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## New Interdisciplinary National Research Journal

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An Interdisciplinary Journal for  
**Arts,**  
**Social Science,**  
**Management &**  
**Science**

# New Interdisciplinary National Research Journal

An Interdisciplinary Journal for Arts, Social Science, Management and Science

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## Editorial

New Interdisciplinary National Research Journal is the invention of Pandit Jawaharlal Nehru Study Centre, Shri.Shivaji College of Arts, Commerce and Science, Akola ( M.S.) India. The college was established in 1963 and is being run by the noted educational institute of Central India i.e. Shri. Shivaji Education Society, Amravati. Since, the inception in 1963, the college strode on the path of progress. Initially, it was a single faculty college, but now it has become a multy faculty college besides imparting education from graduation to Ph.D. The college was given the status 'College with Potential for Excellence' by the UGC, New Delhi in 2011. The college was Re-accredited with 'A' Grade with CGPA 3.11 ( very good ) by NAAC Bangalore in 2010. The faculty members and the research students of the college are instrumental in research and they need a platform to publish their research work. The necessity is the mother of invention which enabled us to bring forth this New Interdisciplinary National Research Journal.

It was a matter of an immense pleasure for us to launch this New Interdisciplinary National Research Journal and bring forth the first issue of the journal in September 2012. And now after a tremendous success of issue 1<sup>st</sup> of Vol. II, a successful issue 2<sup>nd</sup> of Vol. II and issue 1<sup>st</sup> of Vol. III, is all set to be published. This journal comprises a collection of research articles by various scholars from India and is peer reviewed by eminent personalities in the related subjects.

New Interdisciplinary National Research Journal will not only fulfill our wish but will give it a global approach. The aim of NINRJ is to make familiar the scholars with the current national and international scenario. Through this journal we intend to offer solution to the various education related problems by inviting the research papers and opinion of thinkers, scholars, academicians and learned people. NINRJ is a platform for interaction of the scholars of arts, social science, management and science. We wish to play an inspirational role for student community and boost them to do research by publishing their articles. A flow of an innovative thought regarding the higher education should be made known to one another and a discussion should take place as regards an Indian Education System with this intention NINRJ is being published. We hope this journal will fulfill the contributor's desire. We welcome our reviewers' suggestions and criticism which will be helpful to us in improving this journal.

Date : 21<sup>st</sup> March 2014

**Dr. Jiwan H. Pawar**  
Chief Editor  
NINRJ

## Some emerging facets of Article 21 of Constitution of India relating to Self-employed Workers

**Prof. Shrinaag Arun Panchbhai**

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### **Introduction of self-employed workers: -**

The category of self-employed workers encompassed all people who have to earn their livelihood without being a regular worker or having a salaried job. These people have been referred to by various names: 'unprotected', 'unorganised', 'informal', 'marginal', 'unregulated', 'peripheral', 'residual', etc. such negative terms give them an inferior and insignificant position in the economy. The fact, on the other hand, is that they are in the centre of the economy and contribute a great deal to it. To give them positive status, dignity and recognition, we could call them self-employed workers.

Broadly speaking there are three categories of self-employed workers:

- Small scale vendors, small traders and hawkers, selling household goods, vegetable, fruit, fish, etc.,
- Home-based producers, such as weavers, potters, beedi makers, milk producers, garment stitches, processors of agricultural produce and handcraft producers.
- Labourers selling their services or their labour, including agricultural labourers, construction workers, contract labourers, domestic workers, hand-cart pullers, head loaders, dhobis, cooks cleaners and other providers of services.

The list of trades and services is long: the example of self-employed workers is numerous. But these illustrations describe the plight of vast number of economically active workers who are the invisible workers of the nation, and also of the world. They rarely own capital or tools of production. They have no

direct link with organised industry and services. They have no access to modern technology or facilities. All they possess are skills and knowledge of their trade and their physical labour. They constitute the majority of the population in the category that can be described as self-employed workers, to whom no labour legislation extends. There is no guaranteed social security to them, and as such they differ from organised workers.

However, as self-employed workers are also human beings and as they are citizens of India, they can enjoy the benefits of the fundamental rights of the Constitution of India. Though there is no expressed provision in the Constitution for these self-employed workers but the interpretation of Article 21 have imbibe hopes in these workers. Let us therefore discuss article 21 of constitution of India.

**Nature and scope of Article 21 of Constitution of India:** -Article 21 of Constitution of India provides that no person shall be deprived of his life or personal liberty except according to the procedure established by law.

Article 21 guarantees to all persons, citizens or non-citizens, the right to life and personal liberty. The Supreme Court in *Vidya Vermav. Shiv Narain*, (AIR 1956 SC 108), has made it clear that Article 21 only applies to the deprivation of life and personal liberty by the state, and thus a person whose right to life or personal liberty is infringed by a private individual is required to seek his remedy under ordinary law. However, Hon'ble Supreme Court of India has widened the scope of Article 21 in *Maneka Gandhi v.*

*Union of India*, (AIR 1978 SC 597), and created new dimensions and constitutional safeguards. These new dimensions have emerged, to achieve the goals and objectives which are laid down in the preamble of our constitution. Therefore for better understanding of different facets of article 21 of constitution of India, we should first, assess the preamble of our constitution.

**Assessment of Preamble of the Constitution:** In *Golak Nath v. State of Punjab*, (AIR 1967 SC 1643), the court held that, the Preamble to an act set out the main objectives which the legislation is intended to achieve. It contains in a nutshell the ideals and aspirations of the act. Preamble is Key to open the minds of the maker of the act and the mischief which they intended to redress. Preamble is very useful to understand the intention of the makers of the act and general purpose behind the provisions of the act. The Preamble to the Constitution lays down the goals of politico-socio-economic democracy for the Citizens of India. In *Keshvanand Bharti v. State of Kerala*, (AIR 1973 SC 1461), it was held that the Preamble emphasises that India should be socialist secular democratic republic. The preamble further states that the people of India have given the Constitution to themselves to secure to all its citizen justice- social, economic and political; liberty of thought, expression, belief, faith and worship; equality of status and of opportunity, and fraternity assuring the dignity of the individual. The three concepts – Liberty, Equality and Justice constitute a trinity; one cannot be divorced from another. The Preamble to the Constitution indicates the type of government which the Constitution is intended to establish and the rights and freedom which the Constitution is intended to provide to the citizens. The Preamble of Indian Constitution makes it clear that the people of India have adopted and given to themselves the Constitution. It indicates that the ultimate source for the validity of and the sanction behind the Constitution is the will of the people. In short

reading through the Preamble, one can see the purpose that it serves, namely, the declaration of the source of Constitution, a statement of its objectives and the date of its adoption.

In *Bhim Singh v. Union of India*, (AIR 1981 SC 234), the Supreme Court held that, the Preamble is very useful in the interpretation of the Constitution. In case the word used in a particular statute is capable of being both the narrow and the liberal interpretation and a doubt arises as to whether the narrow or the more liberal interpretation should be adopted, the court may look into the object and policy of the statute as recited in the preamble.

In *Keshavanand Bharti v. State of Kerala*, Chief Justice Sikri held that the Constitution should be read and interpreted in the light of grand and noble vision expressed in their Preamble. It is part of basic structure of the Constitution and hence no legislature in India can transgress it. Even an amendment of the Constitution offending a basic structure of the Constitution is ultra vires.

In *Excel Wear v. Union of India*, (AIR 1979 SC 25), Hon'ble Supreme Court held that, after the addition of the word 'Socialist' it had become more clear that the goal of Indian policy is socialism and may enable the courts to lean more and more in favour of nationalisation and state ownership of an industry.

In the case of *D S Nakara v. Union of India*, (AIR 1983 SC 130), the Supreme Court has observed that the basic frame-work of socialism is to provide a decent standard of life to the working people and especially provide security from cradle to grave. On economic side the word socialist envisages economic equality and equitable distribution of income as provided in Article 39(b) and 39(c).

Further the Constitution makers rightly perceived that mere political democracy would be meaningless in a country of the poor millions without economic justice. The ideals stated in the Preamble are reinforced through the Directive Principles of the State Policy which spell out in greater detail the goal of



economic democracy, the socio-economic content of political freedom, the concept of the welfare state. The Directive Principles thus supplement the Preamble to the Constitution.

With such interpretation by our Hon'ble Supreme Court of the preamble of the constitution and after the judgement of *Maneka Gandhi V Union of India*, some new principles have evolved specially relating to the workers, which are equally applicable to the self-employed workers as well. It is therefore necessary to assess various facets of article 21 of constitution of India relating to self-employed workers.

**Assessment of Article 21 of Constitution of India relating to self-employed workers: -** In *Maneka Gandhi's case*, the Court held that the right to live is not merely confined to physical existence but it includes within its ambit the right to live with human dignity.

Elaborating the same view the Court in *Francis Coralie v. Union Territory of Delhi*, (AIR 1981 SC 746), said that, the right to live is not restricted to mere animal existence. It means something more than just physical survival. The right to 'live' is not confined to the protection of any faculty or limb through which life is enjoyed or the soul communicates with the outside world but it also includes 'the right to live with human dignity' and all that goes along with it, namely, the bare necessities of life such as, adequate nutrition, clothing and shelter and facilities for reading, writing and expressing ourselves in diverse forms, freely moving about and mixing and mingling with fellow human beings.

In *P Rathinam v. Union of India*, (1994) 3 SCC 394, the Supreme Court has defined life as: - "The right to live with human dignity and the same does not connote continued drudgery. It takes within its fold some of the fine graces of civilisation which makes life worth living and that the expanded concept of life would mean the tradition, culture and heritage of the person concerned."

The Supreme Court in *Peoples Union for Democratic Rights v. Union of India*, (AIR 1982 SC 1473), held that non-payment of minimum wages to the workers employed in various Asiad Projects in Delhi was a denial to them of their right to live with basic human dignity and violative of Art 21 of the Constitution. Bhagwati, J. (as he then was) speaking for the majority held that "the right and benefits conferred on the workmen employed in various works were entitled to human dignity and if the workmen are deprived of any of these rights and benefits, that would clearly be a violation of Art. 21" he held that it was the duty of various states authorities to implement the various provisions of different labour laws and failure on their part constituted violation of the fundamental rights of workers "to live with human dignity."

Thus we can say that court has widely interpreted the word 'life' and widened the scope of Article 21 in *Maneka Gandhi's case*. Thereafter, the court has read so many rights as part and parcel of Article 21 of Constitution of India. Some of the rights which are related to self-employed workers are as follows:

**(1) Right to livelihood:**

To begin with right to livelihood, the Supreme Court took the view that the right to life in Article 21 would not include livelihood. In *Re Sant Ram*, (AIR 1960 SC 932), a case which arose before *Maneka Gandhi's case*, the Supreme Court ruled that the right to livelihood would not fall within the expression life in Article 21. The court said curtly: "the argument that the word life in Article 21 of the constitution includes livelihood has only to be stated to be rejected. The question of livelihood has not in terms been dealt it by Article 21." The right to livelihood would be included in the freedoms enumerated in Article 19, or even in Article 16, in a limited sense. But the language of Article 21 "cannot be prised into aid of the argument that the word life in Article 21 includes livelihood also." The Supreme Court

reiterated this proposition in several cases in the post Maneka era also. Thus in *A.V.Nachane v. Union of India*, (AIR 1982 SC 1126), the court reiterated the same proposition without much argument. Again the court adopted the **Sant Ram** view in *BegullaBapiRaju v. State of Andhra Pradesh*, (AIR 1983 SC 1073), without any elaboration.

In *Delhi Development Horticulture Employees Union v. Delhi Administration*, (AIR 1992 SC 789), the Supreme Court has held that our country has, so far not found it feasible to incorporate the right to livelihood as a fundamental right because the country has no capacity to guarantee it.

But then, the view of the court underwent a change. With the defining of the word life in Article 21 in a broad and expansive manner, the court in *Board of Trustees of the port of Bombay v. Dilip Kumar R. Nadkarni*, (AIR 1983 SC 109), came to hold that, 'the right to life' guaranteed by Article 21 includes the right to livelihood.

In *Olga Tellis v. Bombay Municipal Corporation*, (AIR 1986 SC 180), popularly known as the 'pavement dwellers' case the court said:

"It does not mean merely that life cannot be extinguished or taken away as, for example, by the imposition and execution of death sentence, except according to procedure established by law. That is, but, one aspect to the right of life. An equally important facet of that right is the right to livelihood because no person can live without the means of livelihood. If the right to livelihood is not treated as part of constitutional right to life, the easiest way of depriving a person of his right to life would be to deprive him of his means of livelihood. In view of the fact that Art 39(a) and 41 require the state to secure to the citizen an adequate means of livelihood and the right to work, it would be sheer pedantry to exclude the right to livelihood from the content of the right to life." The Supreme Court further held that however it

may be curtailed or curbed by following the just and fair procedure established by law.

Emphasizing upon the close relationship between 'life' and 'livelihood', the court stated, "That, which alone makes it possible to live, leave aside what make life liveable, must be deemed to be an integral component of the right to life. Deprive a person of his right to livelihood and you shall have deprived him of his right to life." Referring to the Directive Principles of the State Policy, e.g., Article 39(a), 37, 41, the court has pointed out that if these directive principles obligate the state to secure to the citizens an adequate means of livelihood and the right to work, "it would be sheer pedantry to exclude the right to livelihood from the content of right to life."

However, in *Sodan Singh v. Delhi Municipal Corporation*, (AIR 1989 SC 1988), the supreme court held that while hawkers have a fundamental right under article 19 (1) (g) to carry on trade or business of their choice, they have no right to do so at a particular place. They cannot be permitted to carry on their trade on every road in the city. If the road is not wide enough to conveniently accommodate traffic on it, no hawking may be permitted at all, or may be permitted once a week, say on Sunday, when the rush considerably thins out. Footpath, streets or roads are public property and are intended to several general public and are not meant for private use.

In *D.T.C. v. D.T.C. Mazdoor Congress*, (AIR 1991 SC 101), Sawant J has explained the position thus:

"The right to life includes right to livelihood. The right to livelihood therefore cannot hang on to the fancies of individuals in authority. The employment is not a bounty from them nor can its survival beat their mercy. Income is the foundation of many fundamental rights and when work is the sole source of income, the right to works becomes as much fundamental. Fundamental rights can ill-afford to be consigned to the limbo of undefined premises and uncertain

applications. That will be a mockery of them.”

In *D.K. Yadav v. J.M.A. Industries*, (1993) 3 SCC 259, Supreme Court has held that the right to life guaranteed by Article 21 includes right to means of livelihood and therefore rule of procedure for deprivation of the right must be just, fair and reasonable.

**(2) Right to live with human dignity free from exploitation:**

The ambit of the expression right to life has been extended by the Supreme Court in *Bandhua Mukti Morcha v. Union of India* (AIR 1984 SC 802), In this case Supreme Court held that, right to life should be taken to mean right to live with human dignity free from exploitation. The court has linked Article 23 and 21 in the context of bonded labour and observed: “it is the fundamental right of everyone in this country, assured under the interpretation given to Article 21 ..... To live with human dignity, free from exploitation.” Where legislation has already been enacted investing the right of the workmen to live with human dignity, with concrete reality and content, “the state can certainly be obligated to ensure observance of such legislation for inaction on the part of the state in securing implementation of such legislation would amount to denial of the right to live with human dignity enshrined in Article 21.”

In *Neeraja Chaudhari v. State of M.P.* (AIR 1984 SC 1099), Bhagwati, J. held that under the Bonded Labour System (Abolition) Act, 1976, it is not enough merely to identify and release bonded labourers but it is more important that they must be rehabilitated because without rehabilitation they would be driven to poverty, helplessness and despair thus into serfdom once again. This is plainest requirement of Art 21 that the bonded labourers must be identified and released and suitably rehabilitated. The act has been enacted pursuant to the Directive Principles of State Policy with a view to ensure basic human dignity to the bonded labourers and any failure of action on the part of the state of

implementing the provision of the legislation would be the clearest violations of the Constitution.

**(3) Right to social security:**

In *Calcutta Electricity Supply Corporation v. Subhas Chandra Bose*, (AIR 1992 SC 573), the

Supreme Court held that the right to life includes the right to social security.

In *Regional Directors ESI Corporation v. Francis De Costa*, (1993) Supp. 4 SCC 100, Supreme Court held that the security against the sickness and disablement is included within the right to life under Article 21.

In *L.I.C. of India v. Consumer Education and Research Centre*, (AIR 1995 SC 1811), the Supreme Court has made it clear that right to life under Article 21 has a wider meaning including right to livelihood, better standard of living, hygienic conditions in the work place and leisure. In this case the court has held that right to health and medical care to protect to life of his health and vigour while in service or post retirement is a fundamental right of a worker under Article 21 read with Article 39(a), 41, 43, 48A and all related articles and fundamental human rights to make the life of the workman meaningful and purposeful with dignity of person. The right to health of the worker is an integral fact of meaningful right to life, to have not only a meaningful existence but also robust health and rigour without which the worker would live a life of misery. Lack of health denudes him of his livelihood. Compelling economic necessity to work in an industry exposed to health hazards due to indigence to bread winning for him and his dependents should not be at the cost of the health and vigour of the workman. In this case the court has made it clear that the defence of the sovereign immunity is not available where the fundamental rights are sought to be enforced.

**(4) Right to health and medical care:**

In *Parmanand Katara v. Union of India*, (AIR 1989 SC 2039), the Supreme Court held that, it is now well established that right to life and

personal liberty guaranteed by Article 21 includes right to health and medical care. Supreme court has made it clear that it is the professional duties of all the doctors, whether government or private, to extend medical aid to the injured person so as to preserve his life without waiting the legal formalities to be complied with the police under criminal procedure code. The court has made it clear that no law or state action can interfere to delay the discharge of this duty of the members of the medical profession. The obligation being total, the procedural laws, whether statutory or otherwise, which interfere with the discharge of this duty cannot be sustained.

In *Consumer Education and Research Centre v. Union of India*, (AIR 1995 SC 922), the Supreme Court has held that right to health and medical aid is essential for making the right of the workman meaningful. It is included in the right to life and personal liberty guaranteed by Article 21. The court has held that the central government and the state governments and the industry (whether public or private) must take all such action which will promote health, strength and vigour of the workman.

In *Paschim Bang KhetMajdoorSamiti v. State of West Bengal*, (AIR 1996 SC 2426), the Supreme Court has held that denial of medical aid by the government's hospital to an injured person on the ground that the beds are not available amounts to violation of Article 21. The court further held that, it is Constitutional obligation of the state to provide adequate medical services to the people. This Constitutional obligation cannot be avoided by the state on the ground of financial constraints. The failure of the government hospitals to provide timely emergency medical treatment to person in need will amount to violation of the right to life and personal liberty guaranteed by Article 21. In this case the state was directed to pay compensation to the petitioner.

In the case of *State of Punjab v. Mohinder Singh Chawla*, (AIR 1997 SC 1225), the

Supreme Court has held that the right to life under Article 21 includes right to health and it is Constitutional obligation of the government to provide the health facilities. If the government servant has suffered an ailment which requires the treatment at a specialised approved hospital and on reference whereat the government servant had undergone such treatment therein, it is the duty of the state to bear the expenditure incurred by the servant. Expenditure, thus incurred requires to be reimbursed by the state to the employees. Having had the Constitutional obligation to bear the expenses for the government servant, while in the service or after retirement from service, as per the policy of the government, the government is required to fulfil the Constitutional obligation.

In this case, the state employee had heart ailment which required replacement of two valves in the heart. Since the facility of the treatment was not available in the state hospital of Punjab, permission was given by the director, with the approval of medical board, to get the treatment outside the state. The employee was send for and had treatment in the AIIMS, at New Delhi. The employee submitted his medical bill for reimbursement. While granting reimbursement for the actual expenses incurred, the government rejected his bill for room rent paid to the hospital. The court held that the government is liable to pay the room rent also. If the government employee's rights are so protected by the Supreme Court, question arises who is responsible for the proper treatment and health of the self-employed workers?

In *Kirloskar Brothers v. Employees State Insurance Corporation*, (1996) 2 SCC 682, the Supreme Court has made it clear that every workman is guaranteed the right to life which includes right to health. Thus, right to health is the fundamental right of the workman. This right is available not only against the state and its instrumentalities but also against the private industries.

**(5) Right to social justice and economic empowerment:**

In *Apparel Export Promotion Council v. A. K. Chopra*, (AIR 1999 SC 625), the court has made it clear that in cases involving violation of human rights, the court, forever remains alive to the international instruments and the conventions and apply the same to the given case when there is no inconsistency between the international norms and the domestic laws occupying the field.

In *Ashok Kumar Gupta v. State of U.P.*, (1999) 5 SCC 201, it was held that Article 21 includes right to social justice and economic empowerment.

By reading Article 21 along with the Preamble of Indian Constitution and several directive principles, the Supreme Court has ruled that social justice, right to economic justice, right to economic equality, economic empowerment of the weaker sections of the society constitute fundamental rights. The aim of social justice is to attend substantial degree of social, economic and political equality. Social justice and equality are complementary to each other.

#### **(6) Right to employment:**

It is unfortunate that Right to work has not yet been recognised as a fundamental right. In *Secretary, State of Karnataka v. Uma Devi (3)*, (AIR 2006 SC 1806), the argument of infringement of Article 21, relying on an expansive interpretation of Article 21 i.e. the right of employment was not accepted by the Supreme Court and the reason for that was amongst others, that the employees accepted the employment on their own volition and with eyes open as to the nature of their employment. The court also rejected the argument that the right to life under Article 21 would include right of employment at the present point of time.

Thus it is quite clear from the above discussion that, Supreme Court has widened the scope of Article 21. The March of Article 21 still continues. The frontiers of Article 21 are still expanding and its new dimensions are still being explored by the courts. It is quite

possible that, in course of time, the courts may possibly be able to imply some more rights for the people out of Art.21 because the concept of a 'dignified life' guaranteed by Art.21 seems to be inexhaustible in range and scope. It is left to the ingenuity of the courts to explore this concept to the extent they can in the Indian social context. All this evolved principles under Article 21 are equally applicable to self-employed workers also.

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#### **Legal software:-**

- Equitas
- Legal Pundit
- Manupatra

## Financial Trends in Banking Sector of India

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*This research aim is to study the association between Profit and Deposits, Investments and Advances in Banking Sector of India. This paper is based on secondary data. Secondary data used for this analysis is taken from Annual Report of Reserve Bank of India 2013. Correlation, ANOVA and Regression is used for statistical analysis using SPSS software. Findings of the study revealed that only in Public Sector Banks in India deposits, investments and advances are significantly adding anything to prediction.*

### 1.0 Introduction:

Service Sector in India today accounts for more than half of India's GDP. Services or the "tertiary sector" of the economy covers a wide gamut of activities like trading, banking and finance, infotainment, real estate, transportation, security, management and technical consultancy among several others. Banking sector has a dominant role in Indian Economy. In India Banking sector is divided into SBI and its associates Banks Group, Nationalised Banks, Public Banks, Old and New Private Banks and Foreign Banks.

The Reserve Bank of India released the statutory Report on Trend and Progress of Banking in India 2012-13. This Report presents the performance and salient policy measures relating to the banking sector during 2012-13.

Performance of the bank is major by Profit, deposits, investment and advances. This depends on the performance and efficiency of employee. Employee plays major role in any business. Banks are distributed in SBI, Public, Private and Foreign sectors. Each sector has its own strategy to run business. This research aim is to study the association between Profit, deposits, investment and advances in Banking Sector in India.

### 2.0 Review of literature:

Review of literature has significant importance in any research work. Possibility of repetition of study can be eliminated by literature review. Also another dimension can be selected for the study. The literature review helps researcher to remove limitations of existing work.

**Ram Mohan TT(2003)**, in his paper 'Long run performance of public and private sector bank stocks' Vol 37, has made an attempt to compare the three categories of banks- Public, Private and Foreign-using Physical quantities of inputs and outputs, and comparing the revenue maximization efficiency of banks during 1992-2000. The findings show that PSBs performed significantly better than private sector banks but not differently from foreign banks.

**Alamelu and Chidambaram** emphasized the profitability aspect in commercial banks. In this paper, the scholar analyzed and compared the performance of public and private sector bank on profitability angle. It was found that all the private sector banks have been registered both high profits and high rate of growth. Better customer service, technology, innovative products, good marketing strategies, proper monitoring of advances, regional orientation are some of factors responsible for the success of private sector banks in India. The analysis indicates that, the private sector banks in India, have made remarkable progress after the financial reforms in comparison to the public sector banks.

**B.Satish Kumar (2008)**, in his article on an evaluation of the financial performance of Indian private sector banks wrote Private sector banks play an important role in development of Indian economy. After liberalization the banking industry underwent major changes. The economic reforms totally

have changed the banking sector. RBI permitted new banks to be started in the private sector as per the recommendation of Narashiman committee. The Indian banking industry was dominated by public sector banks. But now the situations have changed new generation banks with used of technology and professional management has gained a reasonable position in the banking industry.

**Vradi, Vijay, Mauluri, Nagarjuna (2006)**, in his study on Measurement of efficiency of bank in India concluded that in modern world performance of banking is more important to stable the economy in order to see the efficiency of Indian banks we have see the fore indicators i.e. profitability, productivity, assets, quality and financial management for all banks includes public sector, private sector banks in India for the period 2000 and 1999 to 2002-2003. For measuring efficiency of banks we have adopted development envelopment analysis and found that public sectors banks are more efficient then other banks in India.

In all the above review of literature various review of made by various researchers, authors have made evaluation of the performance of banks the earlier studies differed from one another in the selection of period, selection of banks, selection of indicators and selection of statistical tools and techniques. In contrast, the present study focuses its attention on the association between Profit and Deposits, investments and Advances in Banking sector In India.

### 3.0 Objectives of the Study:

The Objectives of the proposed study are,

1. To Find out the association between profit and deposits in Banking Sector in India.
2. To Find out the association between profit and investments in Banking Sector in India.
3. To Find out the association between profit and advances in Banking Sector in India.

### 4.0 Research Questions:

- 1: Is there any association between profit and deposits in Banking Sector in India ?
- 2: Is there any association between profit and investment in Banking Sector in India ?
- 3: Is there is any the association between profit and advances in Banking Sector in India?

### 5.0 Research Methodology:

The data for this study is taken from the official website of Reserve Bank of India. The data of SBI and its Associates Banks, Nationalized Banks, Public Sector Banks, Old and New Private Sector Banks, Foreign Sector Banks is used in this study. For statistical analysis Correlation, ANOVA and Regression is used.

### 6.0 Hypothesis:

H<sub>0</sub>1: There is no significant association between profit and deposits in Banking Sector in India

H<sub>0</sub>2: There is no significant association between profit and investments in Banking Sector in India

H<sub>0</sub>3: There is no significant association between profit and advances in Banking Sector in India

### 7.0 Data Analysis:

For statistical analysis Correlation, ANOVA and Regression is used.

## Regression

**Table No. 1 Descriptive Statistics**

Group Of Banks		Mean	Std. Deviation	N
SBI AND ITS ASSOCIATES	Profit	107241.7478	42336.23754	9
	Deposits	9822074.6667	3960894.19658	9
	Investments	3313641.7778	931633.06761	9
	Advances	7616867.7778	3679921.62389	9
NATIONALISED BANKS	Profit	223949.0767	98770.04929	9
	Deposits	22880163.6667	11429503.92466	9
	Investments	7366346.7778	3182380.52870	9
	Advances	16620687.3333	8954711.63045	9

PUBLIC SECTOR BANKS	Profit	330022.8256	138548.94796	9
	Deposits	32702238.5556	15377255.70171	9
	Investments	10683536.6667	4086919.36242	9
	Advances	24236438.3333	12624291.53798	9
OLD PRIVATE SECTOR BANKS	Profit	23487.1622	14787.14186	9
	Deposits	2149272.3333	890289.02843	9
	Investments	755704.0000	322603.61940	9
	Advances	1469962.0000	692079.58504	9
NEW PRIVATE SECTOR BANKS	Profit	107598.1756	70922.87897	9
	Deposits	5742355.8889	2641370.79220	9
	Investments	2632364.2222	1300685.38802	9
	Advances	4732702.5556	2341143.46987	9
PRIVATE SECTOR BANKS	Profit	131017.5378	85461.33327	9
	Deposits	7891628.1111	3519080.52258	9
	Investments	3388068.3333	1616797.64833	9
	Advances	6202647.6667	3027243.77978	9
FOREIGN BANKS	Profit	63471.7678	30709.08080	9
	Deposits	1993278.8889	701890.28865	9
	Investments	1277020.2222	658274.67613	9
	Advances	1642261.8889	601790.13268	9
Total Banks	Profit	525003.0460	250166.84695	9
	Deposits	42589722.1111	19540607.80675	9
	Investments	15349723.1111	6328977.95534	9
	Advances	32083178.2222	16224140.35600	9

**Table No. 2 Correlations**

Group Of Banks		Profit	Deposits	Investments	Advances	
SBI AND ITS ASSOCIATES	Pearson Correlation	Profit	1.000	.986	.965	.980
		Deposits	.986	1.000	.965	.997
		Investments	.965	.965	1.000	.942
		Advances	.980	.997	.942	1.000
	Sig. (1-tailed)	Profit	.	.000	.000	.000
		Deposits	.000	.	.000	.000
		Investments	.000	.000	.	.000
		Advances	.000	.000	.000	.
	N	Profit	9	9	9	9
		Deposits	9	9	9	9
		Investments	9	9	9	9
		Advances	9	9	9	9
	NATIONALISED BANKS	Pearson Correlation	Profit	1.000	.967	.947
Deposits			.967	1.000	.994	1.000
Investments			.947	.994	1.000	.992
Advances			.966	1.000	.992	1.000
Sig. (1-tailed)		Profit	.	.000	.000	.000
		Deposits	.000	.	.000	.000
		Investments	.000	.000	.	.000
		Advances	.000	.000	.000	.
N		Profit	9	9	9	9
		Deposits	9	9	9	9
		Investments	9	9	9	9
		Advances	9	9	9	9
PUBLIC SECTOR BANKS		Pearson Correlation	Profit	1.000	.985	.972
	Deposits		.985	1.000	.992	.999
	Investments		.972	.992	1.000	.988
	Advances		.981	.999	.988	1.000
	Sig. (1-tailed)	Profit	.	.000	.000	.000
		Deposits	.000	.	.000	.000
		Investments	.000	.000	.	.000
		Advances	.000	.000	.000	.
	N	Profit	9	9	9	9
		Deposits	9	9	9	9



		Investments	9	9	9	9
		Advances	9	9	9	9
OLD PRIVATE SECTOR BANKS	Pearson Correlation	Profit	1.000	.986	.974	.985
		Deposits	.986	1.000	.995	.998
		Investments	.974	.995	1.000	.989
		Advances	.985	.998	.989	1.000
	Sig. (1-tailed)	Profit	.	.000	.000	.000
		Deposits	.000	.	.000	.000
		Investments	.000	.000	.	.000
		Advances	.000	.000	.000	.
	N	Profit	9	9	9	9
		Deposits	9	9	9	9
		Investments	9	9	9	9
		Advances	9	9	9	9
NEW PRIVATE SECTOR BANKS	Pearson Correlation	Profit	1.000	.983	.994	.987
		Deposits	.983	1.000	.996	.999
		Investments	.994	.996	1.000	.997
		Advances	.987	.999	.997	1.000
	Sig. (1-tailed)	Profit	.	.000	.000	.000
		Deposits	.000	.	.000	.000
		Investments	.000	.000	.	.000
		Advances	.000	.000	.000	.
	N	Profit	9	9	9	9
		Deposits	9	9	9	9
		Investments	9	9	9	9
		Advances	9	9	9	9
PRIVATE SECTOR BANKS	Pearson Correlation	Profit	1.000	.992	.998	.994
		Deposits	.992	1.000	.997	1.000
		Investments	.998	.997	1.000	.998
		Advances	.994	1.000	.998	1.000
	Sig. (1-tailed)	Profit	.	.000	.000	.000
		Deposits	.000	.	.000	.000
		Investments	.000	.000	.	.000
		Advances	.000	.000	.000	.
	N	Profit	9	9	9	9
		Deposits	9	9	9	9
		Investments	9	9	9	9
		Advances	9	9	9	9
FOREIGN BANKS	Pearson Correlation	Profit	1.000	.915	.902	.973
		Deposits	.915	1.000	.979	.971
		Investments	.902	.979	1.000	.969
		Advances	.973	.971	.969	1.000
	Sig. (1-tailed)	Profit	.	.000	.000	.000
		Deposits	.000	.	.000	.000
		Investments	.000	.000	.	.000
		Advances	.000	.000	.000	.
	N	Profit	9	9	9	9
		Deposits	9	9	9	9
		Investments	9	9	9	9
		Advances	9	9	9	9
Total Banks	Pearson Correlation	Profit	1.000	.998	.990	.997
		Deposits	.998	1.000	.995	.999
		Investments	.990	.995	1.000	.993
		Advances	.997	.999	.993	1.000
	Sig. (1-tailed)	Profit	.	.000	.000	.000
		Deposits	.000	.	.000	.000
		Investments	.000	.000	.	.000
		Advances	.000	.000	.000	.
	N	Profit	9	9	9	9
		Deposits	9	9	9	9
		Investments	9	9	9	9
		Advances	9	9	9	9

From above table no. 2 of Correlations in SBI & Its Associate Banks, Nationalized Banks, Public Sector Banks the strongest correlation with profit is deposits, then the variable investments & advances are also strongly correlated with profit.

In Private Sector banks the strongest correlation with profit is investment, and then the variable deposits & advances are also strongly correlated with profit.

In Foreign banks the strongest correlation with profit is advances, then the variable investment & advances are also strongly correlated with profit. All three of these correlations are positive, meaning that the value of variable trends to go up. Knowing that these variables are strongly associated with profit and might predict that they would be statistically significant predictor variables in the regression model.

**Table No. 3 Model Summary**

Group Of Banks	Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
SBI AND ITS ASSOCIATES	1	.988 <sup>a</sup>	.976	.962	8246.60342
NATIONALISED BANKS	1	.987 <sup>a</sup>	.974	.959	20088.11837
PUBLIC SECTOR BANKS	1	.997 <sup>a</sup>	.994	.991	13383.51330
OLD PRIVATE SECTOR BANKS	1	.993 <sup>a</sup>	.986	.978	2214.68967
NEW PRIVATE SECTOR BANKS	1	.996 <sup>a</sup>	.993	.988	7707.09770
PRIVATE SECTOR BANKS	1	.999 <sup>a</sup>	.998	.996	5261.24210
FOREIGN BANKS	1	.986 <sup>a</sup>	.973	.957	6402.67818
Total Banks	1	.998 <sup>a</sup>	.996	.994	19372.67677

a. Predictors: (Constant), Advances, Investments, Deposits

**Table No. 4 ANOVA<sup>a</sup>**

Group Of Banks	Model		Sum of Squares	df	Mean Square	F	Sig.
SBI AND ITS ASSOCIATES	1	Regression	13998823733.685	3	4666274577.895	68.615	.000 <sup>b</sup>
		Residual	340032339.756	5	68006467.951		
		Total	14338856073.441	8			
NATIONALISED BANKS	1	Regression	76026518588.791	3	25342172862.930	62.801	.000 <sup>b</sup>
		Residual	2017662498.055	5	403532499.611		
		Total	78044181086.847	8			
PUBLIC SECTOR BANKS	1	Regression	152670895709.437	3	50890298569.812	284.115	.000 <sup>b</sup>
		Residual	895592141.181	5	179118428.236		
		Total	153566487850.619	8			
OLD PRIVATE SECTOR BANKS	1	Regression	1724752264.419	3	574917421.473	117.214	.000 <sup>b</sup>
		Residual	24524251.584	5	4904850.317		
		Total	1749276516.003	8			
NEW PRIVATE SECTOR BANKS	1	Regression	39943441315.108	3	13314480438.369	224.152	.000 <sup>b</sup>
		Residual	296996774.640	5	59399354.928		
		Total	40240438089.748	8			
PRIVATE SECTOR BANKS	1	Regression	58290712531.430	3	19430237510.477	701.942	.000 <sup>b</sup>
		Residual	138403341.991	5	27680668.398		
		Total	58429115873.421	8			
FOREIGN BANKS	1	Regression	7339409708.519	3	2446469902.840	59.678	.000 <sup>b</sup>
		Residual	204971439.316	5	40994287.863		
		Total	7544381147.835	8			
Total Banks	1	Regression	498791107466.591	3	166263702488.864	443.015	.000 <sup>b</sup>
		Residual	1876503026.800	5	375300605.360		
		Total	500667610493.391	8			

a. Dependent Variable: Profit b. Predictors: (Constant), Advances, Investments, Deposits

**Table No. 5 Coefficients<sup>a</sup>**

Group Of Banks	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		
		B	Std. Error	Beta			Lower Bound	Upper Bound	
SBI AND ITS ASSOCIATES	1	(Constant)	-3464.780	16120.645		-.215	.838	-44904.217	37974.656
		Deposits	-.002	.023	-.179	-.085	.936	-.060	.056
		Investments	.019	.024	.411	.781	.470	-.043	.080
		Advances	.009	.019	.771	.462	.663	-.040	.058
NATIONALISED BANKS	1	(Constant)	28721.718	36675.705		.783	.469	-65556.182	122999.619
		Deposits	.071	.028	8.230	2.530	.053	-.001	.143
		Investments	-.067	.025	-2.161	-	<b>.044</b>	-.132	-.003
		Advances	-.056	.030	-5.116	-	.121	-.134	.021
PUBLIC SECTOR BANKS	1	(Constant)	-7374.634	27346.845		-.270	.798	-77671.938	62922.669
		Deposits	.072	.014	7.967	5.133	<b>.004</b>	.036	.108
		Investments	-.052	.013	-1.544	-	<b>.010</b>	-.086	-.019
		Advances	-.060	.014	-5.455	-	<b>.007</b>	-.095	-.024
OLD PRIVATE SECTOR BANKS	1	(Constant)	-	8838.307		-	<b>.027</b>	-50072.850	-4633.667
		Deposits	.111	.047	6.664	2.340	.066	-.011	.232
		Investments	-.116	.052	-2.529	-	.074	-.249	.017
		Advances	-.068	.039	-3.166	-	.143	-.168	.032
NEW PRIVATE SECTOR BANKS	1	(Constant)	-	13089.693		-	.132	-57204.395	10091.856
		Deposits	-.028	.028	-1.027	-.978	.373	-.100	.045
		Investments	.087	.032	1.595	2.708	<b>.042</b>	.004	.170
		Advances	.013	.042	.422	.304	.773	-.095	.121
PRIVATE SECTOR BANKS	1	(Constant)	-	13578.009		-	.064	-67082.226	2724.542
		Deposits	-.024	.018	-1.002	-	.240	-.071	.023
		Investments	.070	.019	1.329	3.782	<b>.013</b>	.022	.118
		Advances	.019	.025	.670	.747	.489	-.046	.084
FOREIGN BANKS	1	(Constant)	-	12038.194		-	.058	-60393.902	1496.424
		Deposits	-.006	.018	-.134	-.331	.754	-.051	.040
		Investments	-.026	.018	-.564	-	.207	-.073	.020
		Advances	.084	.017	1.649	4.973	<b>.004</b>	.041	.128
Total Banks	1	(Constant)	-	38908.905		-	.736	-	86124.828
		Deposits	.022	.012	1.693	1.797	.132	-.009	.053
		Investments	-.014	.012	-.351	-	.309	-.045	.018
		Advances	-.005	.012	-.347	-.450	.672	-.036	.025

a. Dependent Variable: Profit

From above tables as with the simple regression, we look to the p-value of the F-test to see if the overall model is significant. With the p-value of zero to the three decimal places, the model is statistically significant. The R-squared for total banks is 0.994, meaning that approximately of 99.4% of the variability of profit is accounted for by the variables in the model. In this case, the adjusted R-squared indicates that about 99.4% of the variability of profit is accounted

for by the model, even after taking into account the number of predictor variables in the model. The coefficients for each of the variables indicates the amount of change one could expect in profit given a unit change in the value of that variable, given that all the variable in the model are held constant.

In this analysis, for total bank deposit has the largest beta coefficients 1.693 and advances has smallest Beta -0.347. Thus, a one standard deviation increase in deposit

leads to 1.693 standard deviation increase in predicted profit, with the other variables held constant. And, a one standard deviation increase in advances, in turn, leads to a 0.347 standard deviation decreases in profit with other variables in the model held constant.

The ANOVA tables shows that  $F=443.015$  and is significant for total banks. This indicates that the combination of the predictors significantly predict profit.

One of the most important tables is the coefficients table. It indicates the standardized beta coefficients, which are interpreted similarly to correlation coefficients. The t value and the Sig opposite each independent variable indicates whether that variable is significantly contributing to the equation for predicting profit from the whole set of predictors. Thus deposit, investment and advances are variable that are significantly adding anything to the prediction only in Public Sector banks in India.

**Conclusion:**

Banking sector has a dominant role in Indian Economy. In India Banking sector is divided into SBI and its associates Banks Group, Nationalised Banks, Public Banks, Old and New Private Banks and Foreign Banks.

Findings of the study revealed that only in Public Sector Banks in India deposits,

investments and advances are significantly adding anything to prediction.

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## **Socio - Economic Problems of Women Entrepreneurs (A Study with Special Reference to Akola City)**

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### **Abstract :**

The new thrust given to the process of economic development of the country by the new dynamic leadership has created an all-round enthusiasm and the new slogan of "March towards the twenty-first century" has gained popularity. But in this new enthusiasm a very vital sector of the society which can contribute substantially towards the economic development of the country is not given enough attention – women entrepreneurs. Life is not a bed of roses for a woman, as there are a plethora of problems day in and day out in the life. Women, everywhere, face all the difficulties, which the men face, whether it is a natural or man-made calamity. Though women are no less than men, they need special consideration and assistance, as they have to face some attitudinal problems and shoulder responsibility of home and children. For women the problems and threats are doubled due to this.

The basic problem or difficulty of a woman entrepreneur is that she is a woman – this pertains to her responsibility towards family, society and work. The need of the hour is to provide an opportunity in a conducive atmosphere free from gender differences. The need for awareness motivation to be an active member of the society and courage to correct the prejudices, flaws and bias of male counterparts are great challenges today. These study focuses on the socio- economic problems of Women Entrepreneurs of Akola city and also the factors which motivate her to do Entrepreneurship.

### **Introduction :**

It is rightly understood that the health of a nation would be the result of the state of health of its women. Health of women, it may be said, is the direct result of the status of women in the household as well as the community and nation.

By enabling women to become entrepreneurs and participate fully and more effectively in a wider range of economic and especially industrial activities, it is possible not only to improve their position in society but also to make greater progress towards overall economic and social development objectives such as increased economic growth, improved productivity, improved distribution of income, reduction in poverty and above all in reduction of unemployment.

Women entrepreneurs have been making a significant impact in all segments of the economy. They have made their mark in business for the following reasons :

- 1) They want new challenges and opportunities for self-fulfillment.
- 2) They want to prove their mettle in innovative and competitive jobs.
- 3) They want to change to control the balance between their family responsibilities and their business lives.

### **Research Objectives :**

- 1) To study the socio-economic background of women entrepreneurs in Akola.
- 2) To analyse the motivational factors behind women entrepreneurship.
- 3) To analyse the major strengths and weaknesses of women entrepreneurs.
- 4) To analyse the degree of work-home role conflict women entrepreneurs face and its effect on entrepreneurial performance.

## Methodology :

### Primary Information :

The primary information was collected by taking interviews of 100 women who have entered into different line of activities such as beauty parlors, tuition classes, saree business, fall piko, embroidery, boutique, computer institute, classes of soft toys, frames, cooking, play group school, agencies of cosmetics, kirana stores, various masala shop, health club centre, readymade garments, textile designing, knitting, jewellery design, car driving institute etc.

### Secondary Information :

The secondary information is collected through books, journals etc.

### Sample :

The sample comprised of 100 females belonged to the different age groups. These women are working in different areas in various fields.

### Discussion and analysis:

Data Interpretation and Analysis of interviews are as follows. They have been represented by statistically through charts.

#### 1) Age of Women Entrepreneurs:-

No.	Particulars	No. of Women	% of Women
1	21-30	25	25%
2	31-40	35	35%
3	41-50	30	30%
4	51-above	10	10%
	<b>Total ...</b>	<b>100</b>	<b>100%</b>

According to the above mentioned statistics 35% i.e. majority of women belong to the 31-40 age group. 30% women belong to 41-50 age group. 25% women belong to 21-30 age group. 10% women belong to 51-above. This shows that women are becoming conscious with age and experience.

#### 2) Religion of Women Entrepreneurs:-

No.	Particulars	No. of Women	% of Women
1	Punjabi & Sindhi	35	35%
2	Maharashtrian	30	30%
3	Marwadi	15	15%
4	Gujrati	20	20%
	<b>Total ...</b>	<b>100</b>	<b>100%</b>

The above mentioned statistics show that majority i.e. 35% women are Punjabi and Sindhi, 30% women are Maharashtrian, 15% women are Marwadi and 20% women are Gujrati. This shows that Punjabi & Sindhi Communities ladies prefer to work in house compare to going outside for government job, because they don't like slavery.

#### 3) Marital Status of Women Entrepreneurs

No.	Particulars	No. of Women	% of Women
1	Unmarried	25	25%
2	Married	60	60%
3	Widow	10	10%
4	Divorcee	05	5%
	<b>Total ...</b>	<b>100</b>	<b>100%</b>

The above mentioned data show that 60% i.e. majority of women are married, 25% women are unmarried, 10% women are widows and 5% women are divorcees. This shows that married women want to establish their own self identity in life.

#### 4) Family Structure of Women Entrepreneurs :-

No.	Particulars	No. of Women	% of Women
1	Joint	35	35%
2	Nuclear	65	65%
	<b>Total ...</b>	<b>100</b>	<b>100%</b>

The above mentioned data show that 65% women are against joint family structure and 35% women are in favour of joint family

system. By this research it is proved that very less ladies were motivated by their family members to establish the enterprise.

#### 5) Number of Family Members of Women Entrepreneurs:-

No.	Particulars	No. of Women	% of Women
1	1-3	25	25%
2	4-5	40	40%
3	6-8	25	25%
4	8-above	10	10%
	<b>Total ...</b>	<b>100</b>	<b>100%</b>

The above mentioned data show that 40% i.e. majority of women entrepreneurs have their family members ranging between 4-5 category and therefore do not have much problem in managing the home as well as the work. 25% women have their family members in 6-8 category 25% women have their family members in the 1-3 category and 10% have their family members in the 8-above category.

#### 6) General Education of Women Entrepreneurs:-

No.	Particulars	No. of Women	% of Women
1	Less than matric	5	5%
2	Matriculation	15	15%
3	Intermediate	10	10%
4	Graduate	45	45%
5	Post Graduate	25	25%
	<b>Total ...</b>	<b>100</b>	<b>100%</b>

The above mentioned data show that 45% women are graduates, 25% women are post graduates, 15% women are matriculated, 10% women are intermediates and 5% women are below matriculation. This means good percentages of women entrepreneurs are well-educated.

#### 7) Technical Education of Women Entrepreneurs:-

No.	Particulars	No. of Women	% of Women
1	Nil	60	60%
2	Certificate	15	15%
3	Diploma	25	25%
	<b>Total ...</b>	<b>100</b>	<b>100%</b>

The above mentioned data show that 60% women have no technical education. It is not that women do not have skills or capacity but they are not properly trained or initiated in craftsmanship because it is taken as a taboo. They were not allowed to function independently.

#### 8) Motivators in Starting the Enterprise:-

No.	Particulars	No. of Women	% of Women
1	Husband	45	45%
2	Family Members	10	10%
3	Friends	10	10%
4	Self Motivation	35	35%
	<b>Total ...</b>	<b>100</b>	<b>100%</b>

The above mentioned data show that 45% i.e. majority women were motivated by their husband. Motivation is a critical factor that leads one towards entrepreneurship. Women entrepreneurs' skills should be sharpened as they live in a competitive world.

#### 9) Reasons for Starting the Enterprise:-

No.	Particulars	No. of Women	% of Women
1	Use of Technical skills	15	15%
2	Financial help	65	65%
3	Leisure time on hand	10	10%
4	Inherited property	04	4%
5	Trend	06	6%
	<b>Total ...</b>	<b>100</b>	<b>100%</b>

The above mentioned data show that 65% i.e. majority women started business for financial help. Responsibility thrust, due to death or incapacitation of a near relation, tax benefit for self and for relations were the main push factors.

**10) Annual Income of Women Entrepreneurs:-**

No.	Particulars	No. of Women	% of Women
1	less than 50,000	15	15%
2	50,000 - 1,50,000	20	20%
3	1,50,000 - 2,50,000	40	40%
4	2,50,000 - 4,00,000	20	20%
5	4,00,000 - above	05	5%
	<b>Total ...</b>	<b>100</b>	<b>100%</b>

The above mentioned data show that 40% i.e. majority of women are in 1,50,000 - 2,50,000. This shows that women are no longer fully dependant on men and can earn their own living.

**11) Profit of Women Entrepreneurs:-**

No.	Particulars	No. of Women	% of Women
1	less than 50,000	15	15%
2	50,000 - 1,00,000	40	40%
3	1,00,000 - 2,00,000	30	30%
4	2,00,000 - 3,00,000	11	11%
5	3,00,000 - above	04	04%
	<b>Total ...</b>	<b>100</b>	<b>100%</b>

The above mentioned statistics show that 40% i.e. majority women earn profit between 50,000 – 1,00,000. They are giving

good financial support to their families and became successful in their businesses.

**12) Investment of Women Entrepreneurs Savings:-**

No.	Particulars	No. of Women	% of Women
1	Bank / B.C.	30	30%
2	L.I.C.	15	15%
3	Reinvestment in business	45	45%
4	Gold	10	10%
	<b>Total ...</b>	<b>100</b>	<b>100%</b>

The above mentioned statistics show that 45% i.e. majority. Women are reinvesting in business to get the fruits out of in the long run and given flourishment to their business. This shows that women have the capacity to store the money and use it in the event of time.

**13) Sources of Finance for Starting the Enterprise :-**

No.	Particulars	No. of Women	% of Women
1	Personal savings	45	45%
2	Sale of property	05	5%
3	Loan from bank	35	35%
4	Family members	15	15%
	<b>Total ...</b>	<b>100</b>	<b>100%</b>

According to the above mentioned statistics, 45% women have invested their personal savings for starting the enterprise. 35% women got loan from banks under the scheme of 15% women got financial help from their family DIC members and 5% women sold their property to start the business. This shows that majority women collect money instead of spending it all at once.



**14) Home-work Conflict of Women Entrepreneurs:-**

No.	Particulars	No. of Women	% of Women
1	No. of problems	10	10%
2	Some time problems	35	35%
3	Many time problems	55	55%
	<b>Total ...</b>	<b>100</b>	<b>100%</b>

According to the above mentioned statistics, 55% i.e. majority of women are suffering domestic conflict. The fact however cannot be denied that women have to play a dual role as a housewife and also as an income-earner. This gives rise to role conflict in many women.

**15) Problems faced by Women Entrepreneurs in managing their business:-**

No.	Particulars	No. of Women	% of Women
1	No. problems as such	25	25%
2	Problem at times	30	30%
3	Problem many a times	45	45%
	<b>Total ...</b>	<b>100</b>	<b>100%</b>

According to the above mentioned statistics, the total number of 45% i.e. majority of women is suffered problems many times by their staff, labour, technical; transportation problem and domestic conflict also affect them.

**Findings:**

The sample of 100 women entrepreneurs was taken who belonged to the different age groups. These women are

working in different areas in various fields. The research results are as follows :-

1) 35% of the majority women entrepreneurs belong to the 31-40 age groups, this shows that women are becoming conscious with age and experience.

2) 35% of the majority women entrepreneurs are from Punjabi and Sindhi community. These women give preferences to do businesses in house instead of going outside for job.

3) 60% of the majority women entrepreneurs are married, this shows that married women want to establish their own self-identity in life.

4) 65% of the majority women entrepreneurs are against joint family because many women simply don't have the support of elders.

5) 40% of the majority women entrepreneurs have their family members ranging between 4-5 categories therefore do not have much problem in managing the home as well as the work.

6) 45% of the majority women entrepreneurs are graduates, these means a good percentage of women entrepreneurs are well educated.

7) 60% of the majority women entrepreneurs have no technical education because it is taken as a taboo. They were not allowed to function independently.

8) 45% of the majority women entrepreneurs were motivated by their husband. Women entrepreneurs' skills should be sharpened as they live in a competitive world.

9) 65% of the majority women entrepreneurs started business for financial help. It is proved that responsibility thrust is the main push factor of earnings.

10) 40% of the majority women entrepreneurs are in 1,50,000-2,50,000. This shows that women are no longer fully dependent on men and can earn their own living.

11) 40% of the majority women entrepreneurs earn profit between 50,000-1,00,000. They are giving good financial support to their families and successful in their business.

12) 45% of the majority women are reinvesting in their business to get the fruits out of in the long run and give flourishment to their businesses.

13) 45% of the majority women entrepreneurs have invested their personal savings for starting the enterprise. This shows that majority women collect money instead of spending it at once.

14) 55% of the majority women entrepreneurs are suffering domestic conflict. The fact however cannot be denied that women have to pay a dual role as a housewife and also as an income earner. This gives rise to role conflict in many women.

15) 45% of the majority women entrepreneurs suffer problems many times due to their staff, labour, technical; transportation problem and domestic conflict also affect them.

The need of the hour is to provide an opportunity in a conducive atmosphere free

from gender differences. The need for awareness motivation to be an active member of the society and courage to correct the prejudices, flaws and bias of male counterparts are great challenges today.

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## A Study of Dairy Entrepreneurship Development Scheme

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### Abstract

A Government of India started various schemes for the development of agriculture sector and allied. Dairy Venture Capital Fund and Dairy Entrepreneurship Development Scheme are the part of such activity. People are getting various benefits of these schemes. In the process Government make evolution of these schemes. All these schemes implemented through banks by NABARD and Government of India.

**Keywords:** Bank, Dairy, Capital, Entrepreneurship, Development

### Introduction:

Government of India tried to develop the economy of India. Development of agriculture sector and allied is the part of that strategy. For the development purpose Government arranged the funds and Dairy Entrepreneurship Development schemes started by state for the rural and urban development. These schemes implemented by Government through banks. Government also make evolution of these schemes and get update position. The detail of these schemes are discussed here.

A midterm evaluation of the scheme made certain recommendations to accelerate the pace of implementation of the scheme. Taking into account the recommendations of the evaluation study and the representations received from various quarters including the farmers, State Governments and banks it has been decided by Department of Animal Husbandry Dairying and Fisheries, GOI to change mode of implementation from Interest Free Loan (IFL) to capital subsidy, revise the unit costs, include some new components and also change the name to "Dairy Entrepreneurship Development Scheme (DEDG)".

The revised scheme has come into operations with effect from 1<sup>st</sup> September, 2010. Budget provision for the scheme during 2010-11 is Rs. 32.40 corer (including Rs. 4.18 corer for NE region and releases made under erstwhile Dairy Venture Capital Fund Scheme (DVCF). Proposals sanctioned and disbursed by the banks on or after 1<sup>st</sup> September, 2010 will be covered under the revised scheme i.e. scheme DEDS only. Proposals will be considered on first come first serve basis subject to availability of funds.

Claims in respect of which IFL is already sanctioned and released by NABARD under DVCF scheme will not be reopened.

Proposals which were sanctioned by the banks on or before 31<sup>st</sup> August, 2010 but not submitted to concerned Regional Office of NABARD after revalidating the section disbursement of first installment of the loan.

All the proposals pending with Regional Office shall be returned to the concerned banks. They may revalidate the sanction and submit to NABARD after disbursement of 1<sup>st</sup> installment of the loan. Such proposal also shall be considered on first come first serve basis subject to availability of funds.

Bank shall continue to remit the refunds if any and repayments received under the DVCF on proportionate basis to NABARD till the loan amount is liquidated.

Banks may continue to claim interest subsidy in respect of regular accounts under DVCF on an annual basis till the repayment period is over.

### Research Methodology:

Survey method of research is used. The secondary data collected through books and reports of Government of Maharashtra and Central Bank.

### Object:

To understand the nature of the scheme.

**Discussion:**

**Table No. 1 : Details of Scheme**

1 . Dairy Venture Capital Fund Dairy Entrepreneurship Development Scheme	Interest Free Loan- 50% of the outlay . Capital Subsidy 25% of the outlay(33.33% for SC & ST Entrepreneurship)
2. Dairy Venture Capital Fund Dairy Entrepreneurship Development Scheme	50% of interest paid in case of regular accounts is reimbursed. No interest subsidy.
3. Dairy Venture Capital Fund Dairy Entrepreneurship Development Scheme	Restriction on financing of Milch animals. Milch animals financing not permitted in Operation Flood areas. No such restrictions i.e. Milch animals financed even in Operation Flood areas also are eligible.
4. Dairy Venture Capital Fund Dairy Entrepreneurship Development Scheme	----- The following components are included: a. Vermicompost with Milch animal unit. b. Heifer calf rearing. c. Dairy parlour.
5. Dairy Venture Capital Fund Dairy Entrepreneurship Development Scheme	Bank has to sanction the project and approach NABARD for sanction and release of Interest Free Loan. Bank loan and Interest Free Loan to be released simultaneously. Banks has to sanction and release the 1 <sup>st</sup> installment and then apply to NABARD for sanction and release of eligible subsidy.
6. Dairy Venture Capital Fund Dairy Entrepreneurship Development Scheme	Repayments received from the borrowers are to be remitted to NABARD on prorata basis. No repayment to NABARD. Back ended capital subsidy adjusted at the end.

(Source : Annual Credit Plan 2012-13 –Akola Dist, Central Bank of India, Mumbai)

The major changes that were brought in DEDS as compare to DVCF are given in above table.

**Table No. 2 : District Credit Plan (Amt. in Thousand)**

1.SBI	NO A/C	PU	AMT	10.CBI	NO A/C	PU	AMT
COWS	60	111	7680	COWS	116	124	19150
BUFFALOES	95	264	19956	BUFFALOS	1006	1478	97426
<b>2. SBH</b>				<b>11.UBI</b>			
COWS	7	6	2670	COWS	-	-	-

BUFFALOES	14	14	3769	BUFFALOS	96	96	10697
<b>3. BOB</b>				<b>12.PNB</b>			
COWS	21	21	1379	COWS	-	-	-
BUFFALOES	38	40	2079	BUFFALOS	19	22	3261
<b>4. ALLAH</b>				<b>13. UCO</b>			
COWS	-	-	-	COWS	2	2	136
BUFFALOES	4	4	350	BUFFALOS	10	8	2151
<b>5. BOI</b>				<b>14. SNDICA</b>			
COWS	-	-	-	COWS	-	-	-
BUFFALOES	1	3	184	BUFFALOS	20	20	12256
<b>6. BOM</b>				<b>15. OBC</b>			
COWS	78	257	11772	COWS	-	-	-
BUFFALOES	401	847	58697	BUFFALOS	30	30	1500
<b>7. CANARA</b>				<b>16. VKGB</b>			
COWS	-	-	-	COWS	85	463	15281
BUFFALOES	48	68	7156	BUFFALOS	252	1435	49817
<b>8. DENA</b>				<b>17. ADCCB</b>			
COWS	-	-	-	COWS	133	147	4309
BUFFALOES	6	18	660	BUFFALOS	251	343	29855
<b>9.INDIAN</b>							
COWS	-	-	-				
BUFFALOES	31	32	5347				

(Source: Annual Credit Plan 2012-13 –Akola Dist, Central Bank of India, Mumbai)

The above table shows that, under Dairy Venture Capital Funds and Dairy Entrepreneurship Development Scheme Government of India and NABARD distributed funds in rural and urban area through nationalized, cooperative and private banks for the development of animal husbandry and dairy development to the farmers in the year 2012-13.

**Conclusion:**

The Department of Animal Husbandry, Dairying and Fisheries, Ministry of Agriculture, Government of India, is the focal department for operating the scheme. The sanction and release of subsidy is subject to availability of funds and adherence of

instructions issued by various authorities and NABARD from time to time. The Animal Husbandry Department may also be approached for popularizing the scheme and mobilizing application from prospective promoters.

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## Contribution of The Micro, Medium and Small Enterprises (MSMEs) in Employment Generation

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### Introduction:

The present study deals with the micro, small & medium enterprises (MSMEs) and their contribution in employment generation in Indian context. MSMEs have been the backbone of Indian Economy for creating employment opportunities. MSMEs have been employing close to 40percent workforce and contributing 45percent in manufacturing output of India. MSMEs play important role in generating millions of job opportunities especially at low skill level. As per 4<sup>th</sup> All India Census of MSMEs, the number of enterprises (SMEs) is estimated to be 26 million and employment opportunities to 60 million persons is estimated through SMEs. The geographic distribution of MSMEs is also more even, this feature of MSMEs contributes toward even employment opportunities. The labour to capital ratio of MSMEs sector is much higher than large scale industries.

### Review of literature:

Organization for Economic Cooperation & Development's (OECD) case study of eight countries (France, Province of Quebec in Canada, Greece, Italy, Netherland, Spain, Sweden, and Germany) on "High Growth SMEs and Employment" has shown relation between SMEs and employment generation. This study carried out in two phase. For identifying high-growth firms and establishing their role in job creation and describing their differentiating characteristics, the first phase has been done. The second phase has determined the factors that affect firm growth and their contribution to job creation, based on surveys of high-growth firms. It also reviewed government action to enhance the potential contribution of high-growth firms to job creation and growth.

Lubina Zaidi(2013) highlighted the importance of MSMEs sector for employment generation in the paper "Problems affecting the growth of small and Medium Enterprises (SMEs) in India" the nurturing SMEs would have fruitful for employment generation.

"An Overview of SMEs in India and Tamilnadu" a chapter published on Shodhganga.inflibnet.ac.is used a regression model for inferring that the employment potential of SMEs shows a continuously increasing trend in the span of 10 years from 1999-2009.

The interview in Financial Express, Delhi dated 1<sup>st</sup> may 2009 of Ashima Bhat, head of CGIFG, HDFC expressed that the special thrust given to SMEs sector has been with the multiple objectives of employment generation, promoting entrepreneurship and to promote a more geographic dispersal of industries. The SME sector on the whole is a high contributor for employment generation.

### Objectives of Research Paper:

- 1) To study current scenario of employment generation through MSMEs.
- 2) To study the MSME's contribution in employment generation.
- 3) To forecast employment generation through MSMEs.
- 4) Research Methodology:

This research paper is based on secondary data published by the ministry of micro, medium and small enterprises of India. For research study purpose data of growth of SSI/MSMEs Sector and employment generation through the SSI/MSMEs units is collected from 1992-93 to 2011-2012 of 20

years. For testing of relation between Number of MSMEs units and Employment generation through MSMEs units Pearson's Correlation test is used. Regression analysis test is used for computation of contribution of Number of MSMEs in employment generation in India.

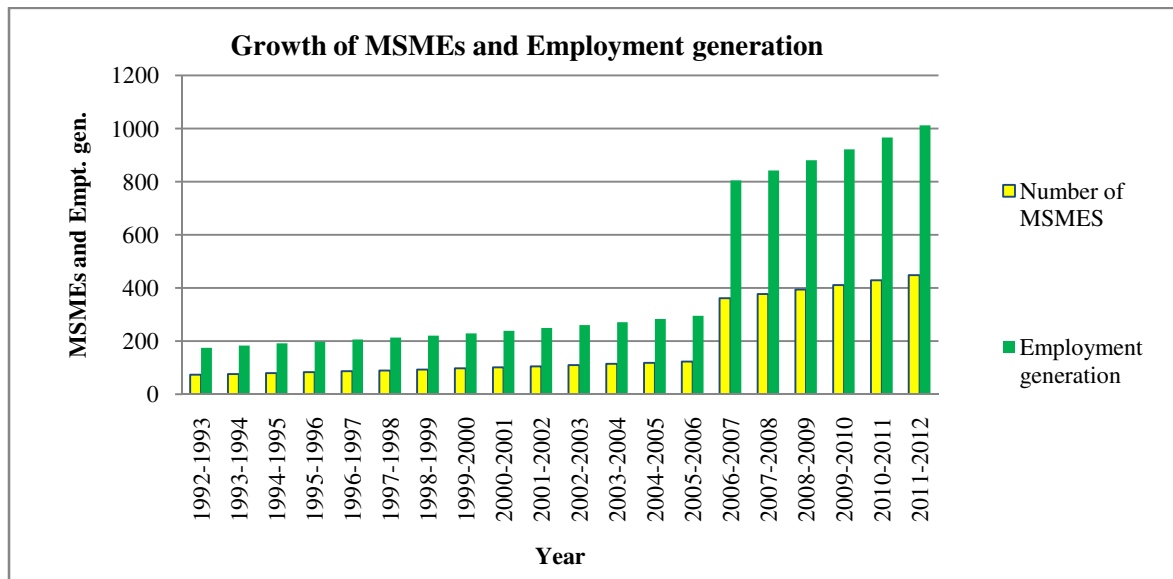
Table No.1 Growth of Number of MSMEs and Employment

Year	Number of MSMEs (in lakh)	Employment generation (in lakh)
1992-1993	73.51	174.84
1993-1994	76.49	182.64
1994-1995	79.60	191.40
1995-1996	82.84	197.93
1996-1997	86.21	205.86
1997-1998	89.71	213.16
1998-1999	93.36	220.55
1999-2000	97.15	229.10

Year	Number of MSMEs (in lakh)	Employment generation (in lakh)
2000-2001	101.10	238.73
2001-2002	105.21	249.33
2002-2003	109.49	260.21
2003-2004	113.95	271.42
2004-2005	118.59	282.57
2005-2006	123.42	294.91
2006-2007	361.76	805.23
2007-2008	377.37	842.23
2008-2009	393.70	881.14
2009-2010	410.82	922.19
2010-2011	428.77	965.69
2011-2012	447.73	1012.59

Source :-Annual report of Ministry of MSMEs 2006-07 and 2012-13 on [www.msme.gov.in](http://www.msme.gov.in)

Chart no.1



The table no.1 and chart no. 1 shows that there is growth in number of MSMEs and employment generation through MSMEs.

