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A GEOGRAPHICAL STUDY OF ASSESSMENT OF RESOURCES FOR ECOTOURISM DEVELOPMENT AND TOURIST SATISFACTION IN BAGLAN TEHSIL, NASHIK DISTRICT

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Abstract:

Tourism is one of the important recreational and leisure activities in the world. Tourism can be termed as travel for recreation, leisure or business purpose. It has a keen interest to the geographers. The main inputs for the tourism development are the natural resources. Natural resources present in the region contributes largely in tourism activities. Tourism has great impact on socio-cultural environment. Ecotourism is different than just tourism and it is generally defines as, "naturally responsible travel and visitation to relatively undisturbed natural areas, in order to enjoy and appreciate nature that promotes conservation, has low negative visitor impact and provides for beneficially active socio-economic involvement of local people."

Natural resources of Baglan Tehsil like Physical landscape and wildlife are encouraging tourism activities in the study area. The natural vegetation, wildlife, climate as well as physiography of the study area have vast potential for ecotourism development. In the tourism development of the study area other factors like History, Social and Cultural aspects are also equally contributing.

The main objectives of the research are to assess the natural resources contributing for ecotourism development in the study area. The second objective is to understand the socio-cultural resources of the study area. And the third objective is to find the tourist satisfaction.

The research methodology is developed to get maximum responses from the stake holders. At first Site selection was done considering the characteristics of the sites and ecotourism. The semi-structured interview and field survey techniques were used to collect primary data. The secondary data were collected from various sources.

The important findings of the research work can be stated that the study area is having potential to develop as a ecotourism destination as because of presence of good number of natural resources. The second finding is large number of tourists shown their interest in the local food, craft and culture. In suggestion we can state that local community will be benefited by the ecotourism. The sustainable development could takes place in the study area.

Keywords: Resources, Ecotourism, Satisfaction Index, Sustainable Development

INTRODUCTION:

Tourism is one of the important recreational and leisure activities in the world. Tourism can be termed as travel for recreation, leisure or business purpose. It has a keen interest to the geographers. The main inputs for the tourism development are the natural resources. Natural resources present in the region contributes largely in tourism activities. Tourism has great impact on socio-cultural environment. Ecotourism is different than just tourism and it is generally defines as, "naturally responsible travel and visitation to relatively undisturbed natural areas, in order to enjoy and appreciate nature that promotes conservation, has low negative visitor impact and provides for beneficially active socio-economic involvement of local people."

Natural resources of Baglan Tehsil like Physical landscape and wildlife are encouraging tourism activities in the study area. The natural vegetation, wildlife, climate as well as physiography of the study area have vast potential for ecotourism development. In the tourism development of the study area other factors like History, Social and Cultural aspects are also equally contributing.

OBJECTIVES:

1. To assess the natural resources contributing for ecotourism development in the study area.
2. To understand the socio-cultural resources of the study area
3. To find out the tourist satisfaction index.

RESEARCH METHODOLOGY:

1. Site selection was done considering the characteristics of the sites and ecotourism.
2. The semi-structured interview, field visits and field survey techniques were used to collect the primary data.
3. The secondary data has been collected from various sources like District Socio-Economic Survey, District Gazetteer, Gram Panchayat, Department of Forest etc.
4. Tourist Satisfaction Index is calculated to assess the resources present in the study area.
5. Results are prepared depending on the analysis techniques.

SATISFACTION INDEX

Satisfaction Index has been drawn to bring out level of satisfaction of tourists factor wise. It is universally accepted statistical tool to assess the level of satisfaction of tourist. The demands of the tourists can be assessed properly with this index. The strong and weak points of the site can be assessed by the rank of Satisfaction Index. For the sustainbale development of the site the index is very essential.

The following formula has been adopted for Factor wise Satisfaction Index.

$$Sti = \frac{\sum fixi}{\sum fi}$$

Where: Sti= Satisfaction Index for i^{th} factor, **fi**= Number of respondents deriving the particular level of Satisfaction of i^{th} factor, Xi= Numerical values of the particular level of satisfaction of the i^{th} factor

A systematic analysis and the calculation of the factors were made by four point scaling as Excellent, Good, Satisfactory and Unsatisfactory. Nine management factors selected for satisfaction index. The responses from the tourists were obtained and the status of the ecotourism potential has been studied with the help of these factors. The calculation and determination of Factor wise Satisfaction Index will help us to study the tourism potential of selected sites.

STUDY AREA:

Baglan is one of the important tribal tehsils of Nashik District. "Satana" is the headquarter of Baglan Tehsil. The tehsil get its name on the famous Bagul Kings in the history. The culture and dialect of the tehsil is mostly mix of Maharashtra and Gujarat states as it lies on the borders of these two states. The main occupation of the tehsil is agriculture as because of fertile land. The tehsil lies in the basin of Girana River. The river Mosam is the important tributary of Girana River. Mosam River is important for the agricultural fields in the tehsil. Though Baglan Tehsil is well connected by road network but Railway communication is absent. The nearest railway station is Manmad.

The study area lies between 20^0 42' to 20^0 53' North latitude and 73^0 45' to $74^0$7' East longitude. The total area of the study area is 1477.83 Sq. Km. The total population of the study area is 3,74,435 as per 2011 census.

ASSESSMENT OF NATURAL, SOCIAL AND CULTURAL RESOURCES OF THE BAGLAN TEHSIL:

Physiography:

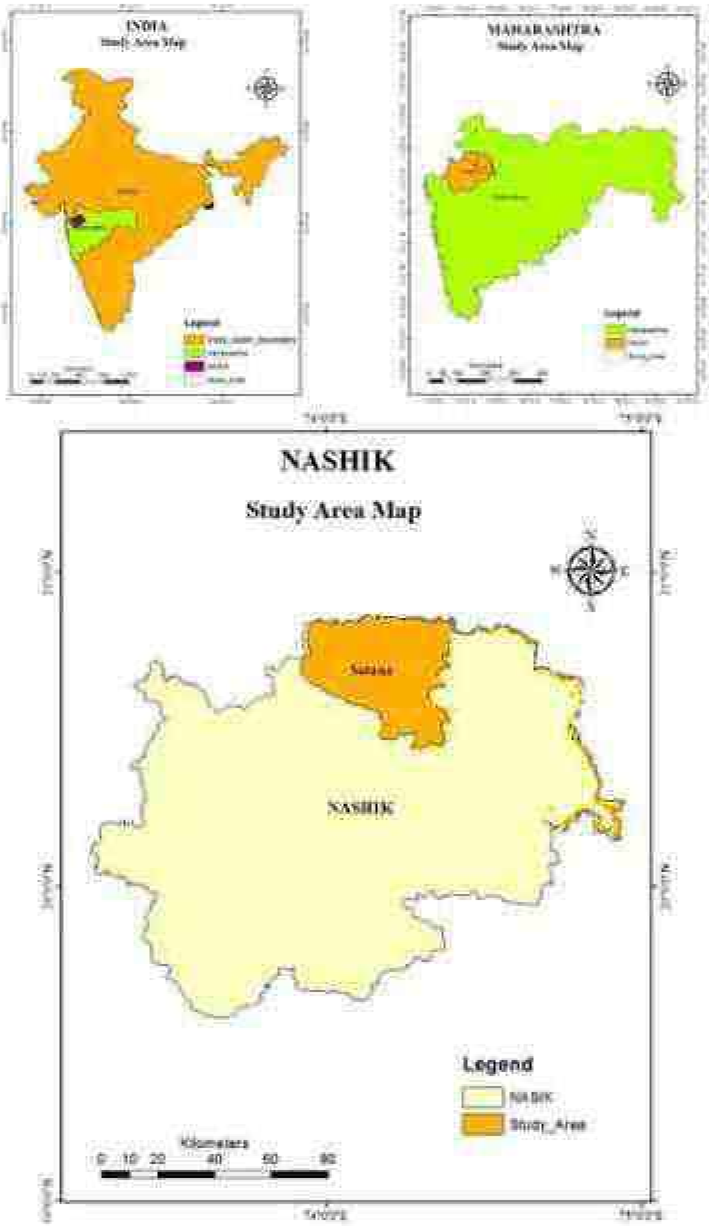
The Western Part of Baglan Tehsil lies in the upper part of Sahyadris also known as Western Ghats. The crest line of the hill range is not continuous but dissected by streams. Several peaks and forts like Mangi (1326Mt), Tungi (1323Mt), Salher(1613mt), Hargad(1122mt), Auranggad (1129mt) and Mulher (1307 mt) are the parts of ghats. The important river of the study area is Mosam which originates in Salher Hills. Western Ghats is composed of the rocks in the Deccan Trap Formation. The exposed parts have been suffering from the intense chemical weathering. The rocks are deeply rotten. This part of western ghat is made up of Trap rocks called as Deccan basalt. The banks of the rivers are filled with disintegrated basalt of various shades from gray to black, washed down by rain.

The Dholbari range contain several high peaks as Hattimal (1315 Meter), Kutra dangar(1190 Meter), Kumbaria (982 Meter), Nocholas dangar (1122 Meter), Phopir (1000 Meter), and Adolia (777 Meter). Here is a still southern arm of this range from Salher, Known as the Bhint dongar, because of its wall like appearance. North of Kanjari nala, having two peak i.e. Hargad (1122 Meter) and Aurangabad (1129 Meter). All these peak are located in North, North-West part of Nashik district. There are several other ranges similar the Dholbari branching from the Sahyadris in a South-East direction.

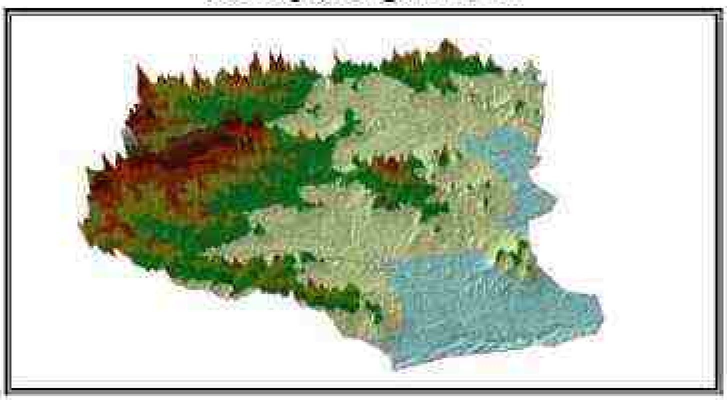
Several waterfalls are also observed in the Baglan Tehsil. The famous waterfalls are Dhamanyadhad (Near Virgaon), Chinal Chond (Near Kelzar Dam) and Dodheshwar, Kapaleshwar (Near Satana).

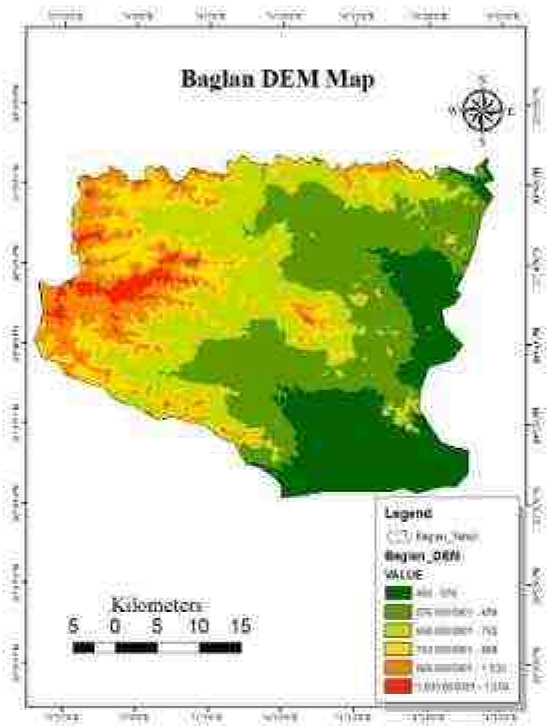
Climate: The Climate of Baglan Tehsil is pleasant and healthy in most parts of the year. In winter season minimum temperature can be recorded as low as 4^0C. In Summer Season maximum temperature reaches upto 40^0C. The rainfall is moderate with an average of 650 mm. Most of rains occurs from the June to the September months.

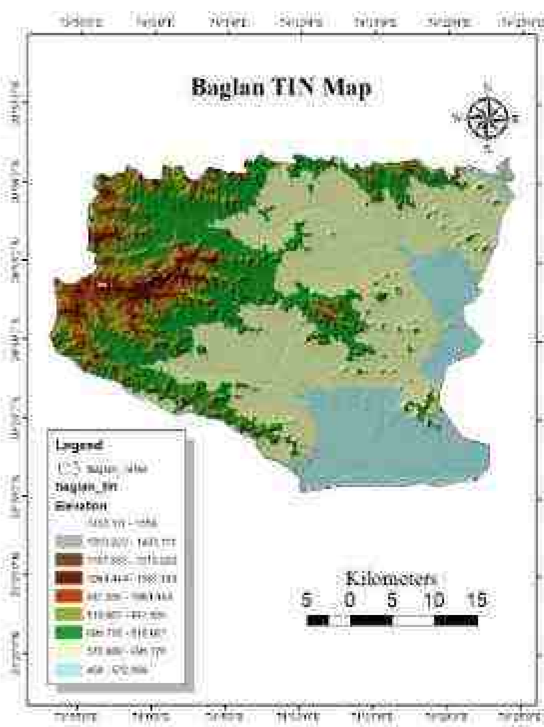
Location Map of Study Area:



3D Map of Baglan Tehsil







Wild Life: This area comes under the Taharabad Range of forest department. There are 31 species of plant species are found in the forest area of Baglan Tehsil and most of the plants are very useful for maintaining biodiversity. The numerous species of wild animal are found in the forests, the tiger, *wagh (felis tigris)* was common in Baglan, the hunting leopard, *Chittah (Felis Jubata)* the Indian black bear, *aswal (Ursus labiatus)*, the hyaena, *taras (Hyaena striata)*, the stag, *sambar (Rusa aristotelis)*, the spotted deer, *Chital (Axis maculatus)*, the blue ball, *nilgay (Portex Pictus)*, wild boar, *dukkar (Sur indicus)* and various other wild animal are found in small number considerable number in dense forest. Amongst the common species of the wild animal which now occur in the forests of the district include panther, *bibtya (Felis pardus)*, Wolf, *Landga (Cains pallipes)*, *Samber* etc. All of them however, are occasionally found in areas of the district below the ghat- monkeys, mangoos, fox and jackals are commonly found.

History: Baglan was once under the dynasty of the Bagul Kingdom, the Rathore kingdom that existed from 1308 to 1619. The native people in the area were the Bhils and the Konkanas. Later on during the rule of Chatrapati Shivaji Raje Bhosale of the Maratha Empire, Baglan was a territory of major importance because of its proximity to the then flourishing and rich mughal market city of Surat. Maratha's were aware of this and used it to their advantage by capturing the area from Mughals and later on mounting a loot on Surat thrice.

Festivals: The Many festivals are celebrated in the tehsil. The important festivals are Holi, Makar Sankranti, Pola, Nagpanchami, Shiv Jayanti, Eid, Mahashivratri, Diwali and Dussehara etc. The Dongrya Dev (Kartiki Pournima), Patlyachi Pooja (Chaitra Pournima) these festivals are celebrated by the tribal people. The Dongrya Dev is the most important festival of tribal people which is celebrated for 15 days. Along with festivals many fairs are also organized by the people of the tehsil such as "Yashwantrao Maharaj Yatra", "Bhakshi Yatra", "Antapur Yatra", "Mulher Yatra", "Nampur Yatra", etc.

Tourist Attractions:

1. Salher Fort:

Ruggedness is the important characteristics of Salher fort. The place is far different from today's modern city life. It is completely natural place. The fort and surrounding area do have good vegetation and wild life. The fort is also decorated with the vast historical background. In the different dynasties the name of this fort has changed such as Gavaligarh, Shailagiri, Salgiri and Salher fort. The site is unique in the culture and traditions of the Tribal people of this area. According to mythology Parashuram, one of the nine avataras of Lord Vishnu, did his penance on the fort. The fort is also famous for its battles during the reign of Shivaji. While climbing the fort and on the top of it many dilapidated structures of temples, walls and doors fort and water cisterns can be observed. The complete Baglan region and the most fabulous scene of the surrounding region can be seen from the top of the fort. The hotels and other accommodation facilities are not available on the fort and on the foot of the fort in the village. One has to stay here in the tents and that also not available here. We can take this thing positively as in the development of site ecolodges could be developed, which will be the best suited option for the ecotourism site. Outsiders are not observed here engaged in any activity. Recently one Information Centre "Nisarga Parichay Kendra" is constructed at the foots of Salher Fort by the forest department. This center provides much of the information about the Salher Fort and nearby area.

2. Mulher Fort:

The Mulher is the second important fort in the Baglan Tehsil. The Fort is located near the Mulher Village. The village of Mulher (Mayurnagari) is located near Taharabad town. It is 9 km away from the Taharabad Town by road. It is located on State Highway 14. The height of Mulher Fort is 4290 Feet from mean sea level. The base of the fort is 5km away from the main village. This fort is also historically very important fort as it is near to Gujarat Border. There are many tourists spots are found on the fort like Ganesh Mandir, Someshwar Mandir and Chandan Bav, Moti Tank, Rajwada and Ram-Laxman Mandir. Many dilapidated sculptures are found on the fort.

3. Mangi-Tungi Peaks:

Mangi- Tungi is very important Jain pilgrimage centre not only in Maharashtra but also in India and World. Mangi-Tungi is a prominent twin-pinnacled peak. In between these peaks there is a plateau. The site is located near Taharabad about 125 km from Nasik, Maharashtra, India. The altitude of Mangi peak is 4,343 ft (1,324 m) from mean sea level. It is the western pinnacle. The altitude of Tungi peak is 4,366 ft (1,331 m) from mean sea level. It is the eastern pinnacle. This site is very popular among

Maharashtrian trekkers. Difficulty level of this trek is easy. It is very scenic spot. The beauty of the site flourished in monsoon season. There are many spots that attracts the tourists and pilgrimage. There are numerous Jain temples and is considered sacred in Jainism. It enshrines images of Tirthankaras. Around 3,500 steps lead to the foot of the peak, which is enriched with several monuments of historical and religious prominence. Besides, there are numerous caves named after great Tirthankaras such as Mahavira, Rishabhanatha, Shantinatha and Parshvanatha. A grand fair is held here annually during Kartik (September–October) where people visit in large numbers to witness festival. In February 2016, The Statue of Ahimsa, an 108 ft idol of Rishabdev carved in monolithic stone was consecrated here. It is recorded in the Guinness Book of World Records as the tallest Jain idol in the world.

Factor wise Tourist Satisfaction Index for Baglan Tehsil:

Table No. 1: Factor wise Satisfaction Index with Ranks of Baglan Tehsil:

Sr. No.	Management Factors	Unsatisfactory	Satisfactory	Good	Excellent	Satisfaction Index	Rank
1.	**Transport**	122.5	155	127.5	30	4.35	8
2.	**Craft**	152.5	115	82.5	50	4.00	9
3.	**Food Quality**	110	155	157.5	40	4.63	6
4.	**Behaviour of local**	27.5	130	322.5	200	6.80	1
5.	**Information of site**	45	110	390	80	6.25	2
6.	**Opinion of site**	37.5	280	172.5	60	5.50	3
7.	**Health Facility**	72.5	195	225	20	5.13	5
8.	**Drinking Water F.**	65	190	240	40	5.35	4
9.	**Guide Facility**	120	155	112.5	60	4.48	7

Source: Data compiled by researcher

The Factor wise Satisfaction Index is as; Behavior of Local People is ranked first with the Satisfaction Index of 6.80 while Information of Site is ranked second with Satisfaction Index of 6.25.

The respondents have ranked 7th for Guide Facility and 8th for Transport, while Craft as last rank with Satisfaction Index 4.48, 4.35 and 4.00 respectively. The Satisfaction Index for factors Drinking Water facility 5.35 with 4th rank, Health facility 5.13 with 5th rank and Food quality 4.63 at 6th rank.

Results and Findings:

1. The Baglan Tehsil is endowed with natural tourism resources.
2. The Study area have strong historical background.
3. There are several mountain peaks are observed with greenery, water bodies, waterfalls and wildlife also available which attracts the trekkers and nature lovers.
4. The study area have rich social and cultural aspects. The tribals of the area follow their rituals which attracts the tourists.
5. The local people are friendly in nature and supports tourism.
6. Tourists visited the place replied positively towards the tourism sites.
7. It is observed that the tourists are not satisfied with the accommodation facilities.
8. Maximum respondents have rated unsatisfactory remarks towards their opinion of food quality.
9. Very few respondents have replied positively regarding the availability of health facility.
10. It is observed that tourist places have very meager guide facility. This facility is very important to increase the flow of tourists.
11. Ecolodges should be constructed in the area for the accommodation facility.
12. The availability of crafts also matters for the ecotourism development. However, tourists are unhappy with the available crafts to them. If the good crafts are made available to these tourists, they will be happy to visit these places again.
13. Majority of the tourists had complained of road and communication system of the area.
14. Information of the tourism sites are very meager.
15. Public transport facilities are inadequate.
16. Infrastructural facilities are not developed in the region.

As the weakness of the study area is managed properly and Government and Tourism Department taken positive steps towards providing infrastructural and other facilities to the tourism places, it will be a good ecotourism site in the future.

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CONTENTS OF MARATHI PART - I

अ.क्र.	लेख आणि लेखकाचे नाव	पृष्ठ क्र.
१	स्त्री उद्धारासाठी पंडिता रमाबाई यांचे 'मुक्तीमिशन' संस्थेतील योगदान **सौ. आदिती आशुतोष कुलकर्णी**	१-७
२	अनाथ बालिकाश्रमाचे स्त्री सुधारणा चळवळीतील योगदान **प्रा. डॉ. बोत्रे अमोल पोपट**	८-१०
३	पंडिता रमाबाई यांचे सामाजिक व साहित्यिक कार्य **डॉ. अनुराधा वसंत गुजर**	११-१४
४	पंडिता रमाबाई यांचे सामाजिक सुधारणेतील योगदान **अर्चना राजेंद्र गायकवाड**	१५-२१
५	स्वातंत्र्य संग्रामातील विरांगणा **प्रा. डॉ. सौ. अरुणा रविंद्र वाघोले**	२२-२८
६	पंडिता रमाबाई यांचे कार्य आणि समकालीन स्त्री शिक्षण स्थिती **डॉ. भाऊसाहेब दादासाहेब गव्हाणे**	२९-३१
७	महाराष्ट्राची तेजस्विनी पंडिता रमाबाई यांचे शारदा सदनातील कार्य : एक अभ्यास **डॉ. पौळ भावना श्रीपती**	३२-४१
८	एकोणिसाव्या शतकातील स्त्रीवादी चळवळीत पंडिता रमाबाई यांचे योगदान **प्रा. डॉ. चांगुणा विठ्ठल कदम**	४२-४६
९	पंडिता रमाबाई यांचे सामाजिक व शैक्षणिक कार्यांचा आधुनिक भारतावर पडलेला प्रभाव **डॉ. देवेंद्र रमेशराव भगत**	४७-५०
१०	स्त्री उद्धारक पंडिता रमाबाई **डॉ. के. एस. खैरनार**	५१-५३
११	पंडित रमाबाईचे सामाजिक क्षेत्रातील योगदान : एक ऐतिहासिक अवलोकन **डॉ. अंबादास मंजुळकर**	५४-५७
१२	पंडिता रमाबाई यांचे सामाजिक कार्य **प्रा. डॉ. बाळासाहेब नानासाहेब देवकाते**	५८-६३
१३	महात्मा जोतिबा फुले यांचे सामाजिक, ऐतिहासिक कार्य राष्ट्रउभारणीस प्रेरक **प्रा. डी. जी. कापुरे**	६४-६८

VOLUME - XI, ISSUE - II - FEBRUARY - JULY - 2023
GENIUS - ISSN - 2279 - 0489 - IMPACT FACTOR - 6.538 (www.sjifactor.com) AP-03

१. स्त्री उद्धारासाठी पंडिता रमाबाई यांचे 'मुक्तीमिशन' संस्थेतील योगदान

सौ. आदिती आशुतोष कुलकर्णी
सहाय्यक प्राध्यापक, इतिहास विभाग, भोसला मिलिटरी कॉलेज, नाशिक.

गोषवारा

१९ व्या शतकातील महाराष्ट्रातील एक प्रतिष्ठित समाज सुधारक एक अग्रगण्य सामाजिक कार्यकर्ती जिने परित्यक्ता, आणि विधवा स्त्रीयांच्या सर्वांगीण उद्धारासाठी आपल्या जीवनाला वाहुन घेतले, त्या महाराष्ट्रीय विदुषी म्हणजे पंडिता रमाबाई. पुरोगामी विचारसरणीने झपाटलेल्या या स्त्रीने स्त्री उद्धाराचे जे प्रभावी कार्य केले त्याची तुलना इतर कोणत्याही कामाशी होऊ शकत नाही. सार्वजनिक क्षेत्रात त्यांनी महिलांच्यासाठी केलेल्या कार्याला धार्मिक द्वंद्वाची पार्श्वभूमी होती, त्याचबरोबर त्यांचे उस्फुर्त आणि धाडसी असे स्त्रीवादी विचारही इतरांपेक्षा त्यांच्या वेगळेपणाला आणि त्यावेळच्या समाजरूढीवर आघात करण्याला दिशा देणारे होते हे निश्चित. महाराष्ट्रीयन चित्पावन ब्राह्मण समाजात जन्मुनही, 'हिंदूधर्म आणि हिंदू समाज' यांच्या या काळातल्या दुष्ट आणि घातक चालीरीतींच्या जोखडातून स्त्रीयांवर होणाऱ्या अन्यायाच्या विरोधात, भूतदया आणि प्रेमाची शिकवण देणाऱ्या ख्रिस्ती धर्माकडे या आकर्षित झाल्या. स्त्री दास्यत्व, स्त्रियांचे हक्क, स्त्रियांची निरक्षरता अशा अनेक गोष्टींवर काम करण्याच्या उद्देशातून 'आर्य महिला समाज, "शारदासदन', 'मुक्तीसदन' 'कृपासदन', 'प्रीतिसदनची' स्थापना या विदुषीने, या पंडितेने धाडसी विचारांनी, पूर्ण शक्तिनिशी केली.

