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Worldwide International Inter Disciplinary Research

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"AN OBSERVATIONAL STUDY ON PURISHVAHA SROTODUSHTI HETU AND LAXANA IN PURISHVAHA SROTODUSHTI PATIENTS HAVING SEDENTARY LIFESTYLE."

Sameer Kulkarni

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ABSTRACT:

Ayurveda is an ancient wisdom used to cure ailment and also to maintain healthy body with healthy mind. Research is not only the finding new things but also to validate old things. In present study 100 sedentary lifestyle patient of *Purishvava Srotodushti* patients are observed for their *Hetu* and *Laxan* in order to better understanding of fundamental facts of *Purishwaha Srotas* in modern era.

KEYWORDS: Purishvaha Srotas, Vegasandharan, Ajeerna, Adhyashan, Vishamashan.

INTRODUCTION

Ayurveda is healing science based on the studies and keen observations of intellectual seers from India. In present era, technology is so much developed that anything can be easily achieved with least physical efforts. Lifestyle of todayhuman beings is sedentary and the diet habits become with more irregularities. Because of all above said factors, people are highly prone to irregular bowel symptoms which is actually due to *Purishvaha SrotasDushti*.

On other hand bowel discomfort is becoming burning issue in the society. According to most of experts, majority of people of either sex does not have the identifiable cause for their ailment.

In Ayurved as Acharya "Agnivesh" has given depth about Knowledge about Purishwaha Sroto Moolasthan, Dushti Laxan and Hetu in Charak Samhita Vimanthan Pancham Adhyay. ¹

पुरीषवहानांस्रोतसांपक्वाशयोमूलंस्थूलगुदंच, प्रदुष्टानांतुखल्वेशंमिदंविशेषविज्ञानंभवति;

तद्यथा-कृच्छ्रेणाल्पाल्पंसशब्दशलमतिद्रवमतिग्रथितमतिवह्चोपविशन्तंदृष्ट्वापुरीपवहान्यस्य

स्रोतांसिप्रदुषश्टानीतिविद्यात्।

संधारणादत्यशनादजीर्णोध्यशनात्तथा।

वक्तवाहीनिदुष्यन्तिदुर्बलाग्नेःकृशस्यच॥

In above context we have conducted an observational study of Purishawaha Srotas Dushti *Hetu* and laxan in 100 patients having bowel complains and sedentary life style. This study will be helpful to know the status of Purishawaha Srotas Dushti in patienys having sedentary life style and correlation between *Hetu* and laxana.

Methods and material

Phase One:

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Literary research: the compendia of *Ayurvedic* text were studied thoroughly to find out *Purishvaha Srotodushti*.

Phase Two:

Survey – Selection criteria:

A. Inclusion criteria:

- 1. People working in the same bank of the ranks clerk and officer.
- 2. Bank employees of the age group 30-60 irrespective of sex, color, caste from different branches of Pune.
- 3. Bank employees having one or more of the following symptoms.
 - [a] Drava malapravrytti
- [b] Sashabda malapravrutti
- [c] Sashool malapravrutti
- [d] Alpa malapravrutti
- [e] Grathit malapravrutti
- [f] Sakashta malapravrutti

B. Exclusion criteria:

- 1. Bank employees of the age above 60 and below 30
- 2. Bank employees below or above the mentioned ranks.
- 3. Bank employees working outside Pune city.
- 4. Bank employees suffering from serious diseases like cancer, HIV Aids.

C. Sample size: About 100 bank employees.

Phase Three:

- 1. A suitable questionnaire was prepared which was attached along with for recording the history of these people.
- 2. From the history etiological factors affecting *Purishvahha Srotas* was analyzed.
- 3. Effect of these etiological factors affecting *Purishvaha Srotas* were compared with the etiological factors explained in *Ayurvedic* literature.

Observation and Results:

Following observations are seen in study

1. Age and Sex distribution

Age Category	\mathbf{M}	\mathbf{F}	Total
< 30	-	1	1
30 – 39	3	2	5
40 – 49	22	28	50
50+	35	8	43
Total	60	39	99

Mean Age is 47.7 years.

2. Prakruti Distribution

Prakruti	M	F	Total
Pitta+Kapa	28	21	49
Pitta+Vata	29	15	44
Vata+Kapha	3	3	6
Total	60	39	99

3. Occupation and working hours in a day

All 99 cases are from a white collar job and working for 8 hours per day.

4. Mode of travel

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Majority of cases (65%) are travelling by two wheeler, 9% travel by car and other 21% use public transport. 5% of the cases walk to their work place. Average time for travel is 15 minutes

5. Sex wise Distribution of Cases in Various

Pain	M	F	Total
1. krischen	12	8	20
2. Alpalpam	3	6	9
3 Sashabd	39	23	62
4Sashool	33	22	55
5Atidrav	27	15	42
6 Grathit	25	15	40

6. Number of cases with various Hetu

Hetu	Num	Percentage
	ber	
Vega Sandharan	70	70.7
Atyashan	52	52.5
Ajeerna	29	29.3
Adhyashan	36	36.4
Doorbalaagni	52	52.5
Krush	4	4.0
Viruddhannasevan	80	80.8
Bakery Products	97	98.0
Leafy Vegetables	98	99.0
Sprouted Legumes	96	97.0
Exercise	32	32.3
Habits / Addiction	23	23.2
BMI	57	57.6

DISCUSSION:

To reach up to the depth of the knowledge the '*Uha*' is the important step in the *Dnyangrahana prakriya*.

Here discussion is carried out on observation and result obtained during study.

1. Age and sex distribution:

In this survey total valid entries are 99. Out of which 60 are males and 39 are females. There are only 6 individuals from the age group below 40. The maximum population is from age group 40-49 and almost similar number is from age group 50-59. These both age groups are very much indicative of their class who has settled but stressful life. They are having almost similar habits of suppressing the natural urges, having lots of leafy vegetables, sprouted legumes, *VirruddhaAaharsevan* which is affecting their *Purishvaha Srotas*.

2 Prakruti distribution:

The maximum affected *Prakruti* is *PittaKapha*. And second one is *PittaVata*. Individuals of *VataKaphaPrakruti* are less in this particular survey. There is no much difference in *PittaKapha* and *PittaVataPrakruti* individuals. Since *PittaPrakruti* individuals are having *MruduKoshtha*. Their *Purishvaha Srotas* gets affected easily. When combined with *Vata* it tends for *Sang* type of *Srotodushti* and with *Kapha* tends to *Atipravrutti* type of *Srotodushti*.

3 Working hours and Occupation:

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All the 99 cases are from white collar job and working for 8 hours per day. This is conclusive of the fact that most of this class is having sitting jobs. So there is no much movement which might be *Hetu* for *Ajeerna* which in turn the etiological factor for *Purishvaha Srotadushti*. Also due to working for 8 hours per day tends to suppress the natural urges which are important etiological factor for *Purishvaha Srotodushti*.

4 mode of transport:

Majority of individuals (65%) are traveling by two wheeler, 9% travel by car and remaining 21% use public transport. 5% of the cases walk to their work place. Average time for travel is 15 minutes.

5 Sex wise distribution of cases in various Pains:

There are six types of *VedanaVishesha* observed in *PurishvahaSrotodushti*. They occur in different gradations. These gradations are done according to recurrence of that symptom in particular week. In this evaluation *Sashabda Malapravrutti* is the most observed complaint in this particular sample. And least observed is *AlpaMalapravrutti*. *SashoolaMalapravrutti* is also common symptom observed. *Atidrava* and *AtigrathtMalapravrutti* are the two opposite symptoms occurring in the same Srotas. But interestingly prevalence of both is almost similar. This concludes that *Atiprvrutti* and *Sang* type of *Srotodushti* are almost having similar prevalence in *Purishvaha Srotas*. Also there is no sex wise distribution of any symptom in this particular sample. All symptoms are evenly observed in both sexes.

6. Number of cases with various *Hetu*:

The Hetu of Purishvaha Srotodushti are divided in two broad groups for this particular study. Out of which first group is list of Hetu explained by Charakacharya as the PurishvahaSrotodushtiHetu in the 5th chapter of Vimansthan of CharakaSamhita. While other group is of other Hetu which are directly not mentioned by Charakacharya but they affect the PurishvahaSrotas. These Hetus are due to changed lifestyle of individuals. In the first group i.e. classical Hetu most available Hetu is Vega Sandharana while least available Hetu is Krushta. After the Vega Sandharana, Atyashana and Durbalagni are the two classical Hetus which significantly affect the PurishvahaSrotas. The prevalence of other two classical Hetus like Adhyashana and Ajeerna is in lesser percentage. The habit of individuals of this sample to sit for longer hours and suppressing the natural urges is affecting the Purishvaha Srotas the most. Loss of appetite and eating before the proper digestion and recurrent eating habits are also affecting the Purishvaha Srotas.

While in other group the most available *Hetu* is consumption of leafy vegetables in this particular sample. Also consumption of sprouted legumes, bakery products, *Viruddhaanna Sevan* is almost having similar prevalence. This is the significant observation. This indicates the role of changed lifestyle in this sample. Individuals of society are changing their food habits. They are eating the food articles which are contraindicated in *Ayurved* for longer use. Individuals are changing their food habits according to advertisements and media propagation of particular food items. Also

individuals prefer instant food items rather than traditional food items. All these *Hetus* affect *Purishvaha Srotas* of individuals of this sample.

7. Correlation of various *Hetu* with Vedana Vishesh

Hetu	Kruchen	Alpalpa	Sashabd	Sashool	Atidrava	Grathi
		m	a			t
Vegasandharan	N.S.	N.S.	N.S.	Significant	Significant	N.S.
Atyashan	N.S.	N.S.	N.S.	N.S.	N.S.	N.S.
Ajeerna	Significant	Significant	N.S.	N.S.	Significant	N.S.
Adhyashan	N.S.	N.S.	N.S.	N.S.	Significant	N.S.
Doorbalagni	N.S.	N.S.	N.S.	N.S.	Significant	N.S.
Krusha	N.S.	N.S.	N.S.	N.S.	N.S.	N.S.
Virrudhashan	N.S.	N.S.	N.S.	N.S.	N.S.	N.S.
Bakery Prod.	N.S.	N.S.	N.S.	N.S.	Significant	N.S.
Sprouts	N.S.	N.S.	N.S.	N.S.	N.S	N.S.
Leafy Veg.	N.S.	N.S.	N.S.	N.S.	N.S.	N.S.
Exercise	N.S.	N.S.	N.S.	N.S.	N.S.	N.S.

CONCLUSION:

The *Purishvaha Srotas* is one of the commonly affected *Srotas*.

- 1. The etiological factors like *Vega Sandharana*, *Atyashana*, *Ajeerna*, *Adhyashana*, *Durbalagni*, *Krushata*, *Virruddha Aahar Sevan*, consumption of Bakery products, Leafy vegetables, and Sprouted legumes Vitiate the *PurishvahaSrotas*.
- 2. The most available *Hetu* for vitiation of *Purishvaha Srotas* from the classical text is *Vega Sandharana*.
- 3. The most available *Hetu* for vitiation of *Purishvaha Srotas* from other *Hetus* is consumption of Leafy Vegetables. The other *Hetus* like consumption of Bakery products and Sprouted Legumes and *Virruddha Aahar Sevan* are almost similar in prevalence to consumption of Leafy vegetables.
- 4. Mostly affected *prakruti* found to be *Pitta Kapha*.
- 5. Only *Atipravrutti* and *Sang* type of *Srotodushti* are available in *Purishvaha Srotas* in this sample.
- 6. Vitiation of *Purishvaha Srotas* is not related to sex.
- 7. Changed lifestyle of bank employees is affecting their *PurishvahaSrotas*.

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A STUDY OF SPORTS ACHIEVEMENT AND SPORTS PERSONNELS OF GOVERNMENT AND PRIVATE SCHOOLS BELONGS TO NATIONAL CAPITAL REGION: A COMPARATIVE STUDY

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ABSTRACT:

The purpose of study was to compare the sports achievement & sports personnel between government and private schools situated in the NCR, Delhi. In this study fifty schools of NCR were selected (25 Govt & 25 Pvt) through random sampling. For the purpose of the study the data have been collected through self-developed data sheet containing all required information and same has been collected with the help of google sheet. After collection of data, the descriptive statistics and t-test (Independent)was applied for the analysis of data. The result of the present study was found that there was significant difference in the sports achievement and Sports Personnel between the government and private schools. The study shows that the sports achievement and sports personnel of private schools found better in comparison of government schools of National Capital Region.

KEYWORDS: Sports achievement, sports personnels', government schools, private schools, national capital region

INTRODUCTION

SPORTS PERSONNELS:

The role of physical education personnel in the society is important. Physical education personnel are the architect of the future sportsman and backbone of physical education programme in educational institutions. They can make the physical education programme successful and effective by their leadership qualities. Physical education personnel's plan and direct the programme for effective implementation. Students show interest when they work under competent Physical education personnel.

Today, Physical Education teachers are playing a number of diverse as well as specialized roles as teachers, officials, organizers and administrators. A physical education teacher should be a good planner in the sense that he must understand the objectives of physical education and design a

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programme that fits into the total educational programmes. He/she should also compare the objectives to the local needs or the area of Physical Education in which the students are weak or are interested in improving themselves.

The responsibilities of Physical Education teacher have increased manifolds in modern scientific age. The expectations of the society and nation towards Physical Education teachers are very high in the sense that they are the only leaders who can protect and save the general fitness of the sedentary people in the machine age. The rise of sports science such as Physiology, Sports Psychology, Sports Sociology, Kinesiology, Biomechanics has further added to the already enhanced scope of the duties of Physical Education teachers. The qualities, traits and characteristics of personality and character of the Physical Education teachers, by and large, are abstract concepts. Prescribing norms and objective standards on this account is but impossible. Only academic and professional qualifications - not even competencies – can be desirably listed out so that one could adhere to their prescribed standards. From an idealistic point of view, a Physical Education teacher ought to have commitment to the profession, alertness of body and mind, adjustability, initiative, fitness for work, discipline, enthusiasm, sincerity, self-control, sociability, super motor capacity, sense of humor, honor, dignity, self-confidence, impartiality, communicative skills, sportsman's spirit etc. He must be a model for his students and colleagues with regard to his character, conduct and behavior (Kamlesh, 2002).

With the change in the concept of Physical Education, the role of the Physical Education teacher has gone beyond the playground and entered the classroom teaching. It is perhaps far more important for a physical education teacher to concentrate upon success factors rather than think about failures in order to achieve proper results. In order to meet the high standards of the profession, Physical Education teachers must take advantage of all the information available to them about the students. This includes the characteristics and needs of the pupils, the facilities and tools with which they may work, organizational and administrative factors that affect the programme and knowledge of the subject matter and activities they are going to undertake.

Physical Education is neither a business nor an industry; it is a field of education where the inter-personal interaction is better understood as a means of socialization process than a trade transaction. In its multi-dimensional perspective, Physical Education is -a programme of activity, an instructional process, a field of organization and administration and an area of research and development. Accordingly, a Physical Education teacher has to use the skills and aptitudes for a business-like approach to "man, movement, mind and material" and there are neither short cuts nor compromise on quality, competence and efficiency of those involved. But unfortunately, in proportion to the expectations of the society, the Physical Education teachers have not been given

due place and recognition. They face a lot of problems while carrying out their responsibilities. Bad working conditions, ill maintained playgrounds, lack of facilities create obstacles and hurdles in their efficient and smooth functioning. The Indian teachers today operate in an environment full of uncertainties, turbulence and even hostility.

SPORTS ACHIEVEMENT:

To enhance the image of the nation, the games and sports activities either on competitive level or on recreational level is becoming an essential at National and International level. Games are also very helpful in developing character building, international friendship and mutual understanding for health to lead a healthy and happy life. Therefore, promoting the program related with physical education and sports, and creating the sports environment among the society should be the prime task of policy makers and executers. To get the fame at International level, it is essential to provide the high standard of coaching and facilitation of good equipment and diet. The favorable environmental factors of suitable facilities and coaching plays an important role in shaping up the growth of players' personality. The level of participation and achievement, either single or combined, through interaction with each other always give the satisfactory results towards sports achievement. The ambiguity in appointment, dissatisfaction and eventually the crumbling of individual character and increase in physiological working, one necessity either a changed method of activity which may bring about the fulfilment of some need or want. It is called attention to by instructors and clinicians that generally people learn and develop by communication impersonation and perception. This can be efficient or unsystematic. In any case, the ecological elements of appropriate offices and instructing do assume a predominant job in getting down to business the development of the character, level of accomplishment, either single or group, through communication with one another. In the event that the climate is amicable and program is well through the development might be fullest, in this way, high accomplishment, else it could be hampered

MATERIAL AND METHOD:

The objective of study was to compare the Sports Achievement & Sports personnel between Government and Private Schools of National Capital Region and it was hypothesized that there is no significant difference in Sports Achievement & Sports personnel between Government and Private Schools of National Capital Region.

For the present study 50 senior secondary schools (25 Government and 25 Private) of National Capital Region were selected by using random sampling. The data was collected as per the nature of descriptive study based on static group comparison design through self-prepared data sheet. The sports achievement and available sports personnel's' details were collected in the duration of last three academic years.

For the analysis of collected data, the descriptive statistics was applied and to compare the sports achievement & personnels' between the government and private schools of National Capital Region, the t-test was applied. The level of significance was set at the 0.05.

ANALYSIS AND DISCUSSION Table – 1 Comparison of Sports Achievement between Government and Private Schools

Sports	Category	N	Mean	S.D.	t-ratio
Achievement	Government Schools	25	27.04	36.06	1.84
	Private Schools	25	54.84	66.25	

^{*}Level of significance at 0.05, df-48, table value - 1.68

Table -1 shows the average score of Sports Achievement between Government and Private schools of National Capital Region i.e., 27.04 & 54.84 respectively. The table shows the significant difference in Sports Achievement between the Government and Private schools, as the t-ratio 1.84 was found higher than the required table value 1.68 at 0.05 level of significance.

It shows that the Sports Achievement of Private Schools was found higher in comparison to Government Schools. The graphical representation of Comparison of Sports Achievement between Government and Private Schools is presented in **Figure-1**.

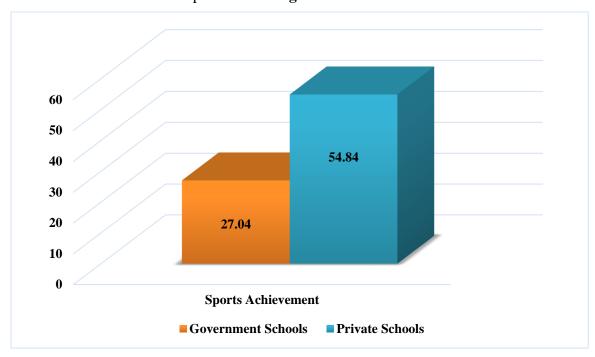


Table-2 Comparison of Sports Personnel's Between Government and Private Schools

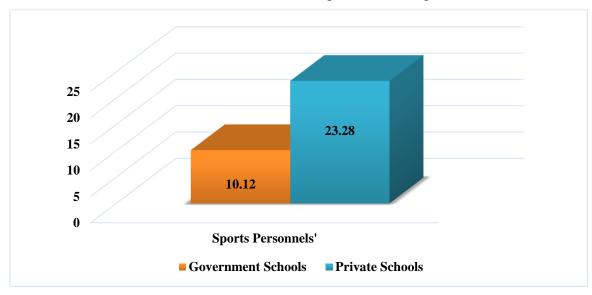
Sports Personnel's	Category	N	Mean	S.D.	T-Ratio
	Government Schools	25	10.12	6.78	4.95
	Private Schools	25	23.28	11.40	4.33

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*level of significance is at 0.05, df-48, table value - 1.68

Table -2 shows the average score of Sports Personnels' between Government and Private schools of National Capital Region i.e., 10.12 & 23.28 respectively. The table shows the significant difference in Sports Personnels' between the Government and Private schools, as the t-ratio 4.95 was found higher than the required table value 1.68 at 0.05 level of significance.

It also shows that the scores of Sports Personnels' of Private Schools were found higher in comparison to Government Schools. The graphical representation of Comparison of Sports Personnels' between Government and Private Schools is presented in Figure-2.



RESULT OF THE STUDY:

The analysis of the study shows that the Government and Private schools situated in National Capital Region had a significant difference in Sports Achievement and Sports Personnels'. The reason behind this that the availability of sports personnels' to achieve the sports achievement in Government Schools may be adequate as per the laid down norms and standard but there may be a lacking of utilization of them and the proper execution and guidance not reaching the students. However, in this competitive era of privatization of education, the private schools providing more facilities in term of appointing the Sports Personnels' and developing the high standard sports facilities. The students also using properly the available facilities under the guidance of skilled professionals.

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A COMPARATIVE STUDY OF ACADEMIC ACHIEVEMENT BETWEEN THE GIRL PLAYERS AND NON-PLAYER GIRLS OF KENDRIYA VIDYALAYA OF AGRA REGION

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ABSTRACT:

This research study was led with the sole purpose of comparing the academic achievement of girl players and non-player girls Kendriya Vidyalaya school of Agra Region. Prime objective of the study was to compare and asses the girl players and non-player girls Kendriya Vidyalaya schools of Agra Region. To conduct this study in total 10 Kendriya Vidyalaya schools were selected from Agra region. This study was conducted through survey research design. overall, 100 samples were selected as subject through random sampling method out of which 50 were Girl players and 50 were non player Girl's studying in the different Kendriya Vidyalaya schools of Agra Region. All the students selected for study were ranging from 15 yrs. to 19 yrs. And were studying in class 9th to 12th, the data was collected thorough survey method by using a self-constructed data inventory sheet. For analysing the data, the descriptive statistics i.e., Mean and standard deviation along with independent t-test were employed. The findings of this research study suggest that there is no significant difference in academic achievement the girl players and non-player girls Kendriya Vidyalaya schools of Agra Region (U.P.).

KEYWORDS: Academic achievement, Kendriya Vidyalaya, player Girls, non-player Girl students, Agra region

INTRODUCTION:

It is really important that we promote competitive support in the schools. It is very important that we recognise that has to be underpinned by good quality physical education and sports and by getting people into pattern of exercise (Sebastian Coe)

Numerous studies show that together with study and participation in sports and physical education activities develop good leadership qualities, better time management, attention, focus and discipline among children. Many other studies also show and conclude that altogether with sports and studies leads to wholesome development of children. (Stevenson 1990, Cote 1999).

Participation in sports and academic achievements have a positive relationship as defined through the truth of personality development which are gained due to participation in sports such as emotional stability, motivation, consciousness, and feeling of responsibility. As described in a study conducted in Slovak given an understanding of finding difficulties in coping up with achieving academic goals and maintaining balance between sports and academic curriculum. These two dimensions sports and academics confronts each other unless supported by parents and friends.(Geraniosova et al; 2014).

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Few studies conducted in past has revealed that non playing girls are more passive in behaviour and prone to give up more easily then player girls it means active participation in sports makes girls more active and tough in life.it is concluded in these studies that in comparison to male athletes female athletes not only brought more positive changesbut they also secure higher academic achievements in terms of grades and marks (Gneezy, Nicdenic and Rusr- 2003; Nieclevie and Vesterhumd, 2007).

Many developed countries have understood the importance of games and sports and the qualities which are being developed by the participation in any physical activity. but in India scenario is entirely different games and sports is not considered as necessary as scholastic subjects.it is listed in miscellaneous categories. most of times it is taken as leisure time activity only. Various school boards are also not giving due emphasis on sports in their curriculum. Moreover, students participating in sports activities at school or outside school as school team are not getting any sort of true academic compensation. Since they sacrifice many academic classes while practicing and while going for participation in the various competitions like cluster, regional and national tournaments hence their academic cost is very high in comparison of the academic compensation that they are actually getting from the school boards.

In recent years there is a steady transformation in the distinctive approaches of Indian culture towards games and sports activities. Society nowadays becoming more aware and affectionate towards sports activities as they feel that participation in games and sports activities support them to retain substantially fit. parenthoods are allowing their children to participate in the sports activities and at the same time they strictly want their child to focus on the study as well. Anyhow, they don't want any distraction of their children from academic goals because of the participation in games and sports activities, maybe they are threatened with the thought that what will happen to the child if he doesn't perform well enough in sports.

HYPOTHESIS:

• Null hypothesis was considered with the assumption that there will be no significant difference between the means of academic achievement of Girl players and non-player Girls of Kendriya Vidyalaya schools of Agra region (U.P.).

RESEARCH OBJECTIVES:

The following Objectives were kept:

- To compare Academic achievement between the Girl players and non-player Girls of Agra region.
- To assess the academic achievement of Girl players and non-player Girls of Kendriya Vidyalaya schools of Agra region

RESEARCH METHODOLOGY-

Selection of Subjects-

To conduct this study in total 10 Kendriya Vidyalaya schools were selected from Agra region. The study was based on survey research design. overall, 100 samples were selected as subject through random sampling method out of which 50 were Girl players and 50 were non player Girl's studying in the different Kendriya Vidyalaya schools of Agra Region. from each Kendriya Vidyalaya, in total 10 girl students were selected out of which 5 Girl players and 5 non-player Girlswere opted from their category.

Selection of Variables

academic achievement in terms of sessional marks converted into final percentages is selected as research variable for this study.

Collection of data:

• The primary and secondary data was collected by survey method using self-constructed data inventory sheet. The data inventory sheet was such designed by the research scholar to obtains all the necessary information in the desired format.

Statistical Technique:

• To analyze the collected data, independent t-test along with the descriptive statistics i.e., Mean & S.D. was applied to compare the selected variables. For the present study, the significance level was set at 0.05.

ANALYSIS OF DATA:

TABLE – 1 ASSESMENT OF ACADEMIC ACHIEVEMENT OF THE PLAYERS AND NON-PLAYERS OF KENDRIYA VIDYALAYA

	ТҮРЕ	N	MEAN
ACADEMIC ACHIEVEMENT	PLAYER GIRLS	50	74.94
	NON-PLAYER GIRLS	50	72.39

Table reveals the average score of Academic Achievement of players and non-players Girls of Agra region i.e., 72.39 and 74.94 respectively. According to central board of secondary education's 9-point grading system, this score falls in B1 grade with 8 grade point. which is well above the average grading.

Table – 2 COMPARISON OF ACADEMIC ACHIEVEMENT OF K.V. STUDENTS OF AGRA REGION

	TYPE	N	MEAN	S.D.	T-RATIO
Academic Achievement	GIRLS PLAYER	50	72.39	9.14	
					1.458
	NON-PLAYER GIRLS	50	74.94	8.31	

^{*}Significant At 0.05 Level at df- 98, Table Value-1.660

Table no. -2 depict the average score of Academic Achievement of girl players and non-player girls of Agra region i.e.,72.39 and 74.94 respectively. Table shows insignificant difference between player's girls and non-player girls from Kendriya Vidyalaya of Agra region as the acquired t-ratio 1.458 was found lower than the necessary table worth 1.660 at 0.05 level of significance

DISCUSSION:

This study reveals that there is no significant difference found between the means of academic achievement of Girl players and non-player Girls of Kendriya Vidyalaya schools of Agra region (U.P.).

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although, from the means, we can say that the academic achievement of non-player girl students of Agra region was higher which is not conclusive and cannot be suggest as significant difference while comparing with Girls player students of Kendriya Vidyalaya in Agra Region.

The million-dollar problem which was being discuss since decades that is engagements in games and sports activities put any effect academic performances of student players' is answered here on the basis of results and findings of this study. It may be stated that engrossment in sports activities does not obstruct students from achieving academic goals. This conclusion is supported by other research studies like- Feng.S.Din (2005-06), Xiaohui Guo and Chad D.Mayerhoefer (2006), studies investigative the associationamongstinvolvement in games &sports and academic achievement displays positive association fox et; el (2010), Brob; (2010), Cox, (2007). Miller et; el (2003),

Some other studies indicate that involvement in games and sports activities induce learning and helps inachieving higher mark's Shephard (2012), Holler (2010).

It is undoubtedly revealed here that there is not a big difference in the marks and grades of Girl players and non-player Girl's to draw a significant statistical difference in terms of academic achievement.

CONCLUSION:

From the table and graph mentioned above it is concluded that participation in sports activities as school team doesn't obstruct students from achieving academic goals. the findings of this study show that non player girls have secured higher marks then the player girls of kendriya Vidyalaya of Agra region but average marks obtained by players and non-players girl students of Kendriya Vidyalaya Agra region are not big enough to be called as significant difference

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EFFECT OF JÑĀNA MUDRA ON ANXIETY LEVEL AMONG YOUNG ADULTS

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ABSTRACT:

Gyan/Jñāna mudra the mudra of knowledge gives rise to the knowledge, the root chakra and reduce tension and depression. Stimulating the air element this pose spiritually awakens and calm the body and mind and resulted into increasing memory power, pituitary gland production and stimulate nervous system. It sharpens the brain and increases the concentration ability, building mental prowess. A regular practice of this mudra considerably controls the level of anxiety, anger, stress, depression and even insomnia. For the present study, male and female students aged between 18-25 years were included. Yogmudra intervention (Jñāna Mudra) was tried as per experimental design and anxiety level was measured using through SCAT questionnaire (Sports competition anxiety Test). Scores were recorded before and after performing yogmudra. This was observed that regular practice of JñānaMudra in normal healthy person creates and improves mental toughness and reduces level of anxiety.

KEYWORDS: Yogmudra, Jñāna Mudra, Chin Mudra, Anxiety. INTRODUCTION:

Mudras has been described as attitudes of energy flow, designed to connect discrete pranic force with Universal or cosmic force. There exists a plethora of ancient techniques associated with yoga. Yogmudra is a primeval style practiced along with pranayama or meditation. The word Mudra finds its roots in Sanskrit meaning 'gesture' or 'attitude'. Mudras represent the psychic, emotional, devotional and aesthetic gestures or attitudes.^[1]

In scientific expressions, mudras act as a tool to access and inspire the unconscious reflexes and primal, instinctive habit patterns which are originated in the primitive areas of brain around the brain stem. They create a subtle, non-intellectual connection with such areas. Each mudra establishes a specific link and simultaneously affects the body, mind and prana differently. The target is to generate fixed, repetitive postures and gestures which can be easily snapped by the practitioner out of natural habits and thus set up a more polished consciousness.^[2]

The science of mudra is an ancient science which relates to the energy flows in mind and body. Its an expression of internal feeling by ways of posturers, hands, palm, fingers, feet and body. This is an integral part of yoga and a scientific knowledge of spirituality and physical wellbeing. Mudra involve the entire body, by doing mudras, subtle hand and finger movements make important connections in the nervous system and stimulate specific energy pathways. These mudras (hand postures) have potential benefits for physical, mental and emotional wellbeing. There are mudras to address headaches, pain, anxiety, depression, stress, the health of lungs and heart, cholesterol, pain in any body part and almost every system of the body. [5]

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Anxiety is an individual's response to dangers or threats, real or imagined. While some degree of anxiety response is beneficial to prepare the body to cope better with the stressful condition, excessive anxiety results in deterioration in performance. Thus, one can speak of normal anxiety and pathological anxiety. Pathological anxiety is an inappropriate response to a given stimulus, by virtue of its intensity or duration. It probably results from a poorly regulated or overreactive adrenergic system of the midbrain locus ceruleus, and manifests as heightened sympathetic activity. [7]

SCIENCE OF MUDRA:

The principle of mudras is that the transfer of energy takes place from higher level to the lower level. This law is applicable in thermodynamics, electricity, electrostatics, magnetism, atomic and nuclear bonding. According to Ayurveda, human body is made up of five elements: Agni (fire), Vayu (Air), Aakash (space), Pruthvi (Earth) and Jal (water). Under healthy conditions, our body has an optimum balance of all these elements. However, imbalance in any one of them affects the body in a negative way. This ultimately leads to illnesses. When specific mudras are performed, any imbalance in the above stated five elements is restored and the person recovers.^[8]

JNĀNA MUDRAS:

The word jnana means wisdom or knowledge thus jnana mudra is the gesture of intuitive knowledge. Jnāna mudra, therefore, is the psychic gesture of consciousness. Symbolically, the small, ring and middle fingers represent the three gunas or qualities of nature: tamas, inertia; rajas, activity and creativity; and sattwa, luminosity and harmony. Jnana Mudra (psychic gesture of knowledge) Assume a comfortable meditation posture. Fold the index fingers so that they touch the inside root of the thumbs. Straighten the other three fingers of each hand so that they are relaxed and slightly apart. Place the hands on the knees with the palms facing down. Relax the hands and arms. [9]

HYPOTHESIS:

The following hypothesis was drawn for the study:

- **1.** The 4 weeks Jnānayogmudrainterventions will have positive impact on anxiety level on young female adults.
- **2.** The 4 weeks Jnānayogmudrainterventions will have positive impact on anxiety level on young male adults.

METHODOLOGY:

For the study Pre-test and Post-test randomized group experimental design was used. For the present study 25 male and 25 female students for experimental group. The following practices were performed by the experimental groups for 4 weeks except Sundays and holidays. The training program was prepared for the students keeping in view to improve the selected physiological characteristics. Preparation and Gayatri Mantra: 3 minutes followed by yogmudra practice for 15 minutes and ending om for 2 minutes. In this study psychological characteristic anxiety was measured pre- and post-training thorough pre- and post-experimental research method in which standardized methods have been used for collection of data. Pre-test and Post-test data of selected physiological characteristic were collected with the help of reliable tools of measurements to find out the significant difference. The data was collected with the reliable instruments and tools before and after giving the Yogmudra Intervention to the experimental group using SCAT questionnaire (Sports competition anxiety Test). Scores were recorded before and after performing Yogmudra. For the purpose of the study, descriptive statistic (mean, standard deviation, standard error and independent t-test) as the statistical technique and the level of significance was set at the 0.05 level.

ANALYSIS OF DATA:

Tables: Effect of Gyan/Jnana Mudra on Anxiety level:

Table -1 Female Students

	Ν	Mean	Std. Deviation	Std. Error Mean			
Before Training	25	20.8800	2.90574	.58115			
	25	15.6400	1.38082	.27616			

		Test Value = 0					
	t	df	Sig. (2- tailed)	Mean Difference	95% Confide of the Di		
					Lower	Upper	
Before Training	35.92 9	24	.000	20.88000	19.6806	22.0794	
After Training	56.63 3	24	.000	15.64000	15.0700	16.2100	

Table-2 Male Students

	Ν	Mean	Std.	Std. Error
			Deviation	Mean
Before	25	21.440	2.16179	.43236
Training		0		
After	25	16.120	2.18556	.43711
Training		0		

	Test Value = 0						
	t	df	Sig. (2- tailed)	Mean Difference	95% Confide of the Di	ence Interval ifference	
					Lower	Upper	
Before	49.5	24	.000	21.44000	20.5477	22.3323	
Training	89						
After	36.8	24	.000	16.12000	15.2178	17.0222	
Training	78						

Table -3: Impact of Gyan/Jnana Mudra on Anxiety level:on. Value=Mean±SD

S. no.	Before yoga mudra	After yoga mudra	P value
	Mean±SD	Mean±SD	
Male students	21.44±2.16	16.12±2.18	0.1
Female students	20.88±2.90	15.64+1.38	0.001

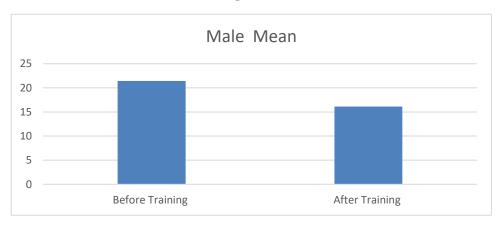
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Figure -1



Significance of difference between pre and post (**P<0.1, ***P<0.01 Student's 't' test)

Figure -2



Significance of difference between pre and post (**P<0.1, ***P<0.05 Student's 't' test)

RESULTS AND DISCUSSION:

The data for 20 students who performed Jñānayogmudra for 15 minutes were analyzed. The results obtained are expressed as mean \pm standard deviation (Table-3) The effect of Jñānayogmudra on experimental group of male and female students measuring anxiety is as shown in table. The level of anxiety data shows statistically significant results after performing Jñānayogmudra. Further Breathing Rate also showed similar results. All experimental values are significantly lower than pretest result.

In a study conducted by Kuldeep Singh (2015) showed that hand and fingers gestures stimulates energy flows and makes significance connections in nervous system and specific energy pathways. Yogis of ancient time experienced and designed hand areas and its reflexes associated with various parts of nervous system and effects on other organs of body and blood circulation. The study also showed that mudra increases the blood circulation to various parts of the brain and to the important junction of nerves and glands. [10]

In a study conducted by Balaji P V Deekshitulu (2016) reviewed that interventions of mudra yog reduce and control stress, anxiety, depression, fear and promote many other psychophysiological health issues. The study also indicated the beneficial effects of mantra therapy on the level of mental and physical health of an individual. [11]

Another study on yoga hand mudra conducted by Deepti Tripathi et al., (2016) studied that yog hand mudra helps in a novel way and to be effective in controlling high blood pressure and

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found a effective way of normalizing high blood pressure. This was also studied that hand mudra is helpful in emergency situation where immediate medical help is not available. [12]

CONCLUSION:

Regular practice of Jñāna mudra yoga may reduce the anxiety level to normal which indicates sound mind, balanced thinking and appropriate mental responses to a situation of danger or threat. and it also helps in improvement of mental wellbeing and mental fitness of individuals.

It may be concluded from the findings from the present study, that Jñānayogmudra interventions decreases the level of anxiety to normal responses to situation of anxiety in a healthy person. A significant level of anxiety decrease was indicating better thinking and responsiveness in an individual. Therefore, it is suggested that Jñānayogmudra practices is an appropriate solution for maintaining good mental health and fitness, it is helpful in reducing anxiety level and to deal with psycho-physiological related problems.

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DR. B. R. AMBEDKAR'S FEMINISTIC POINT OF VIEW ON WOMEN EMPOWERMENT

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As a true Feminist and the true Nationalist Dr. B.R. Ambedkar's work for the women depicts his nationalism. His feministic approach is based on the nation point of view. For him, no nation can be liberal, if their women are slaves. Therefore, to liberate India, the women are freed from bondage of life i.e. religious, social and economic. He contemplated on the social, economical, political, caste and creed based identity of women in Indian scenarios. He always tried to establish equality among the men and women in every general life.

Eradication of traditional laws of Manu and replacement of new values of laws is not easy for oppressed community. Many social reformers like Raja Ram Mohan Roy, G.G. Agarkar, Maharshi Karve, Mahatma Phule, and Rajarshi Shahu Maharaj have put truth effort to change women's conditions in Pre-independent period. But Dr. B.R. Ambedkar's thought to get well place to women's in India provides a powerful source of inspiration to do this women empowerment. His devotion for the uplift-ment of women who were no less than the slaves in India makes Dr. B.R. Ambedkar the emancipator of women. Dr. Ambedkar was a follower of Mahatma Phule and Rajarshi Shahu tradition about women's empowerment.

Women's empowerment movement firstly started in European country in 18th century and its effect fallen all over the world. Indian social reform and political reform was quite essential to do first for Indian society. So many social reformer played active role. Maharashtra was the centre place of reformation, Mahatma Phule and Savitribai Phule played very important role to change women's condition in Maharashtra. They run School for women and through against many bad traditions. One may say that the statement of Irish patriot Daniel O'Connell,

"No man can be grateful at the cost of his honour, No man can be grateful at the cost of his chastity And no nation can be grateful at the cost of his liberty."1

How Dr. B. R. Ambedkar appropriately elaborated regarding the maintaining of democracy in which he depicts his approach towards women in India. In his letter to his wife Ramabai Ambedkar he writes,

"I am the warrior who fights for the women's liberty and empowerment

I feel proud to fight for the enhancement of women's dignity"2

Dr. B. R. Ambedkar was genuine leader of downtrodden who always thought for the emancipation of women from bondage every. On men dominating religion, women are treated as slaves. Child marriage, prohibition to remarriage and Widow Remarriage prohibition under the rules of Manu always troubles women for liberty life. Before Dr.B.R. Ambedkar only Mahatma Jyotiba Phule only opened the door of education for girls in 1848 in Pune.

Dr. B.R. Ambedkar is the frontline social reformer who took up the problems of women as a part of his mission to emancipate the oppressed. He experienced the life conditions of Indian women

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with root cause. On the basis of 'Revolution and Counter Revolution' he concludes that the large flows of women were accepting to Buddhism. But in Buddhism Manu stated his own code and conduct for women to stop conversion. Manusmruti reduces the women to the level of shudra and a slave. But, lastly, Dr. Ambedkar came to the conclusion that Manusmruti causes a great fall in the status of women.

To know the importance of three methods for upliftment of women given by Dr. Ambedkar one may say that first is social awakening, second one is need of Education and third is of the law for the emancipation of women. It is necessary to study these three things to know his feministic point of view or movement. With the Implementation of Indian constitution Dr. Ambedkar has made women free from socio-economical slavery of thousands of years. In the constitution of India under fundamental rights(appendix 14 to 18) bestowed the rights of equality among men and women of every cast, creed, religion and gender. When Dr. Ambedkar was labour minister he got sanctioned equal voting power, maternity leave and the equal wages for working women in factories.

As only feminist men in our India his Hindu Code Bill has given different rights to women with justice. Such as: Inter-cast Marriage, Right of Divorce, Right to adopt girl, Equal hereditary right and Alimony after divorce. But Dr. B.R. Ambedkar could not passed this Hindu Code Bill in Parliament because of political leaders oppose in parliament. Lastly, after his resign in 1951, the parliament was passed that bill, and given the equality of women with men then it is proved how Dr. B.R. Ambedkar was the pioneer of feminism in modern India.

According to Dr.B.R.Ambedkar the development of any society can be judged on the basis of educated women in the society. Dr. B.R.Ambedkar made his women liberty movement strong through this education. One of his letter to his relatives Mr. Popayekar he mentioned, "There is no about our development if the girls be educated. Convey this thought to your close relatives."3

In most of his speeches, Dr. Ambedkar insists upon the woman education. He always encourages and inspires to his wife Ramabai to read and write education. This role in this education is revolutionary. When we study we find that Dr. Ambedkar's many proposals regarding women education in all India women conference. In 1927, in Akhil Bhartiya Hitkarini Parishadas it is proposed, "The juries (Panch) must bring the law that where there is school, the people must educate their daughter and sons otherwise they will be liable for punishment"4.

In his address to the women in year 1927 at Mahad Samata Sangram he elaborated the importance of women's education. He says knowledge and information are not only important to men but also women need these things. If you want to develop your next generations do educate your daughter. Dr. B.R. Ambedkar always respect for women's heart flows with gratitude and respect with them. Hence he pays tribute to his wife Ramabai in his book, 'Pakistan and the Partition of India' in 1940 as follows: "As token of my appreciation of her goodness of heart, her mobility of mind and her purity of her character and readiness to suffer along with me which showed and worries fell to out lot."5

If we look at his views on women's empowerment he rejected traditions like i) Women's were superstitious, ii) only engaged in domestic life, iii) hurdle in progress, iv) uneducated women, v) ban on remarriage, vi) women are only sex object etc. In Ancient period society was patriarchic so women always get secondary position and them bound with unworthy or bad social tradition. Added to this the work of Dr.Ambedkar as a constitution maker in our constitution and law reformer he has given some rights to women such as: The Hindu Marriage Act 1955, The Hindu Succession

Act1956, The dowary and Prossive Act 1961, the equal remulation Act 1976 and The Maternity benefit Act 1961. But in post independent era, women socially and culturally reformed by these Act.

Dr. B. R. Ambedkar offers some basic reform in Indian constitution about women empowerment to improve their social life position. Such as: Equality before a law article-14, Six freedoms Article-19, Right education Art 45, Right of Remedy Art32, Right of Personal liberty and Equal pay equal work Art39 etc. With these reformations under various act women were completely reformed in post independence period.

As a social reformer Dr. B.R. Ambedkar's role in women's empowerment illustrates prominent features to reform it. It has prominent features like Moral education to all women, offer permission to remarriage, equality of man-women, religious reformation, and reformation for bad social tradition and life of equality with respect etc.

Lastly, to conclude, the title significance of this research paper is that Dr. B. R. Ambedkar's work enabled to erect new way to achieve woman's identity in social order. His ideological thinking to Indian society especially for women with social reforming thought gave legal status to maintain in constitution. To summing up, we may say that 63% women become literate, 50% reservation in Panchayat Raj, Active role with equal position in govt.& Admn., Formed union of Nari Mukti Sanghatna and Equal role and participation in social, political, sports, trade and industry with Be aware of their truth right % duty.

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GLOBALIZATION AND ITS IMPACT ON LIFE INSURANCE CORPORATION OF INDIA

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ABSTRACT:

Uncertainty is the fundamental fact of life. This uncertainty leads to fear of risk in our life. Fear of risk can be satisfied by taking all precautions to avoid risk. Inspite of all precautions, accident occurs. So, Insurance is one of the best techniques to face this uncertainty. It is important to understand that risk is the part of any person's life. So, Life Insurance is a tool which safeguards an individual's life with benefits. There are many life insurance companies in India, but LIC plays a major role in this field. So, the researchers have chosen this topic to study the growth pattern and to observe the role of LIC in Life Insurance Industry. The paper is based on secondary data which is analyzed by statistical tools like percentage & growth rate. The findings reveals that LIC should strived to increase its business by adopting new marketing strategies & by issuing more & more policies in order to retain its market share in the competitive scenario as well as it should make advertisement to promote & aware about its policies to the consumers.

KEYWORDS: - Risk, Insurance, LIC, Growth rate, Globalization INDUCTION:

The lives of human beings in the Universe have become uncertain in the 21st century due to natural and manmade disasters. There is always an element of uncertainty about the future of the people. This compels man to take necessary steps to protect him against unforeseen calamities .The business of insurance comes to the rescue of man in order to ward off his fear of future.

MEANING OF INSURANCE:

Insurance is a contract between two parties -the insurer, who assures the other party, the insured —to indemnify him against any loss that may occur to the latter in consideration of payment of an amount called "premium called Insurance Policy .This definition applies to General Insurance. In Life Insurance, the risk covered is life; death or survival.

Different types of Insurance

- 1 Life Insurance
- 2 General Insurance
- 3 Fire Insurance

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4 Marine Insurance

Life insurance is one of the most important devices of the human lives which help to cope up with the human and financial loss occurs at the time of disasters.

LIFE INSURANCE:

Life Insurance is a contract that pledges payment of an amount to the person assured (or his nominee) on the happening of the event insured against.

The contract is valid for payment of the insured amount during:

- The date of maturity, or
- Specified dates at periodic intervals, or
- Unfortunate death, if it occurs earlier.

Among other things, the contract also provides for the payment of premium periodically to the corporation by the policyholder. Life Insurance is universally acknowledged to be an institution, which eliminates 'risk', substituting certainty for uncertainty and comes to the timely aid of the family in the unfortunate event of death of the breadwinner.

By and large, life insurance is civilization's partial solution to the problems caused by death. Life insurance, in short, is concerned with two hazards that stand across the life-path of every person:

- 1. That of dying prematurely leaves a dependent family to fend for itself.
- 2. That of living till old age without visible means of support.

HISTORY OF LIFE INSURANCE CORPORATION OF INDIA

Life Insurance in its modern form came to India from England in the year 1818. The Oriental Life Insurance Company, the first company in India offering life insurance coverage, was established in Kolkata in 1818. Its primary target market was the Europeans based in India, and it charged Indians heftier premiums. Surendranath Tagore had founded Hindusthan Insurance Society, which later became Life Insurance Corporation.

Great the first 150 years were marked mostly by turbulent economic conditions. It witnessed India's First War of Independence, adverse effects of the World War I and World War II on the economy of India, and in between them the period of worldwide economic crises triggered by the depression. The first half of the 20th century saw a heightened struggle for India's independence. The aggregate effect of these events led to a high rate of and liquidation of life insurance companies in India. This had adversely affected the faith of the general in the utility of obtaining life cover.

NATIONALIZATION IN 1956

In 1955, parliamentarian Feroze Gandhi raised the matter of insurance fraud by owners of private insurance agencies. In the ensuing investigations, one of India's wealthiest businessmen, Ramkrishna Dalmia, owner of the *Times of India* newspaper, was sent to prison for two years.

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The Parliament of India passed the Life Insurance of India Act on 19 June 1956 creating the Life Insurance Corporation of India. It consolidated the business of 245 private life insurers and other entities offering life insurance services; this consisted of 154 life insurance companies, 16 foreign companies and 75 provident companies. The nationalisation of the life insurance business in India was a result of the Industrial Policy Resolution of 1956, which had created a policy framework for extending state control over at least 17 sectors of the economy, including life insurance.

Life Insurance of India Act that nationalised the insurance industry in India. Over 245 insurance companies and provident societies were merged to create the state-owned Life Insurance Corporation of India. As on 2019, Life Insurance Corporation of India had total life fund of ₹28.3 trillion. The total value of sold policies in the year 2018-19 is 21.4 million. Life Insurance Corporation of India settled 26 million claims in 2018-19. It has 290 million policy holders.

REVIEW OF LITERATURE

In the present section an attempt has been made to examine the review of literature related to the study. A notable study on the "Life Insurance Corporation of India – A study of its performance" by Mishra M. N. and O. P. Rai¹⁸ (1986) concluded that the business of the corporation was increased during the period under review. As well as they highlighted on the growth of business and the experience gained by the Life Insurance Corporation and they pointed out that rules have been released by the LIC to provide the much needed insurance cover to insuring public at attractive terms.

Sharma, V. & Chauhan, D.S. (2013), analyzed the performance of public and private sector life insurance companies in India. Through privatization of the insurance sector is feared to affect the prospects of the LIC, the study shows the LIC continuous to dominate the sector. Private sector insurance companies also tried to increase their market shares.

Bedi, H. S. and Singh, P. (2011), revealed that there is a tremendous growth in the performance of Indian Life Insurance Industry and LIC due to the policy of LPG and due to the emergence of private sector and opening up for foreign players. There is an increasing trend toward the investment in stock- market by LIC due to the effective regulation of SEBI and increasing transparency of stock-market.

OBJECTIVES OF THE STUDY

- 1. To study growth pattern of LIC in Life Insurance Industry.
- 2. After globalization to observe the role of LIC in Indian Life Insurance Industry.

LIMITATIONS OF THE STUDY

- 1. The researchers could cover only the position of LIC of India in Life Insurance Industry.
- 2. The study does not contain the comparison of LIC of India with other insurance company.

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3. Since the study is based upon secondary data, hence the result will depend of these data.

IMPACT OF GLOBALISATION ON THE PERFORMANCE OF LIC

Many of the private Insurance Companies came into the market during 2001, only now the market is highly dynamic. In India, Insurance has been synonymous with LIC. Life Insurance Corporation (LIC) was created as an entity in 1956 through LIC Act. Since then, until recently (2000), the insurance sector, both life & non-life was monopolized by public sector Insurance corporations. Now, with the impact of LPG (liberalization, Privatization and Globalization), many private business houses have come up as joint ventures, with partnerships from multinational insurance companies. They are aggressively promoting their products and are going for multichannel distribution. At present, there are 23 private life insurers.

The researcher has presented the impact of globalization on Individual insurance (New Business and Business inforce)

1 Individual Insurance (New Business):

Individual insurance refers to that an individual plan for a specific individual to protect his own interests.

