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Makarand Arvind Paithankar

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List of Research Papers (2021-22)

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2	महात्मा के हिंदी संत कवियों पर ज्ञानेश्वर का प्रभाव	Dr Rajput G.G.	Hindi	हस्ताक्षर	2021	2454-6984				
3	साहित्य, समाज का नैतिक दायित्व एवं संवैधानिक मूल्य	Dr Kakade G.P.	Hindi	AIIRJ	2021	2349-638X				
4	मसीहा - खलील जिब्रान का जीवन दर्शन	Dr Kakade G.P.	Hindi	Vivaran	2022					
5	उच्चतम : भारतीय दलित साहित्य की प्रतिनिधि आत्मकथा	Dr Kakade G.P.	Hindi	Shodh-Disha	2022	0975-735X				
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7	73rd Constitution Amendment.	Dr. Aghagv N.B.	Political Science	IJARES	2022	2455-6211				
8	Panchayat Raj and Rural Development.	Dr. Aghagv N.B.	Political Science	IJARES	2022	2455-6211				
9	Rural Development in India	Dr. Aghagv N.B.	Political Science	IJCSPUB	2022	2250-1770				



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11	The Study of Socio- economic Status of Urban below Poverty line Families in Aurangabad, Maharashtra	Dr. Gaikwad M.M.	Economics	International Journal of Creative Research Thoughts(IJCRT)	2022	2320-2882			
12	Critical Analysis of NSTFDC & Its Impact on Socio Economic Development of Scheduled Tribes in Maharashtra State.	Dr. Deo P.P.	Commerce	'Printing Area' Peer-Reviewed International Journal	2021	2394-5303			
13	Data Mining Application in Healthcare Domain: A Comparative Study of Algorithms in Prediction of Cancer Disease with Effective Use of SPSS Modeler.	Dr. Deo P.P.	Commerce	Asian Journal of Organic & Medical Chemistry	2022	2456-8937			
14	Vocal For Local - Atmanirbhar Bharat: Building Nation Self Reliant	Dr. Deshmukh H.N.	Commerce	B. Adhar	2022	2278-9308			
15	IQAC: Method Mechanism and Machinery for Academic Excellence in Higher Educational Institutions	Dr. Deshmukh H.N.	Commerce	Ayushi International Interdisciplinary Research Journal	2022	2348-638x			
16	Social Sciences: Backbone of Society for Peace, Prosperity, Growth and Development	Dr. Deshmukh H.N.	Commerce	B. Adhar	2022	2278-9308			

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18	Yashwantrao Bhaurao Chavan (Y.B.Chavan): A Visionary and Architecture of Maharashtra	Dr. Deshmukh H.N.	Commerce	IJARESM	2022	2455-6211			
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23	Regional Imbalances: Its Effect and Impact on Development	Dr. Deshmukh H.N.	Commerce	Ajanta	2022	2277-5730			
24	An Evaluation of Atmanirbhar Bharat Abhiyan: A Descriptive Review	Dr. Chavan D.S.	Commerce	GENIUS	2022	2279-0489			
25	Critical Evaluation of Strategies and of Strategies and improvement of rural development in India	Dr. Chavan D.S.	Commerce	Akshara Multidisciplinary Research Journal	2022	2582-5429			
26	A Study on Motivational factors of women in entrepreneurial ventures of India	Dr. Chavan D.S.	Commerce	B. Adhar	2022	2278-9308			



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29	Analysis of Tourist: A Case Study of Tourist Visiting at Tourist Places in Aurangabad District	Dr. Baig F. A.	Commerce	B. Adhar	2022	2278-9308			
30	Tourism and Its Impact on Indian Economy	Dr. Joshi S.G.	Commerce	B. Adhar	2022	2208-9308			
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श्रेणी

अपनी मनपसंद विधा चुनें



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हस्ताक्षर

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लैंगिक दहशतवादी विमर्श



डॉ. गुरुदत्त राजपूत



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डॉ. गुरुदत्त राजपूत

सदियों से स्त्री समाज के रीति-रिवाजों, परंपराओं और मानसिकताओं की शिकार रही है। पारिवारिक, सांस्कृतिक, सामाजिक जीवन में और जीवन के प्रत्येक क्षेत्र में स्त्री की भूमिका भी पुरुषों के समान महत्वपूर्ण रही है, किंतु जहाँ पर अधिकार की बात आती है वहाँ सदैव ही स्त्री को द्वितीय स्थान मिलता आ रहा है। यह परिपाटी कब तक चलती रहेगी? ऐसा प्रश्न मन में उपस्थित होना आवश्यक है। इस समस्या को स्त्री और पुरुष दोनों को मिलकर ही हल करना होगा। अकेली स्त्री से इस समस्या का शमन नहीं हो पायेगा।

महिलाओं का यौन शोषण सदियों से हो रहा है। लैंगिक दहशतवादी घटनाओं की सदियों वाली शृंखला से विशेषतः स्त्री समाज डरा हुआ प्रतीत होता है। पारिवारिक, सामाजिक, सांस्कृतिक, धार्मिक स्तर पर विश्वसनीयता, आत्मीयता, नैतिकता और प्रेम अब खत्म होने के कगार पर है। यौन विकृतियों के अब मनोरंजन और हिंसा का रूप धारण करने से मानवीय संवेदनाएं एवं मूल्य निष्क्रिय हो गए हैं, ऐसा प्रतीत हो रहा है। अमानवीय इच्छाओं पर बलि चढ़ाई गई अनगिनत स्त्रियों के रुदन, घुटन, उत्पीड़न से लैंगिक दहशतवाद की विजय पताका गर्व से फहरा रही है। विवाह एक सामाजिक संस्था है किंतु यह सामाजिक संस्था नहीं बल्कि समाज के द्वारा विकृत मानसिकता ने उसे कलंकित कर सामाजिक गुलामी का जामा पहनाया है। भारत में हर अच्छी बातों को सर्वोच्च ढंग से विकृत करने की सदियों पुरानी विशालकाय परंपरा अनवरत रूप से पल्लवित पुष्पित होती रही है। स्त्रियों के लिए सामाजिक संस्था नहीं, बल्कि



का हक मिलना मुश्किल होगा। जबकि यह समय की आवश्यकता है। दुष्ट प्रवृत्तियों पर लगाम कसने के लिए हमारी मानसिकता को बदलना बहुत जरूरी है। आजादी होनी चाहिए लेकिन आजादी का दुरुपयोग न करते हुए हर इंसान को अपनी जिम्मेदारी का एहसास रखना अत्यावश्यक है।

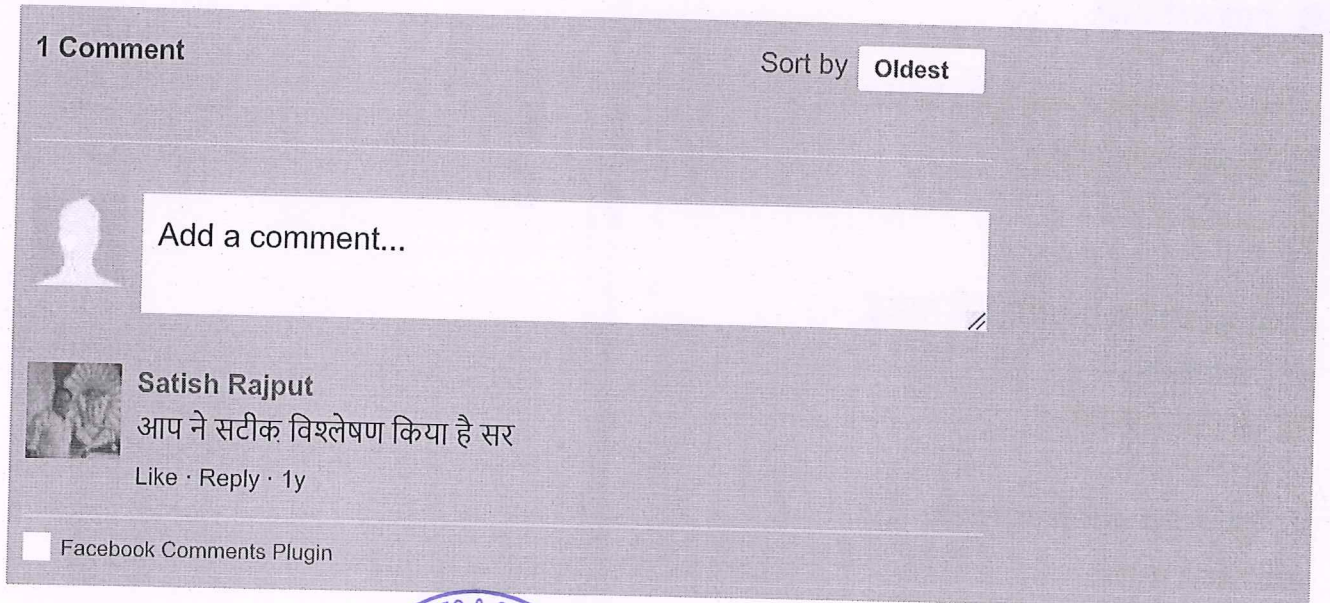
बदलते वैज्ञानिक युग में कुलदीपक होना ही चाहिए, इस सनातनी मनोवृत्ति ने स्त्री भ्रूण हत्या के लिए वैज्ञानिक आधार को अपनाया। इस षड्यंत्रकारी मानसिकता ने अनगिनत चोर रास्ते ढूंढ कर फिर एक बार महिलाओं के हक का गला घोट दिया है। जितने नए उपाय ढूंढोगे, उतने ही चोर रास्ते भी निकलेंगे यह मानसिकता न बदली है न बदलेगी।

हर रोज लड़कियों की जन्म- संख्या घट रही है और इसी कारण नई- नई समस्याएं जन्म ले रही है। इस कारण अविवाहितों का परिमाण बढ़ने लगा है। आज हम देखते हैं कि लड़कियों की संख्या घटने की वजह से लड़कों के विवाह की समस्या अब चुनौती बन चुकी है। भविष्य में वे शायद वाममार्ग की ओर भी अगर बढ़े तो अचरज नहीं होना चाहिए। संसद में महिलाओं को 33% आरक्षण केवल महिला विरोधी अति प्राचीन मानसिकता के कारण नहीं मिल पा रहा है। लैंगिक विकृति भारत में अब आम बात हो चुकी है। आजादी का अर्थ खुले सांड की तरह जीना नहीं है। प्रेम की उदात्त का अर्थ इस मानसिकता को कभी समझा ही नहीं। रिश्ते में तालमेल न रहकर अब वह केवल एक तंत्र बनकर रह गया है। परिणाम स्वरूप समागम और हिंसा स्वाभाविक रूप से प्रकट हो रही है। जो हमारे अवचेतन में स्थित है। वर्तमान बहुत ही चिंताजनक भविष्य की ओर अग्रसर हो रहा है। इसलिए आंतरिक प्रबोधन, सख्ती, और वातावरण निर्मिती समय की आवश्यकता है।

संदर्भ:

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२) कार्ल स्टाफ युंग का साहित्य



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डॉ. राम बाघ

प्राचार्य

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नामदगाव

कार्यकारी संपादक

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हमारा भारतीय साहित्य और समाज विश्व को 'वसुधैव कुटुम्बकम्' के नैतिक दायित्व का संदेश देता है। पूरा विश्वसमाज एक ही परिवार है की शिक्षा देता है और हमें हमारी जिम्मेदारियों दायित्वों से परिचित कराता है। सभी को एक परिवार के सदस्यों की तरह एक-दूसरे की मदद का संदेश देता है। फिर वह चाहे कोई भी क्यों न हो। संतों ने भी यही संदेश अपनी वाणी, भजनों एवं अभंगों से दिया है। संत ज्ञानेश्वर कहते हैं-

“अवघाचि संसार सुखाचा करीन।

आनंदें भरीन तिन्ही लोक।।”

गोस्वामी तुलसीदास 'रामचरितमानस' में कहते हैं -

“परहित सरिस धर्म नहिं भाई।

पर पीड़ा सम नहिं अधमाई।।”

अर्थात् लोगों का उपकार करने जैसा, लोगों का हित, मदद करने जैसा दूसरा कोई धर्म नहीं है और दूसरों को दुख देने जैसा अधर्म दूसरा कोई नहीं है।

सिद्धार्थ गौतम बुद्ध ने व्यक्ति और समाज के लिए 'शील, प्रज्ञा और करुणा' को महत्वपूर्ण नैतिक दायित्व माना है।

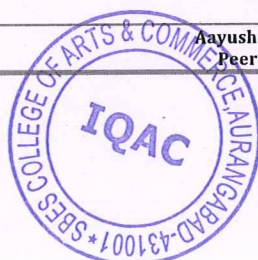
'गुरु ग्रंथ साहिब' में मूल मंत्र के रूप में - 'एक ओंकार सतनाम' कहकर ईश्वर एक है, तो हम कैसे दो या अलग-अलग हो सकते हैं का सामाजिक नैतिक दायित्ववाला पाठ पढ़ाया है। गुरुद्वारे में चाहे सिख हो, हिंदू हो, इसाई हो, मुस्लिम हो, बौद्ध, जैन हो या अन्य कोई हो। सभी एक साथ बैठकर समानता के दायित्व का पालन करते हैं। इतना ही नहीं तो 'गुरु ग्रंथ साहिब' में सिखों के गुरुओं के साथ-साथ अन्य धर्मियों के वचन, पद संकलित हैं। जिसमें मुस्लिम सूफी संत बाबा फरीद, संत कबीर, संत रैदास, संत नामदेव आदि ऐसे विभिन्न जाति, संप्रदायों से संबंधित संतों के पद भी सम्मिलित हैं और इन पदों का उतनी ही सम्मान के साथ पठन-पाठन होता है जितना कि सिख गुरुओं के वचनों का।

वर्धमान महावीर ने भी समानता, अहिंसा, सत्य आदि सामाजिक नैतिक दायित्वों की बात कही है।

इन भारतीय धर्मों के अलावा भी भारत में अन्य धर्मों के, जनजातियों के लोग रहते हैं। उन्होंने भी सामाजिक नैतिक दायित्व को महत्व दिया है। जनजातियों में तो व्यक्ति जीवन नगण्य होकर समूह जीवन ही महत्वपूर्ण माना गया है। इस संदर्भ में नृतत्वशास्त्री (मानवविज्ञानी) वेरियर एलविन अपनी किताब 'मुरिया और उनका घोटल' में लिखते हैं, "मुरिया लोग अन्य कबीले के लोगों की तरह ही कबीले की एकता को सबसे नैतिक और उत्तम लक्ष मानते हैं। जो भी कार्य इस एकता और भाईचारे को भंग करता है वह बुरा माना जाता है। व्यक्तिगत पसंद अथवा नापसंद एवं व्यक्तिगत दृष्टिकोण रखना महापाप समझे जाते हैं। इस कारण से लड़ाई, हत्या और चोरी यहां असाधारण बातें हैं तथा ये घटनाएं यहां कभी-कभी ही घटित होती हैं।"²

अब तक जिन बातों की हमने चर्चा की है इससे प्रत्यक्ष-अप्रत्यक्ष रूप से यह स्पष्ट हो जाता है कि निश्चित रूप से साहित्य और समाज का नैतिक दायित्व किस प्रकार का होता है। उसे कौन-कौन सी बातों को अपनाना चाहिए और कौन-कौन सी बातों को त्यागना चाहिए।

हम भारतीयों को इन विभिन्नताओं के बावजूद एक सूत्र में बांधने का काम करता है हमारे स्वतंत्र भारत का संविधान। सारे धर्मों के अपने-अपने धार्मिक ग्रंथों के अलावा हम सबका आचरण-व्यवहार नियंत्रित करनेवाला सर्वोपरि सबके समान स्वातंत्र्य, बंधुता, एकता एवं समानता की बात करनेवाला ग्रंथ है, हमारा संविधान। हमें संविधान ने



6. हमारी समग्र संस्कृति की समृद्ध विरासत को महत्व दे और उसका परिरक्षण करें;
7. प्राकृतिक पर्यावरण की जिसके अंतर्गत वन, झील, नदी और वन्य जीव हैं रक्षा करें और उसका संवर्धन करें तथा प्राणिमात्र के प्रति दयाभाव रखें;
8. मानवतावाद, वैज्ञानिक दृष्टिकोण तथा ज्ञानार्जन तथा सुधार की भावना का विकास करें;
9. सार्वजनिक संपत्ति को सुरक्षित रखें और हिंसा से दूर रहें;
10. व्यक्तिगत एवं सामूहिक गतिविधियों के सभी क्षेत्रों में उत्कर्ष की ओर बढ़ने का सतत प्रयास करें, जिससे राष्ट्र निरंतर उच्च स्तर की उपलब्धि हासिल करे;
11. माता-पिता या संरक्षक द्वारा 6 से 14 वर्ष तक के आयु के अपने बच्चों को शिक्षा के अवसर प्रदान करें।

इस प्रकार हमारे समाज को, राष्ट्र को नियंत्रित करने वाले सभी के ग्रंथ संविधान ने समाज पर अपने नैतिक दायित्वों, संवैधानिक मूल्यों की जिम्मेदारी डाल दी है। 42 वें संविधान संशोधन ने ही समाजवादी, धर्मनिरपेक्ष एवं अखंडता का मूल्य भारतीय समाज को दिया है। हमारा दायित्व है कि हम इन कर्तव्यों का पालन करें।

आज हम देख रहे हैं कि व्यक्ति एवं समाज अपने संवैधानिक अधिकारों के प्रति तो सजग है परंतु संवैधानिक कर्तव्यों से दूर जा रहा है। हमें प्रयासों से उन दायित्वों का भी पालन करना होगा जो संविधान ने हमारे सामने रखे हैं।

बुद्धिजीवियों, साहित्यकारों की जिम्मेदारी है कि वे संवैधानिक मूल्यों का पालन करें। साथ ही -

आज शिक्षक समुदाय को बड़ी प्रामाणिकता से अपने पेशे से जुड़े दायित्व को पूरा करना होगा तभी एक सशक्त, सुदृढ़ समाज, राष्ट्र का निर्माण होगा।

डॉक्टरों को व्यावसायिकता से ज्यादा सेवा देने पर जोर देना होगा।

संतों, धर्मात्माओं, पंडितों, मुल्ला-मौलवी, पादरियों, चिवरधारियों को मानवता, समानता की सीख देनी होगी।

समाजसेवियों को व्यक्तिगत स्वार्थ छोड़कर समाज के लिए काम करना होगा।

लालफीताशाही वाले अफसरों और बाबुओं को अपने कर्तव्यों का, नैतिकता का पालन करना होगा।

इतना ही नहीं तो समाज की प्रत्येक इकाई को अपने कर्तव्यों, दायित्वों का पालन करना होगा ताकि हम मनुष्य होने में गौरव महसूस करें ना कि शर्मिंदगी।

हम न केवल भारत तक ही सीमित रहें बल्कि विश्व के लिए भी एक मार्गदर्शक और आदर्श इकाई बने। कवि दुष्यंत के शब्दों में कहें तो -

“रहनुमाओं की अदाओं पे फिदा है दुनिया
इस बहती हुई दुनिया को संभालो यारों
कैसे आकाश में सूराख नहीं हो सकता
एक पत्थर तो तबीयत से उछालो यारो”

संदर्भ :

1. दामोदर धर्मानंद कोसंबी, प्राचीन भारत की संस्कृति और सभ्यता, राजकमल प्रकाशन, नई दिल्ली, आठवां संस्करण - 2016, पृ.12
2. वेरियर एलविन, मुरिया और उनका घोटुल - भाग - 2, राजकमल प्रकाशन, नई दिल्ली, पहली आवृत्ति - 2014, पृ.169



डॉ. चंद्रदेव भगवंतराव कवडे
अध्यक्ष, संपादक-मंडल

श्री जे. प्रेम कुमार
प्रधान संपादक

संपादक-मंडल

- | | |
|------------------------|---------|
| 1. डॉ. एम. श्रीरामलू | : सदस्य |
| 2. प्रो. सुरेश पुरी | : सदस्य |
| 3. डॉ. एस. शेषा रत्नम | : सदस्य |
| 4. डॉ. माधव सोनटके | : सदस्य |
| 5. श्री एस. गैबुवली | : सदस्य |
| 6. डॉ. नारायण वाकळे | : सदस्य |
| 7. डॉ. गोविंद बुरसे | : सदस्य |
| 8. श्री एस. गिरिधर राव | : सदस्य |
| 9. डॉ. शेख सादिक पाशा | : सदस्य |

सहयोगी संपादक
डॉ. सुषमा देवी

एक प्रति मूल्य	18=00
वार्षिक चंदा	200=00
संस्थागत (वार्षिक)	250=00
आजीवन सदस्यता	1100=00

पत्रिका संबंधी किसी भी तरह के विवाद
के लिए न्यायिक क्षेत्र हैदराबाद होगा।

‘विवरण-पत्रिका’ में प्रकाशित लेखकों की
रचनाओं एवं विचारों से संपादक-मंडल का
सहमत होना आवश्यक नहीं है। लेख में ग्रहित
तत्त्व, विश्लेषण एवं विचार रचनाकारों के निजी
दायित्व हैं।

मई - 2022

वर्ष-46

मासिक मुख-पत्र

अंक-10

विषय-क्रम

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17.	कविताएँ	:	कवर - 4

निवेदन है कि हिंदी प्रचार सभा हैदराबाद के तत्वावधान में
‘विवरण पत्रिका’ नामक साहित्यिक हिंदी मासिक पत्रिका हैदराबाद से
लगभग (45) पैंतालीस वर्षों से लगातार प्रकाशित हो रही है। आप
अपनी मौलिक रचना, लेख, समीक्षा, कविता हिन्दी साहित्य से संबंधित
कोई भी जानकारी भेजकर ‘विवरण पत्रिका’ में प्रकाशित करवा सकते
हैं तथा अपने विद्यालय/महाविद्यालय/विश्वविद्यालय के अन्य शोधार्थी
विद्यार्थियों को भी लिखने के लिए प्रेरित करें।

रचना चार-पाँच पृष्ठों में स्वच्छ रूप में लिखित अथवा कंप्यूटर
पर टाईप की हुई सामग्री को प्रधान संपादक के पते पर भेजें अथवा
Word File के साथ P.D.F. फाईल sabhanampally@gmail.com
पर ई-मेल करें। -संपादक



समीक्षा :

मसीहा : खलील जिब्रान का जीवन दर्शन

लेखक- डॉ. गोरख प्रभाकर काकडे

‘मसीहा’ विश्व विख्यात लेखक खलील जिब्रान की प्रतिनिधि रचना है। यह मूल अंग्रेजी रचना ‘The Prophet’ का हिंदी अनुवाद है, जिसे सत्यकाम विद्यालंकार ने अनूदित किया है। यह रचना अब तक अनेक भारतीय और विश्व की प्रमुख भाषाओं में अनूदित हो चुकी है।

पुस्तक के मूलपृष्ठ पर दी गई टिप्पणी उसकी लोकप्रियता को स्पष्ट करने वाली है कि, “बीसवीं सदी में बाइबिल के अतिरिक्त किसी और किताब की इतनी प्रतियां नहीं बिकी हैं जितनी इसकी बिकी है।”¹ खलील जिब्रान की यह पुस्तक उनके जीवन-दर्शन को स्पष्ट करती है।

‘मसीहा’ के लेखक खलील जिब्रान का जन्म सन् 1883 में लेबनान में हुआ था, वे माता-पिता के साथ बेल्जियम, फ्रांस, अमेरिका आदि देशों में भ्रमण करते हुए 1912 से अमेरिका के न्यूयॉर्क में स्थायी रूप से रहने लगे थे। उनके जीवन का अधिकांश हिस्सा अमेरिका में व्यतीत हुआ। उनका पारिवारिक जीवन बड़ा दुःखमय रहा। सन् 1902 में अपनी बहिन, सन् 1903 में अपने भाई और तीन महीने बाद ही अपनी माँ के स्वर्गवास से उन्हें बड़ा आघात पहुंचा। इन पारिवारिक दुःखों के कारण उनके विचार जीवन, मृत्यु, जगत से ही अधिक प्रभावित दिखाई देते हैं। उनके जीवन की कठिनाइयों की छाप उनकी कृतियों में दृष्टिगोचर होती है। उन्होंने उपन्यास, निबंध, कविता आदि साहित्य विधाओं में पहल की है। वे चित्रकार और मूर्तिकार के रूप में भी प्रख्यात रहे। इस प्रख्यात साहित्यकार और कलाकार की मृत्यु सन् 1931 में हुई।

‘मसीहा’ संवादात्मक, प्रश्नोत्तर शैली में लिखी गई पुस्तक है। इस किताब के मसीहा अलमुस्तफा ने अपने जीवन के बारह साल आर्फलीज नगर (विदेश) में बिताए हैं और बारह साल बाद वे अपने देश वापिस

लौट रहे हैं, तब उन्हें आर्फलीज नगर के निवासी तरह-तरह के सवाल पूछते हैं, जिसके उत्तर मसीहा देते हैं। जो छब्बीस विभिन्न शीर्षकों से इस पुस्तक में हैं। यह छब्बीस तत्व बड़े ही विवेकपूर्ण और प्राकृतिक हैं। आर्फलीज वासी अलमुस्तफा (मसीहा) से कहते हैं-

“हमारी यह प्रार्थना है कि विदा होने से पहले हमें अपना सत्य दे जाओ।

हम उस ‘सत्य’ को अपनी संतानों को देंगे, और वे इस प्रकार वह अमर रहेगा।

तुमने हमारी चिंताओं में साथ दिया है और जागते हुए तुमने हमारी जीवन के हंसने-रोने को भी सुना है।

इसलिए अब हमें ही हमारे आगे अनावृत करो और जन्म और मृत्यु के मध्य जो गहन रहस्य तुमने देखे हैं, उन्हें प्रकट करो

अलमुस्तफा ने कहा : आर्फलीज - निवासियों! मैं तुमसे वही कह सकता हूं जो तुम्हारी अंतरात्मा कहती रही है; उसके सिवाय मैं भी तुमसे क्या कह सकता हूं!

तुम प्रश्न करो, मैं अपने शब्दों में तुम्हारे ही अंतर में निहित सत्य को प्रकट करने का यत्न करूंगा।”² तब आर्फलीज-निवासियों ने निम्न विषयों पर सवाल किए, जो इस प्रकार हैं- ‘प्रेम’, ‘विवाह’, ‘भोजन और भोज्य’, ‘श्रम का ध्येय’, ‘सुख-दुःख का स्वरूप’, ‘घर क्या है?’, ‘वस्त्र-परिधान’, ‘क्रय-विक्रय’, ‘अपराध और दंड’, ‘विधि-विधान’, ‘स्वतंत्रता और बंधन’, ‘तर्क और आवेश’, ‘कष्ट और आनंद’, ‘आत्मज्ञान’, ‘शिक्षक’, ‘मित्र कौन?’, ‘वार्तालाप’, ‘समय-विभाजन’, ‘अच्छाई और बुराई’, ‘प्रार्थना’, ‘आनंद क्या है?’, ‘सुंदरता’, ‘भक्ति और कर्म’, ‘मृत्यु’।



उपरोक्त शीर्षकों को पढ़ने के बाद समझ में आता है कि खलील जिब्रान की यह पुस्तक अपने आस-पास के और रोजमर्रा के जीवन अनुभव का परिपाक है। इन वचनों में कहीं पर भी लेखक प्राकृतिक जीवन का विरोधी नहीं है, बल्कि वह हमारे सोच से परे 'मानवतावादी' और 'सत्य' जीवन-दर्शन रखता है। वह अच्छे को अच्छा और बुरे को बुरा भी नहीं कहता। उसे चारों ओर अच्छाई ही अच्छाई दिखाई देती है। हमारी दृष्टि से किसी अच्छी बात के लिए नियम बनाना ही उनकी दृष्टि से प्राकृतिक नियमों को तोड़ना है।

इस पुस्तक के मसीहा (अलमुस्तफा) की दृष्टि से 'प्रेम' अपने आप में पूर्ण है। वह कहता है, "प्रेम अधिकार नहीं करता, न किसी को करने देता है। क्योंकि प्रेम अपने में संपूर्ण है"³ 'विवाह' के बारे में अलमित्र के सवाल का जवाब देते हुए मसीहा कहते हैं, "प्रेम करो एक-दूसरे से, लेकिन उससे उसे बांधना नहीं, उसे अपनी आत्माओं के दो किनारों के बीच समुद्र की तरह बहने दो।"⁴ कहने का तात्पर्य यह है कि पुस्तक में विवाह को बंधन नहीं माना गया।

'सुख-दुःख' की पहली को मसीहा इस तरह समझाते हैं-

"कुछ लोग कह उठते हैं - सुख, दुःख से श्रेष्ठ है।

दूसरे कहते हैं - नहीं दुःख, सुख से श्रेष्ठ है। मैं कहता हूँ - दोनों साथी हैं, अभिन्न हैं।"⁵

इस प्रकार पुस्तक में जन्म, मृत्यु, निर्वाण आदि दार्शनिक तत्वों को छोटे-छोटे कथनों के माध्यम से स्पष्ट किया गया है। 'आनंद' को अलमुस्तफा एक स्वतंत्र गीत मानता है। 'सुंदरता' उसके लिए, "कोई पाषाण-प्रतिमा नहीं कि बाह्य चक्षु दर्शन कर सके, या वह वैसा संगीत नहीं जो बाह्य कर्णों से श्राव्य हो।

सौंदर्य तो वह प्रतिमा है, जो बंद आंखें भी देख सकें, और वह संगीत है जो बंद कान भी सुन सके।"⁶ ऐसी अनेक दार्शनिक सूक्तियों के माध्यम से इस

पुस्तक में खलील जिब्रान ने अपना जीवन-दर्शन स्पष्ट किया है। यह जीवन-दर्शन सूत्रबद्ध पद्धति से व्यक्त हुआ है, जो गहन और गंभीर भी है, इसलिए इसे ध्यान पूर्वक पढ़ने की आवश्यकता है। जितनी गहनता और गंभीरता से हम इसे पढ़ेंगे उतना ही गहन और गंभीर जीवन-दर्शन इससे प्राप्त होगा।

इस पुस्तक के आशय और विषय के साथ-साथ जब अभिव्यक्ति पक्ष या बाह्य पक्ष की बातों का परीक्षण करते हैं तो स्पष्ट होता है कि 103 पन्नों का यह संस्करण वाचनीय है। इसके मुखपृष्ठ पर खलील जिब्रान का चित्र काले और सफेद रंग में दिया गया है और 'मसीहा' का चित्र उड़े हुए लाल रंग में दिया है, जो हमें प्राचीन 'मसीहा' की अवधारणा से जोड़ देता है। पुस्तक के मूलपृष्ठ पर खलील जिब्रान का संक्षिप्त परिचय और पुस्तक की मूल अवधारणा को स्पष्ट करने वाला आशय दिया है।

भाषा की दृष्टि से जब विचार करते हैं, तो अनुवाद करते समय हिंदी की कहावतों, मुहावरों, अलंकारों, विशेषणों और दार्शनिक सूक्तियों का प्रयोग किया गया है।

संक्षेप में कहें तो यह पुस्तक आशय-विषय, चिंतन, दर्शन और अभिव्यक्ति की दृष्टि से सफल और सशक्त है। यह पुस्तक मानव को स्वतंत्र, निश्छल और प्राकृतिक जीवन-दर्शन का संदेश देती है।

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संपादक

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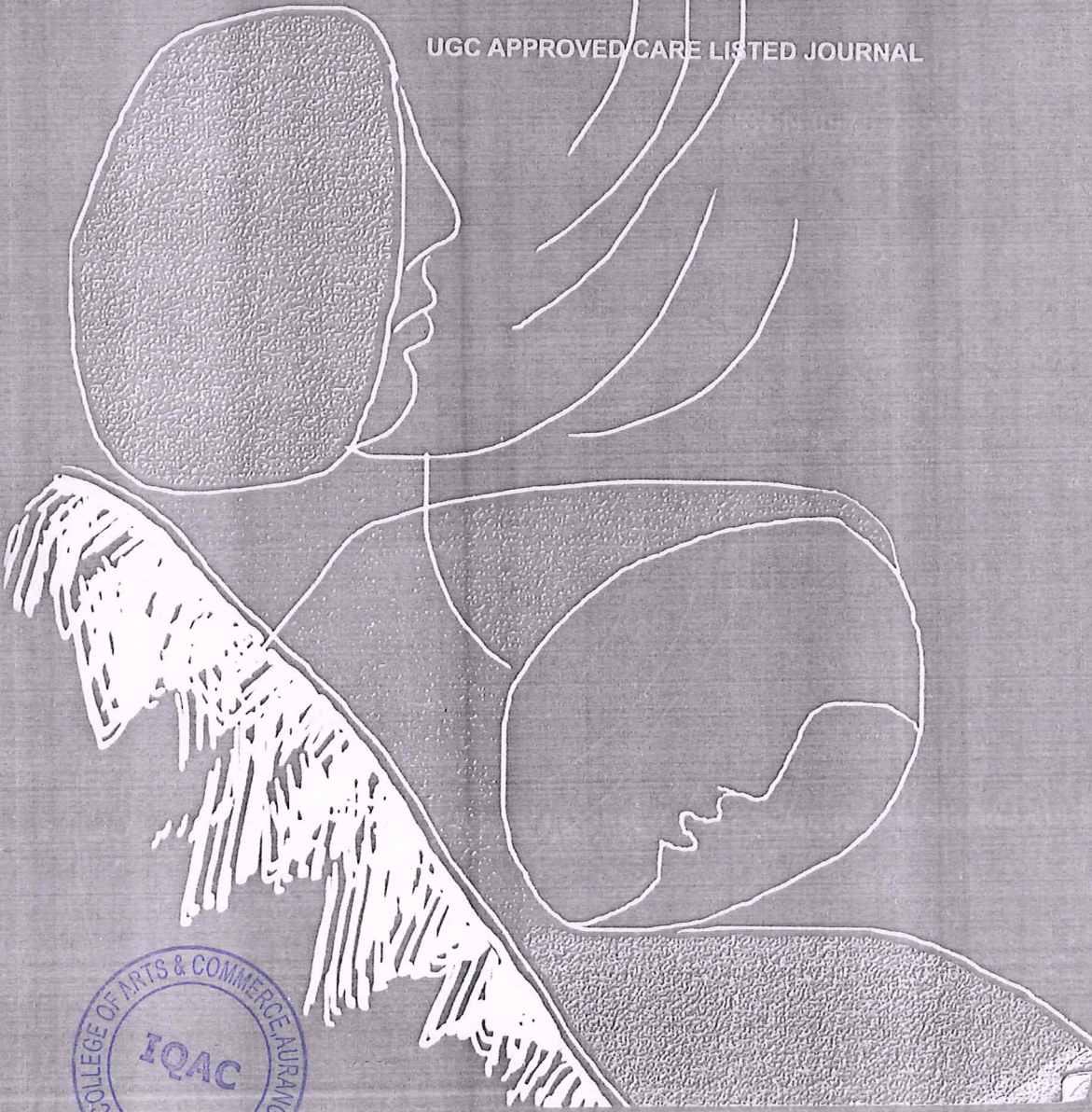
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प्रकाशित सामग्री से संपादकीय सहमति आवश्यक नहीं है। पत्रिका से संबंधित सभी विवाद केवल बिजनौर स्थित न्यायालय के अधीन होंगे। शुल्क की राशि 'शोध दिशा' बिजनौर के नाम भेजे। (सन् 1989 से प्रकाशन-क्षेत्र में सक्रिय)

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डॉ० गोरख प्रभाकर काकडे

हिंदी विभाग

सरस्वती भुवन महाविद्यालय, औरंगाबाद (महा०)

‘उचल्या’ यह लक्ष्मण गायकवाड की आत्मकथा है, जो मराठी में सन् 1987 में प्रकाशित हुई और जिसे हिंदी में सन् 1992 ‘उचक्का’ नाम से डॉ० सूर्यनारायण रणसुभे ने अनूदित किया। अनुवादक ने इसे पहले ‘उठाईगीर’ शीर्षक दिया था, जो बाद में ‘उचक्का’ में परिवर्तित कर दिया। यह आत्मकथा केवल हिंदी में ही नहीं बल्कि अनेक भारतीय भाषाओं में अनूदित होकर दलित साहित्य का प्रतिनिधित्व कर रही है। ‘उचल्या’ केवल मराठी की ही नहीं तो भारतीय दलित साहित्य की प्रतिनिधि आत्मकथा है।

‘उचल्या’ महाराष्ट्र की घुमंतू दलित जाति की आत्मकथा है जिनका न कोई अपना गाँव, न घर, न विशिष्ट जाति, न धर्म है। आत्मकथा में लेखक के व्यक्तिगत एवं सामाजिक दुःखों के साथ-साथ सामाजिक कार्यों की भी जानकारी मिलती है। साथ ही यह आत्मकथा समाज में व्याप्त अंधविश्वास, रूढ़ियों, कुरीतियों, जात पंचायत, पुलिस द्वारा किए जानेवाले अत्याचार, दारिद्र्य, अस्पृश्यता, पारिवारिक त्रासदी, घुमंतू जातियों पर हो रहे अन्याय-अत्याचार आदि को भी प्रभावी रूप से व्यक्त करती है। इन सभी बातों को देखने के बाद इस आत्मकथा के लेखकीय वक्तव्य में लेखक ने जो इस कृति के समाजशास्त्रीय अध्ययन की माँग की है, वह उचित ही लगती है। जिसे प्रो० मैनेजर पांडेय ने भी स्वीकार किया है। प्रो० मैनेजर पांडेय लिखते हैं, ‘मराठी के लेखक लक्ष्मण गायकवाड की आत्मकथा ‘उचक्का’ नाम से हिंदी में छपी है, उसकी भूमिका में लेखक ने माँग की है कि मेरी इस रचना को समाजशास्त्रीय दृष्टि से समझा जाना चाहिए। मुझे भी लगता है कि दलित साहित्य का सौंदर्यशास्त्र विकसित करने के बदले दलित साहित्य का समाजशास्त्र विकसित करना अधिक आवश्यक है।’

यह आत्मकथा अंग्रेज सरकार द्वारा ‘जरायम’ पोश करार दिए हुए, जन्मजात गुनहगार ठहराए ‘पाथरुट’ (पत्थर तोड़नेवाले) उचल्या समाज की व्यथा-वेदना का हलफनामा है। आत्मकथा में उचल्या इस जाति का परिचय देते हुए कहा है कि यह कोई विशिष्ट जाति नहीं है। इसमें टकारी, वडर, वैदु आदि घुमंतू जातियाँ आती हैं। इनका न गाँव, न घर होता है। लेखक अपनी जाति एवं अपने गाँव के बारे में लिखते हैं, ‘मेरा जन्म ऐसी ही एक उचल्या जाति में लातूर तहसील के धनेगाँव में हुआ।’ आत्मकथा में प्रमुख रूप से यह भाव व्यक्त हुआ है कि हमारा कोई एक निश्चित, विशिष्ट गाँव नहीं है। धनेगाँव केवल कहने के लिए हमारा गाँव है बाकी हमेशा हमारा गाँव बदलता रहता है।

लक्ष्मण के घर में लगभग 12-13 लोग हैं। चार भाई-बड़ी माणिक, जिसे लक्ष्मण दादा



का वर्णन आत्मकथा में आया है। पर जब पकड़े जाते हैं, तो पुलिस एवं जनता उनका बुरा हाल कर देती है। ऊपर से पुलिसवालों को घूस देकर भी अत्याचार सहना पड़ता है।

आत्मकथा में अस्पृश्यता का भी चित्रण है। लक्ष्मण को बचपन में ही इस समस्या का सामना करना पड़ता है। पिता गाँव में एक पाटील किसान के यहाँ खेती में रखवाली का काम करते थे। जब लक्ष्मण उनका खाना लेने जाता तो उसे ऊपर से ही रोटी दी जाती। स्कूल में भी सबसे पीछे बैठना पड़ता। उसे कोई अपने पास नहीं बैठने देता, उसके साथ कोई खाना नहीं खाता। इतना ही नहीं लक्ष्मण द्वारा छुआ गया अपना खाना भी नहीं खाते। इसलिए कभी-कभी लक्ष्मण जान-बूझकर उनके खाने को छू देता ताकि वह उसे मिले। एक बार सर्दी के दिनों में एक अलाव के पास लक्ष्मण हाथ सेंकने बैठा था तो गलती से उसका स्पर्श एक धनगर (गड़रिए) समाज के लड़के के लोटे को हुआ। लक्ष्मण को गालियाँ खानी पड़ीं और लोटे को अलाव में डालकर शुद्ध किया गया।

आत्मकथा में पाठक को हिला देनेवाला अस्पृश्यता का प्रसंग है। जब धोंडाबाई (माँ) बीमार थी तो गाँव के लोग बैलगाड़ी लेकर नगर की ओर जा रहे थे। धोंडाबाई की हालत बहुत खराब थी वह चल नहीं सकती थी फिर भी सवर्ण उसे गाड़ी में नहीं लेते, क्योंकि वह अस्पृश्य है। लक्ष्मण का बड़ा भाई (माणिक) अपनी माँ को कंधे पर ले जाता है लेकिन ले जाने में देर होने के कारण माँ की मृत्यु हो जाती है। आज भी इन स्थितियों में कुछ खास बदलाव नहीं आया है। हम अनेक बार समचार-पत्रों में या टेलीविजन पर पढ़ते-सुनते हैं कि किसी दलित ने लाश को मीलों दूर कंधे पर ढोया।

आत्मकथा में जिस समाज का चित्रण किया है उस 'उठाईगीर' (उचल्या) समाज के केवल पुरुष ही चोरी नहीं करते, महिलाएँ भी चोरियाँ करती हैं। इस समाज के लोगों को गाँव में या नगर में कोई काम नहीं देता। खेती तो है ही नहीं। लेखक ने अपने समाज के इस दुःख को आत्मकथा में अभिव्यक्ति दी है। जब सारे रास्ते बंद हो जाते हैं तो चोरी का रास्ता अपना पड़ता है। उचल्या समाज के आर्थिक एवं जातीय शोषण के चित्र आत्मकथा में हैं।

उठाईगीर समाज को गाँव छोड़ते वक्त पुलिस पाटील-कारिंदे से प्रमाणपत्र लेना पड़ता है, उसके लिए उसे पैसे देने पड़ते हैं। कभी-कभी पुलिस गाँव में आ जाती है और बेवजह उन्हें मारती-पीटती है, न किए हुए अपराध में पकड़ ले जाती है। उनसे रिश्वत लेती है। रिश्वत देने के लिए जमींदार-महाजन से सूद पर पैसे लेने पड़ते हैं और वह चुकाने के लिए चोरी करनी पड़ती है। इस समाज में जो जितना चोरी करने में चालाक उसे उतना सम्मान। आत्मकथा में पुरुषों में संतराम एवं महिला में यल्लमा चालाक चोर हैं। लक्ष्मण चोरी न करने के कारण अपनी भाभियों एवं मेहमानों में उपेक्षा का पात्र है। लक्ष्मण चोरी को बुरा मानता है परंतु विरोध भी नहीं करता, बल्कि बचपन में कई बार भाईयों के साथ चोरी के लिए जाता है, क्योंकि कुछ-न-कुछ अच्छा खाने को मिलता।

आत्मकथा में लेखक ने खुद की मानसिकता को भी चित्रित किया है। लेखक जब लातूर में रहते हैं तो अपनी जाति छुपाते हैं। क्योंकि उन्हें लातूर में 19 बार घर बदलना पड़ा था। जब चोरी करने के लिए लातूर में उठाईगीर आते हैं तो लक्ष्मण उन्हें रहने के लिए अपने यहाँ जगह देता है क्योंकि वे कुछ-न-कुछ लक्ष्मण के लिए छोड़ जाते।

जिस उम्र में स्कूल-कॉलेज में बैठकर अ, आ एवं रोमांटिक कविताओं को पढ़ना होता है,



भरपेट नहीं मिलता था। भाभियाँ टोकती थीं। यह सिर्फ लक्ष्मण के परिवार की ही समस्या नहीं थी, उस समय सभी दलितों की यही स्थिति थी। इस स्थिति को आत्मकथा में अनेक जगह अभिव्यक्ति मिली है। जैसे—‘एक बार हम लोग करीब नौ दिन से भूखे थे। केवल पानी पीकर जी रहे थे। तब बाबा एक आना कहीं से उधार ले आया। एक छटाँक गुड़ लाकर एक बर्तन में काफी पानी डालकर उसमें गुड़ को उबाला गया। बाद में इस गुड़ के पानी को हम सबने पी लिया।’⁶

लेखक अपने भाभियों के साथ गाँव में भीख माँगने जाता। भाभी घर की चक्की ठीक करने का काम करती। तब लक्ष्मण जल्दी से जाकर चक्की को छू लेता ताकि उसमें बचा हुआ आटा मिले। कई-कई बार तो उस चक्की पर नमक डालकर उसे चाटता। अपने पिता की रोटियाँ लेकर जब जाता तब पिता आधा पेट ही खाना खाते और बाकी लक्ष्मण को देते। स्कूल में भी बच्चे अपना बचा हुआ झूठा खाना लक्ष्मण को देते। एक जगह आत्मकथा में लिखा है—‘मानो पेट आकाश जितना बड़ा हो गया है, जिसमें सब सृष्टि ही समाएगी।’ अनेक दिन पेड़ या घास की पत्तियाँ खाकर ही रहना पड़ता और मानो ऐसे समय में अगर घर में चोरी करने वाला पकड़ा जाए तो और भी मुश्किल हो जाती।

गरीबी के कारण अपनी माँ के अंतिम दर्शन भी लक्ष्मण नहीं कर सका। इच्छा होकर भी बूढ़े पिता एवं छोटे भाई हरचंदया को अपने पास नहीं रख सका। अपनी शिक्षा की लालसा पूरी न कर सका और नॉन मेट्रिक में ही शिक्षा बंद करनी पड़ी। आत्मकथा में दारिद्र्य के साथ-साथ अस्वच्छता, गंदगी का भी चित्रण है। गायकवाड लिखते हैं, ‘गाँव की सभी औरतें हमारी झोपड़ियों के पास दिशा-मैदान के लिए आतीं। सभी ओर मैला-ही-मैला। हमें वहाँ से निकलना भी मुश्किल हो जाता। इस हगनट को हम साफ करते। यहीं सूअर भूतते और खाते।’ लेखक का घर कभी साफ-सुथरा नहीं रहता था, ओढ़ने के लिए लक्ष्मण और हरचंदया दोनों में एक ही चादर थी, जो छः माह नहीं धुलती। जिसमें कुत्ता घुस जाता। बकरियाँ पास में बँधी रहतीं। रात में वे पेशाब करतीं। कभी-कभी हरचंदया भी चादर गीली कर देता। उसे जुएँ हो जाती थीं। जिसे धूप में डालकर मारने का काम लक्ष्मण का था। आगे शिक्षा के कारण लक्ष्मण को इस अस्वच्छता की पहचान एवं एहसास हुआ और अपने लाचार जीवन के प्रति घृणा उत्पन्न हुई।

लक्ष्मण के सामाजिक कार्यों से आत्मकथा एक अलग मोड़ लेती है। जैसे डॉ॰ बाबासाहेब अंबेडकर ने कहा है, ‘गुलाम को गुलामी का परिचित कराओ ताकि वह संघर्षशील बने’, वैसे ही लक्ष्मण को अपने लाचार जीवन की पहचान शिक्षा से हुई और अपने लिए जीते-जीते समाज के लिए जीने लगा और अपने कार्यों को जन आंदोलन का रूप दिया। एक ओर उसका सामाजिक, राजनीतिक संघर्ष तो दूसरी ओर आर्थिक एवं पारिवारिक संघर्ष भी चल रहा था। इस आत्मकथा के संदर्भ में आरती कुसरे लिखती हैं कि ‘उचल्या जाति में जन्म लेने की वजह से जो दुःख भोग लक्ष्मण के हिस्से आया उसकी खबर ‘उचल्या’ के लेखन में ली है। आत्म-निरीक्षण और समाज-निरीक्षण ऐसे स्तर पर यह लेखन किया गया है।’⁸

आत्मकथा में स्वार्थार्थ, कुटिल राजनीति का चित्रण आया है। जब लक्ष्मण गायकवाड एक नेता के रूप में सामने आए तो समाजवादी पार्टी वाले उन्हें अपनी ओर से चुनाव लड़ने के लिए राजी करते हैं और खर्चा देने की बात करते हैं। चुनाव के प्रचार में गाड़ियों, बाजेवाले का कर्ज हुआ, पर न पार्टी वाले आए, न पैसा। तब लक्ष्मण को खुद जाकर काँग्रेस से समझौता करना पड़ा। मिला क्या? लोगों की अवहेलना...कि गायकवाड बिक गया।



संबंधित।

संक्षेप में हम कह सकते हैं कि 'उचल्या' आत्मकथा अकेले लक्ष्मण गायकवाड की ही नहीं, बल्कि उस समग्र समाज की है जिसे गुनहगार माना गया था। यह केवल एक साहित्यिक रचना भर नहीं, बल्कि उन जातियों का हलफनामा है जिन्हें भारतीय समाज ने भी अस्पृश्य समझकर अपने से हमेशा दूर रखा है।

संदर्भ

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पंचायतराज आणि महिला

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प्रस्तावना

भारत हा प्रामुख्याने खेड्यांचा देश आहे, आजही जवळजवळ 70% जनता ही खेड्यांमध्ये राहते. त्यामुळे ग्रामीण भागातील शासन संस्थांना पंचायतराज व्यवस्थेच्या माध्यमातून जास्त महत्त्व दिलेले दिसते. या स्थानिक स्वराज्यसंस्थेचा उल्लेख पंचायतराज व्यवस्था असा केला जातो. ग्रामीण जनतेचा विकास आणि त्यांचा स्थानिक प्रशासनाला प्रत्यक्ष सहभाग असावा या दृष्टीने या ग्रामीण स्थानिक स्वराज्यसंस्थांची स्थापना केलेली आहे. पंचायत ही भारतातील राजकीय संस्थांमधील सर्वात जुनी आणि पायाभूत राजकीय संस्था मानली जाते. स्थानिक शासनसंस्था आणि लोकशाही शासन पद्धती यांचे संबंध अत्यंत घनिष्ट आहे. कारण लोकांची लोकांद्वारे आणि लोकांसाठी कार्यरत असणारी शासन पद्धती असे लोकशाहीचे वर्णन करण्यात येते. विशिष्ट भौगोलिक क्षेत्रात म्हणजे गाव किंवा शहरात तेथील जनतेने निवडून दिलेला प्रतिनिधी द्वारा तेथील शासन आणि प्रशासन कार्यान्वित करणे यास स्थानिक शासन असे म्हणतात. स्थानिक पातळीवरील सार्वजनिक व्यवहाराची जबाबदारी स्थानिक जनतेला सहभागी करून घेणे हा स्थानिक शासनसंस्था स्थापन करण्यामागचा मुख्य उद्देश असतो.