१८८९ मध्ये पंडिता रमाबाई यांनी स्थापलेले 'मुक्तीमिशन' हे निराधार महिला आणि मुलांच्या सक्षमीकरणासाठी' आजही वचनबद्ध दिसते. येथे त्यांनी गुजरात, राजस्थान, मध्य भारतातील भीषण दुष्काळातून सोडवुन आणलेल्या स्त्रिया आणि मुली यांचे मोठ्या प्रमाणावर पुनर्वसन केले आणि त्यांना शिक्षणाच्या माध्यमातून आर्थिक स्वावलंबनाची संधी प्राप्त करून दिली.

उद्देश

स्त्री उद्धारासाठी पंडिता रमाबाई यांनी स्थापलेल्या 'मुक्तीमिशन' संस्थेतील त्यांच्या भरीव कार्याचा अभ्यास करणे.

व्याप्ती

प्रस्तुत शोधनिबंधाची व्याप्ती पंडिता रमाबाई यांनी केडगाव येथे स्थापलेल्या 'मुक्ती मिशन' येथील कार्याच्या काळाशी निगडित आहे.

मर्यादा

प्रस्तुत शोधनिबंधाची मर्यादा ही पंडिता रमाबाई यांच्या कार्यकाळापुरतीच मर्यादित आहे.

संशोधन पद्धती व साधने

प्रस्तुत शोधनिबंधासाठी ऐतिहासिक संशोधन पद्धतीचा वापर केला असुन 'पंडिता रमाबाई यांच्या 'मुक्तीमिशन' या संस्थेतील कार्याविषयीच्या प्रकाशित साधनांचा उपयोग केला आहे.

प्रस्तावना

भारतीय स्त्रीच्या वाट्याला आलेली चाकोरीबद्ध वाट, आणि त्यातुनच तिला सामोरे आलेले मुक असे दुःख या गोष्टींच्या प्रवाहाच्या विरोधात पोहण्याचे धाडस ज्या विदुषीने अत्यंत हिंमतीने बाहेर पडुन, समाजात प्रस्थापित असणाऱ्या जुन्या चालीरितींच्या निभावले त्या पंडिता रमाबाईंचे कार्य हे आजच्याही काळात वाखाणण्याजोगे आहे. बहुआयामी व्यक्तिमत्व लाभलेली ही पंडिता जीचा जीवनपट १८५८ ते १९२२ असा सांगता येईल.

लहानपणापासूनच त्यांच्या जीवनाला स्थैर्य असे नव्हतेच. त्यांची जन्मभूमी कर्नाटक होती मात्र कर्मभुमी महाराष्ट्र ठरली. १९व्या शतकाच्या उत्तरार्धातील त्यांचे कार्य हे अनेकविध अनुभव, अनेक अडचणी, आणि पराकोटीचे धाडस यामुळे एका वेगळ्या उंचीवर जाऊन पोहोचले. स्वतःचं धर्मांतर, विधवा, परित्यक्ता, अंध, पतित, अनाथ, गरजू स्त्रियांसाठी त्यांनी काढलेली संस्था आणि या माध्यमातून स्त्रियांच्या जीवनाला लावलेले एक नवीन वळण यातुन निश्चितच त्यांची थोरवी दिसुन येते.

पंडिता रमाबाई यांचे पूर्वायुष्य

त्यांचे वडिल 'अनंतशास्त्री डोंगरे' हे कर्नाटकातले. त्यांनी म्हैसुर दरबारी नोकरी पत्करली, स्त्री शिक्षणाच्या बाबतीत त्या काळात ते आत्यंतिक आग्रही होते. स्त्री शिक्षण शास्त्रसंमत आहे असे त्यांचे म्हणणे होते. असाच हाच प्रभाव रमाबाईंच्या आयुष्यावर प्रथमपासुन होता. रमाबाईंच्या कुटुंबाने जवळजवळ १५ वर्षे तीर्थाटन केले. यानंतर आईवडिलांच्या निधनानंतर रमाबाई आणि त्यांच्या भावंडांच्या संघर्षमय जीवनाला सुरुवात झाली. यामुळे रमाबाईंच्या व्यक्तीमत्त्वावर खुप प्रभाव पडला, एक तर वडिलांचे वैभव व दारिद्र्य या दोहींचा अनुभव घेतल्यामुळे रमाबाईंनी आपल्या आयुष्याच्या तत्वज्ञानात 'अनिश्चितता' ही गृहीतच धरली. कुटुंबासोबत सतत केलेला प्रवास, यामुळे स्थायी समाजाच्या दडपणाचा पूर्ण अभाव, शिक्षणामुळे आलेला आत्मविश्वास, पुराणे सांगुन आलेला सभाधीटपणा, स्वतःच्या सद्विवेकबुद्धीला स्मरून चुकीच्या गोष्टींना न जुमानता केलेलं आचरण यामुळे रमाबाईंचे जीवन समवयस्क मुलींपेक्षा फार भिन्न होते.[३]

पित्याच्या मार्गदर्शनाखाली श्रीनिवास शास्त्री या त्यांच्या भावाने आणि त्यांनी संस्कृतचे आणि हिंदू धर्मशास्त्राचे गाढे ज्ञान संपादन केले होते. पुढे १८७८ मध्ये जेव्हा ते प्रवास करत व्याख्याने देत कलकत्याला पोहोचले तेव्हा अस्खलित संस्कृत भाषेत बोलणारी आणि संस्कृतमध्ये शीघ्रकवित्व करणारी तरुण स्त्री पाहून, त्यांची परीक्षा घेऊन त्यांना 'पंडिता', 'सरस्वती', या पदव्या जाहीरपणे दिल्या गेल्या.[४]

पुढे भावाचा मृत्यु, आणि अत्यल्प असेलेले वैवाहिक जीवन, या छोट्याश्या वैवाहिक जीवनातून झालेल्या 'मनोरमा' या मुलीचा जन्म, या सर्व दुःखद परिस्थितीत वयाच्या चोवीसाव्या वर्षी रमाबाई एकट्या पडल्या, आणि त्याचवेळी महाराष्ट्रातुन त्यांना कळकळीचे आमंत्रण होतेच. आपल्या तान्ह्या मुलीला घेऊन त्या महाराष्ट्रात पुण्याला दाखल झाल्या.[५]

पुण्यात आगमन व पुढील कार्य

पुणे व त्याचा परिवार हीच त्यांची कर्मभूमी ठरली. त्यांचा पुण्यात येण्याचा हेतू इंग्रजी शिकण्याचा होता.[६] परंतु परिस्थितीच्या मनात काही निराळेच होते. तत्कालीन ब्राह्मण समाज हा धार्मिक बाबतीत सनातनी आणि सामाजिक बाबतीत रूढीप्रिय

होता. स्त्रियांवर सर्व प्रकारचे कडक निर्बंध होते. तिची भुमिका फक्त पत्नी, माता, गृहिणी एवढीच होती. तिच्या स्वतंत्र व्यक्तीमत्त्वाला वाव नव्हता. सर्वात हीन दर्जा राखुन ठेवला होता तो विधवेकरता. विधवा स्त्री ही समाजात अपशकुनी मानली गेली.[७]

परंतु अशा सनातन पुण्यात जेव्हा पंडिता रमाबाई येऊन पोहोचल्या तेव्हा त्या स्वतः ब्राह्मण व विधवा असुनही चाकोरीबाहेर वावरत होत्या. त्या घराच्या उंबरठ्याबाहेर तर पडल्याच होत्या. पण समाजसुधारक या नात्याने आणि त्याकाळातील स्त्रीची दुःखीकष्टी मुर्ती त्यांनी आपल्या पुढच्या समाज सुधारणेच्या प्रकल्पाच्या केंद्रस्थानी ठेवली.[८]

त्यांच्या कार्याचे दृश्य फळ म्हणजेच 'आर्य महिला समाज' होय. पुणे, मुंबई बरोबरच ठाणे, सोलापूर, अहमदनगर अशा ठिकाणीही यांनी 'आर्य महिला समाजाची' स्थापना केली. हे काम चालू असतानाच हंटर साहेबांच्या अध्यक्षतेखाली सरकारी विद्याविषयक चौकशी समिती नेमण्यात आली. रमाबाईंनी या समितीपुढे आर्य महिला मंडळाच्या प्रतिनिधी या नात्याने साक्ष दिली.[९] यात त्यांनी स्त्रियांचा शिक्षणाचा अधिकार, मुलींच्या शाळेत अध्यापनासाठी शिक्षिका हव्यात, तसेच शिक्षणपध्दतीतील दोष, मुलींच्या शाळेची पाहणी करण्याकरता पुरुषांऐवजी स्त्रीनिरिक्षक नेमणे,[१०] स्त्रियांना वैद्यकीय शिक्षण देण्याची तजवीज करणे.[११] असे मुद्दे मांडले. ही साक्ष इतकी परिणामकारक झाली की, हंटर साहेबांनी तिचे इंग्रजी भाषांतर करवून घेऊन पुढे विलायतेत बाईसंबंधी एक व्याख्यान दिले. त्यांचा लौकिक आता परदेशांत जाऊन पोहोचला.[१२] याची परिणती म्हणून 'डफरिन फंड' स्थापण्यात आला, आणि इंग्लंडमधून महिला डॉक्टर व परिचारिका भारतात पाठवण्याची व भारतातील स्त्रियांकरता विशेष इस्पितळे उघडण्याची व्यवस्था या फंडामार्फत करण्यात आली.[१३]

आता स्वतः इंग्रजी शिक्षणाविषयीची ओढ त्यांना गप्प बसू देईना व त्यासाठी तसेच वैद्यकीय शिक्षणाची महत्वाकांक्षा पूर्ण करण्यासाठी त्या इंग्लंडला गेल्या.[१४]

'स्त्रीधर्मनीति' नावाचे पुस्तक लिहुन त्यांनी आपला व आपल्या कन्येचा प्रवासखर्च उभारला. लग्नापूर्वी दोन वर्षांपासुनच त्यांचा हिंदुधर्मातील स्त्रीला असलेल्या दुय्यम भुमिकेमुळे हिंदुधर्मावरचा विश्वास उडाला होता. इंग्लंडमध्ये ख्रिस्त धर्माने त्यांचे लक्ष आकर्षित करून घेतले आणि लवकरच यांनी बाप्तिस्मा घेऊन ख्रिस्ती धर्माचा स्वीकार केला.[१५] पुढे त्या अमेरिकेतही गेल्या. अमेरिकेतील स्त्रियांची प्रगती विशेषतः तेथील शिक्षणपद्धती पाहून त्यांनी भारतातील बाल विधवांसाठी त्याच धर्तीवर संस्था काढायचा संकल्प केला. याबाबतीत त्यांनी 'हाय कास्ट हिंदू वुमन' हे पुस्तकही लिहिले. तसेच याबाबतीत तेथील लोकांनी मदत म्हणून 'रमाबाई असोसिएशन' ही संस्था स्थापन करून दहा वर्षे सहाय्य करण्याचे आपल्या अंगावर घेतले.[१६]

पंडिता रमाबाईचे भारतात पुनरागमन व पुढील कार्य

पंडिता रमाबाईंनी भारतात परतल्यावर 'शारदासदन,' नावाची सुप्रसिद्ध संस्था स्थापन केली. या संस्थेमध्ये ख्रिस्ती धर्माचा प्रत्यक्ष उपदेश करावयाचा नाही व त्या धर्माचे क्रियाशील प्रदर्शन करावयाचे नाही असे ठरवून सुद्धा रमाबाईंच्या ख्रिस्ती शीलाची मुलींवर अप्रत्यक्ष छाप पडुन कित्येक मुलींना ख्रिस्ती व्हावेसे वाटु लागले. ह्या निमित्ताने पुण्यात मोठे वादळ निर्माण झाले. शारदा सदनमधुन काही मुली काढून घेतल्या गेल्या. पुण्यातल्या सुधारक वर्गानेही आपला पाठिंबा काढून घेतला. पण तरीही 'शारदा सदनचे' कार्य चालूच राहिल. पंडिता रमाबाईंनी पुण्यापासून ३४ मैलांवर असणाऱ्या केडगाव या ठिकाणी बरीचशी जागा खरेदी करून 'शारदा सदन' व आपले कार्य तेथेच हलवले.[१७]

पंडिता रमाबाई यांचे केडगांवस्थित 'मुक्तिमिशन'

संस्थेतील योगदान

रमाबाई असोसिएशन' ची दहा वर्षांची मुदत संपण्याची वेळ भरत आली. हा अमेरिकन पाठिंबा नाहिसा झाल्यावर पुढे काय हा प्रश्न होताच, महाराष्ट्र, शारदा सदनची जबाबदारी घेईल हा विचार ही वेडेपणाचा होता. अशावेळी त्यांना स्वावलंबी असण्याची गरज दिसली, आणि पुण्याहून ३४ मैलांवर रेल्वे स्टेशनला लागून असलेली बरीच पडीक जमीन केडगांव या ठिकाणी त्यांनी विकत घेतली.[१८] तिचा उपयोग १८९७ च्या सुमारास त्यांना झाला तो दोन गोष्टींसाठी. दुष्काळी भागातील अन्नान्न दशा आणि असहाय्यतेचा गैरफायदा उठवून कुमार्गाला लावल्या जाण्याचा धोका असलेल्या असंख्य स्त्रिया व मुले-मुली यांच्या पुनर्वसनासाठी आणि दुसरे म्हणजे प्लेगच्या साथीच्या वेळी 'शारदा सदन' ची पुण्याहुन तात्पुरती जागापालट करण्यासाठी.[१९] १८८७ च्या आसपास पुण्यात प्लेगच्या संकटाचे गांभीर्य दुष्काळामुळे अधिक वाढले. माणुसकीला जागुन रमाबाईंनी आपला पैसा, वेळ व शक्ती खर्च करून जवळजवळ दोन हजार दुष्काळ पीडितांना आश्रय दिला आणि केडगावला आणुन त्यांची राहण्याची व अन्नपाण्याची सोय अपुऱ्या पैशात कशीबशी केली.[२०]

पुण्याच्या शारदा सदनमधल्या कित्येक विद्यार्थीनीही केडगावला रमाबाईंच्या बरोबर आल्या. ज्या स्त्रियांनी एकवेळ आपल्या जातीच्या पलीकडे कोणाचा स्पर्श देखील विटाळ मानला होता त्या स्त्रिया रमाबाईंचे पाहून ह्या अठरापगड जातींची कसलीही सेवा करायला पूढे आल्या. या नवीन भगिनीत अस्पृशांपासुन ब्राह्मणांपर्यंत सर्व जातीतील बायांचा, मुलींचा भरणा होता.[२१] मध्यप्रदेशाबरोबरच गुजरातमधीलही दुष्काळी मुली केडगावमध्ये दाखल झाल्या होत्या. रमाबाईंनी 'केडगांवला मोठी वसाहत थाटली. समोरच असलेले ताडवन विकत घेऊन ते मोकळे करून त्यांनी केडगांव आणि आसपासच्या खेड्यांचा आठवड्याचा बाजार भरवण्याची व्यवस्था केली. त्यांनी आजुबाजुच्या शेतकऱ्यांचा आणि व्यापाऱ्यांचा ही विचार केल्याचे दिसते.[२२]

रमाबाईंनी केडगांवच्या मुक्तीमिशनचे कार्य प्रचंड प्रमाणावर पुढे नेले. 'मुक्तीमिशन' हे केडगांवच्या संपूर्ण वसाहतीचे नाव असुन त्यात जुन्या शारदा सदनचा ही समावेश होता.[२३] शिवाय 'मुक्तीसदन', 'कृपासदन' असे नवीन विभाग होते. 'कृपासदन' हे १८९९ मध्ये सुरू झाले. हे 'पतिता पुनर्वसन केंद्र' (रेस्क्यू होम) होते. लैंगिक अत्याचाराला बळी पडलेल्या आणि परिणामी पतिता म्हणून झिडकारल्या गेलेल्या स्त्रियांच्या पुनर्वसनाची व्यवस्था तिथे होत असे.[२४]

'मुक्तीमिशन'मध्ये शालेय शिक्षणाबरोबरच व्यावसायिक शिक्षणही दिले जायचे. यात शिवणकाम, कपडे धुऊन इस्त्री करणे, हातमागावर कापड विणणे, दुभदुभत्यांची कामे, तेल काढणे, शेतीची कामे. शिकून तयार झालेल्या मूली याच संस्थेत किंवा इतरत्र नोकरीही करत होत्या.[२५] या व्यतिरिक्त अंध मुली व स्त्रियांसाठी एक स्वतंत्र विभाग रमाबाईंनी सुरू केला. त्यांना ब्रेल लिपीत विषय शिकवण्याची सोय केली. दुष्काळातून आणलेल्या मुलांसाठी त्यांनी 'सदानंद सदन" नावांचा एक विभाग उघडला होता. व तो नंतर बंद ही केला. मोठ्या विकट परिस्थितीला रमाबाईंना अनेकदा सामोरे जावे लागले, परंतु 'अमेरिकन रमाबाई असोसिएशन यांच्याकडून पुढील अनेक वर्षे अर्थसहाय्य मिळाल्याचे दिसते.[२६]

केडगांवला स्थलांतर केल्यावर रमाबाईंच्या ख्रिस्ती धर्माच्या कार्याला ही जोमाने सुरुवात झाली होती. उच्चवर्णीय समाजाला रमाबाईंच्या या प्रकल्पाची घृणा व राग असल्यामुळे तसेच केडगांवच्या मुलींपैकी व दुष्काळग्रस्तांपैकी काहींनी ख्रिस्ती धर्म

स्विकारल्याने विरोधक आणखीनच संतापल्याचे दिसते.[१७] या कोणत्याही गोष्टींना न जुमानता लवकरच 'मुक्तीमिशन' मध्ये 'धर्मसंजीवन' चे कार्य ही त्यांनी सुरू केले. यातुन स्वतः शुद्ध झाल्याची अनुभुती व अपार आनंद व्यक्तीला मिळतो.[१८] (देवदत्त टिळक, १९६० पृ. ४४७-६०)

याचकाळात रमाबाईच्या स्त्री शिक्षणाच्या कामगिरीचा गौरव करण्याकरता ब्रिटिश सरकारने १९ डिसेंबर १९१९ रोजी त्यांना 'कैसर-ए-हिंद" अशा किताबासह सुवर्णपदक प्रदान केले. त्यांची मुलगी मनोरमा हिने ते घेतले. मनोरमा ही त्यांची या कामातली एक जवळची मदतनीस राहिली. मुक्तीमिशनमध्ये तिने 'मुक्ती प्रेअरबेल' नावाचे इंग्रजी नियतकालिक सुरु केले.[१९]

अशाप्रकारे केडगांव जे एक वैराण माळरान होते, त्याला एका शहराची शोभा त्यांनी आणली. शेतीपासून ते छापखान्यापर्यंत अनेक कामे तेथे स्त्रियांनी केली. "दाराशी येईल ती मुलगी माझी, मग ती उच्चवर्णीय असो, अस्पृश्य मानलेली असो, गुन्हेगार ठरलेल्या जातीतील असो, तिच्या पालन पोषणाची, शिक्षणाची व काही तरी विद्या शिकवून तिला स्वावलंबी बनवण्याची जबाबदारी माझी" हे व्यापक धोरण पंडिता रमाबाईंनी ठेवले. या सदनाचा हेतु जरी ख्रिस्ती धर्मप्रसाराचा होता तरीही मानवतेच्या सेवेला प्राधान्य दिले गेले. धर्मांतराचा मुद्दा ज्याच्या त्याच्या इच्छेवर होता.[२०]

रमाबाईसंबंधी महर्षी डॉ. अण्णासाहेब कर्वे आपल्या आत्मवृत्तात म्हणतात, "महाराष्ट्रात विधवा शिक्षणाच्या इमारतीचा पाया घालण्याचे अत्यंत श्रेष्ठ कार्य पंडिता रमाबाई यांनी केले. त्यांनी विधवाशिक्षणाचे कार्य स्वतःच्या बळावर केवढ्यातरी स्वरूपाला आणले याबद्दल दक्षिणी समाजाने नेहमी कृतज्ञ राहिले पाहिजे. अशा या पराक्रमी स्त्रिया हिंदुस्थानात काय पण या भूतलावरही हाताच्या बोटांवर मोजण्याइतक्या सुद्धा मिळायच्या नाहीत."[२१]

उपसंहार

उपरोक्त सर्व विवेचनावरून आपल्याला पंडिता रमाबाईंच्या अलौकिक अशा व्यक्तीमत्वाची आणि त्यांच्या स्त्रियांच्या संदर्भातील अजोड अशा कार्याची कल्पना येते. खरंतर कितीही लिहीलं तरी न संपणारं असं त्यांचं कार्य आजही अनेक दृष्टिकोनातून विचार करायला लावतं. त्यांची कामगिरी, त्यांचं जुन्या व्यवस्थेविरोधातलं धैर्य, त्याग यांचं शब्दात वर्णन करणं अवघड आहे. महाराष्ट्रातल्या धार्मिक द्वंद्वाला त्यांना सामोरं जावं लागलं. परंपरागत असा हिंदू धर्म आणि अल्पसंख्याक ख्रिस्ती समाज यांच्यातलं हे द्वंद्व मात्र रमाबाईंच्या कार्याला थांबवू शकलं नाही. रमाबाईविषयीचा कडवटपणा 'केसरी वृत्तपत्राच्या मार्फत सातत्याने पहावयास मिळाला. यामुळे समाजात रमाबाईबद्दल भिन्न भिन्न मतमतांतरे पसरली.

उच्चवर्णीय हिंदू समाजाच्या रोषाला पंडिता रमाबाईंना निश्चितच सामोरे जावे लागले. कारण स्त्रियांच्या मुक्तीची दालने त्यांनी खुली केली आणि त्यांचा अत्युत्तम असा स्त्रीवाद ही त्याला कारणीभूत होता. त्यांना झालेला विरोध हा फक्त धार्मिक कारणांमुळे नव्हताच, परंतु वर म्हटल्याप्रमाणे स्त्री-मर्यादा सोडून स्त्री शिक्षण, स्त्रीमुक्ती, स्त्री पुरुष समानता यांसाठी सातत्याने प्रयत्नशील राहिल्यामुळे सततचा रोष त्यांना सहन करावा लागला.

त्यांचं स्त्री जीवनातलं कार्य हे पिढयानपिढया स्फूर्ती देणारं आणि स्त्री मुक्तीच्या वेगळया वाटा अधोरेखित करणारं आहे. सरोजिनी नायडूंनी त्यांना 'हिंदू संतमालेत नमुद करता येण्यासारखी पहिली ख्रिस्ती व्यक्ती' असं म्हटलं आहे. प्रो. मॅक्स मुलर यांनीही 'राजा राममोहन रॉय यांच्या तोडीची ही नारी आहे' असे उद्गार ख्रिश्चियाना येथे भरलेल्या प्राच्य परिषदेत काढलेत. पंडिता रमाबाईंचा

बाप्तिस्मा, ब्राह्मणी संस्कृतीशी नाते न तोडता यांनी स्विकारलेला ख्रिस्ती धर्म, निर्माण केलेल्या संस्था आणि त्याद्वारे, निभावलेल्या कल्याणाचं कार्य हे सर्व करताना हिंदू धर्म अधिष्ठान बदलण्याचा यांनी केलेला प्रयत्न यामुळे सर्वसामान्य समाजापासून त्यांना दूर लागले.

जवळजवळ १२५ वर्षांपूर्वी त्यांनी "उच्चवर्णीय हिंदू स्त्री" या पुस्तकाच्या अखेरीस स्त्रियांना शिक्षण, आर्थिक स्वावलंबन क्षमता व सुरक्षित निवारा यांची गरज असल्याचे प्रतिपादन केले व 'मुक्तीसदन' या संस्थेच्या माध्यमातुन त्याला आकार दिला. पंडिता रमाबाईंचे स्थान स्त्री-मुक्तीच्या पटलावर आजच्या काळात उच्च स्थानी पोहोचल्याचे दिसते. परंतु रमाबाईंच्या हयातीत त्यानंतर कित्येक वर्षे त्यांच्या या परिपुर्ण कामाची दखल मात्र चुकीच्या अर्थाने घेतली गेल्याचे त्यांच्या चरित्र विषयक ग्रंथात पहावयास मिळते.

संदर्भ

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१०. कोसंबी मीरा, उपरोक्त पृ. ४३
११. कित्ता पृ. ४४
१२. टिळक देवदत्त, उपरोक्त पृ. ३
१३. कोसंबी मीरा, उपरोक्त पृ. ४५
१४. टिळक देवदत्त, उपरोक्त पृ. ३
१५. कित्ता पृ. ४
१६. कित्ता पृ. ५
१७. कित्ता पृ. ५
१८. कित्ता पृ. ३४१

१९. कोसंबी मीरा, उपरोक्त पृ. ११७
२०. कित्ता पृ. १२१
२१. टिळक देवदत्त, उपरोक्त पृ. ३४३
२२. कित्ता पृ. ३४४
२३. कोसंबी मीरा, उपरोक्त पृ. १२१
२४. कित्ता पृ. १२४
२५. कित्ता पृ.१२२
२६. कित्ता पृ.१२६
२७. कित्ता पृ.१२६
२८. कित्ता पृ.१२९
२९. कित्ता पृ.१३६
३०. टिळक देवदत्त, उपरोक्त पृ. ६
३१. कित्ता पृ.७

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Index for 2022 (Vol - 5, Issue - 2)

01. **Economic policymaking: Combinations and outcomes**
Authored by: Dr. SS Savant and Dr. UY Kulkarni
Page: 01-05

02. **The impact of inclusive finance on economic growth in Nigeria**
Authored by: Abdulgaffar Muhammad, Mohammed Bello Idris, IBITOMI Taiwo and Musa Usman
Page: 06-16

03. **Socio-economic empowerment of women in India**
Authored by: Dr. Sunil Babu
Page: 17-21

04. **A long short-term memory algorithm-based approach for univariate time series forecasting with application to GDP forecasting**
Authored by: Georgios Rigopoulos
Page: 22-29

05. **Analysis of ground water in Bundelkhand region of Madhya Pradesh and U.P.**
Authored by: Dr. Ashok Babu
Page: 30-32

06. सकल घरेलू उत्पाद (G.D.P) का आम जनता पर प्रभाव – एक समालोचनात्मक विश्लेषण
Authored by: डॉ० सविता वैदिक
Page: 33-34

07. **Impact of economic self-help group programs on women's empowerment**
Authored by: Dr. Prabhu Nath Singh and Seema
Page: 35-38

08. **Capability approach to development through Jain doctrines**
Authored by: Shreyansh Jain and Kshitij Jain
Page: 39-44

09. **Growth and instability analysis of area, production, productivity and export performance of almond in Afghanistan**
Authored by: Mohammad Akbar Nadeerpoor, BL Patil, Israrullah Yousafzai and Nasratullah Kakar
Page: 45-48

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Economic policymaking: Combinations and outcomes

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Abstract
This paper tries to tackles a fascinating issue called 'Monetary Policy'. Few interesting debates are prevalent on the issue. Monetary policy is one of the main tools that governments can use to influence the economy. Monetary authorities work through the money supply and can use open market operations, their own lending rates and reserve or cash ratios to influence money markets and hence the real economy. Just as with fiscal policy, once the gap in the economy is identified, expansive monetary policy should be used in a recessionary gap and restrictive monetary policy in an inflationary gap. Monetary policy is superior to fiscal policy in many ways, but its greatest weakness is that it does not work nearly as well in recessionary gaps as in inflationary gaps.