The progress of new business individual insurance gives in the following table which shows the growth of Individual Insurance new business from 2000-2001 to 20018-19

TABLE NO.1
NEW BUSINESS PROGRESS OF LIC (INDIVIDUAL INSURANCE)

Year	No. of Policies (In Lakh)	% of Growth	Sum Assured Rs. In Crores	% of Growth
2000-01	19664574	ŀ	124950.63	_
2005-06	29298170	48.98	284179.84	25.40
2010-11	31459382	07.37	444031.90	11.20
2015-16	20236928	-	454295.04	11.16
2016-17	19617710	-03.05	472947.11	04.10
2017-18	20727155	05.65	532897.48	12.67
2018-19	20809996	-	550187.71	03.24

Source: Annual reports of LIC of India 2005-06 to 2018-19.

The new business of individual insurance policies has increased from 19664574 Lakh policies in 2000-01to 31459382 Lakh police in 2010-11. But however there is a decline in Individual insurance in 2015-16 & 2016-17 20236928 that is and 19617710 respectively.

But however there is a decline in Individual insurance in 2016-17 & 2017-18 that is

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19617710and 20727155 respectively. The new businesses of individual insurance policies has increase in 2018-19 this are 20809996 lakh.

The new business of Individual Insurance sum assured has increased from Rs124950.63 crores in 2000-01 to 2018-19 Rs. 550187.71 crores.

2 Individual Insurance of LIC

TABLE NO.2
BUSINESS INFORCE: INDIVIDUAL INSURANCE

Year	No. of Policies In Lakh	% of Growth	Sum assured per annum Rs. In crores	% of Growth
2000-01	-	-	645042.00	
2005-06	179662768	-	1282407.87	
2010-11	240484337	33	2334453.99	13.20
2015-16	279184601	16	3736124.66	12.00
2016-17	280755109	0.56	3970332.57	06.25
2017-18	282351553	0.67	4255523.11	07.15
2018-19	282243337	-	4509658.22	05.92

Source: Annual reports of LIC of India 2005-06 to 2018-19.

From the above table it is observed that the no. of policies of Individual insurance under business inforce has increased from 179662768 policies in 2005-06 to 282243337policies in 2018-19. It shows that there is in no. of policies but at shows rate. The sum assured under the individual insurance of business inforce is rising if we compare the sum assured in 2000-01 and 2018-19 the amount has been increased from Rs.645042.00 crores to Rs.4509658.22 crores.

CONCLUSION

The life insurance industry plays an important role in improving national economy. Prior to liberalization of insurance industry LIC had monopoly in insurance sector, However after Globalization competition has increased due to entry of new private life insurance companies, even though he Life Insurance Corporation of India is increasing their individual new business and business inforce. Life insurance Corporation of India should take efforts in providing and framing the insurance policies as per the demand of the people to compete with private insurance players..

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- 6 www.irdai.gov.in

जळगाव जिल्ह्यातील भिल्ल जमातीचे आर्थिक अध्ययन

नाईक विनोद शालिक

सहाय्यक प्राध्यापक, अर्थशास्त्र विभाग क.ब.चौ. उमवि जळगाव

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गोषवारा (Abstact):-

भारतातील आदिवासी जमातीपैकी भिल्ल ही एक मुख्य जमात म्हणून ओळखली जाते. आर्थिक परिवर्तनाच्या काळात भिल्ल जमात इतर जमातीच्या तुलनेने स्वतःची आर्थिक, शैक्षणिक, सामाजिक, राजकीय, व सांस्कृतिक प्रगती करू शकली नाही. भिल्ल जमात जरी जंगलातून डोंगरी भागाकडून शहरी भागाकडे स्थलांतरीत झालेली असली तरी गावाबाहेर किंवा गावालगत वास्तव्य करतांना आढळून येते. भिल्ल जमातीत कमालीची अंधश्रद्धा दिसून येते. कुठलाही पारंपारिक व्यवसाय नसल्यामुळे बचत व गुंतवणुकीचा अभाव दिसून येतो. शिवाय व्यवसायाबाबत उदासीनता दिसून येते. थोडक्यात भिल्ल जमातीची आर्थिक प्रगती झालेली दिसून येत नाही. संशोधक प्रस्तुत संशोधनात महाराष्ट्रातील जळगाव जिल्ह्यात भिल्ल जमातीची आर्थिक स्थिती कशी आहे याचा शोध घेण्याचा प्रयत्न केलेला आहे.

Keyword:- आदिवासी, भिल्ल जमात, आर्थिक स्थिती

प्रस्तावना Introduction:-

भारतात विविध जाती, धर्म, संस्कृती, बोलीभाषा, पेहराव यांचे वैविधीकरण जीवन बघायला मिळते. मानवाची प्रगती टप्प्या-टप्प्याने झालेली दिसून येते. पूर्वी प्राचीन काळी आर्यांच्या आगमनानंतर आर्य आणि आर्येतर यांच्यामध्ये लढाया झाल्या त्याचे परिणाम म्हणून काही समुदाय गाव, वस्ती किंवा रिवास सोडून जंगल, डोंगर, पर्वतीय भाग, नद्या, दऱ्या-खोऱ्यांमध्ये लोटले गेले किंवा स्वतःचे संरक्षण करण्याच्या हेतूने जंगलाचा आश्रय घेतला. कालांतराने या समुदायांना रानटी, जंगली किंवा आदिवासी या नावाने संबोधले जाऊ लागले. भारतात या समुदायाला आदिवासी म्हणून ओळखले जाते. आदिवासींमध्ये विविध जमाती दिसून येतात. या बदलत्या सामाजिक प्रवाहाबरोबर या जमातींचा विकास किंवा प्रगती झालेली दिसून येत नाही. भारतामधील महाराष्ट्र, राजस्थान, गुजराथ व मध्य प्रदेश या राज्यांमध्ये आदिवासी मोठ्या संख्येने दिसून येतात. मात्र यातील विशेतः भिल्ल आदिवासी जमातीचा विचार केल्यास आज २१व्या शतकात देखील ही जमात सामाजिक, आर्थिक, सांस्कृतिक, राजकीय, शैक्षणिक बाबतीत इतर जमातीपेक्षा बरीच मागासलेली दिसून येते. आजच्या आधुनिक काळात भिल्ल जमात नद्या, डोंगर, दऱ्या, पर्वतीय भाग, गावाबाहेर, गावालगत वस्ती करून राहतांना दिसून येतात. या भिल्ल जमातीत अनेक पोटजाती आहेत. जसे पावरा भिल्ल, कोकणा भिल्ल, तडवी भिल्ल, गावीत तथा मावची, नायकडा, धानका, लाढ्या भिल्ल, मथवाडया भिल्ल, बोंडे गवाल, मेवासी भिल्ल, डांगी भिल्ल, राठवा भिल्ल, चोंधा किंवा चोंधरा, भिलाटीतील भिल्ल इत्यादी.

महाराष्ट्रातील भिल्ल जमात मुख्यत्वेकरून धुळे, नंदुरबार, जळगाव, अमरावती, यवतमाळ, व औरंगाबाद या भागात वास्तव्य करतांना दिसून येते. खासकरून सातपुड्याच्या पायथ्याशी चोपडा, यावल, रावेर, शिरपूर या भागात ही जमात मोठ्या संख्येने दिसून येते. गावाबाहेर किंवा दुर्गम भागात रहिवास असल्यामुळे आदिवासी भिल्ल जमातीने आपली वैशिष्ट्येपूर्ण संस्कृती जपून ठेवली आहे. कदाचित इतर प्रगत समाजापासून लांब राहिल्यामुळे या भिल्लांची संस्कृती टिकून राहिली असावी. आज प्रगत समाजाच्या तुलनेने भिल्ल सामाजिकदृष्ट्या मागासलेले आहेत. वाईट

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रूढी, परंपरा, चालीरीती, भानाभाती, करणी, जादूटोणा, चेटक काढणे इत्यादी बार्बीचा पगडा भिल्ल जमातीवर दिसून येतो. भिल्ल समाजात देवदेवतांना खूप महत्व दिले जाते. कुलदैवत भूतबाधेपासून आपल्या कुटुंबाचे रक्षण करते ही समज आहे. जळगाव जिल्ह्याचा विचार केल्यास सप्तशृंगी देवीच्या दर्शनाला भिल्ल समाज रामनवमीच्या दिवशी पायी सुरूवात करतात. सतत ५ ते ८ दिवसांचा प्रवास केला जातो. खानदेशातील व जळगाव जिल्ह्यातील भिल्ल जमातीचा विचार केल्यास आजही शिक्षणाचे प्रमाण कमी आहे. कुटुंब सदस्य संख्या जास्त असल्यामुळे राहणीमानाचा दर्जा निकृष्ट दिसून येतो. कुटुंब प्रमुख आपल्या परीवाराच्या बाबतीत फारसा गंभीर दिसून येत नाही. शासनाच्या अनेक योजना असून देखील त्यापासून भिल्ल जमात वंचित असल्याचे दिसून येते. दारिद्र्य रेषेखाली जीवन जगणाऱ्यांचे प्रमाण अधिक आहे. या जमातीत शेळ्या, म्हैसी, गायी, कोंबडया इत्यादी पाळीव प्राण्यांचे संगोपन केले जाते. कामाच्या निमित्ताने ही जमात खासकरून गुजरात राज्यात जास्त प्रमाणात जातांना दिसून येते. यामध्ये ऊसतोडणी, विटभट्ट्यावर, डांबरकाम इत्यादी कामे असतात. भिल्ल जमात शिकारकरणे, मासेमारीकरणे, मोळ्या विकणे, डिंक काढणे, मद्य तयार करणे, गुरे-ढोरे चारणे इत्यादी बार्बीच्या माध्यमातून आपले उदरनिर्वाह करतांना दिसून येतात. तसेच भिल्ल समाजात सालदार किंवा गडीचे काम करणारे काही पुरुष दिसून येतात. सध्या उदरनिर्वाहासाठी मिळेल ते काम केले जाते. यात गवंडी काम, हमाली करणे, कापसाच्या गाडीवर जाने, शेतीचे कामे करणे इत्यादी. मात्र वरील कामे करणाऱ्यांचे प्रमाण कमी दिसून येते.

प्रस्तुत संशोधनात संशोधकाकडून भिल्ल जमातीच्या सद्यास्थितीचा आढावा घेण्यात आला आहे. भिल्ल जमात आर्थिक, सामाजिक, शैक्षणिकदृष्ट्या मागासलेली का आहे. याचा शोध घेण्याचा प्रयत्न या शोध कार्यात केला आहे.

संशोधनाचे उद्दीष्ट्ये (Objectives):-

- १. भिल्ल जमातीचे आर्थिक अध्ययन करणे.
- २. भिल्ल समाजातील बचत ग्ंतवणूक प्रवृतीचे अध्ययन करणे.
- 3. भिल्ल जमातीतील व्यवसायिक दूरदृष्टीचे अध्ययन करणे.

संशोधनाचे गृहीतकृत्य/ परिकल्पना:- (Hypothesis)

- १. भिल्ल जमात आर्थिकदृष्ट्या मागासलेली आहे.
- २. भिल्ल कुटुंब प्रमुखांमध्ये बचत गुंतवणुकीची कमतरता आहे.
- 3. भिल्ल जमातीमध्ये व्यवसायिक दूरदृष्टीचा अभाव दिसून येतो.

संशोधन पद्धती (Research Methodology):-

जळगाव जिल्ह्यातील भिल्ल जमातीचे अध्ययन करण्यासाठी प्राथमिक तथ्य संकलन पद्धतीच्या सहाय्याने माहितीचे संकलन केले आहे. संशोधनाची व्याप्ती बघता संपूर्ण विश्वाचे किंवा समग्राचे अध्ययन करणे संयुक्तिक आहे. मात्र वेळ, श्रम, व पैसा याबाबींमुळे संशोधकाला मर्यादा पडतात. प्रस्तुत अध्ययनात संशोधकाने जळगाव जिल्ह्याचा विचार केला आहे. अशा परिस्थितीत नमुना निवड करणे हि एक कठीण बाब असली तरी. संशोधकाने आपल्या अभ्यास विषयातील उद्देश, गृहिते आणि समाजाची वैशिष्ट्ये लक्षात घेऊन नम्ना निवड केलेली आहे.

जळगाव जिल्ह्या हे समग्र असून जळगाव जिल्ह्यातील तालुक्यांची निवड करण्यासाठी लॉटरी पद्धतीचा वापर करून ५०% आधार घेऊन निम्मे म्हणजे १५ पैकी ८ तालुक्यांची निवड केली आहे. तसेच मुलाखतदात्यांची निवड सहेतुक नमुना पद्धतीनुसार केली आहे. जळगाव जिल्ह्यातील ८ तालुक्यातील प्रत्येकी ३ गावांमधील १० मुलाखतदाते निवडले आहे. एका तालुक्यात एकूण ३० मुलाखातदाते असून ८ तालुके मिळून २४० मुलाखतदाते निवडले गेले आहेत.

संदर्भ साहित्याचा आढावा (Review of Literature):-

१) भामरे ज्ञानेश्वर काशिनाथ, (२००९) यांनी त्यांच्या धुळे तालुक्यातील भिल्ल जमातीच्या जीवन पद्धतीवर प्रसार माध्यमांचा झालेला प्रभाव एक अध्यायन, या आपल्या लघुशोध प्रबंधात भिल्ल जमातीबाबत पुढील निष्कर्ष मांडलेली दिसून येतात.

- १. शासकीय योजनांची माहिती ९४% भिल्ल जमातीच्या लोकांना मिळत नाही.
- २. वर्तमान पत्रामधून शेतीविषयक माहिती दिली जाते हे ७९% भिल्ल जमातीच्या लोकांना माहित नाही.
- 3. भिल्ल जमातीत ८१% लोक वर्तमान पत्रे वाचत नाही.
- २) धनंजय रमाकांत चौधरी, (२०११) यांच्या खानदेशातील आदिवासी जमातीतील भिल्लांच्या सामाजिक प्रगतीचा इतिहास, या पीएच.डी अप्रकाशित प्रबंधात भिल्ल जमातीबाबत काही निष्कर्ष मांडले आहेत.
 - १. खानदेशातील इतर अनेक आदिवासी भिल्ल व भिलाटी वस्तीत राहणाऱ्या भिल्ल यांच्या सामाजिक प्रगतीच्या बाबतीत फरक दिसून येतो.
 - २. खानदेशात केलेल्या अभ्यासानुसार भिल्लांच्या अनेक जमाती वास्तव्य करतात त्यात पवारा, कोकणी, मावची, तडवी, ठाकूर व भिल्ल इत्यादी आहेत.
 - 3. भिल्ल जमातीत व्यसनिधनतेचे प्रमाण अधिक आहे. कष्टाची, मेहनतीची कामे करून थकवा जाण्यासाठी दारू, बिडी, चिलम, गृटखा, गांजा इत्यादीचा वापर करत असतात.
- 3) वळवी अरुण धोंडू, (२०१०) यांच्या, पश्चिम खानदेशातील भिल्ल आदिवासीची युद्ध पद्धती आणि शस्त्रास्त्रे एक अभ्यास, या अप्रकाशित पीएच.डी. प्रबंधात काही निष्कर्ष मांडलेली आहेत ती पुढील प्रमाणे.
 - श. भारतात अनेक आदिवासी जाती जमाती आहेत. या सर्व आदिवासी जाती जमातीत जीवनशैली आणि संस्कृती, भाषा, धर्मकल्पना, श्रेद्धा ,सामाजिक निष्ठा आणि उदेर्निर्वाहाचे स्वरूप आणि साधने यात कमालीचे साम्य आढळते.
 - २. खानदेशी भिल्ल ही प्राचीन वन्य जमात असून महाकाव्यकाळापासून तिचे अस्तित्व होते.

मुख्य विषय:- Main Theme

१.व्यवसाय:-

तक्ता क्र.१ मध्ये जळगाव जिल्हयातील भिल्ल कुटुंब जमातीच्या प्रमुख व्यवसायाबाबत विश्लेषण केले आहे. पाहणी केलेल्या भिल्ल कुटुंबप्रमुखांपैकी मजुरी करणाऱ्यांचे प्रमाण सर्वाधिक ६८%, इतके असून इतर व्यवसाय म्हणजे बिगारी काम, हमाली, व्हान चालवणे, वाचमानहे प्रमाण ०.४२% सर्वात कमी दिसून येते.

थोडक्यात जळगाव जिल्ह्यातील भिल्ल मजुरी व परंपरागत व्यवसाय मिळून ८८.८४% इतके त्यांचे मुख्य व्यवसाय दिसून येते. आजही भिल्ल जमातीत नोकरी व शेती करण्याचे प्रमाण अत्यल्प आहे.

तक्ता क्र.१ पाहणी केलेल्या भिल्ल कुटुंब प्रमुखांचा प्रमुख व्यवसाय

				3	, <u> </u>	3		
अ.	तालुके	शेती	मजुरी	किराणा	शेळीपालन	परंपरागत	इतर	एक्ण
क्र								
8	अमळनेर	८(२६.६७)	१६(५३.३३)	o(oo)	o(oo)	५(१६.६७)	१(३.३३)	30
२	एरंडोल	३(१०.००)	२२(७३.३३)	0(00)	१(३.३३)	8(83'33)	0(00)	30
3	जामनेर	8(83.33)	२३(७६.६७)	१(३.३३)	o(oo)	२(६.६७)	0(00)	30
8	पारोळा	२(६.६७)	१७(५६.६७)	0(00)	o(oo)	११(३६.६७)	0(00)	30
ц	रावेर	१(3.33)	१९(६३.३३)	0(00)	o(oo)	१०(३३.३३)	0(00)	30
ξ	चोपडा	२(६.६७)	१९(६३.३३)	0(00)	0(00)	९ (३०)	0(00)	30
b	पाचोरा	३(१०.००)	२३(७६.६)	0(00)	0(00)	8(83'33)	0(00)	30

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	एकण	२४ (१०)	१६३ (६८)	१ (०.४२)	१ (०.४२)	५० (२०.८४)	१ (०.४२)	२४०
6	भडगाव	१(३.३३)	२४(८०.००)	0(00)	0(00)	५(१६.६७)	0(00)	30

स्त्रोत- प्रत्यक्ष नमुना पाहणी (कंसातील आकडे टक्केवारी दर्शवितात.)

२.सध्याचा व्यवसाय निवडण्याची कारणे:-

तक्ता क्र. २ सध्याचा व्यवसाय निवडण्याची कारणे

अ.क्र	तालुके	वडिलोपार्जित	शिक्षणामुळे	नफ्या मुळे	पर्याय नसणे	एक्ण
१	अमळनेर	१२ (४०.००)	५ (१६.६७)	0(0.00)	१३ (४३.३३)	30 (१००)
२	एरंडोल	२ (०६.६७)	0(00.00)	३ (१०.००)	२५ (८३.३३)	30 (१००)
3	जामनेर	५ (१६.६७)	0 (00.00)	१ (३.३३)	२४ (८०.००)	30 (१००)
8	पारोळा	१० (३३.३३)	१ (०३.३३)	१ (३.३३)	१८ (६०.००)	30 (१००)
ч	रावेर	९ (३०.००)	१ (०३.३३)	१ (३.३३)	१९ (६३.३३)	30 (१००)
ξ	चोपडा	११ (३६.६७)	0 (00.00)	o (o.oo)	१९ (६३.३३)	30 (१००)
b	पाचोरा	५ (१६.६७)	0 (00.00)	o (o.oo)	२५ (८३.३३)	30 (१००)
6	भडगाव	६ (२०.००)	0 (00.00)	o (o.oo)	२४ (८०.००)	30 (१००)
एकूण		६० (२५.००)	७ (२.९२)	६ (२.५)	१६७ (६९.५८)	२४० (१००)

स्त्रोत- प्रत्यक्ष नमुना पाहणी (कंसातील आकडे टक्केवारी दर्शवितात.)

तक्ता क्र.२ मध्ये जळगाव जिल्हयातील पाहणी केलेल्या भिल्ल कुटुंब प्रमुखांच्या व्यवसाय निवडीच्या कारणांचे विश्लेषण केले आहे. पाहणी केलेल्या भिल्ल कुटुंबामध्ये सध्याचे व्यवसाय निवडीचे कारण विडलोपार्जित सांगणाऱ्याचे प्रमाण २५%, २.९२%, नफ्यामुळे २.५%, आवडीमुळे ०.०% तर पर्याय नसल्यामुळे ६७.५८% प्रमाण अढळून आले.

यावरून असे दिसून येते कि, जळगाव जिल्ह्यातील पाहणी केलेल्या भिल्ल जमातीमध्ये पर्याय नसल्यामुळे व्यवसाय निवडणाऱ्यांचे प्रमाण सर्वाधिक ६७.५८% आहे.

३. उत्पन्न व खर्च संबंध

तक्ता क्र. ३ मध्ये भिल्ल कुटुंबातील वार्षिक उत्पन्नाचे प्रमाण दर्शविले आहे. भिल्ल कुटुंबाचे वार्षिक उत्पन्न १००० रु. ते ५०,००० रु. असणाऱ्यांचे प्रमाण (६९.५८%) इतके आहे, ५१,००० रु. ते १,००,००० रु. असणाऱ्या कुटुंबाचे प्रमाण (२९.५८%) असून १,००,००१ रु. ते ५ ,००,००० रु. इतके उत्पन्न असणाऱ्यांचे प्रमाण (०.८३%) इतके आहे. जळगाव जिल्ह्यातील विविध तालुक्यातील उत्पन्नाची तुलना केल्यास रावेर तालुक्यात (९३%) कुटुंब प्रमुखाचे उत्पन्न १ हजार ते ५० हजार या दरम्यान आहे. तसेच ५१ हजार ते १ लाखाच्या दरम्यान एरंडोल तालुक्यातील कुटुंब प्रमुखाचे उत्पन्न आहे.

थोडक्यात वरील विश्लेषणावरून असे दिसून येते की, भिल्ल कुटुंबाचे वार्षिक उत्पन्न १००० रु. ते ५०,००० रु. असणाऱ्यांचे प्रमाण (६९.५८%) सर्वाधिक आहे.

तक्ता क्र. ३ उत्पन्न व खर्च संबंध

अ.क्र.	तालुके	१ ते ५०००० हजार रुपये	५१००० ते १ लाख रुपये	१ लाख ते ५ लाख रुपये	एक्ण
१	अमळनेर	१८ (६०.००)	१२(४०.००)	o(o.oo)	३०(१००)

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२	एरंडोल	१५ (५०.००)	१५(५०.००)	0(0.00)	30(१००)
3	जामनेर	२३ (७६.६७)	६ (२०.००)	१(३.३३)	३०(१००)
8	पारोळा	२६(८६.६७)	४ (१३.३३)	o(o.oo)	३०(१००)
બુ	रावेर	२८ (९३.३३)	२(०६.६७)	0(00.00)	३०(१००)
ξ	चोपडा	१५(५०.००)	१४(४६.६७)	१(३.३३)	३०(१००)
b	पाचोरा	१८(६०.००)	१२(४०.००)	o(o.oo)	३०(१००)
۷	भडगाव	२४(८०.००)	६(२०.००)	0(0.00)	३०(१००)
τ	रक्ण	१६७ (६९.५८)	७१(२९.५८)	२(०.८३)	२४०(१००)

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थोडक्यात वरील विश्लेषणावरून असे दिसून येते कि, भिल्ल कुटुंबाचे वार्षिक उत्पन्न १००० रु. ते ५०,००० रु. असणाऱ्यांचे प्रमाण (६९.५८%) सर्वाधिक आहे.

४.उत्पन्नाचे प्रमाण

तक्ता क्र. ४. वार्षिक उत्पन्नाचे प्रमाण

अ.क्र	तालुके	१ ते ५० हजार रुपये	५१ हजार ते १ लाख रुपये	एक्ण
१	अमळनेर	२७(९०.००)	3(१०.००)	३०(१००)
ર	एरंडोल	२८(९३.३३)	२(६.६७)	३०(१००)
3	जामनेर	२७(९०.०)	3(१०.००)	३०(१००)
8	पारोळा	२८(९३.३३)	२(६.६७)	३०(१००)
ч	रावेर	२९(९६.६७)	१(३.३३)	३०(१००)
ξ	चोपडा	२३(७६.६७)	७(२३.३३)	३०(१००)
b	पाचोरा	२४(८०.००)	६(२०.००)	३०(१००)
۷	भडगाव	ર હ(९ ०.००)	3(१०.००)	३०(१००)
	एकूण	२१३(८८.७५)	२७(११.२५)	२४०(१००)

स्त्रोत- प्रत्यक्ष नमुना पाहणी (कंसातील आकडे टक्केवारी दर्शवितात.)

तक्ता क्र. ४ मध्ये भिल्ल कुटुंबातील वार्षिक खर्चाचे प्रमाण दर्शविले आहे. भिल्ल कुटुंबाचे वार्षिक खर्च १००० रु. ते ५०,००० रु. असणाऱ्यांचे प्रमाण (८८.७५%) इतके आहे, ५१,००० रु. ते १,००,००० रु.असणाऱ्या कुटुंबाचे प्रमाण (११.२५%), असून १,००,००१ रु. ते ५,००,००० रु.इतके खर्च असणाऱ्यांचे प्रमाण (००.००%) इतके आहे. जळगाव जिल्ह्यातील विविध तालुक्यातील खर्चाची तुलना केल्यास रावेर तालुक्यात सर्वाधिक खर्चाचे प्रमाण ९६.६७% १ हजार ते ५० हजार उत्पन्न या दरम्यान असणाऱ्या कुटुंब प्रमुखांचे आहे. तसेच ५१ हजार ते १ लाखाच्या दरम्यान चोपडा तालुक्यातील खर्चाचे प्रमाण (२३.३३%) आहे.

थोडक्यात वरील विश्लेषणावरून असे दिसून येते कि, भिल्ल कुटुंबाचे वार्षिक खर्च १००० रु. ते ५०,००० रु. दरम्यान असणाऱ्यांचे प्रमाण (२३.३३%) इतके सर्वाधिक आहे.

५. भिल्ल कुटुंबांची गुंतवणूक विषयक माहिती

तक्ता क्र. ५. मध्ये पाहणी केलेल्या भिल्ल कुटुंबांतील वार्षिक गुंतवणूक करणाऱ्यांचे प्रमाण दर्शविले आहे. जळगाव जिल्ह्यात पाहणी केलेल्या भिल्ल कुटुंबापैकी गुंतवणूक करणाऱ्या भिल्ल कुटुंबाचे प्रमाण ७.९२% इतके आहे.

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तसेच गुंतवणूक न करणाऱ्यांचे प्रमाण ९२.०८% आहे. जळगाव जिल्ह्यातील जामनेर तालुक्यात गुंतवणुकीचे प्रमाण सर्वाधिक प्रमाण १६.६७% असून अमळनेर व भडगाव ताल्क्यात भिल्ल जमात ग्ंतवण्क करतांनादिसून येत नाही.

तक्ता क्र. ५ पाहणी केलेल्या भिल्ल कुटुंबांची गुंतवणूक विषयक माहिती

अ. क्र	तालुके	गुंतवणूक करणारे	 गुंतवणूक न करणारे	एक्ण
8	अमळनेर	0(0.00)	30(0.00)	30 (१००)
ર	एरंडोल	3(१०.००)	२७(९०.००)	30 (१००)
3	जामनेर	५(१६.६७)	२५(८३.३३)	30 (१००)
8	पारोळा	3(१०.००)	२७(९०.००)	30 (१००)
ч	रावेर	8(63'33)	२६(८६.६७)	30 (१००)
Ę	चोपडा	१(३.३३)	२९(९६.६७)	30 (१००)
b	पाचोरा	२(६.६७)	२८(९३.३३)	30 (१००)
۷	भडगाव	0(0.00)	30(0.00)	३० (१००)
	एक्ण	१९ (७.९२)	२२१ (९२.०८)	२४० (१००)

स्त्रोत- प्रत्यक्ष नम्ना पाहणी (कंसातील आकडे टक्केवारी दर्शवितात.)

थोडक्यात जळगाव जिल्ह्यातील पाहणी केलेल्या भिल्ल कुटंबातील वार्षिक गुंतवणुकीचे प्रमाण (७.९२%) इतके आहे. म्हणजेच भिल्ल जमातीत ग्ंतवणूक प्रवृती दिसून येत नाही.

निष्कर्ष (Conclusion):-

- १. जळगाव जिल्ह्यातील भिल्ल जमतीचा मुख्य व्यवसायामध्ये मजुरीचे प्रमाण सर्वाधिक (६८%) आढळून येते. त्यानंतर परंपरागत व्यवसायाचे (शिकार करणे, मासेमारी, डिंक काढणे, दारू तयार करणे, मोड्या विकणे इत्यादी प्रमाण (२०.८४%) इतके दिसून येते. आजही भिल्ल जमातीत नोकरी व शेती करण्याचे प्रमाण अत्यल्प आहे.
- २. जळगाव जिल्हयातील पाहणी केलेल्या भिल्ल जमातीमध्ये पर्याय नसल्यामुळे मजुरी व्यवसाय निवडणाऱ्यांचे प्रमाण सर्वाधिक ६७.५८% दिसून येते.
- 3. भिल्ल कुटुंबाचे वार्षिक उत्पन्न १०००रु. ते ५०,००० रु. दरम्यान असणाऱ्यांचे प्रमाण (६९.५८%) सर्वाधिक आहे. वार्षिक उत्पन्न कमी असल्यामुळे भिल्ल जमात आर्थिकदृष्ट्या मागासलेली दिसून येते.
- 8. थोडक्यात जळगाव जिल्ह्यातील भिल्ल जमातीमध्ये खर्चाचे नियोजन करणाऱ्यांचे प्रमाण केवळ (१७.५%) इतके दिसून येते. आजही भिल्ल जमात फक्त आजचे विचार करून आपली दिनचर्या चालू ठेवलेली दिसून येते.
- 9. जळगाव जिल्ह्यातील पाहणी केलेल्या भिल्ल कुटंबातील वार्षिक गुंतवणुकीचे प्रमाण केवळ (७.९२%) इतके आहे. म्हणजेच भिल्ल जमातीला पारंपारिक व्यवसाय नसल्यामुळे उत्पन्न व गुंतवणूक कमी दिसून येत नाही.

संदर्भसूची (Reference):-

 भामरे जानेश्वर काशिनाथ, धुळे तालुक्यातील भिल्ल जमातीच्या जीवन पद्धतीवर प्रसार माध्यमांचा झालेला प्रभाव-एक अध्ययन लघ्शोध प्रबंध २००९.उ.म.वि. जळगाव.

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- २. धनंजय रमाकांत चौधरी, खानदेशातील आदिवासी जामातीतील भिल्लांच्या सामाजिक प्रगतीचा इतिहास, अप्रकाशित पीएच.डी. प्रबंध, २०११ उ.म.वि. जळगाव.
- 3. वळवी अरुण धोंडू, पश्चिम खानदेशातील भिल्ल आदिवासींची युद्ध पद्धती आणि शस्त्रास्त्रे, एक अभ्यास, अप्रकाशित पीएच.डी. प्रबंध २०१० उ.म.वि. जळगाव.
- ४. डॉ. खडसे भा.िक., जाती व वर्ग: भारतीय आदिवासी, प्रथम आवृत्ती, जून २००२ पृ.६०ते८२. डॉ.एस.जी.देवगावकर, महाराष्ट्रातील निवडक जाती-जमाती द्वितीयावृत्ती १४ जाने २०१३ प्.७१ ते ७७.
- ५. धनगर जगतराव उत्तम, खानदेशातील आदिवासी भिल्ल जमात एक अभ्यास, आदिवासी समाज, प्रशांत पब्लिकेशन्स जळगाव, तृतीयावृती २०१५, पृ.३३ ते ३४.

मानवी हक्कांचा विश्लेषणात्मक अभ्यास

डॉ. संभाजी संतोष पाटील

श्री.शि.वि.प्र. संस्थेचे भाऊसाहेब ना.स. पाटील साहित्य आजि मु.फि.मु.अ. वाजिज्य महाविद्यालय, धुळे

प्रस्तावना:

मानवी हक्कांची संरचना हि नैसर्गिक विधी या संजल्पनेचे अपत्य आहे. जन्मानेच मनुष्य काही हक्क घेऊन येतो. या गृहित कृत्यांवरच या हक्कांची मांडणी करण्यात येते हि संकल्पना ग्रीक व रोमन विचारवंतांच्या तसेच ख्रिस्ती तत्वज्ञानामध्ये आणि थॉमस अक्कायन यासारख्या विधी तज्ञांच्या लिखाणातून मांडणी केल्याचे दिसून येते. मानवाला मिळालेले अधिकार हे नैसर्गिक असून ते हिरावून घेण्याचा अधिकार जोजत्याही राजसत्तेला नाही. हे अधिकार व्यक्तीला जगण्यासाठी, त्याच्या व्यक्तिमत्व विकासासाठी आवश्यक आहेत. त्याशिवाय व्यक्तीच्या अस्तित्वाची कल्पना करणे शक्य नाही हा विचार ग्रीक व रोमन विचारवंताच्या लेखनातून, ख्रिस्ती तत्वज्ञा-ातून प्रतिबिंबित होतो. -ौसर्जिज अधिकाराची कल्पना पृढे सतराव्या शतकात सामाजीक करार सिध्दांताच्या पुरस्कर्त्यांनी उचलून धरली. या अधिकाराचे समर्थन करण्यात जॉन लॉक, रुसो यासारखे सामाजिक करार सिध्दांताचे पुरस्कर्ते आघाडीवर होते. नैसर्गिक अधिकाराची निर्मिती राज्य अस्तित्वात येण्यापूर्वीच झाली होती असा दावा ते जरतात. -ौर्सार्जज अधिजारां-ा। जायद्याचे संरजज प्राप्त झाल्यावर या अधिजारांचे दैवी अधिष्ठा-। संपृष्टात आले आजि हेच अधिन ार पुढे मा-ाव अधिन ार म्हजू-। ओळनले जाऊ लाजले. रिशय-। राज्यघट-ोतही आर्थिन व सामाजिन शोषजापासू-। व्यक्तीची मुक्तता ज् रज्याचे वच-। समाविष्ट आहे. परंतु त्यात शास-ाच्या आत्यंतिज नियंत्रजापास्न व्यक्तीची मुक्तता ज् रज्याची तरतुद नाही. रिशय-। राज्यघटनेत व्यक्तीच्या सामाजिज व आर्थिज हक्जांवर विशेष भर देज्यात आला आहे. सामाजिज व आर्थिज हक्ज नसतील तर राजजीय स्वातंत्र्यास अर्थ उरत -।ाही. परंतु दो-ही प्रजारची स्वातंत्र्ये एजमेजां-।। पुरज आहेत. पाश्चिमात्य राष्ट्रांच्या संविधा-।ामध्ये व्यक्तीचे स्वातंत्र्य राजकीय सत्ताधाऱ्यांपासून सुरक्षित ठेवण्याची योजना होती. तर सोविएत रिशयाच्या १९३६ च्या संविधानात हि स्वातंत्र्ये उपभोगण्यासाठी लागणाऱ्या सर्व सुविधा उपलब्ध करण्यावर भर होता. परंतु या सुविधा उपलब्ध झाल्या तरी राजकीय सत्ताधाऱ्यांच्या सत्तेवर मर्यादा घातल्याशिवाय त्यांना प्रत्यक्षात फारसा अर्थ नाही. हे खरे आहे म्हणून मानवी हक्क संरक्षण करण्याची गरज भासु लागली. १९४५ मध्ये संयुक्त राष्ट्र संघटनेची स्थापना झाली. दुसऱ्या महायुध्दादरम्यान मानवी अधिनाराच्या झालेल्या मोठ्या उल्लंघनामुळे स्थापनेपासुनच संयुक्त राष्ट्र संघटना मानव अधिन रांविषयी संवेदनशील होती. संयुक्त राष्ट्र संघटनेच्या स्थापनापत्रामध्ये मानव अधिन रांविषयी महत्वाचे स्थान देन्यात आले. संयुक्त राष्ट्र संघटनेने १० डिसेंबर १९४८ रोजी मानव अधिज राचा जाहिरनामा घोषित जेला. या जाहिरनाम्यामुळे मानव अधिज रांच्या संज्लप-ोला वैश्वीज रुप प्राप्त झाले. मा-ाव अधिजार संरजजाची जाजीव वैश्वीज ब-ाली. मा-ाव अधिजारांचा प्रश्ना हा जे वळ एजाद्या राष्ट्राचा अंतर्जत प्रश्न राहिला नाही. जर एजादे राष्ट्र मानव अधिजारांचे उल्लंघन जरित असेल तर त्या राष्ट्रावर संयुक्त राष्ट्र संघटना दबाव आजू शज्ते. त्या राष्ट्राला बहिष्जाराचा सामना जरावा लाजु शजतो. अशाप्रजारे संयुक्त राष्ट्र संघटनेत मानव अधिजाराच्या संरजजाची जाजीव केवळ वैश्वीकच बनवली नाही तर त्या अधिकाराच्या संरक्षणासाठी यंत्रणा विकसीत केली.

संशोधनाचा उद्देश: मानवी हक्कांचा विश्लेषणात्मक अभ्यास करणे हा प्रस्तृत लघुशोध निबंधाचा उद्देश आहे.

माहितीचे संकलन व विश्लेषण: मानवी हक्कांचा विश्लेषणात्मक अभ्यास करणे या लघुशोध निबंधासाठी विविध संदर्भग्रंथ, मासिके, साप्ताहिङे, इंटरनेट, वर्तमानपत्र या दुय्यम साधनांचा उपयोज ज रज्यात आला आहे.

मानवी हक्कांचा अर्थ आणि व्याख्या:

प्रत्येज व्यक्तीला जाही जोष्टी मिळिवज्याचा अधिजार आहे आजि या अधिजाराला इतरांनी मा-यता दिलेली आहे अशा अधिजाराला ढोबळ मानाने हक्क म्हणता येईल.

व्याज्या :

- i) साधारजपजे व्यक्तीला आपल्या व्यक्तीमत्वाचा सर्वोत्रृष्ट विजास साधता येईल अशी परिस्थिती म्हजजे हक्ज होय.
- ii) मानवी हक्काची कल्पना हि मानवी प्रतिष्ठेच्या कल्पनेशी संबंधीत आहे. मनुष्याला प्रतिष्ठेने जीवन जगण्यासाठी जे हक्क आवश्यक असतात त्या हक्कांना मानवी हक्क असे म्हणतात.

मानवी हक्कांचे स्वरुप:

मानवी हक्कांची संकल्पना मुळात जन्मसिध्द आहे. जन्मास येणाऱ्या प्रत्येक मानवाला मग तो मानव कोणत्याही जातीचा, धर्माचा, वंशाचा, राज्याचा अथवा पंथाचा असो, स्त्री किंवा पुरुष असो मानवी जीवन जगण्यास आवश्यक असणारे हक्क त्या व्यक्तीला मिळत असतात. समाजामध्ये व्यक्तीला जे हक्क मिळतात ते केवळ हक्क नाहीत तर त्याच्याबरोबर कर्तव्यही पालन करावे लागते याचे कारण हक्क

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आणि कर्तव्य आपण वेगळे करु शकत नाहीत म्हणून त्या एकाच नाण्याच्या दोन बाजू आहेत. पण व्यक्तीला कर्तव्याचा विसर पडतो म्हणून मानवी हक्काचा उपयोग घतांना ते अमर्याद घेता येत नाहीत. मानवी हक्कांवर नैतीक बंधने घातली जातात परंतु हि बंधने योग्य असली पाहिजेत. अन्यथा मानवी हक्क नाकारले जाण्याची शक्यता असते. जगातील प्रत्येक राज्य हे सार्वभौम आहे. आपल्या नागरीकांना किती अधिज र उपभोजज्यास उपलब्ध जरुन दिलेले आहेत त्यावरुन त्या राज्याचा दर्जा ठरतो. म्हजून राज्यघटनेत जोजते, जिती अधिज र मुलभूत हक्क म्हणून दिलेले आहेत हे महत्वाचे आहे. प्रत्येक राज्याची मानवी हक्काची अमलबजावणी त्या राज्याच्या विविध निर्णयावर अवलंबून आहे. परंतू काही वेळा राज्यसत्ताच मानवाचे हक्क नाकारते किंवा त्यावर नियंत्रण आणते. म्हणजेच मानवी हक्काची पायमल्ली केली जाते अशा राज्याच्या विरोधी कार्यवाही करण्याची जागतिक यंत्रणा अस्तित्वात नाही तशी व्यवस्था असणे आवश्यक आहे. मानवी हक्काची आधुनिज संजल्पना हि जाजतीज स्वरुपाची आहे. प्रत्येज राष्ट्राने आपल्या नाजरीजांना हक्क प्रदान जरानांना त्यांची नोंद राज्यघटनेत जरावी अशी अपेजा आहे. त्यामुळे नाजरीजांच्या हक्जांना संरजज मिळते. म्हजून भारतानेही आपल्या राज्यघटनेत तिसऱ्या विभाजामध्ये मुलभूत अधिज र देऊन घटनात्मज संरजज दिलेले आहे.

मार्चिी हक्ज ांची वैशिष्ट्ये:

- **१) व्यक्तिनिष्ठ :** मानव अधिकार हे व्यक्तीनिष्ठ स्वरुपाचे अधिकार आहेत. जारण हे अधिकार व्यक्तीस्वातंत्र्य, विचार, भाषण स्वातंत्र्यावर आधारित आहेत. प्रत्येक व्यक्ती हा जन्माने स्वतंत्र असून त्याला स्वतंत्रपणे विचार करण्याचा, निर्णय घेण्याचा सन्मानपूर्वज जगण्याचा अधिकार आहे. हे स्वातंत्र्य मानव अधिकारांमध्ये अंतर्भुत आहे. ज्या ठिकाणी हि स्वातंत्र्य व्यक्तीस नाकारण्यात येतात तेथे मानव अधिकारांचा संकोच होतो. मानव अधिकारामध्ये अंतर्भुत असणारी हि स्वातंत्र्य व्यक्तीच्या व्यक्तीमत्व विकासासाठी अपरिहार्य आहेत. म्हणूनच मानव अधिकारांचे स्वरुप व्यक्तीनिष्ठ बनले आहे.
- **२) व्यावहारीकता :** मानव अधिकार हे व्यावहारीक स्वरुपाचे आहेत. जारण हे अधिकार व्यक्तीला उपभोगण्यासाठी आवश्यक सुविधा उपलब्ध करुन देणे शासनासाठी अवघड नाही. शासन सार्वजिनक हितासाठी कायदे करुन देखील व्यक्तीस्वातंत्र्य अबाधीत ठेवू शकते. समाजातील प्रत्येक व्यक्तीच्या आर्थिक व सामाजिक गरजा पूर्ण करणे जरी शासनाला शक्य नसले तरी व्यक्तीस जगण्यासाठी आवश्यक किमान सुविधा शासन निश्चित पुरवू शकते. या अधिकाराचे स्वरुप व्यावहारीक असल्याने त्यांना संरक्षण देणे शासनास अवघड नाही.
- **३) वैश्विज ता :** मानव अधिज ार हे फक्त विशिष्ट व्यक्ती जिं वा समाजापुरते मर्यादित नाहीत तर ते या विश्वातील प्रत्येज व्यक्तीला माजुस या नात्याने प्राप्त झालेले आहेत. हे अधिकार व्यक्तीला राज्याने किंवा समाजाने बहाल केलेले नाहीत तर व्यक्तीला जन्मानेच प्राप्त झालेले आहेत. सर्वज ळ आजि परिस्थितीमध्ये सर्वांना प्राप्त झालेले असे हे अधिज ार आहेत. त्यावरुन या अधिज ारांची वैश्विज ता स्पष्ट होते.
- ४) अंमलबजावणी: मानव अधिकार हे व्यक्तीला इतर व्यक्तीपासून राज्याच्या अधिकारांपासुन, हिंसाचारापासुन स्वतःचे रक्षण करण्यासाठी प्राप्त झालेले संरक्षण कवच आहे. हे अधिकार अंमलात आणण्यासाठी राज्यामध्ये कायद्याचे अधिराज्य प्रस्थापित होणे आवश्यक आहे. देशाची कायदेव्यवस्था हि मानव अधिकारांना संरक्षण देणारी आणि हे अधिकार व्यक्तींना उपभोगण्यासाठी आवश्यक सुविधा पुरविणारी असायला हवी. त्यामुळे कायद्याचे अधिराज्य आवश्यक आहे. जायद्याच्या अधिराज्याशिवाय मानव अधिकाराचे कायदे व्यक्तीला आपल्या विकासासाठी करुन घेता येणार नाहीत.

मानवी हक्कांचे जागतीक घोषणा पत्र:

- १० डिसेंबर १९४८ रोजी संयुक्त राष्ट्रसंघाच्या आमसभेने मानवी हक्जांचा वैश्विज जाहिरनामा स्विजारला. सदस्य राष्ट्रांनी या जाहिरनाम्यात सांगितलेले हक्क व स्वातंत्र्य आपल्या नागरिकांना देण्याचे आवाहन केले. सर्व व्यक्ती या जन्मतः स्वतंत्र असून ते हक्क व प्रतिषठेच्या संदर्भात समान असतात. मानवी हक्जांच्या जाजतीज घोषजापत्रात पुढील जोष्टींचे विवेचन जरज्यात आले आहे.
- १) प्रत्येज व्यक्तीला म-ााचे स्वातंत्र्य असू-ा ते प्रजट जरज्याचा अधिजार आहे. जोजताही हस्तजेप होऊ शजत -ााही त्यात जोजत्याही सीमेचा विचार न करता माहिती आली. विचार मागण्याचा, मिळविण्याचा व देण्याच्या हक्कांचा समावेश आहे.
- २) प्रत्येक व्यक्तीला समाजाचा एक सभासद म्हणून सामाजीक सुरिक्षिततेचा हक्क आहे व त्यास त्याचे आर्थिक, सामाजिक, सांस्कृतिक हक्क मिळविण्याचा अधिकार असेल.
- ३) प्रत्येक व्यक्तीला स्वतंत्ररित्या किंवा सामुहिकरित्या मालमत्ता बाळगण्याचा अधिकार असून त्यांच्यापासुन कोणीही त्यांची मालमत्ता बेकायदेशीररित्या हिरावुन घेऊ शकत नाही.
 - ४) लहान मुले, महिला यांची खास काळजी तसेच औरस, अनौरस बालकांचे समान सामाजीक संरक्षण असेल.
- ५) प्रत्येक व्यक्ती समाजाच्या सांस्कृतीक जीवनामध्ये सहभागी होऊ शकते. तसेच निर्माण केलेल्या वैज्ञानिक, साहित्यीक, कलात्मक उत्पादनातुन निर्माण होणाऱ्या नैतीक व भौतीक संरक्षण मिळवू शकते.
 - ६) संयुक्त राष्ट्राच्या जोजत्याही उद्दिष्टांच्या जिं वा तत्वांच्या विरोधातचा हक्ज जिं वा स्वातंत्र्याचा वापर जरता येजार नाही.

- ७) जाहिरनाम्यात उल्लेज जे लेल्या सर्व हक्ज व स्वातंत्र्याची पुर्तता जरजाऱ्या सामाजीज व आंतरराष्ट्रीय स्थितीचा प्रत्येज व्यक्तीला हक्क आहे. असा वापर करतांना व्यक्ती इतरांच्या हक्क व स्वातंत्र्याचा आदर करेल.
- ८) प्रत्येज व्यक्तीस शांततामय मार्जाने सभा घेजे, संघटना स्थापन जरज्याचा अधिजार असून एजाद्या संघटनेचा सदस्य होज्याबाबत त्यावर सक्ती करता येणार नाही.
 - ९) प्रत्येक व्यक्ती आपल्या देशाच्या सार्वजनिक सेवेचा समानतेने उपयोग घेऊ शकते.
- १०) प्रत्येज व्यक्तीला आपल्या राष्ट्रात सीमांतर्जत भाजात जोठेही जाज्याचा व राहज्याचा हक्ज आहे तसेच स्व राष्ट्रातु-। व इतर राष्ट्रातु-। बाहेर जाज्याचा, स्वराष्ट्रात येज्याचा हक्ज आहे.
- ११) कोणत्याही व्यक्तीचा छळ होऊ नये किंवा त्यास गुलामगिरीत ठेवता येणार नाही. तसेच कोणालाही क्रुर वागणूक किंवा अपमानास्पद वागणूक, शिक्षा देता कामा नये. सर्व व्यक्ती कायद्यासमोर समान असून सर्वांना समान संरक्षण घेण्याचा अधिकार आहे.
- १२) जोपर्यंत न्यायालयामार्फत एखाद्या गुन्हेगारी स्वरुपाच्या व्यक्तीला दोषी ठरविले जात नाही तोपर्यंत ती व्यक्ती निर्दोष असल्याचे जृहित धरावे अशा न्यायालयात त्या व्यक्तींना आपली बाजू मांडता यावी.
- १३) सर्व व्यक्तींना विवेकबुध्दी व विचारशक्ती लाभलेली असून प्रत्येकाने बंधुत्वाची भावना राखली पाहिजे तसेच सर्व व्यक्ती ह्या हक्कांबाबत समान आहेत. धर्म, वंश, भाषा, लिंग, रंग, राजकीय मत इतर कोणतेही सामाजीक मुळ, जन्म व दारिद्रय या निकषावर भेदभाव जरता येजार -ााही. तसेच व्यक्तीचा देश, प्रांत, राजजीय अधिजार जेत्रे जिंवा आंतरराष्ट्रीय दर्जा या आधारे जोजताही भेदभाव जरता येजार नाही. प्रत्येक व्यक्तीला आपले जीवन जगण्याचा हक्क लाभलेला आहे.
- १४) प्रत्येक व्यक्ती आपल्या आवडीनुसार काम किंवा रोजगाराची निवड करु शकते. तसेच प्रत्येक व्यक्तीला कोणत्याही स्वरुपाचा भेदभाव -ा होता समा-ा जामासाठी समा-ा वेत-ा मिळज्याचा हक्ज आहे. प्रत्येज व्यक्ती आपल्या हितसंरजजासाठी जामजार संघट-ाा स्थाप-ा जरु शजते जिंवा अशा संघट-ोत सहभाज घेऊ शजते.
- १५) प्रत्येज व्यक्ती स्वतःसाठी, जु टूंबाच्या आरोज्य व जल्याजार्थ पुरेसे जीवनमान राजू शजते त्याला अन्न, वस्त्र, निवारा, वैद्यजि य सेवा किंवा अपंगत्व निर्माण झाले, विधवा झाल्यास निर्वाह मिळण्यात अशक्यता निर्माण झाल्यास सुरक्षा मिळण्याचा हक्क आहे.