भारतीय संघराज्य व्यवस्थेत स्थानिक शासन संस्था हा विषय राज्य सूचीत समाविष्ट करण्यात आला असल्याने आपल्या विशिष्ट गरजांनुसार स्थानिक शासनसंस्था यांना स्थापन करण्याचा अधिकार राज्याच्या विधिमंडळाला असतो. पंडित नेहरू यांनी संसदेत यासंदर्भात असे उद्गार काढले होते की 'जनतेमध्ये नवे विचार नव्या पद्धती रुजवून आपल्या भोवतालचे जग आकलन होण्यासाठी तसेच स्वावलंबनाचे तत्व विकसित करण्यासाठी स्थानिक शासनाचे महत्त्व अनन्यसाधारण आहे'. 01 मे 1962 रोजी महाराष्ट्र जिल्हा परिषद आणि पंचायत समिती कायदा संमत झाल्यापासून महाराष्ट्र पंचायत राज्याचे युग सुरू झाले आहे. लोकशाही विकेंद्रीकरणाच्या प्रक्रियेत महाराष्ट्र राज्य सुरुवातीपासूनच आघाडीवर होते. महाराष्ट्र सरकारने स्त्रिया, अनुसूचित जाती व जमाती तसेच इतर मागास जातींना स्थानिक स्वराज्यसंस्थांमध्ये आरक्षण देऊन ग्रामीण स्तरावर सामाजिक बदलाची प्रक्रिया महाराष्ट्राने याआधीच गतिमान केली होती, त्यात 73 व्या घटनादुरुस्तीने तिला आणखी चालना मिळाली. पंचायतीचा समावेश संविधानात करण्यासाठी संविधान (72 वी) घटनादुरुस्ती विधेयक 1991 मांडण्यात आले. त्यास मंजूरी मिळाल्यानंतर संविधान (73 वी दुरुस्ती) कायदा 1992 अस्तित्वात आला. या 73 व्या घटना दुरुस्ती कायद्याने संविधानामध्ये कलम 243, 243a ते 243o (भाग 9) पंचायतीचा समावेश करण्यात आला. 73 व्या घटनादुरुस्तीने पंचायत राज ला संविधानात्मक दर्जा प्राप्त झाला.



73 व्या घटनादुरुस्तीने पंचायतराजला संविधानात्मक दर्जा प्राप्त झाल्यानंतर या घटनादुरुस्तीची अंमलबजावणी 24 एप्रिल 1993 पासून सुरू झाली. 1993 साली भारतीय राज्यघटनेत 73वी आणि 74 वी घटनादुरुस्ती होऊन स्थानिक स्वराज्य संस्थांच्या राजकारणात स्त्रिया ठळकपणे दिसू लागल्या. या ऐतिहासिक घटना दुरुस्ती पूर्वीही स्त्रिया स्थानिक स्वराज्यसंस्थात होत्या. 1990 मध्ये महाराष्ट्र राज्याने कायदा करून या संस्थांत महिलांना 30% जागा राखीव करून दिल्या होत्या. आणि त्याही पूर्वी पासून राज्यातील जवळपास 25 हजार ग्रामपंचायती वर प्रत्येकी किमान 2 याप्रमाणे 50 हजार स्त्रिया स्थानिक स्वराज्य संस्थांमध्ये होत्या, असे दिसते त्याच्यात फरक एवढाच की यातील 80% पेक्षा अधिक स्त्रिया या नियुक्त केलेल्या असत तेही केवळ सदस्यपदी आणि त्याही कुणा राजकीय नेतृत्वाच्या नात्यागोत्यातील किंवा मज्जीतील आणि सामाजिक आर्थिक दृष्ट्या वरच्या वर्गातील असत. 1993 साली 73 वी घटना दुरुस्ती झाल्यानंतर आलेल्या स्त्रिया या निवडणूक प्रक्रियेत सहभागी होऊन पदावर आलेल्या आहेत, तसेच त्या अनुसूचित जाती, जमाती व मागासवर्गीय सह समाजाच्या सर्व वर्गातील आहेत. स्त्रियांना स्थानिक स्वराज्य संस्थात आरक्षण बंधनकारक केल्यामुळे हा सहभाग दिसू लागला. ग्रामीण भागात अजूनही गावाचे नेतृत्व कारभार पुरुषांनी सांभाळावा हा विचार प्रबळ आहे, त्यामुळे स्त्रियांचा राजकारणातील सहभागाला पुरुषांचा विरोध प्रतिकार अपेक्षितच होता.

शोधनिबंधाची उद्दिष्टे -

- 1) पंचायतराज मधील महिलांचा सहभाग अभ्यासणे.
- 2) पंचायतराज संस्थांमधील आरक्षण व महिला याबाबत अभ्यास करणे.

पंचायतराज व्यवस्था-

भारतीय संविधानात गांधीवादी तत्वातील आदर्श ग्राम स्वराज्याचे तत्व 40 व्या कलमानुसार राज्याच्या निती निर्देशक तत्वा समाविष्ट करण्यात आले आहे. खेड्यापाड्यातील लोकांपर्यंत लोकशाही पोहोचविण्याचा आणि खेड्यातील लोकांनाही स्थानिक संस्थांच्या कार्यात सहभागी करून घेण्याचा मार्ग म्हणजे लोकशाही विकेंद्रीकरण होय. 1957 साली बळवंत मेहता यांच्या अध्यक्षतेखाली नेमलेल्या समितीने सामूहिक विकास योजनांचा कार्यवाहीचा अहवाल विकेंद्रित लोकशाही किंवा पंचायत राज च्या माध्यमातून सादर केला होता.

महाराष्ट्रातील पंचायतराज पद्धती-

आपण स्वीकारलेल्या पंचायती राज्याच्या पद्धतीत महाराष्ट्रातील संरचना अधिक चांगली आहे. कारण तिथे जिल्हा परिषद ही मुख्य यंत्रणा आहे. महाराष्ट्र सरकारच्या पंचायतराज यांच्या कार्याचे मूल्यमापन करण्याच्या हेतूने महाराष्ट्र सरकारने रिपोर्ट ऑफ इवोल्युशन कमिटी पंचायतराज मध्यवर्ती शासकीय मुद्रणालय महाराष्ट्र 171 नेमलेल्या समितीचा अहवाल वाचनीय आहे. या अहवालात असे म्हटले आहे, महाराष्ट्र ग्रामीण भागातील स्थानिक स्वराज्य संस्थांच्या संदर्भात नेतृत्व तरुणांच्या हाती आहे. असे आढळून येते कारण ग्रामीण भागातील 26 ते 45 वयोगटातील पदाधिकाऱ्यांचे प्रमाण 70% आहे. 45 वर्षावरील गटातील पदाधिकारी 29% आहेत. त्याचबरोबर शेतकरी वर्गाकडे नेतृत्वाची सूत्रे येत आहेत हे सुद्धा स्पष्ट झालेले आहे. ग्रामीण भागाचा विकास घडून आणण्यासाठी क्रियाशील कल्पक आणि धडाडीच्या नेतृत्वाची गरज आहे. 73 वी घटना दुरुस्ती ग्रामीण महाराष्ट्र राज्य 1962 रोजी महाराष्ट्र जिल्हा परिषद आणि पंचायत समिती कायदा पास झाल्यापासून महाराष्ट्र पंचायत राज्याचे युग सुरू झाले लोकशाही विकेंद्रीकरणाचा प्रक्रियेत महाराष्ट्र राज्य सुरवातीपासून आघाडीवर होते.





पंचायतराज आणि महिला

पंचायतराज संस्था मधील निवडून आलेल्या महिला लोकप्रतिनिधींना लोकशाही तत्वावर विषयी जागृती निर्माण करणे त्यांना कामकाजाबाबत चे प्रशिक्षण देणे आणि त्यांच्या समस्येचे निराकरण करणे यासाठी एक व्यासपीठ म्हणून पंचायत राज मंत्रालय भारत सरकार यांनी सन 2007 पासून पंचायत महिला शक्ती अभियान हा कार्यक्रम सुरू केला आहे. स्त्रियांचा राजकीय सहभाग जरी आरक्षणांमुळे सुरू होत असला तरी अनेक स्त्रिया या विशेष संधीच्या मर्यादा पार करून राजकारणात भक्कमपणे पाय रोवत आहे. पंचायती राज्य ग्रामीण विकासाच्या दृष्टीने महत्त्वपूर्ण साधन मानले जाते. भारतीय ग्रामीण जीवनात जर महिला नेतृत्वाचा विचार केला तर जवळ जवळ नाहीच म्हणावे लागेल अशी स्थिती दिसते. 73वी घटना दुरुस्ती नंतर पंचायत राजमध्ये एक तृतीयांश जागा या महिलांसाठी आरक्षित केल्या गेल्या आहेत. त्यामुळे पंचायतराज संस्थात महिलांची आवक तर झालीच परंतु ती पुरेशी नाही. महिलांच्या नेतृत्वामध्ये आजही खूप गैरसमज आहेत वर्तमान भारतात पंचायतराज संस्था महिला नेतृत्वाचा विकास होणे अत्यंत आवश्यक आहे हे महिलांच्या स्वतंत्रता समानता सामर्थ्य आणि महत्त्व याचे प्रतिनिधीत्व करते. जेव्हा आपण आपला भूतकाळ पाहतो तेव्हा आपल्या लक्षात येते की भारतात गार्गी आणि मैत्रीयी सारख्या प्रसिद्ध महिला तत्वज्ञ होत्या. ज्या पुरुषांप्रमाणेच भाषण, प्रवचन आणि वाद विवाद यात सहभागी होत असत. तसेच आपल्या स्वातंत्र्य आंदोलनात ही महिलांचे योगदान पुरुषांच्या बरोबरीत खूप होते. महात्मा गांधींच्या म्हणण्यानुसार स्वातंत्र्याच्या लढाईत जेव्हा महिला सामील झाल्या, तेव्हा फक्त 2.0% महिलाच शिक्षित होत्या. यावरून आपण अंदाज लावू शकतो की, त्या वेळी महिलांना घराबाहेर पडणे किती अवघड झाले असेल. असे असले तरीदेखील महिला घराबाहेर पडल्या आणि स्वातंत्र्याच्या लढाईत सामील झाल्या. संविधान सभेत ही महिला सामील होत्या, मसुदा तयार करण्यात महिलांचा सहभाग होता. डॉ. बाबासाहेब आंबेडकर यांच्या प्रस्तावावर संविधानाने महिलांना पहिल्यापासूनच मतदानाचा अधिकार दिलेला आहे. महिला कुटुंबाचा कणा असतात त्या कुटुंब सक्षम पणे चालवतात, त्याचप्रमाणे अनेक गावातील महिला सरपंच सक्षमपणे गाव चालवितात ही अभिमानाची बाब आहे.

समारोप-

थोडक्यात आपल्याला असे सांगता येईल की, पंचायतराज व्यवस्थेत महिलांचा सहभाग हा 73 व्या घटना दुरुस्ती नंतर अधिक वाढला असल्याचे दिसते. पंचायतराज व्यवस्थेत महिलांचा सहभाग वाढतो ही निश्चितच कौतुकास्पद बाब आहे. पंचायतराज व्यवस्थे मुळे महिलांच्या जीवनावर त्याचा मोठा परिणाम झाला आहे. खऱ्या अर्थाने पंचायतराजने महिलांना समाजाचे विशेष सदस्य बनवले आहे. समाजाची अर्धी शक्ती 50% महिला आहे, मग महिलांच्या अंगी असणारी विविध गुण जे स्वतःच्या कुटुंबात उपयोगी येत होते ते समाजासाठी, देशासाठी उपयोगी यावे स्त्रिया स्वावलंबी व्हाव्यात, सक्षम व्हाव्यात हा उद्देश समोर ठेवूनच महिलांना स्थानिक स्वराज्य संस्थांमध्ये आरक्षण देण्यात आले. पंचायतराज व्यवस्थेच्या माध्यमातून महिलांना सक्षम करणे आणि त्यातून गावचा सर्वांगीण विकास करणे हा मुख्य हेतु आहे. महिलांना स्थानिक स्वराज्यसंस्थांमध्ये आरक्षण दिल्यामुळे महिलांचे प्रश्न मोठ्या प्रमाणावर समोर येऊ लागले आहे, असे सांगता येईल.

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७३ वी घटनादुरुस्ती

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➤ ७३ व्या घटनादुरुस्तीची ऐतिहासिक पार्श्वभूमी

महिला अभ्यासाच्या दृष्टिकोनातून संपूर्ण जगाचा अभ्यास केला असता असे दिसून येते की, १९७५ पासून महिला अभ्यासाला खऱ्या अर्थाने सुरुवात झाली आहे. त्यानुसार भारतात १९७५ मध्ये 'कमिटी ऑन स्टेटस ऑफ वुमेन' या समितीने स्थानिक पातळीवरील महिलांसाठी आरक्षण असावे अशी सूचना केली. तर नॅशनल परफेक्ट प्लॅन फॉर वुमेन-१९८८ चे अकरावे कलम स्पष्ट करते की, "Morder to ensure that women have the opportunity to enjoy equal political status with men, all attramsition any measure a reservation of 30% seats in all elected bodies imperative. This would be encalrine of women that have obtained position in own right." या पार्श्वभूमीवर तत्कालीन पंतप्रधान श्री राजीव गांधी यांनी १५ मे १९८९ रोजी लोकसभेत मांडलेले पंचायतराज या संदर्भातील ६४ व्या घटना दुरुस्तीचे विधेयक १० ऑगस्ट १९८९ रोजी लोकसभेत पारित झाले, परंतु राज्यसभेत नामंजूर झाल्यामुळे घटना दुरुस्ती होऊ शकली नाही. त्यानंतर १९९८ मध्ये नरसिंगराव सरकार सत्तेवर आल्यानंतर पंचायतराज संस्था बाबत नवीन घटनादुरुस्ती विधेयके संसदेपुढे मांडायचे ठरले.

७३ वी घटना दुरुस्ती च्या रुपाने हे विधेयक १६ सप्टेंबर १९९१ रोजी लोकसभेत सादर झाले. नंतर डिसेंबर १९९१ मध्ये ते विचार विनिमयासाठी ३० सभासद असलेल्या संयुक्त संसदीय समितीकडे सोपविले गेले. या ३० सभासदात दोन्ही सभागृहाचे सभासद होते. संयुक्त संसदीय समितीने सविस्तर विचार विनिमयानंतर आपला अहवाल जुलै १९९२ मध्ये संसदेत सादर केला. त्यानंतर २२ डिसेंबर १९९२ रोजी जवळ-जवळ एक मताने ७३ वी घटनादुरुस्तीविधेयक लोकसभेत मंजूर झाले. राज्यसभेने २३ डिसेंबर १९९३ रोजी त्याला मंजुरी दिली. त्यानंतर सतरा राज्यातल्या विधिमंडळांची मान्यता मिळाल्यानंतर २० एप्रिल १९९३ रोजी विधेयकास राष्ट्रपतींची मान्यता मिळाली व त्यानंतर २४ एप्रिल १९९३ रोजी घटनेचा कायदा १९९२ (७३ वी घटनादुरुस्ती) याचे स्वरूप पूर्ण झाले. एप्रिल १९९३ पासून हा कायदा संपूर्ण भारतात अमलात आणण्यात आला.

➤ ७३ व्या घटना दुरुस्ती ची ठळक वैशिष्ट्ये-

१. सर्व देशभरात पंचायत राज व्यवस्थेच्या काही बाबतीत एकसूत्रता.
२. पंचायत राज व्यवस्थेत घटनात्मक दर्जा.
३. पंचायत राज संस्था अंतर्गत निवडणूक दर पाच वर्षांनी घेणे बंधनकारक.
४. संस्था बरखास्त केल्यास त्या दिनांकापासून निवडणुका घेणे बंधनकारक अशा निर्वाचित पंचायतीची मुदत पूर्वीच्या पंचायतीची मुदत संपण्याच्या दिनांकापर्यंतच.
५. प्रत्येक गावात ग्रामसभेची स्थापना अनिवार्य.



६. ग्रामस्तरावरील पंचायतीच्या प्रमुखाच्या निवडीची पद्धत प्रत्यक्ष किंवा अप्रत्यक्ष पद्धतीने हे ठरविण्याबाबत राज्य सरकारला स्वातंत्र्य.
७. अनुसूचित जाती जमाती करिता त्या पंचायतीच्या क्षेत्रातील लोकसंख्येच्या प्रमाणात रोटेशन पद्धतीने आरक्षण यापैकी कमीत-कमी एक तृतीयांश जागा.
८. इतर वर्गवारी मध्ये एकूण महिलाकरिता प्रत्यक्ष निवडणुकीने भरावयाच्या जागा पैकी कमीत-कमी एक तृतीयांश जागा महिलाकरिता रोटेशन पद्धतीने आरक्षित.
९. सर्व स्तरावरील प्रमुखाचे निवडीकरिता प्रत्येक वर्गवारीत आरक्षण उदा- सरपंच, सभापती, अध्यक्ष.
१०. पंचायतराज संस्थेचे आर्थिक हितसंबंध जोपासण्यासाठी राज्य वित्त आयोगाच्या स्थापनेची तरतूद.
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Panchayat Raj and Rural Development

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ABSTRACT

Newly independent third world countries in a process of development required consistency in efforts, broad vision as well as definite policies to increase its graph of progress. To achieve development goals with economic stability India formed various policies and followed certain strategies. It reviewed its reliability and made changes in those policies with setting up various committees on it. An establishment of Panchayat Raj System as a unit of democratic decentralization is important step in the journey of India's development. The Panchayat Raj System is valuable for rural development. Present research paper reveals Pros and Cons of it in the process of rural development.

Keywords: Development, Panchayat Raj, Peoples participation, Leadership, Rural development.

OBJECTIVES

- 1 To view in brief a background of Panchayat Raj formation.
- 2 To know its importance in rural development.
- 3 To search causes of its success and failure in rural development.
- 4 To view briefly a contribution of Yashwantrao Chavhan in the formation of Panchayat Raj System in Maharashtra.

RESEARCH METHODOLOGY

Present research article on the topic 'Panchayat Raj and Rural Development' is prepared on the basis of secondary data sources such as various reference books and websites.

INTRODUCTION

To live a prosperous life an individual requires overall development encompassing physical and psychological assets. Centre and State government are committed to welfare and progress of an individual. Panchayat Raj System adopted in the Nation works for rural development and maintains Democratic values. Rural Development through the means of Panchayat Raj includes establishment of social justice and bringing deprived section in the mainstream. It improves socio-economic level and imbibes political culture in rural people. Centre and State applies broad policies of rural development and Panchayat Raj Institution executes it with various strategies to achieve development goals.

Panchayat Raj System:

It found its roots in ancient India. According to Rigveda, 'Sabha' means 'self-governance' at local level which converted into 'Panchayat' in the flow of Time. It consists of five persons called 'Panchpurneshwar', who were devoted to give justice and settle disputes impartially at local level. They belonged to various social units, influencing families, elder, social worker, and so on. They had ample executive and legal rights. Their decisions were accepted by all.

Panchayat Raj existed in various ages, like Vedic period, Mahakavya period, Baudha era, Maurya period, Gupta period, Harsh period, Medieval age, Mughal era, and British period. It faced various challenges and gone through development



process in different dynasty and rule. It varies its name in different countries such as, 'Municipal Administration' in America, 'Local Administration' in France, and 'Local Self Government' in India.

Dr. Pundlik Kolte in his book 'Panchayat Raj Vyavsthet Mahilancha Sahbhag' has stated its definitions coined by various political thinkers. Those definition can be concluded as, 'Panchayat Raj is an institution responsible to higher authority and has power of decision making and its execution in limited area. It hasn't right of legislation and abide by implementation of various work given by Centre and State. To resolve problems of rural people works village Panchayat. 'State has right to constitute village panchayat and endow them with various powers and authority to work as a unit of local self-government.

British Period is an important phase in the development of Local Self-Government.

1 Lord Mayo's resolution dealt with financial decentralization and given importance of people's participation. It became important in autonomy and active role of Local Self-Government.

2 The resolution of Lord Ripon advocates Provincial government should not interfere in working of Local Self-Government.

3 Report of Royal Commission stated that works of Local Self-Government should be carried out by local elected representatives. It pointed out causes of failure of Local Self-Government.

4 The report of Montague and Chelmsford suggested providing more powers to Panchayats because it depends on local situations in development.

Jawaharlal Nehru opined that to succeed Democracy Local Self-Government should have status as a 'Cornerstone of Democracy'. Mahatma Gandhi also promoted idea of 'Local Self- Government'.

Various Committees formed to strengthen Panchayat Raj System.

1 Balwantrai Mehta Committee (1957).

2 V.T. Krishnamahari Committee (1960).

3 Santhanam Committee Report (1964).

4 Takhtmal Jain Study Group (1966).

5 Ashok Mehta Committee (1978).

6 G.V.K. Rao Committee (1985).

7 Dr. L.M. Singhvi Committee (1986).

8 P.K. Thungan Committee (1989).

9 S. Mohinder Singh Committee (2013).

73rd Constitutional Amendment (1992) strengthens it. Rajasthan was the first State to adopt Panchayat Raj System on 2nd October 1959.

Contribution of Yashwantrao Chavan in Panchayat Raj:

To maintain balance in various sectors of Maharashtra, decisions of Yashwantrao Chavan became valuable. It has deep imprint in carving the future of Maharashtra. Democratic decentralization and Panchayat Raj System is a valuable contribution of Yashwantrao Chavan to Maharashtra, which also followed by other States in the Country. Jawaharlal Nehru had given emphasis on adoption of Panchayat Raj. Various States adopted it by following recommendations of Balwantrai Mehta Committee. But Yashwantrao Chavan felt need to study it to avoid errors in it. So Maharashtra constituted Committee under the President-ship of Vasant Rao Naik. The State passed Panchayat Raj resolution on 8th December 1961 and on 1st May 1962 implemented it. According to it three tier system of Panchayat Raj came in existence. As compared to other States it proved more successful in Maharashtra. In 1952-56 he worked as a Minister of Local Self-Government. His perspectives provided better Panchayat Raj System to Maharashtra. It brought two positive changes as follows-

- 1 Power didn't concentrate in the hands of Centre and State Leadership. It distributed at local level. Administration of decision making and its execution at local level came into existence. It became autonomous.
- 2 It had given scope to emergence of local leadership.



Rural Development:

Panchayat Raj has remarkable contribution in the rural development. Gram Panchayats play role of agency of change at rural level. Gram Panchayat administration provided with following responsibilities-

- 1 To strengthen economy and social base of rural area.
- 2 To provide facilities to natives through rural development schemes.
- 3 To utilize development schemes uplifting rural people below poverty line with raising their income level.
- 4 To create ample opportunities of employment at rural level.

From First Five Year Plan various programs of poverty alleviation arranged by Centre and State for rural poor, small landholders, artisans, landless labors etc. Those schemes were beneficiary oriented and related to infrastructure development.

Rural development is important in spite of obstacles like population explosion, illiteracy, ill health, unemployment, social pressure, lack of awareness and so on. Through Panchayat Raj System emerged local leadership. It imbues rural people with value of self-reliance, responsibility and initiative in development work.

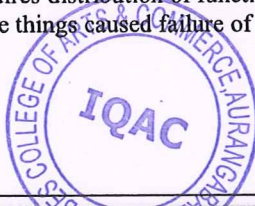
According to Alex de Tocqueville success of democracy is concerned with the deepening its roots in the habits and heart of the people. Therefore people's active participation requires carrying out rural development program. Panchayat Raj Institutions make it possible the association of people in implementing various schemes and programs of development and it also enable leaders as motivating power as well as instrumental in the process of change. It also creates positive approach in people towards change.

Laxmikant Deshmukh in his article 'Development Administration and Bureaucracy Reference: Local Self Government' expressed real nature of Panchayat Raj Institution. In his observations about Maharashtra's Panchayat Raj System, it hasn't provided sufficient power and financial means. It created parallel development system to Panchayat Raj in the form of District Planning and Development Board. Selection of development policies and allocation of funds carried out under the influence of MLA's, which curbs freedom of working of Panchayat Raj. Though main political leaders emerged through it, government isn't favorable to make it strong, autonomous and independent. Administrative officers have to work in coordination with dual political system. Their short term experiences make them difficult to handle problems like factions at local politics, lots of development scheme, education, health, agricultural development, etc. As per his evaluation of Panchayat Raj System-

- 1 It needs autonomy in its functioning and development administration requires technically advance human resource. But both systems are different in its form and its intermixing cannot lead to expected result by Panchayat Raj Institution.
- 2 Control of State affects internal freedom of Panchayat Raj in concern to development work.
- 3 Peoples increased aspirations and deficiency in development funds cannot lead to reach the target.
- 4 Strong grip of State over it lead to status-co bureaucracy which resulted to decrease people's participation.
- 5 Intervention of political parties in development made it unable to draw expected result.

Indeed the flaws in Panchayat Raj System became cause of its failure in Rural Development that are-

- 1 Development program remained incomplete due to deficiency in finance and government cooperation.
 - 2 Slow pace of progress and lack of urgency to implement planned projects.
 - 3 Still Gram Panchayats have grip of rich landlords and elites in society.
 - 4 It is occurred lot of political interference in development through the means of Panchayat Raj System.
 - 5 Lack of people's participation, leadership, caste-ism, unwillingness of Panchayat Raj System in revenue collection affects development.
 - 6 It failed to establish social equality, fruits of economic development grasped by particular group in society.
 - 7 Dependency on State government, lack of self-reliance, factions, corruption, etc. influenced Panchayat Raj Institutions adversely.
 - 8 Entrance of corrupt leader, factional politics, power competition leads to failure of it.
 - 9 It requires distribution of functions but Panchayat Raj remained only agents of State and Centre.
- All these things caused failure of Panchayat Raj System.





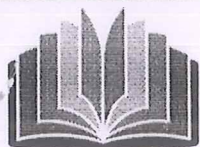
CONCLUSION

To succeed Panchayat Raj System in the State requires giving up flaws. It should be revitalized with including new provisions and its effective implementation to achieve its aim of Rural Development as well as maintaining Democracy impartially.

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Rural Development In India

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Abstract: India is a country rich in its diversity and culture. Its seventy per cent population lives in rural area, which is mostly depend upon agriculture for livelihood. To enhance rural economy for its contribution in nation building requires certain changes at village level. Therefore, it is important to give priority to rural development programs and policies. Rural development mainly deals with betterment of lives of rural people. It has large scope to study. To imply rural development policies and programs needs planning and monitoring by particular agencies whether state agencies or nongovernmental agencies. The role of Panchayat Raj Institution is most important in rural development because they are actual facilitator and agent of change at rural level. For rural transformation with various strategies requires people's participation and presence of various driving forces to tackle with the hurdles in rural development. The research article deals with all those varied angles of rural development.

Keywords: Development, People's Participation, Political, Rural Development, Social Change.

I. OBJECTIVES:

1. To understand objectives and strategies of rural development.
2. To know vision and mission of Ministry of Panchayati Raj in rural development.
3. To study role of Panchayati Raj in rural development.
4. To study women's participation in rural development as elected representatives of Gram Panchayat.
5. To recognize driving forces in rural development.

II. RESEARCH METHODOLOGY:

Present research article on the topic 'Rural Development in India' is prepared on the basis of secondary data sources such as, various reference books, journals, newspaper, and websites.

INTRODUCTION:

The third world countries acquired independence from western realm was exploited economically, politically dependent and backward. Therefore, development, social reforms and economic stability became part and parcel of their struggle for independence (Bhushan, 2011, p. 162). The development is a gradual process. It was an urge of developing countries like India 'to wipe out every tear' from the eyes of its citizen, for its nation building. In the formation of development plans for the socio-economic well-being of the people of newly emerging nations, it came into existence the concept of 'Political Development' in the lexicon of Political Science in 1950's (Bhushan, 2011, p. 162). Social, political and economic developments are correlated and equally important in the process of development.

In the opinion of Gabriel A. Almond 'Development' isn't mere a phenomenon to be analyzed scientifically, it should be treated as a moral, ethical and political 'Good' among the developing nations (Bhushan, 2011, p. 163). It means every nation requires input of moral, ethical and political values to determine its development. It needs to train our mind to strengthen values in the society to develop better civilization. Democracy is a value-laden concept which can be established through the 'political development'. Joseph La Palombara and J. Ronald Pennoch considered 'political development' has its close connection with inculcating democratic values in the minds of people (Bhushan, 2011, p. 168). As per 'System Theory' various challenges and sustenance provided by social system to political system results in the form of various outputs with legitimate support and those outputs again fed to political system in the form of reaction (Bhushan, 2011, p. 163). It can be illustrated with example of peoples demand to political system for road construction or self-relief fund in the situation of draught or famine results into output of proclamation and packages. People assert their reactions on its advantages or disadvantages. In simple terms, people understand their rights and demands as per their needs to political system and reacts whenever necessary. This is one of the parts of political processes.

An involvement of people in the political processes is one of the aspects of political development and essential in the rural development. It means people's active participation is valuable in the rural development and policy implication. Rural development covers the process of social transformation through the political advancement for economic stability. Vice versa political development is one of the aspects of a multidimensional process of social change. In this respect Donald L. M. Blachmer and Daniel Lerner added that 'for sustained political development to take place it can only be within the context of

multidimensional process of social change in which no segment or dimension of the society can lag behind. Political development lays emphasis on the socio-economic development (Bhushan, 2011, pp. 169-211).

The government of India has clear vision to establish 'social justice' and attain socio-economic development through its planning with specific objectives such as, eradication of poverty and reduction of disparities between rural and urban sector. Rural development became important for policy maker, academicians and social scientists as it mainly deals with the improvement of quality of life of people (Prasad, 2003, p. 42). It is important to make villages self-sufficient through various rural development policies and programs. It is possible by adapting the idea of 'Swaraj'. Gandhiji's idea of 'Swaraj' deals with the people's natural affinity towards their country and their collaboration in the task of nation building. In his opinion as stated in Young India (1925)- 'Real Swaraj will come not by the acquisition of authority by a few but by the acquisition of the capacity by all to resist authority when it is abused' (Gaubha, 2016, p. 174). It is notable feature of Panchayati Raj Institutions that by 73rd amendment it provided opportunity to all sections being a part of political system and its processes. It became important to provide equality and the capacity to all as expected by Gandhiji in his idea of real Swaraj.

Rural Development:

Some of the definitions of Rural Development are as follows-

1. The World Bank-

'It is a strategy designed to improve the economic and social life of specific group of people-the rural poor. It involves extending the benefits of development to the poorest among those who seek a livelihood in the rural area. The group includes tenants and the landless' (Prasad, 2003, p. 50).

2. T. N. Chaturvedi-

'Development is a process which stands for transformation of society.'

3. John Harris-

'Rural development has another meaning used more often in development literature, rural development refers to a distinct approach to intervention by the state in the economics of underdeveloped countries and one which is orce broader and more specific than agriculture development' (Birdavade-Bhandwaldar, 2011, p. 29).

A conclusion of these definitions is that rural development involves economic and social uplift of rural poor. The transformation of rural society should be brought to the fore, state intervention allowed in the rural economy and the concept should be broader not specific to agriculture development. It is multidimensional and multidisciplinary term which involves empowering rural people to complete their basic needs and pour them with self-respect and values of freedom from social servitude. The life quality can be enhanced through the rural development which promotes programs such as employment generation, land reforms, area development, rural housing, health and sanitation program, safe drinking water, and so on.

Paul, R. K. suggested removal of disparities in regional level to attain expected results in rural development and underdeveloped states should be provided better condition for living. So greater responsibilities of planner is to formulate strategies and monitor the schemes of rural development (Paul, 2003, pp. 4-5). Local needs can be reflected in the development plan and policies by linking up rural development to local government. It strengthens the power structure at rural level for social change with promoting active participation of people in planning and implementation of development policies. It also promotes them in decision making process and leadership (Lalitha, 2004, p. 336). GPDP is beneficial to tackle with rural problems which ensure the fulfillment of local needs.

Objectives of Rural Development:

There are specific objectives of rural development

1. To inculcate scientific temper in the rural people for social change.
2. To promote leadership through local self- government.
3. To utilize natural resources for rural area development with their proper preservation.
4. To generate employment in rural area without adversely affecting environment.
5. To develop infrastructure enhancing communication network.
- To promote communal harmony and unity at rural level (Paul, 2003, p. 13).

Strategies of Rural Development:

1. To generate employment with access of physical resources.
2. Formation of agro-industrial complexes.
3. Laying down minimum standards for productions using precious resources.
4. Making public agencies accountable to local people by maintaining their minimum standard of performance.
5. To prevent the migration of people to urban areas by creating self-employment facilities.
6. To promote participation of youth and women in rural development process.
7. Enhance rural economy by drawing labor force into mainstream (Paul, 2003, p. 32).



Ministry of Panchayati Raj in Rural Development:

It's Vision:

-To attain decentralized and participatory local self-government, through Panchayats and Panchayati Raj Institutions.

It's Mission:

-To ensure inclusive development with social justice and efficient delivery of services through empowerment, enablement and accountability of Panchayati Raj Institutions (Basic Statistics of Panchayati Raj Institutions 2019).

It adapted capacity building and training program to strengthen Panchayati Raj Institutions. An implementation of 'Rajiv Gandhi Panchayat Sashaktikaran Abhiyan' during the year 2012-13 up to 2015-16 has an objective to strengthen Panchayati Raj Institution with addressing the issues which adversely affects functions of Panchayats. It also promotes GPDP to engage community in setting local development agenda and finding solution over development issue (Basic Statistics of Panchayati Raj Institutions 2019).

Role of Panchayati Raj Institution in Rural Development:

In concern to the rural development Panchayati Raj Institution specifically Gram Panchayats has to play vital role as an executive body at grass root level. Gram Panchayats are playing 'agency' role in rural transformation. It became link between Central or State governments and native people. In fact, they have responsibilities to allocate the 'goods' in the form of implementation of rural development policies. About 250000 Gram Panchayat in India has to provide basic amenities to rural people and has to plan for local economic development. To improve efficiency of public services it has to discuss on GPDP in Gram Sabha. Gram Sabha encourages people's participation in decision making process. Under-privileged sections of society get opportunity to advocate their development aspirations through it. Infrastructure development and supply of basic services are visible signs of change at village level. In the social sphere Gram Panchayat promotes leadership from all strata of society for effective functioning of rural area development. But Gram Panchayat faced financial problems to carry out development activities which now resolved by substantial increase in grants by Fourteenth Finance Commission (Panda, 2020).

Some important points are sorted through an article of Panda M. are as follows-

1. Gram Panchayats can raise their own source of revenue in the form of tax or non-tax revenue.
2. In most of the Gram Panchayat local bodies are unwilling to collect potential tax revenue which requires change in mindset.
3. Various development programs require convergence of activities. To propagate activities guidelines should be same by different departments.
4. People's initiative and participation is important to carry out village development by line departments.
5. People should be aware of and have sense of belonging in the development scheme.
6. The coordination of Gram Panchayat is important in projects of line departments for better convergence (Panda, 2020).

The role of Panchayati Raj Institution is instrumental in social and economic development. It carries out the role of government itself as well as an agency of the state government (Ramya, 2014). To understand the role of Gram Panchayat in rural development it is essential to review notable examples of Gram panchayat like, 'Hiware Bazar' in Maharashtra. Second one is 'Maan' Gram Panchayat in Pune district of Maharashtra which headed by lady Sarpanch. It is ISO 9001:2008 certified and provided with facilities like e-seva Kendra, wi-fi internet connectivity and video conferencing in office, community's information and training centre. It is implemented water supply scheme, 'Save Girl Child Scheme'. It runs 50 self-help groups. It is awarded with Panchayat Sashaktikaran Purskar 2012-13, Yashwant Panchayat Raj Divisional Level Award 2012-13, Gram Swachata Abhiyan, ZP level Award 2012-13. Other notable Gram Panchayats are Gangadevipalli from Telangana, Punsari and Khedbrahma from Gujarat, Piplantri and Nani from Rajasthan, Eraviperoor and Manickal from Kerala, Chandsamand and Mahari from Haryana, Mawlynnong from Meghalaya, Chamrajnagar from Karnataka and Mirzapur from UP (Some Facts/Good Practices).

Women's Participation in Rural Development as Elected Representatives of Gram Panchayat:

Women's involvement became crucial in rural development. Therefore, they introduced in the program of poverty alleviation to ensure flow of adequate fund to this section. The 73rd Constitutional Amendment Act of 1992 provided reservation to women. Therefore, they got opportunity to enter in the decision making and with utmost skill played role as a leader in implementation of various rural development policies. They shared their responsibility of the work assigned to them. Their efforts lead to increase the pace of village level development. Those elected representatives are conscious of the power and faced bureaucratic and political hindrances effectively. They became source of inspiration in the administration which is efficient and transparent. Gram Panchayat 'Sarpanch' like Ms. Chhavi Rajawat from Rajasthan, Ms. Arati Devi from Odisha, Ms. Meena Behen from Gujarat are eminent political leaders worked at village level to bring change (Take Five: 'Elected Women Representatives are key agents for transformational economic, environmental and social change in India, 2019).

Driving Forces in Rural Development:

Some of the driving forces are essential in village development which is derived from the report on 'Mission Antyodaya Program' for Gram Panchayat.

1. For any good cause require active participation of people in decision making.
2. Competent leadership causes high performance of Gram Panchayat.
3. Effective functioning of Panchayati Raj officials tends to better performance of Gram Panchayat. For success of any development scheme requires will of officials to engage themselves in village development with utmost capacities.
4. High level of awareness on government scheme is important for better performance of Gram Panchayat.
5. Independent Gram Panchayat has greater advantages than cluster Gram Panchayat.
6. Locational advantages and better access to opportunities are plus points in rural development.
7. The use of technology by Gram Panchayat appropriately is advantageous for problem solving and delivers services in better manner.
8. Better access to District headquarters is important in implementation of programs speedily and effectively (pp. 207-215).

Implications for Effective Implementation of Rural Development Scheme:

There are certain loopholes in implications of various rural development schemes which require urgent attention of government as follows

1. MGNREGA an employment generation scheme needs to attend issues such as low employment rate as compared to other works at rural level, lack of accountability among the workers, elected representatives and officials, priorities of central instructions rather than importance of local needs, delayed in payments, etc.
2. PMGAY requires giving attention to issues regarding lack of transparency in selection of the beneficiaries, lack of availability of funds on time, etc. Some of the positive effects of rural development are as follows
3. PMGSY created employment opportunities for rural people, preventing migration, it helped to develop infrastructure, and fulfilled multipurpose objectives by better connectivity in rural-urban areas.
4. Sansad Adarsh Gram Yojana tends to overall development in rural areas by covering units of social development. It promotes other villages to make replica of the model village (Sikligar, 2020, pp. 313-317).

CONCLUSION:

Rural Development tends to enrich life of rural people with applying various strategies and approaches. Implication of rural development policies and programs requires support mechanism to enhance its pace. Panchayati Raj Institutions are playing crucial role in achievement of goals of rural development. It works as agents of change. It is facilitating those programs by taking efforts to increase people's participation. Political will and competent leadership requires attaining the goal. The process has involved all section of society for the purpose. But, there are still some lacunae in the implementation of rural development in India which needs to tackle by government, planner and researchers in the field.

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Research Article

महाराष्ट्रातील दारिद्र्य रेषेखालील कुटुंबांच्या आरोग्यविषयक समस्या दूर करण्यासाठी असलेल्या शासकीय योजनांचा अभ्यास

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सारांश: दारिद्र्याच्या मानवाच्या शिक्षण, आरोग्य आणि मूलभूत सेवांवर ही वाईट परिणाम होतो. दारिद्र्य रेषेखालील कुटुंबांची आर्थिक परिस्थिती चांगली नसल्याने ते आरोग्याच्या समस्या कडे दुर्लक्ष करतात त्यामुळे अशा कुटुंबांमध्ये आरोग्याच्या समस्या वाढत जातात. केंद्र आणि महाराष्ट्र सरकारने दारिद्र्य रेषेखालील कुटुंबांना चांगल्या आरोग्य सुविधा मिळाव्यात म्हणून विविध योजना सुरू केलेल्या आहेत. महाराष्ट्रामध्ये गरिबांसाठी जननी सुरक्षा योजना, राष्ट्रीय कुटुंब कल्याण योजना, जीवनदायी आरोग्य योजना, नवसंजीवनी योजना आणि पंतप्रधान आवास योजना ह्या योजना राबविल्या जातात. या योजनांचा लाभ काही दारिद्र्यरेषेखालील कुटुंबांना झालेला दिसून येत आहे. परंतु अभ्यासावरून असे निदर्शनास आले आहे की दारिद्र्य रेषेखालील कुटुंबे आरोग्य आणि स्वच्छतेबद्दल जागरूक नाहीत याचे मूळ कारण त्यांचे दारिद्र्य आहे. दारिद्र्य रेषेखालील कुटुंबांचा जास्त खर्च खाजगी रुग्णालयावर होत आहे असे निदर्शनास आले आहे. हे कुटुंब सरकारी आरोग्य केंद्रात जाणे टाळत आहेत, याचे मुख्य कारण सरकारी आरोग्य केंद्रात मिळणाऱ्या अपुऱ्या सुविधा हे होय. दारिद्र्य रेषेखालील कुटुंबातील सदस्यांचे कमी शिक्षण असल्या कारणामुळे त्यांना सरकारी योजना बद्दल माहिती नसते त्यामुळे ही कुटुंबे सरकारी योजनांचा लाभ घेण्यापासून वंचित राहतात असे निदर्शनास आले आहे. आरोग्य आणि स्वच्छता बाबत शहरी आणि ग्रामीण गरीब लोकांना जागृत करण्याची नितांत गरज आहे.

मुख्य शब्द: दारिद्र्य, शिक्षण, आरोग्य, ग्रामीण, योजना.

1. प्रस्तावना :

आरोग्य ही संपूर्ण शारीरिक, मानसिक आणि सामाजिक कल्याणाची अवस्था आहे. आरोग्य हा मानवी जीवनातील एक महत्त्वाचा पैलू आहे. असे असले तरी भारतामध्ये गरीब कुटुंबांमध्ये त्यांच्या आर्थिक परिस्थितीमुळे त्यांना आरोग्य समस्यांशी झगडावे लागत आहे. भारत केवळ लोकसंख्येच्या स्फोटामुळे नव्हे तर प्रचलित तसेच नवीन आरोग्य धोरण आणि प्रगल्भ राजकीय, आर्थिक आणि सामाजिक परिवर्तनामुळे संपूर्ण जगाचे लक्ष वेधून घेत असताना दारिद्र्यरेषेखालील कुटुंबांची जास्त संख्या ही एक समस्या भारताच्या अर्थव्यवस्थेवर परिणाम करते. दारिद्र्य केवळ आर्थिक दृष्ट्या मागासलेपण दाखवत नाही तर त्याचा परिणाम मानवाच्या सामाजिक स्थितीवर सुद्धा परिणाम होतो. आरोग्य ही संपूर्ण शारीरिक, मानसिक आणि सामाजिक कल्याणाची अवस्था आहे. आरोग्य हा मानवी जीवनातील एक महत्त्वाचा पैलू आहे. आरोग्य सुविधांची अनुपलब्धता आणि आर्थिक परिस्थितीमुळे दारिद्र्य वाढतच जात आहे. भारत सरकार गरिबांना आरोग्य सुविधा देण्यासाठी भरपूर खर्च करत असला तरी तो पुरेसा नाही हे दिसून येत आहे. अनेक कारणामुळे प्राथमिक आरोग्य केंद्र गरीब कुटुंबांपर्यंत पोहोचू शकले नाही. दारिद्र्य रेषेखालील कुटुंबांमध्ये आरोग्यविषयक जागरूकता कमी असल्याने व आरोग्य सुविधांच्या अनुपलब्ध मुळे ग्रामीण गरीब कुटुंबांना आरोग्यावर भरपूर पैसा खर्च करावा लागतो. दारिद्र्य रेषेखालील कुटुंबांमध्ये व्यसनाधीनता हा एक महत्त्वाचा प्रश्न आहे, त्यामुळे त्यांच्या आरोग्यावर वाईट परिणाम झालेले दिसून येत आहे. दारिद्र्य हे केवळ कुटुंबांना आर्थिक दृष्ट्या मागे खेचत नाही तर त्यांच्या सामाजिक स्थितीवर परिणाम करते. (खेर सी. प.२०१०) दारिद्र्य रेषेखालील लोकांना आरोग्याबाबत अनेक समस्यांचा सामना करावा लागतो. भारत सरकार गरिबांच्या मदतीकरिता आणि त्यांच्या आरोग्य समस्या दूर करण्यासाठी प्रचंड पैसा खर्च करत आहे. परंतु सरकारी रुग्णालय मध्ये अपुऱ्या सुविधा असल्या कारणामुळे ग्रामीण भागामध्ये ७० टक्के आणि शहरी भागामध्ये ५० टक्के लोक हे खाजगी रुग्णालयात आरोग्य सुविधा घेत आहेत, परिणामी त्यांचा जास्त पैसा खर्च खाजगी रुग्णालय वर होत आहे. प्राथमिक आरोग्य केंद्र अनेक कारणामुळे गरीब कुटुंबांपर्यंत पोहोचू शकलेले नाहीत असे निदर्शनास आले आहे. त्यामुळे सरकारी योजना व कार्यक्रम आणि सरकारी दवाखान्यांमध्ये असलेल्या सुविधांची माहिती व जागरूकता नसल्यामुळे दारिद्र्य रेषेखालील कुटुंबे सरकारी रुग्णालयात जाण्याचे



टाळत आहे. त्यामुळे अशा कुटुंबांच्या सदस्यांना आरोग्य विषयक समस्या सोडविण्याकरिता खाजगी रुग्णालयात जावे लागते. त्यामुळे त्यांचा जास्त पैसा खर्च आरोग्याच्या समस्या सोडविण्याकरिता खाजगी रुग्णालयात होतो. त्यामुळे ते आपल्या मूलभूत गरज आहे व्यवस्थित भागवू शकत नाही. याच कारणामुळे अशी कुटुंबे पुन्हा दारिद्र्य तच राहतात.

