# Field Investigations on GAP System Subjected to Tensile Force 

K. B. Ladhane ${ }^{\text {Research Scholar: Indian Institute of Technology Roorkee }}$<br>Pradeep Kumar: Central Building Research Institute, Roorkee<br>V. A. Sawant: Assistant Professor, Indian Institute of Technology Roorkee


#### Abstract

: With increasing demand of the land for infrastructure development, it is required to provide foundations utilizing even the marginal sites having weak soil for foundation support, it becomes essential to adopt some suitable ground improvement technique such as the proposed Granular Anchor Pile System (GAP) which may serve as a better alternative solution comparing with the conventional methodologies that are in practice. Foundations are normally transmitting compressive and uplift forces safely to the subsoil, wherein piles provide an appropriate solution. The present paper, based on a field study, briefly discusses the basic principles associated with the granular pile. The analysis of testing data from both laboratory and field indicate that the proposed granular pile system is a viable means for ground improvement. It is found effective in different soil conditions and capable of providing resistance to compressive forces in addition to the uplift resistance with the advantage of cost effectiveness as compared to the concrete piles.


Keywords: Granular Anchor Pile, Ground improvement, L/d ratio, Ultimate pullout capacity

## 1. Introduction

Due to emerging demand of construction industry and rapid growth of advanced technologies has led to large civil engineering projects. As availability of good foundation site is decreasing with time and development, implementation of economical techniques to utilize the poor and marginal sites effectively has thus become a subject of profound interest for the civil engineers. Installation of granular piles/stone columns is one of most preferred method of improving soft ground or loose sand deposits. The functions of the granular piles are 3-fold : reinforcement, drainage and densifications. The bearing capacity, the rate of consolidation and the liquefaction resistance of the ground increase moderate to significantly while the settlements, both total and differential get reduced by $60-80 \%$. Granular piles can be installed with the help of Vibro-processes or through rammed stone columns technique. Many authors have so far contributed towards the research work on the proposed Anchored Granular Pile-GAP System has come in to practice (Phani Kumar 1997; Kumar \& Ranjan 2000; Kumar 2002; Vaidyaranya et al. 2005). Kumar and Ranjan (1999) have applied the GAP system to actual field conditions, Phanikumar et al. (2004) studied it in Laboratory on a limited scale for heave control of expansive soils.

Estimation of the in situ soil properties and of the granular pile material, especially the deformation moduli, is a challenging task. A method for determination of the same is presented here. The predicted and measured displacements of GAP are also compared. The present paper, based on a field study, briefly discusses the basic principles associated with the granular pile. The analysis of test results from both laboratory and field indicate that the proposed granular pile system is a viable means for ground improvement. It is found effective in different soil conditions and capable of providing resistance to compressive forces in addition to the uplift resistance with the advantage of cost effectiveness as compared to the concrete piles.

## 2. Proposed Ground Improvement Technique - Gap System

A number of ground improvement methods are implemented in practice these days such as mechanical stabilization with dynamic compaction, shallow or deep compaction, consolidation by preloading, grouting, electro-osmosis, electrochemical hardening, stabilization through lime columns, strengthening of ground by Granular Piles. The response of treated ground is generally assessed in terms of its bearing capacity and settlement. With the advent of new machines, there have been significant changes in quality and productivity. Various geotechnical processes can be used to
strengthen weak and compressible soils, resulting in significant increase in bearing pressures and reduction in settlements. Many a times, due to prevailing circumstances it may be expedited to adopt such methods, e.g. where the available area for foundation is limited due to the presence of existing structures (De, 2001), or where piling may not be adopted due risks of settlement from vibrations, excavations/ loss of ground. In such situations, adopting granular piles could be an alternative and suitable solution to expansive long concrete piles-such as for a tank laid in soft clayey soils. It is a popular technique of ground improvement for weak subsoil deposits, such as-soft cohesive soils \& loos cohesionless deposits (Kumar 2002). These may be constructed in the field using a vibrofloat, drilling rig or simply utilising the unskilled manpower. Gravel backfill is placed into the borehole in increments and compacted by a steel hammer, which displaces the filling material radially. This has resulted in significant increase in load carrying capacity and reduction in settlement. 'Granular Anchor Pile (GAP) system' is the modified form of Granular Pile.
'GAP-system' may be defined as the modified granular pile which is reinforced with a suitable steel tie bar protruding above the pile head and the lower end of the tie bar is fixed with a circular steel plate embedded into a concrete pedestal at the bottom of predrilled hole, which is followed by compaction of granular material with an internally operating hammer provided with a hole for the tie bar to pass through.

## 3. Field Experimental Investigations

Two sites are selected for carrying out the prototype testing have been classified as Site-1 and Site-2. The detailed subsoil investigations in the field as well as in the laboratory have been carried out at the selected site near CBRI. Testing program consisted of boring supplemented with standard penetration tests (SPT) at suitable intervals, Dynamic cone penetration tests (DCPT) and Static cone penetration tests (SCPT). Further, the undisturbed and disturbed soil samples were collected from appropriate locations for classification. Consolidation and triaxial tests have also been carried out for cohesive soils. The water table during the testing period was found to be at 6.2 m below ground. Study of bore $\log$ at site indicate the presence of poorly graded sand (SP) starting from the surface to about 4 m depth, and again between 5 m to 8 m depth. A thin layer of 1 m inorganic silt (ML) was observed between 4 to 5 m . Further extension of borehole beyond 8 m depth also indicated the presence of this silty soil(ML). SPT results showed an average SPT value (N) from ground surface to 3 m as 6 , which increased to 8 between 3 to 5 m . Then continued to increase further to 12 at 7 m , and 15 beyond 7 m depth. Similarly Standard cone resistance values were recorded as 2200 KPa between $0-2.75 \mathrm{~m}$, and $3.5-5 \mathrm{~m}$ depths, which increased to 3000 kPa between $2.75-3.5 \mathrm{~m}$, and again between $4.5-5.5 \mathrm{~m}$. However, it was found decreasing to 1000 kPa between $5.5-7 \mathrm{~m}$ depths, beyond which it was again observed increasing. The grain size analysis indicated the presence of fine to medium sand between 82 to $97 \%$ with 10 to $12 \%$ of silt contents with almost no clay except a thin layer of $10 \%$ clay content. Variables included in the field investigation was the type of foundation. The important aspects related to this variable are :
Number of piles (individual and groups)
Spacing between piles ( 3 time diameter)
Geometry (shapes) of piles (Circular with diameter 0.3 m )
Construction materials of pile (stone aggregate, sand, concrete and steel)

## 4. Results

The pullout capacities were obtained from the pullout load versus displacement curves by intersecting tangent methods. Values of pullout capacities are listed in Table 1. Values of pullout capacities are observed to be increasing with the increase in $\mathrm{L} / \mathrm{d}$ ratio, and this increase is observed marginal beyond L/d equal to 10 . For groups of 2 and 4 GAP systems, the pullout capacities were found almost equal to the value of a single GAP system multiplied by the number of GAP systems. Various parameters that are observed influencing the ultimate pullout capacity of the GAP system in
the present study were length, diameter, spacing, number of GAP systems and the soil characteristics.
Table 1 Ultimate pullout capacity

| No | Type of GAP | L/d | S/d | Ultimate pullout capacity (kN) |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | GAP | Concrete pile |
| 1 | Single | 6.66 | - | 45 | 20.6 |
| 2 | Single | 10.0 | - | 70 | 44.3 |
| 3 | Single | 13.3 | - | 75 | 76.1 |
| 4 | Single | 20.0 | - | 80 | 157.0 |
| 5 | 2 GAP | 20.0 | 3 | 170 | - |
| 6 | 4 GAP | 20.0 | 3 | 310 | - |

GAP- Granular Anchor Pile, 2 GAP- Group of 2 GAP, 4 GAP- Group of 4 GAP


Figure 1: Effect of L/d ratio on Pullout Capacity
The ultimate pullout capacities of concrete piles were computed by utilizing the available methods in literature. The comparison of Ultimate pullout capacity of single GAP systems of varying lengths at site has been made with those of concrete piles of same sizes considering similar soil conditions. The same is reported in Table1. Based on the field study carried out, it may generally be concluded that the GAP systems are not only effective but economical also. Effect of L/d ratio on Pullout Capacity is illustrated in Fig. 1. It is evident from the table that pullout capacities of GAP system are increasing up to a length of 3 m . GAP system of 4 m length has almost the same capacity as that of concrete pile. Beyond this length, the pullout capacity of the concrete pile is found more than the GAP system. It may be due to the fact that in GAP systems, there is a particular length of pile beyond which further increase in length will not have significant effect on the pullout capacity. In the present study this length may be considered corresponding to L/d ratio of about 12 .

## 5. Conclusion

The analysis of field test data indicate that the GAP system is an effective foundation system for structure subjected to uplift loads. Based on the comparison between the GAP system and the concrete pile of same size considering similar soil conditions, the GAP system is found more than 1005 economical in comparison to a conventional concrete pile up to L/d ratio 12.

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# Health Finance and Insurance for Rural Poor of India: A Review 

Ms. S.A.Mandavawalla: HOD, Mathematical \& Statistical Techniques, Prahladrai Dalmia Lions College of Commerce \& Economics , Mumbai \& Research Scholar at Shri Jagdish Prasad Jhabarmal Tibrewala University, Rajasthan
Dr.M.Z.Farooqui: Principal, Rizvi College of Arts, Science \& Commerce, Mumbai.


#### Abstract

: Healthcare financing in India is unique in many ways. 1) The share of public financing in total health care financing in the country is <1 \% of GDP compared to other low and middle income countries of $2.8 \%$ share. 2) World Bank (2002) comes up with some startling observations.


i) On an average the poorest quintile of Indians is 2.6 times more likely to forgo medical treatment in the event of illness.
ii) More than $40 \%$ of individuals who are hospitalized in India in a year borrow money or sell assets to cover the cost of healthcare.
iii) Hospitalized Indians spend more than half of their total annual expenditure on healthcare.
3) Eighty percentage of health financing is private financing which takes 'out-of-pocket' form for the poor who are susceptible to disease and are likely to be pushed into poverty trap.
All the observations made above are more relevant to rural context where large population is plagued by high levels of poverty.

This situation is further complicated by the presence and practice of multiple systems of medicine and medical practitioners, several of whom are not formally certified and recognized due to limited regulation.

In such a context, this paper examines role of health insurance in addressing these issues.

## Introduction :

India indeed is glowing on the world map due to enormous growth in health tourism. Cutting edge technology, superlative expertise of doctors and medical experts, ultra-modern hospitals and path-breaking innovations has made it a much sought after destination. Despite this, the wellness index in India has been very low. It ranks 171 out of the 175 countries in the world in public health spending. According to National Health Accounts (NHA), 2008-09 statistics, public health expenditure as a share of GDP increased from 0.96 per cent in 2004-05 to just 1.01 per cent..

Till 1982 India did not have preventive and curative National Health Policy. But in order to meet Millennium Development Goals, greater commitment towards government financing of public and primary healthcare is required. The thrust of the Eleventh Five-Year Plan is on Public-Private Partnership (PPP) and the stimulus is provided by the schemes like the RashtriyaSwasthyaBimaYojana and National Rural Health Mission (NHRM).

## Sources of Health Expenditure:

The Millennium Development Goals (MDGs) have put health at the heart of the development - three of the eight goals are directly related to improvements in health status. These goals and targets emphasize the importance of health as a dimension of poverty ${ }^{1] .}$ Out-of -Pocket (OOP) expenditure on health constitute the single largest component of total health expenditures in India. OOP includes household direct payments to public and private providers of health care services, non-profit institutions, and non-reimbursable cost sharing, such as deductibles, co-payments and fees for services.



Chart 1: Sources of Health Expenditure
Source: From "Eleventh Five Year Plan 2007-2012, Volume II, Social Sector ,Planning Commission of India ${ }^{5]}$

## National Rural Health Mission (NRHM) :

Objective of NRHM is to improve the availability and access to quality health care of people, especially of those residing in rural areas, the poor, women and children. It is massive policy initiative of Central Government to reduce the divide between urban and rural areas in the field of health care delivery by increasing government health spending to $2-3 \%$ of GDP. ${ }^{2]}$
e.g. JananivSurakhaYojana - Part-A of the National Rural Health Missiona cash incentive of Rs.700/- will be paid to Rural Below-Poverty-Line pregnant women who have their deliveries in Government hospitals and Primary Health Centresin the state. The objective of this scheme is to promote institutional deliveries among the rural poor, by assisting them in meeting the expenses in traveling to the hospital and also pay for loss of wages for the family members accompanying the pregnant woman up to two to three days.


Chart: 3 Planned versus Actual Central NRM Allocation

Source: Government health financing in India: Challenges in achieving ambitious goals Berman et al ,2010 ${ }^{2]}$

It's worth noting that non-NRHM central allocations have actually grown more quickly than projected, by almost $20 \%$ per annum in contrast to the $10 \%$ assumed in the above scenarios.

1) Health Insurance: There are various types of Health Insurance such as Insurance by Central Government, State Governments, Micro Insurance and insurance provided by NGOs.

Following section examines each of the schemes with reference to its reach and delivery to rural population.
a) Mandatory health insurance models:

These models include Employees' State Insurance Scheme (ESIS, 1952) and Central Government Health Scheme (CGHS, 1954) available to the employees of formal sector. ${ }^{3]}$. These
are the only schemes that provide comprehensive coverage such as outpatient care, preventive/wellness care and hospitalization.
b) Voluntary Health Insurance Scheme :

1) The Yeshasvini Health Insurance Scheme for rural farmers and peasants in Karnataka:

Dr. Devi Shetty, a cardiac surgeon from Karnataka, who pioneered the spread of telemedicine as well as low-cost cardiac operations in India, introduced this scheme for the rural poor in 2003. It became world's largest health insurance scheme due to following features..

## Features:

- Pre- Existing disease - no bar to avail the benefit.
- $100 \%$ Cashless Treatment
- Choice of Hospital available
- Administrative Cost Minimal.


## Structure:

The scheme is governed by the Yeshasvini Trust, which is composed of 11 board members, drawn from the medical community and the Department of Cooperatives. The government of India's Insurance Development Regulatory Authority (IRDA) mandates that insurance schemes must have a Third Party Administrator (TPA), who will handle the schemes and the claims process but will not be a part of the organization providing medical services. Although the IRDA does not specify such rules for self-financed schemes, the trust decided to appoint a well-established private firm - FHPL (Family Health Plan Ltd.), a division of Apollo hospital - as the TPA.

## Who are covered?

Benefits available to all members of all types of rural cooperatives such as Fisherman, Milk Weavers, Industrial Artisans, Self Help Group (SHG)/Stree-shakti groups. The age limit put was 75 up to years.

Premium: For a total premium payment of only Rs.. 60 a year, members are covered for all surgical interventions, major or minor, and outpatient services at a network of private hospitals.

## What is covered?

The scheme covers over 1,600 different types of operations. In addition to coverage for all surgical procedures, it covers outpatient consulting at the network of hospitals. Thus, doctors' fees for outpatient services are fully covered, while the costs of investigations (diagnostics and X-rays) are discounted by 30 per cent.

Procedure: Member is given Identity card(ID) and he is required to approach the Network Hospital with ID. Network hospital then intimates TPA for validation \& extent of cashless facility. Hospital sends claim documents to TPA for reimbursement.

The scheme became successful in its very first year of operation with 1.6 million rural farmers and peasants registering as its members throughout Karnataka State. At the end of the first year of its operation in June 2004, 9,039 surgeries had been performed, and 35,814 patients had received outpatient consulting services.
2) Rashtriya Swasthya Bima Yojana (RSBY): ( Pan India Model -Ministry of Labour and Employment,GOI)
3) The World Bank has lauded RSBY in the following words as quoted below .
"Congratulate you on the growing success of the Rashtriya Swasthya Bima Yojana (RSBY). Increasingly, the scheme is being seen as a model of good design and implementation with important lessons for other programs" "......interest in the RSBY program and its approach is being expressed in a number of other countries."

The Wall Street Journal in its edition on 26.8.08 quoted one of the beneficiaries describing the scheme as "the best scheme India has". The World Bank is bringing it to global attention as the largest use of smart cards to provide the poor with nationwide health insurance.

Principle: Beneficiary is to pay Rs. 30 per annum as Registration Fee/ renewal Fee by issue of smart cards. It is believed that the beneficiary will 'value' the card if he makes some contribution and hence he will demand the service too.

Who is covered? This scheme targets the poorest of the poor; those who are below the poverty line and are highly susceptible to diseases and ailments due to their poor living conditions, yet they refrain from availing medical facilities fearing the expenses and the loss of livelihood.

What is covered? Coverage of pre-existing diseases as well as any medical emergency. Benefits: The beneficiary is empowered because the smart card is portable and valid in all the network hospitals throughout the country.

- Cashless transactions through Smart cards.
- Splitting of smart cards so that the migrating head of the family can 'carry' some of the health cover credit with him and leave the rest behind for his family.
Impact:
- Reduction in out of pocket expenditure: A comparison of data from the National Sample Survey Organisation on out-of-pocket expenditure during private or public hospital visits with data from RSBY surveys shows that non-members spend six times more (Rs. 3000/-) than holders of RSBY smart cards (Rs. 500/-) for hospital visits and treatment.
- Improvement in healthcare infrastructure: New private hospitals are being set up in rural areas because of the business potential there.
- Better data gathering of BPL data: Comprehensive compilation of data on BPL families.
- Public-private partnership: It is also a rare occurrence that an attempt has been made to evolve a social sector scheme through public-private partnership.


## 4) The Rajiv Aarogyasri Scheme (RAS, Andhra Pradesh)

The first of its kind which targets below-the-poverty-line population of Andhra Pradesh was introduced in 2007. In 2009, approximately 20.4 million families and 70 million beneficiaries were covered by the scheme, which is about 85 per cent of the total population of the state. It is interesting to observe that a scheme, which was originally planned to be focused on BPL families, went ahead to cover almost the entire population of the state. This scheme certainly is counted to be one of the pioneers in terms of achieving equity and universalism in a limited sense. ${ }^{3]}$

## 5) Micro Insurance :

It $t$ is the insurance for protection of low income households against specific risks in exchange of premium payments proportionate to the likelihood and cost of the risk involved.

Micro health insurance and community-based health insurance scheme are increasingly recognised as a preferred mechanism to finance healthcare provision. The Micro Finance Institutes (MFIs), Self Help groups (SHGs), NGOs are important contributors to the success of Micro Insurance business. Micro insurance in conjunction with micro savings and micro credit could, therefore, go a long way in keeping low-income group people away from the poverty trap and would truly be an integral component of financial inclusion.

## Challenges:

- The rural market is characterized by limited and inappropriate services and inadequate information.
- Efforts for product development and diversification are limited.
- No data base available.
- Difficulty in distribution is one of the most cited reasons for absence of rural insurance. The high costs of penetrating rural markets, combined with underutilization of available distribution channels, obstruct the growth of rural insurance services.
- Cumbersome and inappropriate procedures inhibit the development of this sector in rural area


## Prospects:

- A study commissioned by the United Nations Development Programme (UNDP) titled "Building Security for the Poor - Potential and Prospects for Micro Insurance in India" states that $90 \%$ of the Indian population -about 950 million people- are not covered by insurance and signify an untapped market of nearly US\$2 billion. This enormous "missing market" is ready for customized life and non-life insurance, but first, serious mismatches between the needs of the insured and the insurers must be overcome
- Section 32 B and 32 C of Insurance Act 1938 Insurance Regulatory and Development Authority (IRDA) mandate requires that each insurer must do minimum quantity of business from rural and social sector.
- There are wide ranges of developmental programme being supported by the Government like the Swarnjayanti Grameen SwarozgarYojana (SGSY), the National Rural Employment Guarantee Scheme (NREGS) etc, which have facilitated the improvement of income levels of many rural households.
- The GOI-package of "Doubling Flow of Agricultural Credit" has also enabled greater institutional credit flow for agriculture and allied activities.
- Many State Governments are offering health insurance facilities to the rural poor e.g., Yeshaswini Scheme of the Government of Karnataka, which have also generated considerable acceptance and awareness about insurance products in the rural areas.
- In October 2004, the RBI permitted Regional Rural Banks (RRBs) to undertake insurance business as a "corporate agent" without risk participation. As RRBs have a network of branches in rural areas, they could play an important role in increasing outreach.
- IRDA's most innovative feature is legally recognizing NGOs, Micro Finance Institutes (MFIs) and Self Help Groups (SHGs) as 'micro-insurance agents.' This has the potential of significantly increasing rural insurance penetration.
- Many commercial banks have partnered foreign insurance companies for providing life insurance policies.


## IT -Enabled services in Rural Insurance

 middleman farmers.


E-Swasthya Card

- Choupal is Hindi word which means 'meeting place' and eChoupal means Virtual meeting place (market).
- Improved quality of agricultural products , higher profits ,no
- 70 co's piggy back on it
- Presently, there are 5,050 covering 31,000 villages \& 3 million

Rural Low Cost $\overline{\mathbf{A}} \overline{\mathbf{T}} \overline{\mathrm{M}} \bar{s}^{-}$

- concoct cash trom vurioger and pay cion
- Collect cash from villager and pay Gove. payments, Telephone bills \& premium ontine
- Kiosk operator to be an agent for Agrt-crop loans Rurat, Heatth and Crop insurance Rural low cost ATMs at kiosks - Works atong with the PC already existing


E-Bima


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# Effects of Varied Intensities of Strength Training on Selected Strength Parameters 

Mr. S. Umanath: Assistant Professor, Department of Physical Education and Sports Sciences, Annamalai University<br>Dr. R. Chinnaiyan: Assistant Professor, Department of Physical Education and Sports Sciences, Annamalai University


#### Abstract

The purpose of the study was to find out the effects of varied intensities of strength training on selected leg strength. To achieve this purpose of the study, sixty men students studying in the Department of Physical Education and Sports Sciences, Annamalai University, Annamalai Nagar, Tamil Nadu and India were selected as subjects at random. Their age ranged between 18 to 24 years. The selected subjects were divided into four equal groups of fifteen each namely high intensity strength training group, medium intensity strength training group,low intensity strength training and control group. The experimental group I underwent high intensity strength training, group II underwent medium intensity strength training, group III underwent low intensity strength training for three days per week for twelve weeks whereas the control group (Group IV) maintained their daily routine activities and no special training was given to them. The following strength parameter namely leg strength was selected as criterion variable. The subjects of the four groups were tested on selected strength parameter namely leg strength using standardized tests namely leg lift with dynamometer at prior and immediately after the training period. The collected data were analyzed statistically through analysis of covariance (ANCOVA) to find out the significant difference, if any among the groups. Whenever the obtained "F" ratio was found to be significant, the scheffe's test was applied as post hoc test to find out the paired mean difference, if any. The .05 level of confidence was fixed to test the level of significance which was considered as an appropriate. The results of the study showed that there was a significant difference exist among high intensity strength training group, medium intensity strength training group, low intensity strength training group and control group on selected strength parameters namely leg strength and back strength. And also high intensity strength training group, medium intensity strength training group and low intensity strength training group showed significant improvement on leg strength when compared to control group.

Key Words: high intensity strength training, medium intensity strength training, low intensity strength training, leg Strength, analysis of covariance (ANCOVA).

\section*{Introduction}

According to Hooks strength is the key to success in sports and games. The value of strength in athletics is not a new idea. There is a vast need for every one involved in sports for a better understanding of strength. The primary objective in strength is nat to learn to lift as much weight as possible but to increase of strength for application to the relevant sports. This is possible only when the coaches and physical education teachers are the correct and the most beneficial and economical means to train their sportsmen.

Leg strength is very essential for sports persons, especially athletes. The strength of a muscle is related to its cross sectional area of girth. The larger the muscle, the stronger it is strength training increased the contractile protein that gives the muscle its pulling power. By comparing strength to performance, it is possible to determine if more strength in needed. If an athlete's performance improves with increased strength then strength training is to be recommended "Leg dynamometer" is the test used to measure the leg strength. Leg strength plays a vital role in the daily a activities of man. It is an essential factor for including in almost all games and sports. There is an old saying than an athlete will go only as long as his legs will carry him. Jumping ability depends on strong muscles and


tendons and flexibility o the ankle, knee and hip joints. One of the best measures of human power is broad jump.

Methodology
The purpose of the study was to find out the effects of varied intensities of strength training on selected leg strength. To achieve this purpose of the study, sixty men students studying in the Department of Physical Education and Sports Sciences, Annamalai University, Annamalai Nagar, Tamil Nadu and India were selected as subjects at random. Their age ranged between 18 to 24 years. The selected subjects were divided into four equal groups of fifteen each namely high intensity strength training group, medium intensity strength training group,low intensity strength training and control group. The experimental group I underwent high intensity strength training, group II underwent medium intensity strength training, group III underwent low intensity strength training for three days per week for twelve weeks whereas the control group (Group IV) maintained their daily routine activities and no special training was given to them. The following strength parameter namely leg strength was selected as criterion variable. The subjects of the four groups were tested on selected strength parameter namely leg strength using standardized tests namely leg lift with dynamometer at prior and immediately after the training period. The collected data were analyzed statistically through analysis of covariance (ANCOVA) to find out the significant difference, if any among the groups. Whenever the obtained "F" ratio was found to be significant, the scheffe's test was applied as post hoc test to find out the paired mean difference, if any. The .05 level of confidence was fixed to test the level of significance which was considered as an appropriate.

## Training Programme

During the training period, the Group I underwent high intensity strength training, group II underwent medium intensity strength training and Group III underwent low intensity strength training for three days per week (alternative days) for twelve weeks. Every day the workout lasted for 45 to 60 minutes approximately including warming up and warming down periods. Group IV acted as control who did not participate in any strenuous physical exercises and specific training throughout the training period. However, they performed activities as per their curriculum.

## Leg Strength

The analysis of covariance on leg strength of the pre and post test scores of high intensity strength training group, medium intensity strength training group, low intensity strength training group and control group have been analyzed and presented in Table I.

TABLE I
Analysis of Covariance of the Data on Leg Strength of Pre and Post Tests Scores of High Intensity Strength Training, Medium Intensity Strength Training, Low Intensity Strength Training and Control Groups

| Test | High Intensity <br> Strength <br> Training group | Low Intensity <br> Strength <br> Training group | Medium Intensity Strength Training group | Control Group | Source of Variance | Sum of Squares | df | Mean Squares | $\begin{gathered} \text { Obtained } \\ \text { 'F' } \\ \text { Ratio } \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Pre Test |  |  |  |  |  |  |  |  |  |
| Mean | 90.83 | 90.84 | 90.86 | 90.84 | Between | 0.01 | 3 | 0.03 |  |
| S.D. | 0.214 | 0.237 | 0.221 | 0.240 | Within | 2.27 | 56 | 0.04 | 0.75 |
| Post Test |  |  |  |  |  |  |  |  |  |
| Mean | 95.88 | 92.82 | 96.87 | 90.86 | Between | 191.4 | 3 | 63.8 | 67.89* |
| S.D. | 0.209 | 0.265 | 0.198 | 0.223 | Within | 21.43 | 56 | 0.38 |  |

Adjusted Post Test

| Mean | 95.46 | 91.92 | 96.59 | 90.84 | Between | 169.17 | 3 | 56.39 | $48.61 *$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |

* Significant at .05 level of confidence.
(The table values required for significance at .05 level of confidence for 3 and 56 and 3 and 55 are 2.776 and 2.78 respectively).

The adjusted post-test means of high intensity strength training group, medium intensity strength training group, low intensity strength training group and control group on leg strength are $95.46,91.92,96.59$ and 90.84 respectively. The obtained " $F$ " ratio of 52.10 for adjusted post-test means is greater than the table value of 2.78 for df 3 and 55 required for significance at .05 level of confidence on leg strength.

Since, four groups were compared whenever the obtained " $F$ " ratio for the adjusted post test was found to be significant, the scheffe's test was applied as post hoc test to find out the paired mean differences, if any and it was presented in table I-

Table I-A
The Scheffe's Test For The Differences Between Paired Means On Leg Stength

| High <br> Intensity <br> Strength | Medium <br> Intensity <br> Training | Low <br> Traingth <br> Group | Intensity <br> Strength <br> Training <br> Group | Control <br> Group | Mean <br> Differences |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 95.46 | 91.92 | - | Confidence <br> Interval <br> Value |  |  |
| 95.46 | - | 96.59 | - | $3.54^{*}$ | 0.87 |
| 95.46 | - | - | 90.84 | $1.13^{*}$ | $0.62^{*}$ |
| - | 91.92 | 96.59 | - | $4.97^{*}$ | 0.87 |
| - | 91.92 | - | 90.84 | $1.08^{*}$ | 0.87 |
| - | - | 96.59 | 90.84 | $5.74^{*}$ | 0.87 |

* Significant at .05 level of confidence.

The table I- A showed that the mean difference values between high intensity strength training group and medium intensity strength training group, high intensity strength training group and low intensity strength training group, high intensity strength training group and control group, medium intensity strength training group and low intensity strength training group, medium intensity strength training group and control group, low intensity strength training group and control group on leg strength were $3.54,1.13,4.62,4.97,1.08$ and 5.74 respectively which were greater than the required confidence interval value 0.87 . The results of the study showed that there was a significant difference between high intensity strength training group and medium intensity strength training group, high intensity strength training group and low intensity strength training group, high intensity strength training group and control group, medium intensity strength training group and low intensity strength training group, medium intensity strength training group and control group, low intensity strength training group and control group on leg strength.

## Results

The results of the study showed that there was a significant difference among high intensity strength training group, medium intensity strength training group, low intensity strength training and control group on leg strength.

And also it was showed that there was a significant improvement on leg strength due to high intensity strength training group, medium intensity strength training group, low intensity strength training. High intensity strength training was better than other trainings.

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# Global Scenario and Emerging Trends in HR in India 

Dr. Dilip B. Bhanagade: Associate Professor, Dept. of Commerce, Dnyanasadhana College, Thane

## Introduction

Human resource management is a process of bringing people and orgnisations together so that the goals of each other are met. The role HR manager is shifting from that of a protector and screener to the role of planner and change agent. Personnel directors are new corporate heros. The name of game today in business is personnel. With the increase of global job mobility, recruiting competant people is increasingly become difficult, especially in India.

This research paper is concerned with recent trends in recruitment such as outsourcing, poaching/raiding and E-recruitment. Further it discuss about the issues in recruitment \& selection.

Objectives

- To know the international HR scenario
- To study the changing role of HR people.
- To understand the paradigm shift in Key HR Practices
- To highlight the recent trends of recruitment in the last five quarters in 2010-11.
- Sector wise trend of the recruitment
- To study the major challenges in HR.
- To understand the emerging issues in Recruitment and Selection


## Methodology

This research paper is an explainatory research design. The tools used in analysis of data are simple ratios and percentages. The data was collected from secondary authentic sources such as economic times, periodicals, books.

Global HR scenario:

- The role of corporate HR will change to that of creator of overall values and direction, and will be implemented by local HR departments in different countries.
- Technology, especially the Internet, will enable more business to enter the global marketplace.
- HR professionals will have advanced acumen in international business practices, international labour laws, multicultural sensitivities and multiple languages.

There are large employment opportunities at the same time large number of unemployment. These are the two contrasting scenario being observed in almost all the countries of the world. The manpower group has conducted a global survey in 41 countries covering $\mathbf{6 5 , 0 0 0}$ companies shows the following outcome out of 41 countries companies in 36 countries will go from new recruitment.
2) The companies in Brazil are on front line for new recruitment.
3) The companies in India, Singapore and Taiwan are positive about new recruitment.
4) Companies in Greece, Italy and Spain are negative about the new recruitment.

The Similar survey was conducted in India in 2010-11 which covers 5,118 companies. The finding the of the survey was :-

- During the forth coming quarter (October to December 2011) the companies are planning to make $30 \%$ increase in their manpower.
- In the last quarter (July to September 2011) $46 \%$ of the total companies in India were willing to increase their manpower.
- One out of four companies are doubtful about increase in their manpower in the last quarter (Oct. to Dec. 2011). This is lowest amount of recruitment as compare to last 2 years. The situation is due 2 main reasons viz wait and watch policy adopted by companies due to instability in world
economy recruitment and usual trend of the trend of lower recruitment by the companies in the last quarter of financial year.

The survey conducted by manpower group in India covers four zonces i.e. Eat, West, North \& South and 7 sectors i.e. manufacturing, finance, insurance, real estate, service, wholesale \& retail, etc.

The Changing Role of HR people
The role of HR people are turned into business leader rather than "Partners" the new approach in HR Focuses on:-

- HR need to move at Internet Speed.
- HR must become an ROI Department.
- HR must become a competitive advantages.
- HR must build a performance culture.
- $\quad$ Shifting HR straties with chancing economy.
- Providing manages with effective people management tools.
- Agile HR anticipates and connect the dots.
- Shift from "HR Cop" to productivity consultant.
- Everything is "Pay for the service level".
- 8 to $15 \mathrm{v} / \mathrm{s} 24 / 7$ \& smoke detectors.
- Dumb system are replaced by databases that "Leara".


## Paradigm Shift in Key HR Practices

There is vast change in the HR functions and practices due to globalization. The HR has became a vibrant sector in the internationally operated organizations. There is a paradigm shift in key HR practices. The changes are :

| Past Characteristics | NewChanged Characteristics |
| :--- | :--- |
| Local Practices | Global Practices |
| Hierarchical Organisations | Flattened Organisations |
| Jobs/Positions | Self-directed teams |
| Points | Broadbands |
| Skills | Core competencies |
| Salary | Total compensation |
| Tactical | Strategic |
| Data/Information | Knowledge/Intelligence |
| Data collection/reporting | Reporting/forecasting |

Global scenario and Emerging HR Trends in India

1) The recent trends of recruitment in the last five quarters in 2010-11.

| Year | Period (Qtr.) | \% recruitment |
| :---: | :--- | :---: |
| 2010 | last | 38 |
| 2011 | Ist | 45 |
| 2011 | IInd | 52 |
| 2011 | IIIrd | 45 |
| 2011 | IVth | 30 |

(source: Research Bureau of Eco Times)

According to the survey $14^{\text {th }}$ Sept. 2011 is expected that there will be recruitment in all 4 regions, However it will be lowest as compare to earlier trend of recruitment which is shown in the following table.

| Region | \% recruitment | $\mathbf{2 0 1 0}$ |
| :---: | :---: | :--- |
| East | 46 | 39 |
| West | 44 | 25 |
| North | 48 | 31 |
| South | 42 | 42 |

(Source: Research Bureau of Eco Times dated $14^{\text {th }}$ Sept. 2011)

## Sector wise trend of the recruitment

Sector wise trend of the recruitment trend shows highest recruitment in service and manufacturing sector as against this the lowest in the filed of administration \& education.

| Sectors | Qtr. | $\mathbf{2 0 1 1}$ | $\mathbf{2 0 1 0}$ |
| :--- | :---: | :---: | :---: |
| Finance, Insurance \& Real estate | I | $46 \%$ | $28 \%$ |
| Services | II | $47 \%$ | $36 \%$ |
| Manufacturing | III | $44 \%$ | $32 \%$ |
| Wholesale \& Retail | IV | $49 \%$ | $30 \%$ |

## Recruitment and hiring from small cities and towns in India

The recruitments in manufacturing and engineering has increase and these recruitments are getting filled up from small and semi-urban regions. It companies are also giving emphasis on recruitment from the same regions. The only limitation found was candidates from such places does not possess compound over English language. However they posses excellent job skills.

The Myhiringclub.com conducted a survey of 232 employees and 897 recruitment consultant firms in India the finding of the survey shows the new trend of the recruitment and hiring from small cities and towns in India.

Trend of recruiting from small cities \& towns :

| Sr.No. | Area / Region | \% Recruitment |
| :---: | :--- | :---: |
| 1 | Semi Urban | 23 |
| 2 | Small \& Semi Urban | 41 |
| 3 | III tier cities | 12 |
| 4 | Urban | 24 |
|  | Total | $\mathbf{1 0 0}$ |

(Source : Myhiringclub.com)
In the period of April to June 2011, $23 \%$ of the manpower has been recruitment from SemiUrban regions. The observation done at Myhiringclub.com, the recruitment firm, which shows that, $41 \%$ companies has stressed on recruitments from small and semi-urban regions. $12 \%$ of the companies has recruited manpower from tier 3 cities means Jaipur, Gaziabad and 5\% from Kochi. The survey conducted by Myhiringclub.com revealed that the same trend will continue in the future. The main reasons was that, the manpower available in the metropolitian and big cities is costly; as cost saving measures, the companies are recruiting the manpower from tier II \& tier III cities, and small towns.

The IT and ITES companies which are facing the burring problem of attribution from small \& tier II \& tier III cities. The facts revealed are Sectorwise recruitment from small and tier II \& Tier III Cities

## Sector wise Trend of recruiting:

Recruitment from Tier-II and Tier - III cities has increased. The IT and ITES companies are facing attrition so these companies are also giving emphasis on recruitment from small cities.

Sector wise recruitment:

| Sr.No. | Sector | \% recruitment |  |  |
| :---: | :--- | :---: | :---: | :---: |
| 1 | Insurance, Banking \& Finance | $22 \%$ |  |  |
| 2 | IT \& ITES | $18 \%$ |  |  |
| 3 | FMCG | $16 \%$ |  |  |
| 4 | Retail | $14 \%$ |  |  |
| 5 | Telecom | $12 \%$ |  |  |
| 6 | Infrastructure | $10 \%$ |  |  |
| 7 | Others | $8 \%$ |  |  |
|  | Total |  |  | $\mathbf{1 0 0}$ |

(Source : myhirignclub.com)
The major challenges in HR : Employee's retention as a major challenge in front of IT and Banking Sector

The employee turnover is emerging as a major challenge before IT sector due to the problem that experienced employees leaving the present organization and accepting the job in other companies. In Indian companies problem of attrition is becoming a major challenge in general and is specifically witnessed in the first quarter of financial year 2010-11. The major reasons cited were -
(a) Better pay package offered to them.
(b) Search for carrier growth.
(c) Interpersonal relationship with superiors.

The survey was conducted by in India by myhirignclub.com to study the problem of attribution with a sample size of 249 companies with 11,800 employees. The findings of the survey revealed the following HR trends.

## The Challenge of Employees turnover

The another major challenge was that of employees retaintion.This was due to the higher rate of attritition found in various sectors. The following table shows the rate of attritition found in India.

Rate of attritition in various sectors:-

| Sr.No. | Sector | Rate of attribution <br> (in \% cent) |
| :---: | :--- | :---: |
| 1 | IT \& ITES | $23 \%$ |
| 2 | Banking \& finance | $18 \%$ |
| 3 | Health | $12 \%$ |
| 4 | FMCG | $11 \%$ |
| 5 | Automobile | $11 \%$ |
| 6 | Manufacturing | $11 \%$ |
| 7 | Other sector | $14 \%$ |
|  | Total | $\mathbf{1 0 0}$ |

IT sector as compare to other sectors is facing with highest rate of attrition followed by banking and finance sector. The reason attributed was young employees with less experience are giving priority to higher package in short term period and frequently changing the jobs. This fact is revealed the following table :-

| Sr.No. | Experience <br> (Years) | Rate of Attrition <br> (in \% cent) |
| :---: | :---: | :---: |
| 1 | 1 to 5 | 39 |
| 2 | 5 to 10 | 27 |
| 3 | 10 to 15 | 22 |
| 4 | $15 \&$ above | 15 |

(Source : Research Bureau of Eco Times)
The main reasons for increased rate of attrition are reflected in following table -

| Sr.No. | Causes of attrition | Rate of attribution <br> (in \% cent) |
| :--- | :--- | :---: |
| 1$)$ | Higher pay package | 21 |
| 2$)$ | Carrier growth | 16 |
| 3$)$ | Relations with seniors | 15 |
| 4$)$ | Work load \& stress | 14 |

(Source : Research Bureau of Eco Times)
The majaor reason for attrition was higher pay package. The findings of the survey revealed the fact that, employee leaving the job for higher pay package is getting a rise of $25 \%$ to $40 \%$ on CTC. There are two fold effects are :
(a) Attrition has adverse effect on other employees in the organization.
(b) Attrition has resulted into increased.

## Changes In Recruitment Strategies :-

- Recruitment Process Outsourcing.
- Poaching / Riding.
- Online or E-Recruitment.
- Campus Recruitment.
- Referral Recruitment.
- Summer Internship.
- Contract Recruitment.
- Temporary Recruitment.


## Emerging Issues in Recruitment and Selection

* Chances of failure increases in RPO

The chances of failure will be high if the RPO do not understand the Vision and recruitments organization. The entire success of organization depends upon people and their integrity towards employers. Better recruitment begets better results this is true in every aspects.

* Break down in collaboration with other organization in poaching

Organization could offer job to which they thought of valuable but it does not means poach a $100 \%$ right perspectives. This spoil the goodwill of an organzaition to some extent. The organization practice Coordinate Recruitment.

* Competition driving up salary to unrealistic level

This is common in today's scenario of fierce competition.

## * Resume Check

Authenticity of resume is questionable in this stiff competitive world. Prospective employers track methodology to judge reliability of the content by references, educational qualification candidates over phone, previous employer reputation etc.

## * Internet and PC Savvy

This is obstacle in popularizing recruitment, but rate of enhancement in PC penetration is quite high so in near future we do not take it as challenges. Lets we have to set modus opera. Recruitment which will guide prospective employers and aspirants / jobseekers both.

## * Face to Face interview, meet the candidates in person

Technologies have created impact on every function of an organization and recruitment and not an exception. An employer prefers to contact or interact people to feel and understand what asset for them. This will help the organization to manage expectation of would in best possible.

## * Inbreeding, nepotism and old boy's network

We should be very careful in this aspects, referring own people is human tendencies. If it find recorrect it with intelligences, integrity and interventions.

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## Women Education in Haryana after 1857

Avtar Singh: Asstt. Professo, Deptt. of History, Govt. (PG) College, Sector II, Chandigarh.

In 1849 British Crown take over the Punjab under its rule. At that time there were five divisions in the Punjab namely Ambala, Multan, Lahore, Jalandhar and Rawalpindi. Presently there Amabla division is known as Haryana and during the colonial period, this area was known as SouthEast Punjab.

After the unsuccessful of revolution of 1857 Haryana was cut off from the North-Western province (Modern U.P) and transferred to the Punjab in February 1858. Thomson, the Lieutenant Governor of the North Western provinces from 1843-1853, was deeply interested in the education of the people. A scheme of elementary education drawn up by him was finally approved by the supreme government and the court of directors. It had been in operation, since 1850, in the eight districts of the north western provinces as an experimental measure. The beginning of the modern system of education in the Punjab was made after its annexation in 1849. During the first four year education was placed under the control of the Judicial Commissioner Robert Montogomery. In September 1854 at the request of the Judicial Commissioner the control of education was transferred to the financial commissioners.

The people of Haryana were also lagging behind in the field of education. As the educational facilities were woefully lacking a vast number of the people were uneducated (a little over 87 percent). There were no college and a few person who wanted to go for higher education had to go either to Lahore or Delhi. The number of high and other types of schools was also quite small. That time position of women education was unsatisfactory and only few women have good education. Women education is not departure of modern civilization but it is being a great old tradition in Vedic era. Women condition was superior and they have right to get superior knowledge as well as men get. After some time their position became so down and prohibition to women tradition to get education after Harshvardhan period. Education is only limited families of high classes in south-east Punjab area. In middle age their condition became so miserable because due to Muslim invasion many worst social tradition were started. In this society no criteria for woman education. High class families provide education to girls at home is only 0.5 percent while civil families were not enable to provide education of their girls. During British rule women education was totally neglected either old ignorance as well as remain some because perhaps British rulers don't have need any woman clerk.

After 1857 when British rule in India goes down under the crown some change also comes to this thought. In 1864 Gurgoun is Deputy Commissioner F.C. Brown said in a statement, "If we provide education to a boy it means we educate only one person but if we educate a girl it means to whole family. When we have a look at $19^{\text {th }}$ century's Haryana, we found that there is no strict condition, but position was different except some families civil person don't like to give education to the girls and due early marriage system effect the girls education. But after 1857 government take this problem very seriously and provide many government schools to public but lack of co-operation of people. It proves itself totally failure to bring any useful elective change. In the last quarter of the $19^{\text {th }}$ century we seems Sirsa District woman education was continued to religious instructions only and that too was imparted to them in their house (home). Girls were not allowed to go outside their house for education. The table shows the number of girls school and scholars in the various district of the region from 1870-71 to 1910-11. The highest literacy among women in 1900-01 was 0.6 percent in Delhi district. It was 0.4 percent in Ambala district and 0.1 percent in Karnal, Hissar and Rohtak district respectively. Moreover all there was no middle and high school for them up to 1911.

School and Girls position in various district in 1870-1911.

| District | $\mathbf{1 8 7 0 - 7 1}$ | $\mathbf{1 8 8 0 - 8 1}$ | $\mathbf{1 8 9 0 - 9 1}$ | $\mathbf{1 9 0 0 - 0 1}$ | $\mathbf{1 9 1 0 - 1 1}$ |
| :--- | :--- | :--- | :--- | :--- | :--- |
| Ambala | School- 9 Girl-203 |  |  | 4 | 10 |
|  |  |  |  | 232 | 424 |
| Rohtak | School- 1 Girls-16 |  | 4 | 5 | 20 |
|  |  | 2 | 124 | 209 | 566 |
| Karnal | School-10 Girls-117 | 88 | 7 | 4 | 15 |
|  | Hissar | School-4 Girls-113 | - |  | 87 |
| Gurgaon |  | 4 | 8 | Ti |  |
|  |  | 105 | 128 | 197 | 349 |

If we seems particular Ambala district some efforts were made to provide school to girls. In 1877-78 there were only 2 Govt. (Vernacular) primary school with only 37 girls on the roll in the Ambala district. The number of the girls school rose 8 and that of the girls students to 244 in 1891-92. There was however, much private teaching almost exclusively religious by Hindu, Sikhs, Mohammedans and Christian Mission. In 1920 there was 30 girl school in that district 13 run by local body 6 by Christian Mission and the rest by other voluntary organization.

And in Rewari there was only middle school in 1857 and made a high school in 1880. There were only 14 District Board Primary School for girls with 335 scholars, one each at Dharuhera, Bikaner, Khori, Masani, Turkiawas, Gurawada, Shahj ahanpur, Gokalgarh, Dahina, Garhi, Hasanpur, Jatusana, Bharawas and Balwari in 1881-82. The education of girls was still in a very backward stage. Towards the beginning of the $20^{\text {th }}$ century, there were 30 primary schools in Rewari tehsil and a high school at Rewari. In the first quarterly of the $20^{\text {th }}$ century, there was a school at Narnaul where Arabic was taught. In the above school, the Bagdadi Quida and Al-Quran were taught first and the Mizan-ussarf, Sart-Mir, Nahav-Mir, Qafia and a Shafia were taught.

If we seems position of women education in Bhiwani. During the last decade of the nineteenth century that a non aided girls schools was started at Bhiwani by the Baptist Mission. Deva-nagri was taught as the pupils were nearly all Hindus. There were no arrangements for higher education for girls. In the Dadri area, in 1904 there was one private girl school at Kaliana where Muslim girls were imported instruction in Arabic religious books. Women education was entirely neglected in Loharu area where there was no school.

In the Punjab Private enterprise played a significate role in the spread of education among women. The Hindu, the Sikh and the Muslim all vide with one another providing educational facilities for them. The various socio-religious organization like the Arya Samaj Dev Samaj, the Singh Sabha and the Chief Khalsa Diwan and Muslim Anjumans efforts in this direction.

In south east Punjab at first time 1878 foundation of Arya Samaj Swami Dyanand Saraswati visit the Ambala District and also visit the Rewari District in 1880 again. In Haryana expendition of Arya Samaj begain after sudden death of Swami Dayanand, their sporters Lala Lajpat Rai, Pandit Basti Ram, Lala chandu Ram, Dr. Ramji Lal and Ray Yudhistar try to do their level best to approse to women education evils and demanded for woman education and opened a number of Gurukulas and High Schools. They opened college at Ambala and Hisar. Excepted Arya Samaj, Snatan Dharam also contributed was established by Pandit Dean Dyal Sharma in 1886 at Jahajjar and this society to stressed at woman education. The Sañatan Dharam Sabha followed them and started a number of high schools and a college at Ambala. At Bohar (District Rohtak) an Ayurvedic institute was started by the head priest of the Asthal at that place.

In fact some development in education in Haryana was made after 1870. For instance in 19001901 Ambala District had 180 schools with 9133 pupils, Karnal District 203 with 5373 pupils, Rohtak

District 98 with 5097 pupils, Hissar District 105 with 5085 pupils and Gurgaon District 128 with 5139 pupils. As regards the extent of literacy, it was very low. The influence of western education was not so intense here as in other provinces like Madras Bombay. However, Delhi District occupied the highest percentage of literacy in the Haryana region i.e. 4.6 percent while Ambala District came next with 4.3 percent literacy. The rate of progress of other four district was very lower. In Haryana one school for 15 square miles but in Punjab one school for 10 square miles. Punjab government was ignored to the south east Punjab area. A large number of children population between five to fifteen years did not go to school.

In starting of $20^{\text {th }}$ century, women education was little bit and women literacy was 0.07 percent here. In 1910 only 0.33 percent of whole female population goes to school. In 1913 government education policy was approached to progress of minimum or maximum level for women education. In 1919 Punjab primary education act was passed and according to this act compulsory primary education was approached. After these good efforts there is some progress for women education during 1901 to 1921 for example 49 primary school and I high school provide for women in Rohtak District and in 1920 in Ambala District 13 school were provide for women by local institutions. After there efforts there is no satisfactory progress in women student in school. As per result 0.82 percent literacy rate was found for women. In 1921 when education converted into right of ministers this is ultimate starting of bright change. In 1925 "National council of women" was established who's first Indian conference was held in 1928 in which demanded for woman education equally like males.

During this time religious and social sphere in education also some efforts were made by any a samaj attracted the people of Haryana. Gurukul school were established at Rohtak in Matindu (1915), Bhanswal (1918), Jhajjar (1924). As regard the women education Arya Samaj Hissar gave the lead. A number of Kanya Pathshalas were opened at different place in Haryana. If we see particular sonipat district in 1910-11 there was a girls primary school (Varnacular) at here which was under the control of district Board. In 1930 a district advisory committee was constituted for improvement of womeneducation. The Kanya Gurukul at Khanpur was established in 1939. This institution still flourish and caters to the needs of the female population of the rural. In 1941 government was consider for need trained educated women for teachers and gave them scholarships and their pay is more than men.

Besides Government a number of religious and caste organizations (formed during this period to revitalize their respective religious and castes) also played quite a good role in providing the people with educational facilities of these all, the Arya-Samaj Sanatan Dharam the most useful work.

The caste organization also did some substantial work. The Jat Mahasabha started high school and a college at Rohtak; the Yadav Mahasabha similarly founded a high school and a college at Rewari; the Vaishyas opened schools and colleges at Bhiwani and Rohtak, the Sainis, Brahmans, etc., also made commendable efforts and opened their school at Rohtak.

After $1^{\text {st }}$ and $2^{\text {nd }}$ world war surely changing in favour of women's education. Because many youngman join the army and they desire for educated wives. So that education had on this account, begun to be valued by parents as a means of improving the marriage prospects of their daughter. As per result in some urban areas a little bit progress was in primary and middle education and in higher education the condition of education was lower. There were 6 college in Haryana in 1947 but none of them was for women.

The above survey shows that during this period there was an improvement in education, as compared to the earlier. But when we compare it with other parts of Punjab, a very depressing picture is viewed. Here, the percentage of illiteracy is very high; the quality of education in the primary, middle and high schools is very poor; this facilities for college and higher education are utterly inadequate and the study of medical, engineering, agriculture, and other professional subjects is badly neglected. Thus on the whole the state of education in this region till 1947 was altogether
unsatisfactory. After Independence some changes got in women education.
M.L. Darling remarked that in canal colonies people desired for women education. People wanted that girl should be taught to read and write. In the field of education Muslim lagged behind in comparison to Sikhs in south-east areas. Because this area was rural than Punjab. Darling remembered that in this area was the hard work done by women, Jat women of Rohtak work harder than any other women in Punjab. He observed that the change in position of women especially in central Punjab and canal colonial was due to spread of education and size in standard of living comparatively south-east Punjab area.

We seems that before 1947 we have some progress in women education but not more but in those days there were some change in women education. Social and religious movement and freedom movement were effective for that change.

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# Impact of Globalization on Informal Sector with Reference to Warli Painting in Thane 

Mrs. Vidya V. Hedau: Department of commerce, DnyanaSadhana College, Thane

## Introduction

Warli paintings are folk paintings from Maharashtra and are very different from other folk and tribal paintings in India. They do not narrate mythology in primary colours as did the Madhubanis nor did it contain the robust sensuality of the paintings found in Eastern India. Instead they are painted on mud, charcoal, cowdung based surface using only white colour, and are decorated with series of dots in red and yellow.

Warli is the name of a tribe, which resides in Thane district of Maharashtra on the northern outskirts of Mumbai and extends up to the Gujarat border. They are spread out in the Villages named Dahanu, Talasari, Mokhada, Vada, Palghara and several other parts of the District as well. The origin of the warlis is yet unknown and no records of this art are found, but many scholars and folklorists believe that it can be traced to as early as tenth century A.D when man learnt to build walls of the house. This art was eventually discovered in the early seventies, and became popular for its unique simplicity and fervor for life. The warlis were originally hunters but today they are farmers and work according to the monsoon. Thus their paintings are also influenced by the seasonal cycle as their life around them is directly reflected in the paintings. Traditionally, only women practiced this art formon the interior walls of their mud houses. Since at that time rice was most easily accessible they used the colour white, which was made from ground rice flour. As time passed by, themen have also begun to paint To understand and enjoy the paintings of Warlis, one should know their religion, their rituals and see life from their perspective. As the life of warlis link closely with nature, they worship the nature in different forms - Sun and moon, god of thunder, lightning, wind, rain, and several others. For the Warlis, life is cyclic repeating it eternally. Circles best represent the art of warli, which has neither an end nor a beginning. At all occasions - birth, marriage, and death they draw circles, symbol of Mother goddess. Death is not the end for them; rather it is a new beginning Similar to their religious beliefs the warli paintings carry this circular and spiral movement that gives an everlasting joy.

We find animals, trees, birds, plants, houses, and men in their paintings and they form a loose, rhythmic pattern on the entire surface. Their respect for nature is from the most gigantic to the smallest creature and plant. When looked closely, they have a light singing and swirling movement, describing their daily activities. The figures and traditional motives are very repetitive and highly symbolic. These paintings form a bridge between themselves and the outside world. They communicate through their paintings and their life style and passion for nature are depicted beautifully! Triangular humans and animals with stick-like hands and legs, andgeometrical designs with rows of dots and dashes are drawn on the mud walls of the huts of Warlis. In warli paintings it is very rare to see a straight line. A series of dots and dashes make one line. The artists have recently started to draw straight lines in their paintings. The use of space in a warli painting is very fascinating. From the depths of the painting spring a variety of activities with human, animals, and trees. A multiplicity of events takes place simultaneously, and the perspective changes when the baseline of the painting is drawn. Though painted on a flat and muddy surface, it gives us a three-dimensional effect as if the world of Warlis became alive in front of us Subjects: Warli paintings have various subjects or themes, which depict a story from their daily activities. Each painting has numerous elements giving a vast panoramic view. The subjects found in these paintings are wedding scenes, various animals, birds, trees, men women, children, descriptive harvest scene, group of men dancing around a person playing the music, dancing peacocks, and many more.The most famous warli painting is the marriage chauk- a painting made at the time of marriage.

## Objectives of study

1 To study the status of Warli Painting industry in Thane.
2 To analyze the present status of Warli Painting industry in Thane.
3 To study present trend in the Warli Painting industry.
4 To study the impact of globalization on Warli Painting industry in Thane.
5 To offer suggestions to government in designing incentive schemes for Warli Painting industry.

## Sources of Data

The present study is based on primary as well as secondary sources of information. The research scholar has collected the primary data from the field survey. Secondary data was collected from literature survey of the books, newspapers. The internet was also used for collecting update data and information.

## Methodology

1) Present study has used exploratory research design to diagnoses the effects of globalization on the Warli Painting industry in the Thane district.
2) The field survey was conducted to obtain the information through questionnaire. The 50 respondents were constituted as sample size for present study. The samples were selected on random sampling basis. The researcher has used systematic sampling method taking location as variable for the present study.
3 )the data was analyzed by using statistical tools of simple averages, percentages, graphical methods and charts are used for projecting data.

## Hypotheses

1 Warli painting is hereditary business.
2 Warli Painting is local business in Thane.
3 Warli painting has effect of globalization.
Profile of warli Painting

## Present status of Warli painting industry in Thane

Presently Information is collected from the Warli community of Thane district. It is understood that these artisans are living in the hilly areas and forest areas of the Thane district. Especially these artisans are found in Jawhar, Talasari and Dahanu regions of the Thane district. They are illiterate and uneducated. Yet they speak Warli language. Their main work is collecting honey, wood and other products from the forest. Yet infrastructural facilities are not available in these remote areas. Warli painting is inherited in them. But they are not taking it as their main profession. They are unaware about current trends and national market or international competition. They are struggling for their basic necessities. Many schemes are provided by the government such as food-grains at cheaper rate, advance money for building house etc .Warli painting is included in the village industries. Financial help is provided by the Khadi and village industries commission. Short period training courses are made available in the Dahanu. Entrepreneurship training progammes are also arranged for rural artisans in their own local area .Development in general is very slowResponse is very poor towards the schemes. They need confidence and proper guidance. Role of non government organizations is very important and effective Following analysis gives an idea about current position of this traditional art in present situation.

## Analysis of Data

Warli painting is hereditary business.It is explained in the following table.
Table 6.1Warli painting Hereditary Business

| Warli painting | Hereditary business | Self started | Total |
| :--- | :--- | :--- | :--- |
|  | $92.5 \%$ | $7.5 \%$ | $100 \%$ |
| Warli painting | Main Occupation | SupplementaryBusiness | Total |
|  | $50 \%$ | $50 \%$ | $100 \%$ |


| Warli painting | Hereditary skills <br> passed | Hereditary skills not <br> passed | Total |
| :--- | :--- | :--- | :--- |
|  | $98 \%$ | $2 \%$ | $100 \%$ |
| Warli painting | Traditional methods | Modern methods | Total |
|  | $100 \%$ | $0 \%$ | $100 \%$ |

From the above table it is understood that Warli painting is a hereditary art. It passes from generation to generation. In old times women from Warli Community used to draw pictures on the walls of their huts. Afterwards it became their traditional symbol. This art passed to their female as well as male members of the family. It is understood from $92 \%$ artisans that Warli painting is their hereditary work. The Warliies are leaving in the forest area. They used to collect honey, fruits and other forest products. They were expert in knowing medicinal herbs. They used to supply the same to Ayrvedic Doctors. Drawing Warli pictures was their hobby. Now a days it is converted into their profession. This work is their source of livelihood. But yet only $50 \%$ artisans are engaged in this work and earning income. Painting skills are inherited in them for a long period. It is cent per cent true that traditional symbols like squares and circles are used in Warli drawings. Warli Painting is hereditary business which is explained with following figure and graph.


Graph 6
Table 6.2Warli Painting Local Business
Warli painting is a local business. It is located in Thane, especially warli artisans are located in interior parts of the Thane district. It is explained in following table.

| Warli Painting | Capital $>10,000$ | Capital < 10,000 | Total |
| :--- | :--- | :--- | :--- |
|  | $58.4 \%$ | $31.6 \%$ | $100 \%$ |
| Warli Painting | Local raw material | Outside raw material | Total |
|  | $100 \%$ | $0 \%$ | $100 \%$ |
| Warli Painting | Handmade goods | Machine made goods | Total |
|  | $50 \%$ | $50 \%$ | $100 \%$ |
| Warli Painting | Local market | World market | Total |
|  | $90 \%$ | $10 \%$ | $100 \%$ |

It is understood from the above table that capital require to start this business is less than Rs. $10,000 /$-. Nearly $60 \%$ artisans were agreed for this fact. It was also observed that the artisans are not undertaking this work as their own business. They are appointed as skilled workers in the organization or by the traders. According to the traditional method paste of rice is basic raw material
required for Warli painting. In modern times Warli painting is made on paper, wood and on the cloth. So oil paint colours are used in the painting work. These colours are bought from neighbouring city. Raw material like wood and paper is available in local area. Originally Warli painting is cent per cent hand made art. But now a days painting is made on wood or paper or on cloth so some machines are used for cutting, shaping and other decorative purposes. It is labour intensive occupation with minimum use of machinery. At present articles are sold in local market. This business activity is performed on small scale.Warli Painting is local business which is explained in following figure and graph.


## Graph 6.2

## Table 6.3Warli Painting Future of the Business

Future of the Warli painting business is explained in following table. Future of the business is influenced by globalization and other factors.

| Warli painting | Routine education | Vocational training | Total |
| :--- | :--- | :--- | :--- |
|  | $100 \%$ | $0 \%$ | $100 \%$ |
| Warli Painting | Interest in same work | Interest in other job | Total |
|  | $5 \%$ | $95 \%$ | 1005 |

It was observed that the Warli artisans are uneducated. They live in hilly area and forest area of Thane district. In old times there language was also different. So Warli painting was used as means of communication with other people of the local area. Now they are giving regular school education to their children. They are not aware about vocational training courses. So any vocational training is not given to their children. Traditional skills are inherited in their children. Percentage of it is $100 \%$. The artisans are ready to pass their business activity to their next generation. But young generation is not interested in continuing traditional work of their parents. They are not happy with monetary returns which are received from this work. There is question mark about the future of this traditional art.

Warli painting is different type of profession. Actually it is one of the traditional art. This art is inherited in Warli community. They live in hilly area. They are illiterate so they are not undertaking this work on commercial level. Individually they are unable to use this skill for their own business. They are working as paid workers. Naturally their economic condition is very poor. Their basic needs are also not satisfied. So their young generation is not attracted towards this traditional art. If entrepreneurship skill is developed in young generation and if they are motivated to undertake this work on commercial basis then there is bright future for this traditional art and traditional artisans. There is increasing demand from urban market for artistic goods. Warli painting is becoming popular
at national level and has great scope in international market. Future of the Warli Painting business is explained in following figure.

## Impact of Globalization

India embarked upon the process of economic liberalisation in 1991. Since then liberalisation has exposed all industrial units including small home-based enterprises in the informal sector to the inherent risks of free market competition. Globalisation has intensified the market competition by allowing imports and multinational corporations.The reform process of the Indian economy has a far reaching impact on Indian informal sector. Most of the problems, during this era of economic liberalisation, arise due to the unorganised nature of the sector, lack of data and information, use of low technology and poor infrastructure of the sector.

The setting up of the WTO (World Trade Organisation) in 1995 has intensified global competition. The World Trade Organisation regulates multilateral trade and enforces its member countries to remove import quotas and other import restrictions, and to reduce import tariffs. In addition, countries, especially the developing countries, are asked to stop subsidies to exports as well as to domestic production. As a result, every single individual enterprise in India, small or large, whether exporting or serving the domestic market, has to face competition.

However, the sector is afraid of adopting new technology because of the huge initial capital investment and adjustment of production process, uncertain input supply, marketing prospect and profit of the products manufactured with new technology. Other major impediments are lack of knowledge of technology sourcing, evaluation and demonstration facilities, lack of surveys and feasibility studies etc. Therefore, for the development of this sector there needs to be a major thrust on technology intervention in clusters which offers the small units an opportunity and easier access to get acquainted with new technologies.

## Findings \& Conclusion

Findings
1 Artisans of Warli community are experts in Warli painting. Many of them are illiterate and living in forest areas. They are unaware that this art can be used as a profession.
2 Warli art is a traditional art. Directly it is not saleable in the market. It is not modified according to demand. Special training centresare not available in residential of areas of artisans.
3 Infrastructure facilities are not available in remote places where warli artisans are living, especially in forest areas in Thane.
4 Warli artisans are illiterate and under the great influence of blind beliefs.
5 Young generations of Warli artisans are not interested in traditionalwork. There is no link betweenurban and rural markets.

## Conclusion

Globalization implies open market policy. Globalization and liberalization have resulted in the grant of permission by countries around the world to foreign companies for free trade. This has resulted in a large number of multinational companies entering into domestic market. Thus competition increases in our market. Village industries are located in remote places. Sometimes these industries are located in hilly and forest areas. Infrastructural development is very slow in these areas. There is basic problem of electricity and water. Big department stores and malls cannot be started easily. Apart from that purchasing of the rural people is limited. They are not in a position to purchase costly imported goods. Globalization is not affected directly or it has not entered directly into rural economy. But there is indirect relation between globalization and village industries because of substitute of raw material and increasing competition of the market. Globalization has positive impact on some of the industries like service industry and warli painting. There is generation of employment and increase in standard of living of rural areas because of exposure available for these
products in urban as well as national and international market. So it can be said that there is indirect relation between globalization and village industries.

Warli painting is one of the traditional art. It has great scope in urban market as well as these articles are attracting attention of foreigners. This activity is not performed on commercial level in rural areas. These traditional skills are inherited in Warli artisans. If this business activity is channelized properly then the artisans of warli painting will received proper return for their work. Warli painting is one of the unique traditional art. These articles are exclusive. So there is no competition for such product in the market. Instead of that there is regular demand for these products from urban market. It is an effective source of generating employment in rural areas

Suggestions

1) Artisans of Warli community are experts in Warli painting. Many of them are illiterate and living in forest areas. They are unaware that this art can be used as a profession. So role of NGOs is important in persuading them and informing them about increasing craze of their art in urban market.
2) Warli art is a traditional art. Directly it is not saleable in the market. It should be modified according to demand so special training centres should be started in residential of areas of artisans.
3) Infrastructure facilities should be made available in remote places where warli artisans are living, especially in forest areas in Thane.
4) Basic education should be provided to Warli artisans to improve their social standing and bring reform in their society.
5) Young generations of Warli artisans should be attracted towards this work. They should take efforts for promotion of this art as there are export opportunities available in the markets. Hence the government should establish a link between the artisans and the export market. In addition, proper marketing policiesshould be adopted. Link should be developed between urban and rural markets

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# A Study to Different Environmental Practices on Volleyball Playing Ability among College Men Players 

Mr. D. Sureshkumar: Assistant Professor, Department of Physical Education and Sports Sciences, Annamalai University<br>Dr. K. Sekarbabu: Assistant Professor, Department of Physical Education and Sports Sciences, Annamalai University<br>Dr. P. Karthikeyan: Assistant Professor, Department of Physical Education and Sports Sciences, Annamalai University


#### Abstract

The purpose of the study was to find out the effects of different environmental practices namely indoor and outdoor practices on playing ability among college men volleyball players. To achieve this purpose of the study, forty five men college volleyball players studying at Sri Ragavendra College of Arts and Science, Keelamungiladi and Government Arts College, B. Mutlur were selected as subjects at random. Their age ranged between 18 to 24 years. The selected subjects were divided into three equal groups of fifteen each namely indoor practice group, outdoor practice group and control group. The experimental group I underwent indoor practice, group II underwent outdoor practice for three days per week for six weeks whereas the control group (Group III) maintained their daily routine activities and no special training was given to them. The following variable namely playing ability was selected as criterion variable. The subjects of the three groups were tested on playing ability by using subjective rating method (three judges) at prior and immediately after the training period. The collected data were analyzed statistically through analysis of covariance (ANCOVA) to find out the significant difference, if any among the groups. Whenever the obtained "F" ratio was found to be significant, the scheffe's test was applied as post hoc test to find out the paired mean difference, if any. The .05 level of confidence was fixed to test the level of significance which was considered as an appropriate. The results of the study showed that there was a significant difference exists among indoor practice group, outdoor practice group and control group on playing ability. And also indoor practice group and outdoor practice group showed significant improvement on playing ability when compared to control group.


Key Words: indoor practice, outdoor practice, playing ability, analysis of covariance (ANCOVA). Introduction

During the last decade we have discovered that good health is no longer a matter of chance, but rather a matter of choice. If you choose to take responsibility for your health by exercising regularly and by consistently adopting other positive life style habits, you can not only promote better health, but also you can decrease your risk of disease, disability and premature death.

The lack of agreement regarding the concept of physical fitness basically centers around whether or not items involving skill and ability should include in such a battery. Some authors list only the relatively basic elements, such as strength, muscular endurance and cardiovascular endurance. Other builds from this base and includes items of agility, flexibility, power, balance speed and neuromuscular coordination. Increasingly today also many people get out on a space saving, ecologically impeccable Journey into their inner most souls to discover "their true identity", with the help of yoga and other allied techniques of exercise, relation and movement. They descend deeply as they can into their physical and physical depth, in order to find happiness and joy in their own body. This too can be understood by all of us sport

## Methodology

The purpose of the study was to find out the effects of different environmental practices namely indoor and outdoor practices on playing ability among college men volleyball players. To achieve this purpose of the study, forty five men college volleyball players studying at Sri Ragavendra College of Arts and Science, Keelamungiladi and Government Arts College, B. Mutlur were selected as subjects at random. Their age ranged between 18 to 24 years. The selected subjects were divided into three equal groups of fifteen each namely indoor practice group, outdoor practice group and control group. The experimental group I underwent indoor practice, group II underwent outdoor practice for three days per week for six weeks whereas the control group (Group III) maintained their daily routine activities and no special training was given to them. The following variable namely playing ability was selected as criterion variable. The subjects of the three groups were tested on playing ability by using subjective rating method (three judges) at prior and immediately after the training period. The collected data were analyzed statistically through analysis of covariance (ANCOVA) to find out the significant difference, if any among the groups. Whenever the obtained " $F$ " ratio was found to be significant, the scheffe's test was applied as post hoc test to find out the paired mean difference, if any. The .05 level of confidence was fixed to test the level of significance which was considered as an appropriate.

## Training Programme

During the training period, the Group I underwent indoor volleyball practice and group II underwent outdoor volleyball practice for three days per week (alternative days) for six weeks. Every day the workout lasted for 45 to 60 minutes approximately including warming up and cool down periods. Group III acted as control who did not participate in any strenuous physical exercises and specific training throughout the training period. However, they performed activities as per their curriculum.

## Analysis of the Data

The analysis of covariance on playing ability of indoor practice group, outdoor practice group and control group have been analyzed and presented below.

## Playing Ability

The analysis of covariance on playing ability of the pre and post test scores of indoor practice group, outdoor practice group and control group have been analyzed and presented in Table I.

Table I
Analysis of Covariance of the Data on Playing Ability of Pre and Post Tests Scores of Indoor Practice, Outdoor Practice and Control Groups

| Test | Indoor <br> Practice <br> Group | Outdoor <br> Practice <br> Group | Control <br> Group | Source of <br> Variance | Sum of <br> Squares | df | Mean <br> Squares | Obtained <br> 'F <br> Ratio |
| :--- | :---: | :---: | :---: | :--- | :---: | :---: | :---: | :---: | :---: |
| Pre Test |  |  |  |  |  |  |  |  |
| Mean | 6.68 | 6.69 | 6.62 | Between | 0.013 | 2 | 0.007 | 0.34 |
| S.D. | 0.38 | 0.37 | 0.41 | Within | 7.70 | 42 | 0.18 |  |
| Post Test |  |  |  |  |  |  |  |  |
| Mean | 8.66 | 8.42 | 6.63 | Between | 190.14 | 2 | 95.07 |  |
| S.D. | 0.33 | 0.32 | 0.41 | Within | 7.65 | 42 | 0.18 |  |


| Adjusted Post Test |  |  |  |  |  |  |  |  |
| :--- | :---: | :---: | :---: | :--- | :---: | :---: | :---: | :---: |
| Mean | 8.65 | 8.32 | 6.61 | Between | 190.31 | 2 | 95.16 | $594.75 *$ |
|  |  |  |  | 6.73 | 41 | 0.16 |  |  |

* Significant at .05 level of confidence.
(The table values required for significance at . 05 level of confidence for 2 and 42 and 2 and 41 are 3.222 and 3.226 respectively).

The adjusted post-test means of indoor practice group, outdoor practice group and control group on playing ability are $8.65,8.32$ and 6.61 respectively. The obtained " $F$ " ratio of 594.75 for adjusted post-test means is greater than the table value of 3.226 for df 2 and 41 required for significance at .05 level of confidence on playing ability.

Since, three groups were compared whenever the obtained " $F$ " ratio for the adjusted post test was found to be significant, the scheffe's test was applied as post hoc test to find out the paired mean differences, if any and it was presented in table I- A

TABLE I-A
The Scheffe's Test for the Differences between Paired Means on Playing Ability

| Ind <br> oor Practice Group | Out <br> door <br> Practice <br> Group | ontrol <br> Group | $\begin{array}{r} \text { Mean } \\ \text { Differences } \end{array}$ | Con <br> fidence <br> Interval Value |
| :---: | :---: | :---: | :---: | :---: |
| 8.65 | $2^{8.3}$ | - | 0.33* | 0.31 |
| 8.65 | - | $.61^{6}$ | 2.04* | 0.31 |
| - | $2^{8.3}$ | .$^{6}$ | 1.71* | 0.31 |

* Significant at .05 level of confidence.

The table I- A showed that the mean difference values between indoor practice group and outdoor practice group, indoor practice group and control group, outdoor practice group and control group on playing ability were $0.33,2.04$ and 1.71 respectively which were greater than the required confidence interval value 0.31 . The results of the study showed that there was a significant difference between indoor practice group and outdoor practice group, indoor practice group and control group, outdoor practice group and control group on playing ability.

## Results

1. The results of the study showed that there was a significant difference among indoor practice group, outdoor practice group and control group on playing ability.
2. And also it was showed that there was a significant improvement on playing ability due to indoor practice and outdoor practice. Indoor practice group was better than outdoor practice group.

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# Geographical Analysis of Major Tourist Centers in Kankavli Tahsil (Sindhudurg) 

Prof. Waghmare P. C. Asso.Prof.\& Head, Dept. of Geography Kankavli College Kankavli, DistSindhudurg
Dr. Patil R. B: Assi.Prof.\& Head, Dept. of Geography, Arts \& Com. College PhondaghatTalKankavli, Dist-Sindhudurg

## Introduction:-

Natural resources and environment in Sindhudurg district are helpful for tourists. Employment opportunities are possible only with the help of tourism. Due to hilly area, there are many limitations on development of agriculture and an industrial sector in Sindhudurg. Sindhudurg is the Konkan area of Maharashtra having stretch of land on the west coast of India, endowed with the beautiful seashore, picturesque Mountains and scenic natural beauty. The freshy eye pleasing sea shore, high mountains, hills, rare flat lands, and Sahyandri Mountain ranges! Sindhudurg district is made up of green forest, heart catching varied fruit and flowers. This is the region of Coconut, Jackfruit and all of world famous Alphanso Mango!

Sindhudurg district is a leading in natural and cultural variations. That's why in 1997 Sindhudurg District is declared as a "Tourism District." In this district there are total eight talukas situated Vaibhavwadi, Kankavli, Kudal, Sawantwadi, Dodamarg, Devgad, Malvan, Vengurla. In that Devgad, Malvan, Vengurla are the Sea-side Tahsil. "Sindhudurg Nagari" is the Capital of this Sindhudurg district.

Kankavli is known as a place of pilgrimage. Some important tourist attractions in Kankavli tahsils are Bhalchandra Maharaj Mutt ,Gopuri Ashram (Konkan Gandhi's Appasaheb Patwardhan), Shri Rameshwar Temple, Ramgad, Shivgad, Savdav waterfalls, Kurli-Ghonsari Hydro-electricity dam and Mohmadwadi damsite. Agriculture and horticulture is a main activities in the distrcit but the production of Agriculture is very low. Due to this people of the district are taken support of the tourism. Hence, the tourism places of Kankavli are developing.

## Study Region:-

Kanakvli is the central place of Sindhudurg district on Mumbai-Goa National Highway No. 17. It is also one major railway Station of Konkan Railway. Kankvali is known as a place of pilgrimage due to Bhalchandra Maharaj Math. Kankavli town council has been organizing "Tourist Festival" since 2004 in the month of April every year to attract foreign as well as domestic tourist on large scale.

The work of Tourist reception center at Mudeshwar it is a big ground also. Boating scare case on Gad River is now completed. "Mini Garden" at Kankavli on Gad River is also attracting. Cultural programme strated in Kankavli town from December to March. Southward of Kankavli town there is natural Lake at Osargaon. Where film shooting is going on in the season of Winter. Neelam Country side is a first Three Star Hotel at Janavali on Mumbai- Goa Highway at Janavli just 3 km from Kankavali town.

The tourism development can play a major role in the economic development of the Kankavli Tahsil, but tourism in Kankavli Tahsil is facing several problems. Hence, the present study is undertaken to analyze the problems of tourism in Kankavli Tahsil.

## Objectives of the Study:-

1) To Identify the development of Tourist Places in Kankavli tahsil.
2) To study the profile of Kankavli Tahsil with it Tourism Economy.
3) To highlight the attractive tourist destinations and religious places in Kankavli Tahsil.

## $>$ Data Collection \& Research Methodology:-

Major tourist centers selected for the geographical analysis. The researcher has visited to the tourist centers, and collected information from the Office bearers with the help of discussion of their particular center. Secondary data collected from reference books, News paper, Periodicals, Booklets, Magazines, Report etc.

## Tourist Centers in Kankavli Tahsil

I) Bhalchandra Maharaj Math (Ashram):-

This Math in centre place of Kankavli town. Kankavli town situated at Mumbai- Panjim National Highway. Kankavli away from Mumbai near about 400 Kms . In this math there are so many facilities to worshippers for example to Stay Rooms, Bathrooms, Bhaktniwas etc. daily lunch is available for outsider worshipper and other people for only in Rs. 10/- as well as they provide medical service in free of charge.

| Annual Programmes Organized in | Math as Follows:- |  |
| :--- | :---: | :--- |
| $>$ Shri Samarth Punyatithi | $:-$ | In month of November |
| $>$ Shri Samarth Jayanti | $:-$ | In month of January |
| $>$ Mahashivratri | $:-$ | In month of February |
| $>$ Shri Gurudwadashi | $:-$ | In month of October |
| $>$ Gurupournima | $:-$ | In month of July |

This Sant as a supreme being whose memorial lies inside the math. Datta temple, Hanuman temple and Kashivishveshwar temple are also pilgrim place around this math. So somany tourist are visited to the this math. By according to office every year thousands of worshippers and tourist are visited.

## II) Gopuri Ashram ( Wagde) :-

Wagade village is situated 2 Kms . away from Kankavli Tahsil at the both sides of MumbaiGoa National Highway. It is sacred place made by the work of Appasaheb Patwardhan. It is situated near by the Gad Nadi. The area of this village is 664.53 hectors. With the help of associated and the economic helps from affectionate friend Prabhakar Pant Korgaonkar. Appasaheb Patwardhan installed Gopuri Ashram on $5^{\text {th }}$ may 1948. The work of Gopuri Ashram was started 18 acre waste land in Wagade. Appasaheb Patwardhan wanted to give platform for Khadi and Village industry. He also wanted to rejoin farming to Khadi and Village industry. He wish that Gopuri Ashram should be helpful in such work. Due to this Ashram is very famous tourist point in Kankavli Tahsil. So Thousand of tourist, farmers, school students are visited to this Gopuri Ashram.
III) Shri Rameshwar (Mahalingeshwar) Temple :-

This temple is situated 17 Km away from Kankavli at Bhirwande. It is also historical scenic place, which attract bird watchers. Other scenic places around the temple are Dirbadevi, Gangeshwar and Pavanadevi temple etc. There is rush for Shri. Rameshwar temple during the period of Mahashivratri every year. It is the main pilgrim centre of this area.

## IV) Ramgad Fort:-

Ramgad fort is 11 Km away from Kankavli. This fort spread on 8 acres of land by Kankavli Achara Road. Fort commands the fine view a Gad River and has bush green surroundings.

## V) Shivgad Fort (Ghonsari):-

The ancient fort is located at Ghonsari on the top of the Sahyadri hilly ranges westward of Dajipur national sanctuary. Shivgad is the magnificent fort beckons for adventurous tourist and mountaineers. Most of the tourists visited to this place to see the densed forest as well as Bison(Gave). From Shivgad fort tourist observed the valleys, dam-site of kurli-ghonsari dam and sunset.
VI) Suryamurti Temple (Kharepatan):-

In Kharepatan village there is a Kapileshwar temple. In this temple there is a murti of Suryanaryana. This murti is broken but it is so old and historical murti. It's height is one meter and other murties are found in black stone. These Murties are very attractive. So number of tourist are visit to this place.

Major Tourist Attractions in Kankavli Tahsil

1.Gopuri Ashram

3.Bhalchandra Maharaj Math


2. Dutt Tempal

4.Chundeshewari Temple


## 5. Radhakrishna Temple

## Conclusion:-

It may be generalized from the above analysis that tourism is a co-ordinate total of many components. It involves the stay of tourist for several days, weeks. Which require natural resources, infrastructural and transportation facilities, accommodation, fund, recreation, sight seeing, shopping and variety of facilities and services for use and enjoyments. The success of tourism depends on all these facilities but all these facilities are not sufficiently available at the tourist centers.

If these basic facilities are improved at the places of tourist centers definitely tourists flows increases toward the tourist places. So these tourist places are developed due to this, increase the total income of people. It helps increase to standard of living.

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> M.T.D.C. Mumbai

Konkantil Paryatan, Shehar Prakashan Pune

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# Impact of Consumer Protection Act - A Study of Consumers in Mumbai 

Dr. P. K. Bandgar: Research Guide, JJT University, Rajasthan<br>Prof. Shaista Shaikh: Research Scholar, JJT University, Rajasthan


#### Abstract

In spite of various provisions providing protection to the consumers and providing for stringent action against the businessmen in the different enactments very little could be achieved in the field of Consumer Protection. The Consumer Protection Act, 1986, provides for the better protection of consumers. Unlike existing laws which are punitive or preventive in nature, the provisions of this Act are compensatory in nature. Media plays an important role in decision making situation of the consumers. The consumers are more concerned about quality as well as the price of the food items.

\section*{Introduction:}

Wants are unlimited, resources are limited and consumers have alternative uses. In such a situation, each consumer is faced with the problem of a myriad choice. Each consumer aims at maximization of his satisfaction in his given income. Consumer awareness with regards to the availability of goods, prices and quality is a must to attain the very basic objective of maximization of satisfaction. Consumer Awareness is part and parcel of consumer movement which is related with consumer protection and consumerism. Consumer movement emerged on account of deceptive marketing techniques adapted by marketers, shortage of consumer goods, adulteration of goods, prices in the black market, misleading advertisement, change in dimension in the society viz. increase in income and education and active campaign by the consumer organization and role of the state in protecting the consumers interest through the Consumer Protection Act. The question of the protection of the rights of the common consumers, if viewed in the above background, gains utmost significance. The industrial revolution and the development in the international trade and commerce have led to the vast expansion of business and trade. As a result of which a variety of consumer goods have appeared in the market to cater to the needs of the consumers and a host of services have been made available to the consumers like insurance, transport, electricity, housing, entertainment, finance and banking. A well-organized sector of manufacturers and traders with better knowledge of markets has come into existence, thereby affecting the relationship between the traders and the consumers making the principle of consumer sovereignty almost ignored. The advertisements of goods and services on television, in newspapers and magazines influence the demand for the same by the consumers though there may be manufacturing defects or imperfections or short comings in the quality, quantity and the purity of the goods or there may be deficiency in the services rendered. The production of the same item by many firms has led the consumers, who have little time to make a selection, to think before they can purchase the best. For the welfare of the public, the glut of adulterated and sub-standard articles in the market has to be checked

In spite of various provisions providing protection to the consumers and providing for stringent action against the businessmen in the different enactments like Code of Civil Procedure, 1908; the Indian Contract Act, 1872; the Sale of Goods Act, 1930; the Indian Penal Code, 1860; the standard of Weights and Measures Act, 1976 and the Motor Vehicles Act, 1988, very little could be achieved in the field of Consumer Protection. Though, the Monopolies and Restrictive TradePractices, Act, 1969 and the Prevention of Food Adulteration Act, 1954 have provided some relief to the consumers it became necessary to protect the consumers from the exploitation and save them from receiving adulterated and sub-standard goods and services and to safeguard their interest. After extensive discussions and negotiations among the Governments on the scope and content of the guidelines, the General Assembly of the United Nations adopted the guidelines for consumer


protection by consensus on $9^{\text {th }}$ April, 1985 (General Assembly Resolution No. 39/248), in pursuance of the above Resolution of the United Nations, the following year, i.e. in 1986, our Parliament had enacted the Consumer Protection Act, 1986 (hereafter referred to as "the Act").

The Consumer Protection Act, 1986, provides for the better protection of consumers. Unlike existing laws which are punitive or preventive in nature, the provisions of this Act are compensatory in nature. The act is intended to provide simple, speedy and inexpensive redressal to the consumers' grievances, award relief and compensation wherever appropriate to the consumer. The Act was amended in the year 1991 and 1993 to make it more effective and purposeful. Still, the delay in disposal of cases by the redressal agencies at the district, state and national levels has been the cause of major concern. Therefore, the Government has amended the Act comprehensively in 2002 through the Consumer Protection (Amendment) Act 2002 (62 of 2002) which was brought into force from 15.03.2003. The provisions of the Act mainly aimed at facilitating quicker disposal of complaints, enhancing the capability of redressal agencies, strengthening them with more powers, streamlining the procedures and widening the scope of the Act to make it more effective and purposeful.

## Review of Literature:

1) Jaiswal Gaurav, Sahu Pravin and Matharu Manita in their article Consumer Preferences towards service industry. A factoral study of Restaurants Published in "India Journal of Marketing, January 2010 (P . 34) concluded that the consumer are generally familiar with the products sold in the restaurants but their attitudes and values related to purchase and consumption are different.
2) Mathur Naveen, in his article "Demand for business holds the key" published in the analyst, January 2010 (P. 61) concluded that agri-commodities shall have a great run in the coming year as the world moves towards greater industrialization, rising per capita income and increasing consumption patterns.
3) Rao G. V. in his article "Terrorism insurance" published in Insurance Chronicle. The ICFAI University press, January 2010 (P. 17) concluded that it is for the authorities and the players to change the risk perceptions of the buyer and to create superior awareness of risk exposures among them.
4) George Babu P. and Edward Manoj in their article "Cognitive Dissonance and Pureness involvement in the consumer behaviour context" published in Marketing Management, The ICFAI, University Press, August ' November 2009 concluded that the propensity of a dissonant individual to accept the new cognition increases with the elapse of time from the time of occurrance of cognitive dissonance.
5) Shitole G. Y. and Bageshree P. B. B. in their article, "Challenges of Social Advertising in India" published in "Revelation' The Research Journal of K. P. B. Hinduja College (P. 86) Vol. 1 June' 2009 pointed out that the repeated floating of social advertising can bring attitudinal and behavioural changes among the consumers.

## Objectives of the Study:

The objectives of the study are as follows:

1) To study various provision of the Consumer Protection Act, 1986 for the protection of consumer's interest.
2) To evaluate the degree of awareness among consumers about their rights, duties and responsibilities.
3) To estimate the sufficiency of the provisions of existing law and their implementation.
4) To suggest and recommend measures to make consumer movement a mass movement in India.

## Research Methodology:

The Researcher has used survey method in order to evaluate the awareness of consumers towards their rights, duties and responsibilities. The data are collected through primary and secondary sources. Primary data were collected through structured questionnaire. Secondary Data were collected
through journals, research reports, newspaper and internet. A sample size of on an average 200 consumers has been selected on the basis of willingness to co-operate in this project. The universe of the population is consumers residing in Eastern suburb of Mumbai city.
Data Analysis The data collected were analyzed as follows:
Awareness of consumer rights
The respondents were asked the questions whether they were aware of consumer rights. The answers given by the respondents are tabulated as follows.

Table 1: Awareness of consumer rights

| Particular | Frequency | Percentage |
| :--- | :--- | :--- |
| Yes | 104 | 52 |
| No | 68 | 34 |
| Can't Say | 28 | 14 |
| Total | $\mathbf{2 0 0}$ | $\mathbf{1 0 0}$ |

Table 1 revealed that 104 respondents were aware of their rights as a consumer whereas 68 respondents were not aware of the consumer rights and 28 were not sure about their knowledge for the consumer rights. Thus, $52 \%$ of the respondents were aware of their rights as a consumer followed by $34 \%$ of the respondents those were not aware of the consumer rights and $14 \%$ of the respondents those were not sure about their knowledge for the consumer rights. Thus majority ( $52 \%$ ) of the respondents were aware of their rights as a consumer. s

## Awareness of consumer duties

The respondents were asked the questions whether they are aware of consumer duties. The answers given by the respondents are tabulated as follows.