Keywords: Monetary policy, fiscal policy

Introduction

The world is surrounded by news and commentary on the macro economy. To understand it, we need to grasp the meaning of GDP, inflation and unemployment and see what their "Normal" levels of meaning are and how they relate to one another. Though these levels and relationships are far from mechanical, they provide an essential foundation to understanding what governments are doing in a macro economy.

It is necessary to deal with fiscal policy, because it is one of the key tools that authorities have to influence the economy and bring GDP closer to its ideal growth rate. It consists of changes in government spending and taxes. To try to gauge how much spending and taxes need to change to bring GDP to potential. Two important concepts can be listed: the multiplier, and crowding out. However, spending and tax revenues also move automatically across the business cycle, helping make the economy more stable.

Fiscal policy is supposed to work in the economy, to close recessionary or inflationary gaps. It is evident to understand deficits and debts in the real world. How is it really used? What are government deficits and debts? When governments run deficits and need to borrow money, how and where do they do it? When are these deficits and debts more of a problem? Clear up some common misconceptions, and point to what the most important concerns are with deficits and debts at the present time.

The Need of the study

This paper will provide the tools to develop reader's own position in many current economic debates, such as fiscal stimulus vs. austerity, the merits of quantitative easing, the need for higher interest rates or the future growth path of many modern economies.

Objectives

The paper will inspire readers to examine fiscal and monetary policy and their appropriateness to the situation of an economy, and anticipate the results of fiscal and monetary policies and structural- reform on a country.

Should countries continue pursuing growth rates as a policy objective?

Hypothesis

Countries must start looking beyond growth as a measure of their economic health. In order to sustain their economic supremacy they must re-evaluate their choices based upon available resources.

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Research Methodology
This paper will employ a non-technical approach to analyze how governments use policy to influence a country's economy. It explores the tools of economic policy making like fiscal policy and monetary policy.

Data Collection and Analysis
The financial crisis, it was it kind of started snowballing; the first event is in 2007. 2008 is when things really go very wrong. So, you can see the Fed began to cut interest rates very, very quickly. And, it went down, all the way down to 0.25 and it was there by 2009. And then it stayed there. Well, there's a clear reason why it stayed there, because you can't go below zero. You can take your interest rates to zero, but you can't have them be negative, right? So the Fed took interest rates down as far as it could at the moment of the crisis, but it couldn't go any further.

Now, the ECB. It came down slower with interest rates. It got a little concerned about inflation at the end of 2011, brought them up, but it also is almost all the way down. The crisis continues in Europe. So, what do you do if you can't take interest rates down any further, and you continue to be in a recessionary gap?

Let's look at another example. In Japan, their crisis was in, started in the 90s. They had a domestic banking crisis that was followed by the Southeast Asian financial crisis. Then, they sort of started to recover. And then, the global financial crisis came. So, here we've got some different interest rates. But, their rates went down to zero very quickly and stayed there. The nominal call rate or the nominal discount rate went all the way down to zero. Now, the real rates, the ones that go negative, are subtracting inflation from those nominal rates. But, normally, a central bank would not set a negative interest rate. So, you can see, they went down to zero. They came up just a little bit in the period the early 2000s, when things were looking a little better for Japan. They went down again and stayed at zero after that.

So, when you've gone to zero, you've gone about as far as you can go. You can't go any further. What then does a central bank do if it still needs to stimulate the economy, as in the case of Japan, which has been in a very long recessionary gap? Or, the case of the United States or the ECB or the Bank of England where rates were as low as they could go, and the economy still needed an expansive policy. Well, the, one of the solutions that authorities have devised in this period of the financial crisis, is something that we call quantitative easing.

Quantitative easing simply means, if we think of that transmission mechanism for monetary policy. We start by increasing the money supply for an expansive monetary policy. This is the only thing central bank can actually do. This should cause the interest rates to go down. That then should cause investment to go up. Which then would cause aggregate demand and, hence, GDP to go up. That would be our cause effect chain, our transmission mechanism, for monetary policy.

But what happens if the central bank is increasing the money supply as it knows it should and interest rates won't go down? Or, what if, as we just observed, it's increasing the monetary, the money supplies, it knows it should. Interest rates have gone down, but they've gone as far as they can go. And, we're still not seeing more investment and therefore more aggregate demand in GDP. We know how sometimes this transmission mechanism breaks down. And you can't get your money supply policy over here into the real economy, more aggregate demand, more GDP. Well, one of the thing that central banks have started to do, and this was started by Japan in their long crisis, was to say, okay maybe the reason that this money is not getting over there to the real economy is the financial crisis itself. Banks are afraid, they're lacking liquidity, they look at their balance sheets, they don't like the way they look. And so, whenever the central bank provides liquidity to them through open market operations, they take the money and they just hold onto it. They keep it in their reserves, because they're worried about the future. So, what central banks, beginning with the Bank of Japan, said was, alright, if they need money to feel comfortable. In order for the transmission mechanism to work, lend the money, somebody spends it, we go to GDP, let's just create a lot of money until banks finally have enough reserves, enough cash that they feel comfortable beginning to lend again. So, that is what quantitative easing is. It's where the central bank carries out very aggressive open market operations. Selling many or buying many more bonds than usual, and paying for them with much more cash than usual. So, that the cash gets into the commercial banks, and they begin to have enough liquidity that they can eventually start to lend money.

Testing Hypothesis
It's always discussed that trying to get growth towards potential, that's any country's objective. So, the idea is not grow as much as you can, but of course we're looking for growth. Whether that's a reasonable objective, is it reasonable in today's world to be constantly pursuing growth? And we know that that's something that politicians like that helps them to win elections. It is a fact that's something that corporations like, that's a sign of success. It is known that it's something we personally like. It can be seen that our incomes go up in times of growth, or it is found that it is easier to get a job; however it's worth us asking ourselves whether for the world, as a whole, that's a reasonable objective.

Of course, there are countries that need to move out of poverty, and for those countries growth is necessary. For the rest of the world, what about growth? Do we want to continue pursuing growth the way we have in the past? Or maybe a better way of framing the question, should we continue to pursue growth the way we have in the past, and can we even pursue growth the way we have for so many years? If we compare growth rates in the past with the growth rates of the 20th century, the rates were completely off the charts. There's nothing in human history, at least in history that we have recorded and that we're aware of to compare with the growth rates in GDP in nominal terms, in real terms, and in per capita terms that we observed in the 20th century. Countries like Japan, Spain and China grew very fast for a relatively long period of time.

So, it's worth asking ourselves whether we should continue pursuing these kinds of growth rates as a policy objective. Now, you'll see that many countries are not able to grow the way they used to. You look at the figures in this chart, and you see a group of countries, a group of developed countries, and you look at their growth rates all the way back from the 6os. And look at the trend. Look at how they are all converging to a much lower level. We know that growth is needed to bring people out of poverty. Growth in developed countries would sure make it a lot easier to continue keeping our social programs financed, to continue paying pensions in an aging society, but we should be careful not to shoot too high. In fact, if we look at some of the policies, specifically at quantitative easing, where now four major groups of countries, or what we call the G4, have all done quantitative easing in an effort to get growth started with new measures, because the old ones weren't working anymore. And in some cases, we've seen results, but if we look at Japan, we have to wonder whether quantitative easing has done something and what will be the result of so much monetary expansion?

If we look at fiscal policy, we also see that world debt is higher than it ever was. We passed the 100 trillion marks early in 2015. How much more could we expand fiscal policy with debt levels that high? And what do we do to get out of them? What does Japan do to get out of a debt that is above 240% of GDP? What does Greece do to get out of its very high debt? And obviously, when debt levels are this high, we have to ask ourselves whether we can continue to use fiscal policy to stimulate the economy. So, going forward, I think we're going to have to find a new paradigm. I'm not sure what it is, just a few things to keep in mind. We do have a lot of research showing that more income does not necessarily make people happier past a certain point. So, the question that we need to ask ourselves is, are we barking up the wrong tree? We know growth is good for some things. It's certainly popular. But maybe this blind pursuit of growth, whatever the cost, is something we have to rethink and approach differently in the future. So it's an underlying question. It's a deep question. I hope you'll keep it in mind as we move into a world of more scarce resources, of a very high population, where growth is getting more and more difficult to achieve.

Finding and Interpretation

What's good, and what's bad about fiscal policy? To compare it with the other options, the first thing we can see is that fiscal policy is really fast. Imagine that the Government decides it's going to build a highway. Once it decides that and the hard part is getting it to decide and getting it to pass the law that can be a long time. But once a government makes a decision, it goes out it starts paying workers, it starts paying for material, it starts paying fuel costs. And this goes straight into aggregate demand and straight into GDP. So this is a great strength of fiscal policy compared to other things. However, a weakness is that the people who are carrying out fiscal policy are not economists; they're not technical experts, most of them. And they also have another agenda. In other words, when we look at some of the other policies like monetary policy, we'll see the people who are making the decisions, are usually PhD economists, working with big models. Very well informed of the latest developments and that's all they think about is stabilizing the economy. But the politicians, who approve our budgets and our taxes, are thinking of all kinds of things, everything but the economy, sometimes. So, and they may not understand exactly what's going on.

Sometimes a problem we have with fiscal policy is simply that it gets misused in many ways. It gets used to win elections; it gets used in response to misinformation or hysteria. And so this is probably the greatest weakness of fiscal policy is that it's not implemented by independent economic experts. Sometimes, this effect is so important that we talk about fiscal policy actually generating a political business cycle. So the politicians just after the elections will have the courage to say, okay, we really need to get this deficit down, get this debt down. Let's cut spending. Let's raise taxes. They can do that because they're not facing elections right away, right. But a little bit of time passes, the last couple years before the elections, they might say, okay, people will vote for us. If we increase spending on their programs and cut their taxes, this would generate a deficit, maybe at the wrong time. Stimulate growth in the economy. And cause the economy to kind of move a bit in response to political, changes, rather than what it really needs.

Another important consideration here is as we said before; fiscal policy is fast once you've decided what to do. But the time span between when the problem occurs and when you actually decide what to do about is extremely long. Think about what the United States going through in recent months. With the debate over the debt ceiling, over mandatory spending cuts and, and mandatory tax increases. It's taken a long time for government to make up their mind what to do and they still haven't finished deciding in many ways. How to tackle the debt in the long run? How to -get rid of the structural deficit? So, decision-making is not very efficient in many of the institutions that carry out fiscal policy. And this means that sometimes, by the time they make up their mind, the fiscal policy might be inappropriate. It might take them so long to decide, for example, to increase government spending. That by the time they decide, the economy is in an inflationary gap and it will be the wrong policy. Some economists think that all of these different factors are so important. That really fiscal policies a destabilizer and we should take it out, right? I don't think that's likely to happen anytime in the future. But it's true, that fiscal policy is carried out by very, very politically influenced institutions. And this is probably its greatest weakness and the reason why we have so many structural deficits and rising debt over time.

What's good and what's bad about monetary policy? Well, the biggest problem you can see if you think through that chain of events, where here's the money supply. It influences the interest rate that influences aggregate demand, and that determines GDP. If you think through this, we may call transmission mechanism. Sometimes monetary policy is not very effective. Let's imagine a situation where the Central Bank wanted to raise GDP because the economy is in a big recessionary gap. Only thing it can do is to increase the money supply, but let's imagine that when they increased the money supply, that maybe the interest rate falls. Okay, that would be step two in our transmission mechanism. But let's imagine that people in the economy actually don't really want to borrow money because the recession looks pretty deep, they don't know when we're going to come out. Or imagine that commercial banks don't really want to lend money. Because they're not sure that their loans are good in the first place. And they don't want to lend to more they won't, they don't want to create more bad loans. So, you can see that monetary policy would break down, wouldn't it? You would increase the money supply, you can do that, and you're a central bank. Maybe even the interest rate would fall. But maybe that lower interest rate would not make its way through the rest of the transmission mechanism and effect GDP. This happens often. They are doing all they can do it's not raising GDP.

What else can they do? And here's where you could hear a term that you read all the time in the press which is quantitative easing. So we'll go through that will see how that works, but quantitative easing is a response. To one of the weaknesses of monetary policy, which is that sometimes, we can't - in a recessionary gap - we can't get the change in the money supply to actually affect the economy. So, that's a weakness, and we could say in general that monetary policy work pretty well in inflationary gaps. But it works les well in recessionary gap because of this problem.

What Ben Bernanke, used to like to say is you can't push on a string. When you pull the string toward you as you do in an inflationary gap trying to reduce the level of GDP that works, banks respond right? But when you are trying to push the string in the situation where the economy's in a recessionary gap, and you as a central bank are trying to raise GDP, sometimes the string just wrinkles up, and you never get to your objective.

Other weakness in monetary policy is it takes quite a long time to affect the economy. So remember when we talked about fiscal policy, we said it takes a really long time for parliaments and, and congresses sometimes to decide what to do. But once they decide what to do, if they increase government spending or decrease government spending that immediately affects the economy. With monetary policy, the situation's a little bit the opposite. It doesn't take them long to decide what to do because they're not elected officials, they meet together frequently and they say, "Wow, we've got a recessionary gap coming in a few months we need to respond in time." So they decide what to do. That's fast. But then, when they change the interest rate, it may take quite a while before it feeds its way through to fresh investment and fresh GDP growth. So, the lag between the time they decide what to do, and the time it actually affects the economy can be quite long, maybe 12 months or 18 months. It takes quite a while. So this is another weakness of monetary policy.

The great strength of monetary policy is, that the people who are deciding what to do for the economy are not elected officials. They are actually trained economists with a lot of technical skill. Many of them are PHD economists. Many of them are the best PHD economists, because the jobs in central banks are very prestigious, and therefore we have people who are really specialists who don't have a political agenda. Because they don't have to worry about what party is in power and who's winning elections. And all they think about is where is potential GDP, and how can we bring the economy there? This is their one objective. So, this is the great strength of monetary policy. And when central banks are truly independent, this is a great asset to them because they really concentrate on stabilizing the economy and getting it where it should go. If one thing doesn't work, they'll try something else. And this is their one objective, and their one reason to be working whether they are.

Implications

Well, what quantitative easing has looked like in different countries after Japan was winding down its quantitative easing. The central bank, how much does it hold on its balance sheet of bonds, and other things but, mainly it's the bonds. If the central bank is buying a lot of bonds from the banking system and paying for them with lots of cash to try to give liquidity, then the balance sheet growing. And, so in regards to the Japanese balance sheet, the central bank assets were 30% of Japanese GDP. That's higher than any other country and then, the kind of wound down their quantitative easing.

But the United States and the U.K both of them down there at about 7% of GDP. That would be how much all the reserves of the central bank were, bonds and the other things that they hold. Now, in 2008, suddenly that number jumps dramatically for both of those countries. In the U.S., it goes up to about 15% of GDP. In the U.K., it goes up above 20% of GDP. What's going on is both of these countries are doing quantitative easing. They're buying lots and lots of bonds from commercial banks. Giving cash to them, trying to get this transmission mechanism to work, and that additional cash to work its way through into the real economy and, at the same time their balance sheet growing with these additional bonds that they've bought. And, both of them have stayed up at there, those high levels. There hasn't been any winding down of quantitative easing, as there was in Japan.

Now, one of the things you see in the newspapers all the time, is news about whether the Fed is going to taper. The term they use is taper its quantitative easing program. Currently, the Fed is buying $85 billion in bonds every month from commercial banks. That's a lot of bonds. And, we know that in open market operations, you buy bonds from commercial banks. You put cash into the economy if you want to shift the money supply out to the right. But, $85 billion is much more than the Fed has ever bought from banks on a regular basis before. The Fed has said that it is going to continue doing this until the unemployment rate is at a reasonable level in the United States. The new Fed chairman says she will continue with this program. Markets are always watching for some sign that the fade will taper quantitative easing. When that happens, a lot of things could happen in financial markets. There could be an effect on stock markets. There have been a lot of discussions about what is this actually does.

What's clear is that quantitative easing has been a great benefit to governments. When the Fed is buying huge amounts of bonds in secondary markets through commercial banks actually the interest rate is dropping. And so, when that low interest rate reaches the government in a new option, it pays very little to finance its borrowing. So, this is great for governments. It saved lots of money. It's maybe not so great for financial institutions, for pension funds, specifically, or insurance funds, which put money in bonds to get a return, and they're not getting much of a return. It's a mixed bag for households because households save some money. They're getting not very good returns on their savings. They also borrow some money. They're borrowing at low rates. So, it's been a kind of a mixed bag for households. It's been negative for other countries because U.S. bonds are attracting so much money and paying so very little returns that foreign investors that hold bonds are, are not benefiting very much from those investments.

So, quantitative easing is one of the big topics that is discussed in the present time, it is important to understand why it was done. It was done because the transmission mechanism had broken down. Interest rates could no longer go any lower. And, monetary authorities are trying to find a way to exercise what tools they have and influence the real economy and bring people out of recessionary gap.

Conclusions & Suggestions

Comparing monetary policy with fiscal policy, we can say that there are a lot of strengths for monetary policy and in many ways as we look at the reality of policy making. We see that sometimes monetary policy is the winner in effectiveness. Sometimes however being subject to human error, and, and to mistake in forecast they've made big mistakes in the past.

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INDEX

1 ROLE OF GOVT. POLICIES IN THE DEVELOPMENT OF WOMEN ENTREPRENEURSHIP IN SMALL ENTERPRISES

2 AN ANALYSIS OF NATIONAL AGRICULTURAL MARKET

3 E-COMMERCE AND CONTRACT ACT- AN UN-CONNECTED BRIDGE

4 HEALTH-CARE CHATBOT

5 NEED BASED CONSUMER BEHAVIOR AND BRAND LOYALTY WITH REFERENCE TO HERBAL PRODUCTS

6 प्राणायाम का वृद्ध महिलाओं की एकाग्रता पर प्रभावों का अध्ययन

7 NON-PERFORMING ASSETS IN INDIAN BANKING

8 PERCEPTION OF MALE AND FEMALE EMPLOYEES TOWARDS TRAINING AND DEVELOPMENT

9 ROLE OF COMPUTERS IN MODERN SCENARIO-AN EMPIRICAL STUDY

10 OUTCOME-BASED YOGA EDUCATION TO ADDRESS THE CHALLENGES OF STUDENTS PURSUING HIGHER EDUCATION

11 SANITATION AND HYGIENE PRACTICES AMONG UPPER PRIMARY SCHOOL CHILDREN; A STUDY OF THIRUVARUR BLOCK, TAMIL NADU

12 A STUDY ON KNOWLEDGE LEVEL OF FACULTY MEMBERS ON ONLINE LEARNING OF MANAGEMENT EDUCATION IN TAMIL NADU

13 ROLE OF STARTUP MISSION IN ATMANIRBHAR BHARAT ABHIYAN

14 AN OVERVIEW OF ELECTRONIC PAYMENT METHODS: A STEP TOWARDS THE DIGITAL ERA

15 A STUDY ON "POWER-LOOM ENTREPRENEURS' IN GADAG DISTRICT"

16 A COMPARATIVE STUDY ON FAST FOOD INDUSTRY WITH SPECIAL REFERENCE TO PIZZHUT AND DOMINOS AT COIMBATORE DISTRICT

17 OPINIONS TOWARDS HYBRID MODE OF TEACHING OF PRE-SERVICE TEACHERS

18 MEANINGFULNESS OF WORK AS A PREDICTOR OF FLOW STATE

Education and Society (शिक्षण आणि समाज)
(UGC Care Journal)
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Vol-46, Issue-3, No.-03, July-September: 2022

NON-PERFORMING ASSETS IN INDIAN BANKING

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Abstract

A Non Performing Asset (NPA) is a loan or advance for which the principal or interest payments remain overdue for a period of 90 days. The Gross non-performing assets of the all scheduled commercial banks were touched to Rs 9.35 lakh crore and Gross NPA ratio to 9.1 percent at the end of fiscal 2018-19. In 2018-19 it was highest in terms of amount and percentage in last two decades. NPA problem was worst in Public Sector Banks as compare to foreign and private banks. Non-performing assets create lots of burden on balance sheet of banks. It reduces the cash flow of banks as the lender. Against the expected or potential losses (potential NPAs) banks need to make loss provisions, which reduce the availability of capital for loan sanctions. Once the asset is recognised as an NPA, bank must write off it against their earnings for possible losses. In short NPAs reduce the cash flow, earnings, capital and profit of and more importantly lending capacities of banks.

Keywords: *Nonperforming assets, gross NPA, net NPA, 'Indradhanush'*

Introduction:

Banks are the backbone of any economy and it is true for emerging countries like India. As India has constantly been facing scarcity of capital, role of banks as intermediate is very vital. In recent years banking sector, especially public sector banks, have been in limelight for number of problems and concerns and non-performing is one of them. In fact non-performing assets is the biggest problem in front of banks in India. The Gross non-performing assets of the all scheduled commercial banks were touched to Rs 9.35 lakh crore and Gross NPA ratio to 9.1 percent at the end of fiscal 2018-19.

According to Reserve Bank of India, "An asset, including a leased asset, becomes non-performing when it ceases to generate income for the bank." There are two types of NPA; Gross NPA (GNPA) and Net NPA (NNPA). Gross NPA is the amount outstanding in the borrowal account, in books of the bank other than the interest which has been recorded and not debited to the borrowal account.

The Reserve Bank of India defines Net NPA as

Net NPA = Gross NPA – (Balance in Interest Suspense account + DICGC/ECGC claims received and held pending adjustment + Part payment received and kept in suspense account+ Total provisions held).

The Reserve Bank of India has advised the banks to compute their Gross Advances, Net Advances, Gross NPAs and Net NPAs as per the following format w.e.f. September 2009. The Gross non-performing assets of the all scheduled commercial banks were touched peak to Rs 10.38 lakh crore and Gross NPA ratio to 11.2 percent at the end of fiscal year 2017-18. The current study focuses on the gross NPA and Net NPA (amount and percentage) of different bank groups, causes of NPA and also suggests some remedies to reduce NPA.

Methodology

The present study is primarily depends on Secondary data. RBI statistical data, various reports, periodicals and e-resources were referred for the study. As per requirement percentage, ratio and various types of charts or graphs are used for analysis.

Objectives of the Study

The present study has following objectives.

1. To study the status of gross Non Performing Assets and Net NPA of Indian Scheduled Commercial Banks as per their groups in India.

2. To make appropriate suggestions to avoid future NPAs and to manage existing NPAs in

Limitation of the Study

The important limitations of the study are as follows;

1. The study of non-performing assets limited to the Indian Bank and till the end of the yea
2. The data of non-performing assets is taken from the secondary sources especially from publications of RBI.
3. This study is done in the present environment and it is not foreseeing the future develop

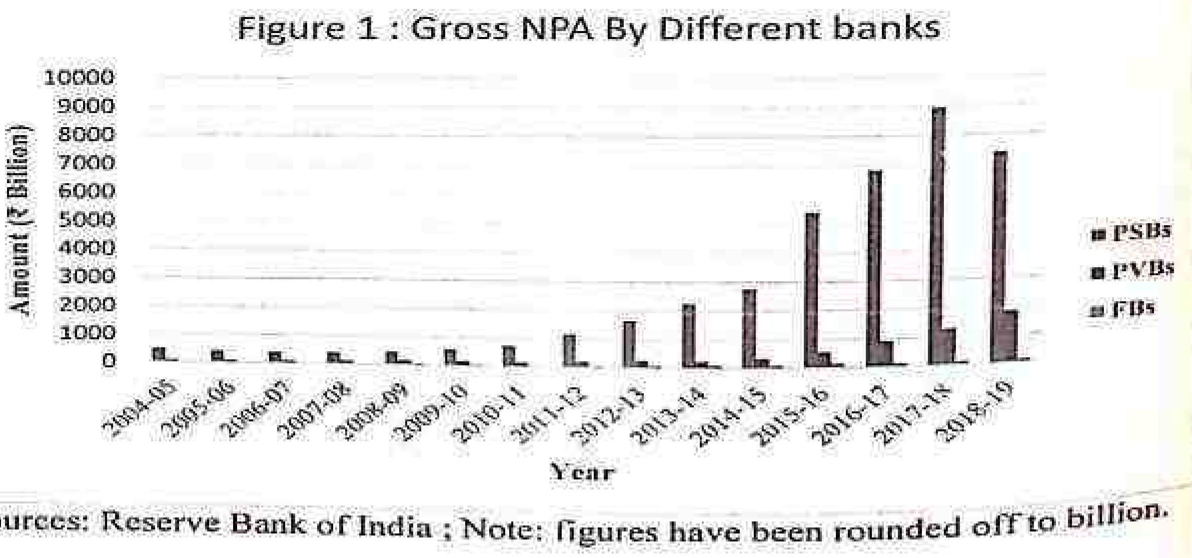
Review of Literature

Majumdar (2016) noted that global and domestic macroeconomic instabilities, de statutory approvals for running projects, aggressive lending leading to high corporate leverage defaults, loan frauds and corruption were the causes of sharp increase in NPAs. Apart fro factors, the regulators also possibly underestimated the magnitude of the crisis estimated at crore. Ashima Goyal (2017) in his study "Indian Banking Perception and reality" find out governments *Indradhanush* restructuring plan for PSBs decided to provide only limited a conditional on improvements in governance. Even the RBI imposed an asset quality review As a result, NPAs jumped sharply in 2016. Between March and September 2016, the advances ratio increased for more than 70% of banks. According to Sengupt and Vardhan (2 their study on "Non Performing Assets in Indian Banking", find out that when the NPA p persists for years without getting recognised or resolved it starts hampering normal bank len takes the shape of an economic crisis and becomes difficult to get out of. Shubhabrata Ba Moovendhan V. (2017) in their study *"Were Public Sector Banks Victimised through A Strategic Orientation Perspective"* find out that against the popular perception, PSBs were not to be inefficient in managing NPA vis-à-vis PVBs, commercial banks have a priori perc regarding the quality of their assets and declare their assets to be nonperforming only whe made provision for the losses. This phenomenon may be more endemic in the PVBs and ownership a moderate strategic approach, namely, the ASO was more effective in containi NPA problem.