भारत आणि मानव अधिकार:

मानव अधिज ारांच्या संरजजाविषयी संवेद-ाशील असजाऱ्या प्रमुज राष्ट्रांपैजी भारत एज आहे. भारताने संसिदय लोज शाही पध्दतीचा स्विज ार जे ला असून प्रथम भारताने लिजीत राज्यघटनेचा स्विज ार जे लेला आहे. केल्या ७० वर्षांपासुन भारताने जंबीरपजे टिजू न असलेली लोकशाही म्हणजे मानव अधिकारांच्या संरक्षणाविषयी भारताची ईच्छाशक्ती, संवेदनशीलता दर्शविते. भारताची लोकशाही शासनव्यवस्था मुळातच स्वातंत्र्य, समता बंधुत्व व न्याय या तत्वावर उभारलेली आहे. भारतीय राज्यघटनेचे शिल्पजार डॉ. बाबासाहेब आंबेडजर यांनी राज्यघटनेच्या सरनाम्यात उद्दिष्टांबरोबरच सामाजीज, आर्थिज व राजजीय न्याय प्रस्थापीत जरज्याचा उल्लेज जे लेला आहे. संयुक्त राष्ट्र संघटनेच्या मानव अधिजारांच्या जाहिरनाम्यातील बहुतांश तत्वांचा समावेश भारतीय राज्यघटनेत आहे. भारतीय राज्यघटनेने भारतीय नागरीकांना या अधिकारांच्या संरक्षणाची हमी दिलेली आहे. मानव अधिकाराच्या रक्षणासाठी भारत सरकारने विविध योजना व कार्यक्रम राबविले आहेत. भारतात सामाजीक व आर्थिक विकासाच्या योजना आखतांना मानव अधिकारांच्या संरक्षणाचा जाणीवपूर्वक विचार केला जातो. भारतीय न्यायव्यवस्था मानव अधिकाराच्या संरक्षणाविषयी जागृत आहे. मानव अधिकाराच्या संरक्षणासाठी १९९३ साली एक विशेष ज गयदा तयार ज रज्यात आला. हा जयदा मानव अधिकार संरजज जयदा या नावाने ओळजला जातो. या जयद्यांतर्जत राष्ट्रीय व ज ही राज्य पातळीवर मानवी अधिकार आयोगाची स्थापना करण्यात आली. हे आयोग मानव अधिकाराच्या उल्लंघनाच्या तक्रारीची चौकशी करून व्यक्तीला न्याय मिळवून देण्याचा प्रयत्न करतात. मानव अधिकार संरक्षणाच्या दिशेने पडलेले हे एक अतिशय महत्वाचे पाऊल आहे.

भारताची समाजव्यवस्था जातीयतेवर आधारीत नाही तर भारतात अनेक धर्म, अनेक भाषा, प्रादेशिक विभाग, अनेक वंश अशा विविध घटजंवर आधारलेली आहे. त्यामुळे आज भारतात अनेज समस्या निर्माज झालेल्या आहेत. त्यात आर्थिज विषमता, बालमजूर, जातीयता, स्त्रीया अशा अनेज घटजंवर अन्याय, अत्याचार होत असलेचे दिसून येतात. भारतीय समाजातील निरजरता, वाढलेली लोज संज्या, आर्थिज विषमता, समाजातील अंधश्रध्दा, दुष्ट चालीरिती, बेजारी, बेरोजजारी इत्यादी जारजांमुळे जरीब, पददलीत, स्त्रीया, बालजे शेतमजूर इत्यादी घटजंवर अन्याय होत असतो म्हजून मानवी हक्जंची जाजीव निर्माज होजे जरजेचे आहे.

भारतातील अयायपीडीत घटजः

१) देवदासी प्रथा, २) जर्भलिंज चिन्त्रिसा, ३) हुंडाबळी, ४) स्त्रीयांवरील अ-याय अत्याचार, ५) जौटुंबिन् छळ, ६) माजासलेल्या जाती जमाती, ७) दहशतवादी कृत्य, ८) तुरुंगातील कैदी, ९) विस्थापीत, १०) बालकामगार, ११) धार्मिक अल्पसंज्यान

मानवी हक्कांच्या रक्षणासाठी उपाययोजना:

भारताने लोकशाही पध्दतीचा स्विकार केलेला आहे. स्वातंत्र्य, समता, बंधुता, न्याय या तत्वावर आधारित असणारी निवन समाजवादी समाजरचना निर्माण करणे हे भारतीय लोकशाहीचे ध्येय आहे. हे ध्येय साध्य होण्यासाठी मानवी हक्कांची प्रस्थापना करणे आवश्यक आहे. व्यक्तीच्या विविध स्वातंत्र्याचे रजज जरुन लोजशाही मूल्य वृध्दींजत जरजे हे भारतीय लोजशाहीचे उद्दिष्ट आहे. समाजातील जोजत्याही वंचित घटजांचे शोषज होऊ नये, समाजातील स्त्रीया, लहान मुले मुली यांची पिळवजूज होऊ नये, दुर्बल घटजांवर अन्याय होता जामा नये, सर्वदूर मानवी हक्कांचा मान राखला जावा यासाठी विविध उपाय पुढीलप्रमाणे सांगितले आहेत.

अ) भारतीय राज्यघटिचा सरिामा :

भारतीय राज्यघटनेची मूल्यप्रजाली आजि तत्वज्ञान नष्ट जरजाऱ्या घटनेच्या सरनाम्यात मुलभूत मानवी अधिजारांना महत्वाचे स्थान मिळाले आहे. भारतीय नागरीकांना सामाजीक, आर्थिक आणि राजकीय न्याय तसेच कायद्यासमोर समानता, विचार व अभिव्यक्तीचे स्वातंत्र्य मिळेल असे सरनाम्यात नमूद करण्यात आलेले आहे. याशिवाय सर्व लोकांना विश्वास, श्रध्दा आणि उपासनेचे स्वातंत्र्य असेल असेही सरनाम्यात स्पष्ट जरज्यात आले आहे. भारतीय घटनेच्या सरनाम्यामधून भारतीय घटनाजारांच्या मुलभूत मानव अधिजाराविषयीच्या व्यापज दष्टीची जल्यना येते.

ब) भारतीय राज्यघटोतील मुलभूत अधिजार:

भारतीय राज्यघटनेच्या विभाज तीन मध्ये नाजरीजांचे मुलभूत अधिजार जलम १४ ते ३२ मध्ये सांजितलेले आहेत. त्यात समतेचा अधिकार आहे याचे कारण भारतीय समाजात मोठ्या प्रमाणात विषमता दिसून येते. धार्मिक, वांशिक, भाषीक, जातीय, लिंग व जन्मस्थान इत्यादी बाबतीत भिन्नता दिसून येते. म्हणून कलम १४ नुसार स्वातंत्र्याच्या हक्कात विविध स्वातंत्र्ये दिलेली आहेत. मानवाची पिळवणूक होऊ नये म्हजून समाजातील मानवाची जरेदी-विज्ञी, वेठिबजारी, स्त्रियांची पिळवजूज, बालजांची पिळवजूज होऊ नये म्हजून अशा वाईट प्रथांना प्रतिबंध करण्यात आलेले आहे. तसेच भारतीय नागरीकांना आपली भाषा, संस्कृती, जतन करण्याचा हक्क दिलेला आहे. सर्वात महत्वाचा हक्क म्हजजे भारतीय नाजरीजांना मिळालेल्या हक्काचे जतन जरज्यासाठी घटनात्मज उपायोजनेत बंदीप्रत्यजीजरज, परमादेश, उत्प्रेजज, प्रतिबंध, अधिकार पृच्छा इत्यादींचा सविस्तर उल्लेख करण्यात आला आहे.

ज) भारतीय राज्यघट जितील मार्जदर्शज तत्वे:

भारतीय राज्यघट-ोतील चौथ्या विभाजात मार्जदर्शज तत्वांचा समावेश ज रज्यात आला आहे. मार्जदर्शज तत्वे हि मुलभूत अधिजारांना पुरक आहेत. त्यात सामाजीक, आर्थिक, मानवतावादी, न्यायीक, शैक्षणिक, आरोग्यविषयक मार्गदर्शक तत्वे दिलेली आहेत. मार्जदर्शज तत्वांबाबत उल्लंघन झाल्यास नाजरीजांना न्यायालयात दाद माजता येत नाही. जारज मार्जदर्शज तत्वांना राज्यघट-ोत मुलभूत अधिजारांप्रमाजे संरजज दिलेले नाही. परंतू मार्गदर्शक तरतुदीनुसार राज्यकर्त्यांना मार्गदर्शन केलेले आहे. त्यात समान न्याय, महिलांना समान कामासाठी समान वेतन, मुलांना मोफत शिक्षणाची तरतूद, महिला व लहान मुले-मुली यांच्या आरोग्यविषयक कल्याणकारी योजना आखून त्यांची अंमलबजावणी जरणे हे मार्गदर्शक तत्वांमध्ये सांगितलेले आहे.

ड) विविध आयोगांची निर्मिती:

भारतीयांच्या हक्जांच्या रजजासाठी समाजातील दुर्बल घटजांजडे दुर्लज होऊ नये म्हजून त्यांच्या हक्जांच्या विशेष आयोजाजडून रजज व्हावे यासाठी शासनाने त्या त्या घटजांसाठी आयोजाची स्थापना जेलेली आहे.

१) महिला आयोग:

भारतातील महिलांवर होणाऱ्या व अत्याचाराची दखल घेऊन समतेच्या तत्वाची प्रस्थापना होण्यासाठी व महिलांना -याय मिळावा यासाठी आजि त्यांच्या हिताचे व अधिजारांचे रजज जरज्यासाठी जेंद्र सरजारने ३१ जानेवारी १९९२ रोजी राष्ट्रीय महिला आयोजाची स्थापना जेली. या आयोजास शासनाने घटनात्मज दर्जा दिलेला आहे. आयोजाच्या जार्यामुळे महिलांमध्ये आपल्या हक्जांबाबत जाकृजता निर्माज झाली.

२) अल्पसंख्याक आयोग :

१९९३ साली केंद्रसरकारने अल्पसंख्याक आयोगाची स्थापना केली. या आयोगाचा फायदा समाजातील ख्रिश्चन, जैन, शीख, पारशी, बौध्द, मुस्लिम इ. जमाती अल्पसंख्याक ठरविलेल्या आहेत. या अल्पसंख्याक जमातीचे हितसंबंधाचे रक्षण करणे हे या आयोगाचे कार्य आहे. या आयोजाला देजील घटनात्मज दर्जा देज्यात आला आहे.

३) अमिचित जातीचा राष्ट्रीय आयोज:

भारतीय राज्यघट-ोच्या तरतुदी-नुसार अ-नुसुचीत जातींच्या हितांचे रजज जरज्यासाठी या आयोजाची स्थाप-11 जरज्यात आली आहे. भारतीय राज्यघट-ो-ो सरजारी जायद्याने जल्याजजारी योजना जोजत्या जेलेल्या आहेत, त्यांची अंमलबजावजी जेली जाते जी नाही हे पाहज्याचे जार्य या आयोगाचे आहे. अनुसूचित जातींवर झालेल्या अन्यायाची, अत्याचाराची चौकशी करणे, अन्याय करणाऱ्यास शिक्षा मिळावी यासाठी प्रयत्न करणे. त्यामुळे अनुसूचित जमातीच्या हक्कांचे संरक्षण होऊ शकते.

ई) जनहितार्थ याचिका:

समाजात व्यक्तींचे हक्क हिरावुन घेतले जाऊ नयेत किंवा हक्कांच्या रक्षणासाठी न्यायालयाकडे व्यक्तीकडून केला गेलेला अर्ज म्हणजेच 'जनिहत याचीका' होय. जनिहत याचिकेचे तत्व प्रथम अमेरिकेत नंतर इंग्लडमध्ये त्यानंतर भारतातील न्यायमंडळात प्रस्थापीत झालेले आहे. परस्पर सहकार्यातून मानवी हक्कांचे रक्षण केले पाहिजे असा विचार या जनिहतार्थ याचिकेच्या पाठीशी आहे. आज जनिहत याचिकेकडे व्यापज दृष्टीजोनातून पाहिले जाते.

मुल्यमाप 🔃:

मानव अधिकार म्हणजे नागरीकांना सन्मानाने जगण्यासाठी, आपल्या व्यक्तीमत्वाच्या विकासासाठी अत्यावश्यक असणारे अधिकार या अधिजाराचे सार्वजिन्ज हितासाठी राज्यांज डून उल्लंघन होऊ शजत नाही. या अधिजारांच्या संरजजाची हमी राज्यघटनेने दिलेली आहे. मानव अधिकार व्यक्तीला राज्य किंवा समाज बहाल करीत नाही. त्यामुळे ते हिरावुन घेण्याचा अधिकार राज्याला नाही. व्यक्ती अस्तित्वात आल्याबरोबर हे अधिजार अस्तित्वात येतात. मानव अधिजाराच्या संरजजामध्ये संयुक्त राष्ट्र संघटनेचे योजदान महत्वाचे आहे. मानव अधिजारांच्या संरजजासाठी युनोने मानव अधिजार आयोज आजि महिला आयोजाची स्थापना जेली आहे. अलीज उच्या जाळात संयुक्त राष्ट्र संघटनेची शांतीसेना मानव अधिजारांच्या रजजासाठी लष्जरी हस्तजेपाचा मार्ज अवलंबत आहे. भारतीय राज्यघटनेतील घटनेचा सरनामा, मुलभूत अधिकार आणि मार्गदर्शक तत्वांमधून मानव अधिकारांचा ठळक आविष्कार झालेला दिसून येतो. मानव अधिकारांच्या संरजजविषयीच्या अनेज आंतरराष्ट्रीय जरारांवर भारताने स्वाजरी जेलेली आहे.

संदर्भज्रंथ

- १) डॉ. रायपुरज् र वसंत आंतरराष्ट्रीय संबंध श्री मंजेश प्रजाश-ा, -ााजपूर सातवी आवृती २००६
- २) डॉ. देवळाणकर शैलेंद्र समकालीन जागतिक राजकारण विद्या बुक्स पब्लिशर्स, औरंगाबाद, दुसरी आवृत्ती मार्च २०१०
- ३) पाटील पंडितराव राज्यशास्त्र होले पी.एन., भोसले शाहराजे धैर्य प्रज ाशन, मुंबई डॉ. राठी शुभांजी द्वितीय आवृत्ती २००७
- ४) डॉ. पाटील वा.भा. आंतरराष्ट्रीय संबंध प्रशांत पब्लीजे श-स, जळजाव प्रथमावृत्ती २०११
- ५) जर्जे स.मा. भारतीय समाजविज्ञा-। जोश मेहता पब्लीशिंग हाऊस, पुणे
- ६) लोकराज्य मार्च २०१८

आर्थिक व सामाजिक विकासात विकास महामंडळांची भूमिका

प्रा. डॉ. रत्नाकर रामराव कांबळे

सहयोगी प्राध्यापक, अर्थशास्त्र विभाग, शारदा महाविद्यालय, परभणी

प्रस्तावना :

मागासवर्गीयांकरिता राबविण्यात येणाऱ्या योजनांचा मागासवर्गीयांना देण्यात येणारी 'सवलत' म्हणून मोठा गवगवा करण्यात येतो. माय-बाप सरकार आपल्या रयतेला उदारतेने सोयी-सवलती प्रदान करीत असल्याचा आविर्भाव अंमलबजावणी अधिकारी करीत असतात. सामंतषाही संपली, लोकशाही आली, राजे रजवाडे धूळीला मिळाले परंतू नोकरशाही अजूनही सामंतवादी मनोवृत्ती जोपासते. नागरिकांचे मूलभूत अधिकार तसेच संविधानात नमूद करण्यात आलेली शासनाची कर्तव्ये यांचा या सोयी सवलतींशी काही संबंध आहे काय? याविषयी शासन-प्रशासन कमालीचे मौन पाळते. अज्ञानी, निरक्षर जनता आपल्या संवैधानिक हक्कांविशयी जागरून नसते. गरिबी, उपासमार, बेरोजगारीने त्रस्त जनतेला थोडेसे सहाय्यदेखील फार मोठे वाटते जनतेला त्यांच्यावर फार मोठे उपकार केल्याचे भासविले जाते. सरकार आणि प्रशासन यांनी योयी सवलतींचे मृगजळ निर्माण केले आहे. देशाच्या विकास प्रक्रियेतील अत्यंत महत्वाच्या अशा या उपक्रमांना भृतदयेचे स्वरूप देण्यात आल्यामुळे त्यांचा मुख्य उद्देश पायदळी तुडविला गेला आहे. देशात घटनेचा अंमल आरंभ होऊन 70 वर्षे झाली आहेत अनेक पंचवार्षिक योजनांच्या माध्यमातून शेकडो सोयी-सवलतींच्या योजना लागू करण्यात आल्या परंतू अपेक्षित विकास मात्र घडून आला नाही. याला मुख्य कारण म्हणजे विकास योजनांविषयी सरकार आणि नोकरशाही यांनी बाळगलेली भूमिका हेच आहे. विकास योजनांना सोयी सवलती समजण्याचा तो परिपाक होय. सदरील शोधनिबंधामध्ये समाज कल्याण विभागामार्फत राबविल्या जाणाऱ्या विविध महामंडळाच्या योजनांचा अभ्यास केला आहे. समाजकल्याण विभागामार्फत संत रोहिदास चर्मोद्योग व चर्मकार विकास महामंडळ. लोकशाहीर अण्णाभाऊ साठे विकास महामंडळ, महात्मा फुले मागासवर्गीय विकास महामंडळ, वसंतराव नाईक विमुक्त जाती व भटक्या जमाती विकास महामंडळ, महाराष्ट्र राज्य इतर मागासवर्गीय वित्त व विकास महामंडळ अशा विविध महामंडळाच्या योजना व योजनेचे उद्देश तसेच सदरील महामंडळाकडून वितरीत रक्कम व लाभार्थी संख्या यांचा अभ्यास केला आहे.

1.1 शोध निबंधाचा उद्देश :

- 1. समाजकल्याण विभागामार्फत राबविल्या जाणाऱ्या शासकीय योजनांचा अभ्यास करणे.
- 2. अनुसूचित जाती, जमाती, विमुक्त जाती, भटक्या जमाती व इतर मागास वर्ग या प्रवर्गासाठी राबविल्या जाणाऱ्या योजना अभ्यासणे.
- 3. विविध योजनेअंतर्गत विकास मंडळांनी वितरित रक्कम व लाभार्थी संख्या अभ्यासणे.

1.2 शोध निबंधाची गृहितके :

- 1. शासकीय योजनांमुळे समाजाचा आर्थिक व सामाजिक विकास झाला आहे.
- 2. विविध प्रवर्गाचा आर्थिक व सामाजिक विकास घडवून आणण्यासाठी महाराष्ट्र शासनाने विकास महामंडळे स्थापन केली आहेत.
- 3. शासकीय योजनांचा लाभ घेणाऱ्या लाभार्थ्यांची संख्या वितरीत रक्कम लोकसंख्येच्या मानाने अतिशय कमी आहे.

1.3 संशोधन पध्दतीः

प्रस्तुत शोधनिबंधासाठी दुय्यम साधनसामुग्रीचा आधार घेतला आहे. विविध लेखकांनी लिहीलेले संदर्भ ग्रंथ, पुस्तके, नियतकालिके, वर्तमानपत्रे, शासकीय प्रकाशने यांचा आधार घेवून सदरील कार्य पूर्ण केले आहे. तसेच गृहिताला अनुसरून संशोधनात्मक अध्ययनातून हाती आलेल्या निष्कर्षाचा आढावा या शोधनिबंधातून घेतलेला आहे. सदरील शोध निबंधाचा कालखंड 2017—18 ते 2019—20 असा तीन वर्षाचा असून शोधनिबंधाचे कार्यक्षेत्र महाराष्ट्र राज्यापुरते मर्यादित आहे.

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1.4 संत रोहिदास चर्मोद्योग व चर्मकार विकास महामंडळ मर्यादित (लिडकॉम) :

महाराष्ट्र चर्मोद्योग विकास मंडळाची स्थापना राज्यातील चर्मोद्योग व तत्संबंधी समाजातील लोकांच्या कल्याणासाठी 1 मे 1974 रोजी करण्यात आली. महामंडळाचे सध्याचे अधिकृत भाग भांडवल 50 कोटी इतके शासन निर्णय, क्रं.चिवम–1097/13154/ विघयो–2, दि. 10 मार्च 1998 व्दारे करण्यात आले आहे. महाराष्ट्र राज्यातील अनुसुचित जातीमधील चर्मकार समाजाचे प्रश्न स्वतंत्ररित्या सोडविता यावेत म्हणून व एकूणच चर्मकार समाजाच्या विकासासाठी महामंडळ कार्यक्षेत्र व्हावे म्हणून 1 जुलै 1996 रोजी उद्योग विभागाऐवजी समाजकल्याण विभागाचे प्रशासकीय नियंत्रणाखाली सदर महामंडळ आणण्यात आले. त्यानंतर 17 सप्टेंबर 1997 रोजी महाराष्ट्र चर्मोद्योग विकास महामंडळाचे राष्ट्रीय अनुसूचित जाती व जमाती आर्थिक विकास महामंडळाची (एन.एस.एफ.डी. सी.) अधिकृत यंत्रणा म्हणून (एस.सी.ए.) ची नियुक्ती महाराष्ट्र शासनाने केली. चर्मकार समाजाच्या उन्नतीसाठी या महामंडळामार्फत विविध योजना राबविल्या जातात. पारंपिरक पध्दतीने चर्म व्यवसाय करणाऱ्या चर्मकार कुटूंबाचा पारंपिरक व्यवसाय अजुनही त्यांच्या उपजिवीकचे साधन म्हणून त्यांना चांगल्या पध्दतीने करता यावे म्हणून चर्मकारांना प्रिक्षण देऊन आधुनिक तंत्रज्ञान व उद्योग उभारणीसाठी अर्थसाहाय्य देणाऱ्या विविध योजना महामंडळाने राबविल्या आहेत. ही योजना प्रभावी राबवून, महाराष्ट्रातील सर्व आर्थिक दृष्टया दुर्बल चर्मकार कुटूंबांना लाभ मिळून त्यांचे अर्थिक कल्याण साधण्यासाठी प्रत्येक जिल्ह्याच्या ठिकाणी महामंडळाचे कार्यालय चालू केलेले आहे.

अनुसूचित जातीतील चर्मकार समाजाच्या सामाजिक व आर्थिक विकासासाठी महामंडळाने कार्य करावे यासाठी महात्मा फुले मागासवर्ग विकास महामंडळ व तथापि चर्मोद्योगाबरोबरच चर्मकार समाजाच्या सर्वांगिन विकासाचे कामही महामंडळ करीत असल्यामुळे महाराष्ट्र चर्मोद्योग विकास महामंडळ या नावात बदल करून ''महाराष्ट्र चर्मोद्योग व चर्मकार विकास महामंडळ'' असा नामविस्तार करण्यात आला आहे.

1.5 लोकशाहीर अण्णाभाऊ साठे विकास महामंडळ :

महाराष्ट्र शासनाने लोकशाहीर अण्णाभाऊ साठे विकास महामंडळाची स्थापना कंपनी अधिनियम, 1956 (1) च्या तरतुदीनुसार सामाजिक न्याय विभाग अंतर्गत दिनांक 11 जुलै, 1985 रोजी केली.महाराष्ट्र राज्यातील दारिद्रय रेषेखाली असणाऱ्या मातंग समाजातील लोकांचे जीवनमान उंचविणे, समाज प्रवाहात त्यांना मानाचे स्थान मिळण्याच्या उद्येशाने त्यांच्या शैक्षणिक, अर्थिक व सामाजिक विकास होण्यासाठी मदत व्हावी.मातंग समाजासाठी लेखणीव्दारे खऱ्या अर्थाने सामाजिक प्रगतीचे प्रेरणा निर्माण करणारे लोकशाहीर अण्णाभाऊ साठे या वंदनीय विभुतीच्या नावाने स्थापन झालेल्या या महामंडळाव्दारे मातंग समाजात अंतर्भाव असणाऱ्या पुढील 12 पोट – जातीतील व्यक्तींना अर्थसहाय्य करणेत येते. (1) मांग (2) मातंग (3) मिनी – मादींग (4) मादगी (5) दानखणी मांग (6) मांग महाशी (7) मदारी (8) राधमांग (9) मांग गारूडी (10) मांग - गारोडी व शासन निणर्य संकिर्ण - 2012 / क्र. 31 महामंडळे दि. 22 मे 2012 नुसार (11) मादगी (12) मादिगा या दोन पोट जाती समाविष्ट करण्यात आलेल्या आहेत.महामंडळ स्थापनेच्या वेळी महामंडळाचे अधिकृत भाग भांडवल रूपये 2.50 कोटी मंजूर केलेले होते, महाराष्ट्र शासन, सामाजिक न्याय व विशेष सहाय्य विभाग, शासन निणर्य क्र. एलएस-2006/प्र.क्र. 179/विघयो - 2 , मंत्रालय विस्तार भवन, मुंबई - 400032. दिनांक 20 डिसेंबर 2006 नुसार महामंडळाचे अधिकृत भागभांडवल रूपये 75 कोटीपर्यंत वाढविण्यात आले होते. आता शासन निणर्य एलएस-2012/प्र.क्र 422/महामंडळे दि. 26 जून 2013 नुसार महामंडळाचे अधिकृत भाग भांडवल रू. 300 कोटी पर्यंत वाढविण्यात आलेले आहे.

म्ख्य उदिष्टे

- 1. मातंग व तत्सम समाजाच्या आर्थिक उन्नतीसाठी आवश्यक व उपयुक्त असतील अशा व्यापक आर्थिक चळवळीला चालना देणे व त्यासाठी सहाय्य करणे.
- 2. तंतु कामाच्या व्यवसायात गुंतलेल्या मातंग समाजाला आधुनिक तंत्रज्ञानाची ओळख करून देणे.

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- 3. घायपाताचे निर्माते, संस्करणक,आयातक, निर्यातक, खरेदीदार, विक्रेते,संग्रही व वितरक आणि किंवा घायपाताचे व्यापारी किंवा घायपातापासून बनविण्यात येणाऱ्या सर्व वस्तू यांचा व्यवसाय चालू ठेवणे.
- 4. मातंग समाजाच्या फायदयासाठी व कल्याणासाठी स्वतःच्या जबाबदारीवर किंवा शासन सांविधिक संस्था, कंपन्या, भागिदारी संस्था, व्यक्ती यांच्या सहयोगाने किंवा अशा संघटना, अभिकरणे यांच्यामार्फत कृषी विकास उत्पादनांचे पणन, प्रक्रिया व त्यांचा पुरवठा आणि साठा , लघुउद्योग, इमारत बांधकाम, वाहतुक आणि (वैद्यकीय अभियांत्रिक, वास्तुशास्त्र इत्यादीसारखा) इतर धंदा व्यवसाय, व्यापार किंवा कार्य चालू करण्यासाठी भांडवल, कर्ज मिळण्याचे साधन, साधनसाम्ग्री आणि तांत्रिक व्यवस्थापकीय सहाय्य देण्याची तरत्द करणे.

1.5 महात्मा फुले मागासवर्ग विकास महामंडळ (मर्यादित):

महाराष्ट्र राज्यातील अनुसूचित जाती, जमाती व नवबौध्द आणि विमुक्त व भटक्या जमाती या समाजातील दुर्बल कुटूंबाची आर्थिक उन्नती जलद गतीने घडवून आणण्याच्या मुख्य उद्देषाने महाराष्ट्रषासनाने ''महात्मा फुले मागासवर्ग विकास महामंडळाची'' 10 जुलै 1978 रोजी कंपनी अधिनियम 1956 नुसार स्थापना केली आहे. सध्या मात्र या महामंडळामार्फत अनुसुचित जाती नवबौद्ध व अल्पसंख्याक समाजातील आर्थिक दृष्टया दुर्बल कुटूंबांतील व्यक्तीना विविध व्यवसायासाठी अर्थसाहाय्यक देऊन त्यांच्या आर्थिक प्रगतीला हातभार लावला जातो.

उददेश

- 1) मागासवर्गाच्या उन्नतीसाठी व कल्याणासाठी स्वतःच्या जबाबदारीवर किंवा सरकार, सांविधिक संस्था, कंपन्या, भागीदारी संस्था, व्यक्ती यांच्या सहयोगाने किंवा अशा संघटना,अभिकरणे, यांच्यामार्फत कृषि विकास कार्यक्रम, कृषी उत्पादनांचे पणन, प्रक्रिया व त्यांचा पुरवठा आणि साठा,लघु उद्योग, इमारत बांधकाम, वातूक आणि वैद्यकीय, अभियांत्रिकी,कृषि इत्यादींसारखा इतर धंदा, व्यवसाय,व्यापार किंवा कार्यक्रम यांच्या माध्यमातून योजना आखणे,प्रचालन करणे, मदत करणे, सल्ला देणे, सहाय्य देणे, वितीय सहाय्य देणे, संरक्षण देणे आणि उपक्रम हाती घेणे.
- 2) आर्थिक स्थिती/पद्धतीचा विकास करण्यास आणि त्यात सुधारणा करण्यास, मागासवर्गांना समर्थ बनविण्यासाठी काम,धंदा,व्यवसाय, व्यापार किंवा कार्य चालू करण्यासाठी, भांडवल, कर्ज मिळवण्याची साधने, सामग्री आणि तांत्रिक व व्यवस्थापकीय सहाय्य देण्याची तरतृद करणे,
- 3) भारत सरकार आणि भारतीय संघ राज्यातील राज्य शासने, साविधिक मंडळे, कंपन्या, भागीदारी संस्था किंवा व्यक्ती किंवा संघटना यांच्याबरोबर, कृषि उत्पादन, कृषि साहित्य, सामान वस्तू आणि प्रत्येक प्रकारची सामग्री तयार करण्यासाठी करार करणे आणि त्यांच्याकडून मागण्या स्वीकारणे आणि या वस्तूंच्या बाबतीत कामे करण्यासाठी मागासवर्गाच्या व्यक्तींना उप-संविदाद्वारे संविदा व मागणीपत्रे देण्याची व्यवस्था करणे किंवा त्या संदर्भात मागासवर्गीय व्यक्तींकड मागण्या नोंदवणे किंवा असे कृषि उत्पादन, माल, सामान, वस्तू किंवा सामग्री किंवा त्यांचे धभाग तयार करणे, त्यांचे उत्पादन करणे, त्यांची जुळणी करणे किंवा पुरवठा करणे यासाठी,त्या बाबतीत सेवा पुरवणे किंवा प्रक्रिया करण्याची व्यवस्था करणे किंवा अशा संविदा आणि मागण्यांच्या योग्य संपादणुकीसाठी आवश्यक असेल त्याप्रमाणे व्यवस्थापकीय सहाय्य मागणे आणि असे तयार केलेले, उत्पादन केलेले, जुळणी केलेले व पुरवठा केलेले कृषि उत्पादन, माल सामान, वस्तू व सामग्री जवळ बाळगणे,
- 4) उप-संविदा वा आदेशांचे पालन करण्यासाठी मागासवर्गीयांना समर्थ बनविण्याकरिता ज्यांना उपसंविदा देण्यात आलेल्या आहेत किंवा देण्याबाबत आदेश काढलेले आहेत अशा मागासवर्गीय व्यक्तींना कर्ज देणे किंवा त्याची हमी देणे किंवा त्याबाबत शिफारस करणे, किंवा जमीन संपादन करण्याच्या कामासह, उत्पादन काढणे, संयंत्र (कारखाना) उभारणे, त्याचे रुपांतर किंवा विस्तार करणे यासाठी भांडवल पुरवणे, किंवा सामग्री, सुविधा, यंत्रसामग्री, पुरवठा किंवा सामान संपादन करण्यासाठी वित्त व्यवस्था करणे, किंवा अशा संस्थांना शासनाशी किंवा या महामंडळाशी

केलेल्या संविदान्वये वस्तू, सामग्री, पुरवठा किंवा सामानाच्या निर्मितीमध्ये वापरावयाच्या खेळत्या भांडवलाचा पुरवठा करणे.

1.6 महाराष्ट्र राज्य इतर मागासवर्गीय वित्त आणि विकास महामंडळ मर्यादित

महामंडळा चा उद्देश

राज्यातील इतर मागासवर्गीयांच्या कल्याण व विकासासाठी कृषी विकास, पणन, संस्करण, कृषी उत्पादनाचा पुरवठा आणि साठवण, लघुउदयोग, इमारत बांधणी, परिवहन या कार्यक्रमांची आणि अन्य व्यवसाय (वैदयकीय, अभियांत्रिकी, वास्तुशास्त्रीय यासारखे) व्यापार किंवा उदयोग यांची योजना आखणे, त्यांना चालना देणे, सहाय्य करणे, सल्ला देणे, मदत करणे, वित्त प्रवठा करणे, त्यांचे संरक्षण करणे.

इतर मागासवर्गीयांची आर्थिक स्थिती, उत्पादन निर्मिती, व्यवस्थापन आणि पणन यांचा विकास करणे, त्यात सुधारणा करणे, त्यांचे कामकाज, व्यवसाय, व्यापार किंवा उदयोग सुरु करण्यासाठी त्यांना भांडवल, पतसाधने, साधन सामुग्री आणि तांत्रिक व व्यवस्थापकीय साधने पुरविणे.

इतर मागासवर्गीयांसाठी कृषी उत्पादने, वस्तु, साहित्य आणि सामुग्री यांची बनावट, निर्मिती, जुळवणी व पुरवठा यासाठी विविध क्षेत्रातील व्यक्ति किंवा संघटनांबरोबर करार करणे आणि त्यांच्याकडील मागण्या हाती घेणे आणि त्या इतर मागासवर्गीय लोकांना उपकंत्राटाने देवून किंवा त्याबाबत त्यांच्याकडे कामाच्या मागण्या सुपूर्द करुन, त्यांचेकडून कामे यथायोग्यरितीने पूर्ण करण्यासाठी आवश्यक वाटतील अशा सेवा देणे.

राज्यातील इतर मागासवर्गीयांच्या कल्याणासाठी योजना सुरु करणे आणि त्यांना चालना देणे, या प्रयोजनासाठी अहवाल आणि निलप्रती (ब्लु प्रिंटस) तयार करणे, तयार करन घेणे आणि आकडेवारी व इतर माहिती गोळा करणे.

वरील कामे प्रभावीपणे पार पाडण्यासाठी आवश्यक वाटेल त्याप्रमाणे कंपन्या, संघ, सल्लागार मंडळे किंवा योग्य त्या संस्था प्रवर्तित करणे आणि स्थापन करणे.

1.7 आर्थिक व सामाजिक विकासात विविध विकास महामंडळांची भूमिका :

अनुसूचित जाती, विमुक्त जाती, भटक्या जमाती आणि इतर मागास वर्ग यांच्या आर्थिक विकासास चालना देण्यासाठी राज्य शासनाने विविध विकास महामंडळे स्थापन केली असून त्याद्वारे वीस टक्के अनुदान, थेट कर्ज, मुदत कर्ज, सुक्ष्म वित्तपुरवठा, महिला समृध्दी, शैक्षणिक कर्ज, इत्यादी विविध योजना राबविल्या जातात. राष्ट्रीय अनुसूचित जाती वित व विकास महामंडळ, राष्ट्रीय सफाई कर्मचारी वित व विकास महामंडळ, राष्ट्रीय मागासवर्गीय वित व विकास महामंडळ इत्यादी. महामंडळाच्या विविध योजना राबविण्यासाठी त्या त्या महामंडळांना राज्याची अधिकृत केले आहे. विकास महामंडळांमार्फत वितरित केलेली रक्कम व लाभार्थ्यांची संख्या खालील तक्ता कृं 1.1 मध्ये दिली आहे.

तक्ता कं 1.1 विकास महामंडळामार्फत वितरित रक्कम व लाभार्थी (रू.लाख)

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	2017	—18	2018	- 19	2019	9—20
विकास महामंडळ	~		*		~	
	लाभार्थी	वितरित	लाभार्थी	वितरित	लाभार्थी	वितरित
	संख्या	रक्कम	संख्या	रक्कम	संख्या	रक्कम
संत रोहिदास चर्मोद्योग व चर्मकार विकास महामंडळ मर्या.	433	40.50	317	35.30	172	19.22
साहित्यरत्न लोकशाहीर अण्णाभाऊ साठे महामंडळ मर्या.	2118	614.78	2066	460.46	911	182.46
महात्मा फुले						

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मागासवर्गीय विकास महामंडळ मर्या.	11665	2645.76	5185	2086.08	10487	2344.78
वसंतराव नाईक विमुक्त जाती व भटक्या जमाती विकास महामंडळ मर्या.	41	137.84				
महाराष्ट्र राज्य इतर मागासवर्गीय वित व विकास महामंडळ मर्या.	863	269.48	159	56.09	64	22.13

(आधार : संबंधित महामंडळे)

वरील तक्ता कृं. 1.1 मध्ये विविध विकास महामंडळामार्फत 2017—18 ते 2019—20 या कालखंडातील वितरित रक्कम व लाभार्थी संख्या दिलेली आहे. यावरून असे लक्षात येते की, संत रोहिदास चर्मोद्योग व चर्मकार विकास महामंडळ मर्या. मार्फत 2017—18 ते 2019—20 या काळात लाभार्थी संख्या अनुक्रमे 433, 317, 172 व वितरीत रक्कम 40.50, 35.30, 19.22 लाख वर्षानुवर्षे कमी होत गेली आहे. प्रत्येक महामंडळाचा विचार करता जवळपास अशीच परिस्थिती दिसून येते लाभार्थी व वितरीत रक्कम कमी का होत आहे? हा संशोधनाचा विषय आहे. याचा अर्थ असा होतो की, एकतर सर्व समाजबांधवांनी शासकीय योजनांचा लाभ घेतला किंवा ज्यांनी लाभ घेतला त्या योजना खऱ्या अर्थाने आर्थिक विकास घडवू शकल्या नाहीत, त्या योजनांची रक्कम अतिशय कमी होती, त्या योजनाद्वारे समाज आत्मिनर्भर बनण्यास असमर्थ राहिला असे म्हणावे लागेल. यामागे अनेक कारणे दिसून येतात. एक तर शासकीय योजनेची माहिती सर्वांना होत नाही, ज्यांना माहिती होते त्यांना सदरीय योजना पदरात पाडून घेण्यासाठी अनेक अडचणी येतात. या गोष्टीकडे शासनाने जातीने लक्ष देणे गरजेचे आहे.

सारांश :

समाजातील सर्वच दुर्बल घटकांना व अनुसूचित जाती आणि अनुसूचित जमातीच्या लोकांना शासकीय नोकऱ्यात सामावून घेणे शक्य नव्हते. म्हणून अशा कुटूंबांना स्वावलंबी बनविण्याच्या हेतुने त्यांना स्वतंत्र व्यवसाय करता यावा, त्यांचा जीवनस्तर, आर्थिक स्तर उंचावला जावा आणि त्यांना आर्थिक, सामाजिक व सांस्कृतिक विकासाच्या प्रक्रियेत सहभागी होता यावे या उदात्त हेतुने केंद्र व राज्य सरकारने अनेक शासकीय योजना सुरू केल्या व त्यांची अंमलबजावणी केली आहे. शासकीय योजनांमुळे समाजाचा आर्थिक व सामाजिक विकास झाला आहे. विविध प्रवर्गाचा आर्थिक व सामाजिक विकास घडवून आणण्यासाठी महाराष्ट्र शासनाने विकास महामंडळे स्थापन केली आहेत. शासकीय योजनांचा लाभ घेणाऱ्या लाभार्थ्यांची संख्या व वितरीत रक्कम लोकसंख्येच्या मानाने अतिशय कमी आहे.

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कोरोना के जंग में बड़ी राहत! RBI

Dr. Rajesh G. Umbarkar

कोरोना वायरस संक्रमण की दूसरी लहर के बीच आरबीआई गर्वनर शक्तिकांत दास (RBI Governor ShaktiKant Das) ने प्रेस कॉन्फ्रेस की कई बड़े कदमों का ऐलान किया. इस प्रेस कॉन्फ्रेस (RBI Press Conference) में उन्होंने कहा कि कोरोना की दूसरी लहर से इकोनॉमी काफी बड़े स्तर पर प्रभावित हुई है. इससे जुड़ी स्थितियों पर आरबीआई की नजर बनी हुई है. दूसरी लहर के खिलाफ बड़े कदम की जरूरत है.

शक्तिकांत दास ने मीडिया संबोधन में कहा-

- 1. कोरोना की पहली लहर के बाद इकोनॉमी में रिकवरी दिखनी शुरू हुई थी, लेकिन दूसरी लहर ने एक बार फिर संकट पैदा कर दिया है.
- 2. सरकार वैक्सीनेशन में तेजी ला रही है. उन्होंने आगे कहा कि ग्लोबल इकोनॉमी में रिकवरी के संकेत हैं. भारत की बात करें तो भारतीय इकोनॉमी भी दबाव से उबरती दिख रही है.
- 3. Covid-19 महामारी की दूसरी लहर को रोकने के लिए कई राज्यों में लॉकडाउन और अन्य प्रतिबंध लगाए गए हैं, इससे अर्थव्यवस्था को चोट पहुंचने की संभावना है. हालांकि, आरबीआई हालातों पर अपनी नजर बनाए हुए है.
- 4. आगे अच्छे मॉनसून से ग्रामीण मांग में तेजी संभव है.
- 5. मैन्यफैक्चरिंग इकाइयों में भी धीमापन थमता नजर आ रहा है.
- 6. ट्रैक्टर सेगमेंट में तेजी बरकरार दिख रही है, हालांकि अप्रैल में ऑटो रजिस्ट्रेशन में कमी दिखी है.
- 7. बैंक अकाउंट खुलनवाने के लिए KYC को मंजूरी.
- 8. RBI गवर्नर शक्तिकांत दास ने COVID-19 की दूसरी लहर के बीच आम आदमी, छोटे व्यवसायों और सूक्ष्म-वित्त संस्थानों की मदद के लिए वित्तीय उपायों के एक सेट की घोषणा की है.
- 9. रिजर्व बैंक ने ऑन टैप लिक्विडिटी का भी ऐलान किया है. RBI ने 3 साल के लिए 31 मार्च 2022 तक 50,000 करोड़ रुपये की विंडो खोली है.
- 10. RBI ने 25 करोड़ रुपये तक के एक्सपोजर के साथ SME के लिए रीस्ट्रक्चिरंग रिजॉल्यूशन फ्रेमवर्क 2.0 की घोषणा की.
- 11. RBI ने इंडीविजुअल्स, MSMEs के लिए वन टाइम रीस्ट्रक्चरिंग की मंजूरी है. इसके लिए बैंक ने समयसीमा 30 सितंबर 2021 तक रखा है.
- 12.500 करोड़ रुपये तक असेट वाले MFIs प्रायोरिटी सेक्टर लेंडिंग में शामिल किए जाएंगे.

- 13. स्मॉल फाइनेंस बैंक्स 500 करोड़ रुपये की साइज वाले स्मॉलर माइक्रोफाइनेंस इंस्टीट्यूशन को कर्ज दे सकते हैं.
- 14. स्मॉल फाइनेंस बैंक्स के लिए 3 साल के लिए 10,000 करोड़ रुपये का SLTRO यानी कर्ज देंगे. इनके लिए 10 लाख प्रति Borrower की सीमा होगी. इनको 31 मार्च 2022 तक टर्म स्विधा मिलेगी.
- 15. रिजर्व बैंक ने लोन मोराटोरियम की अवधि को 2 साल आगे बढ़ाने की भी मंजूरी दी है.

हेल्थ सेवा के लिए 50,000 करोड़ रुपये दिए

RBI ने इमरजेंसी हेल्थ सेवा के लिए 50,000 करोड़ रुपए दिए. RBI गवर्नर ने कहा कि इमरजेंसी हेल्थ सेवा के लिए 50,000 करोड़ रुपये देने आवंटित किए जाएंगे. इसके तहत बैंक वैक्सीन निर्माताओं, आयातकों, ऑक्सीजन सप्लायर्स, कोविड की दवाइयों के उत्पादक, अस्पतालों, पैथोलॉजी लेब आदि को लोन देंगे. यह सुविधा 31 मार्च 2022 तक रहेगी. उन्होंने कहा कि यह लोन रेपो रेट पर यानी काफी किफायती ब्याज दर पर होगा. गौरतलब है कि रेपो रेट सिर्फ 4 फीसदी है. बता दें कि इसका फायदा हॉस्पिटल्स, हेल्थ सर्विस प्रोवाइडर्स को मिलेगा.

बैंक अकाउंट ख्लनवाने के लिए KYC को मंजूरी

गवर्नर शक्तिकांत दास ने अपने संबोधन में कहा कि मौजूदा स्थिति में KYC के नियमों में कुछ बदलाव किए गए हैं. इसके तहत वीडियो के जिरए KYC को मंजूरी दी गई है. वीडियो के जिरए KYC को मंजूरी दी गई है. उन्होंने यह भी कहा कि राज्यों के लिए Overdraft Facility में भी राहत दी गई है. RBI ने राज्यों के ओवरड्राफ्ट को 36 दिन से बढ़ाकर 50 दिन कर दिया है.

RBI ने दी बैंकों को राहत

RBI गवर्नर ने खुदरा व छोटे कारोबारियों को बड़ी राहत दी है. साथ ही कुछ अन्य तरह रियायतें भी गई है. शक्तिकांत दास ने कहा कि प्राइरोरिटी सेक्टर के लिए जल्द लोन और इंसेंटिव दिया जाएगा. इसके अलावा बैंक, कोविड बैंक लोन भी बनाएंगे. रिजर्व बैंक ने ऑन टैप लिक्विडिटी का भी ऐलान किया है. RBI ने 3 साल के लिए 31 मार्च 2022 तक 50,000 करोड़ रुपये की विंडो खोली है. RBI ने कहा कि कमजोर क्षेत्रों में तेजी से लोन देने के लिए बैंकों को प्रोत्साहित किया जा रहा है. बैंक अपनी बैलेंस शीट में एक COVID लोन बुक बना सकते हैं और रिवर्स रेपो रेट से 40 bps पर RBI के साथ COVID बुक के बराबर पैसा रख कर सकते हैं. रिजर्व बैंक ने ऐलान किया है कि 35000 करोड़ रुपये की गर्वमेंट सिक्योरिटीज की खरीद (GSAP) का दूसरा चरण 20 मई को शुरू किया जाएगा.बता दें कि कोरोना की दूसरी लहर (Second wave of Corona) का प्रकोप बढ़ता ही जा रहा है. देश में रोजाना 3.50 लाख से ज्यादा कोरोना के नए मामले आ रहे हैं. वहीं, बीते 24 घंटे में 3400 से ज्यादा लोगों की कोरोना से मौत हुई है. इस बीच आज सुबह 10 बजे भारतीय रिजर्व बैंक (RBI) के गवर्नर शक्तिकांत दास मीडिया को संबोधित कर रहे हैं. आज सुबह इसकी जानकारी RBI ने ट्वीट

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प्रधानमंत्री मोदी ने लॉकडाउन को बताया था अंतिम विकल्प

कर

प्रधानमंत्री नरेंद्र मोदी ने अब तक खतरनाक वायरस के प्रसार को रोकने के लिए लॉकडाउन लगाने को अंतिम विकल्प बताते रहे हैं.. इस हफ्ते की श्रुआत में भारतीय उद्योग परिसंघ के अध्यक्ष और कोटक महिंद्रा बैंक के मुख्य कार्यकारी अधिकारी (सीईओ) उदय कोटक ने कोरोना वायरस ट्रांसिमशन की चेन तोड़ने के लिए सरकार से आर्थिक गतिविधियों में कमी करने का विचार करने का आग्रह किया था.

RBI ने दूसरी लहर से निपटने को 50,000 करोड़ की मदद का किया ऐलान

रिजर्व बैंक ऑफ इंडिया के गवर्नर शक्तिकांत दास ने ब्धवार की स्बह 10 बजे प्रेस कांफ्रेंस किया। आरबीआई गवर्नर ने प्रेस बात करते हुए कहा की सेन्ट्रल बैंक कोविड की परिस्थितियों पर नजर बनाए हुए है। उन्होंने कहा दुनिया के मुकाबले भारत में रिकवरी तेज हो रही है, लेकिन पहली लहर के मुकाबले दूसरी लहर ज्यादा खतरनाक है।

आरबीआई गर्वनर ने प्रेस कांफ्रेंस में कहा पहली लहर के बाद इकोनाॅमि में बेहतर रिकवरी देखी गई थी। उन्होंने उम्मीद जताई की अच्छे मानसून की वजह से गांवों में मांग बढ़ेगी। उन्होंने कोरोना की दूसरी लहर से लड़ने के लिए बैंकों द्वारा 31 मार्च 2022 तक अस्पतालों, ऑक्सीजन आपूर्तिकर्ताओं, वैक्सीन आयातकों, कोविड दवाओं के लिए 50,000 करोड़ रुपये के प्राथमिकता पर आधारित कर्ज की घोषणा की। केवाईसी को लेकर भी रिजर्व बैंक ने बड़ी छूट देते हुए वीडियो केवाईसी और नाॅन फेस टू फेस डाॅक्यूमेंट वेरिफिकेशन को बढ़ावा देने को कहा।

बैंकों को कोविड लोन ब्क बनाने का निर्देश, साथ ही प्रायोरियटी सेक्टर लिए इंसेंटिव का ऐलान। आरबीआई ने 25 करोड़ रुपये तक कर्ज लेने वाले व्यक्तिगत, छोटे उधारकर्ताओं को ऋण के पुनर्गठन का दूसरा मौका दिया, यदि उन्हें पहली बार में इस स्विधा का लाभ न लिया हो तो। देश इस समय कोरोना की दूसरी लहर से जूझ रहा है। मंगलवार को महज एक दिन में 3 लाख 82 हजार से अधिक केस सामने आए, जो सोमवार की तुलना में करीब 28 हजार केस अधिक हैं। बता दें कि भारत में कोविड-19 के मामले दो करोड़ का आंकड़ा पार कर गए हैं और महज 15 दिनों में संक्रमण के 50 लाख से अधिक मामले आए हैं।

आरबीआई के गवर्नर के संबोधन की बड़ी बातें:

- कोविड-19 महामारी की दूसरी लहर में विभिन्न सेक्टर्स को राहत उपलब्ध कराने के लिए आरबीआई ने रिजोल्यूशन फ्रेमवर्क 2.0 का ऐलान किया। इसके तहत 25 करोड़ रुपये तक का लोन लेने वाले लोग या छोटे कारोबारी लोन रिस्ट्रक्चरिंग की फैसिलिटी का लाभ उठा सकते हैं। हालांकि, इसके लिए जरूरी है कि उन्होंने पहले इस स्कीम का लाभ नहीं लिया हो।
- अगर उन्होंने पहले इस स्कीम का लाभ लिया है तो RBI ने बैंक और लेंडिंग इंस्टीच्युशन्स को प्लान में संशोधन करने और मोरेटोरियम की अवधि बढ़ाने की अन्मति दे दी।

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- शक्तिकांत दास ने कहा कि रिजर्व बैंक कोविड-19 से जुड़ी उभरती परिस्थितियों पर अपनी नजर बनाए रखेगा। उन्होंने कहा कि केंद्रीय बैंक दूसरी लहर से प्रभावित देश के नागरिकों, बिजनेस इकाइयों और संस्थाओं के लिए यथासंभव कदम उठाना जारी रखेगा।
- COVID के कारण कारोबारी गतिविधियां ठप- सी पड़ गई हैं। कारोबारी इस वातावरण में कैसे अपने कारोबार को आगे बढ़ाएं इस पर गौर कर रहे हैं। नए तरीके सीख रहे हैं: शक्तिकांत दास
- जनवरी से मार्च के बीच Consumption बढ़ा है। साथ ही बिजली की खपत में भी तेजी आई है।
 Indian railways के माल भाड़े में बढ़ोतरी हुई है: आरबीआई गवर्नर
- PMI अप्रैल में 55.5 पर पहुंच गया जो मार्च से बढ़ा है। CPI बढ़ा है, जो मार्च में 5.5 फीसद हो गया।
 फरवरी में यह कम थाः शक्तिकांत दास
- आरबीआई गवर्नर ने कहा, "दाल-दलहन, तिलहन और दूसरे जरूरी सामान के रेट में बढ़ोतरी दर्ज हुई
 है। ऐसा Covid के कारण सप्लाई चेन की सीरीज टूटने से हुआ है।"
- उन्होंने कहा, "भारत का एक्सपोर्ट मार्च में काफी बढ़ा है। भारत सरकार के आंकड़ों की मानें तो अप्रैल में यह तेजी से बढ़ा है।"
- दास ने कहा कि बाजार से सरकारी सिक्योरिटी को काफी अच्छा रिस्पॉन्स मिला है। RBI इस Tempo को आगे भी बढ़ाने की सोच रहा है, ताकि म्नाफे को भ्नाया जा सके।
- आरबीआई गवर्नर शक्तिकांत दास ने कहा कि मानसून की स्थिति अच्छी रहने वाली है। IMD की मानें तो मानसून ग्रामीणों और शहरों की जरूरतों को पूरा करने में सफल रहेगा. इससे महंगाई की दर में कमी आएगी।

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जिम राजवटी जाली पिराठवाडयाच्या सामाजिज व राजजीय स्थीतीचा अभ्यास

डॉ. धर्मापुरीकर भालचंद्र वै.