आरोग्य सेवा हा प्रत्येक व्यक्तीचा हक्क आहे परंतु पात्र वैद्यकीय कर्मचारी आणि दर्जेदार पायाभूत सुविधांचा अभाव आणि मूलभूत औषधे त्यामुळे आजही ६० टक्के लोक सरकारी आरोग्य सेवेचा लाभ घेताना दिसत नाही. प्राथमिक आरोग्य केंद्रे फक्त लसीकरण मोहिमे पुरते मर्यादित असलेले निदर्शनास येते. लसीकरण सोडून इतर कोणत्याही वैद्यकीय सेवांबाबत प्राथमिक आरोग्य केंद्रातील कर्मचारी जागरूकता निर्माण करताना दिसत नाही. शासनाच्या वेगवेगळ्या योजना बदलची माहिती आणि जागरूकता अजूनही ग्रामीण भागामध्ये झालेली दिसून येत नाही. यामुळे गरीब लोकांच्या आरोग्याच्या समस्या वाढतात परिणामी त्यांचा जास्त पैसा आरोग्यावर खर्च होतो, त्यामुळे अशी कुटुंबे नेहमी दारिद्र्यात राहतात. या भीषण वस्तुस्थितीचे चित्र लक्षात घेता ग्रामीण भागामध्ये विविध कानाकोपऱ्यापर्यंत दर्जेदार व वेळेवर आरोग्यसेवा पोहोचेल याची खात्री करण्यासाठी नवीन प्रक्रिया आणि योजनांची नितांत गरज आहे. भारत सरकार कडून अनेक योजना आणि कार्यक्रम राबवले जातात, परंतु अंमलबजावणीतील त्रुटीमुळे या योजनांचे यश आणि परिणाम करिता फारच कमी आहे. ग्रामीण भागामध्ये १० टक्के प्राथमिक आरोग्य केंद्रात डॉक्टर्स आणि आरोग्य कर्मचारी उपलब्ध नाही, ३१ टक्के प्रयोगशाळा कर्मचारी आणि १८ टक्के फार्मासिस्ट प्राथमिक आरोग्य केंद्रात उपलब्ध नाहीत. महाराष्ट्रामध्ये ग्रामीण भागात प्राथमिक आरोग्य केंद्रांची संख्या अजूनही कमी आहे. त्याचबरोबर प्राथमिक केंद्रात दर्जेदार पायाभूत सुविधांचा अभाव असल्याने ग्रामीण लोकांचा खाजगी रुग्णालय वर जास्त विश्वास आहे हे दिसून येते. महाराष्ट्रात अजूनही अशी गावे आहेत की त्यांच्यापर्यंत आरोग्य विभाग पोचू शकला नाही. त्यामध्ये गडचिरोली आणि चंद्रपूर या जिल्ह्यांमध्ये असलेल्या आदिवासी भागांमध्ये आरोग्य विभाग आरोग्य सुविधा उपलब्ध करू शकलेला नाही. त्यामुळे आजही महाराष्ट्रामध्ये मातृत्व मृत्युदर जास्त आहे. त्याचबरोबर कुपोषण आणि अनेक आरोग्य समस्यांनी प्रस्त लोक उपचाराअभावी आदिवासी पाड्यावर राहत आहे. दारिद्र्य रेषेखालील लोकांमध्ये असलेली व्यसनाधिनता ही आरोग्याच्या बिघडल्याचे मुख्य कारण असल्याचे दिसून आले. सरकारने आतापर्यंत व्यसन मुक्ती कार्यक्रमाकडे गंभीरतेने लक्ष दिले नसल्याने दारिद्र्याचे प्रमाण वाढत असल्याचे लक्षात येते. भारतामध्ये विविध संशोधकांनी त्यामध्ये हरीश शीहारे(२०११), पी मनिकांता(२०१३), उमेश गाडेकर(२०१६), तानाजी साळवे(२०१५) यांनी दारिद्र्य रेषेखालील लोकांसाठी असलेल्या शासकीय योजनांचा अभ्यास केला आहे. त्यामधून त्यांनी विविध निष्कर्ष आणि उपाय योजना भारत सरकारला सुचविल्या आहेत. केंद्र व राज्य शासन गरिबांच्या चांगल्या आरोग्यासाठी नवनवीन योजना राबवत आहे परंतु त्या सर्व योजना सर्वसामान्यांपर्यंत पोहोचणे आवश्यक आहे.

2. संशोधनाची उद्दिष्टे :

१. गरिबांच्या आरोग्याकरिता असलेल्या योजनांचा सविस्तर अभ्यास करणे.
२. गरिबांच्या आरोग्याशी निगडित समस्यांचा अभ्यास करणे.
३. गरिबांकरिता असलेल्या आरोग्य सुविधा व त्यांचे मूल्यमापन करणे.
४. शासकीय योजना मुळे दारिद्र्यात असलेल्या लोकांना आर्थिक मदत होऊन त्यांच्या जीवनशैलीमध्ये झालेल्या बदलाचा अभ्यास करणे.

3. केंद्र व राज्य शासनाच्या आरोग्य सेवा योजना आणि कार्यक्रम:

राज्य आरोग्य सेवेमार्फत राज्य शासनाच्या स्वतःच्या योजना व्यतिरिक्त केंद्र सरकारच्या योजना राबवित असल्याने सार्वजनिक आरोग्य व्यवस्थापन व सेवा त्यांचे बळकटीकरण होण्यास मदत झाली आहे. राज्यात गरिबांसाठी विशेष आरोग्य योजना राबविल्या जातात.

3.1 जननी सुरक्षा योजना

ग्रामीण व नागरी भागात संस्थात्मक प्रसूती ला प्रोत्साहन देऊन त्याद्वारे दारिद्र्य रेषेखालील, तसेच अनुसूचित जाती व जमातीच्या कुटुंबातील माता मृत्यु प्रमाण व अर्भक मृत्यु दर कमी करण्यासाठी राज्यात १०० पुरस्कृत जननी सुरक्षा योजना राबविली जाते. या योजनेअंतर्गत संस्थेमधील प्रसूतीनंतर सात दिवसांच्या आत ग्रामीण भागातील रहिवासी लाभार्थ्यास रुपये ७०० व शहरी भागातील रहिवासी लाभार्थ्यास रुपये ६०० दिले जातात, तर कुशल दाईच्या मदतीने सट्टा मट्टाघरी प्रसूत होणाऱ्या ग्रामीण तसेच नागरी भागातील दारिद्र्य रेषेखालील लाभार्थ्यास रुपये ५०० दिले जातात. सिझेरियन द्वारे प्रसूती झालेल्या लाभार्थ्यास रुपये १५०० पर्यंतच्या खर्चाची भरपाई दिली जाते. राज्यातील २०१०-१२ या कालावधीतील माता मृत्यु प्रमाण ८७ वरून कमी होऊन २०११-१३ मध्ये ते ६८ झाली आहे. जननी सुरक्षा योजनेचा तपशील तक्ता क्रमांक १ मध्ये दर्शविली आहे.



तक्ता क्र. १
जननी सुरक्षा योजनेचा तपशील



वर्ष	लाभार्थ्यांची संख्या (लाख)	खर्च (रुपये कोटी मध्ये)
२०१२-१३	२.६८	२४.४१
२०१३-१४	२.४१	२८.६६
२०१४-१५	३.४८	४६.५३
२०१५-१६	३.३९	४६.९६
२०१६-१७	२.८१	४१.१७
२०१७-१८	२.४८	४५.५०
२०१८-१९	२.३६	४५.३५

संदर्भ: महाराष्ट्र शासन, आर्थिक पाहणी अहवाल, २०१२-१३ ते २०१८-१९.

तक्ता क्र. १ वरून असे निदर्शनास येते की, २०१२-१३ पासून २०१५-१६ पर्यंत लाभार्थ्यांची संख्या वाढत गेलेली वरील तक्त्यावरून स्पष्ट होत आहे. वर्ष २०१६-१७ ते २०१८-१९ पासून लाभार्थ्यांची संख्या कमी होताना दिसून येत आहे. सरकारी आकडेवारीप्रमाणे प्रसूत महिलेला जी रक्कम दिली जाते ती फारच कमी आहे. कारण ह्या महागाईच्या काळात माता आणि बाळाकरीता औषधे आणि इतर गोष्टीकरीता जास्त पैसा खर्च करावा लागत आहे. याचाच अर्थ असा होतो की शासन जी मदत करत आहे ती एकदम कमी आहे, असे निदर्शनास आले आहे. त्यामुळेच बरीच कुटुंबे ह्या योजनेकडे पाठ फिरवीत आहे. त्यामुळे शासनाने या योजनेमध्ये प्रसूत माताकरीता मदतीची रक्कम वाढविणे गरजेचे आहे.

3.2 नवसंजीवनी योजना :

आदिवासी भागातील माता मृत्यु प्रमाण व अर्भक मृत्यूदर कमी व्हावेत या उद्देशाने १६ जिल्ह्यातील ८४१९ गावामध्ये नवसंजीवनी योजना राबविण्यात येत आहे. या योजनेअंतर्गत २८१ फिरती वैद्यकीय पथके स्थापन करण्यात आली असून प्रत्येक पथकात एका वैद्यकीय अधिकाऱ्यांसह प्रशिक्षित रुग्णसेवक व वाहन यांचा समावेश आहे. हे पथक प्रत्येक गावाला वस्तीला भेट देऊन कुपोषित व आजारी बालके यांना घरपोच आरोग्य सेवा पुरवतात व आवश्यकता असल्यास जवळच्या आरोग्य केंद्रात भरते करतात. नवसंजीवनी योजना अंतर्गत मातृत्व अनुदान योजना, दाजी सभा, मान्सूनपूर्व उपायोजना, अन्न व बुडीत मजुरी पुरवणे इत्यादी योजना राबविल्या जातात.

3.3 मातृत्व अनुदान योजना :

मातृत्व अनुदान योजना, नवसंजीवनी योजना अंतर्गत राबविण्यात येत असून आदिवासी भागातील गर्भवती महिलेला प्रसूतिपूर्व नोंदणी, नियमित आरोग्य तपासणी व आवश्यक ती औषधे यासारख्या आरोग्य सेवा पुरविल्या जातात. या योजनेअंतर्गत प्रसूतिपूर्व तपासणी करीता वैद्यकीय केंद्रात जाण्यासाठी रुपये ४०० रोख देण्यात येतात व रुपये ४०० ची औषधे मोफत पुरविण्यात येतात. मातृत्व अनुदान योजनेचा तपशील तक्ता क्रमांक २ मध्ये दिला आहे.

तक्ता क्र. २ मातृत्व अनुदान योजनेचा तपशील

वर्ष	लाभार्थ्यांची संख्या	खर्च (रुपये कोटी मध्ये)
२०१२-१३	६६ ३०० ,	५ ३८.
२०१३-१४	७१ ७७३ ,	४ ४५.
२०१४-१५	६१ ३५२ ,	३ ०६.
२०१५-१६	७७ ७९७ ,	३ ०२.
२०१६-१७	७४ ५६४ ,	४ ३४.
२०१७-१८	७१ ७०५ ,	४ ४६.
२०१८-१९	६६ ८५१ ,	४ ९२.

संदर्भ: महाराष्ट्र शासन, आर्थिक पाहणी अहवाल, २०१२-१३ ते २०१८-१९.

तक्ता क्र. २ वरून असे निदर्शनास येते की २०१२-१३ पासून शासनाचा या योजनेवर खर्च वाढत गेला आहे. यावरून असे स्पष्ट होते की दारिद्र्यरेषेवरील लोकांमध्ये या योजनेबद्दलची जागरूकता वाढलेली आहे. परंतु लाभार्थ्यांची संख्या फारच कमी दिसून येत आहे.



3.4 राजीव गांधी जीवनदायी आरोग्य योजना(२०१७ पर्यंत)/ महात्मा ज्योतिबा फुले जन आरोग्य योजना :

एप्रिल. २०१७ पासून तात्काळीन राजीव गांधी जीवनदायी आरोग्य योजना महात्मा ज्योतिबा फुले जन आरोग्य योजना या नावाने राबविण्यात येत आहे. ही योजना दारिद्र्य रेषेखालील पिवळे शिधापत्रिकाधारक, अन्नपूर्णा व अंत्योदय शिधापत्रिकाधारक, दारिद्र्यरेषेवरील केशरी शिधापत्रिकाधारक आणि शेतकरी आत्महत्याग्रस्त १४ जिल्ह्यातील (औरंगाबाद, जालना, परभणी, हिंगोली, बीड, नांदेड, उस्मानाबाद, लातूर, अमरावती, अकोला, वाशिम, बुलढाणा, यवतमाळ व वर्धा) पांढरे शिधापत्रिकाधारक शेतकरी कुटुंबातील रुग्णांना निवडक आजारावरील उपचाराकरिता रोख रक्कम विरहित वैद्यकीय सुविधा पुरवण्यासाठी राष्ट्रीय विमा कंपनीच्या सहयोगाने राबविण्यात येते. या योजनेमध्ये ३० निवडक विशेष सेवांतर्गत ९७९ प्रकारचे गंभीर व अधिक खर्चिक शस्त्रक्रिया/ उपचार व १२१ पश्चात सेवांचा समावेश आहे. या योजनेअंतर्गत लाभार्थी कुटुंबातील एक किंवा अधिक व्यक्तींना वार्षिक विमा संरक्षण रक्कम प्रति वर्ष प्रति कुटुंब रुपये १.५ लाख एवढ्या मर्यादितपर्यंत मोफत उपचार अनुज्ञेय असून मुत्रपिंड प्रत्यारोपणासाठी सदर मर्यादा रुपये २.५ लाख आहे. लाभार्थी रुग्णांना ४९२ सूचीबद्ध शासकीय व खाजगी रुग्णालय मधून रोख रक्कम विरहित वैद्यकीय सेवा उपलब्ध करून देण्यात येतात. या योजनेचा तपशील तक्ता क्रमांक ३ मध्ये दर्शविला आहे.

तक्ता क्र. ३

राजीव गांधी जीवनदायी आरोग्य योजना(२०१७ पर्यंत)/ महात्मा ज्योतिबा फुले जन आरोग्य योजनेचा तपशील

वर्ष	खर्च (कोटी रुपये)
२०१२-१३	१८२.३४
२०१३-१४	३४२.१०
२०१४-१५	६६१.५६
२०१५-१६	५२०.१८
२०१६-१७	६४३.०७
२०१७-१८	१००६.७२
२०१८-१९	१०८९.६४

संदर्भ: महाराष्ट्र शासन, आर्थिक पाहणी अहवाल, २०१२-१३ ते २०१८-१९.

तक्ता क्रमांक ३ वरून असे स्पष्ट होते की, वर्ष २०१२-१३ पासून शासनाचा या योजनेवर चा खर्च वाढत गेलेला आहे. यावरून असे स्पष्ट होते की जनतेमध्ये या योजनेविषयी जागरूकता वाढलेली आहे. या योजनेमुळे गरीब कुटुंबातील व्यक्तींचा उपचार मोफत होतो त्यामुळे त्यांच्या आर्थिक परिस्थितीवर काही परिणाम होत नाही. शासनाची ही योजना अत्यंत चांगली असून लोकांना याचा फायदा होत आहे. तक्ता क्रमांक ३ वरून असे स्पष्ट होते की ही योजना पूर्णपणे यशस्वी झालेली दिसून येत आहे.

3.5 राष्ट्रीय ग्रामीण आरोग्य अभियान :

ग्रामीण जनतेस विशेषता गरीब व वंचित कुटुंबांना किफायतशीर व दर्जेदार आरोग्य सेवा सहजपणे उपलब्ध करून देण्याच्या उद्देशाने राष्ट्रीय ग्रामीण आरोग्य अभियान एप्रिल, २००५ मध्ये सुरु करण्यात आले. योग्य कार्यक्रम, हिवताप, आयोडीन कमतरता, हृत्तरोग, क्षयरोग, कुष्ठरोग व एकात्मिक रोग नियंत्रण हे सर्व आरोग्य व कुटुंब कल्याण कार्यक्रम राष्ट्रीय ग्रामीण आरोग्य अभियानांतर्गत राबविण्यात येत आहेत. स्वच्छता व आरोग्य निगा, पोषण आणि सुरक्षित पेयजल यासारख्या आरोग्याशी निगडित सेवांच्या प्रभावी एकत्रीकरणावर राष्ट्रीय ग्रामीण आरोग्य अभियानात आहे. या योजनेचा तपशील तक्ता क्र. ४ मध्ये दिल आहे.

तक्ता क्र. ४ .

राष्ट्रीय ग्रामीण आरोग्य अभियान तपशील

वर्ष	खर्च (कोटीरुपये)
२०१४-१५	८५९.७७
२०१५-१६	१०५६.११
२०१६-१७	१०६८.३३
२०१७-१८	१२४१.३९
२०१८-१९	१८११.६७

संदर्भ: महाराष्ट्र शासन, आर्थिक पाहणी अहवाल, २०१२-१३ ते २०१८-१९.





तक्ता क्र. ४ वरुण असे स्पष्ट होते की, शासनाने योजनेवर भर दिलेला आहे आणि प्रत्येक वर्षी या योजनेवर खर्च वाढविला आहे. ग्रामीण भागामध्ये आरोग्यविषयक समस्या वाढू न देण्याचा मानस शासनाचा आहे असे दिसून येत आहे. त्यामुळेच ग्रामीण भागामध्ये कुष्ठरोग निर्मूलन बऱ्याच प्रमाणात झाले असल्याचे दिसून येत आहे. ही योजना ग्रामीण भागामध्ये यशस्वी झाल्याचे दिसून येत आहे.

3.6 प्रधानमंत्री मातृ वंदना योजना:

देशातील दारिद्र्य रेषेखालील व दारिद्र्यरेषेवरील अनेक गर्भवती महिला गरोदरपणाच्या शेवटच्या दिवसापर्यंत काम करतात. तसेच प्रसूतीनंतर शारीरिक क्षमता नसतानाही त्या तात्काळ कामावर रुजू होतात. अशा कुपोषित गर्भवती महिला व स्तनदा मातांनी जन्म दिलेल्या नवजात बालकांच्या आरोग्यावर गंभीर परिणाम होतो. यास्तव माता व बालकांचे आरोग्य सुधारण्याच्या दृष्टीने त्यांना सकस आहार घेण्यास प्रोत्साहित करण्याकरिता केंद्र शासनाने १ जानेवारी, २०१७ पासून प्रधानमंत्री मातृ वंदना योजना राबविण्यात सुरुवात केली आहे. या योजनेअंतर्गत शासकीय रुग्णालयात नोंदणी केलेल्या गर्भवती महिलांसाठी तिच्या पहिल्या जीवित अपत्या करिता रुपये ५००० लाभाची रक्कम बँक खात्यामध्ये जमा केली जाते. प्रधानमंत्री मातृ वंदना योजनेअंतर्गत वर्ष २०१७-१८ मध्ये शासनाने ३८.८६ कोटी रुपये, वर्ष २०१८-१९ मध्ये २२०.३१ कोटी रुपये खर्च करण्यात आली आहे. या योजनेअंतर्गत २०१७-१८ मध्ये २.१९ लाख तर २०१८-१९ मध्ये ५.५४ लाख लाभार्थ्यांनी या योजनेचा लाभ घेतलेला आहे.

4. निष्कर्ष :

मानवासाठी चांगले आरोग्य असणे हे अत्यंत आवश्यक आहे. परंतु दारिद्र्यात असलेल्या लोकांची आर्थिक स्थिती खराब असल्याने त्यांच्या आरोग्याच्या समस्या वाढतच जातात. चांगल्या आरोग्य सेवा पुरवणे हे सरकारचे मुख्य काम आहे. केंद्र व महाराष्ट्र शासनाने दारिद्र्य रेषेखालील कुटुंबांना चांगल्या आरोग्य सेवा पुरविण्याकरिता जननी सुरक्षा योजना, नवसंजीवनी योजना, मातृत्व अनुदान योजना, महात्मा फुले जन आरोग्य योजना, राष्ट्रीय ग्रामीण आरोग्य योजना आणि प्रधान मंत्री मातृ वंदना योजना सुरू केलेल्या आहेत व त्या चांगल्या प्रकारे राबवित आहेत. महात्मा फुले जन आरोग्य योजना ही सर्वसामान्य गरीब कुटुंबांपर्यंत पोहोचलेली योजना आहे व या योजनेचा लाभ गरीब कुटुंबातील सदस्यांना होतो आहे हे निदर्शनास येत आहे. परंतु आजही ग्रामीण भागामध्ये विशेषता आदिवासी भागामध्ये सरकारी योजना आणि कार्यक्रम याबद्दल लोकांना जागरूक करण्याची नितांत गरज आहे. जेणेकरून त्यांना या योजनांचा लाभ घेता येईल. दारिद्र्य रेषेखालील कुटुंबांची आर्थिक परिस्थिती चांगली नसल्याने त्यांना खाजगी रुग्णालयातील उपचार परवडत नाही त्यामुळे त्यांच्या आरोग्य समस्या त्यांना सोडविता येत नाहीत. शासनाने गरीब कुटुंबांसाठी ज्या आरोग्य योजना राबवत आहेत त्यांच्याबद्दल जनजागरण करणे आवश्यक आहे. शासनाने आदिवासीबहुल जिल्ह्यामध्ये प्राथमिक आरोग्य केंद्रांची संख्या वाढविणे गरजेचे आहे. त्याचबरोबर आदिवासी पाड्यातील मातृत्व मृत्युदर कमी करणे गरजेचे आहे. शासनाने प्राथमिक आरोग्य केंद्रांमध्ये दर्जेदार सुविधा देण्याची गरज आहे. जेणेकरून प्राथमिक आरोग्य केंद्राकडे पाहण्याचा लोकांचा दृष्टिकोन बदलेल आणि त्यांचा खाजगी रुग्णालयांमध्ये होणारा खर्च वाचेल. दारिद्र्य रेषेखालील लोकांच्या आरोग्याशी निगडित सर्वात महत्वाचा विषय म्हणजे व्यसन मुक्ती, व्यसनमुक्तीसाठी सरकारने विशेष कार्यक्रम आखले गेले पाहिजेत. व्यसनमुक्तीसाठी स्वयंसेवी संस्था महत्वाची भूमिका बजावू शकतात. त्यामुळे शासनाने अशा संस्थांना पाठबळ देणे गरजेचे आहे.

संदर्भ :

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THE STUDY OF SOCIOECONOMIC STATUS OF URBAN BELOW POVERTY LINE FAMILIES IN AURANGABAD CITY, MAHARASHTRA

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ABSTRACT:

The study has confined only to the urban local body of Aurangabad city, Maharashtra, India. Aurangabad city is an important industrial center and historical tourism center in the state of Maharashtra. According to the census conducted in the year 2011, the total population of Aurangabad City is 1175116. According to survey of Municipal Corporation Aurangabad, the 32556 families are in below poverty line in the city. There are 115 wards in Aurangabad Municipal Corporation, out of which 25 wards were selected for study using random sampling method. The main objective of the study was to understand the livelihoods socioeconomic status of urban below poverty line families in Aurangabad city. Approach of the research related to review of available data, reports and survey of the city and initial consultation with the stakeholders. Data collection has conducted on different parameters followed by reconnaissance survey and field visits, with the help structured interview schedule. The socioeconomic status serves to understand the way of people survive and making a living in poor urban areas.

KEYWORDS: Below poverty line, socioeconomic status, education, occupation



1. INTRODUCTION:

Socioeconomic is an important determinant of the livelihoods as it influence level of knowledge, skill and income conditions which mean their living.

The Aurangabad city is an important industrial center and historical tourism center in the state of Maharashtra. Aurangabad is considered to be a classic example of efforts of state government towards balanced industrialization of state. The city was a major silk and cotton textile production center. A fine blend of silk with locally grown cotton was developed as Himroo textile. Paithani silk saris are also made in Aurangabad. With the opening of the Hyderabad-Godavari Valley Railways in the year 1900 several ginning factories were started. After 1960, Maharashtra Industrial Development Corporation (MIDC) began acquiring land and setting up industrial estates. The Maharashtra Center for Entrepreneurship Development's main office is in Aurangabad. Major industries in Aurangabad are manufacturing, biotechnology, pharmaceuticals and automobiles etc. According to the census conducted in the year 2011, the total population of Aurangabad City is 1175116. According to survey of Municipal Corporation Aurangabad, the 32556 families are in below poverty line in the city. Livelihood opportunities of urban below poverty line families in Aurangabad cities are limited because most of the members of such families are unskilled workers. Most of them are working poor, and form a major part of the informal sector of economy. The urban poor, residing in certain pockets of the city such as informal settlements and inner city areas, are particularly vulnerable and struggle to gain access to services and opportunities to improve their livelihoods.

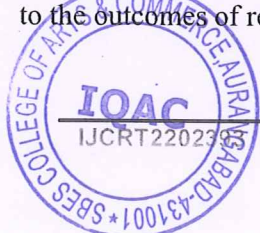
There has been a lot of discussion of late in the country regarding the number of people living below the poverty line (BPL families). They vary from 42% and 26% in rural and urban India. They also differ based on the different committees that had been formed to look into the problem. There is a need to identify the actual beneficiaries who will be benefitted by the government programs/subsidies. One of the tools available to measure the problem is the identification of SES of the family by applying the SES scales.

There are many different scales to measure the SES of a family. B G Prasad classification proposed in the year 1961 is a scale based on per capita monthly income (modified in 1968 and 1970), and has been used extensively in India. In rural areas Pareek classification based on nine characteristics viz. caste, occupation, education, level of social participation of head of the family, landholding, housing, farm power, material possession and total members in the family is widely used. Modified Kuppuswamy scale is commonly used to measure the SES in the urban communities. The scale includes the education, occupation of head of the family and income per month from all sources. To get current income group, a conversion factor calculated based on current All India Consumer Price Index (AICPI) is applied. The Government of India in the National Family Health Survey (NFHS - II) had used the Standard of Living Index (SLI) scale which contains 11 items viz. house type, source of lighting, toilet facility, main fuel for cooking, source of drinking water, separate room for cooking, ownership of the house, ownership of agricultural land, ownership of irrigated land, ownership of livestock, ownership of durable goods for measuring the SES both urban and rural areas for the entire country. However each of these scales available for measurement have their own advantages and disadvantages. The question asked is which of these classifications best measures SES of the population.

Socioeconomic status is typically broken into three categories, highSES, middle SES and low SES to describe the three areas of family. Placing a family into one of these categories any or all of three variables like Income, Education and Occupation has assessed. The present study had explored the measuring SES of the below poverty family in Aurangabad city

2. RESULTS AND DISCUSSION

In the present study, we were used Kuppuswamy's classification of socioeconomic status scale for measuring socioeconomic status of below poverty line families of Aurangabad city, Maharashtra, India with accordance to the outcomes of research data of education, income and occupation.



2.1 EDUCATION

An education is the main factor of plays role to earn higher income. Better educate people have greater probability of being employed, are economically more productive and therefore earn higher income. Education stimulates economic growth and development of poor families. Education has been considered primary weapon against poverty. Education plays major role in skill sets for acquiring jobs as well as specific qualities that stratify people with higher SES from lower SES.

Table No.1: Educational Qualification of Head of BPL Family

Standard Score	Education	Frequency	Percent
1	Illiterate	55	13.75
2	Primary School	150	37.5
3	Middle School	78	19.5
4	Higher School	48	12
5	Intermediate	40	10
6	Graduate	17	4.25
7	Post Graduate	12	3
	Total	400	100

The above table clarify designated the education of the head of the BPL family by rating on seven point scale with a standard score ranging from 1 to 7. It was found that, 3 % of the more educated respondents had professional qualifications with post graduate, 4.25% were graduate, 10% were intermediate, 12 % were higher school, 19.5% were middle school and 37.5 % had completed primary school education. The 13.75 % head of the BPL families were illiterate.

2.2 OCCUPATION

Occupation of the head of the BPL family is the major factor for measurement of socioeconomically status. Occupation status reflects the educational attainment to obtain the work and income levels that vary with different works and within ranks of occupations additionally, it shows achievement in skills required for the jobs. Occupational status measures social position by describing job characteristics, decision making ability and control.



Table 2 : Occupation of the head of BPL family

Standard Score	Occupation	Frequency	Percent
1	Unemployed	21	5.25
2	Multi- type Labourer	109	27.25
	Private Chowkidar	27	6.75
3	Grocer	59	14.75
	Meat Butchery	18	4.5
	Tailor	04	1.0
	Rickshaw puller or Driver	29	7.25
	Car driver	10	2.5
	Vehicle workshop worker	25	6.25
4	Blacksmith	15	3.75
	Carpenter	08	2.0
5	Retailor Agent	24	6.0
	Shop Keeper	22	5.5
6	Private School Teacher	12	3.0
	Total	400	100

Based on the fact and figures of the Table No. 2 , occupations of the head of BPL families were rating on six point scale with scores ranging from 1 to 6. It was observed that, 5.25 % respondents were unemployed and 34 % respondents were unskilled workers with 27.25 % of multi- type labourers and 6.25 % of private Chowkidar. The 36.25 % were semi-skilled workers with 14.75 % of grocers, 4.5 % of meat butchery, 1 % of tailors, 7.25 % of rickshaw puller or driver, 2.5 % of car drivers and 6.25 % of vehicle workshop workers. 5.75 % of skilled workers were observed with 3.75 % of blacksmith and 2.0 % of carpenter. It was observed that 3.0 % were semiprofessional with private school teacher, while 6.0% of retailor agents and 5.5 % of shop keeper.

3. INCOME

Income is a commonly used to measure of socioeconomic status because it is relatively easy to figure for most individuals. Income can be looked at in two terms, absolute and relative. Absolute income increases, so the consumption also increases but not at the same rate. Relative income related to persons or family savings and consumption based on the family income in relation to others. The main factors of income refers to wages, salaries, profits, rents and flow of earnings received.

Table 3: Monthly Income of Family

Standard Score	Monthly Income (In Rupees)	Frequency	Percentage
2	1600-2000	48	12
	2001-2400	113	28.25
3	2401-2800	155	38.75
	2801-3200	84	21
	Total	100	100

The above tables shows the monthly income of below poverty line families. The standard score were rated on a three point scale with scoring from 2 to 3. The standard score of 1 is missing because the monthly income of the families took for the study is above rupees 1600/-, based on the Kuppuswamy socioeconomic scale of monthly income, SES score of 1 for family income is below than rupees 876/-.

It was found that about 12 % of families were having monthly income of between 1600- 2000/-, while 28.25 % between 2001- 2400/-, another 38.75 % between 2401-2800/- and 21 % between 2801- 3200/-.

The total socioeconomic scores of BPL families with respect to education, occupation and income is given in Table 4.

Table 4: Total Socioeconomic Scores

SES Score	Frequency	Percent
4	22	5.5
5	34	8.5
6	96	24
7	90	22.5
8	55	13.75
9	37	9.25
10	26	6.5
11	28	7
12	12	3

Table 5: Total Socioeconomic Scores Graded

SES Scores Graded	Frequency	percent
Lower	12	3
Upper Lower	147	36.75
Lower- Middle	55	13.75
Upper- Middle	186	46.5
Total	400	100

The above table shows that, 186 families belonged to upper middle socioeconomic status, 55 families belonged to lower middle socioeconomic status, while 147 families belonged to the upper lower socioeconomic status and only 12 families belonged to the lower socioeconomic status.

CONCLUSION:

The measurement of socio-economic status and the classification of poverty are critical to understand the conditions in which people live, analyze factors determining this situation, design interventions and monitor and evaluate the effect of interventions aimed at improving living conditions or alleviating poverty. Three crucial aspects must be considered, availability of resources to meet needs as defined by a specified threshold, which may relate to income or consumption, inequality in distribution of an attribute in a population, and vulnerability or the risk of being or becoming poor in the future. The Aurangabad city is an important industrial center due to this industry required skilled workers. A successful strategy of poverty reduction must have at its core measures to promote rapid and sustained economic growth. The government should give skill based education to peoples who belong to BPL families. Due to skill based education such peoples will get jobs in industry. The government should give finance to person from BPL families for starting his small business.



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through regular practice in the Yoga and Meditation may be helped in reaching his goal.

n. Radhakrishnan also accepts the importance of internal knowledge for experience in different subjects.

o. Intuition is the source of knowledge, Self-knowledge is the source of knowledge, Reasoning is source of knowledge. Method of teaching cannot be lecture, cannot be demonstration. It can be question-answer and discussion. It should provide adequate opportunities to the students for conversation, debate, discussion and Exchange of opinions and thoughts with their teachers.

p. Radhakrishnan wants that student should come closer to society and nature to understand.

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05

CRITICAL ANALYSIS OF NATIONAL SCHEDULED TRIBES FINANCIAL DEVELOPMENT CORPORATION AND ITS IMPACT ON SOCIO ECONOMIC DEVELOPMENT OF SCHEDULED TRIBES IN MAHARASHTRA STATE

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Summary: This Research covered concept of Tribes and National scheduled Tribes financial corporation also explains about the Objectives, Hypothesis, Scope, Limitation and Research methodology of the study. Refer review of related literature. Discuss about implantation of NSTFDC schemes, objectives, Functions and Various schemes of NSTFDC, Eligibility criteria for availing financial assistance and various schemes provided by the National Scheduled Tribes Financial and Development Corporation. Analysis of the data collected with the help of structured questionnaire and partly interviews with the respondents. Conclusions and suggestions analysis from the data.

1. Introduction

The greatest challenge that the Government of India has been facing since independence is the proper provision of social justice to the scheduled tribe people, by ameliorating their socio-economic conditions. They constitute the matrix of India's poverty. Though the tribal's are the sons of the same soil and the citizens of the same country, they born and grow as the children of the nature. From the historical point

of view, they have been subjected to the worst type of exploitation social. They are practically deprived of many civic facilities and isolated from modern and civilized way of living since so many centuries. Scheduled Tribes, Scheduled Castes and Denotified Tribes constitute the weakest section of India's population, from the ecological, economic and educational angles. Particularly tribal's constitute the matrix of India's poverty. Tribes are practically deprived of many civic facilities and isolated from modern and civilized way of living since many centuries. After independence welfare of the tribal's has been given very high priority from the beginning of the first five-year plan in India. So far India has successfully completed 11th five-year plan, but failed to achieve the target of upliftment and welfare of the tribal's.

Special programmes for their welfare include support of educational and economic interests and protection from injustice and all forms of exploitation. The various programmes and schemes adopted by the government for their welfare can be categorized as Socio- Cultural and political aspect, housing and communication, health and sanitation, education and economic development. At state level, special tribal development blocks have been created by the government to supervise tribal programmes and policies. National Scheduled Tribes Finance and Development Corporation (NSTFDC), an apex Organization under the Ministry of Tribal Affairs in 2001 was granted license under section 25 of the Companies Act, 1956 brought into existence with the sole aim of economic upliftment of the Scheduled Tribes in the country by way of extending concessional financial assistance to the target group under its various schemes. The entire study is presented in this research.

Scheduled Tribe Population of Maharashtra

Scheduled Tribe Population of Maharashtra
As per the census of 2011 the total population is 105,10,213 and number of household is

21,56,957. According to census Male population is 53,15,025 and Female population is 51,95,188 as well as it shows 14.78% child in the age group of 0-6 year. The literacy rate of Scheduled Tribe is found 65.73% and Sex ration of female is found 977 behind the per thousand males.

Objectives of the Study:

1. To access the impact of NSTFDC Schemes.
2. To identify bottleneck in the implementation and delivery mechanism.
3. To identify new channels to increase the flow of funds.
4. To study the Progress & upliftment through NSTFDC and Socio economic development of Scheduled Tribes.
5. To evaluate the attitude and response of the tribal people toward NSTFDC sponsored schemes and other infrastructure facilities in order to examine the participation of people in decision making.

Research Methodology:

For the fulfillment of framed objectives both types of data have been collected from primary and secondary sources.

A) **Primary Data:** Primary data were collected from the respondent through well-structured questioner and field survey method.

B) **Secondary Data:** Secondary data were collected from various sources such as annual Report, publication of economic survey Reports, Government Reports, Journals, Related Books, NSTFDC and SCAs office, concerned websites etc.

C) **Selection of Samples and Sample Size:** The sampling process adopted for the study was purposive sampling. The focus of this research is on critical analysis of NSTFDC and its Impact on socio Economic Development of Scheduled Tribes in Maharashtra State. The Maharashtra state has 12 branch offices of NSTFDC for Scheduled Tribes Development viz. Chadrapur, Devari, Dharni, Gadchiroli, Javhar, Junnar, Kinwat, Nagpur, Nandurbar, Nashik, Yawal and

Yawatmal. For the purpose of collection of data out of total 3489 beneficiaries 10% i.e. 350 beneficiaries were selected for the research study. A structured questionnaire and interview technique is adopted for data collection. The data collected from the primary sources is analyzed with the help of computer software and statistical tools.

Scope of the study:

Temporal: For the purpose of data collection the period of study is taken 2011- 2020.

Geographical: The proposed study is confined to study the impact of Socio Economic Development of Scheduled Tribe of Maharashtra State only. However, attempt also made to generate the findings pertaining to Scheduled Tribes wherever situation permits.

Functional: The purpose of the study is to critical analysis of various schemes to Schedule Tribes at micro level provided by the National Scheduled Tribal Finance and Development Corporation (NSTFDC) and its impact on Socio Economic Development of Scheduled Tribes in Maharashtra State.

Limitation of the study:

1. This study is confined for the period of 2011 to 2020.
2. The reliability of the study depends on the authenticity of the information supplied by the respondents.
3. This study is limited to only select Schedule Tribes which take advantage of various schemes of National Scheduled Tribal Finance and Development Corporation from Maharashtra state.

2. Performance of NSTFDC Schemes

The National Scheduled Tribes Finance and Development Corporation a supreme organization under the Ministry of Tribal Affairs, was brought into existence in 2001 to achieve concessional financial support for the sole goal of economic upliftment of Scheduled Tribes in the country through its various Groups under schemes. Still more than two crore Scheduled

Tribe families are to be covered. NSTFDC aims to make more concerted efforts to increase its coverage and better delivery system. Awareness among the target group of Scheduled Tribes about the various schemes of the corporation can be increased with the widespread use of state-of-the-art technology. The entire team of NSTFDC will work hard with full commitment and dedication to ensure maximum beneficiary satisfaction in terms of value of service rendered. The corporation is managed by a Board of Directors with representatives from Central Government, State Channelizing Agencies (SCA), and National Bank for Agricultural and Rural Development (NABARD), Industrial Development Bank of India (IDBI), Tribal Cooperative Marketing Development Federation of India Ltd. (TRIFED) and three eminent persons representing Scheduled Tribes.

Financial Assistance

It provides concessional finance support to individuals or groups of STs for carrying out income-generating activities for their economic empowerment. The financial support has been extended through the State Channelizing Agencies (SCAS), some PSU banks, RRBs, and NDCs, which currently have refinanced agreements with NSTFDC to double the income limit to below the poverty line. 98,000 / - p.a. For rural areas and Rs. 1,20,000 / - p.a. for urban areas.

Scheme under Income Generation Activities:

i. Term Loan Scheme, ii. Adivasi Mahila Sashaktikaran Yojana (AMSY), iii. Micro Credit Scheme (MCF), iv. Adivasi Shiksha Rin Yojana (ASRY) v. Tribal Forest Dwellers Empowerment Scheme, vi. Bridge Loan Scheme, vii. Self Help Group Scheme

i. Marketing Support Assistance: The Corporation provides financial assistance to meet working capital requirement of agencies engaged in procurement and marketing of Minor Forest Produce and other tribal products.

ii. Financial Assistance extended by NSTFDC

by way of Grant: For Skill and Entrepreneurial Development Programme & For Computerization of database of SCA's

Table No. 1

Year wise detail of Sanctions and Disbursement in India (Rs in Crores)

Financial year	Total Sanction		Total Distributed		Percent of used
	Amt	No.	Amt	No.	
2012-13	203.43	61625	132.78	49463	65.00
2013-14	208.25	260356	141.35	253136	67.68
2014-15	229.75	34098	154.97	29655	67.45
2015-16	233.80	109907	176.60	92824	75.53
2016-17	232.32	61676	230.63	107026	99.27
2017-18	318.03	47959	270.72	42369	85.12
Total	2724.30	3199321	1870.69	825239	68.27

Source: Annual Report of NSTFDC 2012-13 to 2017-18.

The above information about year wise detail of Sanctions and Disbursement amount of India by NSTFDC. Above figure shows information from the year 2012-13 to 2017-18.

Table No. 2

Table shows branch office wise information of Beneficiaries in Maharashtra State

Sr. No.	Branch Office	No. of Beneficiaries	Principal Amount	Interest	Total
1	Chandrapur	165	9169976	3069501	12239477
2	Devari	153	8688735	3282396	11971131
3	Dharani	170	10588915	3269410	13858325
4	Gadchiroli	210	13524586	4245129	17769715
5	Javhar	278	13780677	4022598	17803276
6	Junnar	265	18294471	5438197	23732668
7	Kinwat	99	4276218	1655405	5931624
8	Nagpur	352	17105907	5622863	22728771
9	Nandurbar	654	35999779	8058393	44058172
10	Nashik	582	26198114	7025381	33223495
11	Yawal	119	3817780	1183532	5001312
12	Yawatmal	442	20106893	4269435	24376328
	Total	3489	181552051	51142241	232694293

Source: Shabari Adivasi vita v vikas Mahamndal Report 2017-18

The above information of the branch wise beneficiaries of NSTFDC schemes of Maharashtra. There are 12 branch offices located in the Maharashtra state viz. Chandrapur, Devari, Dharani, Gadchiroli, Javhar, Junnar, Kinwat, Nagpur, Nandurbar, Nashik, Yawal and Yawatmal for the Schedule Tribal development, each branch aimed to cover maximum tribal population and rich to the beneficiaries. Above

table shows the total 3489 beneficiaries which avail loan from NSTFDC.

3. Findings:

1. Out of 350 beneficiaries 218 (62.29%) beneficiaries were selected from male category while remaining 132 (37.71%) beneficiaries were selected from female category.

2. out 350 selected respondents only 13 (3.72%) respondents having primary education, 39 (11.15%) respondents having secondary education, 53 (15.14%) respondents completed their education up to matric, 62 (17.69%) respondents did HSC, highest 149 (42.57%) respondents completed Graduation and 34 (9.71%) respondents having Post Graduate.

3. To know about the National Scheduled Tribes Finance and Development Corporations schemes by which respondents have availed the assistant, the question asked to all selected respondents and data in this regards are classified and Tabulated it concluded that;

• 228 (65.14%) respondents told that they availed the assistant from term Loan Scheme (TLS).

• 198 (56.57%) respondents told that they availed the assistant from Bridge Loan Scheme (BLS).

• 145 (41.43%) respondents told that they availed the assistant from Adivasi Mahila Shashktikaran Yojana (AMSY).

• 205 (58.57%) respondents told that they availed the assistant from Micro Credit Scheme (MCS).

• 291 (83.14%) respondents told that they availed the assistant from Self Help Group Scheme (SHGS).

• 123 (35.14%) respondents told that they availed the assistant from Tribal Forest Dwellers Empowerment Scheme (TFDES).

4. 70 (20.00%) respondents were found highly satisfied with eligibility criteria for schemes followed by 195 (55.71%) respondents were found satisfied with eligibility criteria for schemes, 57 (16.29%) respondents were found

dissatisfied with eligibility criteria for schemes and remaining 28 (8.00%) respondents remain neutral on this question.

5. out of 350 selected respondents, maximum 323 (92.28%) respondents told that they used loan for the purpose of it has been taken, only 19 (5.43%) respondents told that they do not used loan for the purpose of it has been taken and rest 8 (2.29%) respondents remain neutral on the question.

6. Maximum 199 (56.86%) respondents told that they were satisfied with the appraisal system of NSTFDC while providing loan to beneficiaries, 48 (13.71%) respondents told that they were dissatisfied with the appraisal system of NSTFDC while providing loan to beneficiaries, 14 (4.00%) respondents told that they were highly dissatisfied with the appraisal system of NSTFDC while providing loan to beneficiaries and rest 25 (7.14%) respondent remain unanswered on appraisal system of NSTFDC while providing loan to beneficiaries.

7. 319 (91.14%) beneficiaries were told that NSTFDC's scheme are working very well while remaining only 31 (8.86%) beneficiaries were told that NSTFDC's scheme are not working very well. From the above discussion it can be concluded that the NSTFDC's scheme are working very well.

8. To know suggestion to improve the functioning of the schemes provided by NSTFDC, the question asked to the all selected respondents and data in this regards are classified and Tabulated in the table concluded that;

- 224 (64.00%) respondent suggested that NSTFDC should increase capital subsidy.

- 191 (54.57%) respondent suggested that NSTFDC should reduce the interest rate of loan.

- 145 (41.43%) respondent suggested that NSTFDC should decrease in income criteria for sanctioning the loan proposals.

- 263 (75.14%) respondent suggested that NSTFDC should increase loan and stipend

amount.

- 240 (68.57%) respondent suggested that NSTFDC should increase recovery period of loan.

- 198 (56.57%) respondent suggested that NSTFDC should increase loan amount of scheme.

- 214 (61.14%) respondent suggested that NSTFDC should increase the numbers of offices in the rural area.

- 74 (21.14%) respondent told that there is no improvement require in the scheme of NSTFDC.

9. For getting the information about the impact of NSTFDC scheme assistance on living standard of tribals through the NSTFDC, the question asked to selected beneficiaries and facts in this regards are classified and tabulated in the table concluded that;

- 284 (81.14%) respondents told that because of NSTFDC Education status is improved and only 66 (18.16%) respondents told that NSTFDC scheme did not effect on Education status.

- 259 (74%) respondents told that because of NSTFDC scheme income status is improved and 91 (26%) respondents told that NSTFDC scheme did not effect on income status.

- 237 (67.71%) respondents told that because of NSTFDC scheme social respect in the society is improved and 113 (32.29%) respondents told that NSTFDC scheme did not effect on social respect in the society.

- 282 (80.57%) respondents told that because of NSTFDC scheme helps shifting of work place and 68 (19.43%) respondents told that NSTFDC scheme did not effect on shifting of work place.