Non Performing Assets in Indian Banks:

To study the non performing assets in Indian banks scheduled commercial bank classified in three groups; public sector banks (PSBs), private banks (PVBs) and foreign (FBs).

Gross Non-Performing Assets by Different bank Groups:



Sources: Reserve Bank of India ; Note: figures have been rounded off to billion.

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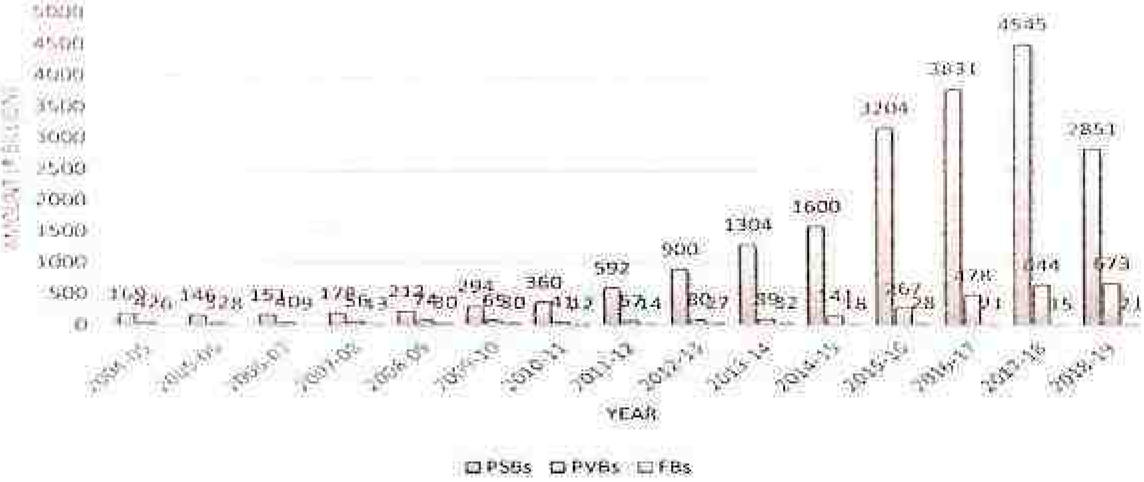
Vol-46, Issue-3, No.-03, July-September: 2022

The group wise gross NPA of banks in India from 2004-2019 can be seen in the above figure No. 1. In these years gross NPAs of all three group banks were continuously increasing. The Gross NPAs of public sector banks was ₹ 484 billion in 2004-05 which increased up to ₹ 7395 billion by 2018-19. It means that Gross NPAs of public sector banks was increased by more than 15 times in these 15 years. The Gross NPAs of private sector banks also increased from ₹ 88 million to ₹ 1836 million during same period, which is almost 20 times increment. The Gross NPAs of foreign banks was increased by 6 times and from ₹ 22 million to 122 million during this period. Overall Gross NPAs of all scheduled commercial banks in India increased from ₹ 594 million to ₹ 9353 million (9.35lack crore) during 2004-05 to 2018-19. Above bar diagram clearly shows dominance of PSBs in GNPA. The GNPAs of PSBs start rising sharply from 2011-12 and marginally declining in 2018-19. The GNPA problem slowly and gradually has become serious form 2011-12 in India as public sector banks GNPA start rising sharply.

Net Non-Performing Assets by Different bank Groups:

Figure 2: Net NPAs by Different Banks



Sources: Reserve Bank of India
Note: figures have been rounded off to billion.

The figure number 2 shows NNPAs by different bank groups. Similar with GNPA, NNPA of PSBs is larger as compare with PVBs and FBs. The NNPAs of PSBs also increasing sharply from 2011-12 as result of it overall NNPAs in India also starts increasing from 2011-12. The NNPAs of PSBs increased from ₹ 169 million to ₹ 2851 million, PVBs from ₹ 42 million to ₹ 673 million, FBs from ₹ 6 million to ₹ 21 million and all scheduled banks (All SCBs) from ₹ 217 million to ₹3545 million during fiscal 2005-19.

Trends in Gross NPA:

Asset quality of banks is measured on the basis of Gross NPA ratio (Gross NPAs as percentage of gross advances) and Net NPA ratio (Net NPAs as percentage of net advances).

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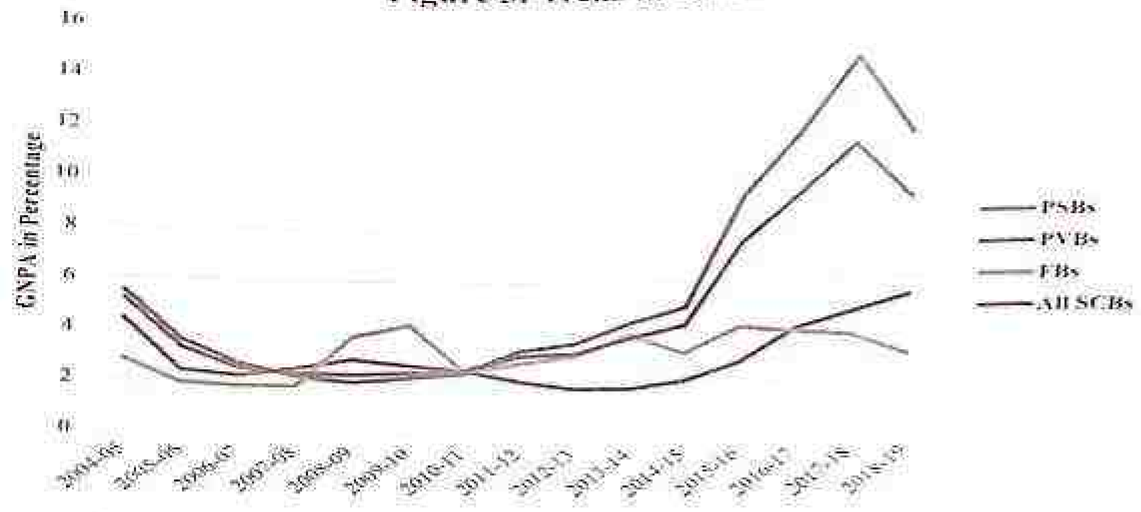
Vol-46, Issue-3, No.-03, July-September: 2022

Figure 3: Trens in GNPA

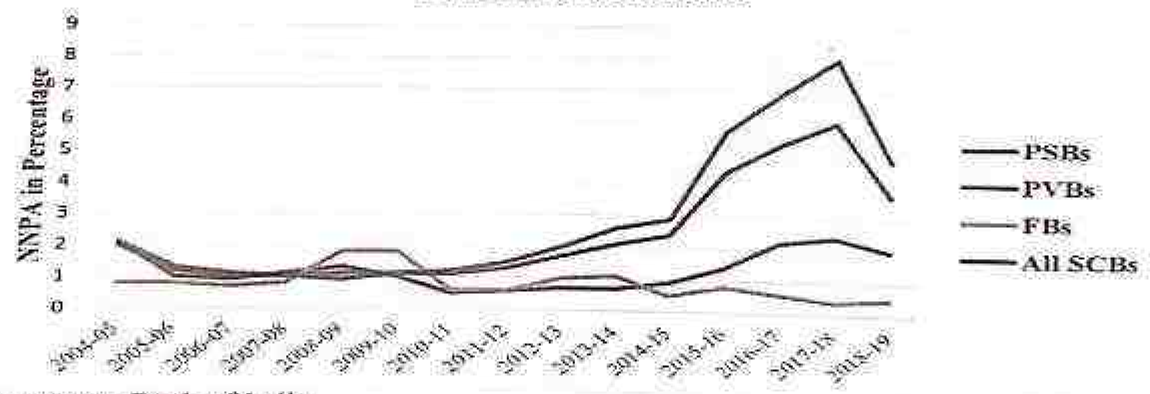


Sources: Reserve Bank of India

The above figure No. 3 depicts the % of Gross NPA during the period 2004-05 to 2018-19. The trend of GNPA was continuously rising during this period. The FBs GNPA is maintain and it always below 4%. Even PVBs GNPA was less than 3% for most of the year. But real problem lies in PSBs. The PSBs GNPA were started rising from 2008-09 and peak in 2017-18. In the last five fiscal years GNPA of PSBs and All SCBs were increased sharply. Their GNPA was reached to the 11.6% and 9.1% respectively for PSBs and All SCBs in 2016-17 and it is very critical for banking system.

Trends in Net NPAs:

Fiure 4: Trends in NNPA



Sources: reserve Bank of India

Trend of GNPA and NNPA was almost similar during analysis period. Compared to PSBs NNPA was lower in remaining two groups. Except the couple of year FBs NNPA was always under 1% and PVBs under 2%. In the last four years NNPA of PSBs and All SCBs was rising sharply and it is touching high to 8.0 % and 6.0 % respectively in 2018-19. It is critical situation especially for PSBs.

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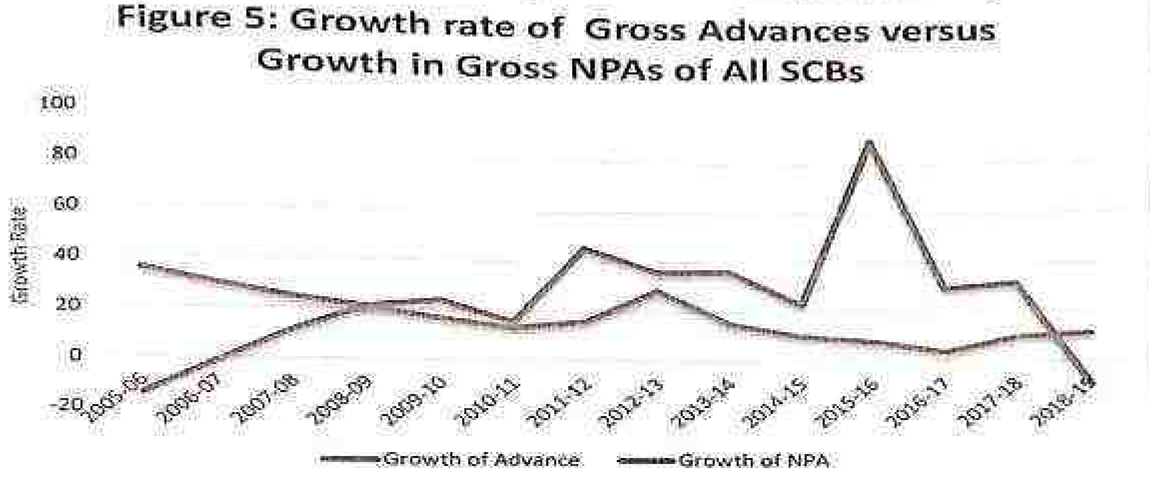
Vol-46, Issue-3, No.-03, July-September: 2022

Growth Rate of Gross Advances versus Growth Rate of Gross NPAs of All SCBs:

Growth rate refer to the percentage change of a specific variable within a specific time period and it is calculated from the following formula:

$$\text{Growth Rate} = \frac{\text{Present value} - \text{Past Value}}{\text{Past Value}} * 100$$

It is interesting to see the growth rate of gross advances and growth rate of gross NPA.



Source: Reserve Bank of India.

The figure 5 shows year-on-year growth rate (in %) of gross advances and gross NPA of all scheduled commercial banks in India. In the years during 2005-06 to 2008-09 growth rate of gross advances was higher than growth rate of GNPA. But from 2011-12 growth rate of GNPA was higher than growth rate of gross advances. It means that in these years GNPAs growing faster than gross advances.

Why the NPA Rising?

The sub-prime crisis in USA resulted in slowdown or recession all over world's economies including India. A slowdown of Indian economy reduced the recovery of advances and increased NPAs problem. During the UPA II there were several bottlenecks in project sectioning and completion. Long list of Corruption cases and frauds, anti-corruption agitations in 2010, failure of faster clearances, especially environment clearance files were pending in this period, overall policy paralysis during UPA II phase creates lots of bottlenecks in investment. As the results of its infrastructure investment and recovery slowdown NPA was sharply increased. There was highest and double digit inflation regime in India during UPA II phase. Even in BJP government regime, recovery in economy was slow. Loan recovery was taking longer time. The denting confidence of banks with their stressed assets pushed NPA.

Consumption driven growth and supply side blocks rise of the agriculture food prices. Alongside this, petroleum products prices also reached at high level in international market which pushed overall inflation after 2009 crisis. In response, RBI began to hike the interest rates in 2010 and peaked in 2012. High inflation and high interest rates hurt the industry and economy. Asset quality started to deteriorate and NPAs ratio began to go up sharply. The external shocks like Exchange rate fluctuation, rising non-productive import of gold, Changes in government policies in excise/ import duties, globally slow recovery etc. also pushed NPAs.

The Reserve Bank of India (RBI) and BJP government imposed various schemes (like start-ups, Mudra, Rupee, demonetization, Jandhan, Make in India, asset quality review etc) to encourage the banks to restructure advances. Even the government infused limited amount under '*Indradhanush*' restructuring plan for PSBs subject to the improvement in the governance. There are number of large corporatist and industrialist who deliberately defaulting on their obligations realizing weak legal framework, long procedure of courts that also pushed NPA. As a result NPA jumped sharply after 2015-16.

Conclusion:

NPA was touched to the 9.35 lack crore in India at the end of 2018-19. After 2015-16 GNPA and NNPA raised sharply. GNPA was touched maximum to 11.2 % in 2017-18. PSBs were most affected and their GNPA and NNPA were highest among the all groups. GNPA and NNPA of PSBs were high at 14.6 % and 8.0 % respectively in 2017-18. After 2011-12 growth rate of GNPA was more than growth rate of gross advances due to the sharp peaking up in GNPA and non-recovery of loan. As the consequence, the banks confidence dented due to the sharp rise in NPA. To avoid such crisis legal framework should be strengthened. NPA litigations should be transferred to the fast track courts. There should be improvement in sanction and recovery procedure of the loan. Sanctioning of the loans with maximum and appropriate governance can reduce the NPA problem.

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Annex 1: Gross Advances and Net Advances by Different Bank Groups

(Amount in ₹ Billion)

Year	PSBs		PVBs		FBs		All SCBs	
	G Advance	N Advances	G Advance	N Advances	G Advance	N Advances	G Advance	N Advances
2004-05	8778	8489	1978	1914	770	754	11527	11157
2005-06	11347	11063	3177	3130	990	976	15514	15168
2006-07	14645	14401	4201	4148	1279	1263	20125	19812
2007-08	18191	17974	5258	5184	1630	1611	25079	24769
2008-09	22835	22592	5851	5753	1697	1654	30383	29999
2009-10	27335	27013	6441	6325	1674	1633	35450	34971
2010-11	30798	33056	7327	7975	1993	1955	40121	42987
2011-12	35504	38773	11046	9664	2268	2299	46489	50736
2012-13	45602	44728	14244	11432	2604	2637	59718	58798

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Vol-46, Issue-3, No.-03, July-September: 2022

2013-14	52160	51011	13603	13429	2996	2911	68757	67352
2014-15	56167	54763	16073	15843	3366	3276	75607	73882
2015-16	58219	55936	19727	19393	3765	3636	81711	78965
2016-17	58664	55572	22667	22195	3436	3323	84767	81090
2017-18	61417	56974	27259	26628	3633	3510	92309	87112
2018-19	63825	59263	34423	33273	4069	3967	10317	96503

Sources: Reserve bank of India.
Note: figures have been rounded off to billion.

Annex 2: NPAs of Banks

(Amount in ₹ Billion)

Year	Gross NPA (Amount)				Net NPA (Amount)			
	PSBs	PVBs	FBs	All SCBs	PSBs	PVBs	FBs	All SCBs
2004-05	484	88	22	594	169	42	6	217
2005-06	414	78	19	511	146	32	8	186
2006-07	390	93	23	506	151	40	9	200
2007-08	405	130	29	564	178	56	13	247
2008-09	450	169	64	683	212	74	30	316
2009-10	599	177	71	847	294	65	30	389
2010-11	746	181	50	977	360	41	12	413
2011-12	1173	230	63	1466	592	57	14	663
2012-13	1645	263	80	1988	900	80	27	1007
2013-14	2272	245	116	2633	1304	89	32	1425
2014-15	2785	341	108	3234	1600	141	18	1759
2015-16	5400	562	158	6120	3204	267	28	3499
2016-17	6847	932	136	7915	3831	478	21	4330
2017-18	8956	1293	136	10385	4545	644	15	5204
2018-19	7395	1836	122	9353	2851	673	21	3545

Sources: Reserve Bank of India
Note: figures have been rounded off to billion.

Annex 3: Trends in GNPA

Year	PSBs	PVBs	FBs	All SCBs
2004-05	5.5	4.4	2.8	5.2

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Vol-46, Issue-3, No.-03, July-September: 2021

2005-06	3.6	2.4	1.9	3.3
2006-07	2.7	2.2	1.8	2.5
2007-08	2.2	2.5	1.8	2.3
2008-09	2.0	2.9	3.8	2.3
2009-10	2.2	2.7	4.3	2.4
2010-11	2.4	2.5	2.5	2.5
2011-12	3.3	2.1	2.8	3.1
2012-13	3.6	1.8	3.1	3.2
2013-14	4.4	1.8	3.9	3.8
2014-15	5.0	2.1	3.2	4.3
2015-16	9.3	2.8	4.2	7.5
2016-17	11.7	4.1	4.0	9.3
2017-18	14.6	4.7	3.8	11.2
2018-19	11.6	5.3	3.0	9.1

Sources: Reserve Bank of India
Note: Gross NPAs as percentage of gross advances

Annex 4: Trends in NNPA

Year	PSBs	PVBs	FBs	All SCBs
2004-05	2.1	2.1	0.8	2.0
2005-06	1.3	1.0	0.8	1.2
2006-07	1.1	0.9	0.7	1.0
2007-08	1.0	1.1	0.8	1.0
2008-09	0.9	1.3	1.8	1.1
2009-10	1.1	1.0	1.8	1.1
2010-11	1.2	0.5	0.6	1.1
2011-12	1.5	0.6	0.6	1.3
2012-13	2.0	0.7	1.0	1.7
2013-14	2.6	0.7	1.1	2.1
2014-15	2.9	0.9	0.5	2.4
2015-16	5.7	1.4	0.8	4.4
2016-17	6.9	2.2	0.6	5.3
2017-18	8.0	2.4	0.4	6.0
2018-19	4.8	2.0	0.5	3.7

Sources: Reserve Bank of India
Note: Net NPAs as percentage of net advances

A STUDY OF CONSUMER SATISFACTION TOWARDS LIC OF INDIA WITH SPECIAL REFERENCE TO NASHIK BRANCH

Prof. Dr. Dilip G. Belgaonkar
Research guide
Ms. Sonali Ramesh Limaye
Research scholar
CHMES Bhonsala Military College, Nashik- 05

Abstract: The LIC of India Ltd. is only single public sector Insurance Company in India. However, in present scenario, the picture changed after entering private sector insurance companies started their life insurance business in India from the year 2000. After that, there is cut throught competition arises in insurance sector also. For this, LIC of India Ltd. faces so many problems to maintain relationship and retain their consumers. With the investor public becoming aware in terms of return on investment, the management ofthelifeinsurancecompanieshasdonesomesoulsearchingwithrespecttoconsumersatisfaction.

In 21st century, globalized world retain consumers by managing relationships and making them happy has become essential part in insurance sector. It is said that consumer happiness and satisfaction is the only key to success of every business.

From this point of view in the present research paper researcher, focus on satisfaction level of consumer by LIC of India. This research paper based on Pilot study done by researcher for her research work. The main objective of present research paper is to find out efforts and policies implemented by LIC for retaining their consumers and researcher wants to study about trends of Consumer while selecting LIC Policy. The research paper based on Primary as well as Secondary data.

Keywords: Consumer Satisfaction, Retention, Insurance, LIC of India

Introduction:

In present scenario, of modern insurance world, increase day-by-day in consumer services has greatest important tool for better progress. Consumer requirements, needs, necessities and complaints are part of their life insurance business. It is so more important to LIC because it is a service industry. Therefore, that, to maintain consumer relationship andadoptingretentionpoliciesaretheirmainobjectives.Theneedforthestudyarisesbecauseinsurance sector helps in economic development of the country. The consumer is satisfied first by providing better services with the help of computer and other innovated technologies. Hence, there is need for consumer survey, identifying their requirements and satisfaction.

Insurance business is Traditional business in service sector. Because, Insurance business provides investment in securities by offering Insurance product to their Consumers. Investments in Insurance have no risk and it offers life cover of policy holder. Furthermore, investment in Insurance covers not only life risk of person but also after the death or in unfortunate situations of policy holder, it provides financial support to his family members. So that, we can say that, investment in insurance beneficial to policyholder in his own life as well as after the end of life to his family. Consumers are the main pillars of life insurance business. For this, every insurance company tries to attract and retain existing consumers to keep their profits high.

With the growing population in India, there is maximum demand for investment in insurance. Insurance sector in India is one of the growing sectors of the economy and presently increasing at the rate of 35-40%annually with a total insurable population of less than forty percent. In the year, 1956 LIC of India Ltd. was the first insurance companycameintoexistenceandnationalizationbyGovernmentofIndia.Until1999, LIC of India Ltd. was monopoly in insurance sector. However, after 1999, the Indian insurance market wasopenforprivateplayersandtheInsuranceRegulatoryandDevelopmentAuthority(IRDA)was established to regulate insurance market. At present, in addition with LIC in Public Sector, 15 private companies are operating life insurance business. Thus, to retain, to attract, to satisfy and to fulfill financial needs of consumer is the major challenge for every life insurance business.

In today's era, LIC of India Ltd. have many competitors in life insurance market and consumers getting so many investment options from various life insurance companies. So, there is possibility about consumers that, they may be shift to other private life insurance company. Therefore, to retain and maintain consumer is very crucial and complex task for LIC Ltd. From this point of view, there is a need of retaining consumers by maintaining life long relationship and must be provide best services for satisfying consumer needs of LIC Ltd. For that reason, researcher's interest here is to study level of satisfaction towards LIC of India Ltd.

Objectives of Research:

1. To find out efforts and policies implemented by LIC for satisfying their consumers.
2. To study trends of policy holders to continue with LIC for new policies.

Research Methodology:

Primary Data: Primary data are information collected or generated by the researcher for the purposes of Pilot Study. For this research study, researcher selects 100 LIC Policyholders randomly and data collected through Questionnaire.

Secondary Data: Secondary Data is collected with the help of IRDAI Report, LIC Report, Various Journals and reference books.

Sampling Method: Simple Random Sampling

Sample Size: 100 LIC Policyholders in Nashik City

Statistical Tools: Percentage

Review Literature:

Gregory A. Kuhlemeyer and Garth H. Allen (1999)[I], in there research on consumer satisfaction relevant to the purchase of life insurance products, compare satisfaction in an agent-assisted transaction with satisfaction when no agent is used. The benchmarks identified for consumer satisfaction are the life insurance product, the agent, and the institution. The agent-assisted and direct placement of individual life insurance are compared and it is found that consumers are highly satisfied with their agents, when they believe that their agent is trustworthy, knowledgeable, and selling only the appropriate products. Purchasers who use the agent alone are more satisfied with their insurance company than purchasers who use both an agent and the direct purchase approach. In the same way, the direct sales method is found to score the highest level of satisfaction because purchasers trust their life insurance company very highly. The study has also found that single premium policies secured the lowest level of consumer satisfaction while term insurance, universal life, and whole life insurance give higher levels of consumer satisfaction, in that order.

Tom Moormann (1999)[2] has explored how the life insurance industry is addressing the issue of measuring customer satisfaction, as satisfied customers are vitally important to life insurance companies, where retention plays a large role in determining a company's revenue stream, and ultimately its profitability. The LOMA has conducted a survey of its member companies. A total of 129 responses are received from 709 companies and the survey itself is divided under three general heads, such as companies measuring overall customer satisfaction, companies measuring satisfaction with specific transactions, and evaluation of customer satisfaction information. Ninety per cent of individual life products and seventy per cent of disability products of respondent companies have been considered to measure the customer satisfaction.
Companies measure satisfaction with those products which are marketed to individual consumers. Roughly, half of the companies' measure customer satisfaction on an irregular basis, and a substantial number of companies do not measure customer satisfaction at all. The general types of information collected in customer satisfaction surveys are data on overall satisfaction
(80 per cent of respondents), satisfaction with product features and benefits (61 per cent), and satisfaction with different aspects of the purchase process (58 per cent). It is concluded that customer satisfaction, though an important metric for evaluating business performance, has been paid only insufficient attention by the companies.