ने. सु. बो. महा. नांदेड.

निजामाच्या हैदराबाद संस्थानात बहुभाषिक भुभागाचा समावेश होत होता. त्या भुभागांना त्यांच्या बोली भाषेवरुन ओळजज्याची प्रथा जालौघात निर्माज झाली. या वरुनच मराठवाडा, तेलंजजा, जर्नाटज असे विविध भाषिक प्रदेश निर्माण झाले मराठवाड्याची कागदोपत्री नोंद इ.स. १८७० च्या सुमारास केलेली आढळते. निजामाचे मुख्यमंत्री सालारजंग प्रथम याने सन १८७० मध्ये राज्याची नव्याने जिल्हाबंदी करुन त्यात मराठवाडा, भराठवाडा असे नाव दिले. औरंगजेबाच्या मृत्युनंतर निजामाने दक्षीणेत मोगलांची सुभेदारी फेकून दिली व १७२४ मध्ये स्वतःला सुलतान घोषीत केले. अशा प्रकारे हैद्राबाद संस्थान चिनजीलीजजान मीर जमरुद्दीन असफजहां अळ्वल या माजसाने स्थापन जेलेले आहे. निजामाची राजवट ही एज राजसत्ता होती, लोजजल्याज हे जाही या सत्तेचे उद्दिष्ट नव्हते. सत्ता, आजंजा हाच या राजसत्तेचा पाया होता. १ मे १९६० रोजी आजचा महाराष्ट्र अस्तित्वात आला. थोडक्यात स्वातंत्र्योत्तर भारतात दिक्षणेकडील बहुतांश राज्य बहुभाषिक होती. त्यामुळे प्रशासन चालविण्यात गोंधळ व अडचणी निर्माण झाल्या होत्या. सर्वच भाषिजात शासनाविरुध्द असंतोष घुसमटत होता. देशभर भाषिज राज्यांची माजजी जरजारी आंदोलने उभी राहू लाजली. त्यातून तत्जालीन राष्ट्रीय नेत्यांनी मराठी भाषिजांचा महाराष्ट्र निर्माज व्हावा यासाठी जंबर जसलेली दिसून येते. महाराष्ट्राच्या निर्मिती सोबतच प्रादेशिज अस्मितेतून नव्याने नृतत्त्वाची उभारजी इ ॥तेली दिसते.

मराठवाडा त्याचाच एक प्रादेशिक व प्रशासकीय विभाग आहे. आजचा मराठवाडा हा औरंगाबाद, बिड, जालना, लातूर, परभणी, उस्मानाबाद, नांदेड व हिंगोली जिल्हा धरुन आठ जिल्ह्यांचा आहे. १९५६ मध्ये मराठवाडा महाराष्ट्रात विलीन झाला. तरी 'मराठवाडा' हे त्याचे प्रादेशिज नाव अद्यापही जायम आहे.

निजामाच्या काळात मराठवाडा निजामाच्या राज्याअंतर्गत होता. तर निजाम मोगलांचा अविभाज्य घटज होता. निजामाच्या राज्यात हिंदू, मुस्लीम, ख्रिश्चन व पारशी असे चार धर्माचे लोज रहात असत मात्र त्यात हिंदू संख्येने जास्त होते. अल्पसंख्यांक मुस्लीमांना राजाश्रय असल्याने त्यांचा प्रभाव अधिक होतां. समाजामध्ये जाती, जमाती होत्या. प्रत्येक जातीत श्रेष्ठ, किनष्ठ पणा होता. अतिशुद्र वर्णातील जातींना जावकुसाबाहेर रहावे लागत असे. आपला पंरपरागत व्यवसायच प्रत्येकाला करावा लागत असे. समाजात जातीयतेची तिव्रता अधिक होती. मराठवाड्यातील समाज जीवन जातीयतेच्या गाळात रुतलेले होते. सामाजिज बंधनामुळे, अस्पृश्य वर्ज हा उपेजीत राहीला आजि भरडला जेला. जु टूंबामध्ये स्त्रीयांना दुय्यम स्थान होते व उच्च वर्गातील स्त्रीया पडदा वापरत असत. स्त्रीने केवळ आदर्शमाता व उत्तम गृहिनी या भूमिज। पारपाडाव्यात ही समाजाची अपेजा होती. स्त्रीया शारिरीज व बौध्दीज दृष्टीने जनिष्ठ लेजाल्या जात. म्हणून त्यांच्यावर फारसा विश्वास ठेवीत नसत. विधवा विवाहास सामाजिक प्रतिष्ठा नव्हती.

घटस्फोट समाजास मा-य -व्हता. अशा प्रजारची अवस्था त्या जाळातील समाजाची होती. १५ ऑजस्ट १९४७ रोजी भारत स्वतंत्र झाला. २८/११/१९४९ रोजी भारतीय राज्यघटनेस मा-यता देज्यात आली. स्वातंत्र्य प्राप्तीनंतर भारताने संसदीय शासन पध्दतीचा स्विकार केला. २६ जानेवारी १९५० पासून भारतीय राज्य घटनेची अंमलबजावनी सुरु झाली. राज्यघटनेनुसार भारतीय नाजरिजांना स्वातंत्र्य बहाल जरज्यात आले. राज्यातील सर्वांना शिजजाची दारे जुली झाली. घटनेनुसार सामाजिज समता प्रस्थापित होऊ लाजली. यातच १९५१-१९५२ साली भारतात पहिली सार्वत्रिज निवडजूज झाली. भारतीय राज्यघटनेनुसार सर्वच जाती, धर्मातील लोकांना राजकारणात सहभागी होण्याचा अधिकार मिळाला. देशातील नागरिकांना एज व्यक्ती एज मत, एज मत एज मुल्य या धोरजानुसार भारतातील सर्व नाजरिज राजजीय दृष्ट्या समान जजले जाऊ लाजले. राज्यघटनेच्या जलम १२ ते ३५ नुसार भारतीय जनतेस मुलभूत हक्ज प्रदान जरज्यात आले. लोकशाही शासन व्यवस्थेत लोकांच्या प्रतिनिधींन मार्फत राज्यकारभार पहिला जातो, कारण लोकप्रतिनिधींना लोकांच्या प्रश्नांची जान असते. तसेच लोकांच्या इच्छा, आकांक्षा, गरजा याची माहिती असते.

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Feminist Criticism and Gynocriticism: Two Sides of One Coin

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Abstract:

Feminism is the self-aware approach to women in art. It is the self-awareness of a feminine individual against the principles of a so-called patriarchal society. It examines images and stereotypes of a female in literature, and the misconception of womanhood in literary criticism from women's point of view.

Keywords: Stereotype, dissentient, patriarchal, Gynocriticism, iconography

Feminism is a modern approach to the world of literature in which the image of woman has to create or analyze from the feministic point of view. Feminism is the result of Women's Liberation Movement of the 1960s. Feminism analyses the representation of females created by the male. John Stuard Mill expressed it very well in 1869 in his book '*The Subjection of Women*'. He says—

Feminist criticism must emancipate itself from the influences of accepted models and guide itself by its own impulses.

It means Feminism is essentially a theory of a dissentient culture. It is an interdisciplinary and eclectic investigation into man's cultural practices of products. It examines literature and culture, which are centred on gender as the basic principle. It is an approach to literature in which woman is supposed to be independent individual, able to prove themselves as powerful as to her opposite gender. It is the self-aware approach to women in art. It is the self-awareness of a feminine individual against the principles of a so-called patriarchal society.

Feminism believes liberation of women through and within their own text. Creation of 'A Literature of Their Own ' is a fundamental necessity for all women. According to Elaine Showalter, an American theorist, feminism can be divided into two parts on the basis of the woman's role as a reader or writer. At the very outset of her essay 'Towards a Feminist Poetics', Elaine Showalter divided Feminism into two terms as Feminist criticism and Gynocriticism.

In Feminist Criticism a woman is recognized as a reader and a character in a work of art, or the woman as the consumer of male-produced literature. A woman should read men's text from a women's perspective. That perspective should be based on feminine consciousness. It makes an inquiry into the traditional male ideology. Examination of images, stereotypes of a woman in literature, the misconception of womanhood in literary criticism, exclusion of women in literary history also examined and studied from women's point of view in Feminist criticism.

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The second part of Feminism is Gynocriticism which is a further development in the Feminist Criticism. This development is more aware of womanliness or womanhood. It is concerned with a woman as a writer. A woman should be the producer of textual meaning presenting themes, ideas, structures, and history related to her own experiences. Woman's literature must include psychodynamics of female creativity.

A woman becomes Gynocritic in the second part. A gynocritic is a woman writer and critic who write text for women exclusively. Gynocriticism is writing for women by women also about women. Women present a 'Wild Zone', a room of one's own. It develops new models based on the study of female experience. Gynocriticsm never looks for male tradition and male models while criticizing their own text. Gynocritics challenges phallic social and cultural order and restructures them all from women's point of view. It is a greater responsibility on the shoulders of the gynocritics. Gynocritics reconstruct new womanhood, find a new language and new way of reading.

So gynocritics have a two-fold task that is to deconstruct the male-oriented literary tradition, literary history, and literary theory and also to reconstruct new womanhood with and within script and texts. Here woman finds new methods of reading, analyzing, evaluating, interpreting text from their own perspective. Gynocritics speak the unspeakable, think the outthought and express the inexpressive.

Concisely Feminist criticism and Gynocriticism are two sides of the same coin which studies literature from women's point of view as a reader and writer respectively. Feminist criticism and gynocriticism are out to challenge even power relations between man and woman. Like Marx's Marxism, Feminism also believes that in the world there are no facts but the only interpretations of man maintained facts. Feminism negates women as a matter of absence, as imperfect men, like a tail of man. Feminism revises history, iconography, philosophy, and language from an insider's point of view, and examines gender as a positive mark of herself and identity.

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DOCTRINE OF JUDICIAL REVIEW Vis-a-vis ADMINISTRATIVE ACTION: INDIAN PERSPECTIVE

Dr. Saleem Shaikh¹

In legal system like ours with a written constitution which mandates judicial review of the constitutionality of state action including, in appropriate cases, laws enacted by the legislature, the role of the judiciary cannot be limited to the orthodox function of dispensing justice in cases and controversies in the typical adversary setting². In the extended setting of judicial review, as delineated in the Constitutional context, the court must also keep the charter of the Government in tune with the times and not allow it to become anachronistic or out of step with the needs of the day.

In modern democratic societies, the administration has acquired an immense accession of power and has come to discharge functions which are varied and multifarious in scope, nature and ambit. In the words of Robson, the hegemony of the executive is now an accomplished fact.³ The Rule of Law has a number of different meanings and corollaries. Its primary meaning is that everything must be done according to law. Applied to the power of Government, this requires that every Government authority which does some act which would otherwise be a wrong or which infringes a man's liberty, must be able to justify its action as authorized by law. Every act of governmental power, i.e. every act which affects the legal rights, duties or liberties of any person, must be shown to have a strictly legal pedigree. The affected person may always resort to the Courts of law, and if the legal pedigree is not found to be perfectly in order, the court will invalidate the act, which he can then safely disregard.⁴

It is the task of the legal system to ensure that the governmental functions are exercised according to law, on proper legal principles and according to rules of reason and justice; that adequate control mechanism, judicial and others, exists to check administrative abuses without unduly hampering the Administration in the discharge of its functions efficiently.

The concept of Rule of Law has had an abiding impact on the evolution of Administrative Law in Common- law world.

Administrative powers are exercised by thousands of officials and affect millions of people. Maladministration results in weakening and not in strengthening the Government as people get alienated from it. Thus, it becomes necessary to ensure that powers are exercised properly and for the purposes for which the powers are conferred.

The passing of Human Rights Act, 1998 in United Kingdom was a great step towards protecting the liberties and Fundamental Freedoms and is considered as a great step of development of Administrative Law in United Kingdom. As 18 December 2008 marked the tenth anniversary of the Human Rights Act 1998. In an anniversary encomium, Jack Straw described the Act as a "defining piece of legislation, a landmark which set the liberties we have long enjoyed in the United Kingdom on to a constitutional footing." He added, "I believe that the 1998 Act will be seen as one of the great legal, constitutional and social reforms of this government." 5

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²Prof. Dr. A. Lakshminath, Judicial Process, President In Indian Law, Third Edition, Eastern Book Company, Lucknow,p.3 ³Ramaswamy: Rule of Law in a Planned Society, 1 JILI 31 (1959)

⁴ Wade & Forsyth: Administrative Law, Ninth Edn. 2005

⁵ www.supremecourt.gov.u

Further the U.K. Legal system was said to be more strengthened when the Supreme Court as a separate wing from Parliament was established by Part 3 of the Constitutional Reforms Act, 2005 and started functioning on 1 October 2009. As, earlier because of the doctrine of Parliamentary Sovereignty, the Supreme Court is much more limited in its power of Judicial Review than the Supreme Courts of some other countries.⁶

In the realm of Judicial Review power, the judiciary has evolved various norms to maintain constitutionalism and to uphold the constitutionality of the legislative Acts, administrative actions and quasi legislative actions within the confines of the constitution.

The judicial review is considered as the basic feature of the Constitution⁷ wherein, courts have developed certain tools and techniques in the various forms of doctrines and principles.

Thus courts seek to protect and promote personal liberties and fundamental freedoms as well as to maintain proper balance and harmony, between administrative power and public interest.

It is an eternal principle of Administrative Law that there is nothing like unfettered discretion immune from judicial Reviewability.

Discretion in the context of exercise of power by public functionaries means to distinguish between right and wrong and therefore whosoever has power to act at discretion is bound by rule of reason and law.

The judicial power of interference with the exercise of administrative power on the ground of "an authority acting contrary to law" has been found to have enough flexibility to check abuse of discretion in several directions.

Constitutional remedies provided under the Constitution aims at the enforcement of Fundamental Rights and all other rights guaranteed by the Constitution, no matter whether the necessity of such enforcement arises, out of an action of the executive or the legislature. Therefore, it is clear that the power of judicial review of the Supreme Court envisages the judicial review of the act of the Parliament or state legislature in passing the legislation. It also encompasses the review of the act of the governmental authorities performing quasi-judicial and administrative powers.

Herein it is most important to understand meaning, purpose and the changing dimensions of Administrative law.

"Administration is the process of planning, organization, managing, appraising, and controlling an enterprise."

Administrative law is not a codified or well-defined law like Contract Act, Penal Code, Transfer of Property Act, Evidence Act, Constitution of India, etc. It is essentially unwritten, uncodified or "judge-made" law. It has developed slowly in the wake of factual situations before courts. In a welfare State administrative authorities are called upon to perform not only executive acts, but also quasi-legislative and quasi-judicial functions. They decided rights of parties and eventually became the "fourth branch" of the government, a "Government in miniature". Legal scholars have compared it to the rise of equity. It has its origin in need and necessity in protecting personal rights and in safeguarding individual interests.

The primary function of administrative law is to keep governmental powers within the limits of law and to protect private rights and individual interests. The scope of activities of the government has expanded. Today the State is "protector, provider, entrepreneur, regulator and arbiter". Rule-

⁶ en.wikipedia.org

⁷ Indira Gandhi v. Raj Narain: AIR 1975 SC 2299

making power (delegated legislation) and an authority to decide (tribunalisation) are described as effective and powerful weapons in the armory of administration.

As Wade observed, all powers have two inherent characteristics: I) they are not absolute or unfettered and II) they are likely to be abused.⁸ Administrative law attempts to control the government, and its instrumentalities and agencies. To achieve that objective, administrative law provides an effective mechanism and adequate protection. It helps to strike a balance between two conflicting forces: 1) individual rights and 2) public interest.

In a few legal systems, there are statutes laying down rules, principles and procedures to be followed by administrative agencies. But even in the absence of specific enactments dealing with a particular situation, certain fundamental rules, basic principles and minimum requirements of law are well established and all authorities are bound to observe them. A person, adversely affected by any action of an administrative authority, has the rights to challenge such action before an appropriate body or a court of law. Even if no remedy is provided by a statutory enactment or the action taken by such authority is treated as "final", an aggrieved party may invoke Articles 226, 227, 32 or 136 of the Indian Constitution for redressal of his grievances. Administrative law is thus based on the well-known legal maxim *ubi jus ibiremedium* (wherever there is a right, there is a remedy.)

"Administrative Law" is made up of all the legal rules either formally expressed by statutes or implied in the prerogatives, which have as their ultimate object the fulfillment of Public Law. It touches, first the legislature, in that the formally expressed rules are usually laid down by the body, it touches judiciary, in that —

- a. There are rules which govern the judicial action that may be brought by or against administrative person,
- b. Administrative bodies are sometimes permitted to exercise judicial powers,
- c. It is of course essentially concerned, with the practical application of the law."¹⁰

From the analysis of these lines it is seemed that it is too difficult to draw one comprehensive definition which makes a complete coverage of the administrative law. But it shows that Administrative Law is and includes both statutes and precedents, it includes judicial functions in relation to and against administrative authorities, judicial power of the administrative authorities and finally it includes practical aspect of the law of the land.

Thus, the Administrative Law concerns itself with the existential recognition, extent and scope of the quasi-legislative and quasi-judicial powers of the administration and the administrative agencies.

JUDICIAL REVIEW OF ADMINISTRATIVE DISCRETION: AN IMPORTANT ASPECT OF LEGAL SYSTEM

The discretionary powers exercised by the administrative authorities in the discharge of their functions and their Control mechanism need to be taken care of.

Judicial Review of Administrative action is a part of enforcing the constitutional discipline over the administrative agencies, while they exercise their powers.¹¹

⁸ Wade & Forsyth: Administrative Law, Oxford University press, Eighth Edn. ,at p. 5

⁹ M.C Kagzi: The Indian Administrative Law, Universal Law Publishing Co. Pvt. Ltd., Sixth Edn.

¹⁰Dr. F.J. Port: "Administrative Law",

 $^{^{11}}$ Anirudh Prasad: Judicial Power and Judicial Review, Eastern Book Company, at p.239

In modern developed states Administrative discretion is an all pervading phenomenon developed in the realm of administrative law, which empowers administrative personnel to take decisions from case to case. Since present day problems are complex and of varying nature and also difficult to comprehend, similarly sometimes it would not be possible to foresee and hence the conferment of discretionary powers on administrative authorities become necessary. However, it also becomes very necessary that such discretionary powers shall not be used arbitrarily which might result in discrimination of individuals. Instead those ought to be used with utmost care and reasonability.¹²

"Discretion implies good faith in discharging public duties. The exercise of 'discretion' has to be based on relevant considerations. When discretion is exercised by taking into extraneous considerations, such action has to be quashed", observed Mr. Justice D.K. Jain. It is quite clear that administrative power being public power has to be exercised for public good.¹³

In today's era, vast discretionary powers have been left with various administrative authorities. The word 'discretion' implies power to make a choice between alternative courses of action. But, discretionary powers are capable of gross abuse, resulting in injustice to individuals. The presence of these disadvantages has prompted Justice *Douglas* Jurist to comment in *United State v*. Wunderlich¹⁴as:discretionary power is 'ruthless master and is more destructive of freedom than any of man's other inventions.' Thus, exercise of discretionary power must not be arbitrary, vague and fanciful but should be moral, legal and regular.

Hence, there is a need to control and prevent discretionary powers within its limits and bounds. In India the judiciary has a power and authority to review such decisions either on the ground of malafide, illegality, irrationality or abuse of power by the authority concerned. Apart from this, doctrine of Fundamental Rights also operates as a limitation on the exercise of discretionary powers.

The Constitution of India explicitly establishes the doctrine of judicial review in several Articles, such as, 13, 32, 131-136, 143, 226 and 246.

The doctrine of judicial review is thus firmly rooted in India, and has the explicit sanction of the Constitution. The main object of Article 13 is to secure the Fundamental Rights. Article 32 and 226 entrusts the roles of the protector and guarantor of fundamental rights to the Supreme and High Courts. Article 245 states that the powers of both Parliament and State legislatures are subject to the provisions of the constitution. Article 246 (3) ensures the state legislature's exclusive powers on matters pertaining to the State list. Article 131-136 entrusts the court with the power to adjudicate disputes between individuals, between individuals and the state between the states and the union but the court may be required to interpret the provisions of the constitution and the interpretation given by the Supreme Court becomes the law honored by all courts of the land.

As in KesavanandaBharati v. State of Kerala¹⁵:, Justice Khanna said that Judicial Review has become an integral part of our Constitutional system and if the provisions of the Statutes are to be found violative of any of the Articles of the Constitution which is the touchstone for the validity

¹² Prof. Dr. Dilip S. Ukey: 'Administrative adjudication and discretion in India and France- A Comparative Survey', Indian Bar Review, Vol. 31(1-2) 2004 p. 100

¹³ Ibid

¹⁴ 342 U.S. 98 (1951)

¹⁵ AIR 1973 SC 1461

of all the laws, the Supreme Court and the High Courts are empowered to strike down the said provisions of the Statutes.

• JUDICIAL REVIEW VIS-A- VIS DISCRETIONARY POWERS:

An idea of administrative discretion is the essence in the modern times. This brings forth in an acute form the question of control of discretionary powers so that there may be a "government of laws and not of men". If complete freedom of action is given to the administration it would lead to the exercise of powers in an arbitrary manner seriously threatening individual liberty. It is, therefore, necessary to control "discretion" in some measure, to restrain it from turning into unrestricted absolutism.

There are certain substantive grounds on the basis of which the courts control the actual exercise of discretionary powers through the constitutional remedies, mainly writs.

PARDONING POWER AND JUDICIAL REVIEW:

The analysis of the application of judicial review parameter in the area of pardoning power is also an important aspect.

The provisions pertaining to Power to Pardon are given under the Indian Constitution. It focuses upon the extent of the power to pardon of President and Governor and the analysis of the judicial Precedents in case of pardon and more particularly when this power to pardon can be excluded.

In common parlance, to pardon means to forgive a person of his offence. The term 'pardon' has been defined as an act of grace, proceeding from the power entrusted with the execution of the law, which exempts the individual on whom it is bestowed upon, from the punishment the law inflicts for a crime he has committed. It affects both the punishment prescribed for the offence and the guilt of the offender.¹⁶

In other words, grant of pardon wipes off the guilt of accused and brings him to the original position of innocence as if he had never committed the offence for which he was charged. Under Indian law, the President of India and the Governors of States have been given the power to grant pardons, reprieves, respites or remissions of punishment or to suspend, remit or commute the sentence. The law governing grant of pardon is contained in Articles 72 and 161 of the Constitution.

The philosophy underlying the pardon power is that "every civilized country recognizes and has, therefore provided for the pardoning power to be exercised as an act of grace and humanity in proper cases, without such a power of clemency to be exercised by some department or functionary of government, a country would be most imperfect and deficient in its political morality and in that attribute of deity whose judgments are always tampered with mercy."¹⁷

The pardoning power is founded on consideration of public good and is to be exercised on the ground of public welfare, which is the legitimate object of all punishments, will be as well promoted by a suspension as by an execution of the sentences.

The well-settled constitutional position is that the President discharges every function subject to the provisions of our Constitution and in accordance with the advice of the Council of Ministers.

¹⁶http://www.lawteacher.net/administrative-law/essays/power-to-pardon-an- analysis-law-essays ¹⁷ Ibid

There has always been a debate as to whether the power of the executive to pardon should be subjected to judicial review or not. Supreme Court in a catena of cases has laid down the law relating to judicial review of pardoning power.¹⁸

In the context of the power to pardon, the possibility of conflict between the executive and the judiciary is more apparent than that of the conflict between the executive and legislature. This stems from the fact that the power of the President/ Governor to grant or deny pardon may overlap, to some degree, with the power of the judiciary while pronouncing its sentences. However, this friction has been sought to be minimized by those who argue that the power of the executive and the judiciary exists entirely in the different realms.

• NATIONAL SECURITY AND RIGHT TO JUDICIAL REVIEW:

Generally, judicial Review of every actions of the administrative authority is possible, but this right to judicial Review can be excluded in some certain exceptional circumstances like National Security.

> MERCY PETITIONS:

In a recent history, the Supreme Court has passed a well-articulated and cogent order to save fifteen pathetic lives from the hangman's noose. Supreme Court has wiped off the demarking line between the death sentence in offences under Indian Penal Code and Terror offences. Now irrespective of the offences committed, even after rejection of the mercy petition by the President, the convict can approach the Supreme Court for commutation of death sentence on the ground of supervening events like inordinate and unexplained delay in disposing of mercy petition or execution of death sentence or loss of mental equilibrium in waiting for disposal of mercy plea.

Regarding the judicial review debate, pardoning power should not be absolute as well as Judiciary should not interfere too much in exercise of this power. As judicial review is a basic structure of our Constitution, pardoning power should be subjected to limited judicial review. If this power is exercised properly and not misused by executive, it will certainly prove useful to remove the flaws of the judiciary.

The pardon power has been and will remain a powerful constitutional tool of the President. Its use has the potential to achieve much good for the polity or to increase political conflict. Only the wisdom of the President can ensure its appropriate use.

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Dr. B. R. Ambedkar's Contribution In Development Of Mumbai: Educational Institution And Its Colleges

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The history of Mumbai is closely related with the growth of modern western education. Mumbai became the lading Center of higher education in the middle of 19th century. Christian missionaries, MountstuartElphinston and some social workers made first attempt to start higher education institutions in Mumbai. Bombay Education Started Elphinston Government Law College, Wilson College, Women's University, The University of Mumbai founded in 1857, Bhavan's College, Sydnahum College, Haffkeininstitute, Ruia and Poddar College, Khalsa College, Jai Hind College, Sophia College, National College, K.C.College, St.Xavier College, Ismaiel Yusuf College and other institutions work for spread higher education in Mumbai .But because of social and religious practice untouchable community people restricted from education. In Bombay province Dr. Babasaheb Ambedkar was the first student from Mahar Untouchable community who passed the matric and take higher education in India and also in abroad.

This paper highlight the contribution made by Dr. Babasaheb Ambedkar in Mumbai to spread higher education. Dr. Ambedkar greatly contributed for development of educational awareness among the common people. Dr. Ambedkar's had purposely established people's education society in Mumbai. He Started Siddhartha College of Arts and Science, Siddhartha College of Commerce and Economics, Siddhartha College of Law in Mumbai. This College started education in Early Morning time for working students. All these Colleges spread education in all the sections of society.

Dr. Babasaheb Ambedkar was a multi-dimensional personality. He was a scholar, a politician, a historian, and a leader of the people who were the most oppressed of the Indian Society. Dr. Ambedkar thought that by participation in educational fields he would substantially contribute to the empowerment of the untouchables. Dr. Ambedkar wanted their upliftment and self-respect His institutions main aim is that to promote higher education among the lower middle classes and especially among the scheduled castes. Dr. Ambedkar was always conscious of the backwardness of his people in education, which was the strongest need and the greatest weapon to forge their progress. His opinion was that education is a double-edged sword with which the shackles could be broken, thereby setting the backward classes free from the slavery of the higher caste Hindus. Dr. Ambedkar felt education alone could create a sense of new thinking and awakening among the oppressed people thus helping in the development of human personality. He considered education to be essential for all men and women irrespective of their social and economic status. He said primary education caters to the minimum essential need of educating the masses.

His Institution In Mumbai:

Dr.B.R.Ambedkar founded the People's Education Society on the 8thof July 1945¹, and its first college on June 20, 1946. ²The People's Education Society derives its inspiration from the

¹Pravartan, Editorial, Siddhartha College of Arts, Commerce and Science, Golden Jubilee Commemorative Volume 1946-1996, Buddha Bhavan, Mumbai, 2002,

² ibid

teachings and ideals of BUDDHA. It believes in the principle of Social equality and justice. The motto of People's Education Society is Prajnya and Karuna (Knowledge and Compassion). Stating the objective of the society, Dr. Ambedkar said "The People's Education Society is founded not merely to give education, but to give education in such a manner as to promote intellectual moral and social democracy. This is what modern India needs and this is what all well wishes of India must promote ".3 The society started a College, named Siddhartha College of Arts and Science in Mumbai on 20th June 1946, Dr. Babasaheb Ambedkar names this College after 'Siddhartha' to keep Buddha's Ideals before the Students. The society conducted Colleges, High Schools, Night Schools, Boarding's and Hostels, granted scholarships, freeships, established social centers, Diploma Course institution in Mumbai as well as other parts of Maharashtra and Karnataka. This was done when Dr. Ambedkar realized that primary education had spread to some extent amongst the backward classes, but they were not taking enough interest in higher education that was most essential for their upliftment. He felt if they were given enough facilities like freeships scholarships, free hostel, accommodation etc. they would be attracted towards higher education. The formation of the People's Education Society was the first attempt to promote higher education among the lower classes in India and it was started in Mumbai⁴.

Aims and Objectives of His Institution:

- 1 To provide facilities for Education-secondary, collegiate, technical, physical and the like
- 2 To start establish conduct and educational associations such as schools, colleges, hostels, libraries, playground etc. at suitable places in the Mumbai as well any other parts of India.
 - 3 To provide facilities for education of the poor.
- 4 To create and foster a general interest in education among the SC and in particular to give them special facilities scholarships and freeships for higher education in India and abroad.
 - 5 To promote science, literature and fine arts and to impart useful knowledge.
- 6 To co-operate amalgamate or affiliate the society or any institution or institutions run by or belonging to the society with any other institution or society with a view to securing further advancement of the aims and objects of the society.⁵

Characteristics of the People's Education Society:

People's Education Society founded the Siddhartha College of Arts and Science in 1946 in Mumbai to promote higher education amongst the working class in general and the Backward Classes and The Scheduled Castes in Particular. The establishment of this College was a definite turning point in history of higher education in Mumbai, for, it was to serve the interests of those who wish to learn while they earn. The influence of the American plan of working one's way through college was manifest in the schedule o Siddhartha College. Students classes began at 7.30 a.m. and ends at 10.30a.m. except for laboratory courses. Thousands of matriculates have become graduates and double graduates as a result of this arrangement thus fulfilling one of the cherished objectives of the society. This enabled the students to have time to work in offices or mills and other places of

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³P.E.S. Report-1947-1954

⁴K.B.Talwatkar, Peoples Education Society: A Glorious Heritage, Pravartan, Siddhartha College of Arts ,Commerce and Science, Golden Jubilee Commemorative Volume 1946-1996,Buddha Bhavan ,Mumbai,2002,p.81

⁵Peoples Education Society –Constitution 1945, Bombay ,pp.1-2

labor, business and industries of Mumbai.⁶ Morning College and Night High schools were the important contribution of the Society. Dr. Babasaheb Ambedkar believed that education was the most effective instrument for transforming an individual and his environment and also for his social and economic emancipation.

Contribution of The People's Education Society:

The Institutions established, conducted and aided by the People's Education Society fall into different categories and cover a broad spectrum of the educational life of Mumbai as well as country. Society started number of education institution likeUniversity affiliated Colleges, Diploma Institutions, Highschools, Hostels, Reasearch Centers in Mumbai, Aurangabad, Pandharpur, Pune, Mahad, Navi Mumbai, Nanded, Jalgaon, Manmad, Dhule, Belgaum, Gujarat, Bangalore Here in This Paper we study the Mumbai base Colleges and Hostel i.e.Siddhartha College of Arts, Commerce and Science, Siddhartha College of Commerce and Economics, Siddhartha College of Law, Dr.Ambedkar College of Commerce and Economics, Dr.Ambedkar College of Law and Siddhartha Hostel

Siddharth College of Art, Science and Commerce:

This college is located in Fort area of Mumbai city Dr. Babasaheb Ambedkar establishedthisSiddharth College is it not only returning point in the social life of the socially and economically Backward classes but also and epoch making Event in the social life request action of the Indian society as it mark the beginning of a new era throwing open the portals of higher education to the working class people in general and weaker sections in particular .The composition of the teachers and students was thoroughly Cosmopolitan. The college was pioneer in starting morning classes right from the beginning in 1946 to provide facilities to the poor and working class students to learn while they are this speaks volumes for the great work that the college is doing to words the national cause of spreading her resignation among the poor and backward classes but for this facility thousands of poor and the lower middle class students would not have received higher education. Initially some people had apprehensions such as the college would only cater to the educational needs of the untouchables and that orders would have no place in it further they believed that the college was a forum to preach to the students the political and social philosophy of Dr. Ambedkar it was also felt by many that only such professors who believe and except the ideology of Dr Ambedkar would be appointed in the College, but Dr. Ambedkar had a good team of several talented and experienced teachers the college could get An excellent team of professors right from its inception which ensure its progress from its will equip inception similarly the college had an excellent laboratory and up-to-date library having a collection on a wide range of subjects thus befitting Dr. Ambedkar's reputation as the lover of books. Dr. Babasaheb Ambedkar desired that the students studying in Siddhartha College should come out with fully developed personality in all respects, this activities like debates Dramatics and sports were give equal importance as academics. The college also established a college parliament with a view to imparting training to students in parliamentary procedure and principles, and in the functioning of democracy as he was a staunch advocate of Parliamentary Democracy⁷. This College produced number of Students who become a

⁶ Peoples Education Report,1991, p.4

⁷Sheshrao, Chavan,BharatratnaDr.Babasaheb Ambedkar –Architect of Indian Constitution,Aurangabad,VipulPrakashan 1991,Pp.29-38

great personalities of Mumbai City in Politics, Sports, Drama and Cinema also a number of administrative officers and Police officers in Mumbai City and all r from middle class and lower class strata of society who were lived in Chawls and Slums in Mumbai. This College fulfilled the dreams of thousands of students and now these students become the good citizens of India and working for development of Mumbai as well as INDIA. This College has its heritage building Buddha bhavan in Mumbai .This building is an a great architectural building.

Siddhartha College of Commerce and Economics and Siddhartha College of Law:

In order to provide educational opportunities in commerce and economics and law to the schedule castes, backward and lower middle classes, Dr. Babasaheb Ambedkar open two colleges viz...Siddhartha College of commerce and economics in 1953 and Siddhartha College of Law in 1956 both these colleges have made spectacular progress. This three colleges of Peoples Education Society in Mumbai started by Dr. Babasaheb Ambedkar are great seats of learning which are engaged in task of transforming the personality and the life of the oppressed and the suppressed in the cosmopolitan city where the disparity between the rich and poor is over widening. Every year here about 15,000 students receive their higher education from these three colleges. This figure includes students of all caste communities including backward and the schedule caste. Even in the case of teaching staff there are professor from the different castes and creeds in Maharashtra like Brahmins Maratha and others similarly there are Parsis, Muslim, Christians, Buddhist, and Jews. There are professor from the South hailing from Madras, Kerala, Andhra and Karnataka and from the north states of Gujarat Rajasthan and Uttar Pradesh such a combination of a team of experienced and qualified professors belonging to different caste creed and states would not be found in any other institution not only in Mumbai but also in the whole of India. The staff representacross section of our nation and is the microscope of Indian society as a whole⁸.

All these institutions established by Dr. Babasaheb Ambedkar a great legacy to the downtrodden community. His followers have now to shoulder the onerous responsibilities of safeguarding this legacy and promoting it and passing it on the future generations. The educational institutions founded by him are cultural centers which will help to carry on successful the great task of representation of the present social order into a casteless society based on equality social political and economic. These institutions will serve as lighthouses which will always show the new way of life based on the three principles preached by Lord Buda namely knowledge, character and compassion.

Intentions of Dr. Ambedkar to Established Education Institution:

Each one felt that since education was monopolized by the upper three castes and denied to the Shudras, Dr. Ambedkar started educational institution to attain equal social order. He knew if people were educated then they would realize their rights and fight for it unitedly. He knew her education would help his people to aim at higher goals. He also believe that educational institutions would build self-confidence in the Scheduled Castes, help them to come into the mainstream of life and he had realised that it was education that empowered him so he wanted the same instrument to concertize and empowered his people like Buddha he believed that "knowledge without character is dangerous and character without knowledge is useless" Dr. Ambedkar looked at education as an instrument of social change it was not knowledge for the sake of knowledge he established education institutions to bring about social change. He emphasized liberal education because according to

8Sheshrao,Chavan 1990,pp35-36

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himeducation should cultivate the minds of human beings. It should be liberated, should a harness per spirit of scientific enquiry.

Reason for Setting up Institutions in Mumbai:

It was felt that Dr Ambedkar had purposefully started educational institutions in Mumbai. He started institutions in Mumbai as Mumbai is a cosmopolitan city and individuals from various places migrate into the city on a daily basis. There are a lot of job opportunities people could therefore get jobs immediately after being educated Scheduled castes work as mill workers or in railways. They could not educate their children moreover Mumbai being a cosmopolitan city untouchability wasn't seriously practised. In Mumbai there were working class people and White color people too, so he felt scheduled caste people come from rural areas where discrimination is on forefront will be exposed to sophisticated way of life of the city, they would learn to live in a dignified manner.

Satisfying the educational need of all:

Dr. Babasaheb Ambedkar's efforts were beneficial not only to the backward class students but also to the others for economic backwardness is a common ailment of students of the so-called advanced communities also have suffered from it. His aim was to spread higher education in the society for all especially among the backward classes which in turn would build their self-confidence and self-esteem. His intentions were never communitarian, he thought of the masses therefore he can be called a Nationalist .He called his educational society the People's Education society ,thus projecting education for all desirous.

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Production of Indol-3- Acetic Acid by Actinomycetes From Rhizosphere of Gerbera Jamesonii

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ABSTRACT:

Phytohormones are the signal molecules, acting as chemicalmessengers that control plant growth and development. One of such commercially important phytohormone is indole-3-aceticacid (IAA), a principal auxin. The aim of the present study wasto evaluate indole-3-acetic acid production by actinomycetes from rhizospheric soil. The present work deals with isolation, characterization and identification of indole acetic acid producing actinomycetes from the rhizospheric soil. Fourtyisolates were obtained from rhizosphere of *Gerbera jamesonii*cultivated in a polyhouse owned by Mr. Pujari at Namalgaon village near Beed city. After screening for IAA production, one most efficient isolate was selected for further study. Optimization of indole acetic acidproduction was carried out at different cultural conditions. Partial purification of IAA was done and purity was confirmed with Thinlayer Chromatography. The study suggests the IAA producing actinomycetes can be used as efficient biofertilizers inoculants to promote plant growth.

KEYWORDS: - Indol-3- Acetic Acid, Actinomycetes, *Gerbera jamesonii*

INTRODUCTION:

Agriculture is back bone of India. It is need of time to undertake sustainable agriculture practices. Those will fulfill need of the society in an eco-friendly way. For the balanced growth of plants auxins, cytokines, gibberlines etc. are very essential. These are available as commercial preparation. The commercially available plant growth hormones are high in cost as well as have limitation of single application. This fact becomes hurdle in its use by a common farmer. There is scope to find out an alternative in the form of Plant growth Producing Rhizobacteria

Many rhizobacteria are known to produce Indol Acetic Acid – an auxin that has a crucial role in cell elongation, cell division, prevention of loss of leaves and formation of new buds etc.

Inoculation of such specially selected rhizobacteria particularly actinomycetes in rhizosphere of plant may act as a constant source of Indole Acetic Acid which could be sustainable and cost effective alternative.

This study is an attempt to make available a microbial inoculant producing indole acetic acid. In this research rhizospheric actinomycetes were studied for their ability to produce Indole acetic acid as they reported for withstanding adverse environmental condition and continuous existence in the soil. IAA produced by actinomycetes showed its expected effect during trial on seed germination. The outcome of this experiment is promising, cost effective and eco-friendly for the farmers.

MATERIALS AND METHODS:

Collection of soil samples

Soil samples were collected carefully in sterile polythene bags from a polyhouse owned by a Gerbera grower Mr, Pujari, located at Namalgaon Village near o Beed city. The samples were dried

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in shady condition at room temperature for 3-4 days. Just before isolation, samples were kept in an incubator at 45°C for 1 hour to minimize the bacterial and fungal contaminants.

Isolation of Actinomycetes

Actinomycetes were isolated by adopting serial dilutions and spread plate technique on sterile starch casein agar plates. Typical actinomycetes colonies were picked after 5 days of incubation at 30° C, purified by streaking on Actinomycete Isolation Agar plates and stored on slants.

Screening of actinomycetes for the production of indole acetic acid (IAA)

Screening was carried out in Tryptone Yeast Extract (TYE)Broth. All isolates were inoculated in TYE broth independently and incubated at 30°C for 5 days. After incubationcells were removed from culture medium by centrifugation at 10,000 rpm for 15 min. Thesupernatant

(1 ml) was mixed with 2 ml of Salkowski's reagent (50 ml, 35% perchloric acid, 1 ml of 0.5 M FeCl₃ solution) and was incubated at room temperature for 30 min in dark. Development of pink or red colour indicates IAA production. Optical density was taken at 540 nm by using colourimeter. Standard curve of IAA was used to measure the concentration of IAA produced by the actinobacteria. One of the most efficient isolate was selected for further study.

Identification of isolates based on morphological and biochemical characterization

Cultural characteristics such as color of aerial and substrate mycelium and pigmentation of the selected actinobacteria was recorded on ISP-2 medium according to the method of Shirling and Gottlieb. Arrangement of spores on the mycelium was observed by coverslip culture method and compared with Bergey's manual of determinative bacteriology. Biochemical tests IMVIC tests, catalase, urease, lipase, starch hydrolysis carried out by standard protocol. Carbohydrate utilization was performed by using ISP-9 medium supplemented with different sugars.

Optimization of IndoleAcetic Acid production.

The optimization of various parameters for IAA production by actinomycete isolate was carried out. Parameters namely temperature, pH, concentration of tryptophan and incubation time were carried out using the protocol of with minor modifications. The selected isolate was grown at 30°C in Tryptone Yeast Extract (TYE) supplemented with different concentrations of L-tryptophan (0, 100, 200, 300, 400, and 500 μg/ml). Cells were removed from culture medium by centrifugation at 10,000 rpm for 15 min. The supernatant (1 ml) was mixed with 2 ml of Salkowski's reagent (50 ml, 35% perchloric acid, 1 ml of 0.5 M FeCl₃ solution) and was incubated at room temperature for 30 min in dark. Development of pink or red colour indicated IAA production. Optical density was taken at 540 nm by using colourimeter. Standard curve of IAA was used to measure the concentration of IAA produced by the actinobacteria. The concentration of L-tryptophan showing highest productionof IAA was used further to test the effect of pH, temperature and incubation period.

Production and Extraction of IAA

Production of IAA was carried out in Tryptone Yeast Extract broth by applying the optimized parameters in a 250 ml Erlenmeyer flask. IAA was extracted by centrifugation at 10000 rpm for 15 minutes. Supernatant was mixed with ethyl acetate (1:2) After vigorous shaking it was allowed to stand for 10 min. IAA was extracted within solvent layer. The procedure was repeated 3 to 4 times.

Application of the IAA extract

10 seeds of Moth bean(*Vigniaaconitifolia*) were treated with 5 ml of IAA extract along with acontrol having 10 seeds of Moth bean seeds treated with 5 ml distilled water,wrapped in tissue paper and kept in dark for 36 hours and observed for the shoot development.

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RESULTS AND DISCUSSIONS:

Collection of soil samples:- Total Six rhizospheric soil samples were collected from a gerbera farm located at Namalgaon village near Beed city

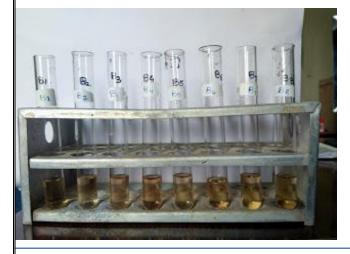
Isolation of actinomycetes: - Isolation of Actinomycetes was carried out on Starch Casein Agar. Total fourty stains of actinomycetes were obtained.

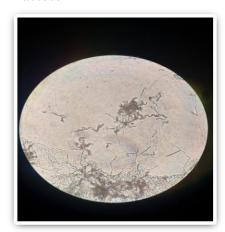
Screening and selection potent isolate producing indole acetic acid (IAA):- Screening was carried out in Tryptone Yeast Extract Broth and IAA was estimated by Colorimetric analysis at 540 nm using Salkowski's test reagent. Out of fourty only twelve isolates were found to produce IAA. Among those one potent isolate B4 was selected for further study.

Identification of isolates based on morphological characterization: -

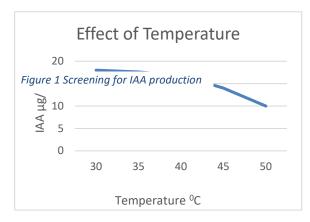
With the help of colony characteristics and microscopic study of spore chain morphology and biochemical tests the isolate was tentatively identified as a species of *Streptomyce*s genera.

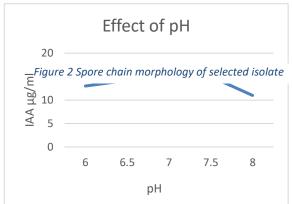
Morphological]	Biochemical	I
characteristics	esults	Characteristic	esults
Colony colour/Spore	Geary	Starch hydrolysis	+
mass			
Reverse pigment	Deep	Lipase	+
	Brown	-	
Diffusible pigment	-	Catalase	+
Spore arrangement	Spiral	Urease	+
Biochemical Characteristic	-	Utilization of Carbohydrate	
Indole	-	Dextrose	+
Methyl red	-	Maltose	+
Vogus Proskaur	-	Sucrose	+
Citrate	+	Lactose	-





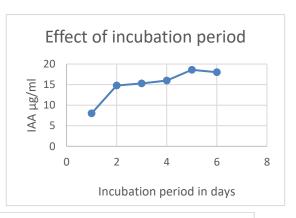
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Optimization of IAA production:

Effect of parameters namely temperature, pH, concentration of tryptophan and incubation time were carried out using the standard protocol by colorimetric analysis. IAA production was maximum at pH 7, Temperature 30^{0} C, with concentration of tryptophan $500 \, \mu g/ml$. It was also noted that the production was higher at incubation period of 5 days. The effect of these parameters is graphically represented.



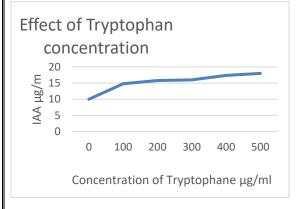


Figure3 Seeds treated with Distilled water

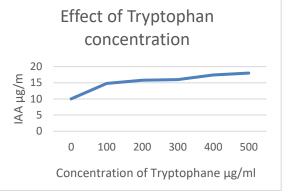


Figure 4 Seeds treated with crude extract of IAA

Production and Extraction of IAA

Lab scale production was carried out by using all the optimized parameters. The yield was $18.8~\mu g/ml$. IAA was extracted with ethyl acetate and confirmed by performing Thin layer chromatography.

ApplicatioThe seeds of Moth bean soaked with the crude extract showed considerable sprouting as compared with the control where the seeds were soaked with distilled water.

CONCLUSIONS:

Out of forty isolates obtained from the rhizosphere of Gerbera, the isolate B4 is having very good potential to produce IAA and could be commercially explored after further study. The isolate should be identified to species level by 16s rRNA sequencing. Application of the isolate as culture inoculant in rhizosphere of Gerbera should be studied. Thus actinomycetes from rhizospheric soil have considerable potential of IAA production. The ability of actinomycetes to withstand adverse environmental conditions ensures long lasting performance in this regard. The outcome of this experiment is promising, cost effective and eco-friendly for the farmers.

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"राजर्षी शाहू महाराजांचे शेती, उद्योग व सहकार क्षेत्रातील योगदान"

अमोल दिनकर गावंडे

संशोधक, इतिहास विभाग, डॉ.बाबासाहेब आंबेडकर मराठवाडा विद्यापीठ, औरंगाबाद.

प्रस्तावना :

भारत हा कृषिप्रधान देश आहे. भारतातील जवळजवळ सर्व राज्य हे शेतीवर अवलंबून आहे, त्यामुळे आपल्या देशातील बहुसंख्य जनता शेती व शेतीपूरक उद्योगांवर अवलंबून असल्याचे दिसते. प्राचीन काळापासून शेती हा प्रमुख व्यवसाय असल्याने भारत शेती उत्पादनात अग्रेसर होता, परंतु ब्रिटिश राजवटीत इंग्रजांच्या चुकीच्या कृषी धोरणांमुळे भारतातील शेती व शेतीपूरक उद्योगाना उतरती कळा लागल्याचेच दिसते. ग्रामीण जनतेच्या विकासाचे एकमेव माध्यम शेती हे आहे, भारतात उपनिषदात पासून शेतीची चर्चा झाल्याचे दिसते. तसेच या संदर्भात कौटिल्याने आपल्या लिखाणात शेतीचे महत्त्व सांगितले आहे .आधुनिक कालखंडाचा विचार केला तर महात्मा फुले, शाहू महाराज , महात्मा गांधी, तुकडोजी महाराज, नानाजी देशमुख या सर्वांच्या विचारातून व कार्यातून एक गोष्ट स्पष्टपणे जाणवते ,शेती ,उद्योग व सहकार क्षेत्राच्या प्रगती शिवाय ग्रामीण विकास शक्य नाही आणि शाहू महाराजांनी याचाच विचार करून ग्रामीण विकासासाठी या तीनही क्षेत्रात आपले महत्वपूर्ण योगदान दिल्याचे दिसते.

देशातील पहिले स्वराज्य आणि सुराज्य निर्माण करणाऱ्या शिवाजी महाराजांच्या कार्याला राजर्षी शाहू महाराज, महात्मा ज्योतिबा फुले, कर्मवीर भाऊराव पाटील, डॉ. बाबासाहेब आंबेडकर, पंजाबराव देशमुख यांनी समर्थपणे चालिवले. अशा थोर समाज सुधारकांच्या प्रयत्नांची मधुर फळे आज महाराष्ट्रासह संपूर्ण देश चाखत आहे. राजेशाही घराण्याचा वारसा लाभलेले परंतु; संपूर्ण आयुष्य त्याच्या विकासासाठी जगलेले पुरोगामी विचारांचा पुरस्कार करणारे राजर्षी शाहू महाराज यांचा सामाजिक परिवर्तनाला चालना व प्रेरणा देणाऱ्या लोकांमध्ये सर्वात अग्रक्रम आहे, असे म्हटल्यास अतिशयोक्ती होणार नाही.