Table 2: Awareness of consumer duties

| Particulars | Frequency | Percentage |
| :--- | :--- | :--- |
| Yes | 128 | 64 |
| No | 55 | 28 |
| Can't Say | 17 | 08 |
| Total | $\mathbf{2 0 0}$ | $\mathbf{1 0 0}$ |

Table 2 revealed that 128 respondents were aware of their duties as a consumer whereas 55 respondents were not aware of the consumer duties and 17 were not sure about their knowledge for the consumer duties. Thus $64 \%$ of the respondents were aware of their duties as a consumer followed by $28 \%$ of the respondents those were not aware of the consumer duties and $8 \%$ of the respondents those were not sure about their knowledge for the consumer duties. Thus majority ( $64 \%$ ) of the respondents were aware of their duties as a consumer.

## Awareness of consumer responsibilities

The respondents were asked the questions whether they aware of consumer responsibilities. The answers given by the respondents are tabulated as follows.

Table 3: Awareness of consumer responsibilities

| Particulars | Frequency | Percentage |
| :--- | :--- | :--- |
| Yes | 106 | 53 |
| No | 58 | 29 |
| Can't Say | 36 | 18 |


| Total | 200 | 100 |
| :---: | :---: | :---: |

Table 3 revealed that 106 respondents were aware of their responsibilities as a consumer whereas 58 respondents were not aware of the consumer responsibilities and 36 were not sure about their knowledge for the consumer responsibilities. Thus $53 \%$ of the respondents were aware of their responsibilities as a consumer followed by $29 \%$ of the respondents those were not aware of the consumer responsibilities and $18 \%$ of the respondents those were not sure about their knowledge for the consumer responsibilities. Thus, majority (53\%) of the respondents were aware of their responsibilities as a consumer.

## Conclusions

Media plays an important role in decision making situation of the consumers. The consumers are more concerned about quality as well as the price of the food items. Almost all the consumers cross check the M.R.P., quality, expiry date and even the weights of the food items they purchased. Majority of the consumers were cheated for less weights, inferior quality and adulteration in the food items. The majority of the complainants were not satisfied with the response of the shopkeeper. The awareness of the consumer rights are not upto the mark. They are mostly familiar with very few rights those are 'The right to health and safety', 'The right to be informed' and 'The right to choose'. But the majority of the consumers are aware of their duties as a consumer. Majority of the consumers are well aware of their responsibilities as a consumer. The majority of the consumers are not aware of the Consumer Protection Act. But the consumers are very well aware of the Consumer Court for Redress. The majority of the consumers are not having knowledge regarding the procedure for filing the case in the consumer court. Very few consumers exercised their rights as a consumer. Lack of awareness, lack of education, lack of time, lack of evidence is the main causes of poor implementation of Consumer Protection Act.

Suggestions: The following are the suggestions for strong consumer movement in the country.

1) It is necessary that consumers take action with solidarity to get a fair deal and timely redressal.
2) The process involves engaging a professional personnel, requires time for filing the case and attending the court proceeding and certain other formalities like producing the bill, warranty cards etc. These procedures need to be made simpler and quicker for making the process more meaningful and realistic. Redress procedure should be made more logical, easy enough to be understood by a large number of consumers. Further procedures shall so designed as to have easy handling and quick disposal of cases.

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# Human Constitutional Rights in Islamic Context 

Adv. Daramyan Singh Bist: Research Scholar, JJT University, Rajasthan Dr. Madhu Gupta: Research Guide, JJT University, Rajasthan

## The Western Approach:

It is very loudly and vociferously claimed that the world got the concept of basic human rights from the Magna Carta of Britain; though the Magna Carta itself came into existence six hundred years after the advent of Islam. But the truth of the matter is that until the seventeenth century no one even knew that the Magna Carta contained the principles of Trial by Jury; Habeas Corpus, and the Control of Parliament on the Right of Taxation. If the people who had drafted the Magna Carta were living today they would have been greatly surprised if they were told that their document also contained all these ideals and principles. They had no such intention, nor were they conscious of all these concepts which are now being attributed to them. As far as my knowledge goes the Westerners had no concept of human rights and civic rights before the seventeenth century. Even after the seventeenth century the philosophers and the thinkers on jurisprudence though presented these ideas, the practical proof and demonstration of these concepts can only be found at the end of the eighteenth century in the proclamations and constitutions of America and France. After this there appeared a reference to the basic human rights in the constitutions of different countries. But more often the rights which were given on paper were not actually given to the people in real life. In the middle of the present century, the United Nations, which can now be more aptly and truly described as the Divided Nations, made a Universal Declaration of Human Rights, and passed a resolution against genocide and framed regulations to check it. But as you all know there is not a single resolution or regulation of the United Nations which can be enforced. They are just an expression of a pious hope. They have no sanctions behind them, no force, physical or moral to enforce them. Despite all the highsounding ambitious resolutions of the United Nations, human rights have been violated and trampled upon at different places, and the United Nations has been a helpless spectator. She is not in a position to exercise an effective check on the violation of human rights. Even then heinous crime of genocide is being perpetrated despite all proclamations of the United Nations. Right in the neighbouring country of Pakistan, genocide of the Muslims has been taking place for the last twenty- eight years, but the United Nations does not have the power and strength to take any steps against India. No action has even been taken against any country guilty of this most serious and revolting crime.

## The Islamic Approach:

At very beginning it is necessary to clarify that when we speak of human rights in Islam we really mean that these rights have been granted by God; they have not been granted by any king or by any legislative assembly. The rights granted by the kings or the legislative assemblies, can also be withdrawn in the same manner in which they are conferred. The same is the case with the rights accepted and recognized by the dictators. They can confer them when they please and withdraw them when they wish; and they can openly violate them when they like. But since in Islam human rights have been conferred by God, no legislative assembly in the world, or any government on earth has the right or authority to make any amendment or change in the rights conferred by God. No one has the right to abrogate them or withdraw them. Nor are they the basic human rights which are conferred on paper for the sake of show and exhibition and denied in actual life when the show is over. Nor are they like philosophical concepts which have no sanctions behind them.

The charter and the proclamations and the resolutions of the United Nations cannot be compared with the rights sanctioned by God; because the former is not applicable to anybody while the latter is applicable to every believer. They are a part and parcel of the Islamic Faith. Every Muslim or administrators who claim themselves to be Muslims will have to accept, recognize and enforce them. If they fail to enforce them, and start denying the rights that have been guaranteed by God or
make amendments and changes in them, or practically violate them while paying lip-service to them, the verdict of the Holy Quran for such governments is clear and unequivocal:

Those who do not judge by what God has sent down are the dis Believers (kafirun). 5:44
The following verse also proclaims: "They are the wrong-doers (zalimun)" (5:45), while a third verse in the same chapter says: "They are the evil-livers (fasiqun)" (5:47). In other words this means that if the temporal authorities regard their own words and decisions to be right and those given by God as wrong they are disbelievers. If on the other hand they regard God's commands as right but wittingly reject them and enforce their own decisions against God's, then they are the mischief-makers and the wrong-doers. Fasiq, the law-breaker, is the one who disregards the bond of allegiance, and zalim is he who works against the truth. Thus all those temporal authorities who claim to be Muslims and yet violate the rights sanctioned by God belong to one of these two categories, either they are the disbelievers or are the wrong- doers and mischief-makers. The rights which have been sanctioned by God are permanent, perpetual and eternal. They are not subject to any alterations or modifications, and there is no scope for any change or abrogation.

## Basic Human Rights

The first thing that we find in Islam in this connection is that it lays down some rights for man as a human being. In other words it means that every man whether he belongs to this country or that, whether he is a believer or unbeliever, whether he lives in some forest or is found in some desert, whatever be the case, he has some basic human rights simply because he is a human being, which should be recognized by every Muslim. In fact it will be his duty to fulfill these obligations.

## 1. The Right to Life

The first and the foremost basic right is the right to live and respect human life. The Holy Quran lays down:
Whosoever kills a human being without (any reason like) man slaughter, or corruption on earth, it is as though he had killed all mankind ... (5:32)

As far as the question of taking life in retaliation for murder or the question of punishment for spreading corruption on this earth is con- cerned, it can be decided only by a proper and competent court of law. If there is any war with any nation or country, it can be decided only by a properly established government. In any case, no human being has any right by himself to take human life in retaliation or for causing mischief on this earth. Therefore it is incumbent on every human being that under no circumstances should he be guilty of taking a human life. If anyone has murdered a human being, it is as if he has slain the entire human race.

## 2. The Right to the Safety of Life

Immediately after the verse of the Holy Quran which has been mentioned in connection with the right to life, God has said: "And whoever saves a life it is as though he had saved the lives of all mankind" (5:32). There can be several forms of saving man from death. A man may be ill or wounded, irrespective of his nationality, race or colour. If you know that he is in need of your help, then it is your duty that you should arrange for his treatment for disease or wound. If he is dying of starvation, then it is your duty to feed him so that he can ward off death. If he is drowning or his life is at stake, then it is your duty to save him.

## 3. Respect for the Chastity of Women

The third important thing that we find in the Charter of Human Rights granted by Islam is that a woman's chastity has to be respected and protected under all circumstances, whether she belongs to our own nation or to the nation of an enemy, whether we find her in the wild forest or in a conquered city; whether she is our co-religionist or belongs to some other religion or has no religion at all. A Muslim cannot outrage her under any circumstances. All promiscuous relation- ship has been forbidden to him, irrespective of the status or position of the woman, whether the woman is a willing or an unwilling partner to the act. The words of the Holy Quran in this respect are: "Do not approach
(the bounds of) adultery" (17:32). Heavy punishment has been prescribed for this crime, and the order has not been qualified by any conditions. Since the violation of chastity of a woman is forbidden in Islam, a Muslim who perpetrates this crime cannot escape punishment whether he receives it in this world or in the Hereafter. This concept of sanctity of chastity and protection of women can be found nowhere else except in Islam.

## 4. The Right to a Basic Standard of Life

Speaking about the economic rights the Holy Quran enjoins upon its followers:
And in their wealth there is acknowledged right for the needy and destitute. (51:19)
The words of this injunction show that it is a categorical and un- qualified order. Furthermore this injunction was given in Makkah where there was no Muslim society in existence and where generally the Muslims had to come in contact with the population of the disbelievers. Therefore the clear meaning of this verse is that anyone who asks for help and anyone who is suffering from deprivation has a right in the property and wealth of the Muslims; irrespective of the fact whether he belongs to this nation or to that nation, to this country or to that country, to this race or to that race. If you are in a position to help and a needy person asks you for help or if you come to know that he is in need, then it is your duty to help him. God has established his right over you, which you have to honour as a Muslim.

## 5. Individual's Right to Freedom

Islam has clearly and categorically forbidden the primitive practice of capturing a free man, to make him a slave or to sell him into slavery. On this point the clear and unequivocal words of the Prophet (S) are as follows: "There are three categories of people against whom I shall myself be a plaintiff on the Day of Judgement. Of these three, one is he who enslaves a free man, then sells him and eats this money" (al-Bukhari and Ibn Majjah). The words of this Tradition of the Prophet are also general, they have not been qualified or made applicable to a particular nation, race, country or followers of a particular religion.

## 6. The Right to Justice

This is a very important and valuable right which Islam has given to man as a human being. The Holy Quran has laid down: "Do not let your hatred of a people incite you to aggression" (5:2). "And do not let ill-will towards any folk incite you so that you swerve from dealing justly. Be just; that is nearest to heedfulness" (5:8). Stressing this point the Quran again says: "You who believe stand steadfast before God as witness for (truth and) fairplay" (4:135). This makes the point clear that Muslims have to be just not only with ordinary human beings but even with their enemies. In other words, the justice to which Islam invites her followers is not limited only to the citizens of their own country, or the people of their own tribe, nation or race, or the Muslim community as a whole, but it is meant for all the human beings of the world. Muslims therefore, cannot be unjust to anyone. Their permanent habit and character should be such that no man should ever fear injustice at their hands, and they should treat every human being everywhere with justice and fairness.

## 7. Equality of Human Beings

Islam not only recognizes absolute equality between men irrespective of any distinction of colour, race or nationality, but makes it an important and significant principle, a reality. The Almighty God has laid down in the Holy Quran: "O mankind, we have created you from a male and female." In other words all human beings are brothers to one another. They all are the descendants from one father and one mother. "And we set you up as nations and tribes so that you may be able to recognize each other" (49:13). This means that the division of human beings into nations, races, groups and tribes is for the sake of distinction, so that people of one race or tribe may meet and be acquainted with the people belonging to another race or tribe and cooperate with one another. This division of the human race is neither meant for one nation to take pride in its superiority over others nor is it meant
for one nation to treat another with contempt or disgrace, or regard them as a mean and degraded race and usurp their rights. "Indeed, the noblest among you before God are the most heedful of you" (49:13). In other words the superiority of one man over another is only on the basis of Godconsciousness, purity of character and high morals, and not on the basis of colour, race, language or nationality, and even this superiority based on piety and pure conduct does not justify that such people should play lord or assume airs of superiority over other human beings.

## 8. The Right to Co-operate and Not to Co-operate

Islam has prescribed a general principle of paramount importance and universal application saying: "Co-operate with one another for virtue and heedfulness and do not co-operate with one another for the purpose of vice and aggression" (5:2). This means that the man who undertakes a noble and righteous work, irrespective of the fact whether he is living at the North Pole or the South Pole, has the right to expect support and active co-operation from the Muslims. On the contrary he who perpetrates deeds of vice and aggression, even if he is our closest relation or neighbour, does not have the right to win our support and help in the name of race, country, language or nationality, nor should he have the expectation that Muslims will co-operate with him or support him. Nor is it permissible for Muslims to co-operate with him. The wicked and vicious person may be our own brother, but he is not of us, and he can have no help or support from us as long as he does not repent and reform his ways. On the other hand the man who is doing deeds of virtue and righteousness may have no kinship with Muslims, but Muslims will be his companions and supporters or at least his wellwishers.

## Conclusion:

This is a brief sketch of those rights which fourteen hundred years ago Islam gave to man, to those who were at war with each other and to the citizens of its state, which every believer regards as sacred as law.

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# Financial Inclusion: Challenges and Opportunities 

Ms. Narang Laveleen Kaur: K. B. College, Thane

## Abstract:

Financial inclusion or inclusive financing is the delivery of financial services at affordable costs to sections of disadvantaged and low income segments of society. Unrestrained access to public goods and services is the sine qua non of an open and efficient society. In reality it includes loans, insurance services and much more.

The main reason for financial exclusion is the lack of a regular or substantial income. In most of the cases people with low income do not qualify for a loan. The proximity of the financial service is another fact. Most of the excluded consumers are not aware of the bank's products, which are beneficial for them.

Financial inclusion mainly focuses on the poor who do not have formal financial institutional support and getting them out of the clutches of local money lenders. As a first step towards this, some of our banks have now come forward with general purpose credit cards and artisan credit cards which offer collateral-free small loans.

The Indian Government has a long history of working to expand financial inclusion. Nationalization of the major private sector banks in 1969 was a big step. In 1975 GOI established RRBs with the same aim. It encouraged branch expansion of bank branches especially in rural areas.

The RBI guideline to banks shows that $40 \%$ of their net bank credit should be lent to the priority sector. This mainly consists of agriculture, small scale industries; retail trade etc.Therefore, financial inclusion is a great step to alleviate poverty in India.

## Introduction:

Large segment of population remaining excluded from formal payments system \& financial markets when financial market is developing \& globalizing - Obvious market failure - Government \& financial sector regulators creating enabling conditions for inclusive \& affordable market It is unrestrained access to public goods and services are the sine qua non of an open and efficient society. It is argued that as banking services are in the nature of public good, it is essential that availability of banking and payment services to the entire population without discrimination is the prime objective of public policy

There are a couple anecdotes. In rural Maharashtra, where people, like everywhere else in the country, face the daily challenges of water, sanitation, electricity and transportation, a number of women have improved their lives, and the lives of their families, by becoming entrepreneurs, all because they could take a bank loan.

Take Aruna Gaikwad. Aruna, a farm labourer, began selling excess produce at the local market. An astute observer of the laws of supply and demand when it came to pricing fruit and vegetables, she soon saw an uptick in business. To expand, she needed to borrow money so that she could build her own vegetable stand. The loan helped her establish a thriving vegetable vending business, allowing her to shift away from the back-breaking work tending other people's fields. Her former handtomouth existence had given way to a new reality, one which includes savings and checking accounts at the bank, and the credit needed to keep her kids in school - a good fortune she herself never had.

And then there is Lakshmi Shellar. Widowed at 17, Lakshmi helped form a local self-help group. She spoke up and spoke out at meetings, and inspired other women in the group to take their future into their own hands. Meanwhile, she brought banking services to them. And she provided evening literacy classes. The 177 women of Lakshmi's selfhelp group have all borrowed and repaid their loans.

Aruna and Lakshmi are just two of the millions of women across the countries who have demonstrated what is possible if only rural women can have access to basic financial services. This is what financial inclusion is all about - giving people an opportunity to build better lives for themselves and their children. That impulse, if given a chance, can contribute to sustained improvements in the
quality of life at the community level and foster growth and poverty reduction at the national level. But there remain tremendous barriers to unleashing this "fortune at the bottom of the pyramid." Chief among them: financial exclusion. This is a confluence of multiple barriers: lack of access, lack of physical and social infrastructure, lack of understanding and knowledge, lack of technology; lack of support, lack of confidence, among others. Overcoming these barriers is, in a nutshell, the challenge of financial inclusion why is Financial Inclusion Important?

## Why is Financial Inclusion Important?

It is important simply because it is a necessary condition for sustaining equitable growth. There are few, if any, instances of an economy transiting from an agrarian system to a post-industrial modern without broad-based financial inclusion. As people having comfortable access to financial services, we all know from personal experience that economic opportunity is strongly intertwined with financial access. Such access is especially powerful for the poor as it provides them opportunities to build savings, make investments and avail credit. Importantly, access to financial services also helps the poor insure themselves against income shocks and equips them to meet emergencies such as illness, death in the family or loss of employment. Needless to add, financial inclusion protects the poor from the clutches of the usurious money lenders.

## Objectives:

The main objective of financial inclusion is to take banking services to everybody to meet their entire savings, credit and remittance needs initially, and needs for all other financial products and services subsequently

It is initially focused on villages with population above 2000 but the banks need to plan to cover villages with population below 2000 in an integrated manner over a period of next 3 to 5 years.

The objective is also to provide banking services to entire population residing in Urban and Metro Centers.

## RBI'S Efforts:

Let us briefly outline the efforts pursued by the Reserve Bank to further financial inclusion. Our approach to financial inclusion aims at 'connecting people' with the banking system and not just opening accounts. This includes meeting the small credit needs of the people, giving them access to the payments system and providing remittance facilities. This has led to some notable developments:

- No Frills Accounts: In November 2005, RBI asked banks to offer a basic banking 'no-frills' account with low or zero minimum balances and minimum charges to expand the outreach of such accounts to the low income groups.
- Easier Credit facility: Banks were asked to introduce a General Purpose Credit Card (GCC) facility up to Rs. 25,000. However, total 5number of GCCs issued by banks as at end-March, 2009 was only 0.15 million.
- Simpler KYC Norms: In order to ensure that people belonging to the low income groups, both in urban and rural areas, do not encounter difficulties in opening bank accounts, the 'Know Your Customer' (KYC) procedure for opening accounts was simplified for those accounts with balances not exceeding Rs 50,000 and credits thereto not exceeding Rs.100,000 in a year.
- Use of Information Technology: Banks have been urged to scale up IT initiatives for financial inclusion speedily while ensuring that solutions are highly secure, amenable to audit, and follow widely accepted open standards to ensure eventual inter-operability among the different systems. Two of the important initiatives are:
* Smart cards for opening bank accounts with biometric identification. These help the customers get banking services near their doorstep.
* Link to mobile hand held electronic devices for banking transactions. In October 2008, the RBI advised banks on issues relating to technology, security standards, and customer protection.
- EBT through Banks: The Reserve Bank is in consultation with state governments to encourage them to adopt Electronic Benefit Transfer (EBT) by banks.
- Availability of Banking Services means availability of Entrepreneurial Credit such as General Credit Card, Kisan Credit Card and a Pure Savings Product ideally a recurring or a variable recurring deposit.
- The Reserve Bank has also been periodically issuing guidelines on public grievance redressal mechanism in banks, including constitution of Customer Service Centers for ensuring improvements in quality of service rendered.
- Recent initiatives-setting up financial literacy centers and credit counseling center.
- Finance minister's has granted 125 million $\$$ each for financial inclusion development fund and financial inclusion technology fund in the budget of 2007-08.
- Providing financial education about central bank and general banking concepts to target groups including schools, collages, women, children, poor, illiterate and senior citizens.
- There is need for financial counseling to avoid informal sector and debt trap.


## Twin Aspects of Financial Inclusion:

Financial Inclusion and Financial Literacy are twin pillars. While Financial Inclusion acts from supply side providing the financial market/services what people demand, Financial Literacy stimulates the demand side -making people aware of what they can demand.

| Demand Side | Supply Side |
| :--- | :--- |
| Financial Literacy \& Credit | Financial Markets, Banks |
| Counseling Centres | \& Services |
| Credit Absorption Capacity |  |
| Knowledge of product | Services |
| Need for total Products |  |
| And Services |  |

## Creating Awareness and Financial Literacy:

- Government should promote introduction of basic banking - relevance, services, merits as a topic in secondary and higher secondary classes in all education institutions.
- Government sponsored publicity campaigns through all medias - radio, television ; newspapers ; e-choupal ; village panchayat ;movies ; local stage shows etc
- Banks should design and organize aggressive education cum promotion campaigns in unbanked parts of urban, semi - urban and rural areas to enhance financial literacy and awareness, as well as to remove the doubts and apprehensions that the masses have towards the banking sector.
- Banks should involve the knowledgeable and well-informed local inhabitants in such activities. This will help the banks to consolidate and ensure, prompt and extensive response from populace.
- Banks should gather support from the NGOs, retired bank personals, academic institutions, to reach the desired numbers within a limited span of time


## Challenges Ahead \& Future Action:

On the way forward, the Reserve Bank will push three targets. First, the lead bank in each district has been asked to draw a roadmap by March 2010 for ensuring that all villages with a population of over 2,000 will have access to financial services through a banking outlet, not necessarily a bank branch, by March 2011. As an aside, let me also tell you that many consumer goods companies have unveiled Specific strategies that target villages with a population of less than 5,000 as micro markets. It seems to me that as bankers, you can also follow your clients to their markets. Second, all commercial banks - public sector banks, private banks and 14foreign banks - are going to be asked to come up with their specific Board approved plans for financial inclusion by March 2010. These plans are intended to be rolled over the next three years. We, in the Reserve Bank, have
refrained from deliberately imposing a uniform iness model and comparative advantage.
Some of the big expectations are listed below:

- Expectations are huge
- Perceived more as an obligation than a business opportunity
- Physical capacity of banks including RRBs need to be enhanced
- Delivery Model - right mix of low cost Brick and Mortar Structures \& BCs
- Need for Intermediate Structure
- Appropriate Business Model for FI activity for Banks, Technology Providers and BCs
- For Profit Corporate BCs For Profit Corporate BCs-- though permitted though permitted-- yet to take off yet to take off
- Digital and Physical Connectivity
- Infrastructure necessary for scaling up: Handheld Devices, Cards, Technology Vendors
- Universal KYC across regulators - banking on Aadhaar?
- Extension from banking products to other financial products.

This will hopefully ensure better ownership. The Reserve Bank is consulting the Indian Banks Association in this regard. Third, we learnt from the frontline managers in the Pune workshop that top managements of banks do not sufficiently emphasize much less reward, efforts at financial inclusion. To remedy this, we are going to ask all banks to include criteria on financial inclusion in the performance evaluation of their field staff.

The Reserve Bank values two-way communication. By listening, we learn to appreciate people's needs and aspirations. This pushes us to be more sensitive, innovative and responsive. One of our initiatives in our Platinum Jubilee year is reaching out to remote villages - with a focus on financial education - spreading awareness about the economy, emphasizing the role the Reserve Bank plays in everyday life and making the general public aware of the financial services that the banks offer and the benefits of using the banking services. The outreach programme is a simultaneous effort to educate low income groups to demand financial services and to encourage banks to supply financial services needed by the poor. I must say that experience to date from the outreach programme has been immensely rewarding and fulfilling. I want to thank the commercial banks which are actively cooperating with us in this outreach programme.

## Conclusions and Recommendations:

The reason why financial inclusion should be promoted is because in India, 80\% of its population depend on agriculture and the banks are to invest at least $18 \%$ of their credit on the development of rural area. So together with the collaboration of banking community the poverty that has hit the agricultural area should be eradicated. And this will also encourage banks to develop more ideas towards the development of the country.

Let us conclude by reiterating, even at the cost of being clichéd that banking on the poor can actually be a rich banking proposition. Financial inclusion is a win-win opportunity for the poor, for the banks and for the nation. Because of growing incomes, and improving awareness levels, aspirations of the poor are on the rise. We will not be forgiven if we do not rise up to meet these aspirations if only because of poverty of imagination. It is for the banks to convert what they see as a dead-weight obligation into an exciting opportunity and move on aggressively on financial inclusion.

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# Rural Housing - The Need for an Integrated Model 

Rama Vishvesh: Assistant Professor, K.C College, Churchgate, Mumbai-400020.


#### Abstract

: With the fast pace of growth in rural areas, there is also a need for increasing availability of houses at an affordable cost. This paper looks at the existing schemes of housing available and suggests a new model incorporating the existing ones to meet the increasing needs of the rural population. It also emphasizes the role of banks in this respect.


Key words: Rural, Affordable Houses, Banks

## Introduction :

Housing is a basic necessity for human beings, ranking third in man's quest for 'roti', 'kapda' and 'makaan'. Promotion of the housing sector in India especially, rural housing, would, therefore, enable the Government to fulfil a basic requirement of its citizens and meet both social and economic objectives.

As per an estimate by the National Housing Bank, the growth of the housing sector in the past five years in terms of numbers has been only $3 \%$, whereas the growth in financial terms has been to the tune of $30 \%$. More than $70 \%$ of the housing shortage is estimated to be for smaller affordable housing for the lower middle class and economically weaker sections. The scope for promoting small houses is therefore, enormous.

## 2. The demand for Rural Housing

The bulk of the demand for small and affordable homes is naturally from the Rural Sector given that $70 \%$ of India's population lives in it's villages. According to a study by the NCAER in November 2008, there will be a need for 42 million new rural houses by the year 2025. The NCAER report which is based on a study of 150 villages throughout the country, states that rural households have experienced a $25 \%$ increase in their income during the past decade on account of better wages and improved crop yields. The report has also observed widespread optimism amongst rural households with regard to their income in the next ten years. Given this optimism, and the aspiration to acquire a home or improve an existing dwelling, it is obvious that a huge demand exists for rural housing and Rural India should attract the interest of housing developers and financiers alike.

## 3. The need for a new model:

Despite the enormous demand for Rural Housing, the sector is yet to take off. A number of players, have in recent times, entered the business of 'affordable homes' or 'Nano Housing' as it has come to be known. To name a few - Tata Housing, the Godrej Group, a few MFIs and Jaitirth Rao's latest venture - Value and Budget Housing Development Corporation. But all these players are essentially looking at the urban poor - the plumbers, the carpenters, construction workers, drivers, peons etc. i.e. essentially people whose income is in the region of Rs.5,000/- p.m. or more, or people who are looking for homes in the region of Rs. 4 lacs to Rs. 8 lacs. But when we talk of Rural Housing, we are essentially talking about people much lower down the ladder - people who may not have a regular source of income, people who are dependent on agriculture for a living, people who may not own land but deserve a dwelling, people who may be in the BPL (below the poverty line) category. What can we offer to this class of fellow Indians? We can hardly offer them our so called 'affordable homes' which we are offering the Urban Poor, as this will be far beyond their reach. We obviously need a different model for Rural India.

## 4. Existing Schemes of the Government

i) The Indira Awaas Yojana (IAY) is the flagship scheme of the Government which provides financial assistance for construction / upgradation of dwelling units to the BPL rural households belonging to the Schedule Castes, Scheduled Tribes, non SCs/ STs, minorities freed bonded labourers, families of ex-servicemen and para military, forces killed in action etc. The scheme
is funded by the Central and State Governments on a $75: 25$ basis. On the basis of the allocations made and the targets fixed, District Rural Development Agencies / Zilla Parishads decide, Panchayat wise, the number of houses to be constructed under IAY and intimates the same to the concerned Gram Panchayat. Thereafter, the Gram Sabha selects the beneficiaries, restricting its number to the target allotted, from the list of eligible households from the permanent IAY waitlists. No further approval of higher authority is required. The assistance for construction of new houses under the IAY is a maximum of Rs. $35,000 /$ - per unit in the plains and Rs.38,500/- in the hilly or difficult areas. For upgradation of a kutcha house, the ceiling is Rs. 15,000 per unit. Under the scheme, beneficiaries are also eligible for loans upto Rs. 20,000 per unit from commercial banks at an interest rate of $4 \%$ under the Differential Rate of Interest scheme. Beneficiaries under the IAY are also eligible for an electricity connection under the Rajiv Gandhi Gramin Vidyut Yojana and assistance for construction of a sanitary latrine under the Govt.'s total sanitation campaign.

Under the IAY, over the last four years i.e. 2005-09, over 68.46 lakh houses have been constructed which is more than the target set. Allocations under the scheme has been hiked by $63 \%$ to Rs.8,883 crores in the Union Budget for 2009-10. The scheme is thus, expected to provide shelter for a large number of rural poor and a total of 15 million homes is the target set under the IAY during the entire Plan Period 2007-12.

In addition to the IAY, the Government also has the Innovative Stream for Rural Housing \& Habitat Development under which NGOs/ Autonomous Societies are eligible for grants upto Rs. 20 lakhs for projects promoting the use of cost effective, environment friendly, scientifically tested and proven, indigenous and modern designs, technologies and materials. For eminent educational technical / research institutions and Govt. agencies the assistance can even go upto Rs. 50 lakhs.

Similarly, the Samagra Awaas Yojana provides assistance for projects that provide convergence to the existing rural housing, sanitation and water supply schemes with special assistance or technology transfer, human resource development and habitat improvement with people's participation.

Rural Building Centres which facilitate transfer of technology and dissemination of information on cost effective and environmental friendly technologies, methods materials etc. and also provide skill upgradation through training and production of cost effective building components are similarly eligible for one time grant of Rs. 15 lakhs released through HUDCO by the Ministry of Rural Development.

## 5. Developing a new model for Rural Housing

a) For BPL families

Despite the yeoman work done under the IAY and other schemes, there is the imperative need for developing a new model or re-designing / supplementing the existing scheme(s), if only for the reason that the task before us of providing homes for the homeless is a gigantic and formidable one. Given that nearly $28 \%$ of the Indian population is below the poverty line, in terms of numbers, it translates into a total of over 30 crore. Even if we assume a family size of six or five members, it translates into 5 to 6 crore homes for BPL families. The bulk of these will, naturally, be in Rural India as most of the urban poor, though poor, may not be below the poverty line. Even given the fact that some of those BPL families already possess homes, they are essentially hutments or 'kutcha' constructions and will certainly require upgradation. Even those in possession of a house under the IAY scheme may want to upgrade the dwelling as rural incomes rise. There is, therefore, the need for modifying/ reforming the existing schemes so that we evolve a model that results in a sharp spurt in Rural Housing.

First of all, the total quantum of assistance / grant under the IAY of Rs.35,000/- may need to be revised and that too from time to time, in tandem with increase in the construction costs of the dwellings.

Secondly, although the IAY provides for a top-up loan of upto Rs.20,000/- from commercial banks at a Differential Interest Rate of $4 \%$ it is very unlikely that the beneficiaries are able to get these loans given the reluctance of commercial banks to lend at this unviable rate. Banks are statutorily required to ensure that $1 \%$ of their total credit portfolio is lent at the Differential Rate of Interest. But data available with the RBI indicates that as at the end of March 2009, most banks were well below the target. It is not that banks cannot locate people below the poverty line to lend. Most banks, instead prefer to park the shortfall under DIR lending, in the Rural Infrastructure Development Fund (RIDF) as disintermediation costs in low-ticket financing are extremely high. Since it is the interest rate which appears to be the main dissuading factor for banks, the Government can think of raising this to $8 \%$, i.e. an additional $4 \%$ of which, $2 \%$ can be on the borrower or home-owner's account, and $2 \%$ can be provided directly to banks by way of interest subvention. Since the additional $2 \%$ on the present loan of Rs.20,000/- translates to only about Rs. 400 per annum or slightly more than one rupee a day, or Rs. 33 p.m., it may not post undue hardship on the borrowers. Borrowers, who repay promptly, can also be given a subsidy of $10 \%$ flat on the loan amount, which can be directly paid to banks for credit to the borrowers account. If the subsidy is released by the Govt. upfront, and is placed in a fixed deposit for appropriation as final installments, it will be an added incentive for banks to lend under this scheme. The revision in the rate of interest i.e. effective rate of $6 \%$ to the borrower, and $8 \%$ to be charged by the banks, should be acceptable to all parties concerned and, above all, make commercial banks shed their inhibitions to lend to this segment. The RBI can put in a strict monitoring mechanism, with punitive penalties for non-compliance to ensure that this happens.

As the interest rate revised, but yet affordable at $8 \%$ with the $2 \%$ subvention and $10 \%$ subsidy, makes the IAY loan under the DIR scheme viable to banks and also affordable to the borrowers, the top-up loan can also be increased to $100 \%$ of the assistance under IAY, presently Rs. $35,000 /-$, which, in effect, makes each loan comfortably leveraged in a Debt Equity ratio of 1:1.

The challenge, therefore, is to design low cost yet durable housing at a cost of Rs.70,000/- per unit. This is possible through co-ordination with institutions like the National Institute of Rural Design (NIRD), the HUDCO and suppliers of low cost but eco-friendly construction materials, sourced preferably close to the project sites as discussed in the subsequent paragraphs.

## (b) For families above the poverty line in Rural India

For non BPL families, the usual loan products offered by commercial banks for loans upto Rs. 5 lacs in urban areas can very well, be extended to rural areas as well. The Government has recently announced a $1 \%$ subsidy on interest paid for one year as an incentive for home loans upto Rs. 10 lakhs. As loans in the rural areas are more likely to be of ticket-size of Rs. 5 lakhs and below, perhaps, the interest subsidy for homes utp Rs. 5 lakhs can be extended to the full duration of the loan or atleast for the first five years. This will give added fillip for rural housing to take off.

## 6. Making Rural Housing 'take-off'

To get an idea of how big the rural housing market is, let us return to the estimates made by NCAER of 42 million rural dwelling units by the year 2025. Even at a conservative average estimated cost of Rs. 1 lakh per house, the total investment in the 16 year period is Rs. $4,20,000$ crores or about Rs. 26,000 crores per year. That is big money by any standards and should logically attract builders, developers, housing finance companies, FIs, Commercial banks, NGOs, suppliers of building materials, contractors etc. But it hasn't happened yet. One reason for this is the fact that profit margins in rural housing cannot, and will not, be of the scale seen in urban housing projects or even in the so called affordable housing or nano-housing projects where promoters are talking about a 25 to $30 \%$ return on their investment. Builders and promoters of rural housing projects will necessarily have to look to volumes to generate a fair return on investment.

To ensure that Rural Housing attracts banks, housing finance companies, Micro finance Institutions, builders and promoters, and NGO's, it is extremely essential for the Government to play a
leading role in Rural Housing. While the Government has, from time to time come up with various initiatives / programmes, these have had only limited impact. What is really needed is a Comprehensive Master Plan for this sector. Making available, the land required for such projects is the first step for Rural Housing Projects to take-off. Presently, most of the rural households construct their houses on their own land. But majority of the poor, either do not have non-agriculture land for construction or have small and / or insufficient holdings which is unsuitable for rural homes. What is required, therefore, is for the Government to step in and provide sufficiently large plots of land to enable commissioning of Rural Housing Projects.

Every village needs to have its own Master Plan for housing its inhabitants on the lines of the Gram Vikas Housing Programme (GVHP). The GVHP works on the 'all or none approach' and aims to provide housing for every single family through a participatory process of community involvement, empowerment of women and micro finance. The Gram Vikas, which is essentially a village society has all the adults of the village as its members and collects an initial down payment of Rs.3,000/- to Rs.5,000/- towards construction of a dwelling unit. Another Rs. $1,000 /$ - is paid to the society for provision of water supply and sanitation facility. All the families participate in the construction process which is monitored by a committee. The construction is completed in 6 months. The Gram Vikas makes available individual loans to the home owners by raising a loan from leading housing finance corporations like HDFC and others. The entire loan is repayable over fifteen years at the standard interest rates.

Under the GVHP, dwelling units of 50 sq. meters with two rooms, a kitchen, a front verandah, a toilet and a bathing room, are constructed at a cost of Rs.46,500/- per unit (cost as at 2005). The Gram Vikas arranges for the collective purchase of raw materials and also arranges masons for the construction of houses. Simultaneously, local people are also trained in masonry, construction etc. The GVHP is an excellent model but has probably not met with phenomenal success presumably because of lack of co-ordinated effort and also possibly because of the lack of the subsidy element.

What is needed, therefore, is to integrate the GVHP with the Indira Awaas_Yojana (for BPL families), and the normal housing finance schemes (for non-BPL category) and simultaneously cover all inhabitants of a village. The borrowers need to be classified into two categories - the BPL beneficiaries and the non-BPL clientele. While the former category will be made available loans under the DIR scheme with interest rates and subsidy as suggested in para 5 above, the latter category, can be made available loans at usual commercial rates. The compulsory DIR financing combined with a commercial project and given the comfort of volumes, will go to make the entire proportion viable to the financing bank or HFC as a composite project.

If land and finance are both tied up as suggested above, builders, suppliers of raw materials and contractors will also be attracted by the volumes and the fact that the more affluent of the rural population will go in for add-ons according to each one's pocket.

Once land is identified and allocated for Rural Housing Projects, Government needs to encourage formation of Public Private Partnerships (PPPs) for Rural Housing. Large Projects, especially with 500 or more dwelling units will be found attractive by Private Sector players and will also bring down unit costs.

This, in effect, should be the model we need to adopt in all our 650,000 villages. But for this to happen, the efforts / services of all functionaries / parties need to be brought together through a coordinated effort.

## 7. Setting up Rural Housing Cells (RHCs)

Setting up of Rural Housing Cells is suggested to bring together Government agencies, institutions like National Institute of Rural Development (NIRD), National Housing Bank, HUDCO, banks and HFCs, MFIs, suppliers of low-cost and eco-friendly building materials, contractors, builders and NGOs together. While it may not be viable to set up RHC's in every village, to start with, a RHC
can be set in each Block which will cater to all the villages in that Block. The RHC, which will be basically be a cell or a kiosk can be set up either separately as a low cost outfit or be located in the branch of the lead bank from the district, or at any other convenient location. The cost of setting up the RHCs and its running cost must be shared by all the parties concerned. It must be a one-stop shop for Rural Housing, manned by a knowledgeable team, which should be kept to the minimum strength. The RHCs should be provided with internet and phone facilities and should be in a position to provide design, (through tie-up with NIRD), tie-up loans, both to individuals and to the Gram Vikas (or SHGs), advice regarding availability of building materials in close proximity to project sites, services of contractors. NGO's working with the RHC's can help in setting up of the Vikas or SHGs as the case may be. The Government agencies should be empowered to provide land to the landlords, individuals or large plots to the Gram Vikas or SHG, as is warranted for these projects.

RHC can also sell other related products like home loan insurance, micro-insurance, mutual funds etc., which will help defray the costs.

The RHCs, suggested in the aforesaid paragraphs will then be multi-functional outfits which will basically provide the A to Z of Rural Housing. Unlike the Rural Building Centres (stated in para 4 above) which merely facilitate transfer of technology and dissemination of information, RHCs will provide the entire gamut of services / products necessary for Rural Housing projects. Statutory provision to make the RHC model a reality, functioning under the aegis of the lead bank and the Block Development Officer, is necessary to enable setting-up of RHCs all across the country.

## Conclusion:

To sum up, by promoting Rural Housing, the Government would be able to fulfil the aspirations of the rural homeless for acquiring a roof over their heads. Construction activity has other spin offs, like providing large employment opportunities, second only to agriculture. Forward and backward linkages with several other industries like steel, cement and other materials will in turn, kick-off demand in other industries. Above all, affordable housing in its real sense, will get a big boost and serve the twin objective of enabling the homeless needy to acquire homes, and at the same time, act as a stimulus in promoting GDP growth.

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# Inclusive Development-Challenges \& Strategies.Muslim Minority Socially Excluded-Inclusion through Education <br> Prof.Mrs.Shaikh Zeenath Rauf: K. B. College of Arts \& Commerce, Thane. 


#### Abstract

: Democratic processes create greater awareness among people and greater the awareness, greater will become nature of the problem. India is a multi-cultural and multi-religious country with Muslim community being the largest minority of our country but still they are socially excluded. In order to address the problem of social exclusions and discrimination of Muslim community in India, it is necessary to know and understand their present socio-economic status. For this first time, the Government of India appointed a committee to study the condition of religious minorities, schedule castes and scheduled tribes. On the 10th May 1980, under the chairmanship of Dr. Gopal Singh and which he submitted his report on 14th June 1983. The Panel found that on 1stJanuary 1980, the percentage of Muslim in the IAS had come down to 3.27 as compared of the SC which was 9.9.In the IPS, it was 2.7 per cent as compared to SCs: 9.8 and in IFS it was 3.37 as compared to 16.48 for the SCs. After twenty five (25) years the Government of India gain set UPA committee on 9th March 2005 under Justice Rajindar sachar. Muslimshare at a double disadvantage with low levels of education combined with low quality education.Their deprivation increases many-folds as the level of education rises. 25 percent of Muslim children in the 6-14 year age group have either never attended school or have dropped out. At the level of higher education, less than 4 percent Muslims are graduates At the post-graduate level, only one out of twenty students is a Muslim. . Not only is there no comprehensive policy for the education of Muslim children, there are no specific programmes for increasing participation from this large and important minority group. Education certainly increases awareness and increased awareness about social, economic or political exclusion creates greater challenges for political management. Thus this paper is an attempt to relate education to serve as a magic tool for social inclusion of Muslim minorities and to be a part of inclusive development.


## Introduction:

It will be seen that social exclusion is playing important role universally. In most of the countries religious and cultural minorities are experiencing social exclusion. One can say social exclusion is to some extent natural (though it should not be) as cultural and religious minorities are migrants from outside and these migrations are just half a century old. In case of India and other Asian countries it is not so. The Asian countries in general and India in particular has always been multicultural, multi-religious and multi-ethnic. India has been bewilderingly diverse in this sense for thousands of years. Be they Buddhists, Jains, Christians or Muslims, they have existed in this country and have not, unlike western countries, migrated from outside. Some Muslims who came as invaders from outside centuries ago, or accompanies these invaders from Central or Western Asia have long become integral part of this country and totally forgotten their foreign identity. No Muslim in India has any awareness of his foreign origin nor he tries to trace his ancestry to outsiders, be they Syeds, Sheikhs or Pathans. And those who came from outside centuries ago are a small minority and an overwhelming majority is of Muslims who converted from Indian stock and belong to lower castes. Yet the question of exclusion remains important for all minorities but much more so for Christians and Muslims. Christians are a small minority whereas Muslims are a very large minority and hence their exclusion from social, cultural, economic and political processes poses much greater problems.

Literature Review:Sachar Committee: "There is a need to ensure a significant presence of Muslims especially in those departments that have mass contact on a day-to-day basis or are involved insensitive tasks. Dr. Gopal Singh submitted his report on 14th June 1983.Asgarali has publications on the same with reference to politics.

Research Methodology: Secondary data, journal, magazines, various web sites, blogs, sachar committee reports, government of India statistics, news papers, UPA reports.

## Demographics of Muslim Population:

India's Muslim population of some 134 million is the third largest in the world - after those of Indonesia and Pakistan - and forms the largest religious minority in India. They are not a homogeneous group, divided as they are by language, ethnicity, culture and economic position. The great majority are Sunni Muslims, and the remainder are Shi'a and various other sects such as Bohras, Ismailia and Ahmadiyas. Muslims form a majority in the state of Kashmir, while elsewhere they are concentrated in particular areas. The largest numbers are to be found in the states of Uttar Pradesh, Bihar, West Bengal and Kerala. In the north of India most Muslim communities speak Urdu, which is not a recognized official language of India-largely because of the lack of a distinct majority population in a specific area. Apart from Kashmir, Muslims are everywhere in a minority in India.

## Government Jobs and Schemes:

The gross under-representation of Muslims in jobs in the government sector then is a sad comment on the partisan nature of governance in India.

The presence of Muslims was found to be only $3 \%$ in the IAS, $1.8 \%$ in the IFS and $4 \%$ in the IPS. Overall, Muslims constituted only $4.9 \%$ of candidates who appeared in the written examination of Civil Services in the years 2003 and 2004.

Share of Muslims in employment in various departments is abysmally low at all levels in no state does the representation of Muslims in the government departments match their population share.

Muslims have a representation of only $4.5 \%$ in Indian Railways. Almost all (98.7\%) of them are positioned at lower levels

Share of Muslims in security agencies is around $4 \%$.
The presence and participation of Muslims in the Judiciary has been a major point of concern.
Representation of Muslims is very low in the Universities and in Banks.
In no state does the representation of Muslims in the government departments match their population share.

Representation of Muslims in the Education Department is just $6.5 \%$ and $7.5 \%$ in the Home Department. Overall, the share of Muslims as police constables is only $6 \%$.

The representation of Muslims in the Health Department is $4.4 \%$ while in the Transport Department it is $6.5 \%$.

While 25.2 of West Bengal's population is Muslim, the state government has provided only $2.1 \%$ of government job to Muslims. In this respect West Bengal is the worst. Even in Gujarat which has only $9.1 \%$ Muslims, $5.4 \%$ of them have government jobs. Share of Muslims in recent recruitments by State Public Service Commissions is $2.1 \%$

## Economy and Employment:

The very low participation of Muslim women compared to all other SRCs in Economic activity is one of the important highlights. While overall about $44 \%$ of women are engaged in economic activity, the figure for Muslim women is $25 \%$ overall and as low as $18 \%$ in urban areas. This is bound to adversely affect the overall economic status of the community.

The percentage of women Muslim workers undertaking work within their own Homes is much higher ( $70 \%$ ) than for all workers ( $51 \%$ ).

The other striking feature is that compared to all other SRCs, a far higher Percentage of Muslims is engaged in self-employment. This is particularly true in urban areas for women workers.

Since a large section of the Muslim workers are engaged in self employment, skill development and credit related initiatives need to be tailored for such groups.

The participation of Muslims in regular jobs in urban areas is quite limited compared to even the traditionally disadvantaged $\mathrm{SCs} / \mathrm{STs}$.

A significantly larger proportion of Muslim workers are engaged in small proprietary enterprises and their participation in the formal sector employment is significantly less than the national average.

Compared to other SRCs, Muslim workers are more vulnerable as they are concentrated in the informal sector characterized by low wages, bad working conditions and little or no social security.

The participation of Muslims in the professional and managerial cadre is low.
Education Status of Musim Minorities:
The literacy rate among Muslims in 2001 (59.1\%) is far below the national average (65.1\%). $\mathrm{SCs} / \mathrm{STs}$ are still the lowest literate group both in urban and rural India

Muslim women with a literacy level of $50 \%$ have been able to keep up with women of other communities and are much ahead of SC/ST women in rural India.

With the community's growing focus on education in recent years, there has been a significant increase in enrolment among Muslims. But initial disparities between Muslims and other SRCs have increased in the period 1953-2001 and there is still a big gap to be covered.

Drop-out rate among Muslims is the highest at the level of Primary, Middle and Higher Secondary compared to all the SRCs. Only $17 \%$ Muslims above the age of 17 years have completed matriculation as compared to $26 \%$ for all SRCs.

The major problems for Muslims are at the level of school education. Once the "hurdles" of school education is crossed, the difference across most SRCs in the likelihood of their completing graduation courses narrow down and are at times insignificant. In the premier colleges in the country, only one out of the 25 Under-Graduate students (4\%) and one out of 50 Post-Graduate students ( $2 \%$ ) was a Muslim

The gap between Muslims and other SRCs increases as the level of education increases.
Muslims are grossly underrepresented in the elite Indian Institutes of Management (IIMs) and the Indian Institutes of Technology (IITs). Enrolment data for the years 2004-5 and 2005-6show Muslims were only $1.3 \%$ of the total number of students in all the IIM courses. In case of the IITs, out of 27,161 students enrolled in all the courses, only 894 (3.3\%) were Muslims.

Unemployment rates among Muslim graduates are the highest among SRCs.
Only 3\% of Muslim children among the school going age go to Madarsas
In view of a large number of children with Urdu as their mother tongue Urdu should be taught as an elective subject up till graduation

## Provisions Under Existing Schemes for the Minorities/Girls /Disadvantaged Groups.:

Sarva Shiksha Abhiyan: Aims at education compulsorily to all
Mid-Day Meal scheme: The Mid-Day Meal scheme is a successful incentive programme. With the aim to improve enrolment, attendance and retention while simultaneously impacting on the nutritional status of the children.

Strengthening of Boarding and Hostel Facilities for Girl Students of Secondary \& Higher Secondary Schools: Cent percent financial assistance is given to Voluntary Organizations to improve enrolment of adolescent girls belonging to rural areas and weaker sections \& Minorities.

Scheme of Area Intensive Programme for Educationally Backward Minorities: The basic objective of the scheme is to provide basic educational infrastructure in the primary/upper primary and Secondary Education

Scheme of Financial Assistance for Modernization of Madarasa Education: Salary to two teachers per Madarasa per month per teacher for study of modern subjects like Science, Mathematics, English and Social Studies

National Commission for Minority Educational Institutions: A Commission with the name of "National Commission for Minority Educational Institutions - 2004" has been established through an Act of Parliament. The functions of the Commission is to advise government relating to the matter
of education, look into complaints related and do necessary action to fulfill the objective.

## Government of India (Central government) scholarships:

The first and main section of this compilation is the scholarships/schemes offered by the Government of India. Sixteen scholarships have been covered, including National Talent Search (NTS) scheme, National Meritcum-Means scholarship, Pre and Post Matric scholarships respectively for minority community students. These scholarships are funded by the Central Government either fully or on cost sharing basis (with the concerned State). Invariably, these scholarships are implemented through the counterpart/concerned State Ministry/Department.

The six Union Ministries and the number of scholarships offered by each are as follows:

- Ministry of Social Justice and Empowerment 5
- Ministry of Human Resource Development (MHRD) 4
- Ministry of Minority Affairs (MMA) 3
- Ministry of Women and Child Development 2
- Ministry of Tribal Affairs 1
- Ministry of Science and Technology 1

Recommendations:
A Tool for Inclusion: Education
"Education is the most powerful weapon which you can use to change the world."

- Nelson Mandela

1 Emphasis on providing a minimum level of school education by the State is necessary. Regular affordable school education that is available to any other child in India should be made available to Muslims in all localities. Primary education in mother tongue is equally important.
2 Access to government schools for Muslim children is limited. This is particularly so in regard to girls for whom the non-availability of schools within easy reach hampers access to education at the primary level.
3 More schools for girls should be set up in localities of Muslim concentration, particularly for the 912 standards. This would facilitate higher participation of girls in school education. Induction of more female teachers, provision of hostels for girls and transport facilities would be helpful.
4 Institution of more scholarships for professional and technical courses would encourage students to avail in greater measure of opportunities in higher education.
5 Skill development initiatives for those who have not completed school education may also be particularly relevant for some section of Muslims given their occupational structure. The pre-entry qualifications for admission to ITI courses should be reduced to Class VIII. The scope of ITI courses should be expanded to focus on emerging market needs. The eligibility of such programmes should also be extended to Madrasa educated children.In order to increase the enrolment of Muslims in education, Urdu medium schools may be opened in the districts where there are large concentrations of Urdu speaking Muslim population.
9. Education Policy should be sensitive towards cultural and linguistic diversity of tribal society, and therefore uniform standards should not be applied.
10. There should be increased access of Minorities in all non-minority institutions. While minority institutions are kept out of the purview of reservation of SCs, STs and OBCs in general, these institutions should be obligated to reserve certain seats for members of their own minority
community who belong to SCs, STs and OBCs.More Minority concentration districts should be identified so that more children from Minority groups get facilities under SSA. More NGOs may be involved in opening of the schools.
11. Emphasis on adult literacy, vocational education, higher education \& technical education for Muslims as a whole.
12.Long term strategy should include the objective to increase school completion rates among the Muslims.
13. Medium and short term strategy: can include rewards and additional funds by UGC for minority institutions. Also low fees and merit-cum- basis
14. Providing hostel facilities at reasonable costs for students from minorities
15. Teacher training should compulsorily include in its curriculum components which introduce the importance of diversity/ plurality within the country and sensitize teachers towards the needs and aspirations of Muslims and other marginalized communities. The implementation of this should be monitored by the National Council of Teacher Education (NCTE).
16. High quality Urdu medium schools can be opened in those parts of the country wherever there is demand for them
17. Ensure that good quality text books are available in Urdu language and the products of these schools are employable.
18. All data about educational benefits to Muslim minorities must be computerized \& made available on internet.
19. The process of evaluating the content of the school text books needs to be initiated to purge them of explicit and implicit content that may impart inappropriate social values, especially religious intolerance.
20. To facilitate admissions to the 'most backward' and Muslim minorities alternate admission criteria need to be evolved.
21. Providing hostel facilities at reasonable cost for students from minorities. Especially girls must be taken up on priority basis marginalized communities. The implementation of this should be monitored by the National Council of Teacher Education (NCTE).
22. To reduce the rate of dropouts amongst disadvantaged should become the focus of the 12th Five Year Plan.
23. Inclusive Education should become the idea of every school located in villages taking care of minorities.
24. An in-built system of upgrading the educational needs of the disadvantaged groups should be provided in all institutions of Higher Education through coaching classes for them.
25. Government should regulate the fee structure and pay the fees etc. of disadvantaged groups.

## Conclusion:

Thus it will be seen that exclusion complexly in diverse society will continue to play important role in political dynamics of our country. Total exclusion of any caste or community can prove disastrous for our democratic polity. Political wisdom demands that our politicians should take steps for gradual inclusion of all backward sections of our society. There is enough evidence that educationally Muslims are an extremely disadvantaged community. There is need to draw them into educational and social mainstream through necessary measures, including that concerned State Governments be advised to notify them as disadvantaged groups under section2(d) of the Act. The issues relating to disparities across socio-religious communities are of utmost importance to our nation today. In a pluralistic society, a reasonable representation of various communities in government sector employment is necessary to enhance participatory governance. The right to education is a fundamental right which can be used in an optimistic way by the minority community to get it included. Mechanisms to ensure equity and equality of opportunity to bring about inclusion should be such that diversity is achieved and at the same time the perception of discrimination is eliminated.

This is only possible when the importance of Muslims as an intrinsic part of the diverse Indian social mosaic is squarely recognized.

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# Global Warming and its Effect on Sports Performance in Vidharbha 

Mr. Ramkrishna B. Reddy: Research Student, J. J. T. University- Rajasthan<br>Prof. Dilip Ganpati Nejkar: Research Guide, J. J. T. University- Rajasthan


#### Abstract

Global warming is one of the most important issue of our country. The relationship between RT \& MT is shown through the diagram consideration on climate changes are discussed .some of these countries are so low-tying they could be inundated in the next century by a rise in sea land and storms. The Effect to Sports is a psycho-social activity. Meaning of Reaction Time. Types of Reaction Time if any problems face to physically.

\section*{Introduction}


Now-a-days, Global Warming has become major problem and issue of our country. In speech to the Royal Society in September there was a powerful talk about the issues of acid rain, damage to the ozone layer and global warming. CFC gases and other harmful gases are the main problem in destroying ozone layer. How it can be controlled and what steps can be taken in controlling global warming which can be discussed in brief further. in future their will be more effect on our sports person change of climate will cause harm to a body due to breeding and

## When we started to worry.

Considering that climate change such a great to the future of the human race, The basic principles were first noted in 1827 by a French mathematician and scientist, Jean Baptiste Fourier. He said that the atmosphere was like the glass in a greenhouse. Some gases in the atmosphere, he explained, particularly carbon dioxide, acted like those panes of glass, forming a barrier to the heat getting back into space.

In any event politicians rapidly grabbed hold of the term climate change. finding it politically neutral and therefore preferable to global warming. The confirmation will not stop the politician fiddling over words but this explanation will help outsiders to understand how much time has already been wasted while the world has begun to burn. The US was the first country to take the threat of climate change seriously. But in the late 1980s the United States was still pushing the science forward and creating the political organization to carry necessary action when required. Since then the United States has been the country which has most prominently dragged it's feet in taking political action, and has appeared to pass the baton of leadership to Europe. It was in 1956 that the white house first ordered a study into the burning of fossil fuels to see if it could be related to the increases in rising carbon dioxide levels.

It was therefore the responsibility of the developed countries to find a cure for their pollution and to step up the aid and technology transfer to poorer countries so they could solve their own rather different problem. The Stockholm conference also set an organizational precedent that was to be repeated at its monster successor, the so-called Earth summit 20 years later. and refreshingly, a large number of non-government organization were invited to give their view. Initially these were the environmental groups, friends of the Earth, world wide fund for Nature and the like, but later what could be described as anti-environment groups, like the free marketer industrialists opposed to any kind of regulation to protect the earth, were also included. This big conference in Stockholm produced a text about the world's environment problems which, although worthy, had little in the way of concrete commitments. It did, however, lead to the setting up of the united nation environment programme (UNEP), based in Nairobi. In 1975 though, the National Academy of sciences in the United states was still the front runner. It published a disturbing report, understanding climate change: A programme for action, on the possibilities of the warming effect of industrial activities.

By 1979 the stage had been set for the first world climate conference in Geneva, the scene of many a meeting since on this issue. It was the World Meteorological Organization which set up the conference, provided the umbrella for further research and organized the follow-up meetings to discuss the findings. They also described as 'plausible, the theory that this would lead to gradual warming of the lower atmosphere. It said that a doubling of the car-bon dioxide concentrations in the atmosphere would cause global warming of between 1.5 oC and 4.5 oC ( $35-40 \mathrm{of}$ ). There were meeting in Villach and Bellagio in Italy at which a substantial body of the world s scientists agreed that global warming was a serious possibility. The 1987 meeting suggested an international treaty to cut back on the expected rate of release of greenhouse gases to reduce the dangers of excess warming.

In June 1988 a conference was held in Toronto called 'The changing atmosphers; Implications for Global security. The conference called for a 20 per cent cut in global carbon dioxide emissions from 1988 levels by 2005 with the eventual aim of a 50 per cent reduction. This was the first mention of a 'carbon tax, none of the targets adopted by the conference has yet been attained, and of course they were not binding. These are the sorts of targets that those serious about tackling climate changes are still demanding. Tackling climate changes means radical policy measures which the politicians think will inevitably lose them a lot of votes. The forum predicted that if global warming became a reality its members would produce 500,000 environmental refugees. Out of this meeting was born the alliance of small Island states (AOSIA) many of the larger third world countries have vast low-lying deltas which are equally vulnerable to sea level rise. In fact many of these low-lying areas are the most densely populated and productive parts of the countries concerned. AOSIS also acts as a reminder to the developing world that the first victims of climates changes will be among their number. It is difficult for them to say that they want to get on with industrialization and ignore global warming when the first such obvious victims of such a policy are on their side and in their midst.

Ozone a blueprint to save the climate?
CLIMATE CHANGE MOVED on the main political agenda in Britain in 1988 with the surprising intervention the prime minister, Margaret thatcher. From a politician whose preoccupation seemed always to be economics and privatization this came as something of a surprise, especially as in 1985 she had characterized environmentalists as 'the enemy within. The house of commons select committee on the environment had taken similar evidence to that given by James Hanse n but had not delivered it in quite such a dramatic or high-profile way.

## Adapt, sink or move to higher ground

Small islands and low-level coastal areas are particularly vulnerable to climate change effects such as rising sea levels and increases in flooding, coastal erosion, and storm frequency and intensity, with tens of millions of people at risk. Many low-lying areas, such as parts of the Maldives, Egypt and Bangladesh would be inundated and made uninhabitable by a 50 cm ( 20 inch ) sea level rise. There are 36 countries, members of the alliance of small island states (AOSIS), all of which fear they may be rendered completely or largely uninhabitable by the middle of the twenty-first century. Sir John Houghton, added southern china to the list of casualties and said that the situation in many of these areas would be casualties and because, for other reasons, the land was sinking at a similar rate to the expected sea level rise from global warming.' Substantial loss of land will occur in these areas and many millions of people are likely to be displaced, for example, ' six million people live below the one metre contour in Bangladesh, these are the islands which owe their existence to coral million of years ago they were mostly active volcanoes. When the volcanoes ceased to erupt they began to erode and sink back on to the ocean floor. In many cases the original volcano has disappeared completely, leaving a ring of islands with a shallow central lagoon with good fishing. But the wealth of the Maldives, and perhaps this is why it gets more headlines than other similar but less well-known destinations, is based on tourism. In 1991 alone the industry netted $\$ 94$ million, 74 per cent of the country's foreign earnings. Estimates vary, but it is generally thought that about one third of the
world's crop-growing area and the homes of one billion peoples are at risk from a $1 \mathrm{~m}(3 \mathrm{ft})$ sea level rise. Such a sea level rise could create 50 million environmental refugees-more than three times the number of refugees from all causes in the early 1990s. but locally and regionally the rate and magnitude of sea level changes will vary substantially due to differences in ocean conditions and the vertical movements of the land. A key point is that the concentration of human activities on the coast has made the situation far worse than it would otherwise be. In general sea level rise would damage tourism, freshwater supply and quality, fisheries and fish farming, agriculture, human settlements, the insurance, banking, oil and gas industries, and human health. Ignoring possible adaptations and population growth these numbers are expected to double or treble in the next 100 years. In Europe large parts of east anglia and the Netherlands are below the average high tide, sometimes for miles inland. If sea levels rise by as much as a meter ( 3 ft ) and storm surges in the north sea grow more frequent, these areas become more vulnerable.

This means that the tress that once held back the melting snow and the rains no longer do so. More silt means higher land and larger deltas. Each year Bangladesh gets bigger and more land is places. It is doubtful that it will ever be enough to counteract the sea level rise, particularly since storm surges are expected to worsen. Already groundwater is extracted to irrigate during dry periods. Best estimates at the moment are that 17 percent of Bangladesh will disappear under the sea, Thames barrier looking an even better investment, although recent estimates say that even that may not be stop the sea if the worst case of high tide and storm came together. When and alert is given, the police have orders to evacuate people from their homes to higher ground. countries the first inkling people get of flooding is often when the water starts pouring in the front door. They vary from simple earth banks to solid concrete promenades or, more recently, a whole series of sophisticated barriers. Building a strong seawall is more than a simple wish of human beings to save their homes and businesses from the sea. The property is insured against being struck by lightning, civil disorder wind and flood damage on the basis that they are most unlikely. A vast industry, move and the sea will the assumption that what has happened in the past will happen again in the future, but not very often. When the flood comes and affects some of its customers the insurance company has cough money in its reserves to pay out. Insurance companies will not go on accepting low premiums when the risk of a crippling payout is rising all the time. This scenario varies from the extreme example of the Maldives, where we have already said the entire country disappears, to resorts where the beach will have to be repeatedly or even continuously replaced artificially. Indirect effects like losing freshwater quality and supply, already a limit to expansion in southern Europe and India, and human health impacts are another inhibiting factor against development. Barriers to protect them are just just being raised in a massive and expensive scheme. the total monetary value of all the tourist and other activities in the eduadorian Galapagos national park, the area instrumental in sparking Darwin's revolutionary theory of the origin of species, is estimated at around $\$ 100$ million a year. Bangkok in Thailand is another example. between 1940 and 1960 the height of the city above sea level dropped about $3 \mathrm{~mm}(1 / 8)$ in a year since then, when increased groundwater pumping began, it has dropped at $20 \mathrm{~mm}(5 \mathrm{in})$ a year, making it extremely vulnerable. The water, held up by higher tides, backs up rivers which burst their banks, again a process not helped by our interference with the river system which generally increases the flow of water towards the sea. Its main water supply comes the river Volga and rainfall over the last 30.years in its catchment area has risen 10 per cent compared with the previous 30 years. The Caspian sea is remarkable in that is $28 \mathrm{~m}(92 \mathrm{ft})$ below general sea level there is no chance of releasing its flow into the black sea.

## Water wars and the battle for survival

The world faces a crisis over lack of freshwater even without climate change. The bank were reporting that 80 countries around the world were experiencing water shortages which threatened their agricultural industry and health. if countries are dry but rich, like some of them freshwater can be
created with desalination plants run on cheap oil. Tensions will build between communities and nation over the water crisis because many countries rely on the same rivers for their basic needs drinking and irrigation.

## Forests, mountains and disappearing snow.

Forests and their future aroused heated at the earth summit and they certainly seem to have a special place in the human heart and the environmental argument. Yet forests are vital in the future battle to save the climate because they store about 80 per cent of the above-ground and 40 per cent of the below ground carbon, which would otherwise be floating ground in the atmosphere as carbon dioxide, and making the earth heat up even faster it is already. Outside their use for wood they are valuable for tourism, wildlife and the protection of water resources. forests harbor the majority of the world's biodiversity, about two thirds of all the species on earth, only 1.4 million of which have been discovered and described ,the rest being still burred deep in the forests are split into three broad groups: tropical, temperate and boreal- the fir trees of the north.Damaged communications destruction of property would increase. on the other hand less snow and glacier ice will influence the seasonal river flow by reducing melt water production in the warm season. One river mentioned in an earlier chapter the rio grand in the united states, has been studied for run-off patterns. last two chapter illustrate, it also have benefits at least for some people. That is more than the distance north between London and Moscow. the snow season would also be shortened by more than a month. On this basis, climatic warming would cause a 40 percent decrease over the great plains. permafrost, that layer of ground towards the arctic circle and on mountain ranges that is permanently frozen, covers 25 per cent of the global land surface. The top several matres can become active each summer, however creating lakes and river flows where there were none previously. present permafrost engineering assumes that melting will not be worse than in the warmest year in the last20.these range from perhaps the more obvious, reactions of the hottest, driest parts, to some of the slightly more surprising effects on the colder regions. What the human race does to the purity of that water and its effect on our health comes next.

## Sports is a psycho-social activity

Mans interest in sports is found in all societies of the word. But the quality of the participation of the athletes and sportsmen is determined by their psychological factors and for winning the games it proficiency in the skills which bring victory but more important is the spirit of the players with which they play and perform their best in the competition. The application of psychological principles to the improvement of performance in sports has received greater attention in these days, coaches, physical educationists and sports scientists have always expressed a great need to know more abut those psychological principles, which are helpful in improving the motor skills of the players. In general, fast reactions are characteristics of great athletes in the sports performance at the higher competitive level.It may be stated quick or fast reactions distinguish the average from the superior performer in many motor skills. they further stated that "Then the athlete attempts to determine what he could have done to better that time, invariably he must consider the factor of reaction time" An individual may have quick reactions but not move his body with similar quickness and vice-versa

## Meaning of Reaction Time

Reaction time is defined as the elapsed interval of time from the presentation of a stimulus to the initiation of response. reaction time is the time elapsed between a stimulus and the very beginning of an overt motor response to the stimulus. the sense organ must be aroused, the nerves must conduct the impulse to the brain and then from the brain to the muscles, and the muscles must contract before an overt response can be affected. the ability of an individual to respond to an external stimulus is called reaction time. reaction time thus the speed with which the individuals initiate a response when confronted with stimuli of various types. thus reaction time is function of the facility with which the
stimulus is integrated with the response within the central nervous system, as well as the speed with which the incoming and outgoing impulses travel on the nerve pathways involved.

## Types of Reaction Time:

Simple reaction time is the time taken to initiate simple action, usually upon presentation of simple stimulus conditions. the complex reaction time, on the other hand, is the time needed to initiate a rather complex movement response. reaction time at the long end of the continuum involves prolonged periods of inaction during which the performer takes conscious measure of the conditions to which he is being exposed and selects from a number of possible reaction in response to these conditions. Another type of RT experiment is the associative RT experiment. This procedure involved word and the amount of time required to associate a word with its correct associate.

## Reaction Time as compared with Movement Time and Response time:

Movement time(MT)has teen defined as the time a particular act takes to be completed after it has been initiated i.e., its is that period from the beginning of the over response to the completion of a specified movement. This relationship may possibly depend upon several variables, such as the muscle group used, and libs involved and the direction of the movement. Movement speed is relatively independent of reaction time, moderately related from the time the stimulus for action appears until the time the movement is initiated. The relationship between RT with MT is shown in the diagram on next page.

Man's ability to make a response is limited by the speed at which he can react to the stimuli.


## Respose Time

The above figure shows that reaction time occurs just after stimulus awareness and just before the start of a response. Response time is the total time taken to initiate and complete a response and includes both reaction time and movement time. there are of course, innumberable situations in sports and physical education when it is desirable to train individuals to respond more rapidly.

Generally, reaction time and movement speed are not highly related in the same group of athletes.

The most important part of most sports skills is movement speed and not reaction time

## Conclusions:

The global warming is the major problem and issue of our country. It has been defined from powerful talks by different people about acid rain and climate changes which has effect on the persons body both physically and Psychologically due to global warming.

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# Women in India: How Free? How Equal? 

Prof. Pradnya U. Garad: K. B. College of Arts \& Commerce for Women


#### Abstract

Sociologically the word gender refers to the socio-cultural definition of man and woman, the way societies distinguish men and women and assign them social roles. For ages it was believed that the different characteristics, roles and status accorded to women and men in society are determined by sex, that they are natural and therefore not changeable. Gender is seen closely related to the roles and behaviour assigned to women and men based on their sexual differences. As soon as a child is born families and society begin the process of gendering. The birth of the son is celebrated, the birth of a daughter filled with pain; sons are showered with love, respect, better food and proper health care. Boys are encouraged to be tough and outgoing; girls are encouraged to be homebound and shy. All these differences are gender differences and they are created by society. Gender inequality is therefore a form of inequality which is distinct from other forms of economic and social inequalities. It dwells not only outside the household but also centrally within it. It stems not only from pre-existing differences in economic endowments between women and men but also from pre-existing gendered social norms and social perceptions. Gender inequality has adverse impact on development goals as reduces economic growth. It hampers the overall well being because blocking women from participation in social, political and economic activities can adversely affect the whole society. Many developing countries including India have displayed gender inequality in education, employment and health. Clearly, then gender gaps that are widespread in access to basic rights, access to and control of resources, in economic opportunities and also in power and political voice are an impediment to development. The paper tries to show the gender inequality is the route cause of all type exclusion of women.


## Objective of the study:

- To find out basic reasons behind gender inequality. How gender inequalities affect the social, political and economical side of women?
- To examine and understand the role of women in economic development.


## Research Methodology:

The study is based on secondary data collected through various books, journals, books, articles, research publications, statistical survey and internet websites.

## Introduction

'If Development Is Not Engendered, It Is Endangered’ (UNDP, 1997)
In the last thirty years or so, there has been a sea change in the status of women all over the world. However gender equality still remains a distant dream, especially in India. Gender refers to the social differences and relations between men and women which are learned, vary widely among societies and cultures, and change over time. The term gender does not replace the term sex, which refers exclusively to biological differences between men and women. The term gender is used to analyse the roles, responsibilities, constraints, opportunities and needs of women and men in all areas an in any given social context. Gender roles are learned behaviours in a given society, community or other social group. They condition activities, tasks and responsibilities are perceived as male or female.

This is paper is a small attempt to examine how gender inequality is responsible for all types of exclusions of women. It starts from the birth of the girl child where educated parents also give first preference to male child for their higher education which ultimately restrict them from getting job or good job opportunities. It results into financial and social exclusion of women.

## Education:

"The difference between the most dissimilar characters, between a philosopher and a common street porter, for example, seems to arise not so much from nature, as from habit, custom, and education."

Adam smith.
Education is the pillar of any country. It creates qualitative population. To grow and develop inclusively every country resort to their educational system. Where in country like India there is wide gap between the literacy rate of male and female child. Girl child covers the major portion of population and if they fail to get proper education how we can grow inclusively?

### 1.1Literacy gap between Male and Female

It is very hard to digest that the land of the Vedas is one of the countries with the highest illiteracy levels and shows the inability of our government to utilize programs like Sarva Shiksha Abhiyan and National Literacy Mission. As per 2001 Census, the overall literacy rate of India is $65.38 \%$. The social system in India promotes education for the male gender while the female population, especially in the deep interiors of the country, is kept away from schools.

Every issue that our society faces is like a link of a chain. Each issue is connected to another, either directly or indirectly. The chain of issues in this society that we live in, the strongest link of that chain is illiteracy. Illiteracy is the mother of all issues as it gives birth to many other issues like poverty, unemployment, child labour, female foeticide, population burst and many more.

The following table can show the male and female literacy gap-
1.2Factors Responsible for Poor Female Literacy Rate

| Year | Overall literacy | Male | Female |
| :---: | :---: | :---: | :---: |
| 2011 | 74.04\% | 82.14\% | 65.46\% |
| 2001 | 65.38\% | 75.85\% | 54.16\% |
| 1991 | 52.21\% | 64.13\% | 39.23 |
| 1981 | 43.57\% | 56.38\% | 29.76\% |
| 1971 | 34.45\% | 45.95\% | 21.97\% |
| 1961 | 28.30\% | 40.39\% | 15.33\% |
| 1951 | 18.33\% | 27.16\% | 8.86\% |

Historically, a variety of factors have been found to be responsible for poor female literate rate, viz
Gender based inequality.
Social discrimination and economic exploitation.
Occupation of girl child in domestic chores.
Low enrolment of girls in schools.
Low retention rate and high dropout rate.

## Financial position of female

The reality of women's lives remains invisible to men and women alike and this invisibility persists at all levels beginning with the family to the nation. Although geographically men and women share the same space, they live in different worlds. The mere fact that "Women hold up half the sky"- does not appear to give them a position of dignity and equality.

Some facts $70 \%$ of the 1.2 billion people living in poverty are female $67 \%$ of the hours of work done in the world Earn only $10 \%$ of the world's income and own only $1 \%$ of the world's property. Women are paid $30-40 \%$ less than men for comparable work on an average.

It is but obvious that when they don't get better educational facility, the unemployment is bound to happen. It is seen that most of the highly paid job and post are hold by male candidates. The pay scale is also differing according to their gender. The total number of working population of female is less than male, which itself talk about their financial position.
2.1Working population ratio by gender

| Year | Male | Female |
| :---: | :---: | :---: |
| 1951 | 53.9 | 23.4 |
| 1961 | 57.1 | 28.0 |
| 1971 | 52.7 | 13.9 |
| $1972-73$ | 53.5 | 28.2 |
| $1977-78$ | 54.2 | 29.3 |
| 1981 | 52.6 | 19.8 |
| 1983 | 53.8 | 29.6 |
| $1987-88$ | 53.1 | 28.1 |
| $1989-90$ | 53.9 | 27.6 |
| $1990-91$ | 54.3 | 25.4 |
| 1991 | 51.6 | 22.3 |
| 1992 | 54.3 | 27.0 |
| $1993-94$ | 54.5 | 28.6 |

Sourcs:NSS
Financial condition of women's can be easily visualised by taking a glace at the above table.
It shows the discrimination I working population of India.

## 3.Social Inclusion

Across the globe, females are systematically excluded from participation in social, economic, and political life. The absence of girls in these arenas has implications not

Only for the young women themselves but also for society as a whole, exacerbating poverty and perpetuating disparities in health, education, and economic achievement. Internationally, this marginalization makes it difficult or impossible for some countries to achieve society-wide goals, such as the Millennium Development Goals identified by the United Nations as benchmarks to reduce poverty. Female social exclusion begins early in life and is especially notable at life transitions such as puberty and marriage. Exclusion is also evident in many of the obstacles girls encounter during the transition to adulthood. Adolescent girls encounter barriers to entering and staying in school, finding work, making friends, learning life skills, accessing health services, and participating in civic life.
3.1 Women have socially been excluded from development worldwide and more so in developing countries. Social Exclusion of women from development remains one of the central challenges of the 21st century in spite of all the progress the world has made to ensure gender inclusiveness in development. Statistics from international studies indicate that two-thirds of all illiterate individuals worldwide are women and they own only one per cent of global assets. Worldwide women have suffered tremendous exclusion mainly due to cultural beliefs that contribute to gender stereotypes. Women in many societies face higher risks of poverty and social exclusion compared to the general population. The problems they experience have been translated into homelessness, low education, unemployment, and subsequently further exclusion from society. Exclusion of women is a challenge to both the government and other stake holders. Due to Cultural beliefs and gender stereo types, women have been labelled as weak, emotional
and are known to do better only in domestic work like cleaning house cooking, looking after men and children and involvement in subsistence farming.
3.2 Social exclusion of women is in form of denial of education, lack involvement in development projects, less or no participation in decision making, access to health facilities, land ownership, inheritance of property and access to employment. Social exclusion of women results into gender based violence. This is one of the most disturbing aspects of living in a culture that promotes a hierarchy of power in human relationships according to gender divisions. In the United States, a woman is more likely to be assaulted, injured, raped, or murdered by a male partner than by any other type of attacker. These norms serve to create stereotyped gender-role definitions in which males are encouraged to exercise control and authority over women aggressively. There is still a widely held belief that women provoke violence or are somehow deserving of abuse and exclusion. Popular culture-including television, movies, and music-often reinforces the notion that women enjoy being abused, that it is a positive masculine trait to control women, and that these stereotyped notions of what it means to be male and female are natural. Hence, basing on this literature, women are more likely be left out in development compared to men. This further indicates that women may have less freedom to decide on their life skills compared to men. Exclusion arises from cultural attributes on gender.According to the World Bank policy research, working paper no. 4562 Social exclusion from immutable factors like gender contributes to low educational participation and to a cycle of exclusion gender bias. Therefore,
basing on the above, women are left illiterates, can not compete for good jobs, even those few who make in education, are constrained by cultural beliefs. A case in point, when a woman buys land or a car, people label her as impossible, disrespectful to her husband and sometimes a prostitute. Social Exclusion is used to describe the absence of complementarities approach that seeks to bring about system level institutional reform and policy change to remove inequalities in the external environment. Social Exclusion involves a situation where there is no shift from a social environment that gives women more opportunities to realize their potential.

### 3.3 Causes of Social Exclusion of Women

Culture is one of the major causes of social exclusion of women. Culturally a woman is known to be inferior to a man. Culturally, a patriarchal society stipulates that a woman leaves her home to join the home of the man for marriage. Choice of a marriage partner is made by elders and relatives where a woman has no say at the home; all powers are left in the hands of men. Further, Bride price is paid to the woman's family, an indication that she ceases to own property in her parent's home but is instead owned like any other property in her husband's home. Society looks at a woman as simply a potential wife. Hence her education leads to delay and is looked at as wastage of resources on the parent's side. As a result, many women have not gone to school, and those who dropped out have found it hard to upper grade due to this form of social exclusion. (Gells R. 1995). Low education is accompanied by low incomes and poverty.

## Conclusion:

This paper has examined the question to what extent gender inequality, particularly gender inequality in education and employment reduces growth and development. It may be useful to briefly highlight the most important findings: First, it appears that gender inequality in education does impede economic growth. It does
so directly through distorting incentives and indirectly through its impact on investment and population growth. The effects are sizable.Second, these effects do not appear to be related to simultaneity issues. Several specifications, and the use of instrumental variable estimation show that the effect of gender inequality in education on economic growth persists.Third, gender
bias in employment is also associated with lower growth although here measurement and causality issues are harder to sort out.

Fourthly, gender inequality in education has large and significant effects on fertility and child mortality. Since reduced fertility and child mortality (and, conversely, expanded longevity) are among the most important constituent elements of well-being (Sen, 1999), these findings may be at least as relevant for the well-being of people in developing countries as the findings regarding economic growth (which is just one means to generate greater well-being). In fact, it appears that promoting gender equity in education and employment may be one of those few policies that have been termed 'win-win' strategies. It would further economic prosperity and efficiency, promote other critical human development goals such as lower mortality and fertility, and it would be intrinsically valuable as well. It may be important to end this investigation with some cautionary notes. As with allempirical growth regressions, the results show associations but cannot prove causality.

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# Strategic Management of Investment Portfolio 

Mr. Mahesh A. Mahajan: Assistant Professor, BNN College, Bhiwandi, Dist. Thane, Mumbai


#### Abstract

The volatility in equities, both local and global, has prompted many investors to exit equities and shift to other asset classes such as gold and commodities. But, is this a desirable shift? Is it a right strategy? Indian investors still prefer safety and liquidity to returns. The number of investors putting money in equity and mutual funds has shown a steep decline, according to survey conducted by market regulator SEBI. It is believed that the average Indian investor still prefers low risk, high safety and liquidity to returns. With the growing regulatory role of SEBI, growth of financial institutions, and investor education, there seems to be a change in the mindset of individual investors. It takes nerves of steel to venture into the market when volatility is starting investor in the face and there's no strategy at hand that will take investors to their goal.

In current scenario, investors are so confused due to the economic turnaround and its impact on their investment portfolio. The changing environment and market conditions are forcing investors to focus on strategic management of investment portfolio. The ultimate aim of every investor is to generate high returns. Financial planners, portfolio managers and investment advisors are known as strategic managers who help investors for employment of their hard earn money in various investment options and with proper diversification strategies.

\section*{Introduction}

Strategic management is a continuous process that evaluates and controls the business and the industries in which an organization is involved; evaluates its competitors and sets goals and strategies to meet all existing and potential competitors; and then reevaluates strategies on a regular basis to determine how it has been implemented and whether it was successful or does it needs replacement.

Strategy a word of military origin refers to a plan of action designed to achieve a particular goal. A method or plan chosen to bring about a desired future, such as achievement of a goal or solution to a problem. Strategy is the direction and scope of an organization over the long-term, which achieves advantage for organization through its configuration of resources within a challenging environment, to meet the needs of markets and to fulfill stakeholder expectations. Strategic management is a way in which strategists set the objectives and proceed about attaining them. It Deals with making and implementing decisions about future direction of an organization. It helps us to identify the direction in which an organization is moving.

Investing at a time when markets are choppy is not easy. The fear of losing money in the near term clearly outweighs the prospects of substantial earnings in the medium or longer term. Yet it is interesting that many investors wade in when the markets are rising and stay away when stock prices of even blue-chip companies are available at bargain basement rates. If overcoming fear itself is a challenge, investing in equities through mutual funds, albeit systematically, is always a viable strategy.


## Review of Literature

## The relevant literatures relating to the topic are as follows,

(1) Mittal M. and R. K. Vyas in their article "Personality Type and Investment Choice: An Empirical Study" published in The ICFAI UNIVERSITY Journal of Behavioral Finance, 5(3): 6-22. 2008. Observed that investors have certain cognitive and emotional weaknesses which come in the way of their investment decisions. Many researchers have tried to classify the investors on the basis of their relative risk taking capacity and the type of investment they make. Empirical evidence also suggests that factors such as age, income, education and marital status affect an individual's investment decision.
(2) R. Kasilingam and G. Jayabal in their article "Alternative Investment Option to Small Investors" published in SOUTHERN ECONOMIST, Sep. 1, 2009 (vol.48, no. 09, pg. no: 18)
concluded that during recession period small savings will be an ideal alternative investment because it produces stable and risk free return.
(3) Saptarshi purkayastha in his article "Investor Profiling and Investment Planning: An Empirical Study" published in The Icfaian journal of Management Research, Dec 2008 (vol.VII, no. 12, pg. no. 17-40) concluded that younger investors and those with high income are willing to take more risk. According to him people do not take much risk when the question of investment of their hard-earned money comes. And they go for safe investment option like PPF.
(4) Krishnamoorthi C in his research paper "Changing Pattern of Indian Households: Savings in Financial Assets" published in RVS Journal of management, 2009 (vol. 2, no. 1, pg no. 79-90) concluded that irrespective of the developments in the capital market/economic conditions, investors like to invest regularly and this investment behavior is highly related to educational background. Their occupation, reading habit of investment news and the time taken for investment decision making process.
Philip Z. Maymin and Gregg S. Fisher in their article "Preventing Emotional Investing: An Added Value of an Investment Advisor" published in The Journal of Wealth Management, Spring 2011 (Vol. 13, No. 4: pp. 34-43) concluded that an important service provided by investment advisors, and apparently desired by individual investors, is the barrier the advisor provides to prevent the individual from aggressively trading and thereby losing money.
(6) Yilmazer T in his article "Do Children Affect Household Portfolio Allocation?" published in job market paper, evidence from the survey of consumer finances, November 10, 2001. Concluded that the number of children had a positive and statistically significant impact on home ownership and negative and statistically significant impact on the proportion of investments in shares.
Objectives Of The Study

1. The objective of the study is to identify the strategic management by individual investors while making investments and to examine the association between personal profile of the investors and the risk taken by them.
2. The present study is an attempt to carry forward the work in the area of management of portfolio by analyzing the awareness and practices of investors.
3. The study was undertaken to create awareness that strategic management of investment portfolio is a need of an hour and advantages of using and changing strategies as per the changes in global scenario.

## Research Methodology

The research study is based on secondary data gathered from Books, journals, magazines, news papers, articles and Internet. For conducting research on the above mentioned topic a descriptive research and casual research design study was used. The conclusions were drawn on the basis of data analysis. A few suggestions were made at the end for better Tax planning as well as Investment management.

## Analysis

## I : Investment Management

Investment management is the professional management of various securities (shares, bonds and other securities) and assets (e.g., real estate) in order to meet specified investment goals for the benefit of the investors. Investors may be institutions (insurance companies, pension funds, corporations, charities, educational establishments etc.) or private investors (both directly via investment contracts and more commonly via collective investment schemes e.g. mutual funds or exchange-traded funds).

The term asset management is often used to refer to the investment management of collective investments, (not necessarily) while the more generic fund management may refer to all forms of institutional investment as well as investment management for private investors. Investment managers who specialize in advisory or discretionary management on behalf of (normally wealthy) private investors may often refer to their services as wealth management or portfolio management often within the context of so-called "private banking".

The provision of investment management services includes elements of financial statement analysis, asset selection, stock selection, plan implementation and ongoing monitoring of investments. Investment management is a large and important global industry in its own right responsible for caretaking of trillions of dollars, euro, pounds and yen. Coming under the remit of financial services many of the world's largest companies are at least in part investment managers and employ millions of staff and create billions in revenue.

## II : Investment Strategy

In finance, an investment strategy is a set of rules, behaviors or procedures, designed to guide an investor's selection of an investment portfolio. Usually the strategy will be designed around the investor's risk-return tradeoff: some investors will prefer to maximize expected returns by investing in risky assets, others will prefer to minimize risk, but most will select a strategy somewhere in between. Passive strategies are often used to minimize transaction costs, and active strategies such as market timing are an attempt to maximize returns. One of the better-known investment strategies is buy and hold. Buy and hold is a long term investment strategy, based on the concept that in the long run equity markets give a good rate of return despite periods of volatility or decline. A purely passive variant of this strategy is indexing, where an investor buys a small proportion of all the shares in a market index such as the S\&P 500, or more likely, in a mutual fund called an index fund or an exchange-traded fund (ETF).

This viewpoint also holds that market timing, that one can enter the market on the lows and sell on the highs, does not work or does not work for small investors, so it is better to simply buy and hold. The smaller, retail investor more typically uses the buy and hold investment strategy in real estate investment where the holding period is typically the lifespan of their mortgage.

## III : Portfolio Strategy

Portfolio means combined holding of many kinds of financial securities i.e. shares, debentures, government bonds, units and other financial assets. Making a portfolio means putting one's eggs in different baskets with varying elements of risks and return. The object of portfolio is to reduce risk by diversification and maximise gains. Portfolio strategy is based on some principles of portfolio construction like, Safety Principle, Need for Income, Taxation and Temperament. The portfolio strategy is depending on investors risk taking ability and investment corpus. As long term investment is always good option for conservative investor, in same way depending on characteristics of investor the portfolio strategy get changed. In the case of equity portfolio it totally depend upon the investors judgments and market volatility. The diversification is the only strategy for creating profitable portfolio in changing economy and global environment.