Table No. 2 State- wise distribution of Estimated Number of MSMES and Employment of MSME Sector

Sr. No	Name of State	Number of MSMES	Employment generation
1	Jammu and Kashmir	1.33	3.07
2	Himachal Pradesh	1.72	2.92
3	Punjab	10.14	18.31
4	Chandigarh	0.29	0.7
5	Uttarakhand	2.23	4.42
6	Haryana	5.2	12.23
7	Delhi	1.78	6.52
8	Rajasthan	9.68	18.42
9	Uttar Pradesh	24.21	59.3
10	Bihar	7.98	17.45
11	Sikkim	0.07	0.57
12	Arunachal Pradesh	0.25	0.88
13	Nagaland	0.18	1.17
14	Manipur	0.49	1.58
15	Mizoram	0.13	0.56
16	Tripura	0.28	0.76
17	Meghalaya	0.5	1.17

Sr. No	Name of State	Number of MSMES	Employment generation
18	Assam	2.34	6.58
19	West Bengal	21.23	58.53
20	Jharkhand	4.43	8.99
21	Odisha	9.97	23.67
22	Chhattisgarh	3.01	5.43
23	Madhya Pradesh	12.57	20.3
24	Gujarat	15.32	34.42
25	Daman & Diu	0.02	0.28
26	Dadar and Nagar Haveli	0.06	0.34
27	Maharashtra	15.32	35.61
28	Andhra Pradesh	15.36	38.98
29	Karnataka	12.49	30.48
30	Goa	0.59	1.2
31	Lakshadweep	0.01	0.05
32	Kerala	14.44	33.2
33	Tamil Nadu	20.55	53.16
34	Puducherry	0.14	0.46
35	Andaman and Nicobar Islands	0.07	0.23

Source- Annual Report 2012-2013 of MSMES Ministry of India

Chart No. 2

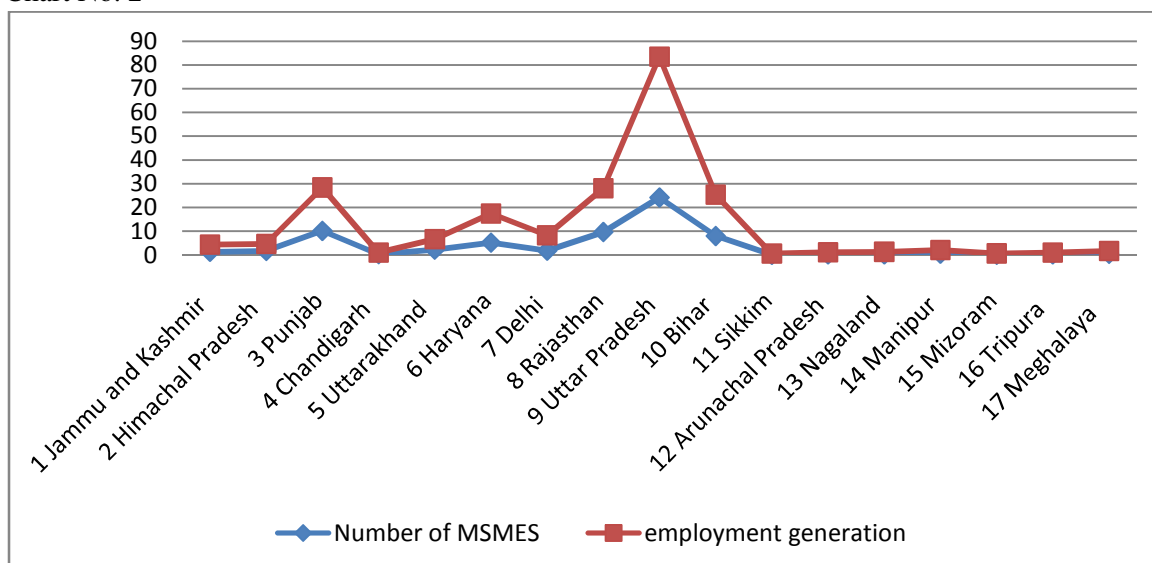




Chart No. 3

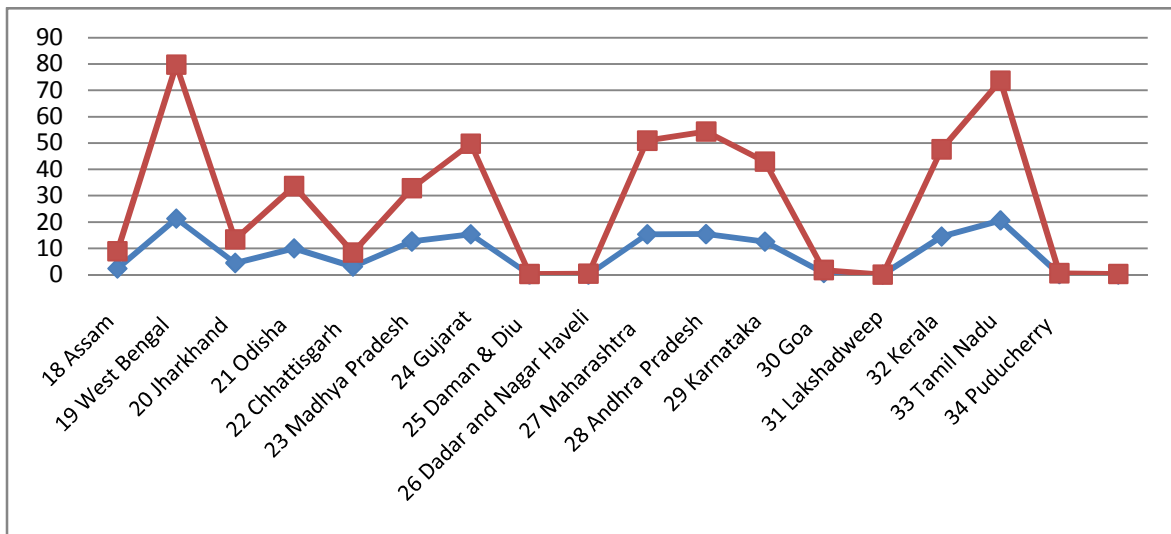


Table No. 2, Chart No.2 & 3 show that most states have estimated growth in employment through MSMEs. The median of employment is 5.43, which shows that Panjab, Assam, West Bengal, Jharkhand, Odisha, Madhya Pradesh, Gujarat, Maharashtra, Andhra Pradesh, Karnataka, Kerala, Tamilnadu, Hariyana. Delhi, Rajasthan, Bihar, Uttar

Pradesh states are above median average, Chattisgarh is equal to median & remainder states are below the median average.

Null Hypothesis and Alternative Hypothesis

A)  $H_0$  = There is no relation between Number of MSMEs and employment generation.

$H_1$  = There is relation between Number of MSMEs and employment generation.

Table No. 2: Correlation

		Number of MSMEs	Employment generation
Number of MSMEs	Pearson Correlation	1	1.000**
	Sig. (2-tailed)		.000
	N	20	20
Employment generation	Pearson Correlation	1.000**	1
	Sig. (2-tailed)	.000	
	N	20	20

\*\* . Correlation is significant at the 0.01 level (2-tailed).

The p-value in table shows that correlation between Number of MSMEs and Employment generation through MSMEs is perfect positive at 0.01 level.

Table No.3 Regression model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	1.000 <sup>a</sup>	1.000	1.000	4.31272

a. Predictors: (Constant), number of MSMEs

In the table no. 3 the calculated R Square indicates that the regression model is good fit for prediction i. e. 100 percent variation in employment generation is accounted by the number of MSMEs.

Table No. 4 ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1964217.999	1	1964217.999	105605.719	.000 <sup>b</sup>
	Residual	334.792	18	18.600		
	Total	1964552.791	19			

a. Dependent Variable: employment generation

b. Predictors: (Constant), Number of MSMES

In the table no.4 ANOVA test shows that F-value is significant i.e. regression equation is better than chance. The alpha value (.000) indicates the null hypothesis would reject that Number of MSMEs is not related to employment generation.

B)  $H_0$ = The regression equation slope is zero i. e.  $b=0$ .

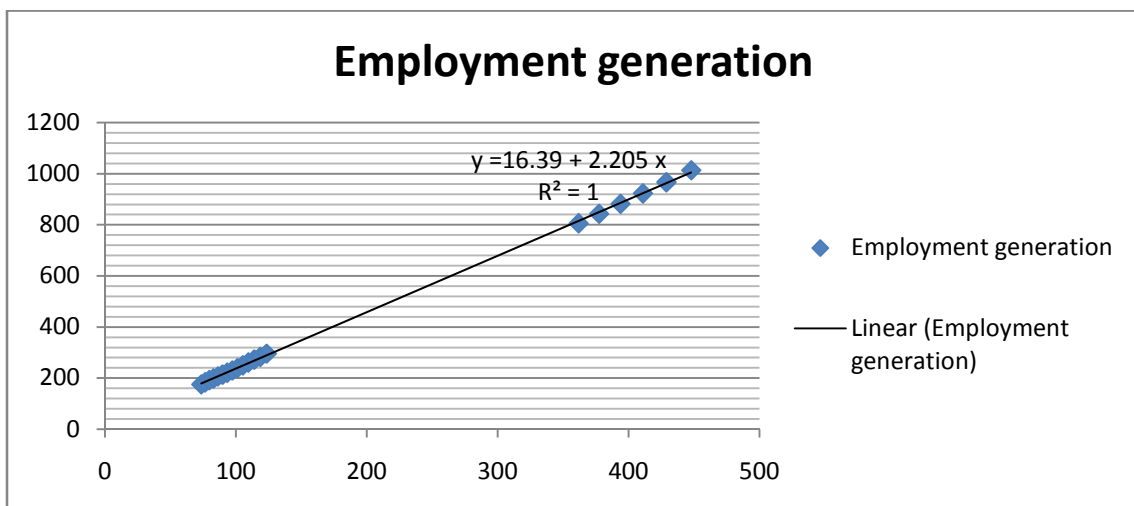
$H_1$ = The regression equation slope is zero i. e.  $b \neq 0$ .

No.5 Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	16.395	1.602		10.234	.000
	Number of MSMES	2.205	.007	1.000	324.970	.000

a. Dependent Variable: employment generation

Chart No. 2



The table no.5 shows that we would reject the null hypothesis i.e.  $B=0$ . The regression model's slope is not zero.

**Conclusion:**

The steady growth is seen in the employment generation through the MSMEs in India. The direction of relation between same variable is seen very strong and positive. In case one lakh MSMEs increase by the number, the growth in the opportunities of employment may be estimated 18.6 lakh in India.

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**CHAPTER-III AN OVERVIEW OF SMEs IN INDIA AND TAMILNADU**

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## Financial Inclusion – Implementation In India

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### INTRODUCTION

Even after 60 years of independence, a large section of Indian population still remain unbanked. Poverty reduction has been an important goal of development policy since the inception of planning in India. Various anti-poverty, employment generation and basic services programs have been in operation for decades in India. The ongoing reforms attach great importance to removal of poverty and to addressing the wide variations across states and the rural-urban divide. Though the Indian economy recorded impressive growth rates until recently, its impact has sadly not fully percolated to the lowest declines. Despite being one of the ten fastest growing economies of the world, India is still home to one-third of the world's poor. Further analysis shows that poverty is getting concentrated continuously in the poorer states.

In developing economies like India, the banks, as mobilisers of savings and allocators of credit for production and investment, have a very critical role. As a financial intermediary, the banks contribute to the economic growth of the country by identifying the entrepreneurs with the best chances of successfully initiating new commercial activities and allocating credit to them. At a minimum, all retail commercial banks also provide remittance facilities and other payment related products. Thus, inherently, the banking sector possesses a tremendous potential to act as an agent of change and ensure redistribution of wealth in the society.

However, it is disheartening to note that the number of people with access to the products and services offered by the banking system continues to be very limited even years after introduction of inclusive

banking initiatives in the country through measures such as the cooperative movement, nationalization of banks, creation of regional rural banks, etc.

**KEYWORDS** : Financial Inclusion, RBI, KYC, Direct Benefit Transfer( DBT )

### OBJECTIVES

The present study was undertaken to achieve the following objectives:

- 1] To study the steps taken by RBI to support Financial Inclusion.
- 2] To find out how the schemes of RBI on Financial Inclusion are taken into account.
- 3] To study the current position of Financial Inclusion Program in India.

### METHODOLOGY

The study has been made on the basis of secondary data. Considering all relevant materials, that includes books, journals, e-journals, magazines, various newspapers, bulletins, periodicals, Internet etc.

### FINANCIAL INCLUSION AT GLOBAL LEVEL

Financial Inclusion is the delivery of financial services at affordable costs to vast sections of disadvantaged and low income segments of society. An estimated 2.5 billion working-age adults globally have no to the type of formal financial services delivered by regulated financial institutions.

The report Quoted as World Bank study in April 2012, had shown that half of the world's population held accounts with formal financial institutions. The study said only 9% of the population had taken new loans from a bank, credit union or Microfinance institution in the past year. In India only 35% have formal accounts versus an average of 41% in developing economics. India is home to the largest unbanked

population in the world. As per data available from census 2011, India is having population of around 1.22 billion. 65% of adults across the country are excluded from the formal

financial system. Over the past eight years, RBI has mandated and worked with financial institutions to open almost 100 million so-called no-frill accounts targeting the poor.

#### CROSS COUNTRY COMPARISON

Country	Number of branches (per 0.1 million adults)	Number of ATMs (per 0.1 million adults)	Bank loan as per cent of GDP	Bank Deposit as per cent of GDP
India	10.64	8.90	51.75	68.43
Australia	29.61	166.92	128.75	107.10
Brazil	46.15	119.63	40.28	53.26
France	41.58	109.80	42.85	34.77
Mexico	14.86	45.77	18.81	22.65
United States	35.43	--	46.83	57.78
Korea	18.80	--	90.65	80.82
Philippines	8.07	17.70	21.39	41.93

( Source :- Report on Trend & Progress of Banking in India, Reserve Bank of India 2011-12)

#### ANALYSIS & INTERPRETATION OF DATA INITIATIVES TAKEN BY RBI AND GOVERNMENT OF INDIA UNDER FINANCIAL INCLUSION PROGRAM

1) **Initiation of no-frills account:** – These accounts provide basic facilities of deposit and withdrawal to account holders makes banking affordable by cutting down on extra frills that are no use for the lower section of the society. These

accounts are expected to provide a low-cost mode to access bank accounts. RBI also eased KYC ( Know Your customer) norms for opening of such accounts.

2) **Each Household to have at least one bank account:** - Bank have been advised to ensure service area bank in rural areas and banks assigned the responsibility in specific wards in urban area to ensure that every household has at least one bank account.

#### Position of households availing banking services:

Households	Total Number of households	As per census 2001			As per Census 2011	
		Number of households availing banking service	Per-cent	Number of households availing banking services	Number	Percent
Rural	138,271,559	41,639,949	30.1	167,826,730	91,369,805	54.4
Urban	53,692,376	26,590,693	49.5	78,865,937	53,444,983	67.8
Total	191,963,935	68,230,642	35.5	246,692,667	144,814,788	58.7

(Source: Dept. of Financial Services, Ministry of Finance, Govt. of India)

The above table show that As per census 2001, households are availing banking service of Rural area 30.1% & Census 2011 are 54.4% growth of service indicated that 24.3% . In Ur ban areas households are availing banking services of as per census 2001, 49.5% & 2011 are 67.8% means growth of services shows that 18.3%. Total growth of service indicated that 23.2%.

**3) Expansion of Banking Infrastructure:-**

As per Census 2011, 58.7% households re availing banking services in the country. There are 102,343 branches of scheduled Commercial Banks ( SCBs) in the country, out of which 37,957 (37%) bank branches are in the rural area and 27,219 (26%) in semi-urban areas, constituting 63% of the total numbers of branches in semi-urban and rural areas of the country. However, a significant proportion of the households, especially in rural areas, are still outside the formal banking system. To extend the reach of banking to those outside the formal banking system, Government and

Reserve Bank of India (RBI) are taking various initiatives from time to time some of which are enumerated below:-

(a) No. of bank branches of Scheduled Commercial Banks over the years :-

Number of Scheduled commercial bank branches as on 31 <sup>st</sup> December, 1969	8,826
Number of Scheduled commercial bank branches as on 31 <sup>st</sup> March,1990	59,762
Number of Scheduled commercial bank branches as on 31 <sup>st</sup> March,2013	1,02,343

(Source : Dept. of Financial Services, Ministry of Finance, Govt. of India)

The above table indicates that, as compared to 1969 in 1990 the branches increased 50,936. And 1990 in 2013 the opening new bank branches increased 42,581. Rapidly growth of bank branches in India.

(b) No. of functioning branches of Scheduled Commercial Bank during last five years:-

As on	Rural	Semi- urban	Urban	Metropolitan	Total
March 31, 2009	31476	19126	15273	14325	80200
March 31, 2010	32493	20855	16686	15446	85480
March 31, 2011	33905	23114	17599	16419	91037
March 31, 2012	36356	25797	18781	17396	98330
March 31,2013	37953	27219	19327	17844	102343

( Source : Dept. of Financial Services, Ministry of Finance, Govt. of India.)

The above table shows that, there are 1,02,343 branches of scheduled commercial banks in the country out of which 37,953 (37%) bank branches are in the rural area and 27219 (26%) in semi – urban and rural areas of the country.

(c) No. of branches of Scheduled Commercial Bank as on 31<sup>st</sup> March, 2013 :-  
Bank Group- wise Number of branches as on 31.3.2013

Bank Group	Rural	Semi-urban	Urban	Metropolitan	Total
Public Sector Banks	23286	18854	14649	13632	70421
Private Sector Banks	1937	5128	3722	3797	14584
Foreign Banks	8	9	65	249	331
Regional Rural Banks	12722	3228	891	166	17007
Total	37953	27219	19327	17844	102343

( Source : Dept. of Financial Services, Ministry of Finance, Govt. of India.)

- 4) **Opening of Bank Branches** :- Government had issued detailed strategy and guidelines on Finance Inclusion in October 2011, advising banks to open branches in all habitations of 5000 or more population in under-banked districts and 10,000 or more Population in other districts. Out of 3,925 such identified villages / habitations, branches have been opened in 3,402 villages / habitations (including 2,121 Ultra Small Branches) by end of April,2013.
- No. of branches of Scheduled Commercial Banks opened during five years :

Year	Rural	Semi-urban	Urban	Metropolitan	Total
2008-09	706	1290	1046	953	3995
2009-10	1021	1729	1417	1139	5306
2010-11	1422	2258	919	981	5580
2011-12	2453	2686	1186	982	7307
2012-13	1598	1422	546	451	4017

(Source: Dept. of Financial Services, Ministry of Finance, Govt. of India.)

- 5) **Setting up Ultra Small Branches ( USBs)** :- Considering the need for close supervision and mentoring of the Business Correspondent Agents (BCAs) by the respective banks and to ensure that a range of banking services are available to the residents of such villages, Ultra Small Branches ( USBs) are being set up in all villages covered through BCAs under Financial Inclusion.
- would be offered by the BCAs, the bank officer would offer other services, undertake field verification and follow up the banking transactions. The periodicity and duration of visits can be progressively enhanced depending upon business potential in the area. A total of over 50,000 USBs have been set up in the country by march, 2013.

A USB would comprise of a small are of 100-200 Sq. feet where the officer designated by the bank would be available with a lap-top on pre-determined days. While the cash services

- 6) **Swabhimaan Campaign:-** Under “Swabhimaan” – the financial Inclusion Campaign launched in February 2011, Banks had provided banking facilities by March, 2012 to over 74000 habitations

having population in excess of 2000 using various models and technologies including branchless banking through Business Correspondents Agents (BCAs).

Further, in terms of Finance Minister's Budget Speech 2012-13, the "Swabhimaan" campaign has been extended to habitations with population of more than 1000 in North Eastern and hilly States and to habitations which have crossed population of 1600 as per census 2001. About 40,000 such habitations have been identified to be covered under the extended "Swabhimaan" campaign.

7) **Direct Benefit Transfer (DBT)** – The objective of DBT Scheme is to ensure that money under various developmental schemes reaches beneficiaries directly and without any delay. The scheme has been launched in the country from January, 2013 and has been rolled out in a phased manner, starting with 26 welfare schemes, in 43 districts. The scheme is now being extended to additional 78 districts and additional 3 schemes from 1<sup>st</sup> July, 2013 and would be extended to the entire country in a phased manner.

The Government has also started the transfer of cash subsidy for domestic LPG cylinders to Aadhaar linked bank accounts of the customers with effect from 1<sup>st</sup> June 2013, in pilot districts. About 75 lakh beneficiaries would be benefitted in these districts.

Banks play a key role in implementation of DBT and this involves four important steps, viz.

- (i) Opening of accounts of all beneficiaries;
- (ii) Seeding of bank accounts with Aadhaar numbers and uploading on the NPCI mapper;
- (iii) Undertaking funds transfer using the National Automated Clearing House-Aadhaar Payment Bridge System (NACH-APBS)
- (iv) Strengthening of banking infrastructure to enable beneficiary to withdraw money.

Banks are ensuring that all beneficiaries have a bank account. All Public Sector Banks (PSBs) and RRBs have made provision for Aadhaar seeding in the CBS. All PSBs have also joined the Aadhaar Payment Bridge of National Payments Corporation of India (NPCI). Banks are also issuing debit cards to beneficiaries. Banks have also started action for strengthening banking infrastructure and providing business correspondents in areas, which were so far unserved.

8) **EXPANSION OF ATM NETWORK** :- Pursuant to Budget announcement 2013-14, Bank required to ensure an onsite ATM in all the branches. Out of 34,668 onsite ATMs thus identified to be installed by Public Sector Banks, 1097 ATMs have been installed by end of April, 2013.

## CONCLUSION

Financial inclusion can help the society and the economy. Financial Inclusion has the ability to generate positive externalities; it leads to increase in savings, investment and thereby, spurs the processes of economic growth. It also provides a platform for inculcating the habit of saving money, especially amongst the lower income category that has been living under the constant shadow of financial duress, mainly because of absence of savings, which makes them a vulnerable lot. Presence of banking services and products aims to provide a critical tool to inculcate the saving habit. It also creates avenues of formal credit to the unbanked population who are otherwise dependent on informal channels of credit like family, friends and moneylenders. Availability of timely, adequate and transparent credit from formal banking channels will allow the entrepreneurial spirit of the masses to increase outputs and prosperity in the countryside. It will open the doors of formal remittance facilities to the low income and unbanked populace who, presently, are forced to use all kinds of informal and costly ways of sending



money from one place to another. As we all know, Financial Inclusion has now been viewed as a remedy to plug gaps and leaks in distribution of government benefits and subsidies through direct benefit transfers to beneficiaries bank accounts rather than through subsidizing products and making cash payments. Thus, on the whole, Financial Inclusion has the potential to bring in the unbanked masses into the formal banking system, channelize their savings, stoke their entrepreneurial ambitions by making available credit and thus give a fillip to the economy.

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## Agriculture and E-Commerce

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E-commerce is thought of as conducting business over the Internet, to put it all in perspective. When you get down to the actual elements of commerce and commercial transactions, the details boil down to a finite number of steps product or service. The agriculture sector of the economy is the change of natural resources into primary products. Most products from this sector provide raw materials for other industries. Major businesses in this sector are agriculture, agribusiness, fishing and forestry all mining and quarrying industries.

Agriculture sector in e-commerce, India is the major sector of its economy. These sectors provide employment to 60% to 70% of the country's total population. About 43% of the country's total geographical area is used for agricultural purposes. Almost two-thirds of the total work-force earns their livelihood through farming and other allied sectors like forestry, logging and fishing which account 18% of the GDP. This study is aimed to put forward a comprehensive and applicable e-commerce framework that serves as an enabler to the development of rural agriculture sector. This plays an important role towards economic and social growth by promoting rural livelihoods, food security and poverty reduction. The main approach used was to critically review and comprehend the national and agriculture sector development and reform policies. In general these policies articulate threepronged strategy of productivity enhancement, diversification and commercialization to accelerate the agriculture sector to new pace and scale. Next, the challenges and knowledge gaps were identified and translated in the form of agriculture E-commerce framework and subsequently dynamic application components.

E-commerce in agriculture sector is the largest livelihood provider in rural India. In spite of this, the small farmers gains are not enough compared to the efforts put in and agriculture cost inputs; this can affect the agricultural productivity and food security of the nation. In the agriculture sector, constant application of latest ideas and better technologies is essential to enhance economic well being of the farmer.

The bane of Indian agriculture is not lack of technology, R&D efforts; it is inadequacy and inefficiencies in the dissemination of relevant information to the farming sector. So Information and Communication Technology (ICT) in agriculture can act as a driving force in the development process. Agriculture the subject of agricultural marketing is in the concurrent list of the Indian Constitution and is gaining importance. It facilitates marketing decisions, directs the competitive process and simplifies marketing mechanisms. If the marketing systems are to have any meaning for farmers, the information they provide must be accurate, timely and farmers must understand it. Accuracy, Availability, Applicability and Analysis are the four 'A's of marketing information; a farmer may decide how much to produce, when and where to sell and a trader may expand trade. Similarly, a consumer may find out alternative sources of supply.

The present state of agricultural sector in India is currently passing through a difficult phase. India is moving towards an agricultural emergency due to lack of attention, insufficient land reforms, defective land management, non-providing of fair prices to farmers for their crops, inadequate investment in irrigational and agricultural infrastructure in India, etc. India's food production and productivity is declining while

its food consumption is increasing. In the context of agriculture, the potential of IT can be assessed broadly under two heads as a tool for direct contribution to agriculture productivity, as an indirect tool for empowering farmers to take informed and quality decisions which will have positive impact on the way agriculture and allied activities are conducted. Agriculture sector and rural business such as e-commerce real business for offices and rural tourism etc. IT can improve farm management and farming technologies by efficient farm management. Hence, take an important and key role for industrialization of farming or farm business enterprises, combining the above role.

Information technology for agriculture production and marketing it's playing an important and vital role in agricultural production and marketing. In order to take the real status of agricultural production and marketing, there is an urgent need to develop the following items. Farmer's crop database should be managed; the database includes the kinds of crops and the size of cultivated area time of harvest and yield. Crops information service should be created. Production techniques and information inquiry system should be created. Extension and advisory services making use of information technology would be available to the farmers on round the clock basis. The tools for information technology will provide networking of agriculture sector not only in the country but also globally

The problem is that E-commerce in agriculture sector cannot afford latest technology and unless government comes in support for agricultural infrastructure, the same remains a dream only. Further, power and electricity also remains a major problem for Indian farmers and alternative means of power like solar energy panels, regulated and optimized by ICT. Thus e-agriculture in India can put India on the higher pedestal of Green Revolution making India self-sufficient in the matters of food grains. The area of operation of covers segments like agriculture, health,

banking, finance and insurance, education, rural infrastructure development, power, etc. strengthened the use of IT in agriculture by extending support for legal and regulatory measure that farmers and other people may face in various situations.

E-commerce in agriculture sector mission and objectives is working in the direction of use of ICT for communication and sharing of views, expertise, suggestions, problems, etc at national and international level. Concepts like e-agriculture, e-health, e-learning, e-commerce, e-banking, etc are also some of the initiatives that are in the process of implementation. Advantages of it e-agriculture the benefits of IT for the improvement and strengthening of agriculture sector in India include timely information on weather forecasts and calamities. Better and spontaneous agricultural practices better marketing exposure and pricing, reduction of agricultural risks and enhanced incomes. Awareness and information improved networking, communication.

E-commerce in Indian agriculture sector in the future user systems particularly with content in local languages can generate interest in the farmers and others working at the grassroots. It is possible to create dedicated networks or harness the power of Internet to make these services is available to all parts of the country. Our country has the advantage of having a large number of specialized institutions in place catering to various aspects of Indian agriculture. These institutions can play a crucial role in designing the aspects of Indian agriculture. These institutions can play a crucial role in designing the necessary applications & databases and services. It is suggested that useful to focus more on some agricultural products to maintain an unquestionable competitive advantage for exports. This will call for urgent measures to introduce state of the art technologies such as remote sensing, geographical information systems (GIS), bio-engineering, etc.

India has made rapid strides in satellite technologies. The hierarchical framework presented above offers an opportunity to separate concerns and analyze the specific aspects of this enterprise. The technological infrastructure currently imposes several limitations on the development of a global market-space and on the personal convenience of the participants. Although several intermediary roles are threatened by E-commerce, others are not, and new intermediary opportunities emerge. Notable are the possibilities to provide customized products, in the process moving ever larger segments of the supply chains to the Internet, branding through bonding to a Web site and thus to its sponsor, the advantages of virtual auctions, and the possibility to create large reverse markets.

The taxability of products traded globally over the Internet is as yet an open issue. Intellectual property that can be converted to on-line content may find itself reevaluate in the global marketplace. The redistribution work has to be studied from multiple perspectives. E-commerce has entered a stage of rapid and sustained development, a large number of business models have been enabled by it. A number of questions have been posed here. All of these and many others will require further experimentation, experience, observation, analysis, and research.

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## **A study on some issues and challenges in Indian urban transport**

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### **Introduction:**

The allocation of urban population by city size widely varies and is skewed towards larger cities. Urban areas in India, which include a wide range of megacities, cities, and towns, are not all that fortunate in terms of intercity transportation and face a transport crisis characterized by levels of congestion, noise, pollution, traffic fatalities and injuries. India's transport crisis has been made worse by the extremely rapid growth of India's largest cities in a context of low incomes, limited and outdated transport infrastructure, rampant suburban sprawl, sharply rising motor vehicle ownership and use, deteriorating bus services, a wide range of motorized and non-motorized transport modes sharing roadways, and inadequate as well as uncoordinated land use and transport planning. Greater congestion and delays are widespread in Indian cities and indicate the seriousness of transport problems. A high level of pollution is another undesirable feature of overloaded streets. The transport crisis also takes a human toll. Statistics indicate that traffic accidents are a primary cause of accidental deaths in Indian cities. The main reasons for these problems are the prevailing imbalance in modal split, inadequate transport infrastructure, and its suboptimal use. Public transport systems in cities have not been able to keep pace with the rapid and substantial increases in demand over the past few years. As a result, people have turned towards personalized modes such as mopeds, scooters, motorcycles, and cars and intermediate public transport modes such as auto-rickshaws, tempos, and taxis. Cities cannot afford to cater only to the private vehicles and there has to be a general recognition that policy should be designed in

such a way that reduces the need to travel by personalized modes and boosts public transport particularly bus transport system. Much needs to be done if public transport is to play a significant role in the life of a city. Measures need to be taken to enhance the quality as well as quantity of public transport services and to impose constraints on the use of private vehicles. People should also be encouraged to use non-motorized transport and investments may be made to make it safer. There must be a general recognition that without public transport cities would be even less viable. There is a need to encourage public transport instead of personal vehicles. This requires both an increase in quantity as well as quality of public transport and effective use of demand as well as supply-side management measures. People should also be encouraged to use non-motorized transport and investments may be made to make it safer. Cities are the major contributors to economic growth, and movement in and between cities are crucial for improved quality of life. This article provides an overview of urban transport issues and challenges in India.

### **Research Methodology:**

For the purpose of this paper secondary research was undertaken. This paper tries to outline the current state of knowledge about urban transport, and to study national issues and challenges for Indian urban transportation. A diminutive number of related journal articles were reviewed for the relevant secondary data collection through various sources such as websites, economic survey, books and journals

## **ISSUES AND Challenges IN INDIAN URBAN TRANSPORT:**

Some of the issues and challenges before Indian urban transports can be discussed as under

- Safety issues, cost of travel, increasing levels of noise and increased fuel consumption are some of the major issues faced by Indian urban transport.
- Congestion is a result of twin factors, firstly the growth in number of vehicles on road, and secondly limitations to expansion of road space. The increased travel demand has resulted in rapid growth in the number of motor vehicles in the cities. In India the growth in motor vehicles has outpaced population growth. The growth of motor vehicles is almost four times faster than the growth of population. Growth in the number of motor vehicles cannot be matched by a corresponding expansion in road space, as there are limits to how much road space can be provided within a city. Resource constraints have come in the way of adequate investments in increasing road capacity and even in undertaking timely repair. Inefficient systems of construction coupled with poor maintenance have resulted in poor road infrastructure. The situation is further exacerbated by unimaginative design of roads that do not allow segregation of vehicles travelling at vastly different speeds. Mobility is thus restricted to the speed of the slowest vehicle. Even at low proportions (10 per cent of the traffic mix), non-motorized vehicles reduce the operating speed of motor vehicles significantly (Moazzem and McDonald 1998). Smaller towns with narrow and poorly maintained roads face this problem more acutely. In short there has been a staggering 100 fold increase in the population of motorized vehicles, however, the expansion in the road network has not been commensurate with this increase, addition to routine urban transportation, and contributing substantially to the congestion, are networks of auto-rickshaws and two-wheelers, as well as bullock carts and hand-pulled rickshaws.
- The Indian metropolitan cities are in front of serious environmental problem due to increasing air pollution causes by fuels used in vehicles. Atmospheric pollutants commonly associated with motor vehicles are nitrogen oxides, hydrocarbons, carbon monoxide, sulfur oxides, and Suspended Particulate Matters (SPM). Pollutants from vehicular emission have various adverse health effects.
- There is straight relationship connecting transport system and air pollution in a city. Vehicular emissions depend on vehicle speed, vehicle-km, age of vehicle, and emission rate. In general, the average peak hour speed in Indian cities is far less than the optimum one. Growing traffic and limited road space have reduced peak-hour speeds to 5-10 Km/h in the central areas of many major cities. The quantity of all the three major air pollutants (namely, nitrogen oxides, hydrocarbons, and carbon monoxide) drastically increases with reduction in motor vehicle speeds. For example, at a speed of 75 Km/h, emission of carbon monoxides is 6.4 gm/veh.-km, which increases by five times to 33.0 gm/veh.-km at a speed of 10 Km/h. Similarly, emission of other pollutants increases with the reduction in vehicle speed. Thus, prevalent traffic congestion in Indian cities particularly during peak-hour not only increases the delay but also increases the pollution level. Problem is aggravated due to high average age and poor maintenance of vehicles
- Traffic overcrowding and parking difficulties- Accessing jobs, education, recreation and similar activities is becoming increasingly time consuming. Billions of man hours are lost with people "stuck in traffic". Motorization is growing faster than the population (more

than 10%/year for sale of cars and 2/3 wheelers over the past 5 years) Motorized trips demand will continue to grow faster than the population due to economic and motorization growth

- An associated problem has been the declining reliance on public transport vehicles, with a corresponding rise in the dependence on personal motor vehicles. the share of public transport vehicles in the total vehicle fleet in India has been declining whereas the share of buses in the total motor vehicle fleet was 11 per cent in 1951; it came down to only 1.1 per cent in 2001
- Changing land use patterns, qualities of roads and use of low quality fuels are also causing the problems for Indian urban transport.
- Transport deprived groups- poor, sick, elderly, disabled
- The number of road accidents has increased.
- Most important modifications are necessary in the Motor Vehicles Act, 1988 as it is not sufficiently outfitted to deal with the problems of urban congestion and pollution. This is perhaps because such speedy urbanization and resulting growth in the number of motor vehicles had not been imagined at the time the current Act was enacted. Similarly, changes are called for in the constitutional provisions relating to the responsibilities of the central government and state governments in dealing with urban transport issues. In particular, the insertion of Railways in the Union list desires to be reviewed as the responsibility for purely urban and suburban rail transit systems needs to be hand over to the states, with some safety standards and regulatory mechanisms approved as part of a central legislation.
- Investment in additional road capacity, bypasses to divert traffic.
- Traffic management rationalization measures – one way streets, phasing of

traffic light controls, parking restrictions, etc.

- Urban transport planning is a very multifaceted and dedicated subject. Regrettably, there is a sensitive shortage of qualified manpower in this field. It is, therefore, very important that instant steps should be taken to build up sufficient capability within the states. Till such time, a pool of competent persons should be formed at the national level for supporting the states in formulating state and city specific plans for meeting current and projected urban travel demand. The practical absence of a database on urban transport statistics has severely constrained the capacity to formulate sound urban transport plans and reliably assess the impact of the different initiatives. The dependability and correctness of even the available data is suspect at present. Above and beyond, the data available is spread over a multiplicity of different organizations and often difficult to obtain; it is neither composed regularly nor kept up to date. Much of the data in current use is either part of a specific study or collected with a specific project in mind, which is a limiting factor for larger policy and planning functions. In any case, it is not available at regular intervals and does not lend itself to any kind of trend analysis. It is, therefore, necessary that a good city transport database be developed and made easily available to planners, policymakers and researchers, etc. so that their responsibilities can be discharged in a more informed manner.

Urban transport systems worldwide are faced by a multitude of challenges. Among the most visible of these are the traffic gridlocks experienced on city roads and highways all over the world. The prescribed solution to transport problems in most cities has thus been to build more infrastructures for vehicles, with a limited number of cities

improving public transport systems in a sustainable manner. However, a number of the challenges faced by urban transport systems are such as greenhouse gas emissions, states are yet to formulate urban transport policies need to avoid project rather than policy orientation, diffused institutional arrangements, cities are lacking comprehensive mobility plans, restrictive legal provisions, yet to formulate urban transport policies which are most effective to increase the penetration of public transport and reduce the use of personal vehicles, noise and air pollution and road traffic accidents, these are some of the challenges which are in front of the Indian urban transport.

#### **Conclusion:**

India started out with a transportation handicap. The tight economic controls that bound our first 45 years held back the development of transportation industries and tangled plans for road systems and bridges. In 1991, India's transformation from a near-closed economy to a fast-changing liberalizer unleashed thrilling economic growth. Urban public transport in India is undersized resulting in overcrowding on roads due to mixed traffic. Untrustworthy and elementary public transport systems have led to augmented dependence on small, motorized vehicles among urban population. While inadequate resources are arranged for costly infrastructure to accommodate personal motor vehicles, and by a hair's breadth any limitations are placed on the use of such vehicles, non-motorized modes, which are low-cost yet benefit the majority, are ignored, and indeed are actively discriminated against. In a nation of pedestrians, pedestrians have become third-class citizens. The turn down in non-motorized modes of transport, either due to manifestation effect or affordability of a motorized vehicle has given mount to air pollution and high level of road accidents. Urban transport in most cities suffers from lack of planning as well as amorphous nature of responsibilities assigned to various central,

state and local government agencies. Demand for urban transport is expected to double by in the coming year; hence, there is an urgent need to develop urban access and mobility systems that are low-cost, resource-conserving, environmentally kind and socially just. Further, regulatory reforms are necessary to form a incorporated Metropolitan Transport Authority which is responsible for planning, provisioning and maintaining urban transport services at reasonable prices as well as maintaining urban transport services for economically challenged members of the society. lastly, it is a significance noting that, while planning for non-motorized modes and public transit is a vitally important priority in itself, given the socio-economic realities and travel needs of the vast majority in Indian cities, such planning will benefit not only the low-income groups and the urban poor but in fact all transport system users.

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## Human Resource Management in Banking Sector

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Human Resource Management (HRM) is a management function that helps manages recruit, select, train and develop members for organization. HRM is concerned with the people dimension in organization. HRM is series of integrated decision that form the employment relationship; their quality contributes to the ability of the organizations and the employees achieve their objective. Every organization is made up of people, acquiring their services, developing their skill, motivating them to higher levels of performance and ensuring that they continue to maintain their commitment to the organization are essential to achieve organization objective.

All major activities in the working life of a worker from the time to his her entry into an organization until he or she leaves – come under the purview of HRM – specifically, the objectives included are HR planning, Job analysis and design, recruitment and selection, orientation and placement, training and development, performance appraisal and job evaluation, employee and executive remuneration, motivation and communication, welfare, safety and health, Industrial relation (IR) and the like.

Significance of HRM is felt in all types of organization like manufacturing, trading, services etc. and it is more of relevant in result – oriented organization like banks which are not only service organization but also considered as a wheels of social change. The rapid development of technology and their proper utilization and Government Departments, on realizing the importance of Human Resource Development (HRD) though its concept is or recent origin particularly during the last two each and every management not only to maintain a content and productive workforce but also to

translate the workers expectations of meaningful situation into realities. Henry Ford – the pioneer in the field of management specialist once said, “Take out my buildings, take out my machine and all capital but leave my man with me. Therefore, HRD has now been accepted as an essential input for any business enterprise. It is more a pro-active supportive function, because the organization has to take a lead in helping to people to grow and realize their potential.

HRD Movement in Banks is gradually fore going ahead. A majority of the banks have set up separate HRD department. HRD’s in some banks have gained some creditable achievements. However it is true that HRD functioning in a majority of the banks is for from satisfactory. There are also cases of banks where the HRD is carrying out only the personnel administration functions of recruitment, transfer, promotion training etc., Though Indian Banks have recognized the need for HRD long back and some of them have taken encouraging initiatives in this area, there major thrust has been in the area of training only. Hence the nature of banking operations and business makes the human resource management in banks a complex process and thus, the need for series and determine HRD efforts is being felt in the present day context.

Management of people and management of risk are two key challenges facing banks. How you manage the risks determines your success in the banking business, Efficient risk management may not be possible without efficient and skilled manpower Banking has been and always be a “Peoples Business”. Banks must try to distinguish themselves by creating their non images, especially in transparent situations with a high level of competitiveness. In

coming times, the very survival of the meet the customer expectations will find survival difficult. Values such as “Sound”, “reliable”, “innovative”, “international”, “close”, “socially responsible”, “Indian”, etc. need to be emphasized through concrete actions on the ground and it would be the banks human resource that would deliver this.

It is a common complaint among bank executives that skilled manpower is in short supply. No two arguments on this. HR resources are becoming scarce both in quality and quantity. And it is quite elementary that any resource that is in short supply needs to be properly managed for the benefits of society, and therefore you need to pay attention to the entire Human Resource Management Process.

As the economy grows at a steady rate of around 7-8%, incomes rise and demographic dividends start accruing, the Banking industry is expected to take a quantum leap forward. But this growth will need a large number of people. It all begins with having a manpower plan. Banks will have to plan for a steady, carefully calibrated recruitment programme and a new generation of the workforce will be working alongside an older generation as a team. Banking in my opinion is a team work and this new situation will require cultural adjustments and therefore, change management. Banks need to seriously look at lateral recruitment as an option to induct specialist at various levels with specific skill sets and experience pool. The right people will come only if they are paid competitive salaries.

To get the most suited people for Banks it is necessary to retain these people and to develop them. There are several dimension to this issue such a training/re-skilling of employees, performance measurement, promotion policy, transfer policy, talent management, communication etc. Performance Management is the most important area of Human. Resource Management, the foundation of which is discrimination. However it is difficult to

identify who are the performers and who are the non-performers. HR managers often focus on this segment and try to cater to their needs first. RBI are going to introduce a new performance management system that will work on goal setting.

Human Resource Management, Now a days is considered as the key to higher productivity, better relations and greater profitability for any organization. A scientific Human Resource Development should have manpower requirements belonging to various cadres, technical and non-technical, managerial and non-managerial, skilled and unskilled call for professional approach and scientific placement underlines the need for placing right men at the right job. So that best result could be obtained. Job rotation, salary administration, career Development planning, Feedback and counseling, organization Development, Industrial Relation, Quality circles, human resource Information system these elements of components are covered in HRD counseling.

From the above study it is clear that human Resource Development is highly significant is banking sector. I suggest some measures for improving the HRD practices in banking sector.

1. It is suggested that manpower requirements for the organization should be assessed.
2. In order to make employees training programme more effective it is suggested that deliberate “Training Policy” need to be prepared.
3. Bank should take steps to motivate employees who helps to encourage the employees to contribute their best, increase their productivity and develop their loyalty.

From the above study I came to the conclusion that to fulfill the requirements of the changing needs of human being, the banking sector of the country as a where needs to geared up for ensuring a bright future. This can be only came in to existence

with the help of Human resource Management.

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## Study of Customer Satisfaction and its Impact

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### Introduction

As markets shrink, companies are scrambling to boost customer satisfaction and keep their current customers rather than devoting additional resources to chase potential new customers. The claim that it costs five to eight times as much to get new customers than to hold on to old ones is key to understanding the drive toward benchmarking and tracking customer satisfaction.

Measuring customer satisfaction is a relatively new concept to many companies that have been focused exclusively on income statements and balance sheets. Companies now recognize that the new global economy has changed things forever. Increased competition, crowded markets with little product differentiation and years of continual sales growth followed by two decades of flattened sales curves have indicated to today's sharp competitors that their focus must change.

Competitors that are prospering in the new global economy recognize that measuring customer satisfaction is key. Only by doing so can they hold on to the customers they have and understand how to better attract new customers. The competitors who will be successful recognize that customer satisfaction is a critical strategic weapon that can bring increased market share and increased profits.

The problem companies face, however, is exactly how to do all of this and do it well. They need to understand how to quantify, measure and track customer satisfaction. Without a clear and accurate sense of what needs to be measured and how to collect, analyze and use the data as a strategic weapon to drive the business, no firm can be effective in this new business

climate. Plans constructed using customer satisfaction research results can be designed to target customers and processes that are most able to extend profits.

Too many companies rely on outdated and unreliable measures of customer satisfaction. They watch sales volume. They listen to sales reps describing their customers' states of mind. They track and count the frequency of complaints. And they watch aging accounts receivable reports, recognizing that unhappy customers pay as late as possible--if at all. While these approaches are not completely without value, they are no substitute for a valid, well-designed customer satisfaction surveying program.

It's no surprise to find that market leaders differ from the rest of the industry in that they're designed to hear the voice of the customer and achieve customer satisfaction. In these companies:

- Marketing and sales employees are primarily responsible for designing (with customer input) customer satisfaction surveying programs, questionnaires and focus groups.
- Top management and marketing divisions champion the programs.
- Corporate evaluations include not only their own customer satisfaction ratings but also those of their competitors.
- Satisfaction results are made available to all employees.
- Customers are informed about changes brought about as the direct result of listening to their needs.
- Internal and external quality measures are often tied together.
- Customer satisfaction is incorporated into the strategic focus of the company via the mission statement.

- Stakeholder compensation is tied directly to the customer satisfaction surveying program.
- A concentrated effort is made to relate the customer satisfaction measurement results to internal process metrics.

To be successful, companies need a customer satisfaction surveying system that meets the following criteria:

- The system must be relatively easy to design and understand.
- It must be credible enough that employee performance and compensation can be attached to the final results.
- It must generate actionable reports for management.

### **Defining customer satisfaction**

Because the concept of customer satisfaction is new to many companies, it's important to be clear on exactly what's meant by the term.

Customer satisfaction is the state of mind that customers have about a company when their expectations have been met or exceeded over the lifetime of the product or service. The achievement of customer satisfaction leads to company loyalty and product repurchase. There are some important implications of this definition:

- Because customer satisfaction is a subjective, nonquantitative state, measurement won't be exact and will require sampling and statistical analysis.
- Customer satisfaction measurement must be undertaken with an understanding of the gap between customer expectations and attribute performance perceptions.
- There should be some connection between customer satisfaction measurement and bottom-line results.

"Satisfaction" itself can refer to a number of different facts of the relationship with a customer. For example, it can refer to any or all of the following:

- Satisfaction with the quality of a particular product or service
- Satisfaction with an ongoing business relationship

- Satisfaction with the price-performance ratio of a product or service
- Satisfaction because a product/service met or exceeded the customer's expectations

Each industry could add to this list according to the nature of the business and the specific relationship with the customer. Customer satisfaction measurement variables will differ depending on what type of satisfaction is being researched. For example, manufacturers typically desire on-time delivery and adherence to specifications, so measures of satisfaction taken by suppliers should include these critical variables.

Clearly defining and understanding customer satisfaction can help any company identify opportunities for product and service innovation and serve as the basis for performance appraisal and reward systems. It can also serve as the basis for a customer satisfaction surveying program that can ensure that quality improvement efforts are properly focused on issues that are most important to the customer.

### **Importance of Customer Satisfaction**

Sometimes companies are misguided by the notion that customers depend on them. The truth of the matter is that we very much so depend on them. Many researchers and academia have highlighted the importance of customers in today's market.

The level of satisfaction a customer has with a company has profound effects. Studies have found that the level of customer's satisfaction has a positive effect on profitability:

- A totally satisfied customer contributes 2.6 times as much revenue to a company as a somewhat satisfied customer.
- A totally satisfied customer contributes 17 times as much revenue as a somewhat dissatisfied customer.
- A totally dissatisfied customer decreases revenue at a rate equal to 18 times what a totally satisfied customer contributes to a company.

Research has shown that when a person is satisfied with a company or service they are likely to share their experience with other people to the order of perhaps five or six people. However, dissatisfied customers are likely to tell another ten people of their unfortunate experience. With social media readily available for consumers to tell their story to all of those online, you can easily go to Twitter or Facebook and read about someone's experience with a company or service.

### **Objectives of a customer satisfaction surveying program**

In addition to a clear statement defining customer satisfaction, any successful surveying program must have a clear set of objectives that, once met, will lead to improved performance. The most basic objectives that should be met by any surveying program include the following:

- Understanding the expectations and requirements of all your customers
- Determining how well your company and its competitors are satisfying these expectations and requirements
- Developing service and/or product standards based on your findings
- Examining trends over time in order to take action on a timely basis
- Establishing priorities and standards to judge how well you've met these goals

Before an appropriate customer satisfaction surveying program can be designed, the following basic questions must be clearly answered:

- How will the information we gather be used?
- How will this information allow us to take action inside the organization?
- How should we use this information to keep our customers and find new ones?

Careful consideration must be given to what the organization hopes to accomplish, how the results will be disseminated to various parts of the organization and how the information will be used. There is no point

asking customers about a particular service or product if it won't or can't be changed regardless of the feedback.

Conducting a customer satisfaction surveying program is a burden on the organization and its customers in terms of time and resources. There is no point in engaging in this work unless it has been thoughtfully designed so that only relevant and important information is gathered. This information must allow the organization to take direct action. Nothing is more frustrating than having information that indicates a problem exists but fails to isolate the specific cause. Having the purchasing department of a manufacturing firm rate the sales and service it received on its last order on a scale of 1 (terrible) to 7 (magnificent) would yield little about how to improve sales and service to the manufacturer.

The lesson is twofold. First, general questions are often not that helpful in customer satisfaction measurement, at least not without many other more specific questions attached. Second, the design of an excellent customer satisfaction surveying program is more difficult than it might first appear. It requires more than just writing a few questions, designing a questionnaire, calling or mailing some customers, and then tallying the results.

### **Understanding differing customer attitudes**

The most basic objective of a customer satisfaction surveying program is to generate valid and consistent customer feedback (i.e., to receive the voice of the customer, which can then be used to initiate strategies that will retain customers and thus protect the most valuable corporate asset--loyal customers).

As it's determined what needs to be measured and how the data relate to loyalty and repurchase, it becomes important to examine the mind-set of customers the instant they are required to make a pre-purchase (or repurchase) decision or a recommendation decision. Surveying these decisions leads to

measures of customer loyalty. In general, the customer's pre-purchase mind-set will fall into one of three categories--rejection (will avoid purchasing if at all possible), acceptance (satisfied, but will shop for a better deal), and/or preference (delighted and may even purchase at a higher price).

This highly subjective system that customers themselves apply to their decisions is based primarily on input from two sources:

The customers' own experiences--each time they experience a product or service, deciding whether that experience is great, neutral or terrible. These are known as "moments of truth."

The experiences of other customers--each time they hear something about a company, whether it's great, neutral or terrible. This is known as "word-of-mouth."

There is obviously a strong connection between these two inputs. An exceptional experience leads to strong word-of-mouth recommendations. Strong recommendations influence the experience of the customer, and many successful companies have capitalized on that link.

How does a customer satisfaction surveying manager make the connection between the survey response and the customer's attitude or mind-set regarding loyalty? Research conducted by both corporate and academic researchers shows a relationship between survey measurements and the degree of preference or rejection that

a customer might have accumulated. When the customer is asked a customer satisfaction question, the customer's degree of loyalty mind-set (or attitude) will be an accumulation of all past experiences and exposures that can be indicated as a score from 1 (very dissatisfied) to 5 (very satisfied). It can also be captured with other response formats with an odd number of choices (e.g., 1 to 3 or 1 to 7) to allow for a neutral response.

Obviously, the goal of every company should be to develop customers with a preference attitude (i.e., we all want the coveted preferred vendor status such that the customer, when given a choice, will choose our company), but it takes continuous customer experience management, which means customer satisfaction measurement, to get there--and even more effort to stay there.

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## **Feminist Narrative: A Study with Special Reference to *That Long Silence and The Dark Holds No Terrors***

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The existing disparities in the domestic, economic, and social indicators between males and females are a testimony to the consequences of gender inequality faced by the Indian women of the region. Being influenced by western feminist writers, the post independence Indian women writers have engaged themselves in devising verbal strategy for rejecting 'male cold' literary conventions historically accepted as 'standards'. Shashi Deshpande is one of the prominent contemporary women writers in Indian writing in English. She has created ripples in the society of male domination by taking women as women seriously in her novels. She takes us inside the consciousness of her women characters to present their plight, fears, dilemmas, contradictions and ambitions. Shashi Deshpande is a well known name in the field of Indian English Literature. She was born in 1938 in Dharwad in Karnataka as the daughter of the renowned Kannada dramatist as well as a great Sanskrit scholar Sriranga. Shashi Deshpande emerged on the Indian fictional scene in the 1970s. She has nevertheless created a place for herself in the galaxy of Indian women novelists in English. She excels in projecting a realistic picture of the middle class educated woman who, although financially independent, is still facing the problems of adjustment between idealism and pragmatism. She is almost incomparable for her portrayal of Indian middle class women with their turmoil's, convulsions, frustrations, endurance and 'that long silence' which has been their lot for many centuries.

Shashi Deshpande is a leading woman novelist in the Indian Literary horizon

with eight novels, four books for children, over eighty short stories and a screen play to her credit. She has won the prestigious Sahitya Academy Award for her fifth novel, *That Long Silence* in 1989. She was awarded Padma Shri in 2009. Her novels are mainly based on the lives of women and their problems particularly in the Indian context. For this reason she has been labeled a 'feminist'. She explored the realities behind the silence of women. She raised her voice against torment on women and also created mass awareness in the matter through her writings. Her books are translated into several Indian languages. Her novels are deeply rooted in India; the character settings and the conflicts are inherently Indian. In the context of the contemporary Indian Writing in English, Shashi Deshpande explores individual and universal female psyche. She has gained reputation as a serious writer with tremendous potential. Most of her protagonists are women who are educated and exposed to western ideas. Women of the present day society stand on the threshold of social change in an enviable position. They are intensely aware of the injustice heaped on them unlike their counterparts a generation ago. However, Shashi Deshpande does not believe that women are inferior beings who must remain passive and submissive. This awakening of the woman's consciousness as portrayed by Shashi Deshpande in her novels deserves the extent of articulation of a woman's point of view which needs to be assessed in a new perspective.

Shashi Deshpande uses first person narrative to register women's protest against the male dominated society in the novel *That*

*Long Silence*. She uses double narratives in *The Dark Holds No Terrors* to give a realistic portrayal of Saru's inner self. The novel is about self doubts and fears which Jaya undergoes till she affirms herself. Shashi Deshpande's writing has a universal appeal that clearly emanates from her rootedness in everyday India. Her major concern emerges from our own environment, from our immediate world, holding up mirror to our lives. In this era of verbosity and pretty packaging, her clear lucid prose is real and refreshing. Superfluous words are not found. This aesthetics in her writing can be understood by the depth of the content; articulating her thoughts and ideas, transforming the very act of reading into a sharing experience. Readers encounter an intimacy, a kind of secret bonding with her as if she were speaking to them alone.

Shashi Deshpande's protagonists are stronger than her contemporary writers. They refuse to sacrifice their individuality for the sake of upholding the traditional role models laid down by society for women. But they attempt to resolve their problems by a process of temporary withdrawal. In *The Dark Holds No Terrors*, Sarita returns to parental home to escape from her husband Manohar's sadism. This temporary withdrawal helps her to view her situation objectively. Besides, being merely a daughter, sister, wife or mother, she evolves into an individual with her own legitimate expectations of life. In *That Long Silence*, Jaya undergoes great mental trauma because she has refused to go into hiding with her husband as an enquiry against his financial irregularities is on. Like the mythological character Gandhari, she kept her eyes shut to her husband's illegal earning at office. Even her journalistic writings are circumscribed by her husband's likes and dislikes. Finally she is able to evaluate her expectations of life. After having rejected traditional role models, Deshpande's protagonists display great strength and courage in evolving, as their own role models as per the requirement of their social milieu.

Her characters go through a process of self-examination before they reach self actualization. Thus, Shashi Deshpande has been successful in creating strong women protagonists who refuse to get crushed under the weight of their personal tragedies, and face life with great courage and strength. Comparatively, they appear to more life-like and more akin to the educated, middle class, urban Indian woman of today.

Speaking of the narrative, as the focus of this paper lay with, the technique in *That Long Silence*, Shashi Deshpande avoids the simple technique of straight forward narration in the novel. She employs the flash back method instead to draw her readers' attention. The first chapter deals with the present, but the later chapters are more an a chronic with the final chapter ending in the present. The Critic, Shama Futehally writes: "It is a device which is useful either when some element of suspense is needed. For this novel chronologically charity is essential as the reader already has to cope with an abundance of characters and their complex interactions" (Sharma 77). *That Long Silence* is very close to real life experience and achieves its credibility from the fact that the protagonist Jaya is a well educated person possessing a literary sensitivity corresponding with her fictional role. This novel is about Jaya's hopes, fears, aspirations, frustrations and later triumph in life. Critic Y.S. Suita Reddy observes: "The narrative with its slow unknitting of memories and unraveling of the soul is like an interior monologue quite similar to the stream of consciousness technique employed by Virginia Woolf." (Sharma 81) Perhaps Deshpande's best work is, *That Long Silence*. The narrator Jaya, an upper-middle-class housewife with two teen age children, is forced to take stock of her life when her husband is suspected of fraud. They move into a small flat in a poorer locality of Bombay, giving up their luxurious house. The novel reveals the hollowness of modern Indian life, where success is seen as a convenient arranged marriage to an upwardly

mobile husband with the children studying in "good" schools. The repetitiveness and sheer drabness of life of a woman with material comforts is vividly represented, "the glassware that had to sparkle, the furniture and curious that had to be kept spotless and dust-free, and those clothes, God, all those never-ending piles of clothes that had to be washed and ironed, so that they could be worn and washed and ironed once again" (*That Long Silence* 57).

Though, she is a writer, Jaya has not achieved true self expression. There is something almost suffocating about the narrowness of the narrator's life. The novel contains nothing outside the narrator's narrow ambit. India's tradition and philosophy have no place here. We get a glimpse of Hinduism in the numerous fasts observed by women for the well being of husbands, sons or brothers. Jaya's irritation at such sexist rituals is palpable; it is clear that she feels strongly about the ill-treatment of the girl child in India. The only reference to India's "glorious" past is in Jaya's comment, that in Sanskrit Drama, the women did not speak Sanskrit—they were confined to Prakrit, a less polished language, imposing a kind of silence on them. In spite of her English education, Jaya is like the other women in the novel, such as the half-crazed Kusum, a distant relative, or Jeeja, their poor maid-servant. They are all trapped in their own self-created silence, and are incapable of breaking away from the supportive yet stifling extended family. In *That Long Silence*, Deshpande raises the strong voice of protest against the male-dominated Indian society and against man made rules and conventions. *That long Silence* is in first person narrative. The story is unfolded by Jaya, ironically again symbolizing victory, while in the actual life situation, she is supposed to lead a traditional, passive life like; "Sita following her husband into exile, Savithri, dogging death to reclaim her Husband, Draupadi stoically sharing her husband's travails....." (*That Long Silence* 11).

She refuses these role models because in modern life these references are simply allusions of the past with no relevance to the present. While these legendary women followed their husbands willingly, Jaya is accompanying Mohan everywhere because of compulsion. There is a frank, even brutal, realization of this evil necessity in her conjugal life. "Two bullocks yoked Together.....it is more comfortable for them to move in the same direction. To go in different directions would be painful: and what animal would voluntarily choose pain?" (*That Long Silence* 12). Jaya, the protagonist in the very early life, realizes that 'girl child' is her first problem. The preference shown to the male children is because they are permanent members of the family, and are inheritors of the family name. The novel also interrogates the nature of the relationship between the narrator and her husband and the disposition of their married life. Their relationship is affected adversely by their incapability to understand each other. Due to lack of communication the growing 'silence' between them, their marital life grows unsteady and dismal. For the first time, Jaya feels a strange emotion of anger in the unjustified accusation by Mohan that he has taken bribe for her and her children. The very idea of "being a partner in the crime and ally, when she has no role to play in the whole affair is revolting." (*That Long Silence* 31) But this anger transformed into a 'long silence' because for Jaya 'silence and surrender' is the real strength of an Indian Woman. Shashi Deshpande has portrayed Jaya as a feminist character. The repeated allegations and accusations of her husband compel her to react sharply. She (Jaya) once tells kamat (her neighbor) ".....no women can be angry. Have you ever heard of an angry young woman? A woman can never be angry, she can only be neurotic, hysterical, frustrated" (*That Long Silence* 147). There are three distinct phases of feminism. The early means imitation of role models, Jaya has already crossed that limit. The first phase of

imitation is followed by anger and protest, the major thrust of the novel is the depiction of this second phase in the life of Jaya. Whenever she looks back on her life, there is hardly any sense of nostalgia or yearning for the past; it is much more a feeling of suppressed anger which can burst out any time.

The last phase of feminism that of articulation and assertion is only hinted in this novel as one of the future possibilities for Jaya. The whole novel is a preparation for that articulation which will break her long silence. The reader is given sufficient hint that she is going to break her passivity; even Jaya asserts “will have to erase the silence between us, But the actual drama is postponed to the future” (That Long Silence 192). Having realized her position, Jaya would not accept the earlier image of a pair of bullocks yoked together, signaling a loveless couple. She comes to realize that life can always be made possible. Jaya becomes a mature woman, and with her realization of shadow that befalls between wife and husband tends to disappear. The novelist tries to establish that it is not only the patriarchal set up which is responsible for the women’s condition in the Indian society. The Responsibility also lies within the victim to refuse, to raise a voice and to achieve the goal. The novel also traces the growth of the protagonist from a state of weakness, feeling of failure to that of relaxation. She accomplishes this through self-assessment and self criticism. Shashi Deshpande told Joel Kuortti in an interview “That Long Silence is a hysterical novel in the sense that inside of me I was kind of screaming, but when it came out - as you said, one steps back from that screaming self – and one says, look Jaya is very analytical.

There is no point at which she gives way to her emotions or self pity or anything. Throughout she is analyzing herself, her life, her relationships and I think that is how it has been for me. I think it was really the culmination of the anger and all the

repression; everything came out in That Long Silence” Sharma 55).

Shashi Deshpande’s *That Long Silence* is an expression of the silence of the modern Indian wife. Although many women writers tried their hand expressing this long silence that had turned woman into non entities, they could only provide psychological depths to their characters. They neither created unreal sentimental romances nor finally succumbed to the temptation of mouthing feminist ideology. But Shashi Deshpande’s success lies in her representation of real life experience. She realistically depicts the inner conflicts of Jaya and her quest for the self or identity. Jaya represents half the humanity. The novel sustains its credibility from the fact that Jaya is a convent-educated English-speaking lady with a literary taste. It portrays the conflict raging between the narrator’s split self; the writer and the housewife. About *That Long Silence* she says, “And then I wrote That Long Silence almost entirely a woman’s novel nevertheless, a book about the silencing of the one half of the humanity. A lifetime of introspection went into this novel, the one closest to me personally; the thinking and ideas in this are closest to my own” (Prasad 58).

In *The Dark Holds No Terrors*, Deshpande shifts the narrative from the first person to the third person narrative in every alternative chapter. The double narrative helps to lend great authenticity to the portrayal of Sarita’s inner self. Deshpande has commendably accomplished the task of giving a realistic portrayal of the mental trauma Sarita undergoes. In an interview, she tells how she hit upon the idea of using double narrative, “The present is in the third person and the past is in the first person. I was doing it, throughout in the first. But that’s often a perspective I use in short stories – I wanted to be more objective. So, then I did it in the third. But it wouldn’t work at all, yet I really need not distance myself from the narrative in the present, otherwise it was

going to be far too intense. And then I read an American novel by Lisa Alther Where she uses this method. And the minute I came across her novel I thought let me admit it freely – Oh god, this is how I am going to do my novel” (Prasad 111).

Thus, Deshpande succeeds in the portrayal of Sarita’s mental state with remarkable objectivity. Besides, her art lies amalgamating the past with the present seamlessly through dreams, nightmares, flashback, reminiscences and the simple third person narration. *The Dark Holds No Terrors*, Shashi Deshpande’s second novel, is about Saru. The protagonist is an educated, economically independent, middle-class wife who is made conscious of her gender as a child and whose loveless relationship with her parents and strained relations with her husband lead to her agonizing search for herself. The novel opens with Saru’s return to her parent’s house fifteen years after she left home with a vow never to return. Her relations with her husband become unceasingly strained and she returns for some solace. And she gets a chance to think over her relationship with her husband, her children, her parents and her dead Brother Dhruva. Saru is ignored in favour of her brother, Dhruva. No parental love is showered on her and she is not given any importance. Her brother’s birthdays are celebrated with much fanfare and performance of religious rites, whereas her birthdays are not even acknowledged. Her mother constantly reminds her that she should not go out in the sun as it would worsen her already dark complexion. Saru recalls her conversion with her mother.

“Mother: Don’t go out in the sun, you will get darker.

Saru: Who cares?

Mother: We have to get you married. Will you live with us, your whole life?

Saru: Why not?

Mother: You can’t.

Saru: And Dhruva?

Mother: He’s different. He’s a boy.”(*The Dark Holds No Terrors* 45).

Discrimination between Saru and brother leads to a sense of insecurity and hatred towards her parents, especially mother and her resultant rebellious nature. Saru’s mother’s discriminatory behavior makes Saru feel unloved and unwanted leading to a sense of alienation and estrangement. She is in the grips of insecurity. Irrespective of the Geographical or chronological space, any Indian girl is a victim of gender discrimination in the Indian social setup. Saru’s mother blames Saru for Dhruva’s death. Her hatred towards her mother is so acute that she becomes rebellious just to hurt her. “I hated her, I wanted to hurt her, wound her, make her suffer” (*The Dark Holds No Terrors* 142). The hatred drives her to leave home for Bombay to seek medicine as a career. She falls in love with her college mate and marries him against her parents’ wishes. Had her mother not been so against Manu, she would probably have not married him and brought her to such a miserable condition. She later recollects: “If you hadn’t fought me so bitterly if you hadn’t been so against him, perhaps, I would never have married him and I would not have been here, cringing from the sight of his hand, hating him and yet pitying him too” (*The Dark Holds No Terrors* 96). Shashi Deshpande has portrayed Saru’s character as someone who remains at home as a house-wife despite being a qualified doctor. Gradually people in Saru’s neighbourhood recognise her as a doctor. Her success as a well-known and reputed doctor becomes the cause of her strained marital relations with Manu. In a retrospective mood she says much later: “He had seen the young man and me his bride. Now I was the lady doctor and he was my husband” (*The Dark Holds No Terrors* 180). Manu is uncomfortable with Saru’s steady rise in status, as he feels ignored when people greet and pay attention to Saru. Besides she is unable to spare time enough for Manu and children. Manu and Saru want to move out to some other place for their own

reasons. While Manu feels humiliated and embarrassed, Saru is no longer happy in that cramped and stinking apartment and wants to move to somewhere decent.