- 305 (87.14%) respondents told that because of NSTFDC scheme overall development of beneficiaries and family is improved and 45 (12.86%) respondents told that NSTFDC scheme did not effect on overall development.

10. Maximum 196 i.e. (56%) respondents told that the amount of loan is sufficient to meet requirements and 154 (44%) respondents told that the loan amount is not sufficient to meet all requirements.

11. out of 350 beneficiaries, highest 319 (91.14%) beneficiary told that they pay loan installment regularly, 21 (6.00%) beneficiary told that they don't pay loan installment regularly, and rest 10 (2.86%) beneficiary remain neutral on the question.

12. out of 350 beneficiaries, Maximum 210 (60%) beneficiary told that they don't feel favoritism, corruption and nepotism in sectioning the loan or training proposals, only 98 (28%) beneficiary told that they feel favoritism, corruption and nepotism in sectioning the loan or training proposals, and rest 42 (12%) beneficiary remain neutral on the question. From the above discussion it can be concluded that in the sanctioning of loan and training proposals of beneficiaries there is no favoritism, nepotism and corruption. NSTFDC follow the standard procedure to sanction loan and training proposals.

13. Out of 350 beneficiaries 43 (12.29%) beneficiaries told that they take loan from NSTFDC for Capital subsidy, 56 (16%) beneficiaries told that they take loan from NSTFDC for interest rate subsidy, 117 (33.42%) beneficiaries told that they take loan from NSTFDC because of easy loan sanction procedure, and highest 134 (32.29%) beneficiaries told that they take loan from NSTFDC because of easy repayment schedule. From the above discussion it can be concluded that maximum beneficiaries take loan from NSTFDC because of easy loan sanction procedure and easy repayment schedule of loan.

14. Out of 350 selected beneficiary's maximum 215 (61.42%) beneficiaries told that they were satisfied with NSTFDC scheme, 54 (15.43%) beneficiaries told that they were strongly satisfied with NSTFDC schemes, 43 (12.29%) beneficiaries told that they were dissatisfied with NSTFDC scheme, only 12 (3.43%)

beneficiaries told that they were strongly dissatisfied with NSTFDC schemes, and rest 26 (7.43%) beneficiaries did not express their opinion.

■ Hypothesis 1. Here calculated a z-statistic of 3.12 which is greater than the critical value, 1.96 associated with a significance level $\alpha = 0.05$. Thus, we reject the null hypothesis.

As table we show that using one proportion Z-test, the p-value (0.012) is less than the level of significance 5% (i.e. 0.05), hence null hypothesis is rejected (H_0) and the alternative hypothesis (H_1) is accepted.

■ Hypothesis 2. Here calculated a z-statistic of 2.12 which is greater than the critical value, 1.96 associated with a significance level $\alpha = 0.05$. Thus, we reject the null hypothesis.

As we show that using one proportion Z-test, the p-value (0.012) is less than the level of significance 5% (i.e. 0.05), hence null hypothesis is rejected (H_0) and the alternative hypothesis (H_1) is accepted.

4. Conclusion:

- Female beneficiaries are found lesser i.e. only 38% than male beneficiaries.

- 86% beneficiaries of the scheme are found from rural and semi urban area and only 14% urban beneficiaries take the advantages of NSTFDC scheme.

- Maximum beneficiaries get information of NSTFDCS scheme from friends, relatives and middle men.

- 70% respondents found satisfied on the appraisal system for schemes provided by the National Scheduled Tribes Finance and Development Corporations.

- 59% respondents found satisfied on the loan recovery period and 41% respondents were not satisfied with loan recovery period of schemes provided by the National Scheduled Tribes Finance and Development Corporations.

- More than 92% beneficiaries used loan amount for the purpose of it has been taken.

- More than 83% beneficiaries were ben-

edified by training provided by NSTFDC.

- 60% beneficiaries were found satisfied with the guidance and motivation of the NSTFDC.

- NSTFDC helped in increase to increase education status, income status, social respect in the society, shifting of work place and also it helped in overall development of beneficiaries.

- The loan amount provided by NSTFDC is not sufficient to meet requirements of business.

- Maximum respondents used other sources than own money to fulfill their money requirement. They used sources like, loan from financial institution, loan from friends and relative, some respondents took loan from money lender also.

- It can be concluded that in the sanctioning of loan and training proposals of beneficiaries there is no favoritism, nepotism and corruption. NSTFDC follow the standard procedure to sanction loan and training proposals.

- Maximum beneficiaries take loan from NSTFDC because of easy loan sanction procedure and easy repayment schedule of loan.

- Maximum beneficiaries found highly satisfied with NSTFDC scheme and they highly rated to the NSTFDC Scheme.

- Hence, we conclude that, the proportion of respondent's opinion regarding change in the living standard in **education** of tribals through to the NSTFDC is greater than to 75%.

Hence, we conclude that, the proportion of respondent's opinion regarding Change in the living standard in **Shifting of work Place** of tribals through to the NSTFDC is greater than to 70%.

Hence, we conclude that, The proportion of respondent's opinion regarding change in the living standard in **Overall Development** of tribals through to the NSTFDC is greater than to 75%.

- Hence, we conclude that, the proportion of respondent's opinion regarding there is

no proper implementation of NSTFDC in Maharashtra due to lack of awareness is greater than 80%.

5. Suggestions:

- NSTFDC should motivate female Schedule tribal to get benefits of their schemes.

- NSTFDC should increase number seminars, workshops, and banners to provide information about the scheme and awareness among the NSTFDC scheme.

- It is found that more than 45% respondents don't know all the schemes. It is suggested that NSTFDC should provide maximum information of their schemes to Schedule tribal.

- It is suggested that should increase capital subsidy of various schemes.

- NSTFDC should reduce interest rate and increase loan and stipend amount of various schemes

- It is suggested that NSTFDC should reduce income criteria for sanctioning loan.

- NSTFDC should open more offices in rural areas to motivate rural schedule tribal to avail loan from corporation.

- Subsidy schemes provided by NSTFDC should increase their interest and capital subsidy.

- The National Scheduled Tribes Finance and Development Corporations should make convenient appraisal system for schemes.

- It is found that loan amount is not sufficient to meet requirements of business. It is suggested that NSTFDC should increase loan amount of various schemes.

- The National Scheduled Tribes Finance and Development Corporations should increase loan recovery period.

- The National Scheduled Tribes Finance and Development Corporations should reduce loan sanction period.

- Some beneficiaries not found to pay their interest and loan installment regularly. It is suggested that NSTFDC should Contact them and motivated them to pay installment regularly.

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06

TO STUDY THE THERMOELECTRIC POWER OF SILVER AND OXYGEN ION CONDUCTING SILVER BORATE GLASSES

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ABSTRACT :-

The Silver Borate Glasses were prepared in different composition by using rapid quenching method at temperature range from 500 to 800°C. The two chemical Ag_2O and B_2O_3 are taken different (mol %) using the formula $x\text{Ag}_2\text{O} - (100-x)\text{B}_2\text{O}_3$. The thermoelectric voltage is produced partly because of the majority carriers in semiconductors diffuse from hot to cold junction. Thus giving a potential difference between the two ends. This voltage built up a value such that the return current just balances the diffusion current when a steady state is reached.

INTRODUCTION:

The structure of borate glasses is different than other glasses such as phosphates and silicates. Soppe and Marcel (1988) suggested that the structure of borate glasses heavily depend upon the cooling rate of the melt through the range of glass transition temperature. The structure of glass was proposed by Zachariasen (1932). In borate glasses B_2O_3 is a basic glass former because of its higher bond strength, lower cation size, smaller heat of fusion and valence (=3) of B. In borate glasses B^{3+} ions triangularly co-ordinate by oxygen to form glasses easily. In B_2O_3 the units are triangles, which are covalently bonded in a random configuration (Yawaleet al 2000, Barde V S, Pakade



Data Mining Applications in Healthcare Domain: A Comparative Study of Algorithms in Prediction of Cancer Disease with Effective Use of SPSS Modeler

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ABSTRACT:

In today's modern era Data Mining is raising popularity for being used for research purposes. The healthcare industry is a vital element of the economy, with the aging of the population and the rising cost of healthcare services. Traditionally, the goal of IT adoption in health care has been cost minimization and payment systems. This system provides positive incremental benefits to healthcare organizations by storing patient records and drug utilization information, managing insurance payments, the bulk ordering of drugs, and streamlining hospital operations such as bed assignments and admit and discharges.

The usage of data mining techniques has grown in popularity as the number of medical concerns has increased. Data mining has the potential to enhance healthcare choices and patient survival times [1]. Choosing the appropriate data mining technique is the main task because accuracy is the main issue. Earlier diagnosis done was based on the doctor's experience or expertise but still, wrong cases were reported. The objective is to give exposure to a variety of data mining techniques so that the researchers can have a direction to research incurable diseases which are the costliest diseases so as to save money and the lives of the patient.

To exemplify the benefits of data mining, this study examines disease data and studies the use of data mining algorithms to predict diseases. This article looks at how data mining may be used in the healthcare field. In this study, the cancer disease data is considered for the prediction of diseases identification using various data mining algorithms using the SPSS Modeler.

Keywords: Data Mining, Healthcare Data Mining, SPSS Modeler in Healthcare.

INTRODUCTION

Data mining is a critical step in the process of database knowledge discovery and is a key subfield of knowledge management. This study examines explores how to use data mining techniques for knowledge discovery in the healthcare domain.

The healthcare data is not only increasing in a massive amount of size but also in numerous dimensions which arises its complex issues. Because of this, it is very difficult to efficiently analyze such complex data using conventional methods or approaches; while using modern techniques such as integrating statistics, mathematics, and programming logic based on advanced algorithms, it is possible to discover useful knowledge and make use of it for successful treatment and additional benefits. In certain cases, data mining can be useful for extracting significant patterns from a vast amount of healthcare data. Based on the extracted meaningful patterns can turn into integrated knowledge for making essential decisions. The research problem that the researcher has identified is "prediction of cancer disease with effective utilization of Data Mining applications using SPSS Modeler".

DATA MINING TECHNIQUES

The data mining techniques are nothing but the data mining algorithms which are used to process the data and find useful knowledge out of it. The algorithms used in these techniques are of two types, where the first type is defined as predictive or supervised which is used for predicting unknown data patterns. Data classification, data regression, and prediction these forms are included in predictive or supervised types. And second is known as a descriptive or unsupervised type which includes association, cluster, sequence, and summary of descriptive data. Here similarity among the data objects has been measured and on that basis relations or patterns of unknown data, objects have been found [11]. According to these two types of techniques, widely used data mining techniques are discussed below. As a predictive and informative approach, the following figure demonstrates the deployment of data mining techniques [12].

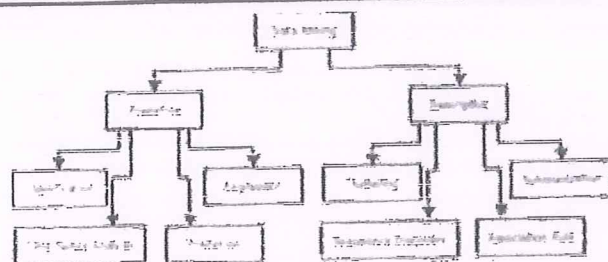


Figure 1: Categorization of DM Techniques [13][14].

Medical healthcare is the one boon research area where data mining is proved beneficial. The motive is to give a detailed view of popular data mining techniques to the researchers so that they can work more exploratory. Data mining discovers hidden information based on different algorithms to extract knowledge in terms of patterns from large datasets, while KDD is the aggregate method of exploring knowledge from large data [7][15][16].

LITERATURE REVIEW

A Healthcare information system is the computerization of health records that supports various departments like administration, medical care, research, training, insurance, etc. [2]. The information which is retrieved by using data mining applications can help experts like physicians, surgeons, and management authorities to take appropriate decisions. Decision-making by adapting the information retrieved by means of data mining is also called Knowledge Discovery (KDD) and this offers a good advantage to the healthcare organizations.

Research articles spanning the years 2018 to 2022 are analyzed in this study to see how the data mining application works for recovering knowledge from a large volume of healthcare data. The journals were found by using keywords like Data Mining, Applications of Data Mining in healthcare In title, abstract, and keywords in various online databases like IEEE, Springer, Elsevier, Science Direct, and some open access journals are analyzed using keywords; Data Mining, Data Mining Applications, Knowledge Management, Classification, Clustering, Association rules, CART, Decision Tree, Naive Bayes, Artificial Neural Network, Support Vector Machine (SVM), Fuzzy rules, Healthcare, Bioinformatics, Tech-support, etc.

Keywords	Years				
	2018	2019	2020	2021	2022
Data Mining	12	14	9	13	7
Classification	8	7	9	8	4
Clustering	8	8	7	5	3
Association rules	6	7	5	6	1
Decision Tree	8	8	9	7	1
Naive Bayes	8	4	5	6	1
SVM	7	5	9	7	2
Healthcare	5	4	6	3	1

Table 1: Details for the articles found according to keywords concerning years.

Chart 1: Number of Publications Year wise

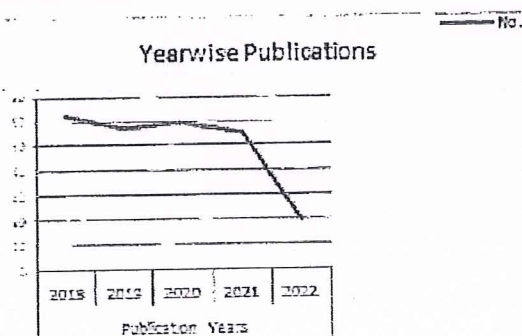
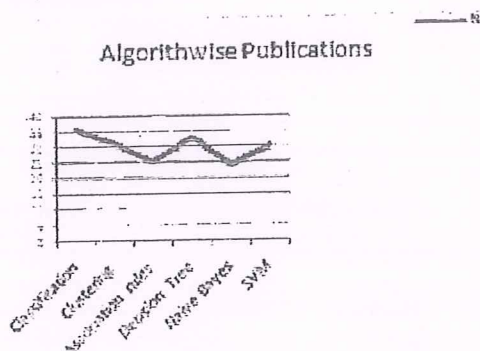


Chart 2: Number of Publications Algorithmwise



In the beginning, the articles analyzed the term Data Mining and describe its various practices like classification, clustering, regression, and association, then various algorithms and the functionality of data mining are reviewed for the mentioned period, and finally, it focuses on the advantage, disadvantages, issues, and challenges in the healthcare domain. It has been found that the Data Mining algorithms are capable of predicting, diagnosing, prognosis, and classifying the diseases [2].

DATA MINING

Data Mining can be defined as “discovering meaningful and useful information from the huge amount of data” by Fayyad [4]. These techniques include characterization, classification, clustering, association, evaluation, pattern matching, and knowledge representation [5]. The following figure illustrates the KDD process. In 1996 four companies created a comprehensive data mining process model called CRISP-DM which consists of six different steps: (i) understand the business process, (ii) understand data, (iii) prepare data, (iv) prepare the model, (v) model evaluation, and (vi) execution [3][6]. Fayyad et al. Describe Knowledge Discovery stages: (i) selection of data, (ii) pre-processes the data, (iii) transform data, (iv) applications of data mining techniques, and (v) information interpretation. Hence with this kind of similarity, Data Mining has become a milestone in the KDD process [7][3][8].

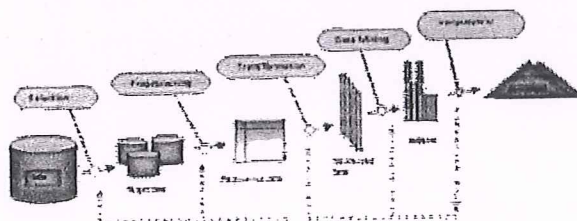


Figure 2: KDD process (Fayyad et.al.) [7]

Figure 2 shows the KDD procedure, which is an iterative series of events as:

Selection: Selecting the data to be analyzed. In this stage, the data is chosen based on a set of criteria.

Pre-processing: Noise removing and specifying target data. It is also known as the data cleansing stage.

Transformation: Transform the data into an appropriate format. It only transformed useful data in particular research

Data Mining: Extracting Data Patterns by applying suitable algorithms to transformed data. Data mining is a stage knowledge discovery process.

Interpretation: Removing irrelevant data, interpreting the discovered patterns into human-understandable knowledge.

DATA MINING TOOL

SPSS Modeler is one of the leading machine learning and data analytics tool. Worldwide organizations trust SPSS Modeler for data processing and discovery, prediction analysis, model development, deployment and management, and machine learning. It is best suited for hybrid environments which require strong supremacy and security needs. SPSS Modeler is a part of IBM Watson® Studio. It has advantages like

Visual Analysis stream

Insightful graphical GUI which helps to visualize the steps of the Data Mining process

Automatic data preparation to the best suitable format

Supports open-source technologies using R, Python, Spark, and Hadoop to amplify its analytical power.

open source-based innovation which includes R or Python, combines programming and visual skills, exploiting a hybrid approach

RESEARCH METHODOLOGY

For this research data mining tools are used to demonstrate the data mining tasks and data mining applications in the healthcare domain. As per the literature survey researchers have utilized various data mining tools which are professionally developed for data mining tasks. But very few used IBM SPSS for this job. The SPSS Modeler is one of the add-ons to the SPSS package which is specifically developed for data mining and knowledge discovery purposes. The researcher has used this modeler to create a data mining model to represent the hidden knowledge from the selected database. The SPSS modeler has the potential to construct a module to extract the raw data, apply the techniques of data mining as necessary, and display the output that will represent some kind of information. The SPSS model gives various kinds of services to select particular data mining techniques and test the speed, accuracy, and other forms.

Data Collection: The data was collected through recognized research database agencies. The data collected through these agencies on request that this data be used only for research purposes and not been distributed to anybody for any menace of use. The data mainly contain the disease data to test the data mining techniques for knowledge discovery.

Data Analysis: Several data mining algorithms used to assess the accuracy of disease prediction using IBM SPSS Modeler are used on the database and the results are mentioned. The Modeler offers algorithms such as classification, prediction, segmentation, and association to be applied in the form of nodes. The results of Modeler can be easily read from the databases. Here the sequence of operations is organized in a data stream which is a flow of records from source to destination through each manipulation.



Figure 3: SPSS Modeler data stream

The cancer disease data gathered from the research organizations are used to analyze the data mining applications using SPSS Data Modeler. With the help of this modeler all the steps used by Fayyad, et. al. [7] were considered for preparing the data mining model. Figure 4 indicates the model created.

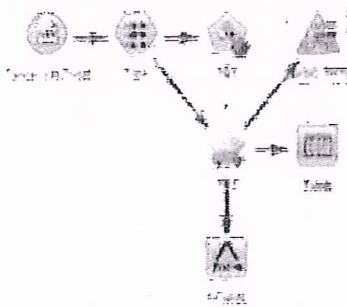


Figure 4: Data Mining Model for Cancer database

Here the first block refers to the data file taken as an input for this model (cancer. sas). Then the selected data passed through the Type block which defined the type of data, its measurements, fields, missing values, and roles. This is the phase of preprocessing that reduces noise and conflicting information. After that, the modeling block (pentagon shape TRT) refers to the data mining algorithms which are going to apply to the database. The researcher has used auto modeling for testing multiple suitable algorithms on the selected data.



Here in this model, the researcher has used auto modeling for testing multiple suitable algorithms on the selected date. The approximate number of models to be executed is seen in figure 5. The block represented by diamond shape (TRT) represents the output of the data mining algorithms. These blocks also apply suitable data mining algorithms as per the data and truncate the unnecessary algorithms from the process. Figure 6 shows the models which are applied to the selected data, it also shows the overall accuracy % of the output.

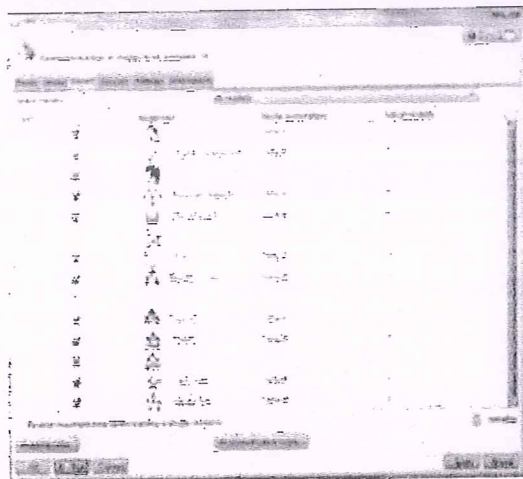


Figure 5: The estimated number of algorithms been executed

The results are shown in figure 6 which shows the algorithm applied on the basis of data type and its overall prediction.

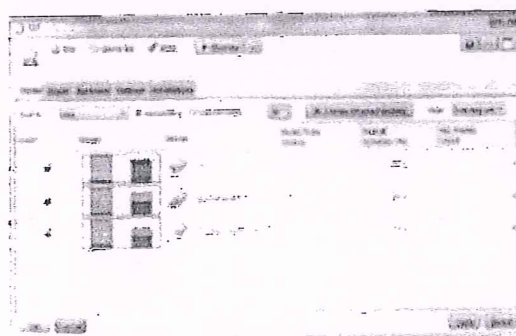


Figure 6: The executed data mining algorithms.

CONCLUSION

This study recommends the successful implementation of Data Mining Applications in the healthcare domain for disease prediction. With the help of various data mining tools, hidden knowledge can be retrieved and utilized for better results. In this study, various data mining algorithms has tested on the cancer disease data. Out of those C5.1, Discriminant and Logistic regression have given satisfactory accuracy as shown in figure 6. Specifically, C5.1 gave 96% accuracy for the given dataset. Similarly, several scholars have presented various data mining approaches employed in the healthcare industry. Because accuracy is a primary priority, data mining has been shown to be effective. Data mining techniques are advantageous since they aid in the accurate and precise early detection of medical disorders.

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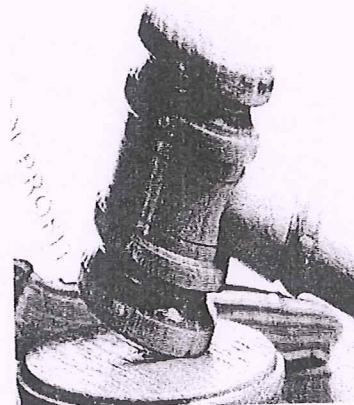
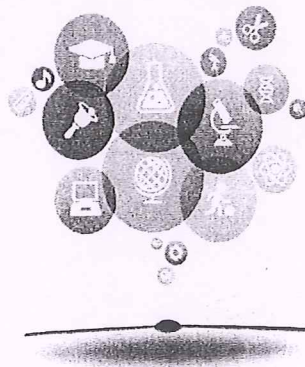
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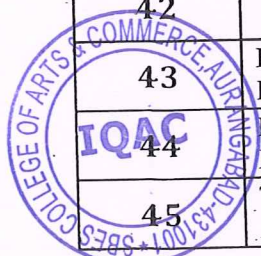
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**“Vocal For Local” : Methods.Mechanism And Machinery For Atmanirbhar
Bharat (Building Nation Self-Reliant)**

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Abstract:

“Vocal for local” is not a slogan or simply Mantra for fulfilling the need and requirement of the people, society and human being at large at globe level. This should not become a practice ended during a particular period and situation to face and overcome and tackle it. It must become a philosophy, a way of life which makes people happy, satisfied and content with what they have with them. Vocal for local means utilization of local resources for fulfilling the need and requirement of the local people by involving them in active manner as a personal responsibility towards society and nation. This attitude supports and assists for sustainable development and inclusive growth restricts migration helps for regional development and regional balances. This results in control on pollution, and unnecessary destruction of nature and misuse of natural resources. Because of vocal for local it is possible to create source of earning, increase in income (personal and national), increase in standard of living, progress, development is possible through this idea. Contribution of each person and utilization of local resources in optimum manner for fulfilling the local requirement reduces burden on national economy for heavy investment and need of foreign direct investment (FDI).

Mahatma Gandhi earlier tried execute and implement this Mantra as “Swadeshi” for swarajya and swadhinata against the British Government. At that time this mantra was used as a weapon against britishers to fight and show our resistance to them and expects independence early by involving the common man in the movement. Prime Minister Narendra Modi loudly announced this mantra and discussed, shared his idea in a critical situation where the whole world is suffering from the effect, impact and threat of Covid Pandemonium. For AtmaNirbharBharat to become self-reliant and to face and overcome the situation and not to face such like situation in future. Apart from these efforts made to help the Global Community in this critical situation. The idea and Mantra of Atmanirbhar Bharat is going to be fulfilled only when if the Mantra of Vocal for Local is executed and implemented rigorously on every platform and every corner of the nation by involving every capable person in the movement for the happiness, satisfaction and peaceful life to keep the nation on global map as a leading country as an ideal example for all nations and people living on Globe

“In the midst of every crisis, lies great opportunity”. — Albert Einstein

If you consider the statement made by Albert Einstein it is needed to believe and experience the effect and impact of his thought in a particular situation when the crises arises either they are manmade or nature created. On May 12, the Prime Minister made it clear that GOI is committed to remove all domestic hurdles before manufacturing and attract a share of the global value chain. Therefore, On May 12th, Prime Minister called upon Indians to be “vocal for local”. Addressing the nation on its 74th Independence Day, PM urged the country to embrace the “Vocal for Local” pledge. Recently, On 31st





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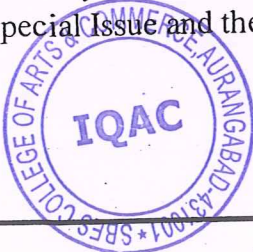
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- review process for achieving the set objectives
2. Identification of internal areas of planning and resource allocation for implementing the plan and policy with effective manner
 3. To make the campus, equipped, supportive and comfortable to the all stakeholders for Education and required support.
 4. it must be helpful for Funding agencies for making available objective data for funding and measuring the performance of funding and its effect.
 5. Institutions are expected to initiate innovative and modern methods of structure and function for improving the quality in Higher Education

IQAC is established and framed to work, achieve and attain following vision and mission they are:

The vision of the IQAC is to make quality the defining element of higher education in India through a combination of self and external quality evaluation, promotion and sustenance initiatives. Guided by its vision and striving to achieve its mission, the NAAC primarily assesses the quality of institutions of higher education that volunteer for the process, through an internationally accepted methodology.

Mission: The mission of IQAC is to 1. To arrange for periodic assessment and accreditation of institutions of higher education or units thereof, or specific academic programmed or projects; 2. To stimulate the academic environment for promotion of quality of teaching-learning and research in higher education institutions; 3. To encourage self-evaluation, accountability, autonomy and innovations in higher education; 4. To undertake quality-related research studies, consultancy and training programmed, and 5. To collaborate with other stakeholders of higher education for quality evaluation, promotion and sustenance.

The new and Revised Assessment and Accreditation (A&A) Framework was launched on 7th July 2017. It represents an explicit paradigm shift making it as ICT enabled, objective, transparent, scalable and robust. The shift is:

1. From qualitative peer Judgment to data based quantitative indicator evaluation with increased objectivity and transparency based on quantity parameters.
2. Towards extensive use of ICT confirming scalability and robustness for the purpose of effective implementation and measuring performance.
3. In terms of simplification of the process drastic reduction in number of questions, size of the report, visit days, and so on made available to make it comfortable and feasible to the institutions
4. In terms of boosting benchmarking as a quality improvement tool. This has been attempted through comparison of NAAC indicators with another international QA framework for making the HEI equally compatible and competitive for Global standard

To make the things possible, The NAAC has identified the following seven criteria to serve as the basis for assessment of HEIs: 1. Curricular Aspects 2. Teaching-Learning and Evaluation 3. Research, Consultancy and Extension 4. Infrastructure and Learning Resources 5. Student Support and Progression 6. Governance and Leadership, and 7. Institutional Values and Best Practices

Criteria First Curricular Aspects

the first criteria related with Curriculum which is in the core part of education. It's critical to have a relevant, well-structured curriculum that addresses all of the students' future inquiries and provides them with all of the essential skills and knowledge. The following are the most important considerations when implementing this criterion: Curriculum design and development, Curriculum planning and implementation, Academic flexibility, Curriculum enrichment, Feedback system.

Criteria second: Teaching-Learning and Evaluation

This criterion pertains to the institution's regular academic activities which are performed to implement the curriculum. This criterion covers teaching-learning methods, student results, desired outcomes, and so on. This criterion assesses how learning takes place, as opposed to what learning takes place. This one is also interested in various evaluation and assessment procedures. Here are some key areas to improve in this criterion.

Teacher quality Evaluation process and reforms, Student performance and learning outcomes Student enrollment and profile, Catering student diversity Teaching-Learning process

Criteria Third: Research, Consultancy and Extension

This criterion is about academic research, extended consultancy services from the institution's side to industry and field of study, and extension, which is the institution's outreach to society, addressing various real-life problems, finding solutions, and other extra-curricular activities to improve the institution's overall quality. The following are the most important components of this criterion: Research publications and awards Consultancy Extension activities and institutional social responsibility Promotion of research Resource mobilization for research Research facilities

Criteria Four: Infrastructure and Learning Resources

The fourth criterion is evaluating the physical academic facilities and support infrastructure. While working to improve education quality, it is critical to have a decent learning environment and the appropriate facilities. Classrooms, labs, technology, physical fitness and medical facilities, and appropriate and sufficient reference materials are all essential for ensuring the institution's educational quality. This requirement is met by incorporating ICT into education. The following are the important elements to consider when upgrading this criterion: Physical facilities hostel, playgrounds, internet WIFI, medical emergency addressal etc. Library as a learning resource IT infrastructure Maintenance of campus facilities

Criteria Fifth: Student Support and Progression

This criterion's main focus is on guaranteeing proper student participation in academics as well as student support for the institution's side. Mentoring and advising students in many parts of their education and field of study is extremely important. Assisting and guiding pupils in their studies improves the overall educational quality. While working on this criterion, it is also crucial to consider how the institution facilitates students' transition to higher levels of study and/or employment. To meet these requirements, the institution must concentrate on the following: Student mentoring and support, Student progression, Student participation and activities.

Criterion Sixth: Governance, leadership and management

the institution's backbone is governance and management. A well-structured governing body and management aid in the detection and correction of gaps in practices, as well as the timely implementation of appropriate countermeasures. It determines the institution's quality and future. This criterion lies at the heart of internal quality assurance, faculty empowerment, financial resource management, and strategy formulation. The following are the most important components of this criterion: Faculty empowerment strategies Institutional vision and leadership Strategy development and deployment financial management and resource mobilization Internal quality assurance cell

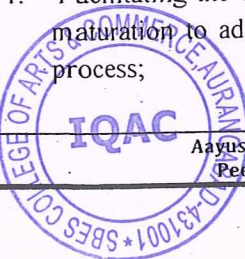
Criterion Seventh: Innovations and best practices

It announces the organization's nature and moral principles to the rest of the world. 'Best Practices' is included, which has aided in the achievement of institutional goals and quality. The work of social and moral values is done in this criterion for the depiction of society toward the institution's moral ideals. As the approach of the institution towards an environmentally friendly campus, energy conservation in the institute, the innovative ideas applied to the institute. Practices towards a common, better future. Etc. Environment consciousness of management, staff and students Innovations and their implementation, and its results

Functions of the IQAC:

following are the main functions of IQAC which are framed and designed to improve the quality of Higher Education and Standard of the Institutions in the society and organizational world Development and application of quality benchmarks/parameters for various academic and administrative activities of the institution;

1. Facilitating the creation of a learner-centric environment conducive to quality education and faculty maturation to adopt the required knowledge and technology for participatory teaching and learning process;

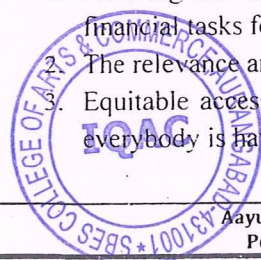


2. Arrangement for feedback response from students, parents and other stakeholders on quality-related institutional processes;
3. Dissemination of information on various quality parameters of higher education;
4. Organization of inter and intra institutional workshops, seminars on quality related themes and promotion of quality circles;
5. Documentation of the various programs/activities leading to quality improvement; g) Acting as a nodal agency of the Institution for coordinating quality-related activities, including adoption and dissemination of best practices;
6. Development and maintenance of institutional database through MIS for the purpose of maintaining /enhancing the institutional quality;
7. Development of Quality Culture in the institution;
8. Preparation of the Annual Quality Assurance Report (AQAR) as per guidelines and parameters of NAAC, to be submitted to NAAC.
9. Development and application of quality benchmarks/parameters for the various academic and administrative activities of the College.
10. Facilitating the creation of a learner-centric environment conducive for quality education and faculty maturation to adopt the required knowledge and technology for participatory teaching and learning process.
11. Arrangement for feedback responses from students, parents and other stakeholders on quality-related institutional processes.
12. Dissemination of information on the various quality parameters of higher education.
13. Organization of inter and intra institutional workshops, seminars on quality related themes and promotion of quality circles.
14. Documentation of the various programs/activities of the College, leading to quality improvement.
15. Acting as a nodal agency of the College for coordinating quality-related activities, including adoption and dissemination of good practices.
16. Development and maintenance of Institutional database through MIS for the purpose of maintaining/enhancing the institutional quality.
17. Development of Quality Culture in the College.
18. Preparation of the Annual Quality Assurance Report (AQAR) of the College based on the quality parameters/assessment criteria developed by the relevant quality assurance body (like NAAC, NBA, AB) in the prescribed format.
19. Bi-annual development of Quality Radars (QRs) and Ranking of Integral Units of the College based on the AQAR.
20. Interaction with SQACs in the pre and post accreditation quality assessment, sustenance and enhancement endeavors.
21. In terms of UGC Regulations 2010, IQAC shall act as the Documentation and Record-Keeping cell.

Method, Mechanism and Machinery evolved by IQAC:

Following details will give us an idea about how the Higher Educational Institutions will be benefited for Academic Excellence by accepting the NAAC guidelines and establishing IQAC for overall development of the institution and making satisfaction to all the stakeholders. The Method, Mechanism and Machinery evolved by IQAC is concern with following activities; they are:

1. Assuring and ensuring timely, efficient and progressive performance of academic, administrative and financial tasks for effective result and outcome
2. The relevance and quality of academic and research programs suitable for contemporary environments.
3. Equitable access to and affordability of academic programs for various sections of society by which everybody is having equal chance and opportunity to avail the facility.



4. Optimization and integration of modern methods of teaching and learning; e) which helps to the credibility of teaching, learning and evaluation procedures;
5. Ensuring the adequacy, maintenance and proper allocation of support structure and services for better implementation of the plans and policies related to education
6. Sharing of research findings and networking with other institutions in India and abroad, which helps to mutual cooperation and understanding for betterment of human society

IQAC - Institutional Functioning:

Every activity and programs are designed and implemented on institutional level to make the things in reality functioning must be planned, designed and executed at institution level where all stakes can actively participate and contribute, where the institution represents as a unit like family which benefits to all. To make these things possible following activities and setup needed to be followed and applied, which includes:

1. The institution has an active Quality Advisory Cell (QAC) and Internal Quality Assurance Cell (IQAC) to frame the policy for the academic and administrative growth of the institution.
2. IQAC is playing a major role in designing and maintaining quality assurance within academic systems.
3. IQAC monitors the proper implementation and analysis of overall academic and administrative performances of the college activities.
4. The cell supports the teaching and learning goals articulated in the institution's strategic plan.
5. As the institution has grown in size and stature, it has evolved certain quality assurance measures keeping in mind the academic and administrative requirements.
6. In this regard, a manual on teaching and working has been prepared by Professor-in-charge, IQAC. Some of the measures are –
7. IQAC ensures maximum utilization of infrastructural facilities and the available ICT resources.
8. On the basis of academic audit, a comprehensive review of student's performance is made by IQAC.
9. IQAC ensures the proper implementation of academic calendar.
10. Regular meeting of IQAC and QAC are conducted to discuss various measures related to quality enhancement in which the recommendations made by Planning and Evaluation Board, Board of Studies, Academic Council, Governing Body are discussed and analyzed for further improvement.
11. As per the suggestion of IQAC, a feedback analysis committee is formed to review the online and offline feedback received from the students.
12. Appraisal report of teaching / and non- teaching staff is received in the form of CR and after evaluation by the Head of the Institution is forwarded to the higher authorities.
13. Attendance registers and daily teaching diaries are duly maintained and checked for control and supervision
14. IQAC reviews the feedback received from the parent- teacher meetings and needed to take review and action on the suggestions given in feedback.
15. Introduction of new Courses including Postgraduate and Add-on Courses for making facility available to the community in which area the college works
16. Introduction of UGC Community college Scheme as a unique feature for quality education in rural area
17. Automation of Library and its facilities for making the library as a Knowledge Resource Centre for benefitting to students
18. Strengthening of Library for making available the books, references on their fingertips for study and knowledge
19. Improvement in students supports systems which help students for quality improvement and availing the opportunity without any worry and problem.
20. Organizing seminars, conferences and workshops at different levels by which sharing of knowledge is possible and will be benefited to students and faculty for making progress and development
21. Extension and upgradation of Classrooms and Laboratories for providing support and benefit to students taking education in the institutions.

22. Inculcate ICT based Teaching-learning process which helps for online and offline teaching and learning and opens new opportunities and avenues to students and faculty.
23. IQAC has played an important role in implementing NAAC Peer Team recommendations for making improvements in the existing system to compete and face the changing environment.
24. The IQAC monitors the well-being of the college in all respects based on the inputs received from the different criteria's which are designed and framed to work as a method, mechanism and machinery for quality education and excellence in Higher Education Institutions.

Conclusion:

From the above discussion it is clear that IQAC which is directed and guided by NAAC is now working as a method, Mechanism and Machinery for quality and Academic Excellence. In new guidelines there are near about 100 questions which are based on Quality parameter and Quantity parameters. While preparing IQAC report use of ICT is more important, where templates are required to be filled time to time. What is more important is to display every information and data on website and all stakeholders to be get involved in concern process. Institutionalization of IQAC is necessary even though we can say it is inevitable. If our HEI is to be made more competitive, quality oriented with Academic excellence then the whole structure and functioning of HEI needs to be changed and implementation of NAAC guidelines and execution of IQAC must be done in an effective manner to take our society and Nation at its highest position.

"We are what we repeatedly do; excellence then is not an act, but a habit." ~ Aristotle

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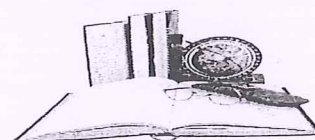
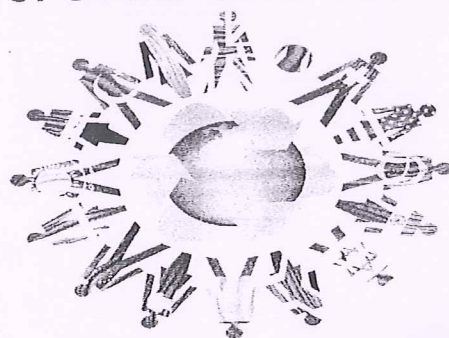
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Science is defined as the pursuit and application of knowledge and understanding of the natural and social world following a systematic methodology based on evidence. Scientific methodology includes the following: Objective observation: Measurement and data (possibly although not necessarily using mathematics as a tool) Evidence. Basically, the purpose of science is to give application of knowledge and create understanding by using systematic methodology related with a particular subject or aspect. Science is concern with the intellectual and practical activity encompassing the systematic study of the structure and behavior of the physical and natural world through observation and experiment. Science also defined as knowledge or a system of knowledge covering general truths or the operation of general laws especially as obtained and tested through scientific method. It is concern with a department of systematic knowledge as an object of study. In short science means something (such as a sport or technique) that may be studied or learned like in a systematic manner.

What is social science or sciences:

Social science is defined as "Social Science is the study of human relations"- Jarolimick. Social Science is known as the study of the activities of social and physical environment -Michels. Social science is explained and defined by social scientists and social reformers according to their knowledge and experiences time to time, every time the concept and definitions are used with reference to contemporary period or situation. It is defined as a branch of science that deals with the institutions and functioning of human society and with the interpersonal relationships of individuals as members of society. It is also known as a science (such as economics or political science) dealing with a particular phase or aspect of human society.

Social Science can help us to understand why this is, and develop policies, interventions and actions that can work with people to change to get better outcomes for individuals and for society. Indeed, if there is a 'point' to the social sciences, that is it. It is about improving our social and economic well-being.

Social sciences are a group of academic disciplines dedicated to examining society. This branch of science studies how people interact with each other, behave, develop as a culture, and influence the world. social science teaches us

Social sciences are a group of academic disciplines that focus on how individuals behave within society and reflects the interpersonal relations and behavior

Some major social sciences include anthropology, psychology, political science, and economics. The social sciences include: Sociology, Social psychology etc.

Nature of social Science:

Social sciences are studied as branch of knowledge which is concern with to know how the study of human relations are created and maintained while living in society together. they are studied as an independent subject as well as a unified subject.

Scope of social science:

- Considering the importance, need and necessity of social sciences it is clear that
- It is concern with Study of human relation
- It relates with Study of man-made institutions
- It is concern with Society related study
- Study is based on past based incidents
- Concern with the Development of citizen related traits
- Includes the Study of natural Science and development

Objectives of social Science:

Objectives of social Science are varied and defined by many scholars time to time. Some of the main objectives are narrated below, they are :To provide the knowledge of natural and social environment, It make us know how man can fulfill their needs, To develop human qualities in students, To know duties towards human society, To develop imagination, critical thinking, reasoning power in students, To provide knowledge and prudence to students, To enable students to work according to the environment, To develop desirable attitudes, To provide training in good behavior develop fundamental proficiencies, To develop comparison, analysis, summary, evaluation, To develop personality, To develop feeling of cooperation, To develop feeling of morality in students, To acquire with the social thinking, To cooperate with society actively, To approve of social values, To develop the feeling of universal brotherhood, To develop mental and emotional abilities

**Aims of teaching social Science:**

The question arises that why social sciences needed to be taught in every nation, every society, every school, every university and to be discussed and debated in government and on different social, political, commercial platforms, the very basic reasons are: To provide knowledge related to culture and civilization, To beget the education a democracy, Development of civil qualities, Development of social behaviour, Knowledge of social development, Begetting a Social knowledge, All round development of personality, Development of the feeling of universal brotherhood, To show the significance of mutual dependence, Development of the power of reasoning and thinking, Ability to mold oneself according to the environment, Development of good habits and suitable proficiency, Socialisation of a student, Development of modernization, Development of Social and moral values and intellectual processes, To develop prudence in students and many more.

Conclusion:

From the above discussion and explanation, it is clear that the social structure, social peace, social prosperity, social development, social progress and growth is possible only when people understand the value and importance of cooperative life, have sympathy and empathy in their heart and mind, people know the meaning and application of sharing and caring. The most important thing is that what we are keeping and preserving as a legacy to future generation. This land that is mother earth giving shelter and protection since its formation, mere exploiting the resources has no meaning. Human birth is very precious, it has its own meaning, he comes here only for a specific period, but being a society, it remains in continuation. Living together, living happily with sympathy and empathy is needed. Sharing and caring principles teaches us how to live together on this earth and live life happily. Social sciences are nothing but the pathways which guides us and teaches us the very essence of life, how to live together, and how to live happily by taking care of each of us on this sacred land till human society exists on earth.

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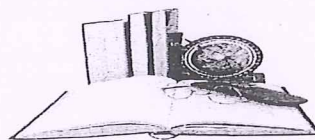
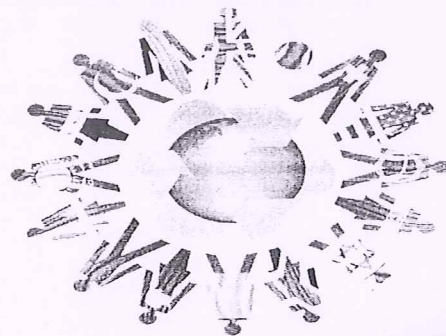
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“Social media creates communities, not markets.”

Don Schultz, marketing pioneer

Abstract:

Social Media: A double headed weapon this article is an attempt to reflect on the positive side and negative side of its use.as we know that the result of any activity depends on the intention and spirit behind its use. There are number of experiences and news which reflects the good and bad impact of social media. Basically, it relates with psychology, mentalstatus, nature of humanizing, his thoughts and thinking process and many more things. If through the Social Media things goes wrong in society the damage is irreparable, he same time if it used with good intention and spirit then the days are not far away from us where the whole human community may experience happiness, peace, growth, development and live life happy together.

Introduction:

Now a days the term social media this term and concept is commonly used everywhere corner of the world and by everybody from an uneducated labor to the top authorities of the world and countries for satisfying the psychological hunger and to meet the requirement. Media is known thing to most of the educated people whereas the Uneducated use it but they cannot define it properly. Any Media when it gets started and used is expected to be concern with welfare and wellbeing of human society. Initially Media was started for awakening and creating awareness among people regarding Nationality, Development, Democracy, Rights of people, Equality and many more. Media latter on used on largescale as a weapon for Business, Politics, Entertainment etc.. It took the shape of Business rather than social service and responsibility, Media lost the very basic spirit of transparency, truth, honesty, welfare, wellbeing, socialawareness, educating people and turned into Business model for earning money or profit for which huge amount of capital (Investment)is made by the rich and powerful people. The journey of Media started from paper print and now it reached to digital mechanism by which virtual platforms are used on large scale.In the traditional pattern reader customers were fixed, limited and media was working on some Ethics, Values, Ideology and principles by keeping the interest of social welfare, Nationality, awakening and educating people was the objectives of owner and philosophy followed by the people who were working in the Media.Now in today's scenario the efforts are made to cover or reach to every person by one or other way and include people in the orbit or network for gaining more benefit, more access, Business success and make the people addicted permanently to remain as their customer for a longer period.

Social Media:

Now a days most of the things are routed through the social media, whether it is politics related, welfare related, Entertainmentrelated, Education related, Event related, Calamityrelated, Health Related, even the day today natural dialogue and conversation are channelized through the social media. Social Media includes all types of media by which people are get connected with each other directly or indirectly either they are known to each other or not. Radio, Television, PaperPrints, Digital Devices, Different applications and software's such as Facebook, Twitter, LinkedIn and many more started with different motto and objectives. Basically,social media focused on those things which are not visualized by common people and things which are not easily accessible to common people such as Entertainment, Education, Sports, Tourism, Logistic Management and Transportation, Health Awareness and.Services, Financial Literacy and transaction smoothening, literary work, Music, Agri related and farm related services and guidance, Trading, Business and industry related transactions and services. Most of the areas and sectors are included in the orbit and efforts are made by social media to Keep Every person in the orbit by giving access to them very easily as a need fulfilment, as a Business. Social Media Covered Majority of The Global area and it reached to the common man. it is a big machinery and mechanism started, established and used by scientist, Businessman, Researchers, Politicians and all other allied elements to reach the people, it is not a local activity but considered as global activity for Global Platform.

What is social media:



The concept of social media relates with the devices, technology used for communication to reach the mass as well as individual to fulfill their needs, expectation by availing information in any form timely. The term social media refers to a computer-based technology that facilitates the sharing of ideas, thoughts, and information through virtual networks and communities. Social media is internet-based techno oriented and gives users quick electronic communication of content, such as personal information, documents, videos, and photos. Users or people engage with social media via a computer, tablet, or smartphone via web-based software or applications.

Basically, social media originated as a way to interact with friends and family but was later adopted by businesses that wanted to take advantage of a popular new communication method to reach out to customers. The power of social media is the ability to connect and share information with anyone on Earth, or with many people simultaneously.