## IV : Case Study

## Individual Portfolios:

There are individual investors who invest in the financial markets. They are employees, businessmen and professionals. They also want to construct their portfolio. However, they do not have time and proper knowledge to make analysis and take investment decisions. Therefore, portfolio management is very much desirable for them. An individual portfolio may be constructed by following the rules of portfolio management. For example, a Doctor, who has saved Rs. 10 lakhs want to invest in the market. Thus, he needs to construct his portfolio. In this respect, the portfolio manager can make his portfolio as under

Doctor's Portfolio

| Sr. <br> No. | Amount | Percentage |  |
| :---: | :--- | :---: | :---: |
| INVESTMENT | Rs. (,000) | $(\boldsymbol{\%})$ |  |
| 1 | Equity | 300 | 30 |
| 2 | Debt | 200 | 20 |
| 3 | Fixed Deposits | 250 | 25 |
| 4 | NSC | 150 | 15 |
| 5 | PPF | 100 | 10 |
|  | Total | $\mathbf{1 , 0 0 0}$ | $\mathbf{1 0 0}$ |

The percentage in the portfolio may differ from individual to individual depending upon his objectives, need and other constraints.

## Conclusions

Strategic management can also be defined as a bundle of decisions and acts which investors undertake and which decides the result of the portfolio performance. The investors must have a thorough knowledge and analysis of the general and competitive economic environment so as to take right decisions. They should conduct a SWOT analysis (strengths, weakness, opportunities, and threats) i.e., they should make best possible utilization of strengths, minimize the weaknesses, make use of arising opportunities from the global environment and shouldn't ignore the threats. Strategic management is nothing but planning for both predictable as well as unfeasible contingencies.

## Suggestions

1. Before taking investment decisions assess your risk tolerance. It helps to understand different categories of overall risk tolerance, i.e. conservative, moderate or aggressive.
2. Don't have too many investment avenues in your portfolio
3. It is always a good idea to review your portfolio periodically.
4. Diversification is a key strategy for profitable investment portfolio.

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1) Dr. BANDGAR, "Security Analysis and Portfolio Management", VIPUL PRAKASHAN, 2009, Pg. no. 30.
2) Krishnamoorthi $C$ in his research paper "Changing Pattern of Indian Households: Savings in Financial Assets" published in RVS Journal of management, 2009 (vol. 2, no. 1, pg no. 79-90)
3) Mittal M. and R. K. Vyas in their article "Personality Type and Investment Choice: An Empirical Study" published in The ICFAI UNIVERSITY Journal of Behavioral Finance, 5(3): 6-22. 2008.
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5) R. Kasilingam and G. Jayabal in their article "Alternative Investment Option to Small Investors" published in SOUTHERN ECONOMIST, Sep. 1, 2009 (vol.48, no. 09, pg. no: 18)
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# Management Professionalism in Co-Op Banking Sector Present State- Need for Strengthening 

Madhusudan Das Pai: Research Scholar, JJT University, Rajasthan

Dr. Madhu Gupta: Research Guide, JJT University, Rajasthan

## Abstract/Introduction/Preamble

The area of professionalism of management in co-operative banking sector has come into sharp focus in 2000-2001, on account of failure of few co-operative banks,( urban, scheduled, multi state)due to financial mismanagement, scam, diversion of funds in share market, real estate (Madhavpura co-op bank episode in Gujarat followed by Rupee co-op bank, Pune, Maharashtra) and other states of country such as Andhra Pradesh, Karnataka etc. This has also resulted into loss of faith in the eyes of depositors, stake holders and general public with co-op banks, run on deposits and setback to the growth of the sector. Regulators like R.B.I, Registrar, Govt. initiated stern action and stringent norms for regulation of the affairs of sector.

Principles of Professional Management
As per web dictionary "Professional Management is the practice of having financial, professional invest money or monitor securities and returns on behalf of individuals, investment companies or institutions". Strictly speaking the definition is limited to investment and its returns segment of finance. So far as banking sector is concerned it has manifold functions. It implies dividing the ownership of the bank from operational management of affairs of the bank. 1) Shareholders (stake holders) elect the board of directors (BOD) of co-op bank in a democratic way hence stake holders are owners of the bank. 2) Executives, Managers are selected and appointed by BOD which looks after day to day management of the bank. However in co-op sector the dividing line between these two is very thin and majority functions are overlapping each other. The board is answerable to the shareholders and should involve in framing the policies where as executives, managers are responsible to implement the policy decisions of the board to achieve business objectives, goals etc. BODs are trustees of the bank where as executive team work under the powers delegated by board for operation of day to day affairs of the bank.

## Objectives

- To study the consequences of failure of professionalism in management in co-op banking sector.
- The need and measures for strengthening it.


## Hypothesis

RBI Trend and Progress analysis report as of 31/03/2010 has reported the position of co-op banks as under.

Total Urban co-op banks (UCB)
Scheduled UCB
Non scheduled UCB

|  | $\boxed{1621}$ |
| :--- | ---: |
| Grade I UCB | 879 |

465
$\underline{\underline{1344}}$
Grade III UCB $\quad \underline{179}$
Grade IV UCB
$\underline{\underline{1674}}$
53
1621

Grade II UCB
\%179

Multi state UCBs- $\underline{25}$ Single state UCBs- $\underline{28}$ Non scheduled multi state banks $\underline{-17}$ State coop UCBs-31

Dist co-op banks- 371 Single state non scheduled multi state banks - 1604
Generally banks classified under Grade III, IV are considered as weak and non viable whereas banks under Grade II are considered for improvement in its position by continuous monitoring, whereas Gradel banks are at regulators comfort level so far as financial parameters are concerned. The main reasons attributed for Grade III, IV even for Grade II are 1)High level of NPAs 2)Low profitability 3)High administrative cost compared to business 4)Lack of good governance and professional management in respect of following regulatory guidelines, accounting policies, disclosure norms etc.

## Methodology

Methodology adopted is based on action initiated by regulator i.e. RBI, Registrar, NABARD, Govt. against few Urban, State and Dist co-op banks either by imposing of financial penalty on banks, Directors, supersession of board conducting enquiry under co-op Act (Nanded Dist co-op bank, Maharashtra State co-op bank, Pen Urban co-op bank), forcefully amalgamation/merger of liquidated banks with sound co-op or public sector banks (merger of Memon co-op bank with Bank Of Baroda, Suvarna co-op bank of Pune with Indian Overseas Bank, Mandvi co-op bank and few others with Saraswat, Abhyudaya, Shamrao vitthal, Cosmos, N.K.G.S.B., Mahanagar banks etc.

## Limitation/Scope

The investigator has collected the information for subject by self practical experience being in the sector over last 32 years. As stated in preamble this subject has emerged importance in the recent past i.e.2000-2001.

## Hurdles in Professionalism in Management in Co-Op Banks

1) Unprofessional approach, influence of selection, recruitment and appointment of employees rather than qualification, skill, merit basis.
2) Sponsoring of candidates, for recruitment, promotion, transfers.
3) Unsound HRD policy, Lack of training and personality development.
4) Inadequate, disproportionate cadre, hierarchy system matching with the size of business.
5) Lack of delegation of powers, duties, accountability, responsibility.
6) Lack of qualification of members of the board.
7) Overlapping of functions of BOD and managerial team.
8) Political nexus with BOD.

## Related Issues with the Structure of Management in Co-Op Banks

Generally the cadre/hierarchy system is not related to the size of business. The scale of senior/junior officials defers from bank to bank. Management/organization structure is not standardized in relation to size, growth, requirement of business. To illustrate large scheduled or multi-state bank may have vertical as well as horizontal hierarchy structure dividing into Top-MiddleLow level management with various designations C.E.O., G.M., D.G.M., C.F.O.,A.G.M. and portfolios. Whereas medium size banks may have even G.M., C.O. at top and HOD, Sr. Manager at middle level and a very small size bank may have a Secretary or a Sr. Officer as head of management. In spite of mandatory provisions many banks have still not appointed full-fledged C.E.O. Due to undefined hierarchy position level of delegation assigned to professionals differs from bank to bank leaving entire decision making powers in the few hands of the board.

## Related Opinion

Experts from VAMNICOM co-op institute, Pune observed that lack of professional management, extra ordinary and unprofessional exerted by BOD and non official as bank managers and bad lending policy, unsecured advances to directors and their relatives, family members are some of the major weakness of.UCB in country. There is a serious lack of professionalism and powers of the

CEO are very limited. High degree of non official interference, lack of expertise officials. Managers are not given full freedom to carry out their responsibilities as per the norms of RBI, Registrar, co-op laws.

## Role of Regulators -RBI Committee Report

Govt. appointed a task force in 1999 under the chairmanship of Shri Jagadish Capoor Dy. Governor RBI. Committee observed that (1) Professionalism i.e. high level of skill and standard in performing duties entrusted to an individual has not developed to the desired level extent among the co-op sector .and proved to be weakest and neglected area. (2)Co-op work as a people organization rather than business enterprise adopting professional management system.(3) There is absence of proper system of placement and skill up gradation (4) Training programmer does not match with current, future staff requirement (5) Co- op bank should work like professional organization on sound managerial skill in tune with need of time, taking care of future projection, requirements. (6) The bank board should be professional ,consisting members from banking, finance, I.T., nominee of NABARD.(7)Appropriate steps should be taken for development of HRD, training at various levels.(8)The introduction of cadre system, sound personnel policy and appropriate training module for staff in different categories on a continuous basis. (9)Need to develop good cooperative leadership groomed with appropriate training module providing specialized knowledge, information and skill. (10)To follow RBI's DO's and DONT'S guidelines by BOD. (11) Decentralized functions and giving as much autonomy as possible to facilitate their proper growth and progress.

## Expert Committee on Licensing of New UCBS

RBI appointed committee under the chairmanship of Shri Y.H.Malegam. In its report submitted in September 2011, the committee has suggested amongst others on the organization structure of new UCBs. Some of the important suggestions are (1) The new structure shall consist of Board of Directors (BOD) and Board of Management (BOM) . (2) BOD will be elected body of members in accordance with the provision of state act under regulatory controlled by Registrar, RCS, CRS. (3)BOD will establish BOM consisting of professional skill, which shall be entrusted with the responsibility for control and direction of the affairs of the bank assisted by CEO who shall have the responsibility for the management of the bank. (4) RBI would have unfettered powers to control and regulate the functioning of the UCBs and of its BOM and CEO in the exactly the same way as it controls and regulates the functioning of the BOD and CEO in case of a commercial bank. (5) BOD should appoint BOM and CEO to be appointed by BOM. BOD will be responsible for laying down strategy and BOM will be vested with mandate to direct and control the day to day operation of the bank within the limit set by BOD .At least $51 \%$ of the members of the BOM should have specialized knowledge or practical experience of matters in section 10A(2) of B .R. Act 1949. (6) BOM to follow code of corporate governance to be specified by RBI. (7) The CEO shall be responsible for management of the whole or substantially the whole of the affairs of the UCBs but shall be subject to the control and direction of BOM. (8) The appointment of CEO shall be to the prior approval of RBI.

The committee also suggested two separate Umbrella Organization viz. a national level and one more for financial support and regulating UCBs.

## The Prerequisite of an Effective Management

The General body (Members/Stakeholders), BOD and professional managers, officials constitute three pillars of co-op bank. For effective management it is required that roles to be played by three are kept at a safe distant level.

## 1. General Body (GB)

Is the supreme authority to decide and adopt policy, resolutions, including amendment of bye laws, area of operation, election, financial statements ,appropriation of net profit etc.BOD is directly responsible, accountable to general body.
2._Board Of Directors (BOD)

Is responsible for deciding the business, plan, targets, growth, formulating policies monitoring affairs of the bank, appointment of professionals, managers of the bank.

## 3. Chief Executive Officer (CEO)

Key person liaison officer between BOD and general body, Ex-Officio of the board, Head of the executive team, employees. He should be well qualified and possess knowledge of banking and finance. RBI has prescribed eligibility norms fit and proper criteria for appointment of CEO.

## 4. HRD Policy

Recruitment, training, performance appraisal system, motivation, updating knowledge skill, development programmers.

- Training to BOD, updating knowledge on banking finance regulatory policy.
- Demarcation of powers , duties, responsibilities at different levels
- Organization structure with size of business, line of authority.
- Perspective plan for man power development in view of present and emerging need forecasting.
- Promotional opportunity, rewards, salary package, pay-scale as per industry competitive rates.


## Conclusion

Lack of professionalism in management is one of the areas of major concern identified by RBI about the UCBs in its report on trend and progress of banking in India 2001-02.amongst others. At present it is not at a comfortable level. Qualified, trained managers team will lead performance at par excellence. By adopting techno based services banks can face challenges of new economic reforms and compete with Public , Pvt. Commercial banking sector and do away with traditional banking system.

Malegam committee recommendations are the bold approach for the first time and blend of segregation of ownership i.e. stakeholders (GB), board of directors (BOD) and professional management (BOM) clearly defining the role of each other. This will inculcate good professional management, governance and the role of chief executive officer (CEO) more powerful as against its present level.

Recently the Saraswat, Cosmos banks have decided to go for privatization which is a step towards strengthening professional management in the banks. However I feel that maintaining the same identity in our sector also it can be still strengthened. Malegam committee recommendations are need of the time and should be extended to all UCBs for healthy growth of co-op banking sector.

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# Information Security Management in Economic Measure of Software Security Strength 

Yazdani Hasan (prof IT Department Amity University -Lucknow)<br>Rahul Srivastava(Asst Prof IT Department Virender Swaroop Engg College-Kanpur)


#### Abstract

Information security is important in proportion to an organization's dependence on information technology. By Security of a computer offering rewards for vulnerability discovery, software vendors can measure the security strength. With the increasing dependence of business processes on information technology, the number of attacks against

Confidentiality, integrity and availability aspects have increased manifold. Since achieving perfect security is monetarily and practically infeasible, organizations are using risk management concepts to forego perfection and instead making tradeoffs in pursuit of security goals. In this paper, we determining the expected cost to find vulnerability in a software system, we can begin to measure Security Strength. The security of software systems and personal data not only as a technical problem but also as a human, and specifically an economic, problem.


## Keywords

information security management system (ISMS), cryptography, Security, protecting, preventive action, unsavory characters, cyberspace, internal audits, vulnerable, Internet, economic, perusal, inspection, recording or destruction, methodologies.

Introduction
Information security means protecting information and information systems from unauthorized access, use, disclosure, disruption, modification, perusal, inspection, recording or destruction.

The terms information security, computer security and information assurance are frequently incorrectly used interchangeably. These fields are interrelated often and share the common goals of protecting the confidentiality, integrity and availability of information; however, there are some subtle differences between them.

These differences lie primarily in the approach to the subject, the methodologies used, and the areas of concentration. Information security is concerned with the confidentiality, integrity and availability of data regardless of the form the data may take: electronic, print, or other forms. Computer security can focus on ensuring the availability and correct operation of a computer system without concern for the information stored or processed by the computer.

## Economics of Vulnerabilities

There has been a vigorous debate between software vendors and security researchers over whether actively seeking and disclosing vulnerabilities is socially desirable. Rescorla has argued that for software with many latent vulnerabilities (e.g., Windows), removing one bug makes little difference to the likelihood of an attacker finding another one later. Because exploits are often based on vulnerabilities inferred from patches or security advisories, he argued against disclosure and frequent patching unless the same vulnerabilities are likely to be rediscovered later. Ozment found that for FreeBSD, a popular UNIX operating system that forms the core of Apple OS X, vulnerabilities are indeed likely to be rediscovered. Ozment and Schechter also found that the rate at which unique vulnerabilities were disclosed for the core and unchanged FreeBSD operating system has decreased over a 6 -year period. These findings suggest that vulnerability disclosure can improve system security over the long term. Vulnerability disclosure also helps to give vendors an incentive to fix bugs in subsequentProduct releases. The software market suffers from the same information asymmetry. Vendors may makeclaims about the security of their products, but buyers have no reason to trust them.

In many cases, even the vendor does not know how secure its software is. So buyers have no reason to pay more for protection, and vendors are disinclined to invest in it. How can this be tackled? There are two developing approaches to obtaining accurate measures of software security: vulnerability markets and insurance. Vulnerability markets help buyers and sellers to establish the actual cost of finding a vulnerability in software, which is a reasonable proxy for software security. Originally, some standards specified a minimum cost of various kinds of technical compromise; one example is banking standards for point-of-sale terminals .

Then Schechter proposed open markets for reports of previously undiscovered vulnerabilities. Two firms, iDefense and Tipping Point, are now openly buying vulnerabilities, so a market actually exists (unfortunately, the prices are not published). Their business model is to provide vulnerability data simultaneously to their customers and to the vendor of the affected product, so that their customers can update their firewalls before anyone else. However, the incentives in this model are suboptimal: Bug-market organizations might increase the value of their product by leaking vulnerability One reason, according to Bhme and Kataria, is the problem of interdependent risk, which takes at least two forms. A firm's IT infrastructure is connected to other entities, so its efforts may be undermined by failures elsewhere. Cyber-attacks also often exploit vulnerability in a system used by many firms. This interdependence makes certain cyberrisks un-attractive to insurers particularly those where the risk is globally rather thanlocally correlated, such as worm and virus attacks, and systemic risks such as Y2K. Many writers have called for software risks to be transferred to the vendors; but if this were the law, it is unlikely that Microsoft would be able to buy insurance. So far, vendors have succeeded in dumping most software risks, but this outcome is also far from being socially optimal. Even at the level of customer firms, correlated risk makes firms under invest in both security technology and cyber-insurance. Insurance companies must charge higher premiums, so cyber-insurance markets lack the volume and liquidity to become efficient. Insurance is not the only market affected by information security. Some very high-profile debates have centered on DRM; record companies have pushed for years for DRM to be incorporated into computers and consumer electronics, whereas digital-rights activists have opposed them. What light can security economics shed on this debate? There are other interesting market failures. Recently, for example, a number of organizations have set up certification services to vouch for the quality of software products or Web sites. The aim has been twofold: to overcome public wariness about electronic commerce, and by selfregulation to forestall more expensive regulation by the government. But certification markets can easily be ruined by a race to the bottom;

Economics of Software Security
The Security Risk faced by a system in running a software package is a function of

1) The number of potential adversaries,
2) The adversaries' incentive to attack,
3) The risk posed to the adversary of attacking the system,
4) The time, effort, and other resources required in a successful attack.

To increase (4) is to increase the Security Strength of the software. By determining the expected cost to find vulnerability in a software system, we can begin to measure Security Strength. By offering rewards for vulnerability discovery, software vendors can measure the security strength of their software using markets.


## 0.6

Bidding Strategy for purchasing related and unrelated vulnerability reports Conclusion and Future Work
As was mentioned in Grand Challenges, "we cannot manage the risk if we cannot measure the risk". This is because if we do not have accurate measure, then either we will under protect or over spend. Toady we have no way to differentiate whether software costing Rs. 3000 better suits our security needs or a software costing Rs. 3600 .we have no metrics to accurately determine the return value of investment that we are making for securing the information.

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# Recent Growth in Banking Sector in India 

Dr.Malka Maher Nigar Siddiqui: Head/Associate Prof. of Economics Dept. Hamidia Girls Degree College, Allahabad (U.P.)
Dr. Bilquees Farooq: Associate Prof. of Economics Dept. Hamidia Girls Degree College, Allahabad U.P.

## Introduction

The economy can be divided in the entire spectrum of economic activity into the real and monetary sectors. The real sector is where production takes place while the monetary sector supports this production and in a way is the means to the end. We know and we accept the financial system is critical to the working of the rest of the economy. In fact, the Asian crisis of the nineties, or for that matter what happened in Latin America and Russia subsequently and also Dubai Crisis have shown how a fragile financial sector can wreak havoc on the rest of the economy. Therefore the banking sector is crucial and we want to express our views to explore how this sector can work in harmony with the real sector to achieve the desired objectives.

India's banking sector has made rapid strides in reforming and aligning itself to the new competitive business environment. Indian banking industry is the midst of an IT revolution. Technological infrastructure has become an indispensable part of the reforms process in the banking system, with the gradual development of sophisticated instruments and innovations in market practices.

## IT in Banking

Indian banking industry, today is in the midst of an IT revolution. A combination of regulatory and competitive reasons has led to increasing importance of total banking automation in the Indian Banking Industry. Information Technology has basically been used under two different avenues in Banking. One is Communication and Connectivity and other is Business Process Reengineering. Information technology enables sophisticated product development, better market infrastructure, implementation of reliable techniques for control of risks and helps the financial intermediaries to reach geographically distant and diversified markets.

The bank which used the right technology to supply timely information will see productivity increase and thereby gain a competitive edge. To compete in an economy which is opening up, it is imperative for the Indian Banks to observe the latest technology and modify it to suit their environment. Not only banks need greatly enhanced use of technology to the customer friendly, efficient and competitive existing services and business, they also need technology for providing newer products and newer forms of services in an increasingly dynamic and globalize environment. Information technology offers a chance for banks to build new systems that address a wide range of customer needs including many that may not be imaginable today. Following are the innovative services offered by the industry in the recent past:

Electronic Payment Services - E Cheques
Nowadays we are hearing about e-governance, e-mail, e-commerce, e-tail etc. In the same manner, a new technology is being developed in US for introduction of e-Cheques, which will eventually replace the conventional paper Cheques. India, as harbinger to the introduction of eCheques, the Negotiable Instruments Act has already been amended to include; Truncated Cheques and E-Cheques instruments.

## Real Time Gross Settlement (RTGS)

Real Time Gross Settlement system, introduced in India since March 2004, is a system through which electronics instructions can be given by banks to transfer funds from their account to the account of another bank. The RTGS system is maintained and operated by the RBI and provides a means of efficient and faster funds transfer among banks facilitating their financial operations. As the name suggests, funds transfer between banks takes place on a 'Real Time' basis. Therefore, money can
reach the beneficiary instantaneously and the beneficiary's bank has the responsibility to credit the beneficiary's account within two hours.

## Electronic Funds Transfer (EFT)

Electronic Funds Transfer (EFT) is a system whereby anyone who wants to make payment to another person/company etc. can approach his bank and make cash payment or give instructions/authorization to transfer funds directly from his own account to the bank account of the receiver/beneficiary. Complete details such as the receiver's name, bank account number, account type (savings or current account), bank name, city, branch name etc. should be furnished to the bank at the time of requesting for such transfers so that the amount reaches the beneficiaries' account correctly and faster. RBI is the service provider of EFT.

## Electronic Clearing Service (ECS)

Electronic Clearing Service is a retail payment system that can be used to make bulk payments/receipts of a similar nature especially where each individual payment is of a repetitive nature and of relatively smaller amount. This facility is meant for companies and government departments to make/receive large volumes of payments rather than for funds transfers by individuals.

## Automatic Teller Machine (ATM)

Automatic Teller Machine is the most popular devise in India, which enables the customers to withdraw their money 24 hours a day 7 days a week. It is a devise that allows customer who has an ATM card to perform routine banking transactions without interacting with a human teller. In addition to cash withdrawal, ATMs can be used for payment of utility bills, funds transfer between accounts, deposit of cheques and cash into accounts, balance enquiry etc.

## Point of Sale Terminal

Point of Sale Terminal is a computer terminal that is linked online to the computerized customer information files in a bank and magnetically encoded plastic transaction card that identifies the customer to the computer. During a transaction, the customer's account is debited and the retailer's account is credited by the computer for the amount of purchase.

## Tele Banking

Tele Banking facilitates the customer to do entire non-cash related banking on telephone. Under this devise Automatic Voice Recorder is used for simpler queries and transactions. For complicated queries and transactions, manned phone terminals are used.

## Electronic Data Interchange (EDI)

Electronic Data Interchange is the electronic exchange of business documents like purchase order, invoices, shipping notices, receiving advices etc. in a standard, computer processed, universally accepted format between trading partners. EDI can also be used to transmit financial information and payments in electronic form.

## Mobile Banking

Also known as M-Banking, mbanking, SMS Banking etc. is a term used for performing balance checks, account transactions, payments, credit applications etc. via a mobile device such as a mobile phone or Personal Digital Assistant (PDA). The earliest mobile banking services were offered via SMS. With the introduction of the first primitive smart phones with WAP support enabling the use of the mobile web in 1999, the first European banks started to offer mobile banking on this platform to their customers.

Mobile banking has until recently (2010) most often been performed via SMS or the Mobile Web. Apple's initial success with iPhone and the rapid growth of phones based on Google's Android (operating system) has led to increasing use of special client programs, called apps, downloaded to the mobile device. In one academic model, mobile banking is defined as:Mobile Banking refers to provision and availment of banking- and financial services with the help of mobile telecommunication devices. The scope of offered services may include facilities to conduct bank and stock market
transactions, to administer accounts and to access customized information."According to this model Mobile Banking can be said to consist of three inter-related concepts:

Challenges Faced by Banks, vis-à-vis, IT Implementation
It is becoming increasingly imperative for banks to assess and ascertain the benefits of technology implementation. The fruits of technology will certainly taste a lot sweeter when the returns can be measured in absolute terms but it needs precautions and the safety nets.

It has not been a smooth sailing for banks keen to jump onto the IT bandwagon. There have been impediments in the path like the obduracy once shown by trade unions who felt that IT could turn out to be a threat to secure employment. Further, the expansion of banks into remote nooks and corners of the country, where logistics continues to be a handicap, proved to be another stumbling stock. Another challenge the banks have had to face concerns the inability of banks to retain the trained and talented personnel, especially those with a good knowledge of IT.

The increasing use of technology in banks has also brought up 'security' concerns. To avoid any pitfalls or mishaps on this account, banks ought to have in place a well-documented security policy including network security and internal security. The passing of the Information Technology Act has come as a boon to the banking sector, and banks should now ensure to abide strictly by its covenants. An effort should also be made to cover e-business in the country's consumer laws.

Some are investing in it to drive the business growth, while others are having no option but to invest, to stay in business. The choice of right channel, justification of IT investment on ROI, egovernance, customer relationship management, security concerns, technological obsolescence, mergers and acquisitions, penetration of IT in rural areas, and outsourcing of IT operations are the major challenges and issues in the use of IT in banking operations. The main challenge, however, remains to motivate the customers to increasingly make use of IT while transacting with banks. For small banks, heavy investment requirement is the compressing need in addition to their capital requirements. The coming years will see even more investment in banking technology, but reaping ROI will call for more strategic thinking.

## Economy decides the progress of a bank. Lets know about some facts:

European banks will have to struggle and face competition from the US banks .The reasons for European Bank's decline is high costs, minimal price competition or innovation, and mediocre customer service. European banks have to face declining economy.This has led banks to try to boost their performance by cutting costs.But they have to set up long term survival in the market. Also , the banks cannot become efficient without implementation of technology .But neither technology, nor cost-cutting, nor the disposal of surplus assets will be sufficient to drive long-term growth. The banks need to renew their strategies. And they must start by focusing on organic growth, as opposed to growth through acquisitions. Buying other banks is a passport to instant growth. But many acquisitions take up too much of top management's time for too long. Customer service tends to be neglected. And so does innovation, although innovation is precisely what is needed for organic growth: new products, new marketing capabilities and customer service skills, etc.

Renewing a strategy also means redesigning it at the international level. In Europe, with a few exceptions, banking is still a national industry. Even banks with a strong foreign presence are hampered by the lack of a clear international strategy. They tend merely to wait for the right moment and seize any opportunity that arises, neglecting strictly strategic considerations. European banks should be asking themselves what countries they can compete in best, what competitive advantages they might have in each country, and how resources and skills can best be transferred from the corporate center to their foreign subsidiaries.

Another key question is how much diversification a bank can tolerate. Currently, the trend is toward universal banks that offer every kind of service to every kind of customer. Yet there are limits to the range of services a single bank can provide efficiently. To date, the performance of some
universal banks has been disappointing. Exactly what advantage they have over more specialized banks remains unclear. The banks need to have a proper structure in their firm but some banks, retain structures that are at odds with their strategy. Their international activities are not consistently integrated. Many banks, for example, are still divided into business units such as "retail banking," "corporate banking," "advisory services," etc., along with an "international division." Outsourcing and offshoring will play an important role in determining the form banks take in the future.Corporate governance issues pose another serious challenge. The many changes the industry has undergone make it imperative that banks executive committees be equal to that challenge.

There are certain aspects of the business that make banks special. Risk management is one of them. There is great complexity involved in operating in a regulated industry without any protection against competition. Market pressure is a clear threat to established banks. The need to make a profit may drive some of them to pursue unacceptably risky transactions. Banks need executive committees that understand this danger and have the necessary prudence and skill to deal with it. The bank's progress also depends on decision like, how much risk should a bank take when lending money to a customer in the hope of earning substantial advisory fees. Banks also need qualified staff who can handle sophisticated financial tools, concepts and valuation techniques accessible only to the initiated, and directors must have a very solid background in the business.

## Outlook for the Global Banking Sector2010-11

The Entrepreneurship Cell firmly believes that emerging economies like India need the drive and innovation of young entrepreneurs. The Cell therefore aims at manifesting the latent Entrepreneurial spirit of the youth. The Cell not only motivates the youth to start-up their own enterprise, but also organizes various events to equip e-members with the knowledge of B-world. On November 27, 2010, e-cell logo and name competition was organized. Students came up with various creative ideas. The activity was a deliberate effort to mould our budding entrepreneurs and give them a new dimension to their ever evolving personalities, by challenging their minds to think big and think innovative. A practicum was organized on November 25, 2010 with resource person Mr. Ravi Gurubaxani, Branch Head, HDFC Bank, on "Recent Trends in Banking Sector". He informed students about the fact that Economy decides the progress of any bank, and that European banks will have to struggle and face competition from the US banks. The reasons for European Banks' decline are high costs, minimal price competition or innovation, and mediocre customer service. Mr. Gurubaxani also elucidated about Electronic Payment Services - E Cheques, Real Time Gross Settlement (RTGS), Electronic Funds Transfer (EFT) etc. Summing up the session he said that in today's scenario conventional banking is changed to convenience banking and mass banking to class banking.

Weak developed market loan growth trends, stable loan provision expense trends, higher Tier 1 capital ratio requirements and expense reduction pressure guided the outlook for the banking sector at the start of this year. Heading into 2011, there are only modest changes in this outlook. For reference, on an YTD performance basis, within the sector, emerging market [EM] banks [MXEF] and within them, LatAm banks [MXL]), have been the best performers. Strong performance in the first half by the US [MXUS] banking sector waned, and is now second to EM banks. EU [MXEU] banks have consistently underperformed over this period.


Looking forward into 2011, within the global realm, US and EM bank sectors continue to offer the highest investment appeal. Large US banks, bruised in 2008 and 2009, are among the best positioned in terms of capital and provision expense trends. With significant capital raising completed, targeted policy assistance from the Federal Reserve [FRB] and the lack of new toxic asset classes, large US bank balance sheets and income statements have stabilized. Domestically, the US consumer continues to rebuild his/her balance sheet, sensibly opting for savings instead of consumption; the role of the FRB to act as lender of last resort has only been diminished in size ( $\$ 600 \mathrm{bn}$ in Treasury bond purchases announced Nov 1); GDP growth expectations remain modest; and unemployment remains stubbornly high. Consequently, with expanding lending margins but continuing weak loan growth trends, earnings (growth) will be driven by interest earning assets, continued expense focus and improving loan loss expense trends.

The opportunity in the EM bank sector continues. Mostly insulated from the global financial crisis, these banks continue to be beneficiaries of country specific mix of trends comprising sound regulatory oversight, higher economic growth, declining inflation and interest rates, deepening credit penetration, wide lending margins and stable provision trends. In emerging Asia, India, Indonesia and Malaysia offer the most compelling risk-adjusted prospects. In Latin America, Brazil has been the opportunity, but the continuing strengths of Chile and Peru should not be overlooked. While these two markets are smaller than their Latin neighbor, they have a relatively longer and more stable financial history.

The European bank sector continues to be buffeted by sovereign debt concerns, which emerged near the start of the year. Numerous attempts to resolve the issue have proved inadequate and there is currently insufficient clarity on next steps. Unlike the large US banks, capital-raising by a number of institutions remains outstanding. The establishment of EU level regulatory bodies with cross-border oversight responsibilities will be a new development going into 2011. The intent is to improve coordinated regulatory efforts for EU cross-border banks and could contribute to improved transparency and resolution, particularly useful in times of sector stress. However, a fuller assessment will have to await full operational implementation. Consequently, more compelling investment opportunities continue to lie elsewhere.

Challenges in the resolution of global policy issues including trade imbalances, exchange rate movements and finalization of BIS III requirements, all requiring transnational cooperation, are expected to continue. However, a regional focus on the US and EM for bank sector out-performance continues to be supported by strong underlying fundamentals. As always, stock selection supported by analysis of strong competitive position, profitability and balance sheet strength will further drive results. Highlights of Budget 2011-12 for the Banking Sector.

The Government is to infuse Rs. 6.000 Crore in Andhra Bank, Dena Bank, Oriental Bank of Commerce, Bank of Baroda \& Union Bank of India. More Equity issues by PSUs (Public Sector Unit) on the way as the government aims to raise Rs. 40,000 Crore Interest subsidy of $1 \%$ extended to Home
loans up to Rs. 15 Lakh \& Property Worth up to Rs. 25 Lakh. The government \& Small Industries Development Bank of India (SIDBI) to float Rs. 100 Crore fund to capitalize Small Micro Finance Institutions
(MFI)
Banks told to lend more to Minority Community Borrowers at the target of $6 \%$ of total PSU Bank loans Banks will have to lend Rs. 1 Lakh Crore more to Farmers, where the total loans to touch Rs.4.75 Lakh Crore New company will guarantee Home Loans taken by Poor Borrowers Reserve Bank of India (RBI) to sell stakes in National Bank for Agriculture and Rural Development (NABARD), National Housing Bank (NHB) to Government for Rs.1,430 Crore \& Rs. 450 Crore.

## Mobile Accounting

## Mobile Brokerage

## Mobile Financial Information Services

Most services in the categories designated Accounting and Brokerage are transaction-based. The non-transaction-based services of an informational nature are however essential for conducting transactions - for instance, balance inquiries might be needed before committing a money remittance. The accounting and brokerage services are therefore offered invariably in combination with information services. Information services, on the other hand, may be offered as an independent module. Mobile phone banking may also be used to help in business situations. Mobile banking has come in handy in many parts of the world with little or no Infrastructure development, especially in remote and rural areas. This part of the mobile commerce is also very popular in countries where most of their population is unbanked. In most of these places banks can only be found in big cities and customers have to travel hundreds of miles to the nearest bank. Countries like Sudan, Ghana and South Africa received this new commerce very well. In Latin America countries like Uruguay, Paraguay, Argentina, Brazil, Venezuela, Colombia, Guatemala and recently Mexico started with a huge success. In Colombia was released with Redesign.

## Growth statistics

Scheduled Commercial Banks (SCBs) in India are categorized into five different groups according to their ownership and / or nature of operation. These bank groups are (i) State Bank of India and its associates (ii) other nationalized banks (iii) regional rural banks (iv) foreign banks and (v) other Indian SCBs (in the private sector).

The banking sector witnessed strong growth in deposits and advances during the year 200405. As of March 2005, the number of commercial banks stood at 289. The aggregate deposits of SCBs increased from US\$ 331 billion in March 2004 to US\$ 374 billion in March 2005; credit increased from US\$ 185 billion to US\$ 242 billion; and investments swelled from US\$ 149 billion to US\$ 162 billion.

Net domestic credit in the banking system has witnessed a steady increase of 17.5 per cent from US $\$ 445$ billion on January 21, 2005 to US\$ 523 billion on January 20, 2006. The growth in net domestic credit during the current financial year up to January 20,2006 was 14.4 per cent.

Nationalized banks were the largest contributors to total bank credit at 47.8 per cent as of September 2005. While foreign banks' contribution to total bank credit was low at 6.7 per cent, the contribution of State Bank of India and its associates accounted for 23.8 per cent of the total bank credit. Credit extended by other SCBs stood at 18.9 per cent.

Banks and consumer finance Indian banks, particularly private banks, are riding high on the retail business. ICICI Bank and HDFC Bank have witnessed over 70 per cent year-on-year growth in retail loan assets in the second quarter of 2005-06. Annual revenues in the domestic retail banking market are expected to more than double to US\$ 16.5 billion by 2010 from about US $\$ 6.4$ billion at present, says a McKinsey study.

The home loan sector is also on a smooth course. The average loan size of home finance companies is increasing. HDFC, the second largest player in the home finance business, has seen
average loan increase from US\$ 10,773 in FY04 to US\$ 13,467 in FY05, a change of almost 25 per cent. For ICICI Bank, which is the largest player in the business, the average ticket size is about US\$ 13,467 - US $\$ 15,711$ and has increased by $10-15$ per cent over last year.

Foreign banks are working on expanding their bases in the country. The Ministry of Finance and Reserve Bank of India have agreed to allow foreign banks to open 20 branches a year as against 12 now. At present, 40 odd foreign banks have over 225 branches in India. At the end of 2004-05, the total assets of foreign banks aggregated US\$ 30 billion or 6.9 per cent of the assets of all scheduled commercial banks. They will also be allowed 74 per cent stake in private banks. After 2009, the local subsidiaries of foreign banks will be treated on par with domestic banks.

## Future Outlook

Everyone today is convinced that the technology is going to hold the key to future of banking. The achievements in the banking today would not have make possible without IT revolution. Therefore, the key point is while changing to the current environment the banks has to understand properly the trigger for change and accordingly find out the suitable departure point for the change.

Although, the adoption of technology in banks continues at a rapid pace, the concentration is perceptibly more in the metros and urban areas. The benefit of Information Technology is yet to percolate sufficiently to the common man living in his rural hamlet. More and more programs and software in regional languages could be introduced to attract more and more people from the rural segments also.

Standards based messaging systems should be increasingly deployed in order to address cross platform transactions. The surplus manpower generated by the use of IT should be used for marketing new schemes and banks should form a 'brains trust' comprising domain experts and technology specialists.

## Conclusion

The banking today is re-defined and re-engineered with the use of Information Technology and it is sure that the future of banking will offer more sophisticated services to the customers with the continuous product and process innovations. Thus, there is a paradigm shift from the seller's market to buyer's market in the industry and finally it affected at the bankers level to change their approach from "conventional banking to convenience banking" and "mass banking to class banking". The shift has also increased the degree of accessibility of a common man to bank for his variety of needs and requirements.

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# Role of Commercial Banks in Financial Inclusion in India 

Prof. Somnath S. Vibhute: Assistant Professor in the Dept. of Economics at St. Gonsalo Garcia College, Vasai. Dist.-Thane, Pin-401 201.


#### Abstract

\section*{Abstract:}

Large segment of population remain excluded from formal payments system and financial markets when financial markets developing and globalizing from India. Marginal farmers, landless labour, self-employed, unorganized sector, urban slum dwellers, migrants, ethnic minorities, senior citizens, women, etc. are most excluded financially. During the reforms years, Indian commercial banks exposed to the deregulation, increased competition and recapitalization. Thus, Indian banking now is much robust and able to achieve global financial inclusion. Since January 2006 banks have been allowed to use services of NGOs, SHGs, micro finance institutions, civil society organisations as business facilitators or business correspondents for extending banking services to unbanked populace of India. It is seen as one big leap to include many in the financial ambit. Six million new banking accounts are added between March 2006 and 2007. 45000 rural and semi-urban branches of Regional Rural Banks (RRBs) and Public Sector Banks (PSBs) have given highest performance in financial inclusion. In this backdrop, paper tries to assess an attempt by Indian Scheduled Commercial Banks (SCBs) to attain targets on financial inclusion.


Key words: Financial Inclusion, Commercial Banks.

## 1. Introduction

Financial Inclusion (FI) refers to delivery of financial services at affordable costs o the low income or disadvantaged groups in a fair and transparent manner by institutional financial players. It is an important process in attaining the goal of inclusive growth. Accordingly, the Reserve Bank of India has made sustained efforts in this regard. The various measures adopted by the RBI includes liberalization of branch licensing, mandatory rule of maintaining 25 per cent of new branches in rural areas, appointment of Business Correspondents (BC) and Business Facilitators (BF), introduction of innovative products and use of technology for reaching the unbanked.

Services led growth in India is experienced during last two decades. Though India has respect of second fastest growing nation after China, the rural, agriculture and Small and Medium enterprises (SMEs) are not getting due attention. Similarly, limited access to affordable financial services such as savings, loan, remittance and insurance services by the vast majority of the population in the rural areas and unorganised sector is a major constraint to the growth process in these sectors.

## 2.Who are the excluded?

The different segments of Indian populace are financially excluded. Basically it includes marginal farmers, landless labourers, oral lessees, self employed and unorganised sector enterprises, urban slum dwellers, migrants, ethnic minorities and socially excluded groups, senior citizens and women. The intensity of financial exclusion is found to be highest in the North East, Eastern and Central regions.

## 3.Why financial Inclusion?

Access to affordable financial services, especially credit and insurance enlarges livelihood opportunities and empowers the poor to take charge of their lives. Such empowerment aids social and political stability. In India till recently more than 41 per cent of the population is unbanked. (Rural areas $61 \%$ ). 51.4 per cent of farm households have no access to formal or informal sources of credit. This clearly indicates that there is tremendous scope for financial inclusion for inclusive growth in India.

## 4.Response from Indian Banking:

During the nationalisation period 1969 to 1991 there was a huge increase in the branch outreach in India. Obviously the average population covered by each bank branch fell from 64,000 to 13,711. The geographic expansion of banks especially in the rural areas witnessed a massive growth.

In 1991 under the aegis of the New Economic Policy (NEP) there was liberalisation and opening the economy. It was followed by the financial sector reforms, increased competition and strengthening the banking sector through recapitalisation and adoption of prudential measures. All these measures adopted over the years have enabled Indian commercial banks to be quiet robust and strong enough to take on the challenges of financial inclusion. Banks in India under the regulatory leadership of the RBI have undertaken number of measures to achieve financial inclusion. Some of them are.

## 5.Priority Sector Lending

In India the priority sector lending is mandatory for all the banks. It is to enhance the credit facilities for those priority sectors that impact large sections of the population. It includes the weaker sections and the sectors which are employment intensive such as agriculture and micro and small enterprise (MSE). As on March 2011, 66 out of 81 banks have achieved the priority sector lending target. Following table speak for that.

Table 1: Priority Sector Advances
(Amount in Rs. Cr.)

|  |  | Public <br> Banks | Priva <br> te Sector Banks | Fore ign Banks |
| :---: | :---: | :---: | :---: | :---: |
| 2010 | 1 | 2 | 3 | 4 |
|  |  | 8,63,77 | 2,14, | 59,9 |
|  |  | 7 | 669 | 60 |
|  |  | (41.6) | (45.8 | (36. |
|  |  | (41.6) | ) | $0)$ |
| 2011 |  | 10,22,9 | 2,49, | 66,7 |
|  |  | 25 | 139 | 96 |
|  |  | (41.0) | (46.7 | (39. |
|  |  | (41.0) | ) | 1) |

Notes:

1. The target for aggregate advances to the priority sector is 40 per cent of the ANBC for domestic banks and 32 per cent for the foreign banks. 2. Data for 2011 are provisional. Source: Provisional data reported by banks.

Fig.1: Bank Group-wise Priority Sector Lending 2010-2011


For the year 2010-11, total of ₹ $13,38,860 \mathrm{cr}$. Were disbursed by Indian banking system for the priority sector. Of this over 76 per cent ( $₹ 10,22,925 \mathrm{cr}$.) was contributed by the public sector
banks. One fifth of the total is contributed by the private sector bank group. They have lend ₹ $2,49,139$ cr. for the benefits of the priority sector. However, private sector bank group has outpaced the public sector banks in the percentage allocation to the priority sector. They ranked one at 46 per cent, much ahead of the PSBs at 41 per cent.

Fig.2: priority Sector Lending for 2010-11 (per cent)


## 6. Flow of Credit to Agriculture Sector

Agriculture sector would be a dominant area in the matter of financial inclusion. The Government had announced a target of ₹ $3,75,000 \mathrm{cr}$. As a flow of agricultural credit in 2010-11, this is fully achieved. The target for the year 2011-12 is ₹ $4,75,000 \mathrm{cr}$. for disbursement to agriculture by all agencies. Banks have been advised to step up direct lending to agriculture and credit to small and marginal farmers. Following table -2 indicate that the public sector banks (PSBs) have played significant role in disbursing credit to agriculture sector under Special Agriculture Credit Plan (SACP).

| Table - 2: Disbursements under SACP by Public Sector Banks |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
|  | (Amount in ₹ cr.) |  |  |  |
| ear | T | A | Pe | A |
|  | arget | chieve ment | rcentage of Achieve ment | nnual growth in Disburse ment (\%) |
|  | 2 | 3 | 4 | 5 |
| 007-08 | 1 | 1 | 87. | 8. |
|  | ,52,133 | ,33,226 | 6 | 8 |
| 008-09 | 1 | 1 | 10 | 24 |
|  | ,59,470 | ,65,198 | 3.3 | . 0 |
| 009-10 | 2 | 2 | 10 | 26 |
|  | ,04,460 | ,07,347 | 1.4 | . 0 |
| $\begin{aligned} & 010- \\ & 11^{*} \\ & \hline \end{aligned}$ | 2 | 2 | 89. | - |
|  | ,29,709 | ,05,367 | 4 | 0.95 |
| *: Data are provisional. |  |  |  |  |

The disbursements by the public sector banks to agriculture sector under Special Agriculture

Credit Plan (SACP) for the financial year 2009-10 was at ₹ $2,07,347 \mathrm{cr}$. against the target of $₹$ $2,04,460 \mathrm{cr}$. ( 101.4 per cent of the projected amount) whilst that of the private sector banks was a disbursal of ₹ $78,452 \mathrm{cr}$. against the projection of ₹ $62,352 \mathrm{cr}$. ( 126 per cent of the projected amount). It is depicted in the following fig-2. However, banks have not succeeded in meeting the target for the year 2010-11 under SACP.

Fig-2: Special Agriculture Credit Plan


One of the important measures adopted by the government to help small borrowers is to give them relief from the debt burden. Accordingly the government of India announced the debt relief burden scheme in the month of June 2008. Following table - 3 indicates the compensation reimbursed by the government to various types of lending institutions such as Regional Rural Banks (RRBs), Scheduled Commercial Banks(SCBs), Lead Area Banks (LABs), etc.

7. Flow of Credit to Micro, Small and Medium Enterprises (MSMEs)

In order to study various issues relating to MSMEs, the government constituted a high level task force under Shri. T K A Nair, Principal Secretary to the Prime Minster. SCBs were accordingly advised in June, 2010 to increase their share of lending to micro enterprises in MSE to 60 per cent in three stages between 2010 and 2013. Also the 10 per cent annual growth target in the number of micro enterprise accounts and target of 20 per cent p.a. in MSE lending were kept for them to achieve. Following table - 4 reflect the contemporary scenario regarding credit supply to the MSE sector.


It is reflected in this table that there is revival in demand conditions in 2010-11. The total credit to MSE from the SCBs increased from ₹ $3,62,291 \mathrm{cr}$. in 2010 to ₹ 4,84,473 in 2011. It is 33.7 per cent growth during the year. Between 2010 and 2011 the number of MSE accounts has also grown substantially from 8.5 million to 9.3 million. Government had approved a package for revival of the short-term rural co-operative credit structure consisting of Primary Agricultural Credit Societies (PACS) at the village/base level, district central co-operative banks (DCCBs) at the intermediate level and the state co-operative banks (SCBs) at the apex level or at the state level.

## 8. Efforts by National Bank for Agricultural and Rural Development (NABARD):

NABARD was established in July 1982. It is an apex body regulating, supervising and monitoring rural finances in India. It has number of channels to work in. Recently an aggregate amount of ₹ 8,993 cr. has been released by NABARD (up to end-June, 2011) towards Government of India's share for recapitalisation of PACS in 16 states. It will aim at making more finances available at the grass root levels. The concerned state governments have also released their share of ₹ 854 cr . in this regard. The implementation of this revival package is supervised by the National Implementing and Monitoring Committee of the Government of India.
9. Pre-conditions for the Success of Financial Inclusion:

India has always higher targets of financial inclusion. However, we need to fulfill certain pre-
conditions for the success of financial inclusion. It includes an attitude and will power of all the stakeholders of financial inclusion. Also we need to work on an improvement of delivery mechanism so that banks will reach the unreached in true sense. The technology such as mobiles and biometric ATMs could be effectively used in this regard. Last but not the least support services in terms of proper infrastructure, community development support and product innovation could play decisive role in achieving financial inclusion.

## 10. Concluding Remarks:

The Finance Minister in his budget for 2007-08 has announced the setting up of two funds for Financial Inclusion, viz., Financial Inclusion Fund for developmental and promotional interventions and the Financial Inclusion Technology Fund to meet cost of technology adoption of about \$ 125 million each. Setting up of financial literacy centres and credit counseling on a pilot basis, launching a national financial literacy campaign, forging linkages with informal sources with suitable safeguards through appropriate legislation, evolving industry wide standards for IT solutions, facilitating low cost remittance products are some of the initiatives currently under way for furthering Financial Inclusion. However, I believe, India has to go miles away in this regard.

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## समकालीन कविता में आम आदमी के दु:ख - दर्द की अभिव्यक्ति

## डॉ.सुकर्मवती देवी : सहायक प्राध्यापक युनिवर्सिटी कॉलेज, कुरुक्षेत्र युनिवर्सिटी, हरियाणा

समकालीन हिन्दी कविता में आम आदमी के जीवन की जिस तस्वीर को यहाँ शब्दचित्रों के माध्यम से रुपाकार दिया गया है वह आदमी आम (एक फल) की तरह रसीला है, जो दूसरों के जीवन को पुष्ट करता है परन्तु सुविधासम्पन्न भोगी वर्ग के व्दारा उसका रस (खून) निचोड लिया जाता है तथा उसे हड्डियों का ढांचा मात्र बना दिया जाता है। वह वर्ग (आम आदमी) जो सदियों से पद दलित है, उपेक्षित है, अधिकारों से बेखबर है, जो दूसरों की सेवा करने में ही अपना कर्तव्य समझता है। सबका पेट भरने वाला, सबके घर बनाने वाला स्वयं भूखा और बेघर है। देश को प्रगति की ऊंचाइयों तक अग्रसर करने वाले को रसातल की ओर धकेला जा रहा है। अपने अस्तित्व को कायम रखने के लिए, अधिकारों का प्रयोग कर समाज में समानता स्थापित करने के औचित्य से वह क्रान्ति का आवाहन करता है परन्तु उस क्रान्ति की आग में स्वयं को स्वाहा कर देता है। इस आम आदमी की स्थिति जैसे पहले थी, वर्तमान में भी यथावत बनी हुई है। शोषण की चक्की के पाटों में वह निरन्तर पिसता रहा है। उस आम आदमी के दुख-दर्द की अभिव्यक्ति की मिशाल समकालीन कविता है।

सन् १९६० के बाद देश में अनेक ऐसी राजनीतिक व सामाजिक घटनाएं घटी यथा - १९६२ में चीनी आक्रमण, सन् ६५ और सन् ७१ के पाकिस्तानी युध्द, नेहरु, शास्ती, लोहिया जैसे महान व्यक्तियों की मृत्यु, जुलूस, हडताल, घेराव, तोड-फोड, साम्प्रदायिक उपद्रव आदि जिसके कारण आम आदमी जो स्वतन्त्रता प्राप्ति के उपरान्त सुनहले स्वप्ोों का संसार देख रहा था, एक के बाद एक धूमिल होते चले गये। समकालीन कविता उस आम आदमी के जीवन का ही कलात्मक दस्तावेज है क्योंकि "युग और समाज की सारी आकांक्षाएं, सम्पूर्ण चेतनांए और विचारधाराएं, सारे आन्दोलन और उनसे अद्भुत प्रवृत्तियां साहित्य में प्रतिबिम्बित होती है।"?

समकालीन कविता उस युग में जो राजनीतिक तौर पर व्यस्तता व्याप्त थी उससे प्रभावित हुई। डॉ. विश्वम्बरनाथ उपाध्याय ने इस कविता को अन्तर्विरोधी और द्वंद्धों की कविता कहा है। ${ }^{ }$मनुष्य की बेबसी, लाचारी, असहाय, घुटते, छटपटाते, चिल्लाते, तिल-तिल कर खत्म होते मनुष्य की स्थिति को दर्शाया गया है - "मेरी गृहस्थी मेरे साथ / जेब में रखी हुई चीजें/जिन्हें मैं बार-बार निकालकर/रखता था फिर जेब में (सपना)। "३

ग्रामीण जीवन की समस्याओं, धार्मिक विश्वासों, भविष्य की संभावनाओं को रौदते हुए जाति, सम्प्रदाय, वर्गविषमता से जुडे संघर्षो को गहराई से समकालीन कविता में चित्रित किया गया है। समकालीन कवि देखता है उस असहुय भूख को, जो भीतर को छोलती चली जाती है, जो उसके भीतर की प्रचण्ड आग को भडकने नही देती और जो आदमी को कायर बनाती है। अन्ततः उसे जिन्दगी की विद्रुपताओं और विसंगतियों को झेलते हुए कदम-कदम पर समझौता करना पडता है। वह एक सपना देखता है घर का, जिसे वह यथार्थ जगत में उपलब्ध नही कर पाता है। वह किसी जादू की प्रतिक्षा करता है कि सब कुछ परिवर्तित होगा लेकिन उसकी प्रतीक्षारत आंखे इसी मिथ्या आश्वासन में बुझ जाती है -
"वह इन्तजार कर रहा थ/और इस बात का प्रचार कर रहा था/कि मैं इन्तजार कर रहा हूँ/वह मन ही मन अपने सौभाग्य को/तार कर रहा था।"

आज आम आदमी असुरक्षा, अनस्तित्व बोध और अस्मिता संकट से पीडित है। वह वही सामाजिक दृष्टि से

अपने लिए चिन्तित है तो कहीं अपनी पत्नी और बेटी के लिए। अविश्वास और संशय की स्थिति में वह असुरक्षा के एहसास से व्याकुल हो उठता है। जीवन के कटु यथार्थ धरातल पर दबते, पिसते, कटते-मिटते इन्सान की व्यथा और अनुभूतियों का खुलासा समकालीन कविता में किया गया है जहां दैनन्दिन स्थिति द्रष्टव्य है - "आज का आदमी/सलीब पर चढा ईसा/टिकटी पर बंधा सत्य/अस्थियों में गाडी जाती कीलें/टप-टप टपकता रक्त/ आज एक और ईसा सलीब पर चढा है/ आज एक सत्य और मर रहा है।, ${ }^{4}$

समकालीन कविता उन ग्रामीण व्यक्तियों को भी विस्मृत नही करती जो नगर में रोजगार तलाशते है, स्वर्णिम भविष्य की प्रतीक्षा करते है। पर इन व्यक्तियों को न रोजगार मिलता है न आवास। नगर में इतनी मशीनें और आवास है लेकिन विडम्बना देखिए उनका अपना कोई नही। आम आदमी की पीडा को, यन्तरणा को कवि ने निम्न पंक्तियों में इंगित किया है -
"आखिर कहाँ है घर ?/यहां तो केवल मकान की मकान है ?/ मैं कहां रखूँ अपने हाथ। पांव कहां रखूं/कहाँ अपनी गर्दन ?/कही भी जगह नहों किसी भी मशीन पर। ${ }^{\prime \text { ६ }}$

समकालीन कविता में सत्य से टकराहट, अनुसंधान और निष्कर्ष की प्रवृत्ति मुखर है, जो उसे यथार्थ से जोडती है। इस काल का कवि एक ऐसे समाज की संकल्पना करता है जहां हर आदमी को अनिवार्य सुविधाएं उपलब्ध हों, वैचारिक स्वतन्त्रता और रोजगार के साधन प्राप्त हों। लेकिन अक्सर ऐसा प्रयत्न करने के बावजूद भी नही हो पाता। इसका कारण निम्न वर्ग का निरन्तर शोषण और उनका स्थितियों से समझौता है। इसलिए कवि आततायी और शोषण करने वाले शोषकों की आंखो का पानी चिडियों को पिलाने का आग्रह करता है -
'"उनकी पाखंडी संगीने छीनो/और दोनों पर निकालकर/उनकी घमंडी आंखों का पानी/चिडियों को पिलाने दो/क्योंकि/एक मामूली चिडियां को भी/हमें अब स्वाभिमानी बनाना है।"

आपात्काल के बाद आम आदमी का जीवन व्यवस्था से निराश, पीडित, घायल होकर कराहता हुआ दिखाई देता है। सर्वहारा वर्ग खेत-खलिहान, गांव, कल कारखानों से लेकर राजधानी के राजपथ तक अपने अधिकारों के प्रति संघर्षशील है। निम्न मध्यवर्ग के जीवन को पूरी ईमानदारी के साथ इस कविता में प्रस्तुत किया गया है। एक और शोषित, पीडित आम आदमी की जिन्दगी है तथा दूसरी ओर साधन सम्पन्नों की सुविधापूर्ण जिन्दगी। स्वतन्न्रता के बाद समस्त क्षेत्रों-सडक, रेल, यातायात, उद्योग, बिजली आदि में वृध्दि हुई है परन्तु आम आदमी का जीवन यथावत क्यों है, उसे ऊपर उठाने की गुंजाइश क्यों नही -
'"सब कुछ बन रहा है मेरे देश में / नगर - भवन-सडकें, योजनाएं/लेकिन निर्माण की इस दौड में नहों बन पाया अब तक / एक अदद - आदमी / एक अदद - आदमी। ${ }^{\prime \prime}$

वर्तमान समाज से, व्यवस्था से कटे आम आदमी का संस्पृश समकालीन कविता में निहित है। उनमें परिवेश की पकड बहुत भारी है, अर्थाभाव के कारण आज जिन्दगी की जरुरतों को पूरा करते हुए कही भी तालमेल, ऐक्य या आपसी सामंजस्य नहीं होता। सर्वत्र भूख ऐसी लगी है जैसे जमीन के नीचे जडें। जीवन विरोधा शक्तियों के खौफनाक होने से उसे अपना अस्तित्व नगण्य साबित हो रहा है -
"मैने बार - बार अपने को / बम की तरह फेंका / विस्फोट हुए / टुकडे - टुकडे हो गया । किन्तु स्थिति यथावत है / दूरियां भी / दुश्मन भी।"९

जहां रिश्वत का बाजार गर्म हो, व्यवस्था का हर प्राणी चोर हो और जहां आदमी को अपनी भूलों पर पश्चाताप करने की जरुरत न हो, अनावश्यक गिरफ्तारियां, मनमाने अत्याचार मनगढंत केसों में आम आदमी को फंसाने का षडयन्त्र, वहां कानून की स्थिति का संदिग्ध होना नामुमकिन नही है। पुलिस तंत्र भी प्रशासन का एक हिस्सा है जो अपने अनियिमित, बर्बर, क्रूर और भ्रष्ट आचरण की वजह से सामान्य जनता मे एक भय और संत्रास पैदा करता है। इससे आम आदमी में व्यवस्था के प्रति विश्वास या विलगाव का एहसास पैदा होना स्वाभाविक ही है - "क्योंकि प्यार से बडा झूठ / अब तक बोला नही गया / आंसू से ज्यादा नाटक / खेला ही नही गया। ${ }^{\prime \prime} 3^{\circ}$

राजनीतिक क्षेत्र में भी शोषण की विकृत राजनीति का भंडाफोड कर प्रत्येक राजनीति दल और व्यवस्था के प्रति अनास्था व्यक्त की है। सत्ताधारी वर्ग की आत्मीयता, मिथ्या सहानुभूति ने आम आदमी को अपाहिज बना दिया है। सत्ताधारी वर्ग अपनी स्वार्थ पूर्ति की सिध्दि का माध्यम भी इसी वर्ग को बनाता है और दोष का प्रत्यारोपण भी इसी पर करता है -
"सारी खुराफात की जड है यह हाथ / ये बोते है बीज / ये सीचते है पौधे / ये चिपकाते हैं पोस्टर / ये लिखते हैं नारे।" ? ?

व्यवस्थापक वर्ग बहुत बार जन सामान्य को मिथ्या — आश्वासन के व्यूह जाल में फंसा कर दिग्र्रमित कर देता है जिससे जन सामान्य उनके वक्तव्यों पर विश्वास कर अपने अभियान की गति धीमी कर देता है और इसका लाभ उठाकर व्यवस्थापक वर्ग दोबारा षडयन्त्रों को पसारने का दुस्साहस कर जनसामान्य के समक्ष ऐसी स्थिति खडी कर देता है जिसे झेल पाना उसके लिए दुस्साध्य हो जाता है। इस लिए आम आदमी को बार - बार सचेत किया गया है वो खोखली भाषणबाजी में विश्वास न करे उदास लोगों, उठो और नामंजूर करो / उठो और विरोधा करो, उठो और चोट करो।"?

स्तेनफान मोरा बस्की की भी यही धारणा है - "मूर्ख, अशिक्षित विशाल जन और एकान्त प्रतिभा उत्पीडक विभाजन के समाप्त होने पर ही मानव जाति की मुक्ति निश्चित है। सर्वहारा क्रान्ति ही इस प्रगति को हासिल कर सकती है और पृथक मनुष्य सौन्दर्यबोध युक्त प्राणी के रुप में विकास कर सकता है।" ${ }^{\prime 3}$

व्यवस्थापक वर्ग सामान्य जनता के लिए कुछ करेगा, यह एक भ्रान्त धारणा ही है। इसलिए कोठरी में बैठे, प्रतीक्षा करते, भविष्य की सुखद संभावनाओं के चित्र बनाते आम आदमी की चेतना को झंझोडने की दृष्टि से स्पष्ट लिखा है -
"समस्या एक / मेरे सभ्य नगरों और ग्रामों मे ।
सभी मानव / सुखी सुन्दर व शोषण मुक्त / कब होंगे $\qquad$
जिसके लिए ........
अब अभिव्यक्ति के सारे खतरे । उठाने ही होंगे
तोडने ही होंगे सब मठ और सब गढ। ${ }^{\prime \prime ? ~}{ }^{\text {r }}$
पूंजीवादी सामन्ती अभिरुचियों से हमारा मध्यवर्ग आज भी जकडा हुआ है । उसे अपने को शोषण मुक्त बनाने के लिए सामाजिक क्रान्ति का सहारा लेना पडेगा और इस क्रान्ति से शोषक वर्ग अपने दामन को बचा नही पाएगा, उसके झूठे आदर्शो का भण्डाफोड अवश्य होगा क्योंकि -
"क्रान्ति । किसी नाटक की रिहर्सल नहीं होती, वह / क्रान्ति ही होती है और कुछ नही।" "५
समकालीन कविता में शोषक वर्ग सामान्य के विरुध्द्द एक वृहद स्तर पर लडी जाने वाली लडाई अभिव्यक्त हुई है। शासक - शोषक वर्ग जनता के लिए बन्धन रचता है, पर स्वयं के लिए नही। वस्तुत: कवियों ने जीवन से सीधे साक्षात्कार किया है, नित्यप्रति उठने वाले प्रश्नों, महसूस होने वाली समस्याओं, टूटते - चरमराते मूल्यों, परिवर्तित संबंधों को इस कविता में अभिव्यक्ति मिली है, इसलिए इसमें समकालीन जीवन की गंध है, दिन - प्रतिदिन कठोर होती जिन्दगी का चित्रण है। इन समकालीन विसंगतियों और विद्रूपताओं को सही अभिव्यक्ति देने के फलस्वरुप डॉ. शम्भूनाथ ने इस कविता को जनमानस का रामायण तक कह दिया है।" ?

कहां एक आदमी का धन - संग्रहात्मक रवैया और कहां अनगिनत जनता की रोटी-रोजी का प्रश्न ? आर्थिक-वैषम्य का यह अन्तराल तमाम सामाजिक स्थिति को विश्रृंखल कर देता है। "अगले पंजो से रेत खोदकर पानी निकालते सूखे के मारे हांफते देशवासी है, वही दूसरी ओर बडे नगरो के विकास प्रिय रेशमी गद्दों पर लुढकते बेफिक्र काफी लोग है। "?

वर्तमान में भी मानवीय मूल्यों की अस्मिता खतरे में है। समकालीन कविता न केवल युगीन अन्त्तव्दन्दों से जूझती है बल्कि आम आदमी के दु:ख-दर्द को गहराई से अनुभव करके उसकी चेतना, उसके अस्तित्व को भी निर्धारित करती है। समाज की विद्रूपताओं, विसंगतियों, वक्रताओं के विरुध्द संवेदनशील कवि की तीखी प्रतिक्रिया इस कविता में है। निष्कर्षत: समकालीन कवि वर्गीय शत्रुओं, शोषण, दीनता, पतन का उन्मूलन करना चाहता है।

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# Hydrological Properties of Soil Profile Using Spaw Hydrology <br> "A Study of Shivganga Valley, Khadakwasla Lake Catchment and Mutha Catchment" Tahsil: Velhe, Mulashi and Haveli, District: Pune 

Rathod B. L. \& Patil S. N. Department of Geography, Kankvali College, Kankavali
Kale S. S. Department of Geography, Mahavir Mahavidyalya, Kolhapur


#### Abstract

Abstrct Soil in its traditional meaning, is the natural medium for the growth of land plants. Soils are all unconsolidated material of the earths crusts in which land plants can grow, if water and temperature are adequate, at least the minimum nutrients are available and toxic substance are in low concentration. According to Joffes (1949), the soil is a natural body of mineral and organic materials differentiated into horizons which differ among them selves as well as from the understanding material in morphology, physical make -up, chemical composition and biological characteristics.

A vertical section of the soil through all its layers and extending into the parent rock is known as soil profile .A soil profile is a historic record of all the soil forming processes and forms the unit of study in pedagogical investigation. It also helps in soil classification and forms the basis for soil profile is important from crop husbandry point of view, sense it reveals the surface and subsurface characteristic and qualities, namely depth, texture, structure, drainage condition and soil-moisture relationship, which directly affects plant growth. It helps to classify the soils and to understand soilmoisture plant relationship.


## Introduction

Soil is one of the most important natural resources of any country. The soil not only grows a variety of food and fodder crops required for men and animals but also produces raw materials for various agro-industries viz, sugar and starch factories, textile mills, canning and food processing units. It is a complex body showing many variations in depth, colour, composition and behavior. Every soil consists of hard materials called mineral matter, soft and spongy organic matter, water, air and living organisms. Their proportion may vary the soil has three dimensions namely length, breadth and depth. There are three principles kinds of rocks viz, igneous rocks, sedimentary rocks and metamorphic rocks.

## Objective of the Study Area

1) To infer the soil profile in the study area and to ascertains potential of land resources.
2) To test the soil- plant - atmosphere -water (SPAW) model to inter various hydrological properties dependant on soil texture
3) To apply the data thus generated using SPAW hydrology model to further assessment of soils physical environment and to suggest a plan for improvement of soil environment.

## Study Area

In view of assessment and evaluation of soil profile characteristics, the study area is selected as Khadakwasla lake catchments in Tahsil Velhe, Mulshi and Haveli of Pune district. A pilot survey in the study area revealed that the terrain is an ideal site to infer soil profile characteristics. It represents the potential slop units along with various geomorphic characteristics. The soil distribution is also various in natures throughout the area; therefore, it is through to undertake such terrain for the present study.

## Location of Study Area:-

A study area selected for the present study investigation is in the surroundings of Khadakwasla lake catchments, Shivganga valley, and Mutha catchments which represents distinctly geomorphic units like hill summits, hill fringe, and pediment and valley floor. Administratively this area is located of Pune district. It is about 45 to 50 km from Pune city in south-west direction. Mutha is
the main river in study area. The lower mutha basin lies to the North- West part of the Khadakhawasla Lake. The South-East limit of the study area is taken up to the confluence of river Ambi and river Mutha.


## Hydrological Properties of Soil Profile Spaw Hydrology

(soil- plant- atmosphere-water) graphic programmed a developed by Dr.Keith E. Sexton USDA- agricultural research services in co-operation with department of biological systems engineering Washington state university Pullman, WA 99164-6120.

By using SPAW HYDROLOGY we deals with the general effects of physical properties of soil on the soil water relationship and estimation of some of the properties like infiltration capacity, wilting point, hydraulic conductivity, field capacity, saturation, available water, saturation hydraulic conductivity, bulk density, organic matter, moisture contain, Matric potential and matrix osmotic properties of sand and clay.

This program estimates soil water tension conductivity and water holding capability based on the soil texture, organic matter, gravel content, salinity and compaction. Using only the soil texture selected from within the ranges show on the graphical soil texture triangle, the variation of the soil water tension and conductivity with water content the related water holding characteristics are estimated. The water holding characteristics are estimated by equation derived and published by Sexton el.al.in 1986. The water characteristics values based texture are farther modified by additional soil variables of organic matter, salinity, gravel and compaction whose values are selected using the slider bars for each variable.

## 1. Wilting Point: -

As plants absorb water from a soil they lose most of it through evapotranspiration at the leaf surfaces. Some water is also lost by evaporation directly the soil surface, both of these losses occurs simultaneously.

At field capacity soil moisture tension is low and plants root can be easily absorb water, as soil becomes drier, soil moisture tension is increase and movement of water become slower and it also show the ability of root to absorb soil moisture. Thus as capacity force suction force of plants they cannot extract soil water for a longer period in such a case without addition of any water plant will absorb less water of any water plant will absorb less water than it lost by transpiration that will create deficit inside the plants and thus eventually wilting occurs .

A measure of soil metric tension would show a value of about 15 bars for most crop plants some xerophytes can continue to remove water at this and even higher tensions.

## 2. Field Capacity: -

A permanent hydrological property of the soil is field capacity, following the rain or irrigation there will be a continued relatively rapid downward movement of some of the water, in response to the hydraulic gradient. After 2 or 3 days this rapid downward movement will become negligible. The soil is then said to be at its field capacity. At this time water has move out of the macrospores, and its place has been taken by air. The microspores or capillary pores are still filled with water and will supply the plants with needed moisture.

The saturation at the soil surface is the reverse of a capillary tube standing in a pan of water. A capillary tube fills from the bottom to the while by contrast capillary sized pores pull water downward into the soil during a rain. Excess water moves downward in response to gravity. At one level, the water becomes capillary or none.

Gravitational at a lower level. Under these conditions, the water moves downward as a front. A sharp line of demarcation is found between the moist upper layer and the drier lower layer, which may persist for days. The upper more soil layer is at field capacity, which is the water content of soil in the field after the gravitational water has drained out.

## 3. Hydraulic Conductivity: -

It is an expression of the readiness, which wills flows through a solid such as soil in response to given potential gradient. Under the saturated soil conditions all pores are full with water and the permit the movement of such water which is determine by the two major force that are the hydraulic force (gravity) and hydraulic conductivity. It can be express mathematically as,

## $\mathbf{V}=\mathbf{K F}$

Here,
V- The total volume of water move per unit.
F - The water moving force and,
K- The hydraulic conductivity.
Estimation of hydraulic properties using SPAW hydrology a graphic computer programme seems to be a helpful in terms of estimating a unique property of soil Like wilting point (\% volume), field capacity, saturation, hydraulic conductivity.

An attempt has been made to note the slope wise variation of these hydrological properties, which are very important from crop growths point of view.

## 4. Matric Potential and Osmotic Potential: -

These both are related to soil water energy. The retention and movement of water in soil, its uptake and translocation in plants and its loss to the atmosphere are all energy related phenomena. To characterized the energy status of water, free energy, term can be used the difference between free energy of soil water and that pure water in a standard reference state is termed as soil water potential Matric potential , osmotic potential , gravitational potential are the components of soil water potential.

Matric potential is the result of two phenomena, absorption and capillary. The attraction of soil solid and their exchangeable irons for water was oriented in the pervious section, as was it loss energy when the water is absorbed. The attraction along with the surface tension of water also account for the capillary force. The neat effect of these phenomena is to reduce the free energy of soil water as compared to that of unabsorbed pure water. Consequently moisture potential is always negative.

Matric potential exerts its effect not only soil moisture retention but also on soil water movement as well difference between on the matric potential two adjoining zone of soil encourage the movement of water. Water moves from of moist zone of free energy to dry zone of low free energy this movement may be slow it is extremely important in supplying water to plants roots.

Osmotic potential is attributable to the presence of solid to the soil solution. The solutes may
be inorganic salts or organic compounds. They reduce the free energy of water because the solute irons or organic compounds. They reduce the free energy of water, because the solute irons or molecules attract the water molecules.

Unlike the Matric potential the osmotic potential has little effects on the mass movement of water in soils. It mainly affects the up take of water by plant roots. In soils high in soluble salts osmotic potential may be greater in the soil solution than in the plant root cells. This leads to constrain in the uptake of water by the plants.

## 5. Water Holding Capacity: -

The capacity of a soil to hold the maximum amount of total water is known as its water holding capacity. It represents the maximum amount of water that a soil holds against the pull of gravity. Under these conditions as explained above, the water occupies almost the whole of the pore space except the large interstices. The water holding capacity varies with the size of soil particle. Fine texture soils have a higher water holding capacity than coarse texture soils.

If the hygroscopic coefficient is subtracted from the water holding capacity of a soil it gives its maximum capillary capacity. It is not possible to determine the maximum capillary capacity of a soil directly. This is estimated indirectly by determining the water holding capacity and hygroscopic coefficient and then subtracting the latter from the former.

Water holding capacity and moisture equivalent as related to soil texture.

| Texture class | Clay | Water holding <br> capacity | Moisture <br> equivalent |
| :--- | :--- | :--- | :--- |
| Heavy clay | $>55$ | 84.3 | 45 |
| Clay | 40 to 55 | 78.5 | 39.8 |
| Sandy clay loam | 20 to 30 | 57.5 | 31 |
| Sandy loam | 10 to 20 | 51.7 |  |
| Sand | < 10 | 40.6 |  |

6. Organic Matter: -

Increased organic matter generally produces a soil with increased water holding capacity and conductivity, largely as a result of its influence on soil aggregation and associated pore space distribution (Hudson, 1994). The effect of organic matter was represented dependent variable.

Water content at high tension is determined largely by texture, thus there is minimal influence by aggregation and organic matter. This effect of organic matter changes for wetter moisture contents vary with the soil texture, particularly clay, organic matter effects are similar to these of clay, thus those texture with high clay content mask the effects of increased organic matter.

## 7. Moisture Content: -

The amount of water in the soil varies markedly over time. During rainfall, the moisture content increases, particularly near the surface. Afterwards, drainage, plant uptake and evaporation lead to a slow reduction in moisture content. Through of soil moisture content we can monitor temporal changes in soil moisture, as well as spatial variations relating to differences in soil type and moisture retention. By using the moisture content of the soil determining the field capacity.


CHARACTERISTICS OF WEGRE -2 SOIL PROFILE


CHARACTERISTICS OF TEMGHAR DAM SOIL PROFILE


Hydrological Properties of Soil Profile

| 1 | Latitude decimal | 18.45733 |
| :---: | :---: | :---: |
| 2 | Longitude decimal | $\mathbf{7 3 . 5 3 8 5 8}$ |
| 3 | Wilting Point \% Vol | 9.9 |
| 4 | Field Capacity \% Vol | 17 |
| 5 | Saturation \% Vol | 40.5 |
| 6 | Available Water In/ft | 0.85 |
| 7 | Sat.Haydraulic Condition |  |
| In/hr | 0.65 |  |
| $\mathbf{8}$ | Moisture Constant (\% Vol) | 37.4 |
| 9 | MatricPotential Bar | 0.04 |
| 10 | Matric + Osmatic Bar | $\mathbf{0 . 0 4}$ |
| $\mathbf{1 1}$ | Hydraulic Condition | 4.29 E-1 |

Rainfall- More than 2500 mm

CHARACTERISTICS OF KHARAVADE SOIL PROFILE


Hydrological Properties of Soil Profile


| 1 | Latitude decimal | 18.44792 |
| :---: | :---: | :---: |
| 2 | Longitude decimal | 73.58225 |
| 3 | Wilting Point \% Vol | 6 |
| 4 | Field Capacity \% Vol | 12.6 |
| 5 | Saturation \% Vol | 35.6 |
| 6 | Available Water In/ft | 0.79 |
| 7 | Sat.Haydraulic Condition In/hr | 2.55 |
| 8 | Moisture Constant (\% Vol) | 34.6 |
| 9 | MatricPotential Bar | 0.02 |
| 10 | Matric + Osmatic Bar | 0.02 |
| 11 | Hydraulic Condition | $2.33 \mathrm{E}+0$ |


2. Interpretation of out put parameters using SPAW Hydrology

1. Wilting Point (\%) vol:-

In the study area shows the mean variation of wilting point range between low to high 5.4 to 12.7 (\% vol). Wilting point however, is not favorable and can be maintained by introducing various plants in the study area. Different plants have different values of soil water suction at wilting point. In the study area were vegetation cover is thick there are wilting point \% volume is greater than $10 \%$ volume.

## 2. Field Capacity (\%) vol:-

In the study area shows the mean variation of field capacity between 11.8 to $20.0(\% \mathrm{vol})$.Field capacities does not show significant variation and these indicates the good moisture levels and enough maintenance of micro pore and possess good soil condition for plant growth.
3. Saturation (\%) vol: -

In the study area shows the mean variation of saturation range from minimum to maximum 34.5 to 43.1 ( $\%$ vol). This means that, there is good subsurface land, which may maintain good moisture levels as well as moderate moisture levels. But the in study area does not indicate proper level of surface soil.

## 4. Available Water (in/ft):

In the study area shows the mean variation of available water range between high and low 0.87 to 0.77 (in/ft). In study area available water capacity is very poor because it is depend upon the soil water capacity. On down slope area available water is more.

## 5. Saturation Hydraulic Condition: -

In the study area shows the mean variation of saturation hydraulic condition range from low to high 0.26 to 3.20 (in/ft).In study area saturation hydraulic condition shows very poor results and thus this area needs to be treated with leguminous plants. Saturation hydraulic condition is quite variable, due to soil type variability. Because of poor saturation hydraulic condition in this area does not
restricting layer for environmental recharge estimation and drainage design.
6. Moisture content: -

In the study area shows the mean variation of moisture content range from minimum to maximum 34.5 to $37.4(\% \mathrm{vol})$. This ranges indicates good moisture content of soils. In study area moisture content reduce near plants and drainage area.

## Conclusion

There is a net relationship between terrain parameters and, physical, and hydrological properties of soil. In the study area it is observed that low laying area confined to valley floors and high relief and slope area owing to hill fringe surface show considerable variation in the estimations.

Hydrological properties estimated using SPAW hydrology - a computer graphic programme have a considerable significance in assessing inherent properties of soils like wilting point, saturation, saturated hydraulic conductivity, filed capacity, available water, bulk density by inputting laboratory parameters like percentage organic matter, salinity, amount of gravel, compaction and texture of soils needs to be determine carefully in the laboratory.

It is observed that all these properties, shows variation according to slope it also indicates the impact of land use pattern on overall variation in these properties.

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## A Study of Cropping Pattern in Hingoli District

Dr. Jaywant Bhoyar: (Principal) Late Baburao Patil Art's \& Science College, Hingoli

## Introduction:-

Agriculture is a backbone of Indian economic, which contribute nearly 30 percent of national income, providing employment of working population and accounting for a sizeable share of the country's foreign exchange. Agricultural production is very important for feeding of increasing population as well as it fulfills raw material for agro based industries land is limited resource and therefore land use keep special significance in planning assessment of land \& cropping pattern its scientific utilization become important.

Cropping pattern is the proportion of area under various crops at point of time (Kanwar, 1972). It indicates how intensively the net sown area is being utilized for various crops in the district under study of variety of crops are cultivated in area but they are generally classified as food and non food crops.

Turning now to the social-economic and environmental consequences of crop pattern changes, the Green Revolution technologies have fomented, among other things, an increasing tendency towards crop specialization and commercialization of agriculture. While these developments have positive effects on land/labour productivity and net farm income, they have also endangered a number of undesirable side effects like reduced farm employment and crop imbalances.

## Study area:

The study area District is extended between $19^{\circ} 43^{\prime}$ to $19^{0} 72^{\prime} \mathrm{N}$ latitudes and $76^{\circ} 50^{\prime}$ to $77^{0} 9^{\prime}$ E longitude. It covers an area of 4659 sq km . At present this region covers 05 tahsils namely Hingoli, Kalamnuri, Wasmat, Aundha and Sengaon. According to 2001 census population of the study area was 9.9 lakh.

## Objectives:

Cropping pattern is an important tool of land use planning therefore this paper deals with following specific objectives.

1) To find out cropping pattern (Kharif) 2008-09 year.

## Database \& Methodology:

For the present work reliable data is obtained from secondary sources such as socio-economic statistical abstract census abstract and agricultural epitomes for the study Hingoli district is considered as arial component unit. Data is processed neatly and presented with suitable table.

## Cropping pattern in Hingoli District:

Cropping pattern of the district is shown in the table no.1.1 assume special importance in taking cognizance of soil climate factors and the crops that could be growth with in particular environment. Impact of changes in technological, economic and institutional factors can be felt only when the existing cropping pattern undergoes a change.

Table 1.1 Cropping Pattern in Hingoli District

| Crop name | Area in Hect. | Percentage |
| :---: | :---: | :---: |
| Rice | 554 | 0.17 |
| Jowar | 31500 | 9.56 |
| Bajara | 700 | 0.21 |
| Tur | 30300 | 9.19 |
| Mung | 12250 | 3.72 |
| Udid | 10545 | 3.20 |
| Soyabin | 129870 | 39.40 |
| Cotton | 105700 | 32.07 |
| Sunflower | 8137 | 2.47 |

District Total 329556 100\%

Source : Socio-economic abstract Hingoli District- 2008-09
Graph 1.1 Cropping Pattern in Hingoli District


Source : Author completed
Rice is mainly a tropical crop. It thrives well under high temperature and humidity. The temperature ranging $20^{\circ} \mathrm{C}$ and $37^{\circ} \mathrm{C}$ and rainfall 100 mms . He special distribution of rice the shown in table 1.1 only 0.17 percent of the total gross cropped area was under the Kharif crop in the district. Low proportion of rice because mostly depended on the farmers attitude and change the climate. Jowar is important crop in Kharif season. Jowar can grow successfully in tropical and sub-tropical climate. It requires temperature between $23^{\circ} \mathrm{C}$ and $28^{\circ} \mathrm{C}$ and rainfall between 700 and 800 mms . Special distribution of Jowar is shown in table 1.1 only $9.56 \%$ percent of the gross area 2008-09 year. Bajar crop occupies 700 hectares ( 0.21 percent to gross cropping area)

The humid climate is suitable for germination and early vegetation growth. Tur can be cultivated in all soil types. Annual rainfall between 800 and 1000 mms . Tur is mixed crop in Jowar, cotton, Udid and Soyabin. Accounting for 9.19 percent to gross cropped area for 2008-09 year in Hingoli District. Mung thrives well on medium to deep black soils. This crop requires $21^{\circ} \mathrm{C}$ to $30^{\circ} \mathrm{C}$ temperature and rainfall between 600 to 750 mms . It is sown in second week of June (Mirug period) and harvested in sept and October. Mung is Kharif crop occupying 12250 hecteres ( $3.72 \%$ ) percent in the district in 2008-09 year Mung grains are used as pulses.

Udid is gown in medium deep black soils in the region. It is sown June and July month and harvested sept. and oct. Total grows crop area 3.20 percent occupies and soyabean is grown in Kharif season in Hingoli district on 129870 hect. ( $39.40 \%$ ) area. It maintains fertility and reduces the cost of preparation of succeeding crops.

Cotton is the second principle cash crop in the Hingoli District. The crop cultivated in Kharif season out of the total gross cropped area. It had occupied 105700 hectares ( 32.07 percent) area and sunflowers crop is sown in August month in the district. The oilseeds crop is occupying 8137 hecters area $(2.47 \%)$ in the district.

The analysis of cropping pattern for a period of year 2008-09 is indicative of a significant land utilization in various categories of crop. Physiographically relief is the most important factor and affected in cropping pattern the district. The cultivation of crops in the Hingoli district is confined to Kharif and Rabbi seasons. It is noticed that Kharif season is important in raising varieties of crop. It is observed that more than 80 percent to the net sown area is under Kharif crops and less than 20 percent under Rabbi crops. The largest area has been recording under Soyaben 39.40 percent with high concentration in the region and second recorded under cotton 32.07 percent in Hingoli district.

## Reference:

1) Socio-economics survey of Hingoli Disrtict 2008-09

# A Comparative Study of Leadership between Kho -Kho \& Volleyball College Level Players 

Dr.Vijay Adhar Patil: (Director of Physical Education) Arts, science and Commerce College, Navapur, Dist.- Nandurbar (Maharashtra)


#### Abstract

: The success of an organization depends upon the dynamic and effective leadership. Development of any Nation depends on an Individual who leads and guides his/her fellow citizen. Leadership is vital for the development. Leadership may be described in terms of totality of functions performed by executives as individuals and as a group. A leader is one who leads others and is able to carry individuals or a group towards the accomplishment of a common goal. Leadership essentially lies in influencing people to work for the common objectives.

A comparative study of Leadership between male and female kho- kho college level players and Volleyball college level players has done. In this research kho- kho and Volleyball players of Navapur are considered as population. Mean, median, mode, standard deviation, skewness, kurtosis, $t$ value technique and diagrams are used in this research work. On the basis of analysis, the following things are found:-


1. Difference is found in the Leadership between male and female volleyball player students.
2. It is found that the Leadership of male volleyball player students is more than female volleyball player students.
3. Difference is found in the Leadership between male and female kho- kho player students.
4. It is found that the Leadership of male kho- kho player students is more than female volleyball player students.
5. Difference is found in the Leadership between volleyball and kho- kho player students.
6. It is found that the Leadership of volleyball player students is more than kho- kho player students.

## Introduction:

J.Terry (1960) defines "Leadership is the activity of influencing people to strive willingly for group objectives."
C.V.Good(1954) asserts in dictionary of education "Leadership is the ability and readiness to inspire, guide, direct or manage others."

A leader is a member of a social group; whom others are willing to follow because he has demonstrated his mastery in social relationships. He is able to elicit positive reactions towards himself from the group members because they recognized that he can contribute better than other group members to satisfy the needs of the group as a whole. The leader has the potential ability to get others to act in certain way. He is able to achieve his control over the behavior of the group members because of emotional reactions he arouses in them. The more loyal they are to him and more the group accepts him.

Leadership is the ability to persuade others to seek defined objectives enthusiastically. It is a human factor that binds the group together and motivates toward goals. A leader must possess certain qualities. He must embody the group ideal, much conform with the norms of the group, accepts the traditions and values of the group he represents. He must possess skill of high grade, must have an attractive appearance. His intelligence should be above the norm of the group. He must be presserful,social paintaking, courageous, self confident, jolly, able to influence others and express his feeling and thought effectively. Nicole Z. Stelter (2002) conducted "A study of gender differences in leadership behaviour". This study examined gender difference in leadership behaviour and their effectiveness. In addition to international trends in leader demographics, attention is paid to the social impact of perceived gender differences; and in term of their contribution to arguments for or against
gender differences are also discussed through this study; Rationale for gender differences in leadership style are also reviewed with the context of perception of leadership effectiveness. Hershey and Blanchard (1977) remark that there is no lack of people to fill administrative bodies, all organization have people to administer, but there are only a few people who are willing to assume significant leadership roles and can get the job effectively, the choice of leadership preference gives success and progress to an organization.

## Types of Leadership

Informal leader;the best player of the team.Formal leader; the officially appointed coach. Both types of leaders do affect the members and their activities, the emphasis here will be on the formal leader and their influence on the group and its performance.
Leadership Qualities in the Sports Situation
Technical knowledge along with Integrity, Honesty, Inspiration, Strong Emotion Social Skill and Technical Competence Sound Judgment Fore- sighted Intelligence Commitment, Enthusiasm
Thick skin,Willingness to work hard, Lover of Sport, Administrative ability, People skills, Sense of humor.

## Leadership in Physical Education and Sports:

In physical education and sport, leadership chiefly consists of teachers, coaches, sport scientists, students leader and administrators. The physical education leadership is distinctly different from the leadership in any other field of human endeavor. It is significant that physical education leadership is built up through well developed training courses involving both theory and practice. One area where sport is often sadly lacking is that of establishing a training programme for its managers and administrators. It is important that all sports bodies seek to develop leaders and encourage personal and professional development for those individuals, who are involved in a voluntary or paid capacity. The growth of the Running Sport programme by the sports councils for volunteers, and vocational qualifications impact on the development of administrators and managers in the area of sports administration.

The importance of such initiatives cannot be overemphasized, as sport must not expect people automatically to possess leadership skills, they have to be nurtured and supported. In the progress of nation the student have to play very important role. The overall development of every institution is depending upon the support of the student also. So the present scenario necessitates of the researcher to do research in the leadership preference among players of college.

