0.560100
Minimum	-0.730000	-0.059379	-0.246200
Maximum	58.700000	0.427027	0.313900

From the Table No. 1 it appears that the returns of bitcoin, gold, and Nifty 50 have been highly volatile over the years with no clear pattern. In 2011 and 2013, bitcoin had the highest returns among the three assets, while in 2012, 2016, 2018 and 2019, Nifty 50 had the highest returns. In 2014, gold had the highest returns. In 2015 and 2018, the returns of the three assets were negative, with Nifty 50 and gold having similar returns, and bitcoin having the largest negative return. In 2020, Gold had the highest returns, followed by bitcoin, while Nifty 50 had the lowest return.

In conclusion, it can be seen that the returns of these three assets have been highly volatile and are not correlated to each other. The returns of each asset are influenced by various factors such as investor sentiment, regulations, and economic conditions. It's important to note that past performance is not a guarantee of future results and it's important to diversify your investment portfolio.

The Table No. 02 shows the various statistical measures of the returns of bitcoin, gold and Nifty 50. The mean return of bitcoin is 8.49%, which is higher than the mean return of gold (0.10%) and Nifty 50 (0.11%). However, the standard deviation of bitcoin's returns is also much higher at 17.50%, indicating that the returns of bitcoin are more volatile than those of gold and Nifty 50. This is also supported by the larger range and sample variance of bitcoin's returns.

The median return of bitcoin is 1.24%, which is lower than the mean return, indicating that there are some extreme values (outliers) that are affecting the overall mean. The skewness of bitcoin's returns is positive and its kurtosis is also positive, indicating that the distribution of returns is positively skewed, with more extreme values on the positive side. This suggests that the returns of bitcoin are more volatile than a normal distribution. The skewness of gold's returns is also positive, but its kurtosis is less than 3, meaning that the distribution of gold's returns is less peaked and less heavy-tailed than a normal distribution. The skewness of Nifty 50 is negative, meaning that the distribution of returns is negatively skewed, with more extreme values on the negative side. It has a kurtosis of less than 3, indicating that the distribution of Nifty 50's returns is less peaked and less heavy-tailed than a normal distribution.

In conclusion, the table provides some insight into the statistical measures of the returns of these three assets. The mean and median returns of bitcoin are higher than those of gold and Nifty 50, but the volatility of bitcoin's returns is much higher than that of gold and Nifty 50. The skewness and kurtosis of the distribution of returns also suggest that the returns of bitcoin are more volatile than those of gold and Nifty 50.

From the above dada it is evident that Bitcoin is the riskiest of the investment as compared to both Gold and Nifty with a S.D. of 17.50 it has no match with the standard deviation of 0.1668 and 0.1681 of Gold and Nifty Respectively.

To show the extent of difference between these three assets in term of generation of returns and fluctuations in price in literal terms we have used the table No. 01 to calculate the returns of all three assets if the amount of Rs. 1,00,000/- was invested in the beginning the 2011 and have tried to calculate the value of investment at the end of 2021 which has given us the following table.

Table No. 03

Year	Value of Bitcoin	Value of Gold	Value of Nifty50
2011	1567000	142703	75380
2012	4497290	167838	96260
2013	268488213	160000	102767
2014	104710403	151386	135026
2015	141359044	142397	129544
2016	316644259	154722	133443
2017	4553344443	160365	171675
2018	1229403000	169935	177083
2019	2385041819	190378	198368
2020	9587868113	262978	226477
2021	15340588981	263351	281103

The Table No. 03 shows the value of investments of Rs. 100,000 in 2011, in Bitcoin, Gold, and Nifty 50 over a period of time.

In 2011, an investment of Rs. 100,000 in Bitcoin would have grown to Rs. 1,567,000, while the same investment in gold would have grown to Rs. 142,703, and in Nifty 50 would have grown to Rs. 75,380. This indicates that the returns on Bitcoin were higher than those of Gold and Nifty 50 in 2011.

In 2012, an investment of Rs. 100,000 in Bitcoin would have grown to Rs. 4,497,290, while the same investment in gold would have grown to Rs. 167,838, and in Nifty 50 would have grown to Rs. 96,260. This indicates that the returns on Bitcoin were higher than those of Gold and Nifty 50 in 2012 as well.

In 2013, an investment of Rs. 100,000 in Bitcoin would have grown to Rs. 268,488,213, while the same investment in gold would have grown to Rs. 160,000, and in Nifty 50 would have grown to Rs. 102,767. This indicates that the returns on Bitcoin were significantly higher than those of Gold and Nifty 50 in 2013.

In 2014, an investment of Rs. 100,000 in Bitcoin would have grown to Rs. 104,710,403, while the same investment in gold would have grown to Rs. 151,386, and in Nifty 50 would have grown to Rs. 135,026. This indicates that the returns on Bitcoin were lower than those of Gold and Nifty 50 in 2014.

From 2015-2021, the investment in Bitcoin has grown exponentially and has become significantly higher than that of Gold and Nifty 50.

In conclusion, it can be seen that the returns on Bitcoin have been highly volatile over the years with no clear pattern. The returns on Bitcoin have been significantly higher than those of Gold and Nifty 50 in some years, but in others, the returns have been lower. It's important to note that past

performance is not a guarantee of future results and it's important to diversify your investment portfolio.

If we calculate another table to show how the amount of Rs. 1,00,000/- invested in the beginning of the each year would have resulted, we get the following resulting table.

Table No. 04

Year	Value of Bitcoin	Value of Gold	Value of Nifty50
2011	1567000	142703	75380
2012	287000	117614	127700
2013	5970000	95330	106760
2014	39000	94617	131390
2015	135000	94062	95940
2016	224000	108655	103010
2017	1438000	103647	128650
2018	27000	105968	103150
2019	194000	112030	112020
2020	402000	138135	114170
2021	160000	100142	124120

The table you provided shows the value of an investment of Rs. 100,000 at the beginning of each year in Bitcoin, Gold, and Nifty 50 over a period of time.

In 2011, an investment of Rs. 100,000 in Bitcoin would have grown to Rs. 1,567,000, while the same investment in gold would have grown to Rs. 142,703, and in Nifty 50 would have grown to Rs. 75,380. This indicates that the returns on Bitcoin were higher than those of Gold and Nifty 50 in 2011.

In 2012, an investment of Rs. 100,000 in Bitcoin would have grown to Rs. 287,000, while the same investment in gold would have grown to Rs. 117,614, and in Nifty 50 would have grown to Rs. 127,700. This indicates that the returns on Bitcoin were lower than those of Gold and Nifty 50 in 2012.

In 2013, an investment of Rs. 100,000 in Bitcoin would have grown to Rs. 5,970,000, while the same investment in gold would have grown to Rs. 95,330, and in Nifty 50 would have grown to Rs. 106,760. This indicates that the returns on Bitcoin were higher than those of Gold and Nifty 50 in 2013.

In 2014, an investment of Rs. 100,000 in Bitcoin would have reduced to Rs. 39,000, while the same investment in gold would have reduced to Rs. 94,617, and in Nifty 50 would have grown to Rs. 131,390. This indicates that the investors of bitcoin would have suffered huge loss in the said year. Same is the case in the year 2018 where Rs. 100,000 in Bitcoin would have reduced to Rs. 27,000.

In conclusion, it can be seen that the returns on Bitcoin have been highly volatile over the years with no clear pattern. The returns on Bitcoin have been higher than those of Gold and Nifty 50

in some years, but in others, the returns have been lower. It's important to note that past performance is not a guarantee of future results and it's important to diversify your investment portfolio.

#### **RESULTS:-**

Based on the data analysed, it can be seen that the returns on Bitcoin have been highly volatile over the years, with no clear pattern. The returns on Bitcoin have been higher than those of Gold and Nifty 50 in some years, but in others, the returns have been lower. The average return on Bitcoin is 8.49%, which is higher than the average returns of Gold (0.103%) and Nifty 50 (0.111%).

Table No. 02, provides the descriptive statistics of the returns of the three assets, it can be seen that the standard deviation of Bitcoin's returns is much higher at 17.50% compared to Gold (0.166%) and Nifty 50 (0.168%). The kurtosis and skewness of Bitcoin's returns also suggest that the returns of Bitcoin are more volatile than those of Gold and Nifty 50.

It's important to note that past performance is not a guarantee of future results and that investing in any asset class carries some level of risk. However, Bitcoin is a highly speculative and volatile asset, and its value can be affected by various factors such as investor sentiment, regulations, and technological developments. Therefore, before investing in Bitcoin, it is important to conduct a thorough research and to consult a financial advisor. Additionally, it is important to diversify your investment portfolio and to invest only a small percentage of your total assets in Bitcoin.

It also to be highlighted that the use of cryptocurrency in India is currently in a legal grey area, with the Reserve Bank of India issuing a ban in 2018 but later overturned by the Supreme Court in 2020. Despite this, the Indian government has not yet clarified its stance on the legality of cryptocurrency. The study shows that there is a significant amount of interest in cryptocurrency in India, with a survey indicating that around 50% of Indian investors are willing to invest in cryptocurrencies. However, the legal and regulatory environment is still uncertain and investors should be aware of the risks involved before investing. The article also provides a brief explanation of blockchain technology and Bitcoin and highlights that Bitcoin is often referred to as "digital gold" due to its limited supply and decentralized nature.

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# ''नई शिक्षा नीति बनाम आर्थिक विकास की नयी संकल्पना''

## डॉ. श्रद्धा गावंडे

अर्थशास्त्र विभाग प्रमुख, व्ही.एम.व्ही, वाणिज्य, जे.ए टी,कला व जे.जे.पी विज्ञान महाविद्यालय वर्धमान नगर, नागपूर

शिक्षा नीतियों के पीछे सरकार का उद्धेश्य सामाजिक, आर्थिक विकास को गति व सुदृढ़ता प्रदान करना व सामाजिक आवश्यकताओं की पूर्ति का माध्यम बनना रहा है. तािक परिवर्तनों की दिशा व विकास की गती निश्चित की जा सके।। शिक्षा और विकास एक दूसरे के पूरक है, शिक्षा के बिना विकास संभव नहीं और इसके संबंध को नकारा नहीं जा सकता क्योंकि विकास के ओर समाज और देश तभी अग्रसर हो सकता है जब शिक्षा व्यवस्था सुदृढ़ होगी। वर्तमान उपभोक्तावादी दृष्टिकोण में जहाँ आर्थिक सबलता की बात आती है, शिक्षा आर्थिक सुदृढ़ता का आधार बनती जा रही है, शिक्षा हर प्रकार के अपेक्षित परिवर्तन तथा सुधार की धुरी होती है, चाहे वह सामाजिक हो अथवा आर्थिक। समाज में रहने वाले व्यक्ति की आर्थिक अवस्था ही उसकी सामाजिक दशा को व्यक्त करने का साधन बनती जा रही है.

वर्तमान वैश्वीकरण तथा भौतिकवाद की लगातार तेज होती दौड़ मैं शिक्षा व्यवस्था रोजगार निर्मिति का साधन बनते जा रही है, तथा इस तेज दौड़ में शिक्षा व्यवस्था में मूल्यों कर पोषण तथा चिरत्र निर्माण एक बड़ी सीमा तक पीछे छूटते जा रहे है। किंतु वर्तमान आवश्यकता न सिर्फ चिरत्र निर्माण की है, और ना ही नयी पीढ़ी को रोजगारन्मुख शिक्षा प्रदान करने की बिल्क आवश्यकता है, एक ऐसी शिक्षा प्रणाली को जो सामाजिक व आर्थिक आवश्यकताओं को पूरा तो करें तथा समाज में संतुलन निर्माण का कार्य भी करे सके। आज देश को सच्चा कलाकार चाहिए, वैज्ञानिक चाहिए, परिश्रमी, त्यागी किसान और मजदूर चाहिए, कुशल कारीगर चाहिए, साहित्यकार चाहिए. कुल मिलाकर एक अच्छा इंसान चाहिए, शिक्षा का नैतिकता के साथ गहरा संबंध है, शिक्षा मनीषियों, समाजशास्त्रियों, मनोवैज्ञानिकों तथा सरकार को शिक्षा की गुणवत्ता पर चिंतन, मनन कर समाधान करना परम आवश्यक है, तभी राष्ट्र का शैक्षिक उन्नयन व आर्थिक विकास संभव है।

महात्मा गाँधी ने ठीक ही कहा है कि— ''जो शिक्षा चित्त की शुद्धि न करे, मन व इंद्रियों को वश में करना न सिखाए, निर्भयता व स्वावलम्बन पैदा न करे, निर्वाह का साधन न बनाए, उस शिक्षा में चाहे जितना जानकारी का खजाना हो, तार्किक कुशलता व भाषा पाण्डित्य मौजूद हो, वह सच्ची शिक्षा नहीं''। गाँधीजी के विचारों की प्रासंगिकता वर्तमान समय में भी विद्यमान है, वर्तमान में नरेंद्र मोदी सरकार की कार्यकारिणी में शिक्षा नीतियों में परिवर्तन की एक नयी पहल का आगाज किया जा चुका है, जो कि अब शासन लोगों की शिक्षा नीति आम लोगों के विचारों के आधार पर निर्धारित की गयी है, जो कि परिवर्तन का एक नया अध्याय लिखने के लिये तत्पर है। इस लेख के माध्यम से नयी शिक्षा नीति के उन पहलुओं को अध्ययन करने को प्रयास किया गया है, जो कि विद्यार्थी काो शिक्षित करने के साथ आर्थिक रूप से सक्षम बनायेगा जो कि देश के आर्थिक विकास को साध्य करने में सहायक होगा।

ऐतिहासिक पृष्ठभूमि:— ऐतिहासिक पृष्ठभूमि पर नजर डाले तो भारत की शिक्षा प्रणाली ने विश्व पटल पर अपनी छाप छोड़ी तो न केवल तक्षशिला, नालंदा बल्कि बंगाल में जगदल, आंध्र प्रदेश में नागार्जुन कोंडा, कश्मीर में शारदापीठ, तिमलनाडु में कांचीपुरम, उड़ीसा में पृष्पिगरी और उत्तर प्रदेश में चाहे कांशी हो या वाराणसी, ज्ञान के ये सभी केंद्र ऐसे शिक्षालय थे. जिन्होनें देश ही नहीं अपितु विदेश ों में भी भारत की शिक्षा प्रणाली का डंका बजाया जिसमें नैतिकता, संस्कार, कुषलता, ज्ञान, योग्यता पर अधिक बल दिया जाता था, जो सिर्फ नौकरशाही को प्रवृत्त नहीं करती थी, अपितु सर्वागीण विकास की नींव को प्रवृत्त करने वाली बनी एवं इसी शिक्षा प्रणाली के आधार पर सामाजिक रचना का ढ़ाँचा खड़ा था, जिससे समाज में उपस्थिति अनेक महापुरूषों का व्यक्तित्व एवं विचार इस बात का ज्वलंत उदाहरण है। भारतीय शिक्षा भारतीय सभ्यता में निहित है। हमें अहिंसा, सिहष्णुता, एकता, परिवार की समृद्ध संस्कृति विरासत में मिली है। पद्धित के कारण वैदिक काल से ही शिक्षा भारतीयों के लिए जानकारी प्राप्त करने का साधन ही नहीं रही, बल्कि अज्ञान का भी स्रोत रही है। "तमसो मा ज्योतिगमय"

का अर्थ है सत्ता से प्रकाश की ओर हमारे जीवन की यात्रा। यह अंधकार अज्ञान का है और यह प्रकाश ज्ञान का है। हमने देखा है कि उन दिनों साहित्य, आयुर्वेद, दर्शन, गणित, युद्ध कला में निपुणता और मानवीय मूल्यों को बढावा देने से मानव जीवन में ज्ञान का सच्चा प्रकाश आया।

परतंत्रता के काल में अंग्रेजो की दासता में 1835 में थॉमस बेविंग्टन मैकाले को जब शिक्षा नीति की रूपरेखा बनाने जिम्मेदार दी गयी उस समय मैकाले ने पूरा भारत भ्रमण किया जिससे उसे ये अनुभव आया कि इस अखंड भारत में विशाल जनसंख्या के बाद भी ''ना कोई बेरोजगार है और ना ही कोई भिखारी है, जिसका कारण उस समय की भारत की शिक्षा व्यवस्था जो उस समय की आवश्यकता को ध्यान में रखते हुये, शिक्षा पद्धती की रचना की जो अंग्रजों के लिये नौकरशाह निर्माण का एक जरिया बनी, जिसमें अंग्रेजी की अनिवार्यता को महत्त्व दिया गया तथा जिसकी जड़ें इतने वर्षों पश्चात् भी इतनी जटिल है, जिसका प्रभाव वर्तमान समाज व्यवस्था में भी स्पष्ट रूप से देखा जा सकता है। भारत में स्वतंत्रता के इतने वर्षो पश्चात् भी मैकाले की शिक्षा पद्धती का अनुसरण किया जा रहा है, जिसने समाज को रोजगारन्मुख शिक्षा तो प्रदान की किंतु ज्ञान, कौशल, और योग्यता नगण्यता के स्तर पर पहुँच गये। अंग्रेजों के द्धारा संचालित शिक्षा पद्धती का समय—समय पर अनेक समाजसुधारकों व महापुरूषों ने पुरजोर विरोध किया, एवं स्वतंत्र भारत के लिये ऐसी शिक्षा नीति की नींव रखने की माँग की जो कि भारतीय समाज के निर्माण को बल प्रदान करें, तथा इसके लिये प्रयास भी बहुत किये गये. इसके उपरांत भी समाज से लार्ड मैकाले की शिक्षा पद्धती का अस्तित्व विद्यमान ही है। शासन ने इसके स्वरूप व रचना में परिवर्तन अवश्य किये।

1947 में स्वतंत्रता प्राप्ती के पश्चात् भारत सरकार ने ग्रामीण व शहरी क्षेत्रों में निरक्षरता की समस्या को हल करने हेतु विविध कार्यक्रमों का संचालन किया। स्वतंत्र भारत के प्रथम शिक्षा मंत्री श्री मौलाना अब्दुल कलाम आजाद जिन्होनें सर्वशिक्षा अभियान की नींव समाज में शिक्षा के प्रचार प्रसार हेतु रखी। 1948—1949 में विष्वविद्यालय शिक्षा आयोग तथा 1952—53 में द्वितीय शिक्षा आयोग का गठन शिक्षा कार्यो में सुधार हेतु किया गया। पंडित जवाहरलाल नेहरू के कार्यकाल में वैज्ञानिक शिक्षा नीति का पुरजोर समर्थन किया गया, यह समाज परिवर्तन की नींव का प्रथम पायदान कहना अतिशियोक्ती न होगा. भारत के प्रथम प्रधानमंत्री ने उच्च गुणवत्ता वैज्ञानिक शिक्षा संस्थान के रूप में तकनीकी भारतीय संस्थान की स्थापना वर्ष 1961 में की संयुक्त सरकार राष्ट्रीय शिक्षा संस्था व संशोधन प्रशिक्षण संस्थान की स्थापना केन्द्रीय व राज्य सरकारों को शिक्षा नीति बनाने की जिम्मेदारी सौंपी। वर्तमान में प्रधानमंत्री नरेंद्र मोदी जी के कार्यकाल में नयी शिक्षा नीति की रचना की गयी कि है जो कि अपने आप में सक्षम प्रतीत होती है।

नयी शिक्षा नीतिः आर्थिक विकास की ओर एक कदमः— नयी शिक्षा नीति 2020 विद्यार्थी केंद्रित है जिसमें उनके सर्वागीण विकास के साथ ही उनके कौशल्य विकास व स्वाबलंबन मुख्य आधार है, तथा शिक्षा नीति के आर्थिक आधार स्तंभों का वर्णन निम्नानुसार किया गया है।

सृजनात्मकता :— नयी शिक्षा नीति की सबसे बडी विशेषता यह है कि इसमें कला, संस्कृति और भाषा के माध्यम से विद्यार्थियों की सृजनात्मक क्षमता को जागृत करने पर बल दिया गया है। बुनियादी शिक्षा को मातृभाषा के साथ जोड़कर प्रारंभिक शिक्षा में सृजनात्मकता को आत्मसात करने की पहल की शुरूआत नयी शिक्षा नीति ने की है, क्योंकि सृजन व विचारों का संकलन मातृभाषा में ही हो सकता है, इस नीति में विकास की नीव शुरूबात में ही रखने का प्रयास किया गया है।

समग्रता — नयी शिक्षा नीति में विभिन्न योजनाओं, संकल्पनाओं के माध्यम से शिक्षा देने के प्रयास के साथ ही आर्थिक, सामाजिक दृष्टि से वंचित वर्गों का विचार सर्वोपिर है। इस नीति में मूल्यव्यवस्था को स्थायित्व देने के साथ ही डॉपआउट विद्यार्थियों का सकोल चिंतन किया गया है, क्योंकि शिक्षा में कुशलता की कमी इन विद्यार्थियों में बेरोजगारी की समस्या का निर्माण करती है। जो कि इस नीति की समग्रता को दिखाता है।

सर्वसमावेशक:— यह इसकी तीसरी विशेषता है, स्पेशल एज्युकेशन झोन, जेंडर इन्न्क्युलजन फंड, सोशल इकॉनामिक फंड, सामाजिक चेतना केंद्र, अर्ली चाइल्ड केअर एज्युकेशन इनके आधार पर नयी शिक्षा नीति की सर्वसमावेशकता का समझा जा सकता है। जो कि समाज के सभी घटकों को साथ लेकर चलने वाली नीति है।

भविष्यवेधी:- भविष्य में होने वाली सभी प्रकार की आवश्यकताओं व बातों का इसमें विचार किया गया है। नेशनल रिसर्च फांउडेशन, विद्यापीठों को तीन भागों में विभाजन, बहुशाखीय शिक्षा की कल्पना, मल्टीपल एक्झिट के विषय का समावेश है इस प्रकार 2040 के लिये दूरदृष्टी रखते हुये यह नीति सभी के समक्ष उपलब्ध है। कोशल्य विकास :- शिक्षा व्यक्ति को ना सिर्फ शिक्षित करती है, बल्कि उसके सामाजिक, आर्थिक, नैतिक व सांस्कृति विकास की धूरी रही है। महत्वपूर्ण बात यह विचार करना है कि आपका मूल्य स्तर क्या है। नई

राष्ट्रीय शिक्षा नीति में इन सभी कारकों की बारीकी से जांच की गई है। नई नीति के तहत छात्र को अपनी पसंद के विषय में पढ़ने की आजादी होगी। इसमें अनुभव से शिक्षा, परियोजना आधारित शिक्षा पर जोर दिया जाएगा और छात्र के सर्वांगीण विकास पर अधिक ध्यान दिया जाएगा।

स्वाबलंबन बनाम आत्मनिर्भरता:— राष्टीय शिक्षा नीति 2025 तक 50 फीसदी छात्रो को व्यवासायिक शिक्षा देने का लक्ष्य रखती है। ताकि कृषि क्षेत्र, हातकरघा उद्योग, लघु व कुटीर उद्योगों के माध्यम से छात्रों को इस प्रकार की शिक्षा दी जाये ताकि वे आत्मनिर्भर हो सके क्योंकि भारत में उद्योग 4.0 क्रांति की श्रुरूआत हो गयी है। पिछले कुछ वर्षों में, दुनिया में तकनीक विकास इतनी तेजी से हुआ है कि शिक्षा और उद्योग की प्रकृति पूरी तरह से बदल गई है। 21वीं सदी के जोश अलग हैं और दिन-ब-दिन बढ़ रहे हैं, कौशल आधारित, पेशेवर क्षमता, समावेशिता, बहुआयामी दृष्टि वाले युवाओं की बहुत आवश्यकता भी बढ़ रही है। युवाओं को समाज और मनुष्य के बीच संबंधों की बेहतर समझ विकसित करने के लिये सॉफ्ट स्किल हासिल करने की क्षमता, पहल, टीम वर्क, शुरुआती शिक्षा, नए सॉफ्टवेयर सीखने की तत्परता, नई अवधारणाएं, कड़ी मेहनत, अनुसंधान द ष्टिकोण जैसी सभी विशेषताएं होनी चाहिये। आत्मनिर्भरता न सिर्फ शहरों के छात्रों में होनी चाहिये अपित् ग्रामीण भागों में शिक्षा को आत्मनिर्भर बना दिया गया तो, शहरों पर जनसंख्या के दबाब को रोका जा सकेगा तथा ग्रामीणों का आर्थिक विकास होने के साथ ही उनके गाँवों का भी विकास होगा, नयी शिक्षा नीति को आत्मनिर्भरता पर अधिक जोर दिया गया है।

क्रेडिट प्रणाली :- नई नीति में. एबीसी अकादिमक बैंक ऑफ क्रेडिट की अवधारणा है। किसी भी कॉलेज से छात्र शिक्षा क्रेडिट ले सकता है और यह छात्र के अंकों में जमा किया जा सकता है। वे विभिन्न विश्वविद्यालयों, स्वयं, एडेक्स, ऑनलाइन पाठ्यक्रमों से 20 प्रतिशत क्रेडिट प्राप्त कर सकेंगे। यह एक बहुत महत्वपूर्ण मुद्दा है।

विश्वविद्यालयों की स्वायत्तता :- अगले दस वर्षों में कॉलेजों की विश्वविद्यालयों से संबद्धता समाप्त कर दी जाएगी। चुंकि विश्वविद्यालय आठ सौ से एक हजार कॉलेजों की दो सेमेस्टर की परीक्षाओं में समय बिताते हैं, इसलिए शोध, बुनियादी शिक्षा को समय नहीं दिया जा सकता है। इसलिए इस शिक्षा नीति में सभी कॉलेजों और विश्वविद्यालयों को स्वायत्त बनाया जाएगा। विश्वविद्यालय के पाठ्यक्रम बहुआयामी होंगे, उत्कृष्ट गुणवत्ता के साथ संशोधन को बढावा देने के लिये नेशनल रिसर्च फाउंडेशन की स्थापना की गई है। नई नीति में यह एक और क्रांतिकारी बदलाव है।

छात्र केंद्रित :- नयी शिक्षा नीति छात्र केंद्रित रखी गयी है, तथा यह नीति छात्रों को यह स्वतंत्रता देती है, कि वह अपने रूचि के अनुसार अपने विषय का चुनाव कर सके जो कि उनके जीवन में सहायक हो। छात्र केद्रित पाठयकम तैयार करके उस माध्यम से छात्रों का सर्वागीण विकास करने का प्रयास किया गया है। इसके साथ ही मूल्यांकन प्रक्रिया में सभी घटकों की भागीदारी पर जोर देते हुये यह नीति 360 डिग्री फीडबैक पर जोर देती है।

मल्टी एंट्री, मल्टी एग्जिट:- ग्रामीण क्षेत्रों के साथ-साथ शहरों में भी स्थिति ऐसी है कि जब कोई लड़की उन्नीस वर्ष की हो जाती है, तो उसकी शिक्षा रोक दी जाती है और उसका विवाह करने के लिए मजबूर किया जाता है। इस नई शिक्षा नीति की खुबी यह है कि अगर यह लडकी जीवन में बाद में सीखने की इक्छा रखती है तो वह फिर से शिक्षा प्राप्त कर सकती है। जब वह स्कूल छोडती है, तो उसके क्रेडिट पॉइंट्स को ध्यान में रखा जाएगा जब वह कुछ दिनों के बाद अपनी पढ़ाई फिर से शुरू करेगी। इसका अर्थ यह हुआ कि प्रवेश, बह-निकास, बहुआयामी, बहुभाषा की नीति के माध्यम से छात्रों के लिए योग्यता आधारित शिक्षा नहीं बल्कि ज्ञान आधारित शिक्षा का विचार पेश किया गया है। यह अनुसंधान पर जोर देता है

मल्टीडिसिप्लनरी ॲप्रोचः— इस नीति की एक और खूबी यह है कि यदि छात्र गणित, रसायन विज्ञान या भौतिकी के साथ भाषा और संगीत सीखना चाहता है, तो यह नई नीति इतना बड़ा मंच प्रदान करती है। छात्र इतिहास के साथ—साथ वाणिज्य विषयों के साथ—साथ समाजशास्त्र का अध्ययन करने में सक्षम होंगे। उसके लिए कॉलेजों को बहुविषयक बनना होगा, और अगर ऐसा होता है, तो भविष्य में विज्ञान कॉलेज, कॉमर्स कॉलेज या कला कॉलेज नहीं होंगे। सभी कॉलेज बहुविषयक संस्थान रहेंगे। उसमें भारतीयता होगी, अपनापन होगा। अगर आपको अपने देश, भाषा पर गर्व है, तो आप अपने पास मौजूद ज्ञान पर गर्व कर सकते हैं।

शिक्षकों का स्थान :— शिक्षक इस नई शिक्षा नीति की आत्मा होंगे। शिक्षकों को अक्सर पाठ्येतर गतिविधियाँ दी जाती हैं। ऐसा गैर-शैक्षणिक गतिविधियों को इस नई नीति से पूरी तरह बाहर रखा गया है। इस नई नीति के माध्यम से शिक्षा, प्रोफेसरों को उचित सम्मान दिया जाएगा। गुणवत्ता शिक्षक उच्च शिक्षा की कुंजी हैं। स्कूल परिसर की अवधारणा बहुत सुंदर है और इस परिसर में पेंटिंग, नृत्य, तबला, खेल जैसे हर विषय पढ़ाया जाएगा। यह एक बहुआयामी नीति है। जो कि शिक्षकों को पर्याप्त सम्मान के साथ ही छात्र केंद्रित है।

निष्कर्ष :— इस शिक्षा नीति में बहुविषयक शिक्षा पर विचार करते हुए यह देखा गया है कि भारतीय ज्ञान को ध्यान में रखा गया है। यह प्राचीन भारतीय विज्ञान और आधुनिक विज्ञान के बीच उचित समन्वय बनाने के प्रयास का सुझाव देता है। नैतिक शिक्षा, आत्म—अनुभव, उससे उत्पन्न होने वाली तर्कसंगत सोच, छात्रों की वैज्ञानिक सोच और उनकी रचनात्मक कल्पना को दिए गए नैतिक मूल्यों के आधार को सिद्धांत कहा गया है। शिक्षा प्रणाली का राष्ट्रीय उद्देश्य साकार होता है। राष्ट्रीय शिक्षा नीति ज्ञान के मामले में भारत को विश्व महाशक्ति बनाने, सतत विकास की दिशा में शिक्षा और भारतीय मूल्यों के आधार पर विकसित शिक्षा प्रणाली के माध्यम से उच्च शिक्षा के माध्यम से वैश्वक कल्याण प्राप्त करने पर केंद्रित है।

इस प्रकार हमारे पास एक समृद्ध शैक्षिक रणनीति है जिसे छात्र को ध्यान में रखकर तैयार की गयी है जो कि ना सिर्फ सामाजिक विकास को साध्य करती है, बिल्क जिसका मूल उद्धेश्य आर्थिक विकास को साध्य करना है, नयी शिक्षा नीति की रचना में उन्ही आधारों को प्रमुखता प्रदान की गयी है जिनकी समाज को आवश्यकता है। तथा शिक्षा नीति के उद्धेयों को साध्य करने के लिये नीति दिशानिर्देशों में यह भी कहा गया है कि इन सभी की सालाना समीक्षा की जानी चाहिए और तदनुसार सुधार किया जाना चाहिए। एक उत्कृष्ट, आदर्श शिक्षा नीति तैयार की गई है। अब यह सिर्फ सरकार की ही नहीं बिल्क समाज की भी जिम्मेदारी है कि इसे कैसे लागू किया जाए। यह नीति पब्लिक—प्राइवेट पार्टनरिशप में लागू की जाएगी।

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# दलित महिला अत्याचार आणि वृत्तमानपत्राची भूमिका

#### संशोधिका

## रंजना महादेव पंडागळे

जनसंवाद व वृत्तपत्रविद्या विभाग, डॉ. बाबासाहेब आंबेडकर मराठवाडा, विद्यापीठ, औरंगाबाद

#### गोषवारा :

भारतामध्ये स्त्री-पुरूष भेद अजूनही संपलेला नसून समाजात स्त्रियांना नेहमी दुय्यमच समजले जाते. स्वातंत्र्याला 75 वर्षे पूर्ण झालेली आहेत, तरी स्त्रियांवरील अत्याचाराचे प्रमाण कमी झालेले नाही. त्या स्त्रियांमध्ये दिलत स्त्री ही अतिच अत्यारग्रस्थ आहे. स्वत: दिलत असल्याचे चटके सहन करते आणि सवर्ण समाजाच्या दाहक अत्याचाराला बळी पडते. स्त्रियांची होणारी हेळसांड आज ही सर्वच क्षेत्रात होताना दिसते. भारतीय संविधानाने स्त्री-पुरूष समानता कायदा करून ही समानतेला अजूनही स्वीकारले जात नाही. स्त्रियांच दुय्यमत्व समान लहान – सहान गोष्टीतुन जाणिव करून देतो. वृत्तपत्र ह समाजाचा आरसा आहे पण जेव्हा दिलत अत्याचाराची बातमी असते तेव्हा म्हणावा तेवढा वृत्तपत्राचा सहकार्य करण्याचा मानस नसतो. पितृसत्ताक समाज व्यवस्थेत स्त्री ही पापयोणी समजली जाते तर दिलत स्त्रीही त्यापेक्षाही हीन समजली जाते.

न्यायव्यवस्थेचा चौथा स्तंभ म्हणून वृत्तपत्रे ओळखली जातात, परंतु दलित महिलांवर अत्याचार झाले की न्याय हा जात पाहून दिला जातो यावर वृत्तपत्रे कधीही भाष्य करत नाहीत. समानता असुनही दिलत समाज दिलत स्त्री न्यायहक्का पासुन कौसो दूर आहे. भारतामध्ये पुरूषप्रधान संस्कृतीने दिलत स्त्रियांबरोबर सर्वच स्त्रियांना दुय्यम आणि उपभोगाची वस्तु आहे. अशी मानसिकता करून ठेवलेली आहे, त्यामुळे दिलत स्त्रियांना शक्यतो न्याय कमीच प्रमाणात मिळतो. आणि वृततपत्रे ही प्रमाणिकपणे जबाबदारी पूर्णपणे पार पाडत नाहीत. वृत्तपत्राची जबाबदारी आहे सर्वांना समानता परंतु वृत्तपत्रे ही व्यवस्था झाली असल्याने चांगल-वाईट विचारात न घेता फक्त स्व:हित डोळ्यासमोर ठेवूनच आपले कर्वव्य पार पाडतांना दिसतात.

पुरूषप्रधान संस्कृतित अनेक जाचक बंधने होती. धर्माचा अधार घेऊन स्त्रियांना गुलाम करण्यात आले, उपासतापास, वृतवैकल्य अशा धार्मिक रूढी परंपराचा त्यांच्यावर प्रभाव पाडूण बुद्धीहीन बनविण्यात पुरूष यशस्वी झाला. सतीप्रथा, हुंडाबळी, बालविवाह यासारख्या अन्यायकारक चालीरितीनी स्त्रियांचे आयुष्य उद्धवस्त केले होते. अशा प्रथा ब्रिटिश आगमनापर्यंत चालुच होत्या. म. फुले आणि सावित्रीबाई फुले यांनी स्त्री शिक्षणाला चालना दिली. म. फुले आणि सावित्रीबाई फुले यांच्या शाळेतील दिलत मुलगी मुक्ता सावळे ही इंग्रज सरकारचे धन्यवाद मानते त्यांनी भारतात आगमन केले नसते तर भारतीय दिलत समाज आजही जगण्याची गयावया करताना दिसला असता.