Social media may take the form of a variety of tech-enabled activities. These activities include photo sharing, blogging, social gaming, social networks, video sharing, business networks, virtual worlds, reviews, and much more. Even governments and politicians utilize social media to engage with constituents and voters. For individuals, social media is used to keep in touch with friends and extended family. For businesses, social media is an indispensable tool. Companies use the platform to find and engage with customers, drive sales through advertising and promotion, gauge consumer trends, social media are interactive digital channels that facilitate for creating and sharing information, ideas, interests, and other forms of expression through a network virtually and offer customer service or support. Social media's role is to help and support to businesses for expansion and growth by reaching to large part of society. If we go through there are number of reasons relates with, why social media is so popular and widely used in every sector and corner of the society by every person in spite of his age, gender, caste, nationality without thought discrimination. Following are some important aspects which throw light on the popularity and regular use of social media, they are:

- It Communicates and stay up to date with family and friends around the world.
- Helps to Find new friends and communities; network with other people who share similar interests or ambitions.
- Allow to Join or promote worthwhile causes; raise awareness on important issues.
- Helps to Seek or offer emotional support during tough times.
- Helps to find out Find vital social connection if you live in a remote area, for example, or have limited independence, social anxiety, or are part of a marginalized group.
- Helps to Find out an outlet for your creativity and self-expression.
- Helps and assists to Discover (with care) sources of valuable information and learning

From the above discussion and details, it is clear that social media is giving relief to mental expectation of people and solutions to the problem on fingertips, the only limitation is it remains virtually very few things comes in to reality which frustrates to everybody and becomes a cause of depression and anxiety and gets addicted. Following are some popular Social Medias Used on Global platform, they are: Facebook, YouTube, WhatsApp, Facebook Messenger, Instagram, WeChat, TikTok, QQ, Douyin, and Sino Weibo.

Inspire of all the limitations and drawback Social Medias are now becoming the essential part of life for Individual, Group, Family, Society, Government, Business community at large. Following are some guidelines to be followed while starting and using Social Medias, they are: Social Media Plan. With billions of users on both Facebook and Instagram, your business needs a solid social media marketing plan., Custom Branding. , MessageScheduling, URLTracking, Geo-Targeting, KeywordMonitoring, EngagementReports, Team Reports and many more things which relates with system.

Social Media is called as double headed weapon, the very basic reason is that it requires to be used and handled very neatly with some etiquettes. Standard practices needed to be followed. Everything is in virtual form so why the question of coming in reality is difficult, it gives temporary mental satisfaction and people gets addicted and try to live in illusion, emotionality gets disturbed, felling of privacy increase concept of living together gets disturbed. There are number of limitations and drawbacks of social media and its misuse. Some of the main reasons and related points are: Lacks Emotional Connection. Gives People a License to be Hurtful, Decreases Face-to-Face Communication Skills, Conveys Inauthentic Expression of Feelings, Diminishes Understanding and Thoughtfulness, Causes Face-to-Face Interactions to Feel Disconnected. Facilitates Laziness, Affects Social-Emotional



Connection, Decreases Quick-witted Skill, Causing Distress to Someone's Feelings. Present Physically Not Mentally, Lacking Understanding and Thoughtfulness, Lack of Family Quality Time. , Cyberbullying, Hacking and many more things.

It is observed that, if the social media is not properly used and handled properly then negative experiences may be observed in the life of user and that may damage the image, life, social status, psychological stability, financial loss, vacuum in life, depression, frustration and leads life towards harmful situation which is a big social and personal loss. Some of the negative experiences are related with, Inadequacy about your life or appearance, Fear of missing out (FOMO), Isolation, Depression and anxiety. , Cyberbullying, Self-absorption, A fear of missing out (FOMO) can keep you returning to social media over and over again.

Conclusion:

From the above it is clear that social media which is now used everywhere is crated its impact on personal life, community life, at family level, in politics, in business, Trade, Industry, Education, Tourism and all other sectors and routine life related activities. It needs to be used in proper manner by following rules, regulations and using etiquettes, proper education, training and guidance needed to be given before its use otherwise their may be a chaos in society is double headed weapon, if used effectively with good intention it gives desired result otherwise it creates harm to person family, society and the misuse may turn into a big loss which is never going to be compensated.

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Yashwantrao Balwantro Chavan (Y.B. Chavan): A Visionary and Architecture of Maharashtra

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ABSTRACT

Yashwantrao Balwant Rao Chavan popularly known as Chavan Saheb. He devoted his life for the services of the people of the land particularly people of the Maharashtra. Right from the beginning he was well aware about the problems of society and he tried to assist and help in his early period. When he entered and joined politics, he realized that with ought power no dream and idea can be converted in reality. He is of the opinion that politics to be done for welfare and wellbeing of the society and people at large. being a Maharashtrian, as chief minister he contributed a lot in the area of Agriculture, Cooperative, Administration, Education, Land reforms and development, Industrialization development, Industrialization, Education, Art, Culture, Environment and many more areas to make people of the soil happy, satisfied, developed with peace and prosperity. He was known and identified as most cultured, sophisticated, humble, kind hearted with sympathy and empathy towards poor, deprived and neglected people. He worked hard to help and overcome the people from the situation by providing help, assistance and giving facilities time to time. to make the land and state more developed and progressive number of decisions and steps taken by him in his tenure. He worked in state and at central government also. In the present scenario his life, hiswork, his dedication, his devotion is a self-explanatory example to the budding politician those who are entering in to politics.in this article little efforts are made by author to pay tribute to the great leader of the soil whose life flown like the flow of Mother Krishna River and His Auto biography reveals the Whole story in "Krishna Kath".

Key words: industrialization, cooperation, education, democratic, cultured, symphathy, emphathy

INTRODUCTION

Yashwantrao Balwant Rao Chavan, also called Chavan saheb, born on March 12, 1913, Devrashtre, India and died on November 25, 1984. He is one of the Indian politician and government official who was prominent in the independence movement against British rule and became a senior leader of the Indian National Congress (Congress Party). He served as the third chief minister of Bombay state in independent India (1956-60) and as the first chief minister of Maharashtra state (1960-62).

Yashwantraoji Chavan was born and spent his early childhood in a village near Satara, in what was then the Bombay Presidency in the family of farmers. Despite his humble background, he tried hard to receive an education and entered Rajaram College in Kolhapur in 1934. He completed a bachelor's degree in history and political science at the University of Bombay/University of Mumbai, Mumbai in 1938 and earned a law degree in 1941 from the Law College at Pune.

While he was still in his teens, Chavan was drawn to India's growing Indian independence movement, influenced by the actions and teachings of Mohandas K. Gandhi. In 1930 he was fined for his participation in the civil disobedience (satyagraha) campaigns of Gandhi, and in 1932 he received a jail term of 18 months after being arrested for flying an Indian national flag in Satara. He also participated in the Quit India campaign against the British that was launched in 1942, functioning as an underground operative until he was arrested and imprisoned. He thus was an integral part of the Congress Party's pre-independence activities and, after the country's independence in 1947, emerged as one of the top leaders in Bombay state and its successor, Maharashtra.





Leadership of Yashwantrao Chavan in Modern Maharashtra and Notable contribution made by him as a Visionary and Architecture of Maharashtra.

Yashwantraoji Chavan popularly known as Chavan saheb worked as a Chief Minister of Maharashtra, Defence Minister of Central Government and served in many other portfolios. He was known for his nature, culture, behaviour, decision making power with kind heart and sympathy toward all. Being a politician and as a Chief Minister he contributed a lot. He tried hard on party level as well as with support of government worked to remove the disparity from the society. Yashwantraoji cultivated the seeds of cooperation and had mentioned and spread the spirit of co-operation among people. By introducing the industrial policy to benefit the state as a whole, he concentrated his efforts to cover the all the classes of the village and tried to eradicate the casteism in the society and make the growth and development of society inclusive.

He was very much concern with the people who are working in agriculture sector as farmer, Labour and Supporting workers in Rural area i.e. in Villages. To solve the problems in the agriculture He introduced many plans in the farming and Agriculture sector such as irrigation projects, supply of the water and water resources, the bunding schemes for land leveling and stopping the erosion and make the land fertile and construction of Wells as a permanent water resource to the farmers to produce Foodgrains, Vegetable, Fruits and other cash crops for making the financial status sound and healthy.

To make the Agriculture sector viable and productive He introduced number of irrigation projects in Maharashtra, which includes major projects on rivers like Purna and Koyana. The most important project of Koyana got completed during his tenure. It helped the neglected and deprived areas of the state of Maharashtra. He tried hard to reduce the disparities in levels of development between different regions and also tried to minimize the gap in rich and poor people by providing them facilities, opportunities and new sources for generating income to live the life and make the life happy and peaceful. He planned for industrialization, worked for availability of power, water supply and transport facilities, and made efforts to have permanent and continuous supply of necessary raw materials and other natural resources for every sector where the production and service activities are carried out. His policies encouraged an all-round industrial development in the private as well as the public sector because of which the state Maharashtra is Identified as Progressive and developed state in the country as well as on global platform. Because of the efforts and visionary approach today we are reaping and taking the benefit and advantages of his efforts.

Yashwantraoji Chavan popularly people call him Chavan Saheb was concern and worried about the unequal distribution of land amongst people, he also worried about the Industrial sector. Because of these two sector the process of development can be geared up, these two sectors have potency for generating employment at one side and at the same time production and income and earning of the state can be increased. In his tenure in Maharashtra, He promoted the agriculture and industry of the state. The major diction which was taken in his era was concern with Land reforms like tenancy laws and consolidation and fragmentation laws which was introduced by the Bombay government has a revolutionary change in the rights of owners of land and gave a boost to the growth in the produce of the agriculture.

He considered the nature and practice which was exist with reference to industrial sector and control of private people in the area. Considering the situation in third five-year plan he tried to use and utilize the it for the industrial development by allowing the private sector to invest on large scale for industrialization in Maharashtra. He utilized the private capital to invest in industries for the expansion, development and progress of industries.

In his tenure yashwantraoji realized that how to make development and progress of Maharashtra. In his regime the Maharashtra Government enacted and passed laws pertaining Management and labor. Good and effective management is the ultimate solution for running the organizations and utilization of resources in optimum manner. Labor is the key factor which relates to transforming any resources in to goods and services. If the labor is satisfied, protected and proper safety and security provided then the process of development becomes smooth and easy. So why the two laws related to labor and management passed with his initiatives.

Chavan Saheb and His government realized the need and importance of education. To make society and any state or nation progressed it requires a sound system and good network of education. He took keen interest in the area and taken some important steps for spreading and expanding the education to the people of the land as a mass education to the people of the state. This view and visionary approach are known giving fruits to the state and nation where Maharashtra as a state is identified and known for quality education which shows the qualities of the new leadership.





YB Chavan right from the beginning was known as the most cultured and visionary leader. His politics was not for position, name or fame but sheer approach to help and assist the rural, backward and neglected people of the land. He supported motivated to the economically backward class by encouraging and providing free education to those whose income is below certain amount (annual income below Rs. 900.6). making the efforts to reduce and minimize the regional imbalance and disparity His government paid attention to the neglected areas like Marathwada and Vidarbha.

This efforts attempt brought the major change in the area and helped to make progress and development by availing education to the masses. He encouraged and supported to the interested people to start and run the secondary school and gave financial assistance along with other facilities. He also given special grants to the people those who are dedicated and interested to speed and provide quality education to the children of the land who are expected to become real contributors of modern Maharashtra in future.

The notable work which was done by Yashwantraoji is concern with with the decision taken by him for establishment of the Marathwada University which opened the door for all people for higher education .the decision helped to make the region and area open for higher education to to all, latter on the same Marathwada University is renamed and identified on National map as Dr. Babasaheb Ambedkar Marathwada University for higher education and resulted into the total growth progress and development of the educated masses in the Marathwada region. With ought good and qualitative technical education there cannot be possibility of industries, production, increase in trade and expansion of business on large scale. Considering the need and importance He encouraged the technical education in the state of Maharashtra.

In the words of Welles Hangen that, "Yashwantraoji Chavan was not only the Chief Minister of the State but assumed a definite role in the public life of the bilingual state as a leader to whom the people both in Maharashtra and Gujarat looked for guidance.

YB Chavan initiated number of programmed through socio-economic department taken lot of efforts and directed his energies purposefully for the welfare activities which are helpful and supportive to the poor and deprived people. The efforts resulted in the impressive movement of development with the joint efforts of administration and the people of the land who worked in close and constant collaboration with each other.

Marathi became the state's official language with a Directorate of languages. Y.B. Chavan tried to safeguard the interests of the people of Vidarbha, Marathwada, Konkan and other areas of the state.

Further, he concentrated his efforts for the integration of various regions and groups. As a home minister he was sympathetic towards the problems of the police force. The departments of agriculture, co-operation, industries and education were particularly strengthened. He motivated the official machinery for the welfare of the mass. He tried to activate human face in the minds of the officers of the state.

He realized the need and importance of Democratic decentralization as the main principle in the government machinery for executing the plans and policies in effective manner to reach the benefits to the deserving people. Chavan Saheb realized and felt the necessity and set a suitable system for the state of Maharashtra. The distinctive feature of the decentralization was the establishment of strong and effective Zilla Parishads at district level.

He knows the root cause of the delaying and not completing the work of deprived people well tin time and the reason was corruption. To root out the corruption from the administration he established an independent Anti-Corruption Bureau to meet the needs of the situation and make the administrative system more people oriented and result oriented. This Bureau was expected to work independent of the police.

YB Chavan right from his childhood knows the problems of suffering of the people. When he joined social service and actively took part in politics realized that, there is an urgent need and necessity to have a perfect and permanent solution to overcome the problems of Agriculture, Rural areas, Industries and Urban sector. To make the things smooth and proper He undertook the experiment of creation of Agro-Industrial Society to bring about all round development of the people in general and farmers in particular. He realized the importance of cooperative movement as an instrument to eradicate poverty and generate more opportunities for the employment and make the people ready to get involved actively in the process of secession making for the interest and benefit of the members based on democratic principles. To strengthen the co-operative movement in Maharashtra government he passed 'Maharashtra cooperative Societies Act, 1960' which came into force on 26th January 1962.





The act worked to attain orderly development of the cooperative movement in Maharashtra. For the industrial advancement Chavan recommended Co-operative movement and introduced Maharashtra Industrial Development Corporation (M.I.D.C.). It indeed increased the growth of Industrial sector and met the needs of the industrial sector.

As a Chief Minister of the state of Maharashtra he maintained healthy interaction with the people who are backward, poor, deprived, neglected and very much far away from the main stream of the development and people. He donated land, gave financial assistance and tried to provide each and every type of assistance to help them and lift out from the existing situation. He specifically promoted the industrial development in the backward regions like Vidarbha, Marathwada and Konkan. As a youngest chief minister, he led the bilingual Bombay state in the most critical political situation. Then, as a chief minister of the new Maharashtra, he successfully managed to lead the state in a progressive manner.

His dynamic nature and pragmatic approach laid the solid foundation of agricultural and industrial transformation in Maharashtra. He played a visionary and imperative role in the social and cultural life of Maharashtra because of Yashwantraoji Maharashtra is known as cultured and progressive state.

To make the state more progressive, developed, peaceful with satisfied people he brings out the changes in the different directions he took sincere measures to avoid the delay in the administrative matters, eradication of corruption, and the social issues like Family Planning, liquor prohibition among others. His progressive measures like democratic decentralization, Agro-industrial policy, formation of the Co-operative factories brought the major change in the life of the peasants from the villages of Maharashtra. The scheme of the free education for the economically backward classes, establishment of the Universities like Marathwada University and Shivaji University and different measures in the field of the education resulted in the tremendous growth in the field of education.

When he was working as a Chief Minister, he always consulted the opposition leaders before making the crucial decisions. Senior opposition leaders like S. M. Joshi and Acharya Atre also appreciated the qualities of his personality. His democratic spirit was reflected in his administration. His kind and cultured approach, sympathetic view, empathy with poor and neglected people, inner will and approach serve to the society, due respect and recognition to the leaders and their opinions made him as the most cultured Chief Minister who is close to everybody and every leader of the state.

His legislative and parliamentary speeches show that he was not only a good debater, but also a mature political statesman. His ability to establish quick rapport with any one whether an officer, political worker, artist, businessmen or writer proved to be great asset of his distinguished personality. On the critical situation his calmness and balanced state of mind was rewarding and he was also titled as the 'Man of Crisis'.

The affinity with the center was the noteworthy quality of Y. B. Chavan. He occupied the most important portfolios of Defense, Home, Finance, and External Affairs at the center. His balanced judgment in many national crises proved to be effective. He led the Indian delegation to the United Nations and attended different national and international conferences. He was the president of the Institutes of Defense Studies and Analysis besides being associated with a number of voluntary social, educational and other organizations. After examining the chances of eight potential claimants to the prime minister ship of India. Welles Hagen stated, "Chavan has a more balanced combination of political attributes than any other Indian leader I met except Nehru".

CONCLUSION

The state of Maharashtra came in to existence on 1st May 1960, since then Y.B. Chavan worked as first chief Minister of Maharashtra. Being a Humble, Honest and Culture and Personality with rare qualities such as Dynamism, Patience, Courage, Overall thinking, Sympathetic view, Empathy, well learned and having experience and knowledge of ground reality he is identified as leader of masses. He proved to be one of the successful mass leaders from Maharashtra and added new features in the areas of the leadership. The striking feature of his leadership was his deep concern for the poverty in the society and his constructive efforts to work for the common man. He was a great visionary of the strong, independent, democratic and Socialistic India. He did hard-press on the importance of the democracy, Socialism and planning in his tenure. He brought out integration in the state in the Indian nation without any fissure. It did give strength to the nation if we account for the various disruptive forces that are affecting Indian nation. He not only brought out the Maharashtra state in the forefront but also encompassed that ordinary folk to become a part of this democratization. These traits signify the constructive leadership of Yashwantrao B. Chavan. He truly represented a new trend in the evolution of leadership in Maharashtra that was a broad-based and mass-oriented trend. His work and life to be treated as the message to the people





and budding politicians to make the people Happy, Satisfied with balanced progress and development of the land and people of the soil.

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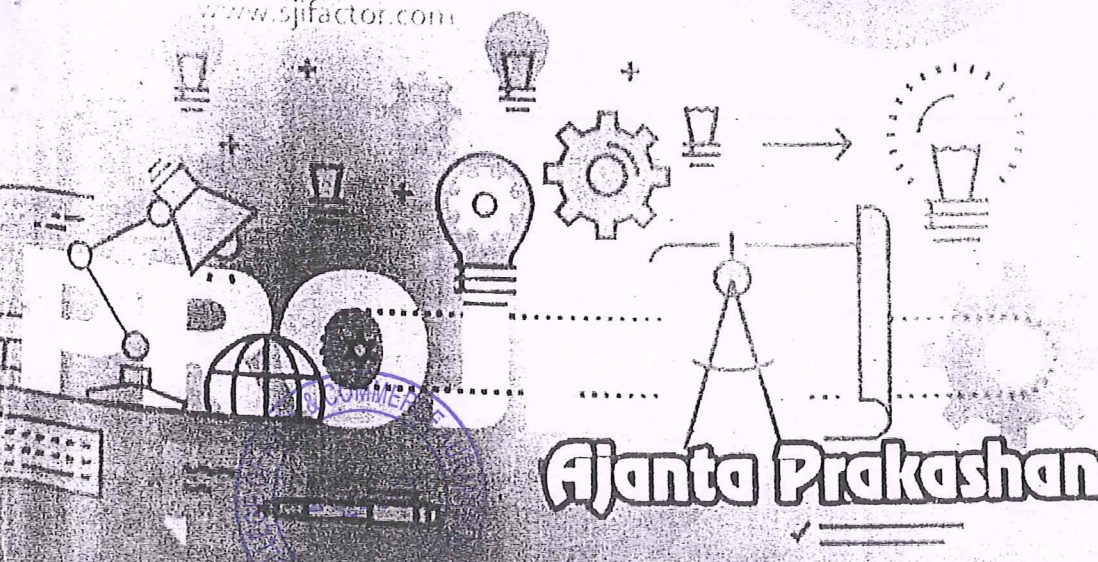
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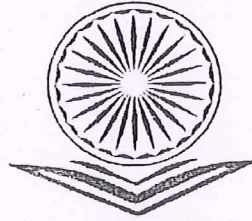
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7. Good Governance and Administrative Practices

Dr. Hemchandra Narsingrao Deshmukh

Associate Professor, SBES College of Arts and Commerce Aurangabad.

Abstract

Governance this term is commonly used in modern World, Global level, National level as well as local level with reference to implementing plans and policies decided by the Government. Governance means the machinery and mechanism to implement the decided plans and policies of Government and Organizations. The purpose of Governance is to reach the last person of society and make available every facility to him for betterment and upliftment of the person and family. Generally, it is observed and experienced that whatever government plans and decides regarding resources and facility not reaches in totality to the end user. The government people, authorities, middleman and agencies get involved to have a practice by which some of the share goes to them, even political party workers, leaders are also involved in the corruption directly and indirectly. To make the things smoother and more convenient the system of Governance is channelized with Modern Management and effective administrative practices. A new machinery and Mechanism with the help of digital technology and Internet the system of Governance is used and channelized.

Key words:- Governance, Administration, Good Governance, Management, Technology

Introduction

Modern world is considered as the world of discipline, developmental, progressive in viewpoint of providing proper services to human society. As we know that government agency which exist in any nation, organization always interested to take the decision and implement it effectively.

Optimum utilization of resources and proper direction to human resource is the prime requirement of modern society where the resources are minimum and the demand and expectations of people are more.

Management, administration or we call it governance is the supposed to be the ultimate and non-compromising mechanism for government to implement their plans and policies more effectively.

The term governance is the result and outcome of Bertrand conference where it is decided that the governance system to be used for plan and policies for achieving the objectives decided



by the Recently the terms "Governance" and "Good Governance" are being increasingly used in deployment literature. he government for better utilization of resources.

What is Governance.

Governance this term is used regularly in modern government practices for effective implementation of planned work of government. It can be known and identified with different meaning and different terms. Simply put "governance" means: the process of decision-making and the process by which decisions are implemented (or not implemented). Governance can be used in several contexts such as corporate governance, international governance, national governance and local governance and governance in other formal and informal organizations.

According to United Nations Economic and Social Commission for Asia and the Pacific

What is Good Governance

Recently the terms "Governance" and "Good governance" are being increasingly used in development literature. Bad governance is being increasingly regarded as one of the root causes of all evil within our societies.

The term governance and good governance is coined and properly used in modern world and modern society on large scale with reference to the effective implementation government plans, policies, schemes etc.

Governance is "the exercise of Economic, Political and Administrative authority to manage a country's affairs at all levels. It comprises the mechanisms, processes and institutions through which citizens and groups articulate their interests, exercise their legal rights, meet their obligations and mediate their differences." (UNDP, 1997) the concept of governance

Since governance is the process of decision making and the process by which decisions are implemented, an analysis of governance focuses on the formal and informal actors involved in decision-making and implementing the decisions made and the formal and informal structures that have been set in place to arrive at and implement the decision.

Government is one of the actors in governance. Other actors involved in governance vary depending on the level of government that is under discussion. And the structure which created and used for implementing the plan, policies and other decisions.

The working of governance in rural area is always affected by many reasons, such as in rural areas, for example, other actors may include influential land lords, associations of peasant farmers, cooperatives, NGOs, research institutes, religious leaders, finance institutions political parties, the military etc.



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2. Nature and Practices of World Organizations on Global Platform: An overview

Dr. Hemchandra Narsingrao Deshmukh

Associate Professor, SBES College of Arts and Commerce Aurangabad.

Abstract

Since independence of any country efforts are made to have liberty, protection and availability of different rights by which the citizen of any country is in a position to live life happily, satisfied and continue his and his family life more comfortably. In reality we experienced that exploitation of people, encroachment, land grabbing, creating obstacles in constructive work experienced. Every country expects that, they should have their own existence and identity such as language, flag, religion, environment, education system, technology, defence system, police and administration, socio cultural relationship, independent national and international relations. It is observed that every country tries to keep their own existence culturally, politically, socially etc. On global platform countries are categorized in Developed, Developing, Progressive, Backward and based on other categories also which are concerned with technology, Research and Development, Skilled Manpower, resources availability etc. On Global platform, At National Level even in regional environment powerful and resourceful persons try to exploit the people and situation and try to become developed and progressive. This type of exploitation neglects noncooperation, making the people, region, nation to remain in the same status and situation and take the competitive advantage of the situation.

To avoid such type of exploitation, injustice and avoiding imbalances, a balanced support, help, assistance, counselling and guidance is necessary in the form of finance, technology, human resource, health facility, educational support and facilities, training, guidance. Global organizations come forward to help and assist to the countries at all level in which they are behind of others or suffering from any problems. The purpose of these global organizations is to keep the independence of every guaranteeing intact and try to make his life happy, satisfied and have comfortable life. Global organizations are always busy and trying to keep the identity of person, nation by avoiding the wrong and exploitative practices adopted by other country or will people those who are in politics. Global organizations are established with some

independent objectives and motto such as to have interpersonal good relations amongst people, good relations assistance help, cooperation, emergency support, funding, supply of human resource, technological help and efforts to meet of the differences and have amicable relations amongst them. In spite of all the noble objectives and philosophical approach it is experienced that powerful and advanced countries directly and indirectly trying to exploit the people and countries to keep under their control and show others their superiority.

Keywords: politics, organization, International, Global, Regional, Disparity

Introduction

World Organizations

Since independence and before attaining the independence Indian political leaders and system tried to participate and join different world organization for attaining freedom and making the environment peaceful on national level and global level to live the life peaceful and happy. Efforts are also made to self reliance and independent and experience and enjoy the fruits of independence.

After world war second the whole picture of globalization changed and all world community tried to and decided to make this land developed and peaceful to live human community happily.

Meaning

Establishment of different organizations have their separate and own objectives which are concern to overcome the situations which arise on global platform time to time as a problem, that's why different types of organizations are established to tackle the situation.

Nature

The nature of establishing the organizations is to mutually help to each other and make the human society peaceful and happy and developed. types of objectives and establishment.

Global organizations are established in a particular situation where the issues and problems arise in different situations which are comfortable to nations and people living in the existing environment.

Objectives

Basic objectives of each and every global organization is to make the human society happy and create the situation to live peaceful structure and function every organization is established with some objectives and to tackle the situation to make these things they have their



own structure and function created by which the issues are resolved word /global organizations areas of organizations following are the organizations which established on global platform and in india time to time to resolve the issues which emerged while dealing with different countries and organizations and people

1. Introduction : An international organization is an organization with an international membership, International Organisation is a specialisation within the Political Science master programme. It covers various aspects of global governance from multiple social and political science perspectives. , To study international organisation (IO) is to study the norms, rules, and institutions that shape relations between states and contacts across state borders, and how they affect people's lives, the destiny of nations, and the fate of the planet.
2. Benefits of International Organizations : International organizations can provide smaller states an opportunity for stronger economic power. , This can also help build relationships with larger states in which some believe can prevent war between one another. , Io's also give states an opportunity to be efficient and that is why states join them. , IO's provides opportunity for secured world wide trade. International organizations can benefit the larger states because it shows others that they are willing to not always get their way on issues and it allows them to work with others.
3. Limitations of International Organizations : Cultural differences: very hard to deal with such difference. Beyond the expertise to understand and overcome. Monitoring multiple countries: It is very important and at the same time very difficult to closely analyze all the economic and other dynamic situations all over the world. Resistance from the domestic organizations: the domestic organizations may not be in favor of centralization of power. Govt. and political hurdles: Different countries with different political parties may lead to diversified the government restrictions and administrative limits.
4. Types Of International Organizations Inter-governmental organizations (IGOs) An IGO is an organization composed primarily of sovereign states(member states), or of other intergovernmental organizations. IGOs are established by treaty or other agreement that acts as a charter(grant of authority/rights) creating the group. Examples include the United Nations, the World Bank, or the European Union.



5. **International non-governmental organizations (NGOs)** An international non-governmental organization (INGO) has the same mission as a non-governmental organization (NGO), but it is international in scope and has outposts around the world to deal with specific issues in many countries. Some INGOs are operational (primary purpose is to foster the community-based organizations within each country via different projects and operations) & some are advocacy-based (primary purpose is to influence the policy-making of different countries' governments regarding certain issues or promote the awareness of a certain issue).
6. **Multinational enterprises** A multinational corporation (MNC) or multinational enterprise is an organization that owns or controls production of goods or services in one or more countries other than their home country. It can also be referred as an international corporation, a "transnational corporation", or a stateless corporation.
7. **Role Of International Organizations** The participating countries define the function of the International Organizations. The objective of international organization is to study, collect and propagate information, setting up of laws that are internationally accepted. The international organizations also help in cooperation between different countries by setting up negotiation deals between them. The international Organizations also help in technical assistance.
 - Setting of international Norms through technical Analysis: The International Organizations play an important role in collecting statistical information, analyzing the trends in the variables, making a comparative study and disseminate the information to all other countries. There are some intergovernmental organizations that have set international Minimum standards. Such norms are difficult to be set at the state level.
 - Supervisory Role: There are some international organizations that perform certain supervisory functions. The supervisory system of the UN is very weak. In contrast, the supervisory mechanism of the ILO is quite strong. The European Union, together with the Commission and the Court of Justice, has a relatively strong supervisory mechanism.
8. **Technical assistance:** An important role in the recent times, is lending out technical cooperation to the member countries. By technical cooperation we mean the provision of intellectual or financial material to the countries, which require them.
 - Negotiating and setting up multilateral agreements: Amongst all the roles and activities of the



international organizations, the most important is negotiating and setting up multilateral agreements. Minimizing the transaction costs can strengthen the cooperation between different countries. Beside they also provide lucidity and information. For negotiations, forums for bargaining are set up and focal point structures are constructed during negotiations. The multilateral agreements that are settled by the international organizations occur in sections like environment protection, development trade, crime human rights, etc.

9. **Formation Of The International Organization :** A constituent act (charter), which is a type of international treaty, is the basis for the creation and activities of each international organization. The charter usually establishes an organization's goals, principles, structure, and activities and is the highest law for an international organization and its members. Its provisions must accord with and must not contradict the norms and principles of modern international law. ∪ The highest body of most international organizations is the general assembly (conference) of all members, which meets periodically (either annually or once every few years). The competence of the general assembly usually includes the adoption, review, amendment, and alteration of the constituent act. In addition, the general assembly handles the admission of new members, the establishment of a dues scale, and the adoption of a budget. ∪ Most international organizations are governed by an executive council (for example, an executive committee or presidium).
10. As a rule, each international organization has a standing secretariat headed by a secretary-general or director. ∪ In addition, auxiliary consultative bodies are usually established (commissions, committees, working groups, and councils. ∪ The decisions of an overwhelming majority of international organizations are recommendations; that is, in a strictly legal sense, they are not binding on their members. ∪ International organizations contribute to the resolution of major international problems. Some international organizations give financial support to NGOs so that they can implement concrete programs or conduct research in which the interstate organizations are interested.

11. List of international organizations

- ILO Organizations Political & Economic Organizations



- Financial Organizations Sports Organizations
- Other Organizations Food and Agriculture Organization African,
- Caribbean and Pacific Group of States (ACP)
- African Development Bank Asian Football Confederation (AFC)
- Community of Portuguese Language Countries (CPLP)
- International Atomic Energy Agency Asia-Pacific Economic Cooperation (APEC)
- Asian Development Bank Confederation African de Football(CAF) EDU - Intergovernmental Organization (EDU)
- International Civil Aviation Organization Association of Southeast Asian Nations(ASEAN)
- European Bank for Reconstruction and Development Confederation of North, Central American and Caribbean Association Football (CONCACAF)
- Intergovernmental Authority on Development (IGAD)
- International Labor Organization(ILO)
- Common Market of East and Southern Africa(COMESA) –
- Inter-American Development Bank(IADB)
- Confederation Sudamericana de Fútbol (CONMEBOL)
- International Committee of the Red Cross United Nations Children's Fund (UNICEF)
- Commonwealth of Independent States International Monetary Fund Fédération International des Échecs (FIDE)
- International Criminal Police Organization (Interpol)
- United Nations Educational, Scientific and Cultural Organization (UNESCO)
- Economic Community of West African States Islamic Development Bank(IDB) Fédération Internationale de Football Association (FIFA)
- International Federation of Red Cross and Red Crescent Societies
- United Nations High Commissioner for Human Rights European Free Trade Association World Bank International Cricket Council(ICC)
- International Maritime Organization United Nations High Commissioner for Refugees(UNHCR)
- Indian Ocean Commission International Olympic Committee(IOC)



- International Organization for Migration (IOM)
- United Nations Industrial Development Organization (UNIDO)
- Organization for Economic Co- operation and Development (OECD)
- International Paralympic Committee (IPC)
- International Telecommunication Union World Food Programme (WFP)
- Organization for Security and Co- operation in Europe (OSCE)
- International Rugby Board (IRB)
- Organisation for the Prohibition of Chemical Weapons(OPCW)
- World Health Organization(WHO)
- Union of South American Nations (Unasur/Unasul)
- Oceania Football Confederation (OFC)
- Organization of Petroleum Exporting Countries (OPEC)
- World Meteorological Organization (WMO)
- Unrepresented Nations and Peoples Organization (UNPO)
- Union of European Football Associations(UEFA)
- Universal Postal Union World Tourism Organization (UNWTO)
- World Trade Organization (WTO)
- World Intellectual Property Organization (WIPO)

Conclusion

From the above overview it is clear that after world war second the whole world experienced the effect and impact on Human society, Economic aspects, Land, Environment and all other aspects which are concern with resources ,life ,land and other things. After declaring Globalization the new terms such as Liberization ,Privatisation and Globalization came into practice. World leaders and Human community realized that with ought cooperation ,coordination and communication no Human being or citizen of any nation can live happily with peace, prosperity and satisfaction.

Considering the need and importance verities of National, International and Global organizations are established for supporting different type of sectors such as sports, education, health, finance, peace, prosperity, supply of food grain, oil, gas even arms and aminations for protecting other countries. The purpose, objectives and intention behind establishing these

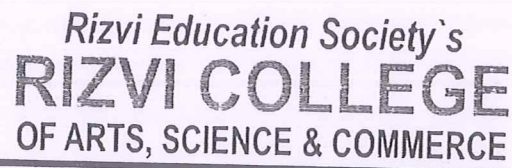


Organizations is to maintain peace, prosperity and make the life of all human being Happy and peaceful

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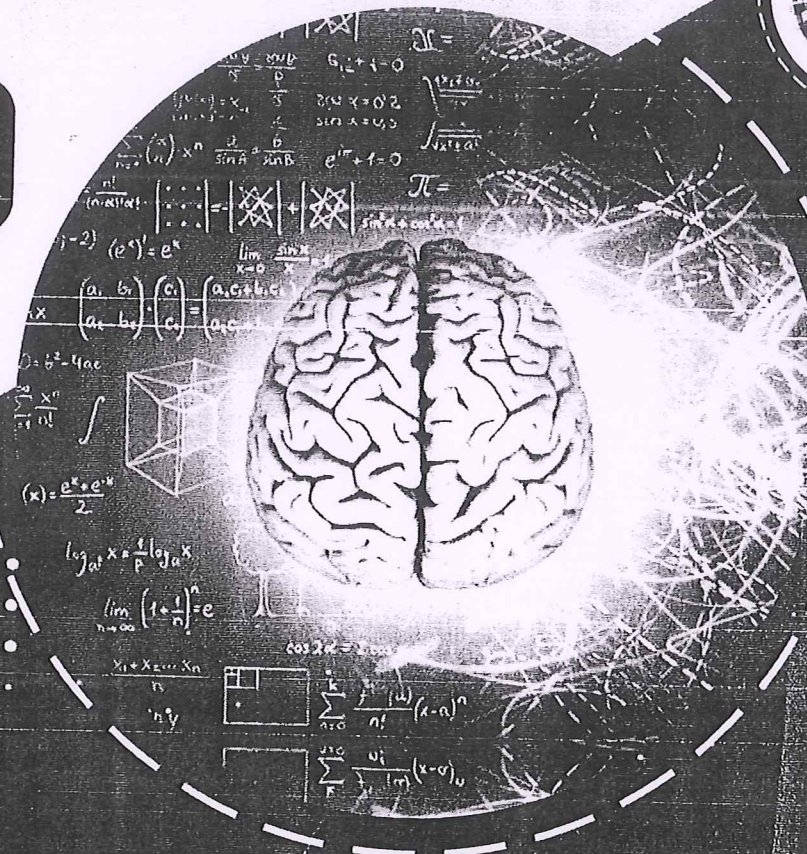


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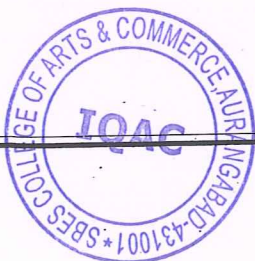


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humanistic touch Isolation feeling Cost effective
Negative attitudes of parents, teachers, educational
authorities Lack of proper knowledge Health issues. There
is a common feeling that

1. Fear and Threat of Becoming as a source of new business
rather than nurturing the culture of social, National
responsibility and liability toward human being , Earth
planet and universe

2. It is Not a permanent solution for offline education
system and methods(interpersonal relations and absence of
Human touch)

Conclusion:

From the above discussion and analysis, it is clear that
though online education is not permanent solution or
replacement to offline Education. If online education is
used with proper understanding and restricted to grown
children then it definitely reaps the fruits. In spite of all
these things it is very necessary to have knowledge,
feasibility –social, cultural, psychological, financial,
political, Technical, Environmental and many more things.
It is not affordable and convenient to our country where
huge investment is required and majority of people are
having low income. The process of online education
requires Modern Software's, advanced Hardware with
innovation, proper electricity and continuous network with
ought interruption, which is not feasible and possible to
implement and execute it successfully

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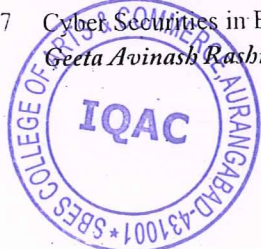
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Corporate Social Responsibility (CSR): Method, Mechanism and Machinery for Social Change and Development

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Abstract

Corporate Social Responsibility, Corporate Governance, Good governance, Best and Effective Administrative practices, tools and techniques of Modern Management are the terms which are commonly used in corporate world, the very basic reason is to have optimum utilization of resources and share the contribution for social development, social progress, infrastructure management and have a participative role in the activities carried out by the government for Development, progress, welfare and wellbeing of the society. if we consider the increasing nature of population and efforts made by the government are not sufficient to undertake welfare and wellbeing measures. To overcome the situation and as practice of good culture there must be proper Sharing and Caring approaches needed to be adopted either voluntarily or compulsory to convert the ideas into reality. Corporate social responsibility, corporate governance, good governance are the methods, mechanism and machinery evolved and used for over-all development and progress by allowing organization to participate, contribute, and practice of sharing and caring by joining hands with government for social welfare and social wellbeing. The concepts of Corporate Governance and Corporate Social Responsibility (CSR) are identified as Mechanism and Machinery for change with the help and contribution made by corporate sector. In addition to financial results, the other aspects of corporate performance like social and sustainable environmental outcomes are becoming equally important for both the concepts. In corporate governance, companies are expected to promote ethical practices, maintain fairness and transparency and ensure accountability in all the dealings with all stakeholders. The discussion covers and defines the role of all stakeholders' internal as well as external those who are directly or indirectly connected and concerned with organization and having the attitude of practicing Values, Ethics as a social responsibility. To make the things possible Government passed the act to make the things smooth, fair and allowing organization to join Voluntarily in the activities which are planned and decided to execute by the government for overall social development and progress of the Nation., The Government has tried to bring good governance in the corporate sector especially for CSR activities. It ensures and assures responsibility and accountability by making it compulsory in the constitution of a committee for it. In spite of all the efforts made by the Government, the question arises whether the corporate sector voluntarily joins the movement of Corporate Social responsibility by applying the principles of Good Governance.

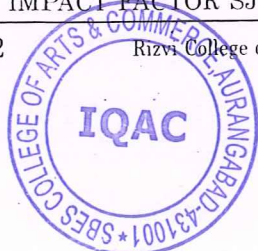
Keywords: Corporate social Responsibility, Governance, Good Governance, Administration

Introduction

"It takes 20 years to build a reputation and only 5 minutes to ruin it." (Warren Buffet). Business should not only be

responsible morally to the stakeholders but also to the society, environment and towards a sustainable planet at large. (14 August 2012 2) these are the words which are

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have bestowed this extraordinary responsibility of handing over our planet intact to the next generation at a very crucial stage when economic equity, economic awareness and economic inclusivity is bringing about an unprecedented transformation in developing countries. Key Persons About CSR

Many other names are used to refer to CSR such as socially responsible business, responsible business conduct, responsible entrepreneurship, corporate citizenship, corporate accountability or corporate sustainability. CSR is the continuing commitment by businesses to behave ethically & contribute to economic development while improving the quality of life of the workforce & their families, local communities and the society at large. (World Business Council) 14 August 2012 3

CSR requires companies to acknowledge that they should be publicly accountable not only for their financial performance but also for their social and environmental record. CSR encompasses the extent to which companies should promote human rights, democracy, community improvement and sustainable development objectives throughout the world. (Confederation of British Industry, 2001). CSR is the commitment of businesses to contribute to sustainable economic development working with employees, their families, the local community and society at large to improve their quality of life in ways that are both for business and good for international development. 5. CSR is an extended model of corporate governance based on the fiduciary duties owed to all the firm's shareholders. CSR is about how companies manage the business processes to produce an overall positive impact on the society. CSR is the responsibility of corporations to go above and beyond what the law requires them to do. CSR is the responsibility of corporations to contribute to a better society and cleaner environment.

Corporate Social Responsibility (CSR) demonstrates Companies should balance interests of • Customers • Communities • Business partners • employees with those of shareholders To meet public requirements for CSR compliance.

Corporate Social Responsibility (CSR) Evolved largely in the early 21st century Basic standards of business ethics Taken simple concepts of honest and transparency Added expectations for companies of social and environmental responsibility

Result CSR is based on self-regulatory principles linked to internal and external management of the company. Corporate governance" indicates to an idea of company's

governance and management issue Corporate governance is a broad theory concerned with the alignment of management and shareholder interest

Four Key Pillars of Corporate Social Responsibility (CSR)

Strategic Governance Human Capital Strategic scanning capability Agility / adaptation Performance indicators/monitoring Traditional governance concerns International "best practice" Labor relations Recruitment / retention strategies Employee motivation Innovation capacity Knowledge development

Four Key Pillars of Corporate Social Responsibility (CSR)

Stakeholder Capital Environment

Regulators and policy makers
Local communities/NGOs Customer relationships
Alliance partners Brand equity Cost/risk reduction Market share growth Process efficiencies Customer loyalty Innovation effect

Corporate Social Responsibility Embedded in Corporate Governance Strategic Leadership Stewardship Board Structure Capital Structure & Market Relations Social Responsibilities

CG and CSR as Part of a Continuum Integrative framework varying degrees of compliance

"CSR is a concept which suggests that commercial corporations must fulfill their duty of providing care to the society" Ethical behavior of a company (or business) towards society. Promoting activities like engaging directly with local communities, identifying their basic needs, and integrating their needs with business goals and strategic intent. The government perceives CSR as the business contribution to the nation's sustainable development goals. Essentially, it is about how business takes into account the economic, social and environmental impact of the way in which it operates. Corporate Social Responsibility

Governance ,good governance corporate governance(meaning,need,importance, necessity ,benefits)

Corporate Governance CG

The system by which companies are directed and controlled • CG encompasses • the notions of compliance, • Accountability • transparency How managers exert their functions through compliance with the existing laws regulations and codes of conduct

CG encourage the companies To promote ethics or fairness Transparency, and accountability in all their dealings They are expected to continue generating profit Maintaining the highest standards of governance internally

Governance, Good Governance and Corporate Governance

Governance is a method through which power is exercised in a country's political, economic, and social organizations. It involves how the World Bank (1992) Asian Development Bank (1995) Canada Institute of Governance (2002) defines governance as the exercise of economic, political, and administrative authority to manage a country's affairs at all levels. It comprises the mechanisms, processes, and institutions through which citizens and groups articulate their interests, exercise their legal rights, meet their obligations and mediate their differences. UNDP (1997) defines governance as the operation of three key actors: Government, State, and Market. State: Creating a favorable political, legal & economic environment. Civil Society: Creating opportunities for people's participation. Stakeholders in Governance: Legislature, Executive, Judiciary, Media, Private Social Sector, etc. Governance is too important to be left to the government.... Towards Good Governance: Value neutral, 'good' governance to qualify governance. WB Report 'Governance and Development', 1992 further developed the concept of Good Governance. Defines Good Governance as synonymous to sound development management. Central to creating and sustaining an environment which fosters strong and equitable development. Essential component of sound economic policies.

Defining Good Governance World Bank: Good governance entails sound public sector management (efficiency, effectiveness, and economy), accountability, exchange and free flow of information (transparency), and a legal framework for development (justice, respect for human rights and liberties). DFID: Good Governance is defined focusing on legitimacy (government should have the consent of the governed), accountability (ensuring transparency, being answerable for actions and media freedom), competence (effective policy making, implementation and service delivery), and respect for law and human rights.

Eight Characteristics of Good Governance – United Nations Accountable Consensus Transparent oriented Participatory p y Responsive p Follows the Equitable and Rule of Law Inclusive Effective and Efficient Effi t Characteristics of Good Governance Accountability Key requirement of Good Governance Applicable to government, civil society and private sector Types : Political, legal, administrative and social accountability Components : A C Answerability, sanction, redress, and system bili i d d improvement Transparency p y Free flow of information Accessibility of information to those affected by decisions taken in governance process Responsiveness Citizen orientation, citizen friendliness Timely delivery of services T l d l f Redress of citizen grievances

Characteristics of Good Governance Effectiveness and efficiency y Optimum use of resources Competency and performance of civil servants Result orientation Rule of law Fair legal framework g Impartial enforcement machinery Independent judiciary Participation P Cornerstone of Good Governance Opportunities for citizens to participate in decision making, implementation and monitoring of government activities Freedom of expression and association, organized civil society Characteristics of Good Governance Equity and inclusiveness q y All groups, particularly the most vulnerable, have opportunities to improve or maintain their well being Equal opportunities for participation in decision making process Consensus Orientation Mediation of different interests in society to reach a broad consensus on What is in the best interest of the whole community How this can be achieved

Model Code of Governance Model Code of Governance Developed by GoI in collaboration with State Governments, Governance issues identified in model code to guide state governments in participative and citizen centric development citizen-centric in benchmarking their performance on Governance Provides the basis for assessing governance in Indian context Governance Components Financial Accountability Improving Technology and Public Management Incentivizing Anti and Service System Service Rule of Law and Budget Reforms Corruption Transparency Delivery Improvement morale Sanctity

GOOD GOVERNANCE : INDIA Good Governance Strategies - India Conference of Chief Secretaries and Chief Ministers – 1996, 1997 Deliberation on improving governance Action plan for accountable and citizen

friendly government Formulation of initiatives Good Governance initiatives Decentralization and People's Participation Citizen's Charters Sevottam Results Framework Document State of Civil Services Survey Model Code of Governance – State of Governance Report Redress of Citizens Grievances E-Governance E-Governance Social Accountability - Right to Information, Social Audits, Community Score Cards State of Governance Report Assessment (through scoring), of Indian States on p (g g), pre-determined dimensions of governance Output --- methodology for measuring and preparing a Report on the State of Governance for States/sub national units, by taking in account the indicators with specific reference to poverty reduction Methodology tested in three states, to be rolled out in other States and UTs SoGR framework expected to enable temporal comparison of Governance indicators for a given State

Service Standards Decentralization and Self-Government Service Delivery Regulation and user feedback user-feedback Macro-Governance aspects Development program for Inclusive policy making weaker sections and backward Areas Gender Sensitivity Use of ICT for citizen interface Technology and system Improvement Delivery system for efficiency Redesign gains Financial Management and Financial Management Budget sanctity Budgetary Process Regulatory burden Investment Climate Quality of industrial infrastructure Public service morale and Quality of civil service anti corruption Anti-corruption p Accountability and Transparency Transparency and citizen-access

Social Accountability An approach towards building accountability that relies on civic engagement, i.e., in which it is ordinary citizens and/or civil society organizations who, participate directly or indirectly in exacting accountability towards Community

Grievance Redress Grievance redress mechanisms (GRMs) are institutions, instruments, methods, and processes by which a resolution to a grievance is sought and provided Integral to good governance – indicates responsiveness to citizens Grievance redress mechanisms DAR&PG – nodal department for redress of grievances Centralized grievance redress management system (CGRMS) Ombudsman For local government grievances in Kerala For NREGS grievances Central and State Information Commissions for RTI Departmental grievance redress systems Online grievance systems at state, department, municipality and district levels

E Governance Transformation of government to provide

efficient, convenient & transparent services to the citizens & businesses through information & communication technologies Easy to access single point I Increased efficiency Higher penetration due to connectivity delivery of public due to automation services to citizens Reduction in cost Increased of delivery of accountability services Higher availability Increased Reduced of public domain transparency Corruption C information

Corporate Governance (meaning, nature functions objective):

Corporate Governance & Corporate (Social Responsibility Synergies and Interrelationships

What is corporate governance? The primary purpose of corporate leadership is to create wealth legally and ethically. This translates to bringing a high level of satisfaction to five constituencies -- customers, employees, investors, vendors and the society-at-large. The *raison d'être* of every corporate body is to ensure predictability, sustainability and profitability of revenues YEAR AFTER YEAR. -NR Narayana Murthy

Prerequisite to follow CSR: following are the prerequisites of Corporate Social Responsibility corporate governance principles include Internal controls and internal auditors. The independence of the entity's external auditors and the quality of their audits. Oversight and management of risk. Oversight of the preparation of the entity's financial statements. Review of the compensation arrangements for the chief executive officer and other senior executives. The resources made available to directors in carrying out their duties. The way in which individuals are nominated for positions on the board.