Radha Krishna, G. (2008)[3], in his book, "Marketing of Insurance Services in India", highlights that marketing insurance services has great relevance today as various companies are adopting different marketing strategies, and there has been a shift from selling orientation to marketing orientation – agents becoming advisors, and relative role shift of seller to marketer. This changed scenario has made the industry adopt different marketing strategies. Customizing the products, pricing, channel strategies as direct selling, E channel, company advisors, company agency channels, cross-selling and Bancassurance are becoming contemporary strategic tools for present Indian insurance scenario. The combination of channel and the promotion strategies has become a dominant strategic tool in the Indian insurance companies. In the competitive market environment, the challenge and success for the insurance marketer lie in exploring the market with a balancing marketing strategy among consumers, competitors and the IRDA.

Mr. Vijay Vyanketesh Bidnur (2013)[4], wrote thesis entitled, "An Analytical Study on new Insurance Plans in Life Insurance Corporation of India and ICICI Prudential Life Insurance with special reference to Sangli Division, Maharashtra," for this research study researcher focus on some important area which includes existing and new insurance plans introduced by LIC and ICICI Prudential Life Insurance. Also researcher needs to study about impact of new insurance policies on customers and after collecting information researcher wants to suggest some measures for improvement in existing and new insurance plans in LIC and ICICI Prudential in Sangli Division only. In this research, researcher sets three hypotheses for analysis, in first hypothesis researcher highlights relationship between income of policyholder and insurance plans. In second hypothesis researcher focus on satisfaction level of consumer with LIC and ICICI Prudential Life Insurance, and in third hypothesis researcher emphasis on correlation between insurance plans with economic policies. For achieving these objectives and hypotheses researcher adopt methodology of data collection with the help of Primary and secondary data. Primary Data collected with the help of questionnaire, interview Schedule and Observation on the other hand Secondary data will be collected from Journals, reference books, LIC Manuals, ICICI Manuals and other Published and Unpublished Materials. For this research researcher used some statistical tools i.e. 5 Scale Likert Model, Variance analysis, Standard Deviation, percentage and for comparing past insurance plans tabulation formulation used. After analyzing all parameters for testing hypotheses and observations this research work conclude that, the growth of the insurance plans of LIC was much higher than ICICI. This may be related to efficiency issues which ultimately contribute to the growth of the insurance industry. This conclusion drawn by researcher with the help of finding some important reasons, they are namely- Consumer always trust on Public Sector Industries because of government security is there, LIC gives better plans and improve confidence of Customer by offering risk free investment and also helpful for financial growth and improvement, LIC helps in maximization of social benefits of insurance of the entire population. Therefore, researcher suggests two important factors in which LIC have to work on it to improve service quality by launching Micro Insurance Schemes as well as LIC should improve their business and services in rural areas also, these both components definitely helpful for making their insurance business more and more successful.

The above research work is limited only for Sangli Division that means researcher not focused on other areas of entire Maharashtra for that reason research gap arises from the point of selecting research area. So, for studying present research work this research is important from the point of view of new insurance policies launched by LIC of India but on the other hand this research is based on economic perspective.

K. V. Ramanathan (2011)[5], wrote thesis on, "A Study on Policyholders Satisfaction with reference to Life Insurance Corporation of India, Thanjavur Division." In this research study researcher concentrated on level of satisfaction from LIC to Urban as well as rural consumers. For this research study researcher having some objectives to get actual results regarding satisfaction level of consumer. Firstly researcher wants to identify demographic level of respondents. Secondly, researcher want to identify perceptions and various factors influencing customer for LIC. For this study researcher also concentrated on reasons of customers to switch over from LIC on the other hand researcher wants to identify satisfaction level between rural and urban customers. For accomplishing all these objectives researcher done his research work with having some parameters which are based on hypotheses. The present research work based on urban as well rural policyholder's satisfaction level from this point of view researcher state hypotheses, they are- factors influencing selection of policy, level of perception, annual income of individual and level of satisfactions between urban and rural customer do not differ significantly. Descriptive research design drawn for this research and convenience sampling method used for this study. Primary data was collected through questionnaire. For analyzing and evaluating data and for testing hypotheses researcher used some statistical tools they are namely- Standard Deviation, Factor Analysis, Correlation, One Way ANOVA, Perceptual Mapping and Henry Garret Ranking Method. From this research study researcher received outcomes, some important findings are- maximum consumers from rural as well as urban areas are fully satisfied about LIC services. In present times, while selecting insurance policy customer having first priority about future of children and tax benefits instead of life risk cover because it having secondary factor now-a-days. Most of consumers preferred LIC other than private life insurance companies so it is beneficial for consumer retention also. Form this research study researcher given suggestions to improve service quality and increasing satisfaction level of customers these are- LIC should focus on customer satisfaction because is very important tool for retaining them and it leading to profitability and growth of LIC business. Also researcher suggested that, LIC should educate marketing personnel to provide better services as per need and wants of customers. Researcher suggested that LIC have option to tie up with banks and NGOs for selling their insurance products especially in rural areas which is positively affected and improve maximum consumers for purchasing LIC products.

The above research study was focused only on satisfaction level of consumer only of Thanjavur Division. That means only limited area was studied by researcher and only single component was studied i.e. level of satisfaction of consumers. No other area was covered in this research study.

Performance of LIC:

The IRDAI data showed that LIC saw its new business premiums at Rs 1.77 lakh crore in 2019-20 compared to Rs 1.42 lakh crore in the previous fiscal — a growth of 25.17%.

Life Insurance Corporation (LIC) ended the last fiscal with a growth of over 25% in first year premiums compared to private insurance players who saw the premium growth of 11.64%. In the just concluded FY20, state-owned LIC has achieved its highest number of policies for the last six years. The data from Insurance Regulatory and Development Authority (IRDAI) showed that LIC has sold over 2.19 crore policies in last fiscal.

"In these difficult times of business distress caused by Covid-19, LIC, India's largest life insurer, continues to better its performance. In the just concluded financial year 2019-20, LIC has achieved its highest number of policies for the last six years," said LIC in its press release.

The IRDAI data showed that LIC saw its new business premiums at Rs 1.77 lakh crore in 2019-20 compared to Rs 1.42 lakh crore in the previous fiscal — a growth of 25.17%. On the other hand, private insurers saw their first year premium at Rs 80,919.40 crore in last fiscal — a growth of 11.64% against the previous year.

LIC collected single premium of Rs 21,967 crore and non-single premium of Rs 29,260 crore, the ratio being 42.88 for single premium and 57.12 for non-single premium. "While ensuring growth in number and premium both, inspite of the truncation of the most productive fortnight of the year, LIC has achieved a healthy business mix," said LIC.

While LIC Pension and Group Schemes Vertical created a new record by clocking more than Rs 1 lakh crore premium income during the Financial Year 2019-20. LIC collected Rs 1.26 lakh crore as group schemes new business premium income as against Rs 91,179 crores in the previous year with a growth rate of 39.01% and a market share of 80.54% as compared to 77.94% last year.

LIC's market share in number of policies and first year premium as at 31st March 2020 was 75.90% and 68.74% respectively which is an increase of 1.19% in number of policies and 2.50% in first year premium.

LIC even settled 2.03 crore maturity, money back claims and annuities upto March 2020. The insurer settled 7.50 lakhs of death claims and annuity payments due in March 2020 and April 2020 have also been settled on due dates. In the last budget, finance Minister had stated that government plans to divest stake in LIC through an IPO. Leading independent valuation firm RBSA Advisors have estimated valuation of Life Insurance Corporation of India (LIC) in the range of 9.90 lakh crore to Rs 11.50 lakh crore

Data Collection and Data Analysis Results:

Age Group of Policyholders:

Age Group	Result in Percentage
21 to 30	38%
31 to 40	22%
41 to 50	16%
51 to 60	14%
61 and Onwards	10%

For this research study researcher select different age groups to find out satisfaction level of LIC policyholders.

Income Level of Policyholders:

From the above chart, it seen that, 65% Policyholders having limited income groups. Therefore, they face many financial problems regarding investment decisions in LIC of India.

Satisfaction Level of Policyholders about LIC of India:

Satisfaction Factors	**Satisfied**	**Dissatisfied**	**Neutral**
LIC is Public Sector Company	87	10	3
Financial Safety and Security	94	4	2
LIC Products	75	15	10
No Monetary Risk	95	1	4
Guaranteed Return	96	2	2
Best Service Quality	66	20	14
Covering Own and Family Life Risk	80	8	12
No Hidden Charges apply	98	1	1

From the above table, researcher collect data about satisfaction level of policyholder offered by LIC of India from various perspectives. The above table shows that, almost more than 90% policyholders are satisfied with LIC of India. However, after collection of data from policyholders, it found that, LIC of India should be focus on LIC products as well as Service Quality.

Trends of Selection of LIC Products by Policyholders with different age Groups:

LIC Products	Age Groups				
	21 to 30	31 to 40	41 to 50	51 to 60	61 and More
Endowment Policy	19	32	22	15	12
Whole Life Policy	35	28	22	10	5
Term Insurance Policy	28	34	24	4	10
Money Back Policy	22	38	28	8	4
Children Education Policy	18	42	22	12	6
Pension Plan	28	42	15	12	3

From the above chart researcher wants to study about LIC Products with different age groups. As per the future needs and requirements, policyholders are interested to select life insurance product for their benefits. From the above chart it seen that age group between 31 to 40 and 41 to 50 are much more aware while selecting LIC Product also they need to satisfy their financial need on future planning. The age group between 21 to 30 are not much aware about selecting LIC products it is their initial stage of selecting LIC Product and remaining group i.e. age group 51 and onwards are least interested in changing trends for selecting LIC Products.

Suggestions and Recommendations:

1. From this research, researcher observed that, LIC need to take maximum efforts for satisfying the need of Policyholders along with providing additional facilities.
2. It is suggest that, LIC should be concentrate on improving awareness of policyholders about Life Insurance products.
3. LIC Policyholders are selecting Life Insurance products to save tax but if they got variety in selecting LIC products, they will ready to select new product.
4. LIC should focus more and more on consumer relationship and the need and requirements of policyholders to satisfy their need and wants.

Conclusion:

Providing best services along with maintain good relations with consumer is a modern concept and comprehensive in nature for retaining, building and increasing consumer relationships in every business sector, and it becomes an effective tool for Consumer Satisfaction and for retaining old consumer. Consumer satisfaction facilitates organization to successfully maintain relationship with their consumers, it is a general business strategy. It supports to expect, understand, accomplish and personal the requirements of consumer. Today, various business organizations such as insurance companies and other service providers understand its importance. They also realize the significance of Customer Relationship, which helps them to attract new consumers and retain existing ones, which maximize their lifetime value, and it is also used in LIC for satisfaction and retention of consumer.

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He/ She presented Paper entitled National Educational policy and Inclusive Education.

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NATIONAL EDUCATIONAL POLICY AND INCLUSIVE EDUCATION

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Abstract

For the country like India education is the topmost aspect of growth. Inclusive education is no longer a privilege and it is need of an hour. From Right to education (2009) government emphasis on inclusive education which means education for all. The New Education Policy 2020 which was approved on 29th July 2020 by Union Cabinet of India. This policy replaces previous national policy 1986. Policy clarified there is no any compulsory or forced to study any particular language. Policy emphasizes multidisciplinary as well as skilled education to students from school level itself. According to Taylor there are three major aspects in education policy that is 'Context, Text, Consequences.' New education policy covers many dimensions which are required for making students more productive and competitive in the world at large.

Keywords: *New Education Policy, Inclusive Education, Multidisciplinary education.*

Introduction

"Education is the single greatest tool for achieving social justice equality". There is no any end to education, we learn something at every stage of our life. In all over world there are many great thinkers had define education according to their perspective. According to John Dewey, "Education is the development of all those capacities in the individual which will enable him to control his environment and fulfill his responsibilities."According to Heinrich Pestalozzi, "Education is natural harmonious and progressive development of man's innate powers."Proper education and its implementation in day to day life every human being is developing continuously.Education and exchange of feelings and expressions are unique qualities of human beings and that separates human beings from other animals.Somebody called as a education is tool or systematic efforts done by people to achieve something which is beneficial in future for survive in the society.Human beings are social animal and for being social we have live with society which civilized, rational manner. Education gives us rationality, accountability, responsibility towards our individual life as well as social life.

Education is the system run by Government or Authorities Ancient System of education is totally different from modern system. In ancient time students used to stay in Gurukul and studied Vedas, Upanishadas, Dharmasutras. Both formal and informal ways imparted at home, in temples, pathshalas chatuspadis, gurukuls. There were senior people in homes, villages and temples who guided young children in imbibing pious ways of life. After this education system gradually changed and pattern of education is also changing continuously.As time passes system of education, its pattern, policy also changes.The ancient system of education converted into schools and colleges gradually as a part of new era, adoption of some foreign methods in the pre-independence period.

Background of Educational Policies in India

All over the world governments have major emphasis on education policy. There is increasing attention towards outcomes of educational policies and its impact on social and economic development. In the country like India is very difficult task to formulate such inclusive policy of education. Policy includes pedagogical mythologies, resource mobilization,

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curriculum content and possible impact of policy on different social group.When we were under British Rule introduction of western education was great significance for the emergence of education policy. East India company encourages educational activities by establishing schools with grants in aid. In 1813 charter Act was passed but objectives were not clear about the promotion of educational activities in India.Some Indian freedom fighter, reforms felt the need for new type of education which would lead India towards an age of renaissance. In pre-independence period British Government played progressive role by spreading modern education in India (liberal and technical).

Education Policy in Independent India:

Education Policy consists of principles and policy decisions that influence in the field of education as well as collection of laws and rules that govern the operations of education systems. Educational governance shared between the local state and federal government at various levels. Education takes place in many forms for many purposes through much institution. Education policy analyses about purpose of objectives of education. It promotes and regulates education to higher education in the both rural and urban area.

In independent era a new chapter in education policy began. The government established education commissions in order to face challenges and recommend comprehensive policies for educational problems.In 1952 Secondary Education Commission was set up for diversification is high school courses and establishment of multipurpose high schools. This commission played vital role in development of secondary education.In the period of 1964-66 Indian education commission was appointed. Accordance with the recommendations of this Commission National Education Policy of 1968 was formulated.

First Education Policy 1968 was announced by Prime Minister Indira Gandhi. The policy suggested the provision of compulsory education to children in the 6-14 years age group. This policy criticized for its promotion of the three language formulas. In spite of all criticism this policy was first pillar and systematic effort to shape the Indian Education.

National Policy on Education (1986):

The Second National Policy on education 1986 was announced by Prime Minister Rajeev Gandhi. This policy focused more on providing primary education to student and gave importance for the establishment
of open universities. It had recommended that education be given to rural people inconsonance with Gandhian Philosophy.

The Third Education Policy (2020)

The National Education Policy (2020) announced by Prime Minister Mr. Narendra Modi. This policy particularly emphasis on the development of the creative potential of each individual. It is based on the principle that education must develop not only cognitive capacities both the foundational capacities of literacy and numeracy and higher order cognitive capacities such as critical thinking and this policy is one of the biggest highlights which came about on excruciating wait over there decades. As teacher must be at the centre of the fundamental reforms in education system hence new education policy must help establish the Fundamental Principles of New Education Policy are-
teacher at all levels The Fundamental Principles of New Education Policy are-

- Recognizing identifying and fostering the unique capabilities of each student
- Flexibility
- No hard separations
- Multidisciplinary and a holistic education
- Emphasis o conceptual understanding

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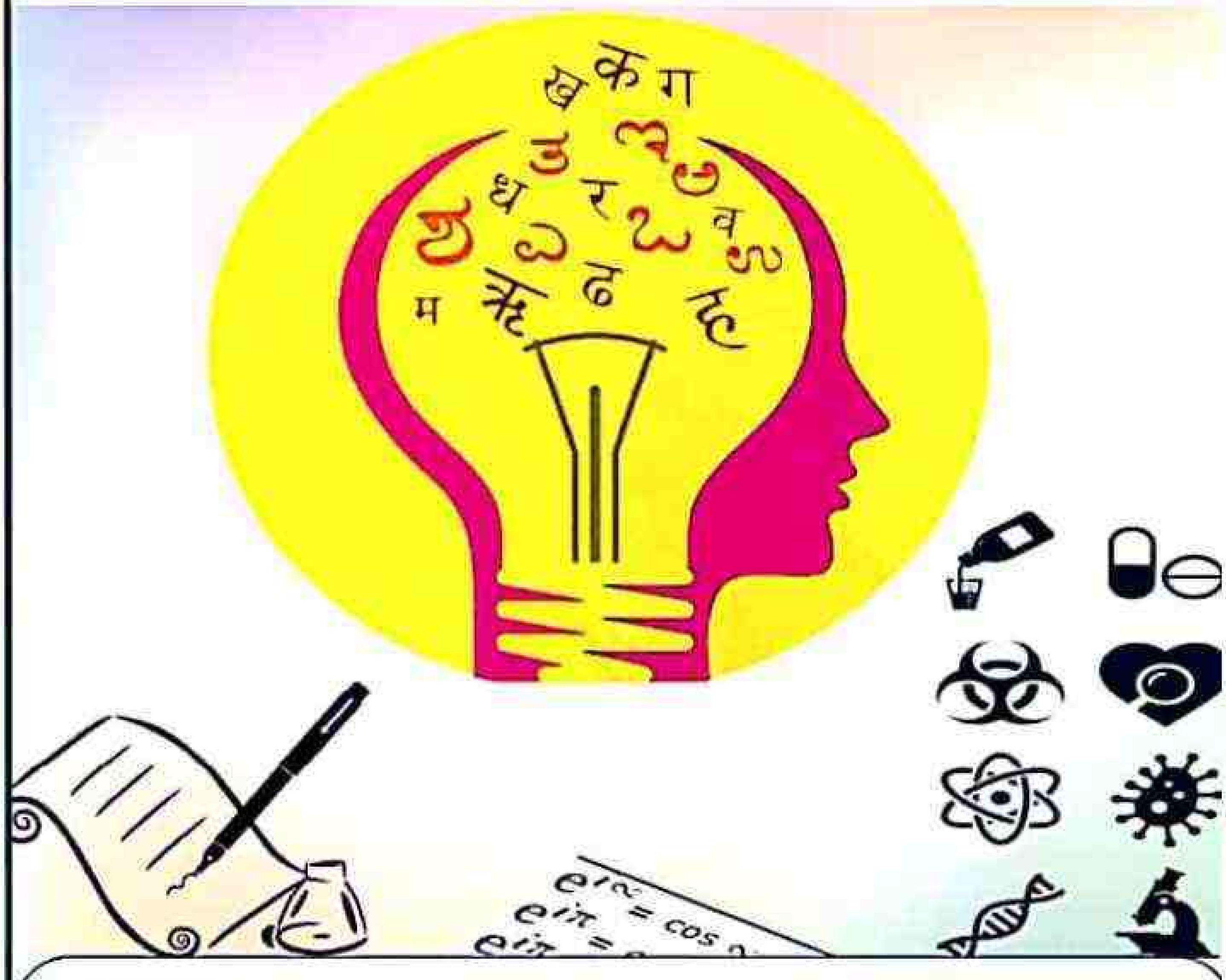

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INDEX

Sr. No.	Title of the Paper / Author's Name	Page No.
1.	राष्ट्रीय शिक्षा नीति - 2020 और उसका भारतीय शिक्षा जगत में परिवर्तनशील प्रभाव डॉ. ममीता कैमोर	05
2.	राष्ट्रीय शिक्षा नीति - 2020 का स्वरूप और हिंदी भाषा का महत्व प्रा.निलेश पाटील	08
3.	नई राष्ट्रीय शिक्षा नीति-2020 और भाषा प्रा.शांताराम वळवी	12
4.	नई शिक्षा नीति में भाषा और संस्कृति संवर्धन प्रा. युवराज वाघवे	16
5.	नवीन शैक्षणिक धोरण आणि वैश्विकरण डॉ.के.एस.काळे, डॉ.आर.डी.वसाईत, प्रा.सी.एस.देवरे	19
6.	राष्ट्रीय शैक्षणिक धोरण २०२० चे अध्ययन प्रा.दिलीप भामरे, डॉ.आण्णा शिंदे	23
7.	राष्ट्रीय शिक्षण धोरण-२०२० : उच्च शिक्षणातील बदल- एक मैलाचा दगड प्रा. बाळासाहेब निकम, डॉ. दिलीप पी. पवार	26
8.	नवीन शैक्षणिक धोरण - 2020 चे ठळक विशेष डॉ.रमेश इंगोले	28
9.	नवीन शैक्षणिक धोरण-२०२० : एक अभूतपूर्व घटना प्रा. आर. टी. तुपलोंढे, प्रा. व्ही. पी. शिवदे	32
10.	स्वातंत्र्योत्तर भारतातील शैक्षणिक धोरणातील बदलांचा चिकित्सात्मक अभ्यास (1948 ते 2020) प्रा. नितीन बोरसे	37
11.	नवीन शैक्षणिक धोरण २०२० चा एक चिकित्सात्मक अभ्यास प्रा.ए बी राऊत	42
12.	भारतातील नवीन शैक्षणिक धोरण : आशास्थाने आणि आव्हाने डॉ. वैशाली बागुल	46
13.	नवीन राष्ट्रीय धोरण आणि कौशल्य विकास प्रा. सुलक्षणा कोळी	50
14.	राष्ट्रीय शैक्षणिक धोरण-2020 समोरील आव्हाने डॉ.श्रीमती कल्पना वाघे	54
15.	स्वातंत्र्योत्तर काळातील भारतीय शिक्षणाचे बदलते परिमाण : एक ऐतिहासिक अभ्यास श्री. अमित निकम, डॉ. रमेश जाधव	58
16.	राष्ट्रीय शैक्षणिक धोरण 2020 अध्ययन एक अभ्यास डॉ.धनंजय पवार	62
17.	राष्ट्रीय शैक्षणिक धोरण – २०२० प्रा.कृष्णा पाडवी	66
18.	नवीन शैक्षणिक धोरण २०२० प्रा. प्रकाश भवळी, प्रा. समाधान पायकंडे	74
19.	नवीन राष्ट्रीय शैक्षणिक धोरण 2020 : सर्वसमावेशक आणि महत्त्वाकांक्षी धोरण कामिनी निफाडे, डॉ. दिलीप पी. पवार	78
20.	भारतातील शिक्षण प्रणाली व नवीन शैक्षणिक धोरण २०२० श्रीमती अर्चना रमेश पवार	81
21.	भारतातील उच्च शिक्षण प्रणाली : नवीन शैक्षणिक धोरण आव्हाने व उपाय प्रा. सतीश हुरळ	86
22.	राष्ट्रीय शिक्षण धोरण २०२० मधील शालेय उद्दिष्टे श्री. दत्तात्रय शिंदे	91
23.	नव्या शैक्षणिक धोरणातून व्यक्तिमत्त्व, क्षमता आणि कौशल्यविकास प्रा.पंकज पवार, प्रा.कावेरी पवार	97
24.	राष्ट्रीय शैक्षणिक धोरणातील महत्वाच्या बाबी प्रा. हिरा वाघ	102
25.	नवीन राष्ट्रीय शैक्षणिक धोरण 2020 - अर्थ पुरवठा - सर्वांसाठी परवडण्याजोगे आणि दर्जेदार शिक्षण रुपेश जाधव	107

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राष्ट्रीय शैक्षणिक धोरणातील महत्वाच्या बाबी

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प्रस्तावना :

स्वतंत्र भारताचे माजी राष्ट्रपती, उत्तम दर्जाचे वैज्ञानिक संशोधक, 'मिसाईल मॅन' म्हणून ज्यांची ख्याती आहे अशा ए.पी.जे. अब्दुल कलाम यांनी ह्या भारतासाठी एक स्वप्न बाळगले होत व ते म्हणजे 'भारत महासत्ताक होणार' ह्या स्वप्नपूर्तीसाठी सर्व क्षेत्राबरोबरच शिक्षणक्षेत्र हा महत्वाचा घटक आहे. देशाला जर महासत्ताक बनवायचे असेल तर शैक्षणिक धोरणात आमूलाग्र बदल होणे हे अत्यंत महत्वाचे आहे. सतत बदलत जाणारे विज्ञान, तंत्रज्ञान व ह्या बदलाला तंत्रज्ञानाला सामोरे जाणाऱ्या पिढीला त्या तंत्रज्ञानाची ओळख व्हावी त्यातून त्यांनी त्यांचा व देशाचा विकास घडवून आणावा इतके ज्ञान त्यांना मिळावे अशा प्रकारचे शिक्षण नवीन पिढीला मिळणे आवश्यक आहे व त्यासाठी शैक्षणिक नवनवीन बदल होणे हे खूप गरजेचे आहे. यावरूनच 'भारताला जागतिक ज्ञान महासत्ता' बनविणे हे नवीन राष्ट्रीय शैक्षणिक धोरणाचे महत्वाचे उद्दिष्ट आहे हे लक्षात घेणे खूप गरजेचे आहे.

नविन शैक्षणिक धोरणात अनेक महत्वाच्या बाबींकडे लक्ष केंद्रीत करून बदल करण्याचा प्रयत्न केला जात असताना दिसतो आहे. आपल्या भारत देशाला स्वातंत्र्य मिळाल्यापासून देशाच्या शिक्षण प्रणालीमध्ये तिसऱ्यांदा बदल घडून आला आहे. 2020 च्या पूर्वी 1968 मध्ये व 1986 मध्ये शैक्षणिक यंत्रणेत सुधारणा झाली होती.