Earlier she was happy and contented to live on Manu's salary, but in her new role as a career woman she becomes discontented. She resents: "For me, things now began to hurt.... A frayed saree I could not replace, a movie I could not see, an outing I could not join in. I knew now that without money life became petty and dreary. The thought of going on this way became unbearable" (*The Dark Holds No Terrors* 92). Saru's rise in social and financial status is in contrast to Manu's status of an under paid lecturer sets in great discomfort in their conjugal relation. Shashi Deshpande has presented a realistic picture of the gross-gender inequality prevailing in our society. On one occasion Saru presents a perfect recipe for a successful marriage. She says:

"A wife must always be a few feet behind her husband. If he is an MA, you should be a BA; if he is 5'4 tall, you shouldn't be more than 5'3" tall. If he is earning five hundred rupees, you should never earn more than four hundred and ninety, if you want a happy marriage; don't ever try to reverse the doctor, nurse, executive, secretary, principal, teacher role. It can be traumatic, disastrous; and I assure you, it is not worth it. He'll suffer. You'll suffer and so will the children. Women's magazines will tell you that a marriage must be an equal partnership. That's nonsense, rubbish. No partnership can ever be equal, it will always be unequal, but take care that it is unequal in favored your husband. If the scales tilt in your favour, god helps you, both of you. (*The Dark Holds No Terrors* 137).

Shashi Deshpande contrasts Saru's life with the lives of her two school friends-Suita and Nalu; and shows that wife, a mother and a spinster had their own share of joys and sorrows and it is almost difficult to conclude as to who is the more happier or the more fulfilled. Shashi Deshpande does not let her get overwhelmed by the western feminism or

its militant concept of emancipation a mature Saru shuns extremes and takes a practical view of the circumstances. She is neither the typical western liberated neither woman nor an orthodox Indian one. In the quest for the wholeness of identity, she does not advocate separation from the spouse but a tactful assertion of one's identity within marriage. Thus, a close study of Shashi Deshpande's novels reveals her deep insight into the plight of Indian women who feel smothered and fettered in a tradition-bound, male dominated society. She delineates her women characters in the light of their hopes, fears, aspirations and frustrations, which are aware of their strengths and limitations; but find themselves thwarted by the opposition and pressure from a society conditioned overwhelmingly by the patriarchal mindset. She highlights their inferior position and the subsequent degradation in a male-dominated society. Deshpande's women protagonists are victims of the prevalent gross gender discrimination first as daughter and later as wives. Although she has a small volume of literary works to her credit, her works have drawn great critical attention and acclaim for her sensitive and realistic representation of the Indian middle-class women. Shashi Deshpande's sincere concern for women and her craft as a novelist is reflected strongly in all her novels. Deshpande is not against the institution of marriage, as her woman protagonists strive to make their marriages work in their endeavour to lead a meaningful existence. "A finely drawn, Diaphanous portrayal of the endemic imbalance in a marriage."(*New Society Magazine*). Shashi Deshpande keep her narratives female centered and gives an intimate insight into the psyche of the middle class Indian women who feel oppressed by their patriarchal socialization. She provides new ideals for better man-women relationship, there by broadening the scope of woman existence. She prescribes a balance between tradition and modernity as a working philosophy for the contemporary woman. To her tradition are the values of harmony and

co-existence that symbolize the Indian way of life, and modernity is the assertion of the independent individual identity. Deshpande feels that the woman must venture out of the familial framework to give full expression to her individuality and identity. "The novel's strength lies in its compassion, its tolerance and understanding of human relationships" (The Times Literary supplement). Shashi Deshpande's novels are realistic depiction of the anguish and the conflict of the modern educated middle class women. Caught between patriarchy and tradition on the one hand, and self-expression, individuality independence on the other, her protagonists feel lost and confused and explore way to fulfill themselves as a human being.

**Conclusion:** Shashi Deshpande's concern and sympathy is essentially for the woman. She has given an honest portrayal of her fears, sufferings, disappointments and frustrations. Besides revealing the woman's struggle to secure self-respect and self identity, the novelist lays bare the multiple levels of oppression, including sexual oppression. Deshpande's protagonists' quest for identity gets largely accentuated due to their frustrating experiences born of the prohibitive nature of the Indian patriarchal Society. In her novels, the male characters husbands, lovers, fathers and other relations- display different aspects of patriarchy and oppression. While the majority of husbands are patriarchal in their approach, the older men particularly the fathers are broad-minded. Surprisingly the male friends are 'feminist' in their approach and sympathize with the protagonists a lot. Deshpande's male characters only serve to enable the protagonists to define their identities more fully. Shashi Deshpande states that she does not "believe in a simple opposition of bad men, I don't believe the world is like that at all" (Prasad 78). Thus she has constructed motifs of patriarchy and oppression by employing the method of negation and affirmation. Her protagonists are

victims of the Indian patriarchy and after initial submission resist the oppressive situation. They reflect the author's view that a woman must assert herself within marriage to preserve her identity. The protagonists in Deshpande's novels are on the road to self-discovery. Usually some domestic crisis propels them in this quest. Shashi Deshpande's novels also frequently ruminate over the condition of human alienation and the vicissitudes of time. Past resides with the present, and the novels often digress into Indian myths, fables and folktales that show the power of tradition and the society's reluctance to change. But her novels are infused with a rich inclusiveness, which in itself enhances the possibilities of the hope. Her novels are essentially reflective of the unenviable situation of the beleaguered contemporary Indian women, which she has depicted with great artistic finesse and astounding originality. Shashi Deshpande's commendably realistic depiction of the contemporary Indian women's situation and the pragmatic solution she puts forward accord her novels, an imperishable importance for their affirmative eloquent marriage for women and the whole humanity as well.

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## Nature Treatment In Robert Frost's Poetry

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### An Abstract:

Robert Frost has been called the finest and the leading modern American poet of nature and rural life. Frost found beauty and meaning in commonplace objects, such as a drooping birch tree and an old stone wall, and drew universal significance from the experiences of a farmer or a country boy. Most of his poems have a New England setting and deal with the theme of man's relationship to nature. Frost is a great lover of nature and his love for nature is local and regional. The influence of nature in Robert Frost's works creates a palette to paint a picture filled with symbolism for the reader to interpret. In the analysis of Robert Frost's poems *The Road Not Taken*, *Tree at My Window*, *Two Tramps in the Mud Time* and *Stopping by Woods on a Snowy Evening* we can pick out specific examples to illustrate Frost's overall use of nature. Frost's love of nature is more comprehensive, many-sided, and all-inclusive than that of William Wordsworth. Frost understands and enjoys "Nature's first green is gold." Natural objects like hills and dales, rivers and forests, season and seasonal changes have been treated by Frost with accuracy and minuteness in his almost all nature poems.

### The Key Expressions:

**New England, Palette, Comprehensive, Hostility, Superficial, Obligation, Pervading, Menace, Harmony, Platonic, Pragmatic.**

In the opening stanza of Robert Frost's poem *Stopping by Woods on a Snowy Evening* we find the speaker reflecting on the beauty of a wooded area with snow falling.

**Whose woods these are I think I know  
His house is in the village though;  
He will not see me stopping here  
To watch his woods fill up with snow.**

This poem is about the beauty of rural life and the enjoyment that goes with it. Frost is a great nature poet, and this poem shows his oneness with nature. We can feel the speaker's awe and reflective peace when looking into the woods that night. He doesn't know the owner of the land but is still drawn to the beauty of the scene that is taken into the reader and digested for a time in the speaker's mind. It shows that it is all right to take a minute out of hurried hour and reflect upon what is around you, whether it is a snowy wood or a quiet room. The extreme fascination and acute love to the nature makes him a great poet of nature. Frost's poems are similar but are also very different, but they all have nature in them. One point of view on which almost all the critics agree is Robert Frost's minute observation and accurate description of the different aspects of nature in his poems. Schneider says: The descriptive power of Mr. Frost is to me the most wonderful thing in his poetry. A snowfall, a spring thaw, a bending tree, a valley mist, and a brook these are brought into the experience of the reader.

**"The woods are lovely, dark and deep,  
But I have promises to keep,**

These from Frost's poem *Stopping by Woods on a Snowy Evening* depict not only the beauty and the mystery of the snow filled woods which hold the poet almost spellbound but also describe the helplessness of the poet who has no time because of his social commitments. Thus the beauty of Nature and obligations of human life are treated by Frost as two aspects of poet's one whole experience in these lines.

Robert Frost's philosophy of nature and its treatment in his poetry is different from that of Wordsworth and other English romantic poets. Nature for Frost is not a kindly mother.



It does nothing for the good of mankind. Frost loves both Nature's pleasant and unpleasant aspects. He enjoys her sensuous beauty, but he also quite aware of much that is harsh, bleak and barren in Nature. In other words, Frost does not shut his eye to Nature's harshness and cruelty. Frost brings out Nature's hostility in his poetry. In brief, his approach towards nature and its treatment is realistic. Secondly; Frost constantly keeps talking about the separateness of man and nature. Frost writes from personal experience. He himself has observed and experienced activities in nature. His realism, his authenticity and veracity has been admired and confirmed by numerous dwellers in the countryside. Indeed; realism is a marked feature of Frost's nature poetry. The woods are no doubt lovely dark and deep but their beauty cannot detain the poet for long as he has promises to keep and miles to go before his departure from this world. Frost is not concerned with nature as such, he is more concerned with the common human activity that goes in the lap of nature as mowing, apple-picking, birch swinging etc. By noting such everyday activity Frost seeks to study man in relation to his physical environment and to the lower creatures that live within nature. According to W.H.Auden "Robert Frost does not idealize or romanticize nature; he gives us the truth about her." Another aspect of Frost's nature poetry is that he treats nature poetry morally or philosophically at the end. The superficial meaning of Frost's poetry is easy to understand but there is always an underlying philosophy or morality to be imbibed by the readers in the concluding lines let us take up the example of the poem Stopping by woods on the snowy evening, this poem teaches us the lesson that in life we must discharge our duties and fulfill our obligation. Birches, Sitting by a bush in broad sunlight and a host of other nature-pieces, all end on a moral note.

Robert Frost and William Wordsworth differ from each other as far as nature treatment in their poetry is concerned. Frost

sees no pervading spirit in the natural impersonal and unfeeling. Although Nature watches man, she takes no account of him. Robert Frost treats Nature both as a comfort and menace. As a critic says, 'Frost does not formulate a theory of Nature or of man's relationship with nature. However, it seems that Frost is of this opinion that man should live in harmony with Nature and he should not go against Nature or Natural Process.'

#### **The Conclusion:**

Nature is a dominant subject in the poetry of Robert Frost. In the epitaph that Robert Frost proposed for himself, he said that he had "a lover of quarrel with the world" this lover's quarrel is Frost's poetic subject, and throughout his poetry there are evidences of this view of man's existence in the natural world. His attitude towards Nature is one of armed and amicable true and mutual respect. He recognizes and insists upon the boundaries which exist between individual man and the forces of Nature. There is almost nothing of the mystic in Frost. He does not seek in Nature either a sense of oneness with all created things or union with God. There is nothing platonic in his view, because it is a foreshadowing of something else.' According to the learned critic, Frost began as a nature-poet and his interest in nature persisted throughout his career. Lynen says 'Frost's nature poetry is so excellent and so characteristic that it must be given a prominent place in any account of his art.' Frost's treatment of Nature is local and regional. In brief, Robert Frost is a great and original nature poet. His nature treatment is unique and distinctive in many ways. He does not take any theory of nature for granted. Rather, he treats nature in his poetry from his own personal experience and observation, hence Frost's approach towards Nature is chiefly pragmatic.

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## Elements of Non-realism in Tennessee Williams' 'The Glass Menagerie'

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“Yes, I have tricks in my pocket; I have things up my sleeve. But I am the opposite of a stage magician. He gives you illusion that has the appearance of truth. I give you truth in the pleasant disguise of illusion.”<sup>1</sup>

These opening lines of *The Glass Menagerie* clearly justify Tennessee Williams' innovative use of unconventional techniques, particularly the non-realistic style he employed to give “a closer approach to the truth” in the play. *The Glass Menagerie* is a memory play, and hence it is non-realistic. Its plot is drawn from the memories of the narrator, Tom Wingfield. Tom is a character and a narrator in the play. The play has its setting in [St. Louis](#) in 1937. Tom introduces the other characters in the play, his mother, Amanda, his sister, Laura, and a gentleman caller, “the most realistic character in the play, being an emissary from a world of reality that we were set apart from.”<sup>2</sup>

Tom is an emerging poet who strives in a shoe warehouse to support his mother, Amanda, and sister, Laura. Mr. Wingfield, their father, deserted them years before and he never made any contact with his family except a postcard containing a message of two words “Hello-Goodbye!” Amanda often amuses her children with stories of her romantic past and the seventeen gentlemen callers which she once received. She is disappointed that Laura does not attract any gentleman callers because of her shyness. Amanda finds the only hope for Laura in her marriage. Meanwhile, Tom, who is desperately unhappy at his warehouse job, finds escape in liquor, movies, and literature; add much to his mother's disappointment.

Amanda and Tom discuss Laura's prospects, and Amanda asks Tom to search a suitable candidate for Laura at the warehouse. Tom chooses his casual friend, Jim O'Connor and invites him to dinner. Laura comes to know the name of her caller at the last minute. She has been secretly in love with him at high school and has dreamed of him for six years. This is a sheer coincidence that he is the gentleman caller Tom brings home at his mother's urging. Initially, Laura becomes nervous and ill by Jim's presence, but his warm and open behaviour soon draws her out of her shell. Laura responds to his encouragement and both have a serious discourse for a long time, but Jim abruptly leaves because of an appointment with his fiancée. Amanda sees him off warmly and turns on Tom, who is unaware about Jim's engagement. The play ended with Amanda cursing Tom, because her sister will not have a married life, causing him to leave the Wingfield Apartment.

*The Glass Menagerie* is interesting in its symbolism and technical experimentation. Williams retains the memory of the South while moving from deep South to St. Louis for his story. His audience never sees the gracious mansion of Amanda's girlhood in the play, but feels its glory and its contrast to the mean present. Awareness of the past is always a prominent element and theme of some Williams' plays. Nancy Tischler points out, “His characters live beyond the fleeting moments of the drama—back into a glowing past and shrinking from a terrifying future.”<sup>3</sup> Being a memory play, Tennessee Williams got absolute freedom in the staging of *The Glass Menagerie*. He propounded the use of

expressionism in his introductory production notes and was prevalent throughout the play.

Tennessee Williams introduced his concept of the 'plastic' theatre by incorporating expressionistic elements of dialogue, action, sound, setting, and lighting in his works. His concept of the, "new, plastic theatre" was influenced by Erwin Piscator, a German director who had helped him at the New School seminar. He suggests that in *The Glass Menagerie* "considerably delicate or tenuous material, atmospheric touches and subtleties of direction play a particularly important part."<sup>4</sup> Williams justifies such unconventional techniques as expressionism or impression on the basis that their subjectivity provides a "closer approach to truth." A playwright should not use such devices to avoid the "responsibility of dealing with reality, or interpreting experience." Nevertheless, it is his firm belief that the new drama has followed the other arts in recognizing that realism is not the key to reality.

In the production notes, which precede the text of the play, Williams noted that: "Everyone should know nowadays the unimportance of the photographic in art: that truth, life, or reality is an organic thing which the poetic imagination can represent or suggest, in essence, only through transformation, through changing into other forms than those which merely present in appearance."<sup>5</sup> He selected these words cautiously in order to provide guidance for staging the play and to emphasize that this was not a realistic play in the conventional sense. But it was an attempt to express the true reality by dealing with the events that take place in the subjective world of an individual's memory.

As Tom says in his opening monologue, "The play is memory. Being a memory play, it is dimly lighted, it is sentimental, it is not realistic."<sup>6</sup> The important aspect of the play is not the illusions of truth

but the truth itself. Williams' description of 'The Glass Menagerie' as a "Memory Play" reflects this dramatic device, but it also indicates an autobiographical nature of the play. The characters of Amanda and Laura are the reflections of Williams' mother and sister. Moreover, the character Tom feels guilty for abandoning his sister was very much akin to Williams. Williams wants to emphasize the non-naturalistic mood of his play by making use of special effects like music and slide projections. By writing a "memory play," Tennessee Williams

overcame the restraints of naturalistic theatre. The theme of memory is important: for Amanda, memory is a kind of escape. For Tom, memory is the thing that cannot be escaped: he is still haunted by memories of her sister whom he abandoned years ago.

"The cities swept about me like dead leaves, leaves that were brightly colored but torn away from the branches.

I would have stopped, but I was pursued by something...

Perhaps it was a familiar bit of music.

Perhaps it was only a piece of transparent glass...

I pass the lighted window of a shop where perfume is sold.

The window is filled with pieces of colored glass,

tiny transparent bottles in delicate colors, like bits of a shattered rainbow.

Then all at once my sister touches my shoulder."<sup>7</sup>

Nancy Tischler rightly points out, "Williams has a poet's weakness for the symbols, and this modern technique frees his hand for scattering them about the stage. Their use to reflect, emphasize, and contrast with the meanings of the actions and the words has become a trademark of the Williams play."<sup>8</sup>

In the Production Notes Williams certainly states that: "emotion, nostalgia, which is the first condition of the play."<sup>9</sup> The narrator, Tom, is not the only character haunted by his memories. Amanda, his domineering mother, is constantly grasped by

the memories of her youth and a romantic past that contrasts with the harsh reality of the present. His sister, Laura, is both physically and spiritually crippled; she lives in a fantasy world created by glass menagerie figurines. Memory is a crippling force for these characters that prevents them from finding happiness in the present or the offerings of the future. However, it becomes a driving force for Tom that culminates in the achievement of the play. As Foster Hirsch suggests, "These haunted characters are variations on Williams' own unhappy family: his genteel, overbearing mother; his mostly absent father who is a towering, threatening figure nonetheless; and his schizophrenic sister Rose."<sup>10</sup>

*The Glass Menagerie* is undoubtedly a memory play, it is evident that both its style and its content are shaped and inspired by memory. As Tom himself states clearly, the play's lack of realism, its high drama, its overblown and too-perfect symbolism, and even its frequent use of music are all due to its origins in memory. Most fictional works are products of the imagination that must convince their audience that they are something else by being realistic. A play drawn from memory, however, is a product of real experience and hence does not need to drape itself in the conventions of realism in order to seem real. Tennessee Williams takes full advantage of this dramatic license. The play reveals its story through memory because it has an inflexible grip on the narrator's mind. Thus, the play's existence is entirely a product of the power of memory, which it exerts in people's lives and consciousness.

In *The Glass Menagerie*, the use of props and scenery also plays an integral part of the play. The fire escape, Victrola phonograph, Laura's unicorn, Tom's movie going, and the photograph of the father all have an effect on their everyday life. Tom was trapped between the responsibility of his mother and sister. He used the fire escape most in the play. He frequently went to the

fire escape for smoking and escaping the nagging arguments of his mother. Movies were also an important part of Tom's life. He went to the movies when he and his mother had a quarrel or when he required some excitement. The Victrola was Laura's means of escape and comfort. Laura is pathetically shy, very fragile, and has a very big "inferiority complex". She uses the Victrola so much that this inanimate object has become her comfort zone like glass figurines. Laura uses the Victrola throughout the play, when she wants to avoid confrontation or when she is hurt. Laura lives in her own little world of glass animals and they are very much precious to her. She speaks about the glass animals as if they are alive. "My glass collection takes up a good deal of time. Glass is something you have to take good care of."<sup>11</sup>

Tom's double role in *The Glass Menagerie* ---as a narrator out of whose recollections the play emerges and as a character who acts within those recollections---draws attention to the play's tension between objectively presented dramatic truth and memory's distortion of truth. In the play, Tom sometimes addresses the audience directly, seeking to provide a more detached explanation and assessment of what has been happening onstage. Nevertheless, he exhibits real and sometimes juvenile emotions as he takes part in the action of the play. As Alice Griffin points out, "Throughout the drama Tom plays a double role. He is the son in the action as well as the narrator who looks back on the events of the past from the perspective of the present."<sup>12</sup>

In *The Glass Menagerie*, music is widely used both to emphasize themes and to enhance the drama. For example, a musical piece entitled 'The Glass Menagerie,' plays when Laura or her glass collection comes to the forefront of the action. Further, the music is an inherent part of the play as it leads the action of the play and the characters respond accordingly. Examples of

this are the music that wafts up from the Paradise Dance Hall and the music Laura plays on her victrola. Music is also used to accentuate a particular scene, which renders emotional emphasis to suitable passages. 'The Glass Menagerie' tune is probably the lightest, most delicate music in the world, as well as the saddest. Nancy Tischler points out, "The musical accompaniment of *The Glass Menagerie* is another element of Tennessee Williams' expressionism that characterizes his dramas."<sup>13</sup>

The use of non-realistic devices in *The Glass Menagerie* is further enhanced by the addition of screen images that are satirically set into the scenes adding to the overall effect that a character is feeling or experiencing. The screen device is a unique stylistic feature of the play on which words and images relevant to the action are projected. The screen is also used to emphasize the importance of something referred to by the character. Another application of screen device is that, it can be used as a slate for impersonal commentary on the events and characters of the play. For example, Laura has a conversation with her mother Amanda, explaining that she was once in love with an old high school acquaintance that she kept his yearbook picture to preserve him in her memory. This old high school acquaintance used to call Laura "blue roses". Before the conversation between Laura and Amada takes place, a screen image of blue roses entices the audience of what is to come, and how those images of blue roses would be significant within that scene. Alice Griffin wisely points out, "The screen symbolizes memory—just as the mind might summon up from the past a phrase or a visual image that serves as the key to recollection, much like Proust's petite madeleine cake."<sup>14</sup> Hence, the use of screen is a remarkable feature of Tennessee Williams' expressionist theatrical style, which displays realistic portrayals of life along with classic presentations of inner experience.

Several technical devices are employed in the stage directions of the play to express the idea that this is a memory play. For example, some of the scenes should be presented with some type of net or gauze between the audience and the actors. On the other hand, Williams suggests the use of titles and images to be projected on a screen in order to reinforce the idea of memory and to recall certain events that occurred during the time of the play. But in the actual staging of the play, these devices are very rarely used. Most directors feel that the play is sufficient without the extra use of images. In fact, they feel that the use of these images would distract the central action of the play. Director Geoffrey Borny relates the importance of the screen device in his production: "It is by means of these nonrealistic staging devices," he says, "that the realistic story is made symbolically significant."<sup>15</sup>

The use of light is another admirable aspect of the play. The nonrealistic nature of the play is again evident from the fact that the shafts of lights are focused on selected areas or actors in a particular scene. The intention behind the use of this device is to keep the atmosphere of memory in the play. It is also used to provide an additional importance to the characters during their performance as well as to recognize their actions and movements properly. In the play, when Tom and Amanda are quarrelling, the light on them is low red, while Laura stands in a very distinct light, which shows her fragility. The kind of light used for saints or madonnas in early religious portraits.

*The Glass Menagerie* is essentially a nonrealistic play. Distortion, illusion, dream, symbol, and myth are the tools by means of which the action onstage is endowed with beauty and meaning. A screen displays words and images relevant to the action; music intrudes with melodramatic timing; the lights rise or dim according to the mood onstage, not according to the time of day; symbols like the glass menagerie strike through the

dialogue without any additional detail. The Glass Menagerie uses music, screen device, stage directions and lightning effects to create the dream-like atmosphere appropriate for a "memory play." The play's style may be best described as expressionistic and Williams preferred it at the expense of realism. The play's lack of stylistic realism is further explained by the fact that the story is told from Tom's memory.

Other nonrealistic elements include a transparent fourth wall that the audience must imagine. The audience can experience characters' emotions, thoughts, and feelings due to the use of nonrealistic devices. Though the style of the play is considered as nonrealistic, the content delivered by the characters is realistic. Williams further sets the tone and portrays his character for emphasizing the fact that the main effect of the play's nonrealistic style is to increase the sense of reality surrounding its content. Nancy Tischler rightly asserts, "This play, unique among Williams' dramas, combines poetic and unrealistic techniques with grim naturalism to achieve a gossamer effect of compassion, fragility, and frustration, typical of Tennessee Williams at his most sensitive and natural best."<sup>16</sup>

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## **Fabric Printing- Promotion of Heritage & Craft Culture as Growth Industry in India**

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### **Abstract**

Traditional methods of fabric production have existed in India since the 12th century. Only in the last 30 years, with the shift of garment production to the factory, has the industry seen drastic changes. At first factory-made fabrics were more expensive than hand-made ones – a fashion that only the rich could enjoy. Eventually though, they became cheaper and more competitive in the marketplace than their hand-made counterparts. This has had major ramifications for block printers and weavers through out India. Finding themselves out of a job, many have had to turn to other more menial forms of work to support their families and the artisan skills that have been passed on for generations are becoming lost. Withstanding the stiff market competition, there are still several small and active groups of traditional fabric producers throughout India. In this age of globalization and fast-paced technology, we are proud that our fabric printing contain a history and preserve an art.

### **Introduction**

Textile printing was known in Europe, via the Islamic world, from about the 12th century, and widely used. However, the European dyes tended to liquify, which restricted the use of printed patterns. Fairly large and ambitious designs were printed for decorative purposes such as wall-hangings and lectern-cloths, where this was less of a problem as they did not need washing. . During the later half of the 17th century the French brought

directly by sea, from their colonies on the east coast of India, samples of Indian blue and white resist prints, and along with them, particulars of the processes by which they had been produced, which produced washable fabrics.

### **Historical Reviews and Technology**

Textile printing was introduced into England in 1676 by a French refugee who opened works, in that year, on the banks of the Thames near Richmond. Curiously enough this is the first print-works on record; but the nationality and political status of its founder are sufficient to prove that printing was previously carried on in France. In Germany, too, textile printing was in all probability well established before it spread to England, for, towards the end of the 17th century, the district of Augsburg was celebrated for its printed linens, a reputation not likely to have been built up had the industry been introduced later than 1676.

As early as the 1630s, the East India Company was bringing in printed and plain cotton for the English market. By the 1660s British printers and dyers were making their own printed cotton to sell at home, printing single colors on plain backgrounds; less colorful than the imported prints, but more to the taste of the British. Designs were also sent to India for their craftspeople to copy for export back to England. On the continent of Europe the commercial importance of calico printing seems to have been almost immediately recognized, and in consequence it spread and developed there much more rapidly than in England, where it was

neglected and practically at a standstill for nearly ninety years after its introduction.

During the last two decades of the 17th century and the earlier ones of the 18th new works were started in France, Germany, Switzerland and Austria; but it was only in 1738 that calico printing was first, practiced in Scotland, and not until twenty-six years later that Messrs Clayton of Bamber Bridge, near Preston, established in 1764 the first print-works in Lancashire, and thus laid the foundation of the industry. At the present time calico printing is carried on extensively in every quarter of the globe, and it is pretty safe to say that there is scarcely a civilized country in either hemisphere where a print-works does not exist.

From an artistic point of view most of the pioneer work in calico printing was done by the French; and so rapid was their advance in this branch of the business that they soon came to be acknowledged as its leading exponents. Their styles of design and schemes of colour were closely followed-even deliberately copied by all other European printers; and, from the early days of the industry down to the latter half of the 20th century.

#### **Methods and material of printing**

There are seven distinct methods at present in use for producing coloured patterns on cloth.

##### **Hand block printing**

This process, though considered by some to be the most artistic, is the earliest, simplest and slowest of all methods of printing. In this process, a design is drawn on, or transferred to, a prepared wooden block. A separate block is required for each distinct colour in the design.

A blockcutter carves out the wood around the heavier masses first, leaving the finer and more delicate work until the last so as to avoid any risk of injuring it during the cutting of the coarser parts. When finished, the block presents the appearance of flat relief carving, with the design standing out.

Fine details are very difficult to cut in wood, and, even when successfully cut, wear down very rapidly or break off in printing. They are therefore almost invariably built up in strips of brass or copper, bent to shape and driven edgewise into the flat surface of the block. This method is known as copping.



woman doing block printing at Halasur village, Karnataka, India.

To print the design on the fabric, the printer applies colour to the block and presses it firmly and steadily on the cloth, ensuring a good impression by striking it smartly on the back with a wooden mallet. The second impression is made in the same way, the printer taking care to see that it fits exactly to the first, a point which he can make sure of by means of the pins with which the blocks are provided at each corner and which are arranged in such a way that when those at the right side or at the top of the block fall upon those at the left side or the bottom of the previous impression the two printings join up exactly and continue the pattern without a break. Each succeeding impression is made in precisely the same manner until the length of cloth is fully printed. When this is done it is wound over the drying rollers, thus bringing forward a fresh length to be treated similarly.





The rich blue hue of this fabric comes from an indigo dye. Traditional vegetable-based dyes are made in red, black and indigo colors. AZO free chemical dyes are also used for a larger spectrum of color.

If the pattern contains several colours the cloth is usually first printed throughout with one, then dried, and printed with the second, the same operations being repeated until all the colours are printed. Block printing by hand is a slow process it is, however, capable of yielding highly artistic results, some of which are unobtainable by any other method.

### **Perrotine printing**

The perrotine is a block-printing machine invented by Perrot of Rouen in 1834, and practically speaking is the only successful mechanical device ever introduced for this purpose. For some reason or other it has rarely been used in England, but its value was almost immediately recognized on the Continent, and although block printing of all sorts has been replaced to such an enormous extent by roller printing, the perrotine is still largely employed in French, German and Italian works.

The construction of this ingenious machine is too complex to describe here without the aid of several detailed drawings, but its mode of action is roughly as follows: Three large blocks (3 ft. long by 3 to 5 in. wide), with the pattern cut or cast on them in relief, are brought to bear successively on the three faces of a specially constructed printing table over which the cloth passes (together

with its backing of printers blanket) after each impression. The faces of the table are arranged at right angles to each other, and the blocks work in slides similarly placed, so that their engraved faces are perfectly parallel to the tables. Each block is moreover provided with its own particular colour trough, distributing brush, and woolen colour pad or sieve, and is supplied automatically with colour by these appliances during the whole time that the machine is in motion. The first effect of starting the machine is to cause the colour sieves, which have a reciprocating motion, to pass over, and receive a charge of colour from, the rollers, fixed to revolve, in the colour troughs. They then return to their original position between the tables and the printing blocks, coming in contact on the way with the distributing brushes, which spread the colour evenly over their entire surfaces. At this point the blocks advance and are gently pressed twice against the colour pads (or sieves) which then retreat once more towards the colour troughs. During this last movement the cloth to be printed is drawn forward over the first table, and, immediately the colour pads are sufficiently out of the way, the block advances and, with some force, stamps the first impression on it. The second block is now put into gear and the foregoing operations are repeated for both blocks, the cloth advancing, after each impression, a distance exactly equal to the width of the blocks. After the second block has made its impression the third comes into play in precisely the same way, so that as the cloth leaves the machines it's fully printed in three separate colours, each fitting into its proper place and completing the pattern. If necessary the forward movement of the cloth can be arrested without in any way interfering with the motion of the block, an arrangement which allows any insufficiently printed impression to be repeated in exactly the same place with a precision practically impossible in hand printing.

### **Engraved copperplate printing**

The printing of textiles from engraved copperplates was first practiced in the United Kingdom by Thomas Bell in 1770. The presses first used were of the ordinary letterpress type, the engraved plate being fixed in the place of the type. In later improvements the well-known cylinder press was employed; the plate was inked mechanically and cleaned off by passing under a sharp blade of steel; and the cloth, instead of being laid on the plate, was passed round the pressure cylinder. The plate was raised into frictional contact with the cylinder and in passing under it transferred its ink to the cloth. The great difficulty in plate printing was to make the various impressions join up exactly; and, as this could never be done with any certainty, the process was eventually confined to patterns complete in one repeat, and was made obsolete by roller printing.

### **Roller printing, cylinder printing, or machine printing**

This elegant and efficient process was patented and worked by Bell in 1785 only fifteen years after his application of the engraved plate to textiles. Bell's first patent was for a machine to print six colours at once, but, owing probably to its incomplete development, this was not immediately successful, although the principle of the method was shown to be practical by the printing of one colour with perfectly satisfactory results. The difficulty was to keep the six rollers, each carrying a portion of the pattern, in perfect register with each other. This defect was soon overcome by Adam Parkinson of Manchester, and in 1785, the year of its invention, Bells machine with Parkinson's improvement was successfully employed by Messrs Livesey, Hargreaves and Company of Bamber Bridge, Preston, for the printing of calico in from two to six colours at a single operation.

The advantages possessed by roller printing over other contemporary processes were three: firstly, its high productivity, 10,000 to

12,000 yards being commonly printed in one day of ten hours by a single-colour machine; secondly, by its capacity of being applied to the reproduction of every style of design, ranging from the fine delicate lines of copperplate engraving and the small repeats and limited colours of the perrotine to the broadest effects of block printing and to patterns varying in repeat from 1 to 80 in.; and thirdly, the wonderful exactitude with which each portion of an elaborate multicolour pattern can be fitted into its proper place without faulty joints at its points of repetition.



### **Stencil printing**

The art of stenciling is very new. It has been applied to the decoration of textile fabrics from time immemorial by the Japanese, and, of late years, has found increasing employment in Europe for certain classes of decorative work on woven goods for furnishing purposes.

The pattern is cut out of a sheet of stout paper or thin metal with a sharp-pointed knife, the uncut portions representing the part that is to be reserved or left uncoloured. The sheet is now laid on the material to be decorated and colour is brushed through its interstices. The peculiarity of stenciled patterns is that they have to be held together by ties, that is to say, certain parts of them have to be left uncut, so as to connect them with each other, and prevent them from falling apart in separate pieces. For instance, a complete circle cannot be cut without its center dropping out, and,

consequently, its outline has to be interrupted at convenient points by ties or uncut portions. Similarly with other objects. The necessity for ties exercises great influence on the design, and in the hands of a designer of indifferent ability they may be very unsightly. For single-colour work a stenciling machine was patented in 1894 by S. H. Sharp. It consists of an endless stencil plate of thin sheet steel that passes continuously over a revolving cast iron cylinder. Between the two the cloth to be ornamented passes and the colour is forced on to it, through the holes in the stencil, by mechanical means.

### **Digital textile printing**

Digital textile printing, often referred to as direct to garment printing, DTG printing, and digital garment printing is a process of printing on textiles and garments using specialized or modified inkjet technology. Inkjet printing on fabric is also possible with an inkjet printer by using fabric sheets with a removable paper backing. Today major inkjet technology manufacturers can offer specialized products designed for direct printing on textiles, not only for sampling but also for bulk production. Since the early 1990s, inkjet technology and specially developed water-based ink (as dye-sublimation or disperse direct ink) has offered the possibility of printing directly onto polyester fabric. This is mainly related to visual communication in retail and brand promotion (flags, banners and other point of sales applications). Printing onto nylon and silk can be done by using an acid ink.

### **Preparation of cloth for printing**

Goods intended for calico printing ought to be exceptionally well-bleached, otherwise stains, and other serious defects, are certain to arise during subsequent operations.

The chemical preparations used for special styles will be mentioned in their proper places; but a general prepare, employed for most colours that are developed and fixed by steaming only, consists in passing the bleached calico through a weak solution of

sulfated or turkey red oil containing from 21/2 per cent, to 5 per cent, of fatty acid. Some colours are printed on pure bleached cloth, but all patterns containing alizarine red, rose and salmon shades, are considerably brightened by the presence of oil, and indeed very few, if any, colours are detrimentally affected by it.

### **Preparation of colours**

The art of making colours for textile printing demands both chemical knowledge and extensive technical experience, for their ingredients must not only be properly proportioned to each other, but they must be specially chosen and compounded for the particular style of work in hand. For a pattern containing only one colour any mixture whatever may be used so long as it fulfils all conditions as to shade, quality and fastness; but where two or more colours are associated in the same design each must be capable of undergoing without injury the various operations necessary for the development and fixation of the others. All printing colours require thickening, for the twofold object of enabling them to be transferred from colour-box to cloth without loss and to prevent them from running or spreading beyond the limits of the pattern.

### **Selecting thickening agents**

The printing thickeners used depend on the printing technique and fabric and dyestuff used. Typical thickening agents are starch derivatives, flour, gum arabic, guar gum derivatives, tamarind, sodium alginate, sodium polyacrylate, gum Senegal and gum tragacanth, British gum or dextrine and albumen. Hot water soluble thickening agents as native starch are made into pastes by boiling in double or jacketed pans, between the inner and outer casings of which either steam or water may be made to circulate, for boiling and cooling purposes. Mechanical agitators are also fitted in these pans to mix the various ingredients together, and to destroy lumps and prevent the formation of lumps, keeping the contents

thoroughly stirred up during the whole time they are being boiled and cooled to make a smooth paste. Most thickening agents used today are cold soluble and require only extensive stirring.

#### **Starch paste**

This is made from wheat starch, cold water, and olive oil, and boiled for thickening.

Non modified Starch was the most extensively used of all the thickenings. It is applicable to all but strongly alkaline or strongly acid colours. With the former it thickens up to a stiff unworkable jelly, while mineral acids or acid salts convert it into dextrine, thus diminishing its viscosity or thickening power. Acetic and formic acids have no action on it even at the boil..

#### **Gums**

Gum arabic and gum Senegal are both very old thickenings, but their expense prevents them from being used for any but pale delicate tints. They are especially useful thickenings for the light ground colours of soft muslins and sateens on account of the property they possess of dissolving completely out of the fibers of the cloth in the washing process after printing and have a long flowing, viscous rheology, giving sharp print and good penetration in the cloth. Today guar gum and tamarind derivatives offer a cheaper alternative.

British gum or dextrin is prepared by heating starch. It varies considerably in composition sometimes being only slightly roasted and consequently only partly converted into dextrine, and at other times being highly torrefied, and almost completely soluble in cold water and very dark in colour.

Albumen is both a thickening and a fixing agent for insoluble pigments such as chrome yellow, the ochres, vermilion and ultramarine. Albumen is always dissolved in the cold, a process that takes several days when large quantities are required. The usual strength of the solution is 4 lb per gallon of water for blood albumen, and 6 lb per gallon for egg

albumen. The latter is expensive and only used for the lightest shades.

#### **Printing thickeners and the dye system**

Combinations of cold water soluble carboxymethylated starch, guar gum and tamarind derivatives are most commonly used today in disperse screen printing on polyester, for cotton printing with reactive dyes alginates are used, sodium polyacrylates for pigment printing and with vat dyes on cotton only carboxymethylated starch is used.

#### **Printing paste preparation**

Formerly colours were always prepared for printing by boiling the thickening agent, the colouring matter and solvents, &c., together, then cooling and adding the various fixing agents. At the present time, however, concentrated solutions of the colouring matters and other adjuncts are often simply added to the cold thickenings, of which large quantities are kept in stock. Colours are reduced in shade by simply adding more stock (printing) paste.

#### **Conclusion-**

Withstanding the stiff market competition, there are still several small and active groups of traditional fabric producers throughout India. In this age of globalization and fast-paced technology, we are proud that our fabric printing contain a history and preserve an art and prestigious heritage of India.

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The fabric is laid out in the sun to dry and intensify the colors.



## Green Electronics: Scope for future renewable energy source

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### Abstract

'Consumption' is the human transformation of materials and energy that makes the transformed materials or energy less available for future use. It also impacts negatively on biophysical systems in such a way to threaten human health, welfare, or other things of human value. The threading matter of the world in the 21st century is global warming, through which earth temperature increases due to many reasons. Electricity generation is one of the major reason for the same. Producing the electricity from tree's or plant's leaf as well as stem is possible. During the process of photosynthesis, each cell of the leaf emits trillions of electrons. By the movement of these trillions of electrons, one can produce electricity. In another method, we can get current from leafs by means of flow of electron between two types of different plants using different sensors, electrodes and conductors. If we produce electricity from plants or trees, everyone wants to be planting the trees in his/her garden or premises. Government of India has also motivated such a process of planting. So, the number of trees will increase, whereby, the earth can save from global warming too.

A study last year led by the Massachusetts Institute of Technology (MIT), through a chemical analysis it is found that the plants generate up to few milli volts of potential difference. One needs to led the development of a boost converter, a device that takes a low incoming voltage and process it to produce a greater output. It may produce an output voltage of a volt or even more, enough to run low power gadgets and circuits. This system could be scaled-up as a low-cost

option for powering tree sensors that helps to detect environmental conditions, tree security, forest fires and to keep track of a tree's recent status.

Index Terms: Nonconventional & renewable source, green energy, photosynthesis, platinum electrode, phloem, xylem, soil sensors.

### Introduction

The generation of electricity in any possible way is very essential now a days. And the threading matter of the world in the 21st century is global warming through which earth temperature increases due to many reasons. Electricity generation is one of the major reason for the same. Because of the unbalanced eco-system, climate change is distributed around many part of the world. Even though, numerous science and technologies are booming, it is difficult to protect the world from global warming in an artificial way.

The generation of electrical energy plays very prominent role in the field of electronics, physics and chemistry and what not. Due to the scarcity of electricity all we are going to face the problem of load shading. There are number of ways by which electricity is being generated. The conventional as well as non-conventional methods are being used by different agencies, boards, grids & companies. On less or more extends, everyone is contributing ones share in the field of generation of electrical energy.

We are trying to review nonconventional and renewable methods of generation of electricity by using living plants and trees. This will utilized as a new power source for small electronic circuits, devices &

gadgets. This will be one of the renewable emerging source of energy. Such type of low voltage will be generated without using conventional raw materials, without creating waste materials, without polluting any environmental parameters.

If the scientists are able to produce electricity from plants and/or trees, in future there is no need to worry about non-renewable energy sources such as Petroleum, Diesel, Oil, Coal, Gas etc. Obviously, this will make pollution free green globe using Green Electronics. World Organization & Indian Government also motivated this process/project and releasing grants for the same. So, the number of trees & plants in the world will also increases whereby we will be able to save our earth from the global warming.

**Reviews from research team :**

**MIT research team :**

MIT researchers now believe they can power a network of sensors connected directly to trees to perform a variety of tasks. "A new sensor system is under development that runs on electricity generated by ordinary trees! Apparently trees are capable of self-sustaining a reliable source of electricity<sup>[5]</sup>. While a tree may not seem like much of a powerhouse, the "trickle charge" can add up, "just like a dripping faucet can fill a bucket over time," said

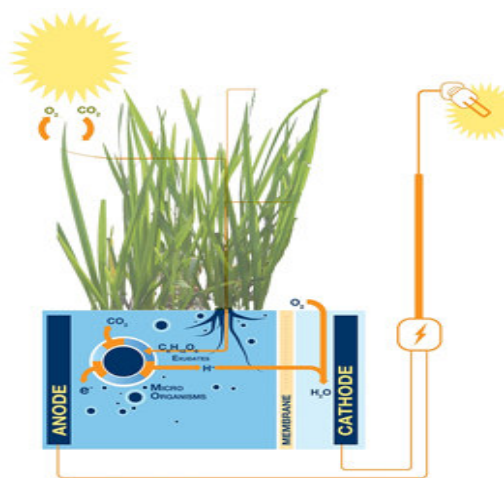


Figure 1: Typical experimental setup

Shuguang Zhang, one of the researchers on the project and the associate director of MIT's Center for Biomedical Engineering (CBE).

There's enough power in trees to run an electronic circuit, says a new study. A study last year led by the Massachusetts Institute of Technology (MIT) found that plants generate up to 200 millivolts, when one sensor is placed in a plant and the other in the surrounding soil. Trees could serve as "silent sentinels" along the nation's borders to detect potential threats such as smuggled radioactive materials with the sensors powered by the trees themselves. They could also prevent forest fires, among other applications, by sending early reports to the authorities.

**U.S. Forest Service :**

Right now, the U.S. Forest Service says that manually recharging or replacing batteries in remote automated weather stations, which usually have to be located in hard-to-reach places, makes things impractical and costly. The new sensor system would bypass this problem by tapping into trees as it's very own self-sustaining power supply. Each sensor is equipped with an off-the-shelf battery that can be slowly recharged using electricity generated by the tree itself.

The system produces enough electricity to allow the temperature and humidity sensors to wirelessly transmit signals four times a day, or immediately if there's a fire. Each signal hops from one sensor to another, until it reaches an existing weather station that beams the data by satellite to a forestry command center in Boise.

**Wageningen UR plant scientists :**

It is possible to use plants for generating energy without first having to harvest them. This is the exiting conclusion after Wageningen UR plant scientists and environmental technologists connected reed grass to a microbial fuel cell. This fascinating discovery opens the door to numerous new applications.

"It is indeed very green energy and in principle far more efficient than energy from biomass," says Jan Snel, photosynthesis expert at Plant Research International and Wageningen UR Greenhouse Horticulture, and a team member involved with this research project from the onset. "It is more efficient because you stay much closer to the source. We use relatively simple organic acids and sugars that are produced by the plants with the aid of sunlight and which partly are naturally secreted through their roots. Those acids and sugars are broken down by bacteria and we harvest the electrons released in the process as given in figure 1. In principle, this allows energy to be generated day and night." David Strik of the Environmental Technology group is equally enthusiastic. "Although we are currently talking about very small amounts of energy, the crucial thing is that we have proof of principle. You can produce power from plants.

#### **University of Washington:**

"As far as we know, this is the first peer viewed paper of someone powering something entirely by picking sensors & electrodes into a tree," [University of Washington](#) (UW) associate professor of electrical engineering and study co-author [Babak Parviz](#) said. The researchers have since started a company developing forest sensors that exploit this new power source. The [UW](#) team sought to do further academic research in the field of tree power by building circuits to run off that energy. They successfully ran a circuit solely off tree power for the first time.

Co-author [Carlton Himes](#), spent last summer exploring likely sites. Hooking electrodes and nails to trees and connecting a voltmeter, he found that big leaf maples, common on the UW campus, generate a steady voltage of up to a few hundred millivolts. The UW team next built a device that could run on available power. Co-author [Brian Otis](#), UW assistant professor of electrical engineering, led the development of a boost converter, a device that takes a low

incoming voltage and stores it to produce a greater output.

His team's custom boost converter works for input voltages of as little as 20 millivolts, an input voltage lower than any such existing device. It produces an output voltage of 1.1 volts, enough to run low power sensors. The UW circuit is built from parts measuring 130 nanometres and it consumes on average just 10 nanowatts of power during operation. "Normal electronics are not going to run on the types of voltages and currents that we get out of a tree. But the nanoscale is not just in size, but also in the energy and power consumption," Parviz said, according to an UW release.

Tree power is unlikely to replace solar power for most applications, Parviz admits. But the system could provide a low-cost option for powering tree sensors that might be used to detect environmental conditions or forest fires. The electronic output could also be used to gauge a tree's health. These results are slated for publication in the Institute of Electrical and Electronics Engineers' Transactions on Nanotechnology.

#### **CNRS's French researchers :**

Centre National de la Recherche Scientifique (CNRS) scientists have transformed the chemical energy generated by photosynthesis into electrical energy. They thus propose a new strategy to convert solar energy into electrical energy in an environmentally-friendly and renewable manner. The biofuel cell thus developed could also have medical applications. These findings were recently published in the journal Analytical Chemistry.

Photosynthesis is the process by which plants convert solar energy into chemical energy. In the presence of visible light, carbon dioxide (CO<sub>2</sub>) and water (H<sub>2</sub>O) are transformed into glucose and O<sub>2</sub> during a complex series of chemical reactions as shown in following figure 2. Researchers at the Centre de Recherche Paul Pascal developed a biofuel cell that functions using the products of photosynthesis (glucose and



O<sub>2</sub>) and is made up of two enzyme-modified electrodes.

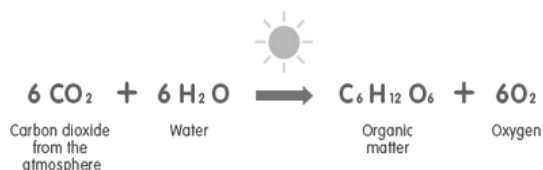


Figure 2 : Products of photosynthesis

The cell was then inserted in a living plant, in this case a ficus or cactus. Once the electrodes, highly sensitive to O<sub>2</sub> and glucose, had been implanted in the cactus leaf, the scientists succeeded in monitoring the real-time course of photosynthesis in vivo. They were able to observe an increase in electrical current when a desk lamp was switched on and a reduction when it was switched off. During these experiments, the scientists were also able to make the first ever observation of the real-time course of glucose levels during photosynthesis. This method could offer a new means of better understanding the mechanisms of photosynthesis.

Furthermore, the researchers showed that a biofuel cell inserted in a cactus leaf could generate power of 9 μW per cm<sup>2</sup>. Because this yield was proportional to light intensity, stronger illumination accelerated the production of glucose and O<sub>2</sub> (photosynthesis), so more fuel was available to operate the cell. In the future, this system could ultimately form the basis for a new strategy for the environmentally friendly and renewable transformation of solar energy into electrical energy.

Alongside these results, the initial objective of this work was to develop a biofuel cell for medical applications. This could then function autonomously under the skin (in vivo), drawing chemical energy from the oxygen-glucose couple that is naturally present in physiological fluids. It could thus provide power for implanted medical devices such as, for example, autonomous subcutaneous sensors to measure glucose levels in diabetic patients.

## Conclusion

If scientists have their way, we may someday be tapping maples not for pancake fixings but also for the electric power. Tree power is unlikely to replace solar power for most of low power applications. And in the future, we will be plugging in our mobiles and iPods on long hikes with a little tree power. As new generations of technology come online, it's warranted to look back at what's doable or what's not doable in terms of a power source. It is found that voltages are produced to greater or lesser extents by all tests where the combination of proper sensors produces the highest voltage. In addition, it shows its ability to light up Light Emitting Diode (LEDs), digital clock and calculator which grants it a potential to be used for low power electrical consumption appliances in the future.

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## Teaching Mathematics with Innovative Methods

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### Abstract

In the globalised age, a system of education is evolved according to its need and the temper of its times. Actually education means the development of habits, attitudes and skills which help a man to lead a full and worthwhile life. It is not just storage of information. Various teaching methods that can be adopted in colleges or higher educational institutions create a congenial learning environment in the teaching learning situations. The learner centered teaching methods are the co-operative endeavors to be followed both by the teacher and students. For this teachers are adopting various methods. In this paper the presenter has made an effort to discuss innovations and innovative practices in teaching mathematics, under teaching methods, strategies and pedagogic resources. Though many ideas have been conceived to bring about change in the teaching of mathematics, it is yet to be proposed and adopted. So, the innovations discussed may not be new in terms of the idea but is new in terms of practice.

**Introduction :** Education is a light that shows the mankind the right direction to surge. The purpose of education is not just making a student literate but adds rationale thinking, knowledge ability and self sufficiency. When there is a willingness to change, there is hope for progress in any field. Creativity can be developed and innovation benefits both students and teachers. Dr. Abdul Kalam says, 'An art of teaching is a product of art'. Teaching does not mean simply pouring a lot of information into the head of the learners. The higher education system contributes to the prosperity and progress of the nation in all walks of life. The teaching and learning of mathematics is a complex activity and many factors determine the

success of this activity. The nature and quality of instructional material, the presentation of content, the pedagogic skills of the teacher, the learning environment, the motivation of the students are all important and must be kept in view in any effort to ensure quality in teaching-learning of mathematics. In this paper the presenter has made an effort to discuss innovations and innovative practices in teaching mathematics, under teaching methods, strategies and pedagogic resources. Though many ideas have been conceived to bring about change in the teaching of mathematics, it is yet to be proposed and adopted. So, the innovations discussed may not be new in terms of the idea but is new in terms of practice.

### Innovations in Teaching Mathematics

Innovations in teaching of mathematics can be diversified in terms of Methods, Pedagogic Resources and Mastery Learning Strategy used in teaching-learning process.

#### 1. Mastery Learning Strategy

Teaching Strategy is a generalized plan for a lesson and includes a specific structure to be followed.

B.S. Bloom has developed Mastery Learning Strategy. It is a new instructional strategy that is used for developing mastery learning and objectives of curriculum can be realized. It consists of different steps:

division of content into units, formulation of objectives related to each unit, teaching and instruction are organized for realizing objectives of each unit, administering unit test to evaluate the mastery level and diagnose the learning difficulties, remedial instructions are given to remove the difficulties and attain mastery level by every student. This strategy plays an important role for learning of basics and fundamentals e.g. operations in different

number systems – Natural numbers, Integers, Rational numbers, Real numbers.

## **2. Methods**

Method is a style of the presentation of content in classroom. The following are the innovative methods that can be used to make teaching-learning process of Mathematics effective.

### **2.1. Inducto-Deductive Method**

It is a combination of inductive and deductive method. Inductive method is to move from specific examples to generalization and deductive method is to move from generalization to specific examples. In classroom usually the instructions directly start with the abstract concepts and are being taught in a way that does not bring understanding on the part of majority of the students. Formulas, theorems, examples, results are derived, proved and used. But teacher needs to start with specific examples and concrete things and then move to generalizations and abstract things. Then teacher again needs to show how generalization can be derived and it holds true through specific examples. This method will help students for better understanding, students don't have to cram the things and will have long lasting effect.

### **2.2. Analytic-Synthetic Method**

It is a combination of Analytic and Synthetic method. Analytic is breaking down and moving from unknown to known and Synthetic is putting together known bits of information and moving from known to unknown. These methods are basically used in proving the results and solving sums. In textbooks mostly synthetic method is used, to prove something unknown we start with a certain known thing, but that leaves doubt in mind of students why we have started with that step and using this particular known thing. So teacher has to use combination in order to explain and relate each step logically.

### **2.3. Problem-Solving Method**

This method aims at presenting the knowledge to be learnt in the form of a problem. It begins with a problematic

situation and consists of continuous meaningful well-integrated activity. Choose a problem that uses the knowledge that students already have i.e. you as a teacher should be able to give them the problem and engage them without spending time in going over the things that you think they should know. After students have struggled with the problem to get solution, have them share their solutions. This method will help them in developing divergent thinking. Example: Put a problem of finding the amount of water in a given container instead of deriving the formula of volume (cylinder filled with water).

### **2.4. Play-Way Method**

This method consists of the activities that include a sort of fun or play and give joy to the students. Students don't realize that they are learning but in a way they are gaining knowledge through participating in different activities. This method helps to develop interest in mathematics, motivates students to learn more and reduces the abstract nature of the subject to some extent. Example: Mathematical games and puzzles.

**2.5. Laboratory Method :** Laboratory method is based on the principles of "learning by doing" and "learning by observation" and proceeding from concrete to abstract. Students do not just listen to the information given but do something practically also. Principles have to be discovered, generalized and established by the students in this method. Students learn through hands on experience. This method leads the student to discover mathematical facts. After discovering something by his own efforts, the student starts taking pride in his achievement, it gives him happiness, mental satisfaction and encourages him towards further achievement. Example: Making and observing models, paper folding, construction work in geometry.

**2.6. Project method :** Projects have been defined as that form of coordinated activity that is directed towards the earning of a significant skill or process. It involves atleast four steps of purposing, planning, executing

and judging. While planning the points to be taken into consideration are a) the nature and scope of the project .b) the degree of complexity of the projects) time allotted to finish the project and d) the availability of material resources. Execution: Each member of the group should actively involved in the execution of the project. The teacher should carefully supervise and guide the students in the execution of the projects per the proposed action plan. The project should be purposeful, useful and practically applicable to the daily life of the students ,with clear ,well defined objectives. The level of complexity of the project should match the ability level of the students.

#### **Guidelines for a Teacher in Incorporating Innovations in Teaching Mathematics**

- ❖ A number of factors need to be considered while making use of a particular method and pedagogic resource: learners’ capabilities, availability of resources, entry behavior, school environment, objectives to be achieved, the nature of content and the teacher’s own preparation and mastery.
- ❖ Decide on and plan in advance the innovative idea that the teacher would be incorporating to transact a particular concept so that loss of instructional time is prevented or minimized.
- ❖ Involve the students in the process of learning by taking them beyond the process of listening to that of thinking, reasoning and doing.
- ❖ In order to promote self-study skills use of library and resource center needs to be encouraged.
- ❖ Mathematics-teachers’ organizations at different levels should be formed where sharing of ideas and experiences, developing resources in a collaborative manner and the mechanisms that enable teachers to carry out innovations is being discussed. Mathematics-teachers’ organizations can be instrumental in establishing a climate of confidence in

carrying out innovations and a positive attitude to new approaches in teaching mathematics.

❖ Study mathematical journals and modern books of professional interest. Any facilities of in-service training should be availed of for improving teaching of mathematics.

Before entering in the classroom, the teacher must judge himself. He should ask himself two questions: 1. ‘Is there some new way in which I can present this material in order to make it more meaningful and more interesting?’ 2. ‘What activities, demonstrations, teaching aids, etc. would enrich the classroom presentation and direct attention of students to the important elements?’ If the teacher finds the formula, no doubt his teaching will be effective and his lectures will be fascinating for the students.

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## Injuries in Softball Game

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Amravati

Injuries in young athletes are on the rise, but elbow and shoulder injuries in children are on the verge of becoming an epidemic. Thousands of children are seen each year complaining of elbow or shoulder pain. Damage or tear to the ulnar collateral ligament (UCL) is the most common injury suffered and is often caused by pitchers throwing too much. This ligament is the main stabilizer of the elbow for the motions of pitching. When it becomes damaged, it can be difficult to repair and rehabilitate.

Softball injuries in young athletes are on the rise and nearly as frequent as baseball injuries, but they generally result in less time lost to competition. These injuries most commonly involve the back, shoulder, forearm, wrist, and hand. Pitchers are not more prone to injury than position players; catchers and infielders have similar injury rates. However, pitcher injuries differ from position player injuries because pitchers use a windmill motion that places unique demands on the back, neck, shoulder, forearm, and wrist.

### **How is an elbow or shoulder injury diagnosed?**

If a young athlete is throwing too hard, too much, too early, and without rest, a serious elbow or shoulder injury may be on the horizon. If you experience elbow or shoulder pain the day after throwing, or movement of the joint is painful or restricted compared to the opposite side, see a physician familiar with youth sports injuries immediately.

### **How is an overuse elbow or shoulder injury treated?**

The most obvious treatment for overuse is rest, especially from the activity that created the injury. Ice is also used to reduce soreness and inflammation. Ibuprofen can be taken to help with any pain. If symptoms persist, it is

critical that a physician be contacted, especially if there is a lack of full-joint motion. An examination and radiographs should be done. An MRI scan may also be helpful.

Usually a simple "rest cure" approach will not be enough, because even though it allows symptoms to subside, it also creates loss of muscle bulk, tone, flexibility, and endurance. Once pain is gone and full motion is present, a throwing rehabilitation program can start.

Under some circumstances, surgery may be necessary to correct a problem. Overuse and stress-related problems can affect growing parts of bone, not just the soft tissue (muscles, tendons, and ligaments). If the condition is not treated, it could cause deformity of the limb and perman

For pitchers, the most common overuse injuries are shoulder tendinitis (inflammation of the tendon), back or neck pain, and elbow, forearm, and wrist tendinitis. For catchers, back and knee problems in addition to overhead throwing shoulder problems are the most common. For other position players, overhead shoulder and sometimes elbow problems predominate.

### **Overuse injuries are preventable. Some tips to keep young athletes in the game for life include:**

- Warm up properly by stretching, running, and easy, gradual throwing.
- Rotate playing other positions besides pitcher.
- Concentrate on age-appropriate pitching.
- Adhere to pitch count guidelines
- Avoid pitching on multiple teams with overlapping seasons.

- Flexibility of pitchers needs to be the focus during the season rather than strengthening.
- Don't pitch with pain, and see a doctor if the pain persists for a week.
- Don't pitch more than two consecutive days until age 13, and then no more than three days in a row.
- Don't play year-round.
- Radar Guns should only be used during competition for best pitch of speed vs. change up (ages 15+).
- Communicate regularly about how your arm is feeling and if there is pain or fatigue.
- Develop skills that are age appropriate.
- Emphasize control, accuracy, and good mechanics.
- Speak with a sports medicine professional or athletic trainer if you have any concerns about softball injuries or softball injury prevention strategies
- Return to play only when clearance is granted by a health care professional.

The most obvious treatment for overuse is rest, especially from the activity that created the injury. Ice is also used to reduce soreness and inflammation, and Ibuprofen can be taken to help with any pain. If symptoms persist, it

is critical that a rehabilitation professional or physician be contacted, especially if there is a lack of full motion. Unlike baseball injuries, most softball overuse injuries do not require surgery, but the care by a professional is advised, especially if pain persists or the injury recurs. Under some circumstances, surgery may be necessary to correct a problem.

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## Tourism in India- A Brief Study

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### Introduction

India is the planet's biggest vote based system and rising compel in the field of correspondence, science and engineering, yet with tests ahead, since its autonomy like ladies empowerment, environment issues, security issues, political lack of concern, unemployment, populace blast and neediness. Neediness as a social issue is really wild in India. Neediness is discovered in each corner of this nation. India is gravely confronting the issue of destitution, ceaseless and mass neediness had been implanted in India's pioneer history. Destitution shifts in country, urban and tribal zones. Issue of destitution in India is for the most part discovered country regions. There are two fundamental rustic qualities. First and foremost, rustic individuals generally live on farmsteads or in assemblies of houses holding maybe 5000-10000 persons, differentiated via farmland, pasture, trees or scrubland. Second, the larger part of rustic individuals invests the majority of their chance in homesteads or agrarian chases. (Mehta, B.c. 1997 Rural Poverty in India, 1997) poverty is one of the principle issues, drawing in the consideration of sociologists and economists just as. It shows a condition in which an individual neglects to look after a living standard sufficient for an agreeable lifestyle. In spite of the fact that India gloats of a high development, it is disgraceful that there is still substantial scale destitution in India. Neediness in India might be described as a scenario when a certain segment of individuals are unable to satisfy their fundamental requirements. India has the planet's biggest number of destitute living in a solitary nation. Out of its aggregate populace of more than 1 billion, 350 to 400 million are

existing beneath the destitution line. Almost 75% of these destitute are in rustic zones. Most of them are day by day wagers, landless workers and independently employed house holders.

### Interpretation & Analysis

The amount of destitute in India, as per the nation's eleventh National improvement arranges, records to more than 300 million. The nation has been fruitful in diminishing the extent of destitute from in the vicinity of 55 for every penny in 1973 to around the range of 27 for every penny in 2004. Anyway very nearly one third of the nation's populace of more than 1.1 billion presses on to live underneath the neediness line, and a huge extent of destitute live in rustic ranges. Destitution remains an endless condition for just about 30 for every penny of India's country populace. The frequency of rustic destitution has declined to some degree in the course of recent decades as an aftereffect of country to urban movement. Neediness is deepest around parts of planned positions and tribes in the nation's country territories. In 2005 these assemblies represented 80 for every penny of poor country individuals, in spite of the fact that their allotment in the aggregate provincial populace is much more diminutive. On the guide of neediness in India, the poorest are in parts of Rajasthan, Madhya Pradesh, Uttar Pradesh, Bihar, Jharkhand, Orissa, Chhattisgarh and West Bengal. Large parts of India's poorest individuals live in the nation's semi-bone-dry tropical locale. Around there deficiencies of water and repetitive dry season's obstruct the conversion of agribusiness that the green unrest has attained somewhere else. There is additionally a high

occurrence of neediness, in surge inclined territories, for example those augmenting from eastern Uttar Pradesh to the Assam fields, and particularly in northern Bihar. (Mishra S.K and Puri V. K 2010, Indian Economy, 2010) Poverty is a social sensation in which an area of social order is unable to satisfy even its fundamental necessities of life. The nations of the third planet show constantly the presence of mass destitution, despite the fact that neediness likewise exists even in the advanced nations of Europe and America.

Some economists and conglomerations have given distinctive gauges of destitution. The greater part of them evaluated the amount of persons beneath the destitution line on the foundation of a normal calorie admission of 2400 for every capita for every day. According to the report of team on Minimum Needs and Effective Consumption Demand on master assembly of arranging requisition, outlined destitution one on a healthful standard of for every capita day by day admission of, 2400 calories in country regions and, 2200 calories for urban territories. The recognizable proof methodology of persons underneath destitution line has been put to a discussion throughout the previous not many years. Arranging Commission embraced the of National Sample Survey Organization NSSO as a foundation for characterizing neediness line infirming the amount of persons beneath it. On the premise criteria, Planning Commission assessed 38.96% of aggregate populace beneath neediness line for the year 1993-1994. The master aggregation under the chairmanship of Professor D. T. Lakadawala is designated by Planning Commission which submitted the report in July 1993 discovered prior gauges of destitution questionable and inferred an exchange approach for recognizing poor in which diverse neediness line was resolved for distinctive states on the groundwork of value level of that specific state. Lakadwala master gathering proposed that will be generally suitable to depend on

the disaggregated thing lists for customer cost list for Agriculture Laborers (CPIAL) to redesign the country destitution line and a basic normal of suitably weighted ware records of shopper cost file for Industrial Worker (CPIIW) for redesigning urban neediness (Jayanti Ghosh, "Poverty in India: What the Latest NSS Survey Tells Us" People's Democracy, Nov. 26, 2000)

As per a later Committee Constituted Indian government to gauge neediness, discovered almost 38% of India's populace (380 million) is poor. This report is dependent upon new philosophy and figure is 10% higher than the present destitution gauge of 28.5%. The trustees was headed by S. D. Tendulkar has utilized an alternate strategy to arrive at the present figure. It has contemplated markers for health, instruction, sanitation, nourishment and wages according to National Sample Survey Organization study of 2004-05. This new system is a mind boggling experimental foundation pointed at tending to the concern raised over the present destitution estimation. Since 1972 neediness has been demarcated on foundation of the cash needed to purchase nourishment worth 2100 calories in urban territories and 2400 calories in provincial regions. In June in the not so distant future a legislature panel headed by N. C. Saxena Committee assessed 50% Indians were poor as against arranging requisition's 2006 figure of 28.5%. poverty is one of the fundamental issues, which have pulled in consideration of sociologists and economists. It demonstrates a condition in which an individual neglects to administer a living standard sufficient for his physical and mental proficiency. It is a scenario individuals need to getaway. It offers ascent to a feeling of a disparity between what one has and what one might as well have. The term destitution is a relative thought. It is exceptionally troublesome to draw a division line between prosperity and neediness. Consistent with Adam Smith man is rich or poor consistent with the degree in which he can stand to



delight in the necessities, the comforts and the delights of human life.

Even after more than 60 years of Independence India still has the planet's biggest number of destitute in a solitary nation. Of its almost 1 billion tenants, an expected 260.3 million are underneath the neediness line, of which 193.2 million are in the rustic zones and 67.1 million are in urban territories. More than 75% of destitute live in villages. Destitution level is not uniform crosswise over India. The destitution level is beneath 10% in states like Delhi, Goa, and Punjab and so forth while it is underneath 50% in Bihar (43) and Orissa (47). It is between 30-40% in North eastern states of Assam, Tripura and Meghalaya and in Southern states of Tamil Nadu and Uttar Pradesh.