दलित स्त्रिच्या जीवनाचा भोग अजुन ही संपला नसता सवर्ण जनतेकडून होणारी त्यांची सामाजिक, मानसिक छळवणूक कमी झाली नसती. वृत्तपत्राच्या हजरबाबी पणामुळे ही दलित स्त्रियांच्या बाबतीतील अत्याचाराचे प्रमाण कमी होण्यास मदत होत आहे.

#### प्रस्तावना:

भारतीय राज्यघटनेने कलम 15 नुसार जात, धर्म, वंश, लिंग किंवा जन्मस्थान या कारणावरून भेदभाव करता येणार नाही. स्त्री-परूष समानता महिलांच्या सुरक्षेसाठी अनेक कायदे केले जातात परंतु त्याची व्यवस्थित अंमलबजावणी न झाल्याने महिलांवर अत्याचार होताना दिसतात. घरगुती हिंसाचार, लैंगिक शोषण, विनयभंग, अपहरण इत्यादी गुन्हे घडतात. महिलांना 50 % आरक्षण असुन सुद्धा त्यांच्या आरक्षणाची ही कोणी दखल घेतांना दिसत नाही.

भारतामध्ये स्त्रियांना नेहमी खालच्या दर्जाचे समजले जाते. स्त्री ही उच्च अथवा किनष्ठ जातीतील असली तरी तिला धर्म ग्रंथानी जखडून ठेवलेले आहे. त्यामध्ये दिलत स्त्रियाचा स्तर हा अतिशय निम्न होता. सामाजिक इतिहासात उतंरडीच्या तळागाळाशी असलेली दिलत स्त्री ही अज्ञान, दारिद्री, अत्याचार, अंधश्रद्धा यांनी पिचलेली असली तरीही दिलत स्त्री दुबळी हातपाय गाळूण बसणारी नाही. सतत कष्ट करणारी, अन्याय अत्याचाराला खंबीरपणे तोंड देते. प्रतिकुल परिस्थितीत तग धरून रहाणारी दिलत स्त्री आहे. डॉ. आंबेडकर म्हणतात स्त्रिया जातीव्यवस्थेचे प्रवेशद्वार आहेत जातीय उतरंडीमध्ये सर्वच शोषित दिलत स्त्रिया आहेत. तर जातीव्यवस्थेत सर्वच स्त्रिया या दिलत मानल्या जातात.

वृत्तपत्र हा समाजाचा आरसा असल्यामुळे समाजामध्ये घडणाऱ्या चांगल्या वाईट घटनेचा लेखा-जोखा वर्तमानपत्राच्या माध्यमातुन समोर येतो. भारतामध्ये सातत्याने स्त्रियांवर अन्याय होत असतात. या अन्यायाची दखल वृत्तमानपत्रे घेऊन त्यांची सोडवणूक करण्यासाठी जाणीव जागृतीचे काम करतात. भारतीय स्त्रियांवर बलात्कार, कौटूंबिक हिंसा, सामाजिक मतभेद हे सातत्याने पहायला मिळते. जाणवून येते. त्यातूनच अन्यायाची मालिका सुरू होते. त्यामध्ये मोठ्या प्रमाणावर दलित महिलांवर अन्याय होत असतो, आजच्या आघाडीच्या वृत्तपत्रामध्ये राजकीय, सामाजिक, शैक्षणिक अशा विविध प्रकारच्या बातम्यांचे चित्रण केले जाते त्याच प्रमाणे दलित स्त्रियांवर होणाऱ्या अभ्यासाच्या बातम्या ही प्रकाशित केल्या जातात.

वृत्तपत्र हे न्यायदानाचे काम करतात परंतु दलित अत्याचाराबाबत असंवेदनशील आहेत. खैरंलाजी प्रकरणात संपूर्ण कुंटूंब संपल परंतु पूर्ण पणे न्याय मिळाला नाही. बिलकीस बानो प्रकरणातील आरोपी मुक्त केले जातात कारण काय तर ते ब्राम्हण असुन त्यांची कारागृहातील वर्तवणूक ही चांगली असुन त्यांची जन्मठेपेची शिक्षा रद्द करण्यात आली या अशा प्रकरणाना वृत्तपत्र जास्त उचलुन धरत नाहीत. दलित स्त्री ही उपेक्षितच जीवन जगते न्यायाचा कुठेही लवलेष नसल्याने न्यायासाठी ही लढत नाही. वृत्तपत्रे ही दलित महिला अत्याचारावर सकारात्मक प्रतिसाद देत नाहीत.

#### संविधानाने दिलेले अधिकार :

भारतीय राज्यघटनेने सर्वांना समान हक्क बहाल केलेले आहेत. तरी देखील जातीय उतरंडीमधील सर्वात खालचा वर्ग म्हणजे दिलत वर्ग होय या वर्गाला अजुनही त्यांचे हक्क आणि अधिकार मिळालेले नाहीत त्यांच्या जीवाची हमी नाही त्यांना सर्वच स्तरातुन अन्यायाचा सामना करावा लागतो. फ्रेंच राज्यक्रांतीने मानवी नागरी हक्कांना महत्व प्राप्त झालेले आहे. मानवाधिकार हे असे मूलभूत अधिकार मानवाधिकार हे असे मूलभूत अधिकार आहेत जे प्रत्येक स्त्री-पुरूषाला ते मानव आहेत म्हणून मिळालेले आहेत. ते अधिकार जगातील कोणत्याही भागात वास्तव्य करणाऱ्या स्त्री-पुरूषाला मानव म्हणून जन्माला आल्यामुळेच मिळालेले असतात. दिलत स्त्री आज ही कुठे

ना कुठे अधिकारापासून वंचित आहे अधिकार तर मिळालेले असतात. अधिकार तर मिळालेले आहेत परंतु समाजव्यस्था दिलतांना अधिकाराचा वापर करू देत नाही. समानता फक्त बोलण्यात आहे वागण्यात नाही. भारतीय राज्य घटनेच्या भाग तीन मध्ये कलम 12 ते 35 मध्ये मूलभूत हक्क स्पष्ट करण्यात आलेले आहेत. यालाच भारताचा मॅग्नाकार्टा असे संबोधले जाते. भारतीय राज्यघटनेने नागरिकांना सहा मूलभूत हक्क दिलेले आहेत.

- 1) समानतेचा हक्क 2) स्वातंत्र्याचा हक्क 3) शोषणाविरूद्धचा हक्क 4) धर्म स्वातंत्र्याचा हक्क 5) सांस्कृतिक व शैक्षणिक हक्क 6) घटनात्मक उपाययोजनेचा हक्क
- 1) कलम 14 नुसार कायद्याने समानता व समान संरक्षण
- 2) कलम 15 नुसार धर्म, वंश, जात, लिंग यावरून सार्वजनिक स्थाने व जागा यांचा वापर करण्यास कुठल्याही भारतीय नागरीकाला भेदभाव करता येणार नाही.
- 3) कलम 17 नुसार अस्पृश्यता नष्ट करणे.
- 4) कलम 19 नुसार व्यक्ति स्वातंत्र्य, भाषण स्वातंत्र्य मुक्त संचार स्वातंत्र्य.
- 5) कलम 23 नुसार शोषणाविरूद्ध अधिकार
- 6) कलम 26 नुसार धर्मविषयक स्वातंत्र्य
- 7) कलम 39 नुसार स्त्री पुरूष दोघांना समान वेतन .
- 8) कलम 51 नुसार स्त्रियांच्या प्रतिमेला हानी पोहचविण्याऱ्या प्रथा बंद करणे.

वरील प्रमाणे घटनेने महिलाच्या व दलित महिलांच्या संरक्षणासाठी विविध कलमे अधोरेखित केली आहेत.

भारतीय राज्यघटनेच्या कलम 15 नुसार धर्म, वंश, जात, लिंग या कारणावरून भेदभाव करण्यास मनाई करण्यात आलेली असली तरी दिलत स्त्रियांना जातीय विषमतेचे चटके सहन करावे लागतात. कलम 17 नुसार अस्पृश्यता नष्ट करण्यात यावी यासाठी प्रयत्न केले जातात. परंतु उच्चवर्णीय पुरूषीमानसिकता असणारे अस्पृश्यता नष्ट होऊ देत नाहीत, म्हणून दिलत स्त्रियांना सामाजिक मानसिक अत्याचारांना सामोरे जावे लागते. कलम 51 नुसार स्त्रियांच्या प्रतिमेला हानी पोहचविणाऱ्या प्रज्ञा बंद करणे आज ही काही प्रमाणात दिलत स्त्रियांवर समाज विघातक रूढीप्रथांचा पगडा दिसून येतो, जोगतीन, मुरळी हे प्रकार दिलत स्त्रियांमध्ये पहायला मिळतात.

## दलित स्त्रियावर होणारे अत्याचार:

दलित स्त्रियांना अनेक अत्याचाराना सामोरे जावे लागते. अनेक ठिकाणी त्यांचा गुन्हा नसतांना ही त्यांच्यावर आरोप करून शिक्षा केली जाते. त्यांच्या नग्न धिंडी काढल्या जातात. डाकीन, डायन, देवदासी सारख्या प्रथांचा सामना ही दलित स्त्रियांना करावा लागतो.

## दलित महिलावरील नागरी हक्कासंदर्भात अत्याचार :

संविधानाने सर्वांना समानतेचा दर्जा बहाल केला असुन दिलत स्त्रियांना अजुन ही नागरिक असुनही चांगली वागणूक दिली जात नाही. "सर्वच मानव जन्मत:च स्वतंत्र आहेत आणि त्या सर्वाना समान अधिकार लाभलेले आहेत." असे असून ही दिलत स्त्रियांचे हक्क पायदळी तुडवून त्यांना जगणं मुश्कील केल जात.

## सामाजिक व सांस्कृतिक संदर्भात दलित महिला अत्याचार :

दलित स्त्रियाचा समाजातील दर्जा अजुनही हीनच मानला जातो. "दलित्तेवर स्त्रिया वर्णव्यवस्था व पितृसत्ता या दोन बेड्यातच बंदिवान असतात. दलित स्त्री मात्र जातिव्यवस्थेच्या तिसऱ्या बेडीतही बंदीवान असते."

जातिय उतंरउीच्या सर्वात खालचा समाज हा दलित आहे त्यामध्ये दलित स्त्री ही सामाजिक, सांस्कृतिक बाबतीत शोषित आहे. उच्चवर्णीय समाज तिच्यावर नेहमीच अत्याचार करत आलेला आहे. नागरिकांमध्ये भेदभाव करण्यात येणार नाही. अस्पृश्यता पूर्णपणे नष्ट करण्यात आली आहे, तरी दलित स्त्रियांना अस्पृश्यतेचे दाहक चटके अजुनही सहन करावे लागत आहेत. हीच भारतीय दलित स्त्रियांची वास्तविकता आहे. दलित स्त्रीला आजही विषमतेचा सामना करावा लागतो, सामाजिक दृष्टिने दलित स्त्री अजुनही दुर आहे. दलित स्त्रीला आज ही समानतेची वागणूक मिळत नाही. कलम 17 नुसार कोणत्याही स्वरूपात अस्पृश्यता पाळणे हा गुन्हा ठरेल असे मानले तरी अस्पृश्यता ही अजुनही पाळली जाते. कलम 19 नुसार सर्व नागरिकांना व्यक्ति स्वातंत्र्य आणि अभिव्यक्ती स्वातंत्र्य देण्यात आले असुनही स्त्रियांच्या स्वातंत्र्यावर गदा येत आहे. भारतीय नागरिक म्हणून कोणत्याही मूलभूत सुख सुविधा दलित स्त्रियांना दिल्या जात नाहीत. दलित असल्याने सतत हिन वागणूकच दिली जाते. कलम 21 नुसार मानवी प्रतिष्ठेसह जीवन जगण्याचा हक्क दलित स्त्री ही मानव आहे हेच पुरूषी मानसिकता असणारे धर्मवेडे विसरतात. स्त्री ही दुय्यम आहे आणि तिने धर्म सांगेल त्याचप्रमाणेच वर्तन करावे असे अपेक्षित असल्याने सर्वच स्त्रियांची प्रतिष्ठा लयास जाताना दिसते. त्यामध्ये दलित स्त्रीच अस्तित्व तर कुठेही शिल्लक रहात नाही. कलम 23 आणि 24 नुसार शोषणाविरूद्ध हक्क सर्वांना देण्यात आलेला आहे. तरी देखील दलित स्त्रिच शोषण रोज होत असून त्यांना शोषणाविरूद्ध आवाज ही उठवता येत नाही. अन्याय, अत्याचार हे दलितांच्या जन्मालाच पुंजलेले असल्याने न्यायाची कोणतीही अपेक्षा नाही. दलित महिला या शक्यतो शेतमजुरी करणाऱ्या असतात त्यांना त्याची मजुरीही खुप कमी मिळते त्यामुळे त्यांना बेरोजगारीचा सामना करावा लागतो.खालच्या जातीच्या असल्या कारणाने उच्चवर्णीयांच्या अत्याचाराला बळी पडावे लागते. रोज सामाजिक, शैक्षणिक, शारिरीक शोषण होत असले तरी दलित स्त्रियांना न्याय मिळत नाही. समानता ही फक्त कागदोपत्रीच असल्याने त्यांचा म्हणावा तेवढा उपयोग केला जात नाही.

दलित स्त्रियांवर होणारे अत्याचाराचे प्रमाण पहाता □ट्रोसिटी सारखा कायदा करण्यात आला दलित स्त्रियांचे संरक्षण व्हावे त्यांच्यावर अन्याय होऊ नयेत म्हणून हा कायदा करण्यात आला आहे. अनुसुचित जाती व अनुसुचित जमाती 1989 अत्याचार प्रतिबंधक कायदा असे या □क्टला संबोधण्यात येते. 21 मुद्यावर ह कलम लागु करण्यात आलेले आहे. या कायद्यातंर्गत गुन्हा दाखल केल्यास जन्मठेप ही होऊ शकते परंतु याही कायद्याची कोणी नीट अमलंबजावणी करताना दिसत नाही.

## शैक्षणिक राजिकय व आर्थिक संदर्भात होणारे अत्याचार :

भारतीय संविधानाने दलित स्त्री-पुरूषांना शैक्षणिक आर्थिक विकासाठी काही नियम लागु केले आहेत. शैक्षणिक आर्थिक क्षेत्रात प्रोत्साहन देऊन शोषणापासुन संरक्षण व्हावे यासाठी कलम 46 लागु करण्यात आले. "अस्पृश्यता ही केवळ सामाजिक सांस्कृतिक स्तरावरील हीन दर्जा ठरविणारी व्यवस्था नाही जर ती महार-मागांना उपजिविकेच्या साधनापासून दूर लोटणारी आर्थिक व्यवस्था आहे." दलित स्त्रियांना कामा बरोबरच शारिरीक शोषणाचे ही बळी पडावे लागते आर्थिक मोबदला चांगला पाहिजे असेल तर अशा समस्यांचा सामना करावा लागतो.

दलित स्त्रियांवर किंवा दलित महिलावंर अन्याय अत्याचार होऊ नयेत म्हणून □ट्रोसेटि सारख्या कायदा आमलात आणला आहे. तरी देखील दलित स्त्रियांवरचे अत्याचाराचे प्रमाण म्हणावे तेव्हढे कमी झालेले नाही. उलट वृत्तपत्रे ही दलित अत्याचाराकडे कानाडोळा करताना दिसतात. सवर्णाच राज्य आहे श्रेष्ठ- किनष्ठच तोलमोल करून न्याय हा श्रेष्ठाकडूनच मिळतो. वृत्तपत्र देखील दिलतांच्या अत्याचाराबाबत सकारात्क प्रतिसाद देत नाहीत. समाजाचा आरसा महणवले जाणारे वृत्तपत्र आज भांडवलशाहीच्या विळख्यात आहे. गरिब किंवा दिलत जनतेच्या समस्या काय आहेत याकडे पुर्णपणे वृत्तपत्र दुर्लक्ष करताना दिसतात. दिलत स्त्रियांवर होणाऱ्या अन्यायाची दखल ही म्हणवी तेवढी घेतली जात नाही. वृत्तपत्रे ही व्यवसाय झालेली आहेत फक्त फायदाच करून घेण्याचा त्यांचा मानस आहे. दिलत स्त्रियांवरील अन्यायाला वाचा ही फोडली जात नाही.

#### संशोधन पद्धती:

प्रस्तुत संशोधन हे दुय्यम व तथ्य सामग्रीवर आधारित आहे यामध्ये विविध पुस्तके, मासिके, वर्तमानपत्रे यांच्या माध्यमातुन माहिती संकलित करण्यात आलेली आहे.

## उद्दिष्ट्ये :

- 1. दलित स्त्रियांवर होणाऱ्या अत्याचाराचा अभ्यास करणे
- 2. दलित स्त्रियांवर कोणत्या प्रकारचे अत्याचार होतात यांचा शोध घेणे
- 3. दलित स्त्रियांवर होणाऱ्या अन्यायाच्या तिव्रतेचा अभ्यास करणे.
- 4. दलित स्त्रियांवर होणाऱ्या अन्यायबाबत वृत्तपत्राची भूमिका स्पष्ट करणे.

#### समारोप:

भारतीय इतिहसात दलित स्त्रीला पहिल्यापासुनच सर्व हक्कापासुन वंचित ठेवण्या आलेले आहे. तिचा सामाजिक, मानसिक, शारिरीक छळ आज ही सुरूच आहे. 2021 चा हाथरस बलात्कार प्रकरण देशाला काळीमा फासणार होत परंतु वर्तमानपत्रानी काहीच ठोस पावले. उचलली नाहीत कारण मुलगी ही दलित होती. दलित मुली महिला यांच्या विषयी वृत्तपत्रे असंवेदनशील आहेत., बिलकीस बानो प्रकरणात ही आरोपी मुक्त होतात. कारण फक्त ते ब्राम्हण आहेत आणि त्यांचे संस्कार त्यांची वर्तुवणूक चांगली आहे असे कारण देऊन शिक्षा रद्द केली यावर कोणत्याही वृत्तपत्राने आक्षेप घेतला नाही वृत्तपत्रानी आपले सर्वस्व विसरून व्यवसाय सुरू केला आहे. हुकूमशाही राज्यात वृत्तपत्र हे स्वतंत्र रहात नाहीत म्हणून आजचे वृत्तपत्र हे दलितावर होणाऱ्या अत्याचाराबाबत विशेष भूमिका घेताना दिसत नाहीत.

## संदर्भ ग्रंथसूची:

- 1. डॉ. बाबासाहेब आंबेडकर, हिंदू धर्माचे तत्वज्ञान, सुगावा प्रकाशन, पुणे, 2006
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- 3. डॉ. बाबासाहेब आंबेडकर, ब्राम्हणशाहीचा विजय, युगसाक्षी प्रकाशन नागपुर, 2014
- 4. पवार सुधाकर, पत्रकारितेची मूलतत्वे, कॉन्टिनेंल प्रकाशन, पुणे
- 5. शंशीकात पाटील, मानवी हक्क शिक्षण व विकास, चिन्मय प्रकाशन, औरंगाबाद,2015
- 6. निर्मला जाधव, मुक्ता साळवे : भारतीय स्त्रीवादी सम्यक परिदृष्टी एक अन्वयार्थ, हरिती पब्लिकेशन, पुणे, 2016
- 7. प्रा. विजया इंगोले, ज्ञानज्योती माई सावित्री फुले, 3 जाने 1993
- 8. शरद पाटील, दासशुहाची गुलामगिरी, वाई 1982
- 9. डॉ. मनोहर सुरवडे, दलित आत्मकथा आणि कथा, सुगम प्रकाशन, अमरावती, 2014

# आगीची कारणे, उपाययोजना व पध्दती – आपत्कालीन व्यवस्थापनावर एक दृष्टीक्षेप

## प्राचार्य डॉ. सतीश उत्तमराव पाटील

श्रीमती मनकर्णाबाई विनायकराव मराठे महिला, शिक्षणशास्त्र(बी.एड्.), महाविद्यालय, पिंपळनेर, ता.साक्री, जि.धुळे

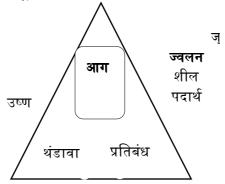
#### सारांश –

आग हि मानवनिर्मित व निसर्गनिर्मित प्रकारात मोडत असल्याने आगीतून होणाऱ्या मोठमोठ्या आपत्त्या यावर व्यापक पातळीवर एकत्रित येऊन या आपत्तीला सूत्रबद्ध रीतीने सामोरे जाण्याच्या दृष्टीने कृतीशील कार्यक्रमाचे नियोजन करून त्यातील शास्त्रसुद्ध बाबींचा व तात्रिक ज्ञानाचा अभ्यास करून अंमलबजावणी करणे गरजेचे आहे.आगीची आपत्ती ही वेळीच खबरदारीचा उपाय शोधला गेला तर गंभीर प्रसंग निर्माण होऊ शकतील, आग लागण्याची ठिकाणे, तेथे करावयाच्या उपाययोजनांबाबत विशेष दाखल घेऊन कार्यवाही करावी लागेल. आग, आगीचे प्रकार समजून घेणे आणि ती विझविण्याची तत्वे अभ्यासणे गरजेचे आहे. प्रस्तुत संशोधनामध्ये आगीची कारणे, उपाययोजना व पध्दती – आपत्कालीन व्यवस्थापनावर एक दृष्टीक्षेप टाकलेला आहे त्याचा व्यापक पातळीवर जनजागृती साठी व आपत्ती व्यवस्थापनासाठी फारच उपयुक्त ठरणार आहे.

#### प्रस्तावना –

इंधन, प्राणवायू (ऑक्सिजन) व उष्णता या तीन गोष्टी एकत्र आल्याने अग्नीनिर्माण होते, आग हि मानविर्मित किंवा नैसर्गिकही असू शकते. आग ही एक रासायिनक प्रक्रिया असून त्यामध्ये वस्तूंचा हवेतील प्राणवायुशी संयोग तापमानाला रासायिनक संयोग होतो. जीवितहानी टाळणे व मालमत्तेचे रक्षण करणे आग विझविण्यासाठीचे यंत्रणेचे उिदृष्ट असते, आग या आपत्तीची कुठे, कशी अचानकपणे लागू शकते, तरीही आगीबद्दल विशेष सावधानता बाळगून त्याबावत दक्षता घेणे व व्यवस्थापन करणे अतिशय महत्वाचे आहे.आगीचा प्रकार घडू नये यासाठी व्यवस्थापन प्रक्रिया पूर्व तयारीच्या दृष्टीने करणे, भविष्याबद्दल अंदाज बांधणे, नियोजन करणे, प्रशिक्षण देणे, उणीवा दूर करणे, संपर्क प्रणाली, समन्वय साधणे,नियंत्रण ठेवणे, जबाबदारीची जाणीव व यशस्वीरीतीने अंमलबजावणी करणे, सुसूत्रता याबाबी आपत्ती नियोजनात जर नियमितपणे करणे गरजेचे आहे. आपत्तीचा मानिसक, शारीरिक, आर्थिक व सामाजिक परिणाम हा मानवी जीवनावर, भौतिक साधनांवर होतो. स्वतःची व दुसऱ्याची सुरक्षितता लक्षात घेऊन आगीबाबत दक्षता घेणे, प्रशिक्षित प्रशिक्षक, अग्नीशामक दलाला व त्या संदर्भात तत्काळ मदत करणाऱ्या यंत्रणांना तत्काळ संपर्क करून मदतीसाठी बोलवणे, अग्नीशामक दलाने दिलेल्या सूचनांचे पालन करून आपण आगीचे गांभीर्य लक्षात घेऊन विशेष काळजी घेणे हिताचे ठरेल, सहज शक्य होईल व सुरक्षितता लक्षात घेऊन अनुभवी लोकांची मदत घेऊन अग्नीशामक यंत्रणेचे जर सहकार्य मागितले तर निश्चितपणे संबंधित विभागाकडून मिळू शकते.

#### विवेचन - आग -



आग- आग ही एक रासायनिक प्रक्रिया असून त्यामध्ये वस्तूंचा हवेतील प्राणवायुशी योग्य तापमानाला रासायनिक संयोग होतो या प्रक्रियेत उष्णता, प्रकाश आणि ज्योत निर्माण होते.

ज्वलन–पुरेसा प्राणवायू, आवश्यक उष्णता व जळावू पदार्थांच्या गोष्टी एकत्र येण्याने घडणारी रासायनिक प्रक्रिया म्हणजे ज्वलन होय.आगीसाठी जळावू, घन वा द्रव पदार्थाच्या विघटनाने पुरेशा प्रमाणात जळावू वायुत रुपांतर होणे आवश्यक आहे, त्या आगीमुळे प्रकाश, उष्णता, धूर व राख बाहेर पडते.

आग लागण्याच्या तीन गोष्टी आहेत –१) इंधन, २) प्राणवायू, ३) उष्णतायातील एका गोष्टीचे जरी शमन झाले किंवा ती आपण बाजुला काढू शकलो तरी आग विझते.

आगीचे वर्गीकरण –मानवनिर्मित व नैसर्गिक हे आगीचे वर्गीकरण सामान्य माणसांसाठी आहेत त्यादृष्टीने केले जाते.

## 1) मानवनिर्मित आगीचे वर्गीकरण –

- नागरी भागाची आग– रसायने, पेट्रोलियम रासायनिक पदार्थ, गट्ट भरलेला गॅस, सदोष विद्युत उभारणी, शॉर्टसर्किट, उंच इमारती दुकाने इ.
- ग्रामीण भाग\_- लाकडाची अयोग्य साठवण , घरे (लाकडी) गवताचे खळे,झोपडी इ.
- जंगलातील आग- जंगलातील आग (वणवा) पेटते.
- इतर- स्फोटके, बॉम्बस्फोट, इतर आग गॅसची गळती इ.

## 2) निसर्गनिर्मित आग -

- जंगलातील वणवा (आग)
- खाणीतील आग अचानक साठलेल्या तापमानातील वाढीमुळे.
- अत्यंत ज्वलाग्राही पॉलीकार्बन, पेट्टोलजन्य पदार्थ. कोळसा, गॅस इ.

## आग पसरण्याची कारणे - वहन → अभिसरण → उत्सर्जन

1) निष्काळजीपणा, 2) अज्ञान, 3) अपघात, 4) यंत्रसामग्री, 5) शॉर्टसर्किट, 6) जळत्या काड्या, 7) सिगारेट, बिडीचे थोटके विझवण्यात निष्काळजीपणा केला तर, 8) निषेद्ध जागेतील धुम्रपान, 9) तेलाच्या टाक्या (सदोष), 10) स्टोव्हचा भडका, 11) चुलीतील लाकडांचे दुर्लक्षामुळे अचानक पेटलेली आग, 12) गॅस, 13) इलेक्ट्रिकल्स वस्तू, 14) धोकादायक वस्तूंची साठवण, 15) इतर.

#### आगीचा उगम -

- 1) उष्णता उष्ण पृष्ठभाग, वातावरणातील उच्च तापमान, धातूचे घर्षण इ.
- 2) इंधन ज्वलनशील पदार्थ, आगपेटी, बॅनर, दिवे, कंदील, टॉर्च इ. चा वापर आणि गॅरेज-पेट्रोलपंपावर.
- 3) विद्युत पुरवठा उष्णता देणारी साधने, प्रकाशाची साधने.
- 4) अतिरिक्त उष्णता उष्ण ज्वलनशील चेंबर, ओव्हेननलिका इ.
- 5) ठिणग्या यांत्रिक साधने व हत्यारे, धुरातील राख, भट्टी, इंजिन मधून निघालेली आग.
- 6) घर्षण कमी वंगण घातलेली व फिरणारी साधने बेअरिंग इ.
- 7) स्थिर विद्युत कन्टेनर, प्रिंटींग इ.
- 8) स्वाभाविक ज्वलन पाईपमधील हवा, तेलाचा थर इ.
- 9) शॉर्टसर्किट जुनाट वायरिंगचा वापर, सदोष इलेक्ट्रिकल साधने क्षमतेपेक्षा जास्त वापर.
- 10)इतर- रंगाचे डबे, टाकाऊ पदार्थ, औधोगिक क्षेत्रातील टाकाऊ पदार्थ, कामगारांचे कपडे, तेलाचे दुषित झालेले पदार्थ, ग्रीस किंवा स्प्रे-पेंटिंग इ. आग लागते.

या व्यतिरिक्त आगीच्या घटना घडू शकतील अशा वस्तू, साधने, साहित्य चा समावेश होऊ शकतो त्यादृष्टीने दक्षता व जागृती मोहीम प्रभावीपणे उघडली गेली तर अशा आगी घडणार नाहीत.

### आगीची गती कोणत्या घटकांवर अवलंबून असते -

- 1. प्राणवायू व जळावू क्षेत्राच्या संपर्काचे
- 2. ज्वलनामुळे पुरेशा उष्णतेची निर्मिती होणे.
- नजळलेल्या भागातून उष्णतेच्या वहनाचे
- 4. आगी जवळील हवेतील बाष्पाचे प्रमाण
- 5. आगी जवळील वाऱ्याचे प्रमाण

## आग विझविण्याच्या दृष्टीने अभ्यासावयाचे मुद्दे -

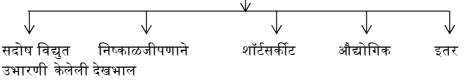
1)कशीलागली, 2) काय झाले, 3) तीव्रता 4) आवश्यक तापमानाचे वर्गीकरण, 5) उष्णता/आग प्रसार, 6) आगीची गती, 7) जळावू पदार्थांचे वर्गीकरण, 8) आगीचे प्रकार, 9) आग विझविण्यासाठी प्रयत्न युद्धपातळीवरून करता येईल यासाठी प्रयत्न करणे आवश्यक आहे.

## **%**ज्वलन खालील तीन गोष्टींच्या एकत्र येण्याने होतात –

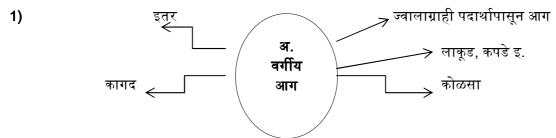
1)पुरेसा प्राणवायू.2) आवश्यक उष्णता/ज्वलनांक.3) जळावू पदार्थ.

**%मानवनिर्मित**–नागरी आग −1) लिक्किड रसायने, 2) पेट्रोलियम रासायनिक पदार्थ, 3) घट्ट भरलेला गॅस इ. धोकेदायक पदार्थांची हाताळणी,

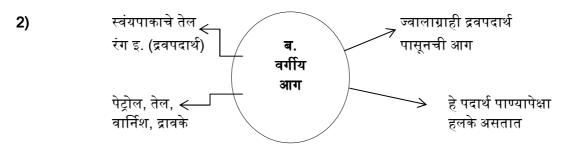
उत्पादन किंवा वाहतूक करतांना दाखवलेल्या निष्काळजीपणा या मुळे आग लागते.



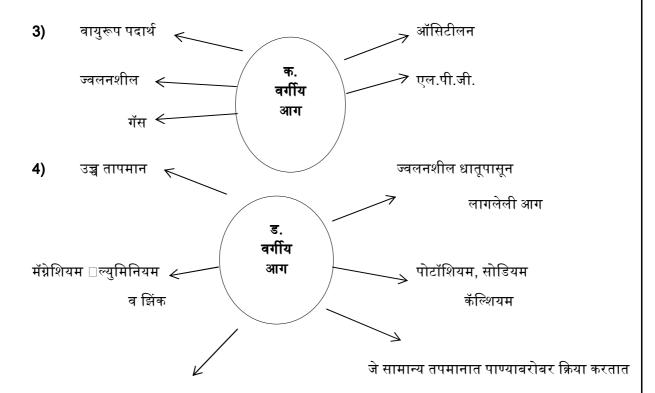
## आग शांत करण्यासाठी आगीचे वर्गीकरण – (एकूण सहा प्रकार)–



## येथे आग थंडावा निर्माण करून विझवली जाते. (घनपदार्थ)

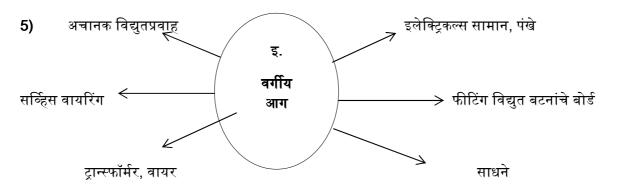


#### जिथे फेस येणाऱ्या अग्निशामकांमार्फत आग विझवली जाते.



उच्च तापमानात पाण्याबरोबर क्रिया करतात,

दोन्ही गट जेव्हा पाण्याशी संयोग पावतात, तेव्हा भडका उडतो.



कार्बनडाय ऑक्साईड सारखे आग प्रतिबंधक असलेले दुर्वाहक आवश्यक आहे.

#### आगीसाठी आवश्यक तापमानाचे वर्गीकरण –

## 1) फ्लॅश पॉईंट

ज्वालेच्या संपर्कात आल्यावर ज्या किमान तपमानास पदार्थाच्या विघटनाने ठिणगी पडण्याएवढ्या ज्वलनशील वायूची निर्मिती होते.

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#### 2) फायर पॉईंट

ज्वालेच्या संपर्कात आल्यावर ज्या किमान तपमानास पदार्थाच्या विघटनामुळे निर्माण झालेल्या वायूच्या ज्वलनामुळे ज्योतीच्या संपर्काविना पुढील विघटन व ज्वलन अखंड राहते

## 3) इग्निशन टेम्परेचर (ज्वलनांक)

ज्या किमान तपमानास ज्योतीविना विघटीत पदार्थातील वायू आपोआप पेट घेतो . या तपमानास बाह्य उष्णता व ज्योतीची ज्वलनासाठी गरज राहत नाही.

## 4) स्पॉटॅनियस बर्निंग (उत्स्फूर्त ज्वलन)

बाह्य उष्णतेशिवाय पदार्थाचे जेव्हा ज्वलन होते.