Objectives: The main objectives of the study are as follows

1. To find out the Leadership among volleyball player.
2. To find out whether male volleyball player students and female volleyball player students are differ in Leadership.
3. To find out the Leadership among kho- kho player.
4. To find out whether male kho- kho player students and female kho- kho player students are differ in Leadership.
5. To find out whether volleyball player students and kho- kho player students are differ in Leadership.

## Assumptions:

1. These all students are learning in undergraduate college .
2. Their age group is in between 18 to 21 years.

## Hypothesis:

1. There will be no significant mean difference in Leadership with respect to male volleyball player students and female volleyball player students.
2. There will be no significant mean difference in Leadership with respect to male kho- kho player students and female kho- kho player students.
3. There will be no significant mean difference in Leadership with respect to volleyball player students and kho- kho player students.
Operational definitions:
Concept of leadership can be viewed from two perspectives in one sense.
Leader is a person who is actually leading a group and on the other hand from the organizational perspective leadership is one of the many functions required for a manager.

Leadership:- means students who obtained Leadership marks in the test written by Dr. C. S. Rathod (H.O.D. of Phy. Education in Jabalpur)

Kho- Kho Player of college :- Students who are playing in kho- kho game on college level.
Volleyball Player of college :- Students who are playing in volleyball game on college level.
Research Methodology:- The research has three main methods. This research has done on the basis of descriptive method. The descriptive method has also many methods. This research was done through survey method.

Population: In this research work kho- kho and volleyball players of Navapur District Nandurbar is the population of research.

Sample: In this research work 100 students player of undergraduate college were selected from Navapur District Nandurbar. In this research sample has been selected 'probability sample method'. The sample has selected by lottery method.


Numerical Technique:- Mean, Median, Mode, std. deviation, skewness, kurtosis and t-value numerical technique are used to do this research work.

Analysis:- Whatever the information is collected on the basis of test. It has analyzed. Mean, median, mode, std. deviation, range, skewness, kurtosis, t -value technique and diagrams have used to know the meaning of above information. Following are the inferences ascertained.



Table No. 1 : Leadership of male volleyball player students.

Descriptives

|  |  |  | Statistic |
| :--- | :--- | ---: | ---: |
| Std. Error |  |  |  |
| Leadership of male | Mean | 22.4800 | .6458 |
| volleyball play er | 95\% Confidence | Low er Bound | 21.1471 |

Graph No. 2 : Leadership of female volleyball player students.


Table No. 2 : Leadership of female volleyball player students.
Descriptives

|  |  | Statistic | Std. Error |
| :--- | :--- | ---: | ---: |
| Leadership of female   <br> volleyball play er Mean 18.5600 <br>  95\% Confidence Low er Bound <br>  Interval for Mean Upper Bound | .8662 |  |  |
|  |  | 16.7723 |  |
|  | 5\% Trimmed Mean | 20.3477 |  |
|  | Median | 18.5556 |  |
|  | Variance | 18.0000 | 18.757 |
|  | Std. Deviation | 4.3309 |  |
|  | Minimum | 10.00 |  |
|  | Maximum | 27.00 |  |
|  | Range | 17.00 |  |
|  | Interquartile Range | 5.0000 | .142 |
|  | Skew ness | -.182 | .464 |
|  | Kurtosis |  | .902 |

Table No. 3 : Comparison between the Leadership of male volleyball player students and female volleyball player students.

| players | Mean | Std. deviation | t-value |
| :--- | :--- | :--- | :--- |
| Male volleyball player | 22.48 | 3.22 | 3.64 |
| Female volleyball player | 18.58 | 4.33 |  |

According to table no. 3 t -value is 3.64 and sample t -value for df-48 on 0.05 level is 2.01. Received $t$-value is more than sample $t$-value. Therefore $t$-value is acceptable. Due to this reason zero hypothesis has been not accepted.

Graph No. 3 : Leadership of male kho- kho player students.


Table No. 4: Leadership of male kho- kho player students.
Descriptives

|  |  | Statistic | Std. Error |  |
| :--- | :--- | :--- | ---: | ---: |
| Leadership of male | Mean | 21.2000 | .7659 |  |
| Kho-kho player | 95\% Confidence | Low er Bound | 19.6192 |  |
|  | Interval for Mean | Upper Bound | 22.7808 |  |
|  |  |  | 21.2111 |  |
|  | 5\% Trimmed Mean |  | 22.0000 |  |
|  | Median |  | 14.667 |  |
|  | Variance | 3.8297 |  |  |
|  | Std. Deviation |  | 13.00 |  |
|  | Minimum | 29.00 |  |  |
|  | Maximum | 16.00 |  |  |
|  | Range | 5.0000 |  |  |
|  | Interquartile Range | -.065 | .464 |  |
|  | Skew ness | .075 | .902 |  |

Graph No. 4 : Leadership of female kho- kho player students.


Table No. 5 : Leadership of female kho- kho player students.

|  | Descriptives |  |  |
| :--- | :--- | ---: | ---: |
|  |  |  |  |
| Leaders hip of female | Mean | Statistic | Std. Error |
| Kho-kho player | 95\% Confidence | Low er Bound | 18.6000 |
|  | Interval for Mean | Upper Bound | .6658 |
|  |  | 19.2258 |  |
|  | 5\% Trimmed Mean | 18.9742 |  |
|  | Median | 19.0000 |  |
|  | Variance | 11.083 |  |
|  | Std. Deviation | 3.3292 |  |
|  | Minimum | 12.00 |  |
|  | Maximum | 26.00 |  |
|  | Range | 14.00 |  |
|  | Interquartile Range | 4.0000 | .116 |
|  | Skewness | .129 | .464 |
|  | Kurtosis |  | .902 |

Table No. 6: Comparison between the Leadership of male kho- kho player students and female kho- kho player students.

| players | Mean | Std. deviation | t-value |
| :--- | :--- | :--- | :--- |
| Male kho- kho player | $\mathbf{2 1 . 2 0}$ | $\mathbf{3 . 8 2}$ | $\mathbf{2 . 6 8}$ |
| Female kho- kho player | $\mathbf{1 8 . 5 2}$ | $\mathbf{3 . 2 6}$ |  |

According to table no. 6 t -value is 2.68 and sample t -value for $\mathrm{df}-48$ on 0.05 level is 2.01 . Received $t$-value is more than sample $t$-value. Therefore $t$-value is acceptable. Due to this reason zero hypothesis has been not accepted.

Table No. 7 : Comparison between the Leadership of volleyball player students and KhoKho player students.

| Students | Mean | Std. <br> deviation | t-value |
| :--- | :--- | :--- | :--- |
| Volleyball player students | $\mathbf{2 1 . 2 0}$ | $\mathbf{3 . 8 2}$ | $\mathbf{3 . 6 4}$ |
| Kho- kho player students | $\mathbf{1 8 . 6 0}$ | $\mathbf{3 . 3 2}$ |  |

According to table no. 7 t -value is 3.64 and sample t -value for df-98 on 0.05 level is 1.98 . Received $t$-value is more than sample $t$-value. Therefore $t$-value is acceptable. Due to this reason zero hypotheses has been not accepted.

## Conclusions:

7. Difference is found in the Leadership between male and female volleyball player students.
8. It is found that the Leadership of male volleyball player students is more than female volleyball player students.
9. Difference is found in the Leadership between male and female kho- kho player students.
10. It is found that the Leadership of male kho- kho player students is more than female volleyball player students.
11. Difference is found in the Leadership between volleyball and kho- kho player students.
12. It is found that the Leadership of volleyball player students is more than kho- kho player students.

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# The Great Mathematician Bhaskaracharya II (1114-1185) 

Shri. Waghmare R. V. Shri. Avhale P.S., Shri. Kolhe S.B. Shivaji Arts, Commerce and Science College, Kannad, Dist. Aurangabad.


#### Abstract

: The aim of this paper is to introduce BhaskaraII and his work in mathematics and astronomy. In this paper we have given Introduction, Contribution in arithmetic, Contribution in algebra, Contribution in calculus, Contribution in trigonometry, Contribution in engineering and Contribution in astronomy.


## Introduction:

Bhaskaracharya or Bhaskara II is the greatest Hindu Mathematician and his contribution to not just Indian, but world mathematician is undeniable ${ }^{[1]}$

He was born near Vijjadavida on 1114 AD but he studied mathematics in the sahyadri region because he lived in the the sahyadri region properly at patina, about 10 miles southwest of Chalisgaon in Maharashtra. According to that inscription, Changadeva, a grandson of Bhaskara II, was an astronomer at the court of King Singhana ruled at Devagiri from s' aka 1132to 1159 . Changadeva built a monastery at Patana for propagating the works Bhaskaracharya and his decendents. King Saideva of Nikhumbha dynasty made an endowment for the maintenance of the monastery in s'aka 1129.

He was the head of an astronomical observatory at Ujjain, Varahamihira and Bramhagupta had helped to found this school , the leading mathematical center of ancient India.

Bhaskara II was from the Deshastha Brahmin community and his grandfather was a court scholar, His father Mahesvara was as an astrologer, who taught him mathematics.

Bhaskara has written smaller astronomical text called KaranaKutuhalm in 1183 A.D., when he was 69 years old.

He has written Siddhānta Shiromani, when he was 36 years old. He has been called the greatest mathematician of medieval India.[2] His main work was the Siddhānta Shiromani, Sanskrit for "Crown of treatises," and which is divided into four parts called Lilāvati, Bijaganita, Grahaganita and Golādhyāya. These four parts deals with arithmetic, algebra, mathematics of the planets, and spheres respectively.[1]

About his opinion he has studied eight books of grammer, six books on medicines, six books on logic, five books on mathematics, four Vedas, five books of Bharat shastras and two mimansa" ${ }^{[2]}$

## Contributions in Arithmetic:

The book Lilavati deals with arithmetic and main contents are definitions, arithmetical terms, interest computation, arithmetical and geometrical progressions, plane geometry, solid geometry, the shadow of the gnomon, methods to solve indeterminate equations, and combinations.

The book Lilavati includes 13 chapters and covers branches of mathematics, arithmetic, algebra, geometry, and a little trigonometry and mensuration. The contents includes:

Definitions, Properties of zero (including division, and rules of operations with zero),Further extensive numerical work, including use of negative numbers and surds, Estimation of $\pi$, Arithmetical terms, methods of multiplication, and squaring, Inverse rule of three, and rules of 3, 5, 7, 9, and 11,Problems involving interest and interest computation, Indeterminate equations (Kuttaka), integer solutions (first and second order). His contributions to this topic are particularly important, since the rules he gives are (in effect) the same as those given by the renaissance European mathematicians of the 17th century, yet his work was of the 12th century. Bhaskara's method of solving was an improvement of the methods found in the work of Aryabhata and subsequent mathematicians.

## Contributions in Algebra

In Bijaganita ("Algebra") he includes twelve chapters. First time he state that a positive number has two square roots (a positive and negative square root). Which is very effective book on algebra and contains the following topics:

Positive and negative numbers, Zero, The 'unknown' (includes determining unknown quantities), Determining unknown quantities, Surds (includes evaluating surds), Kuttaka (for solving indeterminate equations and Diophantine equations), Simple equations (indeterminate of second, third and fourth degree),Simple equations with more than one unknown, Indeterminate quadratic equations (of the type $a x^{2}+b=y^{2}$ ),Solutions of indeterminate equations of the second, third and fourth degree, Quadratic equations, Quadratic equations with more than one unknown, Operations with products of several unknowns.

Bhaskara has given a chakravala method for solving indeterminate quadratic equations of the form $a x^{2}+b x+c=y$. Bhaskara's method for finding the solutions of the problem $N x^{2}+1=y^{2}$ (the socalled "Pell's equation") is of considerable importance. Which is given bellow.
4.1 Cakravala method to solve $N x^{2}+1=y^{2}$

Brahmagupta ( 628 A.D.) has given the general method of solving a second order indeterminate equation, Varga Prakriti of the form $N x^{2}+1=y^{2}$ by his Bhavana method.

BhaskaraII improved Brahmagupta's method in his cakravala (cyclic) method. Bhaskara's method dispenses with the necessity of seeking a "trial solution" to start with, for the equation.

The Cakravala method is as follows:

$$
N x^{2}+K=y^{2} \text { when } K= \pm 2 \text { or } \pm 4
$$

We can find $a$ and $b$ such that $N x^{2}+K=b^{2}$ for any suitable K. We also have $N .1^{2}+$ $\left(m^{2}-N\right) m^{2}$. Applying the Samasa Bhavana of Brahmagupta, we obtain

$$
\begin{equation*}
\mathrm{N}\left[\frac{a m+b}{K}\right]^{2}+\frac{m^{2}-N}{K}=\left[\frac{b m+N a}{K}\right]^{2} \tag{1}
\end{equation*}
$$

By the kuttaka method, Choose $m$ is divisible by $K$, where $m$ is suitably chosen so as to make numerically small. Let
$\frac{a m+b}{K}=a_{1}, \frac{m^{2}-N}{K}=K_{1}$ and $\left[\frac{a m+b}{K}\right]^{2}=b_{1}$.
Then we have
Bhaskara's theorem 1: When $a_{1}$, is an integer, then $b_{1}$ and $K_{1}$ arealso integers.
Equation (1) takes the form $N a_{1}{ }^{2}+K_{1}=b_{1}{ }^{2}$ where $a_{1}, K_{1}, b_{1}$ are integers. Now using $a_{1}, K_{1}, b_{1}$ instead of $a, b, K$ the process is repeated. Let the new set of integers thus obtained be $a_{2}, K_{2}, b_{2}$, so that $N a_{2}{ }^{2}+K_{2}={b_{2}}^{2}$. The process is repeated successively.

Bhaskara's theorem 2: After a finite number of iterations, two integers $\delta$ and $\gamma$ can be obtained such that

$$
N \delta^{2}+\lambda=\gamma^{2} \text { where } \lambda= \pm 1 \text { or } \pm 2 \text { or } \pm 4
$$

Thus, starting with $N a^{2}+K=b^{2}$, where K is any convenient integer, we can arrive at a solution ( $\mathrm{a}, \mathrm{b}$ ) of the equation $N x^{2}+\lambda=y^{2}$

Where $\lambda$ takes the value 1 or 2 or 4 with either the positive or negative sign.
Once this solution is obtained, Brahmagupta's method will lead to an integral solution of the given equation, $N x^{2}+\lambda=y^{2}$.

While Bhaskara's first theorem has been proved by Datta and Singh and also by the famous German mathematician Hankel, the proof of Bhaskara's second theorem has been given by A.A. Krisnaswami Ayyangar.

Krisnaswami Ayyangar has also shown that Bhaskara's Cakravala method requires less number of steps than the modern Eular-Lagrannge method of solving a Varga Prakrti equation.

The opinion of famous German mathematician Hankel about Bhaskara's Cakravala method is that "It is beyond all praise: It is certainly the finest thing achieved in the theory of numbers before Lagrange"

Considering the equation, $61 x^{2}+1=y^{2}$, for this Bhaskara II obtain the solution:

$$
x=226153980, y=17766319049 .
$$

In fact, these are the list non-trivial integral values of $x$ and $y$ (having 9 and 10 digits respectively) satisfying the above equation.

### 4.2 Cubic and biquadratic equations

The solving of higher order equation is very popular in medieval Indian mathematicians.
BhaskaraII gives the solutions of cubic and biquadratic equations in his Bijjaganitam:
1.Solve the cubic equation $x^{3}+27 x=9 x^{2}+35$

Solution: The equation can be written as $x^{3}-9 x^{2}+27 x-27=8$
or $(x-3)^{3}=2^{3}$ so that $x-3=2$ or $x=5$.
This is the only real root.
2. Solve the biquadratic equation $x^{4}-2 x^{2}-16 x=15$

Solution: Adding $4 x^{2}+16 x+1$ to both sides, we get

$$
\begin{gathered}
x^{4}+2 x^{2}+1=4 x^{2}+16 x+16 \\
\left(x^{2}+1\right)^{2}=(2 x+4)^{2} \\
\left(x^{2}+1\right)=2 x+4 \\
(x-1)^{2}=2^{2} \\
x-1=2 \\
x=1
\end{gathered}
$$

The other roots having complex values, are not considered since the idea of complex number was introduced many centuries later by the European mathematicians.

## Contributions in Trigonometry

The Siddhanta Shiromani (written in 1150) contains the knowledge of trigonometry, including relationships between different trigonometric functions and the sine table. Along with interesting trigonometrical results he also discovered spherical trigonometry. In particular Bhaskara seemed more interested in trigonometry for its own sake than his predecessors who saw it only as a tool for calculation. Among the many interesting results given by Bhaskara, discoveries first found in his works include now well known results for $\sin (a+b)$ and $\sin (a-b)$

## Contributions in Calculus

The Siddhanta Shiromani, is an astronomical treatise and contains many theories not found in earlier works. Preliminary concepts of infinitesimal calculus and mathematical analysis, along with a number of results in trigonometry, differential calculus and integral calculus that are found in the work are of particular interest.

Evidence suggests Bhaskara has given some ideas of differential calculus. It seems, however, that he did not understand the utility of his researches, and thus historians of mathematics generally neglect this achievement. Bhaskara also studied the 'differential calculus' deeply and suggests the differential coefficient vanishes at an extremum value of the function, indicating knowledge of the concept of 'infinitesimals'.

- There is evidence of an early form of Rolle's theorem in his work:

$$
\text { If } f(a)=f(b)=0_{\text {then }} f^{\prime}(x)=0_{\text {for some }} x \text { with } a<x<b
$$

- He gave the result that if $x \approx y_{\text {then }} \sin (y)-\sin (x) \approx(y-x) \cos (y)$, thereby finding the derivative of sine, although he never developed the notion of derivatives.[12]
- Bhaskara uses this result to find the position angle of the ecliptic, a quantity required for accurately predicting the time of an eclipse.

In computing the instantaneous motion of a planet, the time interval between successive positions of the planets was no greater than a truti, or a $1 / 33750$ of a second, and his measure of velocity was expressed in this infinitesimal unit of time.

- He was aware that when a variable attains the maximum value, its differential vanishes.
- He also showed that when a planet is at its farthest from the earth, or at its closest, the equation of the centre (measure of how far a planet is from the position in which it is predicted to be, by assuming it is to move uniformly) vanishes. He therefore concluded that for some intermediate position the differential of the equation of the centre is equal to zero. In this result, there are traces of the general mean value theorem, one of the most important theorems in analysis, which today is usually derived from Rolle's theorem. The mean value theorem was later found by Parameshvara in the 15th century in the Lilavati Bhasya, a commentary on Bhaskara's Lilavati.

Madhava (1340-1425) and the Kerala School mathematicians (including Parameshvara) from the 14th century to the 16th century expanded on Bhaskara's work and further advanced the development of calculus in India.

Bhaskara II on differentials: Bhaskara II discussed instantaneous motion (tatkalika gati) of a planet in the chapter true position of planets (Spastadhikara) of his Siddhhanta Siromani.He distinguishes average velocity (sthula gati) and accurate velocity (suksma velocity) in terms of differentials.

If $x$ and $x^{\prime}$ are the mean anomalies of a plannet at the end of consecutive intervals, then according to Bhaskara,

$$
\sin x^{\prime}-\sin x=\left(x^{\prime}-x\right) \cos x
$$

Which is equivalent to the result

$$
d(\sin x)=\cos y d x
$$

"The product of the semi-diameter by the elements of the radius gives the difference of the two sines." However, much before Bhaskara, nearly two centuries earlier, Mannnjula (932 A.D.) has given thhhe same idea in his Laghummannasammm. Manjula uses thhhe fact that thhhe tabular difference of sines for annn arc are proportional to the cosines.

BhhaskaraII goes further to state that the derivative vanishes at a maxima..

## 8 Contribution in Astronomy

The astronomical model developed by Brahmagupta in the 7th century, Bhaskara has defined many astronomical quantities. In mathematical astronomy text Siddhanta Shiromani is written in two parts: the first part on mathematical astronomy and the second part on the sphere.

The twelve chapters of the first part cover topics such as:
Mean longitudes of the planets, True longitudes of the planets, The three problems of diurnal rotation, Syzygies, Lunar eclipses, Solar eclipses, Latitudes of the planets, Sunrise equation, The Moon's crescent, Conjunctions of the planets with each other, Conjunctions of the planets with the fixed stars, The patas of the Sun and Moon.

The second part contains thirteen chapters on the sphere. It covers topics such as:
Praise of study of the sphere,Nature of the sphere, Cosmography and geography, Planetary mean motion, Eccentric epicyclic model of the planets, The armillary sphere, Spherical trigonometry, Ellipse calculations, First visibilities of the planets, Calculating the lunar crescent, Astronomical instruments, The seasons, Problems of astronomical calculations.

In Grahaganitam Bhaskara has given three problems relating to time, direction and place, the lunar and solar eclipse, rising, setting and conjuctions of the planets. These problems deals with the determination of mean and true position of planets.

### 8.1. Moon's equations

If we obtain the mean longitude of the moon, then for securing the true position, some important equations have to be applied. There are hundreds of such corrections to be applied to the mean position, the following are the three most important equations. There approximate coefficients are also given according to modern astronomy (see Brown's Lunar Theory).
i) Equation of centre (Mandaphala)

Equation of centre $=\left(2 e-\frac{e^{3}}{4}\right) \sin \theta=\left(377^{\prime} .06\right) \sin \theta$
Where e is the eccentricity of the Moon's elliptical orbit and $\theta$ is the Moon's mean anomaly given by
$\theta=($ Moon'smean long. - perigee $)$
ii) Evection:

Evection $=\frac{15}{4} m e \sin (2 \alpha-\theta)=\left(76^{\prime} 26^{\prime \prime}\right) \sin (2 \alpha-\theta)$
Where $x$ is the elongation of the Moon from the Sun

## Contribution in Engineering

The earliest reference to a perpetual motion machine date back to 1150 , when Bhāskara II described a wheel that he claimed would run forever.

Bhāskara IIwas using a measuring device known as Yasti-yantra. This device could vary from a simple stick to V-shaped staffs. It was designed specifically for determining angles with the help of a calibrated scale.[1]

Conclusion: The range of study on Bhaskara II is very vast and goes very deeper and deeper. We have just try to introduce his work shortly in various branches, and all credit of this paper goes to following references.

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# Study of Group Conformity and Mental Health among those Who Works in Groups and those Who Works in Individually: A Psychosocial Study 

Dr. Quadri Syed Javeed: Associate Professor in Psychology,M.S.S. College, Jalna<br>Dr. Beedkar S. D.: Assistant Professor in Sociology, Miliya College,Beed<br>Dr. Borade N. H.: Associate Professor in Sociology, M.S.S. College, Jalna

## Introduction:

Conformity is the act of matching attitudes, beliefs, and behaviors to what individuals perceive is normal of their society or social group. This influence occurs in small groups and society as a whole, and may result from subtle unconscious influences, or direct and overt social pressure. Conformity can occur in the presence of others, or when an individual is alone. For example, people tend to follow social norms when eating or watching television, even when alone.

People often conform from a desire for security within a group-typically a group of a similar age, culture, religion, or educational status. Unwillingness to conform carries the risk of social rejection. In this respect, conformity can be a means of avoiding bullying or deflecting criticism from peers, though it can also reflect suppression of personality. Conformity is often associated with adolescence and youth culture, but strongly affects humans of all ages.

Although peer pressure may manifest negatively, conformity can have good or bad effects depending on the situation. Driving on the correct side of the road could be seen as beneficial conformity. Conformity influences formation and maintenance of social norms, and helps societies function smoothly and predictably via the self-elimination of behaviors seen as contrary to unwritten rules. In this sense it can be perceived as (though not proven to be) a positive force that prevents acts that are perceptually disruptive or dangerous.

## Effect of Group on Performance and Risk Taking

Groups affect individual performance either in terms of facilitation or inhibition. Sometimes when we perform a task, we work totally alone. For instance, you might study in your hostel room while your roommate sleeps or also studies. In still other cases, we work on tasks together with other persons, as part of a task performing group or a team. The effects of other persons on our performance in these various setting seems to vary as a function of our relationship with the persons participating as group members. Performance is facilitated in many cases in the presence of others. Imagine that you are a young athlete, an ice skater. You are preparing for your first important competition. You practice your routines alone for several hours each day, month after month. Finally, on the final day, you skate out onto the ice in a huge arena filled with the biggest crowd, you have ever seen. Will your performance be better or worse than when you practiced alone? It has been found that participants performed better when working in the presence of others than when working alone. Even for a complex task - one requiring high levels of thought, performance is found to increase when individuals worked in groups. Imagine that you are performing some task alone. Then several other persons arrive on the scene and begin to watch you intently. Will your pulse beat quicker because of the presence of this audience? Informal experience suggests that it may - that the present of other personas in the form of an interested audience can increase our arousal level. When arousal increases, our tendency to perform the dominant Reponses - the ones we are most likely to perform in a given situation - rises. Such dominant responses, in turn, can be correct or incorrect for that situation. If they are incorrect your performance goes down. When they are correct ones your performance goes up

Mental health describes either a level of cognitive or emotional well-being or an absence of a mental disorder. From perspectives of the discipline of positive psychology or holism mental health may include an individual's ability to enjoy life and procure a balance between life activities and
efforts to achieve psychological resilience. Mental health is an expression of emotions and signifies a successful adaptation to a range of demands.

The World Health Organization defines mental health as "a state of well-being in which the individual realizes his or her own abilities, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution to his or her community". It was previously stated that there was no one "official" definition of mental health. Cultural differences, subjective assessments, and competing professional theories all affect how "mental health" is defined. There are different types of mental health problems, some of which are common, such as depression and anxiety disorders, and some not so common, such as schizophrenia and Bipolar disorder.

Most recently, the field of Global Mental Health has emerged, which has been defined as 'the area of study, research and practice that places a priority on improving mental health and achieving equity in mental health for all people worldwide'.

Mental well-being
Mental health can be seen as a continuum, where an individual's mental health may have many different possible values. Mental wellness is generally viewed as a positive attribute, such that a person can reach enhanced levels of mental health, even if the person does not have any diagnosed mental health condition. This definition of mental health highlights emotional well-being, the capacity to live a full and creative life, and the flexibility to deal with life's inevitable challenges. Many therapeutic systems and self-help books offer methods and philosophies espousing strategies and techniques vaunted as effective for further improving the mental wellness of otherwise healthy people. Positive psychology is increasingly prominent in mental health.

A holistic model of mental health generally includes concepts based upon anthropological, educational, psychological, religious and sociological perspectives, as well as theoretical perspectives from personality, social, clinical, health and developmental psychology.

An example of a wellness model includes one developed by Myers, Sweeney and Witmer. It includes five life tasks-essence or spirituality, work and leisure, friendship, love and self-directionand twelve sub tasks - sense of worth, sense of control, realistic beliefs, emotional awareness and coping, problem solving and creativity, sense of humor, nutrition, exercise, self care, stress management, gender identity, and cultural identity-which are identified as characteristics of healthy functioning and a major component of wellness. The components provide a means of responding to the circumstances of life in a manner that promotes healthy functioning. The population of the USA in its' majority is considered to be mostly uneducated on the subjects of mental health. ${ }^{\text {[ }}$

John M. Darley (July 1966) Fear and social comparison as determinants of conformity behavior. 64 female $S s$ were run in an experiment testing the prediction that an increase in a person's fear level would produce increased conformity. The rate of conformity (in the Asch situation) of Ss threatened by future electric shock was compared with the conformity rate of unthreatened Ss. The results were: (1) high-fear Ss conformed more than low-fear Ss, and (2) high-fear Ss who believed that conformity pressures came from similarly threatened Ss conformed more than did high-fear Ss under pressure from unthreatened Ss. The correlation coefficient between effects of fear and conformity was .67 ( $\mathrm{p}<.01$ ). It was concluded that: (1) an increase in fear causes increased conformity, and (2) this increase is greatest if the conformity pressures come from people toward whom S feels affinitive.

James E. Dittes, Harold H. Kelley (July 1956) Effects of different conditions of acceptance upon conformity to group norms. "In experimental groups of Ss, 2 different norms were developed: one concerning a social value judgment; the other, a simple perceptual judgment. The Ss were experimentally made to feel different degrees of being accepted by the other members and were then given opportunities and incentives to deviate from the norms. Subsequent conformity, participation, and attitudes toward the group were studied in relation to the different conditions of acceptance. The
results point to 2 contrasting patterns of conformity evolved by different conditions of acceptance. The first appears to consist of a high degree of genuine adherence to the norms. . .. The second pattern is marked by high conformity only under public conditions

Margaret R. Wilcox (October 1980) Variables affecting group mental health consultation for teachers. Examined the contribution of consultant style and group environment to consulted attitude toward the consultant and toward group mental health consultation. Ss were 150 student teachers who participated in 10 -wk consultation groups. Consulters completed a consultant-style questionnaire, a 90 -item group environment scale, and 2 semantic differentials. Data analysis indicated that identifiable process variables do contribute significantly to consulted attitude toward the consultant and toward group mental health consultation. Specifically, $94 \%$ of the variance in attitude toward consultation and $60 \%$ of the variance in attitude toward consultant is explained by clusters of items representing consultant style and by group environment subscales.

Marian S. Harris, Lovie J. Jackson, Kirk O'Brien, Peter Pecora (February 2010) Ethnic group comparisons in mental health outcomes of adult alumni of foster care. Racial similarities and differences in mental health outcomes of African American and White adults placed in foster care as children were examined. Existing general population studies present mixed findings as to whether racial differences in mental health exist, therefore, the current study sought to test the null hypothesis of no racial group differences in this sample of young adult alumni of foster care who were all placed as children with a private foster care agency. Specifically, logistic regression analyses were used to compare mental health outcomes among African American and White alumni. Race/ethnicity was significant only for the diagnosis of 12 -month Modified Social Phobia. When controlling for demographic background, risk factors, and foster care experiences, race/ethnicity ceased to be a significant factor.

## Methodology:

Objectives:

1) The objective of the present study is to see the group conformity among those who work in group and those who work individually.
2) The objective of the present study is to see the mental health among those who work in group and those who work individually.

## Hypothesis:

1) Those who work in group have significantly high group conformity than the who work individually.
2) Those who work in group have significantly high mental health than the who work individually.

## Sample:

The effective sample consisted of 200 subjects, out of which 100 subjects were those who work in group and 100 subjects were those who work individually of Aurangabad (Maharashtra). The age range of subjects where 18-30 years.

## Tools:

PDS:
Personal data information sheet was used for collecting necessary information about the service holders.

## Group Conformity Scale:

Group conformity scale by Q.G.Alam and Dr. Ramji Srivastava (1987). Test 40 items of the scale are presented in simple and brisk style. Each of the item has two answer (multiple Choice) 'YES' and 'NO' This is well known test having high reliability (test retest reliability .73 and .82 ) and validity coefficients.
C.G.Deshpande Mental Health test:
C.G.Deshpande Mental Health test was used for measuring mental health. All the 50 items of the scale are presented in simple and brisk style. Each of the item has two answer (multiple Choice) 'YES' and 'NO' This is well known test having high reliability and validity coefficients.

## Procedures of data collection

One instrument could be administered individuals as well as a small group. While collecting the data for the study the later approaches was adopted. The subjects were called in a small group of 20 to 25 subjects and there seating arrangements was made in a classroom. Prior to administration of test, through informal talk appropriate rapport form. Following the instructions and procedure suggested by the author of the test. The test was administered and a field copy of test was collected. Following the same procedure, the whole data were collected.

## Variables:

Independent variable: 1) Nature of Work a) In Group b) Individually
Dependant variable: 1) Group Conformity

1) Mental Health

Results and Discussion:

| Dimension | In group (N=100) |  | Individually (N=100) |  | 't' | $\mathbf{d f}$ | $\mathbf{p}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Mean | SD | Mean | SD |  |  |  |
| Group Conformity | 63.70 | 7.29 | 55.41 | 8.83 | $7.24^{* *}$ | 198 | $<.01$ |
| Mental Health | 35.38 | 6.13 | 28.53 | 5.11 | $8.58^{* *}$ | 198 | $<.01$ |

The results related to the hypothesis have been recorded. Mean of group conformity score of the those who work in group Mean is 63.70 and that of the those who work individually Mean is 35.38 The difference between the two mean is highly significant (' $t$ ' $=7.24$, do $=198, \mathrm{P}<0.01$ ) and significant of 0.01 level, It is clear that those who work in group and those who work individually Differ Significantly from the mean scores and graph it was found that the those who work in group have significantly high group conformity than the those who work individually. This Result Support the Hypothesis.

The results related to the hypothesis have been recorded. Mean of mental health score of the those who work in group Mean is 35.38 and that of the those who work individually Mean is 28.53 The difference between the two mean is highly significant (' t ' $=8.58$, do $=198, \mathrm{P}<0.01$ ) and significant of 0.01 level, It is clear that those who work in group and those who work individually Differ Significantly from the mean scores and graph it was found that the those who work in group have significantly high mental health than the those who work individually. This Result Support the Hypothesis.

## Results:

1) Those who work in group have significantly high social conformity than the who work individually.
2) Those who work in group have significantly high mental health than the who work individually.

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# Impact of Soil Salinity on Sugarcane Income in Shirol Tahasil 

R. S. Naik: D. R. K. College Of Commerce, Kolhapur.

## Introduction:

Land is one of the most significant gifts of nature to mankind, which should be utilized carefully. However, most of our present environmental problems originate from ecological misbehaviour, demographic explosion, technological excess development process, ever increasing needs and man's ability to transfer and utilize the land at his will. Consequently, these have changed the physical and chemical properties of soil and led deterioration. Agricultural productivity is considered as a good measure and indictor of optimum use or misuse of land. The nature of cropping pattern indicates status of farming in areas. The dominance of cash crop, commercialization of crops etc. are usually associated with intensification and excessive inputs application and indicates utilization of the land. The application of modern inputs increases land use intensity and the quest for more and more production, which leads to excessive use of inputs. Moreover, intensive cultivation, excessive input consumption, continuous mono-cropping without crop rotation, dominance of single cash crop etc. have led to disturb the physical and chemical composition and properties of soils, exposing them to the hazards of land degradation.In addition, human intrusion through overgrazing, deforestation and cultivation among the steep slopes have given rise to erosion of soil cover and further aggravated the magnitude of land degradation.

Soil salinity has been becoming a serious phenomenon in modern agricultural landscapes, resulting in declining of crop yield and soil fertility. Hundreds of hectares of land in Punjab, Harayana, Western Uttar Pradesh and other places are recorded and made useless for cultivation. In Maharashtra 136 lakh hectares suffer from land degradation, resulted annual loss of nearby Rs. 3040 crores. Among these 10 lakh hectares suffer from soil salinity problem.

Soil salinity is a phenomena caused by the deposition of excess mineral salts in the soil from the water. It is caused many times due to wrong irrigation practices like excessive surface irrigation in an area where the groundwater table is very near to the surface. The consequence of salt deposition is reduced plant growth. Cases of high salinity can be detected visually when land is dry and the upper surface gives a whitish look.

## Soil salinity in Shirol Tahasil:

Soil salinity was appeared at beginning in Shirol taluka during 1980s at Shirty, Shirdhon, Kurundwad due to lack of drainage, the excess water use and misuse of fertilisers. During this period near about 160 hectares land was degraded by the salinity problem, there after this problem was seen in many villages in Shirol taluka. In 1994 at Abbdullat 232 hectares land was degraded by the salinity. Similarly, at Akkiwat 492 hectares land was affected by salinity during 1996, Kurundwad 100 hectares in 1997, Danoli 75 hectares in 1997.

During 2000 in Shirol taluka near about 22 villages were affected by salinity. The 5356 hectares land was affected by salinity problem. Thereafter salinity problem was increased upto 33 villages and covered 9402 hectares land in 2007. Due to misuse of water, fertilisers, pesticides, lack of drainage facility etc. Consequently the salinity is increased at the rate of 10 percent every year.

## Objectives of the Present Study:

The following are main objectives of the proposed study.

1. To study the impact of soil salinity onsugarcane production/ productivity in lift irrigation commands.
2. To quantify the loss in sugarcane income of affected farmers in lift irrigation commands area of Shirol Tahasil.
3. To suggest measures to reduce the problem of soil salinity in the region.

## Research Methodology:

The present study is limited to the survey of Shirol Tahasil of the Kolhapur district. Among the twelve Tahasil of Kolhapur district, Shirol Tahasil is the most affected Tahasil from soil salinity. Of the 54 villages of thisTahasil, nearly 33 villages have been seriously affected from the soil salinity, which in turn affected adversely the agricultural economy of these villages forms have been suffering economic loss due to soil salinity. Sugarcane production has been reduced significantly. Hence, in this study an attempt has been made to examine the impact of soil salinity on sugarcane production / productivity and income. For this purpose temporal as well as cross sectional analysis has been made.

Primary data has been collected from the affected sample farmers in lift irrigation commands of Shirol Taluka. For this purposes out of 57 lift irrigation schemes being implemented in this taluka 10 major life irrigation schemes have been selected and 228 affected farmers have been selected from the villages i.e. $10 \%$ of total beneficiaries of schemes across the social strata of farmers.

Secondary data on land use pattern, cropping pattern, soil salinity, production of sugarcane were collected from the annual reports published by the government of Maharashtra and private agencies for the period 1980-81 to 2009-10.

## Change in Area, Production and Productivity\& Income of Sugarcane before and after salinisation:

| Sr. <br> No. | Before <br> salirization | After <br> salinization | Absolute <br> change | Percentage <br> Change |  |
| :--- | :--- | :--- | :--- | :--- | :--- |
| 1. | Area (ha) | 225.64 | 176.00 | 49.64 | -22.00 |
| 2. | Production (tonnes) | 29460 | 14301 | 15159 | -51.45 |
| 3. | Productivity | 130.55 | 81.24 | 49.31 | -37.77 |
| 4. | In monetary term <br> (Rs./ha.) | 160926.25 | 100142.21 | 60782.95 | $-37-77$ |

Source: Field Survey
Note: Average price of sugarcane in 2008-09 was Rs. 1238.67 per tonnes.
Area under sugarcane was 225.64 hectares before salinisation which was reduced to 176 hectares after salinisation that is decreased by 22 percent. It results into absolute term reduction in area under sugarcane was 49.64 hectares. Production of sugarcane decreased from 29460 tonnes to 14301 tonnes which reduced by 51 percent. In absolute term total reduction in sugarcane production was 15159 tonnes. This is major setback to sugarcane production due to Stalinization in Shirol Taluka. In case of productivity of sugarcane, yield of sugarcane decreased from 130.55 tonnes / hectare to 81.24 tonnes / hectares. Due to salinisation i.e. reduced in 37.77 percent it means actual reduction of sugarcane yield was 49.31 tonnes / hectares.

In monetary terms yield of sugarcane reduced from Rs. 160926.25/hectare to Rs. 100142.21 hectare due to salinisation i.e. reduced by 37.77 percent. It means loss at sugarcane yield was Rs. T60782.95/hectares.

## Conclusion:

Excess salinity affects crop growth in two ways. First and most important, as the amount of salt increase, the water in the soil become less available to the plants due to osmotic effect. Apart from the osmotic effect of salts in the soil solution, high concentration and absorption of individual ions may prove toxic to the plant and may retard the absorption of other essential plant nutrients necessary for normal growth of plant. It was observed that majority of farmers were unknown about standard requirement of chemical fertilizer, water for sugarcanes majority of farmers not tested their soil, they unknown about scientific information salinity.

1. In study area under sugarcane was 225.64 hectares before salinisation which was reduced to 176 hectares after salinisation i.e. decreasing 22 percent. Production of sugarcane decreased from 29460 tonnes to 14301 tonnes which reduced by 51 percent. In absolute term total
reduction in sugarcane production was 15159 tonnes. Yield of sugarcane decreased from 130.55 tonnes/hectare to 81.24 tonnes /hectares due to salinisation i.e. reduced by $37.77 \%$. It means actual reduction in yield of sugarcane was 49.31 tonnes / hectares.
2. In monetary terms yield of sugarcane reduced from Rs. 160926.25 per hectares to Rs. 100142.11 hectares i.e. reduced $33.77 \%$. It means loss of sugarcane yield was Rs. 60782.95/hectares.
3. In study area majority of farmers i.e. $64.9 \%$ farmers have not repaid and remaining farmers have partly repaid loan. Hence, in study area majority of farmers caught in debt trap. The major cause of loan unpaid was due to reduction in output by soil salinity in this Tahasil.

## Suggestions:

1. In Shirol Tahasil salinity problem arises due to lack of drainage facility. So it is recommends that drainage facilities such as subsiler piping be provided.
2. To adopt micro-irrigation method instead of flood method of irrigation.
3. To use fertigation method of fertilization.
4. Government should organize through grampanchayat PACs a week's camps on the proper use of irrigation water and chemical fertilizer and soil salinity control activities.
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# Information Needs and Information Seeking Behavior: A Study of College Faculties in Khamgaon 

Mrs. Sadhana V. Satao: Research Scholar, JJT University, Jhunjhunu

Dr. Shamkant Deshmukh: Research Guide, JJT University, Jhunjhunu
Abstract:
Information seeking Behavior is a broad term .This study introduce the information needs and information seeking behavior of faculties. Questionnaires methods was used to collect data from the college.

## Introduction:

The Present era is called the 'Information Era'. Information has become the most important elements for progress in Society. To there in this modern

Era, one needs a variety of information no matter how well versed one is in one's field or Profession.

Information plays a significant role in our profession \& properly in their fields. Information is a promoter of development and a generator of knowledge. It enhances and augments people's intellectual capabilities and thereby accelerates pace of development and helps us to take right decision at right time.

Teacher's should play a very important role on the educational system of higher education. Teachers Role is always more important than the role played by any other people from any other occupations. Teacher has to important the students to enhance interest in their subject. A Teacher should be role model for the students. So a teacher who is a permanent learner, has to update the subject knowledge continuously. The investigator has studied the Information need and seeking behavior of college faculties. Who plays great role in shaping the future generation.

## Objectives:

1. To find out the awareness and use of library resources by the faculties.
2. To find out the types of information sources used by faculties.
3. To know the purpose and seeking information.

## Scope and limitations

1. To includes only the faculties of the college.
2. To includes faculty of Art's Science and Commerce.
3. It includes only there colleges in Khamgaon city

## Methodology

Methodology Plays important role in every Social Science research. The present Study used questionnaire based survey method. Questionnaires were personally distributed to the faculties of the colleges and acquire more useful information for the purpose.

## Review:

1. Purnima \& Vikas (2005) in their article to study the existing information needs of the college and university faculties, who plays a great role in shaping the future generation in theemerging information technologies needs While conducting the survey, it is strongly felt that our academic libraries have to adopt the tools of information technology in order to provide information to the user community.
2. Mahapatra \& Panda (2001) in their article 'Information Seeking Behavior' A conjectural Approach" explains theory of information seeking behavior ( ISB ) at length and provides on insight into the myriad means of ISB Such as its concepts, associated psychological attributes behavior options and ecological influence, impact of dissonance theory different methods and categories of information seeking.
3. Mujoo Munshi \& Kant (1996) in their study "Information seeking in Electronic Environment" the authors deal with the information seeking patterns in electronic environment, analysed the impact of newest technologies with respect to changing information seeking practices. Discussed in detail, the two different consequences namely, physical and intellectual and highlights their specific attributes, which directly influence the information seeking in electronic environment.

## Analysis:

Table No.1. Sex wise faculty

| Sr. No. | Name of the collage | Male | Female | Total |  |  |
| :---: | :--- | :--- | :--- | :---: | :---: | :---: |
| 1 | S.R.M. College |  | 7 | 11 | 18 |  |
| 2 | G.S. College |  |  | 25 | 0 | 25 |
| 3 | Shingne College |  |  | 3 | 4 | 7 |
|  | TOTAL... | $\ldots$ | $\ldots$ | $\ldots$ | $\ldots$ | $\ldots$ |

The first table indicate the sex wise distribution of the respondents. Out of 50 respondents, 38 were male and 15 were female.

Table No. 2 Collage wise faculty

| Sr. No. | Name of the collage | Male | Female | Total |  |  |
| :---: | :--- | :--- | :--- | :---: | :---: | :---: |
| 1 | S.R.M. College |  | 12 | 06 | 18 |  |
| 2 | G.S. College |  | 9 | 16 | 25 |  |
| 3 | Shingne College |  |  | 7 | 0 | 7 |
|  | TOTAL... | $\ldots$ | $\ldots$ | $\ldots$ | $\ldots$ | 28 |

Table no. 2 reflect that S.R.M. college has 12 Assistant professor, 06 Associate Professor. G.S. College has 09 Assistant Professor and 16 Associate professor and Shingne College has 7 Assistant professor.

Table No. 3. Purpose of seeking information.

| Sr. No. | Purpose | No of respondents | Percentage |
| :---: | :--- | :---: | :---: |
| 1 | Academic work | 48 | $96 \%$ |
| 2 | Research work | 43 | $86 \%$ |
| 3 | Writing Research paper/an article | 28 | $56 \%$ |
| 4 | To update | 26 | $52 \%$ |
| 5 | To enhance Knowledge | 27 | $54 \%$ |

Table no. 3 indicates that most faculty members seeking information for academic work $96 \%$, for research work $43 \%$, \& $52 \%$ faculties purpose of information for updating. Maximum faculties' information needs a purpose for academic work.

Table no. 4. Frequency of Library Visit's by faculty members.

| Sr. No. | frequency | No. of respondents | Percentage |
| :--- | :--- | :--- | :--- |
| 1 | Daily | 37 | $74 \%$ |
| 2 | Once a week | 7 | $14 \%$ |
| 3 | Twice a week | 2 | $4 \%$ |
| 4 | Occasionally | 4 | $8 \%$ |

Table No. 4 reflects that frequency of faculties visit to the library. Majority of the faculties $37 \%$ faculties ( $74 \%$ ) were visiting the library daily and four faculty were visiting library occasionally.

Books, conference proceeding, periodicals continued to play an important role in the communication of information. The main collection of only academic library in book \& journals.

Table No. 5 Type of document use:

| Sr. No | Documents | No. of Respondents | Percentage |
| :--- | :--- | :--- | :--- |
| 1 | Reference Sources | 42 | $84 \%$ |
| 2 | Books | 40 | $80 \%$ |
| 3 | Seminar/conference/proceedings | 25 | $50 \%$ |
| 4 | Periodicals | 24 | $48 \%$ |
| 5 | News Papers | 31 | $62 \%$ |

Majority of the faculties used reference sources followed by the use books, Newspapers, Conferences proceeding and periodicals.

The internet facility in India has grown tremendously over the years. The efficiency and capabilities in providing right information to the right person at the right time has rapidly increasing the use of internet. An E-Journal is on electronic form of Journal, Now man journals are available full text.

Table No. 6 Knowledge abort IT awareness.

| Sr. No. | IT awareness | No. of respondents |  |
| :--- | :--- | ---: | :--- |
|  |  | Yes |  |
| 1 | Computer | $50(100 \%)$ | 00 |
| 2 | Digital resources | $15(30 \%)$ | $35(70 \%)$ |
| 3 | Internet | $36(72 \%)$ | $14(28 \%)$ |
| 4 | E-Journal | $14(28 \%)$ | $36(72 \%)$ |

Above table shows IT awareness of the faculties $100 \%$ faculties were aware of the computer, most of the faculties used internet for seeking information. In respect E-Journal and digital resources were less aware.

Search engine is a tool, which helps in retrieving information from the internet. Different search engines require different search strategies of retrieve information on the internet. Many search engines such as Google, AltaVista and Yahoo now provide access to Internet based documents coverage the breadth of human knowledge.

Table No. 7 Use of search engines:

| Sr. No. | Search engine | No. of respondents | Percentage |
| :---: | :--- | :---: | :---: |
| 1 | Google | 44 | $88 \%$ |
| 2 | Yahoo | 14 | $28 \%$ |
| 3 | Atta vista | 00 | $00 \%$ |
| 4 | Hotmail | 03 | $6 \%$ |
| 5 | MSN | 02 | $4 \%$ |

This table show Google is the most popular search engine. Out of 50 faculties 44 faculties were used Google and Yahoo, it was 14 faculties used in respect Hotmail \& MSN less used. No- body used Atta Vista for seeking information.

Most of the faculties were problem in the use of digital resources out of 50 respondents 29 respondents were have problem and 21 respondents not difficult to use the digital resources and maximum (35) faculties were interested the application of internet in the library.

## Conclusion:

The findings of this study include that male faculties more than female. Most of the faculties were unaware of us of digital resources and e-journals.In the age of information current information available on the e-journal and internet. So faculties need to aware the IT and used different search engine for seeking information making update.

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# Reliability, Validity and Objectivity of Skill Tests in Team Handball 

Mr. Yogesh Bodke: Chadrashekhar Agase College of Physical Education, Pune

## Introduction

Researcher constructed the skill tests for the Shooting, Dribbling and Throwing skills of team handball. The major part of this research was to make these tests standardized i.e. to find out the reliability, Objectivity and Validity of the constructed tests. Reliability, Validity and Objectivity was established by following procedure given in various books of test, Measurement and evaluation like Verducci, (1980), Morrow, (2000), Salkind, (2006). A test is called reliable there are reasons for believing the test to be stable and trustworthy. There are several methods of determining the reliability of the test. Out of these, researcher used test-retest (repetition) method. The tests were given repeatedly on the same group and correlation computed between first and second set of scores i.e. test and retest scores. Researcher administered constructed skill tests on the 60 handball players from Pune city and determined the reliability based on these scores.

The validity of a test depends on the fidelity with which it measures what it supposed to measure. Researcher referred many ways of validating the skill tests as Determining validity by means of judgements (face validity), Determining the validity experimentally, factorial validity etc. and from these methods, determining the validity experimentally was used to find out validity of all constructed skill tests. Total 60 handball players were selected and constructed skill tests were administered on them. Also their rating of the skill performance was done with the help of their coaches and teachers. Correlation between these skill tests scores and ranking was calculated to decide the validity of all constructed skill tests.

To decide the objectivity of all constructed skill tests, researcher took the help from one more expert from handball field. Researcher and expert administered all constructed handball on 60 players and correlation between these two data sets was used to find out the objectivity of the tests.

Reliability, Validity \& Objectivity of the handball skill tests

## Reliability of the handball skill tests

The reliability of the constructed skill test is determined by finding out the correlation between the scores of test \& retest. The reliability of the constructed handball skill tests is given in the Table 1

Table 1 Reliability of handball skill tests

| Skill test | Correlation <br> coefficient | Significance <br> Level | $\mathbf{N}$ |
| :--- | :---: | :---: | :---: |
| Jump Shoot | $.848^{* *}$ | .000 | 60 |
| Accuracy Throw | $.826^{* *}$ | .000 | 60 |
| Obstacle Dribble | $.897^{* *}$ | .000 | 60 |

** Correlation is significant at the level (2-tailed).
From above table it is seen that the correlation coefficient between the scores of Jump shoot test \& retest is 0.84 , which is high correlation and significant at 0.01 level of significance. The correlation coefficient between the scores of Accuracy Throw test \& retest is 0.82 , which is high correlation and significant at 0.01 level of significance. The correlation coefficient between the scores of Obstacle Dribble test \& retest is 0.89 , which is high correlation and significant at 0.01 level of significance (Best, 2005) (Sprinthall, 1997).

## Objectivity of the handball skill tests

The Objectivity of the constructed skill test is resolute by finding out the correlation between the scores of two observers who have evaluated the players at the same time.

Table 2 Objectivity of handball skill Tests

| Skill test | Correlation <br> coefficient | Significance <br> Level | $\mathbf{N}$ |
| :--- | :---: | :---: | :---: |
| Jump Shoot | $1.000^{* *}$ | .000 | 60 |
| Accuracy Throw | $1.000^{* *}$ | .000 | 60 |
| Obstacle Dribble | $.977^{* *}$ | .000 | 60 |

From above table it is seen that the correlation coefficient between the Jump Shoot test scores of two observers is 1.00 , which is very high correlation or very dependable correlation and significant at 0.01 level of significance. The correlation coefficient between the Accuracy throw test scores of two observers is 1.00 , which is very high correlation or very dependable correlation and significant at 0.01 level of significance. The correlation coefficient between the Obstacle Dribble test scores of two observers is 0.97 , which is very high correlation or very dependable correlation and significant at 0.01 level of significance(Best, 2005) (Sprinthall, 1997).

## i. Validity of the handball skill test

Table 3 Validity of the handball skill tests

| Skill test | Correlation <br> coefficient | Significance <br> Level | $\mathbf{N}$ |
| :--- | :---: | :---: | :---: |
| Jump Shoot | $0.813^{* *}$ | .000 | 60 |
| Accuracy Throw | $0.896^{* *}$ | .000 | 60 |
| Obstacle Dribble | $0.889^{* *}$ | .000 | 60 |

Table shows that the correlation coefficient between the Jump Shoot test scores and ranking of a player by coach is 0.813 , which is very high correlation or very dependable correlation and significant at 0.01 level of significance. The correlation coefficient between the Accuracy Throw test scores and ranking of a player by coach is 0.896 , which is very high correlation or very dependable correlation and significant at 0.01 level of significance. The correlation coefficient between the Obstacle Dribble test scores and ranking of a player by coach is 0.889 , which is very high correlation or very dependable correlation and significant at 0.01 level of significance.

## Conclusions

After analyzing the data following conclusions are made

- Total three skill tests are developed and standardized in this investigation. It can objectively evaluate the efficiency of a junior Handball player in Maharashtra with acceptable reliability and validity.
- The Jump Shoot test is reliable and reliability is 0.84
- The Jump Shoot test is objective and objectivity is 1.00
- The Jump Shoot test is valid and validity is 0.81
- The Accuracy Shoot test is reliable and reliability is 0.82
- The Accuracy Shoot test is objective and objectivity is 1.00
- The Accuracy Shoot test is valid and validity is 0.89
- The Obstacle Dribble test is reliable and reliability is 0.89
- The Obstacle Dribble test is objective and objectivity is 0.97
- The Obstacle Dribble test is valid and validity is 0.88


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# Life Insurance: The Actual Concept and Current deviation 

Dr. Anil K. Deshpande: "Vakratunda" Appts. I st floor, Vivek nagar, Nanded - 431 605,


#### Abstract

: The objective of this article is to take a quick review of the current scenario of Life Insurance Sector in India.

Life Insurance, the concept which was launched with an basic intention to help the victimized family facing the financial crisis due to loss of their earning and kith and kin family members.

But it is observed that the concept is majoritily being used for investing people's money in share market promising multiplication of the money assuring $35 \%$ to $40 \%$ growth in span of 10 to 20 years, along with life insurance cover for the same period.

But the fact is that, if we go through the official records of the returns offered to people by Life Insurance Companies, the picture is very pathetic and nowhere near as promised. This has developed the feeling among the people that they have been cheated by the Life Insurance Companies.

\section*{Introduction:}

Multinational Private Life Insurance companies which entered in India [Year - 2000] after Indian Government opened the doors for welcoming Foreign Direct Investment in Life Insurance and General


 Insurance sector.These Life Insurance Companies have started deviating from the basic concept of providing Life Insurance Cover to the people.

These Life Insurance companies launched Unit Linked Life Insurance Products which are giving priority to invest people's investment in Capital Market and generate more profit assuring fast and higher returns of people's investment in short time.

In fact, by reviewing the performance of theses companies, it clearly indicates that, the returns received by people are nowhere near as promised by the Life Insurance companies. In some of the cases people have received losses also, which has developed feeling among the people of being cheated.

Methodology:

1. The information shared in this article is majoritily based on the reading from daily news papers such as "Economic Time", "Times of India", Life Insurance Companies Brochures [ HDFC Life, Bajaj Allianz, Max Newyork Life Insurance, ICICI Prudential, Metlife Insurance, Reliance Insurance etc.]
2. Data collected from one to one interaction with Sales Executives of these Private Life Insurance companies and actual victimized customers who trusted these Life Insurance companies and got tempted to their marketing strategy.
3. Information collected from Internet sources as mentioned under the References.

## Findings:

## Launch of the Life Insurance Concept

Life Insurance concept was launched in the 19 Th century. There were more than 50 Life Insurance companies operating during that period, offering purely Life Insurance cover to the people. In the year 1956, Life Insurance Corporation of India was formed by merging all such small Life Insurance Companies.

Till the year 2000 Life Insurance Corporation of India was enjoying the monopoly in the business.
As the Government of India, as a part of Financial Plan of the country, started inviting Foreign Direct Investment [Accepting Liberalization, Privatization and Globalization], many foreign based companies registered
for obtaining the license to carry out business of Life Insurance in India. As of today there are 24 Private multinational Life Insurance Companies operating in India.

Under the concept of Life Insurance cover, conventional / traditional products are sold. The investment done by people in such conventional products is purely kept with the Concerned Life Insurance Company only and then it is decided by that Life Insurance Company, whether to invest that
amount in share market or not. If at all this investment is further invested by Life Insurance company in share market, the it is done on the risk of growth or de-growth of that investment to be beard by concerned Life Insurance Company only and not by the customer. In such pattern of Life Insurance business the customers are safe and receive guaranteed benefits.

## India Joined WTO STREAM:

But over the period of financial changes taking all across the world, and to stay ahead in the global financial competition, Indian Government also took lead to accept the fact and signed GATT [General Agreement for Trading and Transaction] in WTO [World Trade Organization] for starting Business in foreign countries and allowing other foreign companies to do business in India. This agreement was signed by late Honourable Prime Minister Shri. P.V. NarsimhaRao in the year 1994. [Ref:*]

This opened the doors for India to accept Liberalization, Privatization, and Globalization. Taking this as an opportunity many foreign based multinational Life Insurance Companies applied to India for starting their business in India. Indian Government started granting registration to such companies to encourage Foreign Direct Investment [FDI]. There is no doubt that this helped India to raise its capital in financial sector and also to create employment to certain extent.

But the fact which cannot be denied that while accepting a new thing, concept, one has to accept it, with its all good and bad aspects, qualities, advantages and disadvantages, benefits and risks, etc.

## Turning Point in Life Insurance Sector:

Till the year 2000 Life Insurance Corporation of India was enjoying the monopoly in the business.
As of today there are 23 Private multinational Life Insurance Companies operating in India [Ref:*]

These newly entered Private Multinational Life Insurance Companies initially started their business in India with all traditional/ conventional products with absolute no risk to customers.

But after studying the potential available for business in India and the flexibility, and other important factors such as per capita income of India, Industrial Growth and De-growth, Trend followed in various sectors, such as Finance, Aviation, Tourism, Information and Technology, Food, Agriculture, Metal, Steel Industry, Imports and Exports etc. and the over all performance of Indian Share Market, these Private Multinational Life Insurance Companies started launching Unit-linked Life Insurance products, which offer Life Insurance Cover and also the benefit of increasing customers income / returns on his investment by investing his investment in Indian Share Market.

While selling this Unit linked Life Insurance Products the customers are assured orally and not in writing that their investment in Unit Linked products will be invested in Indian Share Market and which will grow at the rate of 35 to $40 \%$ and at the end of the term of investment the customers will get handsome amount. The customers started getting tempted to such attractions.

In fact these Private Life Insurance Companies have developed their own software which provides the predicted benefit figures after feeding the required data and details. The printed brochures of these companies also contain the information in writing clearly in writing that the customers will be solely responsible for the risks associated with their investment in Unit

Linked Products. But the sales people of these companies only orally commit $30 \%$ to $40 \%$ growth.

By looking into past ten years performance of these companies, the fact is that, customers have not received any such huge benefits and growth for their investment in Unit Linked Products.

In fact, there is some loss received by many of the customers from many Private Life Insurance Companies. On enquiry, the company people show the brochure and the proposal form in which it is agreed in writing by the customers that they are solely responsible for the risks associated with
investment in unit linked products.
Due to this trend, many customers have developed a feeling that they have been cheated by these Private Life Insurance Companies. Many of the customers have registered their grievances with IRDA [Insurance

Regulatory Authority of India]. This even caused terrific unhealthy volatility in Indian Share Market.

## Government's Response to People's Grievances:

Looking into this, SEBI [Securities Exchange Board of India] also took action against such Life Insurance Companies and issued guide lines to operate business. [Ref:*]

After receiving the new guidelines and conditions from IRDA and SEBI, these Private Life Insurance Companies had to change their products and profit of margin and even sales strategies.

For selling the conventional products the sales promoters, advisers, agents, consultants, etc. get marginal commission, but by selling Unit linked Life Insurance Products they get hand some commission. This helped Private Life Insurance Companies to attract youngsters and unemployed persons to get involved in business of selling Life Insurance cover to people of India.

But after sales is such a sector that, till one's wheels are moving one can generate business and earn income. The moment he/she has utilized his/her entire network and relations and get unable to generate new business and earn income and fail to give growth, automatically the wheels stop running
and the concerned person has to either surrender and accept termination from the company or have to keep on changing the companies. This is something like "Use \& Throw" Policy.

These temptations created by Private Life Insurance Companies and the greedy nature of human being both are equally responsible for this deviation of Life Insurance Concept.

Encouraging this foreign direct investment is a good step from Indian Economy point of view but not at the cost of unaffordable products and ambiguity causing huge loss and damage to common man of the country.

## Initiative taken by IRDA:

IRDA has already issued some guidelines and amended some regulations after observing the performance of private Life Insurance companies in

India, especially the way miselling of Unit-Linked Products and deviation from the basic concept of Life Insurance Cover. [Ref:*]

IRDA has issued following guidelines to implement following changes regarding Unit Linked Product structure.

1) Lock in period increased to five years
2) Level paying premiums
3) Even distribution of charges
4) Minimum premium paying term of five years
5) Increase in risk component
6) Minimum guaranteed return for pension products
7) Rationalisation of CAP on charges
8) Discontinuation of charges on surrender of Unit Linked Product

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2. [Ref: http://en.wikipedia.org/wiki/life_insurance_in_India]
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# A Comparative Study of Academic Achievement of Sports Persons and Non Sports Persons from Secondary Schools of Karimnagar District 

Aijaz Ahmad Dawood: Research Scholar, SRTM University, Nandes<br>Dr.V. R. Parihar: Associate Professor, NSB College, Nanded


#### Abstract

The present research study is a co-relational study. The study intends to find out relationship between academic performance of sports participants and non-participants among S.S.C. students. Since the major purpose of the study is examination of relationship between variables, the researcher had a sufficient justification to have a co-relational method for investigation. Radha, M. (2003) defined co-relational studies "Correlational studies are concerned with determining the extent of relationship existing between variables. They enable one to measure the extent to which variation in one variable is associated with another. The magnitude of the relationship is determined through the use of the coefficient of correlation. The idea of such studies is exploration rather than theory testing. The Karimnagar district in Andhra Pradesh, India was chosen for this study. Five Zilha Parishad High Schools from five talukas were selected as sample for this study.

The target population for this study included all S.S.C. students of Zilha Parishad High Schools that participate in sporting events and did not participate in sports. The target population consisted of students that vary by socioeconomic condition and gender. The sample used in this study consisted of 416 S.S.C. students (male \& female) from Zilha Parishad High Schools located in Karminagar district, Andhra Pradesh. Out of total participants, 230 students were not involved in sport activities while 186 were sportsmen participated in different sport activities conducted at district level. The major sports played at district level were Kabaddi, Hockey, Volleyball and Kho-Kho. The blue print of student's distribution is presented in table 3.1. Further, the distribution of students according to sports, annual income of parent and social status is presented in table 3.2, table 3.3 \& 3.4


Table 1
Blueprint of student's distribution

| Name of School | Sports Participants |  | Non-Participants |  | Total |
| :--- | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | Male | Female |  |
| Z.P.H.S. <br> Ootoor | 50 | 32 | 8 | 39 | 129 |
| Z.P.H.S. <br> Pachunoor | 17 | 18 | 11 | 18 | 64 |
| Z.P.H.S. <br> Challuoor | 26 | 18 | 11 | 25 | 80 |
| Z.P.H.S. <br> Mamidalapally | 20 | 24 | 19 | 16 | 79 |
| Z.P.H.S. <br> Annaram | 17 | 18 | 11 | 18 | 64 |
| Total | 130 | 110 | 60 | 116 | 416 |

Table 2
Subjects distribution according to sports

| Gender | Kabaddi | Volleyball | Kho-Kho | Hockey |
| :--- | :---: | :---: | :---: | :---: |
| Male | 35 | 16 | 14 | 28 |
| Female | 41 | 18 | 15 | 19 |
| Total | 76 | 34 | 29 | 47 |

## Variables

The participants' marks/grades obtained during S.S.C. examination were recorded. The researcher had no influence on what grades each student received, and merely collected related school records for analyses.

Data Collection Procedure
The researcher worked with a guidance counselor and sports director in a local school district. The information that was gathered by the researcher included marks of the students, gender of the student, type of sport, Once that information was put together in the form of a spreadsheet, the researcher narrowed down the data to the samples needed for the study. This included de-limiting students that do not meet the eligibility criteria of the study.

## Statistical Analysis

Descriptive statistics were employed to process the data. Percentage-wise analysis was done to locate the status of the data, whereas sex-wise difference in academic performance was assessed by using Chi square ( $\mathrm{X}^{2}$ test). Further, the relationship between the academic performance of sports participant and non-participant was determined by using Pearson's product moment correlation method.

## Major Findings

The findings based on the results of percentage-wise analysis, Pearson's product moment correlation, and Chi Square tests have been summarized below:

- In case of sports participants, the Taluka-wise result revealed that there exists correlation on academic achievement between male and female students studying in the selected Z.P.H. Schools. However, for non-participants, the Taluka-wise result revealed that there exists correlation on academic achievement between male and female students.
- There was significant difference on academic achievement between male and female students belonging to Ootoor ( $\mathrm{X}^{2}=5.28, \mathrm{p}<0.05$ ), Pachunoor ( $\mathrm{X}^{2}=5.75, \mathrm{p}<0.05$ ), Challuoor ( $\mathrm{X}^{2}=8.77$, $\mathrm{p}<0.05)$, Mamidalapally $\left(\mathrm{X}^{2}=5.40, \mathrm{p}<0.05\right)$ and Annaram $\left(\mathrm{X}^{2}=5.10, \mathrm{p}<0.05\right)$ talukas.
- The students of Challuoor taluka secured highest position academic achievement, Pachunoor ranked $2^{\text {nd }}$ position and Ootoor possessed $3^{\text {rd }}$ position, Mamidalapally secured $4^{\text {th }}$ position and Annaram got $5^{\text {th }}$ position on academic achievement.
- The students participating in Kho-kho and Hockey game had similar but higher academic achievement than the students participating in Kabaddi and Volleyball.
- There exists a significant relationship in academic achievement between sports participants and non-participants. The comparative result also supports that academic achievement between sports persons and non-sports persons is mostly similar.
Conclusion
The results and findings help to draw the following conclusions:
- Academic performance of female students was better than males.
- The students participating in Kho-kho and Hockey game had similar but higher academic achievement.
- Academic achievement between sports persons and non-sports persons is mostly similar


## Contribution to the Knowledge

Female students in Indian village areas are not encouraged for formal education. This study adds a supportive knowledge that the female students have better potentialities for higher academic achievement. This study explores knowledge that players of Kho-Kho and Hockey have abilities to attain better level of academic performance. Further, this study contributed an additional knowledge to the literature that academic achievement of sports person and non-sports person are mostly similar. This further supports that students population are to be encouraged for participation in games and sports for achieving a better state of academic performance.

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# Child Labour A Denial of Child Rights: Law V. Reality 

Adv. MugdhaSapatneka: Research Scholar, JJT University, Jhunjhunu, Rajesthan. Dr. Asmita A Vaidya: Research Guide, JJT University, Jhunjhunu, Rajesthan


#### Abstract

Children are universally recognized as most important asset of any nation by the Human Rights Declarations, UN Conventions and the Constitution of India. Yet, the reality is that children are exploited, abused and deprived of their fundamental rights and denied of social security and welfare. The study focuses on denial of child rights specifically of the girl child as domestic help which unfortunately is an inevitable part of our society. This girl child needs special attention today when we speak of saving the girl child. Efforts have been made through this paper to put forward certain developmental solutions which can be helpful not only to the government but, also to the other sections of the society.

\section*{Introduction}


The term 'Child Labour' suggests something which is hateful and exploitative. Thus, Homer Folks, the Chairman of the United States National Child Labour Committee, defined child labour as "any work by children that interferes, with their full physical development, their opportunities for a desirable minimum education of their needed recreation. The problem of child labour has a close nexus to the brittle age of the child.It is used as synonym of 'Employed Child' or 'Working Child'. In this sense it is co-extensive with any work done by a child for gain.

The rights of a child as labour can be classified into civil rights, social rights, and economic rights. The civil right ensures right to be protected against torture, unlawful or arbitrary deprivation of liberty, right of care, protection and right to receive appropriate rehabilitative treatment etc. the social rights include right to education, health and parental care and protection, which enable the children to develop in an environment suitable for them. The economic rights include the right of children to benefit from social security, adequate standard of living and to recover maintenance whenever necessary.

The Constitution of India does not explicitlyrefer the right to social security but envisages it as part of constitutional scheme under Article 41. Itprovides for welfare and equal opportunity, also assures dignity to the individuals, enables the state to make special provisions for children, directs the state to provide free and compulsory education to all children up to 14 years of age, prohibits trafficking ofhuman beings and forced
labour, prohibits employment of children below the age of 14 years in factories and hazardous occupants, directs the State to ensure that the children are given opportunities and facilities to develop in a healthy manner and in conditions of freedom and diginity and that the childhood and youth are protected against exploitation and against moral and material abandonment. It also states that the State shall endeavor to provide early childhood care and education for all children until they complete the age of 6 years.

The National Policy for Children adopted by the government of India in 1947 confirms that "the children are Nation's supremely important asset.Their nature and solitude are our responsibility. Children's program should find a prominent part in our national plans for the development of human resources, so that our children grow up to become robust citizens, physically fit, mentally alert and morally healthy, endowed with sills and motivations needed by the society. Equal opportunities for development of all children during the period of groth should be our aim, for this would serve our larger purpose of reducing inequality and ensuring social justice".

## Law V. Reality

In the face of this kind of Constitutional provisions and the commitment envisioned in the national policy for children, with special prohibition and regulatory provisions in various labour laws,
the question of children toiling under hazardous and exploitive conditions do not arise at all. However, this isn't the reality we know of. There are millions of children toiling under inhuman and subhuman conditions in our country. The truth remains that the child labour today is no longer a medium of economic exploitation; it is necessitated by economic compulsions of the parents and in many cases that of the child himself.

Today the rights of a child are marginalized. With the many competing demands on the country's resources, the government has not been able to give them their due towards their growth and development. Resultantly, their widespread employment, both open and disguised, for survival of self and often their families, in environment which are most detrimental to their health and growth. Poverty, unemployment, underemployment of parent, precarious incomes, low living standards and inefficient opportunities for education and training leave no choice to such children.

An analysis of major sectors in which employment is the most, have revealed that children working in these sectors are among the exploited ones and the various forms of employment and abuse are excessive hours of work, low remuneration, exposure to unhealthy and unsafe working conditions, long and sometimes permanent separation from families, physical abuse and cruelty. These in turn are denial of their right to play, to learn, to enjoy a normal childhood, lack of health care facilities, adequate nutrition, welfare services, insurance and social security benefits, which makes the life of the child most miserable.

Going through the Human Rights Declarations, The UN Conventions, The Constitution of India, the various Labour Laws, some prohibitory and some regulatory with regards to the child labour, The National Policy, and various schemes for upliftment of the child labour by accepting it as a "harsh reality" it comes to my mind that is it all worth that we are formulating, helping those for whom we are doing. The laws seem to be very general and objects appear to be very casual. The implementation process lacks due to illiteracy and less or no awareness of the governmental efforts being made.

## Realizing Girl Child Labour

There are different laws for different types and categories of workers so that they could get social as well as economic security. Then have we ever thought of making special laws for the girl child labour as domestic help in particular, which forms a considerably large part of the child labour between the age group of 10-18 years. She is a silent helper and supporter of her family. She is denied of her school for she has to help her mother at the work place or at home when her mother is away for work. This small girl is the backbone of any house where the lady of the house is working woman. This domestic help has become a vulnerable part of her life and she feels handicapped without her. This domestic help takes care of the house, its cleanliness, washing, looking after the old people or sometimes taking care young children. She shoulders all those responsibilities which were to be shouldered by us.

There exists the act domestic workers but I feel that such generalized law would be very little help to those for whom it is intended. Here I would like to ask a question that how many of us have followed the law? Do we ever think of giving her any social and economic security and stability? Do we ever give her any special benefits which a worker gets in an organized sector? Has she any job security? Do we make an effort to make the domestic help aware of her rights as a child, the various programs and schemes made available to them by the government? All these questions will remain unanswered until we have special laws with strict implementation process.

The government has also not been able to do much to remedy the situation, despite the commitment made by it while ratifying the UN Convention for reasons beyond its control. The result is that India has the largest number of child labour. Most of the children are working under some form of compulsion from their parents or from simple economic necessity or to ward off starvation.

It's time that instead we think of what the government has done or should do for the girl child as domesic help, we think what should be our role for the upliftment of the domestic help in our own house. What and how benefits and security-social and economic, can be extended by us to this class of workers. It is our duty to play a proactive role towards the girl child as domestic help in a way that can be helpful and beneficial for them.

Here I would like to mention Article 21 of the Constitution which is fundamental right to life, makes it absolutely clear that life means more than physical survival (FransisCoralie V Union Territory, $1981 \mathrm{SC}, 746$ ) and if children being put to employment enjoy no more than bare physical survival, there would be denial to right to life. Similarly when we say that child labour denies opportunity of education to a child, it means that child labour violates the constitutional mandate for right to education. Justice P N Bhagawati in the celebrated case of People's Union for Democratic Rights V Union of India (popularly known as the Asiad Case) had equated child labour with forced labour under Article 23 and observed it against the tenets of Constitution.

## Eye Opener Situations

Kala is 13 , a domestic worker, in one of the lower class location, wakes up at 4 ' O ' clock every morning. Despite her tender age she has to take care of all morning domestic chores like washing, prepare the baths and make breakfast for the master and the children before they go to work or school. At her age she is supposed to go to school but she is denied the right to education. She continuous to suffer in silence and also her mother feels that she is safer at work than in the village where she would starve.

A 11 year was working as a domestic help at a house in Coimbtoor and was rescued, the job provider were not willing to part with the girl and claimed that they were sending the child to school which seemed unlikely. The girl was found in pitiful condition. It was later revealed that the child's mother underwent an eye surgery and to tide over her financial crises, she sold the girl child to the said family.

A rich overweight kid, clad I uniform of an exclusive private school, may be 12 years old, got out of a car at the enterance of a posh apartment. He was busy on his Blackberry.

Trailing behind him is another kid, either of his age or a little younger. He is skinny, unwashed, wears tattered cloths and torn chapples. He is lugging the rich kid's heavy school bag and the water bottle slung over his shoulder.

This and scenes like this we all must have witnessed for too many times to count at homes, malls and just passing by the street. In 2006 the government amended the Child Labour (Prohibition \& Regulation) Act, prohibiting the employer of children under the age of 14 years as domestic help and in hospitality industry. But many such laws, it's openly flouted. It's rather difficult to monitor child labour in homes and enforce laws. But why well-to-do and even middle class families willingly engage the services of kids whom they surely must know are below the legal working age.

After going through all the situations quoted above and many more, do we think that the girl child as domestic help has the basic rights that a child should have? Has she the right to nutrition, right to health \& care, right to protection from harm, right to recreation, right to Name, Identity \& Nationality and right to survival.

All the labour laws in India distinguish between hazardous and non-hazardous forms of labour and identify certain processes and occupations from which children are prohibited from working. It leaves out a large range of activities the children are engaged in and are exploited \& abused. The large scale exploitation and abuse of children employed in domestic help specially the girl child are cases in point.

## Developmental Solutions for the Girl Child

An Act specially formulated with regard to the girl child labour as domestic help is the need of the hour which would help regulate the relations between the job provider and the child. Rights based
approach to girl child labour, relying on laws and their enforcement is a necessary but insufficient solution to child labour. The fight against child labour and girl child as domestic help therefore shares common ground with poverty reduction programs, and would benefit from greater recognition from them. The connection is most apparent in the strategy of "Conditional Cash Transfers" payments to poor households made on condition that children attend school \& health clinics. This kind of program is a great success in Brazil.

The regulation and formalization of domestic employment relationship is in the interest of both the worker and employer. Specifying the rights and the duties of each party will remove many of the difficulties that the employer sometimes face, ranging from frequent absences, poor quality service, quitting without notice etc. to various crimes.

The involvement of Trade Unions would play a vital role in voicing the demands of girl child as domestic help in specific. The Trade Unions can organize all categories of domestic workers; encourage membership of domestic workers of all ages. Since most child labouris migrants from the rural areas to cities, the Trade Unions of agricultural sector should, as preventive strategy, promote access to education \& health services for rural children. Teachers and their organizations are vital strategic partners in this.

The NGO's can work on the issue very prominently by organizing the child labour and develop a standard unified contract for the domestic help in general and specific provisions with regard to security-social economical and physical of the girl child.

They can also arrange training and awareness programs with the help of the governmental schemes which already exists. All programs should be focused on the provisions of educational alternatives (formal, non-formal and vocational) to children withdrawn from domestic work and on prevention through community support, improve access to schooling, better quality education and sensitization of teachers. The formal education and vocational training should help to increase their employability.

The advocacy of Trade Union, domestic workers organisations and NGO as well as obligation arising from International conventions on protection of child rights, the girl child labour as domestic help should take a form of:

## A specific Act for girl child labour as domestic help.

Special provisions in labour laws applicable to special category of girl child labour.
Special laws regulating a minimum wage structure, payment of full wages, remunerated weekly rests, annual holidays, notice in case of termination.

Special provisions with regard to girl child labour as domestic help with the view of social security such as accident care and benefit, insurance.

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# Effect of Yoga on Health Related Physical Fitness and PsychoPhysical Performance of State Level Fencing Players <br> Shri Suresh Jondhale: Asst. Prof. College of Physical Education,Kautha, Nanded 

## Introduction

Fencing is an elegant, prestigious and traditional sport which reflects the success qualities that are important to contemporary people who seek a challenge to both body and mind through a competitive blend of patience and determination, discipline and competitiveness. In fact, fencing is also referred to as physical chess by many proponents. While there may be a relevant comparison here, the physical aspect of fencing is underestimated more often than not in this analogy. Fencing is a game of the mind but it does require immense forethought, precise execution and great focus. Nonetheless, fencing is a game that demands physical power, agility and flexibility.

Professional fencers spend a lot of time being physically fit. The training routine involves exercises, weight training and stretches. Over the years, the importance of physical fitness has not been given as much importance by the athletes as it should be given. Individually, fencers do their regular runs, weight lifting and follow various other exercise routines while they should ideally be following a more specific routine to improve their fencing skills.

With fencing, a fencer needs to hone his basic responses, have a certain level of physical fitness and mental strength. The main muscles that allow balance, agility and coordination are the ones to be focused on in a sport such as fencing. These are independent of cardio-endurance, standard muscularity and body-fat ratio.

Fencing has many features and skills; fencer should have to be distinguished from other sports because it requires a great efforts in specific time with ability to do his best continually at uneven periods for one or two days. Therefore, there is need to develop special training program for fencers to attain the basic physical fitness and concentration which is a key for success in fencing competitions. In this context, it was thought to introduce yogic exercise program as a training part for elite fencers, because numerous studies demonstrated that Yoga has many physiological and psychological benefits (Cowen \& Adams, 2005; Schure, Christopher \& Christopher, 2008). In fact, Yoga is a significant part of worldly philosophy. It is an ancient Indian system which helps to keep person physically and mentally fit. It has been scientifically proved that yoga helps to improve concentration which is a key factor for achieving success in competitions. In this investigation, therefore, an attempt has been made to see the efficacy of yoga training on health related fitness, fencing skills, personality and concentration of state level fencing players.

## Statement of the Problem

Fencing is one of the sports that need visual sense and concentration to determine the distance on performing different motor skills for marche, retraite, thrust, attack, parry and riposte to reach the exact fencing distance for the beginner depending on visual sense of fencing distances between the competitors. Further, the ability to conduct a bout and use proper tactics is closely connected with the fencer's psychological state, his power of concentration, and self control. Undue nervousness, overexcitation, lack of confidence, overestimation of the opponent's strength, apathy, insufficient warming up, prevalence of inhibitory processes - all these factors may hamper the fencer in conducting a tactical bout, realisation of tactical solutions, and display of his technical abilities. Conversely, selfcontrol, adequate level of arousal, consciousness of his own experience, and technical and tactical capabilities, positively influence the psychological state of the fencer, increasing his calm, assurance, dexterity and courage in action.

Moreover, conscious attention/concentration is one of the main requirements for good performance in any sports. In fact, fencing needs high level of attention that becomes an important
trait which characterizes each skill of attack and parry. The researcher himself is expert in fencing sport and through his experience the researcher noticed that there is a need to develop a training program which will be beneficial for elite fencers to achieve success in competitions. Hence, this study entitled "Effect of Yoga on Health Related Physical Fitness and Psycho Physical Performance of State Level Fencing Players" was undertaken.

## Problem and its Relevance

Fencing is an open-skilled combat sport that was admitted to the first modern Olympic games in Athens 1896. Modern fencing competition consists of three different weapons: the foil, the sabre and the epee, each contested with different rules. The actual matches represent only $18 \%$ of total competition time, with effective action time being 17 and 48 minutes. The physical demands of competitive fencing require a high level of aerobic and anaerobic conditioning. Further, the research reports indicate that body composition, is an important aspect in relation to an athlete's performance (Clarke et al., 2003). The ideal body composition varies by sport, but in general, the less fat mass, the greater the performance potential. Previous studies (Vender et al., 1984; Goldberg and Elliot 1985) have demonstrated that success in fencing depends more on technique, speed, and agility as opposed to a high aerobic capacity and low percent body fat percentage. Although the findings of the study may be true, numerous studies (Guizani 2006; Satoru et al., 2007; Durstine 2008) confirmed that aerobic training increases the fencers' reaction times, their attention capacities and causes an overall lower body fat composition. Furthermore, body fat distribution has been associated with atherosclerotic disease risk factors as well as injuries associated with back, knees, ankles joints and muscles problems (Dexter et al.,2007; Sheldon 2008; Lavie et al., 2009).

Furthermore, the physical demands of fencing are closely linked to the perceptual and psychological ones, and all are subjected to a continuous succession of changes during the bouts based on the behaviour of the opponent. For this reason it is difficult to identify a significant relationship between any one physiological characteristic and performance, and performance is more likely to be influenced by perceptual and neuro-physiological characteristics. Fencers need to anticipate the opponent and to mask their true intentions with a game of feints and counter-feints, which must be supported by an adequate psycho-physical condition to prevent central and peripheral fatigue. In fact, fencer needs to have high level of physical fitness and concentration. Recent research using 2006 Summer National epee fencers found that those who have high fear of failure are more likely to make mastery-avoidance and performance-avoidance goals (Athanas, 2007). In other words, those fencers who were afraid to fail were more likely to make goals that avoided failing, rather than making goals that aimed at winning.

Attention is a multifaceted neural process that allows for differential central nervous system processing of information arising from the external or internal environment. Attention is important for the brain to use its limited resources for higher order processing of only certain salient stimuli and not of stimuli or information that may not be relevant. What attention actually consists of continues to be debated since the psychologist William James wrote more than 100 years ago, "Everyone knows what attention is. It is the taking possession by the mind, in clear and vivid form, of one out of what seem several simultaneously possible objects or trains of thought"(James 1890). There are many aspects of and theories about attention (Posner and Dehaene 1994). The attentional and alertness systems are critical components necessary for all aspects of cognition, including memory and language.

Despite yoga's wide popularity, there are limited numbers of randomized controlled yoga studies using objective quantitative outcome measures, and these studies often have small numbers of subjects (Garfinkel et al., 1998). Hence, evaluation of the effect of yoga on health related fitness, fencing skills, anxiety, personality and concentration in state level fencers aged 14 to 18 years, seems to be relevant.

Objectives of the study

The research work was carried out with the following objectives in perspective:
$>$ To measure health related physical fitness level of state level male fencers.
$>$ To assess the level of anxiety and concentration, and personality profile of elite state level fencers.
$>$ To measure the fencing skills of elite state level fencers.
$>$ To design specific yoga schedule especially for the fencing players.
$>$ To see the effect of yoga training on health related physical fitness, fencing skill, anxiety, personality, and concentration level of the state level fencers.

## Hypotheses

After reviewing literature and related research studies, it has been hypothesized that-
$\mathrm{H}_{1}$ : There would be significant improvement in the variables of health related physical fitness of the fencers with regards to yoga training.
$\mathrm{H}_{2}$ : Yoga training would help to improve level of concentration and personality that would reduce anxiety of the fencers.
$\mathrm{H}_{3}$ : Yoga training would be effective to maintain normal body fat percentage of the selected fencers.
$\mathrm{H}_{4}$ : There would be significant improvement in cardiovascular endurance among the fencers as a result of yoga training.
$\mathrm{H}_{5}$ : The yoga training may enhance fencing skills of state level fencers.

## Delimitation of the Study

> This study was delimited to the state level fencing players of age 14 to 18 years.
$>$ This study was delimited to health related fitness, fencing skills, anxiety, personality and concentration.
> This study was delimited to 50 state level male fencers belonging to the state of Maharashtra.

## Limitations of the study

While conducting the experiment, the present investigator has recorded some drawbacks/limitations as follows:

- The investigator had to restrict the Yoga training session for only one-hour daily. This duration should have been increased to record better results. However, depending up on the subjects' availability the duration of the training session has been reduced.
- Total duration of training for this study was limited for eight weeks only. Due to paucity of time the researcher could not extend the experimental period.
- The subjects of the experimental as well as control groups were totally ignorant of yoga and had no background about the exposure of yoga practices. Although the investigator has taken proper care for teaching the same, however, such a situation may have adverse effect on their cognitive aspect of learning.
Operational Definitions of the Terms used Flexibility

The ability to move a joint through its full range of motion is known as flexibility. Flexibility is the range of movement through which a joint or sequence of joints can move. Inactive individuals lose flexibility, whereas frequent movement helps retain the range of movement. Through stretching activities, the length of muscles, tendons, and ligaments is increased. The ligaments and tendons retain their elasticity through constant use. Flexibility is important to fitness; a lack of flexibility can create health problems for individuals. People who are flexible are less subject to injury in sport, usually possess sound posture, and may have less low back pain. Many physical activities demand a wide range of motion to generate maximum force. Static, controlled stretching without bouncing is effective because it does not induce the stretch reflex. The "Stretch reflex" is when an
individual bounces during stretching, which causes muscle soreness and strain. Stretching involves gradually increasing the stretch to the point of discomfort, backing off slightly to where the position can be held comfortably, and maintaining the stretch for an extended period of time. The length of time to hold the stretch can be started at 10 to 15 second and increased gradually up 30 to 45 seconds.

## Fencing

The history of fencing parallels the evolution of civilization, back from the days of ancient Egypt and Rome, to the barbaric Dark Ages, to the fast and elegant Rennassiance, up to the modern, increasingly popular fencing of today. Fencing has always been regarded as more than a sport; it is an art form, an ancient symbol of power and glory, and a deeply personal, individual form of expression. Fencing is and always has been an intrinsic part of life, from the dueling and battle of yore to the widely captivating movies and facets of popular culture such as Zorro and The Princess Bride.

The earliest evidence of fencing as a sport comes from a carving in Egypt, dating back to about 1200 B.C., which shows a sport fencing bout with masks, protective weapon tips, and judges.

## Health Related Physical Fitness

According to AAHPERD (American Alliance of Health, Physical Education, Recreation and Dance), Health Related Physical Fitness can be viewed as, "Physical fitness is a multifaceted continuum extending from birth to death. Affected by physical activity, it ranges from optimal abilities in all aspects of life through high and low levels of different physical fitness, to severely limiting disease and dysfunction."

## State level Players

The word state level player means those who have represented a district in Inter Tournament organized by state body, or who have participated at state level tournament by selection trial, or an open tournament organized by state body.

## Yoga

This is a system of systematic practice of different kinds of postures (Asana), Breathing (Pranayam) and meditation, which primarily aims at providing health and physical fitness at psychophysiological level.