Neediness has numerous extents adapting from spot to place and crosswise over time. There are two between identified parts of neediness. Urban and Rural Poverty. The fundamental driver of urban destitution is transcendentally because of impoverishment of provincial working class that constrains them to move out of villages to look for some subsistence living in the towns and urban areas. In this process, they even lose the open space or environment they had in villages though without nourishment and other essential comforts. When they go to the urban communities, they get access to some sustenance however other sterile offices incorporating clean water supply still escape them. Furthermore they need to stay in the natural surroundings that place them under sub-human conditions. While a chosen few have expectations for everyday life similar to the wealthiest on the planet, the greater part neglects to get two dinners a day: the explanations for rustic destitution are complex incorporating lacking and ineffectual usage of hostile to neediness, programmes, the over reliance on storm with non-accessibility of irrigational offices frequently bring about product inadequacy and low rural benefit outside agriculturists in the obligation

traps. The rustic groups have a tendency to use vast rate of twelvemonth income on social functions like marriage, gala and so on. Our monetary improvement since Independence has been disproportionate. There has been build in unemployment making destitution like scenarios for large groups. Populace is developing at a disturbing rate. The span of the Indian family is moderately greater averaging around 4.2 People for every family the different causes incorporate strength of standing framework which compels the single person to adhere to the accepted and innate occupations. The degree of neediness in an economy is because of an extensive variety of elements, for example:-

Under improved nature of economy, Rapid development of populace in an over populated nation regardless of the fact that the national earnings expands, the for every capita wages continues as before because of expansion in populace, Large imbalances in the responsibility for possessions, for example land, structures, industry and so on., Low level of profit in horticulture and industry, Large scale unemployment and under-job, Inequality of chance in gaining instruction and abilities.

A major explanation for neediness around provincial individuals, both people and neighborhoods is absence of access to gainful holdings and monetary assets. Elevated amounts of ignorance, lacking health and to a great degree restricted access to social administrations are normal around constrained access to social administrations are regular around poor rustic individuals. Microenterprise advancement, which could produce salary and empower destitute to enhance their living conditions, has just as of late turn into a center of the administration.

Women by and large are the most impeded aggregation in Indian social order, through their status changes essentially as per their social and ethnic foundations. Ladies are especially defenseless to the spread of Hiv/aids from urban to provincial zones. In 2005 an expected 5.7 million men, ladies and

youngsters in India were existing with Hiv/aids. The greater part of them are in the 15-49 age bunch and very nearly 40 percent of them or 2.4 million in 2008, are ladies (National AIDS Control Organization). (Puri V.k and Mishra V.k 2008, Indian Economy, 2008)

The fundamental determinants of destitution in a nation like India are usually reflected regarding:-

Absence of salary because of an absence of gainful occupation and under-work. Build costs of sustenance grains which constitute the major thing in the utilization bushel. Lacking social base influencing the personal satisfaction of the individuals and their capability to consume excruciating business. Around different components helping neediness mitigation, financial development as far as its trickledown impact has dependably been viewed as a vital variable. Then again, it is not financial development essentially additionally the sectorized organization of development. Provided that development is gathered increasingly in horticulture and rustic divisions, it might prompt much bigger easing of neediness in India then assuming that it is thought say, in huge scale commercial ventures likewise. Considers like physical and social framework center in expanding benefit of little ranchers, era of livelihood chances, control of populace, consumption on human advancement and so forth. Assistance reduces destitution to an expansive degree. The principle center of neediness easing in the first two decades of arranging was on realizing a high rate of development of GDP. It was expected that a high rate of development might achieve what was regarded as the trickledown impact and accordingly deal with the poor and the oppressed. Then again, by right on time 1970s it came to be sufficiently clear that trickledown impact had not occurred and neediness assuagement might require redistribution approaches. Thus, from mid-seventies, hostile to neediness methodology

has concentrated on immediate assault on destitution as unique destitution lightening and occupation era programme unemployment in India is structural in nature. This suggests that the interest for labour more regularly misses the point of the supply of labour because of quick development of populace and stationary nature of the populace. Structural rigidities like standing, joint family framework, low profit of farming, poor assimilation limit of industry and so on. Show them to make scenarios of unemployment and under-livelihood and make the issue of unemployment an interminable one. The degree of unemployment in India is for the most part measured on the foundation of three distinctive thoughts utilized by the National Sample Survey Organization. Standard status or interminable unemployment regarding number of individual) which implies, number of persons who remain unemployed for a major part of the reference period thus, a year. Week after week status unemployment regarding number of persons) which is measured as far as the amount of persons who did not find even a hour of work throughout the reference period - thus, a week.

Day by day status unemployment (measured as far as number of days or individual years) which implies the amount of persons who did not find take on a day or a few days throughout the review week. This is acknowledged to be the most complete measure of unemployment. The eleventh Plan has to a great extent utilized this measure for estimation of business and unemployment in India. It has been watched that the gauges dependent upon every day status are the most comprehensive rate of "unemployment" giving the normal level of unemployment on a day throughout the study year. It catches the unemployed days of the chronically unemployed the unemployed days of the more often than not unemployed who come to be irregularly unemployed, throughout the reference week and unemployed days of the

aforementioned grouped as utilized agreeing the model of current week by week status.

India has the twin issues of both under-job and in addition open unemployment. Case in point in the rustic zones there is guised unemployment which is kinfolk to under-business of a vast mass of country populace. Correspondingly, there is regular unemployment and unemployment of the learned youth a considerable lot of whom may be occupied with employments which are underneath their abilities. Exact gauges of unemployment are not accessible in India basically because of the pervasiveness of extensive scale covered unemployment in the provincial division.

Since the 1970s the Indian government has made destitution diminishment a necessity in its advancement arranging. Approaches have kept tabs on enhancing the poor expectation for everyday life by guaranteeing nourishment security, pushing independent work through more terrific access to holdings, expanding wage vocation and enhancing access to fundamental social administrations. Started in 1965, India's open circulation framework has helped help by giving proportions at financed costs. In spite of the fact that it has influenced less than 20% of the poor's sustenance buys, the framework has been imperative in supporting individuals' utilization of cereals, particularly in times of dry season. It has furnished ladies and young ladies with better access to sustenance and helped defeat the far flung segregation inside families. It has additionally lessened the load of lady, who is answerable for giving nourishment for the family.

Furnishes country family beneath the destitution line with credit to buy wages creating holdings. Started in 1979, the programme has supplied financed acknowledge to such aggregates as little and underestimated agriculturists, horticultural labourers, rustic artisans the physically debilitated, planned positions and booked tribes. Inside this target populace, 40% of the

beneficiaries should be ladies. In spite of the fact that the programme has arrived at 51 million families, just 27% of the borrowers have been ladies. The programme has essentially expanded the pay of 57% of aided families.

It is to a great extent an aftereffect of low gainfulness and unemployment. The Jawaharlal Rozgar Yojana, a national open works plan started in 1989 with financing from the focal and state government, gives more than 700 million individual days of work a year in the ballpark of 1% of sum business for individuals with not many chances for job. The plan has two parts: a programme to give ease lodging and one to supply free watering system wells to poor and minimized agriculturists. People in general works plan is self-focusing on. Since it offers job at the statutory least wage for unskilled manual labour. Just those ready to acknowledge exceptionally low compensation poor people are prone to enlist in the plan. By furnishing normal livelihood and along these lines expanding the dealing force of all provincial specialists, people in general laborers conspire has had a huge impact in decreasing neediness. It has likewise helped the development of country framework (watering system lives up to expectations, a dirt protection venture, drinking water supply). Assessments demonstrate that 82% of accessible trusts have been diverted to group advancement ventures. Focusing on was enhanced in 1996 when the lodging and watering system well parts were interfaced and centered solely on individuals beneath the neediness line. (K. Venkata Reddy, Rural Development in India, 1988,) TRYSEM was begun to give specialized abilities to the provincial youth and to help them to get livelihood in fields, for example agribusiness, industry, administrations and business exercises.

Youth of the poor families having a place with the age-gathering of 18-35 are qualified for profit the profits of the plan. Necessity is given to persons fitting in with

St/sc and ex-servicemen and in the ballpark of 1/3 seats are held for ladies. Least needs programme was consumed as an indispensable part of the fifth Five Year Plan and it was proposed to coddle the base needs of the individuals, for example provincial water supply, rustic health, street building, mature person instruction, essential training, country jolt and change of the urban slums and so on.

Agribusiness and Rural Development has been the key mantra for a managed and enduring investment development in India. The same is in the keener center today with the administration taking distinct fascination to guarantee a complete and noticeable inspire of this part through successful execution of different old and new plans. The legislature runs its vast scale rustic advancement conspires primarily through the Ministry of Rural Development, National Bank for Agriculture and Rural Development.

In the ballpark of 80 for every penny of the Indian populace exists in villages, when voyaging through the length and broadness of this subcontinent, one can truly picture the contrast between provincial and urban India. There is an enormous contrast between urban and provincial India. One of the major distinctions that could be seen between rustic India and urban India is their expectations for everyday life.

People living in urban India have preferred living conditions over these living in the rustic parts of India. There is a wide budgetary hole between provincial and urban India. Rustic India is exceptionally poor when contrasted with urban India. An alternate distinction that could be seen between urban and country India, is their instruction. In rustic India, the folks sometimes instruct their kids, and rather, make their youngsters work in the fields. Destitution and absence of sufficient framework could be credited to the absence of training in provincial India. The point when recognizing homes, around the range of 75% of the families in urban India live in Pucca homes. Then again, just a

quarter of the individuals in provincial India live in pucca homes. While ground water is the primary wellspring of drinking water in rustic India, the urban individuals depend increasingly on faucet water. Urban India is very nearly jolted when contrasted with country India. One can even run into villages where electric force is not yet accessible. The point when looking at the sterile offices, it is constrained in rustic India.

Something like 90 for every penny of the families in country India don't have toilets, yet this is not the situation in Urban India. The greater parts of the improvements have not yet arrived at the provincial parts of India. With respect to social insurance simultaneously provincial India needs exceptional healing centers when contrasted with urban India. A percentage of the provincial territories even fail to offer a dispensary. (Desai Vasant 1998, Rural Development, 1988.)

#### **Research Methodology**

Investigate in like manner speech alludes to a quest for information. When can additionally characterize explore as a deductive and methodical look for germane data on a particular subject. Actually, research is a craft of logical examination. "Redman and Mori describe investigate as a **"Systematized exertion to addition new information."** To perform investigate work in a methodical manner, it is exceptionally essential to have a reasonable comprehension of exploration philosophy. Exploration is carrying new information of human conduct, new notions and items are rising as an aftereffect of examination. The fundamental point of examination is to figure out reality which is stowed away and which has not been identified up 'til now, however every exploration study has its own particular reason.

#### **Outcome of the study**

- To evaluate the basic objectives of the research to highlight the ways which will provide the relief from the poverty?

- To envisage the basic tenets of the education to eradicate the poverty.
- To mention the message to those people who are living under the scrooge poverty that it can be removed through proper channel and there is no need to use the violence and such instruments which may harm the Prosperous society.
- The main expectation of this research work is that each and every body should work for the betterment of their own and then for the behalf of the society.

### **Conclusion**

Determination Problems of neediness and imbalances still remain social bruises and frightful scars even 60 years later of autonomy. Bollywood movies Peepli (live) and Slum dog Millionaire have a tendency to show up in-your-face substances notwithstanding higher development accomplishments. We grab with the amount of plans and programmes however the objects of lessening in destitution and earnings biases seem unfavorable. Indeed, since the freedom, focal and state governments are constantly focusing on the above two targets through distinctive programmes and ventures with major concentrate on wages neediness. Distinguishing the multidimensional character of the destitution by the economists extraordinarily throughout the most recent decade; World Bank in meeting with three Indian states sought after this exceptional against neediness intercession which was dependent upon support of beneficiaries and synchronously made control affect on their social surroundings than evacuation of bear livelihood destitution of the BPL family units. This programme was run under the name of DPIP on which add up to cost caused was Rs. The premises of DPIP intercessions were basically excellent since it made ideal model change from 'supply determined' to 'request driven' approach with a dream of enhancing the personal satisfaction and choice making proficiencies of the provincial masses in all sizes. This anticipates was novel it could be said that it included nongovernment

conglomerations, and other private organizations in the usage of the intercessions without any political impediments and obstructions. The benchmark review and last effect was the avocation of the masters designated by administration of Rajasthan<sup>7</sup>. Lamentably World Bank's own particular evaluator report<sup>8</sup> was not in consonance with government's perspectives.

The generally speaking results of the undertaking according to World Bank were not up to the imprint. This anticipate, for being dependent upon actually new approach with Ngos, private organizations and beneficiaries working as an inseparable unit with the legislature despite any precedent to the contrary, non attractive outcomes were essentially because of basically having no knowledge of working together in such sort of programmes.

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## Importance of Sports in Our Life & Students Life

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“All work and no play, makes Jack a dull boy”.

This is an old saying though brief it gives a very comprehensive picture of the virtues of sports and games. The value of sports and games can be over-emphasized because of its paramount importance in a man's life. As early as 796 B.C., the Greeks recognized the importance of sports and founded the Olympics. Today, Olympics form a major world event. Each and every sport or game provides a very healthy mean of recreation. Many of us work for long hours during the day. A lot of the work involved is sedentary in nature. A game at the end of such a day provides a score for unwinding, relaxing and enhancing blood circulation and in short it revitalizes the person such that he goes back to work the following day refreshed and recharged to meet the new challenges of the day with vigor. Exercises are as important for the body as is food and nutrition. Without exercise the body becomes dull and weak. A frail body is prone to illness. All sports and games which need exercises keep the body in a pleasurable manner. Apart from allowing for proper blood circulation, regular exercises ensure that all the body organs function normally. We become strong when body is healthy. The mind will also become healthy. When both are working well one tends to be more successful in life. Sports and games also provide for a positive development of a lot of personality trait. Team games enhance the traits of healthy co-operation with others. Sportsman spirit, self-disciplined, giving respect to others and importance of hard work is important for achieving goals. Ties of friendship develop faster on a sports field. One of the main norms of Olympics is to develop brotherhood of man. It will certainly not be an

exaggeration to state that that if due importance were given to sports by all men, a better race of men would most certainly emerge as results.

Sports play a very important role in our daily life. They are very important to all of us. Along with giving us fun and joy, they also teach us many things very easily. They help in the mental and physical growth and development of our body. Physical games like – Cricket, Football, Badminton etc make our body strong and active, while mental games like – Chess, Sudoku etc increase the efficiency and power of our mind. They help us to stay fit and fine without much effort. They make our immune system stronger and decrease our chance of getting ill. They help us stay away from obesity and other such problems. They develop many characteristics in us, which prove to be very useful in future. They teach us discipline, as we have to follow all the rules while playing any game. Games having time – limits like – Kho – Kho, Kabaddi etc actually make us punctual and also teach us the quality of time – management. When we are playing any team game, we learn multiple qualities at a time. We learn to co – operate with our team members; we learn to work for a group or for a team, for which we need to put our preferences as an individual aside and we also learn to respect the feelings of others. When we are the captain of a team, we require taking care of many things at a time. We need to motivate our team members, take right decisions in the middle of pressurizing situations and utilize the capacity of every member properly to get the victory. In sports, sometimes we win, while sometimes we lose and this series of wins and losses help us fight the battle of life and also develop the spirit of sportsmanship in us. Sports also enhance our will –power and increase our confidence

level. We can see that a sportsman never gives up or quits easily in spite of a difficult situation. Most importantly, if we show true dedication towards any sport, then we can make our career in it and it will definitely provide us fame, money and success.

Students are the young intelligent seedlings of the human civilization. As saplings need sunlight, water, and carbon dioxide for healthy growth, so do students need good education, medication, food and as well as sports. If there isn't sunlight when a plant grows, it will not grow up, if there isn't water the same thing happens. This same thing applies for students too, if there isn't good education, we are pretty sure the kid wouldn't grow with good knowledge, or if there isn't food he would not grow properly. So if either of these things is missing, unseemly effects will take place. Thus every thing counts in, be it a sapling's or student's life. But, many people ignore on an important ingredient of a child's life, that is sports. Sports in life cannot be ignored, many schools don't pay attention to sports activities and this will make the students unaware on how useful, fit, healthy, and a knowledgeable person could be, by practicing sports.

The most important utilization of sport is physical fitness to growing kids. Physical fitness is the most Valuable outcome of Sports for Students and Children as well. Sports like Tennis, Baseball and Basket Ball gives out an outcome of Physical Fitness that helps in proper grooming and growth of body and a healthy future ahead. Sports help Students to have a constructive use of their time. Only study cannot add to the mental and Physical fitness of a person. Usually students waste their time in playing games on Computer which makes them dull and Lazy whereas playing Sports makes their bones Strong and is also very good in utilizing Spare time. Sports not only does these things but help people maintain a very good Health and proper diet. Playing sports regularly helps in smooth circulating of Blood in all parts of Body. Thus making any person fit and

Healthy. If you think the only outcome of playing sports is good health, then I am sorry, sports also develops confidence in a personality of a person, by competition of sports

Have you ever thought why people do sports? Absolutely, many people seem not to know the reasons. As an anecdote, there are many people who do sports for nothing around us. Everyday we can encounter with these people. They regularly do sports; however, none of them realizes the benefits and importance of sports. In fact, vice versa, some people want to be fit and attractive, look smart. Unfortunately, these people can't consider other benefits of sports. In my opinion, there are several benefits of sports that people often do not consider: sports are required to be healthy people, are needed for enjoyment, and are great market for countries' economies. The first advantage of sports for people is that they help people be healthy, and be fit. Throughout history, people can't give up their interest at their body. I believe that now many people love themselves no matter how beautiful or ugly they are. Naturally, people's first aim should be healthy and fit with the benefits of sports. Due to this fact that Sports keep our body healthy. As a possible example, imagine that there is a car which has not worked for years. If you try to run the motor engine, it will not work anymore since it has been rusted and its engine may be broken down. As a result, people is similar to engines and motors. If we don't do sports, we will be forced to rust, in other words, decomposition of our body; afterwards, we may have some problems with our body when we even need to small walk. In addition, sports balance our body's blood pressure and circulation. According to many researchs which have been done by scientists, we can prove the importance of sports for our health because 70% middle aged people who did not do sports in their youth are now struggling with the problems such as high tension, trouble with blood circulation, easily become tired due to the lack of sports.





## Co-Operative Management

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### ABSTRACT

Co-operative management as part of our co-operative community and as representing an important principle of co-operation itself that we can work out the tension produced through increasing scale between management and democracy within the co-operative enterprise. The establishment of a principle of co-operative management enables the co-operative enterprise to be managed professionally and co-operatively in such a way that member involvement and democracy will remain key aspects of co-operative practice. Co-operative management must, therefore, be a profession in the truest and best sense of that word. There is no profession worth the name that is not based on clear ethical principles and values, including the value of service to those to whom the profession is responsible, whether these are patients, business clients, litigants or in our case co-operative members. Co-operation to succeed needs the best management. We need a confident management and one that can be trusted with the many complex and difficult decisions that require their specific professional expertise. The growing dependency on managerial knowledge and expertise by lay-members must be accompanied by a growth in the professional and ethical standards of co-operative management.

Key Words: Community, Democracy, Profession, Managerial, Accompanied etc.

### 1. INTRODUCTION

"Co-operative management is conducted by men and women responsible for the stewardship of the co-operative community, values and assets. They provide leadership and policy development options for the co-operative association based upon

professional training and co-operative vocation and service. Co-operative management is that part of the co-operative community professionally engaged to support the whole co-operative membership in the achievement of the co-operative purpose." Co-operative management is based not on the exercise of authority but by encouraging involvement and participation as part of the co-operative community itself. Their professional practice is based on the ethical values of community, quality, service, stewardship, honesty, openness and social responsibility. Their prime function is to provide co-operative leadership for the lay-membership and its elected leaders in the development of policies and strategies that will empower the association in pursuit of the realization of the co-operative purpose.

### 2. Objectives of The Study

- 1.To study the concept of co-operatives management.
2. To study the objectives of co-operative management.
3. To study the critique of co-operative management.

### 3. METHODOLOGY OF THE STUDY

The present study has been descriptive; the data for this study were obtained from secondary sources. The secondary data has been collected from various references which already existed in published form; part of the paper is based on literature review the method comprising of collecting all the available papers relating to the theme and selecting relevant papers/books for the review purpose. Selection of the paper is done on the basis of their relevance and contribution to the body of knowledge. The author has made an attempt to do primary reading of the selected

papers which will constitute the core of this review study.

#### **4. CONCEPT OF CO-OPERATIVE MANAGEMENT**

Watzlawick

“Co-operative management should be understood as complex decision making process within the three levels of management pyramid which aims of achieving a proper balance of success or co-operative enterprise as a business unit as well as social institution.”

E.V.Mendoza

“Co-operative management may be defined as the efficient and effective utilization of the resources of the resources of a co-operative as a business organization for the purpose of serving the needs of its members within context of the accepted co-operative principles.”

#### **5. OBJECTIVES OF CO-OPERATIVE MANAGEMENT**

##### **I. Improve the Performance**

One of the major objectives of co-operative management is to improve the working performance and achieve operational efficiency. Year after year existing turnover must be increased. Likewise new services and functions must be added to satisfy the needs of the members. The services rendered by co-operatives and cost of such services must be low and ands comparable to private trade.

##### **II. Improve the Viability**

Co-operatives, especially primary co-operatives have smaller area of operation and naturally they will have limited transaction. While the maintenance cost and operational cost would go increasing year after year the co-operatives have to increase their volume of transaction also year after year. Otherwise they may become unviable units forcing a winding up. To avoid such situation the co-operatives can improve their operational efficiency using various management techniques.

##### **III. To Make Service Motive Effective**

Co-operatives are meant to do members and public. The office bearers and

employees of a society must work whole heartedly for this purpose. Customer attraction should be watchword of all types of co-operatives, irrespective of their business they undertaken. This calls for the adoption of modern management techniques by co-operatives.

##### **IV. To Adopt Latest Development**

In the field of production, distribution and services, new innovations are coming up daily. Technology development is revolutioning the business world. Private business harnesses such latest development and reduces their cost and time.

##### **V. To Face Competition**

Co-operatives are not monopolistic organization in any economy in any country. They have to compete with private sector and public sector organization. Progress governments are using co-operatives to achieve their planning schemes of social objectives. In that context they receive lot of financial and material help from the state. Such help should strengthen the co-operatives and should not weaken then. Such state help may also be stopped at any time. The co-operatives must improve their financial position, operational efficiency and customer attraction to survive permanently as a business organization.

##### **VI. To Create Better Organizational Climate**

People who are associated with co-operatives must feel satisfied by its services and the employees who work with the co-operative must feel satisfied with their working condition and environment. Such organization climate can enrich the loyalty the members and employees towards their co-operatives, Sense of belonging and oneness can be developed.

##### **VII. Shaping the Future**

Co-operative organizations must plan to shape their future for good results by using various management tools. Forecast at every stage is necessary to plan the future properly and to face the threats and impediments at every stage. A co-operative's name and fame

should sustain in future years. The success stories of Anand pattern cooptex etc. have always an eye on future.

### **VIII. To Achieve Member Satisfaction**

The first and foremost aim of co-operative is to satisfy the needs of its members. The primary objective of co-operatives of all kinds is to promote the economy of their members, their effectiveness and efficiency are judged by the services and other benefits rendered to their members not simply by their profitability as enterprise.

### **IX. Objective Approach to Problems**

Co-operatives and co-operative management in the ultimate analysis should focus on objectivity solution to problems. The means followed to achieve the ends should be fair and fearless, shortcuts, exploitive tones and mismanagement should be avoided to give objective approach to problems.

### **X. Elimination of Poverty and Unemployment**

By satisfying the needs of the members at micro level co-operatives come nearer to the problems like poverty and unemployment. Through this is the job of political governments, co-operatives can not turn a blind eye to such issues as co-operatives are used as instrument of state in implementing planned schemes and welfare measures.

## **6. CRITIQUE OF COOPERATIVE MANAGEMENT**

- Involves users
- Can improve biological knowledge
- Can improve enforcement
- Uses local knowledge in decision making
- Can reduce enforcement costs
- Can improve education
- Empowers local communities
- Works best in small-scale communities
- Works best for homogeneous communities
- Territorial boundaries must be clear

- Usually focuses on a preferred species
- Emphasizes sustainability
- Requires devolving power from center to local groups
- Requires faith that local cultures practice conservation
- Requires trust between center and local groups
- Requires placing property rights

## **7. CONCLUSION**

Co-operative management foster free circulation of information within the company, establish, support and reward behaviors based on trust and mutual help, make sure that the company's best interest is also the best interest of its employees in order to induce them into participating, mobilize human skills, processes, as well as financial and technological resources so that the company's goals can be reached. Cooperatives believes that cooperative management is not only beneficial from a human and social point of view, but also a key competitive asset for a company.

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## A Theoretical Study of Rural Poverty in India

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### Introduction

India is the planet's biggest vote based system and rising compel in the field of correspondence, science and engineering, yet with tests ahead, since its autonomy like ladies empowerment, environment issues, security issues, political lack of concern, unemployment, populace blast and neediness. Neediness as a social issue is really wild in India. Neediness is discovered in each corner of this nation. India is gravely confronting the issue of destitution, ceaseless and mass neediness had been implanted in India's pioneer history. Destitution shifts in country, urban and tribal zones. Issue of destitution in India is for the most part discovered country regions. There are two fundamental rustic qualities. First and foremost, rustic individuals generally live on farmsteads or in assemblies of houses holding maybe 5000-10000 persons, differentiated via farmland, pasture, trees or scrubland. Second, the larger part of rustic individuals invests the majority of their chance in homesteads or agrarian chases. (Mehta, B.c. 1997 Rural Poverty in India, 1997) poverty is one of the principle issues, drawing in the consideration of sociologists and economists just as. It shows a condition in which an individual neglects to look after a living standard sufficient for an agreeable lifestyle. In spite of the fact that India gloats of a high development, it is disgraceful that there is still substantial scale destitution in India. Neediness in India might be described as a scenario when a certain segment of individuals are unable to satisfy their fundamental requirements. India has the planet's biggest number of destitute living in a solitary nation. Out of its aggregate populace of more than 1 billion, 350 to 400 million are existing beneath the destitution line. Almost

75% of these destitute are in rustic zones. Most of them are day by day wagers, landless workers and independently employed house holders.

### Interpretation & Analysis

The amount of destitute in India, as per the nation's eleventh National improvement arranges, records to more than 300 million. The nation has been fruitful in diminishing the extent of destitute from in the vicinity of 55 for every penny in 1973 to around the range of 27 for every penny in 2004. Anyway very nearly one third of the nation's populace of more than 1.1 billion presses on to live underneath the neediness line, and a huge extent of destitute live in rustic ranges. Destitution remains an endless condition for just about 30 for every penny of India's country populace. The frequency of rustic destitution has declined to some degree in the course of recent decades as an aftereffect of country to urban movement. Neediness is deepest around parts of planned positions and tribes in the nation's country territories. In 2005 these assemblies represented 80 for every penny of poor country individuals, in spite of the fact that their allotment in the aggregate provincial populace is much more diminutive. On the guide of neediness in India, the poorest are in parts of Rajasthan, Madhya Pradesh, Uttar Pradesh, Bihar, Jharkhand, Orissa, Chhattisgarh and West Bengal. Large parts of India's poorest individuals live in the nation's semi-bone-dry tropical locale. Around there deficiencies of water and repetitive dry season's obstruct the conversion of agribusiness that the green unrest has attained somewhere else. There is additionally a high occurrence of neediness, in surge inclined territories, for example those augmenting

from eastern Uttar Pradesh to the Assam fields, and particularly in northern Bihar. (Mishra S.K and Puri V. K 2010, Indian Economy, 2010) Poverty is a social sensation in which an area of social order is unable to satisfy even its fundamental necessities of life. The nations of the third planet show constantly the presence of mass destitution, despite the fact that neediness likewise exists even in the advanced nations of Europe and America.

Some economists and conglomeration have given distinctive gauges of destitution. The greater part of them evaluated the amount of persons beneath the destitution line on the foundation of a normal calorie admission of 2400 for every capita for every day. According to the report of team on Minimum Needs and Effective Consumption Demand on master assembly of arranging requisition, outlined destitution one on a healthful standard of for every capita day by day admission of, 2400 calories in country regions and, 2200 calories for urban territories. The recognizable proof methodology of persons underneath destitution line has been put to a discussion throughout the previous not many years. Arranging Commission embraced the of National Sample Survey Organization NSSO as a foundation for characterizing neediness line infirming the amount of persons beneath it. On the premise criteria, Planning Commission assessed 38.96% of aggregate populace beneath neediness line for the year 1993-1994. The master aggregation under the chairmanship of Professor D. T. Lakadawala is designated by Planning Commission which submitted the report in July 1993 discovered prior gauges of destitution questionable and inferred an exchange approach for recognizing poor in which diverse neediness line was resolved for distinctive states on the groundwork of value level of that specific state. Lakadwala master gathering proposed that will be generally suitable to depend on the disaggregated thing lists for customer cost list for Agriculture Laborers (CPIAL) to

redesign the country destitution line and a basic normal of suitably weighted ware records of shopper cost file for Industrial Worker (CPIIW) for redesigning urban neediness (Jayanti Ghosh, "Poverty in India: What the Latest NSS Survey Tells Us" People's Democracy, Nov. 26, 2000)

As per a later Committee Constituted Indian government to gauge neediness, discovered almost 38% of India's populace (380 million) is poor. This report is dependent upon new philosophy and figure is 10% higher than the present destitution gauge of 28.5%. The trustees was headed by S. D. Tendulkar has utilized an alternate strategy to arrive at the present figure. It has contemplated markers for health, instruction, sanitation, nourishment and wages according to National Sample Survey Organization study of 2004-05. This new system is a mind boggling experimental foundation pointed at tending to the concern raised over the present destitution estimation. Since 1972 neediness has been demarcated on foundation of the cash needed to purchase nourishment worth 2100 calories in urban territories and 2400 calories in provincial regions. In June in the not so distant future a legislature panel headed by N. C. Saxena Committee assessed 50% Indians were poor as against arranging requisition's 2006 figure of 28.5%. poverty is one of the fundamental issues, which have pulled in consideration of sociologists and economists. It demonstrates a condition in which an individual neglects to administer a living standard sufficient for his physical and mental proficiency. It is a scenario individuals need to getaway. It offers ascent to a feeling of a disparity between what one has and what one might as well have. The term destitution is a relative thought. It is exceptionally troublesome to draw a division line between prosperity and neediness. Consistent with Adam Smith man is rich or poor consistent with the degree in which he can stand to delight in the necessities, the comforts and the delightments of human life.

Even after more than 60 years of Independence India still has the planet's biggest number of destitute in a solitary nation. Of its almost 1 billion tenants, an expected 260.3 million are underneath the neediness line, of which 193.2 million are in the rustic zones and 67.1 million are in urban territories. More than 75% of destitute live in villages. Destitution level is not uniform crosswise over India. The destitution level is beneath 10% in states like Delhi, Goa, and Punjab and so forth while it is underneath 50% in Bihar (43) and Orissa (47). It is between 30-40% in North eastern states of Assam, Tripura and Meghalaya and in Southern states of Tamil Nadu and Uttar Pradesh.

Neediness has numerous extents adapting from spot to place and crosswise over time. There are two between identified parts of neediness. Urban and Rural Poverty. The fundamental driver of urban destitution is transcendently because of impoverishment of provincial working class that constrains them to move out of villages to look for some subsistence living in the towns and urban areas. In this process, they even lose the open space or environment they had in villages though without nourishment and other essential comforts. When they go to the urban communities, they get access to some sustenance however other sterile offices incorporating clean water supply still escape them. Furthermore they need to stay in the natural surroundings that place them under sub-human conditions. While a chosen few have expectations for everyday life similar to the wealthiest on the planet, the greater part neglects to get two dinners a day: the explanations for rustic destitution are complex incorporating lacking and ineffectual usage of hostile to neediness, programmes, the over reliance on storm with non-accessibility of irrigational offices frequently bring about product inadequacy and low rural benefit outside agriculturists in the obligation traps. The rustic groups have a tendency to use vast rate of twelvemonth income on social

functions like marriage, gala and so on. Our monetary improvement since Independence has been disproportionate. There has been build in unemployment making destitution like scenarios for large groups. Populace is developing at a disturbing rate. The span of the Indian family is moderately greater averaging around 4.2 People for every family the different causes incorporate strength of standing framework which compels the single person to adhere to the accepted and innate occupations. The degree of neediness in an economy is because of an extensive variety of elements, for example:-

Under improved nature of economy, Rapid development of populace in an over populated nation regardless of the fact that the national earnings expands, the for every capita wages continues as before because of expansion in populace, Large imbalances in the responsibility for possessions, for example land, structures, industry and so on., Low level of profit in horticulture and industry, Large scale unemployment and under-job, Inequality of chance in gaining instruction and abilities.

A major explanation for neediness around provincial individuals, both people and neighborhoods is absence of access to gainful holdings and monetary assets. Elevated amounts of ignorance, lacking health and to a great degree restricted access to social administrations are normal around constrained access to social administrations are regular around poor rustic individuals. Microenterprise advancement, which could produce salary and empower destitute to enhance their living conditions, has just as of late turn into a center of the administration.

Women by and large are the most impeded aggregation in Indian social order, through their status changes essentially as per their social and ethnic foundations. Ladies are especially defenseless to the spread of Hiv/aids from urban to provincial zones. In 2005 an expected 5.7 million men, ladies and youngsters in India were existing with Hiv/aids. The greater part of them are in the

15-49 age bunch and very nearly 40 percent of them or 2.4 million in 2008, are ladies (National AIDS Control Organization). (Puri V.k and Mishra V.k 2008, Indian Economy, 2008)

The fundamental determinants of destitution in a nation like India are usually reflected regarding:-

Absence of salary because of an absence of gainful occupation and under-work. Build costs of sustenance grains which constitute the major thing in the utilization bushel. Lacking social base influencing the personal satisfaction of the individuals and their capability to consume excruciating business. Around different components helping neediness mitigation, financial development as far as its trickledown impact has dependably been viewed as a vital variable. Then again, it is not financial development essentially additionally the sectored organization of development. Provided that development is gathered increasingly in horticulture and rustic divisions, it might prompt much bigger easing of neediness in India then assuming that it is thought say, in huge scale commercial ventures likewise. Considers like physical and social framework center in expanding benefit of little ranchers, era of livelihood chances, control of populace, consumption on human advancement and so forth. Assistance reduces destitution to an expansive degree. The principle center of neediness easing in the first two decades of arranging was on realizing a high rate of development of GDP. It was expected that a high rate of development might achieve what was regarded as the trickledown impact and accordingly deal with the poor and the oppressed. Then again, by right on time 1970s it came to be sufficiently clear that trickledown impact had not occurred and neediness assuagement might require redistribution approaches. Thus, from mid-seventies, hostile to neediness methodology has concentrated on immediate assault on destitution as unique destitution lightening and occupation era programme

unemployment in India is structural in nature. This suggests that the interest for labour more regularly misses the point of the supply of labour because of quick development of populace and stationary nature of the populace. Structural rigidities like standing, joint family framework, low profit of farming, poor assimilation limit of industry and so on. Show them to make scenarios of unemployment and under-livelihood and make the issue of unemployment an interminable one. The degree of unemployment in India is for the most part measured on the foundation of three distinctive thoughts utilized by the National Sample Survey Organization. Standard status or interminable unemployment regarding number of individual) which implies, number of persons who remain unemployed for a major part of the reference period thus, a year. Week after week status unemployment regarding number of persons) which is measured as far as the amount of persons who did not find even a hour of work throughout the reference period - thus, a week.

Day by day status unemployment (measured as far as number of days or individual years) which implies the amount of persons who did not find take on a day or a few days throughout the review week. This is acknowledged to be the most complete measure of unemployment. The eleventh Plan has to a great extent utilized this measure for estimation of business and unemployment in India. It has been watched that the gauges dependent upon every day status are the most comprehensive rate of "unemployment" giving the normal level of unemployment on a day throughout the study year. It catches the unemployed days of the chronically unemployed the unemployed days of the more often than not unemployed who come to be irregularly unemployed, throughout the reference week and unemployed days of the aforementioned grouped as utilized agreeing the model of current week by week status.

India has the twin issues of both under-job and in addition open unemployment. Case in

point in the rustic zones there is guised unemployment which is kinfolk to under-business of a vast mass of country populace. Correspondingly, there is regular unemployment and unemployment of the learned youth a considerable lot of whom may be occupied with employments which are underneath their abilities. Exact gauges of unemployment are not accessible in India basically because of the pervasiveness of extensive scale covered unemployment in the provincial division.

Since the 1970s the Indian government has made destitution diminishment a necessity in its advancement arranging. Approaches have kept tabs on enhancing the poor expectation for everyday life by guaranteeing nourishment security, pushing independent work through more terrific access to holdings, expanding wage vocation and enhancing access to fundamental social administrations. Started in 1965, India's open circulation framework has helped help by giving proportions at financed costs. In spite of the fact that it has influenced less than 20% of the poor's sustenance buys, the framework has been imperative in supporting individuals' utilization of cereals, particularly in times of dry season. It has furnished ladies and young ladies with better access to sustenance and helped defeat the far flung segregation inside families. It has additionally lessened the load of lady, who is answerable for giving nourishment for the family.

Furnishes country family beneath the destitution line with credit to buy wages creating holdings. Started in 1979, the programme has supplied financed acknowledge to such aggregates as little and underestimated agriculturists, horticultural labourers, rustic artisans the physically debilitated, planned positions and booked tribes. Inside this target populace, 40% of the beneficiaries should be ladies. In spite of the fact that the programme has arrived at 51 million families, just 27% of the borrowers have been ladies. The programme has

essentially expanded the pay of 57% of aided families.

It is to a great extent an aftereffect of low gainfulness and unemployment. The Jawaharlal Rozgar Yojana, a national open works plan started in 1989 with financing from the focal and state government, gives more than 700 million individual days of work a year in the ballpark of 1% of sum business for individuals with not many chances for job. The plan has two parts: a programme to give ease lodging and one to supply free watering system wells to poor and minimized agriculturists. People in general works plan is self-focusing on. Since it offers job at the statutory least wage for unskilled manual labour. Just those ready to acknowledge exceptionally low compensation poor people are prone to enlist in the plan. By furnishing normal livelihood and along these lines expanding the dealing force of all provincial specialists, people in general laborers conspire has had a huge impact in decreasing neediness. It has likewise helped the development of country framework (watering system lives up to expectations, a dirt protection venture, drinking water supply). Assessments demonstrate that 82% of accessible trusts have been diverted to group advancement ventures. Focusing on was enhanced in 1996 when the lodging and watering system well parts were interfaced and centered solely on individuals beneath the neediness line. (K. Venkata Reddy, Rural Development in India, 1988,) TRYSEM was begun to give specialized abilities to the provincial youth and to help them to get livelihood in fields, for example agribusiness, industry, administrations and business exercises.

Youth of the poor families having a place with the age-gathering of 18-35 are qualified for profit the profits of the plan. Necessity is given to persons fitting in with St/sc and ex-servicemen and in the ballpark of 1/3 seats are held for ladies. Least needs programme was consumed as an indispensable part of the fifth Five Year Plan and it was proposed to coddle



the base needs of the individuals, for example provincial water supply, rustic health, street building, mature person instruction, essential training, country jolt and change of the urban slums and so on.

Agribusiness and Rural Development has been the key mantra for a managed and enduring investment development in India. The same is in the keener center today with the administration taking distinct fascination to guarantee a complete and noticeable inspire of this part through successful execution of different old and new plans. The legislature runs its vast scale rustic advancement conspires primarily through the Ministry of Rural Development, National Bank for Agriculture and Rural Development.

In the ballpark of 80 for every penny of the Indian populace exists in villages, when voyaging through the length and broadness of this subcontinent, one can truly picture the contrast between provincial and urban India. There is an enormous contrast between urban and provincial India. One of the major distinctions that could be seen between rustic India and urban India is their expectations for everyday life.

People living in urban India have preferred living conditions over these living in the rustic parts of India. There is a wide budgetary hole between provincial and urban India. Rustic India is exceptionally poor when contrasted with urban India. An alternate distinction that could be seen between urban and country India, is their instruction. In rustic India, the folks sometimes instruct their kids, and rather, make their youngsters work in the fields. Destitution and absence of sufficient framework could be credited to the absence of training in provincial India. The point when recognizing homes, around the range of 75% of the families in urban India live in Pucca homes. Then again, just a quarter of the individuals in provincial India live in pucca homes. While ground water is the primary wellspring of drinking water in rustic India, the urban individuals depend increasingly on faucet water. Urban India is

very nearly jolted when contrasted with country India. One can even run into villages where electric force is not yet accessible. The point when looking at the sterile offices, it is constrained in rustic India.

Something like 90 for every penny of the families in country India don't have toilets, yet this is not the situation in Urban India. The greater parts of the improvements have not yet arrived at the provincial parts of India. With respect to social insurance simultaneously provincial India needs exceptional healing centers when contrasted with urban India. A percentage of the provincial territories even fail to offer a dispensary. (Desai Vasant 1998, Rural Development, 1988.)

### **Research Methodology**

Investigate in like manner speech alludes to a quest for information. When can additionally characterize explore as a deductive and methodical look for germane data on a particular subject. Actually, research is a craft of logical examination. "Redman and Mori describe investigate as a **"Systematized exertion to addition new information."** To perform investigate work in a methodical manner, it is exceptionally essential to have a reasonable comprehension of exploration philosophy. Exploration is carrying new information of human conduct, new notions and items are rising as an aftereffect of examination. The fundamental point of examination is to figure out reality which is stowed away and which has not been identified up 'til now, however every exploration study has its own particular reason.

### **Outcome of the study**

- To evaluate the basic objectives of the research to highlight the ways which will provide the relief from the poverty?
- To envisage the basic tenets of the education to eradicate the poverty.
- To mention the message to those people who are living under the scrooge poverty that it can be removed through proper channel

and there is no need to use the violence and such

instruments which may harm the Prosperous society.

- The main expectation of this research work is that each and every body should work for the betterment of their own and then for the behalf of the society.

### **Conclusion**

Determination Problems of neediness and imbalances still remain social bruises and frightful scars even 60 years later of autonomy. Bollywood movies Peepli (live) and Slum dog Millionaire have a tendency to show up in-your-face substances notwithstanding higher development accomplishments. We grab with the amount of plans and programmes however the objects of lessening in destitution and earnings biases seem unfavorable. Indeed, since the freedom, focal and state governments are constantly focusing on the above two targets through distinctive programmes and ventures with major concentrate on wages neediness. Distinguishing the multidimensional character of the destitution by the economists extraordinarily throughout the most recent decade; World Bank in meeting with three Indian states sought after this exceptional against neediness intercession which was dependent upon support of beneficiaries and synchronously made control affect on their social surroundings than evacuation of bear livelihood destitution of the BPL family units. This programme was run under the name of DPIP on which add up to cost caused was Rs. The premises of DPIP intercessions were basically excellent since it made ideal model change from 'supply determined' to 'request driven' approach with a dream of enhancing the personal satisfaction and choice making proficiencies of the provincial masses in all sizes. This anticipates was novel it could be said that it included nongovernment conglomerations, and other private organizations in the usage of the intercessions without any political impediments and obstructions. The benchmark review and last

effect was the avocation of the masters designated by administration of Rajasthan<sup>7</sup>. Lamentably World Bank's own particular evaluator report<sup>8</sup> was not in consonance with government's perspectives.

The generally speaking results of the undertaking according to World Bank were not up to the imprint. This anticipate, for being dependent upon actually new approach with Ngos, private organizations and beneficiaries working as an inseparable unit with the legislature despite any precedent to the contrary, non attractive outcomes were essentially because of basically having no knowledge of working together in such sort of programmes.

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## Some Unusual Trends in Gondwana Palaeobotanical Investigations

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### Abstract:

Gondwana is one of the Palaeobotanical heritage of India. The discoveries of insect wings, insect activities in fossil flora and microbial association with plant fossils have helped to understand the interrelationship of plants and insects and role of micro-organisms in Gondwana flora. Present article is focused on such useful investigation in recent pasts.

### Introduction:

Systematic and evolutionary studies on distribution of plants and their significance in stratigraphy, palaeoecology, palaeoclimatology and palaeogeography have traditionally been carried out by many workers in Gondwana sediments from different basins of India (Lakhanpal, et al. 1976; Chandra and Tewari, 1991). Recently, findings of insect wings, insect damaged plant fossils and evidences of fungal and bacterial assault in the flora have revealed the existence of well organized insect-plant relationship and mutualistic, parasitic and saprophytic role of microorganisms in Gondwana flora of India. The study provides some new unusual trends in understanding the ecosystem dynamism, as evident in the extant flora.

### Fossiliferous insects and their association with plants:

Earliest evidence of insect-plant association in fossil flora is known from the Lower Devonian plant assemblages of Rhynie Chert (Smart and Hughes, 1973; Kevan et al., 1975). It has been discussed that insects coevolved with the development of plant communities (Strong et al., 1984) and systematic development of insect fauna and insect activities are evident in the subsequent flora of Carboniferous (Scott and Taylor, 1983; Scott et al., 1992). Feistmantel (1880)

while describing the Lower Gondwana flora of Raniganj Coalfield doubted the presence of insect wing in the Gondwana sediments of India. Due to its uncertain nature he described the specimen as insect wing-like fragment of leaf.

Handlirsch (1906-1908) for the first time reported the well preserved and complete hind wing of cockroach, *Gondwanoblatta reticulata* from Gondwana equivalent sediments of extra-peninsular regions of Kashmir. Later Bana (1964), Verma (1967) reported insect wings from different Gondwana localities. Recent investigations carried out by Dutt (1977), Srivastava (1996), Pant and Srivastava (1995) have revealed the presence of insect wings in association with plant fossils. On the basis of venation pattern wings are classified with insects belonging to Blattoidea, Homoptera, Mecoptera and Coleoptera groups of insect.

Plant fossils showing insect activities in the form of eaten/chewed leaves, mining activity, gall impressions, egg pouches over the surface of leaves, burrowing behaviour in stems, seeds (Srivastava, 1988a, b, 1996, 1998; Pant and Srivastava, 1995) and trace fossils of faecal pellets with plant material and horizontal/vertical burrows possibly representing the locomotory behavior of the insects.

### Bacterial remains and their association with plants:

Bacteria play an active role in the formation and evolution of the biosphere and bacterial activity results into the genesis of different types of ores. Biodegradation process associated with bacteria help in decomposition of organic matter to release fixed carbon as a requisite step in the carbon cycle.

It is difficult to identify bacterial association with plants in fossils because of their small size and difficulty in identifying them from other smaller organisms like cynophytes and fungi. Sometimes artefacts formed during the preparation of sample also abduct their identification. However, bacterial colonies are known to exist in sediments ranging from Pre-Cambrian. The decay of plant material by bacteria and fungi is well acclaimed in Indian Gondwana (Bobde, 1979) but study of bacteria or sign of bacterial degradational product has not been attempted positively in the Gondwana flora. Lower Gondwana plant fossils investigated from Jharia Coalfield, Bihar show their faithfulness towards an understanding of bacterial association with plants. Cuticular pieces recovered from Scutum- type glossopterid fructification, under SEM study indicates the presence of bacterial colony.

**Conclusion:**

The knowledge of Gondwana flora has been greatly advanced as advancement in sophistications and work done so far. It is important to find out the insect and microbial activities in past and to link it with recent available data. This usually make bright site of past developmental activities as in case of Gondwana flora of India.

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## Ethnomedicinal Plants from Aamla region of Betul District (MP) India

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### Abstract:

The present investigation was carried out in Aamla region of Betul District (MP) dominated by the tribal communities. A large number of traditional herbal healers exist belonging to the tribal community and are utilizing local plants in ethno-medicinal practices prevalent in the area and resulted in the documentation of 41 medicinal plant species belonging to 27 families. The study thus underlines the potentials of the ethnobotanical research and the need for the documentation of traditional ecological knowledge pertaining to the medicinal plant utilization for the significant benefit of human beings.

**Key words:** Ethnobotanical studies, Tribal communities, Traditional knowledge.

### Introduction

As a discipline ethnobotany gives us a profound understanding and appreciation of the richness and intimacy of relationships between human beings and nature. Indigenous people throughout the world possess knowledge of their surrounding flora and fauna. Tribal people are the ecosystem people who live in harmony with the nature and maintain a close link between man and environment. Plants are the basis of life on earth and are central to people's livelihoods. The life, tradition, culture of tribals have remained almost static since last several hundreds of years. The need for the integration of local indigenous knowledge for a sustainable management and conservation of natural resources receives more and more recognition (Posey, 1992). Moreover, an increased emphasis is being placed on possible economic benefits especially of the medicinal use of tropical forest products

instead of pure timber harvesting (Pimbert and Pretty, 1995).

District Betul is one of the backward districts in Madhya Pradesh, India which is lying on the southern part of the state, almost wholly on the Satpura Plateau. The district extends between 21° 22' and 22° 24' North latitude and 77° 04' and 78° 33' East Longitude and occupy about area of 10,078.1 sq.km and divide into 5 tahsils namely Multai, Shahpur, Amla, Bhainsdehi, and Betul. 39.3 % area covers the medium and open forests. Betul hosts tropical dry deciduous forests of South division forests of Madhya Pradesh (Champion and Seth, 1968). Betul is apparently a tribal district, where 39.43% of the total population is Gond and Korku tribals. They have not made any changes in their life style or tried to adapt to modernity. The earlier study on the ethnobotany in Madhya Pradesh on traditional health care by numerous ethno- botanists such as Bhalla et. al. (1992), Jain (1963, 1975, 1981), Maheshwari (1989 & 1996); Maheshwari and Dwivedi (1988), Ram Prasad et. al. (1990), Rai et. al. (2004), Rai and Nath (2005), Saxena (1988) and Tewari (1984). However, the area under study is relatively unexplored and little work has been done in context of ethnobotany because of low population of tribe's. So, the present study was undertaken.

### Materials & Methods

A survey was carried out during 2008 to 2010 to collect information on the medicinal uses of plants found in the Korku and Gond inhabited several villages of this area. While collecting information on ethno medicinal plants special attention was paid to record information from local Vaidyas, Ojhas and Guniyas and

traditional herbal healers. The information was documented involving field study by contacting and interviewing vaid, ojhas for plants used to cure various types of fever. There were 20 informants (16 males and 4 females) between the ages of 40 to 68 in the study area. Among them 8 were workers, 4 were housewives and 8 regular tribal practitioners

Ethnobotanical data were collected according to the methodology suggested by Jain (1996), Sathpathy and Panda (1992). The identification of plant materials was confirmed at the with the help of flora of Madhya Pradesh (India).

### Results & Discussion

The present investigation comprises 41 species of ethno-medicinal plants belonging to 27 families. For each species botanical name, family, local name, parts used, methods of preparation, administration and ailments treated are provided. Traditional healers are using these plants to cure many diseases like stomachache, headache, diarrhea, fertility problems, skin problems, cold, fever, cough, toothache, jaundice, wounds, diabetes, asthma, tuberculosis, bone fractures, urinary problems, piles and poison (snake and scorpion) bites. The first hand information on the medicinal plants used by the villagers was arranged alphabetically by genus and species name following as.

Sr. No	Botanical Name & Family	Local Name	Medicinal Uses
1	<i>Acacia catechu</i> Linn. (Fabaceae)	Khair	20 ml decoction of bark is used twice a day to cure stomachache
2	<i>Achyranthus aspara</i> Linn. (Amranthaceae)	Aghara	15 gm powder of seed uses a week, twice a day to cure

Sr. No	Botanical Name & Family	Local Name	Medicinal Uses
			bleeding piles .
3	<i>Adhatoda vasica</i> Nees in wall. (Acanthaceae)	Adulsa	Juice prepared by fresh leaves is used to cure cough and asthma.
4	<i>Aegle marmelos</i> Linn. (Rutaceae)	Bel	Dried powder of pulp of unripe fruit is used to cure diarrhea.
5	<i>Amaranthus spinosus</i> Linn. (Amranthaceae)	Katera	whole plant is used to cure poisonous swelling of hands and feet's.
6	<i>Anogeissus acuminata</i> (Roxb. ex DC.) Wall. (Combretaceae)	Dhavra	Poultice is applied on snake bite wounds.
7	<i>Argemone mexicana</i> Linn. (Papavaraceae)	Peeli ka teri, Peela Dhatura	yellow colored latex extracted from fresh stem is used to cure wounds.
8	<i>Asparagus racemosus</i> Linn. (Liliaceae)	Bhutni	Fumes of roots is used to cure fever.
9	<i>Azadiracta indica</i> A.Juss. (Meliaceae)	Neem	Crushed leaves are used to cure many skin diseases, very frequently used by people.
10	<i>Balanites aegyptica</i> Linn. (Balanitaceae)	Hingota	Fruit pulp is used with mother's milk in children pneumonia.
11	<i>Bauhinia variegata</i> Linn.	Kachnar	25 ml decoction is



Sr. No	Botanical Name & Family	Local Name	Medicinal Uses
	(Fabaceae)		used 15 days to cure knots of tuberculosis.
12	<i>Blumia lacera</i> DC. (Asteraceae)	dhur	Root extract is used to cure many urinary diseases
13	<i>Bombax ceiba</i> Linn. (Bombacaceae)	Semar	About 10 gm Powder of bark is used 7 days, twice a day to cure diarrhea.
14	<i>Buchnanian lanzan</i> Spreng. (Anacardiaceae)	Char	Powder of leaves is used during loose-motion.
15	<i>Butea monosperma</i> Roxb.ex Willd. (Fabaceae)	Parsa	flower juice and seed are used to cure stomachache and decoction of bark for piles.
16	<i>Calotropis gigantea</i> (Linn.) R. Br. (Asclepiadaceae)	Akua	Crushed roots paste is applied on snake bite wound, very commonly applied by poison healers.
17	<i>Cissus quadrangularis</i> Linn. (Vitaceae)	Harjod	Paste prepared from internodes is used in bone fracture of cattle.
18	<i>Clematis triloba</i> Linn. (Ranunculaceae)	Badarsiti	Leaf juice is used in asthma also crushed leaves applied on snake bite wounds.
19	<i>Cochlospermum religiosum</i> (Lin	Gabdi	Powder of bark is used

Sr. No	Botanical Name & Family	Local Name	Medicinal Uses
	n.) Alston. (Cochlospermaceae)		with water during jaundice.
20	<i>Emblica officinalis</i> Gaertn. (Euphorbiaceae)	Amla	Powder of fruits is used as purgative also used as cooling agent of stomach.
21	<i>Erythrina variegata</i> Linn. (Fabaceae)	Pangra	About 10 ml juice of leaves is used twice a day in children whopping cough.
22	<i>Ficus glomerata</i> Linn (Moraceae)	Oombar	Latex extracted from bark is use to cure stomachache.
23	<i>Gardenia gummifera</i> Linn. (Rubiaceae)	Papra	Gum extracted from stem is used as antiseptic
24	<i>Helicteres isora</i> Linn. (Sterculiaceae)	Marorhali	Powder of seeds is used 7 days, twice a day to cure stomachache .
25	<i>Hemidesmus indicus</i> Roem & Shultes. (Asclepiadaceae)	Antmul	Decoction of roots is used thrice a day for a month to cure many skin diseases and purify blood.
26	<i>Holorrhena antidysentrica</i> Wall. Ex G. Don. (Apocynaceae)	Kurchi	Decoction of bark is used in dysentery and piles.
27	<i>Madhuca latifolia</i> Gmel. (Sapotaceae)	Mahua	Fresh heated leaves are tied to cure swelling and wounds.
28	<i>Mallotus philipp</i>	Lal jaha	Powder of

Sr. No	Botanical Name & Family	Local Name	Medicinal Uses
	<i>ensis</i> (Lam.) Muell. (Euphorbiaceae)	r	fruit covers is used in early morning with jaggery to cure stomachache.
29	<i>Mangifera indica</i> Linn. (Anacardiaceae)	Amba	Seed extract is used to cure nostril bleeding.
30	<i>Mitragyna parvifolia</i> (Roxb.) Karth. (Rubiaceae)	Kaim	About 20 ml extract of bark and root is used one week, twice a day to cure fever.
31	<i>Ocimum sanctum</i> Linn. (Lamiaceae)	Tulsi	Fresh leaves chewed during cough and cold.
32	<i>Plumbago zeylanica</i> Linn. (Plumbaginaceae)	Chtawar	Paste of roots tied on stomach for a week thrice a day to cure abscess disease.
33	<i>Ricinus communis</i> Linn. (Euphorbiaceae)	Arandi	10 gm paste of roots of three year old plant is used to stop abortion. Oil of seeds used as purgative.
34	<i>Santalum album</i> Linn. (Santalaceae)	Chandan	Oil extracted from roots used in gonorrhoea disease.
35	<i>Semecarpus anacardium</i> Linn. (Anacardiaceae)	Bhilwa	Oil extracted from burned stony fruit is used to fill cracks of heels.
36	<i>Syzygium aromaticum</i> Gaertn. (Myrtaceae)	Long	Oil and raw used to cure teeth's pain.

Sr. No	Botanical Name & Family	Local Name	Medicinal Uses
37	<i>Syzygium cumini</i> Linn. (Myrtaceae)	Jamun	15 gm powder of seeds is used 3-4 days to cure diabetes.
38	<i>Terminalia arjuna</i> (Roxb.ex DC.) Wt. & Arn.Prodr. (Combretaceae)	Kahua/Arjuna	25 ml decoction of bark is used as tonic to avoid heart problems.
39	<i>Terminalia chebula</i> Linn. (Combretaceae)	Harad	Fruits are used as purgative, roasted fruits are used a week, twice a day to cure cough. Very popular treatment for curing cough.
40	<i>Woodfordia fruticosa</i> Linn. (Lythraceae)	Dhawai	Paste of fresh leaves is used to cure many skin diseases.
41	<i>Zizyphus numularia</i> (Burm.f.) Wt. & Arn. Prodr. (Rhamnaceae)	Ber	15 ml extract of bark is used 7 day, thrice a day to cure diarrhea.

The tribal healers from Gond and Korku communities use specific plant parts and specific dosages for the treatment of ailments. The plant products are consumed raw or in the form of a decoction, as infusion for oral treatment and as burnt product, ointments or raw paste when applied externally. The parts of the plant most used for medicinal purposes are leaves, root, stem, fruits, the complete aerial parts, the whole plant, barks (root and stem) and flowers (including the flowering heads) in decreasing order. Juice and paste are the main methods of preparation, either for oral or for external

administration. When fresh plant parts are not available, dried parts are also used. Majority of medicinal plants are used as simple drugs and some plants are used with some other plant parts.

#### **Conclusion:**

The information generated from the present study regarding the medicinal plant use by the Gond and Korku tribes need a thorough phytochemical investigation including alkaloid extraction and isolation along with few clinical trials. This could help in creating mass awareness regarding the need for conservation of such plants and also in the promotion of ethno-medico-botany knowledge within the region. People of that region rely on ethnomedicine and in most problems they gone to ojhas, gunias and bhumkas because of the poor health care facilities. There are a lot to be done in this promising field with the active support of village people so that importance of these economically important plants could be possible for the benefit of our future generations.

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## Scope and Feasibility of Computers in games and Sports

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### **Abstract:**

In this modern era of technological applications, barely any field might be untouched by the computers and its application. The present article deals with the application of computers in the field of games and special specially in the form of robotics.

### **Introduction:**

Now a day's computers are an important aid in teaching and evaluating the techniques in Sports, Games and aphysical Education. Computers help in giving the precise results in Sports competitions. Computer technology can be used in the development of sports performance and techniques. This is due to the fact that the use of data and media, the design of models, the analysis of systems etc increasingly requires the support of suitable tools and concepts which are developed and available in computer. Support of Computer in Sports Computers have the potential to be the single most powerful tools in sport science with the tools for capture, storage, management, retrieval, integration, analysis, interpretation, reporting, and dissemination. Knowing how to collect, store, access, retrieve and integrate information is critical to effective performance analysis and decision-making. Databases should form the underlying foundation of most other tools used in sport science as they provide the structure and access to the information that is the catalyst for most other applications.

As the development of resources become more integrated, the value of computer science increases and their role in system design becomes essential. This includes the ability to retrieve previous data for comparison with new performance and the use of data to highlight issues for deliberation. Computer also stores useful multimedia

repositories of sports information. As sport involves human motion, this can be quantified with numerical data, graphics, and audio/video recordings, the multimedia resources in this context are most valuable. The information can be accessed via creative interfaces that provide timely and efficient information that is tailored to each individual's unique requirements. Some of the important aspects are discussed below-

**1] Virtual Reality Games:** Recently, the number of studies on virtual environment games is supporting sport skill learning. Most of the studies have focused on improving the quality of the environment created by virtual reality technology. When a trainee moves within a virtual environment shown on a display device, the trainee imagines the pictures 3-dimensionally. The virtual reality games aid the trainer as well as trainee to give the training related to sports in a cost effective way. It supports trainer to show different circumstances under which decision has to be chosen, how best has to be played, how to react to the opponent, etc. Sometimes it may not be possible to trainer to give every training in a real environment, and then virtual reality games can be used as training aid for sports (Arnold Braca et al., 2006).

**2] Robotics:** It is the art and commerce of robots, their design, manufacture, application and practical use. Robots will soon be everywhere, in our home and at work. They will change our life style. When the Singularity happens, robots will be indistinguishable from human beings and some people may become Cyborgs: half man and half machine. ~ 118 ~ Purposes of Robots: Robotized space vehicles and facilities Anthropomorphic general-purpose robots with hands like humans used for factory jobs - Intelligent robots for unmanned

plants - Totally automated factories will be commonplace. Robots for guiding blind people Robots for almost any job in home or hospital, including Robo-surgery. Housework robots for cleaning, washing etc - Domestic robots will be small, specialized and attractive. Applications of Robotics Robotics is a multi disciplinary field of technology that recently receives extensive attention from robotics community. The focus on the robotics industry has contributed positively in economic growth and the improvement of the strategic needs (<http://www.kacst.edu.sa/en> and Jenny Vincent et al, 2009). The applications of Robots are in the field of Industry, Intelligent Systems, Medicine, Space, Underwater Robots, Military and Security, Recreations and Sports and so on. Robots in Recreations and Sports: Sports and recreations is one of the main areas of robotics industry. One of the main areas of robots in to make it look like humans. Those robots are called humanoid robot which a robot with its overall appearance, based on that of the human body, allowing interaction with made for human tools or environments. Examples of those are toys used for kids. Robots in sports are also another important issue like what is happening in soccer fields robots where teams used to play real matches using just robots.

**3] Field Robotics in Sports:** Progress is constantly being made and new applications robotics. Very skilful personnel are needed to work for long hours with very high concentration for the football yard to be compatible with standards of Federation Internationale de Football Association (FIFA). In the other side, a Geographical Positioning System based guided vehicle or robot with three implements; grass mower, lawn stripping roller and track marking illustrator is capable of working 24 h a day, in most weather and in harsh soil conditions without loss of quality. The approach in (<http://www.ifcss.in>) for the automatic

operation of football playing fields requires no or very limited human intervention and therefore it saves numerous working hours and free a worker to focus on other tasks. An economic feasibility study showed that the current manual practices. As per Martin Bryant (2011) a “Robot journalists” stood to threaten the jobs of writers in fields like sports reporting. It looks like the results are actually starting to become alarmingly good. As a factual piece of writing the ‘robot’ still did an impressive job of journalists.

#### **Conclusion:**

It became a known fact that computer has become an important interdisciplinary subject for Sport Science. Robotics is a multidisciplinary field of technology that recently receives extensive attention from robotics community. As robots play an important vital role in other applications they also play an vital role in sports. The focus on the robotics industry has contributed positively in economic growth and the improvement of the strategic needs in sports field.

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 Martin Bryant (2011) ‘Robot Journalist’ writes a better story than human sports reporter, 18th April 2011.



## Anatomical and Physico-chemical studies of *Anisochilus carnosus*: An Indian medicinal herb

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### Abstract:

*Anisochilus carnosus* (L.f.) wall is an annual herb found at the higher altitudes in hilly regions. The plant has potential medicinal values and is being used by various tribal communities to treat several physiological disorders. Anatomical study of the leaf of this herb was carried out along with Pharmacognostical, physicochemical and phytochemical evaluation. The work was focused on the line was carried out to determine its qualitative and quantitative standards of *A. carnosus*. As physicochemical parameter, ash values and moisture content was analyzed and phytochemical analysis of the extract was also done. It showed presence of glycosides, saponins, tannins, phytosterols and volatile oils.

### Introduction:

Herbs have been used as medicine since ancient time. Traditional knowledge about plants has been developed which has become treasure and cultural heritage of many nations. Therefore, it is very important to preserve and protect the traditional knowledge and also establish a data base of traditional medicine, this will help to conserve and retrieve the information to benefit of mankind ([Kamble et al., 2008](#)). *Anisochilus carnosus* (L.f.) Wall is an annual herb found in the various high altitude regions of Indian subcontinent. It is a medicinal plant belonging to the family Lamiaceae, commonly known as the mint family ([Ignacimuthu et al., 2006](#)). When, the whole plant is rubbed it emanates a strong, sweet and aromatic smell as perfume. The plant is used to treat some slight pathology of the

respiratory apparatus and skin diseases. The present study describes the anatomical, physicochemical and preliminary phytochemical analysis of leaves of *A. carnosus*.

### Material and Methods:

The plant material was collected from the Chikhaldara forest area of Amravati District. The plant was identified taxonomically using flora of Marathwada (Naik, 1998). One herbarium specimen was deposited in the laboratory of Department of Botany, Shri Shivaji College, Akola. The Anatomical observations were taken with the fresh material (Brain and Turner, 1975). The ash values and moisture content was detected as per standard methods (Indian pharmacopeia, 1996). The preliminary phytochemistry of the plant powder was done as per Harborne, 1998.