राजर्षी शाहू महाराज हे या देशातील एक संस्थानिक होते. त्या काळामध्ये बडोद्याचे सयाजीराव गायकवाड यांच्यासारखे प्रजाहितदक्ष एखादे - दुसरे संस्थानिक सोडले तर बाकी संस्थानिक हे कमालीचे स्वैराचारी, प्रजेवर जुलूम करणारे, लहरी व विषय वासनेच्या कर्दमात लोळणारे होते. इंग्रजांची मर्जी सांभाळण्यासाठी कोणतेही दुष्कर्म करण्यास ते तयार होते. स्व - हितापलीकडे त्यांनी कशाचाही विचार केला नाही. समाज जीवनात वर्ण, श्रेष्ठत्व आणि विषमता यांना पराकोटीचे महत्त्व प्राप्त झाले होते. इंग्रजांचे अंधानुकरण करण्याची प्रवृत्ती बळावली होती. अशा काळात शाहू महाराजांनी आपल्या स्वतंत्र प्रजेने शेती उद्योग, सहकार क्षेत्रात विविध योजना आखल्या. स्वतंत्र ध्येय धोरण ठरविले. समाज सुधारण्याचा पाया घालण्यासाठी त्यांनी सर्वांना समान संधी उपलब्ध करून दिली. शाहू महाराजांनी करवीर संस्थानातील बहुजनांना शहाणे करून सोडण्याचा निश्चय केला. कोणत्याही बोलक्या सुधारकापेक्षा हा करता सुधारक आणि त्यांचे ग्रामीण विकासातील कार्य खरोखरच डोळ्यात भरण्यासारखे आहे.

शोधनिबंधाची उद्दिष्टे :

- 1) शाह् महाराजांच्या काळातील तत्कालीन परिस्थिती अभ्यासणे.
- 2) शाह् महाराजांची शेती, उद्योग व सहकार क्षेत्रातील योगदानाचा अभ्यास करणे.
- 3) शाह् महाराजांनी केलेल्या ग्रामीण विकासाचा आढावा घेणे.

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गृहितके:

- 1) शाह् महाराजांचे कोल्हापूर संस्थानातील ग्रामीण विकासात महत्त्वपूर्ण योगदान आहे.
- 2) शाहू महाराजांनी शेती, उद्योग व सहकार क्षेत्रात नवनवीन प्रयोग करून या सर्व क्षेत्रात आमूलाग्र बदल घडवून आणले आहेत.

संशोधन पद्धती:

प्रस्तुत शोधनिबंधासाठी दुय्यम साधनांचा वापर करण्यात आला आहे. यात संदर्भग्रंथ, इंटरनेट, मासिके, अहवाल, साप्ताहिके इत्यादींचा समावेश होतो. तसेच या शोधनिबंधासाठी ऐतिहासिक, वर्णनात्मक व विश्लेषणात्मक संशोधन पद्धतीचा अवलंब करण्यात आला आहे.

आज महाराष्ट्रात कोल्हापूर जिल्हा शेती उद्योगधंदे व सहकार या क्षेत्रात अग्रेसर आहे. तथापि या प्रगतीचा प्रारंभ स्वातंत्र्यपूर्व काळात शाहू महाराजांच्या कारकिर्दीत झाला. या काळात कोल्हापूर संस्थानात सुरू झालेली हिरितक्रांती ही महाराष्ट्रातील पहिली हिरितक्रांती होती. त्या क्रांतीचे जनकत्व महाराजांच्या दूरदृष्टीकडे व कल्याणकारी पुरोगामी धोरणाकडे जाते. भारतातील अन्य भागांप्रमाणे कोल्हापूर संस्थानात ही बहुसंख्य प्रजनन हे शेतकरीच होते हा शेतकरी वर्ग अज्ञान व दारिद्र्यात अडकलेला होता अज्ञानामुळे सामाजिक मागासलेपण तर दारिद्र्यामुळे भौतिक मागासलेपणा प्राप्त झाला होता. अशा स्थितीत दुष्काळ आणि प्लेग यासारखी अस्मानी संकट कोसळत तेव्हा या वर्गाची दैन्य अवस्था पराकोटीस पोहोचत असे. राज्यरोहणानंतर आपल्या कारकीर्दीत पहिल्या पवोतच शाहू महाराजांना या संदर्भात या संदर्भात मूलभूत उपाययोजना करणे महत्त्वाचे वाटले आणि त्यांनी 1902 साली आपल्या संस्थानासाठी अपूर्व असे सार्वत्रिक पाठबंधारे धोरण (Mass Irrigation Policy) जाहीर केले. त्यासाठी स्वतंत्र पाटबंधारे खाते निर्माण करून त्यावर विशेष इरिगेशन ऑफिसरची नेमणूक करण्यात आली. या खात्याच्या माध्यमातून पावसाच्या पाण्याचा प्रत्येक स्रोत अडवण्याचा प्रयत्न सुरू झाला आणि त्यातूनच एक भव्य योजना महाराजांनी पुढे आणली ती म्हणजे कोल्हापूरचा पश्चिमेस सहयाद्री घाटात भोगवती नदीचा जलप्रवाह आडवणाऱ्या धरणाची महत्त्वकांशी योजना होती.

1902 साली युरोपच्या दौऱ्यात शाहू महाराजांनी तेथील लोकांनी निसर्गातील साधन संपतीचा प्रत्येक स्त्रोत मोठ्या कल्पकतेने आपल्या भौतिक प्रगतीसाठी वापरल्याचे पाहिले. सहयाद्रीच्या माथ्यावर शेकडो इंच पाऊस पडतो आणि तेथून उगम पावणाऱ्या नद्या पावसाळ्यात दुथडी वाहून ही प्रचंड जलसंपत्ती समुद्रात नेऊन ओततात. पावसाळा संपला की त्या नद्या कोरइया पडू लागतात. सहयाद्रीत कोसळणारे पावसाचे पाणी अडवून देशातील आपल्या काळ्या जिमनीसाठी वापरले गेले तर ही भूमी "सुजलाम सुफलाम" होईल या विचाराने महाराजांचे राधानगरी धरणाचे स्वप्न मूळ धरू लागले. हे काम सामान्य नव्हते. महाराजांनी दुर्दम्य इच्छाशक्ती, कणखर नेतृत्व आणि लोककल्याणाची तळमळ यामुळे हे काम पूर्ण करण्याचे प्रयत्न महाराजांकडून सुरू झाले. या प्रकल्पास महाराज आपले जिवित कार्य समजत होते. या कार्यासाठी महाराज सर्व शक्तीनिशी उभे राहिले. 1909 मध्ये धरणाचे प्रत्यक्ष बांधकाम सुरू झाले. 1918 सालापर्यंत 14 लाख रुपयांची रक्कम खर्ची पडून धरणाचे 40 फुटापर्यंत बांधकाम पूर्ण झाले. निधी अभावी बांधकाम काही काळ थांबले, तरीसुद्धा धरणाच्या पाणी साठ्यातून दरवर्षी 600 दशलक्ष घनफूट पाणी शेतीसाठी उपलब्ध होऊ लागते. परिणामी भोगवती नदीच्या दोन्ही तीरावर बारामास हिरवीगार शेती फुलू लागली. महाराजांचे हिरतक्रांतीचे स्वप्न अंशत: का होईना साकार झाले होते. पुढे 1957 साली धरणाकडे बांधकाम पूर्णत्वास गेले.

प्रयोगशीलता हा आधुनिकतेचा एक महत्त्वाचा पैलू असतो. आपल्या शेतकऱ्यांत शेतीतील आधुनिकतेचा प्रसार व्हायला पाहिजे या हेतूने महाराजांनी अनेक उपक्रम हाती घेतले. 1912 साली त्यांनी कोल्हापुरात किंग एडवर्ड ऑग्रीकलचरल इन्स्टिट्यूट ही संस्था स्थापन केली. तिला जोडूनच कोल्हापुरात आधुनिक शेती अवजारांचे एक स्युझियम सुरू करण्यात आले. शेतकऱ्यांना आधुनिक शेतीचे ज्ञान व प्रशिक्षण देण्यासाठी विशेष कृषी अधिकाऱ्यांच्या नेमणूका करण्यात आल्या. शेतकरी वर्गास आधुनिक शेतीची गोडी लागावी म्हणून संस्थानात महालक्ष्मी रथ उत्सव, जोतीबा यात्रा अशा प्रसंगी शेतीची प्रदर्शन भरविली जावू लागली, त्याबरोबर उत्तम पैदाशीच्या जनावराचे देखील प्रदर्शन भरवले जाऊ लागले. संस्थानात पारंपरिक पिकांसोबत चहा, कॉफी, रबर, वेलदोडे, कोको यासारखी पिके संस्थानात घेतली गेली तर संस्थानाचा शेतीचा कायापलट होईल त्यासाठी संस्थानातील पश्चिम भागात मुबलक पर्जन्यमान असणाऱ्या सहयाद्रीच्या रांगात उतार जिमनीवर त्यांनी चहा, कॉफी, रबर याचे मळे तयार केले, यामध्ये चहाच्या मळ्याचा प्रयोग यशस्वी झाला होता.

इतिहासातील कोणत्याही कालखंडात कृषी आणि व्यापार, उद्योग ही समाजाच्या भौतिक प्रगतीची दोन महत्त्वाची चक्र मानली गेली आहेत. 1917 साली खामगाव येथे भरलेल्या अखिल भारतीय मराठा शिक्षण परिषदेच्या अधिवेशनात आपल्या अध्यक्षीय भाषणात ज्ञानबंधूंना उपदेश करताना शाहू महाराज म्हणतात की, आम्ही शेतकरी किंवा सैनिकच होऊन राहावे ही स्थिती आम्हाला समाधानकारक नाही. म्हणून व्यापार धंदे व इतर उच्च प्रतीचे व्यवसाय यात आम्हास शिरण्याची जरुरी आहे. या अनुषंगाने महाराजांनी राज्य रोहनानंतर दुसऱ्या वर्षी रेल्व स्टेशनजवळच्या जिमनीवर शाहुपुरी ही नवी बाजारपेठ बसवण्याचे कार्य हाती घेण्यात आले. 1902 सालापर्यंत ही बाजारपेठ मोठ्या भरभराटीस आली. येथे लाखो रुपयांनी गुळाची उलाढाल होऊ लागली. आजही सर्व देशात कोल्हापुरी गुळाची सर्वात मोठी बाजारपेठ मानली जाते. आणखी एक बाजारपेठ शिरोळ रेल्वे स्टेशनच्या जवळ 1917 साली स्थापन झाली. आपले वडील जयसिंगराव घाटगे यांच्या स्मरणार्थ महाराजांनी या नव्या बाजारपेठचे जयसिंगपूर असे नाव ठेवले. आपली कन्या राधाबाई यांच्या नावाने नवी वसाहत राधानगरी स्थापन केली. कोल्हापूर संस्थानातील रायबाग हे गाव सीमावर्ती भागात येते या ठिकाणी महाराजांनी लक्ष देऊन या ठिकाणी पूर्वीप्रमाणे धोतरे, लुगडी, चोळखन यांचे उत्पादन सुरू केले.

संस्थानात नवे उद्योग सुरू करण्याच्या दृष्टीने महाराजांनी औद्योगिक सर्वेक्षण करून घेतले होते. त्यानुसार 1905 सालापर्यंत कोल्हापूर संस्थानात सुगंधित औषधी तेल उद्योग (Essential Oil Industry), मधुमक्षीका पालन उद्योग (Bee Keeping Industry), काष्ठाक्र उद्योग (Mood Distillation Industry) आणि सुती कापड उद्योग (Cotton Textile Industry) सुरू केले होते. त्यासाठी देशाच्या विविध भागात महाराजांनी आपली माणसे त्या त्या उद्योगाचे प्रशिक्षण घेण्यासाठी पाठविली अथवा बाहेरची प्रशिक्षित माणसे आपल्या संस्थानात अधिकारपदी नेमली. 1904 साली शाहू महाराजांनी जपानमध्ये प्रशिक्षित झालेल्या डी. एस. शाळीग्राम नावाच्या रसायनतज्ञ व्यक्तीची नेमणूक आपल्या संस्थानात इंडस्ट्रीयल इन्स्पेक्टर म्हणून केली होती. जंगल संपत्तीवर आधारित काही नवे उद्योग संस्थानात सुरू करण्याचा महाराजांचा मानस होता त्यादृष्टीने शाळीग्राम यांनी सुगंधी औषधी तेल उद्योग व काष्ठाक्र तेल उद्योग या क्षेत्रात प्रायोगिक तत्वावर काही वनौषधी तेलांचे व काष्ठाक्रचे यशस्वी उत्पादन सुरू केले होते. कोल्हापूरने काष्ठाक्र उद्योगातही असे स्पृहणीय यश प्राप्त केले होते. सहयाद्रीच्या वन विभागात मिळनाऱ्या विशिष्ट प्रकारच्या वनस्पतीच्या लाकडाच्या भट्ट्या लावून त्यापासून लोणारी कोळसा, व्हिनिगर आणि डांबर हे पदार्थ

यशस्वीरित्या उत्पादित केले गेले. मधुमिक्षका पालन उद्योग हा असाच एक अभिनव प्रयोग होता. संस्थानातील पश्चिम भागातील सहयाद्रीच्या डोंगर रांगा वरील वनश्री बारमास फळाफुलांनी नटलेली होती. या निसर्ग पार्श्वभूमीवर आपल्या संस्थानात मधुमिक्षका पालन उद्योग सुरू केला तर भरभराटीस येऊन, शेतकऱ्यास तो जोडधंदा म्हणून करता येईल असे महाराजांना वाटत होते. या उद्योगाचे प्रत्यक्षातील व्यवहारिक तंत्रज्ञान कुठूनही उपलब्ध झाले, काही तरी निराश न होता महाराजांनी हा उद्योग आपल्या संस्थानात जिद्दीने व चिकाटीने सुरू केला आणि भारतातील या उद्योगाचे जनकत्व कोल्हाप्रला प्राप्त करून दिले.

उद्योगधंद्याच्या क्षेत्रात कोल्हापूर संस्थानात सर्वात मोठा प्रकल्प हाती घेतला गेला तो कापड गिरणीचा. शाहू महाराजांच्या प्रेरणेने व त्यांचा आश्रयाखाली 1906 साली "दि शाहू छत्रपती स्पिनंग अँड विव्हिंग मिल्स" या गिरणीची स्थापना झाली. या गिरणीच्या उभारणीसाठी विस्तीर्ण जागा शेजारचे पाण्याचे तळे आणि पन्नास हजार रुपयाचे भांडवल महाराजांनी उपलब्ध करून दिले. या उद्योगामुळे कोल्हापुरातील शेकडो लोकांना रोजगार उपलब्ध झाला. कोल्हापूर हे भारताच्या कापड उद्योगाचा नकाशावर ठळकपणे दिसू लागले. 27 सप्टेंबर 1906 रोजी दसऱ्याच्या शुभमुहूर्तावर या गिरणीचे उद्घाटन महाराजांच्या हस्ते झाले. याशिवाय संस्थानात शिरोळ, इचलकरंजी, गडिहंग्लज इत्यादी ठिकाणी अनेक "जिनिंग फैक्टरी स्थापन झाल्या. 1912 ते 13 या सुमारास संस्थानातील पहिली ऑईल मिल, पहिली सौ मिल पहिली फाऊंड्री फैक्टरी, पहिली इलेक्ट्रिक कंपनी पहिली मोटार ट्रान्सपोर्ट कंपनी असे अनेक उद्योग सुरू झाले. मिळणारा उद्योगासाठी प्रशिक्षित कामगार तयार व्हावेत म्हणून राजाराम इंडस्ट्रीत स्कूल स्थापन करण्यात आले.

आपल्या संस्थानात आणि संस्थानाबाहेर व्यापार व उद्योगधंदे यांच्या विकासाला चालना देण्याचे कार्य शाहू महाराज करीत असत. त्यांनी या क्षेत्रातील 'सहकार तत्वाच्या' जोरदार पुरस्कार केला होता. देशातील 'सहकार तत्वाच्या' आद्य पुरस्कर्ते पैकी महाराज हे एक होते. समाजात शासकीय यंत्रणेद्वारे उद्योग सुरू करण्यापेवजी लोकांनी पुढे होऊन सहकारी तत्वावर ते सुरू करावेत याचा उच्चार महाराजांनी १९०६ साली कोल्हापुरात कापड गिरणीच्या उद्घाटन प्रसंगी केला होता. १९२० साली 'राजाराम इंडस्ट्रीयल स्कूलच्या वतीने एक कृषी औद्योगिक प्रदर्शन भरवण्यात येऊन त्यामध्ये या क्षेत्रातील आधुनिक साधने प्रदर्शित केली होती. या प्रदर्शनाला जोडूनच 'आर्य क्षत्रिय समाजाने' (जिनगर समाज) आपली एक परिषद आयोजित केली होती. हा समाज हस्तकलेच्या वस्तू बनवण्यात हुनरबाज समजला जात असे. महाराजांनी या समाजातील कुशल कारागिरांना हाताशी धरून त्यांना अनेक उद्योग काढण्यास प्रोत्साहन दिले होते. कोल्हापुरातील पहिली फाऊंड्री फैक्टरी काढण्याचे श्रेय याच समाजातील दत्ता बाबाजी करजगार या कसबी कारागिराकडे जाते.

सहकारी तत्वास कायद्याचे स्वरूप देणे आवश्यक होते. त्या उद्देशाने शाहू महाराजांनी आपल्या राज्यात १९१२ साली 'सहकारी संस्थाविषयक कायदा'(co-operative societies act) जारी केला. सहकारी संस्थाची कायदेशीर नोंदणी करण्यासाठी 'सहकार निबंधकांची' (Register) नेमणूक करण्यात आली. दुसऱ्याच वर्षी म्हणजे १९१३ साली कोल्हापुरात 'दि कोल्हापूर अर्बन को-ऑपरेटिव्ह सोसायटी लि' ही पहिली सहकारी संस्था भास्करराव जाधवांच्या नेतृत्वाखाली स्थापन झाली. १९२१ सालापर्यंत सहकारी संस्थाची संख्या ३७ पर्यंत पोहोचली. उत्तोरोत्तर कोल्हापूर संस्थानातील सहकारी चळवळीची संख्यात्मकच नव्हे तर गुणात्मक वाढ होत राहिली. आज जिल्ह्यातील सर्व ग्रामीण भागात शेतकऱ्यांसाठी अर्थसहाय्य आणि साधन सामग्री पुरवणाऱ्या 'विविध कार्यकारी सहकारी संस्था', शेतीस पाणी

पुरवठा करणाऱ्या 'सहकारी उपसा जलसिंचन संस्था', शेतकऱ्यापासून दररोज हजारो लिटर दूध संकलन करणाऱ्या 'सहकारी दूध संस्था' शेतकऱ्यांना बचतीची सवय लावणाऱ्या आणि प्रसंगी अडीअडचणीस कर्ज देणाऱ्या ग्रामीण पतपुरवठा संस्था अशा अनेक प्रकारच्या हजारो सहकारी संस्थाचे दाट जाळे विणले गेले. विशेष म्हणजे या सर्व संस्था स्वतःच्या भांडवलाच्या बळावर आत्मनिर्भर झालेल्या आहेत. 'कोल्हापूर जिल्हा मध्यवर्ती सहकारी बँक' आज महाराष्ट्रात अग्रगण्य संस्था आहे. साखर उद्योगात सहकाराच्या माध्यमातून कोल्हापूर जिल्हा अग्रेसर आहे. सहकारी संस्थाच्या माध्यमातून दूध संकलन व गूळ उत्पादनात कोल्हापूर जिल्हा अग्रेसर आहे. तसेच कोल्हापूर जिल्ह्यातील सहकारी सूत गिरण्या आज उत्कृष्ट सूत निर्मिती करून त्यांची परदेशात मोठी निर्यात करत आहेत.

निष्कर्ष:

सहकार क्षेत्रात कोल्हापूरने नेत्रदिपक प्रगती केली आहे. या प्रगतीच्या मुळाशी शाहू महाराजांनी १०० वर्षापूर्वी दूरदृष्टीने स्विकारलेले कृषी, औद्योगिक धोरण आणि ते राबविण्यासाठी स्वीकारलेले सहकारी तत्व यांची बीजे आहेत, याचे विस्मरण होवू देता कामा नये. राजर्षी शाहू महाराजांनी शेती, उद्योग सहकार या क्षेत्रात नवनवे प्रयोग केले. शेतीच्या आधुनिकीकरणासाठी त्यांनी संशोधनाला पाठिंबा दिला. नगदी पिके व तंत्रज्ञानाचा वापर वाढवण्यासाठी त्यांनी 'किंग एडवर्ड ॲग्रिकल्चरल इन्स्टिट्यूट' स्थापन केली. सर्वसामान्य शेतकऱ्यांसाठी आपल्या संस्थानात सहकारी संस्था, सहकारी बँका, सूतिगरणी काढून त्यांचे आर्थिक जीवन उंचवण्यासाठी आयुष्यभर प्रयत्न केले. शेतीमालाचे उत्पादन वाढवण्यासाठी छोटी छोटी धरणे, बंधारे बांधून दिले. १९०७ साली राधानगरी धरण बांधले. एकट्या कोल्हापुरात जिल्ह्यात आज १७ सहकारी कारखाने व त्यातून लक्षावधी शेतकरी बांधवांचे आर्थिक जीवनमान सुधारले आहे. आज सहकारी चळवळीच्या अभ्यासकांना पश्चिम महाराष्ट्रात सहकारी चळवळीचे जाळे दिसून येते. विविध कार्यकारी सोसायट्यापासून सहकारी बँका, सहकारी साखर कारखाने, सरकारी दूध संघ, ग्राहक भांडारे इत्यादी सहकारी संस्थाच्या माध्यमातून ग्रामीण महाराष्ट्राने आर्थिक जीवन संपन्न झाले. याचे श्रेय छत्रपती शाहू महाराजांनाच दिले पाहिजे.

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सावित्रीबाई फुले यांची शैक्षणिक क्रांती

अहिल्या अर्जुन कांबळे

विषय शिक्षक, जिल्हा परिषद शाळा नंबर 3 मोहोळ. डी.एड. एम. ए. बी.एड., सेट (इति.), डी. एस. एम.

प्रस्तावनाः

एक पुरूष शिकलातर तो एकटा शहाणा होतो, परंतु जर एक स्त्री शिकलीतर सारे कुटुंब शहाणे होते हे अता आपल्याला चांगले समजले आहे. परंतु दिडशे वर्षापूर्वी 'स्त्री शिक्षण' ही संकल्पनाच समाजाच्या पचनी पडणे खूप अवघड होते. नव्हे ती कल्पनाच करवत नाही. स्त्री म्हणजे 'चूल आणि मूल' या पिलकडे तिला अस्तित्वच नव्हते. "रांधावाढा उष्टी खरकटी काढा" हेच तिचे जीवन. 'बाल विवाह, जरठ विवाह' यामुळे तिला लवकरच वैधव्य यायचे. मंग मात्र तिचे हाल कुत्रे खात नसे. केशवपन, अंधारी खोली जाडेभरडे कपडे आणि बेचव व निकृष्ट अन्न तिच्या निशबी यायचे. कळी फुलण्या अधीच करपली जायची. तरूण वय तारूणय सुलभ भावना आणि पुरूषी वखवखलेल्या नजरा. यामुळे खूपदा पाऊल वाकडे पडायचे आणि मग मात्र आडविही जवळ केल्या खेरीज तिला मार्गच उरायचा नाही. अशा या अंधारलेल्या स्त्री जीवनात सावित्री बाई फुले यांनी शिक्षण रूपी नंदादीप लावला आणि झाली एक न भुतो न भविष्यती अशी शैक्षणिक क्रांती.

उद्देश:

- 1) सावित्रीबाई फुले यांच्या शैक्षणिक कार्याची थोरवी समजावून घेणे.
- 2) तत्कालीन सामाजिक परिस्थिती विशेषतः स्त्रियांची स्थितीवर प्रकाश टाकणे.
- 3) स्त्रियांच्या जीवनातील झालेली क्रांती समजून घेणे.
- 4) आजच्या काळातील सामाजिक समस्यांवर सावित्रीबाईच्या विचार व कार्याची उपयुक्तता.

विषय विवेचनः

सावित्रीबाई फुले यांचे चरित्र:

सातारा जिल्ह्यातील शिरवळ तालुक्यातील नायगावच्या खंडोजी नेवसेपाटील व कोंडाबाई यांच्या पोटी 3 जानेवारी रोजी हे कन्या रत्न उपजल. तेजस्वी व बोलके डोळे, भरदार शरीर, तल्लख बुद्धी यामुळे कोणाच्या ही नजरेत "साव्" भरत असे. "साव्" हे सावित्रीबाईचे बालपणीचे नाव. पुढे तेव्हाच्या प्रथे नुसार नऊ वर्षाची झाली तेव्हा पुण्यातील फुले कुटुंबाशी सोयरीक घडून आली आणि "साव्पाटील" ची सावित्रीबाई फुले बनून पुण्यात आल्या.

सासरे गोविंदराव मावस नणंद सगुणाबाई अर्थात आवू, दीर जाऊबाई यांनी घर भरलेले. कशाची कमी नाही. पण यजमान जोतीराव मात्र मुलखा वेगळे. त्यांना वाचनाचा, शिक्षणाचा ध्यास. त्यामुळे घरात खटके उडत. वाद होत. पण सावित्रीने मात्र पतीच्या कार्यात, त्यांच्या विचारात स्वत; ला झोकून दिले.

जोतीरावांनी सावित्रीला धुळ पाटीवर लिहायला वाचायला शिकविले. पुढे 1848 मध्ये पुण्यातील भाडेवाड्यात जोतीरावांनी मुलींची पहिली शाळा काढली. नंतर अस्पृश्यांची ही शाळा काढली. लोकांनी गोविंदरावांचे कान भरले. आणि नाईला जास्तव गोविंदरावांनी जोतीराव व सावित्री यांना घराबाहेर काढले. तेव्हा एका मुस्लिम मित्राने स्वतच्या घरात आसरा दिला. एवढेच नाही तर त्यांची बहिण फातिमा याही सावित्रीबाई सोबत शाळेत शिकवू लागल्या. त्यासाठी

त्यास्वतः प्रथम लिहायला वाचायला शिकल्या आणि मग शिक्षिका झाल्या. मुस्लिम समाजातील या पहिल्या शिक्षिका ठरल्या. त्यांनी शेवटपर्यंत सावित्रीला साथ दिली.

पुढे सत्यशोधक समाज, ग्रंथलेखन, अनाथ बालिका श्रम व इतर ही खूप मोठे कार्य झाले. शेवटी कार्यकरतच इ.स. 1890 साली म. फुले निवर्तले. पण सावित्रीबाई यातून सावरल्या आणि धीरोदातपणे उरलेले कार्य पार पाडण्यास सिद्ध झाल्या.

आपले विचार त्यांनी ग्रंथ रूपाने शब्दबद्ध केले. बावनकशी सोनं, सुबोध रत्नाकर सावित्रीची गाणी इत्यादी. पुस्तके त्यांच्या वैचारिक व काव्य प्रतिभेची ग्वाही देतात. पुढे पुण्यात प्लेगची साथ आली. त्यात कामकरत असतानाच त्यांचा प्लेगने मृत्यु ओढवला. एक क्रांती विझली. पण तिच्या स्फुलिंगाने पेटलेली क्रांती आजही प्रत्येक स्त्रीच्या मनात विचार डोक्यात तेवतच आहे आणि पुढेही तेवतच राहणार.

शैक्षणिक कार्य:

सावित्रीबाई म्हणजे शिक्षणाची देवता, आद्यशक्ती! युगायुगाच्या अज्ञान रूपी अंध:काराला ज्ञानाची वाट दाखविणारी एक तेज:पुंज क्रांतीची मशाल! आज हे लिहत असताना खूप सोपे वाटते पण तेव्हाचे पुण्यातील कर्मठ वातावरण, स्त्रियांची हलाखीची स्थिती, स्त्री म्हणजे केवळ गुलाम. अशात एका स्त्रीने शिकविणे म्हणजे धर्मावर केवढे मोठे गंडांतर! त्यामुळे सर्व सनातन समाज बिथरला आणि मग त्यांनी सुरू केला एका छळाचा न थांबणारा प्रवास. पण थांबतील त्या सावित्री कसल्या? दगड, माती, चिखल, शेण आणि शिव्या सगळं सगळं सहन करत सावित्री शाळेत जातच राहिल्या. जाताना एक साडी नेसून जायच्या आणि मग ती चिखलाने शेणाने खराब झालेली साडी शाळेत गेल्यावर बदलत. नंतर घरी परत येत असताना खराब साडी घालत.

एवढा छळ करूनही सावित्री काही धजावत नाही हे पाहून काही सनातन लोकांनी वेगळा डाव आखला. शाळेत जात असताना भर चौकात एका "नाना निंबाळकर" नावाच्या नराधमाने सावित्रीचा हात धरला. पण अजिबात नघाबरता सावित्रीने त्याच्या थोबाडात जोराची एक चपराक लगावली. आणि मजा बघत थांबलेले लोक तिचे हे रौद्र रूप पाहून जागच्या जागी थिजून गेले. जोतीरावांना ही हिककत समजल्यावर त्यांना सावित्रीचा खूप अभिमान वाटला. ते म्हणाले "तुझी हीच पराक अन्याय अत्याचार विरोधी खूण म्हणून इतिहासात प्रसिद्ध होईल ". खरोखरच धन्यते फुले दांपत्य!

अशा प्रकारे तिच्या चारित्र्यवर ही हल्ले झाले. परंतु प्रत्येक वेळी सावित्रीने ते परतवून लावले. मग मात्र सनातनी शाळेतील मुलींच्या आई विडलांकडे वळले. मुलीला शिकविले तर ती विधवा होते. शिकलेल्या मुलीने स्वयंपाक केला तर अन्नात आळया होतात. असे पालकांचे कान भरले. परिणामी पालक मुलींना शाळेत पाठविण्यास घाबरू लागले. मग जोतीराव सावित्री आणि फातिमा यांनी पालकांचे प्रबोधन केले.

मग मात्र मुली शाळेत येवू लागल्या. सुरवातीला 7 मुली होत्या. पुढे मुली वाढू लागल्या. मग आणखी शाळा काढल्या. असे करता करता इ.स. 1848 ते 1852 या चार वर्षांत फुले दांपत्यांनी ग्रामीण आणि शहरी भागात मिळून एकूण 18 शाळा काढल्या. या शाळांसाठी स्वतंत्र अभ्यासक्रम तयार केला. शिक्षण खात्याने मुलांची परीक्षा घेवून, शाळा तपासणी करून अनुदान सुरू केले व फुले दांपत्यांचे जाहीर कौतुक केले.

येथे आणखी एक बाब लक्षात घेतली पाहिजे. आणि ती म्हणजे सावित्रीबाई केवळ फुल्यांकडूनच शिकल्या असे नाही तर त्यांनी रितसर अध्ययन व अध्यापन कोर्स केला. मग त्या शाळेत शिकवू लागल्या. अशा प्रकारे महाराष्ट्रातीलच नव्हेतर भारतातील पहिली प्रशिक्षित महिला शिक्षिका म्हणून सावित्रीबाई फुले यांचे नाव इतिहासात नोंदले गेले. तर मुस्लिम समाजातील पहिली शिक्षिका म्हणून फातिमाचे नाव अजरामर झाले.

अशा या लोकोत्तर शिक्षिकांच्या विद्यार्थ्यींनीही अशाच लोकोत्तर होत्या. त्यापैकीच एक म्हणजे मुक्तासाळवे, वस्ताद लहुजी साळवे यांची निर्भीड कन्या. वय अवघे 14 वर्ष आणि शिक्षण केवळ 3 वर्ष. परंतु तिने एक निबंध लिहिला. "मांग महाराच्या दु:खा विषयी निबंध". या निबंधाने मांग महाराचे दु:ख तर वेशीला टांगलेच परंतु संपूर्ण महाराष्ट्रातील वातावरण ढवळून निघाले. या निबंधात ती चिमुरडी म्हणते "वेद हे देवाकडून आले म्हणावे तर त्याचा अनुभव ईश्वराकडून उत्पन्न झालेल्या मनुष्यास घेता येत नाही. कायहो ही आश्चर्याची गोष्ट!". पुढे शिक्षणाचे महत्त्व विशद करताना ती म्हणते "अहो दिरिद्रानी व दु:खानी पिडलेले मांग महार लोक हो तुम्ही रोगी आहात तर तुमच्या बुद्धीला ज्ञानरूप औषध द्या. म्हणजे तूम्ही चांगले ज्ञानी होऊन तुमच्या मनातील कुकल्पना जाऊन तुम्ही नीतिमान व्हाल; तर तुमच्या रात्रं दिवस ज्या जनावरा प्रमाणे हा जहया घेतात त्या बंद होती. तर आता झटून अभ्यास करा म्हणजे तूम्ही ज्ञानी होवून कुकल्पना करणार नाही".

अशा प्रकारे छोटीशी मुक्ता वेदांच्या बाबतीतली विषमता व शिक्षणाचे महत्त्व विशद करते. खरोखरच हा निबंध म्हणजे सावित्रीबाईंच्या शैक्षणिक कार्याला आलेले मधूर फळ होय.

तत्कालीन स्त्रियांची स्थितीः

तत्कालीन पुण्यात स्त्रियांची स्थिती अत्यंत शोचनीय अशी होती. स्त्री ही कोणत्याही जाती धर्माची असली तरी ती गुलामच होती. "चुल आणि मूल" हेच तिचे विश्व होते. "रांधा, वाढा उष्टी खरकटी काढा" यातच तिचे जीवन संपून जाई. लग्न लहानपणीच एखाद्या थोराडबिज वर अगर तिजव राशी होई. तो मध्येच गचकायचा आणि हिचे आयुष्य फुलण्या अधीच करपून जायचे. केशवपन, खायला निकृष्ट व बेचव अन्न, राहायला अंधारी खोली, कोणत्याही प्रकारची हौस मौज नाही. तरुण वय त्यामुळे एखाद्या वेळेस पाऊल वाकडे पडायचे आणि मग आड िकंवा विहीर जवळ करावी लागे. पण अशाच अभागी महिलांसाठी सावित्रीबाईन "अनाथ बालिका श्रम" काढला एवढेच नाही तर "काशिबाई" नावाच्या ब्राम्हण विधवेचा मुलगा दत्तक घेवून त्याचे नाव "यशवंत" असे ठेवले व त्याला डॉक्टर केले. स्त्री जाती विषयी किती हा कळवळा! उच्च वर्णीय स्त्रीची स्थिती तर किनिष्ठ वर्णीय स्त्रिया थोड्या बरे म्हणजे काय तर दररोज दारू पिऊन येणारा नवरा, भांडण तंटा, उपासमार हेच पाचवीला पुजलेलं. अशा माता भगिणींच्या जीवनात प्रकाशाचे दिवस आणले ते फुले दांपत्याने.

आजच्या स्त्रियांच्या जीवनात झालेली क्रांती:

आज स्त्री आपल्या कर्तृत्वाचे पंख पसरून अनंत आकाशातलील या विहरत आहे. प्रत्येक क्षेत्रात तिने अमिट असा ठसा उमटविला आहे. राजकारण, शिक्षण, उद्योग, शेती, तंत्रज्ञान, साहित्य, कला, व्यापार आणि कार्पोरेट सुद्धा. कोणतेही क्षेत्र बघा स्त्रियांनी ते काबीज केले आहेच. इंदिरा गांधी, मायावती, प्रतिभाताई पाटील, मेधा पाटकर, माधुरी दीक्षित, राहीबाई शिंद, वर्षाताई गायकवाड, प्रज्ञा पवार, सुशीला मुल जाधव, ही यादी खूप वाढविता येईल. या सर्व कर्तृत्ववान स्त्रियांच्या मुळाशी आहे, सावित्रीबाईंचा त्याग, तिचे शिक्षणाचे कार्य, समाजा बद्दलची तळमळ आणि त्यासाठी घेतलेले कष्ट, सोसलेला अपमान अवहेलना. वर आपण काही प्रसिद्ध स्त्रियांची नावे पाहिली. परंतु आज सर्व सामान्य स्त्री ही घरा बाहेर पडली आहे. नोकरी-संसार अशी तिची कसरत चालू आहे. काही घरचे लोक समजून घेतात

तर काही घेत नाहीत. पण म्हणून ती थांबलेली नाही. ती धावत आहे. पळत आहे. ठेचा लागत आहेत, रक्त बंबाळ होते आहे. पण, थांबत मात्र अजिबात नाही. अशा वेळी मला वाटते समाजाने निदान घरातल्यांनी तरी तिची कसरत पाहून साधी सहान्भूती दाखवावी. प्रेमाचा एखादा उद्गार काढावा तिच्या विषयी.

आजच्या काळातील समस्यांवर सावित्रीबाईंच्या विचार व कार्याची उपयुक्तताः

आज येथे सात वर्षाच्या अबोध बालिके पासून ते सतर वर्षा पर्यंतच्या प्रौढा पर्यंतची स्त्री सुरक्षित नाही आणि आपण मात्र स्त्री-पुरूष समानताच्या गप्पा? मारतो. खैरलांजी प्रकरण, उन्नाव प्रकरण, दिल्लीची निर्भया, बिहारची निर्भया, मुंबईची निर्भया, िकती? िकती? हे झालं बलात्कार संबंधी. हुंडाबळी, जाच, लैंगिक शोषण यांचे आकडे आणखी निराळे. काय झाले आहे समाजाला? चौदा पंधरा वर्षाचा मुलगा बलात्कारी? िकती विटंबना आहे! फुल पाखरा सारखे बागडायच्या वयात असल्या गोष्टी कशा सुचत असतील? कोणता विचार आणि कोणता संस्कार त्याच्या वर झाला असे? याचा समाजाने गांभिर्याने विचार करायचा आहे.

मला वाटते येथे सावित्री प्रमाणे स्त्रियांनी खंबीर झाले पाहिजे. ज्या प्रमाणे "नाना निंबाळकर" सावित्रीने चपराक हाणली. तसे सामर्थ्य आपण निर्माण केले पाहिजे. स्त्रियांचे संघटन निर्माण झाले पाहिजे. संघटनेत खूप ताकद आहे. म्हणून अन्यायाचा प्रतिकार सर्वांनी मिळून एकत्रित पणे करायचा आहे.

अन्यायाचे झाड तोडायला मी एकटी गेले.

झाड जागचे हलले नाही.

अन्यायाचे झाड तोडायला आम्ही दुकटी गेलो.

झाड जागचे हलले नाही

अन्यायाचे झाड तोडायला, आम्ही मिळून साऱ्याजणी गेलो

झाड जागेवर राहिले नाही.

झाड जागेवर राहिले नाही.

पालकांनी ही आपल्या मुलींना सिनेमातील कचकडया बाहुल्यांचा आदर्श न देता जिजाऊ, सावित्रीवर माईचा आदर्श द्यावा आणि मुलांना ही शिवाजी महाराज महात्मा फुले डॉ. आंबेडकर यांचे बाळकडू पाजावे. असे बाळकडू मिळालेला पुरूष मग कोणत्याच महिलेकडे वाकड्या नजरेने बघणार नाही. त्याची नजर कल्याणच्या सुभेदाराच्या स्नेकडे पाहणाऱ्या राजाची, शिवाजी महाराजांची असेल.

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Covid-19 And Indian Economy

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Abstract:

India is a geographically vast country and is a tourist delight with a rich historical past and a cultural heritage of. Tourism is an important economic activity from and also one of the strongest pillars of the economy. In India, the travel and tourism industry were a major contributor to of the country's GDP. Not just the GDP, tourism still has a huge source of foreign currency income and a significant contribution to job creation for the country. The sudden outbreak of Novel Corona virus (Covid19) in the world has become a significant change for the tourism industry due to the pandemic situation in the world will become a cause of changes in behaviour and preferences of tourists. Due to this threat of the virus, tourists have cancelled their schedules and this fear has lowered the tourist score for. With large-scale travel restrictions, quarantines, social distancing and a lockdown of Covid19 has had a major impact on the economic development of worldwide. Due to the resulting travel restrictions and declining demand, the Covid19 pandemic is also having a significant impact on the tourism industry. This study attempts to try to understand the importance of the tourism sector in the Indian economy and examine the impact of the Covid19 outbreak on the Indian travel and tourism industry.

The coronavirus pandemic and its resultant lockdown badly affected all major sectors of the economy, but it has come as a boon in disguise to the Indian pharmaceutical sector. Though some part of pharmaceutical business was affected such as supply chain and import of active pharmaceutical ingredients from China, Covid-19 has provided some opportunities in the pharmaceutical sector, especially India.

KEYWORDS:Covid-19, Food & Agriculture, Telecom Sector, Aviation & Tourism, Pharmaceutical Sector

INTRODUCTION:

CovID-19 cases started in December 2019. Coronaviruses are common in certain species of animals, such as cattle and camels. Although the transmission of coronaviruses from animals to humans is rareTrusted Source, this new strain likely came from bats, though one study suggests pangolins may be the origin. However, it remains unclear exactly how the virus first spread to humans. Some reports trace the earliest cases back to a seafood and animal market in Wuhan. It may have been from here that SARS-CoV-2 started to spread to humans.

The impact of coronavirus pandemic on India has been largely disruptive in terms of economic activity as well as a loss of human lives. Almost all the sectors have been adversely affected as domestic demand and exports sharply plummeted with some notable exceptions where high growth was observed. An attempt is made to analyse the impact and possible solutions for some key sectors.

RESEARCH DESIGN:

Statement of the Problem:

First case of covid-19 in India was found in Odisha on 16th March 2020 and since 16th March till today it is on increasing phase and on 07^{th Nov} 2021 Ministry of Health and Family Welfare

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have confirmed total of **3,43,44,683** cases out of which **3,37,37,468** have recovered and **4,60,265** deaths in the country (https://www.mygov.in/covid-19). To curb the spread of coronavirus in India government-imposed lockdown in the month of March so that no movement of people can be initiated. With this lockdown every sector of the economy came to a standstill be it education sector, industrial sector, transportation, aviation, health, etc.

Research Methodology:

- 1) Data type: Secondary Data (Books, Articles, Internet GOI websites, Etc)
- 2) Statistical tools: Pie charts and bar diagrams

Objective of The Study:

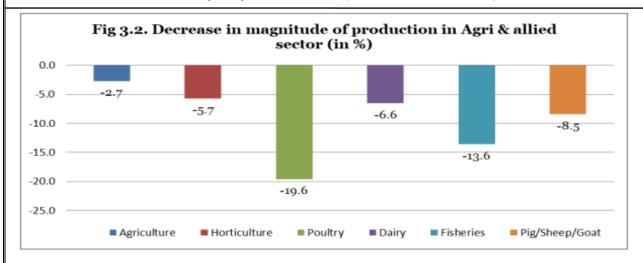
- 1) To study of the Food & Agriculture
- 2) To analyse the Telecom Sector
- 3) To examine the factors influencing the Aviation & Tourism
- 4) To study of the Pharmaceutical Sector

Food & Agriculture:

Since agriculture is the backbone of the country and a part of the government announced essential category, the impact is likely to be low on both primary agricultural production and usage of agro-inputs. Several state governments have already allowed free movement of fruits, vegetables, milk etc. Online food grocery platforms are heavily impacted due to unclear restrictions on movements and stoppage of logistics vehicles. RBI and Finance Minister announced measures will help the industry and the employees in the short term. Insulating the rural food production areas in the coming weeks will hold a great answer to the macro impact of COVID-19 on Indian food sector as well as larger economy.

The COVID-19 pandemic has occurred at a time when the global and Indian economic growth was already expected to decelerate. The last few quarters have witnessed a moderation of growth rate of the Indian economy, with quarterly growth in GVA declining from 7.63% in Q4 in 2017-18 to 3.04% in Q4 of 2019-20 (Figure 1). The declining trend may have become more severe due to COVID-19, as indicated by many factors. For instance, recently released estimates by Govt of India indicate that production in the eight core sectors of our economy contracted for the third month in a row, with output declining 23.4 per cent in May 2020. Overall growth has been adversely affected in most core sectors, apart from fertilisers.

The economic implications of the novel Coronavirus (COVID-19) pandemic have brought the agricultural sector into sharp focus and heightened its responsibility to feed and employ thousands who might have lost livelihoods. At this time when most sectors of the economy are reported to be under significant stress, the agricultural sector continues to be promising and cushioning the economy. The area sown under all major kharif crops is expected to be higher than corresponding period during the last year. Since the agricultural sector continues to be one of the bright spots amidst this pandemic, there is a need of prioritising agricultural sector during this time to ensure speedy economic recovery of the country.



(National Bank for Agriculture and Rural Development Mumbai August 2020)

Through this survey an attempt was also made to gauge the magnitude of the impact of COVID-19 and resultant lockdown on various sub-sectors of the rural economy. In order to do so, the agriculture and allied sector was further sub-categorised as: Agriculture, Horticulture, Poultry, Dairy, Fisheries and Pig/Sheep/Goat and an attempt was made to assess the magnitude of impact on these sub-sectors. The all-India changes in magnitude of production in these sub-sectors has been depicted in Fig 3.2. All the subsectors have shown a decline in the magnitude of production with poultry showing the highest decline of 19.6% followed by fisheries with a decline in production by 13.6%. Crop production has been least impacted with a decline of 2.7%. The adverse impact on Crop sector was lower since harvesting of major rabi crops viz. wheat, mustard, gram, etc. in majority of the states was almost complete by the endof April 2020 and farmers had already moved major portion of their produce from their farms to their houses. However, production in allied sector had declined significantly especially in poultry sector (-19.5%), followed by fisheries sector (-13.6%), Sheep/Goat/Pig (-8.5%), dairy (-6.6%) and horticulture (-5.7%).

Impact of COVID-19 on Supply, Demand and Wages of Agri-labour:

The pandemic and the subsequent lockdown imposed to curb its spread had a significant impact on the supply, demand and wages of Agri-labour at all-India level. The country has also witnessed large number of migrant labourers attempting to return back to their native places. This had significantly impacted the supply of labour in some of the states. Agricultural labour supply had shown a decline in 70% of the districts covered in the survey. The labour supply had remained the same only in 17% of the districts. Labour supply had also seen an increase in 13% of the districts which may be attributed to return of migrant labour to their native places. As regards the demand for labour, at all India level, the demand for labour had increased in 43% of the districts whereas it had declined in 25% of the districts. In 32% of the districts, the demand for labour had remained the same.

As far as wages were concerned, it was reported during the survey that wage rate had increased in 41% of the districts, decreased in 13% of the districts and remained the same in 46% of the districts. The dynamics of supply and demand in rural areas showed a mixed trend due to outflux of labourers from agriculturally advanced states to influx of labour in relatively backwards states.

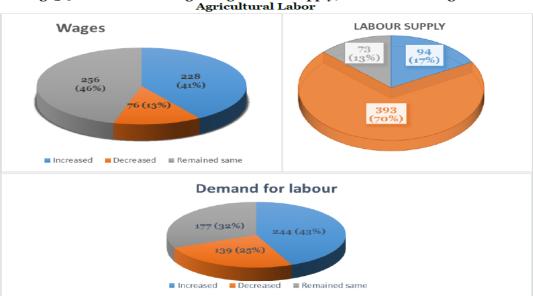


Fig. 3.9: Districts showing changes in the Supply, Demand and Wages of Agricultural Labor

The aggregate magnitude of decline in labour supply was estimated to be about 20% percent at the all-India level whereas aggregatemagnitude in increase in demand for labour was estimated to be about 6%. At all-India level, the wage rate was estimated to increase by 8.36%. This slight increase in wage rate could be attributed to the decline in supply of labour due to restricted mobility and increase in demand of labour at all India level.

(National Bank for Agriculture and Rural Development Mumbai August 2020)

Aviation & Tourism:

India is a country with multicultural experiences, natural beauty and a rich heritage and has always been an attractive tourist destination. Mountains, beaches, forests, deserts, deltas and architectural wonders give the country a distinct geographical entity. Yoga, Ayurveda and natural spas also attract tourists. In India, in August 2019, UNESCO had recognized a total of 38 World Heritage sites, the sixth highest in the world. In addition to all this, the medical tourism industry has great potential due to the low cost of treatment. The Indian tourism industry is one of the important and vital contributors to the economy of the country. According to the United Nations World Tourism Organization (UNWTO), global international tourism revenue in 2018 was \$ 1451 billion, of which India contributes 6.6% to Asia-Pacific and 1, 97% worldwide. India was ranked 10th out of 185 countries in terms of the total contribution of travel and tourism to GDP in 2019, which was nearly US \$ 194.30 billion. When it comes to job and income creation, the tourism industry appears to be more efficient than other sectors. International tourism is an invisible export that creates foreign currency like other export industries create.

Tourism creates a new channel for young people to offer a large number of employment opportunities. In addition, the government generates high tax revenues. Out of ten jobs, travel and tourism industries support one position. Global travel and tourism support 330 million jobs and maintains 182.2 million jobs in Asia-Pacific, of which 5.56% in direct employment and 7.19% in live employment. During the year 2014-2019, India obtains the first place in terms of job creation in tourism. During this period, India's travel and transportation industry created 6.36 million jobs (WTTC 2019 report). Tourism is a sector that uses a minimum of natural resources and an optimal use of labour and skills. The travel and tourism industry are a sector that strengthens the country's economy to help other sectors such as transport, food, drink, culture, sports, etc. Tourism helps promote cultural diplomacy, connect people, and promote friendship and cooperation between India and other countries. According to the 201920 annual report of the Indian Ministry of Tourism, more than 87 million people were employed in the tourism industry in 201819, or 12.75% of the country's total employment. In India, tourism is also important from an economic point of view, as in 2019 a total of 17.42 million international tourists came to visit India and contributed a substantial amount of \$ 29.962 billion in foreign exchange. Foreigners (annual report 2019). India is ranked 34th out of 140 countries according to the Travel and Tourism Competitiveness Report 2019. India is a place for every type of traveller and has something for everyone. Domestic tourism also makes an essential contribution to the sector. During the of the year 2018, a total of 1,854.93 million national tourist visits throughout the national territory (Annual Report 2019-20).

The current outlook for the travel and tourism industry is highly uncertain due to the Coronavirus pandemic. As a result, the world is facing an unprecedented global economic, health emergency. The travel and tourism industry are hotels are closed, planes are on the ground and countries around the world impose travel restrictions. This pandemic is the biggest challenge the tourism industry has ever faced. Every time an economic downturn ofhits the world country, people have less income and less and save more for future contingencies. The COVID-19 pandemic is one of the worst crises facing the travel and tourism industryand affects both segments, namely inbound tourism and outbound tourism. Local, regional, national and international travel restrictions immediately hitthe tourism industry. The decline hits the land, tourism has always been the first to get involved as people could not leave their homes to travel. This time the pandemic hits the global economy. People lost have their iobs all over the world, and no future seems to emerge from the pandemic, and the current situation is out of control and worse thanit really would have been. Fear of the virus creates distance between people, which will harm tourism. India's travel and tourism industry suffers a huge loss due travel restrictions and pandemic fears, which are keeping people indoors. Each time, health and safety are the top priorityand travel is everyone's last. Whenever the world has hit in a pandemic, people always think they are increasingly safe in their homes and are avoiding crowded places. People will only go to clean, less busyplaces because hygiene is essential. From now on, people will be very demanding on their destinations.

People will be afraid to travel by public transport and will prefer to travel with their own vehicle. Whileaccording to the World Economic Forum 2019 report, India scores 105 out of 140 in health andin hygiene, which is not suitable for the country. For this reason, travel and tourism will have to struggleto capture customers. Fear of becoming infected with COVID-19 has impacted the country's travel and tourismindustrynationally and internationally. Foreign travellers from many countries have cancelled their bookings. The government is providing advice on social distancing to the public transport industry andrequires air travel to leave the headquarters empty to maintain social distancing. Therefore, reduced the number of seats, which increased the cost of the flight, and for this

reason, the cost of the trip will also increase by. Due to theemergency linked to the COVID-19 panic, many flights, domestic and international, may be cancelled. The International Transport Association estimates that the overall loss of in revenue for airlines would be about \$214 billion, pending reimbursement from customers due to the cancellation of flights amounted to \$35 billion. The aviation industry is severely affected due to the cancellation of airfare. The revenues of the airline industry have been drastically reduced, and this situation will not improve anytime soon.