1968 मध्ये देशाचे पहिले शैक्षणिक धोरण इंदिरा गांधी पंतप्रधान असताना मांडण्यात आले होते. हे धोरण 1964 च्या कोठारी आयोगाच्या शिफारशीवर आधारित अशा स्वरुपाचे होते. त्यासाठी 10+2+3 हा शैक्षणिक आकृतीबंध अवलंबण्यात आला होता. त्यानंतर ह्या बदलावर आधारितच 1986 साली राजीव गांधी सरकारने दुसरे शैक्षणिक धोरण मांडले. "पहिल्या धोरणात प्रथम भाषा मातृभाषा, द्वितिय भाषा हिंदी व तृतीय भाषा म्हणून इंग्रजीचा स्वीकार करण्यात आला होता."[1] दुसऱ्या धोरणात "विशेषत: भारतीय महिला, अनुचित जमाती आणि अनुसूचित जाती समुदयांसाठी असमानता दूर करण्यासाठी शैक्षणिक संधी समान करण्यावर विशेष भर दिला गेला होता."[2] या धोरणांमध्ये 1992 मध्ये नरसिंहराव सरकारने बदल सुचविला आणि सुधारणा करण्यात आल्या. 2009 मध्ये शैक्षणिक सुधारणा घडवून आणण्यासाठी राष्ट्रीय माध्यमिक शिक्षा अभियान राबविण्यात आले होते. ह्या अभियानांतर्गत "माध्यमिक शिक्षणातील प्रवेश वाढवून दर्जा सुधारणे, सर्व शाळा ठरवलेल्या दर्जाच्या बनविणे, लिंगभावात्मक, सामाजिक व अपंगत्वाचे अडथळे दूर करून सर्वांना प्रवेश मिळवून देणे, माध्यमिक शिक्षणात 2017 पर्यंत सार्वत्रिक प्रवेश व 2020 पर्यंत सार्वत्रिक धारणा प्राप्त

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करणे, आर्थिक कमजोर, शैक्षणिक मागास, ग्रामीण मुली व अपंग मुले, अजा, इमाव, शैक्षणिक मागास अल्पसंख्यांक अशा वंचित घटकांना माध्यमिक शिक्षणात प्रवेश मिळवून देणे, ही या अभियानाची मुख्य उद्दीष्टे होती[2]

राष्ट्रीय उच्चस्तर शिक्षणात सुधारणा व्हाव्या यासाठी **2013** मध्ये राष्ट्रीय उच्चतर शिक्षा अभियान **2013** मध्ये राबविण्यात आले. त्यात नवीन संस्था स्थापन करुन उच्च शिक्षणामधील प्रादेशिक विषमता कमी करण्यासाठी प्रयत्न केले गेले. तसेच उच्चशिक्षणामध्ये समानता आणणे हे उद्दीष्ट डोळ्यासमोर ठेवली होती.

नवीन शैक्षणिक धोरणाच्या पार्श्वभूमीवर विचार केला असता असे लक्षात येते की, **2015** मध्ये स्मृती इराणी मनुष्यबळ विकासमंत्री होत्या. त्यांनी नव्या शैक्षणिक सुधारणा मान्य करण्याच्या दृष्टिकोनातून ऑक्टोबर **2016** मध्ये धोरण मांडले व त्याबाबत जनतेकडून काही बदल किंवा सुधारणा मागवल्या होत्या. परंतु हे धोरण मंजूर होऊ शकले नाही. नवीन राष्ट्रीय शैक्षणिक धोरण **2020** साठी पुन्हा दुसरा प्रयत्न माजी इस्रो अध्यक्ष के. कस्तुरीरंगन यांच्या अध्यक्षतेखाली कमिटी बनवून करण्यात आला.

नवीन शैक्षणिक धोरणाचे महत्वाचे मुद्दे :

- भारताला जागतिक ज्ञान महासत्ता बनविणे हे नवीन राष्ट्रीय शैक्षणिक धोरण **2020** चे अंतिम उद्दीष्ट आहे.
- नवीन शैक्षणिक धोरणानुसार मनुष्यबळ विकास मंत्रालयाचे नाव बदलून शिक्षण मंत्रालय ठेवले गेले.
- शालेय शिक्षणातील गुंतवणुकीमध्ये त्यात अधिक वाढ करणे नवनवीन उपक्रम राबविणे.
- इ. स. **2025** पर्यंत पाचवी व त्यापुढील इयत्तेतील प्रत्येक विद्यार्थ्यास पायाभूत साक्षरता व तंत्रज्ञान आत्मसात होत असल्याची दक्षता घेणे.
- शालेय शिक्षणासाठी **5+3+3+4** हा आकृतिबंध तयार करण्यात आला व यावर आधारित अभ्यासक्रम व अध्यापनशास्त्र रचना विकसीत करण्यात आली आहे.
- नवीन शैक्षणिक धोरणातील महत्वाचा बदल म्हणजे शिक्षक होण्यासाठी चार वर्षाचा बॅचलर ऑफ एज्युकेशन हा अभ्यासक्रम शिक्षकांना पूर्ण करणे गरजेचे आहे.
- अकार्यक्षम शिक्षण संस्था व दुय्यम दर्जाच्या शिक्षणसंस्था बंद करण्यात येतील.
- संशोधन क्षेत्रात बदल व्हावा तसेच वाढ व्हावी यासाठी तसे नवसंशोधनाच्या कल्पना वेगाने देशात वितरीत व्हाव्या यासाठी नॅशनल रिसर्च फाऊंडेशनची स्थापना करण्यात आली.
- संशोधन क्षेत्रासाठी निर्माण केलेल्या ह्या संधीमुळे भारतीय भाषांचे संवर्धन व वृद्धी होऊन त्यांचे चैतन्य अबाधित राहण्यास मदत होणार आहे.
- पंतप्रधानांच्या अध्यक्षतेखाली राष्ट्रीय शिक्षण आयोग किंवा नॅशनल एज्युकेशन कमिशनची स्थापना करण्यात येईल. शिक्षणाच्या बाबतीत दुरदृष्टीकोन डोळ्यासमोर ठेवून यांची मांडणी असेल.
- **2030** पर्यंत पूर्वप्राथमिक ते माध्यमिक स्तरापर्यंतचे शिक्षण **100 %** ग्रॉस एनरॉलमेंट रेश्योसह सार्वत्रिक केले गेले आहे.

- **5+3+3+4** हा आकृतिबंध स्वीकारला जाऊन या प्रणालीत **12** वर्षांचे शिक्षण तीन वर्षे अंगणवाडी शालेय शिक्षणासह असेल.
- दहावी बारावी बोर्ड **परीक्षा** अधिक सुलभ केल्या जातील तसेच त्यात तथ्ये शिकवण्याऐवजी मुख्य कार्यक्षमतेवर जास्त भर दिला जाईल. कृतीयुक्त शिक्षण कौश**ल्य,** विकसीत होतील. विद्यार्थी कार्यप्रवण होतील यादृष्टीने शिक्षणात बदल होणार आहे.
- सर्व विद्यार्थ्यांना या परिक्षा दोनदा घेण्यास परवानगी दिली जाईल.
- व्यावसायिक अभ्यासक्रमावर भर दिला जाणार आहे. जेणेकरुन उद्योगधंद्यांच्या दृष्टीकोनातून एक चांगला वर्ग तयार होईल. परंतु शाळांमधील शैक्षणिक प्रवाह अवांतर क्रिया आणि व्यावसायिक प्रवाह यांच्यात कोणतेही कठोर वेगळेपण असणार नाही.
- मातृभाषेतून इयत्ता **5** वी पर्यंत शिक्षण देण्यात येईल. परंतु कोणत्याही विद्यार्थ्यांवर कोणतीही भाषा कठोरपणे लादली जाणार नाही.
- शिक्षकांसाठी राष्ट्रीय शैक्षणिक अभ्यासक्रम **NCERT** शी सल्ला मसलत करुन राष्ट्रीय शिक्षक शिक्षण परिषदद्वारा प्रोग्राम केले जाईल.
- नवीन शैक्षणिक धोरणामध्ये उच्च शिक्षणाच्या बाबतीतही अनेक बदल करण्यात आले आहे. अंडरग्रॅज्युअट कोर्स **3** ते **4** वर्षांच्या लवचिक अभ्यासक्रमासह एकाधिक एक्झिट ऑप्शनसह आणि वेगवेगळया स्तरावर प्रमाणपत्रासह दिले जातील. बारावीच्या परीक्षेला बोर्डाचा दर्जा असेल. **13** वी पास झालेल्या विद्यार्थ्यांना प्रमाणपत्र मिळेल. **14** वी पास करणाऱ्या विद्यार्थ्यांस पदवीका म्हणजेच डिप्लोमाचे प्रमाणपत्र मिळेल व **15** वी पास विद्यार्थ्यांना पदवी प्रमाणपत्र मिळेल व यावर त्यांना नोकरीच्या शिफारशीस फायदा होणार आहे

उच्च शिक्षण हे या नवीन धोरणानुसार आंतरविद्याशाखीय शिक्षण झाले आहे. यात प्रत्येक विद्यार्थ्यांना विषय निवडीचे स्वातंत्र्य मिळणार आहे. विज्ञान, कला, वाणिज्य, अभियांत्रिकी या विषय विभागणीतून तयार झालेल्या भिंती मोडी**त** काढून विद्यार्थ्यांना विषयनिवडीचे **स्वातंत्र्य** मिळणार आहे. अभियांत्रिकी शाखेत प्रवेश घेतलेल्या विद्यार्थ्यांना संगीत विषयाची आवड असल्यास तो तो विषयही घेऊ शकतो.

चार वर्षाचा अभ्यासक्रम पूर्ण करुन विद्यार्थ्यांनी पदवी प्राप्त केली तर त्या डायरेक्ट पीए.एच. डी साठी प्रवेश घेता येऊ शकतो. त्याला एम.फील., पेट परीक्षा देण्याची गरज नाही. म्हणजेच प्रमाणपत्र, पदवीका आणि पदवी या प्रमाणे शिक्षण पूर्ण केलेला विद्यार्थी पीएच. डी.स पात्र होऊ शकतो. चार वर्षांची पदवी पूर्ण करणारा विद्यार्थी असेल तर त्याला फक्त एक वर्षाचा पदव्युत्तर अभ्यासक्रम पूर्ण करावा लागणार आहे आणि ज्या विद्यार्थ्याने तीन वर्षाची पदवी पूर्ण केली त्यासाठी **2** वर्षाचा पदव्युत्तर अभ्यास पूर्ण करावा लागेल. म्हणजेच जर तीन वर्षांची पदवी पूर्ण केली तर **2** वर्ष एम. ए. करा**वे** लागेल व **4** वर्षांची पदवी पूर्ण केली तर एक वर्षच एम. ए. पूर्ण **करावे** लागेल.

- ह्या नवीन शैक्षणिक धोरणात ॲकेडमिक बँक ऑफ क्रेडीट्स नावाची एक शैक्षणिक बँक तयार करण्यात आली आहे. त्यात तुमच्या वेगवेगळ्या शैक्षणिक संस्थांतून मिळविलेल्या क्रेडीट जमा होतील म्हणजेच आपण आपल्या आवडीचे, सवडीने आवड असेल तिथे जे जे शिक्षण घेऊ तिथले सर्व क्रेडिट ह्या बँकेत तुमचे जमा होतील.

उदा.- तुम्ही एक विषय घेऊन एक वर्ष पुण्यात शिक्षण घेतले व पूर्ण केले तर तिथल्या क्रेडीट नंतर पुढच्या वर्षी तुम्ही नाशिकला वेगळा विषय घेऊन शिक्षण घेतले तिथला क्रेडीट असे तुम्ही जिथल्या जिथल्या शिक्षण संस्थात शिक्षण घ्याल तिथले सर्व क्रेडीट तुमच्या नावावर जमा होतील व एकत्रीत श्रेयांकावरुन तुम्हाला पदवी बहाल करण्यात येईल.

- प्राथमिक शिक्षण स्थानिक भाषेतूनच शिक्षण विद्यार्थ्यांना दिले जाईल. सर्व स्तरावरील पुस्तकेही स्थानिक भाषेतून उपलब्ध व्हावी असे सांगितले आहे.
- शुल्कनिश्चितीचा एक महत्वाचा बदल या धोरणात केला आहे तो म्हणजे विद्यापीठच नाही तर महाविद्यालये बहुविध शाखा अभ्यासक्रम यानुसार शुल्कनिश्चित ठरेल. खाजगी व सरकारी शाळांचे शुल्क समान पद्धतीचे असेल व शुल्क आकारणीवर कमाल मर्यादाही आणली जाणार आहे.
- या नवीन शैक्षणिक धोरणातला महत्वाचा मुद्दा म्हणजे एकच नियामक मंडळ. विधी वैद्यकीय शाखा यांना वेगवेगळे नियामक मंडळ जे असते. प्रत्येक शाखेसाठी वेगवेगळे नियामक मंडळ असल्याने त्यांचा एकमेकांशी होणारा समन्वय आणि त्यांच्यावर होणारा खर्च तितका समाधानकारक नव्हता. त्याचा परिणाम गुणवत्तेवर व दर्जावर होत होता पण आता ही विविध नियामक मंडळाकडून एकच नियामक मंडळ तयार केले जाणार.
- राष्ट्रीय संशोधन संस्थेची स्थापना करुन प्रगत देशांइतकेच संशोधनाला महत्त्व दिले जाणार आहे.
- संशोधन क्षेत्रात विज्ञानशाखेला वित्तीय सहाय्य मिळत असे. तसेच आता समाजशास्त्र ह्या विषयाकडेही तितकेच लक्ष देत त्या विषयालाही संशोधन वित्तीय सहाय्य दिले जाईल.
- परदेशातील दर्जेदार शिक्षणक्षेत्राशी संगणमत करुन आपल्या देशातही उच्च दर्जेदार शिक्षण देण्यावर भर देण्यात येणार आहे.
- शिक्षकांच्या स्वविकासासाठी वेगवेगळया संधी उपलब्ध करुन दिल्या जाणार आहे. तसेच शिक्षकांनी शैक्षणिक आधुनिक तंत्रज्ञानाचा वापर वाढवावा यासाठी त्यांना प्रथम प्रशिक्षण दिले जाणार त्यासाठी शिक्षकांनी स्वविकासाचे वर्षभरात किमान 50 तास पूर्ण करणे गरजेचे आहे.
- सतत शिक्षकांच्या होणाऱ्या बदल्यांमुळे विद्यार्थ्यांचे नुकसान होते ते टाळण्यासाठी शिक्षकांच्या बदल्या रद्द होणार आहे. फक्त अपवादात्मक परिस्थितीत बदली होणार आहे.
- ह्या नवीन शैक्षणिक धोरणातील आणखी एक महत्वाचा मुद्दा म्हणजे विद्यापीठामध्ये स्वतंत्र भाषांतर विभाग सुरु होणार आहे. देशातील व परदेशातील माहितीची देवाण-घेवाण सुलभ व्हावी यासाठी ह्या

विभागाची सुरुवात होणार आहे ते भाषांतर आणि अन्वयार्थ संस्था ह्या संस्थेंतर्गत. यामुळे बहुभाषिकांना नोकरीच्या संधी उपलब्ध होणार आहे.

- विद्यार्थ्यांना दर्जेदार पुस्तकांची उपलब्धी व्हावी यासाठी बुक प्रमोशन पॉलिसी आमलात आणली जाणार आहे.
- जगातील जी 100 विद्यापीठे आहे त्या विद्यापीठांना आपल्या देशात संकुल उभी करण्याची मान्यता देण्यात येणार आहे. जेणेकरून विदेशी व भारतीय विद्यापीठे एकत्र काम करु शकतील. परदेशी विद्यापीठात शिक्षण घेऊन मिळविलेले श्रेयांक भारतीय विद्यापीठात ग्राह्य धरले जाणार आहे.

अशाप्रकारे नवीन शैक्षणिक धोरणात विविध बदल घडवून आणून एक नवा भारत घडविण्याच्या दृष्टीने पाऊल टाकण्याचा प्रयत्न होताना दिसतो आहे.

निष्कर्ष :

भारताला स्वातंत्र्य मिळून आज 75 वर्षे पूर्ण होताय व ह्या 75 वर्षात शिक्षणाच्या बाबतीत वेगवेगळे बदल घडले ते चिरकाल टिकले म्हणजे तब्बल 34 वर्षे एकसारख्या आकृतीबंधावर ही प्रणाली चालू होती ती बदलणार हे दिसते. प्राथमिक शिक्षणातून शिक्षणक्षेत्राकडे गांभिर्याने लक्ष देताना हे धोरण दिसते. तसेच मातृभाषेचा दर्जा सुधारावा ह्यासाठी प्रयत्नशील असल्याचेही लक्षात येते. केलेल्या ह्या नवनवीन शैक्षणिक बदलांमुळे एक नवीन बदल निश्चितच घडणार आहे ते प्रकर्षाने जाणवते. भारताला विकसनशीलतेच्या वाटेवरून विकासाच्या वाटेवर आणण्यासाठी हे धोरण निश्चित उपयोगी पडेल असे दिसते. किमानकौशल्याचा विकास होऊन, व्यावसायिक शिक्षणाच्या मिळालेल्या संधीमुळे देशातील बेरोजगारी कमी करण्यासाठी हे धोरण निश्चितच फलदायी ठरणार आहे.

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INDEX

SPECIAL ISSUE

ISSN: 0974-8946 **Vol. 48, Issue. 01, No.3: 2023**

Sr. No	Paper Title	1st Author Name	1st Author Designation	2nd Author Name	2nd Author Designation	Page No.
1	CHINA PAKISTAN ECONOMIC CORRIDOR (CPEC): INDIAN CONCERN OVER TERRITORIAL INTEGRITY AND REGIONAL SECURITY	AKSHAY LOMESH RAUT	RESEARCH SCHOLAR, SHIVAJI MAHAVIDYALAYA, GADCHIROLI GONDWANA UNIVERSITY, GADCHIROLI	DR. RAKESH P. KARODKAR	Ph.D. SUPERVISOR HOD, POLITICAL SCIENCE SHIVAJI MAHAVIDYALAYA , GADCHIROLI.	1
2	Forced Labour (*begar* system) in Kangra District during Colonial Period	Dr. Vinay Kumar Sharma	Assistant Professor Deptt. of History,H.P. Uni. Shimla-5.			6
3	Indo-China Borders: A Political Analysis	Dr. Santosh Sambhaji Dakhare	R.V.Anand Commerce College Bhamragad Dist- Gadchiroli			16
4.	ISSUES AND CHALLENGES IN THE SIXTH SCHEDULE ADMINISTRATION OF BODOLAND TERRITORIAL COUNCIL OF ASSAM	*Sugwmchar Basumatary*	*Research Scholar, Dept. of Political Science, Bodoland University*	*** Dr. Gayatri Dekadoloi*	*Assistant Professor, Dept. of Political Science, Bodoland University*	21
5	Political Thoughts and Activities of Mahatma Gandhi	Asst.Prof. Nasir Kasam Shaikh	Head of the Departement of Political science, Shri Vitthal Rukhmini Mahavidyalaya, Sawana Ta Mahagan Dist Yavatmal Sant Gadge Baba Amravati University , Amravati (Maharashtra)			28
6	Effect of Multimedia Instructional Tools on Students Learning Achievement	Ravisha R. Ambekar	Research Scholar M.Sc. Extension & Communication, NET S.G.B. Amravati University, Amravati	Dr. Anuradha S. Deshmukh	Assistant Professor S.G.B. Amravati University, Amravati e-Mail : anudeshmukh@gmail.com	36
7	VIRMATI AS A 'NEW WOMAN' IN MANJU KAPUR'S NOVEL *DIFFICULT DAUGHTERS*	L.S. Rayl,	Ph.D. Research Scholar, Department of English,	[illegible]	Sardar Patel Mahavidyalaya Chandrapur, Gondwana University Gadchiroli (M.H) India	45
8	WAR AND INTERNATIONAL HUMANITARIAN LAW: AN ANALYTICAL PERSPECTIVE WITH SPECIAL REFERENCE TO RUSSIA–UKRAINE WAR.	Dr. Margavi Sanjay Dongare	Assot. Prof., Shantaram Potdukhe College of Law, Chandrapur, Affiliated to the Gondwana University, Gadchiroli			51
9	VIOLATION OF HUMAN RIGHTS	Dr. Umesh N. Udapure	(Asst. Professor)			54

	THROUGH WARFARE: A UNIVERSAL QUESTION		Dept. of Law, N.M.D. College, Gondia			
10	War: A Devastator of Human Rights	Dr. Ashwini R. Balki	Asst. Professor, Shantaram Potdukhe College of Law, Chandrapur Affiliated to Gondwana University, Gadchiroli			60
11	Impact of Russia-Ukraine War on Indian Economy	Dr.DipakK.Raut	Saraswti Mahavidyalya ,Dahihanda Mail Id :profdipakraut@gmail.com Mobile No :986086012			66
12	GANDHI A PEACE COMMUNICATOR: PEACE OF GANDHI'S YOUNG INDIA	Dr. Aseem. P. Khapre	Associate Professor Smt.Vatsalabai Naik Mahila Mahavidyalay, Pusad Dist. Yavatmal			69
13	RUSSIA-UKRAINE CONFLICT ITS IMPACT ON INDIA'S FOREIGN TRADE	Dr.Aole MamshaVinay	Associate Professor in Economics S.P. College of Law, Chandrapur			74
14	Mahatma Gandhi in *Azadi Ka Amrit Mahotsav*: Philosophy, Ideals, Practises and Dreams of Shaping New India	Dr. Somnath Barure	P. G. Dept. of English, Vasantrao Naik Govt. Inst. of Arts & Soc. Sciences, Nagpur			80
15	Government of India's people centric approach Towards Russia -Ukraine war.	Capt Dr.Sunil S.Inzale,	Assistant professor, Department of Political Science,Govt Vidarbha Institute of Science and Humanities, Amravati-444604			86
16	The Impact of Russia-Ukraine Conflict on the Global Economy	Dr. Pranali Ingole,	Jeevan Vikas Mahavidyalaya, Devgram	Dr. Mangesh Acharya,	Jeevan Vikas Mahavidyalaya, Devgram	90
17	Rashtrasant Tukdoji : A Great Revolutionary Writer	Dr. Shravan R. Banasure	HOD,English Kala Wanijya Mahila Mahavidyalaya Ballarpur Dist. Chandrapur			95
18	Russia - Ukraine War: Discursive Study of Terrorism and Conflict	Ms Sneha Kulkarni - Dani	Assistant Professor, Department of Defence and Strategic Studies, Bhonsala Military College, Nasik - 422005, Maharashtra, India.			100
19	PHYSICAL FITNESS THROUGH YOGASANA AND PRANAYAM	ARTI P. KHEWALE	Director of Physical Education Mahila Kala Mahavidyalaya, Umred			105
20	ANALYZING ABILITIES OF SOCCER PLAYERS: PSYCHOLOGICAL AND PHYSIOLOGICAL CHARACTERISTICS	1.Prof. Sachin J. Kokode	Director of physical Education Shri Shivaji Science & Arts College Chikhli Dist.Buldhana (M.S)	2.Dr. Vishwanath Ako Kodape	Director of Physical Education Science & Arts College Pauni Dist Bhandara	109
21	STUDY OF HARNESS TRAINING ON VITAL CAPACITY OF AND BREATHING RATE OF KABADDI PLAYERS	Dr. Sanghpal W. Narnaware	Chintamani College of Commerce, Pombhurna, Chandrapur Maharashtra (India)			116

शोध प्रभा
Shodha Prabha (UGC CARE Journal) Shri Lal Bahadur Shastri Rashriya Sanskrit Vidyapeetha

ISSN: 0974-8946
Vol. 48, Issue. 01, No.3: 2023

Russia - Ukraine War: Discursive Study of Terrorism and Conflict

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ABSTRACT

Russia launched an attack on Ukraine, as the invasion came after a decade of worsening relations between Russia and West influenced or sponsored Ukraine. Cyber-attacks on Ukraine have remarkably increased, heading up to the war. Hence, cyber-attacks have the possibilities to unintentionally spill over into other countries having clear vicinity; because of western connectivity, and the repercussions, of which have been seen on diverse occasions. As cyber-attacks by abominable actors are a recent phenomenon, and given the difficulty in the attribution of such attacks, the demarcation between what constitutes a cyber-attack, cyber-warfare or cyber-terrorism is unclear. For all that, this study views at the broad development of cyber-attacks in war zone to analyse cultivation of recent recreations. The analysis from conflict is that; terrorism increases with the intensity of conflict. Both the Georgian conflict in 2008 and the Ukrainian conflict of 2014 saw paramount hike in terrorist activities around the conflicts; and as the current war escalation increased, the terrorist activities should be expected.

KEY WORDS - Russia-Ukraine War, Cyber-Attack, Cyber-Terrorism, Terrorism

PREFACE

On 24 February 2022, Russia launched an attack on Ukraine, as the invasion came after a decade of worsening relations between Russia and West influenced or sponsored Ukraine.

This analysis encompassed myriad perspectives referring to the current Ukrainian war; covering the incidences of past acts of terrorism in Russia, Ukraine and also studies likely future frequencies. It also studies cyber-attacks on Ukraine over the last decade; leading to the current conflicting situation.

The analysis from conflict is that; terrorism increases with the intensity of conflict. Both the Georgian conflict in 2008 and the Ukrainian conflict of 2014 saw paramount hike in terrorist activities around the conflicts; and as the current war escalation increased, the terrorist activities should be expected.

Furthermore, cyber-attacks on Ukraine have remarkably increased, heading up to the war. Hence,

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cyber-attacks have the possibilities to unintentionally spill over into other countries having clear vicinity; because of western connectivity, and the repercussions, of which have been seen on diverse occasions. As cyber-attacks by abominable actors are a recent phenomenon, and given the difficulty in the attribution of such attacks, the demarcation between what constitutes a cyber-attack, cyber-warfare or cyber-terrorism is unclear. For all that, this study views at the broad development of cyber-attacks in war zone to analyse cultivation of recent recreations.

MAIN FEATURES

• There is a strong association between terrorism and conflict, with 97 per cent of all terrorist deaths recorded in a region of war.
• Terrorism deaths in Ukraine are expected to upturn considerably in the coming months and will accelerate proportionally with the conflict severity.
• In the face of terrorism in Russia and Ukraine; remodelling - in Russia since 2012 and the Ukraine since 2015.
• Terrorist incursions in Russia had been declining since 2012; when 213 attacks were recorded. In 2021 there was only one.
• Terrorist attacks in Ukraine increased in 2015 with 58 attacks, while in 2021 there were none.
• Terrorist deaths in Ukraine under the weather during 2014 conflict with Russia.
• Terrorism peaked in the Russia and Eurasia region in 2010; in the wake of the Russian-Georgia conflict with 339 attacks and 318 deaths recorded.
• The period amidst the conflict with Georgia and the annexation of Crimea; estimated for the most terrorism in Russia over the last two decades with 87 per cent of attacks, and fatalities ensuing between 2008 and 2014.
• Russia, Ukraine and Belarus were the only terrain in the vicinity, to record over one thousand vehement validations in 2021.