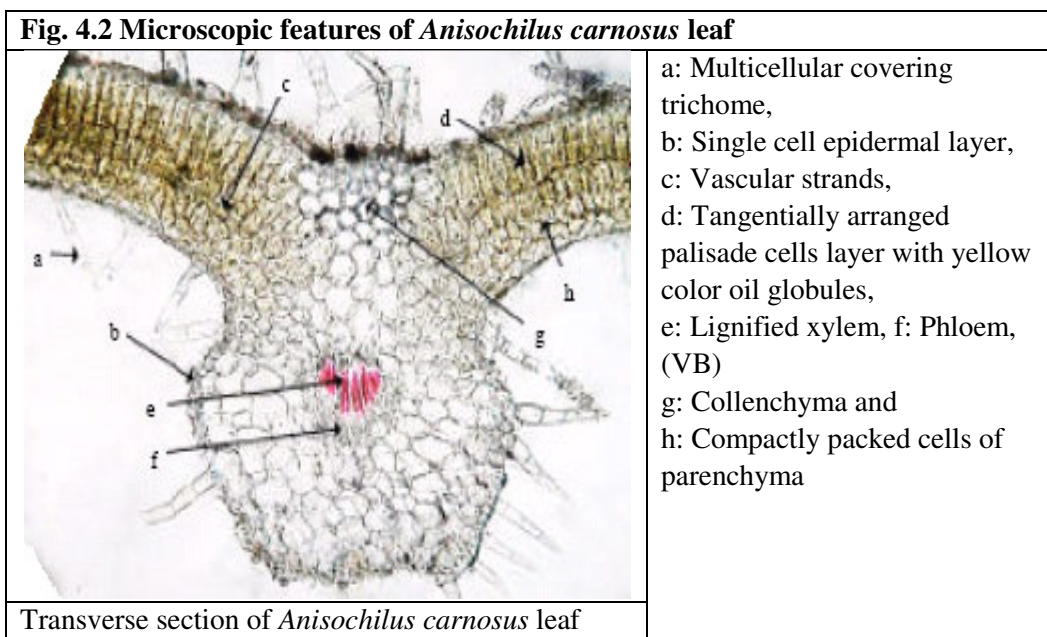
### Results:

*A. carnosus* is an aromatic annual herb ([Fig. 1](#)) found in the Western Ghats. Stems are 30-60 cm tall and branched. Leaf petioles were found to 1.3-5 cm long, densely white velvety. Leaves are ovate-oblong to circular, heart-shaped to rounded, margin crenulated, tip blunt to rounded. Flower spikes are 3-7.5x1-2 cm long, 4-angled in fruit. Sepal was found about 4.5 mm, tube constricted at mouth. Upper part of lip is ovate and lower is truncate. Flowers are purplish, 8-10 mm and densely velvety outside. Flower tube is slender and recurved at middle.

Transverse section of the leaf through the midrib revealed the presence of dorsiventral nature of the leaf. The lamina consists of



upper and lower epidermis having single layer of small, rectangular cells with thin cuticle which contain abundant straight multicellular covering and collapsed trichomes with pointed apex. Below the upper epidermis a single layer of elongated closely packed palisade cells were seen, below which spongy parenchyma with few vascular strands were seen. The epidermal layer of the lamina continuous over the midrib and consists of a patch of collenchymas cells below the upper and above the lower epidermal cells of the cortical parenchyma of the midrib. Bicollateral vascular bundle occupies the central region of cortical parenchyma. Abundant covering trichomes identical to that of lamina will be seen on the epidermal layer of the midrib (Fig. 2).



The physicochemical study of *Anisochilus carnosus* was done, the results are presented in the table- 1. The Moisture content of the plant recoded as 16.20%. The extractive values of the water, alcohol and chloroform extracts were 6.8%, 8.5% and 4.1% respectively. The colours of the extracts were also mentioned in the table. The ash values

calculated as total ash (8.4%), acid soluble ash (1.2%) and water soluble ash (6.5%). The reaction of powdered drug with the routine laboratory chemicals was also analyzed. The results of reactions of different laboratory chemicals are presented in the table 2. This is one of the unique criteria to identify adulteration in the *Anisochilus* drug powder available in the market.

The powder color as such was pale yellow colored. When treated with iodine the color changes to light green. The treatment of 5% ferric chloride gives yellow color. With 1N NaOH, the powder color changes to green

while with acetic acid it gives light brown color. With strong acids, the color becomes green. The powder extract with liquid ammonia and lead acetate gives brown and cream color respectively (table-2)

<b>Table 1- Physico-chemical characterization of <i>Anisochilus carnosus</i></b>		
<b>Parameters</b>	<b>Chemicals used</b>	<b>Values</b>
<b>Moisture content :</b>		16.20%
<b>Extractive values :</b>		
	<b>Water</b>	6.8% (Fairly Green)
	<b>Alcohol</b>	8.5% (Yellowish green)
	<b>Chloroform</b>	4.1% (Gray)
<b>Ash values:</b>		
	<b>Total ash</b>	8.4%
	<b>Acid soluble ash</b>	1.2%
	<b>Water soluble ash</b>	6.5%

<b>Table- 2 Effects of various chemicals on powder drug of <i>Anisochilus carnosus</i></b>		
<b>Sr. No.</b>	<b>Colour test</b>	<i>Anisochilus carnosus</i> Powder
1	<b>Powder As such</b>	Pale yellow
2	<b>Powder+ Iodine</b>	Light green
3	<b>Powder + 5% Ferric Chloride</b>	Yellow
4	<b>Powder + 1 N NaOH</b>	Green
5	<b>Powder + Acetic acid</b>	Light brown
6	<b>Powder+ 50% H<sub>2</sub>SO<sub>4</sub></b>	Green
7	<b>Powder+ 50% Concentrate HCl</b>	Green
8	<b>Powder + Liquid Ammonia.</b>	Brown
9	<b>Powder + NaOH + Lead acetate</b>	Creamy

For the qualitative phytochemical analysis, three different solvent extracts (aqueous, methanolic and chloroform) of each plant powder was prepared. These extracts were analyzed for the presence of 12 different parameters according to the methods described in the chapter 3. Of all the extracts, methanolic extracts showed presence of all tested phytochemicals except alkaloids. The water extracts showed presence of phenolics, tannins, flavonoids, saponins, proteins and

amino acids whereas the chloroform extract showed positive tests of alkaloids, phenolics and terpenes (table- 3).



<b>Table 4.3 - Preliminary phytochemical analysis (qualitative tests) of various extracts of <i>Anisochilus carnosus</i> leaf powder</b>			
<b>Parameters tested</b>	<b><i>Anisochilus</i> extracts Extract</b>		
	<b>AQ</b>	<b>Meth</b>	<b>CL</b>
<b>Alkaloids</b>	--	-	+
<b>Phenolics</b>	+	+	+
<b>Tannins</b>	+	+	-
<b>Flavonoids</b>	+	+	-
<b>Saponins</b>	+	+	-
<b>Glycosides</b>	-	+	-
<b>Terpenes</b>	-	+	+
<b>Volatile oil</b>	-	+	-

**Discussion and Conclusion:**

From the results it is clear that, the plant under study has immense medicinal potential and has tested for various major phytochemical which are responsible for its properties. The anatomical and physicochemical parameters showed its purity and further help to identify any contaminant in the drug powder.

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## “An Analytical Study of Objectives and Tools of Sales Promotion.”

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### **Introduction:**

Suppose you go to the market to buy soap. The shopkeeper suggests that if you buy two soap cakes, an extra soap cake will be given to you free of cost under “buy 2 get 3” scheme. You feel attracted to buy as by doing so you are saving money on one soap. Moreover, soap is an item which is required on a regular basis, and so you can keep the extra two cakes to be used later.

Every businessman wants to increase the sale of goods that he deals in. He can adopt several ways for that purpose. Basically there are two types of sales promotions: trade and consumer sales promotions. The schemes, discounts, freebies, commissions and incentives given to the trade (retailers, wholesalers, distributors, C&Fs) to stock more, push more and hence sell more of a product come under trade promotion. These are aimed at enticing the trade to stock up more and hence reduce stock-outs, increase share of shelf space and drive sales through the channels. However, trade schemes get limited by the cost incurred by the company as well as the limitations of the trade in India to stock up free goods. Incentives can be overseas trips and gifts.

But sales promotion activity aimed at the final consumer are called consumer schemes. These are used to create a pull for the product and are advertised in public media to attract attention. Maximum schemes are floated in festival times, like Diwali or Christmas. Examples are buy soap, get diamond free; buy biscuits, collect runs; buy TV and get some discount or a free item with it and so on. Consumer schemes become very prominent in the 'maturity or decline' stages of a product

life cycle, where companies vie to sell their own wares against severe competition.

### **Objectives of Study:**

- 1) To study the meaning of sales promotion.
- 2) To study the objectives of sales promotion.
- 3) To study the types of techniques of sales promotion.

### **Methodology:**

This paper examines the various types of tools and techniques are use today to sales promotion. The present study is based on secondary data and information the sources of which have been compiled from different publication and related books, websites and articles.

### **Analysis & Interpretation of DATA:**

#### **1. Meaning of sales promotion:**

A formal and comprehensive definition of Sales Promotions is one given by the American Marketing Association- namely that sales promotions consists of “*those marketing activities other than the personal selling, advertising, direct marketing and public relations, that stimulate consumer purchasing and dealer effectiveness*”. Clearly, sales promotions are a marketing activity or tool used for the purpose of generating sales, by targeting either the final consumer or the trade. The difference is that sales promotions have specific and sole purpose of directly trying to generate quick sales. Sales Promotions and advertising are both part of the marketing communication mix.

Sales promotions are the set of marketing activities undertaken to boost sales of the products or services. Stimulation of sales achieved through contests, demonstrations, discounts, exhibitions

or trade shows, games, giveaways, point-of-sale displays and merchandising, special offers, and similar activities.

## **2. Objectives of sales promotion:**

The main objective of sales promotion is to bring about a change in the demand pattern of products and services. The specific objectives of sales promotion are as follows:

### **(i) To introduce new products or services:**

Sales promotion is often used to motivate prospective consumers to try new products and services. Dealers are also induced to introduce new products and services in the market. Usually, free samples are provided through dealers during such introduction. Similarly, discounts in cash or goods may also be offered to dealers to stock new products or deal with new services. Free samples, trade discounts, cash discounts are basically sales promotion measures.

**(ii) To attract new customers:** Sales promotion measures also play an important role in attracting new customers for an organization. Usually, new customers are those persons that are won away from other firms. Samples, gifts, prizes, etc. are used to encourage consumers to try a new brand or shift their patronage to new dealers.

### **(iii) To maintain sales of seasonal products:**

There are some products like air conditioner, fan, refrigerator, cooler, winter clothes, room heater, sunscreen lotion, glycerin soap etc., which are used only in particular seasons. To maintain the sale of these types of products normally the manufacturers and dealers give off-season discount. For example, you can buy air conditioner in winter at a reduced price. Similarly you may get discount on winter clothes during summer.

### **(iv) To induce existing customers to buy more:**

Sales promotion devices are most often used to induce the existing customers of a firm to buy more. Product development, offering three products at the cost of two, discount coupons, are some of the sales promotion devices used by firms to motivate

the existing buyers to buy more of a specific product.

### **(v) Helps the firm to remain competitive:**

Most of the companies undertake sales promotion activities in order to remain in the competitive market. Therefore, in the modern competitive world no firm can escape the responsibility of undertaking sales promotion activities.

### **(vi) To increase sales in off-seasons:**

Many products like air-coolers, fans, refrigerators, air-conditioners, cold drinks, room heaters, etc. have seasonal demand. Manufacturers and dealers dealing with such type of goods make every effort to maintain a stable demand throughout the year. In other words, firms try to encourage the purchase of such goods in off-seasons also. That is the main reason behind discounts and off-season price reductions of such items in the market during slack seasons.

### **(vii) To add to the stock of the dealers:**

Dealers like wholesalers and retailers usually deal with a variety of goods. Their selling activity becomes easier when the manufacturer supplements their efforts by sales promotion measures. When a product or service is well supported by sales promotion, dealers are automatically induced to have more of such items.

### **(viii) To meet the challenge of competition:**

Today's business faces competition all the time. New products frequently come to the market and at the same time improvement also takes place. So sales promotion measures have become essential to retain the market share of the seller or producer in the product-market.

## **2. Tools of sales promotions:**

To increase the sale of any product manufactures or producers adopt different measures like sample, gift, bonus, and many more. These are known as tools or techniques or methods of sales promotion. Let us know

more about some of the commonly used tools of sales promotion.

**(i) Free samples:** You might have received free samples of shampoo, washing powder, coffee powder, etc. while purchasing various items from the market. Sometimes these free samples are also distributed by the shopkeeper even without purchasing any item from his shop. These are distributed to attract consumers to try out a new product and thereby create new customers. Some businessmen distribute samples among selected persons in order to popularize the product. For example, in the case of medicine free samples are distributed among physicians, in the case of textbooks, specimen copies are distributed among teachers.

**(ii) Premium or Bonus offer:** A milk shaker along with Nescafe, mug with Bourn vita, toothbrush with 500 grams of toothpaste, 30% extra in a pack of one kg. are the examples of premium or bonus given free with the purchase of a product. They are effective in inducing consumers to buy a particular product. This is also useful for encouraging and rewarding existing customers.

**(iii) Exchange schemes:** It refers to offering exchange of old product for a new product at a price less than the original price of the product. This is useful for drawing attention to product improvement. 'Bring your old mixer-cum-juicer and exchange it for a new one just by paying Rs.500' or 'exchange your black and white television with a colour television' are various popular examples of exchange scheme.

**(iv) Price-off offer:** Under this offer, products are sold at a price lower than the original price. 'Rs. 2 off on purchase of a lifebouy soap, Rs. 15 off on a pack of 250 grams of Taj Mahal tea, Rs. 1000 off on cooler' etc. are some of the common schemes. This type of scheme is designed to boost up sales in off-season and sometimes while introducing a new product in the market.

**(v) Coupons:** Sometimes, coupons are issued by manufacturers either in the packet of a product or through an advertisement printed in the newspaper or magazine or through mail. These coupons can be presented to the retailer while buying the product. The holder of the coupon gets the product at a discount. For example, you might have come across coupons like, 'show this and get Rs. 15 off on purchase of 5 kg. of Annapurna Atta'. The reduced price under this scheme attracts the attention of the prospective customers towards new or improved products.

**(vi) Fairs and Exhibitions:** Fairs and exhibitions may be organised at local, regional, national or international level to introduce new products, demonstrate the products and to explain special features and usefulness of the products. Goods are displayed and demonstrated and their sale is also conducted at a reasonable discount. 'International Trade Fair' in New Delhi at Pragati Maidan, which is held from 14th to 27th November every year, is a wellknown example of Fairs and Exhibitions as a tool of sales promotion.

**(vii) Trading stamps:** In case of some specific products trading stamps are distributed among the customers according to the value of their purchase. The customers are required to collect these stamps of sufficient value within a particular period in order to avail of some benefits. This tool induces customers to buy that product more frequently to collect the stamps of required value.

**(viii) Scratch and win offer:** To induce the customer to buy a particular product 'scratch and win' scheme is also offered. Under this scheme a customer scratch a specific marked area on the package of the product and gets the benefit according to the message written there. In this way customers may get some item free as mentioned on the marked area or may avail of price-off, or sometimes visit

different places on special tour arranged by the manufacturers.

**(ix) Money Back offer:** Under this scheme customers are given assurance that full value of the product will be returned to them if they are not satisfied after using the product. This creates confidence among the customers with regard to the quality of the product. This technique is particularly useful while introducing new products in the market.

**(x) Quantity Gift:** Under this method, some extra quantity of the main product is passed on as a gift to the customers. For example, 25% extra toothpaste in a packet of 200 gm tooth paste. Similarly, a free gift of one RICH LOOK shirt on the purchase of two shirts.

**(xi) Instant Draw and Assigned Gift:** Under this method, a customer is asked to scratch a card on the purchase of a product and the name of the product is inscribed thereupon which is immediately offered to the customer as a gift. For example, on buying a car when the card is scratched such gifts are offered – TV, Refrigerator, Computer, Mixer, Dinner Set, Wristwatch, T-shirt, Iron Press, etc.

**(xii) Lucky Draw:** Under this method, the customers of a particular product are offered gifts on a fixed date and the winners are decided by the draw of lots. While purchasing the product, the customers are given a coupon with a specific number printed on it.

On the basis of this number alone the buyer claims to have won the gift. For example, 'Buy a bathing soap and get a gold coin' offer can be used under this method.

**(xiii) Full Finance @ 0%:** Under this method, the product is sold and money received in installment at 0% rate of interest. The seller determines the number of installments in which the price of the product will be recovered from the customer. No interest is charged on these installments.

**(xi) Contests:** Some producers organize contests with a view to popularizing their products. Consumers taking part in the contest are asked to answer some very simple

questions on a form and forward the same to the company. The blank form is made available to that consumer who buys the product first. Result is declared on the basis of all the forms received by a particular date. Attractive prizes are given to the winners of the contest. Such contests can be organized in different ways.

### **Conclusion:**

Sales Promotions is one of the important elements of the marketing promotion mix or the integrated marketing communication. In this age of intense competition, where the bottom line is quick sales, marketers are beginning to rely more and more on short term tactics to win the battle for consumer's minds and wallets. Short term tactics to accelerate sales come under the category of sales promotions. Sales promotions typically increase the level of sales for the duration they are floated. Usually, as soon as the schemes end, the sales fall, but hopefully, settle at a higher level than they were before the sales promotion started. For the company, it can be a means to gain market share, though an expensive way.

For consumers, these can offer great value for money. But sustained sales promotions can seriously damage a brand and its sales, as consumers wait specifically for the sales promotion to buy and not otherwise. Therefore, sales promotions are to be used as a tactical measure as part of an overall plan, and not as an end itself.

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## पर्यटन क्षेत्र आणि बारावी पंचवार्षिक योजना दृष्टीक्षेप पत्र

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**प्रस्तावना** :- भारतीय पर्यटन क्षेत्राच्या विकासासंबंधात मागील काही दशकांपासून विशेष लक्ष दिले जात आहे. राष्ट्रीय योजनेमध्येसुद्धा पर्यटन प्रोत्साहनास महत्वाचे स्थान देण्यात आले आहे. सरकारी आणि बिगर-सरकारी स्तरांवर करण्यात आलेल्या प्रयत्नांच्या परिणामस्वरूपात देशातील विविध भागांमध्ये पर्यटकांसाठी आवश्यक असणाऱ्या सेवा सुविधांच्या विस्तारामध्ये प्रगती घडून आली आहे. सरकारने यात्रेकरू पर्यटन आणि हेलीपोर्ट पर्यटन संकल्पनेस साकार करण्यास सुरुवात केली आहे. निवडक पाच देशांकडून येणाऱ्या पर्यटकांच्या आगमनासाठी पासपोर्ट सुविधेची सुरुवात करण्यात आली आहे. 'अतुल्य भारत' सध्या एक ब्रँड बनला आहे. सरकारकडून या ब्रँडच्या विपणनासाठी सर्व प्रकारे प्रयत्न केले जात आहेत. पर्यटन हे देशातील सर्वात मोठे सेवा क्षेत्र आहे. पर्यटन क्षेत्र हे दूरवर्ती आणि अल्प विकसित क्षेत्रांच्या विकासाबरोबरच रोजगार निर्मितीचे सुद्धा अधिक महत्वपूर्ण असे साधन आहे. परंतु बहुतांश ठिकाणी मुलभूत सुविधा अगदीच नगण्य व प्राथमिक स्वरूपात उपलब्ध आहेत. शिक्षित व प्रशिक्षित मार्गदर्शकांचा आणि समन्वय व सामंजस्याचा प्रकर्षाने अभाव आहे. देशासमोर पर्यटन क्षेत्राच्या दीर्घकालीन विकासाचा प्रश्न आहे. या क्षेत्रापासून निर्मित लाभांचे सर्व हितसंबंधितांमध्ये समान वितरण करण्याची देखील समस्या आहे. प्रस्तुत शोधनिबंधात "पर्यटन क्षेत्र आणि बारावी पंचवार्षिक योजना दृष्टीक्षेप पत्र" याचा संक्षिप्त आढावा घेण्याचा प्रयत्न करण्यात आला आहे.

★ **अभ्यासाची उद्दिष्टे** :- i) पर्यटन क्षेत्रातील संभवनीयता/संधी अभ्यासणे. ii) पर्यटन क्षेत्राबाबतचे मुद्दे आणि आव्हानांचा अभ्यास करणे. iii) पर्यटन क्षेत्राबाबतची व्यूहरचना अभ्यासणे.

★ **अभ्यास पध्दती** :- प्रस्तुत शोधनिबंध लिहिण्यासाठी दुय्यम तथ्य संकलन पध्दतीचा अवलंब करण्यात आला आहे. यासाठी १२ व्या पंचवार्षिक योजनेचे दृष्टीक्षेप पत्र, आर्थिक पाहणी २०११-१२, पर्यटन मंत्रालयाचा वार्षिक अहवाल २०११-१२ आणि इंटरनेटच्या माध्यमातून दुय्यम तथ्य संकलन करण्यात आले आहे.

★ **पर्यटन क्षेत्राची कामगिरी (Performance of Tourism Sector)** :- पर्यटन क्षेत्र हे केवळ आर्थिक वृद्धीचे इंजिन नसून ते निर्यात वृद्धी आणि रोजगारी निर्माण करणारे एक महत्वाचे साधनसुद्धा आहे. या क्षेत्रामध्ये समाजातील विविध वर्गांसाठी, उच्च विशेषज्ञांपासून ते अकुशल कार्यशक्तीपर्यंत प्रत्यक्ष व अप्रत्यक्ष असा दोन्ही प्रकारचा रोजगार निर्माणाची मोठया प्रमाणावर क्षमता आहे. संयुक्त राष्ट्रांच्या जागतिक पर्यटन संघटनेनुसार पर्यटन क्षेत्र हे प्रत्यक्ष स्वरूपात जागतिक एकूण नोकऱ्यांमधील ६ ते ७: आणि गुणांकन प्रभावाच्या माध्यमातून आणखीन अनेक मिलियन नोकऱ्यांची व्यवस्था करित आहे. तरी देखील भारताच्या राष्ट्रीय लेखासांख्यिकीमध्ये पर्यटन हे एका एकल शीर्षांतर्गत येत नाही. या क्षेत्राच्या योगदानाची अंदाजबांधणी करावी लागते. पर्यटक उपगृह लेखा आकडेवारीनुसार सन २००७-०८ मध्ये या क्षेत्राचे योगदान हे

स्थूलदेशीय उत्पन्नात 5.92% आणि रोजगारीमध्ये 9.24% इतके होते. भारतामध्ये अलीकडील काही वर्षात पर्यटन क्षेत्र हे महत्वपूर्ण वृद्धीचे साक्षी राहिले आहे. सन २००६ ते २०११ या कालावधीदरम्यान पर्यटनापासून (रूपयांच्या संदर्भात) विदेशी पर्यटकांचे आगमन (FTA) आणि विदेशी मुद्रा मिळकतीचा CAGRs क्रमशः 7.2% आणि 14.7% राहिला. सन २००९ दरम्यान विदेशी पर्यटक आगमनाची संख्या 5.17% मिलियन होती. या तुलनेत सन २०१० दरम्यान ही संख्या 5.78 मिलियन (11.8% ची वृद्धी) इतकी राहिली आहे की, जी 2010 मधील जगासाठी 6.5% वृद्धीपेक्षा अधिक आहे. रूपयाच्या अर्थाने 2010 मध्ये पर्यटनापासून प्राप्त विदेशी मुद्रा मिळकत 2009 दरम्यानच्या 54,960 कोटीच्या तुलनेत 18.1% च्या वृद्धीबरोबर 64,889 कोटी रूपये राहिली होती. युरोप आणि अमेरिकन अर्थव्यवस्थांमध्ये मंदी आणि मंदीसदृश्य प्रवृत्ती असतांना देखील 2011 च्या दरम्यान विदेशी पर्यटक आगमन 2010 च्या तुलनेत 8.9% वृद्धी बरोबर 6.29 मिलियन होते आणि 2011 मध्ये विदेशी मुद्रा मिळकत 19.6% च्या वृद्धीबरोबर 77,591 कोटी रूपये होती. विदेशात जाणाऱ्या पर्यटकांच्या बाबतीत (Outbond) 2010 च्या दरम्यान भारतामधून भारतीय राष्ट्रिकांच्या प्रस्थानांची संख्या 12.99 मिलियन होती. यामध्ये वर्षादरम्यान 17.4% ची वृद्धी दिसून आली आहे. घरगुती पर्यटनसुध्दा (Domestic

Tourism) या क्षेत्रात योगदान कर्त्यांच्या स्वरूपात सामोरे येत आहे की, ज्यामध्ये पुरेशी लवचिकता आली आहे. 2010 च्या दरम्यान देशी पर्यटकांचा प्रवास हा 10.79% वृद्धीबरोबरच 74.02 मिलियन राहिल असा अंदाज वर्तविण्यात आला आहे.

हॉटेल्स आणि उपाहारगृहे ही पर्यटन क्षेत्राची एक आवश्यक संघटके आहेत. 31 डिसेंबर 2011 च्या स्थितीनुसार देशात 129606 खोल्यांची क्षमता असणारी 2895 वर्गीकृत हॉटेल्स होती. देशात पर्यटन व्यवसायास वृद्धीगत करण्यात उत्तम गुणवत्ता आणि किफायतशीर हॉटेल्समधील खोल्यांची उपलब्धता ही महत्वपूर्ण भूमिका पार पाडते. समग्र अर्थव्यवस्थेत हॉटेल्स आणि उपाहारगृहांच्या क्षेत्राचा हिस्सा 2004-05 मधील 1.46% वरून वाढून 2008-09 मध्ये 1.53% असा राहिला. तथापि जर केवळ सेवा क्षेत्रातील या क्षेत्राचे योगदान विचारात घेता या क्षेत्राचा हिस्सा 2004-05 मध्ये 2.75% वरून घटून 2010-11 मध्ये 2.64% राहिला आहे. कारण अन्य सेवा क्षेत्र या सेवा क्षेत्रापेक्षा अधिक गतीने वाढले आहे. सन 2004-05 पासून 2009-10 पर्यंतच्या दरम्यान याचा 8.44% होता आणि 2010-11 मध्ये वृद्धीदर 7.7% इतका होता. आरोग्य पर्यटनाने, पर्यटन क्षेत्रात नव्याने प्रवेश केला आहे. हे एक अक्वल क्षेत्र आहे की, ज्यामध्ये भारताची उत्तम संभवनीयता आहे.

पत्रक क्रमांक-1, पर्यटनाशी संबंधित काही महत्वाची तथ्ये-2011	
A) भारत	
1) भारतामध्ये विदेशी पर्यटकांच्या आगमनाची संख्या	6.29 मिलियन (Provisional)
वार्षिक वृद्धी दर	8.9%
2) विदेशात जाणाऱ्या भारतीय नागरीकांची संख्या	14.21 मिलियन (Provisional)
वार्षिक वृद्धी दर	9.4%
3) सर्व राज्यांत/केंद्रशासित क्षेत्रांत देशीय पर्यटकांच्या आगमनाची संख्या	850.86 मिलियन (Provisional)
वार्षिक वृद्धी दर	13.8%
4) पर्यटनापासूनची विदेशी मुद्रा मिळकत	



पद्ध भारतीय मुद्रा अट/शर्ती	77591 कोटी रूपयS (#)
वार्षिक वृद्धी दर	19.6%
पपद्ध अमेरिकन डॉलर्स अट/शर्ती	१६७५६ बिलियन अमेरिकन डॉलर्स (#)
वार्षिक वृद्धी दर	16.7%
iii) अमेरिकन डॉलर्स अट/शर्ती (RBI नुसार)	17.52 बिलियन अमेरिकन डॉलर्स
B) जग (World)	
i) आंतरराष्ट्रीय पर्यटक आगमनाची संख्या	983 मिलियन (Provisional)
वार्षिक वृद्धी दर	4.6%
ii) आंतरराष्ट्रीय पर्यटन प्राप्ती (Receipts)	1030 बिलियन अमेरिकन डॉलर्स (P)
वार्षिक वृद्धी दर	11.1%
C) आशिया व पॅसिफिक क्षेत्र (Asiaand Pacific Region)	
i) आंतरराष्ट्रीय पर्यटक आगमनाची संख्या	217.0 मिलियन (Provisional)
वार्षिक वृद्धी दर	6.1%
ii) आंतरराष्ट्रीय पर्यटन प्राप्ती/मिळकत (Receipts)	२८९७४ बिलियन अमेरिकन डॉलर्स (P)
वार्षिक वृद्धी दर	13.4%
D) जगामध्ये भारताची स्थिती	
i) आंतरराष्ट्रीय पर्यटक आगमनात भारताचा हिस्सा	0.64%
ii) जागतिक पर्यटक आगमनात भारताचे स्थान	38
iii) आंतरराष्ट्रीय पर्यटन प्राप्तीमध्ये भारताचा हिस्सा (पर्यटन मंत्रालयाच्या अग्रिम अंदाजानुसार)	1.61%
iv) जागतिक पर्यटन आगमनात भारताचे स्थान	17
E) आशिया व पॅसिफिक क्षेत्रात भारताची स्थिती	
i) आंतरराष्ट्रीय पर्यटक आगमनात भारताचा हिस्सा	2.90%
ii) आंतरराष्ट्रीय पर्यटक आगमनात भारताचे स्थान	9
iii) आंतरराष्ट्रीय पर्यटन मिळकतीत भारताचा हिस्सा	5.12%
iv) आंतरराष्ट्रीय पर्यटन मिळकतीत भारताचे स्थान	8
P : Provisional , # Advance Estimates	
Source : Indian Tourism Statistics 2011 at a Glance Ministry of Tourism, Page No.1	

**बाराव्या पंचवार्षिक योजनेचे दृष्टीक्षेप पत्र आणि पर्यटन क्षेत्रातील संभवनीयता/संधी)**

:- जागतिक ट्रेव्हल आणि पर्यटन उदयोग हा वैश्विक आर्थिक कार्याच्या 7,340 बिलियन अमेरिकन डॉलर्सचा कारभार करतो आणि या उदयोगाच्या बाबतीत असा पुर्वानुमान वर्तविण्यात आला आहे की, या क्षेत्राच्या कारभारामध्ये 2019 पर्यंत 14,384 बिलियन डॉलर्सपर्यंत वृद्धी घडून येईल. या

क्षेत्रामधून जागतिक रोजगारीच्या जवळपास 7.6% रोजगार उपलब्ध होतो.

संपूर्ण जगात पर्यटन उदयोग हा रोजगार निर्माणातील सर्वात मोठा उदयोग आहे. भारतामध्ये विनिर्माण क्षेत्रातील 45 नोकच्या प्रतिमिलियन रूपयाच्या तुलनेत यात्रा आणि पर्यटन क्षेत्रात 78 नोकच्या ह्या प्रति मिलियन रूपयाच्या गुंतवणूक माध्यमातून निर्माण केल्या जातात असा

अंदाज वर्तविण्यात आला आहे. ज्या पध्दतीने भारतीय प्रस्फुटित होणाऱ्या युवा लोकसंख्येला काम देण्यासाठी विनिर्माण कार्यांना प्रोत्साहन दिले जाण्याची आवश्यकता आहे. तशाच पध्दतीने उत्पन्नाच्या संधी उपलब्ध करून देणाऱ्या पर्यटन क्षेत्रातील संभवनीयतांचा देखील लाभ उठविण्याची आवश्यकता आहे. विनिर्माणाबरोबरच भारतामध्ये पर्यटन हे सेवा क्षेत्रातील एक सर्वात मोठे क्षेत्र आहे. या क्षेत्रापासून सुमारे 8% एकूण रोजगारी उपलब्ध होते. हे क्षेत्र देशातील दूरवर्ती (Remote Part of Country) हिश्यांमधील अकुशलांपासून ते विशेषज्ञता प्राप्त करण्याच्या शोधात असणाऱ्यांसाठी एका व्यापक स्पेक्ट्रमला (Spectrum) रोजगारी उपलब्ध करून देण्यास सक्षम आहे. इतर आधुनिक क्षेत्रांच्या तुलनेत पर्यटन लाभांचा एक मोठा हिस्सा महिलांना प्राप्त होतो. आंतरराष्ट्रीय स्तरावर यात्रा आणि पर्यटन उद्योगामधील कार्यक्षमता 78% महिलांचा समावेश आहे. याच कारणाने इतर क्षेत्रांच्या तुलनेत पर्यटन क्षेत्र हे अधिक समावेशी आहे.

पर्यटन आणि आतिथ्य हा एक वैविध्यतापूर्ण असणारा उद्योग आहे. यामध्ये वाहतूक, दळवळण, निवास, खाण्यापिण्याची प्रतिष्ठाने किरकोळ दुकाने, मनोरंजन उद्योग आणि आतिथ्य सेवांचा समावेश होतो. ह्या सर्व सेवा आपल्या घरापासून दूर फुरसतीचा वेळ, उद्योग किंवा इतर उद्देशाने यात्रा करणाऱ्या व्यक्तींना किंवा समूहांना उपलब्ध करून दिल्या जातात. पर्यटनामध्ये समाविष्ट आर्थिक कार्यांच्या कक्षा ह्या याच्या विकासाला व्यापक सहभागास योग्य बनवितात. यामध्ये अनौपचारिक क्षेत्राचा देखील समावेश आहे. कारण बहुतांश कामांसाठी कौशल्यांची अपेक्षा ही साधारणच राहते आणि अशा कौशल्यास अगदी सहजरित्या प्राप्त केले जाऊ शकते. पर्यटन हे बहुतांशपणे नैसर्गिक भांडवल (वन, वन्य

जीव इत्यादी) आणि संस्कृतीवर अवलंबून आहे. ही अशी संपत्ती आहे की, जी काही गरिबलोकांकडेच असते. परंतु त्यांच्याकडे वित्तीय साधने उपलब्ध असत नाहीत. पर्यटकांना आणि अन्य प्रवाशांना आकर्षित करणे व त्यांचे आतिथ्य करण्याच्या प्रक्रियेमध्ये प्रवाशी उद्योग पुरवठादार, आतिथ्य करणाऱ्या समूहांच्या पारस्परिक क्रियांमधील पर्यटनाशी संबंधित विस्तृत, श्रेणीच्या वस्तू आणि सेवांसाठी मागणी व पुरवठा या दोहोंची देखील उत्पत्ती होते. या कारणाने आर्थिक विकासात प्रोत्साहन देण्याच्या कार्यात पर्यटन क्षेत्राची उत्तम संभवनीयता आहे. पर्यटन क्षेत्रासाठी गुंतवणूकीमधील न्यूनतम परिवर्तन हे भारतास जलदगतीने विकासपथाच्या दिशेने घेऊन जाण्याची संभवनीयता राखते.

★ पर्यटन क्षेत्राबाबतचे मुद्दे आणि आव्हाने (Issue and Challenges) :- i) नैसर्गिक संसाधनांच्या सुरक्षिततेची आवश्यकता :- 1988 मध्ये जागतिक पर्यटन संघटनेने (World Tourism Organization - WTO) शाश्वत पर्यटनाची एका अशा उद्योग स्वरूपात व्याख्या केली आहे की, जी संपूर्ण संसाधनांच्या दिशेने अशा प्रकारे घेऊन जाते की, ज्यामध्ये सांस्कृतिक एकता, आवश्यक पारिस्थितीकीय प्रक्रिया, जैविक विविधता आणि इतर जीवन समर्थन प्रणालींना टिकवून ठेवत आर्थिक सामाजिक आणि सौंदर्यबोधक आवश्यकतांची पूर्तता केली जाऊ शकते. १९९२ मध्ये ब्राझीलमधील रिओ येथील परिषदेत पर्यावरण, आर्थिक आणि सामाजिक सातत्य या त्रिविध सिध्दान्ताचा स्वीकार करण्यात आला. भारतामधील पर्यटन क्षेत्र हे जैव-विविधता, वने, नद्यांचा अद्वितीय स्थायी निधी आणि आपली समृद्ध संस्कृती व वारसा यांच्या शोषणावर आधारित आहे. या क्षेत्रासमोरील आव्हाने ही या क्षेत्रास त्याच्या मूळ स्वरूपात यशस्वीपणे संरक्षित करणे आणि स्वदेशी व आंतरराष्ट्रीय

यांत्रींसाठी त्याला उपलब्ध करून देण्याशी संबंधित आहेत. भारतीय पर्यटन क्षेत्र हे स्थानिक समाजाच्या नैसर्गिक व सांस्कृतिक स्थायी निधीच्या संरक्षणाखाली त्यांच्या आर्थिक हितांची निर्मिती करण्याची संभवनीयता ठेवते. या माध्यमातून अधिक शाश्वत विकास घडून येऊ शकतो. पपद्ध

**पर्यटन क्षेत्राचा निम्न वृद्धी दर :-** मागील पाच वर्षांदरम्यान पर्यटन क्षेत्राचा वार्षिक वृद्धी दर 8.1% राहिल असा अंदाज वर्तविण्यात आला आहे की, जो वृद्धीदर 8.2% या समग्र आर्थिक वृद्धी दराच्या तुलनेत सीमांतिक (Marginally) स्वरूपात कमी आहे. या वृद्धी दरास ११ व्या पंचवार्षिक योजनेदरम्यान साध्य केले जाणे अपेक्षित आहे. सामान्यतः पर्यटन क्षेत्राद्वारे सन 2011-2021 या कालावधी दरम्यान 8.8% प्रतिवर्षी वृद्धी करण्याचा पुर्वानुमान आहे. तथापि जागतिक ट्रॅव्हल आणि पर्यटन परिषदेच्या (WTTC) मते, भारतीय पर्यटन क्षेत्र हे सन 2009-2018 या दरम्यान जगात उच्चतम दसवर्षीय वृद्धीची संभवनीयता ठेऊन आहे. पर्यटन क्षेत्राची अपेक्षित वृद्धी ही सर्वांगीण आर्थिक वृद्धी आणि संभवनीयतेमधील योगदान या बाबत विचार करता अपर्याप्त आहे. 12 व्या पंचवार्षिक योजना कालावधीत पर्यटनासाठी दृष्टीक्षेपात संपूर्ण वृद्धीच्या तुलनेत पर्याप्त स्वरूपात उच्चतर वृद्धी दरास साध्य करण्यावर लक्ष्य केंद्रित करण्याची आवश्यकता आहे. पपद्ध

**क्षमतांची मर्यादा :-** पाहण्यामधील भव्यतेचा अगदीच मुशिल्लीने उपयोग करण्यात आला आहे. पर्यटन संभवनीयतांना प्राप्त करणे ही बाब क्षमतांची मर्यादितता आणि अपर्याप्त धोरणांद्वारे प्रस्तुत बहुविध आव्हानांची एकाचवेळी सोडवणूक (समाधान) करण्यावर अवलंबून आहे. या मर्यादांमध्ये प्रामुख्याने पुढील घटकांचा समावेश आहे. A) अपर्याप्त परिवहन (विमानवाहतूकीचा समावेश) सुविधा, B) बहुविध आणि उच्च करारोपण,

C) हॉटेल सुविधांची कमतरता, D) उद्यम आणि कौशल्यासाठी अपर्याप्त वित्तीय संसाधने, E) पर्यटन आकर्षण केंद्रांच्या आसपासची अपर्याप्त सुरक्षितता आणि स्वच्छतेची स्थिती, F) बहुविध एजन्सीजद्वारे करण्यात आलेल्या कार्यवाहींचे अभिसरण. ही आव्हाने संघीय संरचनेच्या संदर्भात आणखीनच अधिक वाढतात की, जेथे संपूर्ण शासकीय स्तरावर धोरण निर्माण आणि कार्यान्वयनाच्या उत्तरदायित्वामध्ये अपूर्णता राहते. आणि यामध्ये समन्वयाचा नेहमीच अभाव राहतो.

**★ पर्यटन क्षेत्रासाठीची व्यूहरचना (Strategy) :-** 1) पर्यटन क्षेत्रातील संभवनीयतांना साध्य करण्याच्या उद्देशाने सरकारने गरिबांच्या बाजूने पर्यटन दृष्टीकोण आपलासा करावा. यामागील हेतू हा पर्यटनाद्वारे गरिबांसाठीचे शुध्द लाभ उन्नत करणे आणि पर्यटन विकासापासून दारिद्र्यामध्ये घट घडवून आणणे निश्चित करण्याचा असावा. हे लाभ आर्थिक, सामाजिक, पर्यावरणीय आणि सांस्कृतिक स्वरूपाचे असू शकतात. व्यापक स्वरूपात कार्यवाही केली जावी, जेणेकरून कमकुवत वर्गासाठी पर्यटनापासून होणाऱ्या लाभांच्या प्रसारामध्ये उन्नती घडून येईल. यापासूनचे लाभ हे सामुदायिक पर्यटन, वारसा पर्यटन, पारिस्थितीकीय पर्यटन, आरोग्य पर्यटन आणि अशाच प्रकारच्या अन्य पर्यटनास प्रोत्साहन दिल्याने कदाचित अधिक होऊ शकतात. सुक्ष्मापासून ते बृहत स्तरापर्यंत कार्यवाहीमध्ये विविधता आणली जावी. यामध्ये उत्पादन आणि मूलभूत संरचना, विकास, विपणन, ब्रँडिंग आणि प्रोत्साहन, योजना, धोरण आणि गुंतवणूकीचा समावेश आहे. या उद्दिष्टाच्या पूर्ततेसाठी एक समग्र कार्यधोरणाचा संच विकसित केला जाण्याची आवश्यकता आहे. 2) पर्यटन संभवनीयतांबरोबरच भारतीय बरीच मोठी संपत्ती अर्थात ऐतिहासिक स्थळे, धार्मिक

महत्वाची ठिकाणे आणि विस्तृत राष्ट्रीय आकर्षक केंद्र यांना चरितार्थ बनविण्यासाठी अशा संपत्तीच्या आसपास समूह आणि प्रवासावर लक्ष्य केंद्रित करणारी एक प्रमुख व्यूहरचना असावी. या समूह/परिक्रमांच्या विकासात स्थानिक स्तरावर अनेकविध एजन्सीजमध्ये सहकार्याची भावना असावी. जेणेकरून एका आकर्षक आणि सुरक्षित संक्रमण अनुभवास निर्माण केले जाऊ शकेल. यामुळे पर्यटन विकासामध्ये हे अपेक्षित आहे की, रोजगारीमध्ये वृद्धी आणि राज्य घरगुती उत्पन्न प्राप्त करण्यासाठी राज्यांनी आपल्या स्वतःच्या पर्यटन संभवनीयतांचा विकास साधण्यासाठी एका अग्रणी भूमिकेचे पालन करावे. या व्यूहरचनेस अशा हिश्यांत विभाजित केले जाऊ शकते की, जी तीन प्रकारचे स्थानिक लाभ निर्माण करू शकते. i) आर्थिक लाभ ii) बिगर—रोख उपजिविका लाभ (भौतिक, सामाजिक किंवा सांस्कृतिक सुधारणा) iii) सहभाग आणि समावेशाचे कमी प्रमाणावरील स्पष्ट व निश्चित लाभ ३) आर्थिक लाभांची निर्मिती करण्यासंदर्भात व्यूहरचनांना आर्थिक सहभागासाठी अनेकविध अडथळ्यांचा सामना करण्याची आवश्यकता पडते. यामध्ये कौशल्याची कमतरता, पर्यटनाची अल्प जाण, खराब उत्पादन गुणवत्ता आणि मर्यादित बाजार याचा समावेश आहे. या अडथळ्यांना दूर करण्यावर लक्ष्य केंद्रित करण्याची आवश्यकता आहे. यामध्ये पुढील बाबींचा समावेश होतो. i) स्थानिक नोकऱ्यांची निर्मिती आणि रोजगारी संदर्भात स्थानिक लोकांना प्रशिक्षणासाठी बांधिलकीच्या माध्यमातून स्थानिक रोजगार वृद्धी ii) अशा लघु आणि सुक्ष्म व्यापारगृहे आणि उद्यमकर्त्यांसाठी कामकाजाच्या संधीत वृद्धी की, जे खाद्य, इंधन आणि निर्माण सामग्री यासारख्या आदान पर्यटनामध्ये कार्यरत असणाऱ्या व्यापारगृहांना किंवा प्रत्यक्षरित्या पर्यटकांना विक्री करतात. उदा. मार्गदर्शन, शिल्पे, चहाची दुकाने इत्यादी.

अशा प्रकारच्या सुक्ष्म व्यापारगृहांना विपणन आणि तांत्रिकी सहाय्यापासून ते ( e.g. by nearby mainstream Operators) अधिप्राप्ती व्यूहरचना बदलण्यापर्यंत आदानांची मदत करणे iii) समभाग लाभांश, करार शुल्क, राजस्व हिस्सा किंवा सामुदायिक संसाधनांच्या वापरासाठी देणगी विशेषतः पर्यटन प्रचालकांच्या किंवा सरकारी संस्थांच्या भागिदारीने घडून येईल. ४) स्थानिक लोकांसाठी बिगर—रोख उपजिविका संवर्धनाच्या व्यूहरचनेत पुढील बाबींवर भर देण्यात येईल. i) क्षमता निर्माण प्रशिक्षण आणि सक्षमीकरण ii) गरीबांवरील पर्यटनाच्या पर्यावरणात्मक प्रभावांचे उपशमन आणि पर्यटन व स्थानिक लोकांदरम्यान नैसर्गिक संसाधनांच्या सुलभीकरणासाठी स्पर्धात्मक मागणीचे व्यवस्थापन iii) पर्यटनाच्या सामाजिक आणि सांस्कृतिक प्रभावांमध्ये सुधारणा घडून आणणे iv) आरोग्य देखभाग, सुरक्षा, पाणीपुरवठा, परिवहन, आरोग्य विज्ञान, स्वच्छता, टाकाऊ पदार्थांची विल्हेवाट इत्यादीसेवा आणि आधारभूत सुविधांच्या सुलभतेमध्ये सुधारणा घडवून आणणे. ५) व्यूहरचना कार्यान्वयनात सर्वच लाभार्थ्यांमध्ये औपचारिक आणि अनौपचारिक जोडणी विकसित करण्याची आवश्यकता आहे. सरकारी सर्व स्तरांवर समन्वय प्रस्थापित केला जावा. पर्यटनाच्या विकासासाठी राष्ट्रीय स्तरावरील विभागांमध्ये आणि राष्ट्रीय व राज्य सरकारांमध्ये एक संपूर्ण सरकारी अजेंडा तयार केला जावा. जेणेकरून कार्यक्रमांमध्ये अभिसरण आणि सहक्रिया निर्माण केल्या जाऊ शकतील. स्थानिक उपजिविकेप्रती पर्यटन योगदानासंबंधी सर्व लाभार्थी आणि सरकारी स्तरांवर जागरूकता निर्माण करण्याची आवश्यकता आहे आणि त्यांना स्थानिक आर्थिक विकासात आणि दारिद्र्य उपशमनावरील प्रभावात वृद्धीगत करण्यासाठी संयुक्त पुढाकारास प्रवृत्त करावे लागेल.

★ **समारोप** :- पर्यटन क्षेत्राचे आर्थिक विकासातील योगदान लक्षात घेता या क्षेत्राच्या सर्वांगीण विकासासाठी १२ व्या पंचवार्षिक योजनेत प्राधान्याने लक्ष्य देण्याची आवश्यकता आहे. शाश्वत पर्यटन की, जे पर्यावरणाबरोबर सहकार्य प्रस्थापित करू शकेल आणि त्यास कोणत्याही प्रकारची हानी न पोहोचविता पुढील दिशेने कार्यरत राहील. हे साध्य करण्यासाठी एकात्मिक धोरण व त्याची विवेकशीलपणे अंमलबजावणी करण्याची आवश्यकता आहे. पर्यटनापासूनचे लाभ स्थानिकांना प्राप्त करून देण्यासाठी पर्यटन स्थळांवर स्थानिकांसाठी प्रशिक्षणाच्या सुविधा व वित्तीय साधने उपलब्ध करून द्यावीत. पर्यटन शुल्काबाबत विवेकशील नितीचा अवलंब केला जावा. हॉटेल प्रकल्प उभारणीसाठीचे समाशोधन व मान्यतांची व्यवस्था सुलभ व सोपी बनविली जावी. स्मारकांच्या ठिकाणी आकारले जाणारे प्रवेश शुल्क विवेकशीलरित्या आकारले जावे व मिळणाऱ्या शुल्काचा अवलंब हा तेथील देखभालीसाठी करण्यात यावा. पर्यटकांची सुरक्षितता व आरोग्य संपन्न पर्यटनाचे संवर्धन केले जावे. राष्ट्रीय पर्यटन धोरण बाराव्या पंचवार्षिक योजनेदरम्यान दारिद्र्य निर्मुलनासाठी एका अविभाज्य हिश्याची निर्मिती करू शकेल. पर्यटन क्षेत्रापासून पर्यटकांचा एक निश्चित आणि मर्यादित संपर्क हा नेहमीच लाभदायक ठरतो. परंतु निर्विघ्न व बेलगाम संपर्क हा आपल्याबरोबर अधिक नकारात्मक प्रभावांना घेऊन येण्यास सुरुवात करतो. अर्थात पर्यटनापासून एका स्तरापर्यंत सकारात्मक परिणाम घडून येतातच. परंतु अधिक आणि मोठ्या

प्रमाणावर पर्यटन कार्ये सुरु होताच नकारात्मक प्रभाव हे वरच्या स्तरास पोहोचतात. अंतिमतः पर्यटनाशी संबंधित अधिकारी व संस्थांना सर्वप्रथम हे निश्चित करावे लागेल की, कोणत्या ठिकाणी किती परिवर्तन योग्य आहे आणि त्यानंतर या संपर्काचा स्तर किती असावा. याचबरोबर नैतिक सांस्कृतिक मूल्ये, पर्यावरणीय वचनबद्धता इत्यादींना समोर ठेऊनच पर्यटन कार्याच्या प्रसारास मान्यता देण्यात यावी. तेव्हाच हा संपर्क सहज, सरळ आणि परिणामतः स्वागतयोग्य ठरू शकेल.

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## महिला बँक – महिला सक्षमीकरणाच्या दिशेने ..... पाऊल

डॉ. आर.के. शेख

पदव्युत्तर अर्थशास्त्र विभाग,  
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केंद्रीय अर्थमंत्री पी. चिदंबरम यांनी २८ फेब्रुवारी २०१३ रोजी २०१३-१४ चे केंद्रीय अंदाजपत्रक सादर करतांना देशातील पहिल्या भारतीय महिला बँकेच्या स्थापनेची घोषणा केली होती. ती आता पूर्ण झाली आहे. भारताच्या माजी पंतप्रधान स्व. इंदीरा गांधी यांच्या ९६ व्या जयंती दिनाचे औचित्य साधून त्या दिवशी म्हणजे १९ नोव्हेंबर २०१३ रोजी देशातील पहिल्या महिला बँक शाखेचे मुंबईत पंतप्रधान मा. मनमोहन सिंह यांच्या हस्ते उद्घाटन झाले. यावेळी काँग्रेस अध्यक्षा श्रीमती सोनिया गांधी, केंद्रीय अर्थमंत्री पी. चिदंबरम, महाराष्ट्राचे मुख्यमंत्री पृथ्वीराज चव्हाण उपस्थित होते. मुंबईतील नरिमन पॉइंट येथे सुरु झालेल्या या पहिल्या महिला बँक शाखेची धुरा अनीता खांडेकर या मराठी महिला अधिकाऱ्यावर सोपविण्यात आली आहे.

### महिला बँक स्थापनेचा उद्देश –

देशातील महिलांचे विशेषतः आर्थिक सक्षमीकरण करणे हा उद्देश डोळ्यांसमोर ठेवून देशातील पहिल्यावहिल्या भारतीय महिला बँकेची स्थापना करण्यात आली. “महिलांचे सक्षमीकरण भारताचे सक्षमीकरण” हे या बँकेचे ब्रीद आहे. केंद्र सरकारने १००० कोटी रुपयांचा निधी देउन सुरु केलेली हि बँक संपूर्णपणे महिलांसाठी आहे. कारण देशाची जवळपास निम्मी लोकसंख्या महिलांची आहे. हे लक्षात घेतले तर या बँकेचे महत्व उठून दिसते. आधिच देशात भरपूर बँका असताना सरकारने हि बँक का सुरु केली? तर समाजातील दुर्बल गटातल्या महिलांना अल्प व्याज दराने कर्ज देवून आर्थिक स्वावलंबी बनवावे हा सरकारचा हेतू आहे. देशातील प्रमुख शहरांसह खेड्यापाड्यातील तळागाळापर्यंतच्या महिलांपर्यंत बँकींग सेवा पोहचविणे हा

देखील एक उद्देश आहे. या बँकेचे मुख्यालय नवी दिल्ली येथे असून मुंबईसह बंगळूरु, अहमदाबाद, गुवाहाटी, लखनऊ, कोलकाता आणि चेन्नई इ. सात शहरांत या बँकेच्या शाखा सुरु करण्यात आल्या आहेत.

### बँक खेड्यापाड्यापर्यंत पोहचणार –

प्रथम चरणात या महिला बँकेच्या देशातील प्रमुख सात शहरांत शाखा सुरु झाल्या असल्या तरी, ३१ मार्च २०१४ पर्यंत देशाच्या विविध भागात आणखी २५ शाखा सुरु करण्याचे सरकारने ठरविले आहे. यापैकी महाराष्ट्रात आणखी दोन-तीन शाखा सुरु होणार आहेत. मुंबईतील वांद्र-कुर्ला संकूल, पुणे, नगर येथे शाखा सुरु होणार आहेत. केवळ शाखा सुरु करून सरकार थांबणार नाही तर खेड्यापाड्यात या बँकेची माहिती देणाऱ्या यंत्रणेचे जाळही उभारले जाईल.

### महिला बँकेची वैशिष्ट्ये –

#### ❖ संचालक मंडळात केवळ महिलांचा समावेश –

या बँकेचे महत्त्वाचे वैशिष्ट्य म्हणजे बँकेच्या संचालक मंडळात सातत्या सातही महिला आहेत. सार्वजनिक क्षेत्रातली ही पहिली बँक आहे की, जिचे संचालक मंडळ महिलांचे आहे. गोदरेज उद्योग समुहाच्या तान्या दुभाष यांच्या पासून ते राजस्थानातील एका गावाची सरपंच छवी राजावत इथपर्यंत साऱ्या थरातले नेतृत्व संचालक मंडळात आहे. देशातील वरीष्ठ बँकर उषा अनंत सुब्रमण्यम या बँकेच्या अध्यक्षा आहेत. याआधी श्रीमती सुब्रमण्यम पंजाब नॅशनल बँकेच्या कार्यकारी निर्देशक होत्या. इतर सदस्यात नुपूर मित्रा, प्रिया कुमार, रेणूका रामनाथ, तान्या दुभाष व छवी राजावत इ. महिलांचा समावेश आहे.

### ❖ सर्वासाठी खुली -

या बँकेचे नाव महिला बँक असले तरी ती सर्वांनाच (पुरुषांनाही) खुली राहणार आहे. या सान्यांनाच बँकेच्या सुविधा उपलब्ध आहेत. फक्त फोकस महिलांवर राहणार आहे. कारण महिलांचे आर्थिक सक्षमीकरण करणे हा या बँकेचा मुख्य उद्देश आहे.

### ❖ महिला बचत गटांना विशेष सहाय्य -

सर्वात महत्त्वाची बाब म्हणजे आपल्या देशात कर्ज घेणाऱ्या महिलांचे प्रमाण खुप कमी आहे. मग ते कर्ज कोणत्याही स्वरूपाचे असो. मुळात महिलांनी कर्ज घ्यावे म्हणून ही महिला बँक बचत गटांना प्रोत्साहित करणार आहे. बचत गट स्थापन करा - कर्ज घ्या - व्यवसाय सुरु करा - नफा कमवा - कर्ज फेडा व त्यातून तुमची प्रगती करा. या सुत्रानुसार महिला बँक कार्य करणार आहे. कर्ज काढतांना अनेक अडचणी, शंका महिलांसमोर असतात. त्या सर्व अडचणी समजून ही बँक महिलांना मदतीचा हात पुढे करणार आहे.

### ❖ विविध प्रकारच्या कर्जांची उपलब्धता -

लघुउद्योगासाठी महिला बचत गटांना कर्जाची आवश्यकता असते. तर इतर महिलांना घर बांधणे, घराची दुरुस्ती, मुलींना शिक्षणासाठी व इतर छोटे घरगुती व्यवसाय सुरु करण्यासाठी कर्जाची गरज असते. त्यासाठी सध्याच्या रूढ बँकींग व्यवस्थेत मोकळेपणाने वावरण्याचा आत्मविश्वास सर्वच महिलांमध्ये नसतो. भाषा, शिक्षण, आर्थिक स्तर, आर्थिक व्यवहारांची माहिती अशा अनेक अडचणी कर्ज काढताना महिलांसमोर उभ्या राहतात. अशा सर्व अडचणी या महिला बँकेद्वारे दुर होणार आहेत. महिलांना जणू माहेरी आल्यासारखे मोकळं वाटावं असे वातावरण या महिला बँकेत राहणार आहे.

या बँकेद्वारे महिलांना विविध प्रकारचे कर्ज उपलब्ध होणार आहे. जसे लघुउद्योग, दवाखाण्यासाठी, गृहकर्ज, घरदुरुस्तीसाठी कर्ज, ब्युटी पार्लर, डे-केअर सेंटर, कॅटरिन व्यवसाय इत्यादींसाठी कर्ज मिळणार आहेत. महत्त्वाचे म्हणजे तरुणींना शिक्षणासाठी या बँकेतून दहा लाख रुपयापर्यंतचे कर्ज मिळू शकेल.

त्यातही चार लाखाचे कर्ज बिनव्याजी असेल. आणि राहिलेल्या कर्जावर व्याजाचा दर केवळ पाच टक्के असेल. थोडक्यात असे म्हणता येईल की, महिलांना आपल्या पायावर उभे राहता यावं यासाठी ही बँक सर्वतोपरी प्रयत्न व मदत करणार आहे.

### ❖ सर्वांना खाते उघडता येईल -

या महिला बँकेचे आणखी एक वैशिष्ट्य म्हणजे प्रत्येक थरातील महिलांना मग त्या नोकरदार असो, गृहिणी असो, कामगार असो इथे खाते उघडता येईल. साधारणतः सुशिक्षित महिला कोणत्याही बँकेत खाते उघडू शकतात. त्रास निरक्षर व खेड्यातील महिलांनाच होतो. या सान्या अडचणी लक्षात घेउन या बँकेचा कारभार होणार आहे. बँकेत येणाऱ्या प्रत्येक महिलेचे काम झटपट कसे होईल हा पैलू ध्यानात घेउन कामाची रचना करण्यात आली आहे. खालच्या व मध्यम वर्गातील महिलांची आर्थिक क्षमता वाढविणे यावर बँकेचा विशेष जोर राहिल. महिलांना बँकेशी सुरळीत व्यवहार करता यावा म्हणून ऑनलाईन सेवा सुरु करण्यात येणार आहे. शिवाय ई-लॉबी देखील सुरु करण्यात येणार आहे. जेथे जेथे बँकेच्या नव्या शाखा सुरु होतील, तेथील स्थानिक भाषा अवगत असणाऱ्या महिलांना नोकरीत प्रधान्य देण्यात येईल.

### ❖ व्यावसायिक मार्गदर्शन मिळेल -

महिलांना घरोदारी, प्रत्येक जागी भेदभावाची वागणूक मिळत असल्याचे आपण पाहतो. सक्षमीकरणाची गोष्ट तर दूर राहते आर्थिक विषयामध्येही महिला स्वतः निर्णय घेत नाही किंवा त्यांना घेउ दिले जात नाही ही वस्तुस्थिती आहे. इतकेच काय नोकरदार महिलांनाही घरात दुय्यम वागणूक मिळते. कुणी महिला स्वतःहून व्यवसायाकरीता पूढे येत असेल तर तिला योग्य मार्गदर्शन मिळत नाही. भारतीय महिला बँक हे सारे काम करणार आहे. व्यवसाय विषयक, गुंतवणूक विषयक सल्ला ही बँक देईल. महत्त्वाचे म्हणजे आर्थिक व्यवहाराविषयी महिलांना प्रशिक्षण देणारा अभ्यासक्रम देखील बँक राबविणार आहे. एकूणच काय की, महिलांच्या आर्थिक सक्षमीकरणात ही बँक सर्वप्रकारचे मार्गदर्शन करणार आहे. स्त्री-पुरुष

समानता आणण्याच्या दिशेने या बँकेची अप्रत्यक्ष मदतच होणार आहे. या कामी जिथे बँकेची शाखा नसेल अशा खेड्यातील महिलांपर्यंत पोहचण्यासाठी मोबाईल व्हॅन सुरु करण्यात येणार आहे.

### **बँकेसमोरील आव्हाने –**

केंद्र सरकारने देशात महिला बँक सुरु करून महिलांच्या सक्षमीकरणाच्या दिशेने आणखी एक पाउल पुढे टाकले आहे. त्याबद्दल सरकारचे अभिनंदन. मात्र या निमित्ताने काही आव्हाने व प्रश्न देखील निर्माण होणार आहेत. भारतीय महिला बँकेचे हे पहिले वर्ष आहे. येत्या दोन-तीन वर्षांत तिच्या प्रत्यक्ष कारभाराचा अंदाज येईल. कागदावर तरी ही बँक आज एकदम ओके आहे. मात्र सरकारने अजूनही बऱ्याच बाबी स्पष्ट केल्या नाहीत. महिलांना राष्ट्रीय प्रवाहात आणणार म्हणजे नेमके काय करणार? महिलांना आर्थिक शक्ति देण्याचा हा एकमेव मार्ग आहे का? आधीच देशात इतर बँक व महिला सहकारी बँका कार्यरत आहेत. त्या बँकांवर या बँकेचा काही विपरीत परिणाम होईल का? हे तपासणे गरजेचे आहे. महत्त्वाचे म्हणजे आपल्या देशात सर्वच समाजात मालमत्ता व इतर संपत्ती केवळ पुरुषांच्याच नावावर ठेवण्याची प्रथा आहे. त्यामुळे महिलांना कर्ज मिळण्यात अडचण जाते. महिलेच्या नावाने निघालेल्या या बँकेने हि अडचण लक्षात घेतली आहे का? या बँकेच्या सर्व सुविधा

महिलांसोबत पुरुषांनाही मिळणार आहे. मात्र सारे फायदे पुरुषच उपटणार नाही याची दक्षता घ्यावी लागेल, तरच आधिच्या इतर बँका व या बँकेत फरक राहिल. महिला बँक केवळ इलेक्शन स्टंट होऊ नये यासाठी सरकारलाही काही पथत्ये पाळावी लागतील. सरकारने या बँकेची महानगरातून सुरुवात केली. ठीक आहे. पण खरी गरज गावात आहे. खेड्यापाड्यात दूरवर महिला बँकेला आपले जाळे निर्माण करावे लागेल. खेड्यातील लोकांची आर्थिक स्थिती बेताचीच असते. आपल्या दैनंदिन गरजा भागवायला त्यांच्याकडे पुरेसा पैसा नसतो. तर ते बँकेत पैसा कसा ठेवतील आणि त्यांना कर्ज कसे मिळू शकेल? केवळ बँक सुरु करून सरकारची जबाबदारी संपत नाही. तर बँक चालली पाहिजे, आर्थिकदृष्ट्या सक्षम झाली पाहिजे याची सरकारने काळजी घेणे आवश्यक आहे. नाहीतर सरकारच्या आतापर्यंतच्या इतर अनेक योजना व कार्यक्रम जसे फसले तशी या बँकेची गत होईल.

एकंदरीत काय तर देशात सरकारने महिला बँक उघडून सुरुवात चांगली केली. सरकारचा त्यामागचा हेतू उदात्त आहे. बँकेची उद्दिष्टे ही खुप चांगली आहेत. पण ती केवळ कागदावरच राहता कामा नये. या महिला बँकेला एका वेगळ्या वाटेने जावे लागेल. तरच खऱ्या अर्थाना देशातील महिलांचे आर्थिक सक्षमीकरण होईल.





## ग्राम स्वराज्याच्या संदर्भात गांधीजीचे विचार - एक दृष्टिक्षेप

प्रा.संतोष गोपालकृष्ण कुलकर्णी

इतिहास विभाग,  
सिताबाई कला महाविद्यालय, अकोला

भारताच्या स्वातंत्र्य चळवळीच्या इतिहासावर महात्मा गांधीची छाप उमटलेली आहे. १९२० ते १९४७ हा कालखंड भारताच्या इतिहासात गांधीयुग म्हणून ओळखल्या जातो. भारतामध्ये इंग्रजांच्या विरुद्ध राष्ट्रीय जागृती घडवून आणली व फार मोठा लढा उभा करून इंग्रजांना विरोध केला, आंदोलन खेड्यापाड्यांपर्यंत पोहचविले. या राष्ट्रीय आंदोलनात स्त्रियांना सहभागी करून घेतले. महात्मा गांधीची ही छाप राजकीय चळवळी पुरतीच मर्यादित न राहता ती व्यक्तीच्या जीवनावर प्रभाव टाकणा-या प्रत्येक क्षेत्रांवर आपणास उमटलेली दिसत. समाज सुधारणेच्या दृष्टीनेही त्यांनी केलेले कार्य फार मोलाचे आहे. ग्राम स्वराज्याबाबतची त्यांची संकल्पना, विचार त्यांच्या तत्वज्ञानाच्या आधाराची, विचाराची खरी गरज आजही आहे असे म्हणावे लागेल. गांधीना भारतीय समाजाची समतेच्या आधारांवर बांधणी करून समताधिष्ठीत, शोषणमुक्त, स्वावलंबी व स्वायत्त असा समाज निर्माण करावयाचा होता. भारत हा खेड्यात बसलेला आहे. गांव हेच देशाच्या विकासाचे केंद्र आहे. खेड्याचा विकास झाला तर देशाचा विकास घडून येईल म्हणून त्यांनी खेड्याकडे चला असा संदेश दिला.

भारत हा खेड्याचा देश असून ७० ते ८० टक्के लोक शेतीवर अवलंबून आहेत. स्वयंपूर्ण, स्वावलंबी खेडे निर्माण करून आवश्यक असणा-या दैनंदिन गरजा भागवण्याकरिता लागणा-या वस्तुची निर्मिती ग्रामोद्योगाच्या माध्यमातून गावातच व्हावी असे त्यांना वाटत होते. घरगुती धंद्याची, ग्रामोद्योगाची जोड शेतीला देणे आवश्यक आहे. ग्रामीण जनता स्वयंपूर्ण होण्यासाठी उद्योग व्यवसाय करणारे कुशल कारागीर हे खेड्यातच तयार झाले पाहिजे. शेतीला लागणारी औजारे गावातील सुताराकडूनच तयार केली पाहिजे असे ते म्हणत. त्यामुळे ग्रामीण जनतेचे सबलीकरण होऊन ग्रामउद्योगाला चालना मिळेल. खेड्याचा विकास व्हावा हे गांधीचे स्वप्न होते. त्यांनी खेड्याला स्वयंपूर्ण करण्यासाठी चरखा दिला, सुतकताई करून समाजाला स्वयंपूर्ण

करण्याचा प्रयत्न केला. स्त्री पुरुष समानतेचा प्रौढ शिक्षणाचा त्यांनी पुरस्कार केला.