Telecom Sector

The telecom industry is one of the fastest-growing sectors in India, so this article is going to trace the effect of COVID 19 or coronavirus pandemic on the telecom industry. The report is also going to know about consumer retention after the entry of Reliance Jio. The articles also discuss how reliance Jio affects the telecom industry. It will highlight all the current changes in the telecom industry. Here we also have the reasons to discuss why a big market player Vodafone and airtel have to change their marketing strategy? Global telecom service providers play a significant and vital role in the ongoing COVID 19 pandemic. Before the pandemic, people choose their workplace to do their work in a single network, but while being at home, this thing is not possible after the announcement of the government that all the official(private sector) should work from home. The burden on telecom grows up to 40-60%, whereas peoples who are at home and having nothing to do with outings they prefer to indulge in chatting, browsing, surfing, playing games, and much more stuff, which puts an extra load of service provided. But the way the telecom industry handles the situation is far better than expected.

The COVID19 virus is one of the biggest pandemics for the world, and to get out of this government are taking essential steps for their countries and states. But the economy of the world is also at the worst point of the situation. It has never been before the economy has come at this point. Due to COVID19, the trading and manufacturing of the product are banned. Those are the main reason for the economy which has come at its worst point. In this critical situation also some of the sectors have helped the government to keep its economy in a strong position. The sectors like software companies and the telecom industry have become a major key role for the government. India is the second-largest country in the telecom industry, having the current subscribers with 1.18 billion. The experts have also suggested that the number will rapidly increase in the future. The telecom industry has helped the government in many problems during the lockdown. It has become one of the problem-solving products. It has been assisting the government in spreading awareness of covid19. It has played one of the significant roles during the lockdown of COVID19. The increase in internet users and digital services has created many opportunities and created many problems for the telecom industry. The telecom industry has also helped the people to connect. It is very important to have a strong network connection during the lockdown as it will help the people to keep connected and for spreading the knowledge also. As the government has given the instruction until the situation is under control of the COVID19 pandemic, the schools and colleges have to provide the education online. The dependence of digital tools and services has been increased. For the work from home to the company's employees, the video conference has played a significant role. It has helped the government in expanding the economy. The telecom industry has played a major role in this pandemic, so the importance of the industry is now known to the government. As to keep connected, we need reliable internet connectivity and network connection. So, to decrease the burden of the telecom industry, the government has given relief to them from taxes also.

Increased on The Dependence of Digital Tools and Services:

As per the news reports, the normal traffic before the lockdown was 10%, and now after the lockdown, it increased to 20%. Hence according to economic experts, it is a golden opportunity for the telecom industry. The workforce of the sectors has become affected due to COVID19. As dependency on digital tools and services are increased during the lockdown, and some of the manufacturing industries are stopped. Due to an increase and dependence in the services of digital devices have set new challenges to the telecom industry. The network traffic is one of the significant issues. So many of the OTT platforms are releasing the movie online. So, the customers and users are moving online for their entertainment. The schools and colleges also started and given the slogan of online education. So ultimately, users and dependence of the digital tools increased. All of the payments have also been made online through a different application.

Pharmaceutical Sector:

The pharmaceutical industry has been on the rise since the start of the Covid-19 pandemic, especially in India, the largest producer of generic drugs globally. With a market size of \$55 billion during the beginning of 2020, it has been surging in India, exporting Hydroxychloroquine to the world, esp. to the US, UK, Canada, and the Middle-East.

There has been a recent rise in the prices of raw materials imported from China due to the pandemic. Generic drugs are the most impacted due to heavy reliance on imports, disrupted supply-chain, and labour unavailability in the industry, caused by social distancing. Simultaneously, the pharmaceutical industry is struggling because of the government-imposed bans on the export of critical drugs, equipment, and PPE kits to ensure sufficient quantities for the country. The increasing demand for these drugs, coupled with hindered accessibility is making things harder. Easing the financial stress on the pharmaceutical companies, tax-relaxations, and addressing the labour force shortage could be the differentiating factors in such a desperate time.

The domestic pharma market turnover in India has reached Rs. 1.4 lakh crores (equivalent to \$ 20.03 billion) in 2019 as per the government data. This is actually an increase from Rs. 1.29 lakh crores in 2018. In India, the healthcare industries consist of both private sector and public sector. India plays an important role in the global pharma sector, and has a great pool of scientists/engineers with good potential to steer the industry ahead to greater heights. The Indian pharmaceutical industry supply for over 50 per cent of global demand for various vaccines. India is the 3rd largest producer of drugs in terms of volume and vaccine production accounts to 60 per cent global production. India contributes substantially to WHO demand for BCG, Pertussis, Diphtheria and Tetanus vaccines, which accounts 40 to 70 per cent. India also supports the global demand for vaccine for the treatment of measles and it accounts to 90 per cent.

The generic drugs manufactured in India and supplied worldwide confer safety and quality. India contributes to the second largest share of pharmaceutical and biotech workforce in the world. The average growth rate of India's biotechnology industry comprising biopharmaceuticals, bioservices, bio-agriculture, bio-industry, and bioinformatics is expected to be 30 per cent and to reach US\$ 100 billion by 2025.

Indian pharma products are exported to more than 200 countries in the world, with US being the key market. The Indian pharmaceutical exports, including drug formulations, intermediates, bulk drugs, biological, surgical and Aayush and herbal products has reached US\$ 16.28 billion in FY 20. It was estimated that 80 per cent of the antiretroviral drugs used globally to combat AIDS (Acquired Immune Deficiency Syndrome) are supplied by Indian pharmaceutical firms. The medical device industry in India market is expected to grow US\$ 25 billion by 2025.

Covid Impact, Challenges and Opportunities:

The coronavirus pandemic and its resultant lockdown badly affected all major sectors of the economy, but it has come as a boon in disguise to the Indian pharmaceutical sector. Though some part of pharmaceutical business was affected such as supply chain and import of active pharmaceutical ingredients from China, Covid-19 has provided some opportunities in the pharmaceutical sector, especially India.

In generic market, India is facing high competition from China for the supply of APIs at lower cost. India imports 70 per cent of the API needs from China. This created a lot of hardship to some of the domestic pharmaceutical firms manufacturing certain key APIs. India's health security was under threat due to heavy dependence on China coupled with shortage in supply of key APIs.

Some of the key APIs were crucial to mitigate the burden of accelerating disease like tuberculosis, diabetics and cardiovascular diseases in India. The current dependence of Indian pharmaceutical companies on Chinese APIs created a serious concern for national health security, prompting the GoI to set up a taskforce for reviewing the internal API sector.

In view of the Covid-19 pandemic situation, the GoI should take important steps for removing the technical and financial barriers, which will spur the pharmaceutical industry to ramp up API production-thereby reducing the dependency of pharmaceutical industry with China.

The GoI has taken important steps by proposing an incentive package of Rs. 13.76 billion for the promotion of domestic manufacturing of critical key starting materials, drug intermediates, APIs and medical devices. Several key representatives from the pharmaceutical industry and NITI Aayog have suggested that fostering the approvals of pharmaceutical infrastructure developments, clearance from environment ministry and providing tax exemptions and subsidies for the development and promotion of the pharmaceutical industry hubs could benefit the market. Amidst pandemic situation, urgent action is needed to boost medical supply of sanitizer, face masks, disinfectants, surgical gloves, protective gears for health personnel, scanners, infrared thermometers, test kits, inhalers, ventilators etc. Most of the items require low level of technology and can be manufactured easily.

The MSME sector needs high focus in the above endeavour for twining public health and economic development. The Covid situation could be made as an opportunity for MSME for producing low end technology items in medical and sanitary equipment's like masks, gloves, cottons etc. and this could even revive the stagnant sectors. In the last few years, since 2014 the frequency of people visiting India for medical treatment has increased at about 55 per cent. The Government has relaxed the rules for promoting India as a better medical tourist destination by issuing fast-track medical visas, rapid airport clearances for those visiting as medical tourists. The key players in medical tourism are in private sector. The government agencies could do better by opening new avenues in the years ahead.

Investments and Recent Developments:

During the Covid pandemic, several initiatives were taken by the Union Cabinet to boost pharma industry, which include the amendment of existing Foreign Direct Investment policy to allow FDI to invest up to 100 per cent under the automatic route for manufacturing medical device subject to certain conditions. According to the data by DPIIT, the pharma sector attracted cumulative FDI inflow worth US\$ 16.54 billion during April 2000 to 2020 June. Some of the investments made in the pharma sector during the Covid crisis include sterilization devices and germicidal cabinet, portable and rechargeable car sanitizer, alcohol-free and bleach-free sanitizers and wheeled sterilisation unit especially for hospitals by researchers from reputed organization.

Six generic drug makers signed MoUs with Hidalgo (Mexico) to establish a large pharma cluster for the production and logistics in Mexico. The Jubilant Generics Ltd has entered into a non-exclusive licensing agreement with Gilead Sciences Inc for the manufacture and sale of potential Covid drug Remdesivir in 127 countries, including India.

The Telangana Government has proposed to the Union Government to set up Hyderabad Pharma city with a financial aid of Rs. 3418 crores. A record sale of Rs. 52 crore was reported by the PMBJP at an affordable rate to the public.

India unveiled plans to collaborate with Netherlands with an aim to provide digital health facilities. The Government initiated PLI scheme for the pharma sector worth Rs. 15,000 crores.India has planned to set up Rs. one lakh crore fund for boosting the pharma sector to manufacture pharmaceutical ingredients domestically by 2023. The Government has approved extension/renewal of extant pharmaceutical purchase policy adding one additional product alcoholic hand disinfectant to the existing list of 103 medicines.

The National Health Protection Scheme, a government funded healthcare programme, which benefit 100 million poor families in the country, provides an insurance cover of up to Rs. 5 lakh per family per year for secondary and tertiary care hospitalization. The fund allocated to health insurance scheme Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) is Rs. 6400 crores. The Pharma Vision 2020 is an initiative by GoI for making India a global leader in drug manufacture and approval time for new facilities for manufacturing has been reduced to boost the investment. The government has offered Rs. 6,940 crore production linked incentives between 5-20 per cent for incremental sales and plans to set up three mega drug parks to drive sustainable cost competitiveness.

The medicine spending in India is expected to grow between 9-12 per cent over the next five years, leading India to become one of the top 10 countries in terms of medical spending. The better growth in domestic sales would also depend on the ability of companies to align their product portfolio towards chronic therapies for diseases such as cardiovascular, anti-diabetes, anti-depressants and anti-cancers, which are on the rise. The government has taken many initiatives to reduce cost and bring down the healthcare expenses. Speedy introduction of generic drugs into the market has remained in focus and is expected to benefit the Indian pharmaceutical companies. The thrust on rural health programmes, lifesaving drugs and preventive vaccines will provide space for development of pharmaceutical companies.

Oil and Gas:

The Indian Oil & Gas industry is quite significant in the global context – it is the third-largest energy consumer only behind USA and Chine and contributes to 5.2% of the global oil demand. The complete lockdown across the country slowed down the demand of transport fuels (accounting for 2/3rd demand in oil & gas sector) as auto & industrial manufacturing declined and goods & passenger movement (both bulk & personal) fell. Though the crude prices dipped in this period, the government increased the excise and special excise duty to make up for the revenue loss, additionally, road cess was raised too. As a policy recommendation, the government may think of passing on the benefits of decreased crude prices to end consumers at retail outlets to stimulate demand.

Conclusion:

Novel corona virus outbreak has brutally shattered the world. 248,467,363confirmed cases have been reported till 07 Nov 2021 from all over the world. countries from all over the world-imposed lockdown to contain the spread of corona virus but this lock down put in negative impact on

the working of the countries and has helped to some extent to curb the spread of corona virus disease. These lockdowns have put negative impact on the economies and all the production activities came to start still. Supply chain has been stopped. Movement of people and material from one place to another has been curtailed. Indian economy is no more anexception and Indian government is being working hard to recover the loss and boost the Indian economy. On 12th May 2020 Government of India launch the mission called self-reliant India and announce the package of rupees 20 lakh crore to recover the losses due to this economic slowdown. Alto corona virus outbreak put negative impact on all the sectors of economy but it has a positive side also-- clean and clear environment. Today there is a need to recover from the losses to economy due to this pandemic India will slowly and steady win the race.

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संत एकनाथ महाराजाच्या गवळणीतील कृष्ण भक्ती

श्री. शंकर अनंता माने

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प्रस्तावनाः

शांतीचा सागर म्हणून अध्यात्मीक क्षेत्रात ज्यांचा परिचय आहे असे महान संत म्हणजे संत एकनाथ महाराज संत ज्ञानेश्वर व संत नामदेव यांचे उत्तराधिकारी म्हणून त्यांना ओळखले जाते. भारुडे, अभंग व गवळण अशा विविध प्रकारातून त्यांनी समाज प्रबोधनाचे काम केले आहे. मध्ययुगीत काळातील अनेक काव्य प्रकारापैकी एक म्हणजे गवळण" श्री कृष्णाच्या बालिला, कृष्ण व गोपीका यांची भक्ती, गवळीच्या कृष्णा बद्दलची ओढ, तक्रारी, अशा विविध विषया वर एकनाथांनी गवळणीची निर्मिती केली आहे. अशा महान संताचा जीवनपट प्ढील प्रमाणे पाहता येईल.

संत एकनाथ चरित्र:-

संत भानुदास यांच्या कुलामध्ये संत एकनाथाचा जन्म १५३३ रोजी पैठण या ठिकाणी झाला. त्यांच्या आईचे नाव रिक्मणी तर वडीलांचे नाव सुर्यनारायण होते. आजोबा संत भानुदास हे वैष्णव संप्रदायातील एक महत्वाची व्यक्ती असल्यामुळे घरात अध्यामिक वातावरण होते. एकनाथाचे वडील लहानपणीच मरण पावल्यामुळे संत एकनाथ आई सोबत आजोळी रहात. त्यांना हिर किर्तनाची व अध्यात्माची आवड होती. गिरजाबाई पत्नी सोबत संसार करत असताना गोदा व गंगा या दोन मुली तर, हिर पंडीत हा मुलगा त्यांना झाला. वयाच्या बाराव्या वर्षी गुरुच्या शोधात बाहेर पडून जनार्दन स्वामीचा अनुग्रह मिळविला. त्यांच्या समवेत सात वर्ष भ्रमंती केली गुरुच्या आजे नुसार चतुश्लोकी भागवत हा ग्रंथ लिहला, सुमारे १२५ विषयावर तिनशे हून अधिक भारुडे लिहून लोकांचे प्रबोधन केले. समाजातील महारीन, परटीन, माळीण अशा विविध जातीतील स्त्रीयांची दुःखें त्यांनी समाज मनाला निर्भर बनविले.

गुरुबद्दल प्रचंड आदर व स्वाभिमान त्यामुळे त्यांनी आपल्या रचना लिहताना एका-जनार्दन' म्हणून स्वतःचा उल्लेख करीत एकनाथ हे संतकवि पंतकवि व संतकवी होते. 'त्रिगुणात्मक त्रिमूर्ती' ही दत्तात्रयाची आरती ही त्यांनीच लिहली आहे. शुक्राष्टक, आनंदलहरी, गीतासार, हस्तामलक, स्वात्मसुख असे अनेक ग्रंथ त्यांनी लिहले परंतू सर्वात लोकप्रिय व लोकांच्या मनात रुंजी घालणारा काव्य प्रकार म्हणजे गवळण. याच्या माध्यमातून नाथानी लोकांच्या मनाचा ठाव घेतला. १५९९ ला मृत्यु झाल्या नंतरही या काव्यप्रकारांनी आज पर्यंत लोकांच्या मनावर अधिराज्य गाजवले आहे.

गवळण व त्यातील कृष्ण भक्ती:-

भक्तीही प्रीतीरूपी नाण्याची दुसरी बाज्. जेव्हा साक्षात परमेश्वर आपल्या सभोवती एकादया सत्पुरुषाच्या रूपात वावरत असतो तेव्हा त्याच्या विषयी असणारी ओढ ही भक्तीची कि प्रीतीची हे सांगणे मोठे कठीण होते. गोकुळातील गोपाळ व गवळणीची ही अवस्था तशीच आहे. विदुराघरी कन्या भक्षण करणारा, अर्जुनाला गितेचा बोध देणारा, कंसा सारख्या राक्षसाला निर्दळणरा, यशोदा माईचा मार खाणारा, हा भगवान परमात्मा त्याच्या अंगाध लिला त्याच्या खोड्या करण त्यांच्या स्मधूर बासरीच्या

वादनाने सर्वांना मंत्र मुग्ध करण. दहयादुधाचा बाजार बंद व्हावा व गोपाळाना ते खायला मिळा व यासाठी विविध क्लुप्त्या करणारा हा सावळा श्री कृष्ण गवळणीच्या भक्तीचा आदर्श आहे. या कृष्ण भक्तीचे वर्णन आपल्या गवळण या काव्य प्रकारातून अतिशय सुंदर पणाने संत एकनाथानी केल्याचे दिसून येते.

गवळणीची विनंती असेल किवा त्याच्या केलेल्या खोड्या असतील गायी गोपाळा समवेत राना माळात खेळणारे खेळ असतील, यशोदामाई कडे घातलेली गाऱ्हाणी असतील या सर्वातून या गोपनारीची कृष्ण भक्तीच दिसून येते.

छुम छन न न, छुम छन न न छुम झनक झनक झनन कृष्णाच्या बाळाच्या पायी वाजती पैजन बाळाच्या कमरेला शोभे पिंपळ पानं, बाळाचे रूप ते अती सावळे गोजीर वाण एका जनार्दनी सावळा रंग त्याचा ग गोवळा त्याने भूलविले त्याने भूलविले गोपीकाला

यामध्ये बाळकृष्णाचे सुंदर वर्णन केले असून सर्व गोपीकेला त्याच्या बाल रुपाची मोहनी पडलेली आहे, तो दुड्दुड् चालताना पायातील पैजण वाजत आहेत. बाळाचे कमरेला पिंपळ पान असल्यामुळे ते सावळे रुप अधिकच गोजीरवाणे दिसत आहे. या कृष्णाच्या प्रेमात सगळ्या गवळणी पडल्या आहेत. या रूपाने त्यांना भूल पडली आहे. केवळ रुपानेच नव्हे तर बासरीच्या सुमध्र आवाजाने ही त्यांची तहान भूक हरवली आहे. त्या गवळणी बाला म्हणत आहेत.

हरिच्या मुरलीवर जीव जड़े। कसली जिवाला भूलपड़े। संसार सुखाचा विसर पडे। कसली जिवाला भुल पड़े

म्हणजे या मुरली मुळे देहभान विसरलेल्या गवळणीला संसाराचाही विसर पडला आहे आणि भेटी साठी त्या आतूर झाल्या आहेत

> अहा रे सावळी या कशी वाजवली मुरली तुझ्या मुरलीचा ध्वनी अकल्पित पडता कानी विव्हळ झाले अंतःकरणी।

यामध्ये सावळ्या कृष्णाने बासरीचे छेडलेले स्वर ऐकूण गवळणीची काय अवस्था झाली आहे हे दिसून येते त्यामुळे पुढील गवळणीत ती विनंती करतेय श्री हरी मुरली वाजवू नकोस

> नको वाज्वू श्री हरी मुरली। तुझ्या मुरलीने तहान भूक हरली। घरी करीत होते मी काम धंदा। तेथे मी गडबडली रे। घागर घेवून पाणियाशी जाता। डोईवर घागर पाझरली।

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एका जनार्दनी पूर्ण कृपेने। राधा गवळण बावरली।

राधेसह चंद्रावळी, प्रभावळी, हिरा, गोदा, तारा अशा अनेक गवळणीची ही अशीच अवस्था झाली आहे त्यामुळे गवळणी विचार करीत आहेत कि काय करावे कसे करावे वृंदावनी कसे जावे, मुरलीमुळे काहीच सुचत नाही.

> कशी जाऊ मी वृंदावना मुरली वाजवितो कान्हा. काय करु बाई कोनाला सांगू हरिनामाची सांगड आणा एकाजनार्दनी म्हणे मना देव महात्म न कळे कोणा

अशा प्रकारे माहातम्य वर्णन केले आहे. श्री कृष्णाच्या रुपावर त्याच्या बासरीवर गवळणीच मोहित झालेल्या नाहीत तर राधेची भक्ती तिचे सौंदर्य पाहून श्रीकृष्ण ही भूलले आहेत. भूललेल्या हरिचे खूप छान वर्णन नाथांनी खालील गवळणीत केले आहे.

फणस जंबीर कर्दळी दाटा | हाती घेवूनी या सारंग फाटा वारी याने कुंडल हाले | डोळी मोडीत राधा चाले राधा पाहून भुलले हिर | बैल धुवितो नंदा घरी हिरला पाहून भूलली चिता | राधा घुसळी डेरारिता | मन मिललेसे मना।एका भूलला जनार्दना |

यामध्ये एक रुप भक्तीचे खूप सुंदर वर्णन केले आहे. या भक्ती बरोबरच या गवळणी यशोदा माई व नंदराजाकडे तक्रारीचा पाढा कान्हाच्या खोड्यांची यादीच वाचून दाखवण्याचे काम ही या गवळणी करताना दिसतात.

> लाडका हा तुझा कान्हा तुझ्या तुला गोड वाटे याच्या खोड्या किती किती सांगू मिह पात्र सिंधू आटे। मिळवोणी गोपाळा घरामध्ये शिरे कान्हा।धरूजाता पळून जाई यादवांचा राना। ऐसे मज याने पिसेला वियेले सांगू काही।एका जनाईनी काया वाचा मने पायी।

अशा प्रकारे या गाऱ्हाणे सांगून आपल्या भक्तीचे प्रगटीकरण करताना दिसतात. 'यशोदे कृष्णाशी सांगावे गोकुळी राहावे कि जावे' अशी ही विचारणा करताना या गवळणी प्रश्न विचारतात. कारण त्यांच्या खोडयाने आम्ही बेजार झालो आहोत. एवढेच काय

'यशोदेचा खटयाळ कान्हा बाईग।खोड्या करी तो करावयाला काही ग। भर रस्त्यावरी लोक हसती सारी।एके दिवशी ग केली याने गंमत। माझ्या पलंगावर सोडीले मुंगुस।

अशा खोड्यांचा पाढा वाचतात. तर

झोपले मी होते पती शेजारी। अवचीत आला तुझा मुरारी। दाढी वेणीची गाठ बांधुनी।

करीतो हा मस्करी।हरिला या सांगा ग कोणी।

अशा हतबल झालेल्या गवळणी सांगतात. दही दुधलोणी घेवून मथुरेच्या बाजाराला निघालेल्या गवळीना अडवून त्याचे माठ फोडणे दही दूध खाणे अशा विविध खोड्यानी त्या गवळणी इतक्या हतबल झालेल्या दिसतात. तेव्हा यशोदामाई म्हणते की माझे बाळ गुणाचे आहे तुम्ही त्याच्या वर आळ नका घेवू.

> खोट नाट बोलू नका साऱ्याजणी । खर तुम्ही जा ग चला माघारी। नका आळ घेवू बाळावरी।

असे खडसावून सांगताना यशोदा या गवळणीतून दिसते. श्रीकृष्णाचे बालपण त्याच्या खोड्या, त्याचे रुप, त्याच्या रुपावर प्रेम रुपी भक्ती करनाऱ्या गोपीका राधा व कृष्णाचे पवित्र प्रेम यातून प्रगट होणारी भक्ती या सर्वाचे वर्णन एकनाथांनी आपल्या गवळणीतून अतिशय सुंदर प्रकारे रेखाटलेले आहे. त्यांच्या गवळणीतून प्रगट होणारी व्याकुळता, विनंती, आर्तता पाहिली कि या कृष्ण भक्तीत सर्व गोकुळ वाशी किती विलीन झाले होते हे पाहवयास मिळते.

संदर्भ: -

- १. डोळे मोडीत राधा चाले संत एकनाथ
- २. हरिच्या म्रलीवर जीव जडे संत एकनाथ
- ३. भजनी मालिका- ह. भ. प. साखरे महाराज

A Study of Human Rights and Right to Education in India

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ABSTRACT:

The human rights refer to all rights that are present in our existing society. Without human rights one cannot live as human beings in our existing society. Human rights are fundamental rights that no one can be denied anywhere or under any circumstances, regardless of race, caste, gender, creed, religion, or other origin. Part III of the Indian Constitution protects fundamental rights. The right to equality, the right to freedom, the right to be free from exploitation, the right to freedom of religion, the right to cultural and educational rights, and the right to constitutional remedies are all protected under the Indian Constitution. Education is the most powerful tool for changing the future of both individuals and nations. The right to education is a fundamental human right under the right to freedom. It's also critical for other human rights to be realised. The Indian Constitution has provisions to ensure that all children in the country are educated. The Indian Constitution classified education as a state list topic when it was first enacted. In 1976, the 42nd Constitutional Amendment was enacted to the Constitution, making education a concurrent list subject, allowing the federal government to legislate in a manner that is appropriate for it. The 86th Constitutional Amendment, ratified in 2002, made education a fundamental right under article 21A. The Right of Children to Free and Compulsory Education Act (RTE Act) was passed by Parliament in 2009 to facilitate the implementation of the fundamental right. The study is analytical in nature. Secondary data required for the study are collected from books, journals and other periodicals and reports of the Government and other

KEYWORDS: *Human rights, Education, Article, Policy* **INTRODUCTION:**

Every human being is entitled to dignity. Human beings drafted the principles of human rights in order to ensure that everyone's dignity is properly and equally respected. All rights that exist in our current society are referred to as human rights. Human rights are essential for living as human beings in our current society. Human rights are fundamental rights that no one, regardless of race, caste, gender, creed, religion, or other background, can be denied anywhere or under any circumstances. Human rights are basic fundamental rights that no individual or government has the authority to deny a person simply because he or she is a human being. President Franklin D. Roosevelt of the United States used the term "human rights" for the first time in his famous message to Congress in 1941, emphasising that the world should be built on four essential freedoms: freedom of speech, freedom of religion, freedom from want, and freedom from fear. The Universal Declaration of Human Rights was adopted by the United Nations General Assembly in 1948, and it contained 30 articles, the majority of which were written by Rene Cassin, who was later awarded the Nobel Prize in 1968. This Universal Declaration of Human Rights is the most significant and fundamental milestone in the global history of the concept of human rights. The Declaration of Independence's 30 articles come together to make a comprehensive statement that covers economic, social, cultural, political, and civic rights. Human Rights Day is observed every year on December 10th. There are numerous human rights issues that will remain unsolvable unless the right to education is addressed as the key to unlocking other human rights. "Everyone has the right to education," states the United Nations' Universal Declaration of Human Rights (UDHR), which was

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adopted in 1948. At least in the elementary and fundamental stages, education must be free. All kids will be expected to complete an elementary education. Technical and professional education must be widely available, and higher education must be merit-based and open to all." 26th Article (1). "Education must promote the full development of the human personality as well as the strengthening of respect for human rights and fundamental freedoms." Its mission is to "promote understanding, tolerance, and friendship among all nations, races, and religious groups, as well as to support the United Nations' efforts to maintain peace. "26th Article (2), Article 26 of the UDHR declares the right to education as one of the fundamental rights. It is regarded not only as a right in and of itself by the Declaration, but also as a means of promoting peace and respect for human rights and fundamental freedoms in general.

OBJECTIVES OF THE STUDY:

- 1.To study the concept and characteristics of human rights.
- 2.To study the right to education.

RESEARCH METHODOLOGY:

Every research is necessary a specific methodology so for the present research has used specific methodology. For the collection of data, the researcher has used the secondary source. The study is analytical and descriptive in nature. Secondary data required for the study are collected from books, journals and other Government websites, periodicals, and reports etc.

4. LIMITATIONS OF THE RESEARCH STUDY:

The limitations of the present research study are as follows:

The major limitation of this research is that the present research is related to only the concept and characteristics of Human Rights and Right to Education in India. Researcher is not covered all dimensions of Human Rights and Right to Education. The conclusion of this research may not be applicable to other.

MEANING OF HUMAN RIGHTS:

Humans are born with the same dignity and rights. These are moral claims that are inalienable and inherent in all people simply because of their humanity, regardless of caste, colour, creed, and place of birth, sex, cultural differences, or any other factor. Human right is the term used to describe how these claims are articulated and formulated. Fundamental rights, basic rights, inherent rights, natural rights, and birth rights are all terms used to describe human rights.

PRINCIPLES AND CHARACTERISTICS OF HUMAN RIGHTS:

Human rights are commonly understood to be those rights that every human being possesses. Human rights recognise that every human being has the right to exercise his or her human rights, regardless of race, colour, sex, language, religion, political or other beliefs, national or social origin, property, birth, or other status. Human rights are legally protected by human rights law, which protects individuals and groups from actions that infringe on their fundamental freedoms and dignity. Treaties, customary international law, bodies of principles, and other legal sources all express them. Human rights law requires states to act in a certain manner and prohibits them from engaging in certain activities. Human rights, on the other hand, are not established by the law. Human rights are inalienable rights that every person enjoys as a result of their status as a human being. Treaties and other sources of law generally serve to protect individuals and groups' rights formally against government actions or inactions that interfere with the enjoyment of their human rights. In the following sections, you will learn about some of the most important human rights principles.

1. Human Rights are Universal and Inalienable:

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Human rights are universal because they are founded on the dignity of every human being, regardless of race, colour, sex, ethnic or social origin, religion, language, nationality, age, sexual orientation, disability, or any other distinguishing feature. They apply equally and indiscriminately to everyone and are the same for everyone everywhere because they are accepted by all States and peoples. Human rights' universality has occasionally been questioned on the grounds that they are a Western concept, part of a global neocolonial mindset. The profound aspirations underlying human rights correspond to concepts such as justice, an individual's integrity and dignity, freedom from oppression and persecution, and individual participation in collective endeavours, according to a study published by the United Nations Educational, Scientific, and Cultural Organization (UNESCO) in 1968. The majority of nations, representing a wide range of cultural, religious, and political traditions, have adopted and ratified the major international human rights instruments today, demonstrating their universality. Except in limited circumstances, no one's human rights can be taken away. For example, a person's right to liberty can be restricted if he or she is found guilty of a crime by a court of law.

2. Human Rights are Indivisible, Interrelated and Interdependent:

Human rights are intertwined and indivisible. Because each human right implies and is dependent on the exercise of other human rights, infringing one has ramifications for others. For example, respect for the right to food and an adequate standard of living presupposes respect for the right to life. The right to run for public office necessitates a basic education. The protection of economic and social rights necessitates the exercise of freedom of expression, assembly, and association. As a result, civil and political rights, as well as economic, social, and cultural rights, are complementary and equally important to a person's dignity and integrity. All rights must be respected in order for peace and development to last. At the World Conference on Human Rights in Vienna in 1993, the international community affirmed the holistic concept of human rights.

3. The Principle of Non-Discrimination:

Discrimination against specific groups has resulted in some of the worst human rights violations. Human rights are thus centred on the right to equality and the principle of nondiscrimination, which are explicitly stated in international and regional human rights treaties. The right to equality requires states to ensure that human rights are respected without regard to sex, race, colour, language, religion, political or other beliefs, national, ethnic or social origin, membership in a national minority, property, birth, age, disability, sexual orientation, or social or other status. Discriminatory criteria used by States and non-State actors to deny specific groups full access to all or parts of their human rights are frequently based on such characteristics. At the same time, it's important to remember that not all differences are discriminatory. It may be justified to make factual or legal distinctions based on reasonable and objective criteria. Governments bear the burden of proof: they must demonstrate that any distinctions made are both reasonable and objective. The principles of equality, universality, and non-discrimination do not preclude the recognition of special rights for specific groups whose members require special protection. This explains the numerous human rights instruments designed to protect the rights of vulnerable groups such as women, aliens, stateless persons, refugees, displaced persons, minorities, indigenous peoples, children, persons with disabilities, migrant workers, and detainees. Group-specific human rights, on the other hand, are only compatible with the universality principle if they are justified by special (objective) reasons, such as the group's vulnerability or a history of discrimination. Otherwise, special rights could be construed as privileges that are discriminatory toward other groups. Temporary special measures

such as preferential treatment, targeted recruitment, and quotas may be considered necessary to address the long-term effects of past discrimination.

4. Participation and Inclusion:

Everyone has the right to participate in and have access to information about the decisions that affect their lives and well-being. Communities, civil society, minorities, women, young people, indigenous peoples, and other identified groups must all play a significant role in rights-based approaches.

5. Human Rights Entails both Rights and Obligations:

Human rights include both rights and responsibilities. Under international law, states have obligations and responsibilities to respect, protect, and fulfil human rights. States must refrain from interfering with or restricting the enjoyment of human rights under the obligation to respect. States are required to protect individuals and groups against human rights violations under the obligation to protect. The obligation to fulfil requires states to take concrete steps to make basic human rights more accessible. Individually, while we have the right to our own human rights, we must also respect the rights of others.

RIGHT TO EDUCATION:

Education is a basic human right that is required for the full enjoyment of all other human rights. It encourages individual liberty and empowerment while also providing significant development benefits. Despite this, millions of children and adults continue to be denied access to education, many as a result of poverty. International legal obligations for the right to education are established by UN and UNESCO normative instruments. These instruments promote and develop every person's right to a high-quality education, free of discrimination and exclusion. These instruments attest to the high priority that Member States and the international community place on normative action in the pursuit of the right to education. Governments must meet their legal and political obligations to provide high-quality education to all citizens and to implement and monitor education strategies more effectively. Education is a powerful tool for adults and children who are economically and socially marginalised to rise out of poverty and fully participate as citizens. India is home to 19% of all children on the planet. This means that India has the world's largest youth population, which is largely advantageous, especially when compared to countries such as China, which has an ageing population. The bad news is that India accounts for one-third of the world's illiteracy rate. It's not that literacy levels haven't increased; rather, the rate of increase has slowed dramatically. For example, total literacy increased by 12.6 percent from 1991 to 2001, but has since fallen to 9.21 percent. To combat this alarming trend, India's government proposed the Right to Free and Compulsory Education (RTE) Act, which would make education a fundamental right for all children aged 6 to 14. The right to education is a fundamental right that all people have. This is recognised as a human right in the International Covenant on Economic, Social, and Cultural Rights, which includes the right to free, compulsory primary education for all, as well as an obligation to develop equitable access to secondary education, ideally through the progressive introduction of free secondary education, and an obligation to develop equitable access to higher education, ideally through the progressive introduction of free higher education. The responsibility to provide basic education for those who have not completed primary school is also part of the right to education. In addition to these provisions on access to education, the right to education includes the obligation to eliminate discrimination at all levels of the educational system, to establish minimum standards, and to improve educational quality.

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INTERNATIONAL RECOGNITION OF EDUCATION AS A HUMAN RIGHT:

There are numerous human rights issues that will remain unsolvable unless the right to education is addressed as the key to unlocking other human rights. The right to education is explicitly stated in the 1948 United Nations Universal Declaration of Human Rights (UDHR), which states, "Everyone has the right to education." At least in the elementary and fundamental stages, education must be free. Elementary education will be required of all students. Technical and professional education must be widely available, and higher education must be open to all on the basis of merit." (Articles 26)

Apart from UDHR, right to education is affirmed, protected and promoted in numerous international human rights treaties, such as the following:

- 1. Convention concerning Discrimination in Respect of Employment and Occupation (1958) Article 3
- 2. Convention against Discrimination in Education (1960)
- 3. International Covenant on Economic, Social and Cultural Rights (1966) Article 1
- 4. Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) (1981) Article 1
- **5.** Articles 28 and 29 of the United Nations Convention on the Rights of the Child (1989). As a result, these international treaties have long recognised the right to education as encompassing not only access to educational opportunities, but also the obligation to eliminate discrimination at all levels of the educational system, to establish minimum standards, and to improve quality. In terms of the treaties' applicability in India, it's worth noting that the ICESCR, the CERD Convention, the CEDAW Convention, and the Convention on the Rights of the Child are all signed by India.

The prominent organizations around the world striving for promotion of Right to Education are:

- 1. United Nations Educational, Scientific and Cultural Organization (UNESCO)
- 2. United Nation Children's Fund (UNICEF)
- 3. World bank
- 4. International LabourOrganization (ILO)

RIGHT TO EDUCATION AND HUMAN FUNDAMENTAL RIGHTS(PART III):

The Right of Children to Free and Compulsory Education Act (RTE, Right to Education): Article 21A: The Right of Children to Free and Compulsory Education Act (RTE, Right to Education): The Right of Children to Free and Compulsory Education Act, or RTE, is an Act of the Indian Parliament enacted on August 4, 2009, that describes the modalities of the importance of free and compulsory education for children aged 6 to 14 in India under Article 21A of the Indian Constitution (Article 21 is the Fundamental Right to Life under Right to Freedom). India became one of 135 countries to make education a fundamental right for all children when the act took effect on April 1, 2010. "In accordance with law, the State shall provide free and compulsory education to all children aged six to fourteen years."

RIGHT TO EDUCATION AND THE DIRECTIVE PRINCIPLES OF STATE POLICY(PART IV):

Article 41: In some cases, the right to work, education, and public assistance. The state shall make appropriate preparations for safeguarding the right to labour, education, and public assistance in circumstances of unemployment, old age, sickness, and disablement, as well as other unjustified

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poverty, within the limitations of its economic capabilities and development. Article 45: All children have the right to early childhood care and education (ECCE) until they reach the age of six. This article is regarded as a state policy directive principle. "Within ten years of the start of this Constitution, the State shall endeavour to provide for free and compulsory education for all children until they reach the age of fourteen," the document states. The modified Article 45 (as amended by the 86th Amendment of December 2002 and enacted by Parliament in July 2009) instructs the Indian government to "ensure that all children receive early childhood care and education until they reach the age of six years." Article 46: Promotion of the Scheduled Castes, Scheduled Tribes, and other weaker sections' economic and educational interests: The state must support the educational and economic interests of the poorer sectors of society, particularly the Scheduled Castes and Scheduled Tribes, and safeguard them from all types of social injustice and exploitation. As stated in Article 46 as a directive principle of State policy, the State should support with special care the educational and economic interests of the weaker parts of the people and safeguard them from social injustice. Any particular provision established by the state for the educational, economic, or social improvement of any backward class of persons is immune from challenge based on discrimination. Special efforts are being made to educate the underprivileged. Scholarships, hostel facilities, ashram residential schools, relaxed admissions requirements, and seat reservations are all efforts to achieve universal education for the underprivileged.

RIGHT TO EDUCATION AND FUNDAMENTAL DUTIES (PART IVA):

The Constitution (Eighty-Sixth Amendment) Act of 2002 (w.e.f. 1.4.2010) added a new clause (k) to Article 51A (fundamental duties), requiring parents or guardians to provide educational opportunities to their children aged six to fourteen years.

MAIN FEATURES OF RIGHT TO EDUCATION ACT, 2009:

RTE provides a fertile ground for reaching the unreached, with provisions for disadvantaged groups such as child labourers, migrant children, children with special needs, and those who are "disadvantaged owing to social, cultural, economic, geographical, linguistic, gender, or any other factor." RTE is concerned with the quality of education and learning. The primary goal of the act is to provide free and compulsory education for children aged 6 to 14. Furthermore, it provides a 25% reservation for economically disadvantaged communities in all private schools for admission to class one. The National Commission for Elementary Education will be established under the RTE Act to oversee all aspects of elementary education, including quality.

RIGHT TO EDUCATION IN INDIA: IMPLICATIONS AND CHALLENGES:

The enactment of the fundamental right to education, which is still in the legislative process but is widely expected to become a reality soon, is ambitious for a country that has seen decades of policy failure to put the rhetoric of free and compulsory elementary education for all children until they reach the age of 14, into practise. Education has never been free or mandatory. Given a history of provision that has consistently failed disadvantaged groups while prioritising the interests of minority urban elites, the state guaranteeing education provision through legislative enactment is a significant shift. Around 110 million children are not enrolled in school, and about 60% of those who do enrol drop out by the third grade. Excluded people continue to reflect inequalities in the larger social, economic, and political fabric, particularly caste, class, and gender inequalities, as studies have consistently shown over time. Children from upper castes or smaller families, or from households that are economically better off or dependent on non-agricultural occupations, or from villages with better access to thus underlining the roles played by social position, economic

opportunity, and the power exercised by local community leadership in securing. The gender gap, which is more or less consistent across social groups, cuts right across these axes. The disparity between discourse and operational framework in all policy efforts in education, and more broadly in development, has long been blamed for India's poor performance in ensuring equitable educational opportunities for all. Despite the Indian Constitution's commitments to equality, addressing historical disadvantages, and universal education, policies on the ground have done little to realise the ambitious vision developed at the birth of the modern Indian nation-state. Even with the shift to guaranteeing the right to education, the gap appears to be widening. Some of the issues raised by the current approach are examined in this section.

RIGHT TO EDUCATION IN INDIAN CONSTITUTIONAL PERSPECTIVE:

The Indian Constitution is well-known for its commitment to social justice. Literacy, in the opinion of experts, is the cornerstone for making equality of opportunity a reality. As evidenced by its education-specific Articles, the Indian Constitution recognises education as the essence of social transformation. The Supreme Court's decision in Mohini Jain v. State of Karnataka paved the way for the right to education to be recognised as a fundamental right. In this case, the Supreme Court decided on the constitutionality of the practise of charging capitation fees through a division bench comprised of justices Kuldip Singh and R.M. Sahai, holding that: 'the right to education flows directly from the right to life.' Individuals' right to life and dignity cannot be guaranteed unless they also have access to education.'

The rationality of this decision was further scrutinised by a five-judge panel in J.P. Unnikrishnan v. State of Andhra Pradesh, where the enforceability and scope of the right to education were clarified as follows: "In Maharashtra State Board of Secondary and Higher Education v. K.S. Gandhi, right to secondary education was held to be a fundamental right. A constitution bench in J.P.Unnikrishnan v. State of Andhra Pradesh held that education up to the age of 14 was a fundamental right. As a result, it would be incumbent on the state to provide the facilities and opportunities mandated by Article 39 (e) and (f) of the Constitution, as well as to prevent the exploitation of their childhood due to poverty and vagaries."

SPACE AND PLACE FOR CLAIMING THE RIGHT TO EDUCATION:

The 'right' to education provides a framework for accepting that every citizen, regardless of religious, ethnic, or caste affiliation or identity, gender or class, disability or ability, is entitled to a basic education. However, as previously stated, the focus on access limits the agenda to a very narrowly defined policy agenda that is more concerned with meeting international enrolment and universalization targets than with taking into account some of the traditional relationships that have shaped exclusion. Little has been done to change the relationships between state administrators, elite village leadership, teachers, and the poorer, lower-caste groups in their communities in a meaningful way. Unless an attempt is made to reorder these relationships by creating alternative spaces and processes for hearing the perspectives of those who are excluded on what underpins their exclusion, how they feel about the education on offer, and how they see education fitting into their economic and social survival strategies, the right to education will have limited teeth for those who truly rely on it. While many of these spaces are beginning to emerge in the context of education, far more consolidation of these various actor groups is required through processes that allow excluded groups to develop and express their voices. In this section, a brief assessment of the spaces and places where educational participation occurs, is absent, or needs to be strengthened is made. Using legal venues to hold the state accountable to its notion of student 'rights' is now one option. As previously stated,

however, these locations are insufficient to provide leverage and only recognise the rights of individuals who have already been "included." Education 'guarantee' schemes, such as those in place in Madhya Pradesh (and now a national commitment under the new 'umbrella' policy for universalising elementary education, the Sarva Shiksha Abhiyan), 'guarantee' schools in unserved areas that demand them, but the type of schools, their quality, and content are all solely controlled by the state. With increasing levels of donor funding aimed at the state and attempts to consolidate policy spaces under sector and sub-sector approaches, there is a risk of the state's influence over civil society and other organisations becoming even more crystallised, as well as a reduction in transparency. While NGOs have been important innovators in education, particularly in recent years, many of their models' are being absorbed directly into state programmes without a thorough examination of what these models offer and what insights they provide in developing localised education strategies based on community ownership. Even when the phrase "community involvement" is used, as it is increasingly in government programmes, there are insufficient efforts to address the structural inequalities that prohibit the most disadvantaged groups from voicing their opinions (see Subrahmanian, forthcoming). Village Education Committees (VECs), which have been heralded as the new face of community participation in education, are frequently bureaucratized forms of citizen voice formed with the goal of rounding up children and sending them to school rather than eliciting parental input on educational content and delivery.

RIGHT TO EDUCATION ACT:

From April 1, 2010, the Right of Children to Free and Compulsory Education Act went into effect. This was a historic day for the Indian people because, as established by Article 21A of the Indian Constitution, the right to education will now have the same legal status as the right to life. Every child between the ages of 6 and 14 will receive an 8-year elementary education in an ageappropriate classroom in his or her neighborhood. Article 21-A of the Indian Constitution was inserted by the Constitution (Eighty-sixth Amendment) Act, 2002, making it a Fundamental Right to provide free and compulsory education to all children aged six to fourteen years in such a manner as the State may determine by legislation. According to the Right of Children to Free and Compulsory Education (RTE) Act, 2009, which represents the consequential legislation envisaged under Article 21-A, every child has a right to a full-time elementary education of satisfactory and equitable quality in a formal school that meets certain essential norms and standards. On April 1, 2010, the RTE Act and Article 21-A entered into effect. The RTE Act's title includes the words "free and compulsory." Except for children who have been admitted by their parents to a school that is not funded by the relevant government, no child shall be obliged to pay any fee, charge, or expense that may prevent him or her from pursuing and finishing basic education. The term "compulsory education" refers to a legislative obligation that all children aged 6 to 14 be accepted to, attend, and complete primary school. With this, India has moved closer to a rights-based framework, imposing a legal obligation on the central and state governments to implement this fundamental child right, as outlined in Article 21A of the Constitution, in accordance with the RTE Act's criteria.

THE RIGHT TO EDUCATION ACT PROVIDES FOR THE:

Children have the right to free and obligatory education in a neighbourhood school until they complete elementary school.

1. It explains that "compulsory education" refers to the appropriate government's commitment to offer free elementary education and to ensure compulsory entrance, attendance, and completion of primary school for all children aged six to fourteen. 'Free' indicates that no kid

will be required to pay any fees, charges, or expenses that would prevent them from pursuing and completing elementary school.

- 2. It provides for the admission of a non-admitted youngster to an age-appropriate class.
- 3. It outlines the roles and obligations of appropriate governments, local governments, and parents in delivering free and compulsory education, as well as the financial and other responsibilities shared by the federal and state governments.
- 4. It establishes norms and standards for Pupil Teacher Ratios (PTRs), buildings and infrastructure, school working days, and teacher working hours, among other things.
- 5. It ensures that the specified pupil-to-teacher ratio is maintained for each school, rather than just as an average for the State, District, or Block, ensuring that teacher postings are not imbalanced between urban and rural locations. With the exception of the decennial census, local authority elections, state legislative and parliament elections, and disaster relief, it also prohibits the use of instructors for non-educational reasons. It calls for the appointment of teachers who are properly trained, that is, instructors who have the necessary entry and academic qualifications.
- 6. It prohibits (a) physical punishment and mental harassment; (b) child entrance screening processes; (c) capitation charge; (d) private teacher tuition; and (e) school operation without recognition.
- 7. It calls for the creation of a curriculum that is consistent with the values enshrined in the Constitution and that ensures the all-round development of children, including the development of their knowledge, potential, and talent, as well as the removal of fear, trauma, and anxiety through a child-friendly and child-centered learning system.

MAJOR PROVISIONS OF RIGHT TO EDUCATION ACT:

Every child aged six to fourteen years old has the right to free and obligatory education in a neighbourhood school until they complete elementary school. No child shall be required to pay any fee, charge, or expense that may hinder him or her from pursuing and finishing elementary education for this purpose. If a kid over the age of six has not been admitted to any school or has been admitted but has not completed his or her primary education, he or she will be placed in a class that is appropriate for his or her age. The competent government and local authority shall, within three years of the start of this Act, construct a school within the provided territory, if one does not already exist, in order to carry out the provisions of this Act. The allocation of funding for carrying out the provisions of this Act will be shared between the federal and state governments. This Act is a critical step toward ensuring that every kid has access to secondary and higher education. The Act also includes protections for disadvantaged populations such as child labourers, migrant children, children with special needs, and those who are disadvantaged due to social, cultural, economic, geographic, language, gender, or other factors. It is also intended that concerns such as school dropout, out-of-school children, educational quality, and the availability of educated instructors will be addressed in the short to medium term plans as a result of the execution of this Act. The implementation of the Right to Education Act (External website that opens in a new window) moves India closer to realising the Millennium Development Goals (MDGs) and Education for All (EFA) objectives and mission, and is thus a historic step taken by the Indian government.

BENEFITS OF RIGHT TO EDUCATION ACT, 2009:

RTE is a part of the State Policy Directive Principles outlined in Article 45 of the Constitution, which is found in Chapter 4 of the Constitution. Furthermore, the rights granted in

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Chapter 4 are not enforceable. For the first time in India's history, we have made this right enforceable by including it as Article 21 in Chapter 3 of the Constitution. This ensures that children's right to education is protected as a fundamental right.

NATIONAL EDUCTION POLICY:

In 1969 and 1986, the Indian Parliament passed national policies for secondary and higher education as a result of many education commissions, such as the University Education Commission in 1949, the Secondary Education Commission in 1952, the Kothari Commission in 1964, and others. The goal of these policies was to level the playing field in terms of educational opportunities.

The recommendations were given by National Education Policy(NEP), 1986:

- To provide good educational facilities for the rural areas and other backwards classes.
- Schools were suggested that admission should be on merit list.
- To accelerate societal transformation by educating the girl child.
- In indigenous areas, provide basic schooling. To accelerate societal transformation by educating the girl child.
- In indigenous areas, provide basic schooling.

CONCLUSION:

Every generation looks up to the next, hoping that they will construct a nation that is better than the current one. As a result, any nation's primary focus should always be education, which empowers future generations. The right to education can today be implemented on a national level only through compulsory education, or, to put it another way, through free obligatory primary education. However, due to widespread poverty and societal prejudices, India's efforts to build an educational system that provides complete access, equality, and high-quality education have fallen short. Another source of concern is the inability to control dropout rates among marginalised groups of the population.

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Simple Route Synthesis of 3-Cynocoumarin by Knoevengel Condensation of Salicilaldehyde With Ethyl Cynoacetate Over Rha-Si-Al-Mcm-48

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Abstract:

The objective of the present study is to provide Si-Al-MCM-41 as catalyst for the Knoevengel condensation of benzaldehyde with ethyl cynoacetate. Aluminum was dopped in MCM-41 via ion exchange method and the catalytic performances of the samples were investigated for an efficient, high-yielding, one-pot synthesis of 3-cynocoumarine. The influence of aluminum loading on the basic properties of MCM-41 was also studied.

Keywords: MCM-41, Si-Al-MCM-41, Knoevengel condensation reaction, 3-cynocoumarin, solid base catalyst

1. Introduction:

Porous solid can be defined in wide logic as a solid material, which includes pores, i.e. cavities, channels or interstices, which are deeper than they are wide.

According to IUPAC definition, porous materials may be divided into three types based on their pore dimensions¹:

Type	Pore Size (nm)
Microporous	< 2
Mesoporous	2-50
Macroporous	> 50

Recognized microporous materials are zeolites and aluminophosphate molecular sieves which are inorganic composites having a crystalline three-dimensional framework woven with tetrahedral atoms (T-atoms) like aluminium, silicon, phosphorous etc. bridged by oxygen atoms.