## Significance of the Study

This study is significant in the following ways:
$>$ The finding of this study may benefit to all the fencing players and even to other sportsman, since they can use yogic exercise to improve their suppleness of body.
> Boys aged between 14 to 18 years can take advantage of the yogic exercises and breathing exercises to improve their flexibility, endurance, lungs capacity, concentration, neuro-muscular co-ordination which are essential factors to improve their health related physical fitness and concentration.
> Fencer as well as athletes may be benefited with the inclusion of yoga in their training schedule.
> The newly designed training schedule of yoga, as a result of this study, may be beneficial for the students participating in fencing event.
> As yoga deals with the mental and emotional balance it is expected that the result of this study may help the elite fencers to keep their mento-emotional balance during the difficult practical situation i.e. during stress and tension due to their academic load.

## Methodology

Fifty male fencing players ( $\mathrm{n}=50$ ), aged $14-18$ years, represented State Championship belonging to Nanded district, were selected. All the 50 subjects were divided randomly into two groups viz; Group -A (Fencing) and Group - B (Fencing plus yoga). The design of the experiment has been planned in three phases.

- Phase - I: Pretest
- Phase - II: Training or Treatment, and
- Phase - III: Post test

As the purpose of the study was to see the efficacy of yoga on health related fitness, fencing skills, personality, anxiety and concentration in state level fencing players, all the subject of different experimental and control groups were exposed to the respective tests to record the pre test data. After the pre test was over, all the subjects of Group A were exposed to a practice of fencing followed by cooling down exercises and Group B participated in the training in fencing followed by Yoga. The training was imparted for both the groups 1 hr . daily in the morning except Sundays and holidays for eight weeks. However, after completion of 1 hr . training, cooling down exercises was given to Group A for 30 minutes, whereas Group B underwent 30 minutes of yoga practices. Finally, when the treatment or training period of 8 week was over, the posttest on all the selected variables were assessed for all the subject of two groups.

Variables Selected for the Study

| Sr. <br> No. | Test Name | Tools used | Measurement <br> Units |
| :--- | :--- | :--- | :--- |
| 1. | Flexibility | Sit and reach | Cm. |
| 2. | Cardiovascular endurance | 1 mile run | Min.:Sec. |
| 3. | Abdominal muscle strength | Sit ups | No./min. |
| 3. | Body fat | Skin fold caliper | mm. |
| 4. | Concentration | Questionnaire | Points |
| 5. | Anxiety | Questionnaire | Points |
| 6. | Personality | Questionnaire | Points |
| 7. | Fencing skill | Custom made test | Points |

All the tests were found reliable and valid.

## Statistical Analysis

Descriptive statistics was applied to process the data. Further the efficacy of the yoga training was evaluated by employing the following inferential statistics:

- For the analysis of health related physical fitness data, $2 \times 2 \times 4$ Factorial ANOVA.
- For the analysis of anxiety and concentration, $2 \times 2 \times 2$ Factorial ANOVA .
- For the analysis of personality data, $2 \times 2 \times 16$ Factorial ANOVA .

The result of all these inferential statistics has been further analyzed by using Scheffe's post hoc (follow up) test to assess individual group difference.

## Conclusion

The result helps to draw following conclusion:

- Inclusion of yoga in the training schedule is an added advantage for improving health related physical fitness of state level fencing players.
- Yoga training contributes to improve concentration, personality and reduction in anxiety of the state level fencing players.
- Yoga training contributes to improve fencing skills of the state level fencing players.


## Recommendations

On the basis of the conclusion drawn, as above, this study recommends the followings:

- Specified yoga training may be incorporated in the training schedule of fencing.
- In this study, yoga programme was included in the cooling down phase of training only. The properly designed yoga training may additionally be experimented to see its overall effects on fencing performance.
- This study was conducted on male subjects. Further research may be conducted on female fencing players and also on the players of other sports.


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# V. S. Naipaul's Tirade in India: A Wounded Civilization 

B. R. Thakur: Assist. Professor in English, Shri Sant Gadge Mahraj Mahavidyalaya Loha Tq.Loha Dist. Nanded

The present research paper attempts to analyze V.S. Naipaul's tirade by taking the special reference of his second travelogue on India, India: A Wounded Civilization. To Naipaul from his childhood India was a dream. He was always making pictures of India in his mind and in fascination he visited India in 1962 and presented An Area of Darkness in 1964. He has disillusion for India and later this disillusion was continuous in his second visit in 1975 and in his second travelogue, India: A Wounded Civilization.

India: A Wounded Civilization holds its place as a key book in the literature on India because of his perception that any inquiry about India must go beyond the political and requires understanding of the civilization as a whole. He describes how he himself first came upon trapdoors into a bottomless past in his memories of an Indian childhood. Those trapdoors he offers to his readers were discovered in his reading and in his travels and are often surprising. Here he is angry and through this travelogue he is angrily criticizing India elaborately.

India: A Wounded Civilization challenges so many clichés that it is bound to raise some protest. Naipaul uses newspaper reports along with personal and historical analysis. This second India travel text, unlike An Area of Darkness, does not employ much landscape or literary imagery. He analyses India's condition and then makes social, economic and political observation.

Naipaul is seen as a social critic offering possible solutions for the problem. He is a kind of voice who is interested in waking up Indians. Some passages continue to deal with aspects of cleanliness as Naipaul states,
"Through these sections we walked without speaking, picking our way between squirts and butts and twists of human excrement. It was unclean to clean; it was unclean even to notice. It was the business of the sweepers to remove excrement, and until the sweepers came, people were content to live in the midst of their own excrement." ${ }^{1}$
Drawing on novels, news reports, political memoirs, and his own encounters with ordinary Indians-from a supercilious prince to an engineer constructing housing for Bombay's homelessNaipaul captures a vast, mysterious, and agonized continent inaccessible to foreigners and barely visible to its own people. He sees both the burgeoning space programme and the 5,000 volunteers chanting mantras to purify a defiled temple; the feudal village autocrat and the Naxalite revolutionaries who combined Maoist rhetoric with ritual murder. Relentless in its vision, thrilling in the keenness of its prose, India: A Wounded Civilization is a work of astonishing anger and criticism.

Robert Towers in his review of India: A Wounded Civilization remarks,
"India: A Wounded Civilization is a more reasoned, a more analytical
book than its predecessor, but it is colored by much the same impatience and dismay." ${ }^{2}$
Naipaul in India: A Wounded Civilization figures fewer ordinary people instead he relies more on public figures for his analysis. The other sources he draws upon are literary texts such as R.K. Narayan's novels, Vijay Tendulkar's play, U.R. Anantmurti's novel, articles from newspapers. Key passages from the writings of Mahatma Gandhi, Judith Brown's book on Gandhi, Sudhir Kakar's psychoanalytic study and so on. Naipaul also indulges in a little investigative journalism, exploring representative sites such as a model village in Rajassthan, a squatter's settlement in Bombay, a cooperative irrigation project beyond Poona, and the National Institute of Design at Ahemadabad.

The period during which Naipaul visited the India was a tumultuous one what with a state of Emergency having been declared by the then Prime Minister Mrs. Indira Gandhi. India being in the very throes of a political upheaval the visiting author had an opportunity to probe into the widening cracks of the whole system. Understandably politics occupies an important place in Naipaul's scheme of things in this book. History and religion continue to be important preoccupations with Naipaul. In this book he examines both these factors in relation to politics. As far as the overall structure of India: A Wounded Civilization is concerned, Eric Stakes states,
"The structure is loose, a mélange of incident and dialogue, but now much more widely separated by long passages of personal reflection and invective." ${ }^{3}$
Naipaul's central contention in India: A Wounded Civilization is that India, wounded by a thousand years of foreign rule, has still not found as ideology of regeneration. He pronounces no less than a total breakdown of Indian society and civilization, of which Mrs. Gandhi's emergency is political epiphenomenon.

When he visited India in 1975 at that time country was in the throes of a political upheaval. The state of emergency declared by Mrs. Indira Gandhi had rendered all organs of democracy ineffective. There was utter chaos all over the country. In his own words,
"An immovable government, one party rule, a democratic system which engaged only a fraction of the population, a decadent Gandhianism... the very sight of which could enrage, and now the emergency, a censored press, secret arrests; it was easy to enter into the hysteria of the opposition." ${ }^{4}$
The visitor could not but share the feeling of hysteria in his response to the situation. Besides Naipaul knew little enough of India beyond the cities other than an occasional visit to a village, so that to explore the public mind, he is forced to fail back on newspapers and their eternal preoccupation with the small change of politics. Hence it is but natural that politics occupies an important position among Naipaul's preoccupations of the period.

Naipaul views the emergency as an evidence of the fact that the Indian leadership suffers from the lack of a forward looking ideology. Most of the speeches made by the people in the government are full of rhetoric that eulogises the past. Naipaul considers this attitude as a turning away from the difficulties of the present and a yielding to the old Indian fantasy,
"The mystical sense of the Indian past, the idea of eternal India forever spontaneously having its rebirth and growth." ${ }^{5}$
Naipaul finds this attitude deplorable. That Indian Past that fantasy of wholeness and purity confusing the present. He is surprised to note that even the opposition holds similar beliefs.
"An extraordinary feature of Indian opposition right wing parties has
been their insistence on the antiquity and glory of India.," ${ }^{6}$
The leftist parties are no different. They believe in a similar return to the past.
"Even the Marxist's vision of the future is not of a country undone and
remade but of an India essentially returned to it purified: a vision of Ramraj. ${ }^{7}$
So Naipaul's reading of the contemporary political situation in the country lays equal blame on all the political parties without exception. Whether in power or in the opposition, their ideologies suffer from the same flaw - an unwarranted and faulty obsession with the past.

Naipaul is with the rulers and he does not see any ray of hope in the ideologies of the people who are in the opposition either. In this dismal scene he discerns a few sparks of hope in the form of newly emerging small people's movements. Of the many revolutionary ideologies that are springing up in India, Naipaul signals out the Shiv Sena in Bombay and the Dravidian movement in the South for their positive regenerating effect. But even these movements look to the past which they reinterpret to suit their needs. These movements are individual obsessions which according to Naipaul,
"Coalesce into political movement and in the last ten years or so these movements of protest, have become wilder" ${ }^{8}$
Some of these movements, for instance, the Anand Marg, owing to their gross Hindu base can decline into barbarism. Even the naxalite movement which sprang up in Naxalbari, a remote district of West Bengal was an utter failure because it hardly touched the real distress of Naxalbari. Naipaul comments,
"Naxalism was an intellectual tragedy, a tragedy of idealism, ignorance, and mimicry: middle class India, after the Gandhian upheaval, incapable of generating ideas and institutions of its own, needing constantly in the modern world to be indicated into the art, science and ideas of other civilization, not always understanding the consequences and this time, borrowing something deadly, somebody else's idea of a revolution." ${ }^{9}$
Thus most of these people's movements are dismissed by Naipaul as not ideas but obsessions. His knowledge of these movements, the motivation behind them, their success or failure, come mostly form newspapers and magazines. Instead of attempting to gain a firsthand knowledge of these facts he chooses to rely on the widely prevalent views. The possibility, that each of these movements could hold a special meaning and significance in the lives of their respective individual participants, does not even occur to him at this juncture.

Naipaul is highly critical of these movements of protest, he is equally disillusioned by the functioning of the various institutions of democracy in the country. Institution such as the Press and the Judiciary come in for heavy criticism. He criticizes the Indian Press of the emergency era for its obsession with politics, its lack of a reporting tradition, its dependence on foreign sources and an absence of investigative reporting. For the first time in his writings on India, Naipaul comments upon the legal system. He believes that the legal system followed in the country, is a borrowed one, bequeathed to India by another civilization with other values. He wonders whether such a system can give India equity and perform the law's constant reassessing, reforming role. Law in India he says,
"Can at times appear a forensic game, avoiding collision with the abuses
it should be remedying",10
The borrowed legal system, efficient in itself, fails to work in India because it has to constantly contend with Dharma. Dharma, as expressed in the Indian social system, according to Naipaul, is shot through with injustice and cruelty and often runs counter to the law. This often renders the modern legal system useless. So the law avoids collision with Dharma and in the process loses its dynamism. Naipaul avers,
"Borrowed institutions can no longer faction simply as borrowed institutions, a tribute to modernity." ${ }^{11}$

And the solution Naipaul has to offer is,
"... to cope with the new pressures, India has in some ways to undermine
itself, to lose its old security." ${ }^{12}$
Religion remains one of the central preoccupations with Naipaul in India: A Wounded Civilization. However, Naipaul concentrates exclusively on Hinduism to the point of neglect of all other religions.

Hinduism according to Naipaul is the bane of all the problems India has been facing over the centuries. It lacks all principles of development, and has declined into barbarism. Its institution which at one time made for social integration now causes disruption. Caste and untouchability these things have been allowed to persist. On a deeper level, it produces a quietism and indifference before India's manifest distress.
"Hinduism encourages a withdrawal from the physical and social world.
Its spirituality is at once self-centered and mindless, leading to a social atomism,
reconciling the individual to what would otherwise be recognized as intolerable conditions; it substitutes what Naipaul calls the stupor of meditation for the engaged activity of the intelligence. ${ }^{13}$
Naipaul's attitude towards Hinduism stems form an inadequate understanding of its philosophy. He does not show any interest in the abstruse reaches of Hindu philosophy and jumps to conclusions about it from his restricted knowledge of its rituals and practices. As a positivistic and pragmatic he seems to dismiss such concerns as irrelevant to the facts of the Indian condition. Thus Naipaul's analysis of religion in India: A Wounded Civilization suffers from several discrepancies and inadequacies which are a result of the completeness of his own understanding of the country and its people. His inability to engage with the reality of this puzzling, mystical land has earned him the severe criticism of some critics. S.R. Cudjoe writes,
"India: A Wounded Civilization is the frantic and frenetic outpourings of a man who is primarily concerned with dealing with the problems of his identity be confronting his ancestral home, a man undecided about his own subjectivity and about those with whom he comes into contact., ${ }^{14}$
This is true of most of India: A Wounded Civilization but towards the end Naipaul lets faint glimmer of hope creeps in,
"But in the present uncertainty and emptiness there is the possibility of a true new beginning, of the emergence in India of mind, after the long spiritual night." ${ }^{16}$
This positive and hopeful attitude rears its head once again on publication of India: A Wounded Civilization.
"Some old India, the old, eternal India many Indians like to talk about, does seem, just to go on" ${ }^{15}$

This is how Naipaul begins India: A Wounded Civilization. Throughout the book he laments the Indian tendency to invoke their past in every realm of life. Naipaul argues,
"The past has to be seen as dead; or the past will kill" ${ }^{18}$
He believes that the individual subject, especially the post-colonial subject cannot be liberated from his past unless he distances himself form it. India's inability to develop a vision of herself even several years after Independence demonstrates the nation's failure at liberating itself from the shackles of its past. Further, he suggests, the moral malaise of Indian society inheres in its historical attachment to Hinduism. Naipaul himself is unable to break free of his own past. He fails to see his own past as dead and keeps returning to India in search of his roots. India continues to perturb him. Besides, the scrupulousness with which he establishes the historical roots of places and events in his travelogues goes to prove the importance he attaches to the past. Yet in India: A Wounded Civilization Naipaul criticizes the Indian's medieval sense of continuity. He highlights and tries to dispel certain misconceptions about Indian history which have taken root in the minds of the people. One of the most commonly held beliefs about the Indian past is that after each foreign invasion or conquest India has sprung back fully recovered from the blow.

In 1975, Naipaul visits the remains of the ancient Hindu kingdom of Vijaynagar, for the second time after a gap of thirteen years. The ruins no longer seem to speak to him of a fabulous past. Instead they set him thinking about the intellectual depletion that has come to India in the wake of numerous invasions and conquests. Naipaul remarks,
"India absorbs and outlasts its conquerors, Indians say. But at Vijaynagar, among the ruins, I wondered whether intellectually for a thousand years India hadn't only been making itself archaic again, intellectually smaller, always vulnerable., ${ }^{16}$

Naipaul's contention is that India lacks the regenerative capacity which it boasts of. It lacks the intellectual means to move ahead. The ruins at Hampi, according to Naipaul, are a silent testimony to the finality to the destruction wrought by the invasion. What one finds today at the site is a slum with starved sqatters, starved animals, broken stone facades and doorways stripped of sculptures which existed until recently. Thus the destruction has proved to be final no real recovery as followed the further into archaism. Referring briefly to the state of emergency, Naipaul remarks,
"India cannot respond in her old way, by a further retreat, into archaism. ${ }^{17}$
On the whole India: A Wounded Civilization may be described as a sequel to An Area of Dankness, bringing to a point of culmination Naipaul's tirade against India. A lingering bitterness continues to pervade his writing but the initial shock of entering an area of darkness seems to have dulled. Consequently India: A Wounded Civilization is a more analytical, and logical an exposition compared to An Area of Darkness despite the obvious prejudice which continues to colour Naipaul's argument. At the end of India: A Wounded Civilization, a keen reader may discern a flickering ray to hope when Naipaul considers for a moment the possibility of a true new beginning. This ray of hope brightens considerably in the course of his subsequent work and illuminates his later writings on India.

In brief, India: A Wounded Civilization is the work of an acclaimed writer whose mind is made up and who is only out to prove a point. This book of only 175 pages speaks of the Indian civilization as 'wounded civilization' - decayed and dying. This book is a selective documentation of the fact. At the end of the book, Naipaul quotes,
"The crisis of India is not political: this is only the view from Delhi. Dictatorship or rule by the army will change nothing. Nor is the crisis only economic. These are only aspects of the large crisis, which is that of a decaying civilization, where the only hope lies in further swift decay". ${ }^{18}$

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# A Comparative Study of Physical Fitness of Basketball and Korfball Players at the University Level 

Prof. Baliram Lad: H.O.D. Sports Medicine, College of Physical Education, Kautha Nanded


#### Abstract

: Physical Fitness is the ability to carry out daily tasks with vigour and alertness without fatigue and with ample energy to engage in leisure pursuits and to meet emergency situations. Physical fitness is the ability to bear up or to with stand stress and strain. Sound health is necessary prerequisite for fast and complete recovery. Sound habits of personal hygiene are also important for recovery. Physically fit persons recover faster than secondary persons. Therefore, physical fitness is essential for better performance in games and sports. Physical Fitness is the base for excellence in Performance but the degree and order of its variable may change according to the nature of activity.

The present study was carried out amongst two groups of 12 Basketball and 12 Korfball players. All the selected physical fitness components such as speed, explosive power of leg, muscles arm, shoulder, and Muscular and cardio vascular respiratory endurance were measured in both the groups. They Participated in Sant Gadge Baba Amravati University's Basketball and Korfball team. NPED Physical Fitness Test was used to collect the data mean score, standard deviation "t" Value work out for both group. The mean difference was statistically significant at 0.05 level of significance. Result of the study was positive to the hypothesis on the basis of result researcher has given few suggestion.


## Introduction:

According to current thinking in the physical education profession physical fitness is either health related or performance related. Health - related Physical fitness is concerned with the development of those qualities that offer protection against disease and frequently are associated with physical activity. For example certain physiological and psychological factors often affected by physical activity are thought to cause some degenerative disease. Thus health related physical fitness it important to everyone and should be stressed by physical educator.

Performance - related physical fitness associated with those qualities conducive to better performance in sport and other physical activities, such as those requiring strength, endurance, agility and speed.

The components of both health - related and performance related physical fitness are similar, for example, cardiovascular function, body composition, strength and flexibility. However, the degree of development of each varies with the two type of physical fitness. Compared to health - related fitness, a more extensive development of these components may be required to achieve an appropriate level of Performance - related fitness. Performance - related fitness is often associated with sport. For example, athletes may need to develop the fitness component of strength to a greater degree (performance - related fitness) than average citizens interested in improving and maintaining their health.

Physical fitness is to the human body what fine-tuning is to an engine. It enable us to perform up to our potential. Fitness can be described as a condition that helps us look, feel and do our best. More specifically, it is. The ability to perform daily tasks vigorously and alertly, with energy left over for enjoying leisure time activities and meeting emergency demands. It is ability to endure, to bear up, to withstand stress, to carryon in circumstances where an unfit person could not continue, and is a major basis for good health and wellbeing.
According to AAHPER:
Physical Fitness is the ability to carry out daily tasks with vigour and alertness, without undue fatigue, and with ample energy to engage in leisure pursuits and to meet emergency situation.

## Significance of the Study:

Modern age is the age of science. Scientific investigation and researches are playing a vital role in the performance of the sportsmen. The sportsmen are showing unexpected performance in every Olympic or Word competitions.

For the physical educators and coaches consider the physical fitness variables as significant factors which may help them to draw justification conclusions for Basketball and Korfball male players

This study may prove the following contributions if desirable results are found.

1) Generally, it is assumed that Basketball players require more speed, cardio respiratory endurance and ability where as the Korfball players require more leg explosive strength.
2) It may be helpful in selecting beginners in Basketball and Korfball based on the physical fitness variables.
3) The physical educators and coaches will be able to utilize physical fitness variable one of the training mean to bring about desired changes in players. The present study may throw light on these assumptions when subjected to investigations.

## Methodology:

Twelve players of university team were selected each from the Basketball and Korfball game as the subjects for the research who participated in the inter University tournaments from Sant Gadge Baba Amravati University. The average age of subjects was ranging from 20 to 25 years.

## Tools:

NPED fitness tests were taken for this study. In order to measure fitness variables such as speed, explosive power of leg extensor muscles, arm/shoulder muscular endurance and circulatory respiratory endurance of both the group were identified.

NPED Test items and their purpose

| Sr. No. | Name of the items | Purpose of the test |
| :---: | :--- | :--- |
| 1$)$ | 100 mtr. | Basic Speed |
| 2$)$ | Long Jump | Explosive power of leg |
| 3$)$ | Shop Put | Arm/Shoulder muscular endurance |
| 4$)$ | High Jump | Leg Explosive power |
| 5$)$ | 800 mtr. | Circulatory respiratory endurance |

## Finding:

Group Mean of 100 m . Run Long Jump, Shot put, High Jump and 800 mtr. Run, for Basketball and Korfball players.

| Sr. <br> No. | Test items | Basketball <br> Mean | Korfball <br> Mean | Mean <br> Difference | Standard <br> Error | 't ' <br> ratio |
| :---: | :--- | :---: | :---: | :---: | :---: | :---: |
| 1) | 100 mtr. | 12.46 | 13.10 | 0.64 | 0.733 | 3.04 |
| 2) | Long Jump | 5.53 | 4.46 | 0.57 | 0.407 | 4.91 |
| 3) | Shop Put | 9.60 | 9.33 | 0.27 | 1.074 | 0.87 |
| 4$)$ | High Jump | 1.40 | 1.52 | 0.12 | 0.698 | 4.13 |
| 5) | 800 mtr. | 2.43 | 3.02 | 0.19 | 0.469 | 1.04 |


| Test Items | Result |
| :--- | :--- |
| 100 mtr. Run | Basketball Players showed better than Korfball. That their was significant <br> difference between the speed of Basketball and Korfball players showed deter <br> speed and found statistically superiod. |
| Long Jump | Basketball players showed better than Korfball players. That their was also <br> significant difference between the leg power of Basketball Korfball players. |


|  | Basketball players showed better leg power |
| :--- | :--- |
| Shop Put | Basketball players showed better arm/shoulder explosive power then Korfball. <br> That their was significant difference arm / shoulder muscular power of Basketball <br> and Korfball players. |
| High Jump | Korfball players showed greater explosive leg power. That their was significance <br> between the explosive power of leg of Basketball and Korfball players for <br> jumping for height. |
| 800 mtr. Run | Players showed deter cardio vascular respiratory endurance. That their was no <br> significant difference endurance of Basketball and Korfball players. |

## Conclusions:

Form the above conclusions and analysis it is interesting to note that only the factors explosive power of leg was more in Korfball where as speed, arm explosive power, muscular endurance and Cardio vascular respiratory endurance was dominate in case of Basketball players.

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# Tagore's Chandalika - Tragedy of Selfawaress 

Smt. V. W. Suryawanshi : Dept. of English, Sharda Mahavidyalaya, Parbhani


#### Abstract

: Woman in Indian society is always on the second place. She is not supposed to be free like men. Traditionally India had a male-dominated culture. Woman was supposed and was treated like an animal. She was meek, weak and humble. She was compared with the most humble and useful animal 'cow' who gives everything for her house but has no right to speak a single word.

Women was the thing to donate in ritual performances, the object to win in the wars. Her voice was an insurgent, subaltern voice. She was having the highest esteem as Devi or the lowest place of Dasi. Because of such treatment given to her by the male-dominated society. It was believed that the woman was made out of man.

In scriptures and India myths she is depicted as a sub-human and not as a complete humanbeing. In the literature also woman was depicted as the mother, the chaste, suffering wife and so on.

But Rabindranath Tagore is the first literacy person who gave a new face and a new image to the Indian woman, her right image and right place in the society. He is the first to depict her as an intellectual personality.

The heroines of Tagore are not weak of humble. But they are having their own pride and self respect. They are having the knowledge of their own-self. His female characters like Chitra in Chitra Prakriti and her mother in Chandalika, Nalini in Red Oleanders etc. are having their own voice. The title of the play Chandalika, itself shows that the heroine of the play is a woman belonging the lowest class of society. The protagonist, Prakriti is a girl belonging the untouchable class. She falls in love with Budhist bhikshu, who makes her aware of her-self. He makes her to think herself as a humanbeing and not as Chandalika. At last Prakriti gets her spiritual comfort.

This journey of an untouchable girl from self ignorance to self-knowledge is picturised in Chandalika, very interestingly and attractively by Rabindranath Tagore.

\section*{Tagore's Chandalika}

Manusmriti says Pashu, shudra aur Nari, yeh sab Tadan ke adhikari, i.e. animals, low caste people and women are worth to beat. Here woman is compared with animal, rather she is placed below the animal. In Anita Desai's Voices in the city, Aunt Lila Says 'Our country belongs to its men!' It is true from the hundreds of years. Father and husband treated woman as their property, that can be owned, controlled and disposed of the way they liked.

But in the Vedic period, Indian woman enjoyed the pride of place with Gargi, Maitreyi who walked shoulder to shoulder with men. Manu's male - dominated code of conduct enunciated in Manu Samhita, the woman in India was dislodged from her pedestal. During the Muslim reign she disappeared behind the Purdah.

Woman remained inside the field of vision. She was considered incomplete without man. Indian woman was covered with many thick, slack layers of prejudice, convention, ignorance and reticence. This was the condition of Indian woman, she was meek, weak and gumble. This condition of woman remained till Gandhi came to Indian freedom struggle. He freed woman from passivity, servility, domesticity. He acclaimed the woman's place as Ardangini as stated in Indian culture. He supposed that men and women are incomplete without each other. He accepted man and woman as one. His call for India's independence broke the chains of Indian woman and made her to walk hand in hand with men. He said that men and women are partners, sharing equal duties in social life and equal rights in political field.

Today the suppressed female voice is articulated. Her dignity is affirmed. Now she has a greater share of social responsibility. But this achievement was not too easy. She struggled a lot for this status. This struggle might be physical, psychological, emotional or intellectual.


The image of Indian woman which was expected by Gandhiji, is depicted in the plays and novels of Rabindranath Tagore. He is the first, who recognized the true spirit of woman. Many writers before him wrote about woman but it was not as Tagore. Those writers depicted woman must not be free, freedom is the thing which she could not deserve.

Rabindranath Tagore revised this image of woman and created a new image of Indian woman. Manisha Roy says "Tagore is the first modern Indian writer who brought his women out of the kitchen and bedroom into the parlour where they argue with men and exchange ideas while still remaining very feminie." ${ }^{1}$ In his plays, his female characters are having their views and visions. They doesn't follow blindly to anybody. They are neither leaders nor can be leaded.

Tagore's play Chandalika is a short two act play. The story of the play revolves round only three characters - Prakriti - the heroine of the play; a chandal girl, Ananda; a Buddhist monk and Prakriti's mother who posses magic powers. The play is a story of very sensitive girl condemned by her birth to a despicable caste. "Tagore presents a psychological study of young woman who suffers on account of her vanity and self consciousness. Tagore highlights the enigmatic character of a woman, the character of being all dominating over possessive to devour all that stand before her precisely, her excessive materialistic approach that ultimately fails" ${ }^{2}$

Tagore has given a significant place to the character of Prakriti in Chandalika. He has deliberately titled the play after the name of its female character, Prakriti. Though set in the post Vedic period the character of Prakriti, a girl born into a chandal family shows streaks of women empowerment. As "empowered women dare to challenge the age old customs and practices prevalent in the society from time immemorial, Prakriti voices against the denial of a natural denial" ${ }^{3}$

Prakriti is unaware of her self identity as a human being, She is unknown about it till she meet the Buddhist monk, Ananda, who asks her for water. She hesitates that she is a Chandalika, a girl of an untouchable class, whose mere touch is considered to be pollution. But he states that no human being is untouchable. He asks her not to feel or call herself degraded, stating that self-humiliation is worse than suicide : "Don't humiliate yourself, he said, self- humiliation is a sin worse than selfmurder" ${ }^{4}$

These words from the holy man gave her a new sense of self-respect and a new consciousness of her right as a human being and of her worth as a woman. She learns to disregard the artificial values that society attaches to her birth and to value her self merely by her capacity for love and service.

Prakriti is a combination of beauty and rare intelligence. Throughout the play reader can experience her intelligence which is revealed by her speaking. It is because or her intelligence that she quickly imbibes the lesson which the Buddhist monk has tried to teach her. The advising words of the monk inculcate a sense of her identity as a human being. She thinks that the monk's words have caused her to be a reborn.

She tells her mother that for the first time she had heard the kind of words which the monk had spoken to her and that ordinarily, she would have not dared even to touch the dust under the feet of that man to whom she had given water and who had actually drunk the water. She had so deeply been influenced by the monk's words while pouring water into his cupped hands. She had felt that the water was growing to a bottomless sea and that into the water were flowering all the seven seas of the world, drowning her caste and washing her clean of the stigma of her low birth.
Prakriti has become conscious of her status as a human being, in no way inferior to any other. A feeling of self respect has now taken roots in her heart. She is changed. She is no more Chandalini. She has got the knowledge of her self. She supposes herself equal to all the human beings. She got the knowledge of her own. Now she is a woman, more than woman she is human being. Till she was Chandalini, she was not having any expectation from the society but now she is the part of society. She got this knowledge from Ananda.

Like a modern woman, she has got the knowledge of her self and of her power as a woman. She has got the confidence which the modern woman has because of the knowledge. She has a tremendous change in her that her mother also could not understand the meaning of her speaking. The knowledge given by Ananda has awakened her soul.

Self-consciousness up to a point is necessary for self-development, because without an awareness of the dignity of oneself one can not give one's best to the world. But it is difficult to control and have just enough of it. This is what happened to Parkriti.

Prakriti is a woman having her own identity, identity of her self and soul. She wants attention towards herself. She is turned in to a new woman.

She wants respect from the others. She is beyond all fears. She now can speak about her self and her existence. Her struggle is now for her own identity and the recognition of her identity by the other. When her mother asks her about the respect of religion, she refuses to recognize any religion which does not respect her. She says "I respect him who respects me. A religion that insults is a false religion" ${ }^{5}$

She is not ready to understand the difference between the right and the wrong. She becomes blind in her gloom of insult. All her fear is gone and now she is daring. She has misunderstood or misinterpreted the words or the Buddhist monk. She uses the magic spells upon him.
The self to which the Buddhist monk has given the identity as the self, thought her to be like a human being, but now she is beyond all that, she now is only an injured woman, she has forgotten about her past and not ready to accept the present as it is.

But soon she overcomes her sinuous passions, as she looks into the magic mirror and the changes which she observes in the Monk makes her to think about her decision to use the magic spells. It shows that she has a conscience in her which is still awake in her as the fire remain under the ashes. She is in dwelling mood. Here Tagore depicts such a revolutionary picture of Prakriti which is beyond the imagination of the Indian society.

Prakriti her self is amazed by the change in her self. In the beginning she was a Chandalini. After meeting with Ananda she got the knowledge of herself as a human being and now she wants him towards her who gave her a new birth. At the end of the play Prakrati become restless because her conscience haunt her. She suffers from guilty conscience. She realizes the folly and want to mend her mistake not in meekness but rather as favour done to Ananda.

At the end of the play Prakriti gets the knowledge of her true self. Tagore has depicted many women characters as a wife, daughter, sister, mother beloved etc. But Prakriti is different from all these characters. Tagore has depicted Prakriti as a woman who is asking for her own identity and the authorized recognition of her identity by the others, which was till denied by the society.

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# Badminton: The Correct Way to Play the Game 

Mahesh Raoji Wakradkar : Behind kalamandir, Somesh Colony, Nanded


#### Abstract

: Through this article, the intention is to bring to the notice of the new generation the difference between the old and new trends and rules and regulations, concepts used in shuttle badminton games played all across the world. As the world has been changing rapidly, the change is also applicable to the event of shuttle badminton game also. It can not be an exception.

Now there are many changes in rules and regulations and style of playing and strokes played on the badminton court have been accepted and being implemented even at international level also. Some of the basics and new things, changes have been discussed in this article.


Methodology:

1. One to one Interaction with former National and International Level Badminton Players of India. 2. New Maharashtra Badminton Association Guidelines - 2011.

## Findings:

As the title is self explanatory, in this article it will be explained how the statement can be proved. Badminton is an old game invented and being played from 18 Th century. Britishers first started it playing in India on the clay court, in the free space at front door of the house. The game became very popular soon and was then taken to Britain also. In Britain it picked up tremendous speed and many people started looking at it as the best event for keeping themselves physically fit, mentally fit, it was helpful for people to reduce their stress, and improving anticipation capacity, and footwork and body movements. Badminton started attaining upgraded formats and patterns as time passed away. The situations were changing and many people with different set of ideas and logics started joining this game. Accordingly the new ideas which were proven helpful, valid and practical were accepted and the rules of badminton were getting changed and upgraded.

The use of the old cock, and rackets being used in olden days also got changed according to the situation and new light weight shuttle cocks came into use. The guts used for weaving the racket were also changed and new guts made up of highly flexible material like nylon came into use. Such guts also helps as they provide a powerful stroke to the cock, as the guts are tightly weaved and have a proper tension when stretched calculatedly.

People realized that Badminton, if played as an indoor game will give different kind of enjoyment and believing this concept, it was tried and it got clicked like anything. Now this concept only is being implemented the entire world over and the old concept of playing Badminton, with cock as an outdoor game is now a history.

Let us discuss now the basics required to understand and play badminton game.

1. As a universal requirement, first of all, there is need of having strong will to devote the concept and accept it by heart.
2. Unless we have a strong learning attitude, we can't learn anything on this earth. The same logic is applicable for learning and badminton game also.
3. To make very fast movements and ensure excellent footwork on the badminton court. One has to be slim- trim and physically fit, and for this we need to perform the needful things like consistent and correct professional exercise conducted by a highly experienced professional coach. We have to be very careful in taking needful care that our body weight should not be on higher side which may affect badly on our footwork.

Following type of trainings offer different benefits to achieve the desired parameters of fitness.

## Endurance Training:

In this type of exercise, the participants have to run round in the ground or else players can
also go for long distance run. This helps to increase our stamina.

## Speed Training:

In this type of exercise players have to run with great speed in short time such type of exercises are named as 1) shuttle run 2) Circuit training 3) Sprints 4) Skipping [Jumping using rope] 5) Chinese training. 6) Agility training

Theses trainings together helps us to improve our stamina, flexibility, speed, footwork, reduce our body weight, and ensures great rise in physical strength.

## Yoga:

Now it is proven that yoga are the only and the best therapy accepted for improving our concentration and keeping ourselves away from stress. If badminton players also adopt yoga exercises having various asana [Different physical positions of body and different methods of inhalation and exhalation]
4. Perfect and Regular Practice:
5. Perfect and consistent Practice and coaching from an experienced professional coach.

This is a very important point. There are different types and styles, patterns of practices followed by experts all over the world. Few of them are discussed below.

## How to Serve?

This is very first stroke one has to play while starting the game. The player who is taking first opportunity to serve has to ensure that he/she is standing at an appropriate distance, and angle on the court. The player has to justify that he is using the calculated energy and height to push the cock.

The cock should be pushed in such a way that, the opponent can't even guess the strategy or intention of the player serving first. Player needs not to be in hurry and in tense situation while serving. It should be done with cool and more over diplomatic mind. One has to be very alert and agile after serving, because it is always possible that, the service can be taken and replied quickly in no time and cock can be placed at very difficult position on the court. The player has to ensure proper care while serving that the cock should not stuck at the net, and also should not fall short or out of the court. Serving too high is not advisable.

## Tossing

This is also one of the regular strokes played in badminton. This stroke is played from backloby of one court to the backloby of the opposite court. This stroke can be played as straight and in cross position also to the opposite side. This stroke is to be played with great accuracy and very controlled energy ensuring that the cock should not be given stroke with unrequired energy so that it may go out of the court also. The strength of energy used should be such that it reach to the opponent with sufficient speed that it becomes difficult for him to anticipate fast and decide how to send back the cock. Tossing the cock for long time during the match is not advisable as players may get tired and may produce pain in arm and elbow. So, after identifying the right opportunity, smartly the cock needs to be placed or smashed at vacant place in the opposite court. While playing this stroke our shoulders should be used with great power and free movement. This stroke is of two types 1) High Toss and 2) Parallel Toss. High toss is useful for pushing the opponent at the end corner of the backloby of his court. Where as the parallel stroke is useful for catching the opponent compelling him to commit the mistake.

## Drop:

This stroke is to be played very artistically, which does not require any great power or energy. It requires only great alertness, and fast and conscious eyesight.

This stroke is used for placing the cock in opposite court at vacant place, near to the net which becomes difficult for the opponent to lift the cock and send it back. The advantage of this stroke is that, the opponent can't attack while sending the cock back to us; it becomes compulsory for him to lift the cock gently or keep the cock gently at the net.

This stroke is also played in two ways 1) Straight court and 2) Cross court.

## Smash:

This is one of the strokes used for attacking the opponent with great energy and accuracy and concentration. This is considered as panacea for earning the points. Without perfect and regular practice it is very difficult to play this stroke. We can't afford playing this stroke frequently as it needs great stamina, power, energy and footwork. Excess use of all this may make us tired well in advance. So, this stroke should be smartly used when we get a lose cock [placed by the opponent in mid position of our court, or, just near to our backloby lining] Mr. P. Gopichand [India] ,Mr. Jocco Suprianto [Indonesia], Mr. Peter Great [Denmark] has excellent command on playing this stroke.

## 1) Lift \& Keep :

Lift : This stroke is used to lift the cock from the net and place it to the backloby of the opponent. This stroke can be played in straight and cross direction.

Keep : This stroke is played to keep the cock very close to the net but to the opposite side. This also can be played in cross court direction also.

## 2) Push and Tap :

Push stroke is usually used while playing doubles game. This stroke is used to push the cock to keep it in the gap of two opponent players after receiving service from one of them. If the service received is at reasonably good height, then the cock should be taped from the net and keep it in the gap between two players.

## Few important points to be remembered.

1. For Playing this game one needs Better Concentration, Commitment, Physical Fitness, Stamina, Stable Mind, Quick Thinking, Excellent Decision making, great anticipation capacity, and of course great sportsmen spirit.
2. To play the match one has to take entry on the court with a commitment that I am here to do my "The Best" come what may.
3. Not to have preoccupied mindset about the perfection, rapport, and status of the opposite player, however great he or she may be.
4. Never ever play the game with negative mind set. Always play the game from start to end with great positivity and energy. At the same time never underestimate yourself and the opponent.
5. Never allow success to enter in your mind even after winning the game, be humble and show great sportsmen spirit to the opponent appreciating his game.
6. Remember that opponent's weak points can never be your strengths. Only your strengths are your strengths.
7. We should win the game on the strong points of the opponents.

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# A Study of Stress Management with Special Reference to People Working in Industries in Nanded <br> Mohan Balgarkashi : Training and Placement Officer, SRTM University, Nanded. 

## Introduction

Anxiety is the modern plague. Fear is the most disintegrating enemy of human personality. Worry is the most subtle and destructive of all human diseases. The moment pleasure is made the primary objective of life, tension is created. The effect of nervous tension, synthetic excitement noises and anxiety causes many type of ill-health. Stress may be considered as any physical, chemical or emotional factor that causes bodily or mental unrest and that may lead to hypertension

There are different reasons to develop stress in industries irrespective of its size. If the industry is small, stress level is low and if the industry is large, stress level is high. It is related to the activities which takes place at different level and authority for survival purpose.

There are numerous types of stress. Major types are -
Eustress, - Distress, - Hyper stress, - Hypo stress
Eustress; The type of stress you experience right before you and have the need to exert physical force. Eustress prepares the muscular, heart and mind for the strength needed for whatever is about to occur. This type of stress will cause the blood to pump to the major muscle groups and will increase the heart rate and blood pressure. When the event or danger passes, the body will eventually return to its normal state.

Distress: The negative type of stress. When the mind and body undergo some changes and normal routine is constantly adjusted and altered. The mind is not comfortable with this routine. There are actually two types of distress- Acute Stress and Chronic Stress.

Acute stress is due to change in routine and is for short span and Chronic stress is negative type of stress, that comes due to forceful change. In an industry stressful job that over works on an individual, which causes hyper stress. A person who is experiencing Hyper Stress will often respond to even a little stressors with huge emotional out breaks. It leads to serious emotional and physical repercussions.

Hypo Stress is opposite to Hyper Stress, experienced by a person who is constantly bored. Someone in an unchallenging job, such as factory worker performing the same type of work daily. The effect of Hypo Stress is feeling of restlessness and lack of inspiration

## Industrial Stress

Acute stress is due to change in routine and is for short span and Chronic stress is negative type of stress, that comes due to forceful change. In an industry stressful job that over works on an individual, which causes hyper stress. A person who is experiencing Hyper Stress will often respond to even a little stressors with huge emotional out breaks. It leads to serious emotional and physical repercussions.

Hypo Stress is opposite to Hyper Stress, experienced by a person who is constantly bored. Someone in an unchallenging job, such as factory worker performing the same type of work daily. The effect of Hypo Stress is feeling of restlessness and lack of inspiration.

## Techniques to Release Stress

Never before was man so educated, yet so ignorant, so profusely equipped yet so insecure, so much in plenty and so highly civilized, yet morally so low. Our present form of secular image is truly repulsive. The foremost science in the world is the science of living and no science of living can ignore the values of higher life, in the economy of individual and social well being. The secret of peaceful state of mind lies in a proper evaluation of life and consequent intense spiritual practices in the form of -

## Exercise - Meditation, - Worship, -

Dedicated Service in the cause of humanity.
The conscious change of attitude towards life carried out in daily activities, will certainly give us satisfaction on the ethical and spiritual plane. Physical exercise not only promotes over fitness, but it helps to manage emotional stress and tension as well. Being fit and healthy also increases your ability to deal with stress as it arises.

## Cause of Stress

Increase in population has inevitably contributed to rapid industrialism. Production of immense power and mammoth wealth made by technological advancement have created in man an uncontrollable and ugly lust for consumption. The result is war. The political scenario today is very bad. Lots of bad elements have influence on political area, like violence, corruption, priorities of leader created worst environment.

Liberalization and globalization have enhanced competitive pressures on nations and their corporate enterprises. When we talk Japanese management, the idea of quality circle comes in our mind and when we talk about Indian management, the idea of YOGA for stress management is widely quoted. While TQM is Japanese contribution, TM (Transcendental Meditation) is Indian contribution and a merger of TM and TQM could lead to a new idea for improving efficiency and effectiveness of organization. Today every industry is passing through a terrible and perplexing crisis, with the steady increase in physical powers, there is corresponding shrinkage of value. This has created tremendous stress to each of those who are responsible for the survival of an industry may be owner - manager or worker.

Cause of Stress
There are different reason as far as the individual stress level is considered, they may be -

- Level of Self, - Type of Struggle, - State of Mind,

Style of management, Type of leadership, - Life Style, - Working Enviorment
Objectives and Research Methodology
The aim of the present study is to know the reason and effect of stress in different industries at different levels. However, the broader objectives of the study is to find out -

- Causes of stress to the people in Industries,
- Various symptoms of stress experienced by professional working in Industries,
- Stress impact on the performance and behaviour of the employees in the Industry.

Our research is based on both primary and secondary data. Primary data were obtained through the interviews and Questionnaire personally administered to the sample respondents. The Questionnaire include the closed ended questions on the basis of their responses, analysis and interpretation were made with the help of statistical techniques. The Secondary data were obtained from books, journals and internets.

The study will analyze the following aspects of stress in industries.

- Job insecurity,
- High demand of performance,
- Work place and culture,
- Technological changes,
- Personal and Family problems,
- Mental imbalance,
- Anxiety,
- Absenteeism,
- Depression,
- Frustration,
- Family conflict.


## Methods to Remove Stress

Presently there are different methods adopted for removing stress by the people and organizations. Employers are providing different stress release techniques inside the organisation to improve the efficiencies. Particularly software industries where the employees have to work for long hours sitting in front of computers and develop stress and different health problems.

Following are some of the remedies for stress release.

| $10 \%$ | - | Meditation, |
| ---: | :--- | :--- |
| $10 \%$ | - | Art of Living, |
| $20 \%$ | - | Exercise and Yoga, |
| $15 \%$ | - | Listening to music, |
| $5 \%$ | - | Outing with friends, |
| $5 \%$ | - | Going to Trekking, |
| $10 \%$ | - | Chatting with friends, |
| $10 \%$ | - | Reading books, |
| $10 \%$ | - | Movie. |
| $5 \%$ | - | Others. |

## 100\%

## Conclusion and Recommendations

There are different techniques and methods which can be used to manage the stress. Apart from the above stress relax methods, the family and friends support is very essential to handle tense situation without over reacting. In the present environment, every human being is facing the problem of stress. The stress is inevitable and is a effect of desire and ego. The problem in fact, is not removing the stress, but managing the stress properly. Identify the stress symptom and its level before it is too late.

Anxiety is modern plague and fear is the most disintegrating enemy of human personality. Worry is the most subtle destructive of all human stress. The moment pleasure is made the primary objective of life, tension is created. The secret of a peaceful state of mind lies in proper evaluation of life and consequent intense spiritual practices.

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## आर्थिक विपन्नावस्था से गुजरता 'सारा आकाश' का संयुक्त परिवार

डॉ. जाधव सुनील गुलाबसिंगः हनुमानगढ कमान के सामने, महाराणा प्रताप हौ. सो., नान्देड -०५
आज भारत का हर सुजान व्यक्ति अपनी संस्कृति और अतीत पर गौरवान्वित होता है। शायद इसके पिछे ‘वसुधैव कुटुम्बकम' की भावना है। वह अपनी संस्कृति में विश्व को एक सूत्र में पीरोने का सामर्थ रखता है। उसकी इस मजबूत मानसिकता के पीछे उसका परिवार, समाज, राष्ट्र हो सकता है। क्योंकि मजबूत मानसिकता का निर्माण मानवजाति की लघु इकाई उसके अपने परिवार से होती है। वह यहीं पर टूटन, पूटन, आत्मपीडन, संत्रास, दु:ख, आधि - व्याधि इत्यादि में अपने परिवार के सदस्यों से स्वयं के तन और मनोधैर्य को वृध्दिगंत करता है। उसके प्रगतिशील चरित्र के सृजन में संभवतः उनका विशाल संयुक्त परिवार ही है। भारतीय समाज को मिला हुआ यह एक ऐसा वरदान है, जहाँ, दादा-दादी, मॉ-पिता, चाचा-चाची, भाई-बहन, नाती-पोते, पति-पत्नी, बहु-ननद जैसे रिश्तों के बन्ध का एकसूत्र में पिरोया गया है। पारिवारिक सदस्यों के सृजनोन्मुखि विकास के लिए संयुक्त परिवार के गुणों के साथ दोष भी गिनाये जा सकते है। मानव जाति का परिभाषा नित्य परिवर्तित होती रही है और होती रहेगी। समाज में धार्मिक, सांस्कृतिक, आदि पहलुओं के आग्रक्रमन के लिए संयुक्त परिवार का अमूल्य योगदान रहा है। वह विभिन्न अवस्थाओं से गुजरता है। सुख-दु:ख, अमीरी - गरीबी, संम्पन्नता - अभाव, उत्साह - उदासीनता, आदि से गुजरते संयुक्त परिवार के सदस्य इस संस्था के निर्माण के साथ बनते - बिगडते प्रभावित होते रहे है।

संयुक्त परिवार को अमीर, मध्य, निम्न वर्ग के रुप में मोटे तौर पर विभाजित किया जा सकता है। इसके बनने - बिगडने में कई कारण हो सकते है, जिसमें से एक आर्थिक विपन्न अवस्था है। हिन्दी साहित्य जगत के अध्ययन से पता चलता है कि अन्य भाषिक साहित्य की भॉति यहॉ भी आर्थिक विपन्न अवस्था के शिकार व्यक्ति, जन, समूह, समाज, परिवार, राज्य, राष्ट्र आदि का सूक्ष्म, अध्ययनशील अनुभव से युक्त सूक्ष्म विवेचन-विश्लेषण हुआ है। हिन्दी साहित्य के सुविख्यात तथा ‘हंस’ के सम्पादक राजेन्द्र यादव जी व्दारा १९५१ में रचित उपन्यास ‘सारा आकाश’ में अन्य कई मौलिक विषयों, समस्याओं, प्रश्नों के अतिरिक्त आर्थिक विपन्नावस्था के शिकार संयुक्त परिवार का चित्रण मर्मस्पर्शी रुप में हुआ है। सोनवने चन्द्रभानु ‘सारा आकाश’ के रचनाकाल के सम्बन्ध में कहते है, " $१ ९ ५ १$ में ही उनका पहला उपन्यास ‘प्रेत बोलते है’ लिखा गया था। बाद में यही उपन्यास ‘सारा आकाश’ के नाम से कुछ परिवर्तनों के साथ प्रकाशित हुआ। इसी उपन्यास पर बसु चटर्जी ने सन १९७२ में चित्रपट तैयार किया था।"?

रुढियों की जकड पारिवारिक विघटन और सम्बन्धभाव, मध्यवर्गीय नारी का मनोविजान, धार्मिक रुढियों का विरोध, संवादहीनता, युवक के आन्तरिक व्दंब्द तथा संघर्ष आदि समस्याओं के साथ आर्थिक विपन्नवस्था का भी चित्रण ‘सारा आकाश’ में हुआ है। 'सारा आकाश’ का ठाकूर के संयुक्त परिवार में माता-पिता के साथ धीरज, समर, अमर, कुॅवर, मुन्नी, भाभी, प्रभा आदि का बडा कुनबा है। संयुक्त परिवार में गुणों के साथ दोष भी होते है। जब कमानेवाला एक हो और खानेवाले कई होते है, तो कमाने वाले की कमाते - कमाते कमर टूट जाति है। कहीं न कहीं वह अपने पत्नी और बच्चों के भविष्य के बारे में सोचने के लिए विवश दिखायी देता है। उपन्यास के प्रमुख पात्र समर का बडा भाई जिसका विवाह हो चुका है, निन्यान्वे रुपये माह कमाता है। और अवकाश प्राप्त पिता के पच्चीस रुपये पेन्शन आते है। इन रुपयों में ही घर का सारा खर्च चलाना पडता है। समर और अन्य भाई बेरोजगार है जो पढाई कर

रहे है। घर के सदस्यों की संख्या जब अधिक हो और आय कम हो तो घर चलाना, रस्सीपर चलने की कसरत साबित हो जाती है। बेटे बहू के लिए धोती-साडी, कपडे बेटों की फीस, राशन, ऐसे में विवाह का खर्च आदि के माध्यम से वह कर्जे के तले बोझिल हो जाता है। घर में जो कमाता है, उसकी खैर खॉही अधिक होती है और जो कमाता नही वह झिडकी खाने और उपेक्षित जीवन जीने के लिए विवश हो जाता है। इस सन्दर्भ में सोनवने चन्द्रभानु जी कहते है, "संयुक्त परिवार के आर्थिक दबावों का विचार अलग से कर लेना उपयुक्त है। निम्न-मध्यवर्ग के परिवार में ये दबाव बडा घातक प्रभाव डालते है। समर के परिवार में जब देखो, तब रुपए - पैसे की तंगी की बातें होती ही रहती है। समर के बडे भाई धीरज महीना निन्यान्वे रुपये पाते है और पिता को पेन्शन के पच्चीस रुपए मिलते है।" ${ }^{2}$

कहा जाता है ना; चादर जितनी लम्बी हो, पैर उतने ही पसारने चाहिए। निम्न - मध्यवर्ग विवाह जैसे अवसरों पर एक - एक पायी इकट्ठा कर जमा की गई पूँजी को मुक्त रुप से लूटा बैठता है, वह यहॉ ही नही ठहरता बल्कि वह सोचता है कि शादी-ब्याह तो जीवन में एक बार ही होती है। जिसे धूमधाम से मनाया जाना चाहिए। इसके लिए उसे कर्जा क्यों न लेना पडे वह इस हेतु आगे पीछे नही देखता और खुद का कंगाला निकाल लेता है। अपने पैर पर खुद ही कुल्हाडी मारते हुए वह कहता है आ बैल मुझे मार। उपन्यास में बडे भाई धीरज, और बहन मुन्नी का विवाह हो चुका था। बडे भाई को दहेज में मिले वस्तुओं के साथ घर की कुछ चीजों को मिलाकर विवाह करवाया गया था। "लगातार प्रहारों से मजबूर होकर, घर की चीजे बेच-बाचकर कुछ भाई साहब की शादी में मिले चीजें मिलाकर दहेज दिया।" ${ }^{\prime}$ अभावों में जी रहा परिवार समर की शादी में विवाह के लिए अच्छा खासा खर्चा करता है पर विवाहोपरान्त आर्थिक अभाव, कर्जे से परिवार को जूझना पडता है, "चीनी वाले, गेहूँ वाले सभी को पैसे देने में घर में रोज महाभारत होता। अक्सर ही बिना किसी कारण, बाबूजी अम्मा और भाईसाहब से कहते रहते, "अब आगे कैसा होगा, इस पर भी सोचा ? उन्हे सिर्फ पचीस रुपये पेन्शन मिलती थी। महँगाई भत्ता सब मिलाकर निन्यान्नवे भाई साहब को। शादी में साइकिल मिली थी, उसे ही घसीट रहे थे। बीमारी से शरीर बिलकुल जर्जर हो गया है, इसीलिए अक्सर अम्मा चारपाई पर बैठी-बैठी माला जपती हुई कुछ बुदतुदाया करती है। दो-तीन बच्चे पढने को है। अमर मॅट्रिक देगा, सबसे छोटा कुॅवर अभी छठे में है सबको पढाना है। मुन्नी है ही।" ${ }^{\prime \prime}$ आय की कमी, जब कमानेवाला एक खानेवाले कई होते है, तो परिवार के सम्मुख भविष्य के प्रति चिन्ता का बहुत बडा नुकीला प्रश्न चिह्न तलवार की भॉति गर्दन पर लटकते रहता है। आज भी भारत के कई परिवारों को आर्थिक विपन्नावस्था से जूझते हुए जिंदगी बितानी पडती है।

पहले ही घर की गाडी डगमाते चल रही है, उपर से जब अमर और समर के परीक्षा फीस का प्रश्न माता पिता के सम्मुख उपस्थित होता है। तब न मॉ रुपये दे सकती है ना ही समर धीरज के पास जाकर रुपये माँगने की हिम्मत करता है। समर के पिता समर से स्वयं कमाने की आशा रखते है, पर जब वह फिस माँगने आता है तब उसे धींगरे ऊँट कहते हुए अपनी टीस को शान्त करने का प्रयास करते है। " ये मेरी पेन्शन के पच्चीस रुपए आए है, सो इन्हें तुम ले लो। हमारा क्या है, हमें तो हड्डे पेलने है जिंदगी भर, सो तुम्हारे लिए करेंगे। करम में लिखा के लाए थे कि लडके धींगरे ऊँट हो जाएँ तब तक खिलाना, सो खिलाएँगे। कल परसों अमर रो रहा था कि उसकी फीस भी बाकी है। अभी दीवाली गई है, खर्चे के मारे ढेर हुआ जा रहा है। कमाने वाला वही एक धीरज है, सो उसे तुम चूस के खा जाओगे, साफ दिख ही रहा है। ${ }^{\prime \prime}$

मनुष्य कभी परिस्थिति वश तो कभी जानबूझकर समस्याओं के गहरे अंधेरे गर्त में गिरता है, या गिराया जाता है। उपन्यास का नायक आजीवन ब्रह्लचारी रहने का प्रण करता है और पढ लिखकर अपने पग पर खडा रहना चाहता है

ताकि वह औरों पर बोझ न बने तथा परिवार की सहायता करें। पर उसके पिता उसका विवाह उसके इच्छा के विरुद्द जबरन प्रभा से करवा देते है। जिसका परिणाम संवादहीनता के साथ आर्थिक अभाव से उत्पन्न रोज की खिच-खिच, पिच-पिच, चिढचिढापन जैसे मनोरोग के शिकार होते हुए हम पाते है। समर को जब फिस देते समय पिता ब्दारा उपहास उडानेवाले बातों की चोट भीतर तक लगती है वह तिलमिला उठता है। वह अपने अन्तस को व्यक्त करते हुए कहता है, "जब पढा और लिखा ही नही सकते ढंग से, तो पैदा क्यों किया था ? किताब - कापी के लिए पैसा नहीं मॉगता। कपडे फट रहे है। पुरानों में ही सिकुड - सिकुडकर काम चला रहा हूँ। उनके ही आसरे इस सारे जाडे से लडना है। एक पैसा सिनेमा जाने या कोई चीज खाने को नही माँगता। उस पर यह हाल है। हम धींगरे और ऊंट हो गए है।"

समर के अन्त:करण से फूटनेवाली वाणीसे ऐसा लगता है कि राजेन्द्र यादव जी ने इसे सूक्ष्म अनुभवों से ही व्यक्त किया है। वर्तमान युग में यह बात सत्य के धरती पर खरी उतरती है कि जब हम अपने बच्चों को भविष्य नही दे सकते तो उन्हे पैदा करने का हमें कोई अधिकार नही बनता। शायद इसीलिए कहा जाता है कि छोटा परिवार सुखी परिवार। समर के पिता यदि एक ही पुत्र को जन्म देते तो उन्हे ऐसे दिन कभी देखने ही न पडते। यह एक सबक है वर्तमान समाज को, ‘हम दो, हमारा एक’ का फार्म्युला सफल और विकसित सुखी परिवार का द्योतक बनता है।

संयुक्त परिवार में सदस्यों की अधिक संख्या से अभावों में जीता परिवार जब घर में आने वाले नये मेहमान की भनक लगती है, तो वह खुश होने के बजाय भविष्य की चिन्ता में डूब जाता है। धीरज की पत्नी अर्थात समर की भाभी जब पेट से होती है, तब अम्मा-बाबूजी का यह सोचना अर्थाभाव के कारण उत्पन्न मानसिकता का ही परिणाम है, "घर में पहला पोता होगा, इससे खुश तो अम्मा और बाबूजी सभी थे, लेकिन उसके खर्चे की जब कल्पना करते तो यही कहते, "भगवान जाने क्या होगा।" क्योंकि उस हालत में दुनिया - भर के खर्चे होंगे, एक बडी-सी दावत देनी पडेगी। लो घर में पहली भवानी ही आयी। अब कोई कहेगा तो कह देंगे, लडकी होने पर कोई मिठाई-दावत मॉगता होगा। "

रुपये न कमाने वाला सदस्य समर के विवाहोपरान्त समस्या और भी बढ जाती है। अब खानेवालों की संख्या बढ गयी थी। बेरोजगार रहने के कारण घर में होनेवाली रोज की चक-चक का शिकार समर के साथ प्रभा भी होती थी। भले ही प्रभा का दहेज के कारण उसे नित्य नये कारणों से किट-किट सहना पडता था पर साथ में घर के अर्थाभाव के कारण रोज कोई न कोई बखेडा खडा हो जाता था। प्रभा का छतपर जाकर गर्म पानी से बालों को धोना, सास को अखरता है। क्योंकि जिन लकडियों पर पानी गर्म होता है, वह भी खरीद के लानी पडती है। दोहरे भाव को व्यक्त करती यह पंक्तियॉ विपन्नावस्था की ओर ही दिशा निर्देश करती है, "मेरे पास तो है नही तीन रुपए मन की लकडी दिन-भर पानी गरम करने को। एक हो तो किया भी जाए, पूरी फौज को तो दो मन लकडी पानी के लिए ही चाहिए।" ${ }^{\prime}$

प्रभा के विवाह होने के बाद उसकी धोती धीरे - धीरे पुरानी हो गई और शनै - शनै छलनी होते जा रही थी। "धोती इतनी जगह से छलनी हो रही थी कि न तो उसके सिलने की ही गुंजाइश थी और न धुलने की। फटी हुई जगहों से जाडे के स्वागत में खडे हुए बडे-बडे रोंगटे दिखाई देते थे।" ${ }^{\circ}$ अक्सर ऐसा होता है कि संयुक्त परिवार में जो कमाता है, उसकी ओर अधिक ध्यान दिया जाता है। सोनवने चन्द्रभानु कहते है, "मॉ-बाप अपने कमानेवाले बेटे की बहू का अधिक ध्यान रखते है। इसलिए धीरज की पत्नी के लिए साडी तो आती रहती है, किन्तु समर की फटी धोती

की ओर किसी का ध्यान नही जाता। किन्तु जब समर नैकरी पर लग जाता है, तो घरवालों का रवैया समर और प्रभा के प्रति उदार हो जाता है। अब तो सास अपनी प्रभा बहू को बुला-बुलाकर चूडियॉ पहनाती है। समर की नौकरी छूटने की बात तब तक उन तक नही पहुँची थी। नौकरी छूट जाने के बाद तो समर निराश होकर आत्महत्या कर लेने का विचार तक करने लगता है। इस आर्थिक विवशता को देखते हुए इतना तो स्पष्ट ही है कि अपने पैरों पर खडे हुए बिना युवकों को विवाह का विचार ही नही करना चाहिए। ${ }^{\prime 9}$ यह बात सही है कि युवकों को चाहे जो भी हो जाए अपने पैरों पर खडे होने पर ही विवाह का विचार करना चाहिए। उपन्यास का नायक समर अपने पैरों पर खडा होना चाहता था। उसकी इच्छा के विरुध्द उसका विवाह करवा दिया गया। सुहागरात के समय समर घर से भाग जाता है। यदि यही कदम वह विवाह के पहले उठाता, जब उसका जबरन विवाह किया जा रहा था। यहॉ जितनी गलती पिता की थी, उतनी ही गलती समर की भी मानी जानी चाहिए।

समर को नौकरी लगने के उपरान्त उसके तथा प्रभा की ओर उसी प्रकार खयाल रखा जाता है, जैसे धीरज और भाभी की ओर। समर को नौकरी लगने पर परिवार में जहॉ हर्ष और प्रसन्नता का वातावरण होता है, वही वे नौकरी छूटने पर दु:खी और निराश हो जाते है। तथा प्रभा और समर के प्रति उनका रवैया एक दम से बदल जाता है। नौबत यहॉ तक आती है कि समर को घर छोडने के लिए कहा जाता है। "निकल जा मेरे घरे से, निकल जा ! हट जा, दूर मेरी ऑखों से..... डूब मर कहीं कुएँ - तालाब में कम्बख्त कमीने ! हम तो शुरु से ही रंग - ढंग देख रहे थें, अब पढने लगे है न... ${ }^{\prime ?}$ समर पर पिता द्वारा हृदय को छलनी करने वाले शब्दों से आत्महत्या के विचार गोते लगाने लगते है। यह विचार तब अधिक तीव्र हो जाते है, जब वे कहते है, ' यह तो मैं पहले ही जानता था, यह तो दीख ही रहा था। असल माँ-बाप का है तो अभी निकल जा, अभी, इसी वक्त! तू तो जब जाएगा तब जाएगा। ला, मै तुझे अभी रास्ता दिखाए देता हूँ।.... निकालो जी, इसका सामान निकालो...! विदा करो दोनों को। हमारे ये कोई नही लगते। हमारे लिए पैदा होकर मर गए। चलो, उठो, जाओ जी। अपना सामान उठाओं और अपना ठिकाना देखो... हमने हाथ जोडे! "?

निष्कर्षतः कहा जा सकता है कि संयुक्त परिवार के जहॉ गुण हो सकते है, वही दोष भी गिनाये जा सकते है। कमानेवाला जब एक हो और खानेवाले कई मुह हो तो परिवार के जीवन के सुचारु रुप से चलाना मुशिकल हो जाता है। भूख मिटना, राशन भरना, कपडे, स्कूलादि का खर्च, परीक्षा फीस, त्यौहार, विवाह आदि पर होनेवाले खर्च से कमानेवाले की कमर टूट जाती है। ऐसे परिवार को समझौते से भरी हुई, अधूरी इच्छा से युक्त जिंदगी जीना पडता है। अभावों, दु:ख, निराशा, आत्मपीडन, मानसिक तनाव, घुटन, विवशता को लेकर जीवन जीना पडता है। आवश्यकता है, छोटा परिवार सुखी परिवार, अपने पैरों पर खडा होने के बाद ही विवाह करना, जब परिवार का बोझ हलका नही कर सकते तो विभक्त होकर स्वयं का और परिवार का ही भला कर सकते है। निराशा या आत्महत्या जैसे विचारों के स्थान पर यदि आशायुक्त जीवन जिया जाय तो जीवन में आनेवाले हर अभावों से मार्ग निकाला जा सकता है।

सन्दर्भसूची :
१)कथाकार राजेन्द्र यादव - सोनवणे चन्द्रभानु, पृ.सं.१६
२)वही, पृ.सं. १०२

३ )‘सारा आकाश’ — राजेन्द्र यादव - संस्करण — २००९ प्रकाशन राधाकृष्ण प्रकाशन, नई दिल्ली - पृ.सं. २३

## हिंदी कविता में दलित - विमर्श

प्रा. डॉ. जायदा सिकंदर शेख : मत्स्योदरी कला महाविद्यालय, तिर्थपूरी, जालना
‘दलित’ शब्द का सर्वप्रथम प्रयोग उन्नीसवी शताब्दी के सुधारवादी आंदोलन में हुआ। इस शब्द की व्युत्पत्ति संस्कृत की ‘दल’ धातू से हुई है। ‘दलित’ शब्द का अर्थ विभिन्न शब्दकोशों में दिया गया है। आधुनिक हिन्दी शब्दकोश अनुसार, जिसका दलन हुआ हो, कुचला हुआ हो मर्दित खण्डित, दलित समाज का वह निम्न वर्ग जिसे सामाजिक न्याय और आर्थिक सुविधाएँ न हो। "?

हिन्दी शब्दसागर के अनुसार दलित शब्द का अर्थ है, ' मसला हुआ दबाया, रौदा या कुचला हुआ विनष्ट किया हुआ।" ${ }^{2}$

दलित शब्द के कोशगत अर्थ से स्पष्ट होता है दलित उन्हे कहा गया जिसके साथ जानवरों के समान व्यवहार किया गया और मनुष्य के रुप में उनकी प्रतिष्ठा को नकारा जाता है।

हिन्दी साहित्य में दलित - चेतना हमेशा से रही है। सिध्द साहित्य से हिन्दी साहित्य का आरंभ माना जाता है। साहित्य में दलित चेतना का प्रादुर्भाव भी इसी साहित्य से माना जाता है। सरहपा अपने जीवन में जातिवाद का खण्डन करते रहे। विश्वम्भरनाथ उपाध्याय के शब्दों मे "सरहप्पा धार्मिक सामाजिक और साहित्यिक क्षेत्र में एक आंदोलन के सुभांरम्भकर्ता थे। जो साम्य, साहस, एकाग्रता, सहजता और मनुष्य विशेष रुप से नारी शोषित एवं निम्न जातियों की महिमा के संस्थापक थे।’ ${ }^{\prime 3}$

संत कबीर के साहित्य में दलित चेतना का प्रारम्भ प्रखर माना जाता है। संत कबीर की सुधार भावना अपने क्रांतीकारी रुप में अभिव्यक्त हुई है। समानता की स्थापना के लिए उन्होंने ब्राम्हण, क्षत्रिय, वैश्य और शुद्र इन सभी भेदों को समाप्त करने का प्रयास किया। उनके अनुसार जब दो व्यक्तियों में सब कुछ एक जैसा है तो जाति - भेद क्यो ?
"एक ज्योति में सब उत्पन्ना
कौन ब्राम्हन कौन सूदा।" ${ }^{\gamma}$
संत कबीर का कहना है ब्राह्मण एवं शूद्र मानव जाति में वर्गीकरण कर भिन्नता की दीवार खडी करना केवल मूर्खता के सिवाय और कुछ नहीं। तथ्य और तर्क पर आधारित उनका आधुनिक बोध आज भी प्रासंगिक है।

संत कबीर के समकालीन संत रैदास एवं दादू दयाल की वाणी भी प्रखर है। इन संतो ने जातीयवादी सामाजिक सोच का ही विरोध नहों किया अपितु एक ऐसे समाज की स्थापना की जिसमें हो समता, स्वतंत्रता और बंधुता है। रैदास कहते है-
'रैदास जन्म के कारणै, होत न कोई नीच
नर को नीच करि डारि है, औछे करम की कीच।, ${ }^{\prime}$
कर्म की प्रेरणा देकर युग - युग से चले आनेवाले अस्पृश्य जन-समाज को उन्होंने नैतिकता का वह बल प्रदान किया। जिससे जनसामान्य के मध्य वह खडे हो सके।

संत सुन्दरदास भी बडे रोचक ढंग से ब्राम्हण और शुद्र की समानता सिध्द करते है। वे कहते है ईश्वर, दीपक, ज्योति और सूर्य वह सब हमे समानता का पाठ पढाते है। जब ईश्वर ने सभी को समान बनाया है, तब मनुष्य को अपने

मन में असमानता का भाव नहीं लाना चाहिए। मानवमात्र की एकता पर बल देकर वे कहते है -
" काहू सो बांभन कहै, काहू सो चाण्डाल
सुन्दर ऐसौ भ्रम भयों, यों ही मारे गाल।"६
भक्तिकाल के समान ही आधुनिक काल में भारतेंदु तथा उनके समकालीन सभी कवियों में निर्धन दलित का चित्रण अपनी कविताओं में किया है। अंग्रेज शासन में किसान तथा मजदूरों की स्थिति एक सी थी। अंग्रेज शासन के नीतियों के विरोध में भारतेंदु मंडल के कवियों ने अपने काव्य में दलितों की दयनीय अवस्था का चित्रण अत्यन्त संवेदनशीलता के साथ किया है -
" मन ही गयो बिलाय, कछु रहयो न बाकी
उदर हेत हम बेच चुके, माँ, चुल्हे, चाकी।'।
द्विवेदी युगीन कवियों में दलित - चेतना बिम्बित होती है। कवि मैथिलीशरण गुप्त ने समाज का यथार्थ चित्रण अपने काव्य में किया है। गुप्त की ‘भारत- भारती’ में दलितोध्दार और समाज सुधारक विचार दिखाई देता है। गुप्त जी भारतभूमि के उध्द्दर के लिए शूद्रों को आव्हान करते है -
" शूद्रों उठो तुम भी कि भारत भूमि डूबो जा रही।
हे योगियों को भी अगम जो व्रत तुम्हारा है वही। ${ }^{\prime} \subset$
छायावादी अनेक कवियों में दलितों के प्रति सहानुभूति मिलती है। जहाँ एक और दलित वर्ग के प्रति सहानूभूति प्रकट की है, वही सामाजिक ढाचा बदलने के लिए विप्लव और क्रांती की माँग की है। यह माँग निराला और पंत में सर्वांधिक है। पंत जी को विश्वास है कि यही दलित एक दिन नवयुग का शिल्पी सभ्यता का उन्नायक और समृध्दों में श्रेष्ठ होंगा। वही समाज का भावी सम्राट होंगा
'"वह पवित्र है जग के कर्दम से पोषित।
वह निर्माता श्रोणी, वर्ण, धन, बल से शोषित।
मू अशिक्षित सभ्य शिक्षितों से वह शिक्षित।
विश्व उपेक्षित - शिष्ट संस्कृतों में मनुजोचित।" ${ }^{\text { }}$
स्वतंत्रता के पश्चात वर्ण व्यवस्था पर आधारित समाज के ढाचे में कोई विशेष बदलाव नहीं आया। गरीबों और अमीरों के बीच खाई अधिक गहरी हो गयी। आम आदमी की आशाओं - उम्मीदों पर पानी फिर गया। प्रयोगवाद तथा नयी कविता के कवियों ने इस निराश दलित व्यक्ति को अपने काव्य में स्थान दिया। कवि मुक्तिबोध ने शोषकों के प्रति अपनी घृणा को आवेशमयी भाषा में अभिव्यक्ति दी है -
" तेरे रक्त से भी घृणा आती तीव्र
तुझको देख मिलती उमड आती शीघ्र
तेरे हास में भी रोग - कृमि है उग्र
तेरा नाश तुझ पर -क्रुध्द, तुझ पर व्यग्र। ${ }^{\prime,}$
आधुनिक काव्य में दलितों के सशक्त पक्षधर नागार्जुन रहे है। नागार्जुन ने दलितो को केंद्रीय विषय बनाया है। नंदुुलारे वाजपेयी के शब्दों में, "जनता की भूख और विक्षोभ को वाणी देते हुए सर्वहारा के साथ रहने, जीने, उनके

दु:ख दर्द का साथी बनने की अद्भुत ललक मन में रखनेवाले जिस कवि को हम अपनी संवेदना के बहुत निकट पाते है, तथा जिसे इतिहास भी चिरकाल तक जानेगा वह नागार्जुन ही है।" ${ }^{\circ}{ }^{\circ}$ नागार्जुन दलित समाज के उत्थान के लिए प्रतिबध्द होने का दावा अपने कविता में करते है -
" प्रतिबध्द हूँ, जी प्रतिबध्द हूँ
बहूजन समाज की अनुपल प्रगती के निमित्त।" ${ }^{\prime ?}$
निराला राष्ट्र की उन्नति के लिए दलितोध्दार आवश्य मानते है। उनकी मान्यता थी की राष्ट्र के विकास के लिए पद दलित शोषित एवं हीन को उठाना होगा। जिससे वे अन्य वर्ग के समान हो सके। राष्ट्रीय एवात्मता के लिए सवर्ण एवं निम्न जातियों की एकता का वे आव्हान करते है।
"व्यक्तिगद भेद ने
छोन ली हमारी शक्ति
कर्षण - विकर्षण - भाव
जारी रहेगा यदि
इसी तरह आपस में।" ${ }^{\prime 2}$
जाती - भेद के कारण एकलव्य को द्रोणाचार्य अपना शिष्य नहों बनाते धनुविद्या सिखने की लालसा के कारण एकलव्य वन में गुरु द्रोणाचार्य की मूर्ती बनाकर धनुर्विद्या सीखता है। परंतु द्रोणचार्य गुरु दक्षिणा के रुप में दाहिने हाथ का अंगूठा मॉगते है। एकलव्य उस समय तत्काल अँगूठा काटकर समर्पित कर देते है। जिससे द्रोणाचार्य दृष्ट महसूस करते है। निराला के शब्दों मे

एकलव्य है!
तुम विप्र हो, हे शिष्य !
गुरु द्रोण शूद्र है। ${ }^{\prime ?}$ ?
निष्कषत: हिन्दी कविता में दलितों का चित्रण करनेवाली कविताओं की लम्बी परम्परा है। भक्तिकाल के पश्चात आधुनिक हिन्दी साहित्य में दलित चित्रण हुआ है। आधुनिक साहित्य भक्तिकालीन साहित्य से ऊर्जा पाकर दलितों के पक्षधर बनकर एकजुट हो रहा है। यह समाज के भविष्य के लिए संकेत है। क्योंकि अपनी कविताओं में कवि शोषक शक्तियों पर आक्रमण करने की मुद्रा में है। उनके पास शोषकों पर आक्रमण के लिए सघन अनुभवों और धारदार शिल्प का अनूठा संगम है। इतने शोषणों के बावजूद भी दलित हिम्मत नहीं हारता। समाज में जब तक विषमता है तब तक इस साहित्य की प्रासंगिकता बनी रहेंगी।

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# महादेवी वर्मा के रेखाचित्र : एक विवेचन 

डॉ. मीरा निचळे, औरंगाबाद
प्रा. डॉ. बायजा कोटूळे, घाटनांदूर
‘रेखाचित्र' यह विधा हिन्दी गद्द की आधुनिक विधाओं में महत्त्वपूर्ण है। दैनिक जीवन की आपा-धापी ने मनुष्य को केवल मशीन जैसा बना दिया है। उसके पास साहित्य पढने के लिए समय का अभाव है। वर्तमान युग की इसी अतिव्यस्तता ने साहित्यकारों को नवीन विधा अपनाने की अनायास प्रेरणा दी है।
‘रेखाचित्र’ की हिन्दी साहित्य में आज अपनी जमीन है । 'रेखाचित्र' कथासाहित्य का एक महत्वपूर्ण अंग माना जाने लगा है। रेखाचित्र की महत्वपूर्ण विशेषता है कि वह कहानी की अपेक्षा एक ठोस और यथार्थवादी भूमि पर खडा होता है। इस में कल्पना की अपेक्षा सत्य को अधिक महत्व्व होता है। वस्तुत: रेखाचित्र के माध्यम से व्यक्ति या वस्तु की बाह्य क्रिया कलापों को इस प्रकार प्रस्तुत किया जाता है, जिनसे उनके आंतरिक स्वभाव का स्वतः प्रस्फुटन हो जाता है। मूलत: अँग्रेजी के ‘SKETCH' शब्द का पर्याय हिन्दी में ‘रेखाचित्र' को स्वीकार कर लिया गया है जिसमें किसी व्यक्ति या वस्तु का आकर्षण एवं भावपूर्ण चित्र अंकित किया जाता है। ${ }^{?}$

पाश्चात्य साहित्य की तरह हिन्दी साहित्य में भी रेखाचित्र समृध्द एवं उन्नत रुप ले चुका है।
हिन्दी में रेखाचित्र को अपनी पहचान देनेवाला एवं रेखाचित्रकारों में निःसंदेह सर्वोच्च स्थान का अधिकारिक नाम महादेवी वर्मा का है। देवी के रेखाचित्र बाहरी सूक्ष्म अंकन के साथ ही करुणा और सहनुभूति की आर्द्रता से ओत - प्रोत है। महादेवी के रेखाचित्रों की विशेषताओं को रेखांकित करते हुए प्रो. गोपाल कृष्ण कौल का कहना है कि, '‘रेखाचित्रों में उनकी अनुभूति मात्र प्रणयिनी की अनुभूति नहों, उनमें मातृत्व की ममता, बहन का स्नेह और नारीत्त्व की विविध अनुभूति की अभिव्यक्ति है। उनमें जन-जीवन में व्याप्त दुःख, दैन्य, अशिक्षा, उत्पीडन आदि के प्रति विराट सहानुभूतिपूर्ण करुणा और ममता है। कहीं - कहीं विद्रोह भी है किन्तु वह ममता और करुणा से अभिभूत है। महादेवी की कला में यदि कहीं जन - जीवन और समाज का प्रतिबिम्ब मिलता है तो इन रेखाचित्रों मे ही, इसलिए महादेवी के साहित्य में इनका विशिष्ट स्थान है। दूसरे इन रेखाचित्रों का सम्बन्ध महादेवी के जीवन से है। जिन पात्रों का चित्रण इनमें हुआ है, वह कलाकार की जीवन कथा का हृदय छूने वाला अंग है।" म महादेवी वर्मा ने अपने रेखाचित्रों में ऐसे पात्रों का चयन किया है, जो सामाजिक एवं आर्थिक दृष्टि से अत्यंत साधारण स्तर के है। उनके रेखाचित्र एवं संस्मरण हिन्दी साहितय में बेजोड माने जाते है -
१. अतीत के चलचित्र (१९४१)
२. स्मृति की रेखाएँ (१९४६)
३. पथ के साथी (१९५६)
૪. मेरा परिवार (१९७२)

अब तक ये चार संकलन प्रकाशित हो चुके है।
'अतित के चलचित्र' में कुल ग्यारह रेखाचित्र प्रस्तुत है। जिसमें प्रथम बार रेखाचित्र की समस्त विशेषताएँ प्राप्त होती है। इसके अंतर्गत स्री एवं पुरुष पात्रों के करुण एवं सशक्त चित्र खींचे है। अतीत के चलचित्र का पहला

रेखाचित्र भृत्य रामू का है जो बचपन में उनके यहाँ आया था। और आजीवन निस्वार्थ भाव से महादेवीजी की सेवा करता रहा। 'बिन्दा’ एक निरीह एवं अबोध बालिका है। उसे सौतेली माँ के दुर्व्यवहार का शिकार होना पडता है। घर के पूरे काम करने के बावजूद उसे कदम - कदम पर ठुकराया जाता है। तीसरे रेखाचित्र में पति की मृत्यु के पश्चात 'बाल विधवा’ उपेक्षा का जीवन जीती है। घर में सब उसपर अत्याचार करते है। वह चुपचाप सह लेती है। सभी के स्नान के लिए पानी भरना, कपडे धोना, बर्तन साफ करना आदि काम ही उसकी जिन्दगी बन गए है। अंधेरे बन्द कमरे में वह घुट - घुट कर दिन बिताती है।

चौथा रेखाचित्र दलित स्री साबिया का है जो चूडियाँ बेचनेवाली सामान्य स्री है। वह माँ बननेवाला थी तब ही उसका पति एक दुसरी स्री गेंदा के साथ विवाह करता है। और उसे लेकर कहीं चला जाता है। कुछ दिनों के पश्चात गेंदा को साथ लेकर फिर आ टपकता है। साबिया सौत सहित पति को स्वीकारती है।

पाँचवा रेखाचित्र अभागी बिट्टो का है। वह एक बालविधवा है। माँ - बाप के पश्चात भाई तथा भाभियाँ उसे घरसे निकालनें के लिए उसकी बार - बार शादी कराते है। ३ २ वर्ष की उम्र में एक पचपन वर्षीय विकलांग बुठ्ठे के साथ उसे जबरन विवाह करना पडता है। शादी के बाद अलग - अलग पुरुषों की शय्या सजाने से शरीर के साथ उसकी आत्मा भी पूरी तरह झुलस जाती है।

छटा रेखाचित्र अठारह वर्षीय बाल - विधवा का है। विधवा होने के पश्चात एक स्वार्थी पुरुष, वह गर्भवती होने पर उसे छोड देता है। वह एक बच्ची को जन्म देती है और महादेवजी की शरण में आती है।

इसी प्रकार घीसा की अचल गुरुनिष्ठा एवं समर्पण, अंध अलोपी का सरल व्यक्तित्व, बदलू कुम्हार तथा रधिया का निष्काम दाम्पत्य प्रेम, कर्मठ पहाडी महिला ‘लछमी’ का महादेवीजी के प्रति अनुपम स्नेह को रेखाचित्र के रुप में देवीजीने वाणी दी है। यह रेखाचित्र समाज के शोषित वर्ग का प्रतिनिधित्व करते है। इनमें भारतीय नारी और समाज की शाश्वत समस्याएँ साकार हुई है।

सन १९४३ में प्रकाशित ‘स्मृति की रेखाएँ’ यह भी महादेवी का प्रसिध्द रेखाचित्र संग्रह है। इसमें कुल सात रेखाचित्र संग्रहीत है।
'स्मृति की रेखाएँ' का पहला रेखाचित्र लक्ष्मी का नायक एक वृध्द है। इस वृध्द 'भक्तिन' की प्रगल्भता एवं स्वामी भक्ति को महादेवीजी ने रेखांकित किया है। पति की मृत्यु के पश्चात भी वह मठ्ठा फेरना, कूटना, पीसना और रांधने जैसे काम निरंतर करती रहती है। उसकी छोटी - छोटी दो लडकियाँ भी उसका साथ देती है किन्तु इस अथक परिश्रम के बाद भी परिवार में उसका कोई मूल्य नहों है। वह महादेवीजी की शरण में आती है, और रोटियाँ बनाने का काम करती है। उसी के आग्रह से महादेवी उसे ‘भक्तिन’ नाम से पुकारती है। महादेवी जी के प्रति उसका सेवाभाव अब्दितीय है।

दूसरा रेखाचित्र एक चीनी फेरीवाले का है जो अपना देश छोडकर यहाँ कपडों की फेरी लगाता है और अपनी खोई बहिन को भी तलाश करता है। उसकी इसी करुण जीवन गाथा का मार्मिक चित्रण किया गया है।

महादेवीजी ने विभिन्न अवसरों पर अपने सम्पर्क में आये समाज के कुछ ऐसे दीन-हीन चरित्रों पर प्रकाश डाला है जिन्होंने अपनी चारित्रिक विशेषताओं से देवीजी को भावाभिभूत किया है।

इस संकलन का तीसरा रेखाचित्र हैं जिसमें दो नेपाली कुलियों का चित्रण किया गया है। जो देवीजी की

केदारनाथ से बदिकाश्रम तक की यात्रा में उनका सामान ढोने के लिए साथ थे। जंगबहादूर और उसका भाई धनसिंह अपने आपसी स्नेह से देवीजी को भी प्रभावित करते है। और महादेवीजी का उनके प्रति का अनअपेक्षित वत्सल व्यवहार उनकी आँखों में आँसू आने के लिए विवश करता है।

मुन्नु अथवा मुन्नु की माई का यह चौथा रेखाचित्र नारी विमर्श को व्यक्त करता है। महादेवीजी यहाँ समाजसेविका के रुप में आई है। मुन्नु की माई पुत्री, पत्नी, पुत्रवधु और माता जैसे चारों रुपों में अपने व्यक्तित्व की छाप बिखेरती है। बचपन से लेकर मुन्नु की माँ बनने के उपरांत भी अनेक कठिन समस्योओं से जूझती रहती है। उसके लिए महादेवीजी का घर उसका मायका बनता है।

प्रयाग मे चली आ रही कल्पवास की परम्परा के कारण देवीजी भी अपनी साहित्य साधना के लिए वहाँ पर्णकुटी बनाती है। संयोग से ठकुरी बाबा और उनके साथी अन्य कही जगह न पाकर देवीजी की आश्रम में आते है। महादेवीजी उन्हे मना नहीं कर सकती। इस तरह से वह उन लोगो मे इस तहर घुल - मिल जाती है कि इस रेखाचित्र का एक महत्वपूर्ण पात्र स्वयं ही बन जाती है। यह संकलन का पाँचवा रेखाचित्र है।

संग्रह का छठा रेखाचित्र बिबिया का है। इसमे एक परिश्रमी, तेजस्वी और चरित्रवाली धोबिन की व्यथा गाथा का वर्णन है। यह रेखाचित्र सर्वथा सामाजिक परिवेश से सम्बन्धित है। तेजस्वी किन्तु, दुर्भाग्यशाली धोबिन सर्वथा निर्दोष होने पर भी पुरुष समाज के हाथो कलंकित और अपमानित होती है तथा अन्ततः आत्महत्या करने को बाध्य होती है।

स्मृति की रेखाएँ का गूंगिया यह आखिरी रेखाचित्र है। वात्सल्य की मूरत नारी की करुण कथा है। सभी गुणों से सम्पन्न किन्तु वाक्शक्ति विहीन गूंगिया की कहानी है। गूंगिया, गूंगी होने के कारण ससुराल वाले उसे मैके भेजते है और उसकी छोटी बहन वहाँ पर ब्याही जाती है। वह एक बेटे को जन्म देकर मर जाती है। उसका पति उसे सॅभलने के लिए गूंगिया के पास छोड जाता है और दूसरा ब्याह कर लेता है।

एक दिन एक साधू गाँव में आता है और बालक हुलासी को फूसलाकर अपने साथ ले जाता है। बारह वर्ष के बाद भी गूंगिया उसकी राह देखती है और सिवाय 'कलक्ता' के अलावा कोई पता न होने पर भी पत्र लिखने की जिद्द करती है। हुलासी का तो कोई जवाब नहीं मिलता किन्तु उन्ही के गॉव का एक नौकर गूंगिया को चिठ्ठी और दस रुपए भेजता है। क्षय रोग से पीडित खाट पर लेटी गूंगिया आँसू बहाकर चिठ्ठी को प्यार से छाती से लगा लेती है। अगले दिन वह मर जाती है और सिरहाने दस रुपए मिलते है।

गूंगिया के साथ समाज की निष्ठुरता पर यहाँ दुर्बलों को सताने की समाज की प्रवृत्ती पर तीखा प्रहार किया है।
तीसरे रेखाचित्र संकलन 'पथ के साथी’ में महादेवी वर्मा ने अपने समसामायिक साहित्यकारों की स्मृति को जीवन्त बना दिया है जो उनके अंतकरण पर अपना अमिट प्रभाव छोड गए थे। रविन्द्रनाथर ठाकूर जिनवेे लिए महादेवीजी लिखती है - "जिनकी छाया में हमारे युग की यात्रा आरम्भ हुई है, जिनकी वाणी में हमने नये जीवन की प्रथम पुकार सुनी है और जिनकी दृष्टि ने अन्धकार को भेद कर हमें भविष्य का पहला उज्वल संकेत दिया है, उनके अवश्यभावी अभाव की कल्पना भी हमारे लिए सह्य नहीं होती...।" ${ }^{\prime \prime}$

महादेवीजी का मैथिलीशरण गुप्त एवं उनसे अधिक उनकी रचनाओं से दीर्घकालीन परिचय है। सुभद्राकुमारी चौहान जिन्हें देवीजी बचपन से जानती है। सुर्यकांत त्रिपाठी ‘निराला’ उनके हृदय निधियों में सबसे समृध्द भाई है जिन्होंने अपने विश्वास के कच्चे सूत को दृढता और दीप्ति दी है।

महादेवीजी की दृष्टि में ‘प्रसाद' जी के चित्र में उनका साहित्य, कुछ घंटो का परिचय और कुछ प्रचलित स्तुति-निन्दापरक कथाएँ ही है। 'पन्त’ एवं 'सियारामशरण गुप्त’ की स्वभावगत महानता, उनके जीवन पृष्ठ के कुछ अंश शब्द चित्र के रुप में आये है।
‘मेरा परिवार’ (१९७२) विश्व साहित्य के इतिहास में अपना अलग अस्तित्व स्थापित करनेवाला ऐसा गद्य साहित्य है, जो महादेवीजी की ममत्व से भीगी प्रतिभा के नये आकाश को विस्थापित करता है। वह आकाश जिसकी छाया में मानवेत्तर ‘प्राणी’ अपनी कहानी कहते है। महादेवीजी की प्रेम संवेदना एवं करुणा के विस्तृत प्रदेश में यह प्राणी पात्र के रुप में अवतरित हुए है। ‘नीलकंठ - मोर’, ‘गिल्लू - गिलहरी’, ‘सोना - हिरनी’, ‘दुर्मुख - खरगोश’, ‘गौरा गाय’, ‘नीलू - कुत्ता’, ‘निक्की - नेवाला’, ‘रोजी - कुत्ता', ‘रानी - घोडी’ ये महादेवीजी के स्नेह से रेखांकित वह जीव है जो उनके अतीत के कोहरे से विविध रंग लेकर उदित हुए। 'मेरा परिवार' की भूमिका में इलाचंद्र जोशी लिखते है - "पशु - पक्षियों के साथ प्रतिदिन के साधारण क्रीडा - कौतुक की जमीन पर कवयित्री ने अपने जादुई शिल्प के जो नमूने पाठकों के आगे उपस्थित किए है, उनमें स्थूल पार्थिव जीवन को सूक्ष्म आध्यात्मिक संवेदना के स्तर तक उभारकर रख दिया गया है।

महादेवीजी के चारों रेखाचित्र संग्रह अपने आप में एक महत्तम उपलब्धि है। हिन्दी साहित्य की अनमोल धरोहर है। इन रेखाचित्रों में स्वयं देवीजी का जीवन व्याप्त एवं लिप्त है। यह एक सफल कवयित्रि का अनमोल गद्य साहित्य है।

सन्दर्भ सूची :-
१) पथ के साथी एक विवेचन - डॉ. मुरारीलाल शर्म ‘सुरस' पृ.१.
२) हिन्दी साहित्य का इतिहास - आ. दुर्गाशंकर मिश्र, पृ.२४०
३) पथ के साथी - महादेवी वर्मा, पृ.सं. १६
૪) मेरा परिवार - महादेवी वर्मा, पृ.सं. ११

आधार ग्रंथ:-
१) अतीत के चलचित्र - महादेवी वर्मा
२) स्मृति के रेखाएँ - महादेवी वर्मा

## मराठवाङ्याच्या शेती विकासामध्ये ना.श्री.शंकरराव चव्हाण यांचे योगदान

डॉ. महाजन प्रकाश बाबाराव : शिवाजी महाविद्यालय, कन्नड
प्रा. जाधव सुनिल कुंडलिकराव : कला वरिष्ठ महाविद्यालय, नांदुरघाट

प्रस्तावना : मराठवाडा हा भाग योगी पुरुष यांच्या वास्तव्याने पूनित झालेला असून त्या सोबतच मोगलांचे अमानुष आक्रमण आणि छळही सोसलेला असा आहे. धान्याचे कोठार म्हणून प्रसिध्द असलेला हा भूभाग मध्यंतरीच्या काळात दुर्लक्षिला गेला. कला आणि स्थापत्य कृतीच्या विघटनास कारणीभूत ठरला. हा भाग औढा नागनाथ, परळी वैजनाथ व घृष्णेश्वर या तीन ज्योर्तिलिंगानी पावन झालेला आहे. तसेच अजिंठा, वेरुळ या जगप्रसिध्द लेण्यांची ही जन्मभूमी ‘सुजलाम सुफलाम’ असली तरी त्या बरोबरच औद्योगिक व अन्य क्षेत्रातील प्रगतीच्या दृष्टीने मात्र मागासलेली होती. या बाबतीत मराठवाड्याच्या प्रगतीच्या आड आपमतलबी आणि जातीयवाद यांनी पेटलेल्या मुत्सद्दी पुरुषांची कारर्कीद होती. त्यांनी हेतुपुरस्पर मराठवाडा हा भाग मागेच राहू दिला. त्याच्या विकासाकडे दुर्लक्ष केले. तेव्हा पासूनच हा भाग विकासाच्या दृष्टीने सर्वांगिन क्षेत्रात मागे राहिला. स्वातंत्र मिळाले आणि मराठवाड्याच्या विकासाला दिशा मिळाली ती नोव्हे. १९५६ ला राजवट बदलली, नियम बदलले, शासकीय चौकट बदलली.