ग्रामीण लोकांच्या जीवनाची उत्पन्नाची साधने सर्वसामान्य जनतेच्या हाती राहून ती उत्पादन साधने सहज उपलब्ध होतील, तेव्हा ख-या अर्थाने ग्रामाचा विकास साधला जाईल. ग्रामातील लघुउद्योग, कुटीर उद्योग सर्व मोडकळीला आलेले आहेत; ग्रामोद्योगाचे पूनर्जीवन करून शेतात तयार होणा-या मालावर गावातच प्रक्रिया करून या कच्च्या मालाचे पक्क्या मालात रूपांतर केले जाते, कारागिरांना काम उपलब्ध करून द्यावे. या माध्यमातून त्यांची आर्थिक परिस्थिती सुधारली जाईल. आर्थिक सुबत्तेमुळे खेडे स्वावलंबी व आर्थिकदृष्ट्या सक्षम करणे हे गांधीजीचे स्वप्न होते.

गांधीजींनी श्रमशक्तीला महत्व देऊन प्रत्येकाच्या हाताला काम मिळाले पाहिजे म्हणून त्यांनी श्रमाला महत्व दिले. ज्या राष्ट्राजवळ मनुष्यबळ कमी आहे, त्या राष्ट्रांना यंत्राची आवश्यकता असते. मात्र, भारतात भरपूर प्रमाणात श्रमशक्ती आहे, अशा ठिकाणी जर यंत्राचा वापर केला, तर उपासमारीची पाळी येऊन देशाची आर्थिक घडी विस्कटू शकते. म्हणून त्यांनी श्रमशक्तीला महत्व देऊन हाताला काम मिळाले की, कामाचा मोबदला मिळून प्रत्येकाचे जीवन आनंदी होते. स्वावलंबनाचे महत्व समाजात रूजते, फसवणूक व भ्रष्टाचार याला वाव मिळत नाही. म्हणून गांधीजींनी श्रमशक्तीला महत्व दिले. कापड व अन्नधान्याच्या बाबतीत गाव स्वावलंबी असले पाहिजे हे गांधीजींचे विचार होते.

गांधीजींनी पंचायतीची संकल्पना मांडून ग्रामातील शिक्षण, साफसफाई, आरोग्यविषयक सुविधा, गावातील तलाव व विहिरीची व्यवस्था, गावांचा कारभार, सभा भवन, नाटकशाळा, पशूपालन तसेच नैतिक व आध्यात्मिक शिक्षणाबरोबर औद्योगिक शिक्षणावरही भर दिला. गांधीजींची स्वराज्याची कल्पना म्हणजे रामराज्याची होती. भारत हा कृषिप्रधान देश असून, येथील सर्व व्यवस्था कृषीवर अवलंबून आहे,

म्हणून त्यांनी सामूहिक शेतीचा विकास केला, श्रमविभागणी करून प्रत्येकाला काम देऊन त्यातून एकता व स्नेहभाव वाढीला लागून समाजात एकोपा निर्माण होईल हा त्यांचा विचार होता.

गांधीजींनी गो-संवर्धनावर भर दिला, गाईच्या माध्यमातून शेतीला लागणारे बैल मिळतात, त्यामुळे शेतीची मशागत चांगल्या प्रकारे होते, गाईच्या गोमुत्राचा व शेणाच्या माध्यमातून शेतीचा कसदारपणा टिकून राहतो. शेतीचे उत्पादन वाढते, म्हणून त्यांनी ग्रामविकासाच्या दृष्टीने, गौरक्षणाला महत्व दिले. सर्वांगीण विकासाचे साधन शिक्षण आहे म्हणून ते सर्वांना मोफत व सक्तीचे असावे, शिक्षणाच्या माध्यमातून मानसिक, शारिरीक, आध्यात्मिक विकास साधला जातो. चांगले व वाईट याची ओळख होते, म्हणून शिक्षणाचा सक्षम राष्ट्र उभारणीच्या कार्यात उपयोग होतो. जनतेची उन्नती त्यांना अपेक्षित होती, समाजातील विषमता नष्ट करून सामूहिक विकास साधायचा होता. विकासाचे लाभ तळागाळापर्यंतच्या लोकांना मिळाले पाहिजे, कोणत्याही एका गटाचा किंवा समूहाचा विकास असता कामा नये तर तो स्थायी व चिरंतन असला पाहिजे, यावर त्यांचा भर होता.

त्यांनी ग्राम सफाईला महत्व देऊन आपला परिसर आपणच स्वच्छ ठेवला पाहिजे, आपण ज्या ठिकाणी राहतो त्या ठिकाणी, कच-याचे योग्य व्यवस्थापन केले पाहिजे, शौचालयाची उत्तम व्यवस्था, सांडपाण्याची व्यवस्था चांगली ठेवणे ही आपली नैतिक जबाबदारी आहे. मनुष्याने आरोग्य चांगले ठेवण्यासाठी स्वच्छतेला महत्व दिले पाहिजे. प्रत्येकाने आपआपली कर्तव्ये प्रामाणिकपणे पार पाडून, मूलभूत गरजांची पूर्तता करण्यासाठी प्रत्येकाने प्रयत्नशील असले पाहिजे, जातीभेद, अस्पृश्यता नष्ट झाली पाहिजे, जोपर्यंत या वाईट प्रथांचे उच्चाटन होणार नाही, तोपर्यंत ग्रामीण विकास साधल्या जाणार नाही. खेडयामधेच जातीभेद, अस्पृश्यता याची पकड घट्ट आहे, म्हणून ती नष्ट करून ग्रामीण विकासावर त्यांनी भर दिला. गांधीजींनी आरोग्याचे महत्व, स्वावलंबन, दारूबंदीला विरोध केला, गांधीजींचा विश्वास चिरकाल टिकणा-या शाश्वत विकासावर होता, त्यांनी आर्थिक प्रगतीला नैतिकतेची जोड दिली. या माध्यमातून विकास साधता येतो, हे त्यांचे विचार होते.

सारांश रूपाने गांधीजींच्या आदर्श राज्याचा केंद्रबिंदू ग्राम होता. देशाचा विकास साधायचा असेल तर, ग्राम स्वयंपूर्ण असले पाहिजे, शेतीवर आधारित कुटीर उद्योग, लघू उद्योग उभे करून रोजगार मिळवून देऊन ग्राम आर्थिकदृष्ट्या सक्षम केले पाहिजे. श्रमशक्तीचे महत्व पटवून देऊन आळशी वृत्ती नष्ट केली पाहिजे, कारण त्यांनी ग्राम उद्योगाला चालना देऊन स्वयंपूर्णतेचे महत्व रूजविण्याचे काम केले. गांधीजींच्या ग्राम संकल्पनेत ग्राम हा अर्थव्यवस्थेचा कणा आहे. केंद्रिकरणाला त्यांचा विरोध होता, म्हणून त्यांनी विकेंद्रीकरणाचा पुरस्कार केला. प्रत्येक खेडे हे स्वतंत्र, स्वायत्त व लोकराज्य असले पाहिजे, राष्ट्रविकासामध्ये शिक्षणाचे महत्व, ग्रामस्वच्छतेचे महत्व, आरोग्याची काळजी तसेच मूलभूत गरजांची पूर्तता करण्याकरिता प्रत्येकाची श्रमशक्ती व त्याला नैतिकतेची दिलेली जोड, या माध्यमातून स्थिर व चिरकाल टिकणा-या शाश्वत विकासावर त्यांनी भर दिला. समाजाचा प्रत्येक घटक विकासाच्या प्रक्रियेत सहभागी झाला पाहिजे, हे गांधींना अभिप्रेत होते. गांधींना ग्राम स्वराज्याच्या माध्यमातून खेडे स्वयंपूर्ण बनवायचे होते, देशात आर्थिक सुबत्ता प्रस्थापित करावयाची होती, त्यांचा हा विचार, भारताच्या विकासाचा मार्ग दाखवितो. ग्रामाच्या समृद्धतेशिवाय राष्ट्राचा विकास होत नाही. भारताला महासत्ता बनण्याचे स्वप्न पूर्ण होऊ शकत नाही. गांधींनी जो ग्राम स्वराज्यातील ग्रामीण भारत सुखी, समृद्ध, स्वावलंबी, ग्रामोद्योगी, भेदाभेदरहित, आरोग्यसंपन्न, व्यसनमुक्त, शिक्षित व समतावादी असावा, हे गांधीजींनी सांगितलेले विचार त्यांचे तत्वज्ञान या मार्गाने आपल्याला पुढे जाऊन आपल्या देशाची प्रगती करता येऊ शकते. त्यांनी सांगितलेले तत्वज्ञान विकासाची गंगोत्री आहे. जगण्याची नवी उमेद देणारे तसेच देशाला अहिंसेचे अधिष्ठान प्राप्त करून देणारे आहे. त्यांना ग्राम स्वराज्यातील सुंदर भारत साकारण्याचा प्रयत्न केला आहे.

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## भारतीय राजनीति में भ्रष्टाचार

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(राज्यशास्त्र विभाग प्रमुख) श्री शिवाजी महाविद्यालय, अकोला

### प्राक्कथन -

भारतीय राजनीति में भ्रष्टाचार आज का सर्वाधिक प्रासंगिक विषय है। यह एक ऐसा सत्य है जिसने भारतीय शासन, प्रशासन एवं सम्पूर्ण समाज को गहराई से प्रभावित किया है। आश्चर्य है कि जनश्रित शासन व्यवस्था के सिद्धांत पर आधारित भारतीय लोकतन्त्र की आधारशिला, आम जनता, इस सत्य से भली-भाँति अवगत होते हुए भी अभी भी इस समस्या के प्रति संवेदनशील नहीं बन सकी है। कभी-कभी भ्रष्टाचार के विरुद्ध कुछेक बुद्धिजीवियों, मीडिया अथवा जागरूक व्यक्तियों के द्वारा उठाई गई आवाज से सहमत होते हुए भी बहुसंख्यक जनता चुनाव के निर्णायक अवसरों पर समस्या के प्रति अपनी उदासीनता एवं अजागरुकता प्रदर्शित करते हुए ऐसे निर्णय देती है जो कहीं न कहीं भ्रष्टाचार पर संघातिक प्रहार करने की जगह उसे घोषित करत हैं।

भ्रष्टाचार के सन्दर्भ में समान्यतः नौकरशाही को आलोचना का विषय बनाया जाता है, जबकि सत्य यह है कि लोकतान्त्रिक संस्थाओं में सत्ता का शीर्ष नेतृत्व राजनीतिक पदाधिकारी के हाथ में होता है और वही अपने हित-चिन्तन, व्यक्तित्व, निर्देश और आदेश से नौकरशाहों को प्रभावित करता रहता है। प्रशासन के संचालन में प्रमुख होते हुए भी चूँकि यह पद के पीछे होता है, इसलिए प्रथम दृष्ट्या उत्तरदायित्व से मुकरते हुए अपना दोष भी नौकरशाहों के मत्थे मढ़ कर अपने आप को सुरक्षित कर लेता है। यह एक गम्भीर समस्या है। अगर नौकरशाहों के ऊपर दोषी, अनियन्त्रित और भ्रष्ट होने का आरोप लगता है तो उनका नियन्त्रणकर्ता राजनैतिक नेतृत्व भी इस आरोप से वंचित नहीं रह सकता।

### भ्रष्टाचार की अवधारणा एवं प्रतिमान -

भ्रष्टाचार के संबंध में सन १९४८ में महात्मा गांधी द्वारा कि गई यह टिप्पणी अत्याधिक महत्वपूर्ण है कि, "भ्रष्टाचार जैसे मामलों के प्रति उदासिन रहना अपराध है।" महात्मा गांधी का उक्त कथन भ्रष्टाचार के प्रति उनके गंभीर दृष्टीकोन एवं हृदय की वेदना को अभिव्यक्त करता है, अतएव यह एक विचारणीय तथ्य है। अनुभव से यह परिलक्षित होता है कि सार्वजनिक जीवन का कोई भी क्षेत्र इससे अछूता नहीं है। इसके प्रतिकूल प्रभाव से आज की

भारतीय राज व्यवस्था गंभीरता से संक्रमित हुई प्रतीत होती है।

भ्रष्टाचार पर चर्चा करने से पूर्व यह प्रश्न उठाना स्वाभाविक है कि भ्रष्टाचार हा आशय क्या है? वस्तुतः भ्रष्टाचार को आज सामान्यतः जिन आर्थिक सन्दर्भों के परिप्रेक्ष्य में जाने और समझा जाता है वह मात्र इसके एक पक्ष को ही उजागर करता है जो संकीर्ण दृष्टीकोन क परिचायक है।

भ्रष्टाचार का शाब्दिक आशय -

भ्रष्टाचार का शाब्दिक आशय है - भ्रष्टाचार अथवा भ्रष्ट व्यवहार। यह सर्वविदीत है कि समाज और शासन की व्यवस्था को सुव्यवस्थित ढंग से संचालित होने के लिए सार्वजनिक हित में व्यवहार के कुछ आदर्श प्रतिमान सुस्थापित है। उनमें नैतिकता कर्तव्यनिष्ठा, पद एवं सत्ता का सदुपयोग मुख्य रूप से सन्निहित किए जा सकते हैं। समाज रूपी व्यवस्था की सुदृढता इन पर ही निर्भर है। यह प्रतिमान ही नैतिक आदर्शों के प्रतिरूप माने जाते हैं। इनका पालन ही नैतिक आचार अथवा सदाचार है तथा उल्लंघन भ्रष्टाचार है। अनैतिकता, असहिष्णुता, कर्तव्यउपेक्षा एवं निजी हित के लिए पद एवं सत्ता का दुरुपयोग आदि इसका प्रतिनिधीत्व करते हैं। कन्साईज ऑक्सफोर्ड शब्दकोश में भ्रष्टाचार का अर्थ निम्नवत् है -

"रिश्वत अथवा अवैधानिक अनुपयुक्त साधनों से गलत या अनैतिक कार्य की ओर उन्मुख होना तथा सही और नैतिक कार्यों से विरत होना भ्रष्टाचार है।" अर्नेस्ट हेमिंग्वे -

"जिस काम को करने के बाद आप सुखद अनुभव करे वह नैतिक और जिसे करने के बाद आप बुरा महसूस करते हैं, वह अनैतिक है।"

प्रशासकीय कार्य के संपादन में एक के द्वारा दुसरे को धन देना ही सच्चरित्रता के अभाव को अभिव्यक्त करने वाला एकमात्र रूप नहीं है। यह अनेक रूप धारण कर सकता है, जो किसी भी प्रकार कम निन्दनीय नहीं होता।

### भ्रष्टाचार - राजनीतिक सन्दर्भ में -

राजनीतिक चिन्तन में, राजनीतिक भ्रष्टाचार को सन्दर्भ में, आज जो सामान्य-सी अवधारणा

विकसित हुई है उसके अन्तर्गत यह माना जाने लगा है कि स्वहित की येन-केन-प्रकारेण पूर्ति की भावना राजनीतिक कार्यों का आधारभूत प्रेरणास्रोत है। मैकियावेली के दर्शन में 'हित-पोषण' का यह दृष्टीकोन स्पष्ट परिलक्षित होता है। शासन के स्वहित का यह मैकियावेलियन दृष्टीकोन, जो वस्तुतः राज्य हित से जुड़ा हुआ है, आज की भारतीय राजनीति में राजनेताओं के व्यक्तिगत हित से जुड़कर भारतीय राजनीति का सर्वाधिक स्वीकार्य अंग बन चुका है। इसने सम्पूर्ण सरकारी मशीनरी पर अपना वर्चस्व स्थापित कर लिया है तथा लोक सेवकों से लेकर राजनेताओं तक सभी ने इसका वरण भी कर लिया है। पद का दुरुपयोग कर आर्थिक लाभ प्राप्त करने को ही भ्रष्टाचार माना जाता है, क्योंकि यह बहुत स्पष्ट दिखाई देता है तथा उसमें आम आदमी का जीवन शीघ्र प्रभावित होता है। इस तरह वह मंत्री, अधिकारी या सरकारी कर्मचारी भ्रष्ट है, जो अपनी सरकारी स्थिति का लाभ उठा कर अपने पद का दुरुपयोग करते हुए अनुचित आर्थोपार्जन करता है।

#### **भ्रष्टाचार - वैधानिक आशय -**

भारतीय दण्ड संहिता के अध्याय-९ में भ्रष्टाचार को विस्तृत रूप में परिभाषित किया गया है। इसमें उपबन्धित धारा १६१ प्रमुखतः लोक सेवकों में भ्रष्टाचार से सम्बन्धित है जिनकी परिधी में घूस अथवा रिश्वत और सहवर्ती अपराध, विधि विरुद्ध कार्य एवं लोक सेवकों के प्रतिरूपण सम्बन्धी कार्य आते हैं। धारा १६१ में उपबन्धित है कि वह व्यक्ती भ्रष्टाचार का दोषी माना जाएगा जो,

"काई लोक सेवक होते हुए या होने की प्रत्याक्षा रहते हुए, वैद्य परिश्रमिक से भिन्न किसी प्रकार का भी परितोषण इस बात को करने के लिए हेतु या इनाम के रूप में किसी व्यक्ति से प्रतिगृहीत या अभिप्राप्त करेगा या प्रतिगृहीत करने को सहमत होगा या अभिप्राप्त करने का प्रयत्न करेगा कि वह लोक सेवक अपना कोई पदीय कार्य करे या प्रविरत रहे अथवा किसी व्यक्ति को अपने पदीय कृत्यों के प्रयोग में कोई अनुग्रह दिखाए या दिखाने से प्रविरत रहे अथवा केन्द्रीय सरकार या किसी राज्य सरकार या संसद या किसी राज्य के विधानमण्डल में या किसी लोक सेवक के यहाँ उसको वैसी हैसियत में किसी व्यक्ति का कोई उपकार या अपकार करे या करने का प्रयत्न करे।"

#### **भारत में भ्रष्टाचार -**

वर्तमान भारत के लिए भ्रष्टाचार से अधिक प्रासंगिक अन्य के विषय की कल्पना शायद ही की जा सके। समाज के हर स्तर और क्षेत्र को भ्रष्टाचार प्रभावित कर रहा है। राजनीति - प्रशासन में गठजोड़ में तीव्र

से व्याप्त हो रहे भ्रष्टाचार ने, जिसने धन और प्रतिष्ठा के पर्याय के रूप में स्थान ग्रहण कर लिया, विगत कुछ दशकों से समाज के हर वर्ग में अपनी जड़ों को मजबूती से जमा लिया।

१५ अगस्त १९४७ की मध्य रात्रि को पंडीत नेहरु के प्रसिद्ध "भाग्य से भेंट" (ट्रिस्ट विद डेस्टिनी) के बाद दिए गए अपने भाषण में डॉ. राधा कृष्णन न सरकार और देश को इस उभरती समस्या के बारे में आगाह किया था। उन्होंने कहा था- "जब तक हम इस देश की ख्याति को नष्ट करने वाली सत्ता लोलुपता, मुनाफाखोरी एवं कालाबाजारी की प्रवृत्ति से मुक्ति नहीं पा लेते हैं और उच्च पदों से भ्रष्टाचार को मिला नहीं देते तब हम इनमें सुधार नहीं ला सकते। "उन्होंने उच्च पदों पर भ्रष्टाचार" का उल्लेख विशेष रूप से किया।

दल-बदल की राजनीति एवं भ्रष्टाचार -

भारतीय स्वतन्त्रता प्राप्ति के पश्चात् कुछ समय तक तो विपक्ष की भूमिका, सीमित संख्या के बल के बावजूद, प्रशंसनीय रही किन्तु बाद के दिनों में (विशेष रूप से १९६७ के चतुर्थ आम चुनाव के पश्चात्) विपक्षी दलों के अनेक महत्वाकांक्षी राजनीतिज्ञों में सत्ता के प्रति आकर्षण की तीव्रता परिलक्षित होने लगी। यह वह समय था, जब हिन्दुस्तान के राजनीतिक रंग-मंच कर काँग्रेस पार्टी के एक छत्र प्रभाव में पराभव स्पष्ट दृष्टिगोचर होने लगा और अब तक सत्ताविहीन तमाम राजनीतिज्ञों को यह आभास होने लगा कि जोड़-तोड़ आदि के माध्यम से स्वयं सत्ता में भागीदारी कर सकने में सक्षम हो सकते हैं। यह देखा गया है कि ऐसे महत्वाकांक्षी राजनीतिज्ञ पद, प्रतिष्ठा एवं धन की लालसा में अपने मूल कर्तव्यों से विमुख होकर, अनेक निर्णयात्मक अवसरों पर अपने दल के निर्देशों की अवहेलना करते हुए अनुशासन के विरुद्ध जाकर, कुछ निहित स्वार्थों के चलते सत्ता पक्ष अथवा शक्तिशाली समूहों के साथ जुड़कर उनके सुर में सुर मिलाने लगे। सामान्य अर्थों में उनके इसी व्यवहार को दल-बदल की संज्ञा प्रदान की गई है। इसे कार्पेट क्रॉसिंग भी कहते हैं। चूँकि जनता द्वारा निर्वाचित ऐसे राजनीतिज्ञों द्वारा किये जाने वाला यह आचरण पद, प्रतिष्ठा, एवं धन की प्राप्ति की अभिलाषा की पृष्ठभूमि पर आधारित होता है। अंतः इसे भ्रष्टाचार के अतिरिक्त और कुछ नहीं कहा जा सकता है।

#### **न्यायिक सक्रियता एवं राजनीतिक भ्रष्टाचार -**

भारतीय राजनीति में भ्रष्टाचार के विरुद्ध न्याय पालिका की सक्रियता का महत्वपूर्ण प्रभाव आपातकाल के बाद तब परिलक्षित हुआ जब सर्वोच्च

न्यायालय ने जनहित याचिका का प्रावधान किया। जागरूकता और संघर्षशील संख्या बढ़ने साथ ही याचिकाओं के माध्यम से राजनीति के शिर्ष पर व्याप्त भ्रष्टाचार को लक्ष्य बनाया जाने लगा। विगत कुछ वर्षों में सर्वोच्च न्यायालय ने कुछ ऐसी ही जनहित याचिकाओं को स्वीकार किया और भ्रष्टाचार के विरुद्ध लड़ाई लड़ने की अपनी दृढ़ता इच्छा-शक्ति का स्पष्ट संकेत दिया। जैन हवाला कांड, दूरसंचार घोटाला, चन्द्रास्वामी का मामला, अवैध कब्जे का मामला, बोहरा समिती रिपोर्ट का मामला, चारा घोटाला मामला, झारखण्ड मुक्ति मोर्चा प्रकरण आदि कुछ ऐसे भ्रष्टाचार से संबंधित महत्वपूर्ण मामले हैं जिन पर न्यायपालिका की सक्रीय कार्यवाही ने न्यायिक इतिहास के दौरे में एक नए अध्याय की शुरुआत की। इन कुछ प्रमुख मामलों के कुछ संक्षिप्त उदाहरण हैं।

#### राजनीतिक भ्रष्टाचार १९८५ से पूर्व -

भारतीय राजनीति में भ्रष्टाचार सर्वथा नवीन नहीं है। साक्ष्यों का अध्ययन यह स्पष्ट प्रमाणित करता है कि भ्रष्टाचार की अनेकों घटनाएँ भारतीय स्वतंत्रता प्राप्ति के प्रारंभिक काल से ही अस्तित्व में आने लगी थी। तत्कालीन प्रधानमंत्री का विशाल व्यक्तित्व भी इनके ऊपर नियंत्रण प्राप्त कर सकने में नितान्त अक्षम रहा। श्री.नेहरु अपने निष्ठा और भ्रष्टाचार विरोधी प्रयासों के बावजूद असहाय से बने दिखते रहे और एक के बाद दूसरा प्रकरण अस्तित्व में आता रहा। भारतीय राजनीति में बढ़ता भ्रष्टाचार निरन्तर उनको व्यथित करता रहा। कभी-कभी भ्रष्टाचारी के विरुद्ध प्रभावी कार्यवाही की गई और संबंधित को दंडित भी किया गया लेकिन समस्या का स्थाई समाधान नहीं निकल सका। प्रस्तुत अध्ययन में जिन कुछ प्रमुख पकरण इस प्रकार -

१. जीप घोटाला, प्रकरण
२. मुद्गल प्रकरण
३. मूँदडा प्रकरण
४. प्रताप सिंह कैरों प्रकरण
५. उडीसा, प्रकरण

#### राजनीतिक भ्रष्टाचार १९८५-१९९६ तक -

१. बोफोर्स घोटाला प्रकरण
२. हवाला प्रकरण

३. सेंट किट्स प्रकरण
४. बिहार का चारा घोटाला प्रकरण
५. झारखंड मुक्ति मोर्चा रिश्वात प्रकरण
६. दूरसंचार घोटाला प्रकरण

सत्ता का खेल जनता को राजनीति के कौन कौन से चेहरे दिखाएगा, यह तो भविष्य के गर्भ में है, लेकिन ऐसे गंभीर मामलों में स्वयं जनता की उदासिनता तथा प्रत्यक्ष अथवा परोक्ष रूप से चुनावों में ऐसे प्रकरण से जुड़े लोगों की मदद करना चिंतन का विषय है।

#### समारोप -

निःसंदेह 'भ्रष्टाचार' भारतीय राज व्यवस्था की सबसे ज्वलंत समस्या है। लोक-सत्ता की अवधारणा पर स्थापित भारतीय लोकतंत्र को भ्रष्टाचार ने इतना विद्रूप कर दिया है कि लोक क कीमत पर तंत्र का दवानल समाज और व्यक्ति दोनों को बुरी तरह प्रभावित कर रहा है। लोकाश्रित शासन व्यवस्था में व्यवस्था के अस्तित्व पर ही प्रश्नचिन्ह लगा दिया है। फिर भी ऐसा विश्वास किया जाना चाहिए की आशा की कुछ किरणें अभी भी शेष हैं, जो कभी-कभी कुछ बुद्धजीवियों की आलोचना और जनसामान्य के क्षणिक उद्गार में प्रस्फुटित होती रहती है। भारतीय इतिहास के अतीत के तमाम पन्ने यथार्थ आदर्श एवं नैतिक परंपराओं के स्वर्णिम काल की गाथाओं से भरे पड़े हैं। यदि दृढ़ निश्चय के साथ जन सामान्य अपनी आदर्श परम्परा से प्रेरणा लेते हूँ जागरूक मस्तिष्क के साथ सार्थक प्रयास करे तो अतीत की उन स्वर्णिम परंपराओं की पुनरावृत्ति की सम्भावनाओं को नकारा नहीं जा सकता। कार्य कठिन है, मगर असंभव नहीं। आवश्यकता है, बस, सही दिशा में कदम बढ़ाने की।

#### संदर्भ ग्रंथ -

१. भारत में जनहित याचिका - डॉ.अरुणा रॉय
२. राजनीति और शासनकोश - डॉ.अमरनाथ कपूर, विश्वप्रकाश गुप्ता
३. लोकतंत्र और चुनाव सुधार - डॉ.निशांत सिंह, स्वप्नील सारस्वत
४. भारतीय राजनीति में भ्रष्टाचार - बिहारी प्रसाद अग्रवाल
५. राजनीति विज्ञान - डॉ.बी.एल.फाडिया



## डॉ बाबासाहेब आंबेडकरांचे स्त्री शिक्षणात योगदान

प्रा. मनिषा शंकर यादव  
श्री. गाडगे महाराज महाविद्यालय,  
मुर्तिजापूर जि. अकोला

### प्रस्तावना :-

भारतीय राज्यघटनेचे शिल्पकार डॉ बाबासाहेब आंबेडकर यांचा जन्म १४ एप्रिल १८९१ मध्ये म्हू येथे झाला त्यांना आपले शिक्षण एलफिस्टन कॉलेज व उच्च शिक्षण अमेरिकेत पूर्ण केले. त्यांनी अर्थशास्त्र, समाजशास्त्र या विषयात पदवी मिळवली होती. प्राचीन भारतातील व्यापार या विषयावर प्रबंध लिहून त्यांनी एम. ए. ची पदवी कोलंबीया विद्यापीठात प्राप्त केली. तसेच त्यांनी पि. एच.डी. पदवी नॅशनल डिव्हिडट ऑफ इंडिया ए हिस्टॉरिकल अॅण्ड अॅनालिटिकल स्टडी या विषयात प्राप्त केली. काही काळ त्यांनी सिडनहॅम कॉलेजमध्ये अर्थशास्त्राचे प्राध्यापक म्हणून काम केले मुकनायक, बहिष्कृत भारत हे वृत्तपत्र त्यांनी सुरु केले होते. पुढे त्यांनी अस्पृश्यांच्या हितसंबंधाच्या रक्षणासाठी स्वतंत्र मजुर पक्षाची स्थापना केली, त्याचे सामाजिक, राजकीय, लोकशाही, विषयक विचार, जातीसंस्थेचे विश्लेषण, राज्यसमाजवाद, संसदीय लोकशाही विषयक विचार प्रसिध्द आहेत त्याच विचार पैकी स्त्रीशिक्षणातील डॉ बाबासाहेबांचे योगदान पुढील प्रमाणे स्पष्ट करता येईल.

शिक्षण हे वाघिणीचे दुध असून तो पिणारा गुरगुरल्याशिवाय राहणार नाही असे विचार डॉ बाबासाहेब आंबेडकरांनी स्त्री शिक्षणातील योगदान कशा प्रकारचे आहे. आजच्या सर्वच जाती जमातीच्या उच्चपदावर गेलेल्या महिलांच्या कार्यावरून दिसून येते महात्मा जोतिबाफुले, सावित्रीबाई फुले, व डॉ बाबासाहेब आंबेडकर, नसते तर कदाचित आजही महिलांची स्थिती मनुस्मृतीकाळातील महिलासारखी असती आजसर्वच क्षेत्रात असलेल्या महिलांच्या विकास व शिक्षणाचे क्षेत्र फक्त डॉ आंबेडकरांनाच जाते कारण त्यांनी फक्त दलित स्त्रीयाच शिकल्या पाहिजेत असे म्हटले नाही तर कोणती ही जात, धर्म, वंश, न मानता सर्वच स्त्रीया शिकल्या पाहिजेत असे म्हटले आहे.

### बौद्धकालीन स्त्री शिक्षणव्यवस्था :-

भगवान बुद्धांना स्त्री शिक्षणाची माहिती अडीच हजार वर्षांपूर्वीच सांगून ठेवली आहे. त्यांच्यामते शिक्षण हे सर्वांसाठी आहे त्यात स्त्री पुरुष असा भेदभाव नाही त्यांनी

पुरुषाबरोबर महिलांनाही शिक्षणाची द्वारे खुली केली बौद्ध विहाराच्या रुपाने त्यांनी सर्व स्त्री पुरुषासाठी शैक्षणिक संस्था निर्माण केल्या यामध्ये प्रामुख्याने आपले संपुर्ण जिवन बौद्ध धर्मासाठी समर्पित करणाऱ्या भिक्षुनीबरोबर सर्वसामान्य माणुस व स्त्रीया सुध्दा या विहारामध्ये शिक्षण घेउन आपले जीवन समृध्द बनवत होत्या बुध्दाने स्त्रीयाना स्वातंत्र्य, समता, बंधुना, या न्यायाने बागवले त्यांना स्त्री पुरुष समतेच्या दृष्टीकोनातुन मानवी हक्क प्रदान करुन खऱ्या अर्थाने स्त्री स्वातंत्र्य उपलब्ध करुन दिले स्त्रीयांवर जुलम जबरदस्ती करु नये असे म्हटले आहे. भगवान बुध्दानी या बरोबर विहार व भिक्षुणी संघाच्या रुपाने फक्त शिक्षणच उपलब्ध करुन दिले नाही, तर त्यांच्या आत्मोन्नतीचा मार्ग ही मोकळा करुन दिला त्यांच्या या कार्यात वेश्या, विधवा, पतिता, विवाहित, अविवाहित उच्चनीच अशा सर्वच थरातील महिला होत्या त्या सर्वांना ज्ञानाची कवाडे उघडून देण्याचे काम प्रथम बुध्दानी केले बुध्दाच्या मते प्रत्येक विद्यार्थ्याने विदया, प्रज्ञा, करुणा, शील, मैत्री, नुसार चारीत्र्य बनवले पाहिजे विदया ही अन्नप्रमाणे सर्वांना प्रीय आहे असे बुध्द म्हणत म्हणुन त्यांनी स्त्री पुरुषांना ही विदया प्राप्त करुन दिली.

### ज्योतिबा फुले व सावित्रीबाई फुले चे स्त्री शिक्षणविषयक कार्य :-

स्त्री पुरुष समानतेचे समर्थक ज्योतिबाफुले यांनी गौतम बुध्दानंतर स्त्री शिक्षणाचे महत्वाचे कार्य आपली पत्नी सावित्रीबाई फुले यांच्या सोबत हाती घेतले स्त्रीलाही माणसा प्रमाणे वागणुक मिळली पाहिजे जुनाट, रुढी, प्रथा, परंपरा, नष्ट करुन स्त्रीला शिक्षण देउन तिचा विकास घडवुन आणला पाहिजे असे मत जोतिबा फुलेचे होते यासाठी त्यांनी १८४८ मध्ये भिडे वाडयात स्त्री शिक्षणासाठी पाहिली शाळा सुरु केली. स्त्रीमधील अंधश्रध्देचा पगडा कमी करण्यासाठी स्त्रीया नाही शिक्षण देणे गरजेचे आहे ह जाणुन त्यांनी स्त्री श्रुद्राच्या शिक्षणासाठी आपली पत्नी सावित्रीबाईना स्त्री शिक्षका म्हणुन तयार केले. शिक्षणाचे माहेरघर असणाऱ्य पुण्यातच मात्र स्त्रीशिक्षणास मात्र मोठया प्रमाणात विरोध होत होता अनेक अपमान लोकांचे दगड, धोंडे, शेणाचा मार, सहन करुन सावित्रीबाईंनी स्त्री

शिक्षणाचे ध्येय गाठले एवढेच नव्हे तर बोलहत्या प्रतिबंधक गृहाची स्थापना, केशवपन बंदी असे कार्यक्रम करून स्त्रीची मानहानीपासून सुटका केली. तसेच हंटर कमिशन पुढे स्त्रीशिक्षण किती आवश्यक आहे हे पटवून दिले. सारे अनर्थ एका अविद्येमुळे घडतात. असे सांगून त्यांनी शिक्षणावर भर दिला. १९५२ मध्ये अस्पृश्य मुलीसाठी शाळा काढण्यात आली त्यामध्ये स्वतः सावित्रीबाई शिक्षिका झाल्या व स्त्रीद्रास्य मुक्ती करून दाखवली त्या स्वतः गावात फिरून मुलींना येऊन येत. त्यांतून महिला शिकल्या याचे श्रेय जाते ते जोतिबा फुले व सावित्रीबाई फुले यांना आंबेडकरांनी शिक्षणाचा संबंध स्वातंत्र्याशी जोडून प्राथमिक शिक्षण मोफत सक्तीचे देण्यावर भर दिला.

### डॉ बाबासाहेब आंबेडकराचे स्त्री शिक्षण विषयक योगदान :-

स्त्रीला समाजात समानदर्जा व चांगली वागणुक मिळाली पाहिजे असे आंबेडकरांचे मत होते त्यांसाठी त्यांनी स्त्री शिक्षणावर भर दिला स्त्रीयांना शिक्षण मिळाल्यास आपोआप कुटुंबाचा विकास होईल योसाठी स्त्रीयांना शिकवा अशी आर्त हाक त्यांनी दिली माणसाला जगण्यासाठी अन्नाबरोबर विदयाही गरजेचे आहे असे ते म्हणत म्हणून त्यांनी स्त्री हि माणुस असून तिला माणसाप्रमाणे शिक्षण मिळाले पाहिजे अशी सामाजिक न्यायाची भुमिका त्यांनी व्यक्त केलीत्याचे स्त्रीशिक्षणातील योगदान पुढील प्रमाणे ....

### १) महाड मुक्ती संग्राम स्त्री शिक्षणची हाक :-

बाबासाहेबांच्या स्त्री शिक्षण विषयक विचाराची मुळे कोकणात लष्कर भरती झालेल्या पण ९०% साक्षर असलेल्या सुशिक्षित अस्पृश्य बांधवात सापडतात कारण या सुशिक्षितामध्ये फक्त पुरुषच नव्हते तर स्त्रीयाही आघाडीवर होत्या. त्या भर सभेत भाषण करीत असत म्हणून त्यांनी मुलाप्रमाणे मुलींनाही शिक्षणदेण्याचा आग्रह धरला महाड समता संग्रामाच्या भाषणात बाबासाहेब म्हणाले छान विदयाड हि पुरुषाप्रमाणे स्त्रीयासाठी आहे त्यांनाही शिकवा कारण अस्पृश्य समाजाच्या प्रगतीसाठी महिला शिकल्या पाहिजेत त्याच जर शिकल्यानाही तर अस्पृश्य समाज सुधारणार नाही कारण एक महिला शिकली की संपुर्ण कुटुंब शिकते म्हणून प्रथम आपल्या पोरीना शिकवा आपली पुढची पिढी चांगली धडवायची असेल तर मुलींना शिक्षण दिल्याशिवाय राह नका हा स्त्री शिक्षणाचा सल्ला बाबासाहेबांनी दिला अस्पृश्य महिलामध्ये जो पर्यंत आत्मविश्वास निर्माण होणार नाही तो पर्यंत समाजाचा विकास होणार नाही व या विकासासाठी शिक्षण हाच एक

पर्याय असल्याचेही त्यांनी म्हटले शिक्षण किती आवश्यक आहे.

हे सांगताना ते म्हणतात उपास मारीने शरीराचे पोषण कमी झाल्यास माणुस अल्पयुषी होतो पण शिक्षणाअभावी तो गुलाम होतो म्हणून त्यांनी चुलामाला त्यांच्या गुलामीची जाणीव करून द्या म्हणजे तो बंड करून उठेल अशी जागृतीही केली अंधक्षुद्धा, रुढी, परंपरा, यातून बाहेर पडण्यासाठी स्त्रीपुरुषांना शिक्षणाशिवाय दुसरा कुठला उपाय नसल्याचे सांगतले.

### २) बहिष्कृत हितकारनी सभा व स्वतंत्रमजुरपक्ष जाहिरनामात स्त्रीशिक्षण समावेश :-

डॉ. बाबासाहेबांनी शिक्षण हाच विकासाचा मार्ग आहे हे जाणले असल्यामुळे बहिष्कृत हितकारणीचा व स्वतंत्र मजुरपक्षाच्या जाहिरनाम्यात त्यांनी स्त्री शिक्षणावर भर दिला होता. संघर्षासाठी शिक्षण महत्वाचे आहे, शिका संघटित व्हा, संघर्षकरा स्त्री सुत्री फक्त पुरुषासाठी नाही तर महिला साठी हि आहे. कारण एक महिला शिकली की संपुर्ण सासर माहेर सुधारते पर्यायाने समाज व देश सुधारतो म्हणून पुरुषाबरोबर महिलांनाही शिक्षण गरजेचे आहे जिथेशाळा आहे तिथे लोकांनी मुलामुलीस शिक्षण द्यावे हा नियम बंधनकारक करण्याचे मत बहिष्कृत हितकारणी परिषदेत मांडले.

### ३) अखिल भारतीय दलित महिला परिषद - १९४२:-

अखिल भारतीय दलित महिला परिषद बाबासाहेबांनी आयोजित केल्या प्रत्येक परिषदेचे ते अध्यक्ष होते स्त्री वर्गात जागृत झाली तर अस्पृश्य समाजाची प्रगती होईल हे ते जाणून असल्याने महिलांना संघटित करण्यावर त्यांना शिक्षण देण्यावर त्यांनी भर दिला बाबासाहेब म्हणतात प्रत्येक मातापित्याने आपल्या पेक्षा आपल्या मुलास चांगले दिवस कसे येतील या महत्वाकांक्षेने जगवले पाहिजे व हि महत्वाकांक्षा शैक्षणिक सुधारणेमुळेच साकारली जाऊ शकते हा संदेश हि दिला त्यांनी आयोजित केलेल्या प्रत्येक महिला परिषदेत त्यांनी स्त्री शिक्षणावरच भर दिला. स्त्रियांनी राजकीय व सामाजिक कार्यात भाग घ्यावा असे त्यांना वाटे, शारदा बिल अंमलबजावणी अस्पृश्य मुला मुलीची शिक्षणाची सरकारी रिपोर्टनुसार व्यवस्था अस्पृश्य मुलामुलींना जादा सवलतीची मागणी , मलकापुरच्या अस्पृश्य महिला परिषदेत बाबांनी केली महिलाच्या शिक्षण प्रसार व्हावा यासाठी सरकारने वस्तीगृह काढण्याची मागणीही त्यांनी केली तसेच फ्रिशीप व स्कॅलरशिप ही प्रांतिक सरकारांनी उपलब्ध करून देण्याची



मागणी केली आखिल भारतीय दलित महिला परिषदेत त्यांनी सक्तीच्या प्राथमिक शिक्षणाची मागणी केली.

#### ४) पिपल्स एज्युकेशन सोसायटी व मिलिंद महाविद्यालय व स्त्री शिक्षण :-

बाबासाहेब स्त्रीयाच्या प्राथमिक शिक्षणाबरोबर त्याच्या उच्च शिक्षणाचेही चाहते होते यासाठी त्यांनी १९५० मध्ये मिलिंद महाविद्यालयाची स्थापना केली. या महाविद्यालयात सर्व जाती जमातीच्या मुली मुलांना येता यावे. म्हणून त्यांनी स्टेशन वॅगनची सोय केली होती तसेच मुलीच्या राहण्याची सोय सुध्दा केली होती. व्यवहार व उपयोगी शिक्षण स्त्रीयाना दिले जावे असे त्याचे मत होते म्हणून ते म्हणतात त्या समाजाला झेपेल व पुढे त्यांना त्याचा उपयोग होईल असे शिक्षण दिले पाहिजे. शिक्षणाबरोबर दारिद्र्य नष्ट करण्यावरही बाबासाहेबानी भर दिला आहे. शिक्षण हे अन्याय अत्याचार जुलमापासून मुक्त करते ते समाज परिवर्तनाचे साधन आहे म्हणून प्रत्येक मुलीस शिक्षण दयावे यासाठी त्यांनी पीपल्स एज्युकेशन सोसायटीची स्थापना हि केली. डिप्रेस्ड क्लास मिशनच्या परिषदेत, मुलींना सक्तीचे व मोफत शिक्षण मिळावे असा ठराव ही आंबेडकरांच्या अध्यक्षतेखाली पास

करण्यात आला. याच्या या शैक्षणिक कार्यात २८ शिक्षणसंख्या आज स्त्रीपुरुष शिक्षणचे कार्य करतांना दिसून येतात यामध्ये सिध्दार्थ सिध्दार्थ महाविद्यालय समावेश ही प्रामुख्याने केला जातो.

#### ५) भारतीय राज्य घटनेतील स्त्री अधिकार व डॉ. बाबासाहेब आंबेडकर :-

स्त्रीयांना हिन व पशुतुल्य वागणुक देणाऱ्या मनुस्मृतीचे बाबासाहेबांनी दहन केले समाजात स्त्रीला मानाचे स्थान मिळावे तिचा सामाजिक राजकीय, आर्थिक, शैक्षणिक, दृष्टीकोणातून विकास व्हावा अशी व्यवस्था केली त्यांनी भारतीय राज्यघटनेत आपल्या कर्तृत्वाने समाविष्ट करून येतील काम नुसार स्त्री पुरुष सर्वजण कायदयापुढे समान आहेत कलम १५ नुसार धर्म, वंश, जात, लिंग, यावरून कोणत्याही व्यक्ती व्यक्तीत भेदभाव करता येत नाही. कलम १६ नुसार सार्वजनिक सेवायाजनेत

सर्वनागरिकांना समानसंधी कलम ३९ नुसार स्त्री पुरुष समान काम समान वेतन तसेच प्राथमिक शिक्षण मोफत सक्तीचे अशी तरतुद केली आहे त्याच बरोबर हिंदु विवाह कायदा १९५३ नुसार हिंदु वारसा कायदा १९५६ पोटगी कायदा १९५६ हिंदू दत्तक कायदा १९५६ यातून स्त्रीयाना मिळालेले हक्क यातून बाबासाहेब च्या नेतृत्वाची व स्त्रीप्रती असणाऱ्या आत्मीयतेची चुणूक दिसून येते यासर्व गोष्टी सर्व महिला वर्गाला समोर ठेवून त्यांनी केलेल्या आहेत. तसेच मुंबई विधान मंडळामध्ये शिक्षणावर सरकारने जास्त पैसा खर्च करावा जर पैसा खर्च केला तरच दलित पिडीत मागसलेले लोक चांगले शिक्षण घेवू शकतील याच बरोबर विद्यार्थ्यांना शिष्यवृत्ती बरोबर छात्रावास उपलब्ध करून देण्याचे आव्हान सरकारला केले आहे. राज्यघटना तयार करतांना सामाजिक आर्थिक, राजकीय लोकशाही निर्माण प्रत्यक्षात झाली पाहिजे यावरही त्यांनी भर दिलेला दिसून येतो त्याच्या एकदरीत कार्यावरून सामाजिक राजकीय, आर्थिक शैक्षणिक न्यायाची संकल्पना दिसून येतो.

#### संदर्भ ग्रंथ सूची

- १) आंबेडकर वाद - डॉ. नीलकंठ शिरे, सुविधा प्रकाशन पुणे
- २) आधुनिक भारतातील राजकीय विचारवंत - देवरे, विसपूते, निकुंभ ठाकरे, प्रशांत पब्लीकेशन, पुणे
- ३) भगवान बुध्द, डॉ. बाबासाहेब आंबेडकर, - प्रा. सुशीला मुलजाधव, आणि भारतीय स्त्री कौशल्य प्रकाशन, औरंगाबाद
- ४) डॉ. आंबेडकर विचार दर्शन - संपादक प्रा. नागोराव कुभार प्रबोधन प्रकाशन, लातूर
- ५) ऐतिहासिक परिप्रेक्षातील स्त्रीया - सुनिता बोर्डे, संतोष खडसे, शुभम पब्ली., पुणे
- ६) राजकीय विचारवंत - शंगो देवगांवकर, साईनाथ प्रकाशन नागपूर
- ७) डॉ. आंबेडकर संपूर्ण वाङ्मय खंड - ३



## मुलांचा व्यक्तिमत्व विकास आणि पालकांची भूमिका

डॉ. सौ. अपर्णा देशपांडे

गृहअर्थशास्त्र विभागप्रमुख  
कि. न. आर्टस् आणि कॉमर्स कॉलेज,  
कारंजा (लाड)

बालकांच्या व्यक्तिमत्व विकासाची सुरवात ही आईच्या कुशीतून होते. जगाच्या व्यासपीठावर नवनवीन संधी उपलब्ध होवून व्यक्तिचा शारिरीक, मानसिक, बौद्धिक, भावनीक, सामाजिक विकास होत असतो. त्यातूनच त्याचा पिंड तयार होतो. व्यक्तिचा हा घडलेला पिंड म्हणजेच व्यक्तिमत्व विकास होय.

किम्बॉल यंग यांच्या मते संघटीत संकल्पना, अभिवृत्ती, गुणवैशिष्ट्ये, मुल्ये व सवयी यांचा व्यक्तिमत्वात समावेश होतो. या सर्वांच्या संयोगाने व्यक्तिची विशिष्ट भूमिका, स्थान व दर्जा निश्चित होतो. त्यावरून त्यांचे इतरांशी वर्तन व त्याची कार्यपद्धती प्रकट होते. या विवेचनावरून असे म्हणता येईल की, व्यक्तिमत्वात पुढील बाबींचे अस्तित्व स्पष्ट दिसते.

- १) शारिरीक गुणधर्म - वर्ण, उंची, शरीरयष्टी
- २) बुद्धिमत्ता
- ३) भावनांचे संतुलन
- ४) वर्तनप्रणाली
- ५) समाजप्रियता

कुटुंबातील व्यक्तिबरोबरचे वर्तन सभोवतालच्या परिस्थितीशी मिळते जुळते घेण्याची प्रवृत्ती. अर्थातच व्यक्तिमत्व विकासासाठी या सर्वांचे आंतरिक संतुलन व सहयोग साधणे अत्यावश्यक असते.

पूर्वी एकत्र कुटुंब पद्धती अस्तित्वात असल्याने मुलांचा शारिरीक, मानसिक, बौद्धिक, भावनिक सांस्कृतिक विकास आपोआपच होत असे. मुलांना कुटुंबातच बरेच काही शिकायला मिळायचे. त्यांच्या जीवनात एकाकीपणा नव्हता. त्यांच्या जिज्ञासेची पूर्तता होत असे. त्यांना खुप मोठा भावनिक दिलासा मिळत असे. त्यांचे भावनिक मानसिक समाधान होत असे. त्यांच्यासाठी वेळ देणाऱ्या व्यक्ती कुटुंबात होत्या. कुटुंबात परस्परांबद्दल विश्वास, आदर, प्रेम होते. आजच्या गतीमान काळात मुलांच्या व्यक्तिमत्वाच्या सर्व बाजू सशक्त होवू शकत नाहीत असे वाटते.

चांगल्या व्यक्तिमत्वामुळे दोन गोष्टी घडतात.

- १) चांगल्या व्यक्तिमत्वामुळे चांगल्या व्यक्तिगत संबंधाची निर्मिती होते.

- २) चांगल्या व्यक्तिमत्वामुळे यशप्राप्ती सोपी होते.

चांगल्या व्यक्तिमत्व विकासासाठी खालील गुण असणे आवश्यक आहे.

- Self-Confidence
- Apprication (दाद देणे)
- Speech वक्तृत्व दुसऱ्याच्या भावना न दुखवणे
- नम्रता, सौजन्यपूर्ण वागणूक
- Possitive Attitude
- देहबोली
- वेषभूषा
- तुलना
- शरीरयष्टी - चांगला आहार विहार, व्यायाम
- स्वतःची ओळख Know your self

चांगल्या व्यक्तिमत्वामुळे चरित्र संवर्धन होते. म्हणून व्यक्तिमत्वाबाबत Good Personality is achievement असे म्हटले जाते माणूस व्यक्त होण्याची पद्धती म्हणजे व्यक्तिमत्व Personality is not a statistic concept it is - Dynamic, continually changing.

व्यक्तिमत्व हे - Physical Environment  
- Heredity  
- Culture  
- Particular experiences यावर अवलंबून असते.

आजचा बालक उद्याच्या या महासत्तेचा सुजाण नागरिक आहे. देशाचा खरा आधारस्तंभ आहे. त्याची निरोगी जडणघडण त्यांना मिळणारे सुसंस्कार व नितीमुल्यांचे शिक्षण यावरच त्या बालकाचे भवितव्य अवलंबून असते. बालकांना या देशाचा एक जबाबदार नागरिक बनवून त्यांना आदर्शत्वाचा पाठ देणे हे आईवडिलांचे कर्तव्य आहे, असायला पाहिजे. त्यासाठी पालकांनी खालील बाबींकडे जाणीवपूर्वक लक्ष देवून मुलांमध्ये त्या कशा निर्माण होतील याचे प्रयत्न करायला हवेत.

- मुलांमधील बलस्थानांचा शोध घेवून त्यांना प्रेरणा देणे.
- मुलांना स्वतःला जाणून घेण्यासाठी प्रवृत्त करणे.
- मुलांमधील आत्मविश्वास जागवणे.
- मुलांचे मित्र बनणे म्हणजे मुल खुलतील, फुलतील ही काळाची गरज आहे.
- संयम व स्वनिर्णय शिकवणे.
- अचानक आलेल्या संकटांना सामोरे जाण्याची सतर्कता, सूचना देणे.
- मुलांना वेगवेगळ्या वेळेत सहवास देणे गरजेचे आहे.
- मुलांमधील पात्रतेला जागृत करणे व मुलांशी चर्चा करणे.
- मुलांमध्ये सकारात्मक विचारसरणी निर्माण करणे.
- मुलांसाठी चार कौतुकाच्या शब्दांचा वापर करणे.
- हजारो वर्षांपूर्वी एका चीनी कलावंताने म्हटले होते I hear, I Forget, I see, I believe, I do, I understand ह्या वाक्याचा अनुभव मुलांना घेऊ द्यावा. म्हणजे त्यांच्या व्यक्तिमत्त्वाला निश्चितच हातभार लागेल. एका रूबाबदार व्यक्तिमत्त्वाचे धनी होतील.
- तीन (३) H निर्माण करण्याचा प्रयत्न करावा.  
H - Head  
- Heart  
- Hand

मुलांसाठी पालकांना हाताचा वापर उगारण्यासाठी न करता उभारण्यासाठी करावा. मुलांना मुठीत ठेवण्याऐवजी मिठीत ठेवावे.

पालकांनी पालकत्वाची जबाबदारी पेलतांना खालील बाबी न केल्यास उत्तम !

- मुलांना सतत कडक शिस्तीत ठेवणे
- अभ्यासाची सक्त ताकीद देणे
- सतत रागावणे
- मुलांवर सतत चिडणे

- आवडो न आवडो सतत मुलांना काम सांगणे. यामुळे मुले सांगकामी होतात. त्यांची स्वतंत्र प्रज्ञा बाधते. बुद्धिबंदी होते. स्मरणशक्ती कमी होते. भिती, असुरक्षितता, घाई, घबराहट यामुळे विस्मरण होते.

वरील बाबी न घडल्यास मुलांचे व्यक्तिमत्त्व सशक्त होईल यात शंकाच नाही.

चांगल्या व्यक्तिमत्त्वात चांगले चारित्र्य अंतर्भूत असते. प्रज्ञा, शील व विचार यांचा चारित्र्य समावेश होतो. म्हणून मुलांवर चांगले संस्कार होणे गरजेचे आहे. संस्कार म्हणजे मनाची मशागत सद्विचार व सदाचार माणसाच्या हातून घडले पाहिजे व मुलांमध्ये रुजवणे ही पालकांची जबाबदारी आहे. खरे बोलणे, चोरी न करणे, व्यसनांच्या आधीन न जाणे, मोठ्यांचा आदर करणे, स्वतःशी प्रामाणिक राहाणे, महामानवाच्या विचारांचे मनन व चिंतन करणे तसेच दुसऱ्यांची फसवणूक न करता मदत करणे, धार्मिक कार्यात सहभागी होणे, देशाबद्दल प्रेम असणे, वाईट प्रवृत्तीची चीड येणे, पर्यावरण चांगले राहिल असा प्रयत्न करणे या बाबी मुलांमध्ये निर्माण होतील असा प्रयत्न पालकांनी केला पाहिजे.

कारण कोणत्याही शब्दाचा विकास त्या राष्ट्रातील शील, चारित्र्य व कर्तृत्ववान युवा पिढीच्या संस्कारक्षम निर्मितीवरच अवलंबून असतो. भविष्यात उद्भवणाऱ्या समस्या, अडचणी आणि आव्हाने समर्थपणे पेलण्यासाठी सक्षम युवा नेतृत्वाची आवश्यकता पूर्ण करण्याची जबाबदारी पालकांची आहे.

#### संदर्भ ग्रंथ :

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## भक्तिकालीन संतो का काव्य और उसकी प्रासंगिकता

प्रा.गायके एम.एम.

(एम.ए.,बी.एड., एमफील)

हिन्दी विभाग प्रमुख

राजर्षी शाहू महाविद्यालय, परभणी

प्राचिनकाल की तरह मध्यकालीन समाज कृषि पर आधारित था। यह वर्ग भाववादी होने के कारण कल्पनातीत शक्ति को ईश्वर मानता था। काल्पनिक मूल्य भी इसी आधार पर निर्मित होने लगते हैं। मनुस्मृति वर्ण व्यवस्था का मूलस्रोत है। कर्म से जुड़े हुए जन सामान्य को भाग्यवादी बनने का उपदेश देती है। इस प्रकार शासक अपना शासन बिना किसी गतिरोध से करते थे। मुस्लीम शासक के आक्रमण से अन्य धर्म संकट में आने लगे थे अपने-अपने धर्म संकट को समाप्त करने के लिए धर्मगुरुओं ने समाज में धर्म की पुर्नस्थापना करने के लिए अपने मूल धर्म में परिवर्तन ला कर धर्म की एक नयी परिभाषा देने का प्रयास विभिन्न संतो ने किया। धर्म में स्थित बाहवाडम्बरों को निकाल कर मनुष्य को सही धर्म दिखाकर ईश्वर अलग-अलग स्वरूपों में बताने की कोशिश कि है। इसी कारण भक्ति काल में परिवर्तन की इस प्रवाह में अलग-अलग सम्प्रदाय/पंथ का निर्माण हो गया। जैसे - नाथ सम्प्रदाय, सुफी पंथ, सिध्द सम्प्रदाय आदि।

इस परिवर्तन के प्रवाह में हिंदू धर्म के साथ-साथ मुस्लीम धर्म में भी परिवर्तन लाने का प्रयास सुफी संतो ने किया है। निर्गुणवादी ईश्वर को निर्गुण निराकार मानते थे। उसके आकार हिन अस्तित्व की कल्पना करते थे। सुगुणवादी ईश्वर के आकारस्थित अस्तित्व को स्वीकारते थे। मुर्ती पुजा करने के पक्ष थे।

हिंदू धर्म में रामानुज को प्रवर्तक मानते हैं। परिवर्तन का आन्दोलन यह प्रेमभाव, मानवता, समानता आदि उदात्त विचार प्रणाली से चलते हुये किसी पर भी जबरदस्ती नहीं करता हुआ ईश्वर के पास जन सामान्य को लाता है। इस काल में धर्म और मानव इनका मेल सही अर्थों में बिटाने का प्रयास किया गया है।

भक्ति काल के पूर्व शासक का ही धर्म होता था और उनकी महत्वकांक्षायों ने समाज में एकता, मानवता, प्रेमभाव, यह मानवीय मूल्यों का न्हास होता हुआ दिखाई देता है। मानव शांतीप्रिय होने के कारण भक्तिकाल में उपरोक्त मानवीय मूल्य को बचाते हुए साहित्य तथा काव्य की निर्माती होने लगी।

कबीर में ब्रम्ह को 'अकथ कहानी' तथा 'गूंगे करी सरकरा' जैसी उक्तियों से दोहराया है। इन सन्तो ने मुक्ति के बजाय भक्ति के बजाय भक्ति को ही प्रधानता दी। सन्त कवि के निर्गुण का तात्पर्य केवल निषेधात्मक भाव नहीं है। उनका निर्गुण रास सत्त्व, राज, तम गुणों से परे है, राम के इस गुणातीत भाव को अभेदवादी दृष्टी से उन्होंने निर्गुण कहा। निर्गुण ब्रम्ह के स्वरूप के विषय में कबीर की उक्ति है -

संतो धोखा कासूं कहिए।

गुण में निरगुण-निरगुण में गुण है, बात छांडि क्युं बहिये।

अजरा अमर कयै सब कोई, अलखा न कथणां जाई।

नाति सरूप वरणा नाहिं जाके, धटि-धटि रहयो समाई।

सन्तकाव्य में विषय वासनाओं से ऊपर उठने का आग्रह मिलता है। इसलिए दैनिक जीवन की सापेक्षता ओर गृहस्थ जीवन के प्रति विशेष विश्वास प्रकट किया गया है। बढ़ते हुए शास्त्र ग्रंथों के प्रभाव से सामान्यजन को मुक्त करने के लिए ही सन्तकाव्य स्वानुभुतिमूलक ज्ञानको विशेष महत्व देता है। सन्तकाव्य में वैष्णव विचारधारा के प्रति उदारता का भाव मिलता है। कबीर को यह प्रेरणा रामानन्द से प्राप्त हुई। कबीरने वैष्णव के प्रति सम्मान भाव व्यक्त करते हुए कहा - मेरे संगी दो जणा, एक वैष्णव एक राम।

कबीर में समाज -एकता की भावना अति प्रबल है। ब्राम्हण, शुद्र, हिंदू-मुसलमान अथवा मुल्ला-पाण्डे,

जैन-बौद्ध, शाक्त-वैष्णव आदि सभी मनुष्य के रूप में समान तथा एक है। मंदिर, मस्जिद, तीर्थस्थान आदि मनुष्यता को खण्डित करते हैं। कबीर की दृष्टि में मानवीय जीवन के स्वस्था मूल्यों से पतित, मानवीय चेतना से हीन व्यक्ति ही निर्धन है, जिनके हृदय में राम नहीं वे निर्धन है। जैसे -

निरधन सरधन दोनों भाई । प्रभु की कला न मेटी जाई ।  
कहि कबीर निर्धन है सोई । जाकै हिरदै नाम न होई ।

इनका दार्शनिक मतवाद यद्यपि साकारी उपासकों के बराबर प्रभावशाली नहीं है, लेकिन इनकी काव्य संवेदना निश्चय ही सामान्य जन का प्रतिनिधित्व करती है। इसलिए सन्तकाव्य को पिछड़ी हुई निरक्षर जातियों ने अधिक अपनाया। सन्त कवियों ने पोथी ज्ञान की आलोचना की है, क्यों कि इनका उद्देशा पाखण्ड का खंडन करना है। तुलसीदासने सन्तो की प्रशंसा की है, क्योंकि सन्त सत्य का उद्घाटन करता है। कबीरदासजी के साथानानक, दादु, मलुक बावरी, रैदास आदि भी दिखाई देते हैं।

कबीर आदि सन्त -कवियों ने निराकार की उपासना के लिए ज्ञान मार्ग का आश्रय लिया लेकिन सुफी कवियों ने प्रेम का आधार बनाकर निराकार की उपासना की। सुफी कवियों के मता नुसार उनके मन में सामान्य प्रेम विशेष प्रेम का सोपान है और किसी व्यक्ति के प्रेम में पडकर ही परम प्रेम का अनुष्ठान भलीभांति किया जा सकता है। सुफीयों का यह प्रेम बैराग्य तथा त्याग पर आधारित है। इस प्रेम के लिए समर्पित भाव होने के कारण वे साधना मार्ग की कठिनायों को पार करते हैं। प्रेम पर आधारीत होने के कारण इनके काव्यों को प्रेमाख्यान काव्य भी कहा जाता है। जिसमें -मंझन की मधुमालती, मलिक मुहम्मद जायसी की पद्मावत, चित्रलेखा, उस्मानकृत चित्रावली आदि।

रामानन्द हिंदी भक्तिकाव्य की निराकारी उपासना के प्रेरणा स्रोत माने जाते हैं। उन्होंने रामकाव्य को सक्रियता प्रदान की। उनकी रचना रामरक्षा-स्रोत इसका प्रमाण है। कवि विष्णूदास की रामकथा हिंदी में रामकथा लिखने का आरंभिक प्रयास है। ईश्वरदास की

भारत मिलाप तथा अंगद पैज और सुन्दरास की हनुमानचरित आदि रचना है।

हिंदी में रामकथा को पूर्ण तथा सुनियोजित रूप तुलसी दास ने दिया है। भक्तिकालीन रामकाव्य जीवन की विविधताका काव्य है। इसमें मानव जीवन की अनेक अवस्थाओं, गतिविधियों का सुक्ष्म निरूपण हुआ है।

वैष्णव भक्ति आन्दोलन के परिणामस्वरूप हिन्दी में कृष्णकाव्य का जन्म होता है। कृष्णकाव्य ब्रजभाषा में ही दिखाई देता है। इस समय विविध सम्प्रदाय जैसे - वल्लभ सम्प्रदाय राधावल्लभ सम्प्रदाय, गौडीय सम्प्रदाय, निम्बार्क सम्प्रदाय, हरिदासी सम्प्रदाय, आदियों की निर्माती होती हुई दिखाई देती है। इतने सम्प्रदाय होने के बावजूद भी इनका काव्य एक समानता रखता है। इन्होंने कही कृष्ण तो कही राधा को ब्रह्म रूप माना है।

सम्प्रदाय मुक्त कृष्ण कवियों में मीरा का उल्लेखनीय स्थान है।

भक्तिकाव्य एकाधिक स्रोतों से प्रेरणा प्राप्त करता है। धर्म तथा अध्यात्म का जो रूप भक्ति काव्य की रचना में आया वह लोकजन की स्वीकृती के रूप में आया है। कबीर, सुर, तुलसी या जायसी मात्र आध्यात्मिक भक्ति का निरूपण करते हुए सामाजिक आचार-विचारों तथा सामाजिक आचार-विचारों तथा सामाजिक असमानता के बिखराव के साथ सामन्ती रख-रखाव की आलोचना करते हुए एक सामाजिक कार्यकर्ता की भुमिका निभाते हुए दिखाई देते हैं। तत्कालीन सामाजिक, आर्थिक और धार्मिक के साथ राजनैतिक व्यवस्था के खिलाफ जन आन्दोलन दिखाई पडता है। जो आजके संदर्भ में यथार्थ सिद्ध होता हुआ दिखाई देता है। इसी कारण भक्ति कालीन काव्य सदैव प्रेरणा स्रोत रहे हैं।

**संदर्भ :** १. भक्ति काव्य और मानवमूल्य -लेखक - वीरेन्द्र मोहन- प्रकाशन संस्थान, ४७१५/२१ दयानंद मार्ग, दरियागंज, नई दिल्ली.

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## सद्यस्थितीत राष्ट्रीय एकात्मते पुढील आव्हाने

प्रा.लांडगे पी.एस.

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भारतीय राज्यघटनेच्या प्रास्ताविकेमध्ये नमुद करण्यात आले आहे की, राष्ट्राची एकता आणि एकात्मता यांचे आश्वासन देणारी बंधुता प्रवर्धित करण्याचा संकल्पपूर्वक निर्धार करून असे नमुद करण्यात आले आहे. भारतीय राज्यघटना तयार होऊन ६० वर्ष लोटली तरी आपले हक्क आपली कर्तव्य, राष्ट्रपती अपली जबाबदारी याविषयी जनतेची असलेली उदासीनता यामुळे भारतात राष्ट्रीय एकतेला बांधा निर्माण झालेली आहे. भारतीय जनतेला संपूर्ण राज्यघटना समजण्यापेक्षा फक्त सरनामा समजून घेतला, आपली १० मुलभूत कर्तव्याची पालन केले तरी खऱ्या अर्थाने आपला भारत देश सक्षम होऊन खऱ्या अर्थाने राष्ट्रीय एकात्मा निर्माण होईल.

भारतात चौहो बाजुने पाहिले तर घटनेनुसार राज्यकारभार चालत नाही. सर्वत्र अनागोंदी कारभार दिवसें दिवस वाढत चाललेली दहशतवादी कारवाया स्वातंत्र्य, समता, बंधुता, न्याय, एकात्मता, धर्म निरपेक्षता समाजवाद इत्यादी, संकल्पने नुसार कारभार कुठेच दिसत नाही. या संकल्पना फक्त राज्यस्तरामध्येच शोधून दिसतात. वास्तवात त्यांचे कोणीच अनुकरण करतांना दिसत नाही.त्यामुळे राष्ट्रीय एकात्मतेचा अभाव हे भारतात फुट पाडण्याच्या दिशेने चाललेली वाटचाल आहे. राष्ट्रीय एकात्मता निर्माण होणे काळाची गरज आहे. नाही तर आपल्याला चौथे महायुद्ध किंवा भारताच्या विधाजनाला सामोरे जावे लागले.