Benefits of CSR:

Eradicate extreme poverty and hunger. Achieve universal Primary education. Promote gender equality and empower women. Reduce child mortality. Improve maternal health. Combat HIV/AIDS, Malaria & other fatal diseases. Ensure environmental sustainability. Develop a global partnership. Source: (United Nations Millennium Project).

Discretionary philanthropy Responsibility Ethical License to operate Responsibilities Attain profits within the confines of the Legal Responsibilities law. Produce goods and Economic Responsibilities services to earn profit.

Business Ethics, values and principles. Accountability and transparency (Legal compliance). Commitments to socio-economic developments. Environmental concerns. Human rights. Workers rights and welfare. Market relations. Sustainability. Corporate governance.

CSR is the heart and soul of modern corporations and is an

important standard for corporate governance. CSR is an indispensable mechanism for both increased corporate accountability, profitability and environmental sustainability. CSR is the pole star for modern corporations in order to maintain the integrity of moral fabrics both inside and outside the corporation while conducting socially responsible business.

Conclusion

From the above discussion and details it is observed that CSR is expected to work as a Method, Mechanism and Machinery for social change and Development. The principles, objectives and ethics are just guidelines to follow the activities planned and designed by the corporate sector. The corporate sector, government and active participation of society helps to distribute the resources in a rational manner. The very basic principle of Human life that is Sharing and Caring helps to make society and Human community on Globe to live Happily, Satisfied with peace and prosperity. We know that life of Human being is limited but life of Human society remains in continuation till the human race exist. It is the responsibility of every live human being and organization to have participative plan and execution with support and guidance of government for betterment of Human life, that's why it is said that "CSR as a Method, Mechanism and Machinery for social change and Development"

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10. Regional Imbalances: Its Effect and Impact on Development

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Abstract

“Regional imbalances or disparities means wide differences in per capita income, literacy rates, health and education services, levels of industrialization, etc. between different regions. Regions may be either States or regions within a State. In India there are enormous imbalances on various accounts. If such imbalances either to be removed or minimized then we will see the nation developed, progressed and heading towards growth and prosperity. to make all these things possible what is needed is to have balanced approach towards society, people and environment in which people are living.”

Keywords: Regional, Sustainable, Development, Poverty, Unemployment, Backwardness

Introduction

Regional Imbalances

The terms Development, Progress, Backwardness, Poverty, Balanced Development, Imbalances, Scarcity of resources such like words are regularly used in day today life of common man, very specifically these terms are used by Administrators, Politicians, Policy makers, social workers and those who are interested to make and see the whole society and nation Developed having peace, prosperity. happiness and resourcefulness for the peaceful life of human society. The term and concept “Regional Imbalances” “Balanced and overall development” are heard and experienced after Independence, particularly in India after accepting democratic principles and declaring the country as republic and accepted the process of development through planned process by declaring Five year Plans, where every plan is devoted and dedicated for specific purpose of development with some specific objectives for making the Balanced Development of Different regions and development of human society for peace, prosperity and progress at all level.



Meaning and Nature

Regional imbalances or disparities means wide differences in per capita income, literacy rates, health and education services, levels of industrialization, etc. between different regions. Regions may be either States or regions within a State. In India there are enormous imbalances on various accounts. The exploitative nature of British colonial rule either created or accentuated regional disparities. The planning in independent India has also not been able to remove these disparities. Balanced regional development has always been an essential component of the Indian development strategy. Since all parts of the country are not equally well endowed with physical and human resources to take advantage of growth opportunities, and since historical inequalities have not been eliminated, planned intervention is required to ensure that large regional imbalances do not occur. Spectacular growth attained by some regions and in some sectors in India, after independence, is in contrast to low levels of development still prevailing in many parts. Therefore, it was felt that the State had a major role to play in removing disparities. This commitment was reflected in the Constitution and in planning objectives.

Two major institutions, which were expected to work towards reducing the regional imbalances after independence, were the Finance Commission and the NITI Aayog (Planning Commission). The Finance Commission has only limited role to play. Hence, more responsibility is vested on the NITI Aayog (Planning Commission). India's successive Five-Year Plans have stressed the need to develop backward regions of the country. In promoting regional balanced development, public sector enterprises were located in backward areas of the country during the early phase of economic planning. In spite of pro-backward areas policies and programmes, considerable economic and social inequalities exist among different States of India, as reflected in differences in per capita State Domestic Product. While income growth performance has diverged, there is welcome evidence of some convergence in education and health indicators across the states.

Definitions

Regional imbalance is defined as a state of disequilibrium in terms of economic and social criteria existing between two regions over the landscape. It is a condition in which an economy fails to extend benefits equally to all regions in the country or class in society.

Regional Imbalances implies that there is difference in 'economic development' of different regions. In India 'region' means a state or district or union territory. Regional imbalances may be

3. Intra-State Disparity within the States

Intrastate disparity refers to disparity within the state. Intra-regional disparities in development can be identified through macro indicators of development like allocation of resources, quality of governance, agrarian structure, income, consumption patterns and estimates of poverty.

4. Rural-Urban disparity

Rural-urban disparity has been prevalent in India for ages. Rural areas are considered backward areas in terms of availability of basic infrastructure - roads, electricity, water and sanitation facilities, schools and hospitals etc. In contrast, these facilities are mostly available in urban areas. It is because of the absence of such facilities that rural areas lag behind urban areas in terms of the basic indicators of development - poverty, illiteracy, unemployment etc.

The question arises that, how the imbalances or disparity measured, calculated, guessed and thought given for overcoming the situation. following are the indicators on the basis of which regional imbalances are measured, they are:

Indicators of Regional Imbalances in India: How Regional Imbalance can be Viewed/Guessed/Measured

1. State Per - Capita Income
2. Inter - State Disparities in Agricultural and Industrial Development
3. Intra - State imbalance
4. Spatial Distribution of Industries
5. Population below poverty line
7. Degree of Urbanization
8. Per Capita Consumption of Electricity
9. Employment Pattern
10. Foreign Direct Investment

There are number of factors and reasons which are responsible for causing the imbalances in different areas. The notable reasons and causes are as under, thy are:

Causes of Regional Imbalances in India

Following are the main factors which are responsible for creating the disparity and imbalances on Global platform, National platform, regional platform, within interstate and in intra state environment.



1. Historical factors
2. Geographical factors
3. Failure of planning
4. Financial reasons
5. problems of Infrastructure facilities
6. Disparities in Socio-Economic Development
7. politics and Political factors
8. Predominance of Agriculture
1. 9 Backwardness of States
9. Locational Advantages

What is Balancing (Development)

Balancing means such a situation where resources are sufficient, people are having work, enough wealth is available for investment, Agriculture and Industry goes and progressing in proportionate manner, urban development and rural development helps to restrict migration, over all people and society lives in happy and peaceful environment and supports and contributes to develop economy, region and overall development of nation.

The question of development, progress, growth and balancing it always discussed, debated and even continuously taken into consideration while deciding plans, policies and setting up of machinery and mechanism to overcome the imbalances and make balanced development. Following are the different methods and mechanism which need to be adopted for making balanced development of the nation, region etc., the reasons are

Government Policies, Entrepreneur's role and contribution, Foreign Direct Investment, Collaboration, Awareness creation amongst local People, Taping and utilization of Resources, promoting local people, training for EDPS, Restricting Migration Facility and Services to be Provided (schemes, services) to restrict migration. Water, power, energy, financial support, marketing, education, collaboration, FDI, healthy competition. Role of Govt plans schemes to overcome Regional Imbalances: Central Government, State Government Contribution made by Industrialist, Entrepreneur by Foreigners, Resources and sources to be distributed and used equitably: water, power, energy, financial services, marketing network, educational expansion and empowerment, collaboration with foreign countries for setting up new enterprises, support



for competition. Government plans, schemes, policies to be introduced and used Role of government plans and policies to overcome regional imbalances.

Suggestions

The question arises how this disparity or imbalances can be minimized, removed and a situation to be created for balanced development by which people or society in that environment may live happily with peace, prosperity and satisfaction. Following are some tips, guidelines and suggestions to overcome the situation, they are:

10. Identification of the Backward Areas and Allocation of funds
11. Need for Investments in Backward Areas:
12. Good Governance:
13. Political Will: Political will is vital for the balanced regional development i.e., to remove regional imbalances in a country.
14. Incentives
15. Promoting New Financial Institution in Backward Region
16. Setting Up of Regional Boards:
17. Growth Corridors comprised of education zones, agricultural zones and industrial zones should be operationalized for the rapid development of backward areas in the states.
18. Strict restrictions on usage of productive agricultural lands for non- agricultural purposes to be implemented. If required, permissions for non-agricultural usage should be granted only after the farmers have been guaranteed a better life.
19. 10.Usage of natural resources for the development of tribal areas to be implemented. There should be guaranteed share for the tribals in the income generated from the use of natural resources.
20. A composite criterion for identifying backward areas (with the Mandal/Block as a unit) based on indicators of human development including poverty, literacy and infant mortality rates, along with indices of social and economic infrastructure should be developed by the NITI Aayog.
21. Devolution of funds
22. Strengthening of local governments and making them responsible and accountable.
23. A system of rewarding States (including developed States) achieving significant reduction in intra-State disparities should be introduced.



national economy Majority people of the population is engaged in agriculture (over 60%) Intensive subsistence farming is practiced. Agriculture is characterized by inefficient methods and unemployment or pseudo employment. The yield is low. Most of the people live in rural areas (more than 70% of the total population in some cases) High birth and death rates. High dependency ratio. Population growth is high. Hunger and malnutrition are all-pervasive. Diseases of the infection, respiratory and parasitic types are common. Health care services are poor. Overcrowding, poor housing facilities, underdeveloped public and sanitation systems prevail. A high level of illiteracy prevails which further prevents economic development. Gender disparity is high. Women are accorded an inferior status in society.

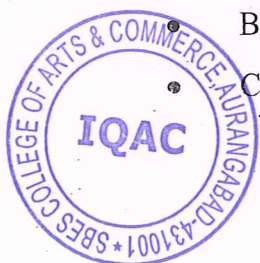
In reality regional imbalance is a threat to the goal of inclusive growth and reduction of poverty. The growing regional disparities have dampened the speed of further economic reforms, and hence may pose a barrier to India's future economic growth. Regional disparities will result in regional tensions, which in turn may lead to popular agitations and at sometimes militant activities also. Regional disparities in economic and social development which exist within some of the States due to the neglect of certain backward regions have created and creating demand for separate States like in the past for separate Telangana and now and then for Vidarbha and for Bodo land. As such, there is a strong need for strengthening of good governance in the backward areas. Towards this end, it is necessary that the local bodies in the backward areas are empowered and strengthened to reduce the regional imbalances in the country.

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7. An Evaluation of Atmanirbhar Bharat Abhiyan: A Descriptive Review

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Abstract of the Paper

Atmanirbhar Bharat Abhiyan is the new edition of "Make in India" which turned into introduced with the aid of using the Hon'ble Prime Minister on twelfth May 2020 with new edition. P.M India said that after India speaks of turning into self-reliant, it does now no longer uphold a self-targeted system. In India's self-reliance, there may be a tension for the entire world's happiness, co operation and peace. During Covid-19 India skilled unique varieties of losses. The impact of lockdown at the Indian economic system turned into very significant. In spite of that, it's miles truth that India have improved very accurately in tackling the sector pandemic. Those sectors which require FDI and overseas era are continually welcome. In the crucial state of affairs of pandemic while worldwide moves of products and offerings prohibited, India confirmed the impartial ability of producing PPE with the aid of using increase of this area from 0 to 1,50,000 portions an afternoon with the aid of using the start of May, indicating the ability of Self-reliance. The paper makes a specialty of the ones sectors and regions that have capability to gain self-reliance with inside the future. It attempts to investigate the constraints and convey out the numerous tips to make use of the present ability for turning into a international supplier.

Keywords: Covid-19, Atmanirbhar Bharat Abhiyan, Organic Farming, APIs.

Introduction of the Paper

India, because of the radical corona virus 24th March onwards became below Lockdown. In this 12 months of 2020 regardless of the scenario is confronted via way of means of the sector in addition to India because of Covid-19 gave a brand new idea to pop out this is self-reliant India. With the impact of Covid-19, many nations are adopting protectionist policies. India is a growing country. Therefore, it's far very tough to undertake protectionism. But in a few areas,



we've got the capacity to obtain self-reliance together with textiles, furniture, meals processing, natural farming, medical, automobile, software program solutions, etc. The concept in the back of self-reliance or AtmaNirbhar isn't defining to emerge as a remote country.

However at the contrary, it's far to ensure that India can grow to be a international nerve middle of the complicated current multinational deliver chains. Due to its dense manpower, billions brains can paintings collectively for optimized solutions. As of now, India is only reliable on china for its reasonably-priced fee tag product then additionally we're imbalanced with them on an import-export policy. Ultimately a self-reliant India will stand on 5 pillars are Economy, Infrastructure, System, Demography, and Demand. The Startup India, Make in India, Made in India, Skill Development will strongly construct India below the AtmaNirbhar Bharat initiative. Further information is supplied on this paper.

Let's Race in advance and begin our adventure in the direction of Atmanirbhar Bharat / Self-Reliant India...

"Atmanirbhar" is frequently understood as either "self-reliance" or as "self-sufficiency".

Atmanirbhar Bharat has been known as via way of means of a few as a re-packaged model of the Make in India motions the use of new taglines like 'vocal for Local'. The application exceedingly emphasis home production and productions of products to satisfy the home call for thereby reducing the import burden. The country of the sector these days teaches us that (AtmaNirbhar Bharat) "Self-reliant India" is the simplest course. Every country ought to be at the least self-enough for his or her simple wishes. This Moto has emerged as the middle of gravity round which different merchandise also can be evolved indigenously. India has to have the self-self assurance to chart its direction and compute its course to self- reliance.

The pandemic has generated a very best hazard for the country to showcasing indigenous electricity. It isn't going to be very smooth because it seems, to be Self-Reliant. We'll want to bolster the roots to obtain it. Tremendous studies and test want to be accomplished to construct its roots. Hit and Try technique could be greater beneficial. The Chinese 20-12 month's version of globalization will remedy maximum of the poor points. However, they have been performed opposite engineering techniques. We below AtmaNirbhar Bharat wishes to technique through era over globalization. Thus, the innovation could be the high awareness main to world-elegance merchandise.

We will should go 'Vocal for Local' via way of means of promotion, adoption of merchandise via way of means of Indian foundation groups to cause them to a globally identified, and it might be our contribution to make India Self-Reliant. On the opposite hand, it's the duty of the Indian producers that they ought to produce durable, dependable items maintaining in thoughts that a lot of us ought to undertake it. We will should realize the purpose that why we Indians don't use nearby matters aren't that dependable or it doesn't meet our call for & standards, I suppose so due to the fact we don't purchase the jute merchandise, handlooms, khadi, Indian foundation clothes however we select the imported one. India can't be AtmaNirbhar via way of means of the attempt of a number of us; instead, it wishes the contribution of all of us. It's now no longer the only duty of the creator, we as a patron additionally wishes to help them via way of means of shopping for and recommending home variants. Thus, hand in hand could be the important thing participant for this task. Emerge of want to be self-reliance (type off)...

India is a rustic recognized for its teaching-studying methods. Since historical India (previously Bharat) we have been broadly speaking engaged in "necessity is the mom of invention" ideology. This culture is observed even in current India too. The Pandemic because of the radical corona virus now no longer simplest suggests its poor effect globally however additionally teaches the instructions of self-reliance. Because of COVID-19, the worldwide deliver chain became disturbed growing an absence of simple wishes for many nations. Although India became having enough assets already imported.

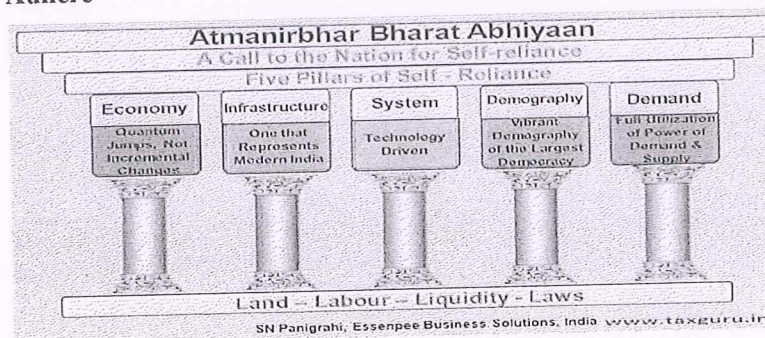
However, because the lockdown 2.zero and onwards have been going on, the nearby ventures got here up to satisfy the maximum want of face mask, sanitizers, PPE kits, etc. This created wish for being AtmaNirbhar in each aspect. As each 12 months many reviews display the developing Chinese marketplace capitalization in India, the nearby groups have been with inside the want for nearby help. Atmanirbhar Bharat Abhiyan is the new edition of 'Make in India' which became introduced via way of means of Hon'ble Prime Minister on twelfth May 2020 with a brand new vision. 'Make in India' application suggests a drastic extrude in lots of sectors like aviation, automobiles, biotechnology. PM Modi stated that India will play a main position within side the international revival. AtmaNirbhar Bharat Abhiyan isn't approximately being self-contained or being near the sector. It is ready being self-sustaining & self-generating.

This became undertaken and the Atmanirbhar Bharat idea became introduced. The pandemic offers the lesson that, that is the proper time for India to get hooked up as a international hub for production numerous merchandise. The manpower may be applied with the



proper path for growing world-elegance solutions. Today, the task has created a perception amongst residents that they also can have the electricity to serve the kingdom via way of means of taking part in "vocal for nearby". The nearby businessmen also are exceedingly passionate about handing over their best.

The Pillars to Adhere



Literature Review

1. Atmanirbhar Bharat. My Govt. in (17.05.2020): - P.M of India stated that when India speaks of becoming self-reliant, it does not uphold a self-centered system. In India's self-reliance, there is an anxiety for the whole world's happiness, co-operation and peace.
2. Atmanirbhar Bharat Abhiyan (24.09.2020): - In this Abhiyaan or self-reliant India Drive it is the vision of new India with the aim to make the country and its citizens.
3. Building Atmanirbhar Bharat and Overcoming Covid- 19 (March 2020): - It is declared that Govt. of India is taking numerous to guarantee that we are all adapted to confront the challenges and threats posed by Covid-19. India has confronted the Covid-19 condition with bravery and zeal of self-reliance.
4. Atmanirbhar Bharat (2020): - This concept developed during the Covid era but the historical background of this concept dates back during the pre-independence period. When our freedom fighters from Bengal given the slogan, "Mayer deowa mota kapar mathy tule nere bhai, dindukhini maje tar besi ar sadhya nai" It means the people of India at that time are requested to use home made garments. This slogan boosted up the moral of the poor Indian Citizens to help the country made garment manufactures.

Objectives of the Paper

1. To discover the capability of a few sectors to reap self-reliance.
2. To discover the issues at the manner to Atmanirbhar Bharat.
3. To advocate treatments for present loopholes.

Research Methodology of the Paper

Now, the present study is predicated on secondary information collected from completely different journals, magazines, numerous books and websites that are clearly mentioned within the bibliography.

An Extension of Make in India

There is no previous literature on this topic as it is recently introduced by Prime Minister of India to make India a self-reliant nation and make it a leading global supplier. There is some previous literature on 'Make in India' which is on the same line. A global perspective by According to Dr. (Smt.) Rajeshwari Shettar, SM Sheshgiri (2017), 'Make in India' program shows drastic change in many sectors like aviation, automobiles, biotechnology. Many researchers tried to represent that Foreign Direct Investment and continuous increase in investment in Research and Development will help in generating employment. Puneet Anejain his paper focused that 'Make in India' campaign is an imaginative idea of our Prime Minister to convert it into reality and to take some share from China in global manufacturing we have to improve our infrastructure, ease of doing business, reform tax and labour laws. Dr. Richa Shrivastava in her paper explained that India has the capability to push its manufacturing. Government had taken several steps to encourage domestic as well as foreign investors by removing the business barriers and increase the purchasing power of average person helps in boosting demand and generating employment.

Scope to boycott China

The trade between India and China is falling almost 12.4% year on year and to USD 12 billion in the first two months. The declining trade was largely due to the slowdown of the economies of the two countries. As a result of lockdown Indian pharma industry is concerned as India is a big importer of the main raw materials APIs (Active pharmaceutical ingredients) from China. Chinese investments in Indian start-ups-Zomato, Swiggy, Ola, Big basket, Udaan, Policy Bazaar etc. In 2018, Alibaba invested \$216million in online grocer BigBasket, \$21million in food delivery app Zomato. Tencent has \$400million on Ola and huge amount invested in Paytm and Byju's, an education start-up. Two-third of Indian start - ups valued at \$1 billion according to the data from think - tank Gateway house. It is not much harmful to the country if the percentage of Chinese investment is lower. But if the percentage goes upto 40% like in case of paytm then we should not use it. Also, it is dangerous if the percentage of Chinese share becomes more than 50% as with this the Chinese companies get decision making power. NitiAayog member Shri. V.K. Saraswat had said that UP firms in Kanpur should avoid



importing raw materials for manufacturing bullet proof jackets due to consistent supply of low quality raw materials and switch to American and European countries for importing raw materials. India's leading multinational engineering, construction, technology and financial services conglomerate L&T (Larsen & Toubro) committed to reduce dependency on Chinese products. L&T CEO, Shri. SN Subrahmanyam said that they firmly stand with the policy of 'Make in India' to develop local manufacturing and construct ecosystem in producing efficient and cost effective substitutes for the global markets. Company plays a significant role in producing key engineering and technological products and constructs almost all nuclear reactors for power generation over eight decades. India should negotiate with Australia and European Union on trade related aspect to encourage trade with other rather than China.

Sectors having Potential to Achieve Self-Reliance in Future

Textile Industry

Indian textile industry is a second largest industry after agriculture in terms of economic contribution and employment generation. Textile and Apparel sector contributes 14% to industrial production, 4% to India's GDP, and constitutes 15% of the country's export earnings. India imports accessories and raw materials from China for textile industry. Global suppliers are looking for alternatives for textile. China is the largest exporter and leading importer of all products finished as well as raw materials. Indian Textile industry is second largest producer of raw cotton, cotton yarn, cellulosic fiber yarn, in silk production. It is also largest producer of jute and fourth producer of synthetic fiber.

India exports 25million kg cotton yarn per month to China. We have to analyze both positive and negative side i.e. threats & opportunities. Textile production cost increases by 3 to 5%. Closure of units in China has led to demand drop for textile. India will be preferred market for sourcing of apparels. Garment industry also imported synthetic fiber from the China. Therefore, garment importers have to switch to other countries. This is the opportunity for the domestic manufacturer to supply the fabric to garment exporter. China's share in the export market is around 40%. Not only India, but other countries also like Vietnam, Bangladesh is importing from China. Therefore in case if they are not getting from China these opportunities may get diverted to India. As a recent report by India Brand Equity Foundation, India's overall textile exports during FY 2017-18 stood at USD 39.2 billion and is expected to increase to USD 82.00 bn by 2021(up to Jan 19). Many textile industries started manufacturing PPE kits and Masks. India has become the second largest manufacturer of PPE kit worth Rs 7000cr. 600 companies manufacturing PPE kit across the country. Polyester sportswear companies are



manufacturing 7-8 thousand PPE kit per day. Fabric for PPE kit comes from Nasik, Zindal, Himachal, Gujarat, South India etc. Thus, India is a great manufacturing nation but due to lack of quality and timely delivery of goods we will lose the opportunities in next two-three months until we do not improve.

Organic Farming

The World Organic Agriculture report of 2018 reveals India is third amongst the organic food producers in the world. Indian organic food market is approx.

\$1.5 billion out of \$ 250 billion global organic food market. North east states of India have developed as a hub of organic farming with their efforts. Organic farming can become a huge movement in the North-East and dominate the global market. Sikkim has taken lead to convert their entire produce in organic cultivation. It is estimated that Indian organic agriculture is growing at 25% a year. Enabavi, Telangana's first leading organic or chemical free village is the best example of organic farming and shows huge potential in Indian farming through which farmers can produce more than subsistence level. A farmer from this village said that one farmer's effort can do nothing; every farmer has to do something to improve mother earth's health which gets spoiled due to excessive use of fertilizers. That is why everyone in the Enabavi village adopts natural farming. Earlier there were large number of farmers who committed suicides due to uncertain weather but after adopting natural farming their life has been changed. Now, they have become debt-free and every farmer has bicycle and tractor and their life has become easy.

Automobile Industry

According to the Foreign Secretary, Indian automobile industry particularly low cost automobiles including 2 and 3 wheelers will have an augmented market in developing countries. India is already the fourth largest auto market in the world. It contributes 7% of GDP, 40% of India's manufacturing and engaging 45 million Indian directly or indirectly. The 'Make in India' initiative has played an important role in uplifting country's position. In the past 3-4 years India improved on nine out of ten parameters for ease of doing business. India's automotive industry transferred it from traditional roles to digital environment to increase connectivity with its customers. India has been known for frugal engineering and for low cost managerial talent. Many global companies named it 'Jugaad' to develop products at low cost, but have enough value to attract demand. To make our country self - reliant in automobile industry our manufacturers should not wait for outsiders because we are not only vehicle makers but also component makers, technology and service providers. Workers are asset for any industry so it



will be better to make an Auto Industry workers benefit Fund and do more investments to train them which can enable them to get job. There is need of significant investment in research and development that while recognizing 'Jugaad' will set a clear protocol that fosters innovation and solution. It is required to build a PAN - India supply chain network for displaced workers and need to work out on low interest loans.

Pharmaceutical Industry

In 1969 Indian pharmaceutical industry had a 5% share of the global market. By 2020, it is the reverse, now Indian pharma is having an almost 85% share of the global market. Over the last more than 50 years, India has been successful in meeting the domestic market and has a potential to play the role of 'pharmacy of the world'. According to Pharmexil, India exported pharma products worth of \$200.02 million in financial year 2018, with a recorded growth of 37.52%. Excess dependency on China for APIs need to be reduced because continuous increase in import of raw materials from China shows alarming situation for Indian Pharma industry. In 2015, Dr.V.K.Subburaj, Secretary, Department of Pharmaceuticals highlighted to achieve self-sufficiency in APIs. In 2018, Chemical and Fertilizer Ministry along with other ministries joined hands to increase the production of APIs domestically to reduce dependency on China. To grasp the real potential of the industry and to speed up the available opportunities, Indian pharma industry is producing as per market demand and spending more on R&D. Existing policies requires to be more friendly which enable local industries to manufacture the core of the industry.

Many of the top Pharma companies already set up their plants in Vishakhapatnam for manufacturing APIs to access the sea routes and airports and make it more focused Centre of Excellence for Pharma sector. The Indian Pharma industry has been growing steadily from the past few years as seen in the following table:

Steady Trend	Value Growth in %					
	2014	2015	2016	2017	2018	2019
Indian Pharma Market	8	15	11	8	7	9
National List of Essential Medicines (NLEM)	-9	10	5	-6	3	6
Non NLEM	11	16	12	10	7	10

Source: Value Growth of Indian Pharmaceutical Market (IPM) MAT July Ref

(PwC API Paper)



Mgnrega

Mahatma Gandhi believed that a self-reliant India would not be possible without self-reliant villages. The MGNREGA is also one of the most important Rural Employment Programme which provides opportunities to villagers to become self-reliant. Government has allocated an additional fund of Rs. 40,000 crore for the MGNREGA under Atmanirbhar Bharat Abhiyan. In Madhya Pradesh farm bunds under MGNREGA had helped massive increase in agricultural productivity. It has been observed that this scheme led to the 190% increase in the income of the beneficiaries in Jharkhand. Recently, there has been a focus on the construction of assets on private land.

These include fruit orchards, farm bunds, farm ponds and well for drinking and irrigation. This is the time for rural population including the migrant workers who have returned to be engaged in such activities as the creation of small check dams and gully plugging and many become enable to cultivate three crops instead of single crop annually. Government increased the allocation of funds for MGNREGA but it is not sufficient because in poor states due to corruption these funds are not properly allocated so it is needed to 'go vocal' for workers to implement it efficiently in local areas.

Conclusion

Atmanirbhar Bharat Abhiyan is a long-time period concept. In short-time period it's far very tough to reap due to the fact for the reason that 1991 all economies are included beneath LPG coverage. From the above have a look at its far concluded that Indian Economy has massive capability to reap self-reliance however it calls for right implementation of legal guidelines made through authorities and right allocation of finances allocated through the authorities. Not simplest in city, however rural region additionally have exquisite ability to increase if right guidelines are made and implemented. Government has to deliver all of the centers to increase the ones sectors that have capability to take revolutionary steps. This isn't always simplest authorities' obligation however additionally consumer's obligation to devour locally produced items due to the fact call for is the primary determinant to increase any region. India isn't always simplest able to generating fundamental merchandise however additionally have the ability to provide especially technical merchandise.

Recommendations

The targets of the Abhiyan may be fulfilled through adopting a few measures. As authorities allocated massive quantity for the improvement of many sectors and schemes however there's want of the right allocation of the finances generated and it have to attain the real



hands. The bad populace influences critically through herbal calamities and pandemic. Therefore, Country has to be organized for going through herbal and financial challenges. Success of any concept and coverage relies upon on right governance and suitable mechanism for implementation of that coverage. To turn out to be self-reliant and worldwide dealer it's far important to boom amount in addition to great of the commodity, in order that we will install the enjoy the possibility diverted from China. For the success implementation of the schemes stated in Abhiyan, it's far should to understand the real capability of numerous sectors current in city and rural India and offer them enough resource.

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The essential areas for the rural development are

- I. Economic dimension
- II. Human dimension
- III. Science & Technology
- IV. Resources and Environment
- V. Political dimension.

OBJECTIVE OF RURAL DEVELOPMENT

The important goal of the Rural Development is enhancing the dwelling requirements of rural human beings with the aid of using utilising the without difficulty to be had herbal and human assets. The different targets of rural improvement programmers are as follow:

1. Development of agriculture and allied activities.
2. Development of village and cottage industries and handicrafts.
3. Development of Socio-monetary infrastructure that consists of putting in of rural banks, co operatives, colleges etc.
4. Development of network offerings and centers i.e. ingesting water, electricity, rural roads, fitness offerings etc.
5. Development of Human aid mobilization.

NEED FOR RURAL DEVELOPMENT

- I. To enhance the nice of life & enhance the surroundings in rural regions.
- II. To lessen the urbanization effect.
- III. To enhance of Indian economy.
- IV. For the right and clever control of herbal assets like land, water for agricultural manufacturing and processing.
- V. To produce and manner type of meals merchandise via agriculture.
- VI. To enhance and boom income for farmers..

The implementation of rural India improvement techniques will utilize & expand present institutional, control and investment mechanisms and schemes to cognizance at the expenditure of presidency with inside the 3 spheres to greater be powerful and green to the wishes and opportunities. So there's a first rate and crucial want to expand the agricultural regions for the development of Indian economy. The primary targets of the RDS are to boom farm productiveness and profitability, for attaining fast monetary transformations, to boom and enhance family outputs of the chosen agricultural merchandise, and to sell price addition and make sure a strong marketplace for those agricultural merchandise.

ELEMENTS OF RURAL DEVELOPMENT

There are as a minimum 3 fundamental factors as given with the aid of using Singh (1986) which can be taken into consideration to represent the authentic which means of improvement. These are:

- Life-Sustenance: In order to survive, human beings have sure fundamental wishes. These fundamental requirements encompass meals, safe haven and clothing. Besides, fitness care centers and safety also are crucial wishes. Providing those fundamental requirements to all of the human beings is of critical significance for monetary growth, that is a prerequisite for improvement.
- Self-Respect: Every individual and each state are seeking a few fundamental shape of self-respect, dignity and honour. Absence or denial of self- esteem shows a loss of improvement initiatives.
- Freedom: Freedom now no longer handiest refers to political or ideological freedom, however additionally freedom from lack of knowledge and superstitions. Man need to be loose from all bondages and need to stay in concord with nature.

OBJECTIVES OF RDS

1. To develop farm, home, public service andvillage community.
2. To bring improvement in producing ofcrops and animals living condition.
3. To improve health and education conditionetc. improvement of the rural people.
4. To improve villagers with their own efforts.



connectivity, health facilities, rural housing and education and promoting decentralization of powers to strengthen the Panchayat Raj institutions.

- The Department of Rural Development and Panchayat Raj is responsible for the implementation of various rural welfare schemes and also assists Panchayat Raj Institutions to discharge their duties and functions as effective Local Self-Government entities.

INNOVATIVE IDEAS FOR RURAL DEVELOPMENT IN INDIA

1. Utilization of Local Resources: For example: If there are water resources like rivers and tanks near by the villages, in summer itself, arrangements must be made to tap this resource by removing slit in the tanks, constructing new reservoirs, bunds, canals and simultaneously strengthening the existing ones, so that the water cannot go waste. Similarly, if there are any mines like iron, coal and granites, they should be excavated so that local population can be provided employment.

2. Establishment of Rural Industries: All the village industries come under the following broad categories:

- Agro Based Industries: Sugar industries, Jaggery, Oil processing from oil seeds, Pickles, Fruit juice, Spices, Dairy products etc.
- Forest Based Industries: Wood products, Bamboo products, Honey, Coir industry, making eating plates from leaves.
- Mineral based industry: Stone crushing, Cement industries, Red oxide making, wall coating powders etc.

- Textile Industry: Spinning, Weaving, Colouring and Bleaching.
- Engineering and Services: Tractors and Pump set repairs etc. Small and medium sized industries to produce agricultural machinery, equipment for usage in rural areas etc.
- Handicrafts: These include making of wooden or bamboo handicrafts that are local to that area, traditional decorative products, toys and all other forms of handicrafts typical to the region.

3. Services: There are a wide range of services including mobile repair, agriculture machinery servicing, etc which are being undertaken under this category.

4. Startups: They are entrepreneurial ventures, which are newly emerged businesses aims to meet marketplace need, want or problem by developing a viable business model around products, services, processes or platforms. For example: Agriculture, Supply Chain, Trading in Agricultural produce, Processing Agricultural produces, Fisheries - Both Culture and Trading, Rural Micro Finance, Rural Health - Rural Primary Health Cared and Rural Education etc.

5. Computer & Internet Services: Providing Computer Training and Repairing Services, Internet based business like E-Commerce, Rail & Bus Ticket booking, Digital Marketing Agency - Examples: Social Media Marketing, Email Marketing etc.

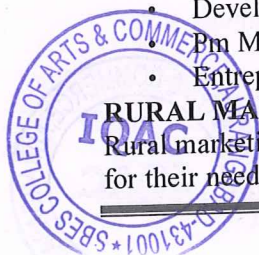
6. Encourage Rural Entrepreneurship: They may be of the following types: a). Individual Entrepreneurship - It is basically single ownership of the enterprise. b). Group Entrepreneurship - It mainly covers partnership, private limited company and public limited company. c). Cluster Formation Entrepreneurship - It covers NGOs, VOs, CBOs, SHGs and even networking of these groups. These also cover formal and non-formal association of a group of individuals on the basis of caste, occupation, income, etc. d). Cooperative Entrepreneurship - It is an autonomous association of persons united voluntarily for a common objective.

GOVERNMENT SCHEMES FOR RURAL ENTREPRENEURSHIP IN INDIA

- Prime Minister Employment Generation Programme.
- Centrally Sponsored Schemes (CSS) of Export Market Promotion.
- Dairy Entrepreneurship Development Scheme (DEDS).
- Development of Khadi, Village and Coir Industries.
- Pm Mudra Yojana - MSME Loan / SME Loan Scheme.
- Entrepreneurship Development Institution Scheme.

RURAL MARKETING

Rural marketing basically deals with providing manufactured or processed inputs to rural producers for their needs. Rural Marketing would also be different they include input manufacturers, dealers,



and seminars related to their business.

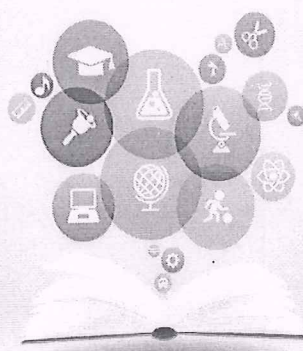
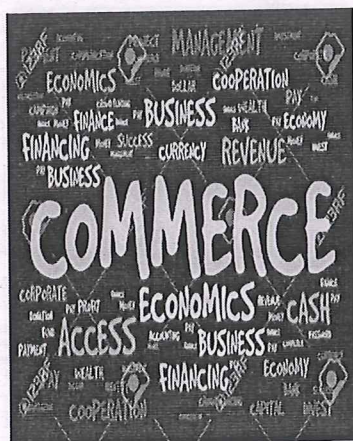
- ✓ Offer finance with low rate of interest: Financial institutions like ICICI, SIDBI, IDBI, IFCI, and SFC should provide finance to rural entrepreneurs with low rate of interest and limited collateral security with liberal terms and conditions.
- ✓ Government Role: Government should take steps to provide infrastructure, warehousing facilities, offer assistance to marketing and to export the goods of rural entrepreneurs to foreign countries.
- ✓ Exploitation of Village resources: For example, where ever there is scope for wind and solar energy, can be fully exploited for rural electrification.
- ✓ Micro credit schemes: Provisions should be made for micro credit system like SHGs to the rural entrepreneurs who will boost up the economic development and employment generation of the rural poor.
- ✓ Past experiences and other observations should be considered to develop rural entrepreneurship.
- ✓ Market information of different products and innovative technology should be publicly announced by the government in order to get its acceptance among the rural entrepreneurs.
- ✓ Infrastructure facilities like land, power, raw materials and finance should be provided to the rural entrepreneurs at concessional rates.
- ✓ Credit Information of the rural entrepreneurs has to be developed so as to enable them to get sufficient amount of loan from the banks at reasonable rate of interest.
- ✓ SWOT Analysis: Strengths, Weaknesses, Opportunities, and Threats of small businessmen have to be identified and properly trained to motivate them to become entrepreneurs.
- ✓ Innovators club should be established in villages to support the large mass of youth who are interested in taking business as career.
- ✓ Marketing management skills should be improved among the rural entrepreneurs to face the problems of entrepreneurship.
- ✓ Management training is to be imparted to create awareness of innovative spirit among the rural entrepreneurs.
- ✓ Awards should be given to those entrepreneurs who demonstrate extraordinary success. Entrepreneurship development cell should be established at all the villages level to provide guidance and counseling to motivate the rural entrepreneurs regarding the use of modern technology. Separate financial fund for rural entrepreneurs should be provided by the Government. At the same time, they should be provided with adequate and timely financial assistance from all the financial institutions and banks.
- ✓ Special training programmes for rural entrepreneurs in particular and in general for rural population should be arranged by the Government to improve their knowledge and vocational skills.
- ✓ Rural youth need to be motivated to take up entrepreneurship as a career, with training and sustaining support systems providing all necessary assistance.
- ✓ Finance for Modernization: Sufficient finance must be given to modernize their outdated technology, tools and implements in order to enable them to compete with the large-scale industries.
- ✓ Rural entrepreneur should be more competitive and efficient in the local & international market. Successful rural entrepreneurs should show path for other rural entrepreneurs.
- ✓ Several schemes and plans of government should be strongly executed at different levels for the encouragement of rural entrepreneurs.
- ✓ Interest free consumption credit should be provided by the Government, Banks and other financial institutions to encourage buying the products produced by rural entrepreneurs.
- ✓ Agriculture diversification by exploring the opportunities by farming completely a new range of grains, fruits or vegetables.
- ✓ Establishing agro food processing units or related units like wine production, juice production

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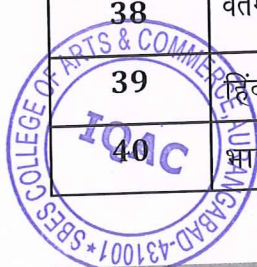


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“A Study on Motivational Factors of Women in Entrepreneurial Ventures of India”

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Email-kishorj2015@gmail.com Mob No. 8888469046**Dr. Dilip S. Chavan**SBES College of Arts & Commerce
Aurangabad**Abstract:**

India is among the most beautiful gems of North-East India where it is surrounded by beautiful stations like Maharashtra. Entrepreneurial activities have taken root in the region quite lately owing to various socio-political reasons. The history of insurgency and political movements has prevented the emergence of a favourable business environment in this predominantly tribal inhabited district. Moreover, the lack of infrastructure development and industrialization in the area ensured that entrepreneurship is at its budding stage. Despite of all the challenges and hurdles, women in the district are still motivated to step out from their house to go for entrepreneurial ventures. Motivational factors play a very significant role in pushing these women for start up and the success of their entrepreneurial ventures. The main objectives of this paper are to find out the types of entrepreneurial ventures owned by women in Maharashtra of India, to examine the motivating factors of women in taking up entrepreneurial ventures in the study area and to measure the degree of influence of motivating factors among women entrepreneurs in the study area. The study is descriptive in nature and based on both primary and secondary data.

Keywords: Motivational Factors, Women, Entrepreneurship Ventures, India.**Introduction:**

Entrepreneurial venture may be defined as an enterprise which creates wealth, bears risk and utilizes the resources in an innovative manner to produce goods and services. Entrepreneurial ventures are the outcome of entrepreneurship. According to Khanka(2008) 'entrepreneurship' is a process which involves various activities of giving birth to a new enterprise. Entrepreneurs create entrepreneurial ventures. Entrepreneurs are characterized by innovative practices and in most of the cases; their main goal is growth and profitability (Coulter, 2010). The development of entrepreneurial ventures has become an important agenda of present government. As entrepreneurial venture, at some extent, can help in reducing unemployment, utilizing of local resources, increasing production, generates income, increase in revenues, improvement in standard of living by producing new products and creating a new market; hence, development of entrepreneurial ventures can lead the country into a new direction which is highly progressive in nature; the problem of industrial backwardness and under utilization of resources in rural areas can be solved by setting up more entrepreneurial ventures. Thus, development of entrepreneurial ventures can help in restructuring of wealth and economic resources of the country and act as a stimulant for socioeconomic transformation. Except in case of few states of north eastern region of India like Manipur, women's entry into entrepreneurship in India is very limited. There are countable numbers of women entrepreneurs of the country like Sahnaz Hussain, Kiran Mazumdar Shaw who established entrepreneurial ventures and manage to include their names in the list of successful entrepreneurs. There are number of factors which have motivated them to enter in this profession. The main objective of the present paper is to find out such motivating factors of women who establish and operate entrepreneurial ventures.

Relevance of the Study: Despite being one of the largest State of the country, finds itself at the bottom of all developmental indices. Entrepreneurial activities have taken root in the region quite lately owing to various socio-political reasons. The history of insurgency and political movements has also prevented the emergence of a favourable business environment in this predominantly tribal inhabited district. Moreover, the lack of infrastructure development and industrialization in the area ensured that entrepreneurship is at its nascent stage. The district is endowed with huge natural resources which remain untapped for the sustainable development of the region. In the midst of all the challenges, there has been a constant effort by the women folk of this region to break the shackle of illiteracy and impoverishment. They are motivated to see the light of modern lifestyle



while preserving the age old ethnic character of their society. In a way it is very fascinating and informative to study the transitional phase of entrepreneurial activities of women and the prime motivating factors that drive them to embrace the modern market based economy. Nevertheless, there are also factors which halt their enterprising initiatives at a budding stage. There have been a very few discourse/study on the women entrepreneur of this area which make it imperative to undertake an inclusive study on the entrepreneurial activities taken up by the women and all those factors which influence these women to become an entrepreneur.

Review of Literature:

Some of the studies which have been reviewed to find out motivating factors among women entrepreneurs are presented below:

According to Shapero & Sokol (1982), Hisrich & Brush, (1986), the factors that motivate women entrepreneurs are classified into push and pull factors. Their findings of their study reveal that push factors are the major motivational factors. These factors include: frustration, job dissatisfaction, deployment, divorce and boredom in their previous jobs. According to them pull factors to include: independence, autonomy, education and family security. The study made by Suganthi(2009) & Tambunan(2009), shows that significant influence of investment, experience, profit and turnover over the financial sources and knowledge, profit, previous experience and family member advice, family income are the motivating factors of women entrepreneurs in the SMEs. Cohoon, et.al.,(2010) study shows that the successful men and women entrepreneurs share similar motivations and women who choose to become entrepreneurs are motivated primarily by five financial and psychological factors i.e. desire to build wealth, the wish to capitalize on business ideas they had, the appeal to start up culture, a long standing desire to own their own company. Katoch(2010), reveal that the family income factors play a significant role in motivating them to take up entrepreneurial venture and major factor that discourage them is labour problem. The study made by Antony(2011), Pandey(2013), Barman & Chanu(2015), Balhara & Singh(2015) revealed the motivating factors as self-identity, educational qualification, to be ideal citizen, for a bright future, supplementary income, family occupation, Govt. policies & schemes, liberty in taking decisions, employment generations, for self-satisfaction, innovative creative & thinking and change in the business environment which are responsible for encouraging women to become entrepreneurs.

Objectives of the Study:

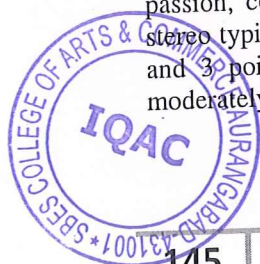
1. To find out the types of entrepreneurial ventures owned by women in Maharashtra of India.
2. To examine the motivating factors of women in taking up entrepreneurial ventures in the study area.

Preposition:

Unemployment has significant influence in case of educated women entrepreneurs whereas basic economic necessity has significant influence on illiterate women entrepreneurs.