श्री. शंकरराव चव्हाण यांच्या कालखंडामध्ये आपला वकिलीचा व्यवसाय करीत असतानाच ‘मागासलेल्या’ मराठवाड्याचा विकास व्हावा असे त्यांना मनोमन वाटे. १ मे १९६० ला महाराष्ट्राच्या मंत्रिमंडळात समावेश झाल्यानंतर या भागाच्या विकासासाठी त्यांच्या मनाने उठाव केला. नव्या उमीदीने, नव्या उत्साहाने, नव्या आशा आकांक्षेने त्यांनी मागासलेल्या मराठवाड्याच्या विकासावर लक्ष केंद्रित केले.

मराठवाड्याचा विकास हा श्री. शंकरराव चव्हाण यांच्या आत्मियतेचा आणि जिन्हाळयाचा विषय बनला. त्यासाठी त्यांनी कठोर परिश्रम केले या प्रदेशात अनेक सुधारणा घडवून आणण्याचा त्यांनी ध्यास घेतला.

पाटबंधारे, कृषी उत्पादन, उद्योगधंद्याची वाढ, विविध स्तरावर शिक्षणाचा प्रसार इत्यादींच्या क्षेत्रात अनेक उपक्रमांना चालना दिली आणि मोठे प्रकल्पही साकार केले. हे करीत असतांना या भूमीतील शेतकज्यांच्या कल्याणाकडे सातत्याने लक्ष पुरविले. मराठवाड्याच्या भूमीजवळ अमाप पीक देण्याची क्षमता असूनही पुरेशा पाण्याच्या अभावी ती वर्षानुवर्षे केवळ निसर्गाच्या कृपेवर तहान भागविण्याच्या कसा-बसा प्रयत्न करीत आहे. अशा सुपीक भूमीसाठी श्री. शंकररावजींनी काही महत्वाकांक्षी पाटबंधारे योजना आखल्या. त्या चिकाटीने प्रत्यक्षात आणल्या आणि भूमीचा व शेतकज्यांचा दुवा घेतला. जायकवाडी धरण आणि विष्णुपुरी प्रकल्प या प्रमुख योजना तर त्यांच्या दूर दृष्टीचे आणि योजकतेचे शिखर मानले जाते.

शेती विकासातील ना. चव्हाणाचे योगदान : भारतीय अर्थव्यवस्थेमध्ये शेती क्षेत्राचा वाटा मोठा आहे. बहुसंख्य लोकांचा व्यवसाय शेती हाच आहे. महाराष्ट्रातील मराठवाडा या पोटविभागातही शेती हा प्रमुख व्यवसाय आहे. बहुतेक लोकांची उपजिवीका शेती क्षेत्रावरच अवलंबून आहे आणि म्हणून मराठवाड्याचा शेती क्षेत्राचा विकास घडवून आणण्यासाठी शंकरराव चव्हाण यांनी अनेक योजना अंमलात आणल्या. मराठवाड्यातील जमीन जास्तीत जास्त ओलिताखाली आणण्यासाठी मराठवाड्या बांधबंदिस्ती योजना सुरु केली. बुलडोझरच्या सहाय्याने जमीन सपाट करण्याचे काम शीघ्र गतीने केले. या भागाती जमीन बरीच पडीक होती. हे विकास पर्व सुरु झाल्यानंतर १६३.२६

लाख एकर क्षेत्रापैकी जास्तीत जास्त प्रमाणातील जमीन लागवडीखाली आणण्याचे काम केले.
१९६६-६७ या वर्षापासून संकरीत ज्वारी, बाजरी आणि मका यांच्या लागवडीस प्रारंभ झाला. मराठवाड्यातही या लागवडीचे लोण येऊन पोहचले. ना. शंकरराव चव्हणांनी मोठ्या प्रमाणात शेतकज्यांना आर्थिक सहाय्य मिळवून दिले. शेतकर्यांसाठी मोठ्या प्रमाणात पाणी पुरवठा उपलब्ध करुन दिला. शेतीसाठी हजारो सामुहिक विहिरी खोदण्यात आल्या. पाटबंधारे व धरणे बांधून पाणी पुरवठा होऊ लागला. पूर्णा, अप्पर दुधना, अप्पर पैनगंगा, मांजरा व जायकवाडी इ. मोठे प्रकल्प हाती घेतले. जवळ जवळ $५ ०$ मध्यम प्रकल्प व ६०० लघू प्रकल्प ना. चव्हाण यांनी पूर्ण केले. त्यामुळे मराठवाड्यातील लाखो एकर जमीन ओलिताखाली आली. त्यामुळे मोठ्या प्रमाणात शेती क्षेत्राचा विकास होऊन उत्पादनात मोठ्या प्रमाणात वाढ झाली. दर एकरी उत्पादनात मोठ्या प्रमाणात वाढ झाली. ग्रामीण भागातील जनतेचे चित्र बदलावे म्हणून त्यांनी परभणी येथे कृषी विद्यापीठाची स्थापना केली. ${ }^{2}$ कृषी विद्यापीठामुळे शिक्षण विस्तार, संशोधन जमीन करुनच कृषी विषयक कार्यावर प्रामुख्याने त्यांनी भर दिला.

मराठवाड्यामध्ये शेती संशोधन केंद्रे, चाचणी व शेतकी प्रात्याक्षिक केंद्रे, शेतकी शाळा, मुख्य जमीन धरणा व संरक्षण कचेन्या, ट्रॅक्टर्स, पथके, बोअरींग मशिन्स, एअर कॉम्प्रेसर्स, बुलडोझर्स यांचा समावेश केला. जास्तीत जास्त जमीन फळबागाखाली आणण्यासाठी त्यांनी खास प्रयत्न केले. फळांची रोपे तयार करणान्या नर्सन्या स्थापन केल्या. सुधारलेल्या ऊसाच्या जातीखाली जास्तीत जास्त क्षेत्र आणण्याचे प्रयत्न केले. थेलबिया उत्पादन विकास योजना कार्यान्वीत करुन उस्मानाबाद जिल्द्यातील अहमदनगर तालुक्यात विशेष पॅकेज योजना अंमलात आणली. शेतकन्यांसाठी पिक सरंक्षण योजना अंमलात आणून दोन लक्ष एकर क्षेत्र या योजनेत आणण्यात आले.

महाराष्ट्र राज्याच्या शेतीच्या उत्पन्नापैकी मराठवाड्यामध्ये उत्पन्न सर्वात जास्त आहे. दि.३० ऑगस्ट $१ ९ ६ ७$ ला औरंगाबाद विभागातील छोटे पाटबंधारे प्रकल्प उभारण्याबाबत पाटबंधारे खात्याचे सचीव त्या विभागातील अधिक्षक अभियंते व कार्यकारी अभियंता यांची एक बैठक ना. शंकरराव चव्हाण यांनी बोलावली होती. त्यावेळी मराठवाडा विभागातील छोटे पाटबंधारे प्रकल्प उभारण्याबाबत बृहत योजनेची चर्चा झाली. त्या बैठकीचा समारोप करताना श्री. शंकरराव चव्हाण असे म्हणाले होते की, "शासनाने या योजनेखाली मराठवाड्यात सुमारे ६४२ छोटे प्रकल्प हाती घेऊन पूर्ण केले. या प्रकल्पामुळे जवळ-जवळ मराठवाड्यातील सात लाख एकर जमीन सिंचनाखाली आली आहे." याचे पूर्ण श्रेय ना. शंकरराव चव्हाण यांना जाते. ${ }^{3}$

निष्कर्ष : शेती हा भारतीय अर्थव्यवस्थेचा कणा आहे हे ओळखून ज्याप्रमाणे भगवान शंकराने वेगवान गंगेच्या प्रवाहाला आपल्या जटेत स्थिरावून गंगेला पृथ्वीतलावर आणून जनमाणसाचे जीवन सुखी व समृध्द केले. त्याचप्रमाणे आमच्या आधुनिक शंकराने अनिर्बंध वाहणान्या नद्यांना आवर घालून विद्युत निर्मिती पूर नियंत्रण व जलसिंचन योजनाव्दारे फार मोठे कोरडवाहू क्षेत्र ओलिताखाली आणून देशाला अन्नधान्य व वीज निर्मितीबाबत स्वावलंबी बनविले. यामुळेच हरीत व धवलक्रांती यशस्वी होऊ शकली.

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# महिलांचा राजकीय सहभाग, नेतृत्व आणि ग्रामीण विकासातील बदल 

सटाले सिद्देश्वर नामदेव : सहाय्यक प्राध्यापक, राज्यशास्त्र विभाग, प्रमुख, र.भ.अदट्टल कला, विज्ञान व वाणिज्य महाविद्यालय, गेवराई जि.बीड.
मुंडे सिद्देश्वर महादेव : सहाय्यक प्राध्यापक, राज्यशास्त्र विभाग, कला वरिष्ठ महाविद्यालय, नांदुखाट, ता.केज, जि.बोड.

आपला समाज हा पुरुषप्रधान समाज आहे. स्त्रियांचे स्थान कायम दुय्यम राहिलेले आहे. स्त्रियांवर होणान्या अत्याचाराविरुध्द राजा राममोहन रॉय, म. ज्योतिबा फुले, आगरकर, डॉ. बाबासाहेब आंबेडकर, रमाबाई, सावित्रीबाई फुले, लक्ष्मीबाई टिळक, अशा अनेक समाजसुधारकांनी आवाज उठवला. समाजात त्या बाबत जागृती निर्माण करण्याचा प्रयत्न केला. अनेक गोष्टींना समाजाकडून प्रथम विरोध झाला. सामाजिक आणि मानसिक बदल हा नेहमी धीम्या गतीने होत असतो. समाजसुधारकांच्या प्रयत्नाने हळ्దूहळू परिस्थितीत सुधारणा होत गेली. चार भिंतीत दबलेला आवाज बाहेर यायला लागला. उंबन्या बाहेरचं जग स्त्रियांना खूलं व्हायला लागलं. शिक्षणाची वाट मोकळी झाली. नोकरी वा व्यवसाय करुन स्त्रियांनीही आपली आर्थिक क्षमता वाढवली. फक्त पुरुषांची मक्तेदारी मानली गेलेल्या क्षेत्रांतही शिरकाव करुन आणि त्यात यशस्वी कामगिरी करुन स्त्रियांनी आपली बौध्दिक चमकही दाखवून दिली. आज कुठल्याच क्षेत्रात स्री मागे राहिलेली नाही. समाजसुधारकांचे प्रयत्न स्री चळवळीचा रेटा आणि कायद्याने दिलेला आधार या गोष्टीचा स्तियांना नक्कीच फायदा झाला आहे. तरी अजूनही समानतेच्या पातळीवर स्तियांचं स्थान दुय्यमच आहे, असे खेदांन म्हणावं लागत. स्रीचे रक्षण बालवयात पित्याने, यौवनात पतीने व वृध्दकाळात मुलाने म्हणजेच पुरुषाने करावे. ${ }^{\text {स्री }}$ केव्हाही स्वतंत्र्य नाही असे प्रमाणपत्र मनूने दिले. डॉ. बाबासाहेब आंबडेकर यांनी ‘द राईज ऊड फॉल ऑफ हिंदू विमेन’ या पुस्तकात स्त्रियांना दास्याच्या दरीत कसे लोटले याचे विश्लेषण केले आहे. त्यांच्या मते स्त्रियांच्या अवनतीस मनुच जबाबदार आहे. मनूपर्व कालखंडात स्त्रियांना मान - सन्मानाचा दर्जा होता. मनूने स्त्रियांच्यावर लादलेले दुय्यमतेचे निर्बंध नष्ट करण्यासाठीच त्यांनी हिंदू कोड बिलाचे लेखन केले. स्तियांना किमान न्याय, स्वातंत्र्य, समता आणि सरंक्षण मिळवून देण्यासाठी प्रयत्न केले. स्त्रियांनी शिकावे, स्वाभिमानाने जगावे असा त्यांचा आग्रह होता मनुस्मृतीने स्रीचा अनादर केला. स्री स्वातंत्राची होळी केली. म्हणूनच डॉ. आंबेडकरांनी मनुस्मृतीचा होळी केली आणि अस्पृश्य स्त्रियांपासून सुरु करुन त्यांनी संपूर्ण स्री जातीच्या मुक्तीपर्यंत आपला विचार फुलवून ठेवला. सध्या स्री सर्व क्षेत्रात आपले पाऊल टाकताना दिसून येते. प्रशासकीय क्षेत्र व राजकीय क्षेत्रातही ती प्रगती करत आहे.

## राजकीय सहभाग :

सत्तेतील सहभागाशिवाय कोणत्याही समुहाचे सक्षमीकरण शक्य नसते. दलितांचा सत्तेत सहभाग झाल्यानंतरच त्यांचे सक्षमीकरण शक्य झाले आहे. अलीकडच्या काळात महिलांना देखील राजकीय प्रक्रियेत सहभागी करुन घेण्याच्या प्रक्रियेस गती झाली आहे. असे असले तरी प्राचीन काळात स्री ही राजकीय परिघाबाहेरच होती. प्राचीन काळात टोळ्यांमध्ये निर्वाहासाठी संघर्ष होत असत. पुरुष युध्द व शिकार यासाठी दूर जात तेव्हा तळ राखण्याची भूमिका स्त्रीच्या वाट्याला येत असे, परिणामी राजकीयदृष्ट्या स्वतःच्या प्रश्नांना तसेच समाजाचा विचार ती करु शकली नाही. ${ }^{?}$

विसाव्या शतकात जगाच्या राजकारणात फार मोठ्या प्रमाणात बदल झाले. या काळात दोन मोठी महायुध्दे

झाली. तिसन्या जगातील अनेक देश स्वतंत्र्य झाले. जगातील सर्वच पीडित आणि शोषित समाजामध्ये एक नवी लोकशाहीवादी जागृती निर्माण झाली. ज्या समाज घटकात अशा प्रकारची राजकीय जागृती नव्हती, त्या समाज घटकात लोकशाही विकासाच्या नव्या प्रक्रिया सुरु झाल्या. स्त्रियांना मतदानाचा अधिकारच नव्हता. इंग्लड आणि अमेरिकेसारख्या प्रगत मानल्या जाणान्या राष्ट्रात १९१८ नंतर स्रियांना मतदानाचा अधिकार मिळायला सुरुवात झाली. स्वित्झर्लंड सारख्या प्रगत देशात १९७० मध्ये स्त्रियांना मतदानाचा अधिकार मिळाला. विसाव्या शतकात स्री स्वातंत्र्यवादी चळवळी सुरु झाल्याचेच हे निदर्शक आहे. यानंतरच राजकारणात स्त्रियांचा सहभाग वाढू लागला. १९५० नंतर राजकारणात शिखरस्थानात राहून काम करणान्या महिलांचा उदय झाल्याचे दिसते. त्यांनी जागतिक राजकारणावर प्रभाव टाकला. त्यात प्रामुख्याने सीरिमाओ भंडारनायेके, गोल्डा मायर, इंदिरा गांधी, मार्गरिट थॅचर, बेनझीर भुट्टो, चंद्रिका कुमारतुंगा, शेख हसीना वाजेद व बेगम खलिदा झिया यांचा समावेश होतो.

पंतप्रधानपद अणि राष्ट्रध्यक्षपद समर्थपणे सांभाळणान्या काही महिला ठळकपणे दिसत असल्या तरी एकूण संसदेमधील स्रियांची संख्या जगभरात तुलनेचे कमीच आहे. आंतरसंसदीय संघाच्या पाहणीनुसार अमेरिकेत स्तियांचे संसदेतील प्रमाण १२.७ \% आहे. युरोपात १२.६ \%, पॅसिफिक देशात ११.६ \%, सहारा अफ्रिका खंडात $१ ० . ४ \%$, अशिया खंडात १३.१\% आणि अरब राष्ट्रांत ३.३ \% इतके आहे. जगात सर्वात जास्त स्री सदस्यांची संख्या स्वीडनमध्ये ४० \% आहे. न्युझीलंडमध्ये २९.२ \% अर्जेटिनात २५.३ \% अणि चीनमध्ये २१ \% आहे. या तुलनेत भारतात संसदेतील महिलांचे प्रमाण ६ \% म्हणजे फारच कमी अहे. ${ }^{*}$

जगातल्या प्रगत राष्ट्रांमध्ये स्तियांना मतदानाचा अधिकार मिळवण्यासाठी खूप प्रतिक्षा करावी लागली. त्या मानाने भारतात स्वातंत्र्या बरोबरच महिलांना मतदानाचा अधिकार प्राप्त झाला. पहिल्या सार्वजनिक निवडणूकीपासून लोकसंख्येने निम्म्या असलेल्या स्तिया मतदानाचा हक्क बजावत आहेत.

थोडक्यात स्रियांचा राजकीय सहभाग हा समाजाच्या विशिष्ट जाती, धर्मापुरताच मर्यादित होता. स्वातंत्रोत्तर काळात उच्च वर्णिय म्हणून ओळखल्या जाणान्या समाजातील स्तिया राजकारणात आल्या. त्यानंतरच्या काळात राखीव जागांच्या धोरणांमुळे दलित वर्गातील स्तियांना राजकारणात प्रवेशाची संधी मिळाली. मात्र असे असले तरी खन्या अर्थाने सामान्य स्री राजकारणात किंवा सत्ततेतील सहभागात हवा तेवढा वाटा उचलू शकलेली नाही.

## नेतृत्व :

काही व्यक्ती जेन्हा एकत्र येतात व एखादे उद्दिष्ट गाठण्यासाठी योजनाबध्द् प्रयत्न करु लागतात. तेन्हा या ठिकाणी नेतृत्वाचा प्रश्न उद्भवतो. या समुहाला योग्य नेतृत्व प्राप्त झाल्यास त्यांना दिशा मिळते. एकत्रीत प्रयत्नांची परिणामकारकता ही वाढते लोकशाहीमध्ये नेता आणि नेतृत्व याला अनन्यसाधारण महत्त्व आहे.

राजकीय नेतृत्वाच्या दृष्टीने विचार करता नेतृत्वाच्या खालीलप्रमाणे व्याख्या सांगता येतील.
भारतीय समाज विज्ञान कोष - "अनुयायांमध्ये आत्मविश्वासाची भावना निर्माण करण्याची क्षमता, आपले उद्दिष्ट योग्य असल्याची जाणीव सहकान्यांच्या मनात निर्माण करण्याचे सामर्थ्य व सामुदायिकरित्या या उद्दिष्टांच्या दिशेने कार्य करण्याची धडाडी या सर्वांचा अर्थ म्हणजे, नेतृत्व होय. ${ }^{\gamma}$

प्राचार्य अभ्यंकर - "मानवी संपर्कतील विभिन्नतेला एका मुशीत घालून मानवी समूहाची शक्ती एका समान उद्दिष्टांकडे घेवून जाणारी शक्ती म्हणजे नेतृत्व होय."

पंचायतराज व्यवस्थेत ७ ३ व्या घटना दुरुस्तींनंतर महिलांचे नेतृत्व उदयाला आले.

## ७३ वी घटना दुरुस्ती :

मेहता समितीच्या शिफारशीनुसार १९५९ पासून संपूर्ण भारतात व वसंतराव नाईक समितीच्या शिफारशी नुसार १९६२ पासूनच महाराष्ट्रात पंचायती राज्याच्या त्रिस्तरीय रचनेची अंमलबजावणी सुरु झाली. या त्रिस्तरीय रचनेचा विचार करता या रचनेमध्ये महिलांच्या दृष्टीने फारशा तरतुदी नव्हत्या. म्हणजेच आरक्षणपूर्ण काळात बहुतांश राज्यांमध्ये व महाराष्ट्रातही पंचायत राज संस्थांमध्ये स्तियांना पुरेसे प्रतिनिधत्व दिले जात नसे. म्हणून राज्यघटनेच्या २४३ कलमामध्ये बदल करुन तो बदल सुचविणारे ७३ वे घटनादुरुस्ती विधेयक संसदेच्या दोन्ही सभागृहामध्ये मान्य करण्यात आले. या दुरुस्तीने पंचायतराज संस्थांच्या कारभारावर अनेक महत्वपूर्ण बदल सुचविले आहेत. त्यापैकी एक महत्वाचा बदल म्हणजे ग्रामपंचायत, पंचायत समिती व जिल्हापरिषद या स्थानिक स्वराज्य संस्थामध्ये महिलांसाठी एकूण ३३ \% जागा राखीव ठेवण्याची तरतूद करण्यात आली आहे. याशिवाय पदांमध्ये देखील महिला आरक्षणाची तरतूद करण्यात आली आहे.

पंचायत राज व्यवस्थेत महिला आरक्षणाचा फायदा मोठ्या प्रमाणावर घेत आहेत त्यांना दिलेल्या अधिकाराचा वापर चोखपणे करीत आहेत. यामुळे आपोआपच ग्रामीण विकास मोठ्या प्रमाणावर होत आहे. ग्रामीण विकास म्हणजे काय ? हे आपण जाणून घेतले पाहिजे.

## ग्रामीण विकासाचा अर्थ :

ग्रामीण विकास ही एक व्यापक संकल्पना असून यात ग्रामीण समाजाचा संपूर्ण विकास अपेक्षित आहे. मानवी जीवनाच्या आर्थिक, सामाजिक, सांस्कृतिक, राजकीय व तांत्रिक अशा विविध पैलूमध्ये गुणात्मक परिवर्तन होणे म्हणजे विकास होय. ग्रामीण विकासात ग्रामीण लोकांच्या जीवनमानात सुधारणा घडवून आणणे अपेक्षित आहे.

व्याख्या :
१. I.B.R.D. व्दारे ग्रामीण विकास व्याख्या पुढील प्रमाणे केली आहे, "ग्रामीण विकास ही ग्रामीण लोकांच्या आर्थिक व सामजिक जीवनात सुधारणा घडवून आणण्यासाठी उपयोगात आणलेली व्यूहरचना (Strategy) आहे. यात लघुशेतकरी, बटाईदार तसेच भूमिहीन शेतमजूरांच्या जीवनात सुधारणा घडवून आणतात."
२. भारतीय विचारवंत जी पार्थसारथी यांच्या मते, "ग्रामीण विकास म्हणजे ग्रामीण लोकांच्या जीवनमानात सुधारण घडवून आणणे होय. ग्रामीण विकासात चार महत्वपूर्ण तत्व असतात. विकास कार्यात ग्रामीण लोकांचा सक्रीय सहभाग, मानवी साधनाचा पूर्णपणे उपयोग, भांडवल संचयन व तांत्रिक ज्ञानाचा उपयोग करणे."

वरील व्याख्यावरुन असे स्पष्ट होते की, ग्रामीण विकास ही एक अशी व्यूहरचना आहे की, ज्याव्दारे ग्रामीण लोकांच्या जीवनमानात सुधारणा घडवून आणली जाते. शिवाय त्यांच्या उत्पादनात वाढ करुन त्यांना अधिकाधिक रोजगाराच्या संधी उपलझ्ध करुन देण्यावर भर दिला जातो. मा. गांधीजीनी ‘खेड्याकडे चला’ असा संदेश भारतीयांना दिला. ते म्हणतात ‘खेड्यांचा विकास हाच राष्ट्राचा विकास आहे. आमची खेडी तेव्हा पूर्ण विकास पावली म्हणता येईल जेन्हा खेड्यात श्रेष्ठ दर्जाच्या कसबी आणि कलावंत माणसाची कमी पडणार नाही. गावात कवी, कलावंत व संशोधक तयार होती. ${ }^{\natural}$

## महिला नेतृत्व व ग्रामीण विकास :

७३ व्या घटनादुरुस्तीने १९९२ मध्ये एक क्रांती घडवली. पंचायतराज संस्थमध्ये महिलांसाठी ३३ \% आरक्षण देवून या घटना दुरुस्तीने केवळ महिला नेतृत्त्व निर्माण होण्याच्या दृष्टीनेच नव्हे तर ग्रामीण विकासात महिलांचा

सक्रीय सहभागाचे एक दालनच खुले केले. ग्रामपंचायत हा ग्रामीण विकासाचा पाया मानला जातो. ग्रामपंचायतीच्या सरपंचपदी महिला विराजमान झाल्या आणि ग्रामीण विकासात आपोआप महिलांची भूमिका महत्वाची ठरु लागली.

खालील दृष्टीने महिला नेतृत्वाने आपले कार्य पार पाडले तर ग्रामीण विकासात मोठ्या प्रमाणात हाताभार लागेल.

## ग्रामीण विकासासाठी प्रयत्न :

१) समाजात असणारा पैसा व सत्ता तळागाळातील आणि गावागावातील लोकांपर्यंत पोहोचविण्यासाठी आर्थिक विकेंद्रीकरणावर भर दिला पाहिजे.
२) स्थानिक पातळीवर गरजांची पूर्तता होण्यासाठी स्थानिक पातळीवरुन आर्थिक घटकांचे स्रोत निर्माण करण्यावर भर दिला पाहिजे. यासाठी खेड्यांच्या विकासासाठी लघू व कुटीर उद्योगांचा विकास करण्याकडे लक्ष केंद्रीत केले पाहिजे.
३) अर्थव्यवस्थेत निष्क्रिय ग्रामीण जनतेला सक्रिय व गतिशील बनविण्यासाठी स्वच्छता, आरोग्यविषयक जाणीव, श्रमप्रतिष्ठा यांचे महत्व पटवून दयावे लागेल.
૪) ग्रामीण भागात शिक्षणाची गरज ओळखून ग्रामीण लोकांचा विशेषतः मुलींच्या शिक्षणाकडे लक्ष देण्यात यावे.
५) स्वहित, गटहित व जातहित अशा संकुचित वलयात ग्रामीण लोकांनी स्वत:ला गुरफटनू घेवू नये तर राष्ट्रभक्ती व राष्ट्रेपाचा प्रचार करावा.
६) शेती व्यवसायाचा विकास, लघू-कुटीरउद्योगावर भर, गावाचे दळणवळण, आरोग्य, स्वच्छता, संरक्षण व अर्थव्यवस्था यातून प्रत्येक गावांना स्वावलंबी व आत्मनिर्भर बनविण्यासाठी ग्रामीण विकासांच्या योजना आत्मीयतेने अंमलात आणल्या पाहिजेत.
७) गावातील पैसा गावातच राहावा यासाठी शेती, पशूपालन, शेतीला पूरक व्यवसाय, लघू कुटीरोद्योग यांना मोठ्या प्रमाणात चालना दिली पाहिजे.
८) ग्रामणी भागातील अनिष्ठ प्रथा, विषमता दूर करणे, स्री स्वातंत्र्य आणि दारुबंदी अशा अनेक कल्याणकारी बाबी ग्रामीण भागात घडवून आणाव्यात.
महिलांचे प्रश्न महिलांच चांगल्या प्रकारे समजू शकतात. केंद्रस्तरापेक्षा ग्रामीण भागांमध्ये महिलांना अनेक समस्यांना सामोरे जावे लागते. जर समजा त्याच्यातील एक महिला नेतृत्व पुढे येवून ते कार्य करु लगली तर तो प्रश्न त्वरीत सुटू शकतो. त्यासाठी त्या नेतृत्व करणान्या महिलेच्या हातात कायद्याने सत्ता देणे गरजेचे आहे. प्राचीन काळापासून ते सद्य:परिस्थिती पर्यंत अनेक महिला नेतृत्वाने त्या त्या कालखंडात कार्येपार पाडली आहेत पण खन्या अर्थाने ७३ व्या घटनादुरुस्तीमुळे त्यांचे हात अधिक बळकट केले आहेत. लातूर जिल्द्यातील वडवळ (ना.) ग्रामपंचायतीच्या सदस्य मायादेवी सोरटे यांनी ग्रामीण नेतृत्वाच्या विकासाच्या दृष्टीने देशभरात एक आदर्श घालून दिला आहे. ग्रामविकासाची अनेक कामे त्यांनी पुढाकार घेऊन केली. त्यांच्या या कार्याची दखल देशपातळीवर घ्यावी लागली. २४ फेब्बुवारी ते १० मार्च २००६ या काळात संयुक्त राष्ट्रसंघात आयोजित करण्यात आलेल्या महिला संमेलनात भारतातून ज्या १४ महिला सहभागी झाल्या त्यात मायादेवी सोरटे एक होत्या. १४९ देशांतील महिला प्रतिनिधींसमोर त्यांनी आठ मिनिटांत महिला प्रतिनिधी म्हणून आपल्या देशातील अनुभव मांडले. गावातील पिण्याच्या पाण्याचा प्रश्न असो, दारुची दुकाने बंद करण्यासंबंधी ग्रामसभेत ठराव पास करणे किंवा गटांच्या माध्यमातून व्यवसाय

उभा करणे यासारखे असंख्य कार्य ग्रामीण भागात महिला नेतृत्व पार पाडतांना आपणास दिसत आहे. यामुळे ग्रामीण विकासांची गती वाढत आहे. ग्रामीण विकास करावयाचा असेल तर समाजात स्री — पुरुष दोन्ही गटाला सकिय ठेवले पाहिजे. सध्या प्रत्येक गावागावात तसेच शहरामध्येही बचतगट तयार झाले आहेत. या बचत गटांची उलाढाल करोडोच्या घरात आहे. थोडक्यात असे म्हणता येईल की ग्रामीण महिला नेतृत्वामुळे ग्रामविकासास चालना मिळाली आहे. म. गांधीजीचे ‘स्वंयपूर्ण खेडे’ हे स्वप्न साकार होताना दिसून येत आहे.

## संदर्भ सूची :

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## पूर्वोत्तर क्षेत्रातील वस्त्रोद्योगाची प्रगती

महाजन संजय बाबूराव : ‘कृष्णा कुटीर', रु.नं. ३०४, प्लाूट नं. १३५, सेक्टर-१-ई, कळंबोली कॉलनी, कळंबोली, नवी मुंबई - ४१०२१८.
(Progress of Textiles in the Eastern Region)

## प्रस्तावना :

भारतीय वस्त्र उदयोगाची देशाच्या आर्थिक जीवनात पर्याप्त उपस्थिती आहे. मानवी जीवनातील मूलभूत आवश्यकते मधील एका आवश्यकतेची पूर्तता करण्याबरोबरच हे क्षेत्र देशाचे औद्योगिक उत्पादन, रोजगार निर्मिती आणि निर्यातीत आपल्या योगदानाच्या माध्यमातून महत्वपूर्ण भूमिका पार पाडत आहे. वर्तमान स्थितीत या क्षेत्राचे देशाच्या औद्योगिक उत्पादनात जवळपास १४\%, स्थूल राष्ट्रीय उत्पन्नात ४\%, आणि निर्यात उत्पन्नात १७ \%, चे योगदान आहे. या क्षेत्राने जवळपास ३५ मिलियन लोकांना प्रत्यक्ष रोजगारी उपलब्ध करुन दिली आहे की, ज्यामध्ये अनुसूचित जाती, अनुसूचित जमाती आणि महिला पर्याप्त संस्थेने आहेत. वस्त्र उदयोग क्षेत्र हे कृषीनंतर दुसरे सर्वात मोठे रोजगार उपलब्ध करुन देणारे क्षेत्र आहे. अशा प्रकारे वस्रोद्योगाच्या वृध्दीचा आणि समग्र विकासाचा देशाची अर्थव्यवस्था सुधारणेवर प्रत्यक्ष प्रभाव घडून येतो. भारतीय वस्नोद्योग क्षेत्र हे अतिशय विविधतेने युक्त असे आहे की, ज्यामध्ये एका बाजूने हाताने कातेले (Hand - Spun) आणि हाताने विणलेले (Hand - Woven) वस्त्रक्षेत्र व दुसन्या बाजूने भांडवलप्रधान अत्याधुनिक मिल क्षेत्राचा समावेश होतो. विकेंद्रीकृत यंत्रमाग (Powerloom / होझिअरि (Hosiery) व विणकाम (Knitting) विभाग वस्त्रोद्योगाचे सर्वात मोठे क्षेत्र आहे. कृषी क्षेत्राशी या उद्योगाचा असणारा जवळचा संबंध आणि देशाची प्राचीन संस्कृती व परंपरांशी जवळचा असणारा संबंध ही बाबच भारतीय वस्त्र क्षेत्राला इतर देशांच्या वस्त्र उदयोगाच्या तुलनेत अद्वितीय बनविते. हा संबंध या उदयोगाला देश आणि विदेश या दोन्हींमध्ये विविध बाजार क्षेत्रासाठी उपयुक्त अशा वैविध्यपूर्ण उत्पादनांचे उत्पादन करण्याची क्षमता उपलब्ध करुन देते.

मुख्य उप - क्षेत्रात संघटित सुती / मानव निर्मित तंतु वस्त्र मिल उदयोग, मानवनिर्मित तंतुमय (Fabric) वस्तू / फिलामेंट यार्न उदयोग (Filament Yarn Industry), लोकर (Wool) आणि लोकरी वस्त उदयोग, रेशीम उत्पादन आणि रेशीम वस्त्र उदयोग, हातमाग, हस्तशिल्प, ताग आणि ताग वस्त्र उदयोग व वस्त्र निर्यात या वस्त्र क्षेत्राचा समावेश होतो. प्रस्तुत लेखात पूर्वोत्तर क्षेत्रातील वस्त्र निर्माण उदयोगाच्या प्रगतीवर दृष्टीक्षेप टाकण्याचा प्रयत्न केला आहे.

पूर्वोत्तर क्षेत्रातील वस्त्रोद्यागाची प्रगती : हातमाग, हस्तकला, रेशीम उत्पादन आणि ताग यासारखी वस्त्र व वस्त्र आधारित कार्ये ही पूर्वोत्तर क्षेत्रात कृषी क्षेत्रानंतर रोजगारी व उत्पन्न निर्माणाचे प्रमुख स्रोत बनले आहे. या क्षेत्रातील लोकर व (Woolen) रेशीम तंतु (Silk Fabrics), एरी रेशीम (Eric Silks) आणि केन / बांबु (Cane / Bamboo) आधारित विशिष्ट हस्तकौशल्य आपली उत्वृष्ठतता, गुणवत्ता आणि डिझाइन्स संबंधात केवळ देशातच नव्हे तर विदेशामध्ये देखील लोकप्रिय झाले आहे. तथापि व्यापरिक प्रमाणात (Commercial Scale) वस्त्र नगांचे उत्पादन प्रतिबंधित करण्यात आल्याने मोठ्या प्रमाणात स्थानिक बाजार उपलब्ध झाला आहे.

या क्षेत्राने हातमाग, हस्तकला, रेशीम उत्पादन व तागामध्ये अपार संभाव्यतेची ओळख करुन दिली आणि विविध योजनांची आखणी व त्यांची कार्यवाही करुन याच्या विकासाला सहजसोपा बनविण्याचा प्रयत्न केला आहे.

हातमाग क्षेत्र (Handloom Sector) :

देशातील सर्वाधिक हातमाग व्यवसाय हा पूर्वोत्तर क्षेत्रात केंद्रित झाला आहे. देशीय विणक्रांमधील ६०\% (२७.८ लाखामधील १६.८ लाख) विणकर पूर्वोत्तर क्षेत्रात प्रस्थापित आहेत. ४३.३ लाख हातमाग विणकरांमधील ४९.८८\% विणकर हे पूर्वोत्तर क्षेत्रातील आहेत. अशाच प्रकारे २३.७७ लाख हातमागामधील (Handlooms) ६५.२\% (15.5 Lakh Handlooms) हातमाग पूर्वोत्तर क्षेत्रात स्थित आहे. तथापि पूर्वोत्तर क्षेत्रात ६१.६\% देशीय हातमागाची नोंद झाली आहे.

गुवाहाटी, अगरतला (Agartala) आणि इन्फाळ येथे वसलेली विणकर सेवा केंद्रे ही विणकरांच्या डिझाइन्सचा विकास व डिणाइन्सचा प्रचार - प्रचारासाठी प्रमुख केंद्र म्हणून कार्य करीत आहे. गुवाहटी येथील IIHT ही संस्था हातमाग क्षेत्रातील तंत्रज्ञान प्राप्त मनुष्यबळाची आवश्यकता पूर्ण करते. एकात्मिक हातमाग विकास योजने अंतर्गत पूर्वोत्तर राज्यांसाठी विशेष प्रबंधन (Special Dispensation) करण्यात आले आहे. या राज्यांसाठी योजनेअंतर्गत मूळ आदान (Inputs) अनुदान हिस्सा केंद्र सरकार, राज्य सरकार आणि कार्यान्वयन एजन्सींजमध्ये अनुक्रमे ९०:५:५ या प्रमाणात विभाजित करण्यात आला आहे. तर सामान्य राज्यांसाठी हे प्रमाण अनुक्रमे ७०:२०:१० आहे. एकात्मिक हातमाग समूह विकास योजनेच्या (IHDS) माध्यमातून सन २००९-१० च्या दरम्यान पूर्वोत्तर क्षेत्रात २१ समूहांना मान्यता देग्यात आली होती आणि ६.४२ कोटी रुपयांची राशी जारी करण्यात आली आहे की, ज्यामध्ये प्रथमपासून स्वीकृत / मान्य प्रकल्पांचा दुसरा हप्ता समाविष्ट आहे. ६८ समूह दृष्टीकोण प्रकल्पांना मान्यता देण्यात आली आणि ७.२२ कोटी रुपयांची राशी जारी करण्यात आली आहे की ज्यामध्ये प्रथमपासून मान्यताप्राप्त प्रकल्पांचा दुसरा हप्ता समाविष्ट आहे. सन २००९-१० च्या दरम्यान सामान्य राज्ये आणि पूर्वोत्तर क्षेत्रात एकात्मिक हातमाग विकास योजनेच्या (IHDS) माध्यमातून वित्तीय व वास्तव घडून आलेली प्रगती खालील पत्रकात दर्शविली आहे.
पत्रक क्रमांक - १, IHDS च्या माध्यमातून वित्तीय आणि वास्तव प्रगती - (२००९-१०) (कोटी रुपयांमध्ये)

| उपलब्ध करुन देण्यात आलेली राशी (Amount Released) |  |  | समूहांची संख्या (Number of Clusters) |  |  | समूह दृष्टीकोण प्रकल्पांची संख्या <br> $\begin{gathered}\text { (Number of Group Approach } \\ \text { Projects) }\end{gathered}$ |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| सामान्य <br> राज्ये | पूर्वोत्तर <br> राज्य | एकूण | $\begin{aligned} & \text { सामान्य } \\ & \text { राज्ये } \end{aligned}$ | पूर्वोत्तर <br> राज्य | एकूण | $\begin{aligned} & \text { सामान्य } \\ & \text { राज्ये } \end{aligned}$ | पूर्वोत्तर <br> राज्य | एकूण |
| ९२.८२ | २२.७५ | ११4.4७ | ३ $१$ | २ १ | 42 | ३४३ | ६८ | ४१ $\}$ |

सन २०१०-११ च्या दरम्यान (डिसेंबर - २०१० पर्यत) पूर्वोत्तर क्षेत्रात एका समूहास मान्यता देण्यात आली आहे आणि ९.७७ कोटी रुपये उपलब्ध करण्यात आले की ज्यामध्ये प्रथमपासून मान्यता असणान्या प्रकल्पांचा दुसरा हप्ता समाविष्ट आहे. या व्यतिरिक्त ९६ समूह दृष्टीकोण असणान्या प्रकल्पांना मान्यता देण्यात आली आणि ७.५५ कोटी रुपयांची राशी जारी करण्यात आली ज्यामध्ये प्रथमपासून मान्यताप्राप्त प्रकल्पांचा दुसरा हप्ता समाविष्ट आहे. सन २००९-१० आणि सन २०११-११ (डिसेंबर - २०१०) च्या दरम्यान पूर्वोत्तर क्षेत्रात वास्तविक

आणि वित्तीय प्रगती खालील पत्रकात दर्शविली आहे．
पत्रक क्रमांक－२，IHDS च्या अंतर्गत वित्तीय आणि वास्तविक प्रगती २०१०－११ च्या दरम्यान （डिसेंबर २०१० पर्यंत）सामान्य राज्ये आणि पूर्वोत्तर क्षेत्र（कोटी रुपये）．

| IHDS अंतर्गत उपलब्ध राशी （Amount Released Under IHDS） |  |  | मान्यताप्राप्त समूहांची संख्या （Number of Clusters Sanctioned） |  |  | समूह दृष्टीकोण मंजूर प्रकल्पांची <br> संख्या <br> （Number of Group <br> Approach Projects <br> Sanctioned） |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| सामान्य राज्ये | पूर्वोत्तर <br> राज्य | एकूण | सामान्य <br> राज्ये | पूर्वोत्तर <br> राज्य | एकूण | सामान्य राज्ये | पूर्वोत्तर <br> राज्य | एकूण |
| १00．9६ | १७．३२ | ११७．४८ | ૪o | $\bigcirc$ ？ | ४？ | ३く。 | ९६ | ४७६ |
| Source ：－Annual Report－2010－11，Ministry of Textiles，Government of India．Page No． 256 |  |  |  |  |  |  |  |  |

पूर्वोत्तर क्षेत्रात IHDS च्या माध्यमातून सुरु करण्यात आलेल्या समूहांची राज्यनिहाय संख्या खालील पत्रकात दर्शविली आहे．

पत्रक क्रमांक－३，पूर्वोत्तर क्षेत्रात IHDS माध्यमातून सुरु करण्यात आलेल्या राज्यनिहाय समूहांची संख्या

| राज्याचे नाव <br> Name of State | $\begin{gathered} \text { २०००-१० (चरण - V) } \\ \text { (Phase - V) } \end{gathered}$ |  | २०१०－११（डिसेंबर २०१० पर्यंत （चरण－VI）（Phase－VI） |  |
| :---: | :---: | :---: | :---: | :---: |
|  | मान्यताप्राप्त समूहांची संख्या | उपलब्ध राशी \＃ （लाख रु．） | मान्यताप्राप्त समूहांची संख्या | उपलब्ध राशी （लाख रु．） |
| १）अरुणाचल प्रदेश | ३ | ९२．७६ | － | － |
| २）आसाम | चरण－I | ૪६．२५ | － | २३३．०८ |
| ३）मणिपूर | चरण－I | २३．७५ | － | 40९．૪く |
| ४）मेघालय | २ | १२२．१९ | － | २२．६९ |
| 4）नागालँड | १० | २५७．५७ | － | १९५．७५ |
| ६）सिक्कीम | － | － | － | － |
| ७）त्रिपुरा | 4 | く૪．¢ | － | － |
| ८）मिझोराम | ？ | १4．६4 | $\}$ | 24．4C |
| एकूण पूर्वोत्तर क्षेत्र | $2\}$ | ६४२．90 | १ | ९७६．५く |
| दुसन्या हप्त्यासहित |  |  |  |  |

## Souce :- Annual Report - 2010-11, Ministry of Textiles. Page No. 256

पूर्वोत्तर क्षेत्रात एकात्मिक हातभाग विकास योजने (IHDS) अंतर्गत सुरु करण्यात आलेल्या समूह दृष्टीकोण प्रकल्पांची (Group Approach Projects) राज्यनिहाय संख्या खालील पत्रकात दर्शविली आहे.

पत्रक क्रमांक - ४, IHDS अंतर्गत समूह दृष्टीकोण प्रकल्पांची राज्यनिहाय संख्या.

|  | २००९-१० |  | २०१०-११ <br> (डिसेंबर २०१० पर्यंत |  |
| :---: | :---: | :---: | :---: | :---: |
| राज्याचे नाव Name of State | मंजूर समूह दृष्टीकोण प्रकल्प <br> (Group Approach Projects Sanctioned) | उपलब्ध राशी \# (लाख रुपये) (Amount Released) | मंजूर समूह दृष्टीकोण प्रकल्प (Group Approach Projects Sanctioned) | उपलब्ध राशी <br> (लाख रुपये) <br> (Group <br> Released) |
| १) अरुणाचल प्रदेश | १ $\}$ | 40.89 | १४ | १ २ ७.७૪ |
| २) आसाम | १ $\gamma$ | 49.2१ | - | - |
| ३) मेघालय | १४ | २२०.८५ | १४ | १ ६५.३ ३ |
| ४) मिझोरम | १ ३ | ७૪.০૪ | - | - |
| ५) नागालँड | १ ¢ | ३ १ ७.३ ○ | 9 $\}$ | २૪०.९१ |
| ६) सिक्कीम | - | - | 94 | ૪७.१ P |
| ७) त्रिपुरा | - | - | ૪२ | १७૪.३く |
| एकूण पूर्वोत्तर क्षेत्र | ६८ | ७ २ १.८१ | ९६ | ५१९.३६ |
| दुसन्या हप्त्यासहित |  |  |  |  |

पूर्वोत्तर क्षेत्रात प्रबळ जमाती (Predominatly Tribal) किंवा गोत्र परंपरा (Clannish Traditions) / वारसा प्रधानता (Heritage) आहे की, जी या क्षेत्रामधील अद्वितीयतेत आणि विविध हस्तकलेमध्ये अधिकांशपणे दिसून येते. या क्षेत्रातील उत्कृष्ट हस्तकला यादीमध्ये किंवा उत्पादनात लाकडी कार्य, ज्वेलरी, पॉटरी व मेटल वर्क यासारख्या कार्यांची विस्तृत श्रृंखला समाविष्ट आहे. पूर्वोत्तर क्षेत्रातील हस्तकलेने संपूर्ण देशात लोकप्रियता प्राप्त केली आहे. परंतू कोणत्याही प्रकारे ही कला घरगुती (domestic) स्वरुपापेक्षा उच्च बाजारामध्ये आणि आंतरराष्ट्रीय बाजारात प्रवेश करु शकलेली नाही. वस्त्र मंत्रालयाकडून या क्षेत्रातील आवश्यकतेस केवळ रोजगार निर्माणाचे साधन म्हणून पाहण्यात आले नाही तर जनजाती कारागीरांच्या उत्पन्नामध्ये देखील वृध्दी करण्यासाठी अधिक भर देण्यात आला आहे. सन २००९-१० आणि सन २०१०-११ च्या दरम्यान आवंटित निधी खालील पत्रकात दर्शविली आहे.

पत्रक क्रमांक - ५, २००९-१० आणि २०१०-११ च्या दरम्यान पूर्वोत्तर क्षेत्रासाठी आवंटित निधी (कोटी रुपयांमध्ये).

| क्र. | योजनेचे नाव <br> Name of the Schems | २००९-१० |  | २०१०-११ |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | अंदाजपत्रकीय प्रावधान (BE) | $\begin{gathered} \text { खर्च } \\ \text { (Exp.) } \end{gathered}$ | अंदाजपत्रकीय प्रावधान | $\begin{gathered} \text { खर्च } \\ (\text { ३ १/ १ २/ २०१०) } \\ \text { (Provisional) } \end{gathered}$ |
| १) | पबाबासाहेब आंबेडकर हस्तकला विकास योजना | १४.00 | १३.८२ | १ ७ | 2.40 |
| २) | डिझाइन आणि तांत्रिक उन्नती | ૪.00 | ६. २६ | ૪.00 | -.७ ७ |
| ३) | विपणन सह्राय्यता व सेवा योजना | १२.40 | ७.९ २ | १ ¢.00 | ३.६४ |
| ૪) | मानवी संसाधन विकास | 2 | १.99 | ૪.00 | $0.0 \gamma$ |
| 4) | संशोधन व विकास | 2 | -.૪३ | २.00 | - |
| ६) | हस्तकला कारागीर व्यापक कल्याण योजना | १८.00 | १७.५४ | २ 9.00 | - |
| ७) | पायाभूत सोयी | 9.40 | -. २ ६ | २.00 | - |
|  | एकूण पूर्वोत्तर क्षेत्र | 48.00 | ૪く.२२ | ६६.00 | ६.9५ |
|  | एकूण क्षेत्रासहित संपूर्ण भारत | २२० | २०4.0४ | २く६.०० | ७ ३.०२ |
|  | पूर्वोत्तर क्षेत्र (\%) | २४.44 | २३.५१ | २३.०७ |  |
|  | Source :- Annual Report 2010-11, Ministry of Textiles - 2010-11 Page No.257. |  |  |  |  |

## रेशीम क्षेत्र (Sericulture Sector) :

पूर्वोत्तर क्षेत्रात रेशमाच्या सर्व चारही पध्दतींचे (Silk, Mulberry, Oak Tasar, Eri and Muga) उत्पादन केले जाते. रेशीमचे उत्पादन प्रामुख्याने जनजाती (Tribals) आणि महिलांकडून केले जाते. गरीब शेतकन्यांना सहाय्य आणि त्यांच्या आर्थिक स्थितीत सुधारणा करण्यासाठी भारत सरकारने या राज्यांना विशेष दर्जा प्रदान केला आहे. जेणेकरुन ते केंद्रिय प्रायोजित योजनांच्या कार्यान्वयनास ९०\% सबसिडीचा लाभ होऊ शकतील.

रेशीम उत्पादन माध्यमातून २०१०-११ दरम्याने ३२० कोटी खर्चाच्या तुलनेत पूर्वोत्तर क्षेत्रासाठी निर्धारित आवंटन $७ . . ० ०$ कोटी रुपयांचे आहे की, जे १०\% च्या अनिवार्य आवश्यकतेपेक्षा बरेच अधिक आहे. उत्प्रेरक विकास कार्यक्रम या लाभदायक योजने संबंधात पूर्वोत्तर राज्यांसाठी निर्धारित निधी २० \% पेक्षा अधिक आहे. सन २००९-१० च्या दरम्यान एकूण रेशीम उत्पादनामध्ये लक्षाच्या तुलनेत अधिक वाढ घडून आली.

राज्यनिहाय रेशीम उत्पादन खालील पत्रकात दर्शविले जाते．
पत्रक क्रमांक — ६，रेशीम उत्पादन २००९－१०（लक्ष व उपलब्धता）（Metric Tons）

| क्र | राज्याचे | Mulberry |  | Oak Tasar |  | Eri |  | Muga |  | Total |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | लक्ष | उपलब्धता | लक्ष | उपलब्धता | लक्ष | उपलब्धता | लक्ष | उपलब्धता | लक्ष | उपलब्धता |
| $१$ | असाम | २२ | १ \＆ | 0.40 | － | १०१० | १४१० | १44 | ९ ३ | १ १ く | १4१९ |
| २ | अरुणाच <br> ल प्रदेश | १ | ३ | 0.40 | 0.90 | १く | 94 | 2 | 0.40 | २ २ | १९ |
| ३ | मणिपूर | १२० | १०१ | ३．4० | ३．4० | ૪२६ | २く○ | ३ | 0.40 | ५५२ | ३く૪ |
| $\checkmark$ | मेघालय | $\gamma$ | ३ | － | － | ३ १ ○ | ४40 | १० | 90 | ३२૪ | ૪६૪ |
| 4 | मिझोराम | 94 | १ $\}$ | 0.20 | 0.40 | ६ | ६ | $?$ | －．३० | २ ३ | १く |
| ६ | नागालँड | $\gamma$ | ३ | 0.40 | 0.40 | २૪० | 240 | $\}$ | 0.40 | २४६ | 24\％ |
| $७$ | सिक्कीम | १ | ？ | － | － | ？ | २ | － | － | २ | ३ |
| く | त्रिपुरा | ६ | १ 2 | － | － | － | － | － | － | ६ | १ २ |
|  | ण पूर्वोत्तर क्षेत्र | १ ७ ३ | १40 | 4.40 | ૪．३० | २०११ | २४१३ | १७२ | 904 | २ ३ ६२ | २ ६७३ |
|  | ज्यांसाठी | $\begin{gathered} \text { २०१ } \\ \text { く० } \end{gathered}$ | १ ६ १ १ ५ | ६ | 4 | २ १ २ 0 | २४६० | १७५ | 904 | २२८५ <br> 4 | १९६० |
|  | र्वोत्तम क्षेत्र <br> स्सा（\％） | $9 \%$ | $9 \%$ | ९२\％ | く६\％ | $9 \% \%$ | ९८\％ | $\begin{aligned} & \text { ९८ } \\ & \% \end{aligned}$ | १०0\％ | $90 \%$ | १४\％ |

Source ：Annual Report 2010－11，Ministry of Textiles 2010－11，Page No． 258.

## तागक्षेत्र（Jute Sector）

ताग उदयोगाचे देशाच अर्थव्यवस्थेत महत्वाचे स्थान आहे．हा उदयोग पूर्वोत्तर विशेषतः पश्चिम बंगालमधील प्रमुख उदयोगातील एक उदयोग आहे．या क्षेत्राने जवळपास चार मिलियन शेतकरी कुटुंबांना मदत केली आहे．तसेच २．६ लाख औद्योगिक कामगरांना प्रत्यक्ष रोजगार उपलळ्ध करुन दिला आहे．आणि या क्षेत्रात व या क्षेत्राशी संबंधित इतर १．४ लाख व्यक्तिच्या उपजिविकेचे साधन आहे．मोठ्या प्रमाणावर आधुनिकीकरणात गुंतवणूक केल्याने ताग उदयोगास अधिक आवश्यक बळ व प्रोत्साहन देण्यासाठी मंत्रालयाने ताग यांत्रिकी मिशनच्या माध्यमातून संयंत्राचे संपादन（Acquisition of Plant）आणि यंत्रसमाग्री（भांडवली मदत）योजना संघटनात निर्धारित सबसिडी मर्यादेला पूर्वोत्तरमध्ये नवीन मिल्स व वर्तमान मिल्स संबंधात $\gamma .00$ कोटी रुपये प्रति मिल इतकी वाढ केली आहे．

वस्त्रोद्योग क्षेत्रात अतिरिक्त उत्पन्न व रोजगार निर्माणाची बरीच मोठी संभाव्यता（Potential）आहे．हे क्षेत्र शताब्दी पासूनच्या संरक्षित，विकसित व पल्लवित अशा भारतीय संस्कृतीला सीमे बाहेर पोहोचवून तिचा प्रसार－ प्रचार करु शकते．परंतु या क्षेत्रेसमोर धारणक्षम उत्पादन，विकास आणि कारागीर व विणकरांचे सशक्तीकरण करणे हे मोठे आव्हाण आहे．वस्त्रोद्योगाशी संबंधित असे काही मुद्दे आहेत की，ज्यांच्या बाबतीत धोरणात्मक उपयांबरोबरच

खालच्या स्तरावर (Grass Root Level) देखील अधिक लक्ष देण्याची आवश्यकता आहे. वस्त्रोद्योग क्षेत्रात विकास हेतूने व्यूहरचनेची आखणी करीत असतांना खालील मुद्दे लक्षात घेतले जावेत. १) हस्तकला आणि हातमान क्षेत्रातून निर्माण होणान्या उत्पादित वस्तूंना केवळ सजावट व शोभेच्या वस्तू न मानता त्यांचा उपयोगी उत्पादनात समावेश करावा. २) या क्षेत्रात उपयोगितापूर्ण उत्पादनावर अधिक भर दिला जावा. ३) प्रभावी विपणन तंत्र विकसित केले जावे. ४) बदलत्या मागणीनुसार उत्पादनामध्ये आवश्यक ते परिवर्तन घडवून आणले जावे. ५) कृषी, उदयोग, संस्था, फॅशन्स, डिझाइनर्स इत्यादींमध्ये योग्य समन्वय साधला जावा. ६) कारागिरांना व विणकरांना प्रशिक्षणाच्या सोयी सुविधा उपलब्ध करुन दिल्या जाव्यात. त्यांना शासकीय योजनांची माहिती करुन देण्यासाठी कार्यशाळांचे आयोजन केले जावे. ७) हातमाग व हस्तकला क्षेत्राला विशेष क्षेत्र म्हणून घोषित केले जावे. ८) हातमाग व हस्तकला क्षेत्राला पर्यटनाचा हिस्सा बनविले जावे. ९) वस्त्रोद्योग क्षेत्रातील उत्पादनास बाह्य बाजारपेठ उपलब्ध करुन दयावी. यासाठी या क्षेत्रातील उत्पादनाचा दर्जा सुधारण्यासाठी शासनाने पुढाकार घ्यावा तसेच उत्पादित मालाची जाहिरात प्रदर्शने, मेळे, प्रेझंटेशन्स इ. ची जबाबदारी शासनाने घ्यावी इत्यादी.

वस्त्रोद्योगास नवीन दिशा आणि आयाम देऊन ग्रामीण व अर्धशहरी क्षेत्रात त्यास बेकारी व दारिद्रय निर्मुलनाचे प्रभावी साधन बनविले जाऊ शकते. वर्तमान परिप्रेक्षात वस्त्रोद्योगाच्या यशस्वीतेचे सर्वात महत्वपूर्ण अट अशी आहे की, या क्षेत्रास उपयुक्त वस्तू निर्माणाच्या दिशेने वाढविणे आणि शहरी बाजरापर्यंत कारागिरांची पोहोच सुनिश्चित करण्याची आवश्यकता आहे. ग्रामीण विभागात खादी व ग्रामोद्योगांचे पुनवर्जीवन केले जावे, जेणेकरुन हे क्षेत्र हातमाग आणि हस्तकला क्षेत्राच्या विकासात महत्वपूर्ण भूमिका पार पाडून रोजगार निर्माणाचे प्रभावी साधन ठरु शवेल. वस्त्रोद्योग क्षेत्रातील कारागिरांना केवळ उचित मूल्य प्राप्त करुन देऊन चालणार नाही, तर सामाजिक स्वरुपात समावेशी राहील असे विपणन तंत्र विकसित करण्याची गरज आहे. यासाठी त्यांना विपणन कौशल्य प्रदान करुन दयावे लागेल. मूल्य श्रृंखला तयार करुन उत्पादनाचा प्रचार प्रसार, ब्रूण्ड छबी बनवावी लागेल.

## संदर्भ सूची :

1) Annual Report 2010-11, Ministry of Textiles, Government of India.
2) India - 2011, Publication Division, Ministry of Information and Broadcasting, Government of India.
3) $11^{\text {th }}$ Five Year Planning (2007-2012), Planning Commission, Government of India.
4) योजना मासिक (हिंदो) जून २००७.
5) योजना मासिक (हिंदो) मे २०११.

## समग्र मानवाचा विकासासाठी योग

प्रा.सौ.बनसोडे एल.एस. : एम.ए.एम.पी. एड्.सेट,शा.शि. व क्रीडा विभाग,देवगिरी वरिष्ठ महाविद्यालय, औरंगाबाद

## प्रस्तावना :

दैनंदिन जीवनात माणसाला अनेक प्रकारच्या मानसिक व शारिरीक तणावांना सामोरे जावे लागते. आपली इच्छा असो वा नसो. आपण अशा ताणांपासून स्वत:ला दूर ठेऊ शकत नाही. आयुष्य आहे म्हणजे ते सर्व असेच चालणार व जर हे असेच चालणार असेल तर आयुष्यात सुखी व समाधानी केष्हा राहणार व जीवनाचा आनंद कसा लुटायचा हा विचार प्रत्येक बिचारी माणसाला सतावणे अगदी साहजिक आहे.

जीवनाचा आनंद उपभोगायचा असेल तर आपले शरीर निरोगी आणि मन नेहमी प्रसन्न ठेवणे नितांता गरजेचे आहे. आपल्या प्राचीन ज्ञानात ह्या समस्येवर अत्यंत उपयुक्त असे मार्गदर्शन केलेले आढळते. शारीरिक व्याधीवरही त्या ज्ञानाचा उत्तम उपचार म्हणून उपयोग होऊ शकतो. परंतु ह्यासाठी अत्यंत चिकट चिकाट, प्रबळनिष्ठा व नियम पालन याची नितांत आवश्यकता आहे. योगसाधनेचा अभ्यास हा आजच्या समस्येवर एकमेव असा रामबाण उपाय आहे. ज्यावर निर्भय होऊन पूर्ण स्वातंत्याने जगाचा प्रत्येक माणूस चालू शकेल आणि जीवनात पूर्ण सुख शांती व आनंद प्राप्त करु शकेल, आणि ते म्हणजे 'योग’.

## योग म्हणजे काय? (व्याख्या) :

१) योग म्हणजे समाधी (महर्सी व्यास)
२) योग म्हणजे "चित्तवृत्ती निरोध" असा करतात. प्रमाण, विपर्याय, पर्याय, निद्रा आणि स्मृती या पंचविध वृत्ती जेन्ह ‘सराव’ आणि 'वैराग्यादि" साधनानी मनात तरंग उठवतात आणि मन आत्माच्या स्वरुपात अवस्थित होते तेन्हा योग होतो (महर्षी पंतजली)
३) योग म्हणजे अतिप्राचीन काळापासून मानवी शरीर व मन सुसंस्करीत व सुदृढ करण्याचे शास्त् म्हणजे योग.
"अष्टांगयोग" :
योगाचे एकूण आठ विभाग पाडलेले आहेत. त्यांच्या एकत्रित साधनेला अष्टाग योग असे म्हटले जाते. ते खालील प्रमाणे आहे.
१) यम
२) नियम
३) आसन
૪) प्राणायम
५) प्रत्याहार
६) ध्यान
७) धारणा
८) समाधी
१) यम :- यम म्हणजे नैतिक आचरणा संबंधी पाळावयाचे नियम, ज्यात सत्य, अहिंसा, अस्तेय (चोरी न करणे) ब्रम्हचर्य व अपरिग्रह (लोभ व करणे).
२) नियम :-आत्मशुध्दी करण्याचे साधन ज्यात स्वच्छता, संतोष, तपस्, स्वाध्याय आणि ईश्वरप्रणिधान इ. गोष्टी येतात.
३) आसन :- शरीराला स्थिरत्व, आरोग्य व अवयवांना सुटसुटीतपणा येण्यासाठी करावयाची योगासने.
४) प्राणायाम :- सतत अभ्यासाने श्वसनाचे लयबध्द नियमन.
५) प्रत्याहार :- श्वसनाचे नियमन करुन इंद्रियांना वासना विषयापासून परावृत्त करुन अंतरंगाकडे वळवणे.
६) धारणा :- चित्त स्थिर करुन एकाग्र करणे.
७) ध्यान :- एकाग्र चितंनाचा अखंडीत प्रवाह शरीर, मन, प्राण, इंद्रिये व अहंकार एकटवून विश्व चैतन्यावर केंद्रीत करणे.
८) समाधी :- सांधकाच्या शोधाच्या प्रवासाचा शेवटचा टप्पा जाणिवेच्या पलिकडीलच अवर्णनीय, अत्युच्च आनंदाची स्थिती.
ही योगाची आठ अंग आहेत. या सर्व योगांच्या अंगांचे पालन केल्याशिवाय कुठलीही व्यक्ती योगी होऊ शकत नाही. हे अष्टांग योग केवळ योगीसाठीच नसून जीवनात स्वयंपूर्ण सुखी होऊ इच्छिणान्या सर्वांसाठी आहेत. अष्टांग योगाचे पालन अत्यावश्यक आहे. अष्टांग योग धर्म आध्याय, मानवता व विज्ञानाच्या प्रत्येक कसोटीवर यशस्वी ठरतो. या जगातील व्यक्ती संघर्षाना जर कुठल्या उपायांनी थांबवता येईल तर फक्त योगानेच.

अष्टांग योगात जीवनाच्या सामान्य व्यवहारापासून ते ध्यान व समाधी सहीत अध्यात्म्याच्या उच्चतम अवस्थांचा समावेश आहे. महाविद्यालयीन व विद्यापीठ स्तरावरीलच विद्यार्थ्यांसाठीच याचे महत्व नसून जी व्यक्ती आपल्या अस्तित्वाच्या शोधात लागली आहे आणि जीवनाच्या पूर्ण सत्याशी परिचित होऊ इच्छिते, तिला अष्टांग योगाचे पालन करायला पाहिजे.

## योगाची आवश्यकता / महत्व :

Preventionis better than care या उक्तीप्रमाणे रोग झाल्यानंतर औषधोपचार करण्यापेक्षा रोग होऊच नयेत याची आधीच काळजी घेतली गेली तर त्याचा लाभ होऊन पुढील दुष्पपरिणाम टाळता येतात. नित्य योगाभ्यास करण्याला योग साधना म्हटलेले आहे. कारण तो एक कसरतीचा प्रकार नसून ती एक साधना आहे. रोजच्या धकाधकीच्या जीवनातून जर थोडासा वेळ आपण योग साधनेसाठी राखून ठेवला तर आपले उर्वरित आयुष्यात निश्चितच अमूलाग्र बदल दिसून येईलच. त्यामुळे आपले शारीरिक व मानसिक आरोग्य उत्तम राहील. माणसाच्या आयुष्य सागरात प्रचंड लाटा उठविणान्या द्देष, ईर्षा, क्रोध, काम, मोह यांचा बिमोड करण्याची ताकद फक्त योग साधनेतच आहे. योगसाधना एक अत्यंत प्राचीन व उपयुक्त असे शास्त आहे. योग साधनेमुळे शारीरिक व मानसिक तणाव मुक्त व्यक्ति होते.

योगासने व प्राणायम करिता आवश्यक नियम :-
१) योगासने करण्यापूर्वी आतडी स्वच्छ असणे आवश्यक आहे. आसने सूर्योदयापूर्वी किंवा सूर्यास्तानंतरच करावीत.
२) आसने मोकळया, हवेशीर व भरपूर उजेडाच्या जागी करावीत.
३) आसने करतांना सैल कपडे वापरावे.
४) भरपूर जेवणा नंतर किमान चार तास आसने करु नये.
4) हलक्या जेवणानंतर एक तासाने आसने केली तरी चालतील.
६) आसने करताना स्नायूवर अवाजवी ताण जाणवता कामा नये.
७) कडक उन्हात बराच वेळ फिरल्यानंतर आसने करु नये.
८) आसने केल्यानंतर एक तासाने खाण्यास हरकत नाही.
९) महिलांनी मासिक पाळीच्या काळात आसने मुळीच करु नयेत.
१०) महिलांनी गरोदरपणी, पहिल्या तीन महिन्यात सर्व आसने करण्यास हरकत नाही.

प्रसूती नंतर तीन महिन्यांनी सर्व आसने करण्यास हरकत नाही. स्त्रियांनी या काळात आसने करण्यासाठी डॉक्टरी सल्ला आवश्यक घ्यावा.

## सारांश :

## योग हे एक समृध्द शास्त्र आहे.

आर्युवेदाने मानवी शरीराची निर्मिती वा उत्पत्ती ब्रम्हांडावर आधारित मानली आहे जे पिंडी ते ब्रम्हांडी प्रमाणे पंचमहाभूतावर आधारित तत्वांनी पिंड म्हणजे शरीर बनलेले आहे. पृथ्वी, आग, तेज, वायू व आकाश ही ती पंचमहाभूते. या पंचतत्वात चेतना म्हणजे आत्मा प्रवेश करता आला पाहिजे. सजीव शरीराची निर्मिती होते. या पंचमहाभूत गुण निर्मित शरीरात कार्य घडत असतांना सतत झीज होत असते व ही झीज योग्य व संतुलीत आहार, व्यायाम, विश्रांती यामुळे पुन्हा भरुन निघत असते. मानवी शरीराचे सर्व अवयव जसे कमेंद्रिये, ज्ञानेद्रिय, मन, बुध्दि, आत्मा, उत्तम स्थितीत कार्यशील ठेवणे, लवचिक ठेवणे. तसेच अंतस्थ ग्रंथीचे कार्य सुस्थितीत ठेवणे हे नियमित योगाभ्यासाने सहज साध्य होते व आरोग्य टिकविले जाते. या सर्व बाबींचा विचारपूर्वक अभ्यास केल्यास असा निष्कर्ष काढता येईल की शरीर शास्ताच्या दृष्टिकोनातून योगाभ्यास अत्यंत आवश्यक आहे. शारीरिक आरोग्या बरोबरच काम, क्रोध, मद, मोह व मत्सर या मानवाच्या शत्रूना दूर ठेवण्याचे सामर्थ्य फक्त आणि फक्त नित्य व नियमित योगसाधनेतच आहे.

## संदर्भ ग्रंथ :

१) योग मकरंद, श्री. सुभाष उ. जोशी, १७ सागर, प्लाझा, ज्योतीनगर, औरंगाबाद
२) योग साधना व योग चिकित्सा रहस्य प्रकाशन, दिव्य प्रकाशन, पतंजलि योगपीठ, महर्षी दयानन्द ग्राम, दिल्ली, हरिद्वार राजमार्ग.
३) योगाभ्यास, यो. चैतन्य, प्रकाशन विभाग, योग चैतन्य, कल्पना नगर, नासिक, लेखक श्री. विश्वास मंडलीक.
४) योग संदेश, कृपालु बाग आश्रम कनखळ.

## देशातील ग्रामपंचायती आणि आर्थिक विकास

प्रा.डॉ. टकले टी.पी. : प्रपाठक व अर्थशास्त्र विभाग प्रमुख, लालबहादूर शास्ती महाविद्यालय, परतूर, जि. जालना.
प्रा. डॉ. यादव शिवाजी भगवानराव : अर्थशास्त्र विभाग शिवछत्रपती कला महाविद्यालय, पाचोड,पैठण, औरंगाबाद.

## १.० प्रस्तावना :

जगात राजसत्ता, महाजनसत्ता, हुकूमशाही या शासन प्रकारातून लोकसत्ता हा शासन प्रकार प्रस्थापित झाला. इंग्लडसारखी लोकशाही (मर्यादित राजसत्ता) म्हणून ओळखली गेली तर युनायटेड स्टेटस ऑफ अमेरिका यासारखी राज्य गणराज्य म्हणून ओळखली गेली. २० व्या शतकात स्वतंत्र झालेल्या आशिया, आफ्रिका आणि लॅटिन अमेरिका या खंडातील देशाच्या विकासाच्या पाच सहा दशकिय अनुभवातून ठोस निष्कर्ष प्रदान केला आहे की, शासन व्यवस्थेत लोकतंत्राशिवाय पर्याय नाही. पंचायती राज संस्थांची नावे जगात वेगवेगळी जरी असली तरी अनेक देशांच्या ग्रामीण भागात पंचायती राज संस्था सफलतापूर्वक कार्ये करत आहेत. प्रत्यक्ष लोकतंत्राचे धुर या नावाने प्रसिध्द स्वित्झरलँडममधील स्थानिक सरकार सर्वाधिक सशक्त आहे. स्वातंत्र्यपूर्व काळात स्थानिक स्वराज्य संस्था अस्तित्वात असल्यातरी स्वातंत्र्य नंतर भारताच्या विकासात स्थानिक स्वराज्य संस्था महत्वपूर्ण घटक म्हणून सिध्द झाल्या आहेत.

भारत हा एक ग्रामीण भागाचा देश आहे. देशातील ७२ टक्के जनता ग्रामीण भागात राहते. ग्रामीण भागाचा विकास आणि प्रगती यावरच संपूर्ण देशाचा विकास अवलंबून आहे. त्यामुळे विकासाची सुरुवात प्रथम ग्रामीण भागापासून केली पाहिजे. भारतीय संविधान सभेत पंचायती राज व्यवस्थेच्या मजबूती वर्णन करताना तत्कालीन प्रधानमंत्री पंडित जवाहरलाल नेहरंनी असे म्हटले की, पंचायत ही सरकारच्या इमारतीची वीट आहे तेव्हा ही वीट मजबूत नसेल तर उभी राहिलेली इमारत सुध्दा कमजोर असेल याचा अर्थ असा होतो की, ग्रामीण भागात काम करणान्या संस्था आर्थिकदृष्ट्या सक्षम झाल्या पाहिजेत. तेव्हाच देशाचा सर्वांगिण विकास साध्य करता येवू शकतो.

## १.१ ग्रामपंचायतीचा उदय :

देशाला स्वातंत्र्य मिळाल्यानंतर १९४८ मध्ये केंद्रीय स्वास्थमंत्री राजकुमारी अमृत कौर यांच्या अध्यक्षतेखाली स्थानिक शासन मंत्रांचे एक संमेलन झाले होते. या समेलनाच्या उद्घाटन प्रसंगी माजी पंतप्रधान पंडित जवाहरलाल नेहरु यांनी स्थानिक स्वराज्य संस्था स्थापन करण्यासंदर्भात असे म्हटले होते की, ‘लोकशाही यशस्वी होण्यासाठी तिचा पाया सर्वात खालच्या स्तरापासून बांधला पाहिजे.' याचा अर्थ ग्रामीण भागात स्थानिक स्वराज्य संस्था स्थापन झाल्या पाहिजेत. महात्मा गांधीजींची पंचायतीराज कल्पना प्रत्यक्षात साकार करण्यासाठी भारतीय राज्यघटनेच्या मार्गदर्शक तत्त्वातील कलम ४० नुसार ग्रामपंचायती स्थापन करण्याचा अधिकार घटनेने राज्य सरकारकडे सोपिवला आहे. देशातील प्रत्येक राज्यांनी आपले कायदे समंत करुन ग्रामीण भागात स्थानिक स्वराज्य संस्था स्थापन केल्या आहेत.
१.२ उद्दिष्टे :
१. भारताच्या स्वातंत्रपूर्व काळातील ग्रामपंचायतींच्या विकासाचा अभ्यास करणे.
२. भारताच्या स्वातंत्योत्तर काळातील ग्रामपंचायतींच्या विकासाचा अभ्यास करणे.
३. ग्रामपंचायतींच्या वित्तीय व्यवस्थापनाचा अभ्यास करणे.

## १.३ माहितीचे स्र्रोत

ग्रामपंचायतींच्या विकासाची माहिती व्दित्तीयक स्रोतांब्दारे घेण्यात आली आहे. यात विविध ग्रंथ, मासिके, संशोधनाचे निष्कर्ष इत्यादींचा आधारे घेतला आहे.

## १.४ माहितीचा कालावधी

प्रस्तुत अभ्यासासाठी प्राचीन काळापासून ते आजपर्यंत ग्रामपंचायतींनी ग्रामीण भागाच्या विकासासाठी केलेल्या कार्याच्या आढावा घेतला आहे.

## १.५ भारतातील ग्रामपंचायतींचा विकास

भारतात प्राचीन काळापासून ग्रामपंचायती गावाचा कारभार पाहत होत्या. यामुळे ग्रामपंचायतीच्या विकासाचे दोन भाग केले जातात. यामध्ये १. स्वातंत्रपूर्व काळ व २. स्वातंत्रोत्त्र काळ.

## स्वातंत्र्यपूर्व काळ :

प्राचीन काळापासून भारतात ग्रामपंचायती अस्तित्वात होत्या कारण प्राचीन काळापासून बहुअंशी समाज ग्रामीण भागात वास्तव्य करुन राहत होता. त्यांच्या विकासासंबंधी शिक्षण, आरोग्य, रोजगार, पिण्याचे पाणी, रस्ते, संरक्षण ही कार्ये ग्रामपंचायती पूर्वीपासून करत आहेत. प्राचीन काळात ग्रामीण भागातील समस्या गावपातळीवर सोडविणे शक्य नसल्यास अशा समस्या राजदरबारी कळविणे व त्या दूर करण्यासाठी राजांना विनंती करणे, समाज मान्य असलेल्या रुढी व परंपराचे गावातील लोकांकडून पालन करुन गावात एकोप्याचे व सहकार्याचे वातावरण टिकवून ग्रामीण भागाच्या विकासासाठी प्रयत्न केला जात असे. वैदिक काळात गावाचा कारभार सभा आणि समित्या करत, या संस्था केवळ ग्राम कारभार करत नव्हत्या तर राज्यावर नियंत्रण ठेवण्याचे कामही करत होत्या. बुध्द काळात ग्रामप्रधानाने आपल्या कर्तव्यात बेईमानी, भ्रष्टाचार, लबाडी केल्यास ग्रामवासी सर्व मिळ्न ग्रामप्रधानाला दंड देत असत. या काळात जी गणतंत्र प्रणाली विकसीत झाली त्या प्रणालीने ग्रामवासियांच्या समस्या कार्यक्षमतेने सोडवून विकासासाठी प्रयत्न केलेला दिसून येतो. मॅगेस्थेनिस याने त्याच्या ‘इंडिका’ ग्रंथात तत्कालीन नगर व्यवस्थेचे वर्णन केले. नगराचा प्रबंध करण्यासाठी पाच पाच सभासदांच्या सहा समित्या होत्या. या समित्यांवर वस्तुनिरीक्षण, कर वसुली, जनसंख्या, परराष्ट्र व्यापार, शिल्पकला, वाणिज्य ही कार्ये सोपविली होती.

मौर्य काळात गावातील लोकांच्या तंट्यांबाबत न्यायदान करुन दंड देण्याचा अधिकार ग्रामपंचायतींना होता. सिंधु नदीच्य खोन्यातील उत्खननात सापडलेले अवशेष दक्षिण भारतात सापडलेले शिलालेख, शृंग, सातवाहन काळातील विविध घटना आणि व्यवस्थाची शृंखला यातून मौर्य काळात ग्रामपंचायतींवर गावाच्या विकासाची जबाबदारी टाकलेली होती. गुप्त काळात ग्रामसभेला गावाची सुरक्षा, वादविवाद निवाडा, सरकारसाठी राजस्व, जीवन उपयोगी वस्तुंचा संग्रह, अल्पसंख्याक जनतेचे ट्रस्टी ही कार्ये सोपविली होती. दहाव्या शतकातील ‘शुक्रनिती’ ग्रंभामध्ये पंचायतींचे वर्णन केलेले आहे. शुक्राच्या मतानुसार पंचायतींचे सर्व सदस्य निर्वाचित होते. पंचायतीव्दारे भूमी वितरण, कर संग्रह ही कार्ये केली जात होती.

इंग्रजांना आपल्या राजवटीत पंचायतीचे अधिकार काढून भारतात नोकरशाही निर्माण केली. या काळात पंचायतीचे अधिकार नष्ट करुन पंचायतींच्या स्थापनेकडे दुर्लक्ष केले. इंग्रजांनी पंचायती नष्ट करण्याचा प्रयत्न केला असला तरी भारतातील पंचायती पुर्णत: नष्ट झाल्या नाहीत. १९२८ मध्ये ग्रामपंचायत अधिनियम संमत करण्यात आला. या अधिनियमाने पंचायतीला दिवाणी आणि फौजदारी खटल्या संबंधी अधिकार देण्यात आले.

प्राचीन काळापासून ते ब्रिटीश काळापर्यंत गावातील लोकांकडून विविध कराव्दारे उत्पन्न प्राप्त करणे, शासनाच्या जनकल्याण योजना राबविणे, गावाच्या विकासात लोकांचा सहभाग वाढविणे, गावातील लोकांच्या गरजांची पुर्तता करणे, गावात शांतता आणि सहकार्याची भावना वाढविणे ही कार्ये करत आली आहे.

## स्वातंत्रोत्तर काळ :

भारताला १५ ऑगस्ट १९४७ रोजी स्वातंत्र्य मिळाले आणि २६ जानेवारी १९५० रोजी भारताने राज्यघटनेचा स्वीकार केला. राज्यघटनेच्या मार्गदर्शक तत्त्वातील कलम $४ ०$ नुसार प्रत्येक राज्यांनी आपल्या राज्यात ग्रामपंचायती स्थापन कराव्यात असे म्हटले आहे. राजस्थान राज्याने अधिनियम संमत करुन सर्वात प्रथम पंचायती राज व्यवस्था व्यवस्थेचा २ ऑक्टोबर १९५९ मध्ये सुरु केली. यानंतर सर्वच राज्यांनी आपले अधिनियम संमत करुन पंचायती राज व्यवस्थेचा स्वीकार केला. ०२ ऑक्टोबर १९५२ रोजी सामुदायिक विकास कार्यक्रम खेड्यांची आर्थिक समृध्दी पुन्हा प्रस्थापित करण्यासाठी सुरु करण्यात आला. हा कार्यक्रम राबविण्यासाठी लोकांना विश्वासात न घेतल्यामुळे तो अपयशी ठरला. देशाचा विकास लवकर करण्यासाठी स्थानिक शासन मंत्री परिषद आणि कॉग्रेस पंचायत या दोन समित्या स्थापन करण्यात आल्या होत्या. या समित्याच्या मते शेतसारा व इतर कर वसुली ग्रामपंचायतींवर सोपवून करांपासून मिळणान्या रक्कमांपैकी काही भाग ग्रामपंचायतींना दिला पाहिजे म्हणजे गावांचा विकास होऊन देशाचा विकास साध्य करता येईल. १९५७ मध्ये बलवंतराय मेहता यांच्या अध्यक्षतेखाली लोकशाही विकेंद्रीकरण समिती स्थापन केली होती. या समितीच्या मते पंचायती राज संस्था त्रिस्तरीय असाव्यात. यात जिल्हास्तरावर जिल्हा परिषद, तालुका स्तरावर पंचायत समिती तर गावस्तरावर ग्रामपंचायत असावी. ग्रामपंचायतींवर कर वसुली, पाणी पुरवठा, रस्ते निर्मिती, दिवाबत्ती, सांडपाण्याची व्यवस्था, आरोग्य, प्राथमिक शिक्षण, स्वच्छता, कृषी, पशुसंवर्धन ही कार्ये सोपवावित. $१ ९ ६ \circ$ मध्ये श्री.व्ही.टी. कृष्णम्माचारी यांच्या अध्यक्षतेखाली एक समिती स्थापन केली होती. यात त्यांनी गावाच्या विकासासाठी ग्रामपंचायतींना अनुदान द्यावे अशी शिफारश केली होती. १९६२ मध्ये पंचायती राज संस्थेचे राजस्व वाढविण्यासाठी जी.के. संथानम यांच्या अध्यक्षतेखाली समिती स्थापन केली होती. यात राज्य सरकारव्दारे पंचायतीला वार्षिक अनुदान, विविध कर लावण्याची शक्ती, शेतकन्यांना वित्तीय सहायता इत्यादी अधिकार दिले तरच विकास गावाचा होवु शकतो.

केंद्रात जनता दलाचे सरकार असताना १९७७ मध्ये समाजवादी समाजरचना निर्माण करण्यासाठी अशोक मेहता यांच्या अध्यक्षतेखाली समिती स्थापन करण्यात आली होती. या समितीच्या मते पंचायती राज संस्था त्रिस्तरीय ऐवजी व्दिस्तरीय असाव्यात असे म्हटले. १९९१ मध्ये नरसिंहराव सरकारच्या कार्यकाळात ७३ वे घटना दुरुस्ती विधेय लोकसभेत मांडले. लोकसभेच्या संमतीनंतर २३ डिसेंबर १९९२ मध्ये राज्यसभेत या विधेयकाला मान्यता देण्यात आली. भारतीय राज्यघटनेचा ९ वा भाग कलम २४३ ए ते २४३ ओ अशी १६ कलमे व एक नवीन ११ वे परिशिष्ट जोडून पंचायतींना आर्थिक दृष्ट्या स्वावलंबी बनविण्याचा प्रयत्न केला होता. अखिल भारतीय पंचायत संमेलन एप्रिल २००२ चे अध्यक्ष पंतप्रधान अटलबिहारी वाजपेयी यांनी उद्घाटन करतांना याचा स्वीकार केला की, प्राथमिक शिक्षण, स्वास्थ, पाणी पुरवठा या मुलभूत सोयी सुविधांसाठी दुसन्यांवर अवलंबून राहावे लागते. पंचायतींना मुलभूत सोयी सुविधा निर्माण करण्यासाठी वित्तीय अडचण भासते. म्हणून पंचायतींचे वित्तीय अधिकार वाठविले पाहिजेत.