- 1) प्राणवायूच्या पदार्थाशी संबंधाने फॉस्फरसचे जळणे.
- 2) पाण्याच्या संपर्कामुळे रासायनिक प्रक्रिया चूनकळी
- 3) सूक्ष्म जीवाणूंमुळे कुसणे बुडबुडे

#### उपाययोजना -

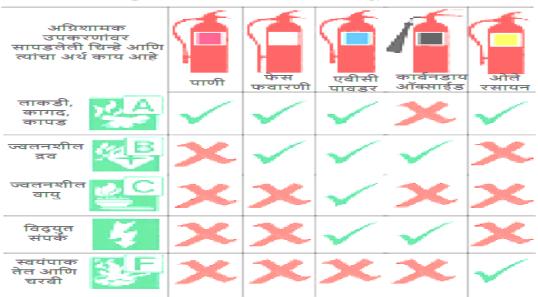
1) आगीची तीव्रता लक्षात आल्यास आगीची जागा त्वरित सोडणे. 2) अग्निशामक दलास त्वरित (१०१) ला फोन करणे. 3) अग्निशामक दलास सर्वतोपरी सहकार्य करावे. 4) आग विझवतांना योग्य त्या फायर एक्सिंटग्युशर चा वापर करावा. 5) आगीत्न बाहेर पडतांना सुरक्षितपणे बाहेर निघावे, नाक व तोंड झाकून बाहेर पडावे, विषारी पदार्थाचात्रास होऊ शकतो. 6) बाहेर पडण्याचा मार्ग शोधून बाहेर निघावे. 7) आगीत भाजलेल्या व्यक्तींना त्वरित दवाखान्यात दाखल करावे. 8) ISI मार्क असणारे विद्युत उपकरणे वापरावीत. 9) गॅस गळती झाल्यास घराची दारे, खिडक्या उघड्या करा त्यामुळे आगीची तीव्रता कमी होते. 10) आगकाडी, रॉकेल, मेणबत्ती ह्या वस्तू लहान मुलांपासून दूर ठेवावेत. 11) आग लागलेल्या ठिकाणी कुठल्याही कारणास्तव प्रवेश करू नये, आगी जवळ जाऊ नये. 12) अग्निशामक दलास व प्रशासकीय यंत्रणेस सहकार्य करावे. 13) पंपाजवळ किंवा गोदामाजवळ धुम्रपान करू नये. 14) संसर्ग होण्याचा धोका निर्माण होणार नाही याची काळजी घेणे. 15) आधुनिक सुविधा व तंत्रे वापरून आगीचे प्रमाण कमी करण्याच्या योजना आखणे. 16) प्रत्येक व्यक्तीला सावधपणा व अशा परिस्थितीशी सामना करण्याची वृतीच त्यांचे आगीपासून होणारे नुकसान वाचवण्यात भूमिका बजावणे. 17) जीवितहानी, वित्तहानी व पर्यावरण हानी वाचविण्यासाठी संघटीतपणे मुकाबला करावा. 18) कृती कार्यक्रमाची तयारी कायमस्वरूपी करून ठेवावी म्हणजे निर्णायक वेळी दक्षता घेता येईल. 19) वीजपुरवठा बाबत खबरदारी घ्यावी. 20) पाणीपुरवठा असल्याची खात्री करून वापर योग्यतेने करावा. 21) दूरध्वनी यंत्रणा सतर्क ठेवावी. 22) पोलीस स्टेशन, वैद्यकीय यंत्रणा, रुग्णवाहिका, शासकीय यंत्रणा यांच्याशी संपर्क साधावा. 23) बंगला, रो-हाउस, सदनिका, कृडाची घरे,

लाकडाची घरे, पत्र्याची घरे, औधोगिक वसाहत, कंपन्या, कारखाने, शासकीय कार्यालये-विभाग, दुकाने (कापड, किराणा, इ. सर्व) आगीचा संबंध जिथे जिथे येणार आहे तेथे आगीचे व्यवस्थापनाचे तंत्र आत्मसात करणे गरजेचे आहे, तसेच प्रशिक्षणे घेऊन अग्निशामक यंत्र हाताळता यावे. 24) मोठ्या प्रमाणावर आगी लागल्या असतील तर आपल्या गावातील, तालुक्यातील, नगरपंचायत, नगरपरिषद, नगरपालिका, महानगरपालिका, ग्रामपंचायत, मुख्य महामार्गावरील टोल कंपनीचे अग्निशामक यंत्राचे सहाय्य घेऊन त्यांचे अग्निशामक दलाचे अधिकाऱ्यांचे सहाय्य आपल्याला तात्काळ मिळू शकेल त्यासाठी सर्वांचे संपर्क क्रमांक अद्यावत असण्याचे गरजेचे आहे. 25) आगीचे व्यवस्थापनावर सर्वानीच काळजी घेऊन आदर्श प्रणालीचा उपयोग करून त्यानुसार आराखडा तयार करून संबंधितांची मदत घेऊन कार्यवाही करावी. 26) वाढती लोकसंख्या, ताण लक्षात घेता आपत्कालीन यंत्रणेस सक्षम पूरक आणि पर्यायी व्यवस्थेची तरतूद करणे गरजेचे आहे. 27) पूर्वसूचना प्रणाली आराखडा तयार करावा. 28) अग्निशामक दलाचा संपर्क क्रमांक व विभागवार क्रमांक नियंत्रण कक्ष (तालुका, जिल्हा) यांचे संपर्क क्रमांक असावे. 29) कोणतीही जीवित व वित्तहानी न होऊ देण्यासाठी आगीचे व्यवस्थापन करणे काळाची गरज आहे. 30) शोध व बचाव पथक. आग नियंत्रण पथक, आगीसाठी व्यवस्थापन करण्यासाठी लागणारी साधन सामुग्री अद्यावत ठेवणे व आपत्कालीन परीस्थितीत त्याचा वापर करणे. 31) प्रशिक्षित मनुष्यबळ, अनुभवी लोकांचा सहभाग कोणतेही हानी न होऊ देता स्वतःला सुरक्षित ठेवून दुसऱ्याला वाचवण्यासाठी व वित्तहानी वाचण्यासाठी प्रयत्न करता येऊ शकतो. 32) अग्निशमनासाठी तात्काळ कार्यवाही व कृती करा. 33) आगीच्या ठिकाणी विद्युत पुरवठा असल्यास प्रथम खंडित करा. 34) केवळ ज्वाळांच्या मागे न लागता आगीच्या मुख्य गाभ्याला प्रामुख्याने विझवण्याचा प्रयत्न करा. 35) जळावू पदार्थ त्वरित दूर करून पाण्याने फवारा मारून थंड करणे त्यामुळे आगीच्या प्रसारात आळा बसेल. 36) संपूर्ण मजल्यावर आग लागल्यास तुम्ही आहात त्या टोकापासून ती विझवण्यास सुरवात करा. 37) शक्य तेथे दरवाजे खिडक्या बंद करून ताज्या हवेचा पुरवठा बंद करावा. 38) इमारत कमकुवत झाली असल्यास सुरक्षेसाठी भिंतीच्या कडेने योग्य सुरक्षित साधने घेऊन सावधिगरीची काळजी घेऊन चाला. 39) आगीवर मारा करतांना शक्य तितक्या जवळून करा. 40) पाणी मारण्याच्या मार्गात अडथळा होऊ देऊ नका. 41) आगीच्या ठिकाणी फॉस्फारस असल्यास तो कोरडा झाल्यावर पुन्हा पेट घेईल हे लक्षात असू दया. 42) पेटत्या इमारतीत संरक्षक / अग्निशमन साधनांशिवाय प्रवेश करू नका. 43) नेहमी सोबत घेऊन सुरक्षितपणे काम करा. म्हणजे आत्मविश्वास वाढेल आणि गरजेच्या वेळेस सहाय्य देखील मिळेल. 44) आग विझवल्यावर अंतिम पाहणी करून ढिगाऱ्याखाली व क्ठेही धग शिलाक्क नसल्याची खात्री करणे अत्यंत आवश्यक आहे. अन्यथा पुन्हा आग भडकू शकेल. 45) जंगलातल्या आगीबाबत संबधित विभागाला कळवा. 46) आगीवर तात्काळ उपाययोजनांसाठी योग्य ती सुरक्षितता लक्षात घेऊन संबधित विभागाकडून मदत घ्यावी.

# आग्नेशामक उपकरणांचे प्रकार पाणी पावडर फेस CO2 खाकुड, कागढ, कागढ़ कागढ़

#### तुमचे अग्निशामक यंत्र जाणून घ्या

आग विद्यावणारी सामग्री अग्निशामकाच्या लाल शरीरावरील रंगाच्या झोनद्वारे दर्शविली जाते



अग्निरोधक तक्ता						
विझवण		आगीचे प्रकार				
रंग	प्रकार	घनपदार्थ ज्वलनशील ज्वलनशील विद्रयूत स्वयंपाक लाकूडकागद द्रव वायु उपकरणे वरबी				
M	पाणी	होय	<b>Ж</b> नाही	<b>Ж</b> नाही	<b>Ж</b> नाही	<b>Ж</b> नाही
F	फेस	होय	होय	<b>Ж</b> नाही	¥ नाही	होय
1	कोरडी पावडर	<b>Ж</b> नाही	होय	होय	होय	<b>Ж</b> नाही
1	कार्बन डाय ऑक्साईड	<b>Ж</b> नाही	होय	होय	होय	होय

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#### समारोप-

आपत्तीची कोणतीही घटना नैसर्गिक किंवा मानविनर्मित असू शकते त्यामुळे सामाजिक जनजीवन तात्काळ खंडित करते. त्याचा परिणाम जीवित हानी व वित्त हानी मोठ्या प्रमाणावर होऊन जनजीवन पूर्वपदावर येण्यासाठी खूप काळ जावा लागतो. त्यामुळे आर्थिक घडी बिघडते व मोठ्या गंभीर समस्यांना सामोरे जावे लागते. आगीच्या सुयोग्य व्यवस्थापनासाठी पुरेसे व योग्य प्रशिक्षण घेणे काळाची गरज आहे. आपत्तीच्या सुनियोजित प्रतिकारासाठी सुयोग्य तयारी, आपत्तीला तात्काळ प्रतिसाद आणि आपत्ती नंतर परिस्थिती पूर्वपदावर आणण्याची योजना आपत्ती व्यवस्थापनाद्वारे करता येऊ शकते. आपल्या सारख्या विकसनशील देशाला या गंभीर समस्यांना सामोरे जावे लागणे हे प्रगतीला खीळ घालणारे आहे यामुळे आपत्कालीन नियोजनाकडे लक्ष देणे सर्वांच्या दृष्टीने हिताचे ठरेल.

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# जयशंकर प्रसाद के साहित्य में राष्ट्रीय चेतना

## डॉ अमित कुमार शर्मा

सहायक प्रोफेसर,

हिंदी विभाग, हेमवती नंदन बहुगुणा गढ़वाल केंद्रीय विश्वविद्यालय श्रीनगर उत्तराखंड. 246174

देशभक्ति एक विशेष प्रकार का मनोभाव है। जिसके कारण समाज में स्नेहशीलता का निर्माण होता है और लोग एकता के सूत्र में बध जाते हैं। आधुनिक हिंदी साहित्य में प्रायः सभी प्रमुख साहित्यकारों ने अपनी रचनाओं में राष्ट्रीय भावनाओं को वाणी प्रदान की है। आधुनिक हिंदी साहित्य के जनक भारतेंदु हरिश्चंद्र भारत के उद्घार के लिए भगवान से प्रार्थना करते हुए लिखते हैं-

## डूबत भारत नाथ बेगि जागो अब जागो। आलम चल रहि इहन हेतु चहुं दिशि सौं लागों।।१

भारतेंदु से लेकर माखनलाल चतुर्वेदी, बालकृष्ण शर्मा नवीन, दिनकर तक सभी कवियों के रचनाओं में राष्ट्रीयता बोध की भावना की अभिव्यक्ति हुई है। मैथिलीशरण गुप्त की भारत-भारती, माखनलाल चतुर्वेदी की 'पुष्प की अभिलाषा,' आदि कविताएं राष्ट्रीयता के भाव की अभिव्यंजना के कारण अंग्रेजी शासन व्यवस्था के खिलाफ भारतीय जनमानस को प्रेरणा दे रही थी। 1920 तक आते-आते छायावाद में राष्ट्रीयता का बोध अपनी सांस्कृतिक विरासत के साथ प्रकट हुआ।

काशीवासी बाबू जयशंकर प्रसाद आधुनिक हिंदी साहित्य के इतिहास में एक ऐसा व्यक्ति हैं जिन्होंने एक ओर अपने साहित्य में भारतीय परंपरा एवं संस्कृति को आत्मसात किया वहीं दूसरी ओर राष्ट्रीय स्वतंत्रता आंदोलन के संघर्ष और उसके चरित्र को अपने साहित्य में नया सौंदर्य बोध डालकर उसे समृद्ध किया।

राष्ट्रीयता 19वीं सदी से आरंभ होने वाले सांस्कृतिक एवं राजनीतिक आंदोलनों की केंद्रीय प्रवृत्ति रहिए सांस्कृतिक आंदोलनों ने वेद और उपनिषद की व्याख्या की तथा संस्कृति के प्रति रागात्मक में जगाया। सांस्कृतिक चेतना ने भारत की राष्ट्रीय चेतना को पूरा बल दिया। अपनी संस्कृति के प्रति प्रबल मोह के साथ ही यहां पर धरती, आकाश, पहाड़, नदी, झरना तथा मानव जीवन सब के प्रति मोह जागा।

प्रसाद अपने ऐतिहासिक आख्यानों द्वारा इसी राष्ट्रीय चेतना को व्यंजित करते है। आत्मामुक्ति के साथ ही राष्ट्र मुक्ति की तीव्र लालसा ही प्रसाद के काव्य का केंद्रीय तत्व है। प्रसाद को अपनी किवताओं में भारतीय संस्कृति एवं मौर्य गुप्तकालीन इतिहास के प्रति अत्यंत मोह था। देश की पुरातन संस्कृति, भौगोलिक संपन्नता और ऐश्वर्य के प्रति सांस्कृतिक उन्नयाकों की ही भांति उन्होंने अपने भाव को व्यंजित किया। ध्यान देने की बात है जिस समय प्रसाद साहित्य रचना कर रहे होते हैं वह समय भारतीय राष्ट्रीय आंदोलन का सबसे महत्वपूर्ण समय था। जिसमें चंपारण का सत्याग्रह जिलयांवाला बाग हत्याकांड चौरी चौरा कांड असहयोग आंदोलन साइमन कमीशन का विरोध और लाला लाजपत राय की मृत्यु भगत सिंह को फांसी आदि। ऐसे समय में भला कोई भी कभी रचनाकार अपने समय के युगबोध से कैसे बच सकता है। प्रसाद की प्रमुख रचनाएं इन्हीं आंदोलनों के बीच से अंकुरित होती है। प्रसाद के साहित्य में मानवीय संवेदना का ज्वार भरा पड़ा है अतः प्रसाद का मानवी मन उद्वेलित होता है और इसका परिणाम उनकी किवताओं में राष्ट की उद्बोधन की अव्यक्त के निम्न रूपों में होती है-

"हिमाद्रि तुंग श्रृंग से प्रबुद्ध शुद्ध भारती स्वयंप्रभा समुज्जवला स्वतंत्रता पुकारती अमर्त्य वीर पुत्र हो दृढ़ प्रतिज्ञ सोच लो प्रशस्त पुण्य पंत है बढ़े चलो, बढ़े चलो।।"२

अपनी संस्कृति के प्रति गौरव बोध वस्तुतः राष्ट्रीय अस्मिता का हिस्सा है और राष्ट्रीय अस्मिता राष्ट्र अबोध का अभिन्न हिस्सा रहा है। जयशंकर प्रसाद के ऐतिहासिक नाटक चंद्रगुप्तके प्रसिद्ध गीत "अरुण यह मधुमय देश हमारा"में भी देश के प्रति भाव और राष्ट्रीय चेतना को अभिव्यक्ति मिली है। निर्मल वर्मा ठीक ही लिखते हैं कि-" कोई भी जाति संकट की घड़ी में अपने अतीत अपनी जड़ों को टटोल ती है संकट की घड़ी आत्ममंथन की घड़ी है और सही आत्ममंथन हमेशा अतीत में लिए गए फैसलों के आस-पास होता है जिस तरह एक व्यक्ति अपनी स्मृति में दुनिया को रखता है उसी तरह एक जाति अपनी परंपरा की आंखों से यथार्थ को छानती है।"

कवि द्वारा स्वर्णिम अतीत को सामने रखकर मानो एक सोए हुए देश को जगाने की प्रेरणा प्रदान की जा रही थी। वैदिक काल से ही राष्ट्र शब्द का प्रयोग होता रहा है। राष्ट्र की परिभाषाएं भी समय-समय पर बदलती रही हैं किंतु राष्ट्र एवं राष्ट्रीयता का भाव गुलामी के दौरान अधिक पनपा जोकि साहित्य के माध्यम से हमारे समक्ष आया, जिसके माध्यम से राष्ट्रीय चेतना का संचार हुआ। साहित्य का संबंध मनुष्य से शाश्वत रहा है, साहित्य सामुदायिक विकास में सहायक होता है और सामुदायिक भावना राष्ट्रीय चेतना का अंग है। समाज का राष्ट्र से बहुत गहरा और सीधा संबंध होता है।

भारत शुरू से ही विश्व को एक नई दिशा देता आया है। जहां धर्म और दर्शन ने अपना एक अलग कीर्तिमान स्थापित किया है भारत की समन्वयवादी मानवीय संस्कृति विश्व मानवता के लिए अनुकरणीय रही है। प्रसाद इसी भाव को अपने अतीत के माध्यम से व्यंजन करते हैं-

> हिमालय के आंगन में उसे प्रथम किरणों का दे उपहार उषा ने हंस अभिनंदन किया और पहनाया हीरक हार जगे हम लगे जगाने विश्व लोक में फैला फिर आलोक विवो तम अपुंज हुआ तब नष्ट अखिल संस्कृति को उठी अशोक।३

झरना से लेकर कामायनी तक और सज्जन से लेकर ध्रुवस्वामिनी तक में प्रसाद जी सिर्फ भारतीयों को जगाने का प्रयास नहीं कर रहे हैं अपितु हर उस देश के व्यक्ति को जागृत कर रहे हैं जो गुलामी की बेड़ियों में जकड़ा है। यहां पर यह बात महत्वपूर्ण हो जाती है प्रसाद कहीं भी अपनी साहित्य में इतिहास में जीने की बात नहीं करते बल्कि इतिहास से सीखने और इतिहास बनाने की बात करते हैं।

'लहर' काव्य संग्रह में संकलित 'अशोक की चिंता' और 'अरी! करुणा की शांत कछार' शीर्षक किवता में किव का स्वदेश प्रेम मुखर हो उठता है। प्रसाद अशोक के नरसंहार के बाद हृदय परिवर्तन और बौद्ध धर्म ग्रहण के माध्यम से यह बताना चाहते हैं कि राजा/शासक का धर्म है जनता की सेवा करना। वही दूसरी किवता में प्रसाद शांति का संदेश देते हुए कहते हैं कि विजय लोहे की नहीं होती, विजय आत्मा की होती है। और वह प्रेम, शांति और मानवता से ही संभव है। इसी तरह'कामायनी'केआशा सर्गमें हिमालय को विश्व कल्पना सा ऊंचा और सुख शीतल निदान कहकर प्रसाद अपने राष्ट्रप्रेम की अभिव्यक्ति करते हैं। 'शेर सिंह का शस्त्र समर्पण' किवता में शेर सिंह के मुख्य से प्रसाद जी ने राष्ट्रीयता की भावना को ही व्यक्त किया है। धर्मनिरपेक्ष भावना से शेर सिंह ओत- प्रोत है। उसकी हार राष्ट्र की हार बन गई। इसलिए वह भारतीय राष्ट्रीयता के प्रतिनिधि के रूप में हमारे सामने उपस्थित होता है। पूरी किवता में स्वतंत्रता, परंपरा का जीवित अंश बनकर पराधीन भारत में नए अर्थ के रूप में रंजीत हो उठता है-

"वीर पंचनंद के सपूत मातृभूमि के सो गए, प्रताड़ना की थपकी लगी उन्हें छल-बिलवेदी पर आज सब सो गये। रूप भरी, आशा भरी, यौवन अधीर भरी पुतली प्रणयिनी का बाहु पाश खोलकर, दूध भरी, दूध सी दुलार भरी मां की गोंद, सुनी कर सो गए।"४

वैभवपूर्ण इतिहास की घटनाओं को साहित्य का विषय बना कर एवं घटनाओं से राष्ट्रीयता का भाव भरकर प्रसाद जी ने अपनी सांस्कृतिक चेतना को व्यक्त किया है,'पेशोला की प्रतिध्विन' कविता में स्वतंत्रता की रक्षा के लिए कटिबद्ध महाराणा प्रताप मेवाड़ की पुकार है। आज वही पुकार प्रसाद के सामने गूंज रही है। यह पुकार सिर्फ प्रसाद की पुकार नहीं अपित भारत माता की पुकार है। प्रसाद जी लिखते हैं-

> कौन लेगा भार यह? जीवित है कौन? सांस चलती है किसकी, कहता है कौन ऊंची छाती कर, मैं हं... मैं हं... मेवाड़ में।५

प्रसाद जी की राष्ट्रीयता कोई संकुचित राष्ट्रीयता नहीं है बल्कि विश्व की मंगल कामना का धेय है। इसीलिए कामायनी महाकाव्य में संपूर्ण मानव जाति की समरूपता का सिद्धांत अपनाकर लोकमंगल की यात्रा का संदेश देते हैं:

> समरस थे जड़ और चेतन सुंदर आकार बना था। चेतना एक बिलसती आनंद अखंड घना था।।६

प्रसाद का साहित्य सांस्कृतिक जागरण का साहित्य राष्ट्रीय आंदोलन के बीच में प्रसाद राष्ट्रीय चेतना केबल पर नए मानवीय परिकल्पना को व्यक्त कर रहे थे इसीलिए राष्ट्रीयता का भाव विश्व मंगल के कल्याण में परिवर्तित हो जाता है प्रसाद जी कहते हैं:

## शक्तिशाली हो, विजई बनो विश्व में गूंज रहा यह गाना।'७

वस्तुतः देखा जाए तो प्रसाद परंपरा रूप में मानवीय संवेदना और जागरण के कवि हैं अर्थात प्रसाद राष्टीय जागरण की इस बेला में बार-बार आह्वान कर रहे हैं कि इस अंधकार रुपी गुलामी को तोड़ने के लिए कौन आगे आता है? यह सिर्फ मेवाड़ की ही चुनौती नहीं है यह चुनौती प्रसाद और देश के सामने भी है। निराला की 'जागो फिर एक बार' कविता याद आती है कि मरे हुओं के शरीर में कैसे प्राण संचार भरा जाता है। यह एक तरह से प्रसाद की शक्ति साधना है। क्योंकि प्रसाद को सत-चित आनंद प्रिय था। इसलिए वे शिव के उपासक थे और जो शिव का उपासक होगा उसे संहार से कैसा डर? तो यह कहना कि प्रसाद पलायन के किव हैं, विश्वविद्यालय के किव हैं या इतिहास का गड़ा मुर्दा उखाड़ने का प्रयास किया है। सरासर प्रसाद काव्य को एकांगी दृष्टि से देखना है। अतः हम कह सकते हैं कि प्रसाद जी के काव्य में राष्ट्रीय जागरण के के साथ संपूर्ण सांस्कृतिक जागरण परम अभिव्यक्ति हुई है।

## संदर्भ संकेत:

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- २.चंद्रगृप्त जयशंकर प्रसाद लोक भारती प्रकाशन संस्करण 2016 पृष्ठ 137
- 3.जयशंकर प्रसाद ग्रंथावली, प्रसाद वांग्मय लोक भारती प्रकाशन इलाहाबाद 1977
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#### सहायक ग्रंथ :

- 1. हिंदी नवजागरण और छायावाद: महेंद्र नाथ राय\
- 2. प्रसाद का साहित्यः विविध आयाम, सं. डॉ. रतन कुमार □ाण्डखा, हिंदी-विभाग, मुंबई विश्वविद्यालय, विद्या नगरी, मुंबई -1990
- 3. जयशंकर प्रसाद: सं. विश्वनाथ तिवारी, अभिव्यक्त प्रकाशन, इलाहाबाद-1999

## मेरी सेवाओं के प्रस्ताव

# (समस्त बिन्दुओं को अपनी रुचियों, इच्छाओं, परिस्थितियों व आवष्यकताओं से जोड़कर भाष् करें)

## सुमित कुमार राय

स्वतन्त्र हिन्दी लेखक / अनूदक, हरित नवाचारी, विविध विषयों में मार्गदर्षक / विषेषज्ञ, अभिप्रेरक, प्रषिक्षक; निवासः भोपाल किन्तु एक स्वतन्त्र व **सम्मानपूर्ण** मार्गदर्षक <u>(न कि कर्मचारी)</u> के रूप में वहाँ नियमित आने, रहने इत्यादि को तत्पर।

लेखन, अनुवादादि अनुभवः शासकीय, अषासकीय प्रकाषन व कॉर्पोरेट हाउसेज़, व्यक्ति, एजेन्सियाँ, एराइज़न पब्लिकेषन(भोपाल), लर्न बाए फ़न(इन्दौर), विकास पब्लिषिंग हाउस(नोयडा), तेजज्ञान फ़ाउण्डेषन(पुणे), आर्ट ऑफ़ ज्वैल्री (बंगलौर) इत्यादि।

#### मीडिया-उपस्थिति:-

- 🖶 आकाषवाणी ('क्या बेहतर? नया या पुराना' नामक सामाजिक विमर्ष)
- 🚣 दूरदर्षन (परिवार एवं स्वास्थ्य कल्याण मंत्रालय—सम्बन्धी कल्याणी नामक एक प्रादेषिक प्रसारण में 'छोटा परिवार:सुखी परिवार' नारा—प्रतियोगिता में विजेता)

#### व्यक्तिगत विवरण:-

- शैक्षणिक पृष्ठभूमि(जीवविज्ञान) तथा प्रषिक्षणः जैविक खेती (मध्यप्रदेष विज्ञान एवं प्रौद्योगिकी परिषद्);
   उद्यमिता विकास इत्यादि
- अभिरुचियाँः फ़ोरेस्ट / नेचर ट्रेकिंग (पातालकोट, सतपुड़ा टाइगर रिज़र्व, मुन्नार), वाइल्डलाइफ़ सफ़ारी (कान्हा, बाँधवगढ़); जन—जागृति इत्यादि

#### अन्य क्षमताएँ / नवाचार:--

- 1. विषय—आधारित वृक्षारोपण(Theme-based tree-plantation)द्वारा अनुपम व्याख्या—केन्द्र(incredible interpretation-center), जीवन्त कक्षा/संग्रहालय स्थापना(alive classroom/museum establishment): परिचय—पटल लगाते हुए वर्णमाला वन(प्रत्येक अक्षर से आरम्भ नाम की एक प्रजाति), पर्वविषयक वाटिका/व्रती—त्यौहारी वन, जीवन्त मानचित्र(राज्यों के राज्य वृक्ष व पुष्प), वास्तु, ज्योतिष, तान्त्रिक, च्यवन, नहर/सड़क/पटरी/नदीतटीय वृक्षपंक्ति, पशुचिकित्सात्मक, स्त्रीरोग/पुरुषरोग निवारक अथवा अन्य अंगविषेष रोगोपचारक, इन्द्रधनुषी, अनेकता में एकता/साम्प्रदायिक सद्भाव, चतुःधर्म ओमकार, अन्तर्राष्ट्रीय दिवस विषेष, इष्टदेव निवासोपवन, इन्द्रियविषेष वन, रामायणकालीन/महाभारतकालीन वन, नाम—आधारित, सुगन्ध, प्रदूषण—निवारक तथा अभूतपूर्व रूप में नवग्रह, नक्षत्र, सप्तर्षि, राषि, बुद्ध, सिक्ख—गुरु, तीर्थंकर—केवली, कुरानी, मसीही, षड्रसछत—रसोईइत्यादि उपवन
- 3. नैसर्गिक इण्टीरियर डिज़ायनिंगः हर द्वार, दीवार व खिड़की के भीतर व बाहर प्रेरणास्पद रोचक वैज्ञानिक तथ्य व आध्यात्मिक आदर्ष—वचन जिन्हें पर्यावरण—अनुकूल सामग्रियों से सजाया गया हो, जैसे कि कागज की रंगीन तितलियों द्वारा।
- 4. पिरसर में प्रकृति—संरक्षण के प्रयासों में सर्वेन्द्रिय—ग्राहिता लाना तथा प्रदर्षनी+विक्रय हेतु स्पीडपोस्ट बक्सेः जैसे कि भवनों के भी भीतर—बाहर समस्त पर्यावरण—अनुकूल सामग्रियाँ लगवाना, जैसे कि नैसर्गिक इंटीरियर सृजन में इण्डोर में प्रेरणास्पद इंटीरियर, उदाहरणार्थ खजूर / ताड़, खस, पटसन, सूत इत्यादि के थीम—बेस्ड पेन—पेन्सिल / टूथब्रष इत्यादि स्टैण्ड्स; प्रत्येक व्यक्ति (उसकी व्यक्तिगत पहचान बना देने हेतु) के लिये खादी व अन्य स्वदेषी रेषों से बनाये व प्राकृतिक आकृतियों की कढ़ाई किये हुए

रुमाल, कपास / सूत, पटसन / जूट व कुष सिहत पुराने व सर्वथा अनुपयोगी अथवा नवीन बिन—सिले कपड़ों के वॉषेबल डिज़ायनर झोले (जैसे कि पुष्पों, पत्तियों इत्यादि रूपरंगों का कलेवर प्रदान कर) जिन पर किसी पश्—पक्षी व वनस्पति की पहचान—मूलक कढाई हो, जैसे कि हरे रंग में सप्तपर्णी (सात भागों में विभक्त संरचनायुक्त पर्ण वाली वनस्पति) की कढाई एवं नाम(सप्तपर्णी); संग्रहण–सह–प्रदर्षनी–सह–विक्रय (स्थायी); स्थानीय आजीविका–सृजन अथवा कौषल–विकास के लिये मेरे द्वारा वहाँ सूत, नारियल की बूँछों, बाँसादि की कलाकृतियों को तैयार करने में, जैविक खेती-प्रोत्साहन तथा बाल, किषोर, प्रौढ़ व वृद्ध व्यक्तियों के भी मनोवैज्ञानिक स्वरुचि-परीक्षण व परिष्कार में भी रिसॉर्स-पर्सन व पथ-प्रदर्षक की भूमिका निभायी जा सकती है, इच्छ्कों में आत्मविष्वास भी लाया जा सकता है; स्पीड पोस्ट बक्सा (अन्य क्षेत्रों में भेजने के लिये पर्यावरण-संरक्षण के संदेष को लक्ष्यबद्ध करते हुए तैयार करवायी गयीं स्थानीय कलाकृतियाँ तथा पर्यावरण-सुधार-संवाद इत्यादि)। स्थानीय कारीगरों के साथ मिलकर मिट्टी, बेंत, काष्ठ, बॉसादि के घौंसले (इण्डोर हैंगिंग / स्टैण्डिंग, आउटडोर हैंगिंग / स्टैण्डिंग), बर्डस्डैण्डस एवं डिटेचेबल वृक्ष-सुरक्षा-कवच, सँभालने में सरल पहियायुक्त गतिषील अथवा बिना पहिये के विभिन्न आकार-प्रकार के विषेष डिजायनर गमले जिनके बाहर आपके विषय से सम्बन्धित सूक्ति, सामाजिक संदेष इत्यादि लिखा होगा तथा पुष्टे/खोखे/गत्ते के इण्डोर घौंसले एवं उपहार विक्रय के लिये स्पीडपोस्ट / कूरियर करने में अधिक सुविधाजनक कड़क कागज़ / पृष्टे, कपड़ों की कतरनों से तैयार सादे फोल्डेबल घौंसले तथा पक्षियों व गिलहरियों के लिये डिजायनर सकोरे (स्टैण्डिंग व हैंगिंग), सम्पूर्ण गिलहरी / पक्षी स्तम्भ, पर्यावरण-अनुकूल सुन्दर आकृतियों के झोले व रूमाल आदि, नाम-पटल, अनौखी सीढ़ी, हरितझूले, फाउण्टैन, कोरोनाकाल में भी घर पर षिक्षा हेत् षिक्षा-सहाय्य (टीचिंग एैड) सामग्रियों का निर्माण व विक्रय; दैनिक अभिप्रेरणास्पद सुक्तिलेखन

- 5. लताकुँज (बेलाओं का झुरमुट / सजीव छत्र) निर्माण
- 6. सकारात्मक आउटडोर गतिविधियाँ: उदाहरणार्थ वृक्षों की जड़ व तनों को सीमेण्ट / क्रांक्रीट / तार-कीलों से मुक्त करने की गतिविधि, पनपने हेतु अनुपयुक्त स्थानों (जैसे स्मारक व अन्य भवनादि) पर उग आये पौधों को ठीक से उखाड़कर उपयुक्त स्थानों में ससम्मान लगाना; सुनकर पहचानें प्रजाति; डिजिटल डिटॉक्सः तथाकथित स्मार्टफोन / सोष्यल मीडिया / इण्टर्नेट इत्यादि से दूरी; जोख़िम-रिहत षिक्षाप्रद साहिसक(एडवेन्चर) गतिविधियाँ; रोचक सहभागिता-प्रेरण; समाधान-मूलक सर्वेक्षण / प्रष्नोत्तरी अथवा प्राकृतिक प्रेरणास्पद प्रतियोगिताएँ
- 7. विभिन्न विषयों में जागृति—सत्र—संचालन, चित्रय—निर्माण, परिणाम—आधारित गहन परिचर्चाओं से समस्या—समाधान, किषोरावस्था व व्यक्तिगत मार्गदर्षन, डिसेक्सुअलाइज़ेषन, परिवार—नियोजन, आध्यात्मिक मार्गदर्षन इत्यादि
- 8. सम्भव नवोन्मेषी अभियान:संकल्प / शपथ—ग्रहण अभियान,Adopt a plant/animal; plant everyday; non-stop plantation traveling; 15 R's- recycle, reuse, replant, revive, rescue, recognize, recruit, restart, relief, redistribute, reiterate, reorganize, return, retrieve, renovate; 'बीज बोके: प्रकृति का होके चलें', स्पीडपोस्ट बक्सा, वृक्ष व पशु फ़र्ष्ट—एैड मेडिकल, सुनकर पहचानें प्रजाति, वनवासी ज्ञान—प्रलेखन, हर घर दो सकोरे,विषय—विषिष्ट पौध—रोपणी स्थापना / मोबाइल नर्सरी वेन
- 9. प्रत्येक दिवस के लिये विविध स्थानीय, राष्ट्रीय व अन्तर्राष्ट्रीय आयोजनों / तीज—त्यौहारों का परिणाम—केन्द्रित आयोजन, उदाहरणार्थ गणेष चतुर्थी व लोहड़ी उत्सव के लिये गणेष—विग्रहसम्बन्धी आकृतियों (जैसे कि लड्डू) के घौंसलों के निर्माण व दीवारों के भीतर—बाहर इत्यादि में स्थायी स्थापनादि सहित इन्हीं आकृतियों के पर्यावरण—अनुकूल झोलों के निर्माण व विक्रय हेतु भव्य अथवा सीध—सादे आयोजन की अग्रिम तैयारी की जा सकती है तथा साथ में श्रीगणेषसम्बन्धी प्रजातियों (कबीट, सिन्दूर इत्यादि) की उपलब्धता सिहत लीलाचित्रण द्वारा इनके महत्त्व को उजागर करने सिहत लोहड़ी के उपलक्ष्य में 10 सिक्ख—गुरुओं के दस विषेष वृक्षों को अभूतपूर्व कलेवर में रोपित करने हेतु एक सार्थक समारोह सम्भव है।
- 10. विष्य—कीर्तिमान वृक्ष—वैविध्य रेखा (पटरी / सड़क—िकनारे / नदीतट इत्यादि पर जहाँ कोई प्रजाति मीलों तक दोहरायी न गयी हो इस प्रकार का वृक्षारोपण)

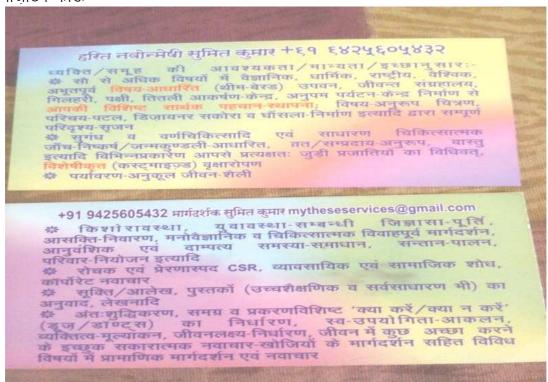
शुभस्य शीघ्रम् चलिए, शुभ का श्रीगणेष तत्क्षण करें हर पौधे के पास परिचय-पटल:-



हर घरः एजुकेष्नल होम:-



विजिटिंग कार्ड:-



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# आजचा युवक आणि युवकां समोरील अव्हाने

प्रा. डॉ. भुसारे एस. आर.