Research Methodology:

The study is descriptive in nature and based on both primary and secondary data. The primary data has been collected through field survey and direct personal interview of the respondents who include both the registered and unregistered women entrepreneurs of Maharashtra. The main research instrument to obtain information and collect data was structured schedule which contain closed ended questions. Primary data have been collected from 51 women own entrepreneurial ventures. The secondary data has been collected from various related books, journals, websites, published books and articles. 20 different variables (10 each from Push and Pull respectively) i.e. to support family, economic necessity, unemployment, additional income, continue family business, wasn't satisfy with previous job, better life, family support, to fulfil ambition, knowledge independent, social recognition, government loan, training programme, passion, confident, to, attracted by high profit margin, availability of raw materials, to remove stereo typical feminine identities, to gain respect have been used to find out the motivating factors and 3 point scale have been used to measure the degree of influence (1=highly agree, 2=moderately agree, 3= somewhat agree).



**Table-1 Socio-Economic profile of women entrepreneurs**

Particulars	Classification	Frequency	Percentage
Age	Below 25	03	05.9
	26-45	34	66.7
	46-60	14	27.4
Total	-	51	100
Caste	General	03	05.90
	SC	01	02.00
	ST	40	78.40
	OBC	07	13.70
Total	-	51	100.00
Religion	Hinduism	38	74.50
	Islam	01	02.00
	Christianity	12	23.50
Total	-	51	100.00
Marital Status	Married	32	62.80
	Unmarried	17	33.30
	Widow	02	03.90
Total	-	51	100.00
Educational Qualification	Illiterate	14	27.50
	Primary Education	02	03.90
	Secondary Education	25	49.00
	Graduation	10	19.60
Total	-	51	100.00
Family Size	Nuclear	42	82.40
	Joint	09	17.60
Total	-	51	100.00
Economic Condition Family	APL	21	41.20
	BPL	30	58.80
Total	-	51	100.00
Place of Birth	Rural	33	64.70
	Urban	18	35.30
Total	-	51	100.00
Present Residence	Rural	09	17.60
	Urban	42	82.40
Total	-	51	100.00
Year of Joining Entrepreneurial Activities	After 1991	16	31.40
	After 2001	09	17.60
	After 2006	26	51.00
Total	-	51	100.00

Source: Field Survey



Table 2: Distribution of respondents based on the types of different entrepreneurial activities

Manufacturing			Service		
Type	Frequency	Percentage	Type	Frequency	Percentage
Handloom	21	75.00	Beauty Parlour	11	47.90
Handicraft	01	03.60	Restaurant	02	08.70
Agricultural	01	03.60	Tailoring	10	43.40
Food Processing	04	14.20	Training Institute	-	-
Printing	01	03.60	Educational Institute	-	-
Total	28	100	Total	23	100

Source: Field Survey

Table 3: Motivating factors of women entrepreneurs

Variables	Yes		No		Total	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
PS1	45	88	6	12	51	100
PS2	44	86	7	14	51	100
PS3	37	73	14	27	51	100
PS4	50	98	1	2	51	100
PS5	7	14	44	86	51	100
PS6	10	20	41	80	51	100
PS7	51	100	0	0	51	100
PS8	49	49	2	4	51	100
PS9	22	43	29	57	51	100
PS10	33	65	8	35	51	100
PL1	51	100	0	0	51	100
PL2	49	96	2	4	51	100
PL3	44	86	7	14	51	100
PL4	8	16	43	84	51	100
PL5	28	55	23	45	51	100
PL6	42	82	9	18	51	100
PL7	51	100	0	0	51	100
PL8	33	65	8	35	51	100
PL9	38	38	13	25	51	100
PL10	48	94	3	6	51	100

Source: Field Survey, PL = Pull factors, PS= Push factors

Findings:

Profile of the respondents

The overall profile of entrepreneurs has a bearing on their business ventures. Important factors like age, educational qualifications, marital status, religious adherence etc. influences their performance and level of motivation to succeed. In this regard, an attempt is made to draw the profile the respondents from the findings of field survey based on age, caste, educational qualification, religion, marital status, year of starting the enterprise etc. and it is shown in table 1. The overall profile of the respondents which is depicted in table No.1 clearly reveals that highest number of women who own entrepreneurial ventures comprises of youth (in the age group 26-45 years) with 66.7%; no respondent has been found above 60 years of age. An overwhelming majority of the respondents (78.40%) belong to ST (Scheduled Tribe) Category followed by respondents from OBC (13.7%), General (5.9%), and SC (2%) category respectively. Similarly, majority of the women entrepreneurs belonged to Hinduism comprising 74.50%. The other religions to which the respondents belong to are Christianity (23.5%) and Islam (2%). It is evident from the table that



majority (62.80%) of the total respondents are married while 33.3% of them are unmarried and 3.9% are widow. In case of educational qualification, almost a half of the total respondents (49%) are under secondary education followed by considerable number of respondents (27.5%) being illiterate. Some (16.9%) of the respondents are graduates and the remaining 3.9% respondents studied only up to primary level. Regarding the family size, majority (82.4 %) of the respondents are from nuclear family and the rest 17.6% have joint family. Regarding economic conditions, majority (58.8%) belong to BPL (Below Poverty Line Category) while the rest 41.2% belong to APL Category. It is also revealed that majority (64.7%) of the respondents were born in the rural area and the rest 35.3% in urban area. A large majority of the respondents (82.4%) are presently residing in the urban area and 17.6% are from rural areas. Most of the respondents (51%) started entrepreneurial activities after 2006; it is also revealed that majority (55%) of the respondents have entrepreneurial venture which is manufacturing in nature and the remaining respondents (45%) have service in nature.

Type of Entrepreneurial Ventures:

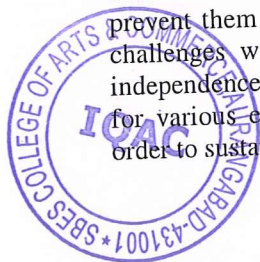
From the table2, it is seen that out of the 28 respondents who own entrepreneurial venture which is manufacturing in nature, majority (75%) have handloom related ventures and 14.2% have food processing ventures. A small share of handicraft, agriculture and printing 3.6% each are also found from the field study. With regard to this ventures which are service in nature beauty parlour tops among them (47.90%) which is followed by tailoring 43.40% and restaurant services 8.70%. not a single respondent is found who owned the ventures like educational institution. The findings reveal that traditional activities oriented ventures are still playing predominant role in women entrepreneurship development of the study area. However, it is also found that a sizeable number of respondents are also able to capture the benefits of modern world by establishing ventures like beauty parlour.

Factors Motivating women to become entrepreneurs

From the study it is reveal that out of the push factors 100% of the total women are motivated by the factor 'to get a better life', 98% of the women entrepreneur are motivated by the factor 'to earn additional income', 88% are motivated by the factor 'to support family', 86% are motivated by the factor 'economic necessity' and 73% are motivated by the factor 'unemployment'. From the pull factor it is seen that 100% of the women entrepreneur are motivated by the factor 'to have knowledge' and 'self-confidence', 96% are motivated by the factor 'independence', 92% are motivated by the factor 'to gain respect', 86% are motivated by the factor 'to get social recognition' and 82% are motivated by the factor 'passion'. The details are shown in table 3 and table 4. Regarding the degree of influence it is found that all the factors of push and pull factors highly influence the women entrepreneur of the study area. However based on the rank wise distribution, it reveals that the push factor 'to get a better life' ranks 1, 'economic necessity' ranks 2, 'no alternative job' ranks 3, 'to earn additional income ranks 4. It means that the influence of push factors is more than the pull factors in the study area. Somewhat it also seen that the pull factors encourages the women entrepreneur to take up entrepreneurial venture.

Conclusion:

There is no dispute to the fact that motivational factors play a significant role in pushing these rural women to not only take up entrepreneurial ventures but excel in their chosen entrepreneurial ventures. It is seen in the present study that different motivational factors have a diverse impact on the women entrepreneurs of Maharashtra. Economic necessity and unemployment are the major factors that compel women to go for entrepreneurial ventures. Lack of information about various starts up facilities/Schemes is also a stumbling block for them which prevent them from taking full benefits the Government/financial Institutions. Despite of all the challenges women from this region are now conscious of the importance to have financial independence and the need to harness the potential of resources in the district. Women have gone for various entrepreneurial ventures which are either registered or unregistered enterprises in order to sustainably utilize the natural wealth of the region.





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ISSUES AND CHALLENGES OF SOCIO-ECONOMICALLY BACKWARD CLASS ENTREPRENEURS

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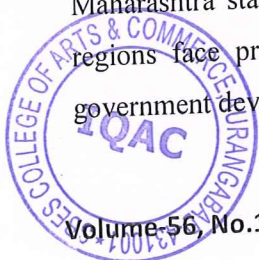
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ABSTRACT OF THE PAPER

This article attempts to shed light on various problems faced by entrepreneurs from socio-economic backward classes. The entrepreneurs in this sample come from the Castles and Scheduled Tribes, other backward classes and designated tribes from the nine districts of Maharashtra state. In this study, we look at entrepreneurs from Scheduled Tribe (SC) and Scheduled Tribe (ST) communities who have faced social and economic problems in the past. for a long time, due to lack of education, low social status and political reasons. But in recent decades it has been observed that education, various professions, industry and commerce are dominated by a few specific communities. Socio-economically advanced communities dominate all major activities of society. But conversely, the latest studies have shown that education, various professions, and commerce can no longer be innate or retained in the absence of higher socioeconomic orders. In this study, it attempted to analyze the socioeconomic status of entrepreneurs from SC and ST communities of Konkan regions of Maharashtra state, India. Research shows that entrepreneurs in SC and ST communities in regions face problems with employment, self-employment and lack of knowledge about government development and programs



Keywords: Entrepreneurship, demographic characteristics, Venture Capital, discrimination

INTRODUCTION

It is essential that for the development of backward communities, their members participate in all sectors of society, i.e. business, government, industry, politics and the private sector. Current research shows that participation in these fields is widespread among people from all walks of life, religion, cultural background and nationalities around the world. Indian society is characterized by a caste system, traditional occupational, lifestyle and religious patterns. Members of the lower classes, tribes and women on a large scale, were denied education and property rights for centuries, depriving them of their socioeconomic development. In this context, it becomes relevant to investigate the emergence of entrepreneurship among socio-economically disadvantaged people in India.

According to the 2020-21 MSME survey report, it shows that out of 47.78 (Number in Lakhs) MSME's units in Maharashtra. SC (7.00 %), ST (2.00%), OBC (28%) and General category holds (63%) respectively.

These data clearly indicate disparities in entrepreneurship development among different caste groups and highlight the under-representation of Scheduled Actors and Scheduled Tribes in business activities. The government has created a good institutional structure emphasizing the development of entrepreneurship of the Scheduled Actors, Scheduled Tribes, NT/DNT and OBC through special support programs, prioritizing sponsorship and marketing support. However, the rate of entrepreneurship development of these disadvantaged groups is much slower.

REVIEW OF LITERATURE

A number of studies have been conducted on entrepreneurship and socio-economic environment. Schumpeter (1934) observed that appropriate social climate is needed for emergence of entrepreneurship. According to Katzin (1964) social status of the entrepreneur is the significant contributor to entrepreneurship development. Marginalized groups of the society are attracted towards entrepreneurship to regain social position. Meher and Sahoo (2008) observed that majority of the entrepreneurs in Orissa belonged to the middle-class families having service as their occupation. It is evident from recent research studies that minority groups in India have preferred entrepreneurship. Jains, Parsis, Sindhis and



Marwaries have shown inclination toward entrepreneurship because of specific work culture and values. Migrated community entrepreneurs have shown more courage to start their ventures in backward areas. It is evident from data that majority of the business entities in backward areas of Maharashtra state belong to Agarwals (Punjab), Maheswaries (Rajasthan), Sindhis (Sindh) and Shetties (Andhra). These communities emphasize on risk taking attitude which is essential for adopting entrepreneurship as a career. The major community (i.e. Maratha and Kunbis) is engaged in agriculture and have less inclination towards entrepreneurship. To set up own venture is the way to come out of the trap of poverty for marginalized groups such as SC/STs according to Shejwalkar S.C. (2010). Spread of education and easy access to professional and technical education to backward classes has been instrumental in entrepreneurship development among backward classes. Indian society still gives discriminatory treatment to women and does not recognize the economic contribution made by them and there is no method of measuring the value of their contribution.

Perhaps, this is the root cause of our laggardness in entrepreneurship and economic development. We speak about empowerment of underprivileged, depressed and disadvantaged women but do very less in this regard. Perhaps this could be possible by developing entrepreneurship among these underprivileged sections of the society that may enable them to have control over resources and facilities. A well renowned anthropologist, David Rudner (1994) regards caste membership as a social investment in corporate groups. He observed that the caste was crucial factor to the chettiyars as a commercial community which led to create economic enterprise. Caste affinity has been one of the significant factors in shaping up enterprises belonging to a particular caste. Even in modern period of globalization and liberalization, castes, communities are influential factors impacting entrepreneurship development. The researcher has observed that the spirit of caste is very strong in minority communities, viz., Marwaries, Agarwals, Jains, and Sindhis etc. There is strong a bond of mutual cooperation and sharing capital among these communities. According to some scholars religion, ethnicity, language and even regional identities are influential factors instrumental for boosting entrepreneurship among the people.

STATEMENT OF THE PROBLEM:

Entrepreneurship improvement amongst backward elegance human beings having no-



commercial enterprise heritage is new region of research. In current years, artisans, craftsmen, farmers and unemployed human beings belonging decrease strata of the society i.e. SC, ST and different backward elegance human beings are becoming a member of entrepreneurship. The researcher intends to recognize the demographic traits and troubles and problems of socio-economically backward elegance human beings and make a few suggestions.

OBJECTIVES OF THE STUDY:

The basic objectives of the study are:

- 1) To understand the demographic profile of the entrepreneurs,
- 2) To study the problems of Backward class entrepreneurs

RESEARCH METHODOLOGY:

Scope, Universe and period of the study: The study is confined to the micro entrepreneurs working in four districts of Konkan region (Thane District, Palghar District, Raigad District, Ratnagiri District). The study survey was conducted during 2020-21 with the help of a well constructed questionnaire in order to understand the problems of entrepreneurs.

Data sources: The study is based on primary data. The primary data were collected with a well structured questionnaire and partly interviews. The data have been analyzed with simple percentage, averages and ranking on the basis of weighted mean.

Sampling: The study is confined to 197 sample micro entrepreneurs belonging to backward classes. Out of 177907 registered entrepreneurs operating four districts of Konkan Region, 197 were selected on simple random sampling basis.

Table 1 Sample distribution

District	Registered Entrepreneurs/ Units	Sample respondents
Thane	106547	59
Palghar	30116	50
Raigad	31584	46
Ratnagiri	9660	42
Total	177907	197

Source: Officer records of DICs, 2021



45-55	23	11.67
Above55	8	4.06
Gender		
Male	146	74.11
Female	51	25.89
Maritalstatus		
Married	155	78.68
Unmarried	29	14.72
Divorced.	6	3.05
Separated	7	3.55
Socialstatus		
SC	52	26.40
ST	17	8.63
NT	23	11.67
DNT	12	6.09
VJNT	13	6.60
OBC	80	40.61
Education		
Notattendedthesc hool	7	3.55
Primary	25	12.69
Secondary	37	18.78
Highersecondary	68	34.52
Graduation	45	22.84
Postgraduation	11	5.58
Technical- Polytechnic/ITI	4	2.03
Occupationalbackground		
Agriculture	79	40.10
AgriculturalLabo	48	24.36



ur		
SmallBusiness	30	15.23
Service	40	20.31

Source:FieldSurvey,Dec-2021

Economic Activities of Entrepreneurs:

Economicactivitiesbytherespondentsincludedmanufacturing,tradingandservices. Of197respondents, 49.24% were providing various services; 37.06% were engaged in trading and 13.70% respondentshad been manufacturing various products. The micro enterprises were found labour intensive, having low capitalbase and traditional in nature. The scale of operations of most of the enterprises under study was small.Naturally, theyhadlowerprofitmargins.

Table3 Economic Activities ofEntrepreneurs

Economicactivit ies	Frequency	Percentage
Manufacturing	27	13.70
Trading	73	37.06
Services	97	49.24
Total	197	-

Source:FieldSurvey,Dec-2021

Responses regarding problems:

Inordertocomputeweightedaaverage,theformulausedis:

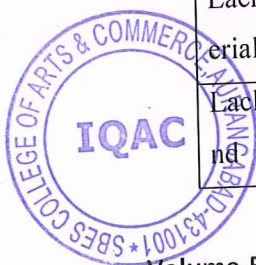
$$\bar{x} = \frac{w_1x_1 + w_2x_2 + \dots + w_nx_n}{w_1 + w_2 + \dots + w_n}$$

The rating assigned to a particular problem is based on a weighted average. The first rank indicates the high intensity of the problem and the last rank indicates the low intensity of the problem faced by the respondent. Research shows that out of 197 respondents, 86.58% of

respondents agree that they have difficulty in not getting enough loans. The majority feel that financial institutions are a bit hesitant to sponsor entrepreneurs from disadvantaged groups. The organization simply wanted to achieve the goals and accordingly financial support was granted. Respondents said that not having enough debt often hinders the operation of their micro enterprises. So they ranked first for the undercapitalization problem of debt. Venture capital is needed for new and risky businesses. Among 197 respondents, 83.32% of respondents said that they are facing difficulties due to insufficient risk capital. Given the severity of this problem, the majority of respondents ranked it second in the overall ranking of problems. Some respondents complained that financial institutions rejected their proposals because of the high risk of takeover and they did not want to fund modern businesses.

Table 4 Responses regarding problems affecting growth of enterprises

Parameters	*SA(1)	A(0.5)	NAND(0)	D(-0.5)	SD(-1)	Total	WM	Rank
Inadequate availability of debt financing	113	57	10	11	6	197	0.65	1
Inadequate availability of venture capital	70	94	13	12	8	197	0.44	2
Inadequate availability of suitable labour	37	78	32	27	23	197	0.20	6
Lack of access to raw materials	70	47	32	23	25	197	0.28	5
Lack of the market demand	61	42	31	29	34	197	0.17	8



Lack of market information	51	56	27	31	32	19 7	0.1 6	9
Intensity of competition	57	41	41	32	26	19 7	0.1 8	6
Late payment	73	45	37	27	15	19 7	0.3 4	4
Lack of support services	47	39	57	25	29	19 7	0.1 3	9
Small Management team	54	42	40	28	33	19 7	0.3 5	3
Reluctance to take a new debt	50	39	48	23	37	19 7	0.1 0	11
Less skilled labour	54	39	43	27	34	19 7	0.1 3	10
Lack of adequate space	51	37	47	25	37	19 7	0.1 8	7
Lack of suitable training programmes	48	39	68	21	21	19 7	0.1 8	7
Poor transportation infrastructure	54	43	40	31	29	19 7	0.1 6	8

Source: Field Survey, Dec-2021

Note: The figures in parentheses indicate percentage to row total.

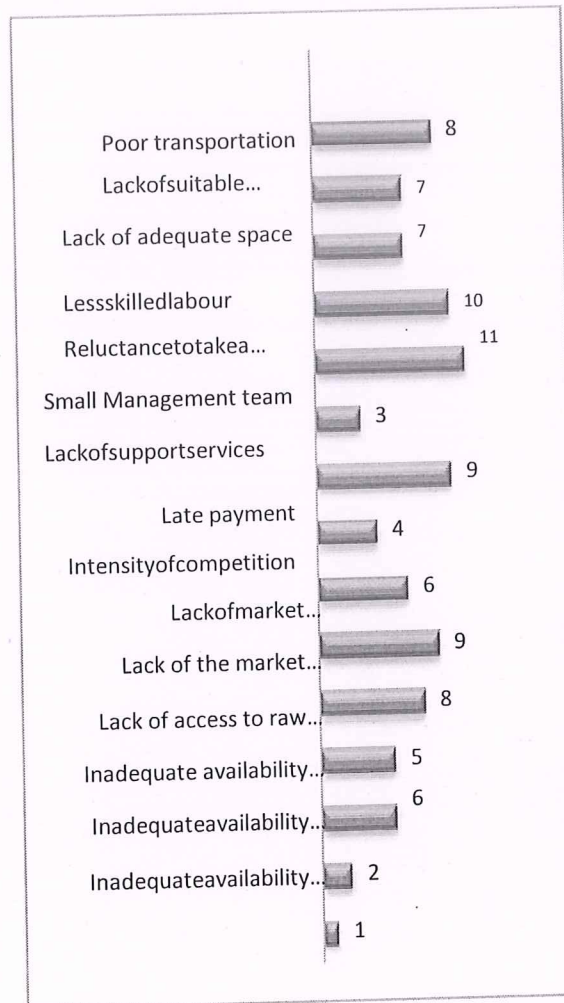
*SA-Strongly Agree; A-Agree; N-Neutral; D-Disagree; SD-Strongly Disagree.

Not agree not disagree; D-Disagree; SD-

The study disclosed that most of the entrepreneurs had been facing the problem of inadequate supply of skilled and unskilled labour. Of 197 respondents, 58.84% respondents had reported about labour problems. The productivity of the workers, as stated by the respondents, was much lower. This problem was placed at 6th rank by the respondents

Chart 1 Responses regarding problems affecting growth of enterprises (Ranks based on WM)





Small marketers, especially backward elegance marketers have much less get entry to to uncooked fabric. As their scales of operations are both micro and small, they're now no longer in role to buy and shop uncooked fabric on big scale. Their monetary ability additionally does now no longer allow them to buy a big amount of uncooked fabric. It becomes observed that of 197 respondents, 59.39% agreed approximately uncooked fabric troubles obstructing their sports. The uncooked fabric hassle becomes located through the respondents at fifth rank. As regards advertising and distribution of the goods of backward elegance marketers, it becomes

pronounced through 52.28% respondents that there has been much less call for his or her merchandise and offerings. They complained that during spite of top best in their merchandise and offerings, there has been terrible call for with inside the marketplace.

The respondents had given eighth rank to this hassle. According to the respondents, there has been difficult opposition with inside the marketplace and survival of small gamers with inside the marketplace become in danger. Of 197 respondents, 49.75% had complained approximately difficult opposition with inside the marketplace. The respondents had given 6th rank to the hassle of Intensity of opposition.

It become determined those Micro firms of marginalized institution marketers were tormented by overdue charge through debtors. More than 60% of the respondents were dealing with the hassle of not on time bills through the purchasers. Late charge of receivables decreased the liquidity of those small firms. So, they located the hassle of overdue charge at 4th rank. One of the disclosures of the examine become that 43.65% of the respondents had no get entry to to help offerings, which include quick time period finance, quick time period credit score facility, garage centers, verbal exchange centers etc. Lack of help offerings was given the ninth rank. A small Management group with backward elegance marketers becomes one of the important hurdles in line with 48.73% of the respondents. It becomes additionally observed that the control group, small in size, becomes determined unknown to fashionable control patterns and techniques. The control fashion of those firms becomes determined traditional. This hassle becomes located at third rank through the respondents. It become substantive that extra than 45.17% of the respondents had availed loans to start with to begin their ventures, however had been determined reluctant to borrow new money owed both for long time or quick time period in worry of overburden of loan. Reluctance of backward elegance institution marketers to take a brand new debt restrained enlargement in their firms. This hassle becomes located at eleventh rank through the respondents. Most of the sports of the backward elegance marketers are primarily based totally on crafts or arts which require professional labour. According to the respondents, scarcity of professional labour interrupted production sports regularly inflicting losses to their firms. The respondents (47.20%) pronounced approximately inadequacy of professional labour and the hassle become located at tenth rank through them. Around 44.67% respondents agreed that that they'd insufficient



area for his or her commercial enterprise.

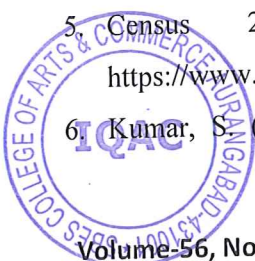
The problem of lack of space was 7th. Respondents said they could not expand their business due to lack of space. According to 49.23% of respondents, the lack of a proper training program was the biggest hurdle in developing younger entrepreneurs. They suggested that computing and training programs should be suitable for the local people, resources and needs. This question was ranked 7th by the respondents. The disclosure of the survey was that poor transportation restricted the activities of the majority of respondents to the local market. As reported by more than 66% of respondents, inadequate transportation infrastructure adversely affected production and delivery schedules. They said high shipping costs were not affordable for them. This issue was ranked 8th.

CONCLUSION

In short, the group's micro and small entrepreneurs who were pushed to the limit faced the following problems: Poor industrial infrastructure, inadequate financial services and shortage of skilled workers, shortage of raw materials, low recovery rates, intensified competition, low demand. Appropriate education and entrepreneurship training programs need to be introduced at the school and college level to promote entrepreneurship in the neglected parts of society. Financing and financial institutions' networks to help entrepreneurs who have reached their limits also need to be strengthened

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CHANGING FINANCIAL SITUATION DURING COVID-19 AND FUTURE OF INDIA'S GDP

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ABSTRACT

The Covid-19 virus is a genetic branch of the coronavirus, which has infested as an infectious disease amongst a severe global pandemic. This illness, declared to be a pandemic by WHO early this year, has spread across the world, causing deaths in large numbers and a buzzing sense of uncertainty among people. In response to the life-threatening pandemic, most countries have taken various measures, including imposition of a total lockdown that has had a detrimental impact across economies. This research paper studies the impact of the novel coronavirus on various macroeconomic factors of the Indian economy. This article takes stock of the likely impact of COVID-19 on the Indian economy in the short term and the long term. A decision-tree approach has been adopted for doing the projections.

Keywords: COVID 19, economic impact, GDP growth rate

INTRODUCTION

Coronavirus is an infectious respiratory disease caused by severe acute respiratory syndrome coronavirus 2 (SARS- CoV-2). This life-altering disease originated in Wuhan, China in December 2019, and has now been identified as a global pandemic by WHO. Sources state that

nearly 14 million cases have been reported worldwide as of July 14, 2020 (Wikipedia).

In another report entitled 'COVID-19 and the world of work: Impact and policy responses' by International Labour Organization, it was explained that the crisis has already transformed into an economic and labour market shock, impacting not only supply (production of goods and services) but also demand (consumption and investment). International Monetary Fund's (IMF) chief said that, 'World is faced with extraordinary uncertainty about the depth and duration of this crisis, and it was the worst economic fallout since the Great Depression'. The IMF estimated the external financing needs for emerging markets and developing economies in trillions of dollars. India too is groaning under the yoke of the pandemic and as per news reports in Economic Times published on 23 March 2020, the economists are pegging the cost of the COVID-19 lockdown at US\$120 billion or 4 per cent of the GDP (The Economist, 2020).

This COVID-19 pandemic affected the manufacturing and the services sector—hospitality, tours and travels, healthcare, retail, banks, hotels, real estate, education, health, IT, recreation, media and others. The economic stress has started and will grow rapidly. While lockdown and social distancing result in productivity loss on the one hand, they cause a sharp decline in demand for goods and services by the consumers in the market on the other, thus leading to a collapse in economic activity. However, lockdown and social distancing are the only cost-effective tools available to prevent the spread of COVID-19. Governments are learning by doing, as it was in the case of success of containment strategy in Bhilwara district, Rajasthan, India, the economic risks of closing the economy remain nonetheless. Similarly, flattening the caseload curve is critical for economy at large, but it comes with an economic cost.

COVID-19 – AN ECONOMIC SHOCK

The continued breakout of the COVID-



19 pandemic has thickened the black cloud on the world economy. Global recession may return in most horrific appearance. This will bring disruptions in supply chain management by which the country like China will be affected badly. The lockdown condition of almost entire world will decrease the demand drastically which shall imbalance the financial situation of the world. The biggest currency of the world i.e. US dollar shall also be impacted.

The Indian economy had already been showing a down-ward trend in comparison to the last fiscal year 2018- 19 from approx. 8% to 4.5% in Q2 & Q3 of the current fiscal year 2019-20. The world pandemic out brake has attacked India in a highly disadvantageous time.

The World Economic Outlook, "The International Monetary Fund (IMF) already down-ranked India's growing progress to 4.8% for the FY2019 and revised it to more by 1.2% for the FY2020". All these reports came even before the outbreak of the COVID-19. It is expected that after Corona; the situation will become more pathetic.

The Indian economy recently had faced the demonetization and GST implementation (an effort to overhaul the system holistically). Though the economy is progressing fast to absorb the impact of this transformation; however, the unorganized sectors still have to go a long way. This has led a difficult state of affairs to few banks and non-banking financial institutions. NPA for a few has started showing an upward trend since they were involved in the doubtful lending practices to ill business houses. India did come out with many schemes and plans to increase its presence in the global economy but eventually, those were not yielded enough compare to their expectation. 'Make in India' is one of the examples of such initiative which was aimed to boost the export of Indian makes.

METHODOLOGY

The present Research Paper is using Secondary Data by collecting Information on the

present issue like websites, news- paper articles, magazines, Government reports, journals, etc. In line of this, the use of extensive Literature Review method has been implemented to carry out the present research meaningful. Literature review methodology is a proven tool to do secondary data base reviews. They serve and present solid grounds for future investigation. However both conducting a literature survey and utilizing it for strategy reason is continuously been challenging. However, in this study we had utilized them tactfully to build on incredible precision instead of conducting the same research once again. This provides a better understanding of the subject and clear vision for establishment of hypothesis.

HYPOTHESIS

1. Null (Ho): There is a significant Relationship between happenings of COVID-19 on Indian Economy.

2. Alternate (H1): There is no significant Relationship between happenings of COVID-19 on Indian Economy.

MATERIALS AND METHODS

Notwithstanding the silver lining in the form of low crude oil prices, the Indian economy is all set to follow global cues. This article tries to assess the impact from both short- term and long-term perspectives. Short term has been defined as the financial year 2020–2021.

Long term has been defined as a 5-year period from 2020–2021 to 2024– 2025. The assessment of the impact on the economy has been operationally defined as the impact on the key economic indicators on GDP.

THEORETICAL FOUNDATIONS

The method primarily applied for assessment of the impact is by way of forecasting through the decision-tree approach in which generally three possibilities have been assumed in the nature of 'best', 'middle' and 'worst' (Hyndman & Athanasopoulos, 2018).

Probabilities have been estimated for the scenarios and expected values (EVs) have been

calculated aggregating values of the three scenarios. The probabilities have been estimated assuming equal chance for all the three types of scenarios. The base values measuring the five parameters, namely, GDP, unemployment rate, inflation rate, interest rate and industry output have been estimated based on an incremental approach with more or less equal amount of intervals in the three base values. However, in some cases, where the impacts are estimated to be uneven, the base values for scenario forecasting have been estimated with different length of interval amounts (Van Asselt et. al, 2012). The basic model has been drawn from the famous article 'Decision trees for decision making' by Magee (1964), published in the Harvard Business Review.

Methodology in Details

Outline of the methodology is given below:

1. For each of the five economic indicators, ascertain the actual value as of year ended 2019–2020.

2. Consider three scenarios of level of pessimism— moderate, average and severe pessimistic situations of recovery in 2020–2021.

3. Assign estimated values for change in the year 2020–2021 for all the three situations.

4. Assigning equal probability of 0.33 each to all the three situations, calculate a single expected value for the year 2020–2021 as a weighted product of the probability and estimated values of changes in all the three situations.

5. Adjust the current value of the economic indicator (April 2020) for the expected value of the estimated change. The adjusted value will, thus, be the forecast for the year 2021–2021.

6. Estimate the changes for the next 4 years for each of the three scenarios of moderate, average and severe pessimistic situations of recovery in 2021–2022, 2022–2023, 2023–2024 and 2024–2025.

7. Adjust the 2020–2021 projection to the estimated changes projections for each of the three recovery scenarios of strong, moderate and weak recovery situations and for each of the four years 2021–2022, 2022–2023, 2023–2024 and 2024–2025.

The forecasts have been formulated as under:

Forecast 2020–2021 = Actual 2019–2020 + Expected value of estimated change in 2020–2021 under the three scenarios of moderate, average and severe pessimistic situations

Forecast 2021–2022 (Strong recovery) = Forecast 2020–2021 + Expected change in case of strong recovery

Forecast 2021–2022 (Moderate recovery) = Forecast 2020–2021 + Expected change in case of moderate recovery

Forecast 2021–2022 (Weak recovery) = Forecast 2020–2021 + Expected change in case of weak recovery

			2021-22	2022-23	2023-24	2024-25
2019-20	Pess - M	0.33	2020-21	Rec-S		
	Pess - A	0.33		Rec-M		
	Pess - S	0.33		Rec-W		

Pess = Pessimism in 2020-21; M- Moderate, A-Average, S-Strong
Rec = Recovery post 2020-21; S-Strong, M- Moderate, W-Weak

Figure 1. Forecasting Model Source: Compiled by authors.

The forecasting model is shown in Figure 1 for quick understanding. The choice of three options for a decision tree is based more on the convention of taking three splits for the root (Hoare, 2020). More number of options can be taken. However, for convenience in calculations, the convention is to take three options.

Results: Assessment of the Impact

GDP Growth Rate

Estimates for 2020–2021

A number of research agencies, financial institutions and experts have given a forecast of India's GDP growth rate for 2020–2021. Table 2 presents a summary of these estimates.

Correction of these forecasts: All these forecasts were corrected by applying weights of 3 for April 2020 reports, 2 for March 2020 reports and 1 for February 2020 and earlier period reports, as shown in Table 3.

The weighted average rate for these 10 forecasts comes to 3.41% (0.818/24). These numbers can change dramatically given the range of possibilities for 2020–2021. A decision-tree model can be adopted considering three pessimistic situations: moderate, average and severe. Probability estimates for these three scenarios at this point in time (April 2020) can be taken as 0.33 each. The cuts in the GDP growth rates for the three scenarios can be taken as “2%,” “4%” and “6%,” respectively, for moderate, average and severe pessimistic situations. Taking into account these scenarios, their probabilities and the expected outcome, decision-tree structure, as shown in Figure 6, emerges.

Aggregating the three EVs, “0.66%,” “1.32%” and “1.98%,” the expected cut in the GDP growth rate forecast for 2020–2021 is “3.96%.” Adding this to the average of the 10 expert projections, the adjusted GDP growth forecast for the Indian economy for 2020–2021 comes to 3.41% + 3.96% = “0.55%.” Thus, there is all likelihood that the GDP for 2020–2021 might remain flat if not turn southwards.

Estimation for the Next 5 Years

An important factor influencing the GDP projections for the next 5 years is the likely recovery rate. Three such scenarios with equal probabilities can be considered as strong, moderate and weak recovery.

Table 1- India's GDP Growth Rate Forecast by Some Leading Agencies

Sr. No.	Agency	Date of Report	Indian GDP Growth Rate Forecast for 2020-21
1	ICRA (Noronha, 2020a)	7 April 2020	2%
2	Fitch (PTI, 2020a)	10 April 2020	2%
3	ADB (Noronha, 2020b)	3 April 2020	4%
4	S&P (Business Unk, 2020)	23 March 2020	5.2%
5	The UN Economic and Social Survey of Asia and the Pacific (ESCAP) 2020, (PTI, 2020c)	9 April 2020	4.8%
6	Goldman Sachs (The Economic Times, 2020b)	8 April 2020	1.6%
7	India Ratings (Sinha, 2020)	31 March 2020	3.6%
8	Moody's (ET Bureau, 2020)	27 March 2020	2.5%
9	CRISIL (PTI, 2020b)	20 March 2020	5.2%
10	Economic Research (NCAER) (The Economic Times, 2020c)	21 February 2020	5.6%

Source: Compiled by authors.

Table 2- India's GDP Growth Rate Forecast (Corrected) by Some Leading Agencies

Sr. No.	Agency	Date of Report	Indian GDP Growth Rate Forecast for 2020-21	Weights	Weighted Rate
1	ICRA	7 April 2020	2.00%	3	0.060
2	Fitch	10 April 2020	2.00%	3	0.060
3	ADB	3 April 2020	4.00%	3	0.120
4	S&P	23 March 2020	5.20%	2	0.104
5	The UN Economic and Social Survey of Asia and the Pacific (ESCAP) 2020	9 April 2020	4.80%	3	0.144
6	Goldman Sachs	8 April 2020	1.60%	3	0.048
7	India Ratings	31 March 2020	3.60%	2	0.072
8	Moody's	27 March 2020	2.50%	2	0.050
9	CRISIL	20 March 2020	5.20%	2	0.104
10	Economic Research (NCAER)	21 February 2020	5.60%	1	0.056
			Total	24	0.818

Source: Compiled by authors.

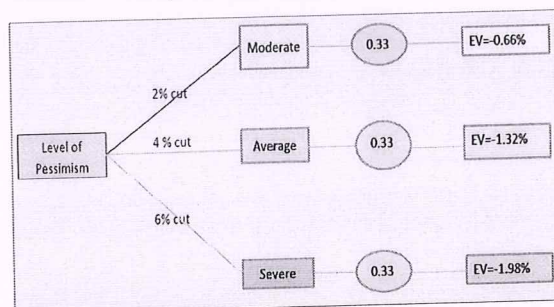


Figure 2. Decision Tree for GDP Growth Rate Cut for 2020–2021

Source: Compiled by authors.

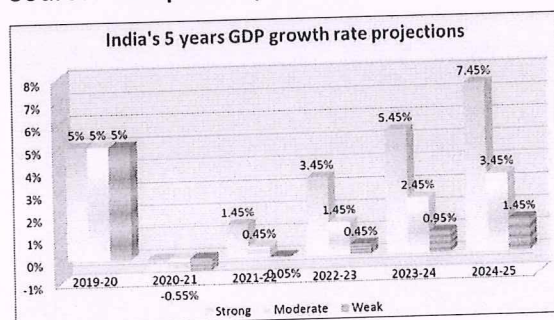


Figure 3. India's GDP Growth Rate Forecast up to 2024–2025

Source: Compiled by authors.

For a strong recovery, A positive average growth rate of 2% per year can be assumed. For a moderate recovery, a positive average growth rate of 1% per year can be assumed. For a weak recovery, a positive average growth rate of 0.50% per year can be assumed. Likely situation under these three scenarios of recovery are shown in Figure 7.

If the recovery is strong, in the year 2024–2025, the growth rate might reach up to 7.45%. If the recovery is moderate, in the year



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2024–2025, the growth rate might reach up to 3.45%. If the recovery is weak, in the year 2024–2025, the growth rate might reach up to 1.45%.

Table 3- Summary of Key Indian Economic Indicators Projections

Sr. No.	Economic Indicator	Current (Mar/Apr 2020) Position	Projection for 2020-21	Projection for 2024-25 on the Basis of 3 Possible Recoveries		
				Strong	Moderate	Weak
1	GDP growth	5%	-0.55%	7.45%	3.45%	1.45%
2	Unemployment	8.76%	20.13%	12.13%	16.13%	18.13%
3	Inflation	2.99%	6%	8%	10%	14%
4	Base lending rate	8.15%	6.65%	8.65%	4.65%	2.65%
5	Industrial production index	0%	-3.96%	4.04%	0.04%	-1.96%

Source: Compiled by authors
FINDINGS AND DISCUSSION

The economic impact assessment has been summarized in Table 3.

Big impact is likely on the GDP growth rate at least for the year 2020–2021. Same is the finding in case of unemployment. Inflation too is likely to rise in the short term at least. Base lending rate is expected to come down further as the government would like the banks to create more credit in the market. The industrial output is slated to take a strong beating at least in the year 2020–2021.

The economic impact in the long run will depend on the recovery mode. Three such modes, namely, strong, moderate and weak, show a wide range of possibilities. A major impact of COVID-19 is expected on the Indian economy for fiscal 2020–2021. At the point of writing this article, that is, on 14 April 2020, the lockdown has been extended to 3 May 2020 and in all probabilities is likely to go up to 30 June 2020. So the first quarter will be completely lost. Amid a lot of uncertainty a positive view can be taken that at least from the second quarter of 2020–2021 a recovery will be initiated.

The recovery will happen constrained by the concern of controlling the spread of COVID-19. Effectively it can be assumed that 2020–2021 will be actually of 6 months only. Thus, for 2020–2021 one should be prepared to take on the worst. A global recession has already been pre-

dicted by all leading economic and financial experts and some of them think that in June/July 2020 the big impact of the recession will be felt in the US and Europe. Strong leadership efforts will be required from the government. But it will take time to get into action at all levels. The year 2020–2021 would be a forgettable year for the Indian economy and people will remember it as a year of a 'life-leveller' or a 'life-reset'.

CONCLUSION AND SUGGESTIONS

India is already falling short in meeting its growth expectations in the last two FY. The GST collection is also not at par. The situation of COVID-19 is aggravating the financial health of the country even more worsen. As per the UN report, India will be impacted by \$348 mn on its trade due to Corona Virus. The figure shall increase even further depending on the period of lockdown, locally & globally.

Hence, Null Hypothesis has been proved successfully that there is a significant relationship between the happening of COVID-19 and fall of Indian Economy. It is expected that in the short term the price of logistics, transportation, freight and many other services will rise. The Government is taking all possible measures to handle it efficiently however the exact impact shall only be known once the corona period is over. The economy is expecting no. of financial packages (5% to 10% of GDP) to overcome this historical slowdown. The Government till date has announced two financial stimulus (INR 1.7 lakh crore and approx. 1 lakh crore along with 17000 crores to the state governments) to boost the sentiment of the Industries and the people. More stimulies are expected and believe to be in pipeline. Apart to this, the Government should also consider few more steps as under:

1. To cut various fiscal rates such as repo rate.
2. The tax rebate in the export should be continued.
3. The tax collection may also be con-



sidered to be rationalized hence industries will look for relaxation in the GST as per the need of the hour.

4. DBTs (Direct Benefit Transfer) should be exercised more effectively.

5. Availability of Working Capital and Loan facilities shall require to be more friendly's.

6. The expenses on Govt. Machinery must be brought down especially on transportation, salaries, comfort, events, etc.

7. There should be a good coordination & belief situation between Central Government and the State Governments.

On positive side, India can also consider this situation as an opportunity to increase its export to the various part of the world. Overall it is expected that India will be able to curb this pandemic even more efficiently than its counterparts hence shall display speedy recovery on economic parameter too. The Government is required to give priorities to the economic measures to boost the economy along with obvious social & political agenda.

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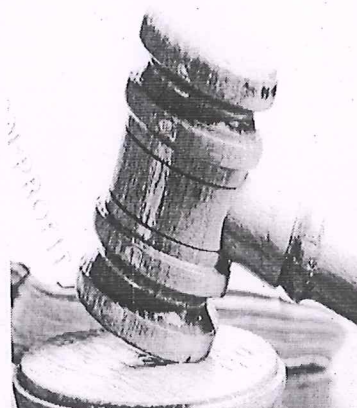
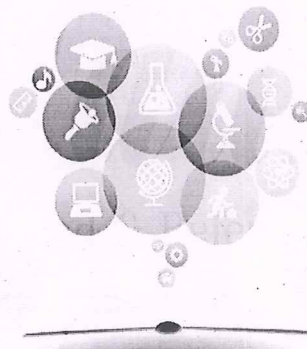
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Analysis of Tourist: A Case Study of Tourist Visiting at Tourist Places in Aurangabad District

Dr.Firoz Azagar Baig

Associate Professor, Department of Commerce & Management Science; SBES's College of Arts & Commerce, Aurangabad

1. INTRODUCTION:-

Aurangabad is a historic city in Maharashtra state of India. The city is a tourist hub, surrounded with many historical monuments, including the Ajanta Caves and Ellora Caves, which are UNESCO World Heritage Sites, as well as BibiKaMaqbara and Panchakki. The administrative headquarters of the Aurangabad Division or Marathwada region, Aurangabad is said to be a City of Gates and the strong presence of these can be felt as one drives through the city. Recently Aurangabad has been declared as Tourism Capital of Maharashtra. The city is also one of the fastest growing cities in the world.

Aurangabad is known for its medieval monuments and cultural heritage. It was also the seat of the Mughal Empire for a short span. The city boasts of the Bibi-Ka-Maqbara, tomb that has some resemblance to the TajMahal. The importance of Aurangabad is great, owing to its proximity to the world heritage sites of Ajanta and Ellora. These sites have Buddhist, Jain and Hindu temples. Aurangabad is also famous for its Silk and cotton textiles.

Fifteen kilometers from Aurangabad is one of Maharashtra's many impressive forts, Daulatabad. This is the same place where Mohammad Bin Tughlak built his capital only to return back to Delhi after same time.

2. TOURIST ATTRACTION IN AURANGBAD DISTRICT

A) Tourist attractions in the City

- **Bibi Ka Maqbara:** Situated about 3 km from the city is BibiKa Maqbara, the burial place of Aurangzeb's wife, Rabia-ud-Durrani. It is an imitation of the Taj at Agra and due to its similar design, it is popularly known as the Mini Taj of the Deccan. The Maqbara stands in the middle of a spacious and formally planned Mughal garden with axial ponds, fountains, water channels, broad pathways and pavilions. Behind the mausoleum is located a small archaeological museum.
- **Panchakki (water mill):** Housed in the Dargah complex of Baba Shah Musafir, it is a 17th-century water mill situated at a distance of 1 km from the city. An intriguing water mill, the Panchakki is famous for its underground water channel, which traverses more than 8 km to its source away in the mountains. The channel culminates in a mesmerising 'artificial' waterfall that powers the mill. The beauty of the mosque housed in the inner enclosure is enhanced by a series of 'dancing' water fountains.
- **Salim Ali Lake & Bird Sanctuary:** Salim Ali Sarovar (lake) popularly known as Salim Ali Talab is located near Delhi Gate, opposite HimayatBagh, Aurangabad. It is located in the northern part of the city. During the Mughal period it was known as KhiziriTalab. It has been renamed after the great ornithologist and naturalist Salim Ali. It also has a bird Sanctuary and a garden maintained by the Aurangabad Municipal Corporation.
- **Aurangabad Caves:** Situated at a distance of 5 km, nestled amidst the hills are 12 Buddhist caves probably dating back to 3 A.D. Of particular interest are the Tantric influences evident in the iconography and architectural designs of the caves. One is also treated to a panoramic view of the city as well as the imposing Maqbara from this point.



- **Mhaismal:** Mhaismal, is a small hill station in Aurangabad District of Maharashtra. Located at an altitude of 1067 m, is about 12 km from Khuldabad and about 40 km from Aurangabad. Places of tourist interest are an ancient temple of Girijamata, a beautiful lake and a 300 ft TV tower which can broadcast for 150 km range. An exact copy of the Balaji Temple at Tirupati is located at the top of the hill station. The hill station attracts visitors during monsoons when it is covered in greenery. One gets to see a fantastic view of the surrounding valleys.

3. OBJECTIVES OF THE STUDY

- To know the tourism destination in Aurangabad district.
- To analyse the different sources of travelling used by the tourist to visit area under study.
- To find out the different facilities provided at tourist places in the area under study.
- To find out the accommodation used by tourist in the area under investigation.

4. RESEARCH METHODOLOGY

• Primary Data

Primary data for the research study is collected from the tourist visiting at tourist places in Aurangabad district. Total 80 tourists (40 Domestic and 40 Foreign Tourist) visiting at tourist places in Aurangabad district are randomly selected for the research study. The data is collected through structured Questionnaire, personal direct and indirect interview, personal observation etc.

• Secondary Data

Secondary data is collected from Journals, Bulletins, Books, Newspapers, and Editing Articles from Magazines etc.