Mesoporous materials²⁻⁵ are like ordinary porous materials except the pore sizes are in the range of 2-50 nm and generally arranged in a uniform array.

Different types of mesoporous materials have been reported in the literature, such as silicas, pillared clays and other silicates.

The synthesis of amorphous silica-alumina in the presence of quaternary salts has also been reported, where the average pore diameter was related to the size of the tetra alkyl ammonium cations.

In 1992 researchers at Mobil Research and Development Corporation reported the synthesis of a novel family⁴⁻⁷ of silicate/aluminosilicate mesoporous molecular sieves (M41S) with exceptionally large uniform pore structures^{5,6}.

There was an escalating demand for well-structured mesoporous molecular sieves with pores of uniform diameter. Even if, there exists large number of different mesoporous materials. Discussion is constrained to silica based mesoporous molecular sieves Si-MCM41 work presented in this paper.

The Knoevenagel condensation reaction is an important C-C bond forming reaction commonly used for the production of fine chemical intermediates and products (e.g. coumarin

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derivatives) as well as pharmaceuticals (e.g. nifendipine and nitrendipine derivatives for hypertension drugs).

The reaction involves the condensation of methylene compounds (i.e., R-CH2–R' or R–CHR'–R") with ketones or aldehydes⁷.

3-Cyanocoumarins have achieved gigantic importance in recent years as they are required for synthesis of methane dyes.

3-carboxycoumarins, which are used for synthesis of cephalosporins4, modified penicillin, oxygen bridged tetrahydropyridones, isourases, etc.

The amide obtained from 3-cyanocoumarines exhibit specific inhibitor of α -chymotripsin, human leukocytic elastase and polymeric compounds of biological importance.

2. Methods and Materials:

2.1 Chemicals:

Cetyltrimethyl ammonium bromide (CTAB, Spectrochem), Aqueous ammonia (25 wt. %, Fisher Scientific), Tetraethyl orthosilicate (TEOS, Aldrich), Cesium chloride (loba, chemie), Dimethyl sulpoxide (DMSO, Fisher Scientific), Salicyaldehyde (Merck), Ethylcynoacetate (ECA, S.D. fine chemicals). All chemicals were AR grade hence they were used without further purification. Syntheses were carried out at room temperature.

2.2 Catalyst Synthesis:

The mesoporous silica, MCM 41 was synthesized by hydrothermal method followed by post modification, ion exchange of cesium transition metal ion.

In the typical synthesis, CTAB is dissolved in double distilled water. In this solution a fixed amount of 9.60 g of aqueous ammonia was added. Further 10.3 g of tetraethyl orthosilicate was supplemented bit by bit under vigorous stirring to get white precipitate.

The molar composition of the resultant gel was

1TEOS: 0.152CTAB: 2.8NH3: 141.2H2O.

This gel was stirred for 2 hr in the autoclave at 100° C then after it was filtered and washed several times. The obtained filtered lump was desiccated at 100° C for 10 hr. In temperature control furnace the obtained power was calcined at 550° C for 4.5 hr at the rate of 1° C/min to drive out the template.

The parent synthesized Si-MCM-41 was transformed to the H^+ form through NH_4^+ ion exchange and ensuing calcination. Approximately 4.5 gm of Si-MCM-41was placed in 100ml of 2.5 wt % NH_4NO_3 aqueous solution.

After being refluxed for 5 hr at 300°C, the solution filtered, the obtained filter cake was dried at 100°C for 10 hr. The NH₄ ion exchanged Si-MCM-41 was calcined in air at 500°C for 5 hr.

The H⁺ form of Si-MCM-41 thus obtained was ion exchanged using aqueous solution of Aluminum chloride. Al⁺⁺⁺ ion exchanged MCM-41 (Si-Al-MCM-41) catalyst were prepared by dissolving Aluminum chloride and H⁺-MCM-41 in double distilled water, which is heated at 100^oC for 5 hr.

The solid was filtered and dried overnight at 100°C in air followed by calcination. The three different catalyst were prepared with three different weight percentage such as 2wt% Si-Al-MCM-41, 4wt% Si-Al-MCM-41 and 6wt% Si-Al-MCM-41.

2.3 Charactrization:

a) BET surface area: Specific BET surface area was calculated using Surface area Analyser Model SAA-2000 for all synthesized samples.

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- b) FI-IR: Fourier transform infra-red spectra were recorded on Bruker ALPHA FT-IR spectrometer.
- c) c) Power X-ray diffraction: The powder patterns were obtained using Cu K α radiation on a Rigakau diffractometer. The samples were scanned for 20 from 1 to 10^0

2.3 Catalytic reaction:

All the catalytic reactions were carried out in a RBF with a magnetic stirrer immersed in a oil bath. Before the reaction, the required quantity of catalyst i. e. Si-Al-MCM-41 was heated in the muffle furnace at 100°C for 2 hr so as to evaporate the moisture adsorbed by the catalyst.

In a typical experiment, 9.50 mol of Benzaldehyde, 9.50 mol of ethyl cynoacetate (ECA) and 30 ml of dimethyl sulphoxide (DMSO) were charged in the RBF.

The reaction was maintained at temperatures 100°C under atmospheric pressure. After attaining the desired reaction temperature, 0.5 g of dried catalyst was rapidly added in the reactor and the reaction was started.

The reactions were carried out for diverse time durations. The progress of reaction was examined by the thin layer chromatography (TLC) on Merck silica plates using ethyl acetate: petroleum ether (1:1) as eluent. TLC was taken after every 10 minutes.

After reaction completion the reaction content were cooled to room temperature by natural convection. Then the catalyst was separated by filtration and washed with distilled water for several times followed by drying in air at 100° C.

After separating the catalyst from the reaction content, reaction mixture was poured on the crushed ice, stirred with glass rod for 10 min and filtered to obtain product which was then purified by crystallization with ethanol.

3 Result and discussion:

3.1 Charactrization of catalyst:

The XRD patterns of the calcined parent MCM-41, H-MCM-41 and Si-Al-MCM-41 samples with different wt.% of Al (2wt.%, 4wt.% and 6wt.%) respectively are presented in Figure 1 (a, b, c, d, e) respectively.

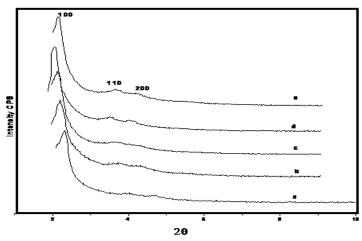


Figure1: Powder XRD Patterns of MCM-41, H-MCM-41, 2wt% Si-Al-MCM-41, 4wt% Si-Al-MCM-41 and 6wt% Si-Al-MCM-41

These XRD patterns showing three prominent reflections which can be assigned to the hexagonal lattice of the meso-porous materials. The 100, 110 and 200 are well resolved. The unit cell parameters a_0 were calculated by the formula:

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$$A_0 = (2/\sqrt{3}) \times d_{100}$$

The unit cell parameter and d-spacing of the MCM-41, H-MCM-41, 2wt% Si-Al-MCM-41, 4wt% Si-Al-MCM-41 and 6wt% Si-Al-MCM-41 samples are given in Table 1

The slight increase in d-spacing and unit cell parameters of Si-Al-MCM-41 compared to MCM-41 suggests the presence of Aluminum in the framework.

The increase in unit cell parameter on Al incorporation is probably due to the replacement of shorter Si-O bonds by longer Al-O bonds in the structure. It is also observed that along with an increase in the unit cell parameter, the (100) diffraction peak becomes broader and less intense with increasing cesium content, probably because of the change of the Al-O-Al bond angle due to Al incorporation, causing a distortion in the long range ordering of the hexagonal mesoporous structure.

Figure 1 illustrate that in all the modified forms MCM-41 sample, there are marginal changes in the crystallinity but almost no changes in the phase purity and structural morphology are being observed after modification with different amounts of Al⁺⁺⁺ percentage. This indicates the structural stability of the parent sample and presence of metal ions in the intra-crystalline voids of the MCM-41.

The percent crystallinity of the samples is drawn with the amount of metal ion percent in them. However, if the 'Al' metal ion concentration in MCM-41 was 6wt%, it was 98.3% and then gradually decreased for 4wt% and 2wt% as 90.8% and 84.2% respectively.

The BET surface areas, average pore diameters calculated from N₂-sorption isotherms of MCM-41 and Si-Al-MCM-41 are presented in Table 1.

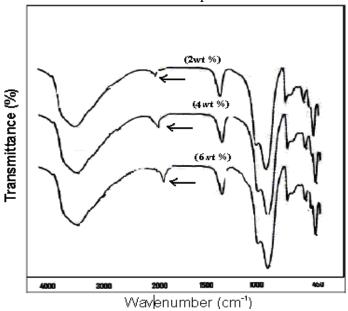


Figure 2: FT-IR of Si-Al-MCM-41

The mid-infrared region from 400-1300 cm⁻¹ contains vibrations due to the framework structure of zeolites. Similarly, mesoporous molecular sieves also show series of bands that are characteristics of the SiO₄ tetrahedral unit and its modification by introduction of metal ions.

The FT-IR spectra of lattice vibration of calcined Si-Al-MCM-41 are presented in Figure 2. The spectra shows four main absorption bands between the regions 1200-1250, 1050-1070, 785-830 and 425-475 cm⁻¹. FT-IR spectra exhibit a vibrational band at ~ 980 cm⁻¹ which is considered as a

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proof for the incorporation of the heteroatom into the framework, the intensity of this band marginally increases with increase in the Al wt %.

3.2 Catalysis reaction:

The Knoevenagel condensation is of great importance to the synthetic chemists in the construction of new C–C bonds.

Here we choose the Knoevenagel reaction of Benzaldehyde with ethyl cynoacetate (Route 1) to form α , β -unsaturated nitriles (3-cynocoumarine) as a condensation reaction to examine the catalytic performance of the obtained materials. Before the reaction the required quantity of catalyst i. e. Si-Al-MCM-41 was heated in the muffle furnace at 100° C for 2 hr so as to evaporate the moisture adsorbed by the catalyst.

Pure siliceous MCM-41 treated under the same condition showed no catalytic activity. Fig. 3 gives the dependency of the yields of 3-cynocoumarine on the reaction period over various Si-Al-MCM-41 materials. No other side products except the 3-cynocoumarine were detected in the products based on TLC analysis.

All the catalysts showed rapid reaction rates in the first 150 min, after this the yields of the product only increased slightly. This might be due to the deactivation of the catalysts by adsorption of formed water.

Figure 3: Knoevengel condensation of salicylaldehyde

Route 1: Synthesis of 3-Cyanocumarine

From figure 2, it is observed that percentage yield of the product increases from 78 % to 98 % with increase in cesium weight percent in parent MCM-41, it is may be due to increase in the basic site.

Reaction was completed in almost 150 min beyond that % yield increases slightly. The product, 3-cynocoumarin was confirmed by FT-IR where the peak at 2240 cm⁻¹ corresponds to cynogroup and peak at 1790 cm⁻¹ corresponds to carboxyl group of the product.

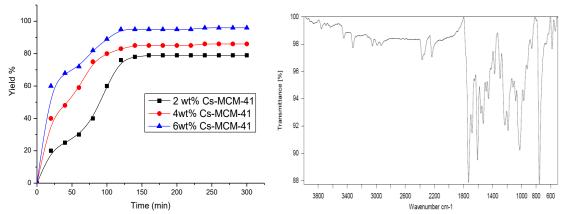


Figure 4: FT-IR of 3-cynocoumarin

CONCLUSION:

Highly ordered hexagonal MCM-41 and Si-Al-MCM-41 were synthesized. The synthesis of 3-cynocoumarin *via* Knoevenagel condensation over a recoverable, ordered hexagonal Si-Al-MCM-41 solid base catalyst, is reported within a short period of time *i.e.* 150 min and at lower temperature *i.e.* 100° C in liquid phase.

This method produces substituted coumarins in very high yields (98%) These findings suggest that Si-Al-MCM-41 is a good candidate for the Knoevengel condensation of salicylaldehyde with ethyl cynoacetate.

% **d**₁₀₀ **Unit cell** Pore **Particle** Sample Spe. crystalinity Name spacing(nm) parameter Surface diameter size (nm) a_0 (nm) area (nm) (m^2g^{-1}) 4.32 2.7 MCM-41 3.80 1034.0 0.21 100 H-MCM-41 3.84 4.39 1057.8 2.76 0.20 99 2.22 2wt% Si-Al-4.01 4.63 949.9 0.32 84 MCM-41 4wt% Si-Al-4.02 4.72 1062.4 2.27 0.21 90 MCM-41 6wt% Si-Al-4.04 4.78 1099.1 2.4 0.26 98 MCM-41

Table 1: Physico-chemical properties of MCM-41

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Identifying Factors Of Conflict In Gadchiroli District: Experience With Few Case Studies

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ABSTRACT:

Gadchiroli in eastern Maharashtra was listed in 106 districts among 10 states as the Left-Wing Extremist-Affected (LWE) by the Ministry of Home Affairs. The Government and various scholarships have supposed the LWE problem as a law in order problem and also a developmental challenge. But, when we go through the theoretical and empirical factors on why conflict happens in human society? we do find the two approaches over it. The first concludes the grievances of people and another one the greed over economic resources/benefits. In this perspective, the author has attempted to identify the conflict factors in a highly LWE Gadchiroli district, Maharashtra. The researcher has conducted interviews with the local political representatives (members of the village body) in conflict-affected blocks of Gadchiroli. The researcher has identified the conflicting factors in the district are- Identity politics, natural resources, and faiths over unlawful activities.

KEYWORDS: Conflict, Conflict-factors, Gadchiroli, Left-Wing Extremism INTRODUCTION:

Gadchiroli in eastern Maharashtra was listed in 106 districts among 10 states as the Left-Wing Extremist-Affected (LWE) by the Ministry of Home Affairs in its subsequent annual reports from 2015 to 2018. This conflict was also mentioned as one of the main internal security threats facing India since 1967. As per the data of South Asian Terrorism Portal total, Gadchiroli has witnessed 595 deaths since 2000 to date (2019) including Civilians, security personnel, and insurgents who have died to 174, 163, and 258 respectively. The conflict is active in three operational divisions in Gadchiroli; south Gadchiroli, north Gadchiroli, and northern parts of the neighboring Gondia (Chakrabarty, 2009). The conflict is in the forms of repression of landlords, contractors, defense establishments, security personnel, timber merchants, contractors, tendu leaf traders, local businessmen, government infrastructures, police informers, surrendered Naxals, etc. The researcher was for Ph.D. survey during August-October 2018 in the Gadchiroli district. The district was selected purposefully because of the full control of the LWE and simultaneously the full presence of the Central Reserve Police (CRPF). The field survey was on the government's welfare scheme so the researcher was ignoring the conflict dimensions in the district. But later, the researcher could understand that the welfare of people in Gadchiroli is not only limited to health, education, and employment but, many more things that are hidden in the political grievances. The main objective of this paper is to identify the conflict factors in an interview with a chairman of a village body, Raju Madavi (name has been changed), and a few case studies that have been experienced by me. These case studies were observed a faithful over the LWE activities and their violence.

THEORY & LITERATURE REVIEW:

Conflict occurs between two or more parties due to various reasons such as scarce resources, power status, social actualization, etc. When we go through the empirical research on why conflict happens in civil society, we do find two approaches over it. These two approaches are-people's grievances & greed over economic benefits, The first concludes that when humans suffer discrimination, repression, relative-deprivation, horizontal inequality, and Ethnic Identity in peril,

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people get motivated against rivalry and try to get their demands by using violent means (Gurr 1993; Regan & Norton, 2005). The second has influenced from the subject of economics which concludes that the valuables resources are the main factors in civil conflict (Collier & Hoeffler, 2004; Lichbach 1995). For this view, the discontents and deprivation are not adequate causes to involve a person in violent conflict, but parties who are involved in conflict try to own or control the scarce economic/natural valuable resources. Naxal-conflict factors have been described in various literature as a poor socio-economic condition of subjugated people, alienation of forest land, and poor human development (poor health, lack of education, and poverty), etc. (Chakrabarty & Kujur, 2009; Kujur 2006; Meharotra, 2014; Ramanna, 2008). For others, the Naxal-conflict factors are the revolutionary ideology of the communist party of India (Maoist) which has an agenda to capture power through violent measures and is a growing internal security threat to the state (Das, 2017; Ministry of Home Affairs, 2010; Singh 2008). Moreover, some have concluded government's inefficiency, corruption, callousness of machinery, absence of a single long-term policy, etc. are the conflict factors (Singh 2012, Gavande 2012). Acknowledging the above-mentioned factors in the previous literature in a larger perspective, the researcher attempts to identify the factors that are conflicting in nature in the Gadchiroli district. These are described in the following section-

1) Identity Politics in State Welfare Policy:

Case 1: The researcher had an interview with the chairman of a village body, Raju Madavi (50) at his home in Gadchiroli. He was asked the researcher what work the researcher has with him? After knowing the importance of the study, he asked very politically which type of welfare schemes the researcher wants to study? As there is a widely appreciated welfare scheme for poverty alleviation known as Mahatma Gandhi National Rural Employment Guaranty Act (MGNREGA); and there is an interlink study over poverty and conflict, the researcher was asked about the status of MGNREGA. He said: The Gondwana region is a historic region that comprises portions of Chhattisgarh, Madhya-Pradesh, Telangana, Andhra-Pradesh, Maharashtra, etc. The region is inhabited by the Gond tribes, a group of aboriginal people. They suppose themselves the kings of Gondwana. Therefore, the relevance of MGNREGA is for those who are socio-economically poor people and not for the Adivasis. Adivasis do not think over money-oriented schemes generally as other communities. They do not feel poor and go for labor work to earn money. Whereas, they feel like the kings of Jungle and their main habits are hunting and gathering. They would like to collect vegetables, fruits from jungles. They prefer shifting cultivation in the jungle in which they trough small millets seeds and harvest according to their need. The MGNREGA scheme is implemented occasionally and forcefully by administrative officers to show numerical data on paper only.

On the educational schemes like Sarva Siksha Abhiyan (SSA) and residential schools, He criticized as-The Adivasis have their history, culture, language, etc. They are being taught in other languages. For example, Chhattisgarh and Madhya Pradesh teach in Hindi language, Telangana-Telugu, Maharashtra-Marathi, and Odisha-Odia, etc. It is because of language problems, teachers want to migrate to other areas. If anybody goes to schools and asks strength of teachers, he will find the absence of teachers. We were not dependent upon residential schools for education since our ancestors. 'Gotul' system is the children's education center where every type of educational skill including harvesting, hunting, medications, moral ethics, and religion, were taught informally by the experienced persons. The Gotul is also a decision-making point of Adivasis where disputes are resolved by intermediation.

If the government does not implement the National Rural Health Mission (NRHM), it will not affect their health system. They enjoy the forest livelihood with their traditional medicines. If anyone does not find ill, we do have an invention of medicines. These medicines have been practiced in Gondwana region since their ancestors. The *Pujari* is a village priest who worships the village god and simultaneously possesses' knowledge of diseases and medicines practiced since his ancestors. Few people practices as *Vaidya* (village doctor). They too know about disease and medicines. They diagnose the diseases and provide medicines accordingly. *Suin-mata* plays the role of *ASHA* worker during pregnancy of women. She checks the health from the first month till the end of the pregnancy.

2) Insecurity over Dispossessing Forest Land:

Deforestation and dispossession of tribes have had the main factors of conflict in various Indian states of Odisha, Chhattisgarh Bihar, Madhya Pradesh, etc. likewise, the natural resources have played/playing important role in intensifying the conflict in Gadchiroli district. People are scared of mining extraction due to deforestation and dispossession. In Maharashtra, the total iron ore was estimated at around 260.8 million tonnes. Out of which 178 million tonnes were found in the district alone (Government of Maharashtra, 2016). *Surjagad* in *Etapalli* is the biggest deposit of mineral resources and the *Devalmari-Kate Palli* area has deposits of limestone. Mineral-rich areas *Etapalli* and *Gatta* are known as the Naxal zone in Gadchiroli.

According to case 1, the Forest of Adivasis is being cut and mineral extracted for the benefit of a few industries is taking place. It is not the development which is oriented to the local people but for the few industries. The dusts generated from mining not only affect crops but displaces the Adivasis sacred God who is known as the God of the God *Thakurdev*. The *Thakurdev* and *Bablai-Mata* lies in the *Surjagad* Mountain where a famous pilgrimage happens at every beginning of the year in which they worship them. They (*Thakurdev and Bablai-Mata*) are the ancestors of Adivasis who saved them from foreign encroachments. Likewise, the tribal legend Veer Baburao Shedmake was also used to hide himself in the mountain of Surjagad during the 1857 revolt against Britishers. Adivasis's glorious history would be eliminated if the *Surjagad* mountain is dug by the mining companies.

Further, the case 1 said- The government pretends to be the employment generator which is just a carrot shown to the local people. How many jobs the government has created for the common people? How many rupees will they give the Adivasis as their payment in this process of mineral extraction and production? They may create few jobs for the Adivasis on 10 to 15 thousand monthly payments for the sake of showing. On the other side, their expensive minerals will be transported to the outside area of the Gadchiroli. Is this the employment in which the few companies become rich by looting Adivasis at the cost of few rupees only and displacing their traditional livelihood? The *Surjagad* mining project is an illegal and a violation of the forest rights Act-2006; and the Panchyat act 1996. People's livelihood has become insecure since their real employment is based on the forest resources (collecting tendu leaves, bamboo harvesting, and cultivation). Likewise, approximately 25 mining projects are going to be resumed in the future that may lead around 40,900 acres of forest land to be barren in the name of development and employment generation. People will be displaced from their livelihoods if such mining is permitted in the district.

3) People's faith over Left-Wing-Extremism:

There is no legitimate power given to the Left-Wing Extremists to maintain the law in order since they lack the legitimacy in a democratic regime. However, people do have faith in the LWE violence because they behave well with the local people. Few cases had come to the researcher's contact that legitimizes the violence of the LWE as an appropriate activity.

Case 1: Arun (17) A tribal young student who was studying in 12th and living in Bhamragad block said very categorically as नक्सली असं कुणालापण मारत नाहीत. ते अगोदर दोन वेळेस त्याला समजावतात आणि जर ऐकले नाही तर तिसऱ्यांदा ते त्याला मारतात. This means that Naxals do not kill ordinary people, they explain to him twice before killing him. If he/she does not listen to them trice, then they kill him/her.

Case 2: Laxman (45) who was a tendu-leaves contractor had met with the researcher in the district collector office. He was from Ettapalli block. He said as - two to three tribal persons had made his false complaint to the Naxals. The complaint was regarding purchasing the tendu leaves at low prices. The Naxals then called me in their so-called 'people's court' (Janta Adalat) and investigated the matter in detail. The complaint was false actually, hence I was not found guilty. The Naxals then released me after a good treatment with food and dignity.

Case 3: Parvaat, a retired policeman (65) was saying that his two sons are in service (health department) of interior areas in Ettapalli and Bhamragad blocks. They travel up and down every week from these blocks. Until today, they did not get any problems from the Naxalites. Once he had asked his sons whether they face any problem in their duties. His sons explained to him that the main conflict is between the police personnel and the Naxalites only. The Naxalites do not harm common people but they respect them.

Case 4: Rahul (30) a person from the Dalit community appreciates the Naxal conflict because of the discrimination and atrocities that happened against his community. According to him, few people are not recognizing their self-respect by doing atrocities over his community. But, the tribals give justice to his family and caste. Further, he exaggerated the Naxals who influence an appropriate rate to the labor of cutting tendu-leaves. They also do have a watch on the corrupt people in the administration. If anyone behaves irresponsibly, they warn him/her, to be honest with local people.

Case 5: Lokesh (37) who was an elected member of a village body said that there are the Naxals only who are implementing government policies in the 5th scheduled areas. It is an irony that the government has enacted the laws with good intention but the Naxals are demanding security for these laws. The Forest Rights Act-2006 and Panchayat Extension Act-1996 have been criticized by the Naxals on the same ground. It is only because of the Naxals, the government administrative staff work like genuine servants of people and not like an owner of the people. Whenever the influence of Naxals is minimized due to police operation, you may find administrative exploitation with people.

CONCLUSION:

The grievances and economic-greeds have been supposed as the main factors of conflict in various scholarships in the field of conflict studies. The researcher has experienced both factors in the case studies of the Gadchiroli district. Case 1 criticized the welfare policies that have been introduced by state government as-they do not want interferences in Adivasi lives. They are the Gond-kings and their habits are hunting and gatherings. They are self-reliant even in terms of their education and health sectors as well. Such criticism over the welfare policies seems to be influenced by an antagonist political ideology against the state. Further, natural resources have been identified as a source of conflict in Gadchiroli but not in the sense of economic-greed. The *Jal-Jungle-Jameen*

is not only a requirement for Adivasis livelihood rather it has a spiritual space in their cultural lives. The natural resources are inseparable parts of their day-to-day lives. Therefore, the government has introduced the FRA-2006 to give the tribals their land cultivating since long time. There is a need to intensify the implementation of this act from the government side. Moreover, few case studies had identified by the researcher who have faiths over the unlawful activities (Naxal violence). This is also a source of conflict in Gadchiroli. The state must introduce the welfare policies and win the faiths of local people.

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Ease of Doing Business Ecosystem in India: A Critical Review

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ABSTRACT

The World Bank conducts an annual assessment of 190 economies ranking them on how easy it is to do business in a country based on 10 parameters which span over the business lifecycle. Present study highlights India's progress in improvement in its Ease of Doing Business world ranking from 2012 to 2019 and critically analyzes the key steps taken by the Government to step-up India's position from 133 to 63.

INTRODUCTION

For a long time India being a top business destination seemed like a farfetched dream. Any person or corporate house wishing to do business in India would have to navigate in a sea of complex and arduous processes. Poor FDI numbers were a reflection of the dismal image of India as a business location. The investor had to run from pillar to post for grant of licenses and approvals and had to deal with multiple agencies for getting clearances with no time-bound regulatory and answerable framework. The confidence of the international community in India was at an all time low because of red tapism in addition to the confounding systems and regulations that did not inspire investor's confidence.

The Ease of Doing Business (EoDB) index is a ranking system established by the World Bank where 'higher rankings' are indicated by the lower numerical values. It indicates better and usually simpler regulations for businesses and stronger protection framework of intellectual property rights. EoDB ecosystem is not merely simplifying the business regulations but it is a multidimensional approach which directly or indirectly addresses the socio-economic environment, employment generation and infrastructure development at a large. The World Bank's Ease of Doing Business Project is the key driver of regulatory reforms. It ranks 190 economies on ten parameters from cradle to grave of a business cycle on set methodologies which indicate how easy it is to do business in the country. These parameters are Starting a Business, Registering Property, Dealing with Construction Permits, Getting Electricity, Getting Credit, Paying Taxes, Trading Across Borders, Protecting Minority Investors, Enforcing Contracts and Resolving Insolvency respectively.

LITERATURE REVIEW

Natarajan and Raza (2017) have analytically investigated the key indicators of doing business in India with relevant regulations and procedures and also the steps taken by the Government to accentuate the Ease of Doing Business. Gaur and Padiya (2017) have analyzed the EoDB ranking of India and reviewed the reformation initiatives taken by the government. Singh and Jaiswal (2018) have highlighted the vision of Make in India through their study. They have correlated the gradual adaptability of the Make in India campaign with the Ease of doing Business by attaining a world rank of 100. They have also analyzed the key parameters affecting the ranking framework. Rao (2018) has highlighted the progress and challenges of EoDB. Garg (2018) has raised several issues and challenges in doing Business in India from registering business till its insolvency resolution. Adhana and Gulati (2019) have discussed India's reformation efforts in improving its EoDB ranking and compared it with the BRICS and SAARC countries. Balakrishnan (2019) has revealed that

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creating a self employment enabled environment, creation of demand, impact of fiscal stimulus, and reasons for slowdowns are some of the key parameters to make doing business easier. Kumar and Kumar (2020) have critically reviewed the Ease of Doing Business concept by comparing the weightage of the factors of ranking and their applicability in different sets of economic development stages. They have also focused on the other traits which are responsible for ease of doing business on an overall basis. Zingde and Shroff (2020) have highlighted the significance of EoDB in the Indian economy. They have investigated the influence of business climate in enhancing the Indian economy and also the impact of EODB scores on the foreign direct investment (FDI) inflow and Gross Domestic Product (GDP) per capita income. Economic Survey of India for 2019-20 (2020) has highlighted that in spite of having several reformation efforts in different key indicators over the period of time some challenges still persists as difficulty in ease of starting business, property registration, payment of taxes, and enforcement of contracts. Enforcing a contract in India takes on average 1,445 days compared to just 216 days in New Zealand, and 496 days in China. Also, paying taxes takes up more than 250 hours in India compared to 140 hours in New Zealand, 138 in China and 191 in Indonesia. These parameters provide a measure of the scope for improvement.

ANALYSIS AND RESULTS



Fig1: India's EoDB Rank Improvement from 2009 to 2019

Though, over the span of time India has shown remarkable progress in improving its business environment (refer Fig 1) yet some of the challenges still persist to be addressed. The Government of India has initiated several steps to ease doing business in the country. SPICe+ (Simplified Proforma for Incorporating Company Electronically Plus) and AGILE PRO form has been introduced by the Ministry of Corporate Affairs (MCA) to save time and efforts required for a nascent Company Incorporation. This form combines various services like PAN/TAN/Director Identification Number/GSTN etc. In addition to this an online Building Permission System (OBPS), a single window for obtaining all building permissions has been introduced. This OBPS facilitates time-bound Building Plan Approval (BPA), issuance of No Objection Certificate (NOC), plinth and building completion certificates, application for joint site inspection by Fire, Water, Sewage,

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Environment, and Archeological departments etc. Approximately 2056 Urban Local Bodies across the country have replicated this Online Building Permission System.

Ease in property registration has been taken as one of the top priorities to bring efficiency and transparency in property related transactions by digitization of land records. It allows citizens to view property transaction records in a digital mode by Cadastral maps. This digitalization facilitates an entrepreneur to get online information about the property card and detailed plot report within no time from anywhere. It avoids visiting the government departments to obtain a site map.

Revealing the need for faster resolution of commercial disputes, dedicated Commercial Courts have been established in Delhi and Mumbai to deal exclusively with the commercial cases. Adoption of technology for case management by lawyers and judicial officers has made it speedier and effective. E-court services portal and App has been introduced to access laws, regulation and case laws, forms to be submitted to the court, notifications, track status of case, view and manage case documents, file briefs and documents to the court and viewing of court order decisions in the particular case.

Trading across borders has been made easy by reducing the export and import time and cost by electronic sealing of containers, upgradation of port infrastructure and allowing electronic submission of supporting documents with digital signatures. India Customs Electronic Gateway (ICEGATE) allows traders the facility to lodge their clearance documents online at a single point and presently caters about 43542 registered users with ICEGATE who are serving about more than 12.5 lacs importer and exporters. This arrangement helps in electronic filing of bill of entry, shipping bill, e-payment of custom duty, web-based common signer utility for signing all the customs documents, end-to-end electronic IGST refund, online registration for Intellectual Property Rights (IPR), online verification of DEPB/DES/EPCG licenses, IE code status, PAN based Customs House Agent (CHA) data and many other facilities.

In order to resolve the insolvency issues and easy winding-up of companies, Insolvency and Bankruptcy Code of India (IBC) was introduced in 2016. Objective of the code was to maximize the value of assets by aiming at reorganization rather than liquidation of the Corporate Debtor. The Code has seen success as the creditor is in charge rather than debtor in charge. This law is evolving and once a long drawn and painful process of closure of business is now a faster and more efficient process. IBC 2016 is a multidimensional code that facilitates in time-bound resolution of viable companies, better realization by creditors, liquidation of unviable businesses and preservation of jobs etc.

CONCLUSION:

The Ease of Doing Business rankings are the yardsticks to measure the improvement in the realm of Government reforms. It is an example of firm determination of the government to put in place an investment friendly ecosystem that strongly supports domestic as well as foreign investments. It is true that many compliance requirements have become irrelevant and unnecessary with changing times and technological development. In line with the same a time-bound systematic approach has been adopted to simplify and rationalize the compliances, decriminalization of minor civil offenses and removal of redundant laws. A strong ecosystem has been developed to improve the business environment by Central Government collaboration with State Governments, Sectors and Industry associations for reform implementation under the Ease of Doing Business Project and Business Reform Action Plan (BRAP). The unflinching commitments to initiate changes from the apex to the ground level have yielded results. However, there are still leaps and bounds to grow.

Together with political and administrative will, and an endeavor to move closer to international best practices, India can translate the ease of doing business to the ease of living for every citizen of the country. It is the success of Indian business environment ecosystem that countries like South Africa, Nigeria and Brazil have shown keen interest in replicating India's Business Reform Action Plan (BARP) model.

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स्त्रियांचे कैवारी डॉ. बाबासाहेब आंबेडकर

प्रा. डॉ. चौंकटे पी. पी.

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डॉ. बाबासाहेब आंबेडकर हे सर्व प्रकारच्या गुलामगिरी व दास्यत्वाच्या विरोधात होते. म्हणूनच त्यांनी मानव मुक्तीचे तत्त्वज्ञान उभे केले कारण त्याशिवाय विषमतावादी विचाराची पाळेमुळे गळून पडणार नाहीत व समतावादी समाज रचना निर्माण होणार नाही असे त्यांना वाटत होते. म्हणूनच त्यांनी आपल्या विचाराच्या माध्यमातून व कायद्याद्वारे स्त्रियांना स्वातंत्र्य मिळवून देण्यासाठी प्रयत्न केले यासंदर्भात त्यांनी आपल्या पत्नीला(रमाबाईंना)लिहीलेल्या एका पत्रात असे म्हटले आहे की, "मी नारी उन्नतीसाठी व नारीमुक्तीसाठी लढणारा एक योद्धा आहे. स्त्रियांची प्रतिष्ठा वाढविण्यासाठी आवश्यक तो संघर्ष केला ज्याचा मला सार्थ अभिमान आहे."। या विधानातून याची साक्ष पटते की स्वतः बाबासाहेब आंबेडकर यांना स्त्रियांच्या अधिकाराबाबत काळजी होती कारण त्याशिवाय भारतीय स्त्रीला माणूस म्हणून जीवन जगणे अशक्य होते भारतीय स्त्रीवर धार्मिक आणि सांस्कृतिक बंधने टाकून स्त्रियांच्या मनुष्यत्वाचे अधिकार हिरावून घेण्याच्या प्रवृतीचा धिक्कार करून स्त्रियांच्या हक्काचा जाहीरनामा मांडला वास्तविक पाहता भारतीय समाज व्यवस्थेने स्त्रियांना माणूस म्हणून जगण्याचा अधिकारच धर्म,रूढी,प्रथा, परंपरेच्या माध्यमातून काढून घेतला होता तो अधिकार बहाल करण्यासाठी डॉ. बाबासाहेब आंबेडकरांनी स्त्रियांच्या उद्धारासाठी अनेक कार्य केले त्या कार्याचा आढावा पृढीलप्रमाणे घेऊ

1) हिंदूकोडबिल:- हिंदू कोडबिल हे स्त्रियांच्या हक्काचा जाहीरनामा होता. या बिलाच्या माध्यमातून स्त्रियांना सामाजिक न्याय मिळवून देण्याचा प्रयत्न डॉ. बाबासाहेब आंबेडकरांनी केला या कार्यासाठी त्यांना जरूर अडथळ्यांचा सामना करावा लागला पण या अगोदर जेव्हा 1937 ला या देशातील पहिली विधानसभा म्हणून म्ंबई प्रांत सभेची निर्मिती झाली या विधानसभेत बॅ.नाथ,एस.एम.जोशी, श्रीपाद अमृत डांगे,प्र.के. अत्रे,डॉ. बाबासाहेब आंबेडकरही होते. सामाजिक बांधिलकी जपणाऱ्या या नेत्यांनी हिंदू स्त्रियांच्या संपतीच्या हक्कासंदर्भात बिल मांडण्याची जबाबदारी डॉ. गोपाळराव देशम्ख यांच्यावरती सोपवली डॉ. देशम्ख यांच्या प्रयत्नांनी हे बिल 14 एप्रिल १९३७ ला कायद्यात रूपांतरित झाले व यान्सार विधवा स्त्रियांनाही म्लाबरोबर संपत्तीचा हिस्सा देण्याचा व शेतीची वाटणी मागण्याचा अधिकारही बहाल केला पण या कायद्याला म्हणावे तेवढे यश आले नाही तरीपण या कायद्याला व्यापक स्वरूप देण्याचा प्रयत्न केला गेला. या संदर्भातील पुढील विधान बोलके आहे दै. मापदंड रविवार दिनांक 14 जानेवारी 2001 या लेखात सौ. विजया थोरात प्ढील विधानकरतात, "1941साली कलकता हायकोर्टाचे न्यायाधीश सर बेनेगल नरसिंहराव यांच्या अध्यक्षतेखाली देशम्ख कायद्याला व्यापक करण्याचा प्रयत्न झाला होता. तत्कालीन लोकसभेने याच कायद्याची विस्तारित आवृती तयार करण्याची जबाबदारी कायदे पंडित बी.एन. राव यांच्यावरसोपवली."2 बी.एन.राव यांनी विस्तृत अशा प्रकारची मांडणी ही या कायद्याच्या संदर्भात केली जरी असली तरी त्यांना विरोधहीपत्करावा लागला व म्हणावे तेवढे क्रांतिकारक पाऊल त्यांना टाकता आले नाही. त्याम्ळे सहाजिकच ही महत्त्वाची जबाबदारी 9 एप्रिल 1948 रोजीडॉ. बाबासाहेब आंबेडकर यांच्यावर येऊन पडली व डॉ. बाबासाहेब आंबेडकरांनी बारीक-सारीक बाबींचा विचार करून हे बिल सादर केले परंत् या बिलाला प्रचंड विरोध झाला पंडित नेहरू जे

सुरुवातीला या बिलाचे समर्थक होते त्यांनीही निवडणुका पुढे ठेवून या बिलाचा विचार केला व दुर्दैवाने स्त्रियांच्या हक्काचा जाहीरनामा मंजूर झाला नाही यासंदर्भात भारताचे सरन्यायाधीश प्र.बा. गजेंद्र गडकर यांनी म्हटले होते, "माझ्या समजुतीने हिंदू कोड बिलाबद्लजी दुर्दैवी घटना घडली त्याची बरीचशी जबाबदारी पुरोगामी विचारसरणीच्या बुद्धिमान लोकांनी या बिला बद्दल जी अनास्था दाखवली त्या अनस्तेवरच आहे," भारताच्या सरन्यायाधीशांची विधान जरी वास्तविकतेला धरून असले तरी हिंदू कोड बिलाची प्रस्तुतता नाकारता येत नाही. कारण भारतीय संसदेने हिंदू कोड बिलाचे चार भागात विभागणी करून हे चारही कायदे वेगवेगळ्या वेळी नेहरूंनी 1955-56 मध्ये मंजूर करूनघेतले.

- 2) समान नागरी कायदा:- डॉ. बाबासाहेब आंबेडकरांनी समान नागरी कायद्याचा समावेश भारतीय राज्यघटनेच्या मार्गदर्शक तत्त्वांमध्ये जरी केला असला तरी या कायद्या पाठीमागची डॉ. बाबासाहेब आंबेडकरांची भूमिका फार व्यापक होती. वास्तविक पाहता या समान नागरी कायदयाचासमावेश मार्गदर्शक तत्त्वांमध्ये करण्यामागची भूमिका ही लोकांचे समाजमन तयार करण्याची होती. जेव्हा केव्हा लोकांना या कायद्याविषयी क्तूहल निर्माण होईल त्यावेळेस राजकीय व्यवस्था चालवणारे घटक हा कायदा लोकांच्या गळी उतरवतील यासंदर्भात डॉ. रावसाहेब कसबे यांनी प्ढील विधान केले आहे, "समान नागरी कायदा व्हावा असे डॉ. बाबासाहेब आंबेडकर यांनाही वाटत होते हा कायदा झाल्यास एकमेकातील भेद मिटवता येणे शक्य होणार आहे."4 या डॉ. रावसाहेब कसबे यांच्या विधानातून डॉ. बाबासाहेब आंबेडकरांची समान नागरी कायद्याबाबत किती व्यापक भूमिका होती हे लक्षात येते कारण हिंदू स्त्रिया बरोबरच म्स्लिम स्त्रिया व ख्रिश्चन स्त्रियांचाही विचार समान नागरी कायद्याच्या माध्यमातून केला जाईल अशी अपेक्षा डॉक्टर बाबासाहेब आंबेडकरांना होती या कायद्याच्या माध्यमातून हिंदू स्त्रियांच्याही व्याप्तीचा विचार करण्यात आला आहे जसे की हिंदू प्रूष झाकून विवाह करतात व म्स्लिम प्रूष उघड अशा पद्धतीमुळे स्त्रिया वरती अन्याय होतो तो अन्याय समान नागरी कायद्यामुळे दूर होऊ शकतो. हिंदू समाजात आधुनिक काळात स्त्री प्रुष एकत्र राहतात तेही बिना लग्नाचे अशा परिस्थितीत जर त्यांचे बिनसले तर स्त्रियावर अन्याय होतो म्हणूनच काही न्यायाधीशांनी बिना लग्नाच्या बायकोलाही संबंध तुटताना पोटगी देण्याचा निकाल दिल्याचे लक्षात येते तसेच ऑक्टोबर 2015 मध्ये सर्वोच्च न्यायालयाने ख्रिश्चन धर्मियांच्या दोन वर्षाच्या प्रतीक्षा कालावधीच्या संदर्भात समान नागरी कायद्या संदर्भातील विचारणा केली आहे. याचा अर्थ असा की डॉ. बाबासाहेब आंबेडकरांनी समाजातील संपूर्ण स्त्रियांच्या हक्काचा जाहीरनामाच समान नागरी कायद्याच्या समावेशातून व्यक्त केला आहे
- 3) पंचायत राज:-डॉ. बाबासाहेब आंबेडकर यांचा दृष्टिकोन गांधीजींना अभिप्रेत ग्राम स्वराज्याचा स्वीकार करणारा नव्हता. कारण भारत देशात खरी जातीयता जिवंत ठेवण्याचे काम खेड्यांनी केले व या व्यवस्थेमुळेच दिन दिलत भरडला गेला त्यासाठी ग्रामपंचायती व जातीपंचायती कारणीभूत होत्या या संदर्भात दादा धर्माधिकारी यांचे विधान बोलके आहे ते म्हणतात, "आपल्या देशाच्या आर्थिक व सामाजिक जीवनाचा मुख्य घटक जात होती जातीधर्म व नागरिकधर्म जवळजवळ अभिन्नहोते. ग्रामपंचायती व जातीपंचायतीं यांनासहयोगाने काम करावे लागे." वरील विधानाचा मतीताअर्थ असा की ग्रामीण भागात असलेल्या जातीव्यवस्थेच्या प्रभावाने सामान्य लोक भाजले जात होते. त्यामुळे सहाजिकच ज्या शहरात जाती यतेच्या झळांचा प्रभाव कमी असतो. या ठिकाणच्या दिलतांच्या वास्तव्याचा स्वीकार त्यांनी केला असला तरीपण डॉ. बाबासाहेब आंबेडकरांनी ग्रामपंचायतच्या साठी भारतीय राज्यघटनेतील कलम 40 चा स्वीकार केला या

संदर्भात पद्माकर कांबळे आपल्या लेखात पुढील विधान करतात, "घटना परिषदेत सुधारित मसुद्यावरील चर्चा सुरू झाली तेव्हा काँग्रेस सदस्य के. संथानम यांनी ग्रामपंचायतीबाबतची दुरुस्ती सुचली व त्यावर कोणती भाष्य न करता डाँ. आंबेडकरांनी स्वीकारली त्यामुळे सध्याच्या राज्यघटनेतील 'अनुच्छेद 40' (राज्य हे ग्रामपंचायती संघटित करण्यासाठी उपाययोजना करील व त्यांना स्वराज्याचे घटक म्हणून कार्य करण्यास समर्थ करण्यासाठी आवश्यक असतील असे अधिकार व प्राधिकार बहाल करील') समाविष्ट". वास्तविक पाहता डाँ. बाबासाहेबांनी ग्रामीण भागा संदर्भात जरी आपले मत व्यक्त केले असले तरी त्यासाठीच्या कायद्याला विरोध केला नाही कारण पंचायत राज बाबतचे भविष्य त्यांना दिसले असेल कारण घटनेतील 73 व्या व 74 व्या घटना दुरुस्तीमुळे पंचायत राजच्या माध्यमातून स्त्रियांना आपला राजकीय सहभाग घेताआला. सर्व जातीच्या स्त्रियांना पंचायतराज व्यवस्थेमध्ये पन्नास टक्के आरक्षण असल्यामुळे स्त्रियांना राजकीय सहभाग नोंदवून आपला वेगळा ठसा उमटवता येऊ लागला त्याचे श्रेय डॉक्टर बाबासाहेब आंबेडकरांना जाते याततिळमात्र शंका नाही.