RUSSIA - UKRAINE WAR: CYBER - TERRORISM HIGH-POINTS

• Cyber-attacks in Ukraine have remarkably soared over the last decade.
• Ukraine has been the target spot of numerous cyber-attacks over the past years. In 2020, the number of attacks was close to 400,000. Past high profile attacks in the Ukraine include NotPetya, CrushOverride, Cyclop Blink.
• The prevailing conflict in Ukraine is likely to see cyber-attacks become more frequent.
• Ukrainian government has trained volunteer hackers to target Russia and Anonymous has also stated its signification to target Russia.
• The strike of cyber-attacks can be much capacious than their objects, spilling over into other countries. For example, while NotPetya targeted Ukraine, its effect was felt in the USA, UK, and Australia.

CONCEPTION OF CYBER - WARFARE AND CYBER - TERRORISM

The expanded dependence on communications and information technology; has depicted that, the online mode has become of great interest to atrocious actors, giving channel to categorisations such as '**cyber-attacks**', '**cyber-warfare**' and '**cyber-terrorism**'. Be that as it may, categorising any cyber incident into one of these three terms is problematic. Attribution is often difficult for any cyber circumstance as the sources of the attacks, are often challenging to trace. Consequently, the perpetrator, motivation and intended purpose are often elusive. Without this, demarcation of what constitutes warfare (state actions) vs. terrorism (non-state actions) is imprecise. This disorientation is at the heart of **hybrid-warfare**; where civilian and military mechanism, overt and covert operations are used to destabilise.

The cyber world is becoming one of the key battle spheres, in which hybrid-warfare are fought. NATO perceived cyberspace as the 5th battle space at the Warsaw Summit in 2016 and a cyber-attack as a potential Article 5 case; which insists upon, an attack on one member is an attack on all. Currently Article 5 refers to a **kinetic armed attack** and is lacking a reconcilable cyber definition. Hence, it will be up to the 30 NATO member states to define what amounts to a cyber-war after a cyber-attack of copious security.

Also, traditional terrorist activities are considered terrorism; when the act is committed by a non-state actor, with the aim of practicing violence or threatening violence; where the act sends a message to a extensive audience than those affected by the violence. Hence, attacks by the Russian government on the Ukrainian government or vice versa, infrastructure or business would not be restricted as an act of cyber-terrorism. Apart from conflict locus; classifying cyber-attacks by governments as cyber-attacks or cyber-warfare is also indistinct.

This analysis does not work out to answer these precision questions; but it studies at the previous attacks, the resemblance of future attacks, and the unidentified results from the flow-on effects to countries in all inclusive vicinity.

Due to enhancing use of cyber-attacks, there is a extremity at global scenario, to elevate the precisions of what constitutes cyber-warfare, cyber-terrorism and cyber-attacks. The possessions of these are serious, as it will dominate the groups coming under terrorist legislation, or whether an act of war has been declared. Presently it is unclear, under what situations a cyber-attack on a NATO member would constitute an act of cyber-warfare? and vice versa mode to think upon.

CONFRONTATIONS VIA CYBER-ATTACKS

The evolving pressure in Russia-Ukraine conflict, has called for preeminent spotlight on cyber-attacks. Without exception the number of cyber-attacks has enhanced remarkably over the last decade. It remains to be seen how extensively cyber-attacks will be used in the current war situations. In the weeks before the conflict, numerous targets had been attacked by Distributed Denial of Services (DDoS) attacks. Currently, the Ukrainian government is evolving with an international cyber army of volunteer hackers. Anonymous has declared cyber war on the Russian government. Within the first 24 hours, they claimed responsibility for disabling several Russian government websites.

Both the countries have experienced consistent cyber-attacks over the last decade. In 2020, they faced 397,000 attacks and around 280,000 attacks in the first ten months of 2021. The attacks were so voluminous, that the EU sent a Cyber Rapid Response Team to provide support.

Under President Putin, Russia has been confirmed with undertaking numerous cyber-attacks globally. Such attacks can be channelized swiftly, autonomously or in connection with other kinetic operations. They are independent on time and distance; and are very cheap to implement. Most significantly, they are particularly difficult to defend, as they come in a myriad of forms. Furthermore, due to the inter-connectivity of the web; malware can easily be inadvertently transferred to third parties, for whom it wasn't intended. Use of cyber-attacks by Russia began after the Russian withdrawal from Georgia in 2008.

The increasing implementation of cyber-attacks can be a leading symbol of something nefarious being planned. For instance, in January 2022, as diplomatic efforts were being ratcheted up, Ukraine experienced a widespread cyber-attack on several government departments. The attack took the form of a message saying "….Ukrainians!....All information about you has become public….Be afraid and expect the worse…. It's your past, present and future…." The message included a reproduction of the Ukraine flag and a crossed out map with a reference to "historical land". Prominently, after this attack, the Ministry of Defence came under DDoS attack, as did PrivatBank and Oschadbank, although the attack they faced was more about disinformation; suggesting that their ATMs were not working. The motive could have been to cause further agitation.

Cyber-attack operations are essentially carried out by the Russian Main Intelligence Directorate (GRU) and by entities that are officially unaffiliated to the Russian state; providing the government with an air of presumable deniability.

One early example of condemning Russian-led cyber-attack occurred in December 2015; when Ukraine's industrial control systems networks were targeted by destructive malware causing power outages in the western Ivano-Frankivsk region; around 700,000 homes were without power for several hours. A year later, Ukraine's power grid faced a malicious malware attack, called CrushOverride, which blacked out a portion of Kyiv's total power capacity for an hour. The attack began when a 330-kilowatt sub-station was influenced by external sources that lay undetected within the IT system for six months, during which time they acquired more knowledge about the system. This attack materialized to have been a trial run by hackers, desiring to test new malware, which was channelized against an electric power system. It is believed the malware could be fitted to target other crucial infrastructure.

Both the countries continued to support cyber-attacks. The attacks deployed malware aimed at rendering data unusable. The malware was spread through tax software that companies and individuals require for filing taxes. The code was such that even if users did pay up, their data could never be recovered, which is why it was not ransom ware as the purpose was destructive. The malware spread to other countries, including the US. This led to the US Department of Justice charging six GRU officers with deploying the NotPetya ransomware, which affected hospitals and medical facilities around the world. The financial cost to the United States alone was around US$1 billion.

Another example was Operation Exchange Marauder, where Russian hackers allegedly found a backdoor to Microsoft Exchange giving them access to email accounts and associated networks all over the world, including in Australia, the United States and Ukraine.

THE INCREASED CONCERN

There is elevated unease, which cyber-attacks will increase beyond Russia-Ukraine conflict. Jeremy Fleming, Director of Government Communications Headquarters (GCHQ) has called on British critical infrastructure providers to be more vigilant. The solicitude with a spill over situation is twofold. Primarily, when it comes to a cyber-attack, there is no intelligibility, as to how far it could go, because of the interconnectivity between individuals and entities. This was made profusely clear with NotPetya or WannaCry.

Additionally, if the conflict is not reinforcing, as Russia had hoped, and it perceives the supply of weapons by European countries to Ukraine as hostile, it may order Russian hackers to extend their reach and look to cyber-attacks to paralyse those opposing Russian efforts and same efforts will be taken by Ukraine with help of Europe to defame Russia.

Several Baltic countries have faced cyber-attacks from Russian sources. One example of a major attack, dubbed 'Ghostwriter', infected at least seven members of Germany's Bundestag parliament and 31 state parliamentarians were targeted. The attack began in Lithuania, Latvia, and Poland with

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the dissemination of disinformation aimed at promoting an anti-NATO agenda, before shifting to Germany.

THE WAY AHEAD

Russia has categorically perceived the essence of the cyber-domain, to achieve globalized political intentions and objectives, implementing affiliated and unaffiliated entities.

Cyber-terrorism could be the crucial means and mechanism for those desiring to attain specific political ambitions, which lack the resources to undertake targeted kinetic attacks against government buildings, institutions, or agencies and most strategic critical installations.

Furthermore, physical attacks by governments hold the risk of opening a conflict, whereas there is less clarity when a cyber-attack is crucial enough to enunciate warlike situations.

Due to global interconnectedness cyber-attacks have the potency of blending into regional society, with implementing vivid and vast destruction and panic; particularly if the attacker has penetrated the system, with the malware lying in wait until an opportune moment to unleash the chaos and destruction?

The Russia-Ukraine conflict depicts, the danger with cyber-terrorism and the increasing pervasiveness of cyber-attacks is that, just like violence, where societies can become used to it, and focal point is, the cost of living, that is the real cost of war. This however demands unsettling prospects; by normalising cyber-attacks by not taking adequate actions against the perpetrators, it makes more attacks, more on the verge of, with all inclusive, demonstrating greater willingness, to project and target them on adversaries.

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Article

Jacques Lacan: A Post Structural Psychoanalyst

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ABSTRACT

The present paper is an attempt to trace the Lacanian concepts. These concepts made Lacan one of the most original thinkers on the intellectual scene of France. His concepts have proven an important influence on contemporary critical theory, cultural theory and film study. Throughout his life, he tried to analyze Freud and doing so invented his own psychoanalytical approach. What Lacan calls this as Return to Freud where he emphasizes renewed attention to the original texts of Freud and radical critique of ego psychoanalysis? As above stated, that Lacan's ideas were centered on Freudian field such as unconscious, Oedipus Complex, fear of castration, ego and the centrality of language in the construction of self. His substantial corpus of writing, speeches and seminars can be read as an attempt to unify and reground what are the four fundamental objectives of Freud's theoretical writings namely 1. A Theorization of Psychoanalytical Practice as a Curative Procedure; 2. The Generation of a Systematic Meta-Psychology capable of providing the basis for 3. The Formalization of Diagnostic Method of Mental Illness; and 4. The construction of the Self and the Development of the Civilized Human Psyche. While doing so, Lacan brought, however, a keen knowledge of the latest developments in the human sciences, drawing especially on structuralist linguistics of De Sassure, the structural anthropology of Claude Levi-Strauss, topology and game theory. In the sense his work was a mixture of inter-disciplinary philosophies such as linguistics, philosophy, mathematics and etc. Lacanian theories left an enduring influence on literary and cultural theories of the present time.

Keywords: *The Real, The Imaginary, The Symbolic, The Desire, The Mirror, Jouissance, Narcissism.*

Jacques — Marie — Emile Lacan was born in Paris on April 13, 1901. He was the eldest child of Emile and Alfred Lacan. Lacan grow up in a catholic family. He attended prestigious school, the College Stanislas, where he was recognized a very bright pupil. While at school, he was greatly influenced by the work of Spinoza and with his idea of God's existence. After leaving school, Lacan studied medicine and specialized in psychiatry. In his studies he had particular interest in the philosophic work of Karl Jaspers and Martin Heidegger. He also attended the famous seminars on Hegel given by Alexander Kojeve. At this time young Lacan came in contact with two influential figures in Surrealist movement. One of them was Salvador Dali, a painter and author and another was Andre Breton, a

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writer. During his medical studies Lacan developed strong links with the Surrealist movement.

Beginning in the 1920's, Lacan undertook analysis with Rudolph Loewenstein, which continued until 1938. In 1931 Lacan received his license as a forensic psychiatrist and in 1932, Lacan completed his doctoral thesis on Paranoid Psychosis and its Relation to the Personality. The thesis was written in a largely anti-psychoanalytic culture. Such culture against psychoanalysis was reigning principle in France during that period. As one critic notes:

The French opposed psychoanalysis from so many directions that it is appropriate to speak of an anti- psychoanalytic, culture.

In 1934, Lacan became member of Societe Psychaanalytique de Paris, where he emphasized the biological and medical aspects of psychoanalysis with Marie Bonaparte, an early disciple of Freud. During this period he came in contact with Georges Bataille and Andre Breton. Afterwards, he married Georges Bataille in 1953 after divorcing his first wife.

Later Lacan was called up to serve in the French Army after the German occupation of France and posted to the Val-de-Grace Military Hospital in Paris. During the Nazi occupation of France, Lacan ended all activities in protest against war. Following the war he rejoined the SPP. After World War II he rose to become a renowned and controversial figure in the International Psychoanalytic Community. But for his unorthodox views on psychoanalysis, he was expelled from the International Psychoanalytic Community. After the war Lacan visited England for a five weeks study trip, meeting English analyst Wilfred Bion's analytic work with groups and this contributed to his own later emphasis on study groups as a structure with which to advance theoretical work in psychoanalysis.

Lacan was very active in the world of Parisian writers, artists and intellectuals. In addition to Andre Breton and Georges Bataille he was also associated with Salvador Dali and Pablo Picasso. Many of his early articles were published in the Surrealist journal Minotaure and he was present at the first reading of James Joyce's Ulysses. Dylan Evans has speculated that Lacan was Surrealist at heart.

His interest in Surrealism predates his interest in psychoanalysis. Perhaps Lacan never really abandoned his early Surrealist sympathies, its neo-romantic view of madness as 'convulsive beauty', its celebration of irrationality, and its hostility to the scientist who murders nature by dissecting it.

In 1951, Lacan started to hold a weekly seminar at the St. Anne Hospital in Paris, urging what he described as A Return to Freud. Concentrating upon the linguistic nature of psychological symptomatology. The seminars continued for nearly 30 years. Each year he would take a text or concept from Freud and devote the seminar to the study of that text or idea. The contents of these seminars under the general editorship of Jacques Alain-Miller have now reconstructed from notes and transcripts made by his former students. These articles are collected in Ecrits, in English, which represent summary or conclusion of the ideas of Lacan.

Lacan's theory, as with that of any innovative thinker was not static but changed and developed throughout his life. The early seminars represent his structuralist phase and much of the Lacanian theory draws on his later work from the 1960's and 1970's. Through his seminar series Lacan returned to Freud's re¬reading in relation with contemporary philosophy, linguistics, ethnology, biology and topology.

Lacan's major theoretical publication was his piece On the Mirror Stage as the Formative of the I in 1936. Later in his life he came under the influence of De Sassure and Levi-Strauss. He was something of rebel. When his research findings were published in 1959, he was expelled from the International Psychoanalytic Association and he established his own Ecole Freudianne in Paris in 1964. The publication of collection of his papers and seminars Ecrits in 1964 made him one of the most influential philosophers of our time.

Last years of his life were marred by his continuous quarrels with his disciples and friends. In his last days, he became an eccentric in behavior. At last, in September 9, 1981 in Paris he died. Throughout his life he remained one of the most controversial figures in the Parisian intellectuals and also in the world.

1) Desire: Lacan is very careful to distinguish between a need and desire. A need such as hunger or thirst can be satisfied. Desire on the other hand refers to something beyond basic human needs, which cannot be satisfied. For Lacan, desire is much broader and more abstract concept than either libido or wish in Freud. He himself in his Seminar XI described desire as follows:

1. *The essence of man.*

Desire is at the very core of our being and as such it has relation to lack; indeed, desire and luck are inextricably tied together. Lacan defines desire as reminder that arises from the subtraction from demand. In this connection he states that:
Thus, desire neither the appetite for satisfaction nor the demand for the love but the difference that results from the subtraction of the first from the second, the phenomenon of their splitting.

Desire and unconscious are founded through the identification of fundamental lack: the lack means the absence of the phallus. Desire therefore is always manifestation of something that is lacking in the subject and the other — the symbolic order. It is through the other that the subject takes its position in the symbolic and the social order. The other confers upon the subject its symbolic effect; as it is through the desire of the other that the subject's own desire founded. In this regard Fink B. comments in a following way: -
In the child's attempt to grasp what remains essentially indecipherable in the other desire — what Lacan calls the x, the variable or the unknown — the child's own desire is founded; the other's desire begins to function as the cause of the child's desire.

Thus, in this way, the desire is the very important concept in Lacanian psychoanalysis. It is the most original contribution of Lacan that we come to know our being to confronting with other's desire. About the importance of desire Toril Moi augurs that :

The unconscious emerges as the result of the repression of the desire. In one sense unconscious is the desire. Lacan's famous statement 'that the, unconscious is structured like a language' contains an important insight into the nature of desire: for Lacan, desire behaves in precisely same way as language: it moves ceaselessly on from object to object or from signifier to signifier, and will never find full and present satisfaction just as meaning can never be seized as full presence.

2) Drive: The drive is used interchangeably as instinct. It exists between bodily and mental border. It consists of quantity of energy and its psychical representative. Jean Laplanche and Serge Leclaire defines Freudian drive as:

A constant force of a biological nature, emanating from organic sources, that always has as its aim, his own satisfaction through the elimination of the state of the tension which operates at the source of the drive itself.

The drive is something that originates within the body and seeks expression in the psyche as representation. Freud concerned with the satisfaction of the drive. For Lacan, the Freudian notion of drive has the single most important contribution of psychoanalysis to the field of human psychology and our understanding of subjectivity. In his early work,! mean associated the notion of drive to the concept of desire. Thus, the drive shares with the desire of never achieving end. The drive always circles around its object but never achieves satisfaction. The purpose therefore is simply to maintain repetitive compulsive movement, just as the purpose of the desire to another desire. Lacan's concept of drive is different from Freud's notion of drive in two respects. Freud argues that sexuality was composed of series of partial drives, which he defined as the oral, anal and phallic phases. These all three phases become into one drive after the resolution of the Oedipus complex. Unlike Freud, Lacan argues that all drives are partial in the sense that there is never a single integrated harmonious resolution of the drives in the subject. Furthermore, a partial drive doesn't represent a part of one drive.

Lacan developed Freud's theory of drive in another respect. Lacan thought that it is important to retain Freud's dualism, rather than reducing everything to single motivating force, but rejected Freud's notion of two distinct drives namely Eros and Thanatos. For Lacan every drive is sexual in nature and same time every drive is a death drive. There is one important drive according to Lacan - the death drive, and he associates this with the real and jouissance

3) Oedipus Complex: Lacan reformulated the central concept of psychoanalysis, the Oedipus Complex. Lacan adopted the orthodox Freudian model of Oedipus Complex, and it was not until 1950's and through the influence of Levi-Strauss that Lacan reformulated his own concept of the Oedipus Complex. For Lacan, the Oedipus Complex is primarily a symbolic structure. In Sean Homers observation Oedipus Complex is for Lacan:

Represent a triangular structure that breaks the binary relationship established between the mother and child in the imaginary, although, as we will see, the imaginary.

Thus, for Lacan, the threat of castration doesn't involve an actual bodily threat but a symbolic process. He also reformulated the role of the father. The role of the father in psychoanalysis depends not upon an actual father but upon a signifier, the paternal metaphor, which substitutes the desire of the mother with symbolic law. Sean Homer rightly observes that:

In our society, the primary structure that defines our symbolic and unconscious relations is the Oedipus Complex.

Therefore, the Oedipus Complex marks the shift from the imaginary to symbolic through the intervention of the name of the father. Moreover, this name of the father is a signifier that breaks the mother/ child couple and introduces the child into the symbolic order of desire and lack. This order is realm of language.

4) The Mirror Stage

Lacan's first important innovation in the field of psychoanalytic criticism was his article — The Mirror Stage as the Formative of the I (1936, 1949). He presented this article at the 14th Congress of the International Psychoanalytical Association, held at Marienbad. Since then, the Mirror Stage remained one of the most influential reference works of Lacan. It played a crucial role in the dissemination of Lacanian ideas in film and cultural studies. Lacan was interrupted and prevented to present this article by Earnest Jones, Congress President. But Lacan once more presented this paper to the 16th International Congress of the IPA in Zurich. This time, he was not interrupted by anyone and the paper was published in the International Journal of Psychoanalysis.

The present paper concerns with the behavior of an infant during the age of 6 and 18 months. At this age an infant became capable of identifying his mirror stage. By the early 50's, he no longer considers the mirror stage as only a movement in the life of an infant. Lacan considered mirror stage as the permanent structure of subjectivity. Lacan writes:
The mirror stage is a phenomenon to which I assign a two-fold value. In the first place, it has historical value as it marks a decisive turning point in the mental development of the child. In the second place, it typifies an essential libidinal relationship with the body image.

That means, here, Lacan is concerned with the formation of the ego through the recognition with an image of self. At 6 months age, an infant lacks co-ordination, however, he can identify himself in the mirror (Mirror not in the actual sense but symbolically) before getting his self. At this particular stage an infant has not yet mastered its own body; it doesn't have control over its own movements and it doesn't have a sense of body as a whole. Rather, he experiences that his body is in pieces as fragmented. Because infant cannot see his own bodily parts belong to him. However, an infant can imagine itself as a whole with the confrontation of other because he can see other people.

Further, Lacan argues that, at the same point in this period, an infant will see itself in a mirror. He will look at his own reflection and then he will look at other real person — his mother and then he will look again at mirror image. In this process, an infant move from lack to anticipation, in this action, the mirror and seeing the mirror image and relating with real persons gives an infant the sense that he is also a unitary, integrated being, a whole being.

Torii Moi put the purpose of mirror stage in the following words:
The principal function of mirror stage is endowing the baby with a unitary body image.

The mirror stage of Lacan roughly corresponds to Freud's stage of narcissism:
That is the stage of human development when the subject is in love with the image of themselves and their bodies and which precedes the love of others.

During this period known as 'Mirror Stage', an infant for the first time confronting with its own image and becomes aware that his body has a total form. That means an infant experience his body, over which it doesn't have its full control. While an infant perceives his body into pieces as fragmented and not yet unified, it is the mirror image that provides him with a sense of unification and wholeness. Therefore, mirror stage provides the sense of unification and wholeness in contrast to the fragmentation.

The important thing at this stage is an infant begins to identify with mirror image. The image is himself. This sense of identification is crucial as an infant get its own image. At the same time, the image is alienating in the sense it becomes confused with the self. That means image comes instead of the self. Therefore, the sense of unified self is acquired at the price of this self-being another, i.e., our mirror stage. Lacan describes it like this: -
The mirror stage is a drama whose internal thrust is precipitated from insufficiency to anticipation and which manufactures for the all subjects, caught up in the lure of spatial identification, the succession of fantasies that extends from a fragmented body image to a form its totality that I shall call orthopedic-and, lastly to the assumption of the armour of an alienating identity, which will mark with its rigid structure an infant entire menial development.

Lacan sees, as this stage is one step where ego emerges. The moment includes alienation and fascination with one's own image. The ego is the result of images. Further Lacan criticizes ego psychology for its concentration on unconscious process and comparison of ego with the self and proposes that the ego is based on wholeness. Therefore, ego functions to maintain this illusion of coherence and unity of self. In other words, function of ego is mis-recognition i.e., refusing to accept the truth of fragmentation and illusion.

Thus, the mirror stage plays such a decisive role that gives the subject an identity confronting with others. It is necessary for the subject to be recognized by another to exist. But our image is also mediated by others. Then the other becomes the guarantor of self, our selves. That means we are dependent on other as the guarantor of our own existence and rival to the same other. Lacan was criticized by many of his contemporary critics. One of them Anthony Eliott argues that:
The very terms of Lacan's mirror stage are all wrong: Mirror reflection, lack and absence are not pre-existing phenomenon but the work of subject and the imaginary.

Being criticized by many critics Lacan's article on mirror stage was very influential and important in literary and cultural studies, paving the way for more widespread acceptance of Lacanian ideas.

5) Three Stages of Psychosexual Development

Jacques Lacan reformulated psychosexual development of an infant into adult. Freud talks about the three stages as oral, anal, phallic as polymorphous perversity. The Oedipus complex and castration complex creates adult beings. But Lacan reformulates them. He has given three concepts namely — need, demand and desire — that roughly correspond to the three stages of psychosexual development in which an adult form — The Real, the Imaginary and Symbolic. More specifically for Lacan, the Symbolic realm is the realm of language. The imaginary is realm of ego, a paralinguistic realm of perception, identification and illusory sense of unity. And last one the real is closely associated with body prior to its symbolization. But the real stage is related with the need. Above outlined three stages of psychosexual development of an infant roughly co-relates with Lacan's model of psyche.

Lacan divided human psyche into three major structures that controls our lives and our desires. The three psycho sexual stages are namely the real, the imaginary and the last as the symbolic. The detailed analyses of these three stages are as follows:

5.1 The Real

This is an earliest phase of an infant's psychosexual development. This phase is dominated by a chaotic mixture of perceptions, feelings and needs. An infant cannot distinguish between himself and his mother's body or even the world around him. According to Lacan this stage of development is opposed to both the imaginary and the symbolic.

When an infant feels hungry, this hunger can come through breast or bottle-breeding, breast and bottle are the objects of hunger. Lacan calls them as imaginary objects, as they are not able to satisfy the infant's demand. The real is the place from which that need originates. And this place of real is pre-symbolic i.e., an infant do not have any way of symbolizing his need.

The real is opposed to both stages of development: imaginary and symbolic because later stages are governed by oppositions i.e., presence/ absence. While Lacan says that:
Real is a place "where there is no absence in the real.

Therefore, in this stage an infant remains very closest to the pure materiality of existence or what Lacan calls this moment as `real.' Further Lacan argues that, an infant's body has no any unique, coherent identity rather it is fragmented into various zones (mouth, anus, penis, vagina) aided by the fact that your mother certainly will pay attention to them. This fragmentation accompanies an identity with those things perceived as satisfying your lack by the object such as mother's breast, voice, and gaze. But these objects could not ultimately fulfill the infant's need.

The concept of real marks that a state which is very close to nature, a state in which there is nothing but need. Sometime Lacan represents this state of nature as a complete or full but that is subsequently lost through the entrance into the language. So in this early stage, there is only need followed by a search for satisfaction or pleasure. Further Lacan argues that, this real stage is impossible we cannot express it in language, because the very entry of language marks our separation from realm into the real. But still real has important place into our lives. Because the real is the rock against which all our fantasies and linguistic structure ultimately fail. Thus, real is that stage which is outside of language resisting symbolization. Finally, the real is the object of anxiety in that it lacks any possible mediation. Lacan himself observes the real as follows
Is the essential object, which is not an object any longer but which something faced with which all world sees and all categories fail, the object of anxiety per excellence.

Lacan's concept of the real is among his most discussed concepts. Sean Homer describes: -
The real therefore, is not an object, a thing but something that is repressed and functions unconsciously, intruding into our symbolic reality in the form of need. The real is the kind of ubiquitous undifferentiated mass from which we must distinguish ourselves, through the process of symbolization. It is through the process of canceling out, of symbolizing the real, that social reality is created. In short, the real doesn't exist, as an existence is a product of thought and the real precedes language. The real is that which resists symbolization absolutely.