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#### गोषवारा :-

विज्ञान युगात वावरत असताना आज घडीला प्रत्येकाने अद्यायावत राहणे गरजेचे झाले आहे. प्राचीन काळात जगामध्ये जो विकास झाला तो आणि 20 व्या शतकातील मागील 10 वर्षात जो विकास झाला तो यांची तुलना करत असताना काही तथ्य समोर येतात. ते असे की मागील 10-15 वर्षात आपण माहितीच्या जंजाळात सापडलो आहेत. इंटरनेटला मराठी 'अंतरजाळे' किंवा 'आंतरजाल' असे म्हणतात. या माहितीच्या जाळ्यामुळे जग खूप जवळ म्हणजे हाकेच्या अंतरावर आले आहे. आज जगाच्या पाठीवर आपण कोठेही असू आपण आपल्या जिवलग माणसांशी तात्काळ संपर्क साधू शकतो. त्यामुळे असे म्हटले जाते की आता जग खूप जवळ आले आहे. त्यामुळे आजच्या युवकालाही अद्ययावत राहणे गरजेचे ठरत आहे. प्रस्तुत शोधनिबंधात या संदर्भाने विचार केला जाणार आहे.

#### संज्ञा :-

प्रस्तुत संशोधनासाठी निवडलेल्या विषयाच्या अनुषंगाने विचार करत असताना काही बाबी महत्त्वपूर्ण ठरतात त्याम्हणजे प्रस्तुत संशोधन विषयाची व्याख्या करणे होय. प्रस्तुत विषय आहे आजचा युवक आणि युवकासमोरील अव्हाने. यातील महत्त्वपूर्ण घटक म्हणजे 'युवक' 'अव्हाने' हे होत. शोध घेत असताना या दोन घटकांची व्याख्या करणे गरजेचे आहे. ती या शोधनिबंधात केली जाणार आहे.

#### प्रस्तावना:-

वरील विषयाच्या अनुषंगाने विचार करत असताना परिस्थितीनुरुप विषयाचे गांभीर्य ओळखणे महत्त्वाचे वाटते. आज ज्या वेगाने जग पुढे पुढे जात आहे त्या वेगाने प्रत्येक युवकाने चालणे गरजेचे आहे. म्हणजेच प्रत्येकाने बदल स्वीकारून त्याचे स्वागत करून त्याच्या सोबत हात मिळवत चालणे फार महत्त्वपूर्ण ठरणार आहे. म्हणून प्रत्येक युवकांनी तत्पर असणे गरजेचे आहे. प्रस्तुत शोधनिबंधात यासंबंधी काही निष्कर्ष काढण्यात येणार आहे. युवक हा समाजाचा कणा असतो त्याने सतत क्रियाशील असले पाहिजे. त्याने कधीही थकता कामा नये. त्या अनुषंगाने आजच्या युवकाची 'दशा'आणि 'दिशा' या संदर्भात प्रस्तुत शोधनिबंधात काही निष्कर्ष मांडण्यात येणार आहेत. त्यात आजच्या परिस्थितीचाही विचार केला जाणार आहे. युवकाचे अधिकार आणि कर्तव्यासंबंधी विचार केला जाणार आहे.

### उद्देश :-

- 1) माहिती तंत्रज्ञानाचे महत्त्व आजच्या युवकाला पटवून देणे.
- 2) आजच्या भरकटत चाललेल्या युवकाला सावरण्यासाठीच्या उपाययोजना आखणे.
- 3) युवकाला योग्य दिशा दाखवून संधीचं सोनं करण्याचे अवाहन करणे.
- 4) युवकाला जीवन मौलिक आहे याची जाणीव करून देणे.

### विषय विश्लेषण :-

प्रस्तुत शोधनिबंधात आजच्या युवकासंबंधी सविस्तर विचार करावयाचा आहे. आज या माहिती आणि तंत्रज्ञानाच्या युगात किंवा अंतरजालाच्या युगात आजचा युवक भरकटत चालला आहे की काय ? याची सातत्याने एक प्रकारची भीती वाटू लागली आहे. कारण जग एवढ्या वेगाने आणि झपाट्याने बदलू पाहत आहे की त्याचा वेग मोजणे असंभव झाले आहे. वर म्हटल्याप्रमाणे प्राचीन काळापासून अगदी 19 व्या शतकापर्यंत जो बदल घडून आला त्याच्या वेगाचा आणि 20 व्या शतकातील वेगाचा अभ्यास केला तर असे दिसून येत आहे की आज या माहितीच्या मायाजालात प्रत्येकजण भरकटत जात आहे. वैज्ञानिक संशोधनाच्या माध्यमातून मानवाने स्वतःचा विकास साधला आहे. आदिमानवाचा विचार केला तर एक गोष्ट लक्षात येते ती ही की मानवाला चाकाचा शोध लागला आणि मानवाच्या प्रगतीला, विकासाला गती मिळाली. या विश्वात मानव हाच एक असा प्राणी आहे की तो पंचज्ञानेंद्रया शिवाय सहावे एक इंद्रिय म्हणजे 'मन' किंवा बुद्धीचा वापर करतो. म्हणून त्याला समनस्क प्राणी असेही म्हटले जाते. मानवाच्या प्रगतीचे तीन टप्पे ढोबळ मनाने आपल्याला करता येतील. ते म्हणजे प्राचीन, मध्ययुगीन आणि आधुनिक कालखंड. प्राचीन काळात मानवाने विकास किंवा प्रगती केली पण ती काहीशी चाचपडत- चाचपडतच होय. आणखी त्याला म्हणावी तशी दिशा मिळाली नव्हती. पण म्हणून त्याने केलेल्या त्या विकासाला कमी लेखून चालणार नाही. त्या जोरावरच तो मध्ययुगीन काळात आला. मध्ययुगीन कालखंडात मात्र त्याच्या प्रगतीला चांगलाच वेग मिळाला. जगात अनेक युद्धे तसेच दोन महायुद्धे झाली. अनेक राज्यक्रांत्या झाल्या. एक औद्योगिक क्रांती झाली. सर्वसामान्यांना स्वत्वाची जाणीव झाली. वैज्ञानिक विकासाला सुरुवात झाली. वेगवेगळे नवनवीन शोध लावले गेले. दळण-वळणाची साधने वाढली. माल याठिकाणाहून त्या ठिकाणी कमी वेळात व सुरक्षितपणे पोहचू लागला. सर्वसामान्य माणसाच्या हाती पैसा आला. त्याला आता चैनीच्या वस्तूंची आठवण येवू लागली. त्यामध्ये मुख्यत्वे करून मनोरंजनाची साधने उपलब्ध होऊ लागली. त्यामध्ये टेलिव्हिजन आले. घरबसल्या जगाची इतीवार्ता कळू लागली. घरबसल्या मनोरंजन होऊ लागले.

त्यामुळे सामान्य माणसाच्या ज्ञानात भरच पडू लागली. 19 व्या शतकाच्या उत्तरार्धात मोबाईलचा शोध लागला आणि मानवाचा विकास होऊ लागला. जणू त्याला पंख फुटले. अंतरजाल माहितीच्या स्वरूपात त्याच्याभोवती पसरू लागले. या टप्प्यावर मानवाने प्रगती केली ती अतिउच्च कोटीची. माणूस जसा सर्वत्र विहार करू लागला तशी त्याच्या ज्ञानातही आफाट भर पडली. आपण म्हणतो जग जवळ आलं पण प्रत्यक्षात मात्र माणसा-माणसांची मने दुरावली गेली. हा बदल मोबाईल, इंटरनेट आणि अशा अनेक प्रसारमाध्यमांच्या मुळे झाला हे लक्षात घेतले पाहिजे. आज संशोधनांती असे सिद्ध झाले आहे की सर्वात जास्त इंटरनेटचा वापरकरता वर्ग हा तरुण किंवा युवा वर्ग आहे. व्हाट्सअप, फेसबुक, इंस्टाग्राम सारख्या माध्यमांनी आजच्या तरुण वर्गाला वेड लावले आहे. विज्ञान हे मानवाच्या जीवनातील वरदानही आहे तसेच ते शापही आहे. विज्ञानाचा गरजेपुरता वापर केला तर ते मानवी जीवनासाठी वरदान ठरते. कारण विज्ञानाच्याच माध्यमातून मानवाने आजची उत्तुंग भरारी घेतली आहे. प्रगतीच्या सर्वोच्च यश शिखरावर तो जावून पोहोचला, त्याने आकाशाला गवसणी घातली. निसर्गाच्या या आफाट पसाऱ्यात त्याने स्वतःचे जग निर्माण करण्याचा प्रयत्न केला. काही ठिकाणी तर त्याने निसर्गावरही मात केली आहे. उदा:- जैव वैद्यकीयशास्त्राच्या क्षेत्रात हे घडल्याचे आपल्याला दिसून येते. पण असे असले तरी या सर्व विकास, बदल, वैज्ञानिक संशोधनाचा विपरीत परिणाम असा आहे की या वैज्ञानिक संशोधनामुळे आजचा युवक मात्र कामातून चालला आहे.

त्याला या माहितीच्या मायाजालात योग्य काय ? अयोग्य काय ? या गोष्टी समजणे अशक्य झाले आहे. त्यात आजचा युवक वाहवत जात आहे.

तरुण हा समाजाचा भावी नागरिक असतो पण आज ज्या पद्धतीने ज्या परिस्थितीत तो आहे ती परिस्थिती अंधकारमय असलेला पाहायला मिळते आहे. प्रसिद्ध विचारवंत दादा धर्माधिकारी यांनी तरुणांची व्याख्या केली आहे. त्यांना अपेक्षित असलेला तरुण हा कसा पाहिजे तर "तो तेजस्वी, तत्पर, तपसविता हे तीन महत्त्वपूर्ण गुण तरुणाच्या अंगी असले पाहिजे" असे दादा धर्माधिकारी म्हणतात. म्हणजे तरुणाच्या चेहऱ्यावर तेज असले पाहिजे. त्याच्या चेहऱ्यावरती तेज तळपले पाहिजे, तरुण म्हटला की तो 24 तास बाराही महिने तत्पर असला पाहिजे. तसेच तरुणाचे आणखी एक महत्त्वाचे लक्षण म्हणजे तो तपस्वी असला पाहिजे. तपस्वी याचा अर्थ तो तपकरत हिमालयात जाऊन बसलेला असा तरुण दादांना अपेक्षित नाही तर तो निश्चयी, निग्नही असला पाहिजे असा याचा अर्थ त्यांना अपेक्षित आहे. तरुणांच्या खांद्यावर समाजाच्या विकासाची धुरा असते. म्हणून प्रत्येक तरुणाच्या अंगी हे गुण असले पाहिजे असे ते म्हणतात. पण आजचा तरुण हा तर याच्या उलट असलेला आपल्याला दिसून येतो. तो इंटरनेट, मोबाईलच्या महाजाळात गुरफटला आहे. त्यामुळे तो कूर, आतंकवादी, दहशतवादी, गुन्हेगार या क्षेत्राकडे क्राईम सिरीज बघून-बघून मोठ्या प्रमाणात वळतो आहे असे चित्र दिवसेंदिवस स्पष्ट होत चालले आहे. ही खेदाची बाब आहे. वर उल्लेखील्या प्रमाणे तारुण्याचे तीन प्रकार या शीर्षकाखाली दादा धर्माधिकारी यांनी अतिशय तळमळीने मांडले आहेत, सांगितले आहेत. त्यांच्या मते तरुणांनी सतत हे तीन गुण अंगीकारले पाहिजेत. याच अर्थाचे म्हणणे स्वामी विवेकानंद म्हणतात युवक किंवा तरुण हा सतत चैतन्यमय असला पाहिजे. सळसळत रक्त हे तारुण्याचे प्रतीक असते. तरुणांने नेहमी कसे असावे याविषयी

चेहऱ्यावर तेज आहे
देहामध्ये शक्ती आहे
मनामध्ये उत्साह आहे
बुद्धीमध्ये विवेक आहे
हृदयामध्ये करूणा आहे
मातृभूमीवर प्रेम आहे
इंद्रियांवर संयम आहे
मन ज्याचे स्थिर आहे
आत्मविश्वास दृढ आहे
इच्छाशक्ती प्रबळ आहे
धाडसाचे बळ आहे
सिंहासारखा निर्भय आहे

अशा प्रकारचे उददात्त विचार युवका संबंधी स्वामी विवेकानंद यांचे आहेत. युवक म्हणजे तेज शक्ती, उत्साह, विवेक, करुणा, प्रेम, संयम, स्थिरता असे सर्व सदगुण ज्याच्या ठिकाणी एकवटले आहेत तो युवक असे विवेकानंद म्हणतात. कारण युवा अवस्थेतच जे अशक्य ते शक्य करून दाखवण्याची ऊर्जा असते. म्हणून युवक हा

समाजाचा भावी नागरिक असतो. तो जर दृढ आणि भक्कम विचारांच्या पायावर उभा असेल तरच भावी समाज अतिउच्च यशाच्या शिखरावर जाऊ शकतो म्हणून युवकाकडून असंख्य अशा अपेक्षा असतात. त्या दृष्टिकोनातून आजच्या युवकाने आचरण करण्याचा विचार केला पाहिजे. राष्ट्रभक्ती राष्ट्रप्रेम जर युवकात ओतप्रोत भरलेले असेल तरच राष्ट्राचा विकास होऊ शकतो. असे विचार स्वामी विवेकानंदानी व्यक्त केले आहेत. दुष्ट प्रवृत्ती पासून युवकाने दूर राहिले पाहिजे. दुःप्रवृत्तीच्या लोकांमुळे समाज उन्नतीपासून दूर नेला जातो. म्हणून समाजाच्या विकासासाठी युवकांनी सतत खडापहारा देवून, जागरूक राहिले पाहिजे. युवकांनी नेहमी पुरोगामी विचाराचा स्वीकार केला पाहिजे. कालबाह्य विचार, रुढी अनिष्ट प्रथा परंपरांना त्याने तिलांजली दिली पाहिजे. मानवतावाद, शाश्वत विकास याकडे त्याने जाणीवपूर्वक लक्ष दिले पाहिजे. चैतन्याने रसरसलेल्या देहाने त्यांनी समाजाभिमुख, समाज विकासची पावले उचलली पाहिजे. ध्येयवाद, राष्ट्रोन्नतीचा ध्येयवाद त्याने स्वीकारला पाहिजे.

आजच्या युवकासमोर माहितीचे मायाजाल प्रसारमाध्यमे, दुष्टप्रवृत्ती अशी अनेक अव्हाने आहेत. बेरोजगारी, बेकारी, शिक्षणाबद्दलची उदासीनता या सर्व अव्हानांवर मात करावयाची असेल तर आजच्या युवकांनी दादा धर्मदाधिकारी, विवेकानंद यांच्या विचारांची कास धरली पाहिजे. तरच तो ध्येयनिष्ठ बनून समाज विकासाचा विचार करू शकतो. आज समाजकारणात प्रत्येक ठिकाणी राजकारण घुसलेले असल्यामुळे युवकांनी जागरूक राहणे गरजेचे आहे. कारण जिथे समाजकारणात राजकारण घुसते तिथे स्वार्थ बोकाळल्याशिवाय रहात नाही. आणि जिथे स्वार्थ असतो तिथे सार्वजनिक विकास थांबतो हे धोके ओळखून आजच्या युवकाने या सर्व अव्हानांना तोंड देण्यासाठी समर्थपणे उभे राहिले पाहिजे.

### निष्कर्ष :-

- 1) युवकांनी सतत जागरूक असावे.
- 2) त्यांनी परिवर्तनाचा विचार स्वीकारला पाहिजे.
- 3) युवक हे भावी पिढ्यांचे शिलेदार असतात.
- 4) जबाबदार नागरिक म्हणून जगले पाहिजे.

# संदर्भ सूची :-

- 1) दादा धर्माधिकारी यांचे विचार.
- 2) युवक कसा असावा ? स्वामी विवेकानंद

# "वावटळ आणि एक ठिणगी आभाळभर" या कादंबऱ्याचा तुलनात्मक अभ्यास

# डॉ. सुभाष सदाशिव पुलावळे

कला, वाणिज्य व विज्ञान महाविद्यालय, नवापूरता. नवापूर जि. नंदूरबार

#### प्रास्ताविक:

### १) वावटळ कादंबरीचे आशयसूत्र

वावटळ ही व्यंकटेश माडगूळकरांची कादंबरी मौज प्रकाशनाने १९६४ ला प्रथमावृत्ती प्रकाशित केली. दुसरी आवृती १९८५ व तिसरी २००० मध्ये उत्कर्ष प्रकाशनने प्रकाशित केलेली १४० पृष्ठांची छोटी खानी कादंबरी आहे. या कादंबारीचे मूळ कथानक म्हणजे ३० जानेवारी १९४८ रोजी सायंकाळी नथुराम गोडसे नामक ब्राम्हण समाजाच्या तरुणाने म. गांधीजींची गोळ्या घालून हत्या केली. ही बातमी वाऱ्यासारखी देशभर पसरली. या घटनेचे तीव्र पडसाद शहरात व खेडोपाडी उमटले. डॉ. गणेश देशमुख म्हणतात"गांधी हत्येनंतर महाराष्ट्राच्या ग्रामीण भागात ब्राम्हण वर्गाविरुध्द फार मोठा उठाव झाला. त्यांचे चित्रण या कादंबरीत येते"१. पुण्यासारख्या शांत शहरात दंगली गोळीबार आणि कर्फ्यू लागू होतो. संपूर्ण जनजीवन विस्कळीत होते. माणसांना घराबाहेर पडता येत नाही. त्यामध्ये गोपू यशवंता आणि लेखक शंकर ही ब्राम्हण मुले पुण्यात शिक्षणाच्या निमित्ताने वास्तव्यास असतात. कर्फ्यूमुळे त्यांना वसतिगृहात कोंडून घ्यावे लागते. खानावळी बंद असल्यामुळे त्यांची उपासमार होते. संपूर्ण सामाजिक वातावरण दंगलमय झाल्यामुळे ही तीन मुले आपल्या गावाकडे काही महिना-पंधरा दिवस जाण्यासा निर्णय घेतात.

वावटळ मधील 'प्रवास' हे एक मोठे विस्तृत बावन्न पानाचे प्रकरण आहे.पुण्यापासून नांदवडी आणि पुढे चोपडी हा प्रवास मागडगूळकर चित्रित करतात. पुण्याहून हे तिघे मित्र रेल्वेने गावाकडे निघतात आणि सारंगपूर पर्यन्त रेल्वे असल्याने तथे उतरतात. सारंगपूरहून नांदवडी असा बसचा प्रवास असतो. परंतु नांदवडीची गाडी उशीरा असल्यामुळे वेळ जावा म्हणून हे तिघे ही त्या गावातील गोपूच्या मावशीकडे भेटण्यास जातात. गाडीची वेळ होईपर्यंत मावशी बरोबर पुण्यामधील दंगलीच्या वातावरणावर गप्पा मारुन पुन्हा बस स्थानकाकडे निघतात. तेव्हा त्या गावातील एक समूह त्याची झडती घेतो कारण गोपूचे काका हे संघाचे कार्यकर्ते आहेत. गावाकऱ्यांना वाटते ही ब्राम्हणाची मुले असून त्यांच्याजवळ काही शस्त्रास्त्रे असतील परंतु कपडयाशिवाय पिशवीत काहीच नसल्याने त्यांची सुटका होते. पुढे सारंगपूर ते नांदवडी प्रवास बसने चालू होतो. त्यांना वाटते पुण्याप्रमाणे खेडच्यांमध्ये दंगल नसेल ही आकांक्षा फोल ठरते. बसमध्ये दंगलीच्या गप्पा गोष्टी त्यांना ऐकायला मिळाल्याने ते तिघे धास्तावून जातात. एक प्रवाशी म्हणतो नेहरु सरकारचा हुकूम हाय बामन लोकांची घरदार जाळा म्हणून, या चर्चेने हे घाबरुन जातात. सोमेवाडी सारखे अनेक छोटी खेडी जाळल्याची वार्ता त्यांना समजते. शिवघाटाजवळ आबासाहेब देशमुख या तीन ब्राम्हण मित्रांना गाडीतून उतरविण्यास सांगतात कारण गावाकडे लोक बेफाम झाले आहेत. या तिघांना बघून लोक गाडी जाळतील या भितीने ड्रायव्हर त्यांना रात्रीच्या वेळी रस्त्यामध्ये उतरवून देतो.

रात्रीच्या वेळी आडरानात उतरल्यामुळे या तिघापुढे पुढच्या प्रवासाची चिंता निर्माण होते. त्यातून मार्ग म्हणून जवळपास वाडी वस्ती शोधू पाहतात. पुढे चालून कुरवंडीला जाणाऱ्या बसची वाट पाहतात. शेवटची बस येते परंतु हया

तिघांना ब्राम्हण आहेत. हे ओळखून बसपुढे जाते. म्हणून हे जवळच्या बेलकरंजी गावात रात्रीच्या वेळी पायी जातात. मंदिराच्या ओटयावर बसतात. त्यांना पाहून माणसे जमतात. त्यांची विचारपूस करतात आणि त्यांना मारहाण करण्याच्या तयारीत असतानाच नांदवडीचा महादू न्हावी त्या तिघांना ओळखतो आणि त्यांना त्या जीवघेण्या संकटातून वाचवून आपल्या सासऱ्याच्या घरी घेऊन जातो. रात्रभर ठेवून घेतो. भाकरी खाऊ घालतो आणि सकाळी गावाकडे पाठवतो.

नांदवडीकडे जातांना त्यांना अनेक संकटे, समस्यांना सामोरे जावे लागते. त्याप्रमाणेच भयानक अफवा ही ऐकावयास मिळाल्यामुळे मनातून प्रचंड धास्तावलेली हे तिघे उन्हामधून पायी प्रवास करीत, ते नांदवडी जवळ पोहचतात. लांबूनच त्यांना धूर दिसतो. त्यामुळे ते घाबरतात. एकदम गावात जाण्यापेक्षा गोपूच्या मळयात जातात आणि सर्व परिस्थितीची त्यांना कल्पना येते. नांदवडी पेटवून लुटालूट केलेली आहे. गावातील सर्व ब्राम्हणांची घरे, वाडे जळून राख झाल्यामुळे ब्राम्हण मंडळी सर्व सरकार वाडयावर वास्तव्य करतात. नांदवडीमध्ये गोपूचे वडील विकली करुन आजपर्यंत भरपूर पैसा मिळिवलेला असतो. तसेच यशवंतचे वडील मास्तर असतात. ही दोघे मित्र तेथे राहत असतात. तर नांदवडी पासून चार पाच मैलावर चोपडी हे शंकरचे गाव असते. शंकरचे वडील कारकून असून सेवानिवृत्त आहेत. नांदवडीची दूर्दशा पाहून यशवंताचा भाऊ शंकर एकटयाला चोपडीला जाऊ देत नाही परंतु दोन तीन दिवसांनी शंकर चोपडीला पोहचतो. तेथे त्याला आपल्या घराप्रमाणेच इतर ब्राम्हणांची घर जाळल्याचे आणि सर्व सामान लूटन नेल्याचे समजते.

डॉ. गणेश देशमुख म्हणतात, "म. गांधींची हत्या ही तशी एकूण जागितक संदर्भ असणारी व संवेदनशील अशी भीषण घटना या घटनेला कादंबरी रुप देणे आव्हानात्मक होते. ते आव्हान माडगूळकरांनी यशस्वीपणे स्वीकारले" २ नांदवडी आणि चोपडी या दोन प्रकरणातून दोन गावांची झालेली वाताहात माडगूळकर चित्रित करतात. संपूर्ण जीवन उध्दवस्त झालेले असून बहुसंख्य लोक घाबरलेले असून सर्वस्व हिरावलेले आहेत. गावातील अन्याय अत्याचाराने उध्दस्त झाल्याने ते शहराकडे आपल्या मुलांकडे, नातेवाईकांकडे जाऊन स्थायिक होतात. कायमचे गाव सोडून जातात.

### २) एक ठिणगी आभाळभरचे आशयसूत्र:-

व्यंकटेश माडगूळकरांच्या 'वावटळ' कादंबरी प्रमाणेच भरपूर साम्य असणारी 'रंगा दाते' यांची 'एक ठिणगी आभाळभर' ही पद्यगंधा प्रकाशने प्रथमावृत्ती २००२ मध्ये प्रकाशित केली आहे. एकूण १४३ पानांची ही कादंबरी आहे. यामध्ये कोकण या प्रादेशिक विभागातील शेतकरी जीवन चित्रणाबरोबर अडिवरे गाव आणि तेथील बल्लाळ साने हा आपल्या कनकेश्वर या कुलदैवताच्या आशीर्वादाने व साधुच्या विचाराने प्रेरीत होवून अडिवरे गाव सोडून देंशांतराला निघतो. प्रवासाची साधने नसल्यामुळे आणि ऐपत ही नसल्याने पंचवीस वर्षाचा मनोहर निशब अजमवण्यासाठी शिक्षण पूर्ण करण्यासाठी पायी अडिवरे, राजापूर, महाबळेश्वर, वाई मार्गे खूप प्रवास करुन पुण्याला पोहचतो. कधी माधुकरी मागून, उपाशीपोटी मंदिरात राहतो. वेगवेगळया मठात शास्त्रीजीकडून विद्या प्राप्त करुन घेतो. पुण्यात गोविंद स्वामीच्या मठात शिक्षण पूर्ण करतात. बारामतीहून काही माणसे मठात येतात आणि चांगला होतकरु, कष्टाळू माणूस पाहिजे असे सांगतात. त्यावेळी गुरुजी गोविंद स्वामी मनोहर सानेची शिफारस करतात.

मनोहर साने पुण्याहून बारामतीत येतो. बारामतीमध्ये नाईक हे पेशव्यांचे संबंधातील असतात. त्यांचे ग्रामस्थानातील देवस्थानाच्या देखरेखीची पूजाअर्चा करण्याचे काम 'मनोहर साने' यास देतात. मनोहर मनोभावाने त्या गावातील पांडुरंगाची सेवा करतो मिळणाऱ्या देणगी, दक्षिणातून उदरिनर्वाह करुन देवळाची डागडुजी करतो. पूर्वीच्या पडक्या देवळाचे रुप पालटून टाकतो. त्या गावचे तात्यासाहेब म्हणजे थोरले धनी मनोहरच्या कार्यावर संतुष्ठ होतात आणि मनोहरला म्हणतात बारामतीमधील प्रत्येक देवस्थानच्या पुजाऱ्याला आम्ही दहा एकर जमीन देणार आहोत. त्यांनी ती कष्ट करुन पिकवावी व आपला उदरिनर्वाह चालवावा. तू कायमचा येथे राहशील तर तुला ही दहा एकर जमीन देऊ असे सांगतात आणि 'मळद' या गावातील रस्त्याच्याकडेची दहा एकर जमीन मनोहरला देतात.

मनोहर साने तसा शेतकरी कुटुंबातील, शेतीचा अनुभव असणारा आहे. देवस्थानाची पूजाअर्चा करीत करीत तो शेतीकडे लक्ष देतो शेतावर स्वतः राबतो आणि येणाऱ्या पिकातून अर्धावाटा देवस्थानाच्या जिर्णोध्दारासाठी वापरतो. थोरले धनी खूश होतात आणि मनोहरने आता दोनाचे चार हात करण्याचा सल्ला देतात. तो सल्ला मनोहरला पटतो आणि गावातील व्दारका नावाच्या मुलीशी विवाहबध्द होतात. दोघांच्या सुखी संसारात त्यांना एकूण पाच मुलेच होतात. स्वतः मनोहर हा सुशिक्षित असल्याने आपल्या मुलांना शहरात शिकायला पाठवतो. पाचपैकी दोन मुले चांगले शिक्षा घेऊन नोकरी करतात. राम. आनंद, गणेश, हरी व नारायण ही पाच अपत्ये असून गणेश, हरी, नारायण पारंपिरक शेतीकडे वळतात. एक मोठा जीवनाचा कालखंड येथ लोटलेला आहे. मनोहर साने आता वृध्द होतो आणि कालांतराने त्यांचे निधन होते. दोन मुले विवाहित होवून नाशिक येथे नोकरी करतात. उर्विरत तिघे बारामती, मलद येथे देवस्थान आणि शेती करतात. त्यांचेही कुटूंब वाढत होते आणि पुन्हा आपल्या उदरिनर्वाहाचा प्रश्नातून ते फलटण संस्थानच्या महाराजांची पाचशे एकर पिडक जमीन तीस वर्षाच्या कराराने खंडाने कसण्यासाठी घेतात.

फलटण येथील संस्थानिकांची पडीक जमीन खंडाने घेऊन प्रचंड कष्ट करुन त्या जिमनीचे नंदनवन करतात. त्यामध्ये विविध पिके प्रचंड उत्पन्न मिळवितात. ऊस उत्पादनातून गुळाची निर्मिती करतात. त्यामुळे गावातील बऱ्याच लोकांना रोजगार उपलब्ध होतो.दुग्ध व्यवसाय, भाजीपाला व्यवसायाने एक कृषी क्षेत्रातले नवे पर्व हे तिघे बंधु येथे निर्माण करतात. गावात स्वतःचे अस्तित्व निर्माण करतात. पुढे चालून फलटण परिसरात फलटण शुगर फॅक्टरी निघालेली असते. त्या कारखान्याचे इंजिनिअर भंडारे हे गणूकाकाला कारखान्याला ऊस देण्यास तयार करतात आणि एक औद्योगिक क्षेत्र उभे राहते. त्यामुळे तेथे मुलांची शाळा निघते, कुलकर्णी गुरुजी तनमनाने शाळा चालवितात. त्या कालखंडात १५ ऑगस्ट १९४७ भारत स्वतंत्र होतो. परंतु १४ ऑगस्टला पाकिस्तानची निर्मिती होते. देशात विविध दंगली होतात. परंतु खेडयापर्यत त्याचे लोन पसरत नाही. परंतु देश स्वतंत्र झाल्याचा आनंद देशभर खेडोपाडी साखर, मिठाई वाटून साजरा केला जातो. राजकीय हालचाली चालू होतात. फाळणी, दंगलीच्या अफवा थांबतात आणि दोन ऑक्टोंबर मध्ये राष्ट्रपिता गांधीजींची जयंती उत्साहात साजरी होते. तर नोव्हेंबर, डिसेंबर मध्ये काही लोक सत्ता मिळविण्यासाठी विविध खेळ करु लागले. देशाची फाळणी, दंगली याचे उलटसुलट मत प्रवाह हे भांडवल करुन लोक राजकीय सामाजिक जीवन ढवळू लागले. त्यामध्ये मग ३० जानेवारी १९४८ ला सायंकाळच्या वेळी दिल्लीमध्ये नथुराम गोडसे नावाच्या ब्राम्हण तरुणाने गांधीजींना गोळया घालून ठार केले. हे बातमी वणव्यासारखी पसरते आणि नथुराम गोडसेंच्या ब्राम्हणत्वामुळे संपूर्ण समाज हा ब्राम्हण समाजाकडे वैरत्वाने पाहतो. त्यांच्या जीवावर उठतो. सर्वत्र जाळपोळ, खून, मारामाऱ्या लुटालूट होते. त्याचे पडसाद फलटण बारामतीमधील असणारे हे 'साने बंधु' कुलगर्णी गुरुजी, भंडारे इंजिनिअर यांच्या वित्तहानी, प्राणहानीत उमटतात. सानेबंधुंचा उसाचा मळा जाळला जातो. गूळ उत्पादन करण्याची सामुग्री, मशीन, रसायने नष्ट केली जातात. जनावरांना पेटवले जाते. लुटालूट केली जाते. या सर्व घटनांना साने बंधू धिराने सामारे जातात. वेळ प्रसंगी शस्त्र हातात घेतात. हाताबाहेर गेलेली परिस्थिती सावरतात. या सर्वांचा आलेख रंगा दाते या कादंबरीत रेखाटतात. तसेच साम्य आणि भेद व्यंकटेश माडगूळकरांच्या वावटळ मध्ये आहे त्याचा आपणास शोध घेता येतो.

### ३) वावटळ आणि एक ठिणगी आभाळभर कादंबरीचे साम्यभेद :-

म. गांधीजींची हत्या नथुराम गोडसे या ब्राम्हण जातीच्या माणसाने केली या जातीच्या एकाच दुव्यावरुन समग्र मानवी सामाजिक, राजकीय जीवन ढवळून निघते. गावातील पुढारी जातीयतेचा हा स्फोट करतात, ब्राम्हणाची जात सर्वांच्या डोळयापुढे येते आणि ही ब्राम्हण जात नष्ट करण्याचे प्रयत्न सर्वत्र होताना दिसतात. ग्रामीण भागात दंगली निर्माण करण्यात काही गावातील स्थानिक कार्यकर्तेच पुढे आल्याचे दिसून येते. त्यामध्ये भगीरथ अण्णा आपणांस दिसतात ते म्हणतात 'आज आपण पोरके झालो. एक भ्याड माणसानं गोळया घालून आपल्या बापाचा खून केला आहे. त्याला जबर शिक्षा झालीच पाहिजे. खुनाचा बदला खुनाने घ्यायचा' (एक ठिणगी अभाळकर पृ.९३) असा निर्णय घेऊन एक समाज गट अल्पसंख्यांक

असणाऱ्या ब्राम्हण वर्गावर हल्ले करतो. हे जसे रंगा दाते दाखवून देतात. तसेच वर्णन व्यंकटेश माडगूळकरांच्या कादंबरीत आले आहे. परंतु दातेच्या कादंबरीत मोठया प्रमाणात जिवीत हानी झाली आहे. तुलनेने व्यंकटेश माडगूळकरांच्या कादंबरीत फक्त वित्तहानी झाल्याचे दिसून येते.

गावगाडयांमध्ये विविध जातीचे लोक एकमेकांशी जिव्हाळयाने वागत आलेले असतात. एकमेकांच्या अडी-अडचणींना उपयोगी पडतात. परंतु दंगल झाल्यावर एकमेकातला जिव्हाळा तेथे नष्ट होतो. तेथे एखादी घटना संपूर्ण समाज व्यवस्था उद्ध्वस्त करण्यास कारणीभूत होते. याचे चित्रण माडगूळकर, दाते करतात. वावटळ मधील शंकराच्या घराला आग लावतांना बाहेर गावचे लोक आलेले असतात त्यापैकी काहींना शंकरची आई ओळखते. त्याबद्दल शंकरला सांगते 'काय सांगायचं बाबा? सगळी माणसं माझ्या माहेरची - कटफळची' सगळे ओळखीचेच लोक होते. आपल्या घरावर आले तेव्हा मी म्हणाले 'अरे बाबांनो ओळख पाळख अगदीच कशी विसरला?' आपल्या बहिणीचं घर जाळता का ? तर एक पोरगा म्हणतो कसा, अक्का तू बाजूला हो दहा जणांची घरं जाळली. तुझ एकल्याचं कसं ठेवावे ? (वावटळ पृ.१०६) असा संवाद व्यंकटेश माडगूळकर दाखवितात. त्याप्रमाणेच रंगादातेच्या कादंबरीत कुलकर्णी गुरुजींची पत्नी लक्ष्मीबाई दंगलीतल्या तरुणाला म्हणतात 'अरे बबन आता काय पाहिजे तुला ?' आमच्या कडे आता काही नाही. आम्हाला वाटले होते तू मदत करशील. पण तू तर उलट आग लावायला मदत केलीस तुझ्या बहिणीच्या लग्नाला गुरुजींनी मदत केली हे आमचं चुकलं का? आणि गांधीबाबाला मारण्यात आमचा काय संबंध ? आमचं घर जाळून गांधीबाबा आले का परत (पृ १००) सुडाने पेटलेल्या वणव्यात माणूसकी संपुष्टात आली आहे याचे चित्रण दोन्ही कादंबरीकार करताना दिसतात.