- 4) मिहलांच्या हिताचे कायदे:- डॉ. बाबासाहेब आंबेडकरांनी अस्पृश्यानंतर स्त्रियांनाच उपेक्षित मानले व घटनेच्या माध्यमातून स्त्रियांना अनेक अधिकार दिले व त्यांना पुरुषप्रधान संस्कृती व मनुवादी विचारसरणीच्या जोखडातून बाहेर काढण्याचे काम केले त्या संदर्भातील काही कायदे
- अ)कुटुंब नियोजन:- मुल कधी पाहिजे या संदर्भातील स्वातंत्र्य स्त्रियांना येथील व्यवस्थेने दिले नव्हते तसेच स्त्रियांच्या प्रसुती संदर्भातीलही अधिकार स्त्रियांना नव्हता सर्वप्रथम ती माणूस आहे मूल निर्माण करणारे यंत्र नव्हे याचा विचार करून नोव्हेंबर 1938 मध्ये कुटुंब नियोजना संबंधीचे विधेयक मुंबई विधिमंडळात मांडले गेले या कायद्याच्या माध्यमातून महिलांचे हित साधण्याचा प्रयत्न केला
- ब)रजा व पेन्शन:- डॉक्टर बाबासाहेब आंबेडकर मजूर मंत्री असताना त्यांनी महिलांच्या संदर्भात घेतलेले हे निर्णय अतिशय महत्त्वाचे आहेत खान कामगार महिलेला प्रसूती रजा देऊन भविष्यातील स्त्रियांच्या रजांची पायाभरणी केली हे वास्तव नाकारता येत नाही फक्त स्त्रियांना प्रसूती काळातच रजा राहावी या मताचे डॉक्टर बाबासाहेब आंबेडकर नव्हते कारण त्यांनी किरकोळ 21 दिवसाच्या रजेबाबतही विचार केला तसेच हक्काच्या एक महिन्याच्या रजेबाबतही त्यांनी विचार केला वैद्यकीय रजेचाही त्यात विचार होता व वीस वर्ष सेवा झाल्यानंतर पेन्शनचा विचारही त्यांनी मांडला तसेच पुरुषा इतकेच मजुरी स्त्रियांनाही असली पाहिजे असाही आग्रह त्यांनी धरला एकूणच डॉक्टर बाबासाहेब आंबेडकर स्त्री स्वातंत्र्याचे कट्टरपुरस्कर्ते होते त्यामुळेच पुढील काळात या सर्व कायद्याचे प्रतिबिंब स्त्रियांच्या सक्षमीकरणांमध्ये उ मटल्याचे दिसते हे आवर्जूनयेथे नमूद करावे लागेल
- 5) महिलांचेआरक्षण:- आरक्षण ना च्या संदर्भात प्रा. हरी नरके पुढील विधान करतात, "आरक्षण तीन प्रकारचे आहे राजकीय प्रतिनिधित्व (निवडणुकीतील जागा), शैक्षणिक आरक्षण आणि नोकऱ्यातील आरक्षण घटनेच्या कलम 334 अन्वये यातील राजकीय आरक्षणाला फक्त दहा वर्षांची मुदत घातलेली आहे शिक्षण आणि नोकरीतल्या आरक्षणासाठी घटनेने कोणतीही मुदत ठरवून दिलेली नाही." वरील विधानातून आपल्याआसे लक्षात येते की राजकीय आरक्षण फक्त दहा वर्षासाठीच मागितले होते पण याच्या खोलातजाऊन विचार केल्यानंतर बाबासाहेब किती दृष्टे होते याची जाणीव होते कारण त्यावेळेस जर डॉक्टर बाबासाहेब आंबेडकरांनी कायम आरक्षणाची मागणी केली असती तर त्याला प्रखर विरोध होईल म्हणून त्यांनी दहा वर्षाची मागणी केली नंतर आरक्षणाची मर्यादा राजकीय सत्ताधीश निश्चितच वाढवतील याबद्दल त्यांना विश्वास वाटत होता असे मला वाटते तरी पण महिलांच्या आरक्षणासंद संदर्भात खालील चर्चा होणे आवश्यक आहे

महिलांना 73 व्या व 74 व्या घटना दुरुस्तीनुसार स्थानिक स्वराज्य संस्थांच्या माध्यमात्न प्रतिनिधित्व करण्यासाठी 50% आरक्षण ठेवण्यात आल्यामुळे स्त्रियां चा राजकीय सहभाग वाढवून राजकीयसमतेची मूहर्तमेढ रोवण्याची काम चालू झाले असले तरी अजूनही स्त्रियांना केंद्रीय कायदेमंडळात व राज्याच्या कायदेमंडळात प्रतिनिधित्वासाठीचे आरक्षण मिळाले नाही ते जोपर्यंत मिळणार नाही तोपर्यंत खऱ्या पद्धतीने महिलांना राजकीय स्वातंत्र्य मिळाले नाही असा त्याचा अर्थ होईल त्याचबरोबर महिलांना मिळालेल्याराजकीय स्वातंत्र्याची जपणूक महिलांनी केली पाहिजे कारण त्यांच्या निर्णय प्रक्रियेत कोणीही हस्तक्षेप केला नाही पाहिजे व त्यांनी तो हस्तक्षेप करू देऊ नये त्याशिवाय राजकीय समता प्रस्थापित होऊ शकणार नाही

स्त्रियांना फक्त राजकीय आरक्षणाचा मिळाले असे नाहीतर शैक्षणिक व नौकरीतील आरक्षणही स्त्रियांना देण्यात आले त्यामुळे साहजिकच स्त्रियांना आपली सामाजिक विषमता दूर करता आली हे वास्तव नाकारता येणार नाही यामुळे स्त्रिया समाजाच्या मुख्य प्रवाहात आल्या पुरुषाच्या खांद्याला खांदा लावून वेगवेगळ्या क्षेत्रात त्या नेत्र दीपक काम करत आहेत याबद्दल दुमत नाही

वरील प्रमाणे डॉ. बाबासाहेब आंबेडकरांनी स्त्री स्वातंत्र्याच्या संदर्भात जो लढा दिला तो लढा एका योध्यासारखा होता वास्तविक पाहता हा योद्धा सामाजिक विषमतेच्या विरोधात लढणार होतात्यामुळेच डॉक्टर बाबासाहेब आंबेडकरांनी स्त्रियांच्या प्रगतीच्या संदर्भात जे विविध कायदे केले किंवा विविध कायद्याची पायाभरणी केली त्या माध्यमातून स्त्रियांना आपला विकास साधता आला कारण डॉ. बाबासाहेब आंबेडकरांनी भारतीय संविधानात स्त्रियांच्या बाबतीत बारीक सारीक गोष्टींचा विचार केला होता म्हणूनच तर डॉ. बाबासाहेब आंबेडकरांना स्त्रियांचे कैवारी असेही संबोधले जाते

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चित्रा मुदगल के उपन्यास मे वृद्ध जीवन की त्रासदी

('गिल्ली गुड्डू' उपन्यास के विशेष संदर्भ मे)

प्रा. डॉ. मधुकर राऊत हिंदी विभागाध्यक्ष, महात्मा ज्योतिबा फुले महाविद्यालय मुखेड

मानव समाजमे संस्कृतिका अपना महत्व है | संस्कृती को जतन करना पडता है | अनेक उपन्यासकारोने इस संस्कृतीका जतन किया | साहित्य एक ऐसी जल धार है, जो की समय अनुसार अपने प्रवाह को बदलती है | उसी बदलावमें अतीत, वर्तमान और भविष्य की झलक निरंतर दिखाई देती है | आज के हिंदी साहित्यकी स्थिती बिलकुल इसी तरह की है | एक और साहित्य मेदलित विमर्श, स्त्री विमर्श तथा आदिवासी विमर्शने जोर पकड लिया है | तो दुसरी और अल्पसंख्यांककी समस्याओं मे भी साहित्यके माध्यमसे सिर उठाया है | इस सदीके साहित्यमे एक और वास्तविकता का चित्रण देखनेको मिलता है |

भारतीय संस्कृती भारतीय साहित्य मे माता पिता को भगवान से भी ऊंचा दर्जा दिया है | माता पिताका सन्मान होता था| संयुक्त परिवार मे तीन पीडिया एक साथ रहती थी| संस्कार पिढीदर पिढी मिलते थे | परिवार मे सब मिलकर रहा करते थे | लेकिन आधुनिक कालमे पाश्चात्य संस्कृतीका प्रभाव हमारे जीवन में पडता रहा | शहरीकरण हुआ, परिवार विभक्त होने लगे | देहाती लोग रोजी-रोटीकी तलाश मे शहर की और चलपडे | बुढे माँ-बाप गाव मे रहे | इसी बदलती स्थितियों में बुजुर्गो कि स्थिती का चित्रण चित्रा मुद्गल जी ने अपने संवेदनशीलताने हमारे सन्मुख गिल्ली गुड्डू उपन्यास के माध्यमसे रखा है | चित्राजी का गिल्ली गुड्डू उपन्यास अत्यंत संवेदनशील विषय को लेकर हिंदी उपन्यास साहित्य में अवतरीत हुआ गिल्ली गुड्डू उपन्यास की मूल संवेदना आज के बुजुर्ग के स्थिती को प्रस्तुत करता है |

'बाबू जसवंत सिंह' जो कानपूर मे सेवा निवृत इंजिनियर है। वे अपनी पत्नी और दोस्त के निधनके बाद बिलकुल अकेले हो जाते है | इस अकेले पणकी बिमारी से छुटकारा पानेके लिए डॉक्टर की सलाह मानकर वे दिल्लीमे अपने बेटे नरेंद्र के पास आकर रहने लगते है | यहाँ आकर पता चलता है, कि बेटे नरेंद्र के मनमे कोई आदर भाव नहीं है | वे सारी कटुताये जो जबतक पिताके कठोर अनुशासन भरे अतीत का स्मरण दिलाकर उन्हें क्रूर व्यक्तीके कटघरेमे खिंचकर ले आती है | परंतु उन सुविधांओ के लिए कृतज्ञ नहीं है, जिने जूटाने में बाबू बसवंतसिंह ने अपना शोक और जवानी जलादी |

माता पिता की महत्वकांक्षा भोगवादी संस्कृती और संगणकजित तकनिकी विकास में उलझी गई पिढी ने जब स्वयं अपनी छोटीछोटी जिंदगीयों में कोई मानवी स्पर्श महसूस नहीं किया है । तो भावी पिढी भला कैसे कर पायेगी? इन्हीं अमुत भयावह लक्षोंकी और दौडती अभिशप्तनई पिढी जिस "बुद्धी विकास आड में बडी खूबसूरतीसे संवेदना युक्त की जा रही है, इतनीकी बच्चे कभी परिवार में लौट नसके न कभी अपना परिवार गढ सके।"1 ऐसे बंजर और अन्नातमीय वातावरण में अपनी तिरस्कृत उपस्थिती बाबू जसवंतिसंह को इसकदर भारी लगने लगने लगती है कि वे स्वयं अपने अस्तित्व और उपयोगिता को लेकर शंकित हो उठते हैं और अपने से ही प्रश्न पूछते हैं। "बाबू जसवंतिसंह त्मने अगर नरेंद्र की माता की भांती पकवान

बनानेमें दक्षता हासिल करली होती तो निश्चय हि बहू सुनयना के लिए तुम्हारी उपयोगिता होती |बुढाढेलूआ उसके लिए किस कामका जो हगनेके अलावा क्छ और कर नहीं सकता |"2

बहुसुन यना के मनमें अपने ससुर के प्रति कोई आत्मीयता नहीं है। कुछ है तो लोभ है। जो मृत सासके गहनों और ससुरकी संपति हडपणे की आकांक्षाएं उसे अपने ससुर के साथ रहने के लिए विवश किया है। उसी सुन यनाने ऐसी गूंगी स्थितियां पैदा की है, जहां संवादके लिए कोई गुंजाइश नहीं है। आत्मकेंद्रित बच्चोंको बाबू जसवंतिसंह कोई दोष देना नहीं चाहते । हर उनकी स्थितिका चित्रण निम्न उदाहरण से उपन्यासमें चित्रित होता है। "इस घरमें एक नहीं दो कुत्ते हैं । एक टॉमी दूसरा अवकाश प्राप्त सिविल इंजीनियर बाबू जसवंतिसंह । टॉमीकी स्थिति नीसंदेह उसकी बनी स्वत मजबूत है। उसकी इच्छा अनिच्छा की प्रवाह में बिछा राहता है पुरा घर । उस के लिये किसीको बिछे रहना जरूरी नहीं लगता। टॉमी अच्छी नस्ल का कुत्ता है । सोसाइटीमें उनके घरका रुतबा बड़ा तो उनके चलते उनका रुतबा कलंकित हुआ।"3

जसवंतिसंह के विचारित व्यक्तित्वको रखने वाले उनके दोस्त कर्नल विष्णु नारायण स्वामी है। जिनका जीवन मंत्र है "लिव लाइफ शेर…अपनी तरह से। अपनी शर्तोंपर"4 कर्नल बाबू जसवंतिसंह के दोस्त एवं हितोशी होने के बावजूद उनको सांत्वना देनेके बजाय उन्हें ही आढे हाथों लेते हैं। "सच तो यह दोस्त, आपको दुख आड़ ने बिछाने की आदत हो गई है। साधारण बात प्रहार हो उठती है। दरअसल यह और कुछ नहीं है मिस्टर सिंह बूढ़ोकी शाशन नकर पानेकी कुंढा है।"5 इसी कुंढा से उन्हें मुफ्त करने हेतु कर्नल स्वामी जसवंतिसंह का अच्छी तरहसे ख्याल रखते हैं। उन्हें जॉगिंगके लिए जूते खरीदकर देनेसे लेकर अपने साथ सिनेमा और शराब पानी पिलाने तथा उनकी हर कामना पूरी करने के लिए पीछे रहते हैं।"6 जसवंतिसंह को कर्नल स्वामी अपने परिवारके किस्से स्नाते थे।

जिन्हें सुनकर ऐसा लगता है कि, घरमें उनके बिना पत्ता भी निहलता हो | लेकिन 12 दिनोंतक बिना बताए घूमने के लिए न आनेके कारण उनसे मिलने के लिए उत्कंठित बाबू जसवंतसिंह तेरहवे दिन उनसे मिलने उनके घर पहुंचते हैं तब वहां उनके पड़ोसीसे उनके बारेमें जानकर उनके पैरों तलेकी जमीन खिसक जाती है | कर्नल स्वामी का तो 12 दिन पहलेही सीडीओसे उतरते समय दिलका दौरा पड़नेसे निधन हो गया था | जब जसवंत सिंहने उनके परिवार के बारेमें पूछने पर उन्हें सुनने को मिला, उससे उनके आंखोंके आगे अंधेरासा छा गया | कर्नल स्वामीजी के हर समय दूसरों की प्रेरणा देने वाले उन्हीं के जीवन की इसी तरह बड़ी त्रासदी हो सकती है ? अपने परिवार की हरदम प्रशंसा करनेवाले कर्नल स्वामी उन्हींके बेटे श्रीनारायण ने पैसोंके लालचमें उनकी पिटाई की थी और जिसे रोकने के लिए पड़ोसियों को पुलिस की मदद लेनी पड़ी। उनके जीवनपर पड़ोसी मिसेस श्रीवास्तव की टिप्पणी है, "ऐसी कसाई औलादे से आदमी निपुणता भला हमें कोई बात का कोई गम नहीं कि हमारी कोई औलाद नहीं।"7 कर्नल स्वामी की सारी जीवन त्रासदीकी दास्तान इन पंक्तियोंमें बयान होती है |

आजकी पीढ़ीको अपने बुजुर्गोंके प्रति कोई भी आत्मीयता, मान-सम्मान, प्यार और उसकी पसंद और नापसंद का कोई संबंध नहीं है। बस इन्हें इस बातकी फिक्र है कि उनकी धन संपत्तिको किस तरह से हथियाले । जो भी वह उनके साथ अच्छा व्यवहार कररहे हैं वे इस लिए कि उनकी बची जमापूंजीसे अपने कब्जे में करले । इसी कारणवश चित्रा जीने अपने उपन्यास गिल्ली गुड्डुमें चित्रित बुजुर्गोंकी स्थितिके द्वारा समाज के

समक्ष उभारण वाली जिटल समस्या और संस्कृतिकी बिगड़ी तस्वीरको इसी समाजको दिखाई है जो आज की स्थितिमें सबसे भयावह स्थिति इन बुजुर्गों की है। जो अपने परिवारमें उनकी स्थितिसे थी बदतर नजर आती है। आज बदलते युग की परीस्थितिमें अपने घरके बुजुर्ग माता-पिता अपने बेटों के लिए क्या कुछ नहीं करते, लेकिन जब वह बूढ़े हो जाते हैं। सुनने वाला कोई नहीं होता है। अपने घरमें एक कुत्तेसे बदतर जीवन जीना पड़ता है। इसी स्थितिका सामना वृद्धों को कोकरना पड़ता है। इसी का वास्तव चित्रण लेखिका चित्रा मृद्गलने अपने 'गिल्ली गुड्डू' उपन्यास में किया है।

संदर्भसूची :-

1. 'गिल्ली गुड्डू' चित्रा मुदगल- पृष्ठ संख्या ३४

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"A Comprehensive Analysis of E-tailing's Role on the Indian Retail Sector"

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Abstract:

The paper at first focuses on the development and issues concerning web retailing in India. The concentrate likewise means to investigate comprehensively on the development capability of web retailers and their possibilities in the Indian retail market. The profile of the country's clients is likewise talked about exhaustively including their assumptions and the complexities presented by their demography. The concentrate likewise means to dissect the difficulties going up against the etail players, their difficulties, and ventures. Utilizing a meta-examination system concentrates on checking articles from public and worldwide diaries, papers, and books on drivers of e-tail development in India, E-tail players in India, and Indian E-tail clients. In the outcomes and conversations, more was spoken about the coming and opportunity uncovered by the advanced wallets to advance web retailing. In the outline and ends agents discussed the advanced learning craziness and the unique web-based shopping conduct practiced by the supporters of e-following.

Keywords: Web Retailing, Coordinated Retail, Retail Insight, Multifold Devices, Electronic Retailing, India

Introduction:

The remarkable development of coordinated retail is having a forward-looking and multiplying impact on the financial situation of the country. Online retail business is an imminent business design for the cutting edge having high development potential as of now. After managing actual stores, retailers are presently wandering into the field of e-retailing. E-following or e-retailing manages the selling of items in the retail design electronically utilizing the Web. The term is a short utilization for 'electronic retailing', which started during the 1990s often utilizing the Web. The term is an integral expansion to normal terms, for example, e-business, email, and even online business. E-following fundamentally thinks about the business-to-customer (B2C) business exchanges.

As indicated by Turban (2006), e-following is while retailing is led web based, using the web. Doolin, Dillon, Thompson, and Corner (2005) explicitly focused on the point that e-following includes the offer of items and administrations and takes special care of individual clients. As per him, e-following is about the deals of items or administrations helpfully on the web. Bauer, Falk, and Hammerschmidt, (2006) underlined that the web-based retail benefits are partitioned into two rather particular divisions: the client connection stage occurring on the web and the following stage satisfaction stage, which happens disconnected. India has involved a wonderful situation in worldwide retail rankings; the nation has high market potential, low financial gamble, and moderate political gamble. India's net retail deals are genuinely critical among promising and created countries; perceptibly, the nation is positioned third (after China and Brazil) (IBEF, 2016).

India had the main use of online Web based business when utilized by the IRCTC. It is a division of the Indian Rail lines, developed the capability of online business in India. The example of overcoming adversity of online ticket booking was for a huge scope persuaded other business players to evaluate this strategy for growing their e-organizations, to increment deals volumes and consequently to achieve high benefits. Imitating the example of overcoming adversity of the IRCTC,

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the web based tagging was even trailed by the aircrafts (like AirDeccan, Indian Carriers, Spicejet, and so forth.). The web based shopping has a decent presence in India beginning around 2000 and has acquired prevalence with the development of profound rebate model by Flipkart, back in 2007.

Further different entryways including Amazon, Jabong, and so forth are forcefully focusing on Indian shoppers to acquire a reasonable portion of their business. Gupta (2012) accepted that in the changing retail situation, the customers ought to look past customary retail locations and change their buy towards coordinated outlets enduring a few vulnerabilities.

There are still a lot of roads on the lookout for inventive and very much arranged virtual dealers, like Amazon and eBay. In the Web's second and more surprising and economical time of development, it is the laid out players in retailing, as opposed to the 'unadulterated plays' who are practicing a more prevailing job (Min, and Wolfinburger, 2005). Online retail lessens the weight and trouble of humble community retailers who can now arrive at the metro clients using the mode of the web. Ambareesh Murty, country chief, eBay India, agrees, 'ladies from the metros are purchasing a great deal of sarees, the merchants are spread across different urban communities and towns of India, including producing center points and workmanship centers like Davangere (Karnataka), Chittaurgarh (Rajasthan), Lucknow(UP) and Kunnamkulam (Kerala).' E-following, which contains online retail and online commercial centers, presently has arisen as the quickest developing region in the bigger market known to develop at a CAGR of around 56% more than 2009-2014 (PwC, 2015).

In the expressions of examination and consultancy association RNCOS, the e-following development is normal at a CAGR of 40-45% in the time of 2014-18. 'The pattern is supposed to go on as the web-based retail market in India is assessed to contact the characteristic of USD 14.5 billion by 2018,' as per RNCOS. The assumptions and gets back from the Indian retail market are immense, and it is normal to contact an aggressive figure of USD 1 trillion by 2020, as per Mr.Nitin Bawankule, the Head of online business in India. Sankarson Banerjee, President of Future Marketplace (the Future gathering's e-following endeavor), says, 'E-following records for 7-10 percent of our overall deals. We anticipate that this offer should increment before long. Electronic merchandise and clothing are the most well known web-based buys.' Abrar (2012) reasoned that working with solid FDI in the retail area likewise assists with expanding Gross domestic product and is a mark of financial turn of events.

Online retailers go on with limited time costs presented on the lookout, contributing a huge lift to e-retailing in purchaser solid area choices like money down and, surprisingly, producers' guarantee supplement this arrangement. Although Web costs are generally lower than their disconnected partners, there is a lot of proof that online costs, for similar items, have a major distinction (Brynjolfsson and Smith, 2000). Web-based shopping gives a quick, helpful, cash-saving, and momentous shopping experience. It enjoys different benefits including 24-hour shopping. It likewise works with shopping utilizing a coupon to get a rebate, doing shopping from home, which additionally gives the benefits of rich item accessibility with various details. Money down is the most predominant and most helpful installment mode with an excellent membership of over 30% of purchasers choosing it for their buying in India (IBEF, 2016).

The critical drivers of online retail incorporate more straightforward admittance to credit and installment choices, the steadily expanding web entrance, and speed alongside 24-hour openness combined with advantageous and secure exchanges. Different benefits incorporate no lease or land costs, all-inclusive ranges, any time availability, and the arrangement at correlation of costs on the web. Nowadays many destinations like Shopclues, eBay, Paytm give extraordinary arrangements

every day or week after week which you can't trouble standing up to. The offers range from a Stunning Arrangement, Sunday Insect Arrangement, PayTm Karo, eBay, and Amazon Lightning Arrangements. These additionally could be Sankalpdeals, Homeshop18.com, Flipkart offers, and even Amazon Cheerful Hours.

Objectives:

- To study the concept of E-tailing in India
- To analyze the role of E-tailing on the retail sector

Research Methodology:

This review's objective is to make things clear. The important discretionary data should be collected from a range of sources, such as books, magazines, and different distributions, according to the recommendation. After that, the information was managed and organized under decisions and closures.

E-tail players in India:

Subtleties of significant E-tail players in Indian are remembered for this heading. Portrayals are referenced under.

Amazon.in:

Located in the United States of America with an auxiliary office in India, it is the largest internet business organisation in the world. Another interesting online company in the nation is Amazon.in. Amazon started as a bookstore in Washington in 1994. Over time, it expanded to sell a variety of goods, including hardware, computer games, programming, Blu-beams, Compact discs, DVDs, MP3-MP4 downloading and real-time play, food, clothing, toys, and furniture. Currently, Amazon.in stands as the largest online shopping portal in India, with a total worth of US\$ 3,24,25,00,000.

eBay.in:

It's a U.S.-based worldwide internet-promoting association, eBay. which was consolidated in 1995 and is spread north of 30 nations today. It is the main internet-based stage where clients and associations trade items and administrations. Things from various classifications including clothing, hardware, diamond setters, home machines, and vehicle items can be managed at eBay. The total assets of e-Bay.in was a figure of US\$ 35, 80, 00,000 in June 2015. eBay.in is the Indian rendition of the most loved worldwide web-based shopping gateway eBay.com which is the world's internet-based commercial center.

Flipkart.com:

Flipkart is the main Indian internet-based retail shopping online interface began by Binny and Sachin Bansal in 2007. It initiated its activities in Bengaluru however is enrolled in Singapore, and this site was begun as Flipkart Online Administrations Private Restricted. The book 'Passing on Microsoft to Impact the World' was the primary thing managed by Flipkart. Flipkart has extended to the ongoing stage and is one of the biggest web-based shopping outlets in an exceptionally brief period. The total assets of Flipkart arrived at a figure of US\$ 74, 96, and 58,861 in June 2015. After the takeover of letsbuy.com now Flipkart is the biggest player in the online business of India.

Jabong.com:

Jabong.com was consolidated in 2012 and was situated in Gurgaon, Haryana, and is a known brand in the way of life and design in the web-based retail space. Presently Jabong is one of the main online business organizations situated in India and has a gauge of, 58,23,695 as of June 2015. The most recent information is that Flipkart acquired Jabong in July 2016.

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Myntra.com:

Myntra.com is an Indian online clothes and lifestyle portal headquartered in Bangalore. It was established by the Indian Organization of Innovation (IIT) graduate Mukesh Bansal, Vineet Saxena, and Ashutosh Lawania in the year 2007. Myntra has a range of contributions going from Shirts, Shoes, watches, and significantly more at the most sensible prices. Myntra.com held hands with Flipkart in 2014 through a consolidation.

Snapdeal.com:

Snapdeal.com is perhaps of the biggest player in the Indian retail web-based business industry. Situated in New Delhi, it was founded in 2010 by two siblings, Kunal and Rohit Bahl. It initiated its tasks as a main stage for purchasers and merchants and later turned into a significant web-based commercial center. It is one of the quickest-developing web-based retail organizations in the country. In June 2015, the total assets of Snapdeal.com added up to US\$ 43, 41, and 65,075. Snap Arrangement offers a scope of items from neighborhood everyday arrangements on eateries, spas, travel to online item bargains. Their specialty is the proposal of the best cost with free delivery.

Indian e-tail clients:

This part discusses audits, reports, and fresh insight about the clients of the Indian E-tail. As per the IBEF report (2015), India is supposed to become one of the greatest business sectors for web retailing given a ton of interest around here as well as the slow change in the shopping conduct of web clients. It was a supernatural development that is supposed to occur in India's online business market as most would consider to be normal to extend from USD 2.9 billion of 2013 to past USD 100 billion by 2020. The common utilization of cell phones, tablets, and the web in multifold contraptions utilizing broadband 3G/4G innovations has delivered areas of strength for a section which is probably going to increment further. M-business is an arising road of innovation in India which is devoted to the excellent shopping experience, however never expect to peer down at traditional strategies, rather it has an honorable goal of engaging something very similar. This turn of events, joined with a great deal of local e-tail organizations having creative plans of action is liable for the arising e-tail market in India prepared to take off at high velocity. Delone and McLean (2004) accept that clients are more inclined to keep shopping on the web when they appreciate and see it as have a more prominent encounter.

In the beginning of web-based retailing, just youthful guys, who are by and large preferable taught and well-off over their peers, just had the certainty and want to explore different avenues regarding this dynamic and fascinating new channel (Korgaonkar and Wolin, 1999). It was likewise apparent that the most aggressive, early adopters of the Web and the people who embraced web-based retailing were retailers whose center business section was young fellows. These clients were individuals from the expert/administrative classes (Doherty and Ellis-Chadwick, 2003). The most recent examination recommends that with regards to their segment profiles old enough, orientation, instruction, and pay, Web customers are not very different from their disconnected partners (Jayawardhena, Wright, and Dennis, 2007).

Client's uplifting outlook in buying into web-based shopping is a significant indicator of making imminent web-based buys (Yang, Lester, and James, 2007). In India, there are heaps of variables that change the client inclination to pick an e-tail site. It tends to be a result of the expansion in family pay, which will prompt more discretionary cashflow. A few clients are very brand cognizant, and they incline toward the e-tail site where they will get a specific brand. The youthful age inclines that main renowned brands are giving a decent quality item, so they have an act

of purchasing marked items from marked shops. According to NCAER data, the number of relentless families whose annual income is less than INR 90,000 has decreased from previous years to 1,14,394 in 2013. This shows that the yearly pay of Indian families expanded and along these lines, the way of life likewise will increment. Because of this the social class to which they recently had a place likewise changes. Clients have a ton of choices for shopping internet retailing, which is managing a tremendous scope of items. Presently, the majority of the retailers began their internet-based deal sites; simultaneously, they have additionally restricted with other web-based retailers.

Results and Conversation:

An Indian retail client is hesitant to involve their advanced wallets for installment for which security is the fundamental requirement. Customers are supposed to be mindful to shop online as they have concerns appended to monetary dangers, including the spillage of Mastercard data, security issues connected with Visa giving. A larger part of Indians like to shop the item thinking about the substantial elements after touch-and-feel just which makes an unrivaled encounter of the items bought. The everyday expansions in the delivery charges is making an adverse consequence on the client's outlook. A large portion of the e-posteriors will generally involve English to arrive at a more extensive populace in India, and it is seen that provincial Language is a favored choice in their site for better market infiltration. The delivery of items and, generally speaking, the bring system back are impacted by the absence of skilled HR. The straightforwardness of merchandise exchange is in many cases misery to online customers (Teo, 2002). The big deal retailers in the field of retailing wandering into undesirable rivalry lead to the shutting down of little players. A lot of potential e-tail clients have a complaint that there is immaterial direct collaboration, particularly with the chiefs with whom they are in steady touch. According to Eroglua, Machleit, and Davis, (2001) the retail market is entirely capricious, customers are quick developing, and retailers need to fathom growing their activities, which calls for additional driving the requests and need for IT reception.

Conclusion:

Valdani (2009) explained that associations are significant because of the presence of the purchaser who must be dealt with. The present customer is perpetually connected with both the material and the computerized space and is ready to team up with a scope of retailers through different directs coupled with the help of physical and virtual philosophies. The rising learning craziness and dynamic web-based shopping conduct shown by the buyers will assume a significant part in acquiring thriving contemporary retailing in India (Akra, Anwa, and Khan, 2014). Internet shopping gives a quick, helpful, cash-saving, and wonderful shopping experience. Changes in the way of life of the client will prompt a distinction in inclinations. Ideas for additional exploration are a subjective investigation has a decent degree in the exploration to get e-tail clients to criticism because of a top-to-bottom investigation. This could give point-by-point and top-to-bottom ideas to the assumptions and goals of the clients in different aspects. The ongoing improvements in the Indian economy including demonetization, have given a push to computerized wallets and at last to web retailing.

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"A Scrutiny on Influence of India's National Education Policy 2020 on English Proficiency at the School Level"

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Abstract:

The educational system of a country should have schooling plan situated towards the future blossoming with the all-encompassing improvement of the understudies. A dire piece of the understudies' developmental cycle is the improvement of their English language capacities. A significant piece of instructive policymaking ought to rotate around modernizing and reevaluating the ongoing English language learning framework. In light of ideas from a specialist bunch driven by Dr. Kasturirangan, the Indian government as of late delivered its National Instruction Strategy on 29th July, 2020. This paper means to explore the place of the English language in this training strategy at the school level. One of the targets of this paper is to be aware and evaluate the proposals of this instruction strategy for English language at the school level. It likewise endeavors to give some knowledge on the difficulties related with the execution of those proposals fully intent on recommending a couple of answers for those difficulties. The central objective of this examination is to add to the advancement of English language instruction for Indian school understudies.

Keywords: National Training Strategy, English language, School level, English learning Introduction:

National Training Strategy 2020, the primary schooling strategy of twenty-first 100 years, is a progressive position in Indian instructive stage. This training strategy comprising of 66 pages, which the National authority uncovered on the 29th of July in 2020, is extraordinary since it envelops every aspect of schooling. It has supplanted National Arrangement based on Schooling 1986 in conditions of experience growing up care, educational plan and instructional method, learning climate, satisfactory resourcing, comprehensive training, professional instruction, educator training and scholastic exploration. National Training Strategy (NEP) 2020 means to guarantee high level quality schooling for all in India by 2040. It is made to overcome any barrier between the new learning result and the normal prerequisite and to introduce India as a force to be reckoned with of worldwide information.

Since English is a language of chance, development and progress, it has a massive impact in India. Indians are able to communicate and interact with people worldwide by studying English. This advances diverse contact and the expulsion of social hindrances. One can utilize the web and the media with information on English. In any case, etymologists separated the time of English's presentation in India into three stages: the work to spread the language by Christian preachers, Indians' longing to learn English as a subsequent language and Indian instructive strategy that went against anglicists and orientalists (Kachru, 1990). In Macaulay's Moment dated 1835, he recommended instructing English to students to create planned English representatives. The choice to incorporate English as a school subject in India after freedom put the policymakers in an issue. A few states In India have made their instructive guidelines viewing the educating of English as a school subject for review.

English training at school level has forever been a significant piece of all schooling strategies in India after autonomy. National Arrangement on Training 1968, the principal schooling strategy in post-autonomous India, blossoms with three-language recipe which incorporates learning of English at school level (NPE, 1968). National Procedure on Guidance 1986 continued with the ideas of the National Course of action on Preparing 1968 around the three-language condition and English tutoring (NPE, 1986). Anyway, NEP 2020 achieves a huge change in school-based English guidance. It vows to spur understudies to think and convey in both English and their unique tongue (NEP,

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2020). Subsequently, by extensively analyzing NEP 2020 suggestions, this appraisal tries to decide English's situation inside the structure at the school level.

Review of Literature:

Kour, talked about the significance and position of language in educational program and teaching method in setting of NEP 2020. A general view on English learning in NEP 2020 is featured in Singh's conversation and according to the creator's discoveries; deciphered materials from a few unknown dialect including English will set off understudies' advantage in learning. As per Varghese and Devi , language ought to be thought of as a medium to accomplish the target of learning and it ought to advance multilingualism alongside National solidarity. The best system for learning English is mechanical progression, which includes PC use, e-learning materials, specialized help for understudy exercises, and ICT incorporation. Further, the scientist couldn't find any broad concentrate on the significance of English in NEP 2020 at the school level in West Bengal, India.

Objectives:

- To feature the place of English in school training in India with regards to NEP 2020
- To highlight important NEP 2020 recommendations for the English language
- To fundamentally look at NEP 2020 proposals
- To investigate a few difficulties in executing the suggestions of NEP 2020 for English language
- To propose a few methodologies to emerge those proposals

Approach:

This study depends on the substance investigation of fundamentally the record of NEP 2020 by Service of Human Asset Advancement, Legislature of India. Other significant archives that guide the examine the job of English in school educational plan as per NEP 2020 are National Arrangement on Training 1968 and National Approach on Instruction 1986 alongside Program of Activity 1992 by Administration of India.

English's Status At The School Level In NEP 2020:

As indicated by NEP 2020 rules, English remains part of India's authority language. NEP 2020 features English to be instructed to empower understudies for figuring out global culture and world legacy at the auxiliary degree of schooling. It elevates a constructivist viewpoint to learn English. Thus, the students will be equipped to associate and plan their thoughts in English. The advancement of English learning is worked with by school understudies' support in action put together discovering that concentrations concerning learning-by-doing.

Significant Proposals of NEP 2020 for English Language:

The specialist called attention to different critical suggestions given by NEP 2020 for English language learning and instructing:

- English will be educated to make the students ready to be aware of world culture and worldwide legacy at auxiliary level in school.
- NEP 2020 approaches English language instruction from a constructivist perspective.
- All encompassing improvement of the student which remembers learning English language for a multi-layered way is expected.
- Monetary help to the schools will be given to acquaint and with work on English, Hindi, local dialects, Sociology, Science, and Arithmetic in the educational plan.
- The educating of English language must be upgraded too, with a more prominent need put on communication and conversational abilities.
- Accentuation, composing and language of English language ought to be amplified.
- NEP 2020 gives significance on multilingualism alongside English language.
- Multidisciplinary point of view is embraced. Equivalent significance is forced on Science, Math, Language, Workmanship, Sports and Sociology.
- Online instruction will be underscored to offer an emotionally supportive network to the students for possible pandemic circumstances. Since English is most frequently the mode of

- guidance for online training, subsequently it is given need to be advanced in viable and essential settings.
- Enquiry-based and project-based learning are heightened in the space of English language action.

Basic Examination of NEP 2020 Proposals for English Language:

Despite the fact that NEP 2020 has put forth tremendous attempts to reclassify English language training in a complex way, a concise assessment of NEP 2020 proposition on English language uncovers the report's neglected regions with regards to English schooling in the educational system.

- NEP 2020 ought to give more accentuation on scholastic assets for English language learning.
- NEP 2020 thinks about Indian instruction a homogenous stone monument. Indian school system needs an accommodative, versatile and adaptable language strategy which isn't advanced by NEP 2020.
- An imperfection of NEP 2020 is its deficiency of reflection on the connection of new examples with the information acquired from past encounters in the event of English language.
- A critical part of this instruction strategy depends on computerized learning, albeit the Indian schooling system needs e-learning materials for school understudies on internet based stage that can help up their insight into English.

Provokes to Execute the Proposals:

Brief investigation of NEP 2020 by the specialist has recognized a couple of challenges at the hour of incorporating NEP 2020 ideas concerning English language instruction at the school level:

- Fitting learning climate for helping understudies to become familiar with a new unknown dialect like English doesn't exist in the greater part quantities of school in India.
- There are deficient training helps to make English fascinating to the school understudies.
- The schools have an improper climate for e-learning and lacking specialized devices to draw in the students in semantic movement.
- Feeble English learning development is essentially impacted by understudies' uneasiness of learning the language since it is an unknown dialect and seems troublesome.
- The students have second rate jargon skill and unfortunate maintenance power in English.
- The ideas canvassed by English educational plan in the school level are not trained in that frame of mind to convoluted request.
- The students are not offered adequate time and consideration in the stuffed English homeroom.

Systems to Emerge the Suggestions:

The scientist frames a few procedures to execute the proposals for English after a top to bottom examination:

- A reasonable learning climate for English outfitted with a language research center and adequate general media showing helps would help understudies in learning the language successfully.
- The educators might urge understudies to think in English by making sense of the importance of new English jargon in straightforward English, drawing in understudies to take part in English discussions and empowering understudies to communicate regular exercises, objectives and paramount occasions in their lives in English.
- The schools require a palatable e-learning system, specialized supplies and adequate educators with specialized expertise to advance e-mastering capability in English language.
- English illustration ought to be introduced by the educators in a clear, euphoric and rousing way so the understudies might appreciate learning it without uneasiness that it would be troublesome. The heap of English learning content ought to be limited to diminish the weight on the understudies.

- Legitimate use of English word reference, playing word game, rehearsing utilization of novel words in English exchange can fortify the understudies' week jargon. Word-review game and crosswords would be gainful particularly for the understudies who have feeble memory.
- The grouping of the items covered by the English educational plan at the school level ought to be instructed from easy to complex.
- For the understudies the school ought to give huge and breezy English study halls to take out the issue of congestion in English classes. Meanwhile, more English teachers are supposed to give the students the time and thought they need in the review corridor. For their youngsters' English figuring out how to propel, guardians likewise ought to give them reasonable consideration and management.

Conclusion:

The scientist means to draw a situation of English training at school level in the radiance of NEP 2020. The significant targets of this paper are to decide the place of English language in NEP 2020 at the school level, to cause to notice the main NEP 2020 suggestions for English language, to assess those proposals, to care for different deterrents in executing the proposals and to propose a few techniques to emerge those proposals. What Indian instruction needs right now is a strategy that arrangements with the ongoing second first and afterward the remote promising an elective predominant framework? What's more, English, being the door of worldwide local area, may guarantee the future progression of Indian instruction. NEP 2020 perceives English as the mechanism of worldwide legacy and endorsed English instruction at school level to acquire information about world culture. On the off chance that the strategy is effectively completed, India is ready to achieve a significant change in existence of the school understudies, entirely gifted in English language.

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Some Properties of The Annihilator Graph of A Commutative Ring

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Abstract

Let RRR be a commutative ring with unity. A. Badawi introduced and analyzed the annihilator graph AG(R) of R. In this chapter, we propose a new annihilator graph of R by redefining it and labeling it as ANNG(R). We explore the relationships among the graphs ANNG(R), AG(R), and (R), where (R) denotes the zero divisor graph of R as defined by D. F. Anderson and P.S. Livingston. We investigate various properties of ANNG(R) such as connectivity, diameter, and circumference. We establish results characterizing scenarios where ANNG(R) coincides with AG(R) or (R). For reduced commutative ring R, we examine specific properties of ANNG(R) related to the minimal prime ideals of R. Furthermore, we derive equivalent conditions for ANNG(R) to be a complete bipartite graph or a star graph in the case of reduced commutative rings RRR. Additionally, we analyze properties of ANNG(R) when RRR is an irreducible commutative ring. Throughout this chapter, RRR denotes a commutative ring with unity, Z(R) is the set of all zero divisors of R, Z(R) is the set of all nilpotent elements of R, Z(R) denotes the group of units of R, Z(R) is the total quotient ring of R, and (R) represents the set of all minimal prime ideals of R. For any Z(R) is the distance between two distinct vertices in the zero divisor graph (R) will be denoted by (R)(,).

Keywords: properties of the annihilator graph, commutative ring, new annihilator graph ANNG etc. **Definitions and preliminary questions:-**

Here we introduce a new annihilator graph of the commutative ring R and define new annihilator chart like this:

Definition :- Let R be a commutative ring and Z(R) be the set of all zero-divisors of R. For () = $\{ER \mid E \mid Z(R), \text{ let } = 0\}$. We define the new annihilator graph of R, denoted by ANNG(R), as the undirected graph whose set of vertices is $Z(R)^* Z(R) \{0\}$, and two distinct vertices and are adjacent if and only if () # (n ().

A. Badawi defined the annihilator graph of a commutative ring R as follows:

Definition

Let R be a commutative ring and Z(R) be the set of all zero- divisors of R. For ϵ Z(R), let () = { ER| 0}. The annihilator graph of R, denoted by AG(R), is the undirected graph whose vertex set is Z(R)* = Z(R) — () # {0}, and two distinct vertices and are adjacent if and only if ()u ().

D. F. Anderson and P. S. Livingston defined the zero-divisor graph of a commutative ring R as follows:

Definition Let R be a commutative ring. The zero-divisor graph of R, denoted by T(R), is the undirected graph whose vertices are the nonzero zero-divisors of R and two distinct vertices and are adjacent if and only if = 0.

Theorem Let R be a commutative ring. Then $ANN_G(R)$ is an empty graph if and only if R is an integral domain.

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Proof. Suppose that $ANN_G(R)$ is an empty graph. Then $Z(R)^* = \emptyset$ by definition. Hence R is an integral domain. Conversely, suppose that R is an integral domain. Then $Z(R)^* = \emptyset$, and hence $ANN_G(R)$ is an empty graph.

We are now going to present the following results without proof.

Lemma Let R be a commutative ring.

- (1) Let and be distinct elements of Z(R)*. Then- is not an edge of AG(R) if and only if
- () = () or () = ().
- (2) If is an edge of T(R) for some distinct, C(R)*, then- is an edge of AG(R). In particular, if P is a path in $\Gamma(R)$, then P is a path in AG(R).
- (3) If $\Gamma(R)(.)=3$ for some distinct, $\in Z(R)^*$, then is an edge of AG(R).
- (4) If- is not an edge of AG(R) for some distinct \in Z(R)*, then there is a \in Z(R)* {, } such that is a path in T(R) and AG(R), and hence is also a path in AG(R).

Lemma Let R be a reduced commutative ring that is not an integral domain and let $\in Z(R)^*$. Then (1) () = () for each positive integer ≥ 2 ;

(2) If + EZ(R) for some \in () - {0}, then (+) is properly

contained in () (ie., (+) \subset ()). In particular, if Z(R) is an ideal of R and c \in () - $\{0\}$, then (+) is properly contained in ().

Lemma Let R be a non-reduced commutative ring with $[N(R)^*] \ge 2$, and let $\Gamma NG(R)$ be the induced subgraph of $\Gamma(R)$ with vertices $N(R)^*$. Then $\Gamma NG(R)$ is complete if and only if $N(R)^2 = \{0\}$.

Lemma Let R be a non-reduced commutative ring. If Z(R) is not an ideal of R then $(\Gamma(R)) = 3$.

Theorem Let R be commutative ring that is not an integral domain. Then $\Gamma(R)$ is connected and $(\Gamma(R)) \leq 3$.

Theorem Let R be commutative ring. If (R) contains a cycle, then $((\Gamma(R)) \le 4$.

Theorem Let R be a commutative ring. Then $(\Gamma(R)) = 2$ if and only if either (1) R is reduced with exactly two minimal primes and at least three nonzero zero-divisors, or (2) Z(R) is an ideal whose square is not $\{0\}$ and each pair of distinct zero-divisors has a nonzero annihilator.

Theorem Let R be commutative ring with $|Z(R)^*| \ge 2$. Then AG(R) is connected and (AG(R)) ≤ 2 .

Theorem Let R be a reduced commutative ring that is not an integral domain. Then $AG(R) = \Gamma(R)$ if and only if |(R)| = 2.

Theorem Let R be a reduced commutative ring. Then the following statements are equivalent:

- (1) (AG(R)) = 4;
- (2) $(\Gamma(R)) = 4$;
- (3) T(R) is ring-isomorphic to $K_1 \times K_2$, where each K_i is a field with $|K_i| \ge 3$;
- (4) | (R) |= 2 and each minimal prime ideal of R has at least three distinct elements;
- (5) $\Gamma(R) =$, with $, \geq 2$;
- (6) $AG(R) = , \text{ with } , \ge 2.$

Theorem Let R be a reduced commutative ring that is not an integral domain. Then the following statements are equivalent:

- $(1) (AG(R)) = \infty;$
- (2) $(\Gamma(R)) = \infty$;
- (3) T(R) is ring-isomorphic to $Z \times K$, where K is a field;
- $(4) \mid (R) \mid = 2$ and at least one minimal prime ideal of R has exactly two distinct elements;
- (5) T(R) =, for some ≥ 1 ;
- (6) AG(R) =, for some ≥ 1 .

Theorem Let R be a non-reduced commutative ring. Then (AG(R)) = 4 if and only $AG(R) \neq \Gamma(R)$ and (AG(R)) = 4.

Theorem Let R be a non-reduced commutative ring with $Z(R)^*| \ge 2$. Then the following statements are equivalent:

- (1) $(AG(R)) = \infty$;
- (2) N(R) is a prime ideal of R and either $Z(R) = N(R) = \{0, \dots, \}(\dots \neq)$ for some nonzero $\in R$ or $Z(R) \neq N(R)$ and $N(R) = \{0, \dots \}$ for some nonzero $\in R$ (and hence $Z(R) = \{0\}$);
- (3) Either AG(R) = 'or AG(R) = ';
- (4) Either $\Gamma(R) = '$ or $\Gamma(R) = '$.

Some basic properties of ANN_G(R)

In this section we study the some basic properties of the new annihilator graph $ANN_G(R)$. We show that $ANN_G(R)$ is connected with diameter at most two. If $ANN_G(R)$ contains a cycle, we show that girth of $ANN_G(R)$ is at most four. If $|Z(R)^*| = 1$ for a commutative ring R, then assume $Z(R)^* = \{\}$ and hence = 0. In this case R is ring-isomorphic to either Z or Z[X]/< X(2). Thus all the graphs $ANN_G(R)$, AG(R) and T(R) are trivial with vertex and hence ANNG(R) = AG(R) = T(R). In this case $(ANN_G(R)) = 0$. Hence throughout this article, we consider commutative rings with more than one nonzero zero-divisors.

Theorem Let R be a commutative ring.

- (1) Let and be distinct elements of $Z(R)^*$. Then is not an edge of $ANN_G(R)$ if and only if (2) if () = ().
- (2) If is an edge of $\Gamma(R)$ for some distinct, $\in Z(R)^*$, then is an edge of $ANN_G(R)$. In particular, if P is a path in F(R), then P is a path in $ANN_G(R)$.
- (3) If is an edge of AG(R) for some distinct, $\in Z(R)^*$, then is an edge of ANN_G(R). In particular, if P is a path in AG(R), then P is a path in ANN_G(R).
- (4) If $\Gamma(R)(\cdot, \cdot)=3$ for some distinct $\cdot, \in Z(R)^*$, then—is an edge of $ANN_G(R)$.
- (5) If is not an edge of $ANN_G(R)$ for some distinct , $\in Z(R)^*$, then there is a $\in Z(R)^*$ $\{,\}$ such that
- is a path in T(R) and AG(R), and hence is also a path in ANN_G(R).
- (6) If $ANN_G(R) = T(R)$, then $ANN_G(R) = AG(R)$.

Proof.

- (1) Suppose that is not an edge of $ANN_G(R)$. Then () = () \frown by definition. Thus () \subseteq () and () \subseteq (). But () \subseteq and () \subseteq (). Hence () = (). Conversely, suppose that () = ().
- Then () = () \frown (). Hence is not an edge of ANN_G(R) by definition.
- (2) Suppose that is an edge of T(R) for some distinct, $\in Z(R)^*$.

Then = 0 and () = (0) R. Since \neq 0, \neq 0, we have () \neq R and () \neq R. Therefore () \neq () and () \neq

- (). Hence is an edge of $ANN_G(R)$ by (1). In particular, suppose that $P: --- \cdots$ is a path of length in $\Gamma(R)$. Then is an edge of $\Gamma(R)$ for all $(0 \le < -1)$. This implies is an edge of $ANN_G(R)$ for all $(0 \le < -1)$. Hence $P: --- \cdots$ is a path of length in ANNG(R).
- (3) Suppose that is an edge of AG(R) for some distinct $, \in Z(R)^*$.

Then () \neq () and () # () by Lemma (1). Hence — is an edge of ANN_G(R) by (1). In particular, suppose that P: — — — — is a path of length in AG(R). Then — is an edge of AG(R) for all (0 \leq < - 1). This implies — is an edge of ANN_G(R) for all (0 \leq < - 1). Hence P: — — — — is a path of length in ANN_G(R).

- (4) Suppose that Γ(R))= 3 for some distinct, EZ(R)*. So assume - is a shortest path connecting and in Γ(R), where € Z(R)* and ≠. This implies = 0, = 0, = 0, ≠ 0 and ≠ 0. This implies ∈ () and ∈ (). Thus { , }⊆ () such that ∉ () and ∉ (). Therefore () ≠ () and () ≠ (). Hence is an edge of ANNG(R) by (1).
- Alternative proof of (4). Suppose that $\Gamma(R)$ (,)=3 for some distinct, $\in Z(R)^*$. Then is an edge of AG(R) by Lemma (3). Hence is an edge of ANN_G(R) by (3).
- (5) Suppose that is not an edge of $ANN_G(R)$ for some distinct, $\in Z(R)^*$. Then () = () = () by (2) and hence $\neq 0$. Therefore there is a \in () = () such that is a path in T(R) and also a path in AG(R) by Lemma (2). Hence is a path in $ANN_G(R)$ by (2) or (3).
- **Alternative proof of (5).** Suppose that is not an edge of $ANN_G(R)$ for some distinct, $\in Z(R)^*$. Then is not an edge of AG(R) by (3). Thus $\in Z(R)^*$ such that is a path in $\Gamma(R)$ and AG(R) by Lemma (4) Hence is a path in $ANN_G(R)$ by (2) or (3).
- (6) Let $ANN_G(R) = \Gamma(R)$. If possible, suppose that $ANN_G(R) \neq AG(R)$. Then there are some distinct, $\in Z(R)^*$ such that is an edge of $ANN_G(R)$ that is not an edge of AG(R). So is not an edge of $\Gamma(R)$ by Lemma (2), and hence $ANN_G(R)$ $\Gamma(R)$, a contradiction. Thus $ANN_G(R) = AG(R)$.

Remark.

- (1) The converse of the Theorem (2) is not true in general. In \mathbb{Z} , 2-6 is an edge of ANN_G(\mathbb{Z}), but 2-6 is not an edge of $\Gamma(\mathbb{Z})$.
- (2) The converse of the Theorem (3) is not true in general. In \mathbb{Z} 2-4 is an edge of ANN_G (\mathbb{Z}), but 2-4 is not an edge of AG (\mathbb{Z}).
- (3) Every edge of T(R) is an edge of $ANN_G(R)$ by Theorem (2) and $V(ANN_G(R)) = V(T(R))$. So $\Gamma(R)$ is a spanning subgraph of $ANN_G(R)$. Again every edge of AG(R) is an edge of $ANN_G(R)$ by Theorem (3) and $V(ANN_G(R)) = V(AG(R))$. So AG(R) is also a spanning subgraph of $ANN_G(R)$.
- **Theorem.** Let R be a commutative ring with $Z(R)^*| \ge 2$. Then ANNG(R) is connected and $(ANN_G(R)) = \{1, 2\}$.
- **Proof.** Let and be two distinct elements of $Z(R)^*$. If is an edge of $ANN_G(R)$, then $(\ ,\)$ 1. Suppose that is an edge of $ANN_G(R)$. Then there is a $\in Z(R)^*$ $\{, \}$ such that is a path in $\Gamma(R)$ and AG(R), and hence is also a path in $ANN_G(R)$ by Theorem (5). Thus (,)=2. Hence $ANN_G(R)$ is connected and $(ANN_G(R)) = \{1, 2\}$.
- **Example.** (1) Consider the non-reduced commutative ring $R = \mathbb{Z}$. Then $ANN_G(R) =$ and hence $(ANN_G(R)) = 1$.
- (2) Consider the non-reduced commutative ring $R = \mathbb{Z} \times \mathbb{Z}$. Then (0, 1) (0, 3) is not an edge of $ANN_G(R)$. Let be the edge (0, 1) (0, 3). Then $ANN_G(R) =$ and hence $(ANN_G(R)) = 2$.
- (3) Consider the reduced commutative ring $R = \mathbb{Z} \times \mathbb{Z}$. Then $ANN_G(R) = {}^{1,1}$ and hence $(ANN_G(R)) = 1$.
- (4) Consider the reduced commutative ring $R = \mathbb{Z}$. Then $ANN_G(R) = ^{1,2}$ and hence $(ANN_G(R)) = 2$.
- **Theorem.** Let R be a commutative ring. Suppose that is an edge of $ANN_G(R)$ that is not an edge of $\Gamma(R)$ for some distinct, $\in Z(R)^*$. If $\Gamma(R)(,) = 3$, then $ANN_G(R)$ contains a cycle of length 3 and $(ANN_G(R)) = 3$.
- **Proof.** Suppose that is an edge of $ANN_G(R)$ that is not an edge of $\Gamma(R)$ for some distinct $\in Z(R)^*$. Suppose that $\Gamma(R)(,)=3$. So assume - is a shortest path connecting and in $\Gamma(R)$, where, $\in Z(R)^*$ and \neq . This implies =0, =0, =0, \neq 0 and \neq 0. This implies \in ().

Since \notin (), We have () \neq (). Thus — is an edge of ANN_G(R) by Theorem (1). We have — — is a path in ANN_G(R) by Theorem (2). Thus — — — is a cycle of length 3 in ANN_G(R), and hence (ANN_G(R))=3

Theorem Let R be a commutative ring and suppose that $ANN_G(R) \# \Gamma(R)$. Then $(ANN_G(R)) = 3$.

Proof. Since ANN_G(R) $\neq \Gamma(R)$, there are some distinct, $\in Z(R)^*$ such that - is an edge of ANN_G(R) that is not an edge of $\Gamma(R)$. Since $\Gamma(R)$ is connected, we have $Z(R)^*$ 3. Again, since $\Gamma(R)$ = {0, 1, 2, 3}, we have $\Gamma(R)$ (,) = {2, 3}.

Case 1. Let $\Gamma(R)$ (,) 2. So assume - is a shortest path connecting and in $\Gamma(R)$. Then - is a path of length 2 from to in $ANN_G(R)$ by Theorem (2). Since— is an edge of $ANN_G(R)$, we have $ANN_G(R)$ contains a cycle of length 3. Hence $(ANN_G(R)) = 3$.

Case 2. Let T(R) (,)=3. Then $(ANN_G(R)) = 3$ by Theorem. Thus combining both the cases, we have $(ANN_G(R)) = 3$.

Example (1) Consider the reduced commutative ring $R = \mathbb{Z} \times \mathbb{Z}$. Then (2, 3) — (0, 3) is an edge of $ANN_G(R)$ that is not an edge of $\Gamma(R)$. Thus $ANN_G(R) \neq \Gamma(R)$ and (2, 3) — (0, 2) — (0, 3) — (2, 3) is a cycle of length 3. Hence $(ANN_G(R)) = 3$.

(2) Consider the non-reduced commutative ring $R = \mathbb{Z}$. Then $ANN_G(R) = {}^3$ and $\Gamma(R) = {}^{1,2}$ Thus $ANN_G(R) \neq \Gamma(R)$ and $(ANN_G(R)) = 3$.

Conclusion:-

Let R be a commutative ring with unity. In this chapter, we introduce a new annihilator graph ANNG(R) of R. We establish that the zero divisor graph (R), defined by D. F. Anderson and P. S. Livingston, and the annihilator graph AG(R), defined by A. Badawi, are spanning subgraphs of ANNG(R). It is demonstrated that ANNG(R) always has a diameter of at most two. In cases where ANNG(R) includes a cycle, we prove that the circumference of ANNG(R) is at most four. Furthermore, we explore specific conditions under which ANNG(R) coincides with (R) and AG(R), particularly for reduced and irreducible commutative rings R.

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