5. DATA ANALYSIS AND INTERPRETATION

Sources of Travelling used by the tourist:- Table 1: Particulars showing travel source used by tourist

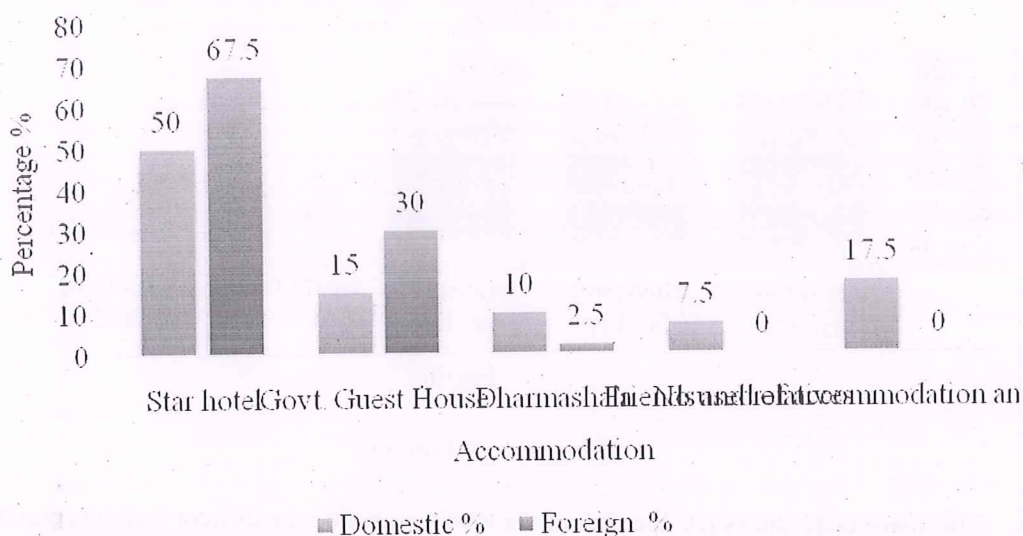
Used Travel	Domestic	Foreign	Total
Air	02 (5.35)	14 (34.79)	20 (25.14)
Railway	10 (25)	08 (20.87)	18 (22.22)
Bus	11 (28.58)	08 (20)	18 (22.80)
Taxi & auto rickshaw	06 (16.07)	09 (21.74)	16 (19.90)
Personal Vehicle	10 (25)	01 (2.60)	08 (9.94)
Total	40 (100)	40 (100)	80 (100)

Source: Primary Data Figures in Brackets indicates percentage to total figure





Graph 2: Particulars showing accommodation used by tourist



The above tables shows the accommodation used by the domestic and foreign tourist during their visit to tourist places.

As far as accommodations used by the domestic tourist is concerned out of total tourist 50 per cent of the tourist stay at Star hotels followed by 17.5 per cent tourist do not require accommodation because their visit is only for a day, 15 per cent tourist stay at government guest houses, 10 per cent tourist stay at dharmashala and rest 7.5 per cent tourist stay at friends and relatives.

In case of accommodation used by the foreign tourist, out of total tourist 67.5 per cent tourist stay at Star hotel followed by 30 per cent tourists stay in Government guest houses and remaining 2.5 per cent tourists stay at Dharmshalas.

• **Opinion of the tourist ragarding facilities at toursit places:-**

The following table show the opinions tourist regarding diffrent faciliert of used facilities by domestic tourist and foreign tourist

Table3: Particulars showing Opinion of the tourist ragarding facilities at toursit places

Facilities	Domestic	Foreign	Total
Residential facility	13 (32.91)	13 (31.25)	26 (31.88)
Shopping facility	10 (25.31)	12 (31.25)	22 (28.98)
Transport facility	16 (39.25)	12 (31.25)	28 (34.29)
Heath facility	NA	01 (2.35)	01 (1.47)
Banking facility	01 (2.53)	02 (3.90)	03 (3.38)
Total	40 (100)	40 (100)	80 (100)

Source: Primary Data Figures in Brackets indicates percentage to total figure



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Date: 3/01/2022

To,

Dr. Firoz Baig,
Associate Professor,
Department of Commerce,
S.B.E.S. College of Arts & Commerce, Aurangabad.

Subject: Appreciation Letter

Dear Madam,

I take immense pleasure to express the sense of gratitude for accepting our invitation to deliver a Lecture in "*Training Program & Guest Lecture on 'Accounting Standards'*" organized by the Department of Commerce on 3rd January, 2022 at 11.30am to 12.30pm.

It was great pleasure to be associated with you. Your expertise in the subject has highly benefitted our administrative staff & students.

I hope you will continue to cooperate and guide our students in future too.

Thank you very much.

Yours,

Principal
Principal

Shri Muktanand College
Gangapur Dist.Aurangabad



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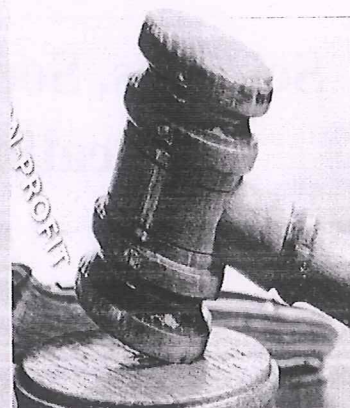
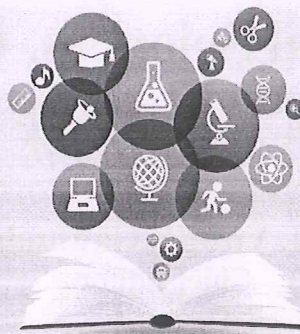
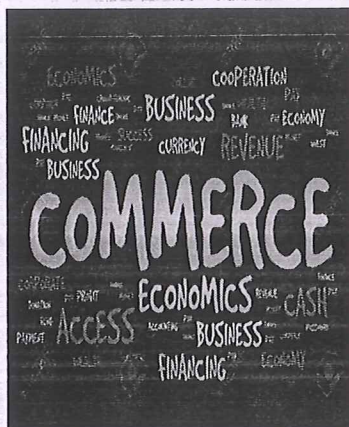
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**Tourism and its Impact on Indian Economy****Dr.Savita G.Joshi**

Dept.Of Commerce SBES College Of Arts & Commerce, Aurangabad

ABSTRACT:-

Tourism is the collection of activities, services and industries that delivers a travel experience, including transportation, accommodation, eating and drinking establishments, retail shops, entertainment business and other hospitality services provided for individuals or groups travelling away from home. In India, the growth of the tourism industry has a multiplier effect in the economic development of the country. Tourism not only adds to the country's GDP, but also generates a lot of employment and helps seeing the citizens living mirthfully. Therefore, tourism sector can be instrumental for the sustainable development of national wealth. It has the potential to stimulate other economic sectors through its backward and forward linkages and cross-sectoral synergies with sectors like agriculture, horticulture, poultry, handicrafts, transport, construction, floriculture etc. Tourism has been making a revolutionary and significant impact on the world economic scenario. It has become the fastest growing service industry in the country with great potentials for its further expansion and diversification, it has direct and indirect chain link with several sector of an economy. Tourism has both positive and negative far reaching impact on economic, social, political and environment face of India.

Key Word: Economic Development, Employment, Environment, Tourism.**I. INTRODUCTION**

Tourism is a most desirable human activity; which is capable of changing the socio-cultural, economic and environmental face of the World. Tourism is one of the largest and fast growing industries in the world; it has the potential to influence the living pattern of communities. It is one of the most important channels of cultural exchange which breaks down the barriers between people of different parts of the world. It is the collection of activities, services and industries that deliver a travel experience including transportation, accommodation, eating and drinking, establishments of retail shops, entertainment, business and other hospitality services provided for individuals or groups of travelling away from home. Tourism has emerged as a key sector of the world economy and has become a major workforce in global trade. It has been making a revolutionary and significant impact on the world economic scenario. Tourism has been identified as the major export industry in the world. The multifaceted nature of this industry makes it a catalyst to economic development and helps balanced regional development. It is a low capital, labour intensive industry with economic multiplier and offers opportunity to earn foreign exchange at low social cost. Tourism industry acts as a powerful agent of both economic and social changes. It stimulates employment and investment, alters structure of an economy, significant contribution toward foreign exchange earnings and maintaining favorable balance of payment. The money spent by the tourist in a country is turned over several times in the process; the total income earned from tourism is a number of times more than actual spending. The multiplier effect of tourism receipts is completely recognized as spreading to secondary and tertiary sectors of an economy. Tourism consist economic, social, cultural, educational and political significance. Marketing and promotion are of vital importance in tourism sector due to the competitiveness of tourism industry both within and between tourism generating nation. Tourism sector creates direct, indirect and induced employment. It produces a vast spectrum of employment from highly qualified and trained mangers of star hotels to room boys, sales girls and artisans. With its faster growth new horizons of employment open up for youth of the developing countries.

Tourism in India has a strong relevance to economic development, cultural growth and national integration. India is a vast country of great beauty and diversity and her tourist potential is equally vast. With her rich cultural heritage as superbly manifest in many of the architectural wonders palaces, temples, mosques, Tourism and its Impact on Indian Economy forts, caves and prehistoric wall paintings, her widely varied topography ranging from the monotonous plains to the loftiest mountains of the world, her large climatic variations ranging from some of the wettest and the driest as well as from the hottest and the coldest parts of the world, beautiful long beaches on the sea coast, vast stretches of sands, gregarious tropical forests and above all, the great variety of the life-style,



international companies, not to local businessmen and workers. Moreover, large hotel chain restaurants often import food to satisfy foreign visitors and rarely employ local staff for senior management positions, preventing local farmers and workers from reaping the benefit of their presence. This has often created a sense of antipathy towards the tourists and the government.

Adverse Effects on Environment and Ecology: One of the most important adverse effects of tourism on the environment is increased pressure on the carrying capacity of the ecosystem in each tourist locality. Increased transport and construction activities led to large scale deforestation and destabilisation of natural landforms, while increased tourist flow led to increase in solid waste dumping as well as depletion of water and fuel resources. Flow of tourists to ecologically sensitive areas resulted in destruction of rare and endangered species due to trampling, killing, disturbance of breeding habitats. Noise pollution from vehicles and public address systems, water pollution, vehicular emissions, untreated sewage, etc. also have direct effects on bio-diversity, ambient environment and general profile of tourist spots.

ENVIRONMENTAL IMPACT OF TOURISM IN INDIA

The tourism industry in India can have several positive and negative impacts on the environment which are discussed below.

POSITIVE IMPACTS
Direct Financial Contributions: Tourism can contribute directly to the conservation of sensitive areas and habitat. Revenue from park, entrance fees and similar sources can be allocated specifically to pay for the protection and management of environmentally sensitive areas. Special fees for park operations or conservation activities can be collected from tourists or tour operators.

Contributions to Government Revenues: The Indian government through the tourism department also collect money in more far-reaching and indirect ways that are not linked to specific parks or conservation areas. User fees, income taxes, taxes on sales or rental of recreation equipment, and license fees for activities such as rafting and fishing can provide governments with the funds needed to manage natural resources. Such funds can be used for overall conservation programs and activities, such as park ranger salaries and park maintenance.

Improved Environmental Management and Planning: Sound environmental management of tourism facilities and especially hotels can increase the benefits to natural environment. By planning early for tourism development, damaging and expensive mistakes can be prevented, avoiding the gradual deterioration of environmental assets significant to tourism. The development of tourism has moved the Indian government towards this direction leading to improved environmental management.

II. POLLUTION:

Tourism can cause the same forms of pollution as any other industry: air emissions, noise, solid waste and littering, releases of sewage, oil and chemicals, even architectural/visual pollution.

Air and Noise Pollution: Transport by air, road, and rail is continuously increasing in response to the rising number of tourist activities in India. Transport emissions and emissions from energy production and use are linked to acid rain, global warming and photochemical pollution. Air pollution from tourist transportation has impacts on the global level, especially from carbon dioxide (CO₂) emissions related to transportation energy use. And it can contribute to severe local air pollution. Some of these impacts are quite specific to tourist activities where the sites are in remote areas like Ajanta and Ellora temples. For example, tour buses often leave their motors running for hours while the tourists go out for an excursion because they want to return to a comfortably air-conditioned bus.

Noise pollution: Noise pollution from airplanes, cars, and buses, as well as recreational vehicles is an ever-growing problem of modern life. In addition to causing annoyance, stress, and even hearing loss for humans, it causes distress to wildlife, especially in sensitive areas.

Raising Environmental Awareness: Tourism has the potential to increase public appreciation of the environment and to spread awareness of environmental problems when it brings people into closer contact with nature and the environment. This confrontation heightens awareness of the value of nature among the community and lead to environmentally conscious behaviour and activities to preserve the environment.

Protection and Preservation of Environment: Tourism can significantly contribute to environmental protection, conservation and restoration of biological diversity and sustainable use of natural resources. Because of their attractiveness, pristine sites and natural areas are identified as valuable and the need to keep the attraction alive can lead to creation of national parks and wildlife parks. In India, new laws and regulations have been enacted to preserve the forest and to protect





private sector and voluntary organizations become active partners in the endeavour to attain sustainable growth in tourism if India is to become a world player in the tourism industry.

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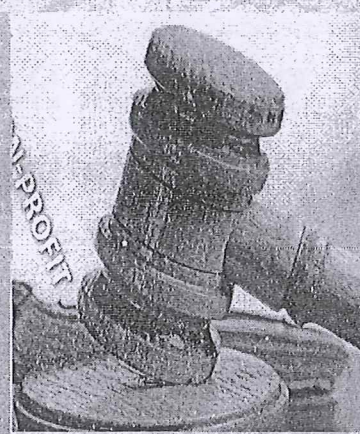
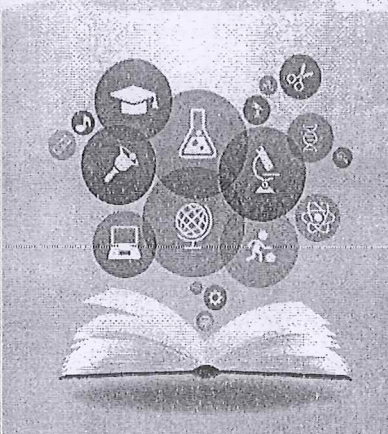
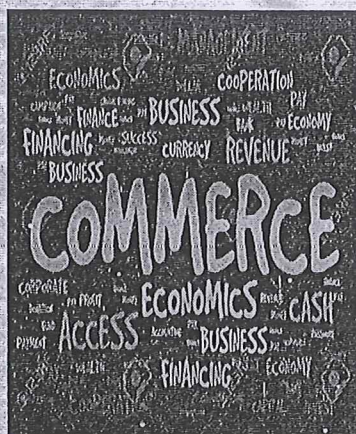
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Transforming Our World – Rio +20 in Indian context

Dr.Soumya. M. S.

SBES College of Arts & Commerce

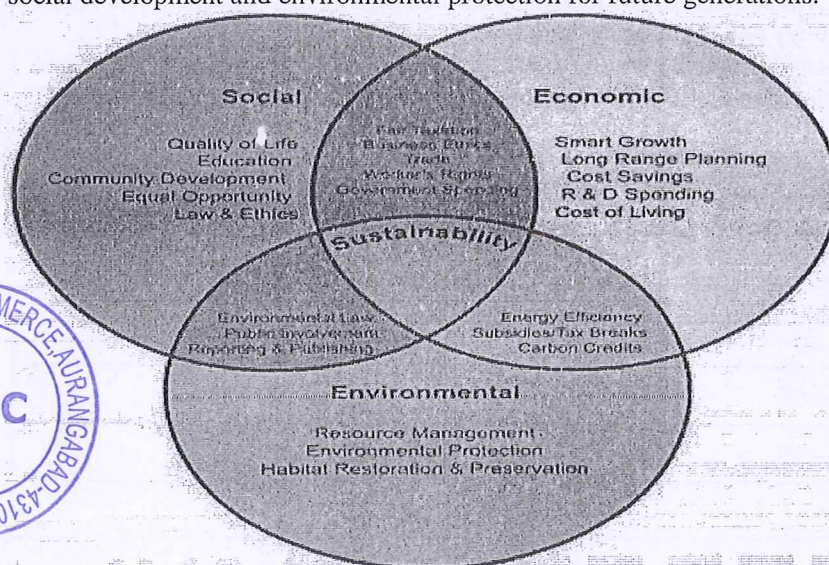
Abstract:

This paper elaborates on changing definition of economic development, origin of sustainable development concept, development of sustainable development and sustainable development goals. This paper highlights sustainable development goals in Indian frame work and an overview of SDGs in Indian context. The purpose of this research is to explore the importance of SDG to be set by a country like India, contribution towards SDGs, methods of measuring our nation's contribution towards SDGs and how far our nation has fared towards Rio +20. The analysis and interpretation of last two years data of our nation's contribution towards sustainable development goals reveals up and down trend. But when it comes to declining trend in growth, the score rate is negligible one and the overall average score during the last two years improved by 6 points from 2019 – 20 to 2020 – 21. This positive growth towards achieving the targets is driven by overall country-wide performance, that's too in the covid pandemic period. So in short even though sustainable development is a vision and not so easy to achieve, this study proves that with the advancement of effective & efficient policies reinforced by better planning and its proper execution will safeguard the resources & environment and thereby maintain balance between Socio – Economic growth and Environment.

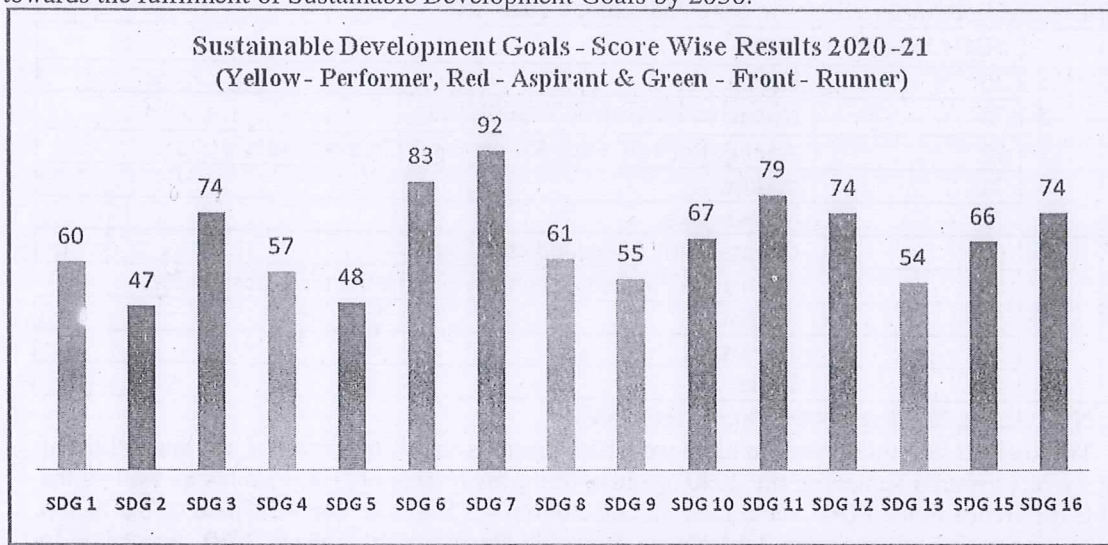
Key Words: Economic Development, Sustainable Development Goals, Rio +20 and SDG India Index.

Introduction

Industrial revolution led to excessive industrial and economic activities which adversely influenced the environment and social balance. On recognizing the importance of environment and social balance to be maintained several ecological and social movements took place globally to generate awareness for a more sustainable model. Considering the need for a collective outlook and common principles to stimulate and guide the world's population to preserve the "Human Environment" UN organised the first historical conference from 5th to 16th June at Stockholm on "Environment – to discuss the human impact on the environment & how it was related to economic development". But the doctrine of "Sustainable Development" was firstly discussed in the Stockholm Declaration of 1972. Thereafter, the World Commission on Environment and Development submitted its report, called "Our Common Future" in 1987, which is considered as the modern concept of sustainable development, commonly known as Brundtland Report. Thereafter a milestone event – The United Nations Conference on Environment and Development (UNCED) – held in Rio de Janeiro in June 1992, acquire the world's attention on environmental and development problems. As the concept of sustainable development developed, it has moved its focus more towards the economic development, social development and environmental protection for future generations.

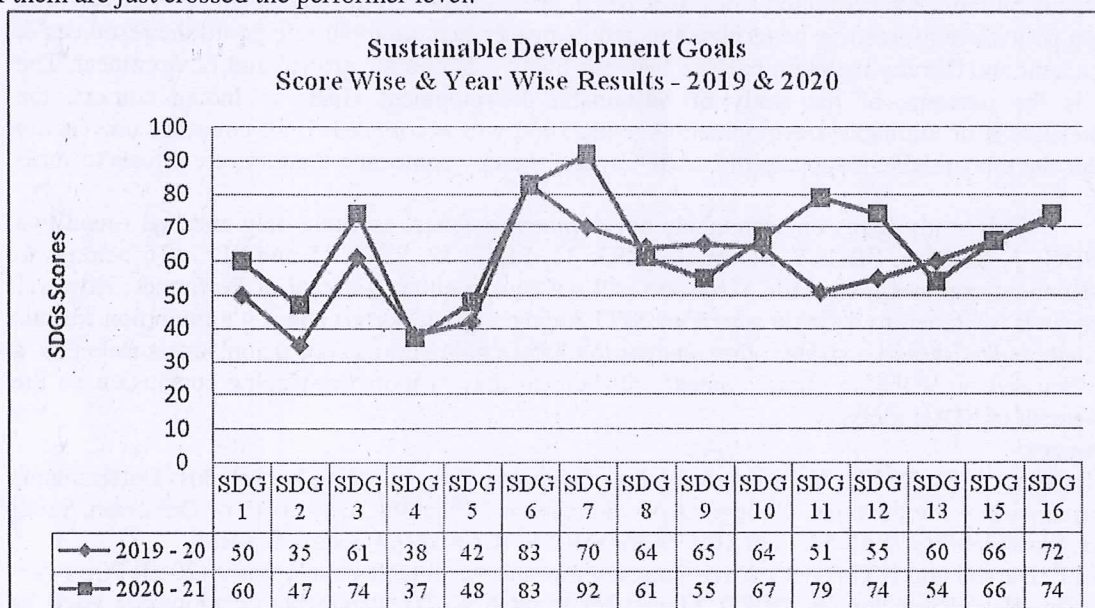


The following overall results and findings will help to ascertain the progressmade by our nation towards the fulfilment of Sustainable Development Goals by 2030.



Source: NITI Aayog Releases Posted On: 03 JUN 2021

The above graph shows that among the sustainable development goals only eight goals i.e. SDG 3, SDG 6, SDG 7, SDG 10, SDG 11, SDG 12, SDG 15 & SDG 16 are Front Runner, while five SDGs i.e. SDG 1, SDG 4, SDG 8, SDG 9 and SDG 13 are performer and rest of the goals are still at aspirant level. Among the Front - Runner only two or three SDGs are nearer to the achiever and rest of them are just crossed the performer level.



Source: NITI Aayog Releases Posted On: 03 JUN 2021

The above diagram shows year wise and score wise contribution of SDGs. Even though the diagram depicts various ups and downs the fluctuation or variations are just negligible.

Overall Results & Findings

From the above chart it is clear that our nation's overall contribution towards SDG scores shows a positive growth. Even though, SDG 4, SDG 8, SDG 9 & SDG 13 shows declining trend in growth, but the score rate is insignificant one. Overall average score during the two years improved by 6 points from 2019 - 20 to 2020 - 21. This positive growth towards achieving the targets is driven by overall country - wide performance.



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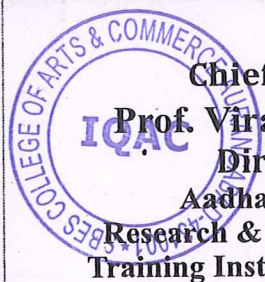
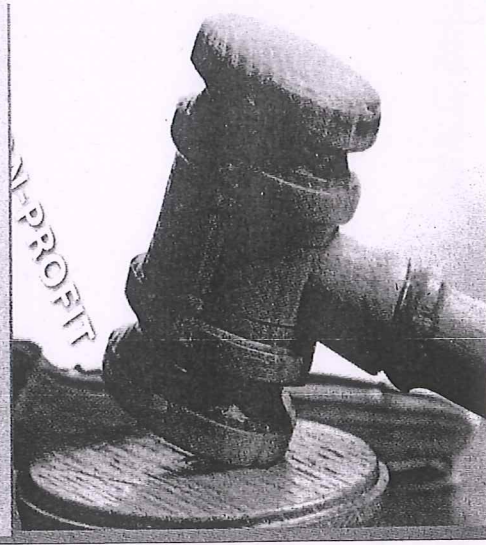
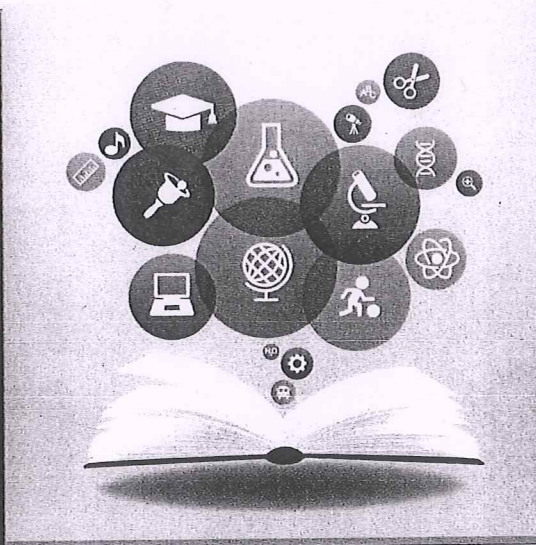
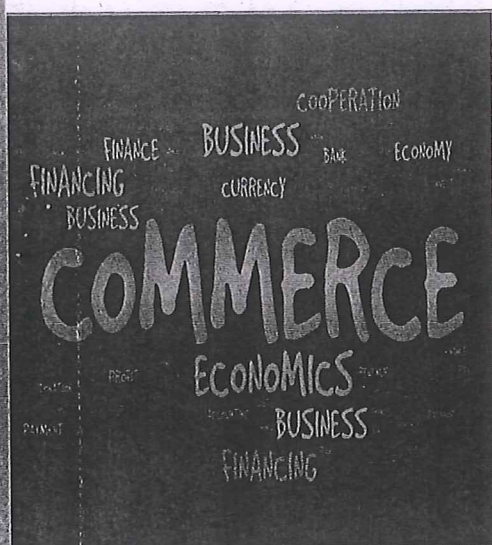
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Population Growth & Impact its on Environmental Degradation in India

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Abstract

The rapid population growth in a country like India threatens the environment through the expansion and intensification of agriculture, uncontrolled urbanization and industrialization as well as the destruction of natural habitats. Rapid population growth plays an important role in reducing agricultural land, forests and water resources per capita pressure contributes to soil degradation and soil erosion, which affects the productive resource base of the economy. The growing population and prosperity in India have resulted in rapid growth in energy production and consumption. Environmental impacts such as groundwater and surface water pollution; Air pollution and global warming are increasing concerns due to increasing consumption. The document concludes with some policy considerations and stresses the potential importance of natural resources.

Introduction

The world has changed a lot since the 1960s and 1970s, when there was virtually consensus among Western experts that rapid population growth in developing countries was a serious global crisis. Population growth that has a negative impact on natural resources. Population upheaval and environmental degradation face the challenge of sustainable development. The presence or absence of cheap natural resources can facilitate or delay the process of socio-economic development. The three basic demographic factors of births (birth), deaths (mortality) and migration (migration) and immigration (the population that moves into a country creates a larger population) cause changes in the size, composition and distribution of the population. Population and these changes raise a number of important causal issues.

Population Growth And Economic Development

Population growth and economic development contribute too many major environmental disasters in India, such as: is they are air pollution, global warming, climate change, water scarcity and water pollution.

Rapid population growth and economic development are causing a number of environmental problems in India due to the uncontrolled growth of urbanization and industrialization, massive expansion and intensification of agriculture and the destruction of forests. The main environmental problems are forest and agricultural land degradation, depletion of resources (water, minerals, forests, sand, rocks, etc.),



environmental degradation, public health, loss of biodiversity, loss of ecosystem resilience, secure livelihoods for the poor. Population growth tends to an alarming situation. estimated the world population at 6.14 billion in mid-2001. India's contribution to this population alone was estimated at 1,033 million. The country's population is estimated at 1.26 billion by 2016. The projected population indicates that India will be the first most populous country in the world and China will be the second in 2050. India will have 18% of the world population out of 2.4% of the total land area of the world has significantly increased the pressure on its natural resources. Water shortages, soil depletion, erosion, deforestation, air and water pollution afflicts many regions. If the world's population continues to grow, the impact on the environment could be devastating. Rapid population growth in a developing country like India is scaring the environment through the expansion and intensification of agriculture, the expansion of urbanization and industrialization, and the destruction of natural habitats. Pressures on the environment intensify with each day when the population increases. Growing demographic trends and the resulting demand for food, energy and shelter have dramatically changed land use practices and severely degraded the forest environment vis-à-vis India. The demand for food could not increase substantially for the population. Therefore, the horizontal extension of the land has less utility and is mainly based on the vertical improvement which is supported by technical development in the field of agriculture. HYV seeds, fertilizers, pesticides, herbicides and agricultural tools. All these practices cause the degradation and impoverishment of the environment with a multiplication ratio. Poverty is one of the consequences of population growth and its way of life plays an important role in both the impoverishment of the environment and its need for fuel to cook or earn a living for its survival. The unequal distribution of limited resources and opportunities causes push and pull factors for people living below the poverty line, who in turn have an overcrowded population density and the environment is manipulated by multiple .

Population Growth And Environmental Degradation

Population is an important source of development, but it is a major source of environmental degradation when it exceeds the thresholds of support systems. Unless the relationship between population multiplication and the survival system can be stabilized, development programs, however, are unlikely to be innovative in achieving desired results. The impact of the population on the environment mainly through the use of natural resources and the production of waste and is associated with environmental stresses such as loss of biodiversity, air and water pollution and increased pressure on arable land. Human population issues are extremely important when it comes to our way of life and our future on this planet. Poverty is said to be both the cause and the effect of environmental degradation. The circular link between poverty and the environment is an extremely complex phenomenon. Inequality can lead to unsustainability because the poor, who depend more on natural resources than the rich, become depleted faster because they have no real prospect of accessing other types of resources. . In addition, the degraded



environment can accelerate the process of impoverishment, again because the poor depend directly on natural resources. Lack of paid employment opportunities in villages and ecological stress lead to an ever increasing movement of poor families to cities. Megacities are emerging and urban slums are expanding. This rapid and unplanned expansion of cities has led to the degradation of the urban environment. It widened the gap between supply and demand for infrastructure services such as energy, housing, transport, communications, education, water supply and sewage, and recreational facilities. , thus depleting cities' precious environmental resource base. The result is an increasing trend in the deterioration of air and water quality, generating waste, proliferating slums and unwanted changes in land use, all contributing to urban poverty.

Discussion

Population growth and economic development cause several serious environmental problems in India. These include pressure on land, deforestation, water scarcity and water pollution.

Families with available and safe drinking water Access to safe drinking water and adequate sanitation is both a right and a basic need. Access to drinking water is non-existent or insufficient in many households and remains an urgent need the distribution of, households with drinking water facilities is briefly presented. In India in 1981, 38% of households had access to drinking water facilities, which rose to 62% of households in 1991. About 27% and 75% of rural and urban households had access to drinking water facilities. Drinking water in 1981 increased to 55% and 81 percent of rural and urban households respectively in 1991. The situation in rural areas is much worse. Families in eleven EU states and five territories had access to drinking water more than the national average, and families' in 13 states and two union territories had access to drinking water below the national average in 1991. More than 50 percent of households in 13 states and five union territories had access to water drinking water in rural India, compared to 21 states and 6 Union territories in urban India. In India, almost all surface water resources are contaminated and unfit for human consumption. The impact of drinking water pollution is more severe on the poor. The problems have become more acute in the slums where the basic necessities of life are non-existent or inadequate and of very low standard. Common illnesses caused by contaminated water are diarrhea, trachoma, intestinal worms and hepatitis. Insufficient access to safe drinking water leads to intestinal mortality and intestinal disease. Poverty Trends and Its Effects on the Environment in India Most poor Indians live in rural areas and practice agriculture. India, with a high population density relative to resources, faces development challenges to reduce poverty and massive deprivation and to improve the quality of life of the poor. The growth performance of states has crucial implications for poverty reduction, which is an important objective of economic policy. Poverty reduction in India through poverty reduction programs and job creation, as well as comprehensive economic growth planning efforts, have helped to reduce the poverty rate in the country. People below the poverty line fell from 55 percent in 1973 to 26 percent in 1999, 2000 for India as a whole. and the Union territories have a



percentage of the population below the poverty line below the national average. There are large variations between states in the poverty ratios of different states. the population of Orissa and Bihar is below the poverty line. On the other hand, there are 14 states, which have less than 20% of the population below the poverty line. The highest percentage of the population below the poverty line is found in Orissa, Bihar and Madhya Pradesh, while the lowest percentage of the population below the poverty line is found in Jammu and -Kashmir, Goa, Punjab, Himachal Pradesh and Haryana. Poverty is said to be both the cause and the effect of environmental degradation. Poverty and rapid population growth coexist and therefore appear to be mutually reinforcing. The poor, who depend more on natural resources than the rich, run out faster because they have no real prospect of accessing other types of resources. like forests for food and fuel, pastures for fodder, and ponds and rivers for water. In addition, the degraded environment can accelerate the process of impoverishment, again because the poor depend directly on natural resources. It also contributes to environmental degradation through the overexploitation of natural resources such as land and water. The deterioration of natural resources and dangerous living conditions affect the environment and the health of the poor. Huge Stress on Soil India faces great pressure on agricultural land, over the past fifty years, while the total population of India has increased by about 3 times, the total area of cultivated land increased by only 15.92 percent, from 118.75 to 141.23 million hectares. Despite the past expansion of cultivated area, less farmland is available in India to feed each person. The scale of agricultural intensification and intensification is characterized by increased intensity of cultivation and irrigation and increased use of chemical fertilizers, pesticides and insecticides. Intensification and intensification lead to soil degradation, excessive exploitation of groundwater resources, increased use of chemical fertilizers leading to eutrophication and water pollution. They contribute to soil erosion, soil Stalinization and loss of nutrients. Leaching due to the intensive use of pesticides and fertilizers is a major source of contamination of water bodies. Intensive agriculture and irrigation contribute to soil degradation, especially Stalinization, alkalization and water stagnation. It is evident that most of the land in the country is degrading, thus affecting the productive resource base of the economy. The estimated area of land affected by erosion and soil degradation in India varies from state to state and ranges from 0. From 1 percent in Goa to 21.6 percent in Rajasthan. Soil erosion causes a huge loss of nutrient suspension or solution, which is removed from one place to another, causing nutrient depletion or enrichment. In addition to the loss of nutrients from the top layer of the soil, there is also degradation through the creation of gorges and ravines, which make the soil unsuitable for agricultural production.

Conclusion

The result of the high population growth rates are the increase in population density, the increase in the number of people below the poverty line and the pressure on natural resources which contributes to the degradation of the environment through the overexploitation of natural resources. The study reveals that



rapid population growth continues to be of concern to the country as it has multiple effects, the most important of which are soil degradation and erosion, deforestation and per capita soil decline, forests and water resources. The effects of humans on environmental degradation, discussed in this article, it seems that if humans are to exist on earth, now is the time to place top priority on protecting natural resources and the environment. In addition, environmental protection should not be the responsibility of government alone, but local people and leaders should be encouraged to make dedicated efforts to eradicate environmental problems. Special efforts should be made to inform and educate local populations and leaders about the negative effects of the large population through specially designed information, education and communication (IEC) activities. Green and preserve existing forests, a forestation and social forestry programs should be implemented locally. Preventive and curative measures are needed to control water pollution by chemical fertilizers, pesticides and other wastes. There should be more emphasis on compulsory environmental education at school level in order to raise awareness of environmental protection. Protecting the environment should not be the sole responsibility of government, but local people and leaders should be encouraged to make dedicated efforts to eradicate environmental problems.

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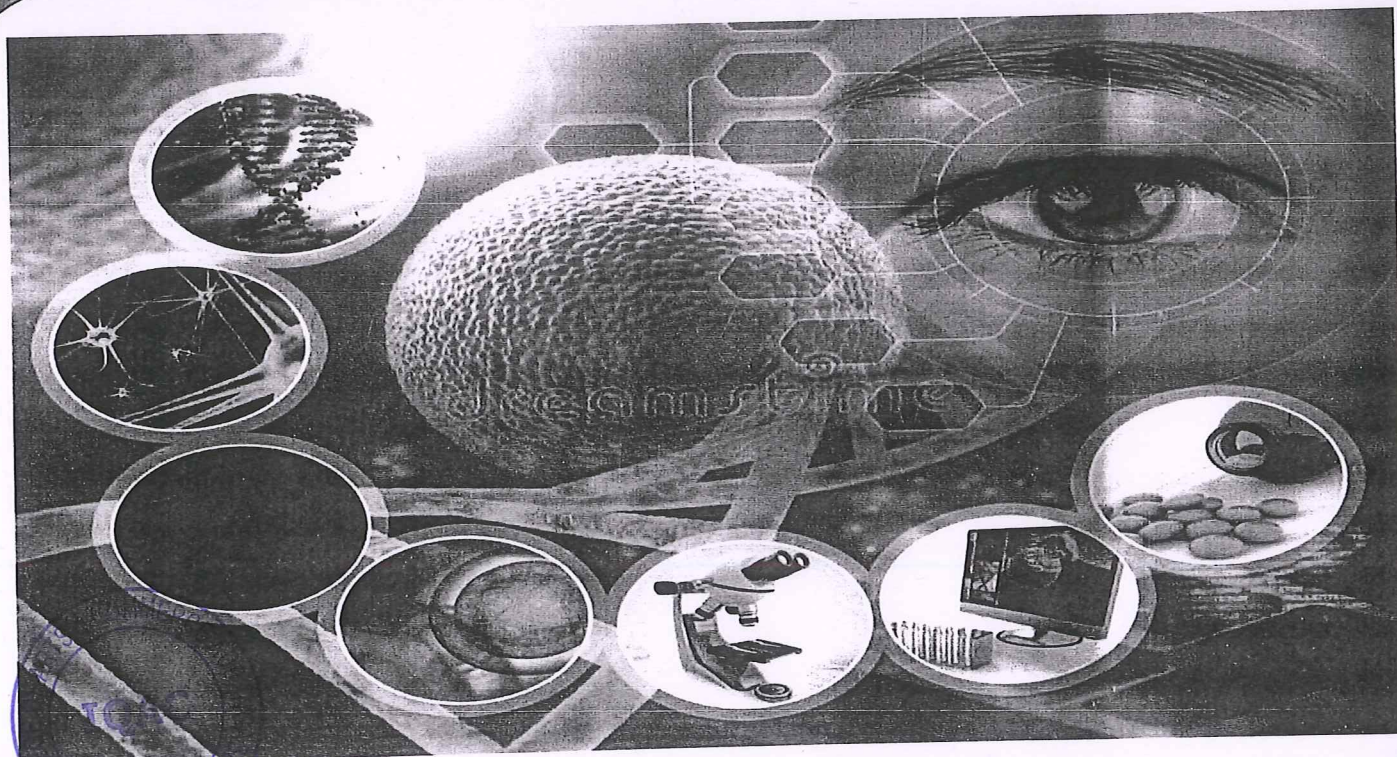
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E- Business& E-Commerce, The Need of Today's India With A Case Study Of Grocery Market

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Abstract: In the beginning of the last decade of the 20th century, Indian Economy experienced Economic Crisis. On this ground, it was necessary to bring new changes in Indian Economy. Hence Government of India adopted New Economic Policy (NEP) in 1991. Among the major factors that drove India's economic growth following the economic reforms of 1991 were increased FDI, adoption of information technology and an increased domestic consumption. A major development in the nation's services sector has been visible in the telecom and information technology sectors. This improvement in the telecom & IT sector increases no. of users of telecommunication services & internet services in India. As a result, India had around 749 million internet users across the country. Today we have 1.18 billion mobile connections, 700 million Internet users, and 600 million smartphones, which are increasing 25 million per quarter. This Statistical data indicates that use of internet & telecommunication increases in India very rapidly. This increase in no. of users increases the need of E Business& E-Commerce in India. E-business or electronic business is the administration of conducting business via the internet. This would include the buying and selling of goods or services, along with providing technical or customer support through the internet. In the emerging mode of global economy E-Business & E-Commerce are the necessary factors of Economic Development. The India online grocery market size was valued at USD 2.9 billion in 2020 and is expected to expand at a compound annual growth rate (CAGR) of 37.1% from 2021 to 2028. The preference for online delivery of grocery products became more visible following the COVID-19 outbreak. With the social distancing standards, consumers are turning their focus to online grocery shopping, which is not only convenient but is a safer option.

Introduction:

Globalisation has created a revolution in the IT Sector. Due to entry of Private & foreign banks financial sector has become highly professional & competitive. The term E-business is derived from the terms E-mail & E-Commerce. E-business include buying & selling of goods or services along with providing technical or customer support through the internet. E-Business is an abbreviation for Electronic Business. IBM was one of the first companies to use the term *e-business* when, in October 1997, it launched a thematic campaign to address the confusion many consumers had about internet-based businesses. Till October 1997 the word e-commerce was used. The term electronic commerce (ecommerce) refers to a business model that allows companies and individuals to buy and sell goods and services over the Internet. Ecommerce operates in four major market segments and can be conducted over computers, tablets, smartphones, and other smart devices E-Business (electronic business) is any process that a business organization conducts over a computer-mediated network. Business organizations include any for-profit, governmental, or non-profit entity. Their processes include production-, customer-, and internal- or management-focused business processes. E-business opens new door to customers around world. E-business establishes more closer & responsive relationship with partners, employees & suppliers. It connects, adopts IT System so it is very easy to manage the business activity. With the help of internet, it is possible to add innovative values to the existing products & services. E-business refers to the use of Web, internet to conduct the business. Some people use the term E-business & E-Commerce interchangeably but they are not synonyms. E-commerce refers to buying & selling online, while E-business encompasses all business conducted online. E-commerce is a branch of E-business. India e-commerce will reach US\$ 99 billion by 2024, growing at a 27% CAGR over 2019-24, with grocery and fashion/apparel likely to be the key drivers of incremental growth. An Indian E-commerce industry has been on an upward growth trajectory and is expected to surpass the US to become the second largest E-commerce market in the world by 2034. India e-commerce sector is expected to reach US\$ 111.40 billion by 2025 from US\$ 46.20 billion in 2020, growing at a 19.24% CAGR, with grocery and fashion/apparel likely to be the key drivers of incremental growth. The growth of e-business in recent decades has given rise to new business requirements. On the customer front, consumers expect organizations to offer self-service options for conducting transactions; they expect personalized experiences; and they want speedy, secure interactions.



Objectives:

1. To Study the importance of E-business & E-commerce.
2. To Study the need of E-business & E-commerce in India.
3. To study progress made by business after introduction of E-Commerce E-business in India.

Scope of E-Business:

The scope of E-business is broader. E-business is used in almost all types of businesses & business functions like financing, insurance, Commercial transactions like ordering, delivery, payment, product service, maintenance, use of public & private services, public procurement, transportation, accounting etc.

Types of E-Commerce:

1. **Business to Business (B2B):** Business-to-business (B2B) is a transaction or business conducted between one business and another, such as a wholesaler and retailer. B2B transactions tend to happen in the supply chain, where one company will purchase raw materials from another to be used in the manufacturing process.
2. **Business to Customers (B2C):** The term business-to-consumer (B2C) refers to the process of selling products and services directly between a business and consumers who are the end-users of its products or services.
3. **Consumer to Business (C2B):** Consumer-to-business (C2B) is a business model where an end user or consumer makes a product or service that an organization uses to complete a business process or gain competitive advantage.
4. **Consumer to Consumer (C2C):** Consumer to Consumer is the business model that facilitates business activities among two people.
5. **Business to Administration (B2A):** Business-to-administration or (B2A) takes place between companies, public administration, or government agencies.
6. **Consumer to Administration (C2A):** Consumer-to-administration (C2A) e-commerce encompasses all electronic transactions between individuals and public administration.

Importance Of E-Commerce & E-Business:

1. The process of e-business enables sellers to come closer to customers that lead to increased productivity and perfect competition.
2. The customer can also choose between different sellers and buy the most relevant products as per requirements, preferences, and budget.
3. Customers now have access to virtual stores 24/7.
4. E-business also leads to significant transaction cost reduction for consumers.
5. E-business has emerged cross-border trade of goods and services.
6. It makes starting, managing business easy and simple.
7. The growth in the e-commerce sector can boost employment, increase revenues from export, increase tax collection by ex-chequers, and provide better products and services to customers in the long-term.
8. It helps in better communication between business houses.
9. It makes purchasing very easy.

Progress Made By Business After Introduction Of E-Commerce & E-Business:

1. Online retail sales in India are expected to grow by 31 per cent to US\$ 32.70 billion in 2018, led by Flipkart, Amazon India and Paytm Mall.
2. Electronics is currently the biggest online retail sales category with a share of 48 per cent, followed closely by apparel at 29 per cent.
3. Technology enabled innovations such as digital payments, hyper-local logistics, analytics driven customer engagement and digital advertisements have enabled the eCommerce industry in India to grow at a much faster rate.
4. India's e-commerce market was worth about \$3.9 billion in 2009. Online travel constitutes a sizable portion (87%) of this market today. Online travel market in India had a growth rate of 22% over the next 4 years and reach ₹54,800 crore (\$12.2 billion) in size by 2015.
5. Indian e-tailing industry is estimated at ₹3,600 crore (US\$800 million) in 2011 and estimated to grow to ₹53,000 crore (\$11.8 billion) in 2015. In 2013, the e-retail segment was worth US\$2.3 billion. About 79% of India's e-commerce market was travel related in 2013.

6. According to Google India, there were 35 million online shoppers in India in 2014. Electronics and Apparel are the biggest categories in terms of sales. Overall e-commerce market had reached ₹1,07,800 crores (US\$24 billion) by the year 2015 with both online travel and e-tailing contributing equally.

7. Another big segment in e-commerce is mobile/DTH recharge with nearly 1 million transactions daily by operator websites. Year 2016 also saw online sales of luxury products like jewellery also increased.
8. Most of the retail brands have also started entering into the market and they expect at least 20% sales through online in next 2–3 years. According to Google India Research in 2016, by 2021 India is expected to generate \$100 billion online retail revenue out of which \$35 billion will be through fashion e-commerce

Hypotheses:

1. E-business change the business pattern in India
2. E-business plays crucial role in Economic Development.
3. E-business change the buying pattern of customers.

Research Methodology:

The goal of this study is to learn about the concept of E-business & it's benefits to business, customers and Indian Economy. But due to time constraint only study of Grocery Market is taken for research. An investigator adopted the "survey" as method of data collection for the present study. The questionnaire was developed and allotted to the customers & entrepreneurs to collect responds.

Sample For The Study

Random sampling technique was adopted to select the sample for the present study. The products which are selected for the study are fresh produce, breakfast & dairy, snacks & beverages, cooking essentials etc.

Data Analysis & Findings:

1. The staples and cooking essentials segment dominated the market with a share of 33.9% in 2020.
2. The breakfast and dairy segment is expected to expand at a growth rate of 37.6% over the forecast period.
3. The online segment dominated the market with a share of 63.8% in 2020 and is expected to expand at the highest CAGR during the forecast period.
4. In 2020, South India held the largest share of 34.6% in terms of revenue.
5. West India is projected to be the second fastest-growing region with a CAGR of 37.3% during the forecast period.

Conclusion:

E-Commerce & E-business helps customers in shopping variety of products. It also helps to every type of business & industry irrespective of its size & nature by different ways. It contributes lot in development of Indian Economy.

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