डॉ. श्रीपाल सबनीस म्हणतात "या अभ्यासात दोन कलाकृतीमधील साम्याचा विचार जसा महत्वाचा तसाच वैधर्म्याचाही विचार महत्वाचा असतो"३ गांधी हत्येमुळे वावटळमधील नांदवडी, चोपडी, सोमेवाडी, वलवंड, कोसे इ. गावात लुटालूळ जाळपोळ झाली. हे व्यंकटेश माडगूळकर दाखवून देतात तसेच रंगा दाते सातारा, सांगली, कोल्हापूर या भागातील ब्राम्हणाची घरे एका पाठोपाठ पेटू लागली नरसोबाची वाडी बेचिराख झाली. कोल्हापूरमधील शाळा पेटू लागल्या. कोल्हापूरमधील चित्रपटांचा भालजी पेंढारकर स्टुडिओ जळून भुईसपाट झाला (पृ. १०२) याचे चित्रण एक ठिणगी आभाळकर या कादंबरीत दाखवून देतात.

दंगलीमुळे लुटालूट होत असतांना ज्यांना ज्यांना त्यांची चाहूल लागली त्यांनी आपले मौल्यवान वस्तू दागिणे, पैसे लपवून ठेवले कोणी विहीरीत टाकून ठेवले कोणी शेतात पुरले, परंतु नंतर कोठे ठेवले हे कधी सापडत नाही हे व्यंकटेश माडगूळकर जसे दाखवून देतात त्याप्रमाणेच रंगा दातेच्या बाबतीतही दिसून येते - त्यांच्या कादंबरीतील यमुनाबाईच्या घराला आग लावली जाते. परंतु यमुनाबाईचे दागिने आणि पै पै करुन जमवेलेला पैसा एका डब्यात असतो तो डबा वाचवा म्हणून यमुनाबाई पेटत्या घरात घुसून डबा घेऊन बाहेरपडतात. परंतु आगीत सापडून त्याही पेटतात आगीच्या तीव्रतेने त्यांचे शरीर पेट घेते तरी त्या धावतात आणि दागिणे पैश्यांचा डबा रस्त्यात खाली पडतो. घर पेटवणारे प्रेक्षकांची भूमिका बजावणारे त्यांना विझविण्याचा प्रयत्न न करता त्यांचे पैसे दागिणे लुटण्यात दंग होतात. याचे भयावह चित्रण दाते करतात.

### ४) समारोप :-

वावटळ आणि एक ठिणगी आभाळभर या कादंबऱ्यामधून अमानुषता क्रोर्याचे दर्शन कमी अधिक प्रमाणात दिसते. वावटळमध्ये चोपडी गावातील आठ ही ब्राम्हणाची घरे जाळली जातात. त्यावेळी लोक गेल्याचे पाहून बाजीनाना आपले घर पाणी टाकून विझवण्याचा प्रयत्न करतात, हे तो जमाव पाहतो आणि पुन्हा माघारी येतो. सर्वजण म्हणतात "हया म्हाताऱ्यालाही त्या आगीत टाका असे म्हणून बाजीनानाला उचलून पेटत्या घराजवळ नेतात. त्यापैकी एक जण म्हणतो 'हा, हंा हिंसान्हाई हां, गांधीजीचे अहिंसा तत्व होतं सोडा म्हाताऱ्याला' (पृ.क्र. १२४) येथे वावटळ मध्ये मानवी जिवीत हानी कमी आणि नगण्य आहे त्यापेक्षा तीव्र आणि क्रूर जिवीत हानी रंगा दाते चित्रित करतात. दामू अण्णाची भयानक, अमानुष विटंबना आणि अघोरी हत्या करताना दिसून येते. दामुअण्णा गावातील मंदिराचे पुजारी असतात. कधीतरी ते लोकांना बोलले असतील

हा राग मनात धरुन जमाव त्यांच्यावर हल्ला करतो. त्यांच्या तोंडात मानवी विष्ठा घालतात आणि म्हणतात 'बामना, घरी जा तुझ्या बायका पोरांनां 'गू' खाल्याचं कळू दे (पृ. ९६) आणि घरी गेल्यावर त्यांच्या देहाचे कुऱ्हाडीने तुकडे केले जातात आणि नदीत फेकून देतात. त्याप्रमाणेच शुगर फॅक्टरीचे भंडारी इंजिनिअरचे ही तुकडे करुन ठार मारले जाते. तसेच स्वातंत्र्यासाठी इ ाटलेले जोशी डॉक्टर यांची हत्या केली जाते. एवढेच नव्हे तर साने कुटुंबियांच्या मळयात गोदामाचे कारकून असणारे वीरकर मामालाही जाळून मारले जाते. या अमानुष दंगलीत एक गोष्ट जाणवते ती म्हणजे परस्परामधील व्देष आहे. येथे फक्त ब्राम्हण जात डोळयापुढे ठेवून त्यांच्यावर हा रोष निर्माण झाल्याचे दिसून येते. "समाजात अनेक स्थित्यंतरे आली सामाजिक व आर्थिक क्रांतीपर्वांनी संस्कृती हादरली, त्यामुळे संस्कृतीच्या डोळस अभ्यासासाठी तुलनात्मक अभ्यास पध्दतीचा अवलंब अपरीहार्य ठरेल "४ हे चित्रण करतांना माडगूळकरांपेक्षा दाहक चित्रण रंगा दाते करतात हे त्यांचे वेगळेपण आहे.

### ५) निष्कर्ष:-

- १) व्यंकटेश माडगूळकरांची व्यक्तिरेखा हया न्याय न मागता चूपचाप बसतात तर रंगा दाते यांच्या व्यक्तिरेखा ह्या कोर्टात न्याय मिळवून गुन्हेगाराना शिक्षा देण्यात यशस्वी होतात माडगूळकरांची पात्रे ही उद्धवस्त झाल्याने आपआपली गावे सोडून जातात आणि पुन्हा कधीच गावात येत नाही. फार वर्षांनी पाहुण्यासारखी येतात आणि लगेच शहराकडे निघून जातात त्यापेक्षा विरोधी पात्रे रंगा दातेची आहेत. जे जे जिवंत राहिले ते साने बंधू परिस्थितीशी सामना करतात बंदूक घेऊन गावात फिरतात. कामगारांना मजूरांना अभय देण्याचा प्रयत्न करतात आणि वेळ प्रसंगी शत्रुशी चार हात करुन आपले रक्षण करुन पुन्हा गावात आपले असामान्यत्व निर्माण करण्यास सक्षम असून आपले अस्तित्व नव्याने पुन्हा स्थापन करतात. हा विरोधाभास दोन्ही कादंबरीत दिसून येतो.
- २) व्यंकटेश माडगूळकरांनी संपूर्ण कादंबरी दंगलसदृश्य वातावरण आणि परिणामावर बेतली आहे तर रंगा दाते यांनी फक्त एकोणपन्नास पानात दंगलीचे चित्रण आणि त्याची तीव्रता आणि पडसाद रेखाटले असून वावटळपेक्षा निश्चितच आशयाला बळकटी आणली आहे असे दिसून येते. व्यंकटेश माडगूळकरांची पात्रे सहनशिल आहेत तर रंगा दातेची पात्रे धाडसी आणि परिस्थितीशी दोन हात करणारे आहेत.
- ३) दाते आणि माडगूळकरांच्या जातीयतेचा सोवळया ओवळयाचा आणि अस्पृश्यस्पृश्य विचारात एक साम्य आहे. माडगूळकरांचे गोपू, यशवंत आणि शंकर हे एका धनगरांची भाकरी खातात तसेच दातेंचे कुलकर्णी गुरुजी आणि लक्ष्मीबाई हे शेख साहेबांच्या स्वयंपाक्याने दिलेली शिळी भाजी भाकरी खातात येथे फक्त भुकेचा प्रश्न महत्वाचा आहे. त्या भुकेपुढे पारंपिरक जातीपाती भेदभाव दोन्ही ठिकाणी दिसत नाही. हा एक महत्वाचा साम्यपणा दोन्ही कादंबरीकारांनी रेखाटला आहे.
- ४) व्यंकटेश माडगूळकर दाते यानी उसळलेल्या दंगलीवर प्रकाश टाकून सामुहिक बेफाम विकृत, क्रूर मानिसकता टिपून माणूस कसा भयंकर वर्तन करु शकतो. याचे जिवंत उदाहरणेच या दोन्ही कादंबऱ्यातून दिसून येतात. वावटळ आणि एक ठिणगी अभाळभर या शीर्षकातून एक अर्थपूर्ण स्फोट कसा घडतो. वावटळीमध्येच सर्वसामान्याची वाताहत होते तर एका ठिणगीचे रुपांतर भीषण आगीत झाल्यावर उरते फक्त राख अशा आशयाची ही दोन्ही शीर्षके बोलकी आहेत. एक महत्वाचे साम्य या दोन्ही कादंबऱ्यात दिसून येते.
- 4) व्यंकटेश माडगूळकरांची भाषाशैली ही ग्रामीणतेचा जिवंतपणा टिकवणारी आहे तर दातेची भाषाशैली ही नागर वाटते. माडगूळकरांची वावटळ ही वेदना व्यथेची कहाणी आहे. सहनशिलता तिच्यात सर्वत्र दिसून येते तर एक ठिणगी आभाळभर मध्ये सहनशिलते बरोबर विद्रोहाची भूमिका रंगा दाते घेतात तसा अन्याया विरुध्दचा विद्रोह माडगूळकर का चित्रिक करु शकले नाहीत. असा प्रश्न पडल्याशिवाय राहत नाही.
- ६) कलाकृतीच्या लेखनकाळाचा विचार करता माडगूळकर त्याकाळाचे साक्षीदार असावेत म्हणून त्यांना परखड एक बहुसंख्यांक सामाजाच्या विरोधात लिहिण्यास अडचण वाटत असावी. त्यापेक्षा रंगा दातेंचा कालखंड हा फार पुढे

गेलेला असल्याने त्यांनी परखडपणे समग्र ग्रामीण वास्तव्य आणि समाजातील अपपृवृत्तीवर निर्भिडपणे प्रकाश टाकला आहे. हे रंगा दाते याचे स्पष्टोक्तेपणाचे लक्षण दिसून येते. एकंदरीत दोन्ही कादंबऱ्यांनी स्वातंत्रोत्तर ग्रामीण वास्तव्याचे दर्शन घडविले आहे. त्यामुळे या दोन्ही कादंबऱ्यातून बदलत्या ग्रामीण वास्तव्याचे प्रतिबिंब दिसून येते. त्याप्रमाणेच दोन्ही कादंबऱ्यातील संकट हे मानविनिर्मित असून अल्पसंख्यांक ब्राम्हण समाजाच्या व्यथांची गाथाच कादंबरीकारांनी साकारली आहे हे महत्वाचे वैशिष्ठ यामधून दिसून येते.

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- ३) सबनीस श्रीपाल तौलनिक अभ्यास : संकल्पना आणि प्रारुप. कविता प्रकाशन धुळे प्र.आ. १९९९ पृ.क्र. २६
- ४) तत्रैव पृ.क्र. ११

# आदिवासी साहित्य आणि समाज

### संशोधक विद्यार्थीनी कोंडाबाई काशीनाथ दांडेगावकर

मराठी विभाग, डॉ. बाबासाहेब आंबेडकर मराठवाडा, विद्यापीठ, औरंगाबाद.

#### संशोधन गोषवारा :

नवीन शतकात आदिवासी समाज आणि त्यांचे साहित्य हा समाजासाठी लोकप्रिय विषय बनला आहे. आदिम काळापासूनच आदिवासी समाजाला मागासलेला समाज मानून दुय्यम दर्जाची वागणूक दिली जाते. परंतु आज शिक्षणाचा प्रसार—प्रचार झाल्यामुळे तसेच सामाजिक व साहित्यिक चळवळीमुळे आदिवासी समाजात प्रबोधन होत आहे. आज आदिवासी आणि बिगर आदिवासी लोकांकडून आदिवासी साहित्य विपूल प्रमाणात लिहले जात असून इतर लोकांचाही त्यांच्याकडे पाहण्याचा दृष्टीकोन बदलत आहे. आदिवासींचे जीवन, राहणीमान, परंपरा, सामाजिक, सांस्कृतिक व्यवस्था यावर साहित्याच्या प्रत्येक प्रकारात लेखनाचे काम होत आहे. आदिवासींना मुख्य समाजाकडून जंगली, रानटी, मुर्ख, भोळे इत्यादी संज्ञा दिल्या जातात. ज्यामुळे त्यांना स्वतःच्या अस्तित्वाबद्दल आणि जीवन व्यवस्थेबद्दल न्यूनगंड निर्माण होतो. आदिवासी साहित्य हे त्यांना या न्यूनगंडातून मुक्त करण्याचे शस्त्र तर आहेत, पण त्यांच्यात चैतन्य जागृत करण्याचे आणि आत्मविश्वास जागवण्याचे ते एक प्रमुख साधनही मानले जाते.

मुख्य शब्द : आदिवासी जमात, समाज, आदिवासी साहित्य, तत्वज्ञान, जीवनशैली, निसर्ग, संस्कृती इत्यादी. मृळ विवेचन :

आदिम जाती आणि जमातींसाठी 'आदिवासी' हा शब्द प्राचीन काळापासून वापरला जात आहे. त्यांनी युगानुयुगे आपल्या सभ्यतेचा आणि संस्कृतिचा वारसा जपला आहे. म्हणूनच त्यांना राष्ट्राचे खरे वारसदार म्हटले जाते. सभ्यता आणि संस्कृतिच्या विकासात त्यांची भूमिका मुख्य प्रवाहापेक्षा अधिक प्राचीन आणि वास्तविक आहे. तरीही आज हे लोक मुख्य प्रवाहापासून वेगळे पडून आपल्या अस्मितच्या आणि अस्तित्वाच्या संकटाशी झुंज देत आहेत. सध्याच्या उत्क्रांतीच्या प्रक्रियेत त्यांची अंधश्रद्धा, जडत्व आणि रुढीवादी परंपरा हे त्याचे प्रमुख कारण मानले जाते. आजही हा समाज दूर डोंगर व दुर्गम भागात आध्निक सोयी—स्विधा अभावी जाचक व शोषणमय जीवन जगत आहे.

आज २१ व्या शतकात आदिवासी समाजाने साहित्यिकांना आपल्याकडे आकर्षित केल्याचे दिसून येते. कारण हा समाज असंस्कृत, रानटी आहे, असा जो आभास निर्माण झाला त्याला सामाजिक विचारवंत, साहित्यिक यांनी तीव्र विरोध केला. एवढेच नव्हे तर सध्याच्या साहित्यिकांनी आदिवासीना केंद्रस्थानी ठेऊन अनेक कथा, नाटके, कादंबरी, व्यंगचित्र आदी प्रकाराची रचना केली असून त्यात आदिवासींचे वास्तव जीवन, चालीरीती, राहणीमान, आचार—विचार, संस्कृती आदीची मांडणी केली आहे. त्यांच्यामते, 'आदिवासी साहित्य हे जगातील सर्वात जूने आणि जिवंत साहित्य आहे'.

#### आदिवासी साहित्य म्हणजे काय?

आदिवासी साहित्यक डॉ. विनायक तुकाराम यांच्या मते, "आदिवासी साहित्य हे वन संस्कृतीशी संबंधित असून ते जंगलात राहणाऱ्या वंचित लोकांचे प्रश्न मांडते. आदिवासी साहित्य हे उपेक्षित लोकांचे साहित्य आहे. ज्यांकडे मुख्य प्रवाहातील समाजव्यवस्थेने दुर्लक्ष केले. डोंगरात राहणाऱ्या अन्यायग्रस्त ज्यांची क्रुर आणि कठोर न्याय व्यवस्था शतकानुशतके सुरु राहिली. ज्यांनी शेकडो पिढ्यांना आयुष्यभर वनवासात पाठविले. त्या आदिम समूहाचे मुक्ती साहित्य म्हणजे आदिवासी साहित्य होय. आदिवासी साहित्य हे या भूमीतून जन्मलेल्या आदिम वेदना आणि अनुभवाची अभिव्यक्ती आहे. कवियत्री रमणिका गुप्ता यांच्या मते, " आदिवासी साहित्य हे आदिवासींनी लिहिलेले आणि अनुभवलेले असे साहित्य आहे. जे आदिवासींच्या समस्या, सांस्कृतिक, राजकीय आणि आर्थिक परिस्थिती आणि जीवनशैली यावर प्रकाश टाकते. थोडक्यात आदिवासींनी आदिवासींसाठी आदिवासींवर लिहिलेल्या साहित्याला आदिवासी साहित्य म्हणतात.

#### आदिवासी साहित्य आणि समाज :

साहित्य आणि समाज यांचे रक्तनाते काही नवीन नाही. साहित्य हे समाजाची धारणा करते, समाजाचे प्रबोधन, समाजाला वाचा देते व उत्थानाच्या दिशाही दाखवते. साहित्य हे समाजाचे प्राणतत्व आहे. त्यात समाजाला स्वतःचे रुप न्याहाळता येते. स्वतःच्या स्थिती व गतीची कल्पना समाजाला येते. आदिवासी साहित्यातून अभिव्यक्त होणारा समाज हा विशिष्ट जमातीचे समाजजीवन प्रतिबिंबीत करतो. हा समाज निसर्गपूजक व निसर्गाच्या सानिध्यात आपल्या मर्यादित गरजा

पूर्ण करणारा समाज आहे. त्यामुळे आधुनिक जगाशी, विज्ञान व तंत्रज्ञानाशी त्यांचा प्रत्यक्ष संबंध आलेला नाही. मानवतेची पूजा करणारा आणि संपूर्ण समाजाविषयी आपुलकीची भावना जोपासणारा हा समाज आहे. या समाजाची स्वतःची एक जीवन पध्दती आहे. त्या संरचनेने निश्चित केलेले नियम पाळणे सर्वांवर बंधनकारक आहे. या समाजातील अनेक निर्णय हे समाजातील जेष्ठ नागरिक, पंच किंवा कारभारी सर्वमताने घेतात आणि त्यांचे पालन करतात. मग ते निर्णय आर्थिक असोत, धार्मिक असोत, नैतिक अथवा अनैतिक बाबतीत असोत त्याचे वहन संपूर्ण समाजाकडून प्रामाणिकपणे होत असते.

आदिवासी समाजाच्या आर्थिक, सामाजिक व्यवस्था, चालिरीती, परंपरा, कला, प्रथा यांचे यर्थाथ चित्रण आदिवासी साहित्यात आढळते. आदिवासी साहित्यातून आदिवासी समाजाच्या शोषणाची खरी परिस्थिती उलगडून दाखिवली आहे. त्यामुळे या समाजात चेतना जागृत झाली आहे. आदिवासी समाज निसर्गाचा मित्र आहे आणि तो सह अस्तित्वाचा वापर करतो. हा समाज उच्चिनच्च, भेदभाव आणि कपट यापासून दूर आहे. साठेबाजी किंवा संपत्ती जमा करण्याच्या भावनेपासुन मुक्त आहे. तो अन्यायाच्या विरोधात आणि सामाजिक न्यायाच्या बाजूने आहे. या सर्वांची त्यांच्या साहित्यात अभिव्यक्ती आहे. गोविंद गारे, वाहरु सोनवने, विनायक तुकाराम, माधव सरकुंडे, बाबाराव मडावी, उषािकरण आत्राम यासारख्या मराठी आदिवासी साहित्यकांनी आपल्या साहित्यातून आदिवासींच्या जीवनातील वेदना, संवेदना, आकांक्षा आणि शक्यता व्यक्त केल्याचे आपणास दिसून येते. थोडक्यात आदिवासी साहित्यातून आदिवासी समाजाचे वास्तव चित्र जगासमोर मांडले आहे. तसेच हे साहित्य केवळ आदिवासींबद्दलच्या सहानुभूतीचे साहित्य नसून ते आदिवासींच्या जीवन संघर्षातून प्रेरित झाले आहे. आदिवासी साहित्याने आदिवासी समाजास त्यांच्या हक्कांची जाणीव करुन दिली. आदिवासी साहित्यामुळेच आदिवासी समाजाकडे पाहण्याचा नवा दृष्टीकोन विकसित होऊन आदिवासी संस्कृती जपण्यास मदत झाली आहे.

#### निष्कर्ष:

आदिवासी समाज हा भारतीय सभ्यता आणि संस्कृती जागतिक पटलावर मांडणारा समाज आहे. ज्यांनी लोक संस्कृती, जीवन निर्माण आणि जतन करण्यात महत्वाची भूमिका बजावली आहे. आज सभ्यता आणि संस्कृतीच्या ओळखीसाठी आदिवासी समाजास सरकार आणि मुख्य प्रवाहाशी संघर्ष करावा लागतो. त्यामुळे आदिवासीसंबंधी चर्चेची गरज निर्माण झाली आणि साहित्याच्या क्षेत्रात नव्या शैलीतील आदिवासी साहित्याची गरज भासू लागली. आदिवासी वर्गाची उन्नती, जीवन पंरपरा आणि सभ्यता टिकवायची असेल तर त्यांच्यामध्ये पसरलेल्या विषारी अंधश्रद्धा आणि त्यांचे जीवन जडत्वातून बाहेर काढण्याची नितांत गरज आहे. यासोबतच त्यांना त्यांच्या हक्कांची व आधुनिक सभ्यता आणि संस्कृतीची ओळख करुन देणे आवश्यक आहे व त्यासाठीच आदिवासी साहित्य ही सध्या काळाची गरज आहे.

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# मराठी आदिवासी कादंबरीतील सामाजिक जीवन

संशोधक विद्यार्थीनी

# सखुबाई महादू मारकळ

मराठी विभाग,

डॉ. बाबासाहेब आंबेडकर मराठवाडा, विद्यापीठ, औरंगाबाद.

#### सारांश:

मराठी साहित्याचा विचार करत असतांना मराठी साहित्यात कादंबरी हा वाङ्मय प्रकार इंग्रजी साहित्याच्या परिशीलनाने आला व रुढ झाला, लोकप्रिय झाला. कादंबरी वाङ्मय विविध अंगाने बहरत व अविष्कृत होत असतांना, त्यामध्ये समाजातील विविध जीवन जाणिवांचे चित्रण होऊ लागले. अनेक अनुभवांचे अविष्करण होऊ लागले. मराठी साहित्यामध्ये ग्रामीण, स्त्रीवादी, प्रादेशिक, दलित, आदिवासी असे साहित्य प्रवाह रुढ झाले. याच साहित्य प्रवाहापैकी एक महत्वाचा साहित्य प्रवाह आदिवासी कादंबरी म्हणून पुढे आला. आणि सर्वांगाने विस्तारला. प्रस्तुत शोध निबंधात आदिवासी कादंबरी वाङ्मयाचा प्रवाहाचा विचार करुन त्या कादंबरीतील आदिवासी कादंबरी वाङमयाच्या प्रवाहाचा विचार करुन त्या कांदबरीतील आदिवासी समाज जीवनाचा अभ्यास करण्यात आला.

मुख्य शब्द : आदिवासी, संस्कृती, प्रस्थापित, उच्चवर्णीत, प्रतिबींब, वेठबिगारी, निसर्गाधिष्ठीत साहित्य.

#### प्रस्तावना :

कादंबरी हा लवचिक व परिवर्तनशील असा वाङ्मय प्रकार आहे. मानवी जीवनातील कोणत्याही आशयाला कादंबरी या वाङ्मय प्रकारात समावून घेता येते. विशिष्ट समाजाचे वास्तव स्वरुप काय आहे, यांची देखील कल्पना येते. एवढेच नव्हे तर कादंबरी सारख्या विस्तृत वाङ्मय प्रकारातून समाजाचे सखोल जीवन दर्शन घडते. कादंबरीचे आशय, विषय व वर्गवारीनुसार अनेक प्रकारांमध्ये वर्गीकरण करता येते. साधारणपणे कादंबरीचे अद्भुतरम्य, पौराणिक, ऐतिहासिक, महानगरीय, काल्पनिक, सामाजिक, राजकीय, ग्रामीण, दलित, स्त्रीवादी, आदिवासी असे काही प्रमुख प्रकार पडतात. याच प्रकारातील आदिवासी कादंबरी या वाङ्मयाचा अभ्यास करुन त्यातील समाज जीवनाचा आढावा प्रस्तृत शोध निबंधात घेण्यात आला आहे.

मराठी आदिवासी साहित्यातील कादंबरी वाङ्मयाची सुरुवात ही सर्वप्रथम बिगर आदिवासी साहित्यिकांनी केल्याचे दिसून येते. आदिवासी कादंबरीतील समाज जीवनाचा अभ्यास करत असताना आदिवासी संस्कृतीचा स्वतंत्र अभ्यास केला जातो. कारण कोणत्याही समाजाची संस्कृती हा त्यांच्या समाज जीवनाचा एक अविभाज्य भाग असते. संस्कृतीच्या पायावरच समाज जीवनाची इमारत उमे असे म्हटले तरी वावगे ठरु नये. आदिवासी समाजाची संस्कृती ही सामान्य समाजापेक्षा भिन्न आहे. त्यांचे जीवन, रुढी, परंपरा, समज—गैरसमज, श्रद्धा—अंधश्रद्धा ह्या पूर्णपणे वेगळ्या आहेत. अशा या भिन्न संस्कृतिचे प्रतिबींब हे आदिवासी कादंबरी मध्ये पडलेले दिसून येते.

आदिवासी समाजाची संस्कृती ही निसर्गाधिष्ठीत व निसर्गपुजक संस्कृती असल्याचे आढळते. या संस्कृतीमध्ये निसर्गातील विविध वृक्षवेली, डोंगर, नद्या, वाघ, साप यासारखे प्राणी यांना देवतांचे स्थान असलेले आढळते. हा समाज त्यांची मनोभावे पुजा करुन त्यांचे राग—लोभ सांभाळतो. कारण या देवतांच्या कोपामुळे आपल्या जीवनात अरिष्ट येते असा त्यांचा ठाम विश्वास आहे. डाकीण, भूत—प्रेत, जादूटोणा, मंत्रतंत्र, गंडेदोर यासारख्या अंधश्रद्धांना त्यांच्या संस्कृतीत आजही महत्वाचे स्थान आहे. परंतु असे असले तरी आज नव्या पिढीतील शिक्षित तरुण—तरुणी या अनिष्ठ प्रथा, परंपरा व अंधश्रद्धेला कडाडून विरोध करतांनाही दिसून येतात. याचाच प्रत्यय आदिवासी कादंबरीतून येतो. मग 'रिंगण' सारख्या कादंबरीतील 'देवजी रामावेती' असो अगर 'हाकुमी' कादंबरीतील 'कन्ना' असो हे आपल्या जमातीतील अनिष्ट प्रथांचे निर्मुलन करण्यावर भर देताना दिसतात.

आदिवासी कादंबरीतून अभिव्यक्त होणारा समाज हा विशिष्ट जमातीचे समाजजीवन प्रतिबिंबीत करतो. हा समाज निसर्गपूजक व निर्सगाच्या सानिध्यात आपल्या मर्यादित गरजा पूर्ण करणारा समाज आहे. मग त्या गरजा आर्थिक असो, धार्मिक असो का सामाजिक असो, आर्थिकदृष्ट्या विचार केला असता. आदिवासी समाज हा आर्थिकदृष्ट्या मागास आहे. त्यामुळे त्यांचे शोषण हे प्रस्थापित समाजाला स्वतःचा अधिकारच वाटतो. म्हणूनच आपल्या फर्मानचे पालन केले नाही म्हणून 'लाडी' सारख्या कादंबरीतील कातकऱ्यांच्या झोपड्या जाळून टाकल्या जातात. व त्यांना निर्वासित केले जाते. वेठबिगारीसाठी न येणाऱ्या वारल्यांवर अमानुष अत्याचार केले जातात.

परंतु लाल बावटा व एकीच्या बळावर हे आदिवासी स्वतःला या जोखडातून मुक्त करुन घेण्याचा प्रयत्न करताना दिसतात. शिक्षणामुळे आदिवासींमध्ये शहाणपण आल्याचे दिसते. अभंग निष्ठा व प्रामाणिकपणा हे गुण आदिवासी जीवनाचा अविभाज्य भाग आहे. प्रसंगी ते प्राणाची आहुती ही देतात. याचा प्रत्यय 'गोदाराणी' कादंबरीतील फिकरा सारख्या व्यक्ती रेखेवरुन येतो.

आदिवासी कादंबरीतील समाज जीवनाचा विचार करत असतांना प्रस्थापित समाजाच्या सामाजिक संरचनेत आदिवासींना अतिशय खालच्या दर्जाचे स्थान असल्याचे जाणवते. याचा प्रत्यय नजुबाई गावित यांच्या 'तृष्णा' कादंबरीमध्ये येतो. उच्चवर्णीय लोक आदिवासींचा उल्लेख नरोटी म्हणजेच कवटी किंवा मृत व्यक्ती अशा पध्दतीने करतात. यावरुन प्रस्थापित समाजात आदिवासींचे स्थान अंधोरेखीत होते. उपासमार ही तर आदिवासींच्या समाज जीवनाचा अविभाज्य भाग आहे.

#### निष्कर्ष:

आदिवासी समाज हा आदिवासी कादंबरीचा मूळ केंद्र बिंदू आहे. साहित्य हा विषय नसून समाज हा मूळ विषय आहे. म्हणून आदिवासी समाजविश्व हे कांदबरीतून प्रतिबिंबीत झालेले दिसते. आदिवासी समाजातील कुलपध्दती, जमातपध्दती, विवाहपध्दती, संस्कृती, सणोत्सव आदि विविधांगी बाजूंनी आदिवासी कादंबरीतून समाजविश्व अविष्कृत झाल्याचे दिसून येते. आदिवासी कादंबरीत आदिवासी समाज जीवनातील प्रश्नांची ही मांडणी केलेली दिसते. त्याचबरोबर आदिवासी कादंबरीचे काही सामाजिक वैशिष्ट्चेही नोंदविता येतात. ह्यामध्ये समूहनिष्ठा, सामाजिक बांधिलकी, स्वसमाजटीका, सामाजिक परिवर्तन, संस्कृती संवर्धन इत्यादी विशेष दिसून येतात.

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# भारतीय लोकशाही समोरील आव्हाने : संवैधानिक उपाय आणि भारतीयांचा दृष्टीकोन

### सौ. सीमा विद्यानंद पाटील

सहा. शिक्षक, फर्ग्युसन महाविद्यालय, पुणे

#### प्रस्तावना :

भारतीय संविधानाच्या उद्देश पत्रिकेत भारतीय लोकशाहीला अपेक्षीत असलेली उदिदष्टये निदर्शनास आणून देण्यात आल्याचे दिसते. संविधानाच्या उददेशपत्रीकेत स्पष्टपणाने असे नमूद करण्यात आलेले आहे की, भारताला सार्वभौम, समाजवादी, धर्मनिरपेक्ष, गणराज्य हवे आहे. त्याच बरोबर भारताची शासनव्यवस्था न्याय, स्वातंत्र्य, समता, बंधुभाव, आणि राष्ट्रीय ऐक्य प्रस्थापित करेल. याचाच अर्थ भारताच्या लोकशाहीला या सर्व बाबींच्या पुर्ततेसाठी असल होतो. भारतीय लोकशाहीला पूर्ण लोकशाहीकडे घेऊन जावयाचे असेल तर या सर्व बाबींच्या पुर्ततेसाठी आपल्याला आवश्यक ते प्रयत्न करावे लागतील. जर या सर्व बाबींची पूर्तता करणारी लोकशाही भारतात नसेल तर याचा अर्थ भारताच्या लोकशाही समोर काही मोठी आव्हाने आहेत असेच म्हणावे लागेल. शिवाय संविधान सभेच्या शेवटच्या भाषणात दि. २५ नोव्हेंबर १९४९ रोजी डॉ. बाबासाहेब आंबेडकरांनी देखील आपल्या लोकशाही समोर काही आव्हाने आहेत असे नमूद करत असताना असे म्हटले होते की, ''उद्या पासून आपण एका विषमता युगामध्ये प्रवेश करत आहोत. राजकारणामध्ये आपण 'एक व्यक्ती, एक मत आणि एक मत एक मूल्य' स्वीकारन राजकीय समता प्रस्थापित केली आहे. परंतु सामाजिक आणि आर्थिक क्षेत्रात आपण समता स्वीकारलेली नाही. हा प्रवास आपण किती काळ करु हे निश्चित नाही. परंतु आपला हा प्रवास जर दीर्घकाळ असाच सुरु राहीला तर ज्या लोकांना सामाजिक आणि आर्थिक क्षेत्रात समता मिळालेली नाही तेच लोक हा लोकशाहीचा डोलारा उध्वस्त केल्याशिवाय राहणार नाहीत. म्हणून लवकरच आपल्याला सामाजिक आणि आर्थिक क्षेत्रात ही समता स्विकारवी लगणार आहे. अन्यथा या राजकीय लोकशाहीला अर्थात राजकीय समतेला काही एक अर्थ उरणार नाही. ''

डॉ. बाबासाहेब आंबेडकरांचे उपरोक्त भाष्य आणि संविधानाच्या उददेशीकेत नमूद करण्यात आलेल्या बाबी या दोन्ही गोष्टी आपल्याला भारताच्या लोकशाही समोर काही आव्हाने आहेत असेच दाखवून देतात. ही आव्हाने नेमकी कोणती आणि ती पार करुन आपण पूर्ण लोकशाहीकडे कशा प्रकारे येवू शकतो याची चर्चा प्रस्तुत शोध निबंधात करण्यात आलेली आहे.

### लोकशाहीचे मुल्यांकन:

आपल्याला हे माहीतच आहे की, इकॉनॉमिक इंटेलिजन्स युनिट हे अनेक देशाच्या लोकशाही प्रक्रियांचा अभ्यास करुन दरवर्षी लोकशाहीचे मूल्यांकन करुन एक अहवाल सादर करते. या अहवालात पूर्ण लोकशाही, अर्धलोकशाही, संकरीत शासन आणि हुकूमशाही अशा चार विभागात जगाच्या शासनव्यवस्थेची विभागणी करते. २०२१ च्या अहवालात जवळपास १६७ देशांचा अभ्यासकरुन या अहवालात मुल्यांकनाच्या आधारे खालील प्रमाणे विभागणी करण्यात आलेली आहे.

अ. क.	राजवटीचा प्रकार	देशांची	देशांची टक्केवारी	जगाच्या लोकसंख्येची
		संख्या		टक्केवारी
१	पूर्ण लोकशाही	२१	१२.६	६.४
२	सदोष लोकशाही	भ प	३१ .७	३९.३
3	स्ंकरीत लोकशाही	38	२०.४	१७.२
४	हुकूमशाही	49	३५.३	३७.१

पूर्ण लोकशाहीच्या यादीत अशा देशांचा समावेश आहे ज्यांच्या देशातील लोकशाही समोर फारमोठी आव्हाने नाहीत किंवा कोणती ही आव्हाने नाहीत. शिवाय या देशातील लोक जगभरातील लोकांच्या तुलनेत

सर्वाधिक आनंदी आहेत. यात अनुक्रमे नॉर्वे, न्यूझीलंड, फिनलंड, स्विडन, आईसलैंड, डेन्मार्क, आयर्लंड, तैवान, ऑस्ट्रेलिया, स्वित्झर्लंड, नेदरलँड आणि कॅनडा या देशांचा समावेश आहे.