राष्ट्रीय एकात्मता निर्माण होण्यासाठी डॉ.ब्रिजमोहन म्हणतात की, राष्ट्रीय एकात्मता ही अशी एक मानसिक, सामाजिक प्रक्रिया आहे की, ज्यात सर्व प्रकारची समुह आपापल्या संकुचित निष्ठा ओलांडून राष्ट्राने स्विकारलेल्या उद्दिष्टांच्या पूर्ततेत समान सहभाग घेतात.

भारतात राष्ट्रीय एकात्मता निर्माण करण्यासाठी सामाजिक संघटने, राजकीय पक्ष, राजकीय पुढारी, यांनी जनजागृती करून राष्ट्रीय एकात्मता वाढीसाठी प्रयत्न केला गेला पाहिजे. त्यासाठी सामाजिक एकात्मता भावनिक एकात्मता या दोन्ही गोष्टी घडून येणे आवश्यक असते. भारतात विविध जाती धर्माचे पंथांचे वंशाचे लोक राहत असल्यामुळे प्रत्येकाचे रूढी परंपरा वेगवेगळ्या असल्यामुळे सर्वांना एका अर्जेडाखाली आणणे आपल्या सर्वांची जबाबदारी आहे. त्याला राष्ट्रीय एकात्मता म्हणता येईल भारतात राष्ट्रीय एकात्मतेचा अभाव असल्यामुळे अनेक समस्या निर्माण झालेल्या आहे. भारताच्या शेजारील देश वेगवेगळ्या कारणाने भारताला त्रास देतात, भारतात अतेरीकी घुसवतात व विघातक कृत्य घडवून आणतात भारतात अनेक जनता राजकीय पुढारी खासदार, आमदार अशा अतेरीक्यांना संरक्षण देतात. भारतात राहून दुसऱ्या देशाचे समर्थन करणारे लोकही भारतात राहतात. त्यामुळे अशा लोकांचे मतपरिवर्तन करण्यासाठी आपल्या राष्ट्रीय एकात्मता निर्माण होणार नाही तोपर्यंत भारतात अतेरीकी आपला उद्देश साध्य करून घेत राहतील.

सर्व स्त्री-पुरुषांनी जात, धर्म, वेश, भाषा इत्यादी देशावर मात करून सर्वांच्या मनात एकमेकाबद्दल बंधुत्वाची, एकतेची, परिणामी राष्ट्रीयत्वाची भावना वास करीत राहिली पाहिजे.

जनतेने समूहनिष्ठा व राष्ट्रनिष्ठा यात नेहमीच राष्ट्रनिष्ठेच्या बाजुने कौल दिला पाहिजे. त्यासाठी विशिष्ट अशी मनोवृत्ती विशिष्ट असा दृष्टिकोन निर्माण झाला पाहिजे. सर्वांच्या इच्छा आकांक्षा यांच्यात सुसंवाद निर्माण झाला पाहिजे. राष्ट्रीयतेस पोषक अशा व्यक्तिमत्त्वाची जडणघडण झाली पाहिजे. यासाठी आपला धर्म, भाषा,

वेश, चालीरीती, इच्छा, आकांक्षा, पुर्णतया टाकून दिल्या पाहिजेत असे नव्हे तर त्याचा असा स्विकार झाला पाहिजे का, ज्यामुळे राष्ट्रीय उद्दिष्टांशी त्यांचा सुयोग्य, सुसंवाद मनोहारी संगम होईल. विविधतेतुन एकता याचा अर्था हाच होय.

### राष्ट्रीय एकात्मतेची आवश्यकता

भारता सारख्या अघंडप्राय देशाचा राजकीय, धार्मिक, सांस्कृतिक, साहित्यिक, आर्थिक इतिहास देखील विशाल व विविधतेने नटलेला आहे. तरीही त्यात एकत्वची भावना प्राचीन काळापासून प्रकर्षने दिसून येते. या एकात्मतेला खिळ बसवण्याचे काही अप्रवृत्ती काम करतात त्या नष्ट करण्याचा प्रयत्न झाला पाहिजे.

स्वातंत्र्याचा समान ध्येयांची पूर्तता झाल्यावर शिमेला पोहोचलेली राष्ट्रवादाची व राष्ट्रीय एकात्मतेची भावना ओसरू लावली. जात, धर्म, भाषा, प्रांत विविध आर्थिक राजकीय हितसंबंध अशा संकुचित भावना बेबंद झाल्या त्यांनी थोड्याच काळात अक्राळ-विक्राळ स्वरूप धारण केले. स्वतंत्र भारताचा इतिहास जसा एकीकडे वैभवशाली आहे. तसा मा. गांधीच्या हत्येपासून ते राजीव गांधीच्या हत्येपर्यंत विविधा विद्यस्ववादी शक्तींचा इतिहास भारतातील एकात्मताच धोक्यात आणणारा भयावह, लांछनास्पद तसेच कल्याणकारी राज्याची प्रगती कुंठीत करणारा आहे.

भारताला स्वातंत्र्य प्राप्त होणे ही राजकीय एकात्मता साधण्याची गोष्ट होती पण आर्थिक, सामाजिक व मानसिकदृष्ट्या एकात्मता साधण्यासाठी एकुण राष्ट्रीय एकात्मतेची भावना बलिष्ठ करण्याची नितांत आवश्यकता आहे. आपण अद्यापि दहशतवाद आणि भ्रष्टाचार, दारिद्र्यावर मात करू शकतो नाही बेरोजगारांचा प्रश्न काढतो आहे. या प्रश्नांची सोडवणूक करावयाची आहे. अद्यापि जातीभेद व जातीयता आहे. स्त्रियांना दुय्यम लेखून त्यांची पिळवणूक होत आहे. याबाबत कायदे केले तरी मानसिक दृष्ट्या विशमतेची भावना पोसली जात आहे. हि मानसिक विषमता दूर करण्यासाठी राष्ट्रीय एकात्मतेचा परिपोष होणे अत्यावश्यक आहे. भारतातील विविध भाविकांच्या भाषिकांच्या

भाषावार प्रांतरचनेमुळे प्रांतवादाच्या संकुचित राजकारणाला वाव मिळाला व त्यामुळे भारतातील शांतता, स्वास्थ्य व आर्थिक प्रगती धोक्यात आली आहे. विद्यार्थी, कामगार, शेतकरी, कर्मचरी, राजकीय पक्ष इत्यादी आपल्या मर्यादित पण रास्त हेतुंसाठी जो मार्ग योजतात त्यातुन भारताच्या प्रगतीस खीळ बसत आहे. विविध समुह आपल्या वेगवेगळ्या संकुचित मागण्यांना प्राधान्य देवून त्यांची मागणी करीत आहेत. त्यासाठी संप, मोर्चा, घेराव, बंद, दंगल वैगरे मार्गाचा अवलंब करून भारताच्या प्रगतीला खीळ घालत आहेत. शिवाय याफुटीरतेस भारताचे शेजारी शत्रुदेश व भारतीची तिसरी शक्ती म्हणून भारताचे वाढणारे महत्व नको असणारे प्रगत व दादा देश खतपाणी घालत आहेत. भारतात कार्यरत असलेली भारत विरोधी परकीय शक्ती आंतरराष्ट्रीय गुंड व तसकर यांना या कामी प्रशिक्षण बॉम्ब स्फोटासाठी साहित्य स्वयंचलीत आधुनिक हत्यारे अडचणीच्या वेळी आश्रय, पैसा, भारताबद्दलचा वाढता व्देष इत्यादी मार्गांनी पोसत आहे. त्यामुळे नागा लोकांचा प्रश्न, जम्मु काश्मिरचा प्रश्न, पाकिस्तानचा प्रश्न, आदिना चालना मिळाली.

तशात भारतात वाढत चालेल्या भ्रष्टाचारामुळे आर्थिक व सामायिक विषमता, राजकारणातील राजकीय व्यक्तींवर गुन्हेगारी जगताची वाढती पकड यामुळे मोठ्या प्रमाणात सामाजिक असुरक्षितता वाढत चाललेली आहे. अशावेळी इंग्रजांचेच राज्य बरे होते असे वाटायला लागणे म्हणजे आपल्या राष्ट्रवादाचा तो पराभवच म्हटले पाहिजे. अशा स्थितीत आपणास एकीकडे, आपली बहुविविधता मर्यादित ठेवून संकुचित विचारांना, शक्तींना बांध घालुन प्रसंगी त्यांचे निराकरण, निर्मूलन करून सर्वांगीण प्रगती करावयाची आहे. सामाजिक न्यायाची समतेची, सर्वांना समान संधीची आर्थिक सांस्कृतिक स्वातंत्र्याची पुर्तता करावयाची आहे. त्याचबरोबर आपले सार्वभौमत्व केवळ जपावयाचे नाही तर ते सुखी, समृद्ध वैभवशाली बनवायचे आहे. तेव्हा विविध तेतुन एकता टिकविण्यासाठी व प्रगतीकडे वाटचाल करण्यासाठी राष्ट्रीय एकात्मतेला पर्याय नाही. अन्यथा यादेशातील मानसिक ऐक्य

सुरक्षिततेची भावना थोडक्यात येवुन विविधता नष्ट होईल. फुटीरता वाढीस लागेल. यातुनच यादेशाचे अनेक तुकडे होऊन हा देश छिन्न भिन्न होईल. पुन्हा इतिहासाची पुनरावृत्ती होऊन यादेशाचे स्वातंत्र्य सन्मानता, वैभाव व अस्मिता नष्ट होऊन नभुतो नभविषती अशा प्रकारचे प्रत्यक्ष अप्रत्यक्ष पारतंत्र्य लाभले जाऊ शकेल.

### राष्ट्रीय एकात्मतेतील अडथळे दूर करण्याची गरज :

भारताला स्वातंत्र्य मिळण्या अगोदर भारतीय जनतेला कशी वागणुक मिळत होती, स्वातंत्र्य मिळवण्यासाठी किती बलीदान दिले गेले, भारताची आर्थिक, सामाजिक स्थिती काय होती. याची विसर जनतेला पडलेली दिसते. त्यामुळे जनतेचे मत परिवर्तन करुन राष्ट्रीय एकात्मतेतील अडथळे दूर करण्याची गरज आहे ते अडथळे पुढील प्रमाणे

१. जातिभेद : जातिभेदावर आधारित समाजरचनेमुळे सवर्ण-असवर्ण, स्पृश्य-अस्पृश्य, श्रेष्ठ कनिष्ठ य अनेक धृनास्पाद गोष्टींनी भारतीय समाज प्राचीन कालापासून विभागला गेला आहे. आज घटनात्मक पातळीवर जातिभेद आम्ही मानत नसलो तरी मानसीक पातळीवर जातीयतेने आम्ही पछाडले गेले आहेत. जातीयतेच्या निष्कर्षावर आम्ही निवडणुका लढवत आहोत. स्थानिक पातळीवरची प्रबळ जात जातीय भावनेवर आपले राजकी वर्चस्व कामय ठेवले आहे. हे जातीय वर्चस्व सामाजिक एकतेला मात्र धातक ठरलेले आहे. या जातीयतेमुळे ताळपोळ, मालमतत्तेचा विध्वंस, स्त्रियांवर अत्याचार, मारहान किंवा सामुदायिक हत्या वगैरे अत्याचार दलितांवर घडुन येतांना दिसत आहेत. प्रत्येक जात आपल्या जातीची दित सांभाळण्यासाठी आधिक संघटीत होत चालली आहे. त्यामुळे जातीयता नष्ट झाली पाहिजे, जातीयता जरी नष्ट झाली नाही तरी सर्वजाती धर्मातील लोकांनी राष्ट्रीयतासाठी एकत्र झाले पाहिजे.

२. भाषावाद : स्वातंत्र्य मिळाल्यानंतर घटनेच्या कलम ३४३ अन्वये १५ वर्ष १९६५ पर्यंत इंग्रजी भाषा कार्यालयीन कामकाजाची भाषा ठेवावी असे ठरले. त्यानंतर हिंदीने इंग्रजीची जागा घ्यावी अशी अपेक्षा होती.

पण इंग्रजीचा त्याग करावयास व हिंदीचा राज्यभाषा म्हणून स्विकार करावयास विरोध होऊन आजतागायत हा प्रश्न लोंबकळत राहिलेला आहे. उत्तरेतील राज्यातुन हिंदीचा आग्रह हिंदीचा आग्रह धरला गेला तर दक्षिणेतील राज्यांनी याला कडवा विरोध केला यातुन फार मोठ्या प्रमाणात भाषिक दंगे झाली आहेत व आजही होत आहेत. मोठी वित्तहानी झालीच पण सांस्कृतिक, शैक्षणिक प्रगतीची पीछेहाट झाली. भाषावादाच्या अतिरेकातुन केवळ आपली भाषा श्रेष्ठ या आग्रहातुन डावलले जाते.

३. प्रादेशिकवाद : प्रशासकीय कारभारात सुव्यवस्था यावी व सर्वसाधारण लोकांना देखील राज्यकारभारात सहभा घेता यावा यासाठी १९५६ साली राज्य पुनर्रचना आयोगाच्या शिफारशीनुसर भाषिक राज्यांची निर्मिती करण्यात आली. परंतु यामुळे राज्याराज्यांतुन दुराव्याची व स्वतःच्या भाषेच्या फाजील अभिमानाची निर्मिती झाली. दोन शेजारी राज्यांतील सीमानिश्चिती, नद्यांचे पाणी वाटप, वीज वाटप, सार्वजनिक क्षेत्रातील उद्योगधंद्यांची स्थापना यावरून सततवाद निर्माण होत आहेत. प्रसंगी उग्र दंगली निर्माण होतात. उदा. महाराष्ट्र व कर्नाटकातील सीमाप्रश्न या प्रादेशिक वादातुन राष्ट्रहित बाजुला पडते. त्यामुळे परराज्यातुन आलेल्या आपल्याच भारतीय बांधवांकडे ते उपरा अगर परके पणाच्या भावनेतुन पाहतात. त्यांना आपल्या राज्यात नोकऱ्या मिळू नयेत अशी त्यांची रास्त भावना बनते.

हि संकुचित भावना केवळ प्रदेश किंवा प्रांतापुरतीच मर्यादित न राहता पुन्हा खाली झिरपत येते. त्या प्रदेशातील उपविभाग इतर उपविभागापेक्षा आपला वेगळेपणा जपतात. त्यांनाही आपले वेगळे राज्य असावे असे वाटते. त्यामुळे महाराष्ट्रात स्वतंत्र्य विदर्भाची मागणी होते आंध्रात स्वतंत्र तेलंगणाची मागणी होते.

४. दारिद्र्य : भारताला स्वातंत्र्य मिळाल्यानंतर आर्थिक प्रगतीचा लाभ सर्वच भारतीयांना सारख्या प्रमाणात मिळाला नाही. उदा. आंध्रप्रदेश, उ.प्रदेश, बिहार, झारखंड, छत्तीसगढ, उत्तरांचल, पं.बंगाल यासारख्या राज्यांचा आर्थिक विकास रेंगाळत आहे. त्यामुळे अप्रगत



राज्ये व प्रगत राज्ये यातुन संघर्षाला पोषक अशी पूर्वग्रह दूषित विचर सरणी रूढ होते. आज दहापैकी चार लोक दारिद्र्य रेषेखाली आहेत. यांना पोटभर अन्न अंगभार झाकायला कपडा किंवा सुरक्षित निवारा नाही. विशेषता ग्रामीण भूमिहीन शेतमजुर, आदिवासी, झोपडपट्टीतील लोक, बेकार यांचे आर्थिक प्रश्न स्फोटक आहेत. गरीब-श्रीमंत भांडवलदार, मजुर-भूमिहीन, शेतमजुर-सदन शेतकरी हा वर्गीय तणाव यातुनच निर्माण झाला आहे. काळाबाजारवाले, करबुडविणारे, भ्रष्टाचारी अधिकारी आर्थिक हिताचे केंद्रीकरण यामुळे आर्थिक विषमतेचा प्रश्न दिवसें दिवस अतिशय बिकट बनत चालला आहे. आर्थिक विषमतेरेवालीभरडला जात आहे. हा वर्ग या देशात संप, उपोषण, मुंबई बंद, भारत बंद, अशा आदेशाच पालन करतो व राष्ट्रीय एकात्मतेला बाधा आणतो.

५. सदोष शिक्षणव्यवस्था व अज्ञान : सध्याच्या शिक्षण व्यवस्थेत अनेक दोष असून त्यातून ज्या समस्या निर्माण होत आहेत. त्यामुळे राष्ट्रीय विघटनाला जबाबदार घटकांची वाढ होत आहे. उदा. सुशिक्षितांची बेकारी, अव्यवहारे शिक्षणाचा समाजातील निरूपयोग, राष्ट्रीय उद्दिष्टांचा अभाव व संकुचित वृत्तीची वाढ वगैरे तसेच संस्कारक्षम विद्यार्थ्यांच्या मनावर शाळेत जातीयता पाळणे धर्माणता होणे प्रदेशाभिमान बाळगणे यातील धोके प्रभावितपणे बिंबवले गेले नाहीत. संकुचित वृत्तीचा त्याग करून राष्ट्रीय जाणीव राष्ट्रीय चारित्र्य निर्माण व्हावे असे शिक्षण व्यक्तेकडून प्रयत्न झालेले नाहीत. त्यामुळे राष्ट्रीय एकात्मतापुढे बांधा निर्माण होत आहे.

६. स्वार्थाने बरोबरटले रजकारण : सध्या सत्ता प्राप्तकरणे आणि सत्ता टिकवणे एवढेच स्वार्थी धोरण राजकीय पक्षांनी अवलंबण्याचे राष्ट्रीय एकात्मतेत अडथळे ठरत आहे. राजकारणात यासाठी समाजकंठकांना हाताशी धरले जाते. भारतातील पराकोटीचे अज्ञान व दारिद्र्य या गोष्टी राजकीय गैरवर्तनास पोषक ठरतात यातुनच जातिभेदा बरोबर धर्माधता, भाषावाद, प्रदेशाभिमान या गोष्टींनी संघरित पणे खतपाणी घातले जाते. निवडणुका जिंकण्यासाठी त्यांचे भांडवल केले जाते. यासर्व गोष्ट राष्ट्रीय एकात्मतेसाठी अडथळे ठरत आहेत. याची जाणीव

राजकीय पक्षांना नेत्यांना असल्यावर सुध्द त्याकडे दुर्लक्ष केले जाते म्हणजे कळते पण वळत नाही असे म्हणावे लागेल.

७. भ्रष्टाचार : भ्रष्टाचारामुळे देश फोखरला जात आहे. राष्ट्र विकासात, राष्ट्रीय एकात्मतस बांधक ठरत आहे. तरी सुध्दा आज भ्रष्टाचार एक शिष्टाचार ठरत आहे. सार्वजनिक जीवनात देखील जोतो. आपली पोही पिकवून घेण्याचा प्रयत्नात असतो मग तो सुशिक्षित आसो व असुशिक्षित असो. शहरी असो व ग्रामीण असो यातुनच काळाबाजार, भ्रष्टाचार, लाचलुचपत यांना खतपाणी मिळत जाते. शासन यंत्रणा, पोलीस यंत्रणा पोखरली जात आहे. त्यामुळे ज्या उदात्त ध्येयाने पंचवार्षिक व अन्य विकास कार्यक्रम आखले जातात. त्यांची फळे गरजूंच्या पदरात पडत नाहीत. स्वातंत्र्य प्राप्ती होवुन साठ वर्ष झाली असली तरी विशाल दृष्टीकोन व राष्ट्रीय वृत्तीची विकास अजुनही झाला नाही.

८. वाढती समाजिक असुरक्षितता : सध्या भारतात वेगवेगळ्या चैनलवर लहान मुलांचे रियालीटी शो घेवुन एक चुकीचे संस्कार बिंबले जात आहेत. या शाळेमध्ये अपय आलेतर काही मुलांनी आत्महत्या केलेले निदर्शनास आले आहे. सध्या अशा रियालीटी शोवर बंदी घालण्याबाबत सर्वोच्च न्यायालयाने राज्य सरकारांना बंदी घालण्याबाबत योग्य तो निर्णय घेण्यासाठी आदेश दिलेले आहेत. सर्वत्र प्रक्षोभक साहित्याचे रान माजले आहे. कनखर व विश्वासनीय अशा प्रशासकिय व पोलीस यंत्रनेचा अभाव लोकांना प्रकर्षाने जाणवतोय. त्यामुळे आर्थिक असुरक्षिततेच्या बरोबरच सामाजिक असुरक्षिततेची बळवत चाललेली भावनादेखील राष्ट्रीय एकात्मतेच्या वाटचालीत अडथळा बनली आहे.

### राष्ट्रीय एकात्मता वृद्धीसाठी उपाय :

राष्ट्रीय एकात्मत वाढीसाठी ठोस कार्यक्रम आयोजित केले नाही तर आपल्याला भारताच्या विभाजनाला सामोरे जावे लागेल. वरील सवृ अडथळ्यांचा विचार होऊन राष्ट्रीय एकात्मतेसाठी प्रयत्न केले गेले पाहिजेत त्यासाठी उपाय पुढील प्रमाणे :

१. भारतातील जात, धर्म, प्रदेश, भाषा, यावर आधारलेल्या विविध समुहात योग्य तो समन्वय साधण्यासाठी घटनेला अनुसरून शैक्षणिक सांस्कृतिक पातळीवरून विविध सर्वांगीण व सर्वकष प्रयत्न केले गेले पाहिजेत.

२. हजारो वर्षे जे पददलित होते त्यांना सामाजिक न्यायाच्या तत्वावर खास संरक्षण देवून त्यांना राष्ट्रीय प्रवाहात सामील करून घेण्यासाठी अनेक उपाययोजना केल्या आहेत. अस असतांना दलितांवर बऱ्याच प्रमाणात अन्याय होतो आहे. त्याचे कठोर पणे निराकरण वरून या घटकाला राष्ट्रीय प्रवाहात आणून राष्ट्रीय एकात्मता वाढीसाठी उपयोगी ठरेल.

३. भारत हा बहुधर्मीय लोकांचा देश आहे. यातील हिंदू बहुसंख्य असले तरी मुस्लीम, शीख, बौध्द, जैन, ख्रिश्चन वगैरे भिन्न धर्मीयता समंजस रहावे, भारताची राष्ट्रीय एकात्मता टिकून रहावी यासाठी भारताची घटना धर्मनिरपेक्ष आहे. सर्वधर्मांना समाण वागणूक मिळतेण या अनुषंगानेच भारताचा राज्यकारभार कायदे, न्यायव्यवस्था, प्रशासन व्यवस्था लोकांचे सार्वजनिक जीवन चालावे. असे राज्यघटनेने नमुद आहे. तरी भारतीय राजकारण जातीवर लढले जाते म्हणजे धर्मनिरपेक्ष तत्व पुरेपुर आमलात आणलेले दिसत नाही. त्यामुळे धर्मनिरपेक्षतेच्या तत्वानुसार देशाचा राज्यकारभार चालला पाहिजे.

४. राष्ट्रीय एकात्मतेच्या वाढीसाठी हिंदी ही राष्ट्रभाषा म्हणून तिचा विकास करण्यावर भर देण्यात आला पाहिजे.

५. भारताच्या बहुविविधतेत असलेल्या आंतरीक एकतेची ओळख प्रामुख्याने या नविन पिढीला देवून त्यांच्यात राष्ट्रीय जाणीव व जबाबदारीची भावना निर्माण केली पाहिजे.

६. राष्ट्रीय एकात्मतेसाठी राजकीय पुढी राजकीय पक्ष व एकुणच राजकारणाचे शुध्दीकरण झाले पाहिजे कारण सध्याचे राजकारण हे तत्वहिन व बेजबाबदार झालेले आहे. राजकीय पक्षांनी सत्ता मिळवणे व सत्ता पिकवणे एवढेच स्वार्थीयधोरण अवलंबल्यामुळे राष्ट्रीय एकात्मतेला बाधान निर्माण होते. त्यामुळे राजकारणाचे शुध्दीकरणाचे शुध्दीकरण झाले आहे.

७. भारतीय नागरीक हक्क उपभोगण्यात जेवढे जागरूक असतात तेवढ्याप्रमाणात नागरीकांनी कर्तव्याचे हि पालन केले पाहिजे. जेने करून राष्ट्रीय एकात्मता वाढीस लागेल.

#### संदर्भ :

१. आजची आपली लोकशाळी –लेखक : डॉ. पद्याकर रामचंद्र दुभाषी

२. राज्यशास्त्र कोष – डॉ. बिहार जोशी

३. भारतीय शासन आणि राजकारण – डॉ. सु. ग. जोशी

४. भारतीय राजकीय व्यवस्था – प्रा. कृ. दि. बोराळकर

५. भारतीय राज्य घटना – डॉ. शांताराम भोगले



## महाराष्ट्रातील औद्योगिक विकासाचे मूल्यमापन

डॉ. रामेश्वर मा. भिसे

श्री शिवाजी महाविद्यालय, अकोला

### प्रस्तावना

देशात औद्योगिकदृष्ट्या आघाडीवर असणारे राज्य म्हणून महाराष्ट्राची गणना होते. भारताच्या औद्योगिक क्षेत्रातील स्थूल मूल्यवृद्धीमध्ये महाराष्ट्राचा वाटा जवळजवळ एक चतुर्थांश आहे. वार्षिक उद्योग पाहणीच्या १९९९-२००० या वर्षीच्या निष्कर्षानुसार मूल्यवाढीचा विचार करता देशाच्या औद्योगिक नकाशामध्ये राज्याची प्रथम क्रमवारी आहे. महाराष्ट्राच्या अर्थव्यवस्थेत औद्योगिक क्षेत्राचा महत्त्वाचा वाटा आहे. राज्याची भौगोलिक स्थिती, मूल्यभूत सोयींची उपलब्धता, वित्तीय बाबी, शासनाचे प्रोत्साहन इत्यादींमुळे राज्याचा औद्योगिक विकास वेगाने झाला आहे.

### औद्योगिक विकासाची संरचना

कालमानाच्या ओघात आज जगात सर्वत्र औद्योगिकरणाच्या महत्त्वाबाबत एकमत झालेले दिसते. औद्योगिकीरणाशिवाय आर्थिक विकासाचा वेग वाढवता येत नाही. महाराष्ट्र १९-२००० या वर्षाकरीता वस्तुनिर्माण क्षेत्राकरीता एकुण निखळ मूल्यवृद्धीदरामध्ये एकुण ९ उद्योगांचा हिस्सा ८० टक्के तर देशाच्या ७४ टक्के होता. यावर महाराष्ट्राची औद्योगिक संरचना स्पष्ट होते. औद्योगिक विकासाची संरचना कशी असावी, याबाबत तज्ञांनी वेगवेगळी मते मांडली आहेत.

**अ. पहिला टप्पा :** यामध्ये प्रामुख्याने प्राथमिक वस्तूंचा प्रक्रिया करणाऱ्या उद्योगांचा समावेश होतो. उदा. धान्य भरडणे, तेल गाळणे इत्यादी.

**ब. दुसरा टप्पा :** यामध्ये कच्च्या मालाचे अंतिम वस्तूंचा रूपांतर करणाऱ्या उद्योगांचा समावेश होतो. उदा. कपडे, फर्निचर, कागद, ब्रेड, चपला इत्यादी वस्तूंचा यात समावेश करता येईल.

**क. तिसरा टप्पा :** भांडवली सामग्री तयार करणाऱ्या उद्योगांचा समावेश या तिसऱ्या टप्प्यात केला जातो. यंत्रे आणि भांडवली सामग्रीचा थेट उपयोग घेतला जात नसला तरी इतर प्रकारच्या उद्योगांच्या

वाढीसाठी हे उद्योगधंदे महत्त्वाचे ठरतात. डब्ल्यू. बी. हॉफमन यांनी आपल्या पुस्तकात औद्योगिक विकासाचे चार टप्पे सांगितले आहेत. तसेच त्यांनी उद्योगाचे दोन प्रकारात वर्गीकरण केलेले आहे.

अ) उपभोग्य वस्तू व ब) भांडवली वस्तू.

पहिल्या टप्प्यात उपभोग्य वस्तूंचे उत्पादन हे भांडवली वस्तूंच्या उत्पादनाच्या पाचपटीपेक्षा असते.

प्रत्येक देश आपल्या आर्थिक परिस्थितीला अनुकूल ठरेल, अशा प्रकारच्या औद्योगिक संरचनेचा स्वीकार करतो. विकसनशील देशांमध्ये श्रमपुरवठा भरपूर असतो. परंतु त्यामानाने भांडवलाचा अभाव असतो. औद्योगिक संरचना ठरवताना अशा प्रकारच्या वैशिष्ट्यपूर्ण बाबींकडे लक्ष द्यावे लागते.

महाराष्ट्रातील औद्योगिक विकासाचे प्रश्न व त्या अनुषंगाने बनवलेले नवीन धोरण देशाच्या कृषी व औद्योगिक विकासासाठी वाहतूक व आधारभूत संरचना पुरेशी व कार्यक्षम असावी लागते. संरचनेला अनन्यसाधारण महत्त्व आले आहे. महाराष्ट्रातील अर्थव्यवस्थेत औद्योगिक विकासाला अपेक्षेप्रमाणे गती मिळालेली नाही. त्यामगची कारणे व त्यांचे प्रश्न पुढीलप्रमाणे आहे.

### औद्योगिकीकरणातील समस्या

१) भांडवलाची कमतरता, २) कच्चा मालाचा तुटवडा, ३) जुने उत्पादन तंत्र ४) मोठ्या उद्योगांशी वाढती स्पर्धा, ५) विक्रीची समस्या, ६) कार्यक्षम व्यवस्थापनाचा अभाव, ७) आर्थिक स्थिरतेचा अभाव, ८) करांचा अधिक भार, ९) प्रशिक्षित कर्मचाऱ्यांचा अभाव, १०) आजारी उद्योगांची वाढती संख्या व ११) विजेचा अपुरा पुरवठा

वरील प्रकारच्या समस्या औद्योगिक विकासात येत असल्यामुळे विकासात अडथळा निर्माण होत आहे. त्यावर मात करण्यासाठी व या परिस्थितीतून योग्य असा मार्ग काढण्यासाठी

सरकारने (महाराष्ट्र शासनाने) आपली नवीन औद्योगिक धोरण १९९५ मध्ये जाहिर केले.

राज्य शासनाचे १९९५ चे औद्योगिक धोरण

१९९५ मध्ये राज्य शासनाचे उद्योग व व्यापार वाणिज्यविषयक नवीन धोरण जाहिर करण्यात आले. उदारीकरणाच्या नीतीशी जवळीक साधणाऱ्या या धोरणात विकास कार्यामध्ये खासगी क्षेत्राचा सहभाग महत्त्वाचा मानला आहे. या धोरणानुसार औद्योगिक विकासासाठी खालील महत्त्वाचे निर्णय घेण्यात आले आहेत.

१) राज्यात नऊ ठिकाणी उत्कृष्ट पायाभूत सोयीसुविधा असणारी औद्योगिक नागरी संकुले विकसित करणे, यामध्ये नागपूर, नाशिक, अमरावती, औरंगाबाद, नांदेड, रायगड, रत्नागिरी, कोल्हापूर व पुणे यांचा समावेश आहे.

२) औद्योगिक प्रकल्पांना ठराविक काळात पूर्ण करण्यासाठी मंजूरी देण्याचा प्रयत्न करणे.

३) सागरी उत्पादने साठवण्यासाठी शीतगृहे, वेष्टनीकरण, गोदामे इत्यादी सुविधा उपलब्ध करून देणे.

४) कृषी प्रक्रिया उद्योगांच्या संदर्भात स्वतंत्र धोरण आखण्यात येणार आहे.

५) राज्य शासनाच्या उपक्रमांचे खाजगीकरणबाबत शासनाची अनुकूल भूमिका असणे.

महाराष्ट्र औद्योगिक विकासास कारणीभूत घटक

महाराष्ट्रातील औद्योगिक विकास वेगाने होण्यास कारणीभूत असलेले अनुकूल घटक पुढील प्रमाणे सांगता येतील. या घटकांच्या अनुकूलतेमुळे महाराष्ट्रातील औद्योगिक विकास गतिमान होण्यास मदत झाली आहे.

१. कापड उद्योगाचा वारसा : महाराष्ट्रात हे प्रमुख पिकांपैकी एक पीक समजले जाते. त्यामुळे याठिकाणी कापड उद्योगाला महत्त्वाचे स्थान आहे. एकट्या मुंबई शहरता ५४ काडप गिरण्या मुंबईत आहेत. त्याच प्रमाणे महाराष्ट्रातील भौगोलिक हवामान, कापसाची व श्रमिकांची उपलब्धता, बाजारपेठेची सोय इत्यादीमुळे हा उद्योग व

त्यासोबतच यासाठी लागणाऱ्या यंत्रे, उपकरणे, रंग इत्यादी पूरक उद्योगांचीही वाढ झाली आहे.

२. वाहतूक व दळवळणाच्या सोयी : राज्यात रेल्वेमार्ग, रस्ते, जलवाहतूक व हवाई वाहतूकीचे जाळे व्यापक प्रमाणावर आहे. कच्च्या मालाची व पक्क्या मालाची स्वतः व सुरक्षितपणे रेल्वे व महत्त्वाचे साधन असून तार, टपाल, दूरध्वनी इत्यादी आधुनिक संदेश वहन यंत्रणा राज्यात उपलब्ध आहेत. या सर्व बाबी उद्योगांच्या विकासास हातभार लावतात.

३. कच्च्या मालाची उपलब्धता : औद्योगिक विकासासाठी कच्च्या मालाची आवश्यकता असते. साखर, कापड इत्यादी उद्योगांसाठी कच्चा माल उपलब्ध आहे. त्यामुळे या उद्योगांचा विकास झाला आहे.

४. इंधनाचा पुरवठा : राज्य शासनाच्या व टाटा कंपनीच्यावतीने मोठ्या प्रमाणात वीज निर्मिती होते व गरजेनुसार ती उद्योगांना पुरविण्यात येते.

५. श्रमिकांची उपलब्धता : कापड, साखर व इतर उद्योगांना लागणारे कुशल व अकुशल श्रमिक महाराष्ट्रात मोठ्या प्रमाणावर उपलब्ध आहेत. विशेषतः कापड गिरण्यासाठी अल्पदराने श्रमिक पुरवठा हा मराठवाडा कोकणातून होतो. तर अभियांत्रिकी व तंत्रज्ञान व महाविद्यालयातून कुशल श्रमिकांचा पुरवठा विपूल प्रमाणात होतो.

६. वित्तीय साहाय्य : राज्य सरकारने औद्योगिक विकासास चालना देण्यासाठी महाराष्ट्र राज्य वित्तीय महामंडळ, राज्य औद्योगिक विकास, गुंतवणूक महामंडळ, महाराष्ट्र राज्य लघुउद्योग विकास महामंडळ, प्रादेशिक विकास महामंडळाने स्थापन करून उद्योगांना वित्त पुरवठ्याची सोय उपलब्ध करून दिलेली आहे.

७. बाजारपेठेची अनुकूलता : मुंबईसारखी आंतरराष्ट्रीय दर्जाची बाजारपेठ हा औद्योगिक विकासास अप्रत्यक्षपणे मदत करणारा घटक आहे. मुंबई हे शहर देशांतर्गत तर विदेशात हवाई व रेल्वे मार्ग वाहतुकीच्या साधनांनी जोडलेले आहे. व त्यामुळे बाजारपेठांचा उपयोग औद्योगिक विकासात होतो.

८. राज्य शासनाचे प्रोत्साहन : राज्य शासनाने विविध प्रकारे प्रोत्साहन देऊन महाराष्ट्रात औद्योगिक क्षेत्रात क्रांती केलेली दिसून येते. राज्यातील विविध उद्योगांना विक्रीकर, जकात कर, विद्युत कर यामध्ये सवलत देऊन त्यांना प्रोत्साहन देण्याची योजना राज्य शासनाकडून वेळोवेळी राबविण्यात येते.

महाराष्ट्रातील मोठे व मध्यम उद्योग

अ.क्र विभाग/जिल्हा अस्तित्वात असलेली उद्योग संख्या गुंतवणुक कोटीमध्ये

१	अमरावती	७८	७८५.००
२	औरंगाबाद	३०२	३७२१.००
३	कोकण	१८९८	४७८४१.००
४	नागपूर	२३०	४३२४.००
५	नाशिक	३८९	३७८९.००
६	पुणे	५३१	१४००७.००

**महाराष्ट्रातील लघुउद्योग**

अ.क्र	विभाग/जिल्हा	संख्या
१	ब्रह्ममुंबई	१६६४६७
२	कोकण	१४५७२
३	नाशिक	१४६९०
४	पुणे	६४९२८
५	औरंगाबाद	१००७१
६	अमरावती	५२३३
७	नागपूर	१३९००

वरील दोन्ही तक्त्यांवरून आपणास कोणत्या क्षेत्रात किती उद्योग आहेत याचा अर्थबोध होतो. परंतु यामध्ये प्रकर्षाने एक बाब निदर्शनास येते, ती म्हणजे भौगोलिक व औद्योगिक असमतोल ही होय.

**महाराष्ट्रातील प्रादेशिक असमतोल**

राज्याच्या वेगवेगळ्या विभाग विकासाच्या दृष्टीने जी एक प्रकारची तफावत निर्माण झाली आहे त्यालाच विकासातील प्रादेशिक असमतोल असे म्हणतात. अशा प्रकारच्या असमतोलाचा विपरीत परिणाम हा त्या भागात राहणाऱ्या जनतेवर होत असते. त्यामुळे समतोल प्रादेशिक विकास होणे व मागासलेल्या विभागांच्या विकासाबाबत जो अनुशेष आहे तो भरून काढणे व त्यांनाही विकासात सामील करून घेणे हे अत्यंत महत्त्वाचे आहे.

प्रादेशिक असमतोलाची कारणे

१. **ऐतिहासिक** : ब्रिटीशांच्या काळापासून महाराष्ट्रातील मुंबई या भागाच बंदर म्हणून जास्त उपयोग करण्यात आला. त्यामुळे इतर भागातील उद्योगधंद्यांचे मुंबईत व जवळपासच्या परीसरात केंद्रीकरण झाले. त्यामुळे ऐतिहासिक घटक हे विकासाचा असमतोल निर्माण करण्यास कारणीभूत ठरलेत.

२. **आर्थिक घटक** : महाराष्ट्रात औद्योगिकरणाबाबत कमालीचा असमतोल निर्माण झाला असून त्यास आर्थिक घटक जबाबदार आहेत. मुंबई, पुणे, ठाणे या औद्योगिक टप्प्यातच राज्यातील कारखान्यांचे केंद्रीकरण झाले आहे. त्यामानाने मराठवाडा, विदर्भ, कोकण इत्यादी विभाग मात्र मागासलेले राहिले आहेत.

३. **भौगोलिक घटक** : औद्योगिक विकासामध्ये भौगोलिक घटकांचाही समावेश होतो. मुंबईला कापड गिरण्यांच्या उद्योगाचे केंद्रीकरण होण्याचे कारण म्हणजे तेथील दमट हवामान होय. तसेच मुंबई हे नैसर्गिक बंद असल्यामुळे राष्ट्रीय व आंतरराष्ट्रीय मालाची आयात निर्मात सहजपणे होते. त्यातुलनेत कोकण, विदर्भ व मराठवाड्याची भौगोलिक रचना कारखानदारीसाठी तेवढी उपयुक्त नाही.

४. **सामाजिक घटक** : उत्पादन साधनांवर ठराविक लोकांची मालकी, भूमिहीनांचा मोठा वर्ग, कृषी क्षेत्रावर अवलंबून असणाऱ्या श्रमिकांची जास्त संख्या इत्यादीमुळे या भागात दारिद्र्य आधिक आहे त्याच प्रमाणे शिक्षणाचे कमी प्रमाण, बेरोजगारी अशा सामाजिक घटकांचा परिणाम विदर्भ, मराठवाडा या दोन्ही विभागात दिसून येतो.

५. **राजकीय घटक** : ज्या भागात राजकीय नेतृत्व अधिक प्रबळ असते त्या भागाचा विकास वेगाने होतो. पश्चिम महाराष्ट्रातील नेते शशासनाचा बहुतांश हिस्सा मुंबई, पुणे, ठाणे, नाशिक या भागात वळवितात. त्याचा परिणाम म्हणून तो भाग अधिक विकसित व उर्वरित महाराष्ट्राचा भाग कमी विकसीत असल्याचे दिसते.

अशा प्रकारे विविध घटकांद्वारे प्रादेशिक असमतोल निर्माण होतो. महाराष्ट्राच्या औद्योगिक विकासाचे मूल्यमापन होताना या विकासाचा अनुशेष देखील अभ्यासणे आवश्यक आहे. तो पुढील प्रमाणे दिसून येतो.

### विकासाचा अनुशेष

अ.क्र	उपक्षेत्र	अनुशेष रक्कम (कोटी रु)
१	रस्ते	६००.२९
२	पाटबंधारे	१२८५.९२
३	ग्रामीण विद्युतीकरण	२४०.६५
४	सामान्य शिक्षण	९१.५५
५	तांत्रिक शिक्षण	४३.४०
६	आरोग्य सेवा	२२१.२१
७	पाणीपुरवठा	७८.२४
८	भूविकास व मृदासंधारण	१७७.७७
९	पशुसंवर्धन	७.७५

राज्याच्या वेगवेगळ्या विभागात विविध बाबींच्या संदर्भात असणारा अनुशेष भरून

काढण्यासाठी लागणाऱ्या खर्चाचा तपशील दांडेकर समितीने दिला होता. त्याचप्रमाणे सातव्या योजनेत हा अनुशेष भरून काढावा असेही सूचित करण्यात आले. हा अनुशेष करून काढल्यास महाराष्ट्राच्या औद्योगिक विकासाचा वक्र अधिक वेगाने वर जाईल.

### निष्कर्ष

प्रस्तुत शोधनिबंधात महाराष्ट्रातील औद्योगिक विकासाचा आढावा घेण्याचा प्रयत्न करण्यात आला आहे. त्यावरून असे स्पष्ट होते की, महाराष्ट्रातील औद्योगिक विकास बऱ्याच प्रमाणात झालेला दिसून येतो, परंतु अजूनही त्याच्या असमतोल दिसून येतो व तो कमी करण्याचा शासनाचा प्रयत्न असल्याचे दिसून येते.

### संदर्भ

१. डॉ. साळुंके आर. एस. : महाराष्ट्राची अर्थव्यवस्था
२. प्रा. रायखेलकर ए. आर. ; डॉ. बी. एच. दामजी : औद्योगिक अर्थशास्त्र
३. अर्थसंवाद



## डॉ.बाबासाहेब आंबेडकरांचे जलविषयक धोरण आणि संवर्धनाचे ऐतिहासिक कार्य

प्रा.भराडे डी.एल.

इतिहास विभाग,

के.के.एम.महाविद्यालय, मानवत

ता.मानवत जि.परभणी

मानवाच्या उत्पत्ती पासून ते आज पर्यंत पाण्याला मानवी जीवनात अत्यंत महत्वाचे स्थान आहे. पाण्याशिवाय जीवन ही कल्पना करणे अशक्य आहे. पाणी म्हणजेच जीवन होय. डॉ. बाबासाहेब आंबेडकरांची भारताच्या जलसंपत्तीबाबत स्वतंत्र भूमिका होती. ते म्हणतात आजपर्यंत जलसंपत्तीच्या संवर्धनाकरीता स्थापन केलेल्या विविधा समित्यांच्या सदस्यांना जलसमस्येवर मात करण्याची योग्य दृष्टीच नाही. अतिरिक्त प्रमाणातील पाणी योग्य पध्दतीने समुद्रापर्यंत पोहचले नाही. तर ते आपती बनते. ह्या अतिरिक्त पाण्याचा योग्य नियोजन करून वापर केला तर ते संपत्ती ठरते. मनुष्य हा अतिरिक्त पाण्यापेक्षा पाणी टंचाईमुळे अधिक त्रस्त असतो. जलव्यवस्थापन बाबत डॉ. बाबासाहेब आंबेडकरांची भूमिका वस्तुनिष्ठ व मानवतावादी असल्याचे दिसून येते.

महापुराच्या समस्येकडे समस्या म्हणून न पाहता योग्य नियोजन करून ते बलस्थाने म्हणून पाहण्याकडे डॉ.बाबासाहेब आंबेडकरांचा कल होता. तत्कालीन जलतंत्र, विचारवादी मंडळी पाण्याच्या बहुउद्देशीय वापरामुळे संभाव्य वाईट परिणाम, भविष्यातील धोके आदीबाबत सतत नकारात्मक सूर काढत होते. मात्र, संभाव्य दुष्परिणामांचे चांगल्या शक्तीमध्ये रूपांतर होईल. याबाबत डॉ.आंबेडकरांना पूर्ण विश्वास होता. जल ही संपत्ती आहे ती सर्व लोकांची संपत्ती असल्याने तिचे वाटप ही निश्चित झाले पाहिजे अशी डॉ.आंबेडकरांची भूमिका होती.

ब्रिटीश सरकारने पहिली जल धोरणासंबंध समिती १८७२ मध्ये स्थापन करण्यात आली दुसऱ्या महायुद्धाच्या समाप्तीनंतर आर्थिक नियोजनाचा एक भाग म्हणून १९४२ ते १९४६ अशी चार वर्षे पाणी आणि

उर्जा धोरणासंबंधी पहिल्यांदा देश पातळीवर मध्यवर्ती सरकारने पावले उचलली त्यावेळी डॉ.आंबेडकर श्रम, जल सिंचन आणि उर्जा मंत्रीपदी हाते. ५ एप्रिल १९४५ रोजी मध्यवर्ती जलमार्ग जलसिंचन आणि नौकायान आयोगाची स्थापना करण्यात आली. डॉ. आंबेडकरांच्या नेतृत्वाखालील जल धोरणाची पायाभरणी करण्याचे हे प्रयत्न निश्चितच दाखवण्याजोगे होते.

डॉ आंबेडकर श्रममंत्रीपदी असल्यामुळे नद्या खोरे प्रकल्पा संदर्भात चर्चा विचार विनिमय होत असत प्रामुख्याने ओरिसातील महापुराचा त्यात अंतर्भाव (संदर्भ) असे दामोदर नदी खोरे प्रकल्प, सोन नदी खोरे प्रकल्प, चंबल नदी खोरे प्रकल्प तसेच दक्षिणेतील काही नद्यावरील प्रकल्पाच्या पूरनियंत्रणा, जलविद्युत इत्यादी विषयाच्या अनुषंगाने त्यावर भर देण्यात आला होता. डॉ. आंबेडकरांच्या अध्यक्षतेखाली या काळात जल आणि विद्युत धोरणा समितीच्या तीन बैठका पार पडल्या स्वस्त आणि मुबलक जल व विद्युत पुरवठा यावर त्यांनी भर दिला. या पाठीमागे उपेक्षित, वंचितांचे जीवन त्याच्या डोळ्या समोर होते.

नदी खोरे प्रकल्पाची योजना डॉ. आंबेडकरांच्या कल्पनेतून साकारलेली पुढे स्वतंत्र भारताच्या संविधानातही त्यांनी या संबंधी तरतूद केली. ९ सप्टेंबर १९४९ रोजी घटना मसुद्यातील काही कलमात सुधारणा सुचविल्या तर कलम २४२ चा नव्याने समावेश केला. त्यानुसार कोणत्याही आंतरराज्य नदी किंवा खोरे यांच्या पाणीवाटप आणि नियंत्रण यांच्या वाद संदर्भात लवाद नेमण्याची कायदेशीर तरतूद करण्याचा अधिकार संसदेला देण्यात आला. या तरतुदी नुसार पुढे १९५६ मध्ये संसदेने आंतरराज्य जल विवाद कायदा आणि नदी कायदा केला. त्यात पाणी तंटयाबाबत लवादाची तरतूद

करण्यात आली. डॉ. आंबेडकरांची दूरदृष्टी आणि अथक परिक्षमाचे हे फलित होय.

डॉ.बाबासाहेब आंबेडकरांच्या श्रममंत्री पदाच्या काळात जलसिंचनाच्या बाबतीमध्ये दोन बहुउद्देशीय प्रकल्प कार्यान्वीत झाले ते पुढील प्रमाणे :

१. दामोदर खोरे प्रकल्प : दामोदर नावाची नदी पश्चिम बिहारमध्ये उगम पावते. तिचा एकुण प्रवाह ५४० कि.मी. आहे. ती नदी बिहार मधुन २४० कि.मी. चा प्रवास करून हि नदी पश्चिम बंगाल मध्ये प्रवेश करून कलकत्या जवळ हुगळी नदीस मिळते. ह्या नदीचा प्रवाह बिहारमध्ये अत्यंत वेगवान असतो. म्हणून बिहारच्या जमिनीची झिज खुप मोठ्या प्रमाणात होवून जमिनीची सुपिकता कमी होते, तर पश्चिम बंगालमधील नदीचे पात्र खुप उतळ असल्यामुळे मोठे मोठे महापूर सतत प.बंगाल समोर गंभीर समस्या निर्माण करतात. म्हणून बिहार व बंगाल मध्ये दामोदर नदीला दुःखाची नदी असे म्हटले जाते. पं. बंगाल राज्यातील जनतेवरील ह्या नैसर्गिक आपतीवर मात करण्यासाठी अमेरिकेतील टेनेसी व्हॅली अॅथॉरिटीच्या धर्तीवर दामोदर प्रकल्प खोरे हा बहुउद्देशीय प्रकल्प कार्यान्वित करण्याची योजना डॉ.बाबासाहेब आंबेडकरांनी आखली. डॉ.आंबेडकर म्हणाले की, केवळ पूर नियंत्रणासाठी नदीवर धरणे बांधले जाऊ नयेत. खोरे प्रकल्प निर्माण करीत असताना पुरनियंत्रण, जलसिंचन, विद्युत निर्मिती, नौकानयन उद्योग धंद्यासाठी पाणीपुरवठा आणि पिण्याच्या पाण्याचा साठा करणे, असे अनेक उद्देश डोळ्या समोर ठेवावेत.

धरणे निर्माण करीत असताना ज्या शेतकऱ्यांच्या जमिनी धरणाामध्ये जात असतील अशा धरणग्रस्त शेतकऱ्यांना नुकसान भरपाई देत असताना शक्यतो जमिनीच्या बदल्यामध्ये जमिनीच द्याव्यात. धरणग्रस्त शेतकऱ्यांना निवळ नुकसान भरपाई देणे, एवढीच शासनाची जबाबदारी नसून त्या धरणग्रस्त शेतकऱ्यांना पक्की घरे, नविन उदरनिर्वाहाची साधने व शासकीय सेवेमध्ये नौकऱ्या देण्याची जबाबदारी सरकारचीत असते. धरणग्रस्ताबाबत डॉ. बाबासाहेब आंबेडकर किती जागरूक होते हे लक्षात येते.

डॉ. बाबा साहेब आंबेडकरांनी दामोदर खोरे प्रकल्पाच्या निर्मितीसाठी अभ्यासपूर्ण नियोजन केले. कृति आराखाडा तयार केला, शीघ्रगतिने कार्यवाही केली म्हणून १८ फेब्रुवारी १९४८ रोजी लोकसभेने दामोदर खोरे प्राधिकरणाच्या बिलास मंजूरी दिली आणि दि. ७ जुलै १९४८ रोजी दामोदर खोरे प्राधिकरणाची निर्मिती करण्यात आली. दामोदर खोरे प्राधिकरणाच्या एका कार्यक्रमात एच.सी.हर्ट म्हणतात की, ज्या व्यक्तीने दामोदर खोरे विकासाच्या बाबतीत राजकीय अर्थाने निर्णय घेतला ती व्यक्ती म्हणजे डॉ.बाबासाहेब आंबेडकर होय.

२. हिराकुंड प्रकल्प : ओरिसातील सर्वात मोठी नदी महानदी होय. या नदीला सतत येणारे महापूर ही ओरिसा राज्याची सर्वात गंभीर समस्या होती. इ.स. १९२८ मध्ये ओरिसा पूर चौकशी समितीची स्थापना करण्यात आली. इ.स. १९३७ मध्ये भारताचे प्रसिध्द तंज अभियंत विश्वसरैय्या यांनी ओरिसा राज्याच्या पुरस्थितीचा अभ्यास केला आणि सरकारला दोन अहवाल सादर केले. इ.स.१९३८ मध्ये ओरिसा पूर मार्गदर्शक समितीनेही आपले अनेक अहवाल केंद्र सरकारकडे सादर केले होते. परंतु शासन दरबारी ओरिसाच्या पूरास्थितीकडे गांभीर्याने पाहिले जात नव्हते.

डॉ. बाबासाहेब आंबेडकर श्रममंत्री म्हणून दामोदर खोरे प्रकल्प राबवित असताना ओरिसा राज्याच्या सरकारने आणि ओरिसाचे नेते श्री एच.के.मेहताब यांनी डॉ.आंबेडकरांशी संपर्क साधला. ओरिसा राज्याच्या सरकारने दामोदर खोरे प्रकल्पाप्रमाणे एखादा प्रकल्प महानदीवर निर्माण करावा अशी विनंती डॉ.आंबेडकरांना करण्यात आली. ओरिसा सरकारच्या विनंतीचा विचार करून दि.८ नोव्हेंबर १९४५ रोजी डॉ.आंबेडकरांनी आपल्या अध्यक्षतेखाली ओरिसा राज्यात एक परिषद घेतली. या परिषदेत भाषण करीत असताना डॉ. आंबेडकरांनी सांगितले की, ओरिसामध्ये पूरनियंत्रणाचा प्रश्न अत्यंत गंभीर आहे. ओरिसातील जनतेला सतत पूरासारख्या नैसर्गिक आपतीला सामोरे जावे लागते. महापूरामुळे रोगराई, दृष्काळ आणि



वाहतुकीच्या समस्या निर्माण होत असतात. ओरिसातील महानदीच्या पुरामुळे लोकांचे जीवन अत्यंत हलाकीचे व दारिद्र्य बनले आहे. त्याच प्रमाणे राज्याचा स्थिती देखील आर्थिक विकास मागसलेला आहे. ओरिसातील महानदीचे अतिरिक्त पाणी ही ओरिसाची आपती मानले जाते. ती आपती नसून पाण्याचे योग्य नियोजन केले तर ती ओरिसाची संपत्ती होऊ शकते. म्हणून ओरिसा राज्यामध्ये महानदीवर हिराकुंड नावाचा बहुउद्देशीय प्रकल्प निर्माण होणे गरजेचे आहे.

हिराकुंड प्रकल्पामुळे ओरिसा राज्यामध्ये विद्युत निर्मिती नौकानयनाच्या सुविधा, जलसिंचन आणि पिण्याच्या पाण्याचा साठा अशा दुरगामी फायद्याच्या योजना कार्यान्वित होतील असे आंबेडकरांनी सांगितले.

केंद्र सरकारच्या जलसिंचन आयोगाचे अध्यक्ष ए.एन. खोसला यांनी महानदीचे सर्वेक्षण केले. श्री खोसला यांनी डॉ.बाबासाहेब आंबेडकराकडे आपला अहवाल सादर केला. त्यात त्यांनी सांगितले की, ओरिसातील महानदीवर हिराकुंड, टिकारपारा आणि निरज अशा तीन टिकाणी धरणाची निर्मिती करणे आवश्यक आहे. हिराकुंड प्रकल्प पूर्ण झाला तर पाच दशलक्ष घनफुट पाण्याचा साठा होईल. ८०००० एकर जमिनीला जल सिंचनाच्या सुविधा मिळतील. ५०००० किलो वॉट क्षमतेची विद्युत निर्मिती होईल आणि ह्या विजेचा उपयोग

धरणाच्या ३०० किती परिसरातील जनतेला होईल श्री खोसला यांचा हा अहवाल डॉ. आंबेडकरांनी काळजीपूर्वक अभ्यासला आणि त्वरीत मान्य केला. व्हाईसरॉय वॉव्हेल यांनीही या प्रकल्पास मंजूरी दिली. दि.१५ मार्च १९४६ रोजी गव्हर्नर श्री लेविस यांनी हिराकुंड प्रकल्पाची पायाभरणी केली. इ.स. १९४६- १९५७ ह्या कालावधीत हिराकुंड प्रकल्पाचे कार्य पूर्ण झाले.

अशा रितीने डॉ.बाबासाहेब आंबेडकर यांनी वरील प्रकल्प पूर्ण करून देशातील गरीब, वंचीत व मागासवर्गीयांना विकासाच्या प्रवाहात आणण्याचे ऐतिहासिक कार्य केले. जल ही राष्ट्राची अमुल्य संपत्ती असून, तिचे योग्य नियोजन करून देशाचा विकास साधता येतो.

#### संदर्भ सूची :

१. धनंजय कीर : डॉ.बाबासाहेब आंबेडकर पाप्युलर, प्रकाशन मुंबई, ९ वी आवृत्ती, १९९२.
२. प्रा.डॉ.अनिल सिंगारे आणि डॉ.विठ्ठल घुले, महाराष्ट्रातील आंबेडकरी चळवळीचा इतिहास अरुण प्रकाशन, लातूर
३. सुखदेव थोरात : बाबासाहेब आंबेडकर नियोजन जल व विद्युत विकास भुमिका व योगदान - सुगावा प्रकाशन पुर्व २०१०  
वर्तमान पत्र : दैनिक सम्राट



## गडचिरोली जिल्ह्यातील विधानसभा निवडणूका आणि नक्षलवादाने ग्रसित आदिवासी मतदार : एक विप्लेशणात्मक अध्ययन.

प्रा. डॉ. गणेश बी. खुणे

(सहा. प्राध्यापक)

राज्यषास्त्र विभाग प्रमुख

महात्मा ज्योतिबा फुले कला महाविद्यालय आष्टी, जि. गडचिरोली

### गोषवारा:-

नक्षलवाद ही संघटना मागील तीन चार दशकांपासून अध्ययन क्षेत्रात क्रियाशिल असून या ठिकाणच्या संपुर्ण लोकांना सदर चळवळीविषयी व तिच्या कार्याविषयी पूर्ण जाणीव आहे. या क्षेत्रातील जंगल व्याप्त व डोंगराळ प्रदेशाचा आसरा घेऊन आणि अडानी व भोळ्यभाबळ्य जनतेच्या अज्ञानाचा फायदा घेऊन या संघटनेने गडचिरोली जिल्ह्यात आपली मुळे पक्के केली. सद्यःस्थितीत ही संघटना अध्ययन क्षेत्रात अत्यंत क्रियाशिल असून तिथल्या व्यवस्थेसमोर तिने फार मोठे आव्हान निर्माण केले आहे. सदर चळवळ या क्षेत्रातील कोणत्याही प्रकारच्या निवडणूका शांततेच्या मार्गाने पार पडू देत नसून, ती अनेक घातक व गैरसंविधानिक माध्यमांचा वापर निवडणुकीदरम्यान करते. निवडणुकीत लोकशाही विरोधी तंत्राचा वापर करून देशासमोर फार मोठे आव्हान या संघटनेद्वारे उभे केले गेले आहे. विरोधी पत्रके वाटणे, धमकी देणे, इतकेच नव्हे तर वेळ आल्यास एखाद्याचा खून करणे, इथपर्यंत या संघटनेची मजल जात असून आतापर्यंत अनेक स्थानिकांना आपला प्राणही गमवावा लागला आहे. एकूणच नागरिकात भितीचे वातावरण निर्माण झाल्याने व्यवस्थेसमोर आव्हान उभे करण्यास ही संघटना यशस्वी होत असल्याचे दिसून येत आहे.

**बिज संज्ञा :-** गडचिरोली जिल्हा, नक्षलवादी चळवळ, आदिवासी जमात, विधानसभा निवडणूका, घातक साधने.

### प्रस्तावना:-

“नक्षलवाद या संकल्पनेला भारतीय सामाजिक चळवळीच्या इतिहासात एक विशेष अर्थ आहे. नक्षलवादी आंदोलन गेल्या तीस वर्षात कधी गनिमी काव्याने तर कधी आक्रमकपणे भारतीय राजकारणात आणि समाजकारणात चर्चेचे केंद्र बनले आहे.”<sup>१</sup> सद्यःस्थितीत या संघटनेने भयंकर रूप धारण केले आहे. या संघटनेला देशाची लोकशाही व्यवस्था व संवैधानिक चौकट नेस्तनाबूत करून आपले वर्चस्व स्थापन करायचे आहे. त्याकरिता बंदुकीच्या आधारावर व्यवस्थेसमोर आव्हान निर्माण केले आहे व दिवसेंदिवस भारतातील काही घटकराज्यात ती अत्यंत जोमाने फोफावू लागली आहे.

घनदाट जंगले, डोंगरकपाच्या, नाले, तलाव, विरळ लोकवस्तीचा आसरा घेऊन आपल्या कारवाया करण्यात त्यांना यश येत आहे. संपूर्ण देशात उपरोक्त घटकांनी जो भाग व्याप्त आहे, ज्या भागात विकासाचा लवलेश नाही अशा भागात निरक्षरता, गरिबी, बेरोजगारी हे मुद्दे समोर करून स्थानिक लोकांच्या मनात आपण त्यांचे दाते असून त्यांच्या मागण्यांकरिता लढत आहोत असा खोटा आशावाद निर्माण करून ते आपल्या कारवाया करतात. “एकूणच शोषित वर्गाच्या प्रश्नावर त्यांच्या सामाजिक संदर्भामध्ये नक्षलवाद चळवळीने प्रवेश केला. ही चळवळ मर्यादित न राहता इतर राज्यातही फोफावली. बिहार, आंध्रप्रदेश, महाराष्ट्र, ओरिसा, मध्यप्रदेश, उत्तरप्रदेश, पंजाब इत्यादी राज्यातही या आंदोलनाचा विस्तार झाला.”<sup>२</sup>

पश्चिम बंगालात निर्माण झालेली ही चळवळ इतके भयंकर स्वरूप धारण करील असे कोणासही वाटले नाही. मात्र तिने संपूर्ण भारतीय व्यवस्थेसमोर आव्हान निर्माण केले आहे. बंगालात निर्माण झालेली ही संघटना भारताच्या काही घटकराज्यात अत्यंत क्रियाशिल झाल्याचे दिसते. देशपातळीवर केंद्रसरकार व काही घटकराज्यांच्या सरकारांना या संघटनेचा बिमोड करण्यास पुरेसे यश प्राप्त झाले असे म्हणता येत नाही. तर उलट तिनेच शासनाला हादरवून सोडले आहे.

सदर अध्ययन क्षेत्रही जंगलव्याप्त, डोंगरकपाच्या, व विरळ लोकवस्तीचा आहे. इथली आदिवासी जमात अशिक्षित भोडी—भाबडी व अतिमागास आहे. याठिकाणी तंत्रज्ञानाचे वारे पोहचले नाहीत. सोबतच रस्ते, दिवे, कपडे, अन्न या प्राथमिक सोईचा अभावही आढळतो. विरळ लोकवस्ती व जंगलव्याप्त प्रदेशाने शासनाच्या अनेक विकास योजना तिथपर्यंत पोहचण्यास विलंब लागतो. याच संधीचा फायदा घेऊन या संघटनेने या भागात आपली मूळे पक्की केली व आम्ही आपले कैवारी आहोत असे सांगून, आदिवासी तरूणांना लष्करी प्रशिक्षण देऊन त्यांच्या न्याय्य मागण्यांसाठी लढत आहोत असे सांगून आदिवासींच्या खांद्यावर बंदुक ठेऊन आपल्या कारवाया करित असल्याचे दिसते. या संघटनेच्या भितीने अनेक लोकप्रतिनिधी आपल्या पदाचा राजीनामा देत आहेत. असे विदारक चित्र या संघटनेचे आहे. (ही संघटना व्दिअर्थाने कार्यरत आहे. एकीकडे निवडणुकीवर बहिष्कार टाकून लोकप्रतिनिधी व मतदारांना भिती दाखवित आहे. तर दुसरीकडे संघटना पुरस्कृत उमेदवार निवडणुकीत उभे करून मतदारांना भीती दाखवून त्यांना आपल्या बाजूने मतदान करवून घेण्यासाठी प्रवृत्त करित असते. एकूणच आपल्या सोईच्या व्यवस्था

निर्मितीसाठी ती नेहमी कार्यरत असल्याचे दिसून येते.)

**संशोधनक्षेत्र :-**

संशोधनक्षेत्र गडचिरोली जिल्ह्यापुरते मर्यादित असून जिल्ह्यात येणारी तीनही विधानसभा क्षेत्रे— आरमोरी, गडचिरोली व सिरोंचा यांचा समावेश अध्ययन क्षेत्रात केला गेला आहे.

**संशोधन पद्धती :-**

प्रस्तूत संशोधनामध्ये सर्वेक्षण संशोधन पद्धतीचा वापर करण्यात आला आहे.

**नमुना निवड :-**

अध्ययन क्षेत्र विस्तृत असल्याने संशोधनाशी संबंधित प्रत्येक एककाशी संपर्क करणे अशक्य होते. त्यामुळे समग्रातून नमुना म्हणून काही एककांची निवड केली गेली. याकरीता नमुना निवडीच्या सोईस्कर यादृच्छिक नमुना निवड पद्धतीचा अवलंब करण्यात आला.

प्रस्तूत संशोधनासाठी न्यादर्श म्हणून ६०० आदिवासी मतदार घेण्यात आले. त्यापैकी प्रत्येक विधानसभा क्षेत्रातून २०० मतदार निवडण्यात आले व प्रत्येक विधानसभा क्षेत्रातून २० गावांची निवड करून, प्रत्येक गावातून १० मतदार निवडून, त्यांच्याकडून मुलाखत अनुसूची भरून घेण्यात आली. हे करतांना स्त्री व पुरूष यांचे ४५:५५ हे शकडा प्रमाण समोर ठेवले आहे.

**संशोधनाचे महत्व :-**

गडचिरोली हा अतीमागास व वनांचा जिल्हा म्हणून प्रसिद्ध आहे. या जिल्ह्यात आदिवासी जमात बाहूल्य स्थितीत आहे. या जमातीची सामाजिक, राजकीय, सांस्कृतिक व शैक्षणिक, विकासात्मक स्थिती फार कमकुवत आहे. त्यामुळे नक्षलवादी चळवळ या ठिकाणी अधिक जोमाने फोफावली व ती या जमातीला आपल्या आवाक्यात घेऊन आपल्या कारवायांना पूर्ण रूप देण्यास सक्रिय होऊ लागली. त्यामुळे या संघटनेची

या क्षेत्रातील भूमिका काय आहे ? निवडणुकी दरम्यान तिचे वर्तन कसे राहत असुन, ती लोकांच्या हिताची आहे किंवा नाही ? किंबहुना या चळवळीची वैचारिक बैठक तीच आहे किंवा बदलत चालली आहे ? याचा उलगडा होणे अनिवार्य होते. सोबतच लोकशाही व्यवस्थेसंदर्भातील या संघटनेची भूमिका व सदर क्षेत्र नक्षलवाद संदर्भातील दृष्टीकोनाच्या अध्ययनाच्या दृष्टीने दुर्लक्षित होते. यामुळे संपुर्ण तथ्यांचे आकलन होणे निकडीचे आहे.