## १.६ ग्रामपंचयातीचे वित्तीय व्यवस्थापन :

पंचायती राज व्यवस्थेतील सर्वात कनिष्ठ स्तर म्हणजे ग्रामपंचायत होय. ग्रामीण भागाच्या विकासाची जबाबदारी ग्रामपंचायतीची आहे. ही जबाबदारी पार पाडण्यासाठी राज्य सरकारच्या संमतीने इमारती व जमिनीवरील कर, जमिन सुधार कर, यात्रेकरु वरील, जत्रा, उत्सव व करमणुक कर, सायकल, बैलगाडी, घोडागाडी यावरील कर, शेण विक्रीच्या रकमा, अंशदानापासून मिळालेल्या रकमा, व्यवसाय कर, सामान्य आरोग्य रक्षण कर, पाणी पट्टी, दिवाबत्ती, कोंडवाडा फी, देणगी पासून मिळालेल्या रकमा, सार्वजनिक जागा, गाळे भाडे यांच्या रकमा, विमा कमिशन व अनुदान यातून उत्पन्न प्राप्त करतात.

ग्रामपंचायत स्थानिक क्षेत्रात कार्ये करणारी संस्था असल्यामुळे नागरिकांच्या कल्याणासाठी सार्वजनिक रस्ते व इमारतींवर दिवाबत्ती लावणे, रस्ते व जागा स्वच्छ ठेवणे, मलमूत्र साफ करणे, सार्वजनिक शौचालय बांधणे, मुतान्या बांधणे, शुध्द पिण्याच्या पाण्याची व्यवस्था करणे, धोक्याच्या इमारती पाडणे, जन्म मृत्यूची नोंद करणे, स्मशानभूमिची व्यवस्था करणे, विविध लोककल्याण योजना राबविणे, वृक्षारोपण करणे, सार्वजनिक रस्त्यांची आखणी करणे, कृषी विषयक, पशुसंवर्धन विषयक, सार्वजनिक बांधकाम विषयक, प्रशासन विषयक इत्यादी कार्ये आपल्या उत्पन्नातून पुर्ण करण्याचा प्रयत्न करते.

आर्थिक दृष्ट्या भारताला सक्षम करण्यासाठी देशाची ग्रामीण अर्थव्यवस्था मजबूत असणे गरजेचे आहे. जोपर्यंत ग्रामीण स्तरावर काम करणान्या ग्रामपंचायती आर्थिक बाबतीत मजबूत होत नाहीत तोपर्यंत संतुलित आर्थिक विकास शक्य होणार नाही. म्हणून आर्थिक दृष्ट्या ग्रामपंचायतींचे सक्षमीकरण देशाच्या विकासासाठी आवश्यक आहे.

## निष्कर्ष :

आज देशाला स्वातंत्र मिळ्नू ६३ वर्षे पूर्ण झालेली आहे. केंद्र व राज्य सरकारच्या उत्पन्न साधनाचा विचार करता स्थानिक स्वराज्य संस्थेकडे उत्पन्न प्राप्तीची साधने कमीच आहेत. यातील ग्रामपंचायतींची आर्थिक स्थिती बिकटच आहे. ग्रामपंचायतींना राज्य सरकारने उत्पन्न साधने ठरवून दिलेली आहेत. पण तिच्या शिक्षण, आरोग्य, शुध्द पिण्याचे पाणी, रस्ते, सांडपाण्याची व्यवस्था, शौचालयाच्या सोयी, दिवाबत्ती, स्वच्छता, बांधकाम, मलमूत्र साफ करणे, सार्वजनिक मुतान्या बांधणे, जन्म-मृत्यूची नोंद करणे, स्मशान भूमीची व्यवस्था करणे, धोक्याच्या इमारती पाडणे, वृक्षारोपण करणे, विविध कल्याणकारी योजना राबविणे इत्यादी विकास कार्याची जबाबदारी ग्रामपंचायतींवर टाकलेली आहे. ही कार्ये पार पाडण्यासाठी ग्रामपंचायत कर, शुल्क फी, अनुदान, अंशदान, देणगी इत्यादी स्रोतांतून उत्पन्न प्राप्त करतात. पण ग्रामपंचायतींना उत्पन्न प्राप्त करुन देणारी कर साधने सक्षम नाही. केंद्र व राज्य सरकार विविध अटीवर ग्रामपंचायतींना अनुदान देते. ज्या ग्रामपंचायती अटी पूर्ण करणार नहीत, त्या ग्रामपंचायतींना अनुदान मिळत नाही. यामुळे ग्रामपंचायतीला गावाचा विकास करण्यासाठी ग्रामपंचायतीला मर्यादा पडतात आणि यातून देशाच्या विकासाला खिळ बसते.

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## संक्षिप्त - सार :

भारतातील कुटुंबव्यवस्था आणि स्रीला मिळणारा मान-सन्मान हा पुढारलेल्या पाश्चात्य जगाच्या कुतुहलाचा विषय आहे. असे असतांनाही आपल्या कडील स्त्री-पुरुष प्रमाणाचा समतोल ढासळतांना दिसत आहे. नुकत्याच झालेल्या जनगणनेत महाराष्ट्र राज्यात सहा वर्षाच्या खालील मुलींचे प्रमाण ३० अंकांनी कमी झाल्याचे निदर्शनास आले आहे. महाराष्ट्रातील बालिकांचे दर हजारी बालकांशी प्रमाण ८८३ पर्यंत आले आहे याची राज्यशासनाने गांभीर्याने दखल घेतली असून, स्रिभूण हत्येविरोधातील मोहीमेस गती आलेली आहे. शासनाच्या प्रभावी अंमलबजावणी सोबतच समाजाची मानसिकता बदलणे हा या समस्येवर मोठा उपाय ठरु शकतो. समाजातील घटलेले स्तियांचे प्रमाण भविष्यात मोठे संकट ठरणार आहे. या घटत्या जन्मदराचे दुष्परीणाम आज दिसून येत आहेत. समाजाची पुरुषसत्ताक मनोवृत्ती स्रीभूर्ण हत्येला सर्वाधिक जबाबदार आहे. मुलींना लग्नात दयावा लागणारा हुंडा, वंशाचा दिवा, चितेला अग्नी देण्यासाठी मुलगाच हवा या अशा भ्रामक समजूती स्त्रीभूण हत्येला खतपाणी घालतात. प्रत्येक जनगणने नुसार होणारे स्र्र-पुरुष प्रमाण हा केवळ महाराष्ट्राचा किंवा भारताच्याच चिंतेचा विषय नसून जगभराचा चिंतेचा विषय आहे. सन - २०११ च्या जनगणना अहवाला नुसार जागतिक स्तरावर स्री — पुरुष प्रमाण ९८૪ इतके आहे. जे सन - २००१ च्या जनगणनेनुसार ०२ गुणांनी कमी आहे. भारतात बेकायदेशीर गर्भपाताची चिंताजनक आकडेवारी पाहता गर्भपात रोखण्याचे शासना समोर मोठे आव्हान आहे. भारतात दरवर्षी होणारे गर्भपात १.१ कोटी असून बेकायदेशीर गर्भपात ५० टक्के होतात. गर्भ लींग चाचणी नंतर ३ ते १७ टक्के गर्भपात होतांना आढळून आले आहे. गर्भपाताच्या दरम्याने होणारे स्रीयांचे मृत्यूचे प्रमाण २०,००० इतके आहे. राज्यात बेकायदेशीर गर्भपात ४५ टक्के होतात. गर्भपातानंतर होणान्या (स्रियांच्या) आजारांच्या बाबतीत महाराष्ट्राची टक्केवारी ६८ आहे. भारतात मध्य प्रदेश व राजस्थान मध्ये हीच टक्केवारी अनुक्रम ५४ आणि २६ आहे. असे असले तरी मुलगा किंवा मुलगी होणे हे स्रीयांवर अवलंबून नसून पुरुषांमध्ये असणान्या गुणसुत्रांवरच अवलंबून आहे. हे विज्ञान युगात ही आपण मान्य करायला तयार नाही. महिलांना सन्मानाने जगता यावे. त्यांना आपले कर्तृत्व सिध्द करण्याची पुरेपुर संधी मिळाली पाहिजे. समाजात स्री - पुरुषांची संख्या समान नसेल तर समाजाचे स्वास्थ धोक्यात येवू शकते. केवळळ महाराष्ट्रातील खान्देशातील परिस्थिती पहाता अनेक समाजात मुलांना लग्नासाठी मुली मिळणे दुरापास्त झाले आहे. काही समाजात मुलांसाठी विदर्भातून, गुजरात मधून मुली विकत आणाव्या लागत आहेत. इतकी आज चिंताजनक स्थिती आहे. या संकटावर उपाय शोधले नाहीत तर इतिहास आणि भविष्यही आपल्याला माफ करणार नाही. केवळ या समस्येकडे आत्म केंद्रीत विचारातून न पहाता व्यापक समाजहीत दृष्टीकोनातून पाहिले पाहिजे.

## प्रस्तावना :

सन १९१० मध्ये कोपन हेगनला झालेल्या महिलाच्या परिषदेत जर्मनीच्या कामगार पुढारी श्रीमती क्लारा सेंटकीन यांनी ८ मार्च आंतरराष्ट्रीय महिला दिन म्हणून पाळावा असा प्रस्ताव मांडला आणि तो संमत झाला. सन १९१५ मध्ये क्लारा सेंटकीन यांच्या प्रेरणेने स्रीयांची परिषद झाली, १९१५ पासून ८ मार्च हा दिवस स्री स्वातंत्र्य, स्री समानता, स्रीयांचे हक्क या बरोबरच, मुलींच सुखी भवितव्य व त्यासाठी जागतीक शांतता दिवस पाळला जावू लागला. संयुक्त राष्ट्र संघाने १९७५ हे वर्षे आंतरराष्ट्रीय महीला वर्षे म्हणून जाहीर केले तर २००१ हे वर्षे महीला सबलीकरण वर्षे म्हणून साजरे करण्यात आले. भारता सारख्या देशात आजही स्रीयांना अंधश्रध्दा, रितीरीवाज, रुढीपरंपरा, दारिद्रय, गरीबी, अज्ञान, निरक्षरता, समाजात, कुटंबात दुय्यम दर्जा, हुंड्या सारखी प्रथा या विरुध्द लढावे लागत आहे. भारताच्या इतिहासात राजा राममोहन रॉय, महर्षी कर्वे,

ज्योतीबा फुले, शाहू महाराज, डॉ. बाबासाहेब आंबडेबर, रा.धो. कर्वे, प्रवोधनकार ठाकरे हे स्री मुक्तीचे प्रणेते आहेत. सतीची अमानुष प्रथा राजा राममोहन रॉय यांच्या सामाजिक प्रयत्नामुळे लॉर्ड बेंटंगंगे कायदेशीर रित्या बंद केली. महर्षी कर्वे यांनी आपल्या $१ ० ५$ वर्षाच्या आयुष्यात महिला विराधांचे स्री शिक्षण विषयक ग्रामीण भागातील शिक्षण प्रसाराचे कार्य केले. सामाजिक न्याय प्रस्थापित करुन परिवर्तन करण्याचे काम ज्योतीबा फुल्यांनी, छ्रपती शाहू महाराज व डॉ. बाबासाहेब आंबेडकर यांनी केले. र.धो. कर्वे यांनी एखादया शिलेदार प्रमाणे संतती नियमनाचे कार्य केले. भारतात ११ वर्षे एक महिला म्हणजे श्रीमती इंदिरा गांधी पंतप्रधानपदी आरुढ होत्या. आज तर भारताच्या राष्ट्रपती महाराष्ट्राच्या कन्या प्रतिभाताई पाटील आहेत. असाच वारसा लाभलेल्या अन्य काही महिला सुध्दा भारतीय उपखंडात सर्वोच्च नेते पदार्यंत पोहचल्या. बेनझीर भुत्तो यांचा आदर्श इंदिरा गांधी होत्या. सिरीमावो भंडार नायके, चंद्रीका कुमारतुंगे, खलीदा झीया, बेगम हसीना या भारतीय उपखंडातील महीला सर्वोच्च नेते पदापर्यंत पोहचल्या आहेत. महाराष्ट्रासारख्या पुरोगामी राज्यात २२ जुन १९९४ रोजी तत्कालीन मुख्यमंत्री शरद पवार यांनी महिलांच्या विकासाच्या बाबतीत वेगवेगठी धोरणे जाहीर केली. आज सर्वं स्त्रियांचा वावर दिसत असला तरी त्यांच्या स्थितीत फारसा फरक पडलेला नाही. उलट सर्व जगाने किव करावी इतकी भयावह स्थिती भारतात निर्माण झाली आहे. १९८७ ते २००७ या वीस वर्षमध्ये एकट्या भारतात एक कोटी मुलींचे गर्भ नष्ट करण्यात आलेत. पुरुषांच्या तुलनेत स्त्रियांचे प्रमाण सातत्याने घटत आहे. या वास्तवा मागेचे भयानक कारण म्हणजे स्रीभूरण हत्येचे वाढलेले प्रमाण होय. गर्भ लींग निदानावर कायद्याने बंदी असूनही हे प्रमाण सातत्याने घटत आहे. सन २००१ च्या जनगणने नुसार एक हजार पुरुषांच्या मागे देशात ९३३ मुली होत्या. दिल्लीत हे प्रमाण एक हजार पुरुषांच्या मागे ८२१, हरीयाणात, तर पंजाब सारख्या संपन्न व सधन राज्यात हे प्रमाण ८७६ इतके होते. सुसंस्कृत म्हणणान्या महाराष्ट्रात हे प्रमाण ९२२ इतके होते. अशा राज्यामध्ये भूण हत्येचे प्रमाण अधिक मोठ्या प्रमाणावर होते. ही आणखी चिंतेची बाब आहे. गरिबीमुळे लोक मुलींना नाकारतात. हा समज खोटा आहे. श्रीमंतांना नन्हे तर सुशिक्षितांना मुली नको आहेत. हे विदारक सत्य मान खाली घालायला लावणार आहे. मुलगा हवाच ही मानसिकता गरीब घरातूनही आढळते. पण लिंग निदानाचे प्रमाण कमी आहे. मुलगी झाल्यावर काही दिवस राग व्यक्त होतो, पण मग तिचा स्विकार केला जातो हे ही वास्तव आहे.

आज स्त्रियांच्या चळवळी स्रीभूरण हत्या हा शब्द वापरु नका, असा आग्रह धरीत आहेत. हत्या हा शब्द स्री हक्कासाठी अयोग्य आहे. त्यामुळे "स्री गर्भाचा गर्भपात" हा शब्द वापरावा असे वारंवार सांगूनही स्रीभूण हत्या हा शब्द सहजपणे वापरला जातो. गर्भपाताचा कायदा १९७१ साली अतीशय सहज संमत झाला. सुरुवातीला हा प्रश्न कुटुंबनियोजनाशी संबंधीत आहे असे वाटले. सुरक्षित गर्भपात हा अधिकार असून त्यावर बंधन येवू नये. हा स्रीवादी चळवळीचा आग्रह रास्त आहे. गर्भपात हा प्रजनन व मानवी हक्कांशी जसा निगडीत आहे. तसा तो नैतिकतेशी ही जोडलेला आहे. पण आज हा प्रश्न लींग निवडीसाठी जोडला जातोय ही अतिशय गंभीर समस्या आहे. सन १९७१ साली एका कंपनीने महिलांसाठी आरोग्य विषयक एक प्रकल्प घेतला. प्रकल्पाचा भाग म्हणून दहा हजार महिलांची गर्भजल परीक्षा करण्यात आली यात महिलांना लींग निवड कळली आणि अनेक महिलांनी गर्भपात कायद्याचा दुरुपयोग केला. आज कुटुंबनियोजनामुळे लींग निवड (मुलगाच हवा) ही प्रवृत्ती वाढीला लागली आहे. तंत्र्रानाची होणारी जलद प्रगती आपण थांबवू शकत नाही. वैद्यकीय व्यवसायातील घसरलेली नितीमत्ता थांबविण्यासाठी काय करायचे हा प्रश्न फारच गंभीर आहे.

आज (२०११ च्या जनगणने नुसार) देशातील एक हजार पुरुषांमागे ९४० स्रीया आहेत. महाराष्ट्रात हे प्रमाण ९२५ आहे. महाराष्ट्राच्या शहरी लोकसंख्येचा विचार केला तर हे प्रमाण दर हजारी ८९९ आणि ग्रामीण भागात ९४८ आहे. ० ते ६ या वयोगटातील मुला-मुलींचे राज्यातील सरासरी प्रमाण दर हजार मुलांमागे ८८३ मुली आहेत. शहरी भागात हे प्रमाण ८८८, तर ग्रामीण भागात ८८० आहे. ही आकडेवारी फारच चिंताजनक आहे. महराष्ट्र हे पुरोगामी राज्य म्हणून आपण ओळखतो. महाराष्ट्रात प्रथम "प्रसुतीपूर्व गर्भ लींग निदान कायदा PCPNDT" १९८८ साली झाला. पण आज

मुलींच्या घसरत्या प्रमाणात महाराष्ट्राचा दुसरा क्रमांक लागतो. पहीला क्रमांक जम्मू काश्मीरचा आहे. महाराष्ट्रात बीड जिल्द्घात सर्वात कमी मुली आहेत. सध्या तेथील संख्या आहे हजाराला ८૪८ या जिल्द्यातल्या शिरूर, कासार आणि धारुर या तालुक्यात सर्वात कमी मुली आहेत.

पूर्वीच्या काळी मुलगी जन्माला येताच तिला मारले जाण्याचे प्रकार घडायचे. आज तर तिला जन्मालाच येवू दिले जात नाही यामुळे स्री — पुरुष प्रमाणाचा वाढता असमतोल ही आज गहन समस्या बनली आहे. सोनोग्राफी सारख्या आधुनिक तंग्राच्या गैर वापरामुळे ही समस्या दिवसेंदिवस बिकट होत आहे. एकीकडे स्री - पुरुष समानतेचा डोंगारा पिटवायचा आणि दुसरीकडे गर्भातच मुलींची हत्या करायची अशा दुटप्पी मानसिकतेमुळे मानवी जीवनाचा समतोल विघडत चालला आहे. विशेष म्हणजे जो भाग नैसगिकदृष्ट्या समृध्द आहे आणि दरडोई उत्पन्नातही आघाडीवर आहे. अशा भागातच मुलींचे प्रमाण कमी व्हावे ही चिंतेची बाब आहे. जैवीक असमतोल निर्माण करणान्या समस्येवर गांभीयाने विचार केला गेला नाही तर भविष्यात अनेक सामाजिक प्रश्नांवर लगाम लावता येवू शकतो. परंतु मुलगी नकोच, अशी मानसिकता असणान्या समाजाला व्यसण घालणे कठीण आहे. मुलींचे दर हजारी मुलांमागे प्रमाण वाढण्याची गरज आहे आणि हे प्रमाण नैसर्गिक पातळीवर आणून ठेवायचे असेल तर कायद्याच्या कडक अंमलबजावणी बरोबरच लोकांचे प्रबोधन करुन गर्भ लींग निदान रोखण्याचा प्रयत्न करण्याची गरज आहे. १९८८ मध्ये राज्य सरकारने गर्भ लींग निदानावर प्रतिबंध आणण्यासाठी महाराष्ट्र प्रसूतीपूर्व गर्भ लींग निदान तंत्र नियंत्रण कायदा केला. यानंतर १९९४ मध्ये केंद्र सरकारने आपल्या स्तरावर हा कायदा देशभरात लागू केला.

देशाने गेल्या ६४ वर्षाच्या स्वातंत्रोत्तर काळात खूप मोठी प्रगती केली. भौतिक सोयी सुविधा निर्माण केल्या. स्री पुरुषां मधील सामाजिक फरकाची दरी कमी करण्याचे प्रयत्न केले. परंतु त्याला शंभर टक्के यश मिळालं अस म्हणता येणार नाही. पुरुषांच्या तुलनेत स्रीयाचं सातत्यान घटत असलेले प्रमाण हे त्या सामाजिक दरीच द्योतक आहे. १९६१ पासून पुरुषांच्या तुलनेत स्त्रियांचे प्रमाण सातत्याने घटत आहे. राज्यात मुलींचा जन्मदरही कमालीचा घटला आहे हे प्रमाण १९९९ मध्ये दर हजार मुलांमागे राज्यात ९४६ मुली असं होत. २००१ मध्ये हे प्रमाण घटून ९१३ मुलींवर आलं. २०११ मध्ये तर हे प्रमाण ८८३ इतकं खाली आलं आहे ही आकडेवारी अत्यंत गंभीर आणि चिंताजनक आहे.

जनगणना २०११ प्रमाणे भारताची लोकसंख्या १, २१०,१९३, ४२२ इतकी आहे. त्यात पुरुषांची लोकसंख्या ६२३, ७२४, २४८ तर स्रियांची लोकसंख्या ५८६, ૪६९, १७४ इतकी आहे. यामध्ये एक हजार पुरुषांमागे महिलांचे प्रमाण ९४० आहे. यातील ग्रामीण महिलांचे प्रमाण ९४७ तर शहरी भागतील महीलांचे प्रमाण ९२६ इतके आहे.

सन - २००१ च्या जनगणने नुसार भारतातील महिलांचे प्रमाण एक हजार पुरुषांमागे ९३३ इतके होते ते २०११ च्या जनगणनेत ७ पाँईटसने वाढून ९४० इतके झाले आहे असे असले तरी आज एक हजार पुरुषांमागे ६० महीलांची कमी आहे. $२ 00 १$ च्या जनगणनेच्या तुलनेत २०११ मध्ये ग्रामीण भागात महिलांची संख्या ९४६ वरुन ९४७ इतकी झाली आहे. तर शहरी भागात ही वाढ ९०० वरुन ९२६ इतकी झाली आहे.

देशामध्ये केरळ राज्य हे लींग गुणोत्तर सर्वांत वरच्या स्थानावर असून तेथे एक हजार पुरुपांमागे १०८૪ महिला आहेत. येथे ग्रामीण भागातील महिलांचे प्रमाण १०७७ आणि शहरी भागात १०९१ इतके आहे. चंदोगढव्या ग्रामीण भागात हे प्रमाण ६९१ इतके कमी आहे तर दमन आणि दिव मध्ये नागरी भागात लींग गुणोत्तराचे प्रमाण देशात सर्वांत कमी असून ते एक हजार पुरुांमागे ५५० स्त्रिया इतके आहे. देशातील आठ राज्यांनी ग्रामीण भागात लींग गुणोत्तराच्या प्रमाणात घट दर्शविली असून यामध्ये जम्मू - काश्मीर, हिमाचल प्रदेश, उत्तराखंड, बिहार, झारखंड, छत्तीसगढ, महाराष्ट्र, कर्नाटक आणि लक्षव्दीप या केंद्रशासीत प्रदेशाचा समावेश आहे. तर दादर नगर हवेली या केंद्रशासीत प्रदेशानेही नागरी भागात स्त्रियांच्या प्रमाणात घट दर्शविली आहे.

प्रत्येक जनगणने नुसार जाहीर होणारे स्री — पुरुष प्रमाण हा केवळ महाराष्ट्राच्या किंवा भारताच्या चिंतेचा विषय नसून

जगभराचा चिंतेचा विषय ठरावा अशी सध्या परिस्थिती आहे. सन २०११ च्या जनगणना अहवालानुसार जागतिक स्तरावर स्त्री - पुरुष प्रमाणही बिघडले आहे. दर हजारी पुरुषांमागे स्तियांचे प्रमाण ९८૪ इतके आहे. जे २००१ च्या जनगणने नुसार $\circ$ २ गुणांनी कमी आहे.

सन २०११ च्या जनगणे नुसार जगामध्ये सर्वाधिक स्री — पुरुष प्रमाण असलेल्या रशियाने (११६७) सन २००१ च्या तुलनेत २७ गुणांची आघाडी मिळविली असली तरी आर्थिक महासत्ता बनू पाहणान्या अमेरीकेत (१०२५) मात्र हेच प्रमाण ४ गुणांनी कमी झालेले आहे. असे काही अपवाद वगळता भारतासह सर्वच देशामध्ये कमी प्रमाणात का होईना. पण स्ती - पुरुष प्रमाणात वाढ झाल्याचे आढळ्ून येते. विशेषतः भारताच्या ९४० (२००१ - ९३३) शेजारच्या देशांची स्थिती पाहिल्यास ही बाब आपल्या लक्षात येते. पाकिस्तान ९४३ (२००१-९३८), बांगलादेश - ९७८ (२००१-९५८) श्रीलंका १०३४ (२००१-१०१०), नेपाळ - १०१४ (२००१-१००५) अफगाणिस्तान ९३१ (२००१ ९३०), म्यानमान - १०४८ (२००१-१०११) याप्रमाणे लींग गुणोत्तरात वाढ नोंदविली गेली असून, केवळ चीन ९२६ (२००१-९४४) आणि भूतान - ८९७ (२००१-९९९) या देशांमध्ये स्त्री - पुरुष प्रमाणात घट झाल्याचे दिसून येते.
जागतिक सरासरी — स्त्री — पुरुष प्रमाण — २०११

| रशिया | ११६५ | ऑस्ट्रेलिया | १09 9 |
| :---: | :---: | :---: | :---: |
| फ्रान्स | १०4६ | इथिओपीया | १०90 |
| जपान | १०4\% | इंडोनेशीया | १00३ |
| जर्मनी | १०३८ | नायजेरीया | ९९५ |
| इंग्लंड | २०३७ | मलेशिया | ९७○ |
| ब्राझील | १०३? | इराण | ९६८ |
| दक्षिण आफ्रिका | १०२८ | भारत | ९ro |
| अमेरिका | १०२६ | चीन | ९२७ |
| कोरीया | १०२० | सौदी अरेबीया | ९२७ |

स्रोत - World Population prospects (midyearestimates) सन 2010 revision
निष्कर्षे :-
भारतीय समाजाचा समतोल राखण्यासाठी पुढच्या जनगणने ची वाट न पहाता त्याच्या आधीच स्री - पुरुष प्रमाणाचा नैसर्गिक समतोल राखण्यात यशस्वी व्हायला पाहिजे. यासाठी प्रत्येक समाजाने प्रयत्न करणे काळाची गरज आहे. स्री भूरण हत्येविषयी व स्री - पुरुष प्रमाणाबद्दल तसेच आजुबाजुला दिसणान्या घटना माणसाचे अनुभव अस्वस्थ करतात. कायदा सक्षम आहे. तरीही पळवाटा काढल्या जातात. मुलींची घटती संख्या हा चिंतेचा विषय आहे. शासन, स्वयंसेवी संस्था यांनी एकत्र येवून रणनीती ठरविण्याची गरज आहे. सुटे - सुटे प्रयत्न अपूरे पडत आहेत. "मुलगा हवा" या मानसीकतेवर सर्वांनीच आत्मपरीक्षण करायला हवं. या देशात गर्भपाताच्या नावाखाली वर्षाला ८०० कोटी रुपये गुंतलेले आहेत. मुलींचे गर्भ नष्ट करुन विशिष्ट प्रकारचे कुटुंब नियोजन करण्याची मानसिकता या देशात आहे याला खतपाणी घालण्यात डॉक्टरांचा मोठा सहभाग आहे. यासारखे दुर्देव काय ? कायद्याची गोष्ट अंमलबजावणी केल्याशिवाय ही समस्या आटोक्यात येणार नाही. केवळ प्रबोधनाने हा प्रश्न सुटणार नाही. याबाबत चिनने लोकसंख्या कमी करण्याच्या योजनेला कडक उपायांची नोंद घ्यावीशी वाटते. चिन मध्ये दुसरे मूल जन्मले तर त्याल ब्लॅक चाइल्ड म्हणून संबोधले जाते. एवढेच नव्हे तर त्याला जन्मदाखला, रेशनकार्ड,

शाळा प्रवेश तसेच नोकरीत सुध्दा नाकारले जाते．परिणामी चिनची लोकसंख्या कमी होवू लागली आहे．समाजिक समस्या अधिक गंभीर रुप धारण करायला लागली．तर प्रबोधना बरोबर कडक कायद्याच्या कठोर अंमलबजावणीने ती आटोक्यात आणता येवू शकते यासाठी इच्छा शक्तीची गरज आहे．

थोडक्यात स्त्रिया जन्माला येवू नयेत याची तजवीज करणान्या आमच्या समाजाची एकूण मानसिकताच बदलल्या शिवाय स्त्रियांचा प्रवास सुकर होणार नाही हे प्रखर सत्य स्विकारुनच आपल्याला वाटचाल करावी लागणार आहे．केंद्र शासनाने प्रसुती पूर्व निदान तंत्राच्या दुरुपयोगाला आळा घालण्याच्या तसेच स्त्रिलिंगी गर्भाची हत्या थांबविण्याच्या उद्देशाने २० सप्टेंबर १९९४ पासून संपूर्ण देशभर प्रसुतपूर्व निदान तंत्र दुरुपयोग प्रतिबंध अधिनियम लागू केला．महाराष्ट्राने हा कायदा $१ ९ ८ ८$ मध्येच लागू केला होता．असा कायदा करणारे महाराष्ट्र हे देशातील पहिले राज्य आहे．

जनगणना २०११ मधून स्पष्ट झालेले वास्तव समजून घ्यायचे असेल तर यातील सांख्यिकीय माहितीकडे केवळ आकडेवारी म्हणून आता दुर्लक्ष करता येणार नाही．यातून स्पष्ट होणारी सामाजिक विषमतेची दरी आणि त्यातून भविष्यात निर्माण होणारा गंभीर सामाजिक प्रश्न याकडे आजच लक्ष देणे गरजेचे आहे．

तक्ता क्र．१．१ राज्यनिहाय लिंग गुणोत्तर ：

| अ．क्र． | भारत／राज्य | लिंग गुणोत्तर |  |  | लिंग गुणोत्तर |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | केंद्रशासित प्रदेश | दर एक हजार पुरुषांमागे－२००१ |  |  | दर एक हजार पुरुषांमागे－२०११ |  |  |
|  | भारत ：एकूण १००० पुरुषां मागे महिला | एकूण ९ ३ ३ | ग्रामीण ९४६ | शहरी ९०० | $\begin{aligned} & \text { एकूण } \\ & \text { ९४० } \end{aligned}$ | ग्रामीण <br> ९४७ | $\begin{aligned} & \text { शहरी } \\ & \text { ९२६ } \end{aligned}$ |
| १） | जम्मू－काश्मीर | く९२ | ९ १ ७ | く१९ | くく३ | く९९ | く૪。 |
| २） | हिमाचल प्रदेश | ९६く | ९くら | ७९५ | ९७૪ | ९くく | く५३ |
| ३） | पंजाब | く७६ | くら○ | く૪¢ | く९३ | ९○६ | く७२ |
| ४） | चंदीगड | ७७७ | ६२？ | ७९६ | く१く | ६९？ | く२？ |
| 4） | उत्तराखंड | ९६२ | १००७ | く૪५ | ९६३ | 9000 | くく३ |
| \＆） | हरियाणा | く६？ | く६६ | く૪७ | く७७ | くく0 | く७？ |
| ७） | दिल्ली | く२？ | く१० | くママ | く६६ | く૪७ | く६७ |
| c） | राजस्थान | ९२१ | ९३० | くら○ | ९२६ | ९३२ | ९१？ |
| ९） | उत्तर प्रदेश | くらく | ९०४ | く७६ | ९०く | ९̧४ | くくく |
| १०） | बिहार | ९१९ | ९२६ | く६く | ९9६ | ९१९ | く9？ |
| १ १） | सिक्कीम | く७ム | くく○ | く३。 | くくら | くくる | 9○く |
| १२） | अरुणाचल प्रदेश | く९३ | 9ヶ\％ | く१9 | ९२० | ९२९ | く८9 |
| १ ३） | नागालँड | ९○○ | ९१६ | く२९ | ९३१ | ९૪२ | ९०4 |
| १४） | मणिपूर | ९७૪ | ९६३ | १००९ | ९く७ | ९६६ | १०३く |
| 24） | मिझोरम | ९३५ | ९२३ | ¢४く | ९७५ | ९५० | १000 |
| १६） | त्रिपुरा | ९૪く | ९૪६ | ९५९ | ९६？ | ९५६ | ९७६ |
| १७） | मेघालय | ९७२ | ९६९ | ९く२ | ९く६ | ९く३ | ९९७ |
| १८） | आसाम | ९३५ | ९४૪ | く७マ | ९५૪ | ९५६ | ९३७ |


| १९） | पश्चिम बंगाल | ९ ३ ૪ | 940 | く९३ | $\rho ૪ ७$ | 940 | ९३९ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| २ 0） | झारखंड | ¢૪？ | ९६२ | く७○ | $\rho \succ ७$ | ९६० | ९○く |
| २ १） | ओडीसा | ९७२ | $\rho く ७$ | く94 | $\bigcirc \cup く$ | ९くし | ९ ३ ૪ |
| २ २） | छत्तीसगढ | $\rho く \rho$ | १००४ | ९३२ | ¢ 9$\}$ | १०० २ | ¢५६ |
| २३） | मध्य प्रदेश | ९१९ | ९२७ | くらく | ९३० | ९३ ६ | ९९६ |
| २४） | गुजराथ | ९२० | ¢＞4 | くくO | ९？く | ९૪७ | くく0 |
| 24） | दमण दिव | ७ १ ० | ५くを | ९く૪ | ६？く | く६७ | 440 |
| २६） | दादरा नगर हवेली | く१२ | く५？ | ६९？ | $\checkmark$ ७ 4 | く६३ | ६く૪ |
| २७） | महाराष्ट्र | ९२२ | ९६० | く७३ | ९२५ | ९૪く | CP¢ |
| २く） | आंध्र प्रदेश | $\bigcirc ७ く$ | ¢く३ |  | $\rho ९ २$ | 994 | $\rho く ૪$ |
| २९） | कर्नाटक | $\rho$ ¢ 4 | $\bigcirc ७ ७$ | $\rho ૪ २$ | ¢६し | $9 ७ ¢$ | $\rho ५ ७$ |
| ३ ०） | गोवा | ९६？ | ९くし | ९३૪ | ९६く | $\rho ९ ७$ | 949 |
| ३ १） | लक्षव्दीप | ९૪く | 949 | ९३५ | ९૪६ | $94 \%$ | ९૪૪ |
| ३ २） | केरळ | 904く | १०く¢ | १० $0<$ | १०く | १ ०७७ | १०९ ¢ |
| ३ ३ ） | तामिळनाडू | $9 く ७$ | $\rho \rho २$ | $\rho く マ$ | 994 | ९९३ | ९९し |
| ३ ४） | पॉण्डेचरी | १०० ？ | $\rho \rho \circ$ | १००७ | १०३く | १०२९ | १ ०૪३ |
| ३५） | अंदमान निकोबार बेट | く૪६ | く६？ | く 94 | くいく | く७？ | く९१ |

तक्ता क्र．१．२ जिल्हा निहाय स्री－पुरुष प्रमाण（दर हजार पुरुषांमागे स्त्रियांचे प्रमाण）

| वर्षे | १९०१ | १९११ | १९२ ？ | १९३ ？ | १९४？ | १९५？ | १९६？ | १९७१ | १९८？ | १९९९ | 200？ | २०११ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| भारत | ९७२ | ९६૪ | 9५५ | ९५० | ९४५ | ९४६ | ९४？ | ९३० | ९३૪ | ९२७ | ९३३ | ९४० |
| महाराष्ट्र | ९७く | ९६६ | 940 | ९४७ | ९૪९ | ९૪？ | ९३६ | ९३० | ९३७ | ९३૪ | ९२२ | ९२५ |
| नंदुरबार | ९く。 | ९७く | ९७६ | ९६९ | ९६९ | ९७३ | ९७५ | ९६८ | ९く२ | ९७५ | ९७७ | ९७२ |
| धुळे | ९く০ | ९७く | ९७६ | ९६९ | ९६९ | ९६し | ९६？ | ९૪く | ९५\％ | ९४५ | ९૪૪ | ९૪？ |
| जळगाव | ९७५ | ९く३ | ९७१ | ९६८ | ९७○ | ९७१ | ९५७ | ९४८ | 940 | ९૪० | ९३३ | ९२२ |
| बुलढाणा | ९९२ | ९く५ | ९७९ | ९७१ | ९७२ | ९く？ | 949 | ९५૪ | ९५७ | ९५३ | ९૪६ | ९२く |
| अकोला | ९६し | ९६८ | 9५く | ९५२ | ९५७ | ९५३ | ९ २ ¢ | ९३ ${ }^{\text {¢ }}$ | ९३९ | ९३૪ | ९३し | ९४२ |
| वाशिम | ९६く | ९६く | 9५く | ९५र | ¢५७ | ९७१ | ९५६ | ९५७ | ९६३ | ९૪६ | ९३९ | ९२६ |
| अमरावती | ९६० | 949 | ९५३ | ९३९ | ९४६ | 9५く | ९ ३ | ९३ १ | ९३६ | ९ ६ | ९३し | ९૪७ |
| वर्धा | ९く७ | ९く३ | ९७३ | ९७५ | ९७く | ९く३ | ९६૪ | ९४९ | ९૪く | ९३९ | ९३५ | ९૪६ |
| नागपूर | ९९？ | ९く？ | ९६७ | ९५३ | 944 | 94६ | ९२९ | ९२२ | ९२४ | ९२२ | ९३२ | ९૪く |
| भंडारा | १०७ ？ | १○३く | १०२૪ | १०१७ | 9090 | 9004 | ९९३ | ९く૪ | ९く९ | ९く○ | ९く？ | ९く૪ |
| गोंदिया | १०७ ？ | १०३く | १०२४ | १०१७ | १०१० | 900\％ | 9000 | ९くら | १००४ | ¢९५ | 9004 | ९९६ |
| गडचिरोली | १○२३ | 9004 | १००४ | ९९० | $\rho く \rho$ | 9000 | ९९し | ९く६ | ¢く？ | ९७६ | ९७६ | ९७५ |
| चंद्रपूर | १०२३ | 9004 | १००४ | ९९० | ९くら | ९९૪ | ९७९ | ९६३ | ९५९ | ९૪く | $\rho \succ く$ | ९५९ |
| यवतमाळ | ९くし | 9く0 | ९६८ | ९६६ | ९७く | ९く९ | ९७२ | ९६？ | 9५く | $94\}$ | ९૪२ | ९૪७ |
| नांदेड | १००४ | ९९५ | ९く？ | ९६६ | ९६५ | ९く३ | ९७○ | ९५५ | ९६० | ९४५ | ९४२ | ९३७ |
| हिंगोली | ९९६ | ९९२ | ९७く | ९६३ | ९६० | ९く९ | ९७५ | ९६८ | ९६६ | ९५२ | ९५३ | ९३५ |
| परभणी | ९९६ | ९९३ | ९७く | ९६३ | ९६० | ९७૪ | ९६९ | ९५\％ | ९६८ | 9५\％ | 9५く | ९૪о |
| जालना | ९९८ | ९く९ | ९くく | ९६६ | ¢५७ | ९७६ | ९७○ | ९५९ | ९७○ | $94<$ | 94？ | ९२९ |
| औरंगाबाद | ९९८ | ९くく | ९९९ | ९६७ | ९५७ | ९७૪ | ¢५५ | ९३५ | ९ ३ ¢ | ९२२ | ९२५ | ९१७ |
| नाशिक | ९७૪ | ९く૪ | ९६० | ९६३ | ९५३ | ९५६ | ९૪६ | ९४० | ९३७ | ९४० | ९ २ ७ | ९३१ |


| ठाणे | ९३९ | ९૪७ | ९ ३ ७ | ९३૫ | ९૪o | ९२० | $\rho 9 \rho$ | く९〉 | くく३ | く७९ | く4し | くく0 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| मुंबई（उपनगर） | द५？ | ५७○ | ५द？ | 492 | द ¢ ¢ | ७ $१$ २ | ७૪૪ | ७६९ | く0？ | く३？ | く२2 | く ¢ V |
| मुंबई | ६५？ | ५७O | ५६？ | $49 \%$ | ६ ¢ ¢ | 4 ৩－ | ६ २ ६ | ६७० | ७ २ $¢$ | ७¢ $\uparrow$ | ७७ ७ | く३く |
| रायगड | १००० | १०२ ३ | १०२く | १००९ | १०३ ¢ | १०૪० | 9046 | 904 ¢ | १०૪६ | 9090 | $\bigcirc$ ७ ६ | 944 |
| पुणे | $\rho ७ ¢$ | $\bigcirc$ ७ ७ | $\rho ¢ ७$ | 942 | ¢〉く | ९३९ | ९૪૪ | $\bigcirc$ ३ ३ | ९ ३ ७ | ९ ३ ३ | 999 | 990 |
| अहमदनगर | 9004 | ¢く३ | $\bigcirc \cup く$ | ९७？ | ९६९ | ९७？ | ९६२ | 94\％ | 949 | ¢૪¢ | ९૪o | ९३〉 |
| बीड | $9<4$ | $\rho く 0$ | $\rho$ ¢ ३ | ९૪¢ | ९૪१ | $\rho ¢ ७$ | $\rho$ \＆$¢$ | $94 \gamma$ | $\rho$ \＆ 4 | $\rho \gamma \gamma$ | ९ ३ ¢ | ९१२ |
| लातूर | ९くo | ¢ ¢ | ९૪o | ९૪३ | ¢૪？ | ९૪७ | 940 | ९૪२ | 949 | ९૪२ | ९३५ | ९२૪ |
| उस्मानाबाद | 9く0 | ९६४ | ९३९ | ९૪२ | ९૪२ | ९૪く | ९〉く | ¢૪७ | 946 | ९३७ | ९३२ | ९२० |
| सोलापूर | $9 く 4$ | $\bigcirc$ \＆७ | ९૪३ | ९ ३ ૪ | ९૪२ | $9 \gamma 4$ | ९ ३ ¢ | $\bigcirc$ ३ ३ | ९૪२ | ९ ३ ૪ | ९३ 4 | ९३ २ |
| सातारा | १०३ १ | १०2 4 | १०३० | १००६ | १०३५ | 904 9 | १०૪७ | १ ०३७ | १०६१ | १०२९ | 994 | ९く६ |
| रत्नागिरी | 9999 | ११६४ | १ १く७ | ११२९ | 9 $34<$ | १२३९ | १ २६४ | १ २ ३ | 924く | 3204 | १ १ ३ ¢ | १ १ २ ३ |
| सिंधुदुर्ग | १9？${ }^{\text {¢ }}$ | 9948 | १ १ ७ ૪ | 9999 | ११ヤく | १२०० | १99\％ | १ २ १ ३ | १ २०4 | १ १ ३ ७ | १०७९ | १ ०३ ७ |
| कोल्हापूर | $\rho ७ ¢$ | $\rho$ ६७ | ९૪६ | 942 | $\rho$ \＆く | $\rho$ ६ | ¢ \＆$\uparrow$ | ¢५३ | $\rho$ \＆२ | ¢ \＆？ | $\rho \gamma \rho$ | ¢५३ |
| सांगली | ९く૪ | 942 | ९૪२ | 940 | ¢ $4 \gamma$ | $\rho$ \＆く | $9 ¢ ७$ | ९૪९ | $\bigcirc$ ६७ | $94<$ |  | $\rho$ ¢ |

तक्ता क्र．१．३ शून्य ते सहा वयोगटात राज्यनिहाय बालकांची संख्या ：－

| अ．क्र． | भारत／राज्य | लिंग गुणोत्तराचे प्रमाण |  |  | लिंग गुणोत्तराचे प्रमाण |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | केंद्रशासित प्रदेश | （दर १ हजार मुलांमागे－२००१） |  |  | （दर १ हजार मुलांमागे－२०११） |  |  |
|  | भारत | एकूण | ग्रामीण | शहरी | एकूण | ग्रामीण | शहरी |
|  |  | ९ २ ७ | ९३४ | ९○६ | ९१४ | ९१९ | ९०२ |
| १） | जम्मू－काश्मीर | ९૪？ | ९५७ | く७३ | く49 | く६० | く५૪ |
| २） | हिमाचल प्रदेश | く९६ | ९○○ | く૪૪ | ९○६ | ९○९ | くいく |
| ३） | पंजाब | ७९く | ७९९ | ७९६ | く૪६ | く૪३ | く५？ |
| ૪） | चंदीगड | く૪4 | く૪७ | く૪५ | く६७ | く६२ | く६७ |
| 4） | उत्तराखंड | ९○く | ९१く | く७マ | くく६ | く९૪ | く६〉 |
| ६） | हरियाणा | く१९ | く२३ | く○く | く३。 | ९३१ | く२९ |
| ७） | दिल्ली | く६く | く40 | く७○ | く६६ | くO¢ | く६く |
| く） | राजस्थान | ९०९ | ९१४ | くく७ | くく३ | くく६ | く६९ |
| ९） | उत्तर प्रदेश | ९9६ | ९२१ | くら○ | く९९ | ९○૪ | く७९ |
| १०） | बिहार | ९૪२ | ९४૪ | ९२૪ | ९३३ | ९३५ | ९○६ |
| ११） | सिक्कीम | ९६३ | ९६६ | ९२マ | ९४४ | ९५२ | ९१७ |
| १२） | अरुणाचल प्रदेश | ९६४ | ९६० | ९く0 | ९६० | ९६४ | ९४૪ |
| १ ३） | नागालँड | ९६४ | ९६९ | ९३९ | ९४૪ | ९३२ | ९७९ |
| १४） | मणिपूर | ¢५७ | ९५६ | ९६？ | ९३૪ | ९२९ | ९४ム |
| 24） | मिझोरम | ९६४ | ९६५ | ९६३ | ९७१ | ९६६ | ९७く |
| १६） | त्रिपुरा | ९६६ | ९६く | ९૪く | ९५३ | ९५५ | ९४ム |
| १७） | मेघालय | ९७३ | ९७३ | ९६९ | ९७○ | ९७२ | ¢५७ |
| १८） | आसाम | ९६५ | ९६७ | ९४३ | ९५७ | ९५७ | 944 |


| १९） | पश्चिम बंगाल | ¢ ¢ 0 | ९६३ | $\rho ૪ く$ | 940 | 942 | ९૪३ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| २०） | झारखंड | ¢६५ | ९७३ | ९३० | $\rho \succ ३$ | 9५？ | ¢०४ |
| २१） | ओरीसा | ¢५३ | 944 | ९ ३ ३ | ९३४ | ९३९ | ९○९ |
| २ २） | छत्तीसगढ | $\rho ७ ५$ | ९くマ | ९३し | $\rho$ ६४ | ९७ २ | ९३マ |
| २ ३） | मध्य प्रदेश | ९३२ | ९३९ | $\rho \circ ७$ | ९१२ | $\bigcirc \bigcirc \bigcirc$ | く94 |
| २४） | गुजरात | くく३ | ९०६ | く३७ | くく६ | ९०६ | く42 |
| 24） | दमण दिव | ९ ¢ | ९१६ | ९૪३ | $\rho \circ \rho$ | ९२ム | ९○३ |
| २६） | दादरा नगर हवेली | ९७९ | १००३ | くくし | ९२૪ | ¢¢？ | くいく |
| २७） | महाराष्ट्र | $\rho$ ¢ ३ | ¢ ¢ ¢ | 9○く | くく३ | くく○ | くくく |
| २く） | आंध्र प्रदेश | ¢६？ | ९६३ | 944 | ¢૪३ | ¢४२ | ९૪६ |
| २९） | कर्नाटक | ९૪६ | ९૪९ | ९४० | ९૪३ | $\rho \gamma 4$ | $\rho \succ$ ¢ |
| ३ ०） | गोवा | ९३く | ९५२ | ९२૪ | ९२० | ९२૪ | $\rho$ १ ७ |
| ३ १） | लक्षव्दीप | 949 | $\rho \rho \rho$ | ¢०० | $\rho \circ く$ | くくし | 994 |
| ३ २） | केरळ | ¢ \＆O | ९६？ | $94 く$ | ¢4९ | ९ ¢ ○ | $94<$ |
| ३ ३ | तामिळनाडू | ¢૪マ | ९ ३ | 944 | ९४६ | $\bigcirc$ ३ ७ | ¢५७ |
| ३૪） | पॉण्डेचरी | $\rho$ ¢ ७ | $\rho$ ६७ | $\rho$ ¢ ७ | ¢६५ | $\rho \zeta ७$ | $\rho ६ ९$ |
| ३५） | अंदमान निकोबार बेट | $\rho 4 ७$ | $\rho$ ¢ ¢ | ९ ३ ¢ | $\rho$ ६ ६ |  | ९૪७ |

तक्ता क्र．१．४ जिल्हा निहाय लिंग गुणोत्तराचे प्रमाण（० ते ६ वयोगट）

| अ．क्र． | भारत／राज्य | लिंग गुणोत्तराचे प्रमाण |  |  | लिंग गुणोत्तराचे प्रमाण |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | केंद्रशासित प्रदेश | （दर एक हजार मुलांमागे－२००१） |  |  | （दर एक हजार मुलांमागे－२०११） |  |  |
|  | भारत | एकूण | ग्रामीण | शहरी | एकूण | ग्रामीण | शहरी |
| १） | महाराष्ट्र राज्य | ९ १ ३ | ९१६ | ९○く | くく३ | くく。 | くくく |
| २） | नंदुरबार | ९६१ | ९७१ | く९५ | ९३マ | ९४१ | く७く |
| ३） | धुळे | ९○७ | ९१७ | く७ム | く७६ | くくマ | く49 |
| ૪） | जळगाव | くく0 | くく५ | く६७ | く२९ | く३。 | く२७ |
| 4） | बुलढाणा | ९○く | ९१४ | くく७ | く૪२ | く૪？ | く૪७ |
| ६） | अकोला | ९ ३ | ९३७ | ९२६ | ¢00 | ९○७ | く९。 |
| ७） | वाशिम | ९१८ | ९१३ | ९૪३ | く५9 | く५७ | く६९ |
| く） | अमरावती | ९४？ | ९૪६ | ९३२ | ९२७ | ९३७ | ९○९ |
| ९） | वर्ध | ९२く | ९३く | ९९७ | ६？६ | ९२५ | く९७ |
| १०） | नागपूर | ९४२ | 9५५ | ९३३ | ९२६ | ९३६ | ९२० |
| ११） | भंडारा | ९५६ | 9५く | ९४२ | ९३९ | ९૪૪ | 994 |


| १२） | गोंदिया | ९५८ | ९६？ | ९३७ | ९४૪ | $\bigcirc \bigcirc$ | ९२७ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| १३） | गडचिरोली | ९६६ | ९६७ | ९३し | ९५६ | ९६？ | ९१८ |
| १४） | चंद्रपूर | ९३९ | ९५७ | ९○○ | ९४¢ | ९५く | ९१९ |
| १५） | यवतमाळ | ९३३ | ९३७ | ९१？ | ९१५ | ९२२ | くく4 |
| १६） | नांदेड | ९२९ | ९२९ | ९२७ | く९७ | ९○३ | くく२ |
| २७） | हिंगोली | ९२७ | ९२९ | ९९४ | く६く | く६く | く६६ |
| १८） | परभणी | ९२३ | ९२९ | ¢0く | く६६ | く49 | くく३ |
| १९） | जालना | ९○३ | ९०२ | ९○९ | く૪७ | く३९ | く८३ |
| २०） | औरंगाबाद | くら○ | く९३ | くく६ | く૪く | く૪૪ | く५૪ |
| २२） | नाशिक | ९२० | ९३。 | ९○૪ | く८マ | く८३ | く८0 |
| २२） | ठाणे | ९३१ | ९६६ | ९१५ | ९१८ | ९५३ | ९，4 |
| २३） | मुंबई（उपनगर） | ९२३ | －－－ | ९२३ | 990 | －－－ | $99^{\circ}$ |
| २४） | मुंबई | ९२२ | －－－ | ९२२ | く७〉 | －－－ | く७〉 |
| २५） | रायगड | ९३९ | ९४६ | ९९४ | ९२૪ | ९३७ | ९○३ |
| २६） | पुणे | ९०२ | ¢or | ९○○ | く७३ | く६？ | くく0 |
| २७） | अहमदनगर | く८૪ | く८७ | く७२ | く३९ | ९३७ | く૪く |
| २८） | बीड | く९४ | く९३ | く९५ | く09 | ७く९ | く૪く |
| २९） | लातूर | ९९८ | ९२？ | ९○६ | く७२ | く७४ | く६७ |
| ३०） | उस्मानाबाद | く९४ | く९४ | く९२ | く५३ | く५२ | く५६ |
| ३१） | सोलापूर | く९५ | くくく | ९१२ | く७२ | く६？ | く९७ |
| ३२） | सातारा | く७く | くく？ | く५\％ | くく？ | くく३ | く७？ |
| ३३） | रत्नागिरी | ९५२ | ९५७ | ९१४ | ¢ro | ९४२ | ९२८ |
| ३४） | सिंधुदुर्ग | ९४४ | ९४¢ | ९३० | 990 | ९१३ | く९४ |
| ३५） | कोल्हापूर | く३९ | く४२ | く३？ | く४4 | く૪२ | く५२ |
| ३६） | सांगली | く4？ | く40 | く५૪ | く६२ | く६？ | く६३ |

संदर्भ ग्रंथ ：
१）लोकराज्य－तिला वाचवा－भविष्य घडवा，सप्टेंबर－२०११，संपादक－माहिती व जनसंपर्क महासंचालनालय，मंत्रालय－मुंबई－३२．
२）दैनिक लोकमत－जळगाव आवृत्ती，दि．२०डिसेंबर－२०११，पृ．कृ．३
३）दैनिक लोकसत्ता－चतुरंग पुरवणी，दि．१० डिसेंबर－२०११，श्रीमती वृषाली मगदूम यांचा लेख，पृ．क्र．२
૪）दैनिक बहुजन महाराष्ट्र－झोत पुरवणी，दि．८ मार्च－२०१०＂स्रीभूण हत्या करणार नाही＂हा विशेष लेख， मासिकेत पानसरे यांचा（८ मार्च महिला दिना निमित्ताने）पृ．क्र．८
4）दैनिक देशदूत－जळगाव आवृत्ती，शब्दांध पुरवणी，लेख－हेमंत अलोने यांचा＂स्रीभूण हत्येचा गोरखधंदा＂ दि．४ डिसेंबर २०११，पृ．क्र．१．

## अध्यापक विद्यालयातील प्राचार्य व अध्यापकाचार्य यांचे सेवांतर्गत प्रशिक्षणातील संपादणुकीचा अभ्यास

डॉ.डी.के. अंभोरे : सहयोगी प्राध्यापक, श्री महाराणी ताराबाई शासकीय अध्यापक महाविदयालय, कोल्हापूर

## प्रस्तावना :

प्रस्तुत संशोधन हे अध्यापक विद्यालयातील प्राचार्य व अध्यापकाचार्य यांच्या वरिष्ठ श्रेणीसाठी आयोजित केलेल्या प्रशिक्षणावर आधारित आहे. या प्रशिक्षणाचा कालावधी म्हणून २५ दिवसांचा असून त्याचे मुख्य तीन भाग आहेत. प्रथमत: प्रशिक्षण केंद्रावर १० दिवसांचे प्रशिक्षण नंतर संस्थांतर्गत १५ दिवसांचे कार्य व शेवटी प्रशिक्षण केंद्रावर ३ दिवसांचे मूल्यमापन संपर्क सत्र असे या प्रशिक्षणाचे स्वरुप आहे.

महाराष्ट्रामध्ये ६ प्रशिक्षण केंद्रावर प्रशिक्षण आयोजित केले असून श्री महाराणी ताराबाई शासकीय अध्यापक महाविद्यालय हे एक प्रशिक्षण केंद्र आहे. या प्रशिक्षण केंद्रावर कोल्हापूर, सातारा, सांगली व रत्नागिरी जिल्द्यातून प्रशिक्षणार्थी उपस्थित होते. प्रशिक्षणार्थीची एकूण संख्या ३५ असून पुरुषांची संख्या २४ व महिलांची संख्या ११ आहे. प्रशिक्षणार्थीमध्ये ५ प्राचार्य असून ३० अध्यापकाचार्य आहेत. प्रशिक्षणासाठी कोल्हापूर जिल्ह्यातून ६, रत्नागिरी जिल्ह्यातून १०, सांगली जिल्ह्यातून ७ व सातारा जिल्द्यातून १२ प्रशिक्षणार्थी उपस्थित होते.

महाराष्ट्र शासन निर्णय दि.३ जून २००२ नुसार अध्यापक विद्यालयातील प्राचार्य व अध्यापकाचार्य यांना वरिष्ठ श्रेणीसाठी प्रशिक्षण दिले जाते. प्रशिक्षणासाठी तयार करण्यात आलेल्या मार्गदर्शिकेमध्ये आवश्यक नवीन बदलांची नोंद घेण्यात आली आहे.

प्रशिक्षणार्थ्यांची शैक्षणिक पात्रता एम.एस्सी., एम.एड्. पासून एम.ए., एम.एड्., पीएच्.डी. पर्यंत आहे. अध्यापनाचा अनुभव ९ वर्षे ते ३० वर्षे आहे. अध्यापकाचार्यांना इंग्रजी, मराठी, हिंदी, भूगोल, इतिहास, गणित, विज्ञान, शैक्षणिक मूल्यमापन, शारीरिक शिक्षण, कृति संशोधन, शैक्षणिक मानसशास्त्र इत्यादी विषयांचे अध्यापन करावे लागते.

## संशोधनाची उद्दिष्टे :

१) प्रस्तुत प्रशिक्षणाच्या प्रतिसादकांची प्रास्ताविक माहिती मिळविणे.
२) प्रशिक्षणाची आवश्यकता विचारात घेणे.
३) मार्गदर्शक पुस्तिकेतील अभ्यासक्रमाचा आढावा घेणे.
४) प्रशिक्षण केंद्रावरील कार्य जाणून घेणे.
4) संस्थांतर्गत कार्याचा परिचय करून देणे.
६) मूल्यमापन सत्राचा आढावा घेणे.
७) प्रशिक्षणाची उपयुक्तता विशद करणे.

संशोधनाची व्याप्ती व मर्यादा :
१) प्रस्तुत संशोधन अध्यापक विद्यालयातील प्राचार्य व अध्यापकाचार्य यांच्या पुरते मर्यादित आहे.
२) प्रस्तुत संशोधन हे कोल्हापूर विभागापुरते मर्यादित आहे.
३) प्रस्तुत संशोधन हे निवड श्रेणीसाठी आयोजित केले आहे.

कार्यात्मक व्याख्या :
अध्यापक : डी.एड्. स्तरावर शिकविण्याचे कार्य करणारी व्यक्ती.
विद्यालय : बारावी नंतरचे शिक्षण पूर्ण करण्यात येणारे डी.एड्. विद्यालय.
प्राचार्य : डी.एड्. विद्यालयाचे प्रशासकीय, आर्थिक व शैक्षणिक कार्य करणारी प्रमुख व्यक्ती.
सेवांतर्गत : सेवेत रुजू झाल्यानंतर सेवेची १२ वर्षे पूर्ण केल्यानंतर दिली जाणारी शैक्षणिक अनुभूती.
प्रशिक्षण : नवीन अभ्यासक्रमातील माहिती व अद्ययावत ज्ञानाची ओळख.
संपादणूक : सेवांतर्गत प्रशिक्षणात प्राप्त केलेले कौशल्य व ज्ञान.

## संशोधन पध्दती :

प्रस्तुत संशोधन हे वर्तमान परिस्थितीशी निगडीत असल्यामुळे सर्वेक्षण पध्दतीचा वापर करण्यात आला. संशोधनाच्या उद्दिष्टनुसार प्रतिसादकांना प्रश्नावली देण्यात आली. सर्वच प्रशिक्षणार्थ्यांनी प्रश्नावली भरुन दिली आहे. म्हणून प्रतिसादकांचा प्रतिसाद १००\% आहे. प्रश्नावलीच्या माध्यमातून मिळालेल्या माहितीचे विशदीकरण, विश्लेषण व अर्थनिर्वचन करण्यात आले.

सर्व सांख्यिकीय बाबी तक्त्यामध्ये मांडण्यात आल्या. तसेच प्रतिसादकांनी दिलेल्या प्रतिसादानुसार शेकडा प्रमाण दाखविण्यात आले. संशोधनाच्या शेवटी निष्कर्ष देण्यात आले असून योग्य शिफारशी सुचविल्या आहेत.

## संशोधनाचे साधन :

प्रस्तुत संशोधनासाठी संशोधनाच्या अनेक साधनापैकी प्रश्नावली या साधनाचा उपयोग करण्यात आला. प्रश्नावलीमध्ये एकूण २९ प्रश्न उद्दिष्टानिहाय आहेत. प्रश्नावलीमध्ये विविध प्रकारचे प्रश्न विचारले असून, पदनिश्चयन श्रेणी विचारात घेतली आहे. आवश्यक ठिकाणी प्रश्नांच्या उत्तरासाठी पर्याय दिले आहेत. प्रश्नावलीमध्ये प्रतिसादकांची प्रास्ताविक माहिती, प्रशिक्षणाची आवश्यकता, मार्गदर्शक पुस्तिकेतील अभ्यासक्रम, प्रशिक्षण केंद्रावरील कार्य, संस्थातर्गत कार्याचे स्वरुप, मूल्यमापन सत्र व प्रशिक्षणाची उपयुक्तता या संदर्भात प्रश्न विचारण्यात आले आहेत. त्याचे वितरण पुठील प्रमाणे आहे.

| अ.क्र. | माहिती | प्रश्न क्रमांक |
| :---: | :--- | :---: |
| १) | प्रतिसादकांची प्रास्ताविक माहिती | १ ते ५ |
| २) | प्रशिक्षणाची आवश्यकता | ६ ते १० |
| ३) | मार्गदर्शक पुस्तिकेतील अभ्यासक्रम | १ १ ते १४ |
| ४) | प्रशिक्षण केंद्रावरील कार्य | १५ ते १८ |
| ५) | संस्थांतर्गत कार्य | १९ ते २ ३ |
| ६) | मूल्यमापन सत्र | २४ ते २ ६ |
| ७) | प्रशिक्षणाची उपयुक्तता | २ ७ ते २९ |

## माहितीचे विशदीकरण विश्लेषण व अर्थनिर्वचन :

प्रश्नावलीव्दारे मिळालेल्या प्रतिसादकांच्या माहितीचे विशदीकरण करण्यात आले. तसेच विश्लेषण करुन अर्थनिर्वचन करण्यात आले. प्रतिसादकांनी दिलेल्या प्रतिसादाची टक्केवारी काढण्यात आली.

प्रशिक्षणाच्या आवश्यकतेला होय म्हणून प्रतिसाद देणान्या प्रतिसादकांची संख्या ३५ असून नाही प्रतिसाद देणान्या प्रतिसादकांची संख्या० आहे. त्यांचे शेकडा प्रमाण अनुक्रमे १०० व० आहे.

प्रशिक्षणाचा हेतू स्पष्ट करतांना प्रतिसादकांनी प्रतिसाद पुठीलप्रमाणे दिला आहे.

| अ.क्र. | पर्याय | प्रतिसादकांची संख्या | शेकडा प्रमाण |
| :---: | :--- | :---: | :---: |
| अ. | वरिष्ठ श्रेणी मिळविणे | १८ | ५ .४२ |
| ब. | अद्ययावत ज्ञान संपादन करणे | १९ | ५४.२८ |
| क. | अध्यापन पध्दती विकसित करणे | $\circ ७$ | २०.०० |
| ड. | शैक्षणिक बदल जाणून घेणे | २० | ५७.१४ |
| इ. | नवीन अभ्यासक्रमाचा परियच करुन घेणे | $\circ ५$ | १४.२८ |
|  | एकूण | ६९ | १९७.१२ |

प्रस्तुत प्रशिक्षणानंतर अध्यापन कार्यात सुधारणा होईल काय ? या प्रश्नाला होय असा प्रतिसाद देणान्यांची संख्या ३५ आहे. एकाही प्रतिसादकाने नाही प्रतिसाद दिलेला नाही. अर्थातच होय प्रतिसादाचे शेकडा प्रमाण १०० व नाही प्रतिसादाची टक्केवारी $\circ$ आहे.

प्रस्तुत प्रशिक्षण योग्य वेळी आयोजन केले काय ? या प्रश्नाला होय व नाही असा प्रतिसाद अनुक्रमे २५ व $७$ प्रतिसादकांनी दिला. त्याचे शेकडा प्रमाण अनुक्रमे ८० व २० आहे.

प्रशिक्षणाचे ठिकाण सोयीचे आहे काय ? या प्रश्नाला होय असा प्रतिसाद ३ ३ प्रतिसादकांनी दिला असून नाही प्रतिसाद देणान्या प्रतिसादकांची संख्या २ आहे. त्याचे शेकडा प्रमाण अनुक्रमे ९४.२८ व ५.७१ आहे.

मार्गदर्शक पुस्तिकेतील अभ्यासक्रम योग्य आहे असा प्रतिसाद देणान्यांची संख्या ३१ व नाही प्रतिसाद देणान्यांची संख्या ४ आहे. अर्थात शेकडा प्रमाण अनुक्रमे ८८.५७ व ११.४२ आहे.

घटकांची संख्या योग्य आहे असे ३१ प्रतिसादकांनी म्हटले असून त्याचे शेकडा प्रमाण ८८.५७ आहे. योग्य नाही असे ४ प्रतिसादकांनी म्हटले असून त्याचे शेकडा प्रमाण ११.४२ आहे.

मार्गदर्शक पुस्तिकेमध्ये शैक्षणिक बदल समाविष्ट आहेत असा प्रतिसाद देणान्या प्रतिसादकांची संख्या ३२ असून त्याचे शेकडा प्रमाण ९१.४२ आहे. तर बदल समाविष्ट नाहीत असा प्रतिसाद देणान्या प्रतिसादकांची संख्या ३ असून त्याचे शेकडा प्रमाण ८.५७ आहे.

मार्गदर्शक पुस्तिकेतील खालील प्रमाणे महत्वाची आहेत असा प्रतिसाद बहुसंख्य प्रतिसादकांनी दिला आहे.
१) शिक्षणाचा मूलभूत अधिकार
२) शिक्षणाचा हक्क अधिनियम २००९
३) किशोरावस्था शिक्षण

૪）कृतिसंशोधन
५）मानसशास्तात आलेल्या नव्या संकल्पना
६）आशययुक्त अध्यापन पध्दती
७）सातत्यपूर्ण सर्वकष मूल्यमापन
く）पर्यावरण शिक्षण
९）स्वयं－अध्ययन
प्रशिक्षण केंद्रावरील अध्यापनाचा दर्जा प्रतिसादकांनी पुढील प्रमाणे व्यक्त केला आहे．

| अध्यापनाचा दर्जा दाखविणारा तक्ता |  |  |  |
| :---: | :---: | :---: | :---: |
| अ．क्र． | अध्यापनाचा दर्जा | प्रतिसादकांची संख्या | शेकडा प्रमाण |
| १） | निकृष्ट | $\bigcirc 0$ | 00.00 |
| २） | बरा | －२ | 04.69 |
| ३） | चांगला | －く | २२．८५ |
| ૪） | उत्तम | २० | 4७．？${ }^{\text {¢ }}$ |
| 4） | उत्कृष्ट | 04 | १४．२く |
|  | एकूण | ३५ | ९९．९८ |

अध्यापनाचा कालावधी पुरेसा आहे काय ？या प्रश्नाला होय असा प्रतिसाद ३३ प्रतिसादकांनी दिला त्याचे शेकडा प्रमाण ९४．२८ आहे व नाही असा प्रतिसाद २ प्रतिसादकांनी दिला त्याचे शेकडा प्रमाण ५．७१ आहे．

अध्यापन कक्षाच्या सुविधा उपलब्धते बाबत，होय असा प्रतिसाद ३३ प्रतिसादकांनी दिला त्याचे शेकडा प्रमाण ९४．२८ आहे व नाही असा प्रतिसाद २ प्रतिसादकांनी दिला त्याचे शेकडा प्रमाण ५．७१ आहे．

अध्यापन पध्दती वापराच्या संदर्भात व्याख्यान पध्दतीला २९，प्रश्नोत्तरी पध्दतीला २६ चर्चा पध्दतीला ३ २，परिसंवाद पध्दतीला २८ व संगणक पध्दतीला ३ ३ प्रतिसादकांनी प्रतिसाद दिला．

संस्थांतर्गत कार्याचे स्वरुप योग्य असल्याचे ३४ प्रतिसादकांनी म्हटले असून या उलट प्रतिसाद १ प्रतिसादकाने दिला आहे．त्याचे शेकडा प्रमाण अनुक्रमे ९७．९४ व २．८५ आहे．

संस्थांतर्गत कार्यासाठी पुरेसा वेळ आहे असा प्रतिसाद ३० प्रतिसादकांनी दिला आहे व त्याचे शेकडा प्रमाण ८५．७१ आहे．या उलट पुरेसा वेळ नाही असा प्रतिसाद ५ प्रतिसादकांनी दिला आहे व त्याचे शेकडा प्रमाण १४．२८ आहे．

संस्थांतर्गत कार्यात अडचण जाणवते असा प्रतिसाद देणान्या प्रतिसादकांची संख्या ११ असून अडचण जाणवत नाही असा प्रतिसाद देणान्या प्रतिसादकांची संख्या २४ आहे व त्याचे शेकडा प्रमाण अनुक्रमे ३१．४२ व ६८．५७ आहे．

संस्थांतर्गत कार्यामध्ये खालील बाबतीत अडचण जाणवते असा बहुसंख्य प्रतिसादकांनी प्रतिसाद दिला आहे．
वेळेचे बंधन，संस्थेचे सहकार्य，क्षेत्रभेटीसाठी लागणारा वेळ，इतर शैक्षणिक कार्याचा ताण，भौतिक सुविधांचा

अभाव, संगणकांची उणीव व योग्य सोयी सुविधा.
संस्थांतर्गत कार्यात प्रात्याक्षिक कार्य अधिक आहे. असा प्रतिसाद देणान्यांची संख्या २३ असून शेकडा प्रमाण ६५.७१ आहे व प्रात्यक्षिक कार्य अधिक नाही. असा प्रतिसाद देणान्यांची संख्या १२ असून शेकडा प्रमाण ३४.२८ आहे.

संपर्क सत्रतील मूल्यमापनाचा कालावधी पुरेसा आहे असे ३३ प्रतिसादकांनी म्हटले आहे व त्याचे शेकडा प्रमाण ९४.२८ आहे. तर कालावधी पुरेसा नाही असे फक्त दोन प्रतिसादकांनी म्हटले असून त्याचे शेकडा प्रमाण ५.७१ आहे.

मूल्यमापनात लेखी कार्यावर अधिक भर आहे काय? या प्रश्नाला २५ प्रतिसादकांनी होय असा प्रतिसाद दिला व त्याचे शेकडा प्रमाण ७१ .४२ आहे तर नाही असा प्रतिसाद १० प्रतिसादकांनी दिला व त्याचे शेकडा प्रमाण २८.५७ आहे.

बहुसंख्य म्हणजे ३ ३ प्रतिसादकांनी घटकनिहाय मूल्यमापन केले आहे असा प्रतिसाद दिला असून फक्त २ प्रतिसादकांनी घटकनिहाय मूल्यमापन केले नाही. असा प्रतिसाद दिला आहे व त्याचे शेकडा प्रमाणे अनुक्रमे ९४.२८ व ५.७१ आहे.

प्रस्तुत प्रशिक्षणाचा भविष्यात उपयोग होईल असे सर्व प्रतिसादकांनी म्हटले आहे.
प्रस्तुत प्रशिक्षणाचा कोणत्या बाबतीत उपयोग होईल या प्रश्नाला बहुसंख्य प्रतिसादकांनी पुढील प्रमाणे प्रतिसाद दिला.

वरिष्ठ वेतनश्रेणी मिळणे, ज्ञानातील नवीन बदल समजणे, अध्यापन पध्दतीमध्ये सुधारणा होणे, संगणकाचा अध्यापनात उपयोग करणे, नवीन दृष्टिकोण आत्मसात करणे, कृतिसंशोधन करणे, विद्यार्थ्यांच्या सुप्त गुणांचा विकास करणे, विद्यार्थ्यांना स्वयं अध्ययनास प्रवृत्त करणे, शैक्षणिक दर्जा सुधारणे, मानसशास्त्रीय नवीन संकल्पना समजून घेणे, अध्यापनात विविध उपक्रम राबविणे.

प्रशिक्षणार्थ्यांनी प्रशिक्षणा बाबत खालील सूचना केल्या आहेत. प्रात्यक्षिकावर भर देणे, क्षेत्रभेट आयोजित करणे, मार्गदर्शन पुस्तिकेत नवीन शैक्षणिक संकल्पना अंतर्भूत व्हाव्यात. २००४ चा अभ्यासक्रम थोड्या फार फरकाने २०११ मध्ये राबविला, ग्रंथालय सुविधा उपलब्ध करुन द्यावी, इंग्रजी अध्यापनात संदिध्धता होती, प्रशिक्षणाचा कालावधी अधिक असावा. संगणकाची अधिक माहिती द्यावी.

निष्कर्ष :
प्रस्तुत संशोधनामध्ये निष्कर्ष पुढीलप्रमाणे आहेत.
१) प्रस्तुत प्रशिक्षणाची प्रशिक्षणार्थ्यांना आवश्यकता होती.
२) मार्गदर्शन पुस्तिकेतील अभ्यासक्रम योग्य आहे.
३) प्रशिक्षण केंद्रावरील कार्याचा दर्जा उत्तम होता.
૪) संस्थांतर्गत कार्याचे स्वरुप योग्य आहे.
4) प्रस्तुत प्रशिक्षणाचा उपयोग भविष्यात होईल.

## शिफारशी :

१) दोन प्रशिक्षण वर्गमध्ये कालावधी कमी असावा.
२) प्रशिक्षण केंद्र जवळ असावे.
३) मार्गदर्शक पुस्तिका अद्ययावत असावी.
४) प्रशिक्षणामध्ये प्रत्यक्षिक कार्यावर अधिक भर हवा.
4) प्रशिक्षणामध्ये संगणक कार्य अधिक असावे.

## संदर्भ ग्रंथ :

१) शेवतेकर शारदा, पाटील प्रीती : (जानेवारी २००४) भारतीय शिक्षणाचा विकास, फडके प्रकाशन, कोल्हापूर.
२) जाधव मोहन, भोसले आरती, सरपोतदार प्राची : (ऑक्टोबर २००३) भारतीय शिक्षणाचा विकास, फडवे प्रकाशन, कोल्हापूर.
३) शेटकर गणेश, शेवतेकर शारदा, जोशी शोभना : (सप्टेंबर २००२) भारतीय शिक्षणाचा इतिहास, मृण्मयी प्रकाशन, औरंगाबाद.
४) नरवणे मीनल : ( १ जून १९९९) भारतातील शैक्षणिक आयोग व समित्या, नूतन प्रकाशन, पुणे.
५) कार्यकारी संपादक:(जून २०११) अध्यापक विद्यालयातील प्राचार्य / अध्यापकाचार्य यांच्यासाठी सेवांतर्गत प्रशिक्षण मार्गदर्शिका, महाराष्ट्र राज्य शैक्षणिक संशोधन व प्रशिक्षण परिषद (विद्या परिषद) पुणे — ३०.

# दै. हिंदुस्थान मधील ‘वेधवृत्तांचा’ या स्तंभलेखाचे सामाजिक महत्व 

डॉ. डी.एस. पांडे : अमरावती

## प्रस्तावना :

आपल्या दैनंदिन जीवनात वृत्तपत्रांचे स्थान महत्वाचे आहे. आधुनिक माणसाला अन्न, वस्त, निवारा या प्राथमिक गरजांप्रमाणेच माहितीची भूक भागवणारी, जिज्ञासा शमविणारी माध्यमे गरजेची आहेत. वृत्तपत्राचा त्यात अग्रक्रमाने समावेश होतो. वृत्तपत्रे ही लोकशाहीचा चौथा आधारस्तंभ समजली जातात. बातम्या, अग्रलेख, वृत्तलेख इ. विविध सदरे वृत्तपत्रात असतात. त्यांचा उपयोग माहिती देणे, मनोरंजन करणे, प्रबोधन या तीन कामांसाठी येतो. सध्या माहितीच्या स्फोटाच्या युगात जगाच्या कानाकोपन्या पर्यंत माहिती पोचवण्याचे कार्य वृत्तपत्रे करतात. वृत्तपत्रे जनमत तयार करतात. लोकांच्या तक्रारी, त्यांच्यावर होणारे अन्याय इ. जाहीर करुन वृत्तपत्रे जनतेचे आणि सरकारचे लक्ष वेधून घेतात. वृत्तपत्रांना संसद, सरकार व न्यायसंस्था इतकेच जबाबदार व महत्वाचे असे क्षेत्र मानले जाते. वृत्तपत्राचा वाचक विविध उद्देश ठेवून वृत्तपत्र वाचन करीत असतो. प्रस्तुत शोधनिबंधातून दैनिक हिन्दुस्थान मधील वेध - वृत्तांचा या डॉ. सुभाष गवई यांच्या स्तंभलेखातील प्रकाशित सर्व लेखांचे अध्ययन करुन त्या लेखाचे सामाजिक दृष्ट्या किती व कसे महत्व राहिले आहे याचे अध्ययन करणे हा हेतु आहे.

मानवाला नित्य नव्या घटनांबद्दल कुतुहल असते. वर्तमानपत्राच्या वाचनाचे तीन उद्देश गृहीत धरले जातात. व्यक्तीला आपल्या अवतीभवती समाजात, देशात, इतरत्र जगात काय घडतेय हे जाणून घ्यावयाची उत्सुकता असते. दुसरे म्हणजे प्रचलित प्रश्नांवरील निरनिराळे विचार, मते समजून घ्यावीत, व्यक्तिगत, सामाजिक आणि कौटूंबिक जीवनात आवश्यक असणारे मार्गदर्शन मिळावे असेही वाचकास वाटते. तिसरे म्हणजे मनोरंजन व्हावे, दैनंदिन जीवनातील ताण थोडा हलका व्हावा, वेळ चांगला जावा हे कारण असते. दैनिक हिन्दुस्थान हे वन्हाडातील एक अग्रणी वृत्तपत्र आहे. या वृत्तपत्राची ख्याती त्वरीत व योग्य बातम्या पुरविणारे तसेच जनतेच्या मताला वाचा फोडणारे, समाजात घडणान्या घडामोडींवर सत्य असत्याचा उहापोह करुन परखड भाष्य करणारे तसेच तज्ञ मंडळींची, विचारवंतांची मते मांडण्यासाठी उपलब्ध असलेले 'विचारपीठ’ म्हणून आहे. मागील ६०-६५ वर्षापासून सातत्याने या वृत्तपत्राची घौडदौड सुरुच आहे. या वृत्तपत्रात स्तंभलेख लिहिणारे डॉ. सुभाष गवई हे राज्यशास्राचे ज्येष्ठ अभ्यासक आहेत. अमरावतीच्या सामाजिक चळवळींच्या क्षेत्रात त्यांचे नांव अग्रक्रमाने घेतले जाते. अमरावतीचे भूषण असलेल्या मा. दाजीसाहेब पटवर्धनांच्या ‘तपोवन' या संस्थेचे ते सक्रीय कार्यकर्ते तसेच विश्वस्त मंडळाचे सदस्य आहेत. त्यांना 'कृष्ठमित्र' हा पुरस्कार प्राप्त झालेला आहे. अंधअपंगाना न्याय मिळवून दिल्याबद्दल त्यांना अपंगमित्र पुरस्कार प्राप्त झालेला आहेत. त्यांची राज्यशास्त्रावरील अनेक पुस्तके प्रसिध्द आहेत. संत गाडगेबाबा अमरावती विद्यापीठाच्या व्यवस्थापन समिती व इतर प्राधिकरणावर देखील ते कार्यरत आहेत. असे बहुश्रुत व्यक्तीमत्व जेव्हा समाजातील घडामोडींवर आपले अभ्यासपूर्ण मत सादर करते तेव्हा त्यातून त्या समस्येची योग्य जाण होऊन त्याबद्दल जनमत तयार होण्यास हातभार लागतो. प्रस्तुत शोधनिबंधात त्यांनी ‘वेध - वृत्तांचा’ या स्तंभलेखातून ज्या विविध बातम्यांची व घडामोडींची चर्चा घडवून आणून जनतेचे लक्ष वेधून घेतले त्यांचा अभ्यास केलेला आहे. वृत्तपत्राला ‘चौथी शक्ती’ म्हणतात कारण, मानवी जीवनाचे नियमन करणाॅ्या लॉर्ड स्पिरिच्युअल्स (धर्मगुरु), हाऊस ऑफ लॉर्ड टेंपोरल (वरिष्ठ सभागृह) व कॉमन्स (लोकसभा) या तीन शक्तींप्रमाणेच 'चौथी शक्ती' म्हणजे प्रेस गॅलरी (वृत्तपत्रे किंवा पत्रकार)

होतं. असे बर्क यांचे प्रसिध्द वाक्य आहे. ${ }^{\circ}$ त्यावरुन हा शब्द रुढ झाला आणि त्याचा सातत्याने वापर केला जातो. लोकमत जागृत करण्यासाठी, लोकांना माहिती पुरवून किंवा गुपिते उघड करुन वृत्तपत्रे सत्तेवर अंकुश ठेवतात. आणि पर्यायाने संपूर्ण समाजाचे नियमन करतात. हा अर्थ त्यातून व्यक्त होतो. तसेच दुसन्या बाजूने दैनंदिन वृत्तपत्र वाचन हा वाचकाचा ज्ञानाचा, माहितीचा व आनंद सोहळा असावा यावरुन वृत्तपत्राची लोकप्रियता ठरत असते. ३० सप्टेंबर $१ ९ ८ ०$ च्या ‘इंडीयाटूडे’’ च्या अंकात श्री. अरुण शौरी यांचा (A code for Press) हा लेख प्रसिध्द झाला त्यात ते म्हणतात, वृत्तपत्र हे समाज सुधारणेचे व समाज मुक्त ठेवण्याचे साधन होय. त्याव्दारे समाजाला माहिती मिळ्ळून परिवर्तन घडून येवू शकते. म्हणून माहिती देणे हे पत्रकाराने कर्तव्य मानले पाहिजे. सामान्य नागरिकापेक्षा मी स्वत:ला वेगळा मानणार नाही असे पत्रकाराने ठरविले पाहिजे. आणि श्रीमंत गरीबाच्या दरीत, वृत्तपत्राच्या व्यासपीठाला वंचित राहणान्या बहुसंख्य जनतेच्या वतीने पत्रकाराने कार्य केले पाहिजे. हे कार्य करतांना वैयक्तिक स्वार्थ, विशिष्ट गटाचे हितसंबंध यांची जपवणूक मी करणार नाही. तसेच भीतीपोटी अथवा प्रलोभनापोटी काहीही लिहीणार नाही. वैयक्तिक रागालोभास वृत्तपत्रीय कार्य करतांना थारा देणार नाही. पत्रकाराने वस्तुस्थिती तपासून मगच वृत्त दिले पाहिजे. अतिशयोक्ती व सनसनाटी टाळली पाहिजे. तसेच चूक झाल्याचे सिध्द झाले तर त्याबद्दल माफी मागणे किंवा शिक्षा भोगणे यास तयार असले पाहिजे.

यावरुन लक्षात येते की, वृत्तपत्रात लेख किंवा लेखमालिका सादर करणे हे किती जबाबदारीचे, निष्ठेचे कार्य आहे. ‘वेध वृत्तांचा’ या सदरात २८/८/२००२ ते १४/२/२००४ पर्यंत एकूण ७१ लेख लेखकाने सादर केले आहेत. यात तत्कालीन राजकीय परिस्थिती, राजकीय व्यक्ती, घटना यावरील भाष्य, शासनाची धोरणे, योजना यावरील भाष्य, धार्मिक घटना, सामाजिक घटना, अपघात, अंधश्रध्दा, शिक्षणविषयक घडामोडी, क्रिडा, सांस्कृतिक क्षेत्रातील घडामोडींचा गोषवारा अशी सर्वांगीण विषयांवर मते मांडलेली आहेत. म्हणूनच वेध वृत्तांचा हे सदर वैविध्यपूर्ण असून अभ्यास करण्यास योग्य आहे.

वृत्तलेख म्हणजे वृत्तावर आधारित लेख यात बातमीची पार्श्वभूमी व त्यावर आधारित तपशील असतो. वृत्तलेख निबंधापेक्षा वेगळा गद्यप्रकार असतो. वृत्तलेखात सत्यनिष्ठता व प्रासंगिक वास्तवता असावी लागते. घडलेल्या ताज्या घटना वृत्तलेखाचा प्रमुख आधार असतो. वृत्तलेखात ललीत लेखनाची तंत्रे वापरतात. साधी सहज आणि चटकन आकलन होणारी भाषा, चित्रमय वर्णन, उपमा, विनोद अशी परंतु सामान्य जनांपर्यंत पोचणारी भाषा आवश्यक असते. आकर्षक सुरुवात, मध्य व तितकाच चांगला शेवट अशा पध्दतीने वृत्तलेख लिहिला जातो. ज्याप्रमाणे जाहिरातीतील आकर्षक, समर्पक भाषा वाचकाला आकर्षित करु शकते त्याप्रमाणे समर्पक, सोपी भाषा वाचकाला आकर्षित करते. वृत्तलेखांचे शिर्षक देखील वाचकाला आकर्षित करणारे चटकन् बातमीचा आशय कळणारे, छोटे असावे. शिर्षक लेखाशी संदर्भ देणारे नसेल किंवा क्लीष्ठ असेल तर वाचकाचे लेखाकडे दुर्लक्ष होण्याची शक्यता असते. त्यामुळे शिर्षक देतांना लेखाचा पूर्ण अर्थ त्यात येईल तसेच ते सोपे चटकन ध्यान आकर्षित करणारे असावे याचे भान लेखकाला ठेवावे लागते. वेधवृत्तांचा या सदरातील वृत्तलेख माहितीपर व मानवी भावभावनाविषयक आहेत. मानवी भावनांविषयक वृत्तलेखांमध्ये साधारणतः बालके, स्त्रिया, उपेक्षित, अन्यायग्रस्त समाज या विषयी लेखन असते. तसेच माहितीपर वृत्तलेखनात बातमीच्या बरोबरीने माहिती वाचकांना पुरविली जाते. बातमीचा तपशील लेखात न देता त्याचा अर्थ समजावून देण्याची खुबी वृत्तलेखात लेखकाला साधावी लागते. त्याचप्रमाणे वृत्तप्रात आलेल्या संपादकीय सदरावर वृत्तप्रांचा दर्जा अवलंबून असतो. वृत्तपत्रांना बातमी देण्याचे स्वातंत्र्य कायद्याने दिलेले आहे. परंतु म्हणूनच

त्यांची जबाबदारी वाठते. ${ }^{\gamma}$ निष्पक्षपातीपणे व्यापक समाजहिताची दृष्टी ठेवून निर्भयपणे विचार मांडणे म्हणजे वृत्तपत्र स्वातंत्र्य होय. या सर्व गोष्टींचे भान ठेवून लेखकाने जबाबदारीने पण निर्भयपणे आपले विचार प्रत्येक सदरात लिहिल्याचे दिसून येते. वेधवृत्तां मधील 'विज्ञानवादाला आणखी एक झणझणीत चपराक' या शिर्षकातील या स्तंभलेखातील दि.२८/०८/२००२ रोजीच्या पहिल्या लेखात लेखक चैनई येथील ४ ते १९ वर्षे वयोगटाच्या मुलांना अंधश्रध्देपायी जीवंतपणी २ फुट गड्डयात गाडण्यात येते या बातमीकडे आपले लक्ष वेधते. विज्ञान युगात अशा अंधश्रध्दांना खतपाणी घालण्याचे काम सामाजिक नियंत्रणाच्या औपचारिक प्रकारांमधील पोलीस व प्रशासन व्यवस्था कशी साथ देते यांचे जीवंत चित्रण या लेखात आढळते. यावरुन लेखकाचे पुरोगामित्व व संवेदनशीलता कळते. दि.४/९/२००२ रोजी डॉ. राधाकृष्णन, साने गुरुजीचे वारस होण्याचा प्रयत्न व्हावा. या शिर्षकातील डॉ. राधाकृष्णन या महान व्यक्तीत्वाच्या आठवणींच्या निमित्याने गुरु शिष्य परंपरेविषयी सांगितले आहे. औपचारिक शिक्षण व्यवस्थेत शिक्षकाची आणि विद्यार्थ्यांची बदललेली मुल्ये सांगितली आहेत. औपचारिक शालेय शिक्षणपध्दतीत सुध्दा साने गुरुजों सारखे थोर वात्सल्यमुर्ती शिक्षक अस्तित्वात होते. परंतु स्वातंत्रानंतर मात्र ग्रामराज्याच्या संकल्पनेसाठी स्वार्थी पुढारी आणि नेत्यांनी गावपातळीवर कामे करण्यासाठी हक्काने राबवून घेतला तो शिक्षक. त्यांनी शिक्षणसंस्था काढून शिक्षकाला पध्दतशीरपणे हाताशी धरले. शासनाने देखील ज्या योजना गावात किंवा शहरात राबवायच्या त्या शिक्षकांच्या माथी मारल्या. मग ते कुटुंब कल्याण जनगणना कोणतेही असो. त्यामुळे शिक्षकाला पर्याय उरला नाही. शिवाय नाही केले तर बदलीची धास्ती तेन्हा नोकरी व गाव सुरक्षित ठेवण्यासाठी शिक्षक नावाच्या माणसाने पुढान्याचे शेपुट धरले तर नवल काय. लेखक म्हणतो, 'यातून बहुतांशी शिक्षकांची जी नवीन जात निर्माण झाली ती म्हणजे पुढान्यांना, अधिकान्यांना, संस्था चालकांना खुश ठेवा व शेतीपासून तर फ्लॅट विक्री पर्यंत कोणतेही धंदे करा.' असा प्रवास सुरु झाला. म्हणजे शिक्षकाचा दर्जा घसरवण्यात समाज, शासन, स्वत: शिक्षक सगळेच जबाबदार आहेता. पुढे लेखक म्हणतात, "साने गुरुजीच्या, सर्वपल्ली राधाकृष्णांच्या शैक्षणिक व्यवस्थेचा, मूल्यांचा स्विकार केल्याशिवाय विद्यार्थ्यांच्या शरीर, मन व बुध्दीचा विकास साधल्या जावू शकत नाही. हे मूल्य शिक्षकांनी स्वीकारले की धंद्यांचा प्रवास आपोआप थांबेल." असा आशावाद त्यांनी व्यक्त केला आहे.