भारत हा जगातली सर्वात मोठी लोकशाही म्हणून ओळखला जाणारा देश जरी असला तरी भारताची लोकशाही ही पूर्ण लोकशाही नसून ती सदोष लोकशाही असल्याचे या अहवालात सातत्याने म्हटले आहे म्हणजेच दरवर्षीचा अहवाल भारताला सदोष लोकशाहीच्या यादीत समाविष्ट करतो. सदोष लोकशाहीच्या यादीत भरताचा क्रमांक ३४ असल्याचे म्हटले आहे. ही यादी तयार करत असताना इकॉनॉमिक इंटेलिजन्स युनिट ने त्या—त्या देशामध्ये असलेली निवडणूक प्रक्रिया, सरकारचे कामकाज, लोकांचा राजकीय सहभाग आणि त्या देशातली राजकीय संस्कृती आणि नागरी स्वातंत्र्य या बाबींचा प्रामुख्याने आभ्यास केला आहे. याचाच अर्थ भारताच्या लोकशाही मध्ये या चारही बाबींमध्ये काहीतरी दोष असल्याचे स्पष्ट आहे. जो पर्यंत आपण हे दोष दूर करणार नाही. तो पर्यंत आपण एका चांगल्या लोकशाहीला जन्म देणार नाही. अर्थात भारताला जर पूर्ण लोकशाहीकडे वाटचाल करावयाची असेल तर आपल्या लोकशाहीतील दोष दूर करावे लागतील. हे दोष म्हणजेच भारतीय लोकशाही समोरील आव्हाने आहेत. मग अशी कोणती आव्हाने आहेत जी आपल्याला दूर करावी लागतील याचाही प्रामुख्याने विचार करावा लागणार आहे.

मूळात लोकशाहीची व्याख्या करत असताना जेम्सबुकानन यांनी 'चर्चेतून चालणारे शासन म्हणजे लोकशाही' अशी सोपी केली आहे. म्हणून लोकशाहीमध्ये शासनव्यवस्थाही चर्चेतून चालवली गेली पाहिजे. असे सांगितले. पण दिवसेंदिवस लोकशाही समोर काही अव्हाने निर्माण होता नाही पहायला मिळत आहेत. याचा विचार केला तर आजच्या लोकशाही समोर पुढील प्रमाणे आव्हाने असल्याचे आपल्या लक्षात येते.

### लोकशाही समोरील आव्हाने:

भारतीय लोकशाही समोर बरीचशी आव्हाने आहेत. त्यापैकी काही महत्वाची आव्हाने आपल्याला खालील प्रमाणे सांगता येतील

### अ) विरोधी पक्ष:

जर एखाद्या शासनव्यवस्थेत चर्चाच होत नसेल आणि चर्चेविना निर्णय घेतले जात असतील तर त्या शासनव्यवस्थेला लोकशाही शासनव्यवस्था असे म्हणता येत नाही. म्हणून लोकशाहीत चर्चा महत्वाची असते. याचाच विचार करुन इंग्लंड ने चर्चेसाठी विरोधी पक्ष अर्थात 'शॅडो कॅबिनेट' असावी अस विचार मांडला आणि सत्ताधारीने त्या ऐवढेच विरोधीपक्ष नेत्याला देखील महत्वाचे स्थान दिले. शिवाय विरोधी पक्ष नेत्याने सरकारवर टीका करावी यासाठी त्याला सत्ताधारीने त्यांच्या बरोबरीचा पगार आणि संरक्षण देखील देण्यात आले. भारतात मात्र नेहमी एक हाती सत्ता देण्याची मागणी राजकीय पक्ष करत असतात. याचाच अर्थ विरोधकांना या देशात हुकुमशाही आणायची आहे का? असा प्रशन पडल्या शिवाय राहत नाही. गेली काही वर्षात भारताच्या केंद्रसरकार मध्ये आणि अनेक राज्यांच्या विधिमंडळामध्ये विरोधीपक्षाचे अस्तित्वच संपुष्टात आले आहे. त्यामुळे भारताची लोकशाही ही जेम्स बुकानन यांच्या व्याख्ये बाहेर गेल्याचे दिसते. म्हणून भारतीय लोकशाही समोर हे एक महत्वाचे आव्हान असल्याचे आपल्याला दिसते.

### ब) विवेकी मतदार:

भारतीय लोकशाही समोर दुसरे म्हत्वाचे आव्हान म्हणजे, लोकशाहीतली जनता ही विवेकी असली पाहिजे. जर मतदार वर्ग हा विवेकी नसेल तर तो विकला जातो व अशा लोकांची मते नेहमी लोकशाहीच्या विरोधात जातात. म्हणून लोकांचे विवेकी असणे हे देखील एक आव्हान असल्याचे आपल्याला दिसते. भारतात सुरुवाती पासूनच हा प्रश्न भारताच्या लोकशाहीला आव्हान म्हणून उभा असल्याचे दिसते. म्हणूनच सुरुवातीच्या काळात मतदानाचा अधिकार हा केवळ सुशिक्षीत लोकांनाच असावा असे अनेकांना वाटत होते. १९५२ च्या पहिल्या सर्वात्रीक निवडणुकीच्या वेळी भारताच्या साक्षरतेचा दर हा १८.३३ टक्के इतकाच होता. यात महिलांचे प्रमाण केवळ ८.९ टक्के इतके होते. त्यामुळे मतदानाचा अधिकार सर्वांना देताना याची भीती वाटत होती. अशिक्षित लोक आपली भूमिका प्रभावी पणे बजावू शकणार नाहीत असे म्हटले जात होते. पण कालांतराने शिक्षणाचा टक्का वाढत गेला

आणि भारतीय लोकशाहीसाठी आशादायक चित्र निर्माण झाले. २०११ च्या जनगणनेनुसार भारताचा साक्षरतेचा दर हा ७४.४ टक्के इतका झाला आहे. परंतु असे असले तरी आजच्या सुशिक्षित मतदारांकडे बिघतल्या नंतर असे वाटते की, केवळ सुशिक्षीत असणे म्हणजे विवेकी असणे असा याचा अर्थ होत नाही. तर विवेकाची कसोटी पुर्ण करण्यासाठी शिक्षणा बरोबरच व्यक्तीमध्ये चिकित्सक बुध्दीचा विकास देखील होणे गरजेचे असते. तेव्हाच कुठे हे आव्हान संपुष्टात आणता येईल अन्यथा शिक्षणाचा टक्का किती ही वाढला तरी विवेकी लोकांच्या संख्येत वाढ होईलच असे म्हणता येणार नाही.

### क) गरीबी:

भारतीय लोकशाही समोर तिसरे महत्वाचे आव्हान म्हणजे 'गरीबी' आहे. आपण जर साधारणत: एखाद्या भुकेल्या माणसाला असा प्रश्न विचारला की, तुला भाकर गरजेची आहे की मतदानाचा अधिकार तर तो भाकरीला प्रथम प्राधान्य देईल. मतदानाचा अधिकार त्याला असला काय किंवा नसला काय? काही फरक पडत नाही आणि त्याला मतदानाचा अधिकार दिला तरी तो न दिल्याच्या बरोबरीचाच असतो कारण त्याच्या त्या अधिकाराचा वापर कोण करेल हे सांगता येत नाही. म्हणूनच भारतात अशा मतदारांची मते पैशाने सहजविकत घेतली जाऊ शकतात. त्यामुळे भारतीय लोकशाही समोर हे देखील महत्वाचे आव्हान उभे असल्याचे आपल्याला दिसते. आज पर्यंत गरीबीची व्याख्या अनेक वेळा करण्यात आली. कधी अन्नातील कॅलरीजचे प्रमाण मोजून, कधी वस्त्रावरील खरेदीवरुन, कधी निवाऱ्याच्या साधनांवरुन तर कधी भौतिक साधनांवरुन ही गरीबी मोजली गेली. आणि त्यानुसार जनतेला त्या त्या गोष्टींची पूर्तता करण्याचे पाऊल अनेक वेळा सरकारने उचलले. मूळात सुरुवातीला पं. नेहरुंनी गरीबी विरुध्द आपल्याला युध्द पुकारावे लागेल अशी घोषणा केली तर पुढे इंदिरा गांधी यांनी गरीबी हटावचा नारा दिला. तर आज नरेंद्र मोदी 'अच्छे दिन'चा संकल्प जनते समोर ठेवताना दिसत आहेत. पण भारतातून गरीबीला हद्दपार करण्यात कोणाला ही यश आले नाही. आजही गरीबीचा प्रश्न भारतात जशासतसा आहे. नियोजन आयोगाच्या अंदाजा नुसार भारतात सद्य स्थितीत ग्रामीण भागात २८.३ टक्के, शहरी भागात २५. ७ टक्के गरीबीचे प्रमाण आहे. २००९ च्या संयुक्त राष्ट्र संघाच्या मानवी विकास निर्देशांकानुसार १८२ देशांच्या यादीत भारताचा क्रमांक १३४ वा आहे. याचाच अर्थ भारताला मोठया प्रमाणात गरीबीचा सामना करावा लागत आहे. मूळात जिथे लोकशाही असते तिथे गरीबी नसते असे म्हटले जाते. म्हणूनच गरीबी हे देखील भारतीय लोकशाही समोरील मोठे आव्हान आहे असेच म्हणावे लागेल.

### ड) भेदभाव :

भारतीय लोकशाही समोर चौथे महत्वाचे आव्हान म्हणजे 'जात, धर्म, लिंग' यांच्यातील भेदभाव हा आहे. भारतीय संविधानाच्या कलम १४ ते १८ मध्ये समतेचे तत्व स्वीकार करण्यात आलेले आहे. कलम १४ मध्ये असे स्पष्टपणे नमूद करण्यात आलेले आहे की, 'राज्य कोणत्याही व्यक्तीस भारताच्या राज्य क्षेत्रात कायद्यापुढे समानता अथवा कोणालाही कायद्याचे समान संरक्षण नाकारणार नाही. शिवाय कलम १५ मध्ये असे नमूद करण्यात आले आहे की, राज्य, कोणत्याही नागरीकाला प्रतिकूल होईल अशा प्रकारे केवळ धर्म, वंश, जात, लिंग व जन्मस्थान इत्यादी कारणांवरुन भेदभाव करणार नाही. तर कलम १६ मध्ये असे म्हटले आहे की, समान संधी देत असताना कोणताही नागरीक केवळ धर्म, वंश, जात, लिंग, कूळ, जन्मस्थान व निवास इत्यादी कारणांवरुन अपात्र असणार नाही किंवा त्याच्या सोबत भेदभाव केला जाणार नाही. यापुढे कलम १७ मध्ये असे म्हटले आहे की, अस्पृश्यता नष्ट करण्यात येवून तिचे कोणत्याही स्वरुपातील आचरण निषध्द असून त्यातून उद्भवणारी कोणतीही असमर्थता हा कायद्या नुसार शिक्षा पात्र अपराध आहे असे निश्चित करण्यात आलेले आहे आणि शेवटी भारताच्या नागरिकाला केवळ नागरिक म्हणून ओळख असावी या उद्देशाने कलम १८ मध्ये असे नमूद करण्यात आले आहे की, भारतात महाराजा, राज बहादूर, राय बहादूर, रायसाहेब, दिवाण अशा प्रकारच्या कोणत्याही वंशपरंपरागत पदव्या दिल्या जाणार नाहीत या सर्व पदव्या समान दर्जाच्या वरुध्य असल्याने या सर्वापदव्या वा कलमानुसार रह करण्यात आलेले आहेत. असे असले तरी आपली शासनव्यवस्था या सर्व तरतुर्दीच्या अंमलबजावणीत कमी पडत असल्याने किंवा जातीचा आणि धर्माचा पगडा आपल्यावर जास्त असल्याने अशा प्रकारच्या समता आपण प्रस्थापित कर शकलो

नाही. मुळात भारतात जात, धर्म, लिंग यांत मोठया प्रमाणात भेदभाव असल्याचे दिसत असले तरी या सामाजिक भेदभावाचा परिणाम आर्थिक समतेच्या तत्वांवर देखील होताना दिसतो. म्हणूनच भारतीय लोकशाही समोर केवळ समाजिक समतेचेच नाहीतर राजकीय समतेचे देखील आव्हान उभे आहे. हे संपुष्टात आणल्या शिवाय भारताच्या राजकीय लोकशाहीला अर्थ प्राप्त होणार नाही असे डॉ. बाबासाहेब आंबेडकरांना वाटत होते म्हणूनच त्यांनी या दोन संकटांना लवकरात लवकर संपुष्टात आणावे लागेल असा इशारा दिला होता.

#### समारोप •

हाच उद्देश डोळ्या समारे ठेउन काही प्रमाणात का होईना भारताच्या नेतृत्वांनी पावले उचलेली दिसतात. म्हणूनच सुरुवातीच्या काळात भारत हा लोकशाही शासनव्यवस्थेसाठी पात्र नाही ही पाश्चांत्यांची भावना होती. याच अनुषंगाने मॉन्टेग्यू असे म्हणाला होता की, भारताचे अत्युच्च ध्येय हे 'साम्राज्यांतर्गत स्वायत्ततेचे' असावे, प्रातिनिधीक लोकशाही ही संकल्पना इथे अस्तित्वात येउच शकत नाही. कारण इथला समाज चार्तुवर्ण्यात, जातीजातीत, अनेकवंश, भाषा, रुढी, प्रथा, परंपरा आणि भूभागामध्ये विभागलेला आहे. अशा देशात लोकशाही ही संकल्पना अस्तित्त्वात येवूच शकत नाही. परंतु भारतीयांनी ही भविष्यवाणी थोडया फार प्रमाणात का हाईना अयशस्वी ठरवली आहे. हाच दृष्टीकोण प्रत्येकाने बाळगला तर येणाऱ्या काळात भारतीय लोकशाही समोरील आव्हाने संपुष्टात येतील आणि भारत देखील पूर्ण लोकशाही असलेल्या देशांच्या यादीत समाविष्ट होईल.

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# राजकीय पक्ष आणि माध्यमे

### प्रा. साके लक्ष्मण वैजनाथ

महात्मा फुले नुतन महाविद्यालय मिरजगाव, ता. कर्जत जि. अहमदनगर

#### प्रस्तावना

भारतासारख्या लोकशाही देशात मतदारांचा निर्णयावर अनेक घटक प्रभाव पडत असतात जसे की जाती, पंथ, रंग, प्रदेश, कुटुंब उमेदवाराच्या व्यक्तिमत्वावर व निर्णय घेण्यावर माध्यमे प्रभावी प्रभाव पाडत असताना दिसून येतात. माध्यमे ही एक मोठ्या लोकांपर्यंत पोहोचण्यासाठी व राजकीय पक्षाचे एक महत्त्वपूर्ण साधन बनले आहे.

लोकशाहीमध्ये प्रभावी आणि सक्रिय माध्यमांशिवाय निवडणुका जवळजवळ अशक्य आहेत. निवडणुका म्हणजे केवळ मतदानाच्या स्वातंत्र्याबद्दल नाही तर मतदान निवडणुकीच्या महत्त्वाच्या मुद्द्यांवर जाहीर चर्चेत सिक्रिय सहभाग घेतात त्यासाठी त्यांना मैदानातील आघाडीचे राजकीय पक्ष त्यांची धोरणे आणि निवडणूक लढवणाऱ्या उमेदवारांबद्दल पुरेशी माहिती असणे आवश्यक आहे.

सर्व मतदारांना माहिती पुरवण्यात तसेच निवडणूक प्रक्रियेतील पारदर्शकता सुरक्षित ठेवण्यासाठी 'वॉच डॉग' म्हणून काम करण्यात प्रसार माध्यमे महत्त्वाची भूमिका बजावतात स्वतंत्र न्याय माध्यमांशिवाय कोणतीही निवडणूक लोकशाहीसाठी हानिकारक असते. सुशासन आणि मानवी हक्कांवर आधारित विकासासाठी पारदर्शकता उत्तरदायित्व आणि सहभाग सुनिश्चित करण्यासाठी आणि बहुविधतावादी माध्यमे उत्प्रेरक म्हणून काम करतात.

#### सक्रिय प्रसार माध्यमे

प्रभावी आणि चांगल्या शासनाचा मार्ग मोकळा करण्यासाठी बातम्या प्रसार माध्यमे हा एक महत्त्वाचा घटक आहे. उमेदवार सरकार आणि निवडणूक आयोगाच्या यशाची आणि अपयशाची सतत आणि वास्तविक तपासणी आणि चर्चा करून प्रसारमाध्यमे उमेदवारांना किती प्रभावीपणे कामगिरी केली आहे आणि त्यांना जबाबदार धरण्यास मदत करू शकतात.

मतदारांना त्यांच्या लोकशाही अधिकाराचा वापर कसा करावा याचे शिक्षण देण्याच्या दृष्टीने निवडणूक प्रक्रिया अधिकाधिक लोक सहभाग सक्षम करण्यासाठी प्रसार माध्यमांच्या भूमिका महत्त्वपूर्ण आणि निवडणूक प्रचार यांच्या ताज्या घडामोडी यांच्या संदर्भात संरक्षण प्रदान करून प्रमुख राजकीय पक्ष आणि त्या संबंधित उमेदवारांना तसेच स्वतंत्र उमेदवारांना आपला संदेश लोकांपर्यंत पोहोचवण्यासाठी व्यासपीठ उपलब्ध करून देऊन पक्ष उमेदवार निवडणूक आयोग सरकार व इतर मतदारांपर्यंत संवाद साधण्यासाठी तसेच मतदारांना त्यांच्या चिंता मते आणि गरजा पोचवण्यासाठी आणि त्यांना ज्या मुद्द्यांवर चर्चा करण्याची गरज आहे अशा मुद्द्यांवर संवाद साधण्यासाठी एक संवादात्मक व्यासपीठ उपलब्ध करून दिले जाते म्हणूनच सर्वच राजकीय पक्ष पारंपारिक माध्यमे आणि जन माध्यमे यावर सक्रिय होत असलेले पहावयास मिळतात.

### चर्चेचे व्यासपीठ

उमेदवार आणि मतदारांसाठी एक व्यासपीठ म्हणून सार्वजनिक चर्चा आणि चर्चेचे व्यासपीठ म्हणून काम करण्यासाठी प्रसार माध्यमांची भूमिका अतिशय महत्त्वाची आहे. प्रसार माध्यमे लोकांना आपले मत व्यक्त करण्यासाठी आणि राजकीय अजेंडा तयार करताना बोलण्याची यंत्रणा उपलब्ध करून देतात तसेच निवडणुकीदरम्यान योग्य राजकीय निर्णय घेताना सहकारी मतदारांवर ही प्रभाव पाडण्याची यंत्रणा उपलब्ध करून देतात.

लोकप्रतिनिधी दबाव गट वेगवेगळे विचार असलेली तज्ञ व उमेदवार यांना विशिष्ट धोरणांवर आपली मते मांडण्यासाठी व्यासपीठ म्हणून काम करून प्रसारमाध्यमे विविध राजकीय पक्ष आणि उमेदवारांच्या झेंड्यांविषयी जनतेला माहिती देतात त्यामुळे मतदारांना निवडणुकीदरम्यान माहितीपूर्ण निर्णय घेण्यास मदत होते.

### प्रचार प्लॅटफॉर्म म्हणून नव माध्यमांचा वापर

राजकीय प्रचारासाठी राजकीय पक्ष नवीन माध्यमांचा सर्रास वापर करीत आहेत आणि उमेदवार आणि राजकीय पक्ष आता मतदारांना आकर्षित करण्यासाठी विविध साधनांचा वापर करतात. अनेक राजकीय पक्ष आणि उमेदवारांकडे अर्थातच स्वतःच्या अत्याधुनिक वेबसाईट आहेत.

ब्रिटनचे पंतप्रधान डेव्हिड कॅमेरून यांनी 2010 च्या निवडणुकीत मतदारांना आकर्षित करण्यासाठी वेब कॅमेरा या इंटरनेट व्हिडिओ डायरीचा वापर केला आणि बराक ओबामा यांनी 2008 मध्ये आपल्या यशस्वी अमेरिकी अध्यक्ष मोहिमेसाठी निधी उभारण्यासाठी आणि प्रचार संदेश पसरविण्यासाठी सोशल मीडियाचा वापर केला.

राजकीय चर्चेच्या स्वातंत्र्याला आंतरराष्ट्रीय न्यायालय व मानवी हक्कांच्या युरोपीय न्यायालयाने 1978 सा साली असे म्हटले आहे की राजकीय चर्चेचे स्वातंत्र्य लोकशाही समाजाच्या संकल्पनेच्या मुळाशी आहे राजकीय चर्चेचे स्वातंत्र्य म्हणजे सार्वजनिक ठिकाणी राजकीय विषयांवर उघडपणे चर्चा करण्याची क्षमता राजकीय मुद्द्यांची माहिती उपलब्ध करून देण्याची क्षमता होय.

अर्थात केवळ मते व्यक्त करणे आणि महत्त्वाची माहिती मिळवणे एवढेच नव्हे तर राजकारणी आणि जनता यांच्यातील संवादाचे सार्वजनिक व्यासपीठ म्हणून हे माध्यमे कार्य करतात निवडणूक प्रक्रियेत प्रसार माध्यमे महत्त्वाची भूमिका बजावतात उमेदवाराच्या छुप्या त्रुटी आणि बलस्थाने उघड करून निवडणुकीच्या निकालावर हे प्रभाव पडतात.

### राजकीय जाहिरातीचे क्षेत्र

राजकीय नेते आपल्या मतदारांपर्यंत संदेश पोहोचवण्यासाठी पैसे खर्च करतात ते एक प्रमुख क्षेत्र म्हणजे राजकीय जाहिरातीचे क्षेत्र होय राजकीय जाहिरात म्हणजे मोठ्या संख्येने राजकीय संदेश पोहोचवण्यासाठी जाहिरात यांची खरेदी आणि वापर होय त्यासाठी वापरल्या जाणाऱ्या माध्यमांमध्ये सिनेमा प्रेस रेडिओ आणि टेलिव्हिजन यांचा समावेश असु शकतो.

संवादाचे माध्यम वेगवेगळ्या युगात आणि काळात वेगवेगळ्या आहे आपण एकविसाव्या 21 शतकात राहात असल्यामुळे संवादाची पद्धत पूर्वीच्या तुलनेत खूप वेगळी आहे पण आता बदलत्या काळामुळे प्रसार माध्यमांची भूमिका कार्य बदललेली आहेत 24 तास टीव्ही न्यूज चॅनल घटनास्थळी आल्यापासून प्रसार माध्यमांची भूमिका आणि प्रभाव अधिक दिसू लागला आहे. प्रसारमाध्यमांशिवाय कोणत्याही राजकीय पक्षाला आणि नेत्यांना मतदारांशी जोडणे फार कठीण झाली आहे.

अलीकडील काळात अनेक माध्यम हे अनेक राजकीय व्यक्तींची व्यक्तिगत मालकीची आहेत. उदा हिंदुस्तान हे हिंदी दैनिक के.के. बिर्ला या काँग्रेस पक्षाशी संबंधित आहे लोकमतचे दोन्ही मालक बंधू काँग्रेस पक्षाशी जोडले आहेत. सकाळचा राष्ट्रवादी पक्षाशी संबंध आहे. आज तक ही वाहिनी इंडिया टुडे या नियतकालिका च्या मालकीची असून हे साप्ताहिक भाजपा गटाचे मुखपत्र आणि आज तक ही मुख्य वाहिनी झाल्याचे दिसते. आणि या माध्यमांद्वारे आपला विचार जनतेपर्यंत पोहोचविण्याचे काम करतात.

### प्रसार माध्यमांचे महत्त्व व्याप्ती

प्रसार माध्यमांनी सारे जग घरात आणून ठेवले आहे. सर्वांना बसल्या बसल्या जगात कुठे काय चालले आहे. याची माहिती मिळू लागली खास करून ज्या घटना व घडामोडी थरारक असतील त्या आरामात बसून बघण्याची सोय करून ठेवली . साहजिकच अनेक राजकीय नेत्यांना याचा मोह पडलेला दिसतो. बरेच राजकीय नेते रोजच आपण लोकांना टीव्हीवर कसे दिसू याची सोय करीत असतात व विविध मुलाखतीच्या माध्यमातून ते सतत लोकांच्या समोर राहातात व आपली प्रसिद्धी वाढवून घेत असतात आणि यामध्ये माध्यमे सुद्धा त्यांना सहकार्य करतात.

अनेकदा दिसून येते की टीव्हीवर चर्चा वाद मतभेद विरोध टीका या लोकशाही संवादाच्या माध्यमांना त्यांनी विकृत आणि विपरिस्त करून टाकले आहे . टीव्ही मधून संघर्ष विरोध विसंवाद यावर जास्त भर दिला जातो. राजकीय पक्ष व त्यांच्या विचारधारा त्यांची नेते व त्यांचे कार्यक्रम कार्यपद्धती यांना फक्त दोन रंगातच रंगवि ले जाते त्यांना सतत एकमेकांच्या विरोधात उभे केले जाते . आणि या भूमिकांचे ध्रवीकरण केले जाते.

अशाप्रकारे राजकीय पक्ष व प्रसार माध्यमांचा संबंधांचा आराखडा मांडलेला आहे. स्वातंत्र्यप्राप्ती पासून राजकीय पक्षाचे कार्य चांगले वाईट जनतेसमोर मांडण्याचे काम माध्यमाने यशस्वीपणे केले आहे. सत्तारूढ असणाऱ्या पक्षांच्या कार्याचा आराखडा जनतेसमोर मांडून त्या पक्षाविषयी जनमत तयार करण्याचे कार्य केले आहे. भारतातलीच नव्हे तर जागतिक पातळीवरील अनेक घडामोडींचा आढावा जनतेसमोर मांडण्याचा प्रयत्न माध्यम करतात जोपर्यंत जगात देशात राजकारण राजकीय पक्ष आहेत तोपर्यंत प्रसार माध्यमांना महत्त्वपूर्ण स्थान असणार आहेत.

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#### प्रस्तावना:

औद्योगिक व्यवसायाचे स्थूलमानाचे मोठे उद्योग, मध्यम उद्योग आणि लघुउद्योग असे तीन भागात वर्गीकरण केले जाते. हे वर्गीकरण करताना गुंतविलेले भांडवल, एकूण रोजगार, उत्पादित मालाची किंमत इत्यादी बाबींचा विचार केला जातो. लघुउद्योगांची व्याख्या अनेकदा बदलली जाते. दुसऱ्या महायुद्धपूर्वी 30,000 रू. भांडवल गुंतविलेल्या कारख्यायास लघुद्योग म्हटले जात होते. पंचवार्षिक योजानंच्या प्रारंभी भारत सरकारच्या लघुद्योग मंडळाचे पाच लाख रूपयांहून कमी भांडवली गुंतवणूक असलेला व यंत्रशक्ती वापरात असल्यास आणि 50 पेक्षा कमी कामगार असलेला कारखाना अशी लघुउद्योगाची व्याख्या केली होती. पुढे भांडवल व कामगार या दोन कसोट्यांचीच कसोटी लावण्याचा निर्णय घेतला गेला. कालांतराचे सतत होत जाणारी भाववाढ लक्षात घेऊन भांडवलाची कमाल मर्यादा वेळोवेळी वाढविण्यात आली. तसेच लघुउद्योगात एक लाख रूपयांहून कमी गुंतवणूक असलेल्या एकांचे अतिलघू असे वर्गीरण करण्यात आले. तसेच 1980 साली जाहीर केलेल्या व नंतर सुधारलेल्या भारत सरकारच्या धोरणाप्रमाणे लघुद्योगांचे प्रचलित वर्गीकरण एक यंत्रे व कारखाना यांमध्ये दोन लाख रूपये हून कमी गुंतवणूक असलेल्या व 50,000 हा कमी लोकवस्तीच्या गावी असलेल्या एककांचा अतिलघू विभाग, दोन 35 लाख रूपयांहूा कमी गुंतवणूक असलेल्यांचा लघुविभाग आणि तीन अंगभूत उद्योग असल्यास 45 लाख रूपयांहूा कमी गुंतवणूकिच्या उद्योगांचा अंगभूत विभाग. जे उद्योग इतर उत्पादन एककानां यंत्राचे घटक भाग, त्यांच्या उत्पादानसाठी उपजुळवण्या, हत्यारे वा अर्धपक्व माल व त्यांच्या सेवेच्या वा उत्पादानच्या 50 टक्के मूल्यापर्यंत माल वा सेवा पुरवितात, त्यांचा समावेश अंगभूत उद्योगांत करण्यात आला.

लघुउद्योगाच्या उत्पादनात विविधता दिसून येते. यामध्ये उपभोग्य वस्तू, अर्धपक्व माल, लहान यंत्रे, हत्यारे व अवजारे, मोठ्या यंत्रांचे भाग, त्यांच्यासाठी विविध भागांच्या उपजुळवण्या असे सर्व प्रकारचे उत्पादन हे उद्योग करू शकतात. यामुळे विकसित देशांतही लघुउद्योगांना महत्त्वाचे स्थान आहे. उदा. अमेरिकेच्या संयुक्त संस्थानांत एकूण कामगारांपैकी साधारणपणे ४५ टक्के कामगार लघुउद्योगांत असून एकूण उत्पादनापैकी ३४ टक्के उत्पादनाचा वाटा लघुउद्योगांचा असतो. ग्रेट ब्रिटनमध्ये एकंदर कामागारांपैकी २९ टके कामगार ५ ते ३० कामगार असलेल्या कारखान्यांत आहेत व अशा कारखान्यांचे उत्पादन एकूण उत्पादनाच्या १९ टक्के आहे. तर जपानमध्ये एकूण कामगारांच्या ५० टक्के कामगार हे लघुउद्योगात आहेत.

भारतात केंद्र व राज्य शासनांनी कुटिरोद्योग व इतर सर्व प्रकारचे लघुउद्योग यांच्या विकासासाठी वेगवेगळ्या प्रकारच्या अडचणींचे निराकरण करण्यासाठी निरनिराळ्या योजना आणल्या आहेत. व त्यांना सवलती

देण्यात आल्या आहेत. त्यामुळे भारताच्या अर्थव्यवस्थेत त्यांना एक महत्त्वाचे स्थान प्राप्त झाले आहे. १९७९- ८० साली केंद्रीय सांख्यिकी संघटन व राष्ट्रीय लेखा सांख्यिकी या संस्थांनी केलेल्या अंदाजांप्रमाणे वस्तुनिर्माण क्षेत्राच्या उत्पादनाच्या एकूण मूल्यात सर्व प्रकारच्या लघुउद्योगांचा वाटा ४९ टक्के होता तर एकूण उत्पादनापैकी ५१ टक्के उत्पादन होते. या उद्योगांनी जवळजवळ २.४ कोटी कामगारांना पूर्णवेळ वा अंशकालीन रोजगार पुरविला. याउलट मोठ्या किंवा मध्यम उद्योगांत ४५ लाख पूर्णवेळ काम करणारे कामगार होते. तसेच देशाच्या निर्यातीमध्ये या उद्योगांचा भाग ३३ टक्के होता. सहाव्या पंचवार्षिक योजनेच्या काळात या उद्योगांचा सरासरी वार्षिक वृद्धिदर ६ टक्के होता तर मोठ्या व मध्यम उद्योगांचा ५.५ टक्के होता. आज भारतामध्ये बेकारीच्या समस्येने अतिशय गंभीर रूप धारण केले आहे. तर दुसऱ्या बाजूला वाढत्या लोकसंख्येमुळे बेखारीत आणखी भर पडत आहे. यावर मात करण्यासाठी लघुउद्योगाना प्रोत्साहन देणे गरजेचे आहे.

### समस्यासूत्रण:

वैज्ञानिक संशोधनात समस्या निर्धारण किंवा समस्यासूत्रण ही सामाजिक संशोधनाची प्रथम पायरी होय. सामाजिक समस्या अतिशय जटिल स्वरुपाच्या असतात. कारण समस्यांना अनेक पैलू असतात. त्यापैकी कोणत्या तरी एका पैलूची निवड संशोधन अध्यनासाठी करावी लागते. अशा प्रकारच्या संशोधनाच्या सामान्य विषयक्षेत्राचे विशिष्ट संशोधन समस्येत रुपांतर करणे म्हणजे समस्यासूत्रण होय. संशोधन समस्या संशोधनकर्त्यास जाणवणारी एक सैध्दांतिक किंवा व्यावहारिक अडचण होय. साधारणतः समस्यासूत्रणात काही मूलभूत प्रश्नांचा विचार करणे आवश्यक असते. जसे कशाचा अभ्यास करावयाचा आहे? अभ्यासाचे क्षेत्र कोणते? आदी बाबीचा अभ्यास करणे यामध्ये अपेक्षित असते.

समकालीन स्थितीचा विचार करता देशात भरमसाठ प्रमाणात बेकारी वाढताना दिसून येत आहे. बेकारीचे प्रमाण पाहता ते १०.४ टक्क्यांवर पोहचले आहे. ज्या प्रमाणात देशात तरूणांची संख्या वाढत आहे त्या प्रमाणात रोजगार निर्मिती होत नाही. यांचे महत्त्वपूर्ण कारण म्हणजे खाऊजा धोरण आहे. वाढती बेकारी ही देशापुढे चिंतेची बाब असल्यामुळे कुटीर व लघुउद्योगांना प्रोत्साहन देणे अतिशय आवश्यक आहे. याच दृष्टिकोनातून लघुउद्योगांच्या स्थितीचा अभ्यास करण्यासाठीच "लघुउद्योगांच्या वित्तीय व्यवस्थापनाचा चिकित्सक अभ्यास : विशेष संदर्भ नांदेड जिल्हा" हा विषय संशोधनासाठी निवडलेला आहे.

### संशोधन विषयाचे महत्त्व:

एकूणच देशाचा जलद गतीने आर्थिक विकास होण्यासाठी औद्योगिक क्षेत्राचा विकास करणे महत्त्वाचे असते. प्रामुख्याने उत्पादन व निर्माण उद्योगांकडे शासनाने लक्ष देणे गरजेचे असते. औद्योगिक क्षेत्राचा विकास झाला तर वाढत्या लोकसंख्येमुळे निर्माण होणारी बेरोजगारी आणि मागासलेपणा दुर होण्यास मदत होते. औद्योगिक क्षेत्राच्या संदर्भात सांगावयाचे म्हणजे, लघुउद्योगाचे स्थान मोठे आणि परिणामकारक आहे. कारण देशाच्या एकूण आर्थिक जीडीपीमध्ये लघुउद्योगांचे योगदान ३० ते ३५ टक्के आहे. विख्यात व्यवस्थापन सल्लागार संस्था केपीएमजी ने नुकत्याच प्रकाशित केलेल्या विशेष अहवालानुसार देशातील एकूण व्यापार, उदिमांमध्ये एमएसएमई चा वाटा ३६ टक्के, उत्पादन प्रक्रियेत ३१ टक्के तर इतर उद्योग व्यवहारात एमएसएमई चे प्रमाण ३३ टक्के आहे. यावरून लघुउद्योगांचे महत्त्व लक्षात येते. स्वातंत्र्यत्तोर भारतामध्ये १९४८ ते १९९१ पर्यंतच्या औद्योगिक धोरणामध्ये लघुउद्योगांकडे विशेष लक्ष देण्यात आले होते. परंतु १९९० नंतर खाऊजा धोरणामुळे कुटीर

आणि लघुउद्योग मोडकळीस आले. भारतासारख्या विकसनशील देशामध्ये भांडवलाच्या समस्या आणि मुबलक प्रमाणात नैसर्गिक साधनसामग्रीच्या उपलब्धतेमुळे औद्योगिक मागासलेपणा दूर करणे शक्य आहे. तसेच महाराष्ट्र राज्य हे औद्योगिकदृष्ट्या प्रगत असले तरी सर्व विभागांचा समतोल विकास झालेला नाही. त्यात मराठवाडा हा औद्योगिकदृष्ट्या मागास राहिला आहे. आणि त्यातल्या त्यात नांदेड जिल्ह्यात पाहिजे त्या प्रमाणात लघुउद्योगाचा विकास झालेला नाही, ही खेदाची बाब आहे. समकालीन स्थितीमध्ये लघुउद्योगाच्या वित्तीय व्यवस्थापनाच्या घटकांचा अभ्यास करून लघुउद्योगाची स्थिती काय आहे. हे पाहणे अभ्यासाच्या दृष्टिकोनातून महत्त्वपूर्ण आहे.