The term real has been used by Lacan in his first published paper in the 1930's. But throughout his life he reformulated it according to his own needs. In his early texts, it was essentially a philosophical concept designating `absolute being' or `being in itself.' Later, from 1964 onwards the real transformed in Lacan' thinking. At this time the meaning for

Lacan is that which is unsymbolizable. The real is that which is beyond symbolic and the imaginary. Here, Lacan associated the real with the concept trauma. And in his final phase he associated real with the term jouissance i.e., enjoyment or involves a combination of pleasure and pain.

Finally, we can say that the real is that which is beyond symbolic and imaginary order. It is the traumatic kernel at the core of subjectivity. The real is thus a dynamic process, which is related with the death drive and jouissance as the unspeakable ultimate limit of human existence.

5.2 Imaginary

The imaginary order corresponds to the mirror stage and marks the movement of the subject from primary need to demand. This stage is a central moment in the infant's development. So the imaginary is the field of images and imagination. This stage of imagination happens at the age of 6 to 18 months. At this moment, an infant has no any idea about his own body and also it doesn't have any sense of its body as a whole. Rather an infant sees its body into parts such as hand, leg, finger etc. whatever part he could see. But he doesn't know that the part is his own property. However, an infant can imagine itself as a whole confronting with Other.

This order was outlined by Jacques Lacan in his article entitled "The Mirror Stage". The article was concerned with the formation of ego through the identification with an image of the self. Before conceptualizing the mirror stage Lacan had strong influences of the works of Edmund Husserl, Martin Heidegger, Henri Wallon and Roger Caillois and eventually the work of philosopher Alexander Kojeve.

In the 1930's and 40's Lacan was strongly influenced by the phenomenological ideas. He was especially influenced by Sartre's distinction between subject and ego that paved the way for Lacan's own formulation of the relationship between subject and ego. While the ideas of Heidegger such as existence and nothingness recur throughout his body of work. Thus, he reformulated phenomenological concepts from the realm of consciousness to the unconscious as Jacques-Alain-Miller writes:

It was essential to him that the unconscious not to be taken as in inferiority or container in which some drives are found over on the one side and a few identification over on the other....He took the unconscious not as a container but rather as something existent — outside itself— that is connected to subject who is a lack of being.

Another discipline from which Lacan was indebted his concept of mirror stages or imaginary order is psychology. He was much influenced by the work of a psychologist Henry Wallon on mirroring. Wallon suggested that between the age of 3 to 12 months an infant gradually progresses from primary indifference to the mirror image to an acceptance and mastery over this image as a separate and whole. From Wallon's theory of mirroring Lacan took the importance of the role of the mirroring in the construction of the self.

Another major philosopher Roger Caillois from whose paper "Mimicry and Legendary Psychasthenia" Lacan took the idea of the fascination and capturing properties of the images. One more philosopher Hegel from whose work of Dialectics, Lacan reformulated his mirror stage concept. Lacan held that it is his dialectics that permeates the imaginary. It was Hegel's great insight contains Lacan to reveal how:

Each human being is in the being of the other.

According to Thurschwell P. this is a stage of human development: -
When the subject is in love with image of himself
and his own body and which creates the love of others.

Further, the child takes that image in the mirror as the summation of his entire self. This process of mis-recognizing one's self in the image in the mirror creates the ego. In Lacan's term this mis-recognition creates an illusion of wholeness that protects fragmented body. Thus to Lacan this ego or self is always on some level a fantasy i.e. an identification with an external image not With an internal sense of separate whole. Thus, Lacan calls this stage of demand as the mirror stage or the realm of imaginary. The ego or idea of selfhood is created through an imaginary identification with the mirror image. The imaginary is the psychic place or phase where an infant imagines its ideas about self in the mirror. The mirror stage gave its identity in terms of binary oppositions i.e. self/ other. Thus, the very idea ego is both formed by and takes its form from the organizing and constituting property of the image. The ego is the effect of imaginary function. Further Lacan insists that:
The ego is based on an illusory image of wholeness and mastery and it is the function of the ego to maintain this illusion of coherence and mastery.

The importance of this imaginary order as a Lacanian concept, which has wide relevance from cultural theory, and literary perspective as stated by Parkin Gounelas into the following words:
Lacan's conception of imaginary and the formation of the ego has been utilized to give an account of both the construction of identity and subjectivity within texts as well as relationship between characters.

5.3 The Symbolic

M. H. Abrams observes this stage:
The stage which occurs after acquisition of language.
Therefore, the symbolic order has linguistic dimension. The dimension proper of language in the symbolic order is that of the signifier, in which these elements have no positive existence but which are constituted by virtue of their mutual differences. This order occurs from 18 month to 4 year of an infant's age. Lacan sees that, this stage is very important because it enables subject to take its own positions, it make worthy to be able to live in culture.

In the previous order an infant begins to formulate an idea about other and become aware of its own other, its own mirror image, and then an infant begins to enter into symbolic order. There is no solid difference between symbolic and imaginary. These two stages are overlapping. The symbolic realm is a realm of structure of language. We have to enter in this linguistic realm in order to become speaking subject. The foundation of the designation of the 'I' lies in the imaginary projection of the self on to the specular image, the other in the mirror, and having a self is expressed with co-relation with image as I, which is possible only in symbolic order. In this regard Sean Homer observes that: -
It was Levi-Strauss's elementary structure of kinship, as this provides the basis for understanding Lacan's conception of symbolic order and the formation of the unconscious.

That means from the structural anthropology of Levi-Strauss Lacan derives the idea what characterizes the human world is symbolic function — a function that intervenes in all aspects of our lives. Levi-Strauss in his seminal study The Elementary Structure of Kinship has analyzed primitive society's marriage and kinship system. By studying these primitive conventions Strauss suggested that :

What one found ill the marriage relations of these societies was nothing less than the basic underlined structure of society itself.

In other words, here, Strauss wants to trace the elementary structure of that society from which all subsequent social relations derive. Further Strauss argued that what is important in marriage process was not the exchange of women i.e., real people — but the way in which these real people were transformed into signs and operated within a system of symbolic exchange. Thus, the exchange of women here operated like a language - a system with its own rules and regulations which couldn't be infringed but at the same time remain unconscious to the individual system users. From above theory of symbolic exchange Lacan drew that there is an unconscious structure that determines people's social positions and regulates their relationship without their being aware of it.

Lacan conceived symbolic order as a totalizing concept in the sense that it marks the limit of the human universe. We are born into language - the language through which the desires of others are articulated and through which we are forced to articulate our own desire. We are locked within what Lacan calls a circuit of discourse. In this context Lacan comments into following words:
"It is the discourse of the circuit in which I am integrated I am one of its links. It is the discourse of my father, for instance in so far as my father made mistakes which I am condemned to reproduce I am condemned to reproduce them because I am obliged to pick up again the discourse, he bequeathed to me not simply because I am his son but because one cannot stop the chain of discourse, and it is precisely my duty to transmit it in its aberrant form to someone else."

So as above stated by Lacan, we are born into the realm of language and discourse. The discourse is present before our birth and it will remain also after our death. Therefore, Lacan argues that, what one requires to be fully human as we are subjected to this symbolic order — the order of discourse, language. We cannot escape it, although as a structure it escapes us.

Moreover, the very idea of subject comes into being in the realm of language. In the previous order that is imaginary, the ego is formed with relation to the other. On the contrary in the symbolic order the subject is constituted in the symbolic order and is determined by language. M. H. Abrams observes the notion of subject as follows:
"When it enters the symbolic stage, an infant subject assimilates the inherited system of linguistic differences, hence is constituted by the symbolic."

But Lacan has outlined another perspective of the symbolic order. The acquisition of language during this order separates an infant from the actual materiality of things or from a connection to the real. Moreover, once you entered into this differential network of language it determines the perception of the world around the subject. By acquiring language in this stage, Lacan calls it as a symbolic order in which the subject were reduced into an empty signifier within the realm of signifiers, within the realm of language.

The imaginary stage projects the idea of self with relation to the other. Arther this other illustrates for the infant, the. idea of lack, of laws, of absence. The moment shows that it is not complete in and of itself. It is also the gateway to the symbolic order to language. Moreover, Lacan states that language itself governs on the idea of lack or absence.

Further Lacan argued that the ideas of other, of lack, of absence, of the identification, of self with other are all worked out on an individual level with each subject. This lack or absence provides the basic structure of symbolic order, of language, which the subject must enter to become an adult. So, in the symbolic there is a structure or structuring principle of otherness, and structuring principle of lack.

Thus, the lack or the other is a structural principle in the symbolic order. This is a stage where everyone tries to do away with, to merge with in order to get rid of separation between self and other. So, this other becomes center in the symbolic order. But this other is also subject to position. So, the position of the other creates and sustains never ending lack, which Lacan termed as desire. Desire is for the other. But the desire cannot be fulfilled; in the sense it is not desire for some object or desire for love or another person's identification of oneself, but desire to be the center of system, the center of symbolic, the center of language itself.

Moreover, the center in Lacanian theory has different connotations. it is the other, it is called phallus or it is as name of the father. To prove this point Lacan borrowed Freud's theory of Oedipus complex. The Freudian version of Oedipus complex is that, where child wants to merge with its mother by having sexual intercourse with her. Here in Freudian model, the lack is represented by the lack of penis. The boy who wants to fill this lack by filling her up with his penis. In Freud's view, what breaks this Oedipus desire of lack is the figure of father, who threatens castration.

But in Lacanian theory the threat of castration is the metaphor for the whole idea of lack as a structural principle. For Lacan, unlike Freud, it is not the real father who threatens castration. Rather because the concept of lack is essential to the concept of language because the concept of lack is also the basic principle of language. Then father functions as the linguistic structure. The father, rather than being a person, becomes a structuring principle of the symbolic order. About the concept of structural principle in symbolic order has been rightly observed by M. H. Abrams in the following words:
The symbolic realm of language, in Lacan's theory is the realm of the law of the father, in which the phallus is the privileged signifier that serves to establish the mode for all other signifiers.

Lacan sees the father's figure as a metaphor or a controlling principle in the symbolic order. In other words, in Lacanian term, to become a speaking being you have to obey the rules of language. Lacan here designates that the structure of language and its rules are basically patriarchal. He calls the rules of the language, the law of the father in order to link the entry into symbolic, the structure of the language.

Thus, this name of the father or rule of the father governs the whole structure — its shape and how all the elements in the system can move and form relationship. This controlling principle is also called as phallus, which limits the play of elements and gives stability to the whole structure. Thus, it is because of the phallus signifier can get some stable meaning. The phallus anchors the chain of signifiers which in the unconscious are just floating and unfixed, always sliding and shifting. Therefore, it is because of the phallus as a center of symbolic order that the term, I designate the idea of the self. But Lacan says that every subject in language is constituted by / as lack or lack. The only reason we have language before us because of lack or absence. In fact, it is necessary for a subject to become part of culture as an adult being, he has to become a subject in language; that forces absence, lack and loss.

Finally, we can say that the sense of self and its relation to other sets you up to take up a position in the symbolic order and in the language. Such a position allows you to say 1, to be a speaking subject. And the term I have a stable meaning because they are controlled, or anchored by the other / phallus, the name of the father / law. That is the structuring principle of the symbolic order and the center of language.

Thus we sum up to say that Lacan was the most controversial figure in the field of literary and cultural theory. His contribution has been widely accepted in the field of literary and cultural theory. His readings focus on the form and structure of the text rather than on the contents of literary text and psychology of author and character. In this sense lie is post-structuralist. He was the first who introduced post-structural theories of De Sassure and Derrida. Lacan also has given new dimensions to the theory of psychoanalysis. In recent times, psychoanalysis has gained resurgence by the theories of Lacan. His most original contribution to the field of psychoanalysis is that he has given psychoanalysis a status of science. He made revolutionary changes in the field of psychoanalysis and also in clinical psychoanalysis.

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turned the same into a subject of contentious debate. The decision of merging four districts has latent political overtones because districts play a significant role in the proceedings and the results of the delimitation process. To decipher the government intention, it is imperative to look into the move from the prism of the census figure of 2001 and 2011, which highlights a communal demographic rationale behind it. Bajali, a Hindu majority area is merged with Barpeta, a Muslim dominated district. Similarly, Hojai an area consists of sizeable Hindu Bengalis, often regarded as a consolidated vote bank of the BJP in the region is also merged with Nagaon, a Muslim majority district. Similarly Hindu dominated Biswanath district is merged with Sonitpur where the Muslim population is growing rapidly. Likewise, Tamulpur, a Hindu majority district, is amalgamated with Baksa district, a major fiefdom of Bodoland politics which also has a substantial Muslim population of 14% (Pisharoty, 2023). The pattern in the changing of district boundaries clearly hints at an attempt to influence the delimitation process as well as to weaken the Muslim community's electoral strength in the state.

Previously when BJP was in the opposition, it asserted that an authentic National Register of Citizens (NRC) in Assam should be carried out and completed before the delimitation exercise takes place, so that all illegal immigrants could be identified (January 2, 2023, The Assam Tribune). Ironically, today when the BJP is in the power, both in the state and the centre, delimitation is being carried out without a full and final update of NRC in Assam. Commenting on the issue of delimitation and NRC the CM of Assam expressed his displeasure with the outcome of current NRC and maintained that the delimitation could be the exercise which would safeguard the state's future (The Assam Tribune, 2nd January, 2023). By the above statement, Sarma has rhetorically delve into the contours of identity politics, invoking the narratives of indigenous insecurity and protection from growing Muslim population in the state. The All Assam Students' Union (AASU) which has had a history of influencing politics in the state also welcomed the delimitation. The Chief advisor of AASU, Dr. Samujjal Kumar Bhattacharya while endorsing the delimitation in the state also appealed that the recommendation of the 'Clause-6' of the Assam Accord should also be taken care of, to ensure the political interest of the indigenous people. In this context, delimitation process in Assam is seen as a tool of retaining the prominence of indigenous people over the politics of Assam, simultaneously, deferring its meaning beyond the mere readjustment of constituencies, making it a quagmire of identity politics and gerrymandering.

Although, by an amendment to the constitution it is mandated that the current delimitation should be carried out on the basis of 2001 census data, but the basis of the recent delimitation in the Jammu and Kashmir (J&K) was 2011 census. The INC, AIUDF and Raijor Dal, three main opposition parties in the state expressed concern over the usage of two different censuses for delimitation in Assam and Jammu & Kashmir. Raijor Dal's chief, Akhil Gogoi opined that the delimitation in Assam should be conducted after 2031 census as the freeze year of 2026 is nearby. In this regard, it is interesting to note that 2021 Census has remained dormant because of the Coronavirus pandemic and is postponed till October, 2023. By a constitutional mandate next delimitation in India after the Delimitation of 2008 could take place only after the year 2026. If in case, the 2021 census is released during or after the end of freeze year of 2026, it may lead to new political choices by the government that will be in the power at the centre. It may immediately go for the delimitation and not wait until 2031, if they find the census report beneficial to their political interests. Coming back to the state and the current delimitation exercise in Assam, Akhil Gogoi, who usually stands in opposition to BJP and its Hindutva politics also expressed his fear in a near communal fashion when he said his home constituency, Sivasagar, which has a substantial population of Ahom people (a community that he also belongs to) will no longer remain an Ahom-dominated constituency. (The Assam Tribune, 28th December, 2022). The growing Muslim population in Assam has always been a matter of anxiety among Assamese people but with the formation of BJP government in Assam, a fusion of old indigenous sentiment of "*Jati, Mati aaru Bheti*" (home, land and hearth) and hardline Hindutva narrative has been observed. The result of such fusion could be seen in the various eviction drives in the state which many allege to be targeted. Although, such drives are carried out on the pretext of secular intention, they mostly affect a particular community, *Miya Muslims*- a colloquial term for the Bengali Muslim community. The politics in the state has become highly polarised, in which even the constitutional act of delimitation is seen to be causing further polarisation.

The current delimitation discourse has also thrown light on issue of reservation of seats in the Assam state legislative assembly. Although, BJP as a national party has had a history of reluctance towards reservation (Chinnaiah, 2003), but in Assam, BJP led by Himanta Biswa Sarma is eyeing reservation as a 'reserved strategic action' to counter the growing presence of Muslims in the state legislature. Contextualising his and his party's intention, Sarma said, he would not mind sacrificing his home constituency if the seat is reserved for the Scheduled Castes or Scheduled Tribes in the larger interest of the indigenous people of Assam (Mazumdar, 2023). The ECI has not released any final guidelines and methodologies for readjusting the constituencies in Assam (Parashar and Yande, 2022). In such state of ambiguity, could 2008 Delimitation Draft proposal of Assam be of any use to ECI in carrying out the delimitation now, as the basis of both is the census of 2001. As per the proposed 2008 Delimitation of Assam Draft the number of reserved seats in the State Legislative Assembly for Scheduled Castes and Scheduled Tribes was supposed to increase from 8-9 for SCs and 16-19 for STs (Zaman, 2023). BJP's sole ambition in the event of such increment would be to push reservation to such constituencies where there is a very less prospect of it winning a seat or in other words, reserving the constituencies where Muslims are electorally powerful entity. Besides these, there has been an important political demand brewing in the state for quite a long time. Six communities of Assam, namely- Tai-Ahom, Koch-Rajbongshi, Moran, Motok, Chutia and Tea Tribe (Adivasi) collectively comprising more than 30% of the state electorate, has been demanding for ST status, the member of these communities are the followers of Hinduism with few exceptions. Granting ST status to these communities was one of the major promises of BJP ahead of the 2016 state Assembly election. In this regard, state government has even agreed in principle to send a recommendation to centre for the same (Press Trust of India, September 27, 2021). Albeit, the central government which has a decisive role in the matter has kept the demand in limbo. If in case these communities are granted ST status, the number of ST population in the state will rise significantly, it will have a crucial impact on the political equation in the state. With the rise of ST population, the number of reserved seats for STs in the State Legislative Assembly and parliamentary seats from the state will also need to be proportionately increased. There is a possibility that BJP may in future grant ST status to these communities before some other delimitation is carried out, to secure its electoral and political interest in the state and simultaneously to reduce Muslim political influence in the politics of Assam.

Conclusion

The present delimitation drive in Assam which is being done based on the basis of 2001 census has instilled a great deal of concern among Assamese citizens and political parties because of the communal demographic change in the state. The BJP as the ruling party in the state has taken advantage of the situation to do the political manoeuvring and to create narratives which favours its political agenda in the state. The various move taken and narratives propagated by the BJP as discussed above in conjunction with Delimitation exercise in Assam has also drawn criticism from various political and non-political organisations and is referred to as a tacit attempt of gerrymandering. It could be argued, that these moves will help in the consolidation of BJP's power in Assam both electorally and in terms of propagating a hegemonic Hindutva narrative, especially in the forthcoming 2024 election. The strengthening of Hindutva narrative in Assam also has a wider implication for federal political structure, as Assam like many other states of India has fallen under the tight grip of the web of saffron politics. Earlier, Assam used to be viewed from the prism of core-periphery politics in which it was located at the periphery, but now Assam itself has become one of the core spaces for Hindutva experiment. In an interesting state of affair, the legacy of identity politics in the state has been hijacked by the BJP in a very well calibrated manner, it is now leveraging on the sentiments of the indigenous people of Assam by projecting the afore-discussed moves as an indirect, but effective policy for protection of indigenous rights and interests. All these moves and narratives of the BJP has furthered the representation of Muslims, especially Bengali Speaking Muslim as dreadful other in the political milieu of the state. Beside the consolidation of BJPs political prospect, an indirect, but an apparent outcome of the debates and moves related to Delimitation exercise in Assam has been the growing political relevance and popularity of the current Chief Minister of the state, Himanta Biswa Sarma in the eyes of the people of Assam as a man of actions as well as in the federal political domain as a working man for Hindus.

Notes:

NRC: The National Register of Citizens (NRC) is a register maintained by the Government of India for the state of Assam which includes all the citizens and their detailed information. It is expected that through a proper NRC the genuine residents of the state could be identified. The register for Assam, for the first time was prepared after the census of 1951.

Grow More Food: 'The Grow More Food' programme was initiated during the second world war to augment the food production capacity of the province in order to combat food shortages and supply sufficient food for the British soldiers. Saadullah then premier of Assam, gathered thousands of Bengali Muslim peasants from then East Bengal and settled them in Assam under this initiative.

Clause-6 of the Assam Accord: The Clause-6 of the Assam Accord talks about the constitutional, legislative and administrative safeguard to protect, preserve and promote the cultural, social, linguistic identity and heritage of the Assamese people.

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Constructed Past and Stigmatised Present: The Meos Before and After 1947

Altaf Hussain

Abstract

Aftermath the uprising of 1857, the colonial state constructed a novel social and legal category to classify millions of Indians as 'in-born' criminal tribes. But the available literature on the various aspects of this theme is confined to colonial India, ignoring the stimulus and continuation of such colonial stigma and stereotypes in post-Independent India. The focal aim of this article is to examine the firstly colonial construction of criminality and in what way such notions and stereotypes continue after 1947 in the context of Mewati peoples. This is a vital aspect of this paper as it traces how the colonial state stigmatised Mewatis or Meos in the colonial period, unending in post-independent India.

Key Words: Criminal, Criminal Tribe, Criminal Tribe Act, Colonial India, Meos, Mewati, 1947.

Introduction

Following the rebellion of 1857, the colonial state constructed a 'social dishonour' and novel and unprecedented lawful categories to classify millions of Indians as the 'criminal tribe'.[1] The idea of 'inborn criminals' and CT- a defamatory term, was introduced in colonial India to control, discipline, and policing those communities who were, as claimed, 'involved and committed to the organised commission of non-bailable offenses.' Further, to control and surveillance such Indian natives the British government passed the first Criminal Tribes Act[2] in 1871 and mainly extended it to North-Western Province and Punjab. In the 1924 Act, all the amendments to the CTA 1871 were merged, and the act was stretched to the whole of India. It is estimated in 1947, there were more than a hundred tribes, constituting more than three million people and around one percent of the total population in India that were declared as CTs.

The existing literature on CTs is mainly concerned with the question that why certain groups were classified as CTs in British India. Existing work also stated that the construction of criminality in British India is a colonial and modern phenomenon.[3] Many scholars[4] have recently studied the construction and impact of criminality in a particular community. A very recent and different work was done by Anastasia Piliavsky (2015) on this theme. She traces the ancestries and roots of such concepts and practices in pre-colonial India. Piliavsky explains and rationalises her views by studying the Kanjars of Rajasthan. More recently, Sarah Gandee's (2018) work inspects the post-colonial life and status of the CT in the region of Punjab. She mainly looks at how post-Independent India deals with the colonial category of classification in its lawmaking, informal, and substantial practices even after the eradication of CTA.

Thus, the available literature on the various aspects of this theme is confined to colonial India, ignoring the continuation of such colonial stigma and stereotypes in post-Independent India. The key aim of this article is to study the firstly colonial construction of criminality and in what way such notions and stereotypes continue in post-independent India in the context of Mewati peoples. This is a vital aspect of this paper as it traces how the colonial state's stereotypical criminal image of Mewatis or Meos continued after 1947.

Mewat as a Cultural Region

Mewat is a notable and important area in the history of north India. Mewat is known for long confrontations against various states in India. "Mewat, or land of Meos, does, find a place, a conspicuous one in the history of northern India during the three centuries of Muslim rule preceding the Mughal Empire. During those times, Mewat constituted a distinct geographical as well as a political entity." (Amir Ali (1970, 19). This is important to note that Mewat is not an administrative division[5]. In present-day practice, the term Mewat basically means an area 'where the Meos live.' Thus, in the present milieu, it is tough to determine the Mewat boundaries as Meos are scattered over the districts of the three states, namely, Rajasthan, Haryana, and Uttar Pradesh. So, Mewat is more combined into a social, geographical, and cultural entity than any geographical border. The following lines are prevalent and widespread about Mewat that

इत दिल्ली उत आगरो, अलवर और बैराठ I
कालो पहाड़ सुहावणो, जाके बीच बसे मेवात I

नू तो सारी जात ही, बसां एक ही साथ I
(अपर) मेव घणी तादात मे, नू बाजे मेवात II

(The Verse suffices, 'Where is Mewat'? From Delhi to Agra, From Mathura to Bairat where the black charming hills (Aravali range) stand, 'here lies Mewat.'. The next line specifies that "though various castes or Jati exist in Mewat together, the Meo caste is in more numbers hence known as the Meos of Mewat."

Meos of Mewat

Meos are one of the important social groups of Mewat. There are various views about the ancestries of Meo society. The Meos claim that they belonged to the Rajput clan of the Hindu Society. Meos are also considered upper caste in the Mewat region by Muslim and non-Muslim communities. Like their descents, there are several understandings about their Islamisation, but it is clear from existing works that the Meos embraced Islam over a long period of time.

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The process of complete Islamisation among them is not complete till today, even after the prolonged presence of Tabligh Jama'at among the Meos of Mewat. Politically Mewat or Meos were under the British in Gurgaon, Naruka Rajputs in Alwar, and Jats rule in Bharatpur in the 19th century.

Colonial Knowledge: Construction of Meos Criminality

Colonial rule classified millions of the Indian population as the CT, and to prove and rationalise such classifications, historical evidence, and organised records of their past were formed through the making of colonial knowledge. It was one of the strategies by which colonial rule rationalised their rule and classified and controlled the native population. Sanjay Nigam (1991) rightly stated that it is important to study the construction of criminality in the context of "colonial power and the development of colonial knowledge." (Nigam, 1991, 132). This colonial strategy is manifest in making colonial knowledge about the Meos of Mewat. Colonial ethnographers-cum-officials created colonial knowledge and history about the Meos of Mewat in the sense that they can create lawless, predatory, turbulent, and stereotypical criminal images of Meos of Mewat. The colonial understanding and reasoning of Meos criminality were based on the colonial construct, selective interpretations, and de-contextualised history of Meos of Mewat. The colonial ethnographers[6] generally rationalise Meos criminality on the similarity in the name of *pal*[7] and the character of the Meo-