याच लेखाच्या दुसन्या भागात कलकत्याची महत्वाची घटना अधोरेखित केली आहे. तत्कालीन दुर्गदेवी उत्सवात मुर्ती घडवण्यासाठी वेश्यांच्या अंगणातील माती देण्याचे वेश्यांची नाकारले आहे. तथाकथित सुसंस्कारित पांढरपेशा समाजाचे ढोंगी अंधश्रध्दाठू रुप यातून चव्हाट्यावर आलेले आहे. देवीचा उत्सव साजरा करतांना, दैनंदिन सभ्य जीवन जगतांना वेश्यांकडे पहाण्याची समाजाची नजर अगदीच दुषित असते. पण रितीप्रमाणे देवीच्या मुर्ती घडवण्यासाठी माती मात्र वेश्येच्या अंगणातीलच लागते. एरवी या वेश्यांच्या पुनर्वसनासाठी, त्यांच्या मुलांच्या आरोग्य, शिक्षण, घर या प्रश्नांसाठी समाज काय करतो ? वेश्या म्हणजे माणूस नव्हेत कां? त्यांना जगण्याचा अधिकार नाही कां? असे प्रश्न उभे राहतात. लेखकाची या प्रश्नाकडे पहाण्याची दृष्टी समाजाच्या डोळ्यात झणझणीत अंजन घालणारी आहे.

१०/९/२००२ "तुका म्हणे ऐशा नरा । मोजुनी माराव्या" या शिर्षका अंतर्गत च्या लेखात अकोला येथील मोर्णा नदीवर आलेल्या पुरामुळे झालेली प्राणहानी व वित्तहानी त्या प्रती असलेली शासनाची उदासिनता आणि त्यावर मा. श्री. बी.टी. देशमुख यांच्या सारख्या अभ्यासु आणि कर्तव्यदक्ष आमदाराने दिलेला लढा आणि त्यामुळे मुख्यमंत्रांना दौरा करायला भाग पडून जनतेच्या प्रश्नाकडे लक्ष द्यावे लागले हे सांगितले आहे. हे लिहितांना लेखकाने

तारीख व आकडेवारीसकट सर्व सत्य जनतेसमोर परखडपणे मांडले आहे. यावर्न लेखकाची अभ्यासू व प्रामाणिक तळमळ दिसून येते. वृत्तपश्न हे एक उत्पादन आहे पण त्याचा हेतू नफ़ नसून सेवा हा आहे. माहिती जाणून बेण्याची वाचकांची जिज्ञासा ही अट्यंत गतिमान असते. त्यामुके ताजेपणा हा वृत्तपाचाच प्राण असतो. विशेष कालावधी उलटून गेल्यावर शिळ्या बातम्या वाचक स्विकारत नहाते.

दि. १८/ $9 / 200 २$ ‘‘दुष्काळ कोरडा होता होता ओला झाला’ च्या शिर्षकातील लेखात दुष्काळी परिस्थिती, शेतक न्यांची हतबलता, प्रशासनाची उदासिनता त्यामुळे समाजात घेतला जाणारा अंधश्रध्दांचा आधार यावर प्रकाश टाकला आहे. पुठे दुसग्या छोट्या भागात स्वार्थी राजकारणी, अपंगांची मते मिळविण्यासाठी कसे धडपडतात यावर चर्चा केलेली आहे. दि. २५/९/२००२ च्या ‘मानपानाच्या नाट्यात गुंतण्यापेक्षा चांगले पायंडे पाडा’ या शिर्षकांतर्गत लेखात महानगरपालिक सदस्य विधायक कामाऐखजी एकमेकांकर दोषरोपांच्या लढाईत रंगले त्याबद्दल निर्भ्यपणे परखड भाष्य केलेले आहे. जनतेच्या मनातील खळबळ योग्य शब्दात त्यांनी मांडली आहे. म.न.पा. अधिकान्यांनी, नगरसेवकांनी एकमेकांवर कुरघोडी करण्याकेष्षा आपल्या प्रभागाच्या विकासावर लक्ष केंद्रीत करावयास हवे. तसेच त्यांना आपले कर्तव्य करण्यास त्यांना निवडून देणान्या सामान्य जनतेने बाध्य केले पाहिजे. त्यांच्यावर अंकुश ठेवला पाहिजे असे परखड मत व्यक्त केले आहे. वर्तमानकाळात वृत्पप्रांच्या क्षेत्रात व्यावसायिकता शिरलेली आहे. भ्रष्ट सत्ता व पैसा यांच्या हव्यासापोटी किडलेल्या समाजातील बाजार वृत्तीला बळी पडणारे किंबहुना विकले जाणारे प्रकार व वृत्तपे गांची संख्या दिवसेंदिवस वाढतेच आहे. त्यामुके वृत्पपतांच्या बातम्यांच्या सत्याअसत्यावर प्रश्नचिन्ह लागून लोकशाही आणि निकोप समाजजीवन यांना अशा लोकांकडूनच फार मोठा धोका पोचु शकतो. ९/२०/२००२ च्या ‘धार्मिक यार्ंेंसह राजकीय नेत्यांच्याही यात्रेचा हंगाम’ या शिर्षकांतर्गत लेखात नवरात्रीच्या धार्मिक जत्रेचा उल्लेख करन तत्कालीन राजकीय पक्षाने काढलेला ‘गौरव यात्रेज्या उद्देशाबद्दल व फलश्रुतीबद्दल अभ्यासपूर्ण मत मांडले आहे. लेखकाने गुजरातमधील मोदोंची गौरव यात्रा, महराष्ट्रातोल गोपीनाथ मुंडे यांची 'चलो गावकी और' यात्रा तसेच कर्नटटकातील कावेरी प्रश्नाबाबतची मुख्यमंत्री एम. एस. कृष्णा यांची यात्रा या यात्रांचा खरुपस समाचार घेतला आहे. विनोदीपण परखड शैलीत या राजकीय सत्तेवर डोळा ठेवून निघालेल्या यात्रा जनमानसातील अंतर कसे वाठवतात हे समजावून सांगितले आहे. लेखकाच्या मते, "देवेदेवतांच्या उत्सवाचे कारण त्यांनी वाईट प्रवृत्ती विस्द्ध लढा देवून जो विजय संपादन केला होता त्याची आठवण म्हणून उत्सवाचे आयोजन देशभरातील धार्मिक मंडळी करतात. तर इथे माणसामाणसातील अंतर वाठविण्यासाठी विविध यातांचे आयोजन राजकीय मंडळी कर्न एक दुसन्यावरील आरोप प्रत्यारोपाने समाधान मानीत आहेत." दुसन्या भागात शहरातील एका वृत्पणाच्या संपदक महोदयांवर सत्य बातमी दिल्यामुळे भ्रष्ट यंत्रेने कशी चुकीची कारवाई केली आणि त्यामुके लोकशाहीच्या चौथ्या आधारसंभाची मुख्काडदाबी करण्याचा प्रयत्न राजकारणी प्रशासकीय यंग्रणेला हाताशी धरन कसे करतात याबद्दल सांगितले आहे. दि. ६/११/२००२ च्या ‘उपेक्षितांच्या जीवनातही दीपोत्सवाची ज्योत पेटवा’ या शिर्षकांतर्गत लेखातून स्वत:ची समाजाप्रती असलेली बांधिलकी आणि संवेदननीलता व्यक्त केली आहे. स्वत:ची दिवाळी ऐषोआारमानी साजरी करतांना समाजातील अंध, अपंग, कुष्ठरोग्यांची आठवण ठेवणे बोलण्याइतके सोपे काम नाही. त्यासाठी पाहिजे त्याच मातीतील कणखर आणि संवेदनशीलता असलेले मन लेखकावरील दाजीसाहेबांचे संस्कार या लेखातून जाणवल्याशिवाय रहात नाहीत. दि.१३/११/२००२ च्या "मर्जीुुसार फी मुळे शिक्षण व्यवस्थेवर भांडवलदारांचे वर्वस्व वाढेल" या शिर्षकांतर्गत अंकातील हा लेख महत्वाचा उरतो. शिक्षण व्यवस्थेचे

खाजगीकरण, विनाअनुदानीत शिक्षण संस्थांना स्वत:ची फी ठरविण्याचे सर्वोच्च न्यायालयाच्या निर्णयामुके मिळलेले स्वातंत्य व संविधानाने समाजाला दिलेले मोफत व योग्य शिक्षणाचे अधिकार या विरोधाभासी परिस्थितीत समाजात नेहमीच प्रत्येकच बाबतीत सोयशास्राप्रमाणे निर्णय घेण्याच्या सामाजिक मानसिकतेचे योग्य व चपखल शब्दात लेखकाने विश्लेषण केलेले आहे. या लेखात ‘रमेश थापर विरुध्द मद्रास राज्य' या खटल्याचे उदाहरण देऊन लेखक लिहितो, जो उदात्त हेतू जेन्ह जेन्हा समोर ठेवून उपाय योजना व तरतुदी करण्यात आल्या (संविधनात) तेन्हा तेन्हा या देशातील भांडवलदारांनी, प्रस्थापितांनी, स्वार्थी प्रवृत्तोंनी ती आपल्या सोयोंनी वापरली व त्यामुकेच या देशातील आदर्शांचा बट्याबोळ झाला आहे. आमची भीती देखील या अशाच मानसिकतेकडे पाहून आहे की, विना अनुदानित खाजगी शिक्षण संस्थेच्या बाबतीत सर्वोच्च न्यायालयाने ज्या उदारपणे निर्णय दिला आहे व शासनाला त्यांच्यात हसक्षेप करण्यास मज्जाव केला आहे तो उदया घातक ठर नये. विनाअनुदानित शिक्षण संस्थाचालकांच्या हातचे कोलीत होवू नये म्मणजे मिळवले. तसेच खाजगीकरण, बाजारीकरण ह्या व्यवस्था आर्थिक व सामाजिक मागासलेल्या समाजासाठी नसतात हे सांगून लेखक म्हणतो आर्थिक मागासलेपण असतांना देखील शिक्षणात मिळणान्या सवलतींमुके गुणवत्तेच्या बळावर आर. के. नारायण व अद्धुल कलाम सारखे सर्वसामान्य कुुुंबातील विद्यार्थी राष्ट्रपती पदापर्यंत पोचले. उद्या ‘मर्जीनुसार फी’ च्या चक्रात अडकून असे अनेक नारायण व कलाम गुणवत्तेचे सामर्थ्य दाखविण्याआधीच संपलेले असतील. प्रस्तुत लेखावर्न वृत्पप्राची तसेच लेखकाची सामाजिक बांधीलकी दिसून येते तसेच पुठच्या भीषण परिणामांची अभ्यासपूर्ण दखल घेऊन जनमत तयार करण्याची कळकळ दिसून येते. लेखकाची लेखणी, भाषा, सहज सोपी असली तरी वाक्यरचना पल्लेदार असल्यामुळे वाचतांना थोडा अडथळा वाटत असला तरी ती लेखकाची शैली असल्याचे जाणवते. आपल्या विचारांना शब्दवध्द करतांना असणारा वेग पल्लेदार वाक्य निर्मितीस कारण ठरतो असे दिसून येते. जुन्या काळात ही जैली बहुतांश लिखाणातून बघायला मिळते. दि.२०/११/२००२ च्या अंकातील लेख प्रकारितेवर स्वार्थी राजकारणी ठेवत असणान्या अंकुशाबाबत पुराव्यानिशी परखड भाष्य करणारा आहे.

वृत्तपाच्या्या आचासंहितेनुसार वृत्तप्तात द्यावयाची बातमी सत्यासत्य पडताळ्नून पुराव्यानिशी द्यावयाची असते. त्यानुसार वृत्पे्रे व अग्रेखाचे किंता संपादकियाचे लिहिणान्या व्यक्तोंनी तो जबाबदारी प्रामाणिकपेे पाळायचे असते. जसे, वृत्तपातातील बातम्यांमध्ये अतिंरंजीतता टाळवी. योग्य शब्दात पूर्ण आशयासहीत बातमी जनतेसमोर पोचावी कारण त्यावरून जनमत तयार होत असते. या सर्व संहतेचे पूर्ण खबरदरी घेतली गेल्याचे सदर स्तंभलेखातील लेखांच्या अभ्यासावर्न लक्षात येते.

दि. १५/२/२००३ च्या "डोळ्यांना लाजवेल असा अंधानी अंधासाठी आयोजिलेला अंधसप्ताह" या शिर्षकांतर्गत लेखात वर्धा येथे महाराष्ट्र स्तरावरील अंध कल्याण सप्ताह आयोजित करण्यात आला होता. तो राष्ट्रीय दृष्टीहीन संघांच्या कार्यकर्त्यांद्यारा आयोजित करण्यात आला. त्यांची इयंभूत माहिती दिलेली आहे. जे काम दृष्टी असणान्या शासनाने किंवा समाजाने करावयास हवे ते दृष्टीहिनांनी स्वतःच नियोजनबध्द पध्दतीने सादर केले. समाजाकडून काही घेण्यासाठी धडपडत रहणण्योपेक्षा समाजाला आपण काय देड शकतो यासाठी ही अंधकार्यकर्ते मंडळी कशी धडपडत असतात हे सांगून या लेखातून डोळस म्हणवणान्या समाजाच्या डोळ्यात अंजन घालण्याचे काम केलेले आहे. दि. २३/२/२००३ च्या लेखात काश्मिर मधील अत्याचरित बुरखाधारी स्रीयांच्या प्रश्नावर लक्ष केंद्रीत केलेले आहे. दि.२९/१/२०0३ च्या "कुष्ठोग्यांबाबतचा तिरस्कार संपविता येईल कां?" या संपदकीयात कुष्ठोग्याबाबत लिहिलेल्या लेखात परत एकदा तपोवनातील कार्यकर्ता बघावयास मिळतो. लेखकाचा

मुळ पिंड समाजसेवा हाच असल्यामुळे समाजातील रंजल्यागांजल्याच्या बाबतीत लिहितांना त्या हातांच्या सेवेची तळमळ लक्षात येते आणि वृत्पपाची समाजातील गरजु पर्यत पोहचण्याची धडपडडुध्दा.

दि.६/२/२००३ च्या "ही मुले एवदी विस्फोटक का होत आहेत ?" लेखात टी. न्ही., प्रसारमाध्यमांच्या व पालकांच्या अतिलाडामुके मुलांमध्ये वाठणाप्या हिंसेच्या प्रक्तीवर प्रकाश टाकला आहे. हिंसा रोकण्यासाठी घरात पालकांनी मुलांना वेळ देगे गरजेचे आहे हे ही सांगितले आहे. या लेखातील मते थोडी एकांगी वाटतात कारण बदलत्या परिस्थितीत पालक व मुले यांचे संबंध हेही बदलगे अनिवार्य आहेत. मुलांची मानसशास्खीय जडणघडण व व्यक्तिमत्व विकास हा एक स्वतंत्र विषय होऊ शकतो. दि. १२/२/२००३ रोजीच्या "डॉ. प्रकाश आमटेंवर कारवाई म्हणजे बौध्दिक दिवाख्खोरोवा प्रत्यय!" या संपादकीयात डॉ. प्रकाश आमटे सारख्या वंदनीय समाज कार्यकत्त्याला नोकरशाही कशी त्रास देते ते सांगून या नोकरशहाही व प्रशासनाची कठोर शब्दात निर्भात्सना केलेली आहे.

दि. २३/२/२००३ व ५/३/२००३ च्या लेखांमघून बालजगत व स्री विश्वाचा मागोवा घेतला आहे. दोन्ही जग्रांचे सविस्तर वर्णन केलेले आहे. दि.२६/३/२००३ च्या संपादकीयात सर्वोच्च न्यायालयाने निवडणुक सुधारणा कायद्यात केलेल्या हस्तक्षेपाबद्दल लिहिले आहे. "कायदामंडळ, न्यायमंडळ, कार्यकारी मंडळ आणि वृत्तप्त व्यवस्थ ह्या चारंही शक्ती शावुत रहातील. या चारही स्तंभांचे काम एक दुसन्यावर अंकुश ठेवून समन्वयाने लोकशाही मजबुत करणे, हे असावे अशी लोकशाही व्यवस्थेत अपेक्षा असते. मात्र भारतात कायदेमंडळ हा गोंधळाचा आराखडा व कार्यकारी मंडळ हे उपभोगाचे माध्यम ठरल्याने ह्हा दोन्ही व्यवस्था आपल्या कर्तव्यात कमकुवत होत गेल्याचे प्रकषाने जाणवले आहे आणि म्हणूनच न्यायव्यवस्था प्रभावी झ्ञाली असल्याचे म्हटले आहे. न्यायालयाच्या निर्णयाचा सखोल अभ्यास करुन भ्षष्ट व गुन्हेगारी क्षेतातील लोकांना निवउणुकीपासून दूर ठेवणारा सर्वोच्च न्यायालयाचा हा निर्णय निश्चितच लोकशाही व्यवस्था सुदृढ करेल अशी आशा व्यक्त केली आहे. दि.२/४/२००३ रोजी ‘‘क्षलवाद्यांविरहभ्ध आदिवासींचा एल्गार' या लिहिलेल्या लेखात गडचिरोलीच्या नक्षलवाद्यांबाबत आदिवासींनी घेतलेली भूमिका विशद केलेली आहे. दि. २३/४/२००३ रोजी सद्दम हुसेनच्या पराभवाचा सर्वीगिण उहपाोह राज्यशास्र्यीय दृष्टीकोनातून केलेला आहे. दि. ३०/४/२००३ च्या संपादकीयात निधीअभावी रखडलेल्या बालकामगार प्रकल्पाबाबत जनतेला जागृत केलेले आहे. दि.७/५/२००३ च्या संपादकीयात ग्राम स्वच्छता अभियानाच्या यशस्वीतेची दखल घेतलेली आहे. दि. २४/५/२००३ च्या लेखात शिंदे सरकारने विदभर्भाच्या अनुशेष प्रस्तावावर दिलेल्या नकारात्मक धोरणाद्दल प्रखर शब्बात निर्भात्सना केलेली आहे. त्याच लेखाच्या दुसज्या भागात महिला आरक्षण विधेयकाची उपेक्षा केल्याबददल व आतंकवादी हल्लाबद्दल प्रशासनाचा खर्पुस समाचार घेतला आहे. दि. २८/५/२००३ रोजी खाजगी दूरचिच्रवाहिनीने रायगड जिल्हीातील माणगांवसह काही गावांमध्ये पाणवठ्यांवर, विहींवंकर स्पृश्य, अस्पृश्य भेद पाळला जातो. अशी बातमी प्रकाशित केलेली होती. त्याचा अभ्यास कर्न अस्पृश्यता निमुर्लनाविषयी प्रवोधन केले आहे.

दि. ४/६ व पुढील काही लेखांमधून सातत्याने अपंगाच्या अनुशेष भरतीबाबत परीपूर्ण लेखन करून त्यांच्या न्याय्य हक्कांसाठी स्तंभलेखकाने लढा उभारल्याचे दिसून येते. अपंगांच्या समस्या सखोलपणे जनतेसमोर व प्रशासनाकडे मांडून त्यावर जनतेवे व प्रशासनाचे लक्ष केंद्रीत करण्यात लेखक यशस्वी झाला. त्याचाच परिणाम म्हणून अपंगांसाठी प्रशासनाला आपले धोरण बदलावे लागते. त्याच यशस्वी लढ्याची आठवण म्हणून लेफ्ट वार्डेकर पुरस्कार देऊन जनतेने लेखकाचा गौरव केला. पुठील काही लेखांमधून समाजात फोफावणारी वेश्यावृत्तीवी समस्या,

दहावीचे गुणवंत विद्यार्थी, निंभी येथील १५०० नागरिकांनी पाण्यासाठी प्रत्येक वेळी पाईपलाइन फोडून पुकारलेला एल्गार, वाहतुक समस्या यावर सविस्तर भाष्य केले आहे.

दि.९/७/२००३ च्या "सामान्य माणसासाठी चिंतन बैठकी करा आणि मग लढा"' या लेखात निवडणुकी पूर्वीच्या राजकारण्यांच्या चिंतन बेठकांवर ताशेरे ओढले आहेत. रिमीक्सचा धिंगाणा, पार्टीच्या नावाने व्यसनाधिनतेचा चाललेला उदो उदो, मनपातील गलथान कारभार याबाबत जनतेला सचते केलेले आहे. दि.२०/८/२००३ च्या लेखात मेहेकर दंगलीच्या काळात कुप्रसिष्द, जातीय, धार्मिक दंगली का होतात, का करतात याचे चिंतन, शास्रशशुध्द अभ्यास, सर्हे आणि केस स्टडीच्या आधारे करणारे कमाण्डन्ट सुरेश खोपडे यांची आठवण जनतेला करुन दिली आहे. भिवंडी दंगलीच्या वेळी त्यांनी स्थापन केलेल्या मोहल्ला कमिटी बाबत जनमत जागृत केले आहे.

एकूण ७१ लेखांमधील सर्वात परखड, कठोर पण सत्य व चपखल भाष्य म्हणून दि.२७/८/२००३ च्या "खुज्या नेतृत्वामुळे चळवळीला खुजेपणा येतो." या लेखाचा उल्लेख करावा लागेल. अतिशय कठोर पण मार्मिक शब्द रचना करुन हा लेख प्रस्तुत केलेला आहे. नवीन चळवळी उभारणे किंवा जुन्या चळवळी ज्यांमध्ये नेतृत्वबदल घडून येतो त्या चळवळींच्या नेतृत्वाच्या जागेसाठी पात्र व्यक्ती न मिळाल्यास जनतेचे अतोनात नुकसान होते. त्याबद्दलची तळमळ यातून व्यक्त झालेली आहे. याचे कारण लेखक अमरावतीच्या शैक्षणिक, सामाजिक चळवळींतील प्रत्यक्ष कार्यकर्ता आहे. प्रत्यक्ष कार्य करतांना समस्यांची पूर्ण जाणीव आणि लढाईसाठी जनतेची तयार करावी लागणारी मानसिकता हे काम किती जिकीरीचे असते हे लेखकाने अनुभवले आहे. त्यापुढील भाग म्हणजे समस्येची योग्य शब्दात मांडणी करुन त्यायोगे प्रशासनाला योग्य निर्णय देण्यास भाग पाडण्याचे काम अतिशय अभ्यासपूर्ण व सखोल असते. अमरावती शहराचे भूषण असणारे बी. टी. देशमुखांसारखे नेतृत्व यासाठी सतत प्रयत्नात असलेले आपण पहातो. अतिशय वाचनीय व संस्मरणीय असा हा लेख ठरावा. चळवळीच्या नेतृत्वाचे बारीक कंगोरे येथे स्पष्ट केले गेले आहेत. एखादी प्रत्यक्ष परिस्थिती आणि वरवर दिसणारे त्याचे स्वरुप वेगवेगळे असू शकते. जेन्हा अशा परिस्थितीवर त्या क्षेत्रतील एखादा तज्ञ विचारवंत आपले अनुभव व प्रामाणिक मत मांडतो तेव्हा लोकांचा त्या घटनेकडे, परिस्थितीकडे बघण्याचा सदोष दृष्टिकोन बदलून सकारात्मक व निर्दोष दृष्टीकोन प्रस्थापित करण्याचे कार्य पार पाडले जाते आणि यातच वृत्तपत्राचे व लेखकाचे खरे यश असते. काही वृत्तपत्रे म्हणूनच प्रबोधनपर अग्रलेख, वृत्तलेख यासाठी प्रसिध्द असतात. जनता अशा वृत्तपत्रांची वाट बघत असते. अमेरीकेत वृत्तपत्र संपाच्या वेळी झालेल्या सर्वेक्षणात असे आढळ्न आले की, वृत्तपत्रांच्या संपामुळे रोजच्या जीवनातील एक जगण्याचे, दैनंदिन जीवनाचे साधन हरवले आहे तसेच वर्तमानपत्राशिवाय आजच्या काळात माणसाला आपले जीवन अपूर्ण वाटते. वर्तमानपत्र नसेल तर काहीतरी अभाव आहे." ${ }^{\bullet}$ असे वाचकांना वाटते. (बर्नार्ड बेरोल्सन)

दि.१०/९/२००३ च्या लेखात मा. प्रभाताई पेठे यांच्याबद्दल गौरवोद्गार काढलेले आहेत. दि.२४/९/२००३ च्या "जब्बेबाईचा सामाजिक न्याय राज्यकर्त्यांना कळला कां?" या शिर्षकांतर्गत लिहिलेल्या संपादकीयात लेखकाने तीन मुख्य घटनांवर लक्ष केंद्रीत केलेले आहे. जब्बेबाई नावाची अशिक्षित माडीया आदिवासी महिला स्वतःच्या पोलीसांच्या गोळीबारात नक्षलवादी समजून ठार मारण्यात आलेल्या चिन्ना मट्टामी या तरुण मुलाच्या हत्येविरुध्द न्याय मागण्यासाठी न्यायालय व सरकार यांच्याशी लढते आणि न्याय मिळवते याचे कौतुक करावे की, सामाजिक न्यायाच्या गप्पा मारणान्या सुशिक्षित प्रशासनाच्या ढोंगीपणाला हसावे हा प्रश्न पडतो. "जब्बेबाईचा लढा सर्व आदिवासी, ग्रामीण, निरक्षर महिलांसाठी आदर्श लढा आहे. एक स्री मनात आत्मविश्वास असेल तर अशक्य गोष्ट

शक्य करुन दाखवते याचे ते उत्तम उदाहरण आहे. दुसरा प्रश्न लक्षलवाद्यांविरुध्द आंदोलन करुन उठणान्या ११२ गांवाचा आहे. ही गावे सरकारच्या मदतीच्या आशेवर आहेत. परंतु सरकार नेहमीप्रमाणेच उदासिन आहे हा सामाजिक न्याय नव्हे. तिसरा प्रश्न उपेक्षित अपंगांचा कागदोपत्री निर्णयाची अंमलबजावणी न झाल्यामुळे समाजाचे किती नुकसान होऊ शकते याचे उदाहरण आहे. लेखक पुढे म्हणतो, सामाजिक न्याय कुणासाठी ? श्रीमंत अभिजन वर्गासाठी कां ? जो जो उपेक्षित आहे, विकासापासून दूर आहे, मागासलेला आहे, त्याला समाजाच्या विकासाच्या मूळ प्रवाहात आणणे म्हणजे सामाजिक न्याय प्रस्थापित करणे होय. पंरतु केवळ शाहू, फुले, आंबेडकर यांचे नाव घेऊन सामाजिक न्याय प्रस्थापित करण्याच्या गप्पा मारल्याने न्याय प्रस्थापित होत नसतो. हे शिंदे साहेबांनी लक्षात घेतले पाहिजे. " पुठील काही लेखात शरद पवारांच्या यशस्वी विदर्भ दौरा, बच्चुकडूंच्या विवाहाचे आगळे स्वरुप, पश्चिम महाराष्ट्रातील कॉग्रेसचा पराभव, कृतजता सोहळा, तसेच वझझरच्या शंकरबाबांची मतिमंदाची संस्था याविषयी पूर्ण माहिती व जनप्रबोधन आहे. शहरातील गुंडागर्दी, दिवाळीपूर्वी विदर्भातील नेतृत्वाच्या दबावामुळे मुख्यमंत्रांनी फतवा काढून कापसाला दिलेला २५०० रु भाव, महापौरांच्या दहा वर्षीय मुलाच्या निधनानंतरचे हदय हेलवणारे नेत्रदान या बातम्यांवरील भाष्य लेखकाची माणुसकी व सहृदयता प्रकट करते. विद्यापीठाच्या अश्वमेध क्रिडास्पर्धा, नागपूर अधिवेशनातील अपयशाचा धांडोळा, धर्मनिरपेक्षता आणि त्यापुठील आव्हने, पंजाबराव देशमुखांच्या जीवनावरील भाऊ कादंबरीचे प्रकाशन, मराठी भाषेचा न्युनगंड अशा सर्व विषयांवरील लेखांतून लेखकाची चौफेर दृष्टी व वृत्तपत्राची चौफेर सजग बांधिलकी दृष्टीस पडते. या सदरात राजकारणातील तत्कालीन बदल सुक्ष्मपणे टिपल्याचे जाणवते. अमरावतीच्या सांस्कृतिक वातावरणातील गोषवारा घेणान्या बातम्यांमध्ये हास्यकवी संमेलनाचा बातमीपर लेख ही लेखकाच्या सामाजिक जाणीवा उलगडून दाखवतो.

वृत्तपत्रातीला साम्रगी ही मानवी विचारांना नवी दिशा देणारी असते. त्यामुळे वृत्तपत्रातील विचार हे स्वयंप्रकाशित आणि चैतन्यासाठी असतील तर त्याचा समाजावर रचनात्मक परिणाम होतो. म्हणून आपल्या उत्पादनाने समाजमन प्रदुषित होणार नाही याची दक्षता वृत्तपत्रांनी घ्यायची असते. त्याचप्रमाणे व्यक्ती स्वातंत्र्याचे पहारेकरी व जनहीताच्या दृष्टीने शासनाच्या आचरणाचे जागरुक निरीक्षक अशी ही वृत्तपत्रांची भूमिका असते.

निष्कर्ष १) प्रस्तुत वेधवृत्तांचा या सदराचा लेखक प्रत्येक सामाजिक, सांस्कृतिक, आर्थिक, राजकीय परिस्थितीचा, समस्येचा आढावा घेऊन त्यावर सखोल अभ्यासपूर्वक भाष्य करण्यात यशस्वी झालेला आहे. २) दैनिक हिंदुस्थान या वृत्तपत्रातील संपादकीय हे जनमत बनवणारे निष्पक्षपाती, समाजाचा सर्वांगिण वेध घेणारे निर्भीड असावे या कसोटीत पूर्णपणे उतरणारे आहे.

## संदर्भसूची :

१) दैनिक हिंदुस्थान - २८/८/२००७ते १४/२/२००४
२)वृत्तपत्रविद्या संपादन - वृत्तपत्र विद्याप्रमाणपत्र शिक्षणक्रम, यशवंतराव चव्हाण मुक्त विद्यापीठ, नाशिक.

## शुध्दिकरण — एक क्रांतीकारी पाऊल

डॉ. भेलोंडे जे.व्ही.: शिवाजी महाविद्यालय, कन्नड

जगातील अनेक धर्माचा प्रचार आणि प्रसार झाला. परंतु भारतात उदयाला आलेल्या हिंदू धर्माचा प्रसार झाला नाही. कारण हिंदू धर्मात इतर धर्मियांना प्रवेश नव्हता. हिंदू धर्मातील व्यक्ती जन्मानेच हिंदू धर्मिय असावी या सारख्या बंधनामुळे या धर्माचा प्रचार आणि प्रसार झाला नाही. ज्या प्रमाणे हिंदू धर्मात इतर धर्मियांना प्रवेश नव्हता त्याच प्रमाणे एखाद्या हिंदू व्यक्तीने धर्मांतर करुन दुसरा धर्म स्विकारला आणि अशा व्यक्ताला परत हिंदू धर्म स्विकारावयाचा असेल तर त्यास हिंदू धर्माची दारे बंद असत. भारतात खिश्चन मिशनन्यांनी व मुस्लिम धर्मियांनी त्यांच्या धर्माचा प्रसार मोठ्या प्रमाणात केला. वेगवेगळी अमिषे, अत्याचार, जबरदस्ती करुन बहुसंख्य हिंदूना बाटवून त्यांचा धर्म स्विकारण्यास भाग पाडत असत. अशा बाटलेल्या लोकांना परत हिंदू धर्मात सामावून घेणे हे हिंदू धर्म शास्रालाच मान्य नव्हते. परंतु शिवाजी महाराजांची धर्मावर निःसीम श्रध्दा असल्या कारणाने, राष्ट्रोन्नती ही धर्मोन्नतीवर अवलंबून आहे अशी त्यांची धारणा असल्या कारणाने, त्यांनी बाटलेल्या हिंदू धर्मियांना परत हिंदू धर्मात येण्याची इच्छा असल्यास त्यांना हिंदू धर्मात सामावून घेण्याचे ठरवले. शिवाजी महाराजांनी धार्मिक उच्छेद न मांडता सर्व धर्म समभाव अशीच सहिष्णू भावना धर्माच्या बाबतीत दाखवली होती. धर्मांतर केलेल्या हिंदू व्यक्तीस धर्मातून व समाजातून बहिष्कृत केल्या जात असे. ग्रामण्य सारख्या प्रथेरत सामोरे जावे लागत असे. त्याच्याशी रोटीबेटीसह सर्व व्यवहार बंद केल्या जात असे. १७व्या शतकात तर अत्याचार व जबरदस्तीने हिंदूना बाटवण्यात येत होते. अशा स्थितीत बाटलेल्या हिंदूस इच्छा असूनही स्वधर्मात परत प्रवेश नव्हता. तेव्हा शिवाजी महाराजांनी स्वधर्मात परत येऊ इच्छित असलेल्यांना प्रायश्चित घेण्यास सांगून स्वधर्मात सामावून घेण्याची पध्दती सुरु केली. महाराजांनी राबवलेले हे धोरण हिंदू धर्मशास्त्राला धक्का देणारे व काळाच्या पुढचे पाऊल होते.

मराठा सरदार बजाजी निबांळकरांना अफझलखानाने जबरदस्तीने मुस्लिम बनवले होते. आदिलशाहीत अनेक वर्षे मुस्लिम म्हणून राहिल्या. आपली इच्छा प्रकट केली असता, शिवाजी महाराजांनी त्यांना स्वधर्मात घेण्याचे ठरवून ‘शिखर शिंगणापूरच्या उपाध्यायाकडून हे शुध्दिकार्य करुन घेतले. आपली मुलगी सखूबाई हिचा बजाजीचा मुलगा महादजी याच्याशी विवाह लावून देऊन त्याला पुणे परगण्यातील वाल्हे येथील पाटीलकी दिली ${ }^{\wedge}$ अशाच प्रकारे नेताजी पालकर यास स्वधर्मात परत घेतले होते. शिवाजी महराजां सोबत कार्य करणान्या नेताजीने स्वराज्याच्या उभारणीत मोठा हातभार लावला होता. मिर्झाराजा जयसिंगाने नेताजीस औरंगजेबा कडून मनसबदारी मिळवून देऊन मोगलशाहीचा सेवक बनविले होते. शिवाजी महाराजांची आग्यावरुन सुटका झाल्यानंतर नेताजी शिवाजीस जावून मिळेल म्हणून औरंगजेबाने नेताजीस पकडून मुस्लिम बनवून मुहम्मद कुलिखान हे नांव त्यास दिले. औरंगजेबाने शिवाजीचा बंदोबस्त करण्यासाठी दिलेरखानास दक्षिणेत पाठवले तेव्हा नेताजी पालकरही त्याच्या सोबत होता. दक्षिणेत येताच नेताजीने मोगलांच्या छावणीतून पलायान करुन महाराजांची भेट घेऊन स्वधर्मात परत येण्याची इच्छा व्यक्त केली तेव्हा महाराजांनी नेताजीस स्वधर्मात समाविष्ट करुन घेतले. "शके १५९८ नळसंवत्सर आषाढ वद्य चतुर्दशी (१९ जून १६७६) नेताजी पालकर याने प्रायश्चित घेतले आणि ते शुध्द झाले"२ नेताजीस केवळ स्वधर्मातच घेतले नाही तर स्वतःच्या पंक्तीत बसवून घेतले होते. "सकवारबाई म्हणून गायकवाडांजवळील शिवाजीची बायको होती, तिच्य पोटी कन्या कमळजाबाई नांवाची जानोजी पालकरास दिलेली होती. हा जानोजी पालकर सुध्दा नेताजीचाच संबंधी

असावा." ${ }^{\text {ै }}$ म्हणजे शुध्दिकरणच करुन स्वधर्मात परत घेण्याबरोबरच त्यांना समाजात प्रतिष्ठा मिळावी यासाठी शिवाजी महाराजांनी त्यांच्याशी नाते संबंध निर्माण केले होते.

शिवाजी महाराजांनी या दोन सरदारबरोबरच अनेकांना प्रायश्चित घेण्यास सांगून स्वधर्मात परत घेतले होते. '"बाजी प्रभू यांचा पुत्र पिलाजी प्रभू यास सिद्दोने सक्तीने मुसलमान केले होते. महाराजांनी त्यास शुध्द करुन पुन्हा हिंदू धर्मात घेतले." ${ }^{\gamma}$ याच प्रमाणे "कसबे हरसुल औरंगाबाद येथील गंगाधर रंगनाथ कुलकर्णी हा मोगलापाशी सेवेत होता. त्यावरी मोगलांनी बलात्कर करुन बाटविला. तो भ्रष्ट झाला त्याला शुध्दिसाठी श्री यात्रेस जावून प्रायश्चित होण्यास छत्रपती शिवाजी महाराजांनी परवानगी दिली." ${ }^{, 4}$ व त्यास परत स्वधर्मात परत समाविष्ठ करुन घेतले.

त्यांच्या इच्छेनुसार स्वधर्मात येण्याची वाट शुध्दिकरण्याच्या माध्यमातून शिवाजी महाराजांनी मोकळी केली होती. त्यामुळे स्वतः परतणान्यांची संख्या वाढू लागली. म्हणून महाराजांनी आपल्या अष्टप्रधानाँैैकी पंडितराव यांच्याकडे हे कार्य सोपविले. त्यांच्या या कार्या विषयीची माहिती अशी, "पंडितराव यांनी सर्व धर्माधिवार धर्म अधर्म पाहून विवक्षा करावी. शिष्टांचे सत्कार करावे. आचार — व्यवहार प्रायश्चितपत्रे होतील त्यांजवर संमत चिन्ह करावे. दान प्रसंग, शान्ति अनुष्ठान तत्काळ करावे."६ अशा प्रकारे शुध्दिकरणाचे स्वतंत्र खातेच छ. शिवाजी महाराजांनी निर्माण केले होते. स्वधर्मात परत येणान्यांना समाजात पुन्हा प्रतिष्ठा मिळवून देण्याचेही कार्य त्यांनी केले होते. या बद्दल श्री वा सी. बेंद्रे म्हणताइ। 'बाटलेल्यांना स्वधर्मात घेऊन सहभोजने झाली म्हणजे त्या त्या जाती जमातीतील लोकांमध्ये त्या व्यक्ती बद्दल किन्तु, पंरतु काही राहणार नाही. या नविन आचार धर्मामुळे काझी व पोर्तुगीजांना मोठाच धक्का बसला. '७ हिंदूना बाटवण्याच्या प्रकाराला यामुळे निश्चितच आठा बसला.

छत्रपती शिवाजी महाराजांच्या या शुध्दिकरण धोरणामुळे धर्मशास्तालाच आव्हान मिळाले होते. परिस्थितीनुरुप धर्मशास्त्रात लवचीकता असायलाच हवी हे त्यांनी आपल्या या कार्यातून दाखवून दिले. मध्ययुगीन कालखंडात तर समाजावर धर्माचा मोठा पगडा होता. अशा स्थितीत शुध्दिकरणाचे कार्य महान होते. परंतु त्याहीपेक्षा स्वधर्मात परत आलेल्यांना समाजामध्ये जातीमध्ये समरस करुन घेणे महत्वाचे होते. यासाठी महाराजांनी स्वतः त्यांच्या सोबत सहभोजने केली. त्यांना पंक्तीत घेतले. शिवाय त्यांच्या सोबत बेटी व्यवहार करुन नाते संबंध जोडले. आपल्या या कार्यातून महाराजांनी समाजासमोर आदर्श निर्माण केला. त्यामुळे बाटलेल्या अनेकांनी स्वधर्मात परत येणे पसंत केले. परिणामी खिश्चन व मुस्लिम धर्माच्या प्रसाराला काही प्रमाणात खिळ बसली. महाराजांच्या या धोरणाची पेशवाईत अंमलबजावणी झाली नाही. $१ ९$ व्या शतकामध्ये महाराष्ट्रातील शुध्दिकरणावरुन घडलेल्या शेषाद्री प्रकरणात कसा विरोध झाला हे पाहिले तर महाराजांनी राबवलेली शुध्दिकरण मोहिम म्हणजे काळाच्या कितीतरी पुढचे पाऊल होते हे स्पष्ट होते.

## संदर्भ सूची :

१) डॉ. वि.गो. खोबरेकर - महाराष्ट्राचा इतिहास - मराठा कालखंड (भाग १) शिवकाळ (१ ६३० ते १७०७), महाराष्ट्र राज्य साहित्य आणि संस्कृती मंडळ, मुंबई, प्रथमावृत्ती - नोठ्हें - २००६ - पृ.क. ६६३
२) सेतुमाधवराव पगडी - शिवचरित्र - नॅशनल बुक इंडिया, नवी दिल्ली, आवृत्ती पहिली जून १९८९. पृ.क्र.१४१.
३) श्री. गो.स. सरदेसाई - मराठी रियासत - पॉप्युलर प्रकाशन, आवृत्ती १९८८. पृ.क्र.१७१.

## भारतातील कायदा, सुव्यवस्था आणि दलितांवरील वाढता अत्याचार

डॉ. चंद्रशेखर इं. गित्ते : लोकप्रशासन विभाग, र.भ. अट्टल महाविद्यालय, गेवराई, जि.बीड
प्रा. कांबळे संजय गोविंदरावः सहाय्यक प्राध्यापक, लोकप्रशासन विभागप्रमुख, राजर्षी शाहू कला व विज्ञान महाविद्यालय, वाळूंज, ता.गंगापूर, जि.औरंगाबाद.

## सारांश (Abstract) :

कोणत्याही शासन - प्रशासनाचे प्रथम कर्तव्य म्हणजे राज्यात कायदा व सुव्यवस्था राबवणे हे होय आणि ते प्राचीन काळापासून चालत आलेले आहे. स्वातंत्रानंतर मात्र याला सामाजिक न्यायाची जोड देऊन ते गरीब, दलित व मागासवर्गीयांच्या हितावह कसे ठरेल याचा विचार पहिल्यांदा करण्यात आला. परंतु स्वातंत्रोत्तर काळात याला फारसे यश येऊ शकले नाही, ज्यांच्या सरंक्षणासाठी कायदा निर्माण झाला तेच कायद्याचे भक्षक ठरल्याने दलितांच्या मनात कायद्याबद्दल अविश्वास तर वाढत गेलाच शिवाय समाजात अराजकता, अव्यवस्था आणि अस्थिरतेने तोंड वर काठले. त्यामुळे दलित वर्ग शासन - प्रशासनाकडे साशंकतेने व भितीदायक वृत्तीने पाहू लागला आहे ही परिस्थिती बदलावयाची असेल तर शासन स्तरावर तसेच सामाजिक, सांस्कृतिक व आर्थिक स्तरावर वेळीच उपाययोजना करणे गरजेचे आहे.

## प्रस्तावना (Introduction) :

भारतातील बहुतांश कायदे हे राज्यघटनेला अनुसरुनच निर्माण करण्यात आले आहेत. देशातील संसद आणि विधान मंडके कायद्याची निर्मिती करतात. याशिवाय राज्य शासनाच्या आणि केंद्र शासनाच्या अधिन प्रदत्त व्यवस्थापन देखील कायद्याची निर्मिती करीत असते. निर्माण केलेल्या अशा कायद्यांची अंमलबजावणी करणे, त्याचे पालन करणे हे कार्यकारी मंडळाचे अर्थात, प्रशासनाचे कार्य आहे. शासन प्रशासनाचे यश-अपयश हे सुयोग्य अशा कायदा सुव्यवस्थेवरच अवलंबून असते. प्राचीन काळापासून कायदा व सुव्यवस्था राबवणे हे शासन प्रशासनाचे प्रथम कर्तव्य मानले जाते. पंरतु भारतात स्वातंत्रानंतर याला कल्याणकारी व समाजवादी समाजव्यवस्थेची जोड देण्यात आली. अधिकाधिक कायदे हे सामाजिक न्यायाच्या दृष्टीकोनातून निर्माण करुन तशी सुव्यवस्थाही राखण्यात आली. असे असूनही भारतातील कायदा व सुव्यवस्थेची स्थिती मात्र स्वातंत्र्याच्या पासष्ट वर्षापर्यंतही फारशी समाधानकारक वाटत नाही. ज्यांच्यासाठी कायदा निर्माण केला त्यांनाच मोठ्या प्रमाणात अन्याय-अत्याचाराला सामोरे जावे लागत आहे. त्यामध्ये देशातील दलितांची अवस्था तर अगदी दयनीय झाली आहे. इ.स. १९८१ ते १९९० अखेर दलितांना खून, जबरइजा, बलात्कार, लूट, हिंसा, पी.ओ.ए. अंतर्गत गुन्हे तसेच इतर स्वरुपातील हिंसा असे एकूण सरासरी ३०६७१.७ इतक्या मोठ्या संख्येने अन्याय अत्याचाराला तोंड द्यावे लागले आहे. त्यामुळेच फ्रेंक मॅरिस म्हटला होता की, भारतात सरकार तर आहे. परंतु तेथे प्रशासनाचा अभाव आहे. कायद्याचे शासन असूनही साम्राज्यशाही सारखे कार्य पार पाडण्यात येते. हे वाक्य आजही देशातील कायदा व सुव्यवस्थेच्या दयनिय स्थितीला लागु पडते देशात शांतता व सुव्यवस्था निर्माण करुन दलितांना विकासाच्या प्रवाहात आणण्यासाठी यावर वेळीच विचार करणे गरजेचे आहे.

संशोधन लेखाचा उद्देश :

सदरील संशोधन लेखाचा उद्देश हा देशात कायदा व सुव्यवस्था असतानाही दलितांवरील वाढत्या अन्याय अत्याचारांचा आढावा घेणे व त्यावर उपाययोजना सुचवणे असा आहे.

संशोधन पध्दती : सदरील संशोधन लेखासाठी दुय्यम साधन सामुग्रीचा उपयोग केला आहे. त्याचे विश्लेषण वर्णनात्मक पध्दतीने केले आहे.

## कायदा व सुव्यवस्थेचा अर्थ :

कायदा व सुव्यवस्थेकडे सकारात्मक व नकारात्मक अशा दोन्ही दृष्टीने पाहिले जाते. याच्या नकारात्मक अर्थाने, आपण समाजात अशा स्थितीची अपेक्षा करतो की, जेथे अशांती तसेच अव्यवस्थेचा अभाव असेल अर्थात, समाजात अशी परिस्थिती असू नये ज्या ठिकाणी मानवी जिवनाच्या व्यक्तीत्व निर्मितीत बाधा उत्पन्न होईल. तसेच सकारात्मक अर्थाने अशी परिस्थिती निर्माण करणे जी, राज्याच्या उद्देशपूर्तीमध्ये सहाय्यक होईल, ज्यात कायद्याच्या शासनाची व्यवस्था असेल. ऑक्सफोर्ड शब्दकोशा नुसार, "कायदा" म्हणजे दृढ झालेले असे नियम जे समाजावर बंधनकारक असतात तर ‘सुव्यवस्था’ म्हणजे अशी परिस्थिती की ज्यामध्ये सर्व नागरिक कायद्याप्रमाणे वागतील आणि दंगली किंवा गुन्द्या सारख्या समाजद्रोही गोष्टींना बळी पडणार नाही. " लॉर्ड नार्थ बुक यांच्या मते, "'जर नागरीकांना शांततापूर्ण वातावरणात राहावयाचे असेल तर त्यांनी कायद्याप्रमाणे वागले पाहिजे तसेच त्यांच्यासाठी असणारे कायदे सर्वसामान्यांना समजतील असे सुटसुटीत व लिखीत स्वरुपाचे असावेत ज्यांच्यासाठी कायदे केले त्या कायद्यांची संपूर्ण माहिती असावी." तर प्रा. हॉलंड यांच्या मते, "कायदा म्हणजे मुल्याच्या बाह्य वर्तनाचा नियम होय आणि कायद्याची राज्यात प्रस्थापना म्हणजे सुव्यवस्था होय."

## अत्याचाराचा अर्थ :

‘अत्याचार' या शब्दाचा अर्थ हा फारच व्यापक असून विशेषत: सामाजिक अत्याचारात हिंसा, लैंगीक छळ, हिंसात्मक अपराध, विनयभंग, महिला व मुलींची छेड-छाड, बलात्कार, अपहरण करणे, पळवून नेणे, हत्या करणे, लुटालूट करणे अशा विविध अन्यायकारक बाबींचा समावेश होतो. ${ }^{\text {}}$

## दलित म्हणजे कोण ? :

दलित या संकल्पनेला विविध लेखकांनी वेगवेगळया प्रकारे आपल्या शब्दात व्यक्त केले आहे. केशव मेश्राम यांच्या मते, "हजारो वर्ष ज्यांच्यावर अन्याय झाला आणि आजही तो सुरु असतानाच दिसतो, असा अन्याय सहन करणारा अस्पृश्य वर्ग म्हणजे दलित होय." त्याचबरोबर राजा ढालेंच्या मते, "दलित म्हणजे केवळ बौध्द अथवा मागासवर्गीय नव्हेत तर जे - जे समाजव्यवस्थेत पिळले गेलेले श्रमजिवी वर्ग आहेत, अशा सर्व समुहांना ‘दलित’ म्हटले जाते. " ${ }^{4}$

## कायदा व सुव्यवस्थेअभावी दलितांवरील वाठत्या अत्याचाराचे प्रमाण :

भारतात कायदा व सुव्यवस्थेच्या अंमलबजावणीची बाब अत्यंत जटील बनत चालली आहे. कायदा व सुव्यवस्थेअभावी दलित व मागासवर्गीय लोकांवरील अत्याचार वाढून अनेक घटना घडत आहेत. २००६ मध्ये भंडारा जिल्द्यातील खैरलांजी या गावात सुरेखा, प्रियंका, सुधीर आणि रोशन या एकाच कुटुंबातील चार दलित व्यक्तींची अतिशय कुरुपणे हत्या करण्यात आली. ${ }^{\natural}$ त्याचबरोबर बीड व नगर या दोन जिल्द्यात शेतवस्तीवर दलित कुटुंबातील महिलांना मारहाण करुन त्यांच्यावर त्यांच्या पुरुषांदेखत बलात्कार करण्यात आलेली ‘काठेवाड’ सारखी प्रकरणे सतत घडत आहेत. बारामतीतल्या भवनीनगर मध्ये रेशमा पाटोळेच्या बाबतीतही हेच घडले. श्रीमंताची मुले एका दलित

मुलीवरती अतिप्रसंग करण्याचा प्रयत्न करतात．याविरुध्द्द मुलगी कोर्टात जाते，वडील नाहीत म्हणून आईच्या सोबतीने न्यायाची मागणी करते．पण पोलीसांच्या मते，श्रीमंतांच्या मुलांनी गरिबांच्या（दलितांच्या）मुलीला पळवणे यात काहीच गैर नाही，उलट अशा मुलींनी त्यांच्या बरोबर जायला पाहिजे असे ते सुचवितात．पंजाब राज्यातील बन्सी नावाचा दलित व्यक्ती गावातील गुंडांच्या जाचाला कंटाळून कोर्टात गेला आणि न्यायाची मागणी केली．याचा राग मनात धरुन गावगुंडांनी त्याला त्याची（दलिताची）जागा दाखवून देण्यासाठी त्याच्या मुलीवर सामुहिक बलात्कार केला．त्या प्रकरणाचा लढा अजुन चालू आहे．${ }^{\circ}$ कुत्रे भुंकण्याच्या कारणावरुन हरियाणातील मिर्चपूर येथे १९ एप्रिल २०१० रोजी एका ७० वर्षीय ताराचंद नामक दलितास व त्याच्या अपंग मुलीला गावातील जाट समुदायातील（सवर्ण） लोकांनी जिवंत जाळले．देशात अशा कितीतरी घटना दरवर्षी कायदा व सुव्यवस्थेच्या अभावी घडतात．यामधून प्रशासनाची दुर्बलता आणि उदासीनताच दिसून येते．दलितांवरील अन्याय व अत्याचारात प्रतीवर्षी निरंतर वाढ होऊन सामाजिक अराजकता निर्माण होत आहे．अनुसूचित जातींच्या लोकांवर १९७९ साली १३，८६६，१९८० साली १३，९७५，१९८१ साली १४，३०८ तर १९८२ साली १५，०५૪ इतक्या मोठ्या संख्येने हत्या，बलात्कार， मारहाण अशा विविध अत्याचाराच्या घटनांना बळी पडावे लागले．${ }^{〔}$ त्याचबरोबर हरीजन समुहातील लोकांना सन १९७४ मध्ये ८，८६० तर १९७७ मध्ये १०，८७९ अत्याचारीत घटनांना बळी पडावे लागले．अशाच प्रकारे अनुसूचीत जमातीतील लोकांना १९८० मध्ये १५७८，१९८१ मध्ये ३३८१，१९८२ मध्ये ४०३० आणि $१ ९ ८ ३ ~ म ध ् य े ~ ४ ० ८ ७ ~ इ त क ् य ा ~ अ त ् य ा च ा र ी त ~ घ ट न ा ं न ा ~ त ो ं ड ~ द ् य ा व े ~ ल ा ग ल े ~ आ ह े . ~ न ो क ् ह े ं ब र ~ १ ९ ८ १ ~ म ध ् य े ~ ' द े ह ु ल ी ’ ~$ प्रकरणात तथाकथीत उच्चवर्गीय समुहाने अनुसूचीत जमातीतील＇२४＇व्यक्तींची एकाच वेळी कत्तल करुन जिवंत मारले होते，या घटनेने संपूर्ण देश ढवळून निघाला होता．दलितांवरील अत्याचाराच्या वाठत्या घटना या कायदा व सुव्यवस्थेच्या प्रशासनातील कमकुवतपणा आणि हुकूमशाही व गुंडगीरी समोर हतबलतेचा नमुनाच प्रस्तुत करताना दिसतो．उत्कृष्ठ कायदा व सुव्यवस्थेअभावी मागील अनेक वर्षांपासून दलितांवरील अत्याचारांच्या घटनांच्या संख्येत वृध्दी झालेली आहे ते खालील तक्त्यावरुन दिसून येते．

तक्ता क्र． 0 ？
दलितांवरील अत्याचारांच्या घटनांतील वृध्दी १९८१ ते १९९० आणि १९९१ ते २००० （सरासरी－संख्येत）

| अ．क्र． | अत्याचारीत घटना | कालावधी（सरासरीत） |  | एकूण वृध्दी व घट <br> （＋，－）（सरासरीत） |
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| १． | हत्या | ५३૪．९ | ५૪く．0 | ＋१४．९ |
| २． | मारहाण | १४७७．く | ३ ७७ २．७ | ＋ 9994.9 |
| ३． | बलात्कार | ७ १ ¢．$\}$ | ९२२．१ | ＋2०く．0 |
| $\gamma$ ． | लुटा－लूट | く६६．० | ૪२१．？ | －૪૪4．？ |
| 4. | पी．ओ．ए． खालील गुन्हे | 94१く२．し | く३०७．६ | －६く७५． $\mathrm{P}^{\text {P }}$ |
| ६． | इतर | ११く९६．？ | १४१५९．१ | ＋२२६३．。 |

७. एकूण | ३०६७१.७ | २७८३१.४ | -२く૪०.३ |
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(Source : Entire Research, October - 2010, P.P. 56-57)
वरील तक्त्यावरुन असे दिसून येते की, १९८१ ते १९९० पेक्षा १९९१ ते २००० या कालावधीत दलितांवरील अत्याचारांतील एकूण घटनांत घट दिसून येत असली तरीही ही घट फक्त लुटा-लुट आणि पी.ओ.ए. खालील गुन्द्यांच्या घटनांच्या घटीमुळेच झालेली आहे. परंतु याच कालावधीत दलितांच्या हत्या, मारहाण, बलात्कार व इतर घटनांमध्ये मात्र बरीच वृध्दी झाल्याचे दिसून येते.

अर्थात, देशातील उत्कृष्ठ कायदा व सुव्यवस्थेअभावी दलितांवरील अत्याचारांच्या घटनांमध्ये अधिकाधिक वृध्दीच होत आहे. यामध्ये तिळमात्र शंका नाही असेच म्हणावे लागेल.

समारोप :
भारतातील कायदा व सुव्यवस्थेच्या वाईट स्थितीमुले दलित व मागासवर्गीय जनतेच्या मनात असुरक्षितता आणि भीती निर्माण झाली असून शासन - प्रशासनाबद्दलचा अविश्वास वाढत चालला आहे. ग्रामीण भागात तर अगदी दहशतीचे वातावरण तयार झाल्याने गावातील प्रबळ गट गावात हुकूमशाहीसारखे वागत आहेत. त्यामुळे देशाचा विकास खुंटत जाऊन दलितांना व मागासवर्गींना विकास प्रवाहाच्या बाहेर फेकण्यात येऊ लागले आहे. यामध्ये दलित व मागासवर्गीय महिलांची अवस्था तर इतकी वाईट झाली आहे की, तिचा शारीरिक हक्क देखील हिरावून घेतला जात आहे. या बाबीला जर थांबवायचे असेल तर शासन-प्रशासनाच्या स्तरावर ठोस पाऊले उचलून त्यावर योग्य ती कार्यवाही झाली पाहिजे. प्रशासकीय अंमलबजावणीत राजकीय हस्तक्षेप न आणता प्रत्येक बाबही पारदर्शपणे हाताळून दलितांच्या मनात कायद्याबद्दलचा विश्वास निर्माण केला गेला पाहिजे. प्रशासनातील गुंडगीरी व हुकूमशाहीविरोधात मोहीम उभारुन त्याचा पूर्णत: बिमोड केला गेला पाहिजे. दलित व मागासवर्गीयांच्या सामाजिक आर्थिक विकासाच्या विविध विकास योजना तयार करुन त्यांचा लाभ त्यांच्यापर्यंत पोहोचवण्यात आला पाहिजे. विविध समाजात सलोखा निर्माण करुन एकमेकांबद्दलचे आदराचे व समन्वयाचे वातावरण तयार केले गेले पाहिजे. सामाजिक सलोख्याप्रमाणेच सांस्कृतिक व शैक्षणिक सलोख्यालाही प्राधान्य देऊन ‘दलित मित्र’ संकल्पनेला प्रोत्साहन दिले गेले पाहिजे. गरीब श्रीमंत यामधील दरी कमी करुन सुवर्ण समाजातील व दलित, मागासर्वीय समाजातील समुहांनी एकमेकांबद्दलचा असणारा द्देष, मत्सर, शंका-कुशंका तसेच असूया अशा वाईट प्रवृत्तींना थारा न देता सर्व स्तरातील समाजाचा विकास पर्यायाने देशाच्या विकासाला महत्व दिले गेले पाहिजे. चांगल्या कायद्यांबरोबरच दोन्ही समाजातील लोकांची मने जोडण्याच्या भूमिकेला महत्व दिले तरच देशातील कायदा व सुव्यवस्थेचा प्रश्न सोडवणे शासनाला व प्रशासनाला शक्य होईल. त्यामुळे शासन-प्रशासन याबाबतीत आपली कितपत तत्परता दाखवेल यावरच देशातील सामाजिक आर्थिक व राजकीय व्यवस्था टिकून राहणार आहे आणि कायदा व सुव्यवस्थेला बळकटी मिळणार आहे.

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## मातंग समाजाचे आरक्षण : एक चिंतन

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## प्रास्ताविक :

मांग किंवा मातंग ही जात महाराष्ट्रातील सर्व जातीमध्ये उपेक्षित खालची जात म्हणून संबोधले जाते. याचे कारण की, ही जात राजकीय, सामाजिक, शैक्षणिक, सांस्कृतिक विकासापासून कोसोदूर आहे. या जातीचा विकास व्हायचा असेल तर या जातीला 'आरक्षण’ दिल्याशिवाय पर्याय नाही. शतकानुशतके मांग जात उपेक्षेचे जीवन अव्द्याहतपणे जगत आहे. या जातीचे दु:ख अद्याप संपलेले नाही. मांग जात अनुसूचित जाती मधील म्हणजे (महार आताचा नवबौध्द, मांग, चांभार ढोर) नवबौध्दानंतर लोकसंख्येने सर्वात मोठी जात. अनुसूचित जातीला १ ३ \% आरक्षण आहे. पण हे आरक्षण ‘महार' जातच मिळवत आहे. त्यांची पहिली पिढी शिकून दुसरी पिढी ‘आरक्षण’ उपभोगत आहे. पण मांग मात्र आरक्षणापासून वंचित आहे. या मांग जातीच्या इतिहासाचा, उत्पतीचा, आरक्षणाचा आढावा पुठील प्रमाणे घेता येईल.

## १) मांग जातीचा इतिहास :

महाराष्ट्रामध्ये या जातीला ‘मांग’ किंवा ‘मातंग’ असे म्हटले जाते. म्हैसूर प्रदेशात यांचा निर्देश ‘मादिग’ असा आहे. गुजरातमध्ये ‘मांगेल’ किंवा ‘मांगेला’ म्हणतात. तर मध्यप्रदेशात ‘मांग’ कारण ‘मातंग’ म्हणजे खालच्या जातीचा मनुष्य, चांडाल, किरात, मातंग म्हणजे अंत्येवासी, गावाच्या शेवटी राहणारे शुद्रातील खालचे लोक या शिवाय नानासाहेब कठाळे यांनी ‘मांग’ शब्दा ऐवजी ‘मातंग’ असा शब्द उपयोगात आणला आहे.
२) मांग / मातंग शब्दाची उत्पती :
‘मातंग’ या शब्दाची उत्प्पती भाषा शास्ताच्या आधारे, शास्रा शिवाय महा आतंक माजविणारा असा होतो. जसे म + आतंग $=$ मातंग ( $म=$ मोठा, महा, आतंग $=$ पराक्रम, दरारा) अशाही अर्थाने ‘मातंग’ शब्दाची उत्पती अभिप्रेत आहे. मातंग लोक शत्रूप्षावर शस्ता शिवाय चढाई करण्यात निपुण होते. जसे मात + अंग $=$ मातंग म्हणजे मात $=$ चढाई अंग $=$ शरीर, म्हणजे अंगात सर्व शक्ती असलेला होय.

## ३) मांग समाजाचा मूळपुरुष :

जलजंबू नावाचा ऋषी या समाजाचा पहिला पुरुष होय. मांग लोक जंब ऋषीला आपला पूर्वज मानतात. मातंगी ही मांग व मादिग जातीची कुलदेवता आहे.

मांग म्हणजे महाराष्ट्राचे मूळ रहिवाशी कारण, मांग किंवा मातंग नावाचे लोक महाराष्ट्र व मध्यप्रदेश या व्यतिरिक्त मादिग, महाराष्ट्रात मांग गुजरात मांगेल असे तीन प्रकार आढळतात.

आतापर्यंत मांग जातीच्या इतिहासाचा, उत्पतीचा आणि मूळसमाज पुरुषाचा आढावा घेतल्या नंतर आता आपल्याला मांग जातीच्या सुधारणे विषयी स्वातंत्रयूर्व आणि स्वातंत्रोत्तर काळात झालेल्या प्रयत्नांचा त्रोटक आढावा

घेता येईल. त्यात प्रामुख्याने स्वातंत्र्यपूर्व काळात १) खिस्ती मिशनग्यांचे प्रयत्न २) महात्मा ज्यो. फुले यांचे कार्य ३) लहुजी साळवे यांचे कार्य ४) विठठल रामजी शिंदे यांचे कार्य ५) डॉ. बाबासाहेब आंबेडकरांचे कार्य तसेच स्वातंत्र्योत्तर काळाचा विचार करता त्यात १) घटनात्मक बाब २) समाजकार्यकर्त्यांचे प्रयत्न ३) अण्णाभाऊ साठे यांचे प्रयत्न ४) अण्णाभाऊ साठे विकास महामंडळ यातून मांग समाजाचा विकास करण्याचा प्रयत्न करण्यात आला पण तो अपूर्ण ठरला. काही मर्यादा आल्या म्हणजेच, मांग जातीचा अजानीपणा, शहरापुरता विकास, पारंपारिकता, सुधारणा फक्त विशिष्ट क्षेत्रात झाली. कारण मांग जात अजूनही उध्दाराच्या शोधात चाचपडत आहे. तिचा शोध एकाच मार्गाने सुटेल तो म्हणजे ‘आरक्षण’ होय. आरक्षणामुळेच मांग समाज विकासाचे यशोशिखर पादाक्रांत करु शकेल असे आम्हाला वाटते. यासाठी प्रथम आरक्षणाच्या पाश्श्वभूमीच्या, व्याख्येचा विचार करणे क्रमप्राप्त ठरेल.

## ૪) आरक्षणाची ऐतिहासिक पार्श्वभूमी :

१८८२ साली शिक्षणासंदर्भात नेमण्यात आलेल्या ‘हंटर' आयोगापुढे साक्ष देताना महात्मा फुले यांनी सर्व शुद्र आणि अतिशुद्र समाजात शिक्षणाचा प्रसार करण्याची आवश्यकता स्पष्ट केली. तसेच प्रशासकीय सेवेत, ब्राह्हणेत्तर समाजास नोकरीमध्ये स्थान देण्याची पहिली मागणी होय.

शाहू महाराजांनी २६ जुलै १९०२ मध्ये एक क्रांतीकारी असा जाहीरनामा प्रसिध्द केला. हा जाहीरनामा, विषमतेवर आधारित असलेल्या परंपरागत ब्राह्मणी व्यवस्थेला हादरा देणारा होता. मागासर्गीय लोकांना कोल्हापूर संस्थानातील नोकरन्यांमध्ये $५ ० \%$ जागा राखीव ठेवण्यात आलेल्या होत्या म्हणून भारत देशात १९०२ पासून आरक्षण धोरणाला खन्या अर्थांनी प्रारंभ झाला आणि म्हणून शाहू महाराजांना आरक्षणाचे जनक म्हणता येईल.

## आरक्षणाची व्याख्या :

"विकासाच्या मुख्य प्रवाहापासून वंचित असणान्या घटकांना इतर सशक्त समाजाच्या बरोबरीने आणण्यासाठी त्यांना कायद्याने दिलेली विशेष संधी म्हणजे आरक्षण होय. "

## ५) स्वतंत्र आरक्षणातील आरक्षण मागणी वस्तुस्थिती आणि गरज :

शासनाकडून ज्या विशेष सेवा अथवा सवलती मिळतात आणि जे प्रयत्न केले जातात. त्याचे वर्गीकरण राजकीय प्रतिनिधित्व, शासकीय अथवा निमशासकीय सेवेत आरक्षण, शैक्षणिक सवलती व आर्थिक विकासाचे कार्यक्रम असे केले जाऊ शकते. ज्या लोकांनी सवलतींचा डोळसपणे, जागृतपणे फायदा घेतला व जे हे फायदे घेण्यास अधिक सशक्त होते त्यांच्यात स्वतंत्रपूर्व काळापेक्षा सध्या झपाट्याने परिवर्तन झालेले आढळून येते. थोडक्यात, वरील सोयी सवलतींचा फायदा फक्त काही ठराविक जाती की, ज्या आधीच जागरुक होत्या त्यांनीच आरक्षणाचा फायदा घेतला. त्यांच्यातील बाकीच्या जाती आजही मागसलेल्या राहिलेल्या आहेत. त्यातल्या त्यात ‘मांग’ जात अधिक मागासलेली राहिली आहे.

महाराष्ट्रात एकूण ५९ जातींचा अनुसूचित जातीच्या यादीत समावेश केला आहे. मांग जात या पैकीच एक पण या जातीचा विकास झाला नाही. त्यासाठी प्रत्येक मातंगानी ‘भेटल मांग फिटेल पांग’ ही रुढी परंपरेने दिलेली म्हण आता विसरावी लागेल आणि सर्वांनी आरक्षणासाठी लढा उभारला पाहिजे. बाळ रडल्या शिवाय आई दुध पाजत नाही या म्हणी प्रमाणे आपल्याला झगडावे लागले. अगदी निस्वार्थपणे. कारण महार हे नवबौध्द महार म्हणून सवलत उचलताना दिसते. आपण फक्त डोळे उघडून पहातो काहीच करत नाही. पण यापुढे असे चालणार स्वतःच्या न्याय हक्कासाठी प्रत्येक मांग बांधवाला रस्त्यावर उतरावे लागेल तरच आरक्षण आपल्या येण्या ज्या पिढीचा उध्दार करेल

त्यासाठी प्रत्येकाला संघर्षाचा अग्निकुंड जीवंत ठेवता आला पाहिजे.
६) स्वतंत्र्य आरक्षण मागणीच्या पूर्ततेसाठी उपाय :

आरक्षण हा उपेक्षित वर्गांसाठी दिलासा देणारा मार्ग आहे. समाजात जे लढतात झगडतात त्यांनाच यश येते. एकसंघ झाल्याशिवाय झगडण्याचे सामर्थ्य वाढत नाही. प्रश्न कोणताही असो, शेवटी तो आपल्यालाच सोडवावा लागतो. त्यासाठी दुसरा कोणी येईल आणि जादूची कांडी फिरवून आपले प्रश्न सोडवेल ही कल्पना चुकीची आहे. म्हणून मांग समाजाला स्वतंत्र्य आरक्षण मागणीच्या पूर्ततेसाठी आरक्षण हाच आंदोलनाचा एकमेव विषय घेऊन विद्रोही लढा उभारला पाहिजे. आरक्षणासंदर्भात डॉ. बाबासाहेब गोपले यांनी काव्यातून शब्दांकन केले आहे ते असे -
"पेटवा मशाल क्रांतीची फिरवा आरक्षण क्रांतीचक्र बांधा डोक्याला कफन"
गेपले आरक्षणाची मशाल पेटवण्यासाठी सांगतात, डोक्याला कफ्न बांधून आरक्षणाचे चक्र फिरवण्यासाठी ते जनमानसाला जागे करतात. यासाठी आपल्याला सभा, मोर्चे, बैठका यातून जनमत वाढवावे लागेल. त्याच बरोबर विद्यार्थी, व्यवसायिक, कर्मचारी, कार्यकर्ते, जनसामान्य यांचा सहभाग आरक्षणासाठी आवश्यक आहे.
७) लहुजी साळवे मातंग अभ्यास आयोग :

मातंगाच्या कल्याणासाठी, विकासासाठी राज्य सरकारने ल.सा.मा.अ. आयोग नेमला. आयोगाच्या अध्यक्षांनी ८२, ८३ शिफारशींवर अहवाल सादर केला. पण माणूस मेला की मातीवर एक थर वाढतो. या पलीकडे जगाला फरक पडला नाही. मंत्रालयातील कागदपत्रांचीही अवस्था या पेक्षा वेगळी नसावी. एक अहवाल येणे म्हणजे आधीच साचलेल्या रद्दीवर एक थर वाढणे. मातंगाच्या कल्याणासाठी आलेल्या अहवालाने असाच थर वाठला असेल तर कुणाकडे आशेने बघायचे ? सरकार आयोग नेमते आणि अहवाल धूळ खात पडतात, हा काय प्रकार आहे. राज्याचे पाणी पुरवठामंत्री लक्ष्मण ढोबळे आता दिल्लीला एक शिष्टमंडळ घेऊन जाणार आहेत. राष्ट्रपती प्रतिभाताई पाटील यांना देण्यात येणान्या निवेदनात ते अण्णाभाऊ साठेंना भारतरत्न मागतील त्याच बरोबर साळवे आयोगाच्या शिफारशींचीही आठवण करुन देतील. सरकारमध्ये मंत्री असूनही या शिफारशींच्या भवितव्याचा मार्ग ढोबळे यांना दिल्लीत जाऊन शोधावा लागतो. प्रशासनाचे हेच मोठे रहस्य म्हणायचे.

पण काही म्हणा लहुजी साळवे आयोग आज घडीला शासन दरबारी उभा आहे. याचना करत. या आयोगाच्या शिफारसी योग्य की अयोग्य ? या आयोगाने मातंग समाजाचा विकास होईल का ? मातंग समाजाची शैक्षणिक, आर्थिक स्थिती सुधारेल का? का हा आयोग नुसता कागदावर रहील ? एक ना अनेक प्रश्न या आयोगा संदर्भात उभे ठाकतात.

म्हणून आम्हाला वाटते सध्यातरी महाराष्ट्रतील मातंगाचा विकास करण्यासाठी ‘आरक्षण’ हेच रामबाण औषध आहे. मातंगाला १३\% पैकी निदान स्वतंत्र्य $4 \%$ आरक्षणाची गरज आहे. आत मातंगांची मुले शिकत आहेत पण त्यांना नोकन्या मिळवण्यासाठी आरक्षणाची खूप आवश्यकता आहे. या बरोबरीलाच मातंग विद्यार्थी M.P.S.C., U.P.S.C., I.T., M.B.B.S., M.B.A., Enginering इत्यादी क्षेत्राकडे त्याचा कल वाढवला पाहिजे. कारण या क्षेत्रात मांग समाजातील किती मुले आहेत? हा प्रश्न आम्हाला पडतो आणि उत्तर आपोआप मिळते की, मांग समाजातील मुलांचा कल या क्षेत्राकडे नाही. या क्षेत्रतील सर्व राखीव जागा महार (नवबौध्द) उचलत आहे आणि मांग समाज नुसता बघ्याची भूमिका घेत आहे. यासाठी मांगाला स्वतंत्र्य आरक्षण हवे आहे. आता नव्या जोमाने शिकू पहाणान्या मुलांना या आरक्षणाचा नक्कीच फायदा होईल असे आम्हाला वाटते.

## सारांश:-

शेवटी असे म्हणता येईल की, मातंग समाज आरक्षणासाठी रस्त्यावर आला पाहिजे. स्वतंत्र आरक्षण मिळाल्यावरच मातंग समाजाची नवी शिकू पाहणारी पिढी विकसित होईल. त्यांना हव्या त्या क्षेत्रात शिकता येईल. हवी ती नोकरी मिळवता येईल. स्वत:चा व समाजाचा विकास करता येईल त्यासाठी प्रत्येक मातंगानी आपल्या येणान्या पीढीसाठी आरक्षण लढा हवा त्यासाठी प्राण गेला तरी चालेल पण आरक्षण मिळायलाच हवे.

संदर्भ ग्रंथ :-
१) शिंदे वि.रा., भारतीय अस्पृशांचा प्रश्न.
२) खडसे भा.की. - मांग समाजशास्रीय अभ्यास.
३) वानखेडे चंद्रकांत - मांग प्राचीनता आणि सामाजिक परिवर्तनाची दिशा.
४) पांडे प्रभाकर - मांग आणि त्यांचे मागने.
५) मिसाळ हनुमंत - महाराष्ट्रतील दलितांचे अंतरंग, मातंग समाजाचे समाजशास्रीय विश्लेषण.

## भारतीय कृषिक्रांतीचे जनक महर्षि डॉ. पंजाबराव देशमुख यांचे कृषिविषयक विचार

डॉ. सौ. शोभना लोंढे: (असो. प्रोफेसर), श्री. शिवाजी शिक्षण महा., अमरावती.
महर्षि डॉ. पंजाबराव देशमुख यांचे श्रेष्ठत्व कशात आहे असा जर कुणी प्रश्न विचारला तर मी उत्तर देईल की, डॉ. पंजाबराव देशमुख यांनी कृषि क्षेत्रात केलेल्या ‘न भुतो न भविष्यात’ कर्तृत्वामुळेच ते भारत मातेचे श्रेष्ठ सुपुत्र ठरतात. भारतीय कृषी क्षेत्रात आमुलाग्र व मूलभूत परिवर्तन होवुन भारतात हरितक्रांती झाली आहे. व त्याचे सारे श्रेय डॉ. पंजाबराव देशमुख यांनाच देगे अपरिहार्य असल्यामुळे डॉ. पंजाबराव देशमुख हेच भारतीय कृषि क्रांतीचे जनक ठरतात.

आपल्याला माहित आहे की, महात्मा ज्योतिबा फुले यांना कृषि क्षेत्रात केलेल्या कार्याला निश्चितपणे महत्व आहे आणि आजच्या सर्वसामान्य शेतकरी हे ऋण मान्य करील यात शंका नाही पण हे त्यांचे कार्य कृषिक्रांती या स्वरुपाचे निश्चित नव्हते हे ही मान्य केले पाहिजे. भारतीय कृषि क्षेत्रात क्रांतीकारक पाऊले उचलण्याचे सारे श्रेय महर्षि डॉ. पंजाबराव देशमुख यांना देण्यात मला मुळीच संशय वाटत नाही. महात्मा फुले यांचे लक्ष प्रामुख्याने सामाजिक मूल्यबदलावर केंद्रीत झाले होते. त्यामुळे भारतीय समाजक्रांतीचे जनक ही उपाधी त्यांना ज्या प्रमाणात शोधून दिसते त्याच प्रमाणात महर्षि डॉ. पंजाबराव देशमुख यांना भारतीय कृषि क्रांतीचे जनक ही उपाधी शोभून दिसते.

महात्मा ज्योतीराव फुले यांच्या विचारांचा वारसा घेऊनच बहुजन समाजाचे अनेक क्षेत्रातील कामे करण्याचे कार्य डॉ. पंजाबराव देशमुखांनी केले विचारांचा मुलमंत्र एक असला तरी आपले एक आगळे वैशिष्ठ्ये आपले एक आगळे व्यक्तीमत्व डॉ. पंजाबराव देशुमखांनी निर्माण केले होते. हे निर्विवाद सत्य आहे.

डॉ. पंजाबराव देशमुखांना ‘महर्षि’ म्हटले जाते ते अनेक अर्थानी ते शिक्षण महर्षि ‘सहकार महर्षि’ व ‘कृषि महर्षि’ होते. त्यांना शिक्षण महर्षि व सहकार महर्षि का म्हणावे हा प्रस्तुत लेखाचा विषय नाही. शिक्षण क्षेत्रात व सहकार क्षेत्रात त्यांनी केलेल्या कार्यापेक्षाही त्यांनी कृषि क्षेत्रात केलेल्या कार्याचे महत्व मला विशेष उल्लेखनिय वाटते.
‘महामानवा भाऊराया तुम्हा कोटी जन्माचे प्रमाण
विदर्भ वैभवा, भारत भूषणा कृणकांचा आधार'.
भारत कृषक समाजाचे निर्माते :-
डॉ. पंजाबराव देशमुख यांनी अखिल भारतीय स्वरुपाचा भारतीय कृषक समाजाचे ७ फेब्बुवारी १९५५ ला रजिस्ट्रेशन केले व भारतीय शेतकन्यांना संघटीत करुन त्यांचे शेती विषयक प्रश्न एकत्र येऊन सोडविण्याचे ऐतिहासिक कार्य या समाजामार्फत सुर केले. डॉ. पंजाबराव देशमुख यांच्या पूर्वी अशा प्रकारचा देशव्यापी प्रदान झाला नव्हता. १५ व १६ जुलै $१ ९ ५ ४$ ला श्रीनगर येथे भारताच्या निरनिराळया राज्यातील मंत्री, तज्ञ व कृषक प्रतिनिधी यांचा भव्य मेळावा डॉ. पंजाबराव देशमुखांनी घेतला. या मेळाव्यात कृषि विषयक समस्यांची महर्षि भाऊसाहेबांनी आपल्या भाषणातून चर्चा केली. स्वतः त्यांनी भारतीय शेतकन्यांचे दैन्य अतिशय जवठून पाहिले होते. तसेच एका साधारण शेतकरी कुटुंबातच त्यांचा जन्म झाल्यामुळे व त्यांच्या स्वतःच्या शिक्षणासाठी त्यांच्या वडिलांना सोसावी लागलेली झीज या अनुभवा बरोबरच त्यांनी १९४८ व १९५१ साली अमेरीका व युरोप खंडात कृषिमंत्री असतांना केलेल्या अभ्यासपूर्ण दौन्यामुळे त्यांना कृषि संघटना देशाचा कसा कायापालट करु शकतात याचे प्रत्यक्ष अनुभवातून ज्ञान झाले होते. $?$ एप्रिल ते $५$ एप्रिल $१ ९ ५ ५$ पर्यंत नवी दिल्ली येथे हे प्रथम अधिवेशन अत्यंत उत्साहात संपन्न झाले. डॉ. पंजाबराव देशमुख हे भारत कृषक समाजाचे संस्थापक या पदासाठी अध्यक्ष तर होतेच पण नंतरही त्यांचीच एकमताने निवड होत गेली.

कृषि विषयक थोर कामगिरी :-
महर्षि डॉ. पंजाबराव देशमुख हे भारताचे कृषिमंत्री व भारत कृषक समाजाचे अध्यक्ष असतांना भारतीय शेतकरी व

भारतीय शेतीसाठी त्यांनी सर्वप्रथम अखिल भारतीय स्वरुपाचे खालील कार्ये केले.
१) कृषि हा लाभदायक उद्योग व्हवा कृषिनिर्मिती वस्तुची किंमत निश्चित केली जावी यासाठी शेतकन्यांत हक्काची जाणीव निर्माण केली.
२) शेतकन्यांच्या हितसंबंधाकडे लक्ष देवून रेल्वे व दळणवळणाच्या साधनांचे दर निश्चित केले जावे याकरीता प्रयत्न केला.
३) शेतकज्यांना तकाबीव्दारे कर्ज मिळवितांना होणान्या अडचणी सोडविण्याचा प्रयत्न केला.
४) कृषिविषयक शिक्षण देणान्या शाळा, महाविद्यालयाचे, कृषि संशोधन संस्था स्थापन करण्या करीता सरकारला प्रोत्साहित केले.
4) सहकारी पध्दतीने शेती करण्यासाठी शेतकज्यांना व सरकारला प्रोत्साहित केले.
६) भारताच्या विविध राज्यातील शेतकन्यांना परदेशातील शेतकन्यांच्या भेटीची संधी प्राप्त करुन देऊन व्यापक प्रमाणात आंतरराष्ट्रीय सामंजस्य व सद्भाव निर्माण करण्याचा प्रयत्न केला.
७) कृषिविषयक प्रदर्शनी, चर्चासत्रे व मेळावे भरवून शेतकन्यांना संघटीत केले. व चर्चेच्या माध्यमातून अनेक कृषिविषयक प्रश्न सोडविण्याचा प्रयत्त केला.
८) शेतकच्यांचे व शेतमजुरंांचे जीवनमान उंचविण्याच्या दृष्टीने व त्यांना सामाजिक प्रतिष्ठा प्राप्त करुन देण्यासाठी अविश्रांत प्रयत्न केले.
९) राष्ट्रव्यापी स्वरुपाच्या संस्था निर्माण करुन त्यांचा संबंध तत्सम आंतरराष्ट्रीय संस्थाशी प्रस्थापित केला. उदा. राष्ट्रीय कृषि सहकारी खरेदो विक्री संघ, कृषक सहकारी अधिकोष, आफ़ो - आशियन ग्रामीण पुनर्रचना संघटना, युवक कृषक समाज, कृषि सहकार यंत्र संघटना, लाखो करीता अन्न संघटना, अखिल भारतीय मधमाशी पालक संघटना व अखिल भारतीय ताडगुळ संघ वगैरे.

## जागतिक कृषि प्रदर्शन :-

भारत कृषक समाजाच्या मार्फत ११ डिसेंबर १९५९ ते १४ फेबुवारारी १९६० दरम्यान भरविण्यात आलेले जागतिक कृषि प्रदर्शन हा डॉ. पंजाबराव देशमुखांच्या कर्तृत्वाचा कळसच होय. या कृषि प्रदर्शनामुळे भारताने कृषि क्षेत्रात केलेली प्रगती जगाच्या नजरेस आणून देता आली व कृषि क्षेत्रात प्रगती केलेल्या अनेक देशापासून कृषि सुधारणा विषयक प्रेरणा भारताला मिळवता आली डॉ. पंजाबराव देशमुख यांच्या नंतर अशा प्रकारचे जागतिक कृषिप्रदर्शन कोणत्याही भारतीय कृषिमंत्याला भरविता आले नाही यातच महर्षि डॉ. पंजाबराव देशमुखांच्या कर्तृत्वाची साक्ष आहे. चीन, रशिया, अमेरिका, जर्मनी पोलंड वगैरे अनेक देशातील उच्च पदस्थ नेत्यांनी या प्रदर्शनाला भेटी देऊन भारताच्या प्रगती बद्दल प्रदर्शनाच्या संयोजना बद्दल व आदरातिथ्या बद्दल प्रशंसोद्गार काढले. भारताची प्रतिमा परदेशात डॉ. पंजाबराव देशमुख यांच्यामुळे उंचावली गेली $१ १$ फेबुवारी $१ ९ ६ ०$ ला रशियाने आपला राष्ट्रीय दिवस रशियन पव्हेलियन मध्ये मोठ्या थाटामाटात साजरा केला. अमेरिक्न राष्ट्रपती आयसेन होवर हे उद्घाटन प्रसंगी उपस्थित होते. व राष्ट्रपती डॉ. राजेंद्रपसाद यांनी या प्रदर्शनाचे उद्वाटन केले होते.

या प्रदर्शना नंतर राष्ट्रीय पातळीवर १९६१, १९६२, १९६५ या साली राष्ट्रीय कृषिप्रदर्शने कलकत्ता, मद्रास व अहमदाबाद येथे भरविण्यात डॉ. पंजाबराव देशमुखांचेच नेतृत्व कारणीभूत झाले. डॉ. पंजाबराव देशमुख संस्कृत भाषेचे पंडित होते. श्री. शिवाजी शिक्षण संस्थेची स्थापना विदर्भातील ज्ञानवंचित बहुजन समाजाकरीता करुन त्यांनी ज्ञानमंदिरे खुली केलीत हे तर त्यांचे महत्वाचे कार्य आहेच पण एवढेच करुन ते थांबले असते तर त्यांना लाखो लोकांनी अभिवादन जरुर केले असते पण ते ‘पंजाबचे कंठमणी’ आज झाले ते त्यांनी भारतात घडवून आणलेल्या कोटी कोटी जनता आज त्यांचे ऋण मान्य करते.

भारतीय कृषिक्रांतीचे तेच खन्या अर्थाने जनक होत. म्हणून मला म्हणावेसे वाटते.
"स्थापन करुनी कृषक समाज हा कृषिसेवा करीतसे
कृषिशास्त्र पंडिता भारतभूच्या तव ऋण फेडावे कसे ?
कृषिमंत्रीपद भूषवुनी तुम्ही भारत वैभवा चढविले
कृषिप्रदर्शनी भरवूनी तुम्ही भारत दर्शन घडविले।
विदर्भ भूमीचा सुपुत्र असूनी पंजाबचा कंठमणी
शिक्षण महर्षि तव विरुद्द कृषिमंत्रीचा अग्रमणी"।