**संशोधनाची उद्दिष्ट्ये :-**

- १) संशोधन क्षेत्रातील नक्षलवादी चळवळीच्या प्रभावाचे सादरीकरण करणे.
- २) निवडणुकी दरम्यानची नक्षलवादाची भूमिका तपासणे.
- ३) निवडणुकी दरम्यान नक्षलवादी चळवळीद्वारे उपयोगात आणल्या गेलेल्या साधनांचा शोध घेणे.
- ४) नक्षलवादी चळवळीचा लोकशाही संदर्भातील भूमिकेचा शोध घेणे.

**गृहितके :-**

- १) नक्षलवादी चळवळ अध्ययन क्षेत्रात अधिक क्रियाशील आहे.
- २) नक्षलवादी चळवळीविषयी स्थानिक आदिवासींना पुर्ण कल्पना आहे.
- ३) नक्षलवादी चळवळ निवडणूकांवर बहिष्कार टाकते. निवडणुकीत घातक साधनांचा वापर करून निवडणूका शांततेच्या मार्गाने होऊ देत नाही.
- ४) नक्षलवादी चळवळीचा उद्देश कोणत्याही मार्गाने या देशाची व्यवस्था नेस्तनाबूत करण्याचा आहे.
- ५) स्थानिक लोकांचे सहकार्य या चळवळीला मिळत असल्याचे समोर येते.

**सारणी क्र. १.**

**अध्ययन क्षेत्रात सक्रिय नक्षलवादी चळवळीच्या माहिती संबंधी**

अ. क्र.	प्रतिसाद	वारंवारिता	प्रमाण
१	होय	६००	१००
२	नाही	०००	००
	<b>एकूण</b>	<b>६००</b>	<b>१००</b>

**होय असल्यास त्यांची निवडणुकीसंदर्भातील भूमिका स्पष्ट करणारी सारणी**

अ. क्र.	प्रतिसाद	वारंवारिता	प्रमाण
१	निवडणूक शांततेने होऊ देणे	०००	०००
२	निवडणुकीवर बहिष्कार टाकणे	४००	६६.६७
३	माहित नाही	२००	३३.३३
	<b>एकूण</b>	<b>६००</b>	<b>१००</b>

उपरोक्त सारणीवरून अध्ययन क्षेत्रात फोफावत चाललेल्या नक्षलवादी चळवळीची माहिती समोर येते. सदर क्षेत्रात या संघटनेविषयी सर्वच मतदारांना माहिती आहे. एकूण मतदारांपैकी ४०० (६६.६७%) मतदार या संघटनेद्वारे निवडणुकीवर बहिष्कार टाकला जातो असे स्पष्ट करतात. तर उर्वरित २०० (३३.३३%) मतदार ही संघटना निवडणुकीत कोणत्या प्रकारच्या भूमिकेचे निर्वहन करते याविषयी माहिती नसल्याचे सांगतात.

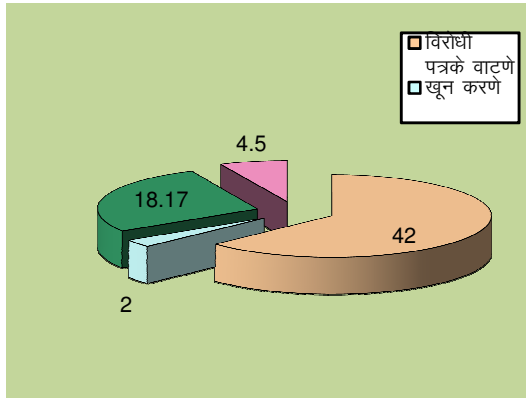
## सारणी क्र. २.

नक्षलवादी संघटनेद्वारे निवडणुकीत उपयोगात आणल्या जाणाऱ्या साधनांची वारंवारिता व प्रमाणदर्शक

अ. क्र.	प्रतिसाद	वारंवारिता	प्रमाण
१	विरोधी पत्रके वाटणे	२५२	४२
२	खून करणे	१२	२
३	गावात धमकी देणे	१०९	१८. १७
४	यापैकी वेगळे	२७	४.५
	<b>एकूण</b>	<b>४००</b>	<b>६६. ६७</b>

## आलेख क्र.१.

नक्षलवादी संघटनेद्वारे निवडणुकीत उपयोगात आणल्या जाणाऱ्या साधनांची वारंवारिता व प्रमाणदर्शक



उपरोक्त सारणी व आलेखावरून नक्षलवादी संघटनेद्वारे निवडणुकीत उपयोगात आणल्या जाणाऱ्या साधनांच्या संदर्भात २५२ (४२%) मतदार विरोधी पत्रके वाटणे, १२ (०.२%) मतदार खून करणे, १०९ (२७.२२%) मतदार गावात धमकी दिली जाते, तर २७ (६.५%) मतदार यापेक्षा वेगळे पर्यायांवर लक्ष केंद्रित करतात.

## निष्कर्ष :-

१) आदिवासी चळवळ ही अध्ययन क्षेत्रात अधिक क्रियाशील आहे. अध्ययन क्षेत्र जंगलव्याप्त, डोंगराळ असल्याने या भागाचा

आसरा घेऊन व अडाणी निरक्षर भोळ्या लोकांचा अज्ञानाचा फायदा घेऊन या संघटनेने आपली मुळे या ठिकाणी पक्के केलीत. एकूणच ही संघटना संपुर्ण जिल्ह्यात अधिक क्रियाशील आहे.

२) ही संघटना जिल्ह्यातील कोणत्याही स्तरावरील निवडणूका शांततेच्या मार्गाने पार पडू देत नाही. तर ती नेहमीच निवडणूक विरोधी वर्तन करित असते. स्थानिक भोळ्याभावळ्या लोकांना आपल्या हातासी घेऊन आपण त्यांच्या न्याय्य मागण्यांसाठी लढत आहोत यासंबंधीची भावना लोकांच्या मनात निर्माण करून या देशाची लोकतांत्रिक व्यवस्था नेस्तनाबूत करण्यासाठी भारतीय लोकशाहीची भिस्त असलेल्या निवडणूकांवर बहिष्काराचे अस्र उगारतांना दिसून येते.

३) अध्ययन क्षेत्रात कित्येक दशकांपासून ही चळवळ अत्यधिक सक्रिय असून या चळवळीविषयी जिल्ह्यातील अनुसूचित जमातीच्या प्रत्येक एककाला माहिती आहे. या चळवळीद्वारे अनेक विघातक माध्यमांचा उपयोग करून इथल्या निवडणुकीत सहभागी होणाऱ्या आदिवासी मतदाराला दुर ठेवण्याचा प्रयत्न ही संघटना करित आहे. धमकी देण्यापासून तर एखाद्याचा जीव घ्यायलाही ही संघटना मागे पुढे पाहत नसल्याचे भयावह वास्तव अध्ययन क्षेत्रातून दिसून येते. एकूणच अनेक घातक साधनांचा वापर करून स्थानिक जनतेला व्यवस्थेविरुद्ध वागण्यास प्रवृत्त करतांना दिसते. भितीपोटी स्थानिक जनता या संघटनेच्या कार्यवाहीला बळी पडत आहे. एक प्रकारे भितीच्या आधारावर मोठे आव्हान व्यवस्थेसमोर उभे केल्याचे दिसून येत आहे.

४) जिल्ह्यातील अत्याधिक सक्रिय असणाऱ्या या चळवळीने अनेक घातक साधनांचा अवलंब करून या व्यवस्थेसमोर मोठे आव्हान उभे केले आहे. भितीयुक्त वातावरण निर्मितीमुळे स्थानिक लोक या संघटनेच्या कार्यवाहीला बळी पडत आहेत.

व भारतीय राजकीय व्यवस्थेला असहकार करीत आहेत. मुख्यता जिवाच्या भितीमुळे याप्रकारचे भारतीय व्यवस्थेला असहकार्य दिसून येते. एकूणच भारतीय लोकषाही व्यवस्थेसमोर फार मोठे आव्हान निर्माण केले जात आहे.

५) ही चळवळ या भागात फोफावण्याला महत्वाचे कारण म्हणजे डोंगराळ भाग व घनदाट जंगले व वाहतुकीची कमी असणारे जाळे हे असले तरी या कारणांशिवाय सर्वात महत्वाचे कारण म्हणजे स्थानिक लोकांचे या संघटनेला मिळत चाललेले सहकार्य हे आहे. या सहकार्याचे स्वरूप नकारात्मक व सकारात्मक या दोन्ही पद्धतीचे आहे. काही ठिकाणी स्थानिक तरूण या संघटनेत असल्याने त्या कुटूंबाकडून किंवा त्या गावाकडून त्यांना

सहकार्य मिळविणे सोपे जाते. तर दुसरीकडे सहकार्याची भूमिका नसतांना केवळ भितीपोटी या संघटनेला स्थानिक लोकांना सहकार्य करावे लागते. एकूणच मार्ग कोणतेही असले तरी पण स्थानिक लोकांचे सहकार्य या संघटनेला मिळत असल्याने ही संघटना अधिक क्रियाशील व तिब्र बनत चालल्याचे दिसून येते.

**संदर्भ ग्रंथ :-**

- १) डोंगरे मा. ग., 'वेध नक्षलवादी चळवळीचा', भारतीय श्रमशोध मंडळ नातूबाग १९९८ पृ. क्र. १.
- २) डॉ. गारे गोविंद, 'नक्षलवादी आणि आदिवासी', सुगावा प्रकाशन पुणे प्र. आ. २००३ पृ. क्र. ८.



## संत तुकारामांचे नाटाचे अभंग एक आकलन

प्रा. शशिकांत विजयकृष्ण काळे

कला व वाणिज्य महाविद्यालय, जरूड,

ता. वरूड, जि. अमरावती

वारकरी संप्रदायामध्ये संत तुकारामांना मानाचे अढळ स्थान प्राप्त झालेले आहे. परमार्थ आणि प्रपंच यांची योग्य सांगड घालणारे संत तुकाराम हे आपल्या अभंगगाथेने अजरामर ठरले आहे. संसारामध्ये अनेक संकटे कोसळल्यानंतर त्याविषयी वाटणारी विरक्ती त्यांच्यात निर्माण झाली. आगीच्या भट्टीमध्ये जशी एखाद्या पदार्थाची राख होते ; त्याचप्रमाणे सांसारिक प्रेमाचे व मायेचे सर्व अंकुर जळून भस्म झाले अश्या स्थितीत ईश्वर उपासनेचे बीज मनरूपी जमिनीमध्ये रूजू लागल्याने अभंगरूपी अमाप पिक निर्माण होऊ लागले होते.

आपल्याला अज्ञानामुळे जिचे अस्तित्व जाणवते ती प्रकृती. तिचे परा आणि अपरा असे दोन प्रकार आहे. परा प्रकृती म्हणजे जीव व अपरा प्रकृती म्हणजे जगत यासंबंधी संत ज्ञानेश्वर म्हणतात,

**जैसे भूतजात सर्व । हे माझेचि कीर अवयव ।**

**परी मायायोगें जीव । दशे आले ।।**

परमात्म्यापेक्षा वेगळे असे जीवही जगत्स्वरूपाप्रमाणे मायिक आहेत. मायेमुळे जीव स्वतःला परमात्म्यापेक्षा वेगळा समजतो आणि संकल्प विकल्याच्या जाळ्यात अडकतो. जोपर्यंत संकल्प विकल्प जात नाही तो पर्यंत परक्रम रूप जीवाला प्राप्त होत नाही. परमात्म्याची खरी ओळख संत तुकारामांच्या नाटाच्या अभंगावरून होते.

संत तुकारामांचे नाटाचे अभंग हे विडुलाच्या नटनाट्याचे अभंग आहेत. विडुल हा परमपुरुष होय. सृष्टीचे सृजन, पालनपोषण, ब्रम्हाडाची रचना हे विडुलाचे नटनाटय होय. हे नाटय विडुलाने कौशल्यपूर्ण पध्दतीने रचले. या नाटयात अगणित नाट आणले. जीवाला वेगवेगळसया रंगात रंगविले. पण विडुल प्रत्येक जीवाच्या ठायी लपला. सर्व भूमिका एक विडुल परमात्माच करतो. पण जीवाला वाटते मीच हया भूमिका करतो. प्रत्येक कृतीचा कर्ता विडुल आहे. पण अहंकारी जीव मात्र मीच कर्ता आहे ; या अहंभावात मिरवत असतो. पहाटे बाग देणाऱ्या कोंबड्याला आपल्यामुळेच दिवसनिघाला असा भ्रम असतो. त्याप्रमाणेच जीवाला असा भ्रम होतो. माझ्या मुळेच हे झाले, हे होत आहे, हे करणार वगैरे वगैरे. आणि

या नाटयात तो गडून जातो. भुंगा ज्याप्रमाणे कमल पुष्पामध्ये मकरंद सेवनामध्ये तल्लीन होतो आणि संध्याकाळच्यावेळी कमल पुष्पाच्या पाकळ्या मिटल्यामुळे अडकून पडतो. या प्रमाणे जीव हा परमात्म्याच्या नाटयात रंगून जातो. मग जीवाने काय करावे ? तर विडुलाचे नाटय जाणावे. नाटयातच रंगून न जाता त्यातून आपली सुटका करून घ्यावी. आणि यासाठीचा एकमेव उपाय म्हणजे विडुलाची, त्या परमात्म्याची करूणा भाकावी, त्याला सर्वभावे शरण जावे आणि यासाठीच रचलेले तुकारामांचे अभंग म्हणजे नाटाचे अभंग होय.

**विडुल आमचे जीवन । आगम निगमांचे स्थान ।**

**विडुल सिध्दींचे साधन । विडुल ध्यान विसावा ।।**

आम्हा वैष्णवांचे जीवन, आमचे देही वसत असलेले चैतन्य आमचा विडुल होय. साधकास इच्छित सिध्दींचे साधन आणि ध्यान व विसावा आमचा विडुलच होय.

**विडुल जीवाचा जिद्दाळा । विडुल कृपेचा कोंबळा ।**

**विडुल प्रेमाचा पुतळा । लावियेला त्याळा विश्व विडुले**

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विडुल विश्वरूप नटला अन् तो अवघ्यांचा मायबाप झाला. म्हणून साऱ्या जीवांविषयी विडुलास जिद्दाळा आहे. आपल्या लेकरांवर कृपा करण्यासाठी हया मायबाप विडुलाचे हृदय सदाच मृदू आहे. आपल्या लेकरांसाठी विडुल प्रेमाचा पुतळाच आहे. त्यामुळे लेकरांनाही विडुलाचा लळा लागून आहे. अवघ्या विश्वाला आपल्या नाटयात नटविले आहे. विडुलच माझे सर्वस्व आहे असे संत तुकाराम महाराज म्हणतात.

विडुल बाप माय चुलता । विडुल भगिनी आणि भ्रता ।  
विडुलाविण चाड नाही गोता । तुका म्हणे आता नाही दुसरे ।

नाटयातच नटलेला नट (जीव) आपले मूळस्थान विसरला आणि स्वहितास दुरावला गेला. विडुला मी मूळच्या निर्गुण ठायीला हटवून बसलो. अन् सगुण रूपाला पारखा झालो. आपल्या मायबाप विडुलाची ओळख विसरलो.

नाही ऐकिले गाइले गीत । धरिली लाज सांडिले हित ।

नावडे पुराण बैसले संत । केली बहुते परनिंदा ।।

अगा विठ्ठला, मी कधी तुझे गीत गाइले नाही अन् कधी ऐकलेलही नाही. तुझ्या भजनाची सदाच लाज धरली. कथा पुराण कधी ऐकलेआवडले नाही. संत संगत आवडली नाही फक्त खळकीच केली खूप परनिंदा केली केली. कारण काय तर अज्ञान. मायामोहात गुंतलेला नट देहासंगे यातना भोगतोय.

सर्वसुखाचिया आशा जन्म गेला । क्षण मुक्ती यज्ञ नाही केला ।

हिंडता दिशा शीण पावला । मायावेष्टिला जीव माझा ।।

विठ्ठला तुझ्या नट नाटयात देहाने नटलेला हा माझा जीव सर्वथा माया मोहाने वेष्टिला आहे. ऐहिक आभास सर्वसुख मानून आशेच्या मागे धावून अवघा जन्म गेला ; दहाही दिशांना धावून धावून शीण पावलो. जीवाने मायेच्या गुंतावळयातून मुक्त होण्यासाठी एक क्षणही प्रयत्न केला नाही.

माझे स्वहित नेणती कोणी । काही न करिता मजवाचूनि ।

स्वजन तंव सुखमांडणी । नेणती कोणी आदी अंत ।।

ज्यांना माझे आप्तजन म्हणवितो, हे तर अवघेच ऐहिक सुखाच्या रचनेत गुंतले आहे. आपले हित काय ते कशात आहे ; याची कोणालाच जाण नाही. या मायामोहाच्या गुंताळयातून बाहेर निघण्यासाठी मी जर प्रयत्न केले नाही तर माझ्यासाठी कोण प्रयत्न करेल ? कारण या नाटयातील देहाचा आदी काय आणि अंत कसा होतो हेच कोणी जाणत नाहीत. नटाच्या रंगात रंगून कष्टलेला जीव मूळ मार्ग हटवून बसला.

बहु या उदराचे कष्ट । आम्हासि केले कर्मभ्रष्ट ।

तुमची चुकविली वाट । करी वटवट या निमित्ये ।।

देहाने नटलेल्या जीवाने देहभाव जोपासला आणि नट रंगात रंगून गेला. वीतभार पोटासाठी बहुतप्रकारे कष्ट करत गेला. केलेल्या प्रत्येक कार्याचा मीच कर्ता आहे हा अहंकार जोपासला. जीव सर्वथा कर्मभ्रष्ट झाला. जीवाची तुमचेकडे येणारी वाट चुकविली आता हया देहभावाने आणि अहंभावाने नुसती वटवट करीत असतो. पण आता नाटाच्या भ्रमात गुंतलेल्या जीवाचा भ्रम दूर होणार.

करिसील तंटी नव्हे काई । राईचा डोंगर पर्वत राई ।

आपुले करुणेची खाई । करी वो आई मजवरी ।।

माझे विठाई तू मनात आणलेस आणलेस तर काय करू शकणार नाहीस ! तू राईचा डोंगर व डोंगराची राई करू शकतेस. आता हे विठाआई तुझ्या करुणेची छाया मजवर कर.

करूनि अपराध क्षमा । होतील केले पुरूषोत्तमा ।

आपुले नामी घ्यावा प्रेमा । सोडवी भ्रमापासुनिया ।।

पुरूषोत्तमा, तुला तर आमचेकडून घडणाऱ्या अपराध्याची जाण आहेच. तेव्हा तूच आमचे सर्व अपराध क्षमा करावे. आणि तुझ्या नामस्मरणी प्रेम जडून हया जीवाची नाटयातून सुटका करावी. नटनाटयाच्या भ्रमातून मुक्तता करावी. जीवाला गुंतून जाऊ देऊ नकोस.

संत तुकाराम महाराज म्हणतात जीवाचे दान देणाऱ्या अन् नाना लीला करणाऱ्या सगुण विठ्ठलाला राख जाणे हाच एकमेव उपाय आहे.

जेणे हा जीव दिला दान । तयाचे करीन चिंतन ।

जनजीवन नारायण । गाईन गण तयाचे ।।

अवघ्या सृष्टीत चैतन्यरूपाने नारायण भरलेला आहे. त्यानेच हया नाटयात आपल्याला जीवाचे दान दिले आणि नटनाटयात आणले. संत तुकाराम म्हणतात आता मी हया सगुण विठ्ठलाचेच चिंतन करीत राहीन त्याचेच गुण गायन करीत राहीन आणि तोच माझी सोडवणूक करेल.

विठ्ठलाच्या नटनाटयाची जाणीव झाल्याने विठ्ठलास शरण जाऊन उर्वरित आयुष्य सार्थकी जाईल.

बरे झाले आजिवरी । नाही पडिलो मृत्याचे आहारी ।

वांचोन आलो येथवरी । उरले ते हरि तुम्हा समर्पण ।।

बरे झाले विठ्ठला आजपर्यंत यमाचे भक्ष बनलो नाही बरे झाले वाचलो आणि येथवर आलो आता जे काही आयुष्य या नरदेहास उरले आहे ते तुम्हाला समर्पण करतो आता फक्त तुझी सेवा करेल. नरदेह प्राप्तीचा मी सदुपयोग करून मुखाने विठ्ठलाचे नामस्मरण करेल व निजस्थानास प्राप्त होईल.

फेडियला डोळीयांचा कवळ । धुतला गुणदोषांचा मळ ।

लावून स्तनी केला सीतळ । निजविलो बळ निजस्थानी ।।

विठ्ठला तू माझ्या डोळ्यांचा भवरोगरूपी कावीळ दूर केला. कावीळ दूर झालयावर पिवळेपणा संपूर्ण स्वच्छ होउनु दिसावे तसा अवघा भ्रमनिरास होऊन सत्याचा प्रकाश दिसू लागला. तू अवघ्या गुणदोषांचा मळ धुवून टाकलास. आक्रोश करणाऱ्या या बालकास आपले स्तनपान करवून शांत केलेस. बाळास त्याचे निजस्थानी निजविलेस.

बहुरूप्याने अनेक खेळ केले. तरी पण तो स्वतःचू रूप जाणत असतो. बहुरूपयाप्रमाणे आम्ही कौतुकाने संसाराचा खेळ मांडला आहे. तरीपण आमचे स्वरूप काय हे आम्ही जाणतो. असे संत तुकाराम म्हणतात. नाटयाच्या अभंगातून प्रासादिक वाणीचे मनोहर व विलक्षण असे साधे, सरळ रूप आढळून येते. मनावर



ठसेल असा उपदेश करून वास्तवाची जाणीव करून देणे हे संत तुकारामांना सहज साधले आहे.

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## राष्ट्रसंत तुकडोजी महाराजांचे शैक्षणिक विचार

प्रा. डॉ. अविनाश श. धोबे

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अपधुनिक काळात खंजेरीच्या निनादाने समाज प्रबोधनाचे स समाज जागृतीचे महनीय कार्य करणारे एक तेजस्वी क्रांतिकारक युगपुरुष म्हणजे राष्ट्रसंत तुकडोजी महाराज होय. त्यांनी लिहिलेला 'ग्रामगीता' ह. ग्रंथ मानवी जीवनाला स्वकर्तृत्वाची दिशा आणि प्रेरणा देणारा आहे. सर्व ग्रामीण जीवनाला चैतन्याने उजळून टाकण्याचे सामर्थ्य या ग्रंथात आहे. राष्ट्रसंतांनी आपलजे शैक्षणिक विचार ग्रामगीतेच्या जीवन - शिक्षण या अध्यायात मांडलेले आहेत. महाराजांची शिक्षणाची संकल्पना फार व्यापक स्वरूपाची आहे. नीटनेटके कपडे परिधान करून कोरडी ऐट मिरविणे हे शिक्षणाचे उद्दिष्ट नसून स्वउध्दाराबरोबरच समाजोद्धार हेच शिक्षणाचे उद्दिष्ट आहे. राष्ट्रसंत जीवनविषयक शिक्षणाचे पुरस्कर्ते आहेत. त्यांनी केवळ पुस्तकी शिक्षणाचे प्रतिपादन केले नसून मानवी जीवनाच्या सर्व अंगाना स्पर्श करणारे शिक्षण त्यांना अभिप्रेत आहे.

**नुसते नको उच्च शिक्षण । हे तो गेले मागील युगी लपोन  
आता व्हावा कष्टिक बलवान । सुपूत्र भारताचा ।।**

आज आम्हाला केवळ उच्च शिक्षण घेऊन चालणार नाहीत तर आजचा युवक कसा कष्टिक व सामर्थ्यशाली होतील याचे शिक्षण आज मिळाले पाहिजे. प्रत्येक युवकात एखादा तरी चांगला गुण असावा, ज्या गुणाद्वारे तो आपला जीवनप्रपंच व्यवस्थितपणे चालू शकेल. त्याला प्रापंचिक जीवनात कुठलीही अडचण निर्माण होणार नाही.

**मुलात एखादा तरी असावा गुण । ज्याने पोट भरेल त्यात निपूण  
न ये संसारामाजी अडचण । कोणत्याही परी ।।**

राष्ट्रसंत म्हणतात की, आमच्या तरूणांना सर्व विषयाचे ज्ञान असावे. त्याला नदी, तलाव आणि विहिरी यात पोहायला यायला हवे. एखाद्यावर संकट ओढवले तर तो धावून जाऊ शकेल.

राष्ट्रसंतांनी जीवनव्यापी शिक्षणाचा पुरस्कार केलेला आहे. शिक्षणामुळे मानवाच्या अंगी कर्माचा संचार झाला पाहिजे. शिक्षणाने मानवामध्ये विनयता निर्माण व्हायला हवी. शिक्षणामुळे युवकांच्या विचारात स्वतंत्रता व निर्भयता यायला पाहिजे. शिक्षणाने जीवन सुंदरपण जगता

यायला पाहिजे. शिक्षणाने जर मानवाच्या अंगी दुबळेपणा येत असेल तर ते शिक्षण कुचकामी ठरेल.

**गावावर आली गुंडाची धाड । विद्यार्थी व्हावे लाविती धडाधड  
वाडवडिलांच्या अबूची धिंड । काय शिक्षण कामाचे ।।**

शिक्षणामुळे युवक सामर्थ्यशाली झाले पाहिजे. त्यांनी कुस्ती, मल्लखांबाचे प्रशिक्षण घ्यायला हवे. अन्यायाला प्रतिकार करण्याची संघर्षशील वृत्ती विद्यार्थ्यांमध्ये यायलाहवी.

राष्ट्रसंत म्हणतात की, ऋषीकालीन शिक्षण हे जीवनविषयक होते. ऋषी आपल्या आश्रमातून शिष्यांना जीवनाचे शिक्षण देत होते. त्यात धनुर्विद्या, मल्लविद्या, आयुर्वेद आणि शस्त्रास्त्र विद्या अशा प्रकारच्या चौदा विद्या आचार्य शिष्यांना शिकवित होते. आचार्य आपल्या शिष्यांना जीवनाला पोषक अशा सर्व विद्या शिकवून त्यांचे व्यक्तिमत्व हे सर्वांगाने संपन्न बनवित होते. चित्रकला, चर्मकला, रांगोळी कला, बुरड काम, कुंभार काम अशा प्रकारच्या चौसष्ट कला आश्रमात शिकविल्या जायच्या. विद्यार्थी जीवनाला आवश्यक असे संगीतशास्त्र, स्वयंपाक शास्त्र, गृह शास्त्रपत्तेचे शिक्षण, अश्वपरीक्षा, रत्नपरीक्षा इत्यादी जीवनविषयक शिक्षण आचार्य आपल्या शिष्यांना देत होते.

**ऐसी प्रथा पूर्वी होती । आता उच्च ज्ञान घेवानी येती ।**

**परी गावची न सुधारवे शेती । गावच्या उपलब्ध साधनांनी ।।**

राष्ट्रसंत म्हणतात उच्च शिक्षण घेणारे विद्यार्थी गावची शेती करण्यास असमर्थ ठरले आहे. शिक्षित तरूण गावाकडे दुर्लक्ष करीत आहे. उच्च शिक्षणाची व्यवस्था ही ग्रामातच व्हायला पाहिजे. त्यामुळे विद्यार्थी शहराकडे न वळता गावातच राहून स्वतःचा व गावाचा विकास करू शकेल. विद्यार्थ्यांना व्यावहारिक शिक्षण देऊन त्यांच्या जीवनप्रपंचाचा प्रश्न मिटला पाहिजे. गाव सर्वांगाने समृद्ध झाले पाहिजे.

**बालसंगोपन व संस्कार :-**

राष्ट्रसंत तुकडोजी महाराजांनी 'ग्रामगीता' म्हणजे भारतीय जनतेला मिळालेला संस्कारक्षम वाड्.मयीन महाप्रसाद आहे. महाराजांची ग्रामगीता दीपस्तंभाप्रमाणे मानवी जीवनाला दिशादर्शक आहे. राष्ट्रसंतांचा सारा

विचारप्रपंच नवविचारांचा व नवसमाज निर्मितीचा आहे. राष्ट्रसंत म्हणतात, गावाचे सर्वात मोठे धन हे पुत्रान आहे. या पुत्रधनाची जोपासना करण्यासाठी प्रत्येक आईवडीलांनी त्यांच्यावर योग्य तो संस्कार केला पाहिजे. त्यांचे चारित्र्य कस उज्ज्वल होईल याकडे लक्ष दिले पाहिजे. पुत्र जर चांगल्या विचाराने संस्कारित झाला तर तो आउर्वडीलांचे व गावाचे गुणगान करेल. त्यामुळे गावाचे महत्व वाढेल.

**गावाचे सर्वात मुख्य पुत्रधन। त्याचे संरक्षाचे चरित्रधन। तेणे गावाचे वाढेल महिमान। चारित्र्यापरी उज्ज्वल।।**

गावाचा सर्वांगीण विकास करायचा असेल तर बालकांना शिकविले पाहिजे. त्यांना जीवन - पोषक अशा बाबी शिकवून त्यांचे व्यक्तिमत्त्व हे संपन्न केले पाहिजे. लहानपणीच मुलांवर शिक्षणाचे संस्कार केले तर तो आयुष्यात विकसित होऊ शकेल. तो जर अशिक्षित राहिला तर त्याचे संपूर्ण जीवन अंधःकारमय होईल. घाण्याच्या बैलाप्रमाणे त्याच्या आयुष्याचा नाश होईल. म्हणून राष्ट्रसंत बालपयणीच शिक्षणाचा आग्रह धरतात.

विद्यार्थ्यांच्या सर्वांगीण विकासामध्ये आईवडीलांची भूमिका फार महत्वाची आहे. आईवडीलांनी लहानपणीच आपल्या मुलांवर योग्य तो संस्कार करायला हवे. त्याचे भविष्य उज्ज्वल करायचे असेल तर लहानपणीच शिक्षण दिले पाहिजे.

**वडिलांने मुलगा नाही शिकविला। तोही पापाचा भागीदार झाला जैसे जन्म देणे वर्तव्य त्याला। तैसेचि शिक्षण देणे अगत्याचे।।**

आईवडिलांनी जर आपल्या मुलांना शिक्षणापासून वंचित ठेवले तर तो पापाचा भागीदार होईल. वडिलांनी जर आपल्या मुलांना शिकवायची आर्थिक व्यवस्था नसेल तर सरकारी संस्थेकडे त्याला पाठवावे. मुलांना विद्या मंदिरात पाठवावे. त्याचे लाड पुरवून घरीच ठेवू नये. बऱ्याचदा अति लाडाने मुले वाया जातात. बऱ्याचदा आईवडिल भावनेच्या आहारी जावून आपले वर्तव्यसुद्धा विसरतात.

**आईबापांचा प्रेमळ चाळा। पुरवी लहान मुलांचा आळा। मुलगा होतो ठोंब्या - भोपळा। अति लाडाने निकामी।।**

राष्ट्रसंत म्हणतात की, प्रत्येक गावात स्त्री - पुरुषांना प्रशिक्षण देऊन त्यांना शिशू संगोपनाच्या कार्या लावावे. गावात विद्याभवन, बालोद्यान, शिशू संगोपनाची व्यवस्था करून मुलांना संस्कारित करावे. विद्याश्रम स्थापन करून विद्यार्थ्यांच्या शिक्षणाचा प्रश्न मिटवावा. आपल्या मुलांना बाईट व्यसने लागणार नाही, याची पालकांनी काळजी घेतली पाहिजे. प्रसंगी शिक्षक - पालकांनी शिक्षा केली पाहिजे.

**शिक्षकांची भूमिका :-** विद्यार्थी जीवनात शिक्षकाची भूमिका उर महत्वाची आहेत. शिक्षक हे विद्यार्थ्यांचा जीवनरथ विधायक दिशेने चालविणारे सारथी आहेत. शिक्षकांनी स्वतः व्यसन मुक्त असायला पाहिजे. शिक्षक व्यवसनी असेल तर त्याचा वाईट परिणाम विद्यार्थ्यांवर पडेल म्हणून शिक्षक हे आदर्श असायला हवे. शिक्षकांची भूमिका ही विद्यार्थी जीवनात दीपस्तंभाप्रमाणे असते. विद्यार्थ्यांच्या जीवनाला योग्य दिशा देण्याचे कार्य शिक्षक करतो. शिक्षक विद्यार्थ्यांना सुसंस्काराची शिदोरी देतो. राष्ट्रसंताच्या मते, शाळा हे संस्काराचे मतदान केंद्र आहे.

**पाठशाळा असावी सुंदर। जेथे मुली - मुले होती साक्षर। काम करावयाची तत्पर। शिकती तेथे साक्षर।।**

शिक्षकांनी विद्यार्थ्यांचे व्यक्तिमत्त्व हे विविधांगाने संपन्न बनवावे. त्याला सुंदर गाणे, बोलणे, वागणे शिकवून आदर्श करावे. शिक्षकांनी जर आपली भूमिका योग्य रीतीने पार पाडली तर उत्तम विद्यार्थी तयार होतील. विद्यार्थी उद्योगधंद्यात यश प्राप्त करतील.

शिक्षक हेच विद्यार्थ्यांचे आदर्श असतात म्हणून आपल्या भारतीय संस्कृतीत शिक्षकांबद्दल 'आचार्य देवो भव' असे म्हटले आहे. शिक्षक म्हणजे मूर्तीमंत ज्ञान. शिक्षकांनी विद्यार्थ्यांच्या जीवनाला पोषक असे सर्व ज्ञान द्यावे. त्याचे व्यक्तिमत्त्व हे अनेक पदराने संपन्न बनवावे.

**जीवनाचे प्रत्येक अंग। शिकवावा महत्त्वपूर्ण उद्योग। काम करावयाची चांग। लाज नसावी विद्यार्थ्यां।।**

शिक्षकांनी विद्यार्थ्यांना जीवनाचे सर्व ज्ञान द्यावे. विद्यार्थी श्रमाविषयी लाज बाळगणार नाही, याची शिक्षकांनी पुरेपूर काळजी घ्यावी. शिक्षकांनी विद्यार्थ्यांना श्रमाचे माहात्म सांगून त्यांना श्रमनिष्ठ बनवावे. संत तुकडोजी महाराजांच्या मनात विद्यार्थ्यांविषयी अपार प्रेम, जिद्दाळा व आत्मियता आहे म्हणून राष्ट्रसंत हे समाजाचे आदर्श लोकशिक्षक आहेत.

**विद्यार्थी : राष्ट्रीय भवितव्याचे शिल्पकार :-**

संत तुकडोजी महाराज हे समाजाचे लोक कल्याणकारी नेते आहेत. त्याचबरोबर ते हाडाचे लोक शिक्षकही आहेत. "राष्ट्रतंतांची ग्रामगीता म्हणजे तर त्यांनी देशाला दिलेली समाज घटनाच होय. नवराष्ट्र निर्मितीचे ते तत्वज्ञान होय." राष्ट्रसंतांची भूमिका ही आदर्श समाज शिक्षकाची आहेत. त्यांच्या मते, विद्यार्थी हेच राष्ट्रीय भवितव्याचे शिल्पकार आहेत. आजचे विद्यार्थी हे देशाचे भावी नागरिक आहेत. विद्यार्थी हेंच राष्ट्राची शक्ती व आधारस्तंभ आहेत.

राष्ट्रसंतांनी शिक्षणाचे मोल जाणले आहे. शिक्षण ही क्रांतीची जननी आहे. ती परिवर्तनाची पायवाट आहे. शिक्षणामुळे जीवनातील अज्ञानरूपी अंधःकार नष्ट होऊन जीवन प्रकाशमान होते. गावातील बालक हेच देशाचे मौलिक धन आहे म्हणून राष्ट्रसंत म्हणतात,

**या कोवळ्या कळयांमाजी । लपले ज्ञानेश्वर, रविंद्र, शिवाजी ।  
विकसता प्रकटतील समाजी । शेकडो महापुरुष ॥**

लहान कोवळ्या मुलांवर शिक्षणाचे योग्य संस्कार झाले तर ते उद्याचे भावी इतिहासाचे नायक होतील. आजचे विद्यार्थी हे राष्ट्राचे भवितव्य आहे. त्यामुळे त्यांचे मन शिक्षणाने सुसंस्कारित झाले पाहिजे. या लहान मुलांमधून कोणी निष्काम सेवाभावी होतील. कोणी महान असे कलाकार होतील तर कोणी उद्योजक होऊन ग्रामाला भूषणपद प्राप्त करून देतील. कोणी यंत्राचे संशोधक होतील. कोणी इतिहासकार होतील. कित्येक जण या विद्यार्थ्यांमधून न्यायाधिपति होऊन न्यायदानाचे कार्य करतील. कोणी साहित्य क्षेत्रात उत्तुंग भरारी मारून काव्यसृष्टीचे ईश्वर होतील. कोणी आदर्श शेतकरी होतील यातूनच कोणी राजकारणी, तत्वज्ञानी होतील. या विद्यार्थ्यांमधून कोणी उत्कृष्ट खेळाडू होऊन गावाला गौरव प्राप्त करून देतील. कोणी संतांसारखे समाजाचे प्रबोधक तर कोणी वीरयोद्धे होतील तर कोणी यशस्वी व्यावसायिक होतील म्हणून या बालमनावर चांगल्या विचारांचा संस्कार झाला पाहिजे.

राष्ट्रसंत म्हणतात की, खेडयामध्येच महान पुरुष जन्माला आलेले आहेत आणि त्यांनीच समाजाला नवविचार बहाल केलेला आहे. खेडयातूनच संत ज्ञानेश्वरासारखे वारकरी संप्रदायाला प्रतिष्ठा प्राप्त करून देणारे प्रवर्तक जन्मास आले आणि ज्ञानाचा अथांग महासागर असलेली 'ज्ञानेश्वरी' ही अक्षरकृती जन्मास आणली. श्रीकृष्णाने गावात राहून अलौकिक अशा लीळा केल्या तर गांधीजींनी खेडयांतील लोकांच्या आचार नि विचारांना नवी दिशा दिली. म्हणून राष्ट्रसंत म्हणतात की, विद्यार्थ्यांना गावातच शिक्षणाच्या सोयी उपलब्ध करून द्याव्या म्त्वामुळे गावाला गौरवता व वैभवता प्राप्त होईल. शिक्षण हे समाजाच्या सर्व स्तरांपर्यंत पोहचले पाहिजे. आईवडिलांनी विद्यार्थ्यांच्या शिक्षणात जातीने लक्ष घातले पाहिजे. त्यांनी बालकांना परिश्रमाचे मोल पटवून दिले पाहिजे. समाजातील श्रीमंत व्यक्तींनी गरिबांच्या मुलांची शिक्षणाची जबाबदारी उचलली पाहिजे.

गोरगरिबांची मुले असती । ज्यासि नाही शिक्षणाची शक्ती । त्यासी सरकार वा जनपदाहाती । देवोनी शिक्षण पुरवावे ॥

राष्ट्रसंत म्हणतात की, ज्या आईवडिलांची आपल्या मुलांना शिकविण्याची आर्थिक स्थिती नसेल त्यांनी सरकारी संस्थेकडे त्यांना पाठवावे परंतु शिक्षणापासून वंचित ठेवू नये. भिकाऱ्यांना मुलांना दरिद्री आणि लाचार अवस्थेतच राहू न देता त्यांना शिक्षणासाठी मदत करावी व समाजकृष्ण फेडण्याचा प्रयत्न करावा. गावातील विद्यार्थ्यांसाठी शिक्षणाची योग्य ती सोय करून त्यांचे भविष्य हे उज्वल बनवावे. सर्वांगीण शिक्षणाने गावाचा विकास घडून येईल, बावाच्या समस्या संपुष्टात येतील. त्यामुळे गावाची प्रतिष्ठा उंचावेल व गाव हे आदर्श म्हणून नावारूपास येईल. राष्ट्रसंतांचा जीवनशिक्षण विषयक विचार हा गावाला प्रगतीच्या मार्गावर नेणारा आहे. हा विचार गावाला यशचे सूत्रे बहाल करून ग्रामाला आदर्श नि समृद्ध बनविणारा आहे. म्हणून ग्रामगोतेतील जीवन - शिक्षण हा अध्याय म्हणजे जीवन उत्कर्षाचे मौलिक तत्वज्ञान आहे.

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## राजकीय सहभागातून महिला सक्षमीकरण

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स्वातंत्र्यानंतर लोकशाहीला बळकटी देण्यासाठी व ती खऱ्या अर्थाने विकेंद्रित करण्यासाठी पंचायती राज्यव्यवस्था स्विकारण्यात आल्या. परंतु या पंचायती खऱ्या अर्थाने संस्था म्हणून प्रस्थापित होऊ शकल्या नाहीत. खरं तर लोकशाहीमध्ये समाजातील सर्व गटांना निर्णय निर्धारण प्रक्रियेत सहभाग मिळणे आवश्यक असते. लोकसंख्ये मध्ये ५० टक्के असणाऱ्या स्त्रियांचा लोकशाही संस्थां मधील सहभाग मात्र अत्यंत नगण्य होता. सामाजिक, आर्थिक व राजकीय प्रक्रियेत महिलांचा सहभाग असल्याशिवाय राष्ट्राची उन्नती होवू शकत नाही, हे विकसीत राष्ट्रांच्या इतिहासावरून दिसून येते. केंद्रशासनाने ७३ वी घटनादुरुस्ती करून महिलांना निर्णय प्रक्रियेत सभागि करून घेण्याचे दृष्टीने प्रयत्न केला आहे.

पंचायत राज व्यवस्थेतील सत्तेच्या किवकेंद्रकरणातील ग्रामीण भागातील अतिशय महत्त्वाचा टप्पा आहे. ग्रामपंचायत, पंचायत समिती आणि त्यानंतर जिल्हापरिषद ह्या तीनही स्तरावरील कामकाज जास्तीत जास्त लोकाभिमुख पारदर्शक आणि गतिमान होण्यासाठी महिलांचा सहभाग आवश्यक आहे. शासनाच्या योजनात जनतेचा सहभाग या ऐवजी जनतेच्या योजनात शासनाचे सहाय्य ही संकल्पना आता रूढ झाली आहे. याला अनसंरूप योजनांची अंमलबजावणी जनतेनेच करणे आज अपेक्षित आहे. स्वातंत्र्यानंतर लोकशाहीला बळकटी देण्यासाठी भारतीय घटनाकारांनी उपेक्षित, शोषित, राहिलेल्या स्त्रियांच्या प्रगतीसाठी भारतीय स्त्री नागरिकांनाही पुरुषांच्या बरोबरीने अधिकार प्रदान केले, तसेच संविधानात मुलभूत अधिकार नितिनिर्देशक तत्वे या माण्यमातून महिलांच्या विकासाकरीता समान संधी व दर्जा प्रदान केला. २४ एप्रिल १९९३ ला ७३ वा घटनादुरुस्ती कायदा अंमलात आला या कायद्याने पंचायती संस्थामधील तीनही स्तरावर महिलांसाठी ३३ टक्के जागा राखीव ठेवल्या. सरपंच, सभापती व जि.प. अध्यक्ष ही पदेही स्त्रियांसाठी ३३ टक्के एवढ्या प्रमाणात

आलतून पालटून राखीव ठेवण्यात आली. स्थानिक स्वराज्य संस्थांमध्ये महिलांसाठी आरक्षण ५० टक्क्यापर्यंत वाढविण्यासंबंधीच्या प्रस्तावाला नुकतीच केंद्रीय मंत्रीमंडळाने मंजूरी दिली आहे.

### लोकशाही प्रक्रियेत महिलांचे योगदान :-

भारतात १९५२ मधील पहिल्या सार्वत्रिक निवडणुकीपासूनच महिला प्रत्यक्ष राजकीय प्रक्रियेत सहभागी होत आहे. मात्र स्थानिक व संसदीय निवडणुकीतील महिलांच्या सहभागाबद्दल विचार केल्यास त्यांचे निवडणुकीतील योगदान काहीसे निराशाजनक राहिले असले तरी त्यांचा सहभाग आज मात्र हळूहळू वाढत आहे. महिलांच्या संसदेतील सक्रीय सहभाग लक्षात घेतांना काही महिलांचा येथे उल्लेख करणे योग्य ठरेल. उदा. श्रीमती. इंदिरा गांधी, विजयालक्ष्मी पंडीत, मृणाल गोरे, ममता बॅनर्जी, शिला दिक्षीत, सुषमा स्वराज, मायावती, राबडीदेवी आदि महिलांनी आपल्या व्यक्तीमहत्त्वाची छाप राज्य विधानमंडळावर पाडलेली दिते.

### महिलांकडे जबाबदारी व कर्तृत्वसंधी :-

स्थानिक स्वराज्य संस्थामध्ये महिलांना विशेष आरक्षण प्राप्त झाल्यामुळे त्यांची जबाबदारी वाढली त्या विविध पदावर आरूढ झाल्या आहेत. या नवीन भूमिकेतून महिलांना देशाच्या विकासात प्रक्रियेत अधिक सक्रीय भूमिका वळविण्याची संधी मिळाली.

### ग्रामीण महिला मतदानात आघाडीवर :-

लोकशाही प्रक्रियेत पुरुषांच्या तुलनेत मतािकाचा वापर करण्यात स्त्रियांचे योगदान वाढले आहे. ग्रामीण भागातील महिला अल्पशिक्षित असूनही राजकीय मतदान प्रक्रियेबाबत त्या जागृत आणि सतर्क आहेत. ग्रामीण भागात त्यांनी आंदोलने करून दारूची दुकानेही बंद केल्याची उदा. आहेत. निवडणुक सर्व्हेक्षणारून असे स्पष्ट होते की, स्त्रियांचे शहरापेक्षा ग्रामीण भागातील स्त्रियांचे मतदानाचे प्रमाण वाढलेले आहे.

### ७३ वी घटनादुरूस्ती :-

७३ व्या घटनादुरूस्तीनुसार खऱ्या अर्थाने सर्व तरतुदींची अंमलबजावणी सुरू झाली. या घटनादुरूस्तीमुळे (१) ग्रामीण भागातील स्त्रियांना राजकीय क्षेत्रात उमेदवारी मिळाली. (२) निर्णय प्रक्रियेत सहभागी होता आले. इ.स. २००९ मध्ये महिला सरपंच व ८६ महिला उपसरपंच पदावर होत्या. (अकोला जिल्हा) निश्चितपणे नेतृत्वात वाढ झाली. वाढत्या सहभागामुळे राजकारणातील स्त्री पुरुष यांच्यातील सत्तेची समीकरणे बदललीत व निर्णय निर्धारण प्रक्रियेतील त्यांचा आत्मविश्वास वाढीस लागला आहे. आरक्षण धोरणामुळे स्त्रियांचे सबलीकरण होण्यास खुप मदत झाली आहे. आता पत्रास टक्के आरक्षण लागू झाल्यामुळे तर महिलांचा सहभाग प्रचंड प्रमाणात वाढला आहे.

### निर्वाचित महिला समोरील समस्या :-

लोकशाही संस्थामध्ये ज्या महिलांना प्रत्यक्ष शासनात सहभागी होवून कार्य करायचे आहे त्यांच्या समोर प्रामुख्याने खालील समस्या दिसून येतात. महिलांमध्ये असलेले निरक्षरतेचे प्रमाणखू, कुपोषण आर्थिक परावलंबीत, महिलांचे व बालकाचे शोषण, हुंडाबळी, समाजाचा महिलांकडे पाण्याची संकुचीत दृष्टीकोन महिला प्रतिनिधींचे सभेला अनुपस्थित राहणे, पुरुषप्रधान संस्कृतीमुळे निर्माण होणारा दबाव वगैरे.

### निष्कर्ष :-

ग्रामीण महिला राजकारणाच्या क्षेत्रात सक्रीय होऊ लागल्या आहेत. गावांमध्ये झेंडावंदन करणाऱ्या महिला, सभेत बोलणाऱ्या महिला व प्रश्नप विचारणाऱ्या महिला ग्रामीण समस्यांकडे लक्ष देण्याऱ्या महिलांची संख्या वाढली. महिलांना आता अनुकूल वातावरण बऱ्याच प्रमाणात निर्माण झालेले आहे.

स्थानिक नागरिकांनी देखील त्यांच्यावर नेतृत्वाची जबाबदारी सोपविली आहे. त्यांचा सामाजिक, आर्थिक व राजकीय क्षेत्रातील सहभाग वाढलेला आहे. या सहभागानेच हळूहळू सबलीकरण घडून येत आहे. स्त्रियांचे सबलीकरण व्हावे म्हणून काही शिफारशी सुचविता येतील. जसे, (१) ग्राम पातळीवर महिलानेतृत्वाच्या संधीत वाढ झालेली दिसत असली तरी ही वाढ केवळ आरक्षणामुळे झालेली आहे. असे न होता स्त्री नेतृत्वाचा स्वयंस्फुर्त सहभाग व्हायला पाहिजे यासाठी महिला जागृती करणे आवश्यक आहे. (२) महिलांना आर्थिकदृष्ट्या आत्मनिर्भर बनवायला पाहिजे. (३) महिलांना महिला विषयक कायद्याची माहिती व्हायला पाहिजे. समाजामधील रूढी परंपरामध्ये परिवर्तन घडवून आणायला पाहिजे. ग्रामस्तरीय महिलांना सरकारद्वारे व सोबतच स्वयं सेवी संस्थाद्वारे शिक्षित व प्रशिक्षित करायला पाहिजे. (४) पुरुषांच्या मानसिकतेमध्ये परिवर्तन घडवून आणायला पाहिजे.

अशा उपायांचे पालन झाल्यास खऱ्या अर्थाने महिलांचे सबलीकरण घडून येईल. व त्यांना पुरुषांच्या बरोबरीने सामाजिक न्याय व प्रतिष्ठा प्राप्त होईल.

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- १) प्रबोधन प्रकाशन ज्योती - अंक पाचवा
- २) पंचायत राज्य आणि सामुहिक विकास - डॉ. श.गो. देवगावकर, श्री. साईनाथ प्रकाशन, नागपूर
- ३) महाराष्ट्रातील पंचायत राज व नागरी स्थानिक स्वराज्य संस्था - प्रा. व्ही.बी. पाटील, के. सागर पब्लिकेशन
- ४) सकाळ - अँग्रोवन - शुक्रवार २८ ऑगस्ट २००९



## भारतातील किरकोळ विक्री क्षेत्रात विदेशी प्रत्यक्ष गुंतवणूक

भास्कर बी. पाढेण

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जि. यवतमाळ

**प्रस्तावना :-**

**1) एफ.डी.आय. चा अर्थ :-**

एक देशातील कंपनी जेव्हा दुस-या देशात आर्थिक गुंतवणुक करते तेव्हा त्याला विदेशी प्रत्यक्ष गुंतवणूक (एफ.डी.आय) असे म्हणतात.

एफ.डी.आय चा दर्जा प्राप्त करण्यासाठी कमीतकमी कंपनीमध्ये विदेशी गुंतवणुकदाराला 10 टक्के भोअर खरेदी करावे लागतात. त्याला गुंतवणुक केलेल्या कंपनीमध्ये मताधिकार पण प्राप्त करावा लागतो.

**किरकोळ व्यापार क्षेत्र (एफ.डी.आय) :-**

रिटेल क्षेत्रात थेट परदेशी गुंतवणुकीकरीता परवानगी देतांना दोन मापदंडे ठरविले आहेत.

**पहिला वर्ग :-** म्हणजे सिंगल बॅन्ड रिटेल या प्रकारात कंपनीला एकच बॅन्ड विकता येईल. उदा. कोकाकोला, रिबॉक, फेप्सी यासाठी सरकार दुकाणे सजविण्याकरीता 100 टक्के गुंतवणूक करायला परवानगी दिल आहे.

**दुसरा वर्ग :-** मल्टी ब्रॅन्ड रिटेलचा आहे. उदा. वॉलमार्ट, सिअर्स, रोबुक, टेस्को या

प्रकारात विदेशी कंपण्यांना 51 टक्के गुंतवणूक करता येईल.

कमीतकमी वस्तुची उपलब्धता झाल्यामुळे वस्तुच्या किंमतीत घट होवुन मुद्रास्थिती आटोक्यात आणता येईल. आज जगात भारत फळे आणि भाजीपाला याचे उत्पादन करणारा मोठा उत्पादक आहे. परंतु योग्य भांडारगृहे आणि कोल्ड स्टोअरेजच्या सुविधा उपलब्ध नसल्यामुळे 30 ते 40 टक्के फळे आणि भाजीपाला वाया जातो. विदेशी किरकोळ व्यापा-याकडून कमीत कमी देशात 100 मिलीयन डॉलरची गुंतवणुक केली जाईल ज्यात 50 टक्के रक्कम माल गोदाम, कोल्ड स्टोअरेज, वाहणे आदि पायाभूत सुविधावर खर्च केले जाईल.

काही जाणकारांच्या मते वर्षात 10 मिलीयन रोजगार प्राप्त होईल मल्टीब्रॅन्ड स्टोअर्स फक्त अशाच शहरात स्थापित करण्यात येतील ज्या भाहराची लोकसंख्या 10 लाखापेक्षा अधिक आहे अशा 53 भाहरे आहे.

**जागतिक किरकोळ विक्री व्यवसायाची संघटीत व पारंपारिक व्यवस्थेची टक्केवारी**

अ.क्र.	छेश	संघटीत किरकोळ विक्री व्यवसाय	परंपारिक किरकोळ विक्री व्यवसाय
1	यु.एस.ए.	80 %	20 %
2	पश्चिम युरोप	70 %	30 %
3	मलेशिया	50 %	50 %
4	थायलंड	50 %	50 %
5	ब्राजिल	40 %	60 %
6	अर्जेटीना	40 %	60 %
7	फिलीपाईन्स	35 %	65 %
8	इंडोनेशिया	25 %	75 %
9	चिन	20 %	80 %
10	दक्षिण कोरिया	15 %	85 %
11	भारत	6 %	94 %

केंद्र सरकारने किरकोळ उद्योग क्षेत्रात 51 टक्के पर्यंत परकिय गुंतवणुकीला मान्यता दिल्याने आता गल्लीबोळीत चकाचक परदेशी ब्रॅंडेड दूकाने येणार आहे. जगातील 31 देशांनाही परकिय गुंतवणुकीला मान्यता दिली आहे. या शिवाय 21 देश असे आहे की, ज्यांनी 100 टक्के मल्टी ब्रॅंडेड रिटेलला मान्यता दिली आहे.

## 2) पध्दती शास्त्र :-

देशाच्या आर्थिक विकास व्हावा तसेच सामाजिक व शैक्षणिक विकास व्हावा या करीता लघू शोध निबंधाचे संशोधन करण्याकरीता दुयम पध्दतीचा उपयोग केला आहे. ज्यामध्ये शैक्षणिक पुस्तकांचा वर्तमान पत्र व मासिकांचा अवलंब केला आहे.

3) उद्देश :- 1) स्वातंत्र्यापूर्वी व स्वातंत्र्यानंतर भारताच्या अर्थव्यवस्थेचे अध्ययन करणे

2) विदेशी गुंतवणुकीमुळे सुधारणा कशी झाली आहे त्याचे अध्ययन करणे

3) विदेशी गुंतवणुकीमुळे रोजगाराच्या संधी किती प्रमाणात निर्माण झाल्या

4) विदेशी गुंतवणुकीमध्ये काम करणा-या लोकांच्या समस्येविषयी अध्ययन करणे.

4) गृहीत कृत्य :- 1) प्रत्यक्ष विदेशी गुंतवणुकीमुळे भारतीय अर्थव्यवस्थेत सुधारणा झाली आहे.

2) रोजगारांच्या संधी मध्ये वाढ झाली आहे.

3) भारतासहीत अनेक देशामध्ये आयाती निर्यातीमुळे आर्थिक सुधारणा झाली आहे.

## किरकोळ व्यापाराची संकल्पना

व्याख्या :- इ.जि. मॅकाथे "विशिष्ट ग्राहकांना योग्य असलेल्या वस्तु विकत घेणे. त्या वस्तू

त्यांनाउपलब्ध करून देणे आणि अनेकवेळा त्या वस्तुपासून मिळणा-या समाधानाबद्दल ग्राहकांची खात्री पटवुन देणे याला किरकोळ व्यापार म्हणतात"

किरकोळ क्षेत्रातील व संघटीत क्षेत्रातील प्रतिशत उलाढाल

वर्ष	एकूण किरकोळ क्षेत्रातील उलाढाल (कोटी रु.)	संघटीत क्षेत्रातील उलाढाल (कोटी रु.)	बाजार हिस्सा (प्रतिशत)
2012	2640,000	220,000	9 %
2013	2950,000	275,000	11 %
2014	326,5000	345000	12 %
2015	3625000	425000	13 %
2016	3995000	530000	14 %
2017	4495000	670000	15 %
2018	5035000	840000	17 %
2019	5615000	1050000	19 %
2020	6240000	1310000	21 %

## एफ.डी.आय मधील करोड डॉल मधील गुंतवणूक

वर्ष	एफ.डी.आय. (कोटी रु.)	एफ.डी.आय. (कोटी रु.)
2008-09	455.54	10.27
2009-10	1314.23	27.89
2010-11	858.03	18.87



Sr.No.	Sector % of Total in flows in Terms of USS	भारतात उद्योगधंद्यात गुंतवणूक
1	Service sector (Financial/Nonfinancial)	21 %
2	Computer/Hardware and software	9 %
3	Telecommunication	8 %
4	Housing of Real Estate	7 %
5	Construciton Activities	7 %
6	Power	4 %
7	Automobile Industry	4 %
8	Metallurgical Industry	3 %
9	Petroliam Natural Gas	2 %
10	Chemical of the	2 %

भारतात एफ.डी.आय. स्विकारण्याची पाळी का आली : आणि एफ.डी.आय. आपण का स्विकारावे (Gross Domestic Product (GDP) :-

कोणत्याही देशाच्या विकास तेथील 1) भौगोलिक परिस्थिती 2) संस्कृती 3) त्या देशाच्या इतिहासावर अवलंबून असते. त्याचप्रामणे आपल्या भारत देश हा येथील चालीरिती आणि परंपरेने सर्वात मागे पडला आहे.

**1) देशातील वाढता भ्रष्टाचार व काळा पैसा :-** नॅशनल इन्स्टिट्यूट ऑफ पब्लिक फायनान्स (एन.आय.पी.एफ) या संस्थेने केलेल्या अभ्यासानुसार भारतात सुमारे 1997 मध्ये 99000 कोटी अर्थव्यवस्थेत काळा पैसा होता.

क्षेत्र	लोकसंख्या	124 कोटी
शेती	55 %	68 कोटी लोक शेती
उद्योग	18 %	33 कोटी लोक मजूरी
सेवा 27	858.03 %	12 कोटी लोक नोकरी 11 दुकान, उद्योग कारखान मंत्री, लिडर
		124

**3) नैसर्गिक साधन संपत्तीचा कमी उपयोग :-** भारत देशात सर्वात जास्त नैसर्गिक संपत्ती ही " शेती" आहे. या शेतीचा पाहिजे त्या

तसेच भारताच्या सकस घरेलू उत्पादनाच्या जी. डी.पी च्या 20 टक्के इतका आहे आज एकूण उत्पन्नाच्या 120 टक्के इतका काळा पैसा आहे.

**2) भ्रष्टाचारी वर्गामुळे भोतकरी त्रस्त :-** चिल्लर व मोठे दुकाणदार, कारखानदार, उद्योगपती, लीडर, व मंत्री या सर्व वर्गाणी शेतक-याला चूसण्याचा प्रयत्न केला आहे. ते म्हणजे आर्थिक व मानसिक शोषण आज करत आहे. त्यामुळे शेतकरी कंगालपती झालेला आहे. त्यांच्या अंगावर कर्जाचे ओझे आहे. आज भारतात जन्मलेल्या प्रत्येक भारतीयावर म्हणजेच 124 कोटी जनतेवर प्रत्येकी 33000 हजार रू. कर्ज आहे.

प्रमाणात विकास झाला नाही. (2) मानवी भाक्ती आपल्या देशात श्रमीकांची संख्या फार मोठया प्रमाणात आहे. परंतु त्यांचा देखील योग्य वापर करुण घेतला नाही. (3) तसेच

नैसर्गिक खनीज साधन संपत्ती भरपूर आहे परंतु त्यांचा सुध्दा वापर करण्यात आला नाही. त्यामुळे देशातील आर्थिक परिस्थिती हालाखीची बनली आहे. त्यामुळे देशावर संकटे येत आहेत. त्यामुळे जी.ए.टी.टी. करार, आय.टी, डब्ल्यू. टी. ओ., एल.पी.जी., आणि एफ.डी.आय ला सामोरे जाण्याची काळाची गरज आहे.

**4) भांडवलशाही अर्थव्यवस्थेकडे जात असलेली अर्थव्यवस्था :-** देशात मुक्त अर्थव्यवस्थेची वाटचाल सुरु आहे. त्यामुळे सरकार आपली जबाबदारी झटकण्याचे प्रयत्न करत आहे. त्यामुळे सामान्य नागरिकांचे यामध्ये मरण होत आहे. गरीब हा अधिक गरीब होत आहे व श्रीमंत हा अधिक श्रीमंत होत आहे. त्यामुळे देशातील गंगाजळी एकदम कमी झाली आहे त्यामुळे एफ.डी.आय ला सामोरे जाण्याची वेळ आली आहे.

**भारतीय किरकोळ विक्रीची संघास्थिती (पारंपारिक) :-**

1) **विक्री केंद्राची संख्या :-** जगात सर्वाज जास्त म्हणजे दुस-या क्रमांकावर चिल्लर विक्री केंद्रे आहे.

जवळपास 1000 हजार ग्राहकांसाठी 8 विक्री केंद्रे आहे.

2) **आकारमान :-** भारतात 500 स्केअरफुट किंवा त्यापेक्षा कमी आकारमानात असलेल्या किरकोळ विक्री

संस्थेची संख्या सर्वात जास्त आणि ती 96 टक्के एवढी आहे.

3) **भाहरी प्रमाण :-** भारतात शहरी भागात 400,000 किरकोळ विक्री केंद्रावर 40,000 रु. किंवा त्यापेक्षा

जास्त किंमतीचा माल विक्री केला जातो तर 40,000 विक्री केंद्रावर दररोज 100,000रु. किंवा त्यापेक्षा

जास्त किरकोळ विक्री केंद्रावर विकला जातो.

**एकूण विक्री :-** भारतातील शहरी भागातील एकूण किरकोळ विक्रीपैकी 14.40 टक्के जनरल स्टोअर्स,

17 टक्के पान हाउस व जनरल स्टोअर्स, 6.31 टक्के औषधी, 5.80 खाद्य आणि खाद्य सेवा देणा-या

विक्री केंद्रावर केली जाते.

**विदेशी प्रत्यक्ष गुंतवणूकीचे एस.डी.आय चे अनुकूल व प्रतिकूल परिणाम :-**

**1) अनुकूल परिणाम :-**

1) देशात अंदाजे 30 लाख कोटीच्या घरात विदेशी भांडवल प्राप्त होईल.

2) 50 टक्के पुंजी पायाभूत सोयीसाठी वापरली जाणार असल्यामुळे देशातील पायाभूत सोयीचा विकास मोठया प्रमाणात होईल.

3) शहरी भागाबरोबरच ग्रामिण भागात सुध्दा जवळपास एक कोटी नवे रोजगार निर्माण होईल.

4) शेतक-यांचा माल अडत्या किंवा दलालामार्फत न जाता प्रत्यक्ष विकल्यामुळे उत्पादणाला चांगली किंमत प्राप्त होईल.

5) किमान 30 टक्के खरेदी लहाण उद्योगाकडून करावी लागत असल्यामुळे लहान उद्योगांना नवी चालना मिळेल.

6) वस्तूचा दर्जा, प्रतवारी, पॅकींग, वनज, शुध्दता आदीच्या बाबतीत आंतरराष्ट्रीय मानके वापरली जातील त्यामुळे ग्राहकांना आंतरराष्ट्रीय दर्जाच्या सेवा प्राप्त होतील.

7) नव्या धोरणामुळे देशांतर्गत कंपन्या परदेशी कंपन्याशी भागीदारी करूण आपला विस्तार जोमाने करतील.

**2) प्रतिकूल परिणाम :-**

1) आंतरराष्ट्रीय सुपर मार्केट आपल्याकडे आले की इथले लहाण व्यापारी उखडले जातील.

2) मोठया परदेशी भांडवलदार संघटनांची बाजारपेठेत मक्तेदारी निर्माण होण्याची शक्यता आहे.

3) शेतक-यांना किंवा लहान उत्पादकांना मिळेल त्या भावाने या विदेशी भांडवलदारांना आपला कच्चा माल विकावा लागेल.

4) देशाची संपूर्ण अर्थव्यवस्था विदेशाच्या हातात जाईल व भारत आर्थिक दृष्टीने गुलाम होईल.

5) सामान्य व्यक्तीला या विदेशी कंपन्याकडून वाढलेल्या किंमतीत माल खरेदी करण्यास बाध्य केले जाईल.

**थशाफारशी :-**

1) व्यवसाय हा लाभाच्या दृष्टीकोणातून केला जातो. त्यामुळे व्यापारी हा शेतक-यांना न्याय देवु शकत नाही. त्याकरीता सरकारने शेतक-यांच्या मालाला औद्योगिक दर्जा देण्यात यावा त्यामुळे शेतक-यांचे आत्महत्येचे प्रमाण कमी होईल.

2) देशात शेतकऱ्यांची संख्या जवळपास 67 टक्के आहे. त्यामुळे प्रथमतः शेतक-यांच्या मालावर प्रक्रिया करुण निर्यात वाढविणे व आयात कमी करणे त्यावर निर्बंध लावयला पाहिजे.

3) आपल्या देशात लोकसंख्या जास्त असल्यामुळे उद्योग व्यवसायात जास्तीत जास्त

तंत्राचा वापर न करता भोतीच्या उत्पादनकरीता व्यक्तीचा वापर करण्यात यावा.

4) देशाची बेरोजगारी कमी करण्या करता पाण्याचा योग्य विनिमय करुण जास्तीत जास्त वा कृषी उत्पादन करणे.

5) देशाच्या कृषी उत्पन्नाच्या बाजारपेठा करीता संशोधन करणे.

**संदर्भ :-**

1) भारतातील विदेशी गुंतवणूक : चंचल चोपरा

2) भारतीय आणि जागतिक विकास : मुकूंद महाजन, निराली प्रकाश

3) [www.soicalemportofFDI.com](http://www.soicalemportofFDI.com)

4) योजना मासिक, जानेवारी 2011

5) लोकराज्य मासिक

6) The Horizon वार्षिक 2012



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