### संशोधनाची मर्यादा:

संशोधन ही निरंतर चालणारी प्रक्रिया आहे. त्यामुळे संशोधन सुरू होण्यापूर्वी संशोधनाची निश्चित मर्यादा ठरविणे आवश्यक असते. ज्याप्रमाणे अवकाशात विमानाला निश्चित दिशा दाखविण्याचे काम होकायंत्र करीत असते त्याचप्रमाणे संशोधनाला निश्चित आकार प्राप्त होण्यासाठी संशोधनाला मर्यादा असणे आवश्यक असते. त्यामुळे प्रस्तुत संशोधनाला खालीलप्रमाणे मर्यादा घालण्यात आल्या आहेत.

- नांदेड जिल्ह्यातील लघुउद्योगांच्या कार्यपद्धतीचा अभ्यास करताना देश व महाराष्ट्राचाही थोडक्यात आढावा घेण्यात आला आहे.
- २. संशोधन अभ्यासाचा कालावधी २०१०-११ ते २०१९-२० असा दहा वर्षाचा आहे.
- ३. नांदेड जिल्ह्यातील निवडक लघुउद्योगातील पाच उद्योग प्रकारात विभागणी करताना फक्त नोंदणी केलेल्या लघुउद्योगांचा समावेश करण्यात आलेला आहे. बिगर नोंदणी केलेल्या उद्योगांचा यामध्ये समावेश नाही.

### संशोधनाची उद्दिष्टे:

- १. नांदेड जिल्ह्याच्या भौगोलिक स्थितीचा अभ्यास करणे.
- २. लघुउद्योगा संबंधी सरकारी धोरणे व योजनांचा अभ्यास करणे.
- ३. नांदेड जिल्ह्यातील लघुउद्योगांच्या कार्यपद्धीचा अभ्यास करणे.
- ४. लघुउद्योगांच्या भांडवल उभारणीच्या स्थितीचा अभ्यास करणे.
- ५. नांदेड जिल्ह्यातील लघुउद्योगांच्या वित्तीय व्यवस्थापनाचा विश्लेषणात्मक अभ्यास करणे.
- ६. नांदेड जिल्ह्यातील लघुउद्योगांपुढील समस्यांचा अभ्यास करून त्यावर उपाय सूचिवणे.

### संशोधन पद्धती:

संशोधन हा इंग्रजी भाषेतील Research या शब्दाचा पर्यायी शब्द आहे. इंग्रजी शब्दकोषापासून" संशोधन म्हणजे कोणत्याही ज्ञान शाखेत नवीन तत्त्वे अथवा तथ्ये शोधण्यासाठी आणि जुनी तत्त्वे यांचे पुन्हा-पुन्हा परीक्षण करण्यासाठी केलेला चिकित्सक व पद्धतशीर अभ्यास होय." प्रत्येक अध्ययन विषयात ज्या संकल्पना, सिद्धांत, निष्कर्ष स्वीकृत झालेले आहेत. त्यांचे प्रामाण्य पुन्हा-पुन्हा तपासून पाहणे हे त्या अध्ययन विषयांच्या अभ्यासकांचे कार्य आहे. जे सिद्धांत विभिन्न शास्त्रात प्रस्थापित झालेले आहेत. त्याची विश्वासार्हता तपासून पाहणे हे संशोधकाचे कार्य आहे. संशोधनामुळे मान्य झालेल्या नवीन तथ्यांच्या आधारावर प्रस्थापित ठरलेल्या सिद्धांतांत काही बदल करण्याची आवश्यकता स्पष्ट झाली, तर अशा सिद्धांताची नव्याने मांडणी करण्यासाठी संशोधनाची गरज पडते.

संशोधनाचे प्रामुख्याने व्यावहारिक संशोधन, क्रियात्मक संशोधन आणि मूलभूत सशोधन असे तीन प्रकार पडतात. व्याहारिक संशोधनातून जे निष्कर्ष समोर येतात त्यांचा उपयोग समाजाचे कल्याण करण्यासाठी होत असतो. हे संशोधन प्रामुख्याने सामाजिक जीवनाच्या व्यवहाराशी संबधित असते. क्रियात्मक संशोधन आणि व्यावहारिक संशोधन हे परस्पराशी पूरक आहे. क्रियात्मक संशोधनाचा मुख्य उद्देश वर्तमान परिस्थितीमध्ये सुधारणा करण्याचा असतो. उदा. वांशिक तणाव, गलिच्छ वस्ती सुधार, पूर्वग्रह किंवा प्रशासकीय व्यवस्थेतील परिवर्तन, स्त्रीवादांच्या समस्या यांच्याशी संबंधित असते. तर मूलभूत संशोधनात एखादी घटना, विचार किंवा समाजात उद्भवलेल्या समस्याचे कारण शोधले जाते. या संशोधनात समस्येचे निदान करण्यासाठी कोणत्याही प्रकारच्या उपाय योजना केल्या जात नाहीत. या संशोधन पद्धतीला गुणात्मक संशोधन असे म्हटले जाते. मूलभूत संशोधन हे अमूर्त किंवा चल घटकांशी संबंधित असल्यामुळे त्यांच्यामध्ये स्थलकालपरत्वे बदल होत असतात. त्यामुळे प्रस्तुत संशोधनाचा विषय व्यावहारीक अध्ययनाशी संबंधित असल्यामुळे सांख्यिकीय पद्धतीबरोबर विश्लेषणात्मक या संशोधन पद्धतीचा उपयोग करण्यात येणार आहे.

### नमुना निवड पद्धती:

प्रस्तुत संशोधन विषयाचे उद्दिष्टे आणि दिलेले गृहीतके सिद्द करण्यासाठीनमुना निवड पद्धतीचा उपयोग केला आहे. अभ्यास विषयाची निवड करताना शहरी क्षेत्राबरोबर ग्रामीण क्षेत्रात असलेल्या लघुउद्योगांच्या समस्येचा विचार करून वित्तीय व्यवस्थानाचा अभ्यास करण्याचे ठरविण्यात आले आहे. भारतातील सर्वच लघुउद्योगातील कार्यपद्धती सारखीच असल्यामुळे व माहिती संकलन खर्चाच्या दृष्टिकोनातून नांदेड जिल्ह्यातील लघुउद्योगाची निवड करण्यात आली आहे. नांदेड जिल्हा अधिनियम एम. एस. एम. ई ॲक्ट नुसार नव्याने वर्गीकरण करण्यात आलेले २०० लघुउद्योग आहेत. या लघुउद्योगांचा स्तरीय यादृच्छित नमुना पद्धतीने निवड अभियांत्रिकी उद्योग, कृषी व वन आधारित उद्योग, पेपर व छपाई उद्योग, कापड व लेदर उद्योग आणि इतर उद्योग अशा पाच विविध लघुउद्योग प्रकारात वर्गीकरण करण्यात आले आहे.

सामुग्री संग्रहन पद्धतीमध्ये सर्वेक्षण पद्धती, निरीक्षण पद्धती आणि प्रत्यक्ष भेटून माहिती संकलन केले जाईल. प्रश्नावलीच्या सहाय्याने माहितीचे संकलन करण्यासाठी नांदेड जिल्ह्यातील प्रत्येक २ लघुउद्योगामागे १ नमुना या प्रमाणात २०० लघुउद्योगासाठी १०० नमुना निवड निश्चित केली आहे. दुय्यम माहिती संग्रहनाच्या पद्धतीमध्ये उलुउद्योग संदर्भातील प्रकाशित पुस्तके, जिल्हा उद्योग केंद्राचे माहिती पुस्तक, विविध लेखकाचे लघुउद्योग संदर्भातील पुस्तके, संशोधन लेखे, इंटरनेटद्वारे मासिक व वर्तमान पत्रे इत्यादी साधनांचा वापर केला जाईल.

महाराष्ट्रातील सुक्ष्म, लघु व मध्यम उद्योगांची विभाग निहाय माहिती दर्शविणारा तक्ता:

विभाग	सुक्ष्म	लघु	मध्यम	एकूण
कोकण	3227 (11.18)	1670 (52.30)	63 (47.37)	4160 (24.61)
नाशिक	1511 (8.98)	312 (9.77)	14 (10.53)	1837 (9.11)
पुणे	6098 (36.23)	648 (20.29)	34 (25.56)	6780 (33.64)
औरंगाबाद	2434 (14.46)	306 (9.59)	12 (9.02)	2752 (13.65)
अमरावती	2006 (11.92)	52 (1.63)	1 (0.75)	2059 (10.22)
नागपूर	1553 (9.23)	205 (6.42)	9 (6.77)	1767 (8.77)
एकूण	16829 (100)	3193 (100)	133 (100)	20155 (100)

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वरील रेषालेखावरून असे स्पष्ट होते की, महाराष्ट्रातील पुणे विभागात सर्वाधिक एकूण 6780 उद्योग असून महाराष्ट्राच्या तुलनेत 35 टक्के उद्योग आहेत. यामध्ये सुक्ष्म उद्योग 36.23 टक्के, लघु उद्योग 20.29 अणि मध्यम उद्योग 25.56 टक्के आहेत. त्याखालोखाल कोकण विभागात 4960 उद्योग असून त्यांचे राज्याच्या तुलनेत प्रमाण 22 टक्के आहे. यामध्ये सुक्ष्म उद्योग 19.18 टक्के, लघु उद्योग 52.30 टक्के आणि मध्यम उद्योग 47.37 टक्के आहेत. तिसज्या स्थानी औरंगाबाद विभाग असून या विभागात एकूण 2752 उद्योग असून त्यांचे राज्याच्या तुलनेत सरासरी प्रमाण 13.65 टक्के आहे. यामध्ये सुक्ष्म उद्योग 14.46 टक्के, लघु उद्योग 9.59 टक्के आणि मध्यम उद्योग 9.02 टक्के प्रमाण आहे. सर्वात कमी नागपूर विभागामध्ये उद्योगांची संख्या 1767 एवढी असून त्यांचे राज्याच्या तुलनेत सरासरी प्रमाण 8.77 टक्के आहे. यामध्ये सुक्ष्म 9.23 टक्के, लघु 6.42 टक्के आणि मध्यम 6.77 टक्के प्रमाण आहे.

#### निष्कर्ष:

- १. नांदेड जिल्ह्याच्या भौगोलिक रचनेत अनेक घटक महत्त्वपूर्ण आहेत
- २. लघुउद्योगा संबंधी सरकारी धोरणे व योजनांची नव्याने बांधणी करणे गरजेचे आहे.
- ३. नांदेड जिल्ह्यातील लघुउद्योगांची कार्यपद्धीत सुरळीतपणा दिसून येत नाही.
- ४. लघुउद्योगांच्या भांडवल उभारणीत अनेक स्त्रोतांचा अवलंब करावा लागतो.
- ५. नांदेड जिल्ह्यातील लघुउद्योगांच्या वित्तीय व्यवस्थापनात सातत्य असल्याचे दिसून येत नाही.
- ६. नांदेड जिल्ह्यातील लघुउद्योगांना अनेक समस्यांचा सामना करावा लागत आहे.

### संदर्भग्रंथ:

- १. व्ही. बी. पाटील, संशोधन पद्धती, प्रशांत पब्लिकेशन जळगाव, प्रथमावृत्ती २०१२
- १. एन.एस. भक्कड, संशोधन पद्धती, प्रशांत प्रकाशन, जळगाव, रा. नाही. घाटोळे, सामाजिक सुधारणा पद्धती
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- ५. गुरुनाथ नाडगोडे, सामाजिक संशोधन पध्दती, फडके प्रकाशन, कोल्हापूर २००१
- ६. प्रा. एस. डी. दराडे, संशोधन पद्धती, प्रशांत पब्लिकेशन, जळगाव, प्रथमावृत्ती२०१३
- ७. प्रदिप आगलावे, सामाजिक संशोधन पद्धतीशास्त्र व तंत्रे, श्री साईनाथ प्रकाशन,
- ८. Kothan C.R., संशोधन पद्धती पद्धती आणि टेकाइग्स, नवी दिल्ली, वय आंतरराष्ट्रीय प्रकाशक
- ९. ११.ए. एस. हामिद, मॅनेजमेंट अँन्ड डेव्हलपमेंट इन स्मॉल स्केल इंडस्ट्रिज, अनमोल प्रकाशन, न्यु, दिल्ली, १९४१

# लोकसभा सदस्यांचे वेतन, भत्ते आणि अन्य लाभ यांचे चिकित्सक अध्यन

(विशेष संदर्भ १५ वी लोकसभा)
प्रा. डॉ. अतुल एन. खोटे
स्व. पुष्पादेवी पाटील आर्ट्स व सायन्स कॉलेज रिसोड. जि. वाशीम.

#### प्रस्तावना :

भारतीय संविधानाच्या ८१व्या कलमात लोकसभेची सदस्य संख्या निश्चित करण्यात आली आहे. त्यानुसार लोकसभेत ५४५ सदस्य असतात. त्यापैकी ५२५ सदस्य घटक राज्यातील मतदार संघातून प्रत्यक्ष निवडणुकीद्वारे निवडले जातात आणि बाकी २० सदस्य केंद्रशासित प्रदेशातून निवडले जातात. इग्लोइंडियन जमातींना लोकसभेत योग्य प्रतिनिधित्व मिळाले नसले तर त्यांचे २ सदस्य नियुक्त करण्याचा अधिकार राष्ट्रपतींना देण्यात आलेला आहे.

वरील तरत्दी नुसार लोकसभेची सदस्य संख्या जास्तीतजास्त ५५२ असू शकते. परंतु १५व्या लोकसभेची सदस्य संख्या ५४४ आहे. १ भारतीय संविधानाने अनुसुचित जाती जमातींसाठी लोकसभेत प्रतिनिधित्व देण्यासाठी राखीव जागांची तरतूद केली आहे. लोकसभा सदस्यांची निवड गुप्त व प्रौढ मतदान पद्धतीने जनतेकडून होत असते. अठरा वर्ष वय पूर्ण असणाऱ्या प्रत्येक भारतीय स्त्री पुरुषाला मतदानाचा अधिकार देण्यात आलेला आहे (अनुच्छेद३२६).२ लोकसभेची सदस्य संख्या ५३० पेक्षा जास्त नसते राज्य प्रदेशातील मतदार संघातून प्रत्यक्ष निवडून आलेले आणि संसद, कायद्याने ठरवील त्या पद्धतीने, संघराज्य प्रदेशांचे प्रतिनिधित्व करणारे २० पेक्षा अधिक नसलेले सदस्य लोकसभेत असतात (अनुच्छेद ८१ (१) ). त्या शिवाय इंग्लोइंडियन वर्गाचे जास्तीत जास्त २ प्रतिनिधी राष्ट्रपती लोकसभेवर नामित करू शकतात. संविधानाने कल्पिलेली लोकसभेच्या सदस्यांची कमाल संख्या ५५२ असू शकते. निवडणुकीद्वारे येणारी सदस्य संख्या ही मतदार संघ निहाय अशी विभागलेली असते की प्रत्येक राज्याच्या लोकसंख्येचे व सदस्य संख्येचे प्रमाण हे जवळजवळ सर्वच राज्यात सारखे असेल (अनुच्छेद ८१ (२) (अ)). १९७१ च्या जनगणनेनुसार निश्चित झालेली लोकसंख्या या प्रयोजनासाठी विचारात घेतलेली असते. लोकसभेतील या सदस्य संख्येत इ. स. २००० पर्यंत बदल असणार नाही (अनु. ८१ (३). अनुसूचित जाती व अनुसूचित जमातीं करता लोकसभेतील राज्यवार सदस्य संख्या त्या त्या राज्यातील लोकसंख्येच्या प्रमाणा नुसार आरक्षित केलेली असते. सुरुवातीला हे आरक्षण फक्त दहा वर्षा करीताच होते, पण त्यानंतर दरवेळी ही मुदत दहा वर्षांनी वाढविली गेली. २००१ मध्ये संसदेव्दारे पारीत ८४ व्या संविधान संशोधन विधेयका नुसार लोकसभा व विधान सभाच्या सदस्य संख्या इ. स. २०२६ पर्यंत वाढवण्यात आली आहे. देशात असे ५४५ एक प्रतिनिधी मतदार संघ निर्माण करण्यात आले आहेत. प्रत्येक मतदार संघातून किती ही उमेदवार निवडणूक लढवीत असले, तरी एकच प्रतिनिधी निवडला जातो. प्रत्येक मतदाराला एकच मत देण्याचा अधिकार असतो. सर्वात जास्त मते मिळवणारा उमेदवार प्रतिनिधीं म्हणुन निवडला जातो. १५व्या लोकसभेतील सदस्यसंख्या ५४४ आहे.३

## संशोधन पद्धती (Research Methodology ):-

प्रस्तुत संशोधनासाठी ऐतिहासिक व विश्लेषणात्मक संशोधन पद्धतीचा वापर करण्यात आला आहे. सदस्यांचे वेतन, भत्ते आणि अन्य लाभ:-

# (१) वेतन आणि भत्ते

संसद वेळोवेळी कायद्याने ठरवील असे वेतन, भत्ते व पेंशन मिळण्यास लोक सभा सभागृहांचे सदस्य पात्र असतील. हे सर्व लाभ १९५४च्या अधिनियमानुसार आणि त्या अंतर्गत बनवलेल्या इतर नियमांद्वारे दिले जातात (अनुच्छेद१०६).

#### मासिक वेतन:-

लोकसभेच्या सर्व सदस्यांना त्यांच्या पूर्ण कार्यकाळामध्ये ५०,०००/- रुपये प्रतिमहा वेतन दिले जाते.

#### दैनिक भत्ता:-

कर्तव्य पालनाच्या हेतूने निवासी राहिलेल्या सदस्याला एका दिवसा करीता २,०००/- हजार रुपये दैनिक भत्ता म्हणून दिले जातात. परंतु हा दैनिक भत्ता तेव्हाच मिळेल, जेव्हा सदस्य या प्रयोजना करिता ठेवलेल्या रजिस्टरवर हस्ताक्षर करत असेल तर.

### निर्वाचन क्षेत्र भत्ता:-

मतदार संघाच्या क्षेत्रा करिता ४५,०००/- हजार रुपये सदस्याला प्रतिमहा दिले जातात.

### कार्यालयीन खर्च भत्ता:-

कार्यालयीन खर्चा करिता दर मिहन्याला ४५,०००/- हजार रुपये सदस्याला मिळतात. ज्या मधून १५०००/- हजार रुपये लेखन सामग्री आणि डाक खर्चाच्या पूर्तीसाठी दिले जातात. तसेच ३०,०००/- हजार रुपये लोकसभेद्वारे अशा व्यक्तींना दिले जातात की, जे सदस्याच्या माध्यमातून सचिवालय मदत प्राप्त करण्या करिता ठेवलेले आहे. फक्त अट एवढीच असते की त्या व्यक्तींपैकी एक व्यक्ती कम्प्युटर क्षेत्रातील जाणकार आहे. ४

### (२) प्रवास भत्ता (टी. ए.) आणि प्रवास सुविधा भत्ता:-

### (क) प्रवास भत्ता:-

संसदेच्या अधिवेशनात, संसदीय समितीच्या एखाद्या बैठकीत भाग घेण्याकरिता, सदस्य म्हणून आपल्या कर्तव्याशी संबंधित किंवा कार्याचे हेतूने उपस्थित राहण्याकरिता निवासस्थाना पासून कार्यस्थळा पर्यंत व कार्यस्थळा पासून परत त्यांच्या निवासस्थाना पर्यंतच्या वापसी प्रवासासाठी प्रत्येक सदस्य खालील भत्या करिता हकदार असतो.

### रेल्वे द्वारे प्रवास:-

कोणत्याही रेल्वे गाडीतील वातानुकूलित प्रथम श्रेणीचे एक निशुल्क अहस्तांतरणीय पास तसेच प्रथम श्रेणीचे एक तिकीट आणि द्वितीय श्रेणीच्या एका तिकीटाचे भाडे.

#### विमाना द्वारे प्रवास:-

ज्या विमानातून प्रवास केला जात आहे, त्या विमानाच्या एका तिकीटाचे भाडे.

### सडक मार्गाद्वारा प्रवास:-

१६/- रुपये प्रति किलो मीटर.

### (ख) प्रवास सुविधा:-

# (एक) विमान प्रवास सुविधा:-

प्रत्येक सदस्याला त्याची पती / पत्नी किंवा त्याच्या सोबत किती ही संख्यामध्ये असणारे सह कर्मी, यांच्या सह एक वर्षांमध्ये 34 एकल हवाई प्रवास करण्याची सुविधा देण्यात आली आहे. सदस्याची पत्नी / पती / सहकर्मीला भेटण्या करिता एका वर्षांमध्ये आठ वेळेस प्रवास करू शकतो / शकते.

# (दोन) रेल्वे प्रवास सुविधा:-

प्रत्येक सदस्याला आपल्या ओळखपत्राच्या आधारे भारतात कोणत्याही वेळी, कोणत्याही रेल्वेने वातानुकूलित प्रथम श्रेणीचा प्रवास करण्याचा हक्क आहे. सदस्याला दिलागेलेले ओळखपत्र हे अहस्तांतरणीय असते. या ओळखपत्राच्या आधारे रेल्वेगाडीमध्ये यात्रा करतेवेळी सदस्याच्या सोबत एक व्यक्ती वातानुकूलित टूटायर मध्ये प्रवास करू शकते.

### (तीन) प्रत्येक सदस्याच्या पत्नी / पती करिता सुविधा:-

संसदिय अधिवेशनाच्या दरम्यान निवासस्थाना पासून दिल्लीपर्यंत येण्या-जाण्या करिता, एका वर्षांमध्ये आठवेळेस पेक्षा जास्त प्रवास करण्याच्या हेतूने एक निशुल्क, अहस्तांतरणीय वातानुकूलित प्रथम श्रेणीचे रेल्वे पास किंवा असा प्रवास वायु मार्ग द्वारा केला जात असेल तर विमान प्रवासाच्या बरोबरची धनराशी.

(चार) सदस्याची पत्नी / पती सदस्या सोबत भारतामध्ये कुठल्याही ठिकाणा पासून अन्य इतर ठिकाणी जाण्या करिता कोणत्याही रेल्वे गाडीतुन वातानुकूलित प्रथम श्रेणीचे किंवा एक्झिक्यूटिव्ह श्रेणी मधील प्रवास करण्याचा हक्क आहे. एखाद्या सदस्याला पत्नी / पती नसेल तर तो आपल्या सोबत रेल्वे गाडीमधून वातानुकूलित प्रथम श्रेणीने किंवा एक्झिक्युटिव्ह श्रेणी मधून अन्य कोणत्याही व्यक्तीस प्रवास करण्याचा हक्क राहील ही सुविधा अगोदरच उपलब्ध असलेल्या वातानुकूलित टू-टायर सेवेपेक्षा वेगळी सुविधा राहील.

### शारीरिक रूपाने अशक्त सदस्यां करिता सुविधा:-

शारीरिक रूपाने अशक्त असलेला सदस्य खालील सुविधांचा हक्क दार असतो.

### (१) विमानाद्वारे प्रवास:-

सहका-यासाठी एक अतिरिक्त विमान प्रवास भाडे.

### (२) रेल्वे द्वारे प्रवास:-

वातानुकूलित टू-टायर श्रेणीच्या रेल्वे पास ऐवजी, सहका-यासाठी त्या श्रेणीची पास ज्या श्रेणीमध्ये सदस्य प्रवास करत आहे.

### (३) सड़क मार्गाद्वारे प्रवास:-

शारीरिक रूपाने अशक्त असलेला सदस्य, जो विमान किंवा रेल्वे मार्गाने प्रवास करू शकत नाही, असा सदस्य सडक प्रतिकिलो मीटर भाडे तत्त्वासाठी हक्क दार असू शकतो.५

### (३) निवास

## (एक) अस्थायी निवास:-

- लोकसभेच्या सार्वित्रिक निवडणुकी नंतर संपदा निदेशालय, शहरी विकास मंत्रालयाशी सल्ला मसलत केल्यानंतर नवी दिल्लीतील राज्य सरकारांच्या अतिथी गृहातील / भवनातील हॉटेल इत्यादी मध्ये सदस्या करिता अस्थायी स्वरूपाची निवास व्यवस्था केली जाते. अशा निवासांना अस्थायी निवास मानले जाते.
- अस्थायी निवासामध्ये थांबलेल्या सदस्यला त्यावेळे पर्यंत बिना लाइसेंस शुल्काचे सिंगलस्यूटची व्यवस्था प्रदान केली जाते. एका व्यक्तीला ठीक असेल अशी व्यवस्था सदस्याला दिली जाते. ही व्यवस्था तो पर्यंत केली जाते, जोपर्यंत नियमित निवास स्थान उपलब्ध होत नाही. तसेच सदस्य राज्यअतिथी गृह / भवन, हॉटेल इत्यादी मध्ये राहते वेळी जेवण आणि टेलिफोन यांच्या खर्चा व्यतिरिक्त इतर सर्व सेवांचा खर्च संबंधित प्राधिकरणाला करावा लागतो.
- सदस्यांनी मागणी केली तर त्याच्या अस्थायी निवासस्थानी महानगर टेलिफोन निगम लिमिटेड एक अस्थीयी स्वरूपाचे टेलिफोन कनेक्शन लावेल, शिवाय त्याचे बिल, एक वर्षांमध्ये अनुमती प्राप्त निशुल्क कॉलमध्ये समायोजित करेल.

## (दोन) नियमित निवास:-

प्रत्येक सदस्य त्याच्या पूर्ण कार्यकाळामध्ये फ्लैट किंवा होस्टेल मध्ये मुक्त राहण्याचा हक्कदार राहील.
सदस्याला त्यांच्या मागणी नुसार एक बंगला निवासस्थानासाठी दिला जाईल, करिता त्याला त्या
संबंधीचे भाडे / परमिशन शुल्क भरावे लागेल. फक्त शर्त ऐवढीच असते की सदस्य निवासा करिता
हक्कदार असला पाहिजे.

- लोकसभा सदस्य किंवा त्याचा परिवार सदस्यांचा कार्यकाळ समाप्त झाला किंवा राजीनामा दिला असता किंवा पदावरुन हटवले असता किंवा लोकसभेचा सदस्य म्हणून तो आता राहाला नसेल, तर तेवढेच भाडे / लाइसेंस खर्च देऊन जास्तीत जास्त एक महिन्या करिता सरकारी निवासस्थानांमध्ये राह शकतात.
- जर एखाद्या सदस्यांचे निधन झाले असेल तर अशा वेळी त्याचा परिवार त्याच्या सरकारी निवासस्थाना करिता तितकेच घरभाडे / लाइसेंस खर्च देईल जितका सदस्याच्या मृत्यू पूर्वी दिला जात होता. शिवाय असा खर्च देऊन त्याचा परिवार सहा महिन्याच्या अधिक कालखंडापर्यंत तेथे राहू शकतो.

### (तीन) अतिथी निवास:-

सदस्यांचे अतिथी वेस्टर्नकोर्ट हॉस्टल, जनपथ मध्ये निवासी म्हणून राहू शकतात.

### (चार) अन्य सुविधा:-

सदस्यांना मिळणाऱ्या अन्य सुविधा ह्या खालील प्रमाणे सांगता येतील.

तीन महिन्यातून सोफ्याची कवर आणि पडद्यांची धुलाई, टिकाऊ फर्निचर करिता ६०,०००/- हजार रुपये आणि गैर टिकाऊ फर्निचर करिता १५,०००/- हजार रुपयाच्या अधिकतम वित्तीय सीमेच्या अधीन फर्निचरची सुविधा किंवा निवासामध्ये केलेल्या इतर सोयी – सुविधांच्या वृद्धीसाठी किंवा फर्निचर, विद्युत उपकरण किंवा अन्य सेवाच्या रूपात उपलब्ध केल्या गेलेल्या इतर सेवा करीता अनुदेय रक्कम खर्च करावी लागेल, जे सुधार अतिरिक्त सेवांच्या बाबतीत देय सामान्य खर्चाच्या 25% पेक्षा कमी असेल. ६

### (४) दूरध्वनी सुविधा:-

- कोणताही सदस्य तीन दूरध्वनी सुविधांचा हकदार आहे. ज्यामध्ये एक दूरध्वनी दिल्लीमध्ये ज्या ठिकाणी तो निवास करत असतो किंवा कार्यालयांमध्ये आणि दुसरा त्याच्या निर्वाचन क्षेत्रांमध्ये त्याने निवडलेल्या ठिकाणावर किंवा त्या राज्यांमध्ये जिथं तो सदस्य राहत आहे. तिसरा दूरध्वनी उपयुक्त ठिकाणांपैकी कुठल्याही ठिकाणी लावला जाऊ शकतो.
- तिन मधील प्रत्येक टेलिफोनवर एक वर्षामध्ये ५०,०००/- स्थानिक कॉलें नि:शुल्क असेल.
- या ५०,०००/- नि:शुल्क स्थानियकॉलांना एक सात जोडले जाऊ शकते, जे एक वर्षांमध्ये १,५०,०००/-स्थानीय कॉल होतील.
- प्रत्येक सदस्य आपल्या निर्वाचन क्षेत्रामध्ये उपयोगाच्या हेतूने राष्ट्रीय रोमिंग सुविधांनी युक्त एम टी एन एल चा एक मोबाईल कनेक्शन तसेच एम टी एन एल/ बी एस एन एल चा एक आणि मोबाईल फोन कनेक्शन अथवा एम टी एन एल/ बी एस एन एल ची सेवा उपलब्ध झाली नाही तर अशा स्थितीमध्ये कुठल्याही इतर जवळच्या मोबाईल ऑपरेटरच्या माध्यमातून मोबाईल कनेक्शनचा हकदार राहील. या मोबाईल फोन वरून केल्या गेलेले कॉल त्या तीन टेलीफोन वरील उपलब्ध उपयुक्त १,५०,०००/- निशुल्क स्थानिक कॉलमध्ये समाविष्ट केल्या जाईल.
- एमटीएनएल / बीएसएनल द्वारा दिल्या जाणारी ३ जी सुविधा सदस्यां करिता ऐच्छिक आहे. ३जी पँकेजच्या सोबत, या सेवेचा अधिक उपयोग केल्यास याचा खर्च सदस्याला उपलब्ध असलेल्या १,५०,०००/- नि:शुल्क स्थानिक कॉलमध्ये समाविष्ट केला जातो.

# (५) पाणी आणि वीज सुविधा:-

 नवी दिल्लीमधील वाटप करण्यात आलेल्या घरामध्ये सदस्याला किंवा नवीदिल्ली मधील वैयक्तिक निवासामध्ये राहणाऱ्या सदस्याला प्रतिवर्षी १ जानेवारी पासून सुरू झालेल्या वर्षा करिता ४,०००/-हजार किलो लीटर पाणी आणि ५०,०००/- हजार युनिट वीज (२५,०००/- हजार युनिट लाईट मीटर वर आणि पंचवीस हजार युनिट वापर मीटर वर या दोन्ही मिळून) मोफत सुविधा दिली जाते.

• विजिबल आणि पाणीयांच्या उपयुक्त युनिट मधून वाचलेले युनिट पुढील वर्षी उपयोगात आणले जातात आणि एखाद्या वर्षी अतिरिक्त खपत झाली तर ते बिल पुढील वर्षाच्या बिलामध्ये समायोजित केल्या जाते.

### (६) आरोग्य सुविधा:-

- संसदसदस्य केंद्रसरकारच्या स्वास्थ्य योजने अंतर्गत उपलब्ध चिकित्सा सुविधेचा हक्कदार असतो जी केंद्रीय सिविल सेवेच्या श्रेणी- १ अधिकार्यां करिता असते.
- संसद सदस्यांना प्राथमिक आरोग्य सेवा प्रदान करणे आणि संसद भवन परिसरातमध्ये उत्पन्न प्राथमिक चिकित्सा आवश्यकतेला पूर्ण करण्यासाठी संसद भवनाच्या केंद्रीय कक्षामध्ये एक प्राथमिक चिकित्सा केंद्र आणि संसदीय शोध, खालचा मजला यामध्ये एक चिकित्सा केंद्र वर्षभर काम करत असते.
- आरोग्य केंद्रांमध्ये एक्स रे, अल्ट्रा-साउंड, ईसीजी, रोग निदान प्रयोग शाळा सुविधा तसेच हृदय, दंत, नेत्र, कान, नाक, गळा, स्त्रीरोग, चर्मरोग, अस्थी, मनोरोग सल्ला आणि शल्य विशेषज्ञ यांची सेवा आठवड्याच्या विशिष्ट दिवशी उपलब्ध असते. या व्यतिरिक्त आहार तज्ञ, बाल चिकित्सा विशेषज्ञ, फिजिओथेरिपस्ट यांची सेवा आठवड्याच्या विशिष्ट दिवशी उपलब्ध करून दिल्या जाते. ९

#### संदर्भ :

- पंधरावी लोकसभा के सदस्य संक्षिप्त परिचय, लोकसभा सचिवालय, लोकसभा के प्रक्रिया तथा कार्य संचालन नियम (तेरहवा संस्करण) के नियम ३८२ के अंतर्गत प्रकाशित, नवी दिल्ली, २०१०,पृ.१८६.
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- ९. तत्रैव,पृ.९ते१०.

# **Role of Computer in Education**

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Computer science education or computing education is the art of teaching and learning the discipline of computer science and computational thinking. As a subdiscipline of pedagogy it also addresses the wider impact of computer science in society through its intersection with philosophy, psychology, linguistics, natural sciences, and mathematics. In comparison to science education and mathematics education, computer science (CS) education is a much younger field. In the history of computing, digital computers were only built from around the 1940s – although computation has been around for centuries since the invention of analog computers.

### **Basic Computer Education:**

Basic computer skills courses cover the most common usages of a computer, including a majority or all of the following: understanding the basic notions of computer manipulation; managing computer files, word processing, using spreadsheets and databases; creating presentations; finding information and communicating..

#### Aim:

The goal of the computer science curriculum is to provide students with the knowledge and tools that will allow them to design and implement effective, economical, and creative solutions for the needs of individuals, society, and the high-tech economy.

#### **Types of ComputerEducation:**

Based on your skills and knowledge you select the computer course which is best for you and in demand:

- Cybersecurity.
- Data Science.
- Big Data Engineering.
- Data Science.
- Big Data Analysis.
- Web Designing.
- Software Development.
- VFX and Animation.

#### **Types of E-Learning:**

- 1. Computer Managed Learning (CML)
- 2. Computer Assisted Instruction (CAI)
- 3. Synchronous Online Learning
- 4. Asynchronous Online Learning
- 5. Fixed E-Learning
- 6. Adaptive E-Learning
- 7. Linear E-Learning
- 8. Interactive Online Learning
- 9. Individual Online Learning
- 10. Collaborative Online Learning

#### There Are Different Types Of Computer:

- Types of Computer- Based on working Principal. Analog computer. Digital computer. Hybrid computer.
- Types of Computer- Based on Purpose. General Purpose Computer. Special Purpose Computer.
- Types of Computer- Based on Size. Micro Computer. Mini Computer. Mainframe Compute. Super computer.

### **Computer In Teaching And Learning Process:**



Computers have revolutionized the teaching profession in multiple ways. Teachers use computers to record grades, calculate averages, manage attendance and access data on student performance in online programs and assessments. Computers have also made it easier for teachers to vary their instructional delivery.

It's hard to deny that computers have taken a prominent role in modern society. From the smartphones in our pockets to the smart devices controlling our appliances at home and everything in between, computer technology is everywhere. It should come as no surprise that the use of computers in education has been steadily increasing and in many ways has revolutionized traditional education. Computers in the classroom have multiple benefits for both students and their teachers.

#### **Purpose of Computers in Education:**

Computers are one of the most valuable resources in a classroom because they serve so many useful functions. With computers and the internet, students today have a wealth of information at their fingertips that can help them develop their research and communication skills while preparing them for a future career in a workforce that is increasingly reliant on computer technology.

One of the most common applications of computers in education today involves the ongoing use of educational software and programs that facilitate personalized online instruction for students. Programs like iReady use computers to assess students in reading and math. Students then work on interactive reading and math lessons that are designed to target the specific academic needs identified during diagnostic testing. Educational software like this makes it easier to differentiate instruction so that lessons meet each student's unique learning needs. These tools also provide a wealth of useful data and resources that teachers can use to work with their students in the classroom and maximize learning. Online assessments are more efficient than traditional paper testing because it allows for more immediate feedback and data.

Computers also have an important role beyond primary and secondary education classrooms. Thanks to computers and technological advancements, higher education is now more accessible than ever. Many colleges and universities offer online classes, and some even offer degree programs that can be completed exclusively online. Online classes and online degree programs make it easier for single parents or students with heavy workloads to continue their education from the comfort of their own home and at their own pace.

#### **Benefits of Computers in the Classroom:**

The benefits of using computers in the classroom goes beyond more efficient assessment and opportunities for online learning. Mobile devices and technologies are an inevitable part of society, but that does not mean that students naturally understand how to use those technologies appropriately. Using computers in the classroom gives teachers an opportunity to teach digital citizenship skills that demonstrate ways to use technology correctly and responsibly.

Computers also help maximize student engagement. Modern students are regularly exposed to technology outside of the classroom. Most use and enjoy smartphones and other mobile devices, which is why they are more likely to engage in the learning process if it involves something to which they are already accustomed and enjoy.

### **Teacher Use of Computers in the Classroom:**

Computers have revolutionized the teaching profession in multiple ways. Teachers use computers to record grades, calculate averages, manage attendance and access data on student performance in online programs and assessments. Computers have also made it easier for teachers to vary their instructional delivery. Instead of lecturing at the front of the room for an entire class period, teachers can incorporate technology into their lessons to keep students engaged while appealing to a variety of learning styles. From using computers to create presentations on a topic to showing video clips that complement the lesson at hand, technology helps teachers make the content easier for students to understand.

### **Disadvantages of Computers in the Education Field:**

While the benefits of using computers in education are plentiful, it also has some disadvantages. Some worry that computers are distracting because they provide students with temptations like games, videos or chats that can take them off task. It's true that some students might be lured off task by these tempting features, but luckily there are settings available that can help teachers and parents set restrictions to help minimize distractions.

Another disadvantage of computers in the classroom is over-reliance on technology. Critics argue that spell check and other computer features that automatically correct errors in spelling and punctuation make students too lazy to learn and apply the rules themselves. These features, however, help point out where students went wrong and offer valuable learning opportunities that can help students enhance their understanding of appropriate spelling and punctuation. The benefits of using computers in the classroom outweigh any disadvantages that may accompany it.

While computers can be a valuable tool, there are disadvantages to integrating these technological devices into a classroom. Computers offer convenience and allow students to create polished products, but with these advantages come potential problems that could lead to decreased educational effectiveness within a classroom and allow for problems down the line in the child's schooling.

#### **Technological Dependence:**

When computers and other technological tools are used constantly, students develop a dependence upon these tools. Just as pupils who are never required to do math without a calculator lose the ability to solve math problems manually, students who use computers for nearly every activity experience a decline in their ability to spell and even write by hand. Students must practice these simple skills without technological tools regularly to ensure that their skills do not atrophy.

#### **Varied Computer Literacy:**

Computers present an added challenge to educators because teachers must deal with students of varying computer literacy levels. Some students enter the classroom fully versed in the applications of a computer, while others come with no prior experience. It is difficult for teachers to deal with this vast difference and ensure that they provide students who need assistance with that assistance while not requiring capable students to slow their academic progress and wait.

#### **Technologically Enhanced Academic Dishonesty:**

While cheating is hardly a new phenomenon, computers make academic dishonesty even easier for students to perpetrate. Students who wish to plagiarize can simply copy and paste information into their reports, and those who wish to share answers to tests or assignment questions can transmit those answers digitally. This added ease of cheating may incline more students to attempt academic dishonesty.

#### **Reduced Interaction:**

While computer games are just as, if not more, engaging than board or card games, they do not afford the same degree of player interaction. Many computer games are individual pursuits. When students complete these digital games and activities they miss out on the interaction practice that that they receive through the playing of traditional games.

#### **Potential Dangers:**

The use of computers opens students to potential dangers. Students can fall victim to Internet predators or become the target of cyber-bullying while on the Internet. Many parents elect to closely monitor their children's Internet usage at home, but at school keeping a close eye on all students simultaneously can be difficult. When computers are used in school, teachers must be vigilant in their monitoring of student activity to ensure that they do not become entangled in a dangerous situation.

#### **Computers Change Education:**

Computers provide teachers and students the means to communicate quickly via email. Online grading systems also make it easier to view and audit a student's progress. In addition, computers open doors to social media, providing students and teachers tools to interact, collaborate and communicate.

#### **Importance of Computer Education:**

Computers have supplied infinite resources for learning and made education more flexible and easy to access. Students can now gain knowledge and information not only from classroom assignments and libraries but also from available online resources.

Development has been a major quest of people's lives for quite some time. Technological developments have influenced all sectors of our lives including communication, transportation, health and education. It has caused significant changes to human lives it's either, positive or a negative change.

Using computer at schools brings significant role among students and teachers. Children can now access Global libraries such as online video tutorials, free e-books, and FAQ forums where they can grasp concepts easily. Without the computer, students have to rely on books given in the classroom or in the libraries. And if they don't understand the material, they only have limited resources in studying.

With the internet, the whole world opened an infinite amount of useful and relevant information. Students can find many different ways to solve a certain problem given to them.

Through computer and internet, they can interact with people having same issues and can learn from each other.

Computers have supplied infinite resources for learning and made education more flexible and easy to access. Students can now gain knowledge and information not only from classroom assignments and libraries but also from available online resources. Video tutorials, free or paid e-books and several forums also contribute in the resources that are needed by the students.

Huge and organized storage of information is another characteristic of a computer. Teachers and students can download and store large amounts of lecture notes, presentation and other educational materials. Education made readily available to everyone and provided by facilities because people can learn at their convenience.

Apart from the mentioned advantages, computers also influenced students' personal interaction with their classmates and mentors. As assignments and reports can be done online, there's no need to do the traditional way of presentation. Computers ensure the accuracy of teaching text materials as it has a word processing software that provide spelling and grammar checking tool.

The more teachers know about computers, the more they can teach the students in a proper way. Knowledge of both teachers and students should not stuck in computers only, they should also learn the access of Internet.

Quicker communication using computers in education is another impact why technology is important in school. Parents will know the progress of their children through computer and internet. They can check the examination results of their children as well as attendance reports and their curricular and non-curricular activities.

Schools should provide their students the opportunity to access the Internet and the World Wide Web; it will help them to develop the knowledge about the current technology. The use of computers is quite necessary because it helps people to maintain the real world opportunities.

Computer technology can't be underestimated, as it continues to evolve in schools and workplace. It made the access and the provisions of the education services easier, convenient to handle and cheaper. It also made the life of the teacher comfortable in handling classes and creating teaching materials. Computers have revolutionized education and it is leading to the bright future.

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# वासुदेव बळवंत फडक्यांचे स्वदेशी बद्दल विचार

## प्रा. शिवचरण एन. धांडे

सहाय्यक प्राध्यापक, स्व.निर्धन पाटील वाघाये महाविद्यालय, एकोडी ता.साकोली जि.भंडारा. 441802

क्रांतिवीर वासुदेव बळवंत फडके भारताच्या इतिहासात आद्य क्रांतीकार म्हणून ओळखले जातात. त्यांचा जन्म ४ नोव्हेंबर १९४५ शिरदोणा जि. ठाणे इथे झाला. क्रांतीवीर वासुदेव बळवंत फडके २६ वर्ष वयाचे ऐन तारुण्यात असतांना त्यांना सार्वजिनक सभेच्या व्यासपीठावरून झालेली भाषणमाला ऐकण्याची संधी मिळाली. १८७२-७३ या दोन वर्षात न्या. रानडे यांच्या स्वदेशी व्यापार या विषयावर झालेल्या व्याख्यानानी वासुदेवाच्या मनावर दुरगामी परिणाम केला. परदेशी वस्तुंचा मुक्त व्यापार सातत्याने होत असल्यामुळे स्वदेशी वस्तु किती कमी मोज्लाच्या ठरू पहात आहे. हे न्या. रानडे यांनी आकडेवारीने सप्रमाण दाखवून दिले. त्यांनी स्वतः १९७२ च्या जानेवारीपासून स्वदेशी कपडा वापरण्यास सुरूवात केली. न्या. रानड्यांचे स्वदेशी विषयीचे विचार ऐकून वासुदेव बळवंतांनी युरोपीयल लेखणी फेकून दिली. स्वदेशी स्वातंत्र्यार्थ झुंजण्याचा निश्चय होताच वासुदवे बळवतांनी रानड्यांच्या व्याख्यानामुळे १८७२-७३ मध्ये पुण्यात उसळलेल्या पहिल्या स्वदेशी चळवळीस वाहून घेतले. त्यांनी स्वदेशी वस्त्रे आणि वस्तुवापरण्याचे व्रत घेतले ते सरकारी नोकरीवर जात तेही वेशतच.

स्वदेशीबद्दल वासुदेवांच्या मनात कायमची आत्मीयता निर्माण झाली. याचा दाखला देतांना पूना अब्झर्व्हरचा अंक लिहितो. ऐकण्यात आले की वासुदेव बळवंत इंग्लंड मध्ये तयार झालेले कपडे न वापरता तो भारतातीलच कपडे वापरतो. वासुदेवांच्या रोमारोमात स्वदेशीचा विचार भिनला होता. याची प्रचिती येते. वासुदेव बळवंताच्या मार्गदर्शनाखाली व प्रेरणेने स्वदेशी व्यापारास देणारी संस्था त्या काळात स्थापन झाल्याचे कायदे पत्रावरून लक्षात येईल या संस्थेचे उद्देशही ठरविण्यात आले होते.या संस्थेच्या अंतर्गत कापड, साबण अशा वस्तू या संस्था तयार करून त्याची विक्री करण्यात या मंडळीचा व्यवसाय होता. या काळातील एक हस्तपत्र उपलब्ध आहे. हे देवानगरीत असून त्यावर तारीख माहे सन १८७५ असे छापलेले आहे. त्यावरून त्यात दिनांक आपल्या साईनुसार शाईने लिहिले होते, असे दिसते. हे छापील पत्रक स्वदेशी वस्तु विक्री करण्यासंबंधी असून त्यात काळ्या शाईने लिहित होते असे दिसते. हे छापील पत्र स्वदेशी वस्तु विक्री करण्यासंबंधी असून त्यात काळ्या शाईने लिपीतच बदल दुरूस्त्या केल्या आहेत. पत्रकाच्या अखेरीस आपला नम्र सेवक म्हणून वासुदेव बळवंतांचे नाव छापले असल्यसाने या दुरूस्त्या बद्दल स्वतः वासुदेव बळवंतांनी केल्या असाव्यात असे दिसून येते..

वासुदेव बळवंतांचे हे पत्र शिळा प्रेसवरील असून वासुदेव बळवंतांनी व्यक्तीगत लोकांना देण्यासाठी स्वतःच्या नावाने छापून संबंधीतास देतांना ते यावर महीना व वर्ष घालून देत असत. त्यामुळे या पत्राच्या बऱ्याच प्रती छापून घेतल्या होत्या. स्वदेशीच्या प्रचाराबरोबरच ते उद्योगधंद्याकडे आणि प्रामुख्याने स्वदेशी शिक्षणाकडे किती तात्परतेने आणि निष्ठेने लक्ष घालीत होते. याचे हे पत्रक म्हणजे प्रत्यक्ष महत्त्वाचा पुरावा आहे.

सार्वजिनक काका, न्या. रानडे, विष्णुशास्त्री पंडीत, रामकृष्णवं भांडारकर, सितारामपंत चिपळूणकर, रा.ब.नुलकर आणि सार्वजिनक सभा वक्तृतोतेजक मंडळी आधी संस्था या विचार प्रणालीच्या प्रभावाखाली आल्यामुळे वासुदेवांची ही मंडळी स्वतंत्रपणे कार्य करणारी व विचार मांडणारी स्थापन झालेली होती. त्यांच्या या

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स्वदेशी विचाराचा आचाराचा आणि प्रचाराचा प्रभाव लोकांवर पडत होता. लोक स्वेदशी माल वापरू लागले होते. परंतु लोक स्वदेशी माल वापरू लागले नाही. तोच कलकत्त्याचे कायदे करणारे मंडळी ५ हजार रू. चा पगाराचा प्रधान आणखी एक नेमला. विलायतेच्या मालाचा जकात उठविण्याचा विचार ठरला. अशी बळवंत आपली खंत व्यक्त करतात. एकंदरीत त्याच्या स्वेदशी विचारांनेही राष्ट्रभक्तीची बिजे लोकांच्या मनात पेरली जात होती. या मंडळीचा हा प्रयत्न उठाव कार्याचा निश्चितच प्रारंभीचा प्रयत्न म्हणता येईल. वासुदेव बळवंतानंतर स्वदेशीच्या विचारांना चालना मिळाली. इ.स. १८८५ मध्ये राष्ट्रीय काँग्रेसपासून नंतर लो. टिळकांच्या निधनानंतर १९२० च्या दरम्यान म. गांधीजीचे युग सुरू झाले. त्यांनी कुटीर उद्योग, सुतकताई, खादी अशा अनेक उपक्रमांचा पुरस्कार करून स्वदेशीचा मोठ्या अंगीकार केला. जगात झालेल्या औद्योगिक क्रांतीमुळे स्वदेशी उद्योगाने फारसे काही साध्य होईल असे वाटत नव्हते. पण स्वदेशी हा एक विचार होता. ते एक तत्त्वज्ञान होते. या तत्त्वज्ञानाचा खाजगी व सार्वजनिक जीवनात अंगीकार करणारे क्रांतीवीर वासुदेव बळवंत फडके हे पुरस्कर्ते होते.

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- ४) बोखणकर रा.भ. महाराष्ट्राचा स्वतंत्रविर पृ.क्र. १४
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- ९) फडके य.दी. लो. टिळक आणि क्रांतीकारक पृ.क्र.२ २००४ श्री रमेश दशरथ शेळके.

# Interchanged Gender Identitiesin Dattani's Where did I Leave my Purdah?

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Indian society to larger extent is known as male dominated society where patriarchy plays a vital role in terms of domination and controlling the means of production and distribution of produce, Male domination is almost complete, female has been subjected to social, cultural, economical, political and above all psychological exploitation, with which women are oppressed. The patriarchal system in India has purposefully kept half of its population away from education and other social affairs for centuries. As a result, the women have been deprived of the right of education, right of choice, right to franchise. The woman has always been looked down upon as a secondary creature. The fact remains that without her involvement in social or familial matter; neither of the two could be complete or exist. The society doesn't allow her to exercise freely her role based on her ability or skill. She is even denied equality with her counterpart in the family.

If not openly, the women in some of the modern societies are still the victims of their biological existence. At many instances she receives injustice. Injustice, violence, victimization, molestation and dowry-deaths have become a paradigm in which a woman is caught up. This condition of women has caged her existence only up to the domestic life. In the house it is she who performs all kinds of work be it washing the utensils, clothes, sweeping, cooking etc. apart from procreating the children. She has always been taught since her childhood days that she is born as a woman and she has to perform only the designated activities. It is this sense of her own gender that is created within herself right from her childhood days. As a result of this channelization of her own self as a female gender forms her own identity as a woman – weaker of the two, the subordinate.

It is an undeniable fact that the smooth functioning of the society, harmonious and congenial relationship between the two genders is necessary. In the post independent India, woman has gradually started creating her new identity that she is not only equal to man but she has also surpassed him in many spheres of life. In the era of industrialization and globalization, woman has to step out of her domestic prison in search of a job so that she could also share the family responsibility. It has become a possibility due to her education and the realisation of her capacities. The long set paradigm of male domination of assigning certain roles and identities to woman has been shattered. It may be due to a number of reasons like inflation, unemployment, sense of social insecurity or maintaining social status. Whatever may be the reason, the fact remains that there occurs a paradigmatic shift in the gender identities. The avenues which were thought to be especially reserved for men were encroached upon by women. Women are now the bread-earners and decision makers in many families. Their opinion is listened to and valued. Women are drivers, conductors, managers, professors, scientists, pilots and what not. Such achievements on the part of woman are indicative of a paradigmatic shift in their respective identities.

Mahesh Dattani's plays, no doubt, do reflect this changing mood. It would not be wrong to say that Dattani is an ardent supporter of the woman's liberation. He chooses a theme which could bring the gender issues to the fore and imitate extensive debate. It has been Dattani's constant attempt to highlight the shift in gender identity.

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Mahesh Dattani has established himself as pioneering playwright who explores the controversial taboo issues "that people wanted to be kept in darkness" (*Me and My Plays* 32). He attempts to give voice to the deep agony of the people who have largely remained on the periphery as exploited, and sometimes as unheard and at other times as muted beings – gays, lesbians, women, the third gender, disabled and so on.

First performed on 27 October, 2012 in Mumbai, Dattani's play *Where did I Leave my Purdah?* brings to the front the religious hatred, communal frenzy and painful suffering of the people. Through the parallels between the past and the present Dattani is able to probe the themes of isolation and estrangement, undercurrents of hidden and transferred resentments, religious communalism, embittered and thwarted relationships between a man and a woman, and a mother and a daughter, breaking away from the patriarchal hegemony, quest for identity, truth versus falsehood, tradition versus modernity, acceptance and rejection, all via the sinister echoes of the partition that linger on in the personal and collective memories.

Set in the world of theatre and cinema, against the backdrop of the Partition of the Indian sub-continent, it explores in depth, the guilt-ridden past and the success-filled career in dance and drama of NaziaSahiba's life spanning nearly sixty years. The play traces the psychological journey of Nazia, who decides to move to India during the Partition, leaving behind her the *Purdah* of Muslim tradition in order to move to establish her own theatre company in India. The opening of the play introduces Nazia as a wrinkled, frail, funny, and grotesque woman in her late eighties, who looks like the "quintessential widowed dadimaa of television and Bollywood movies" (54). She is fed up with playing the monotonous one-line roles of a mother or a grand-mother in the films. At the moment, upon coming to know that Sanjay, he director of the film has not altered the role according to her instructions, she decides to leave the films and rejoin her theatrical world. She remembers her days of glory as one the most successful theatre dancers and actors of her times. She asserts:

Times have changed... This is it. There is always a time in your life when the truth strikes you ...why didn't I see it? What am I doing here? I don't belong here! (*Taking off her wig*) No more grandma roles for me. I am going to the theatre! Dancing! That's it. I am leaving. (Dattani, Me and My Plays, 58)

Nazia's decision to rejoin the theatre is a moment of realization for her that in turn reveals her all-consuming passion for the theatre and her performance to live life on her own terms and conditions:

No matter what, nobody can take away the dances you've already had ... I want more dances. Dances that nobody can take away from me. Oh! This van is too small! It can't take my dancing. Your cinema is too small for me. My life is big. I am BIG and GENEROUS! Only the theatre deserves me! (59)

Nazia is as bold as a male is expected to be. In her presence, even her husband, Suhel, seems small and submissive. It seems that the qualities of the genders are exchanged between them. Nazia behaves and acts manlier and Suhel more feminine. The shift in gender identity is seen through her stern nature. She seems to be feisty, self-assertive, dominant and self-absorbed diva, who wants to live life on her own terms and who does not want to compromise at any cost. She intends to resurrect her theatre company named Modern Indian Theatre to Post-Modern Indian Theatre by staging the modern version of the grand production of *AbhigyanShakuntalam*, renamed *SHAKU*. She plans to portray Shakuntala, the abandoned pregnant wife as a modern woman and Dushyanta as an impotent man, which suggests her strong desire to subvert the male hegemony and present an example of a

society free from patriarchal domination. However, the sponsor wants Nazia to stage the original version. She rejects the proposal straightforwardly:

Nazia: He doesn't want a modern version? ... No, I don't want to do the original. He can take it or leave it ... Okay! And tell him his Shiraz tastes like a mix of vinegar and cow piss anyway! (84)

The depiction of Nazia's life is depicted from the real-life incidents, experiences and artistic accomplishments of ZohraSehgal. Dattani has modelledNazia on Zohra, who has defied the expectations of the traditional patriarchal society and has made unconventional choices in her personal and professional life.

While portraying the shift in gender identity, Dattani has made an attempt to bring to the front the degradation of human values in the midst of violence during the Partition that witnessed the massacre of Hindus and Muslims. To put it more specifically, degradation of human values resulted in the brutal molestations, rapes and murders of uncountable women during the forced migration. The concepts like respect for the opposite gender and of opposite religion seem to have melted in the lustful satisfaction. The announcement of the partition makes the erstwhile peaceful Hindu and Muslim neighbours suddenly awaken to and realize their differences with horrific consequences. Nazia's decision to migrate to India with Suhel costs her too much. Her sister, Zarine, sacrifices herself for Nazia's life. She is brutally molested and murdered by the violent mob in the train. There exists only animal instinct and it seems that the demands of cultural values are nothing before physical hunger. Nazia recalls the whole frightening incident:

**Nazia**: She gave her burqa. She was always the one who was uncertain. She was always the one who was uncertain. She was always afraid of making a wrong decision! But now – she did not think twice! There was no doubt in her mind ... (130)

More than the primary events of the partition itself, this play explores the sexual exploitation of the displaced girls and women by men, irrespective of their religion and region. A gang of Hindu men sexually molests Nazia while Suhel watches on inert. This makes her feel betrayed, and sad and desolate. She feels more victimized when she gives birth to a child as a consequence of this gangrape. Similar incidents of violence against women symbolize the vulnerabilities of the women whose bodies are used as battlegrounds by men for taking revenge and preserving their fragile and false male egos. Menon and Bhasin in their book *Border and Boundaries* rightfully assert:

Sexual violence – against women – now charged with a symbolic meaning that serves as an indicator of the place that women's sexuality occupies in all-male patriarchal arrangement of gender relations between and within religious or ethnic communities...The most predictable form of violence experienced by women, as women, is when the women of one community are sexually assaulted by the men of other, in an overt assertion of their identity and simultaneous humiliation of the other by "dishonouring" their women. (41)

Dattani also has given the details of heart-wrenching incident of violence against Zarine and Nazia, through Nazia's words:

Nazia: The butchers were on her and all the others ...We crossed the border after bribing someone ...I was still wearing that piece of black cloth. But we were in another country, with a different set of demons... They came at me. They pushed me down behind the bushes. Five or six or seven or eight of them. I don't know. They tore at my clothes and at my flesh. All I could think of is why isn't Suhel saving me? These are his peoples! I stopped looking at those eyes, so much anger and hatred! Hell bent on humiliating me. I stared back with hatred too, but they hurt me even more till – I stopped looking into their eyes ...The train arrived from across the border. Filled with bodies

...I recognized Zarine. Only just then she was killed by her own people. (131-132)

Dattani has mingled the scene from the play Shakuntala between Nazia and Suhel as Shakuntala and Dushyant onstage and offstage. Dattani truthfully mirrors the deep agony of Nazia and the dismantled love/marital relationship between the two. Nazia's soulful rendition of Shakuntala – her feelings of empathy with Shakuntala's suffering – prefigures the fate of the protagonist as well as that of Nazia.

Nazia insists on staging a subversive retelling of *AbhigyanShakuntalam* with a different perspective. Her perspective is that to present sturdy Shakuntala and an impotent Dushyant, since this was what she had felt like after her horrific experiences during the partition and later on during her loveless marriage. Nazia decides to look forward in life with strength and self-will and never peep into the reprehensible past. She commits to not following the stereotypical boundaries of the male dominated society and to create her won world free of the patriarchal boundaries of the male dominated society and to create her own world free of the patriarchal set of norms, those partial sets of feminine norms which assign a woman the role of an obedient and subservient wife and selfless nurtures a mother, and who passively and silently endures all cruelties. Therefore, in order to free and unburden herself from the memories of her sinister past, she abandons her husband and declines to be the mother of an unwanted child. Then she unveils the truth about ruby's parentage which turns out to be a horrific revelation for Ruby:

Nazia: You were born ...You were my flesh, wounded, humiliated. I didn't cry when you came out. I was relieved – that the tapeworms infesting my belly, left by those pigs that ate at my flesh, were out of my body ...I could not hold you ...not because I hated you, but because I hated myself ...even today when I look at you ...it comes back. I tried really hard to forget. I tried. And I will keep trying. Help me. Just leave me alone! (134-135)

Nazia's zeal to create a world of her won by denying to act in restricted roles, both literally and metaphorically, effectively unveils her true powerful self and of other women like her. Further, adaptation and reinterpretation of *Shakuntala* as *Shaku* can be seen an endeavor to make women aware of and caution against internalizing the retrogressive patriarchal beliefs concerning the feminine which are meant to subordinate or marginalize the women in every sphere of life – political, economic and cultural.

GayatriSpivak in *Can the Subaltern Speak?* analyses the question of female subaltern, when she describes woman as doubly marginalized subjects in colonial/postcolonial discourses:

Within the effaced itinerary of the subaltern subject the track of sexual difference is doubly affected ... it is rather, that, both as object of colonialist historiography and as subject of insurgency, the ideological construction of gender keeps the male dominate, if, in the context of colonial production, the subaltern has no history and cannot speak, the female as female is more deeply in shadow. (Spivak:29)

Spivak quotes female subaltern as "doubly effected" due to the 'otherness' of postcolonial literature. Similarly, Nazia in *Where I Leave My Purdah?* is a bold and assertive woman who superficially ignores her personal relationships in a ruthless way and stands firmly for her vocation. She is an assertive postcolonial woman who almost singly handedly attempts to revive the postpartition theatre but beneath the façade is the vulnerable Nazia who is haunted by the demons of her past – her forced motherhood which is a result of rape and the unfortunate demise of her younger sister Zarine. Nazia refuses to accept Ruby as her daughter:

...I could not look at you, without all that coming back! You were my flesh, wounded,

humiliated. I didn't cry when you came at. I was relieved that the tapeworms infesting my belly left by those pigs who ate at my flesh, were out of my body ... Not because I hated you, but because I hated myself. Even today when I look at you ... it comes back. (134-135)

The male hegemony subtly comes alive when Nazia reminiscences about Suhel's attitude. Suhel is so obsessed with the aura of motherhood that he thinks if Nazia holds the baby everything will be alright. Adrienne Rich comments:

Though motherhood is the experience of women, the institution of motherhood is under male control and the physical situation of becoming a mother is disciplined by males. This glorious motherhood imposed on women conditions her entire life. (Rich, 45)

Other women in the play too undergo different turmoil. Zarine loses her life in the aftermath of post-partition bloodshed and Ruby suffers due to her troubled legacy. Dattani's women suffer as traditional beings and at the same time emerge as emphatic postcolonial women. The chasm between the two categories of woman presents the rift between colonial consciousness and postcolonial compulsion. The postcolonial dichotomy comes alive and Dattani hints at the plight of women, torn between being and becoming.

Mahesh Dattani has persistently presented women characters as full of vigour, passion, and authority. They are shown to be engaged in a battle against the society. The society pressurizes them to conform to the traditional roles of women. Dattani's women characters endeavor ceaselessly to break the orthodox shackles of the society.

Globalization and liberalization have greatly influenced mankind in the modern times. The prominent being the creation of the sense of equality. These two movements have made the women to walk out of her home and work shoulder to shoulder with men in order to meet the financial needs of the domestic life. In case of a woman there seems to be a great shift in her traditionally assigned roles. Man also seems to have changed his outlook towards his relationship with woman. Shift in gender role is a bilateral process, which Dattani has brilliantly exposed through his recent plays chosen for study.

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# A SURVEY – IMPACT AND CHALLENGES OF SOCIAL MEDIA MARKETING

#### **Om Gadekar**

#### **ABSTRACT:**

This study aims to examine the influence of social media marketing on both purchase intention and brand loyalty. The results indicate that social media marketing has a positive effect on both purchase intention and brand loyalty, with brand loyalty being affected by purchase intention. This study sheds light on the implications of social media marketing for marketing management and future research.

**KEYWORDS:** Related to the study include brand development, impulse, customer engagement, standard deviation, privacy, ethical issues, and brand loyalty.

#### **INTRODUCTION:**

In the current technical era, almost everyone has a social media account and spends a significant portion of their day browsing social media. Companies must find creative ways to reach their target audience and increase their profits, including utilizing social media, which is easily accessible through mobile devices. By using social media as part of their marketing efforts, companies not only sell products but also develop brand loyalty through building one-to-one relationships with their customers.

#### **OBJECTIVE:**

The purpose of this study is to gain a deeper understanding of the role of social media in marketing and its impact on businesses. This paper aims to investigate how companies use social media to promote their products and services and increase their profits, as well as to discuss the challenges associated with social media marketing.

#### **METHODOLOGY:**

The study used a survey method and randomly distributed a questionnaire with 15 questions to 100 females with a 95% response rate

#### **DISCUSSION:**

Before the arrival of social media, marketers had complete control over every marketing message that reached the public. Over time, various modes of communication have developed and changed day-to-day life. In the 21st century, social media has become the standard method of communication, allowing us to express our beliefs, ideas, and opinions in a completely new way. Social media is made up of websites and applications that allow users to create and share content or participate in social networking. It plays a dual role in the promotion mix, enabling companies to communicate with their customers and vice versa. Social media is an internet-based tool that allows individuals or companies to share, create, or exchange information, career interests, and pictures or videos with virtual communities and networks.

Social media has made connectivity so simple that even if people are not physically close to each other, they can still be connected and easily express their opinions and encourage others to do the same. It also allows businesses to gather, record, analyze, and utilize customer data and feedback for better targeting of online audiences and customization of their messages.

The main objectives of a company or organization are to engage customers, protect the company's reputation, provide customers with high-quality products and services, and meet customer

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needs. Social media marketing has made it possible for companies to easily, effectively, and instantly reach targetedconsumers. There are many benefits to social media, including enhancing brand activity, increasing traffic, partnering with influencers, competitive analysis, and validating brand authority and loyalty.

The advantages of social media marketing, such as cost-effectiveness, social interaction, interactivity, targeted market opportunities, and customer services, encourage organizations to adopt a proactive approach to succeed in social media marketing. However, there are also drawbacks to this marketing strategy, including time-consuming efforts, trademark and copyright disputes, trust and security issues, and the potential for negative feedback from customers.

Social media platforms that support marketing efforts include blogs, microblogging sites like Twitter, social networking sites like Facebook, podcasts, and photo and video sharing sites like YouTube and Flickr. The aim of social media marketing is to enhance customer engagement and loyalty, raise brand awareness, and grow the social media community. Companies can evaluate the success of their social media efforts by looking at statistics such as the number of subscribers, followers, growth of the audience base, and their presence in comparison to their competitors, both offline and online.

Questions	N	Min	Max	Mean	Standard Deviation
Women turn to social media to gather information.	100	1	6	4.1331	0.155865
Social media has been successful in giving women a voice and more power.	100	2	6	4.2506	0.654765
A lot of women find social media appealing and user-friendly.	100	3	6	4.4016	0.684755
A large number of women spend their leisure time on social media platforms.	100	4	6	4.3068	0.725475
Women are drawn to the idea of shopping through social media.	100	1	6	4.4169	0.873646
Shopping from the comfort of their own home brings women a sense of satisfaction.	100	2	6	4.0009	0.365875
Women enjoy purchasing personal items on social media.	100	4	6	4.2587	0.987655
Shopping through social media enhances women's sense of fulfillment.	100	1	6	4.5236	0.357469
The quality of the website is important to women.	100	2	6	4.5	0.574549
Women are more likely to shop more if the website is easy to use.	100	1	6	4.2058	0.025458

A study was conducted with a focus on females and how social media influences their impulsive buying habits. The study utilized a quantitative approach, using a questionnaire that was distributed to 100 female participants. The study considered various factors that contribute to impulsive buying, including hedonic, website quality, trust, situational variables, and variety seeking.

The results showed that social media marketing can greatly increase the level of impulsive behavior in purchasing. The various features offered by social media, such as commenting, reviewing, feedback, and rating, assist customers in making purchasing decisions. This, in turn, encourages females to make impulsive purchases.

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Additionally, the study found that the variable "variety seeking" was the most influential, as it involves presenting multiple options, brands, or trademarks for a particular product, leading to customers switching brands and reducing brand loyalty.

The study also highlights the importance of online companies engaging with customers through social media platforms to encourage social shopping and impulse buying. Socializing through these platforms leads to customers making purchases without much thought.

#### **Challenge of Social Media Marketing:**

Economic Downfall: The economic crisis has negatively impacted social network marketing, leading to a decrease in advertising spending and future projections.

Ethics: There are ethical concerns in the use of social networking sites, specifically with regards to user privacy and aggressive data collection by businesses.

Third Party Advertisement Platforms: Social networking sites legally share user data with third-party advertisers, leading to custom-tailored ad campaigns and potential violations of user privacy for the purpose of increasing profit margins.

### **CONCLUSION:**

Online world has a significant impact on modern marketing by allowing marketers to communicate with customers in a faster and more efficient manner. This study provides guidance for international brands in evaluating the use of social media marketing strategies to promote their products and brand. These results suggest that social media marketing is now a crucial tool for marketing managers in reaching the growing younger consumer demographic.

Even though individuals from various backgrounds may not possess bank accounts, they do own social network accounts. This makes social networks powerful tools for businesses to improve their brand recognition, create brand awareness, and reduce advertising expenses during tough economic times. Companies have the chance to increase public knowledge and engage with communities, and also keep searching for other advertising methods on social platforms like incorporating mobile devices into their marketing approach. However, businesses must be mindful of ethical concerns like violating user privacy, intrusive advertising, and spamming, in addition to potential legal and data mining problems. It is crucial for businesses to have a well-planned e-commerce strategy, since social networks are not as advanced in e-commerce transactions. Protecting user privacy and securing personal information has become a critical objective in today's society, especially with the growing popularity of social networking sites. Hence, businesses should not overlook the opportunities presented by these sites and work towards expanding their customer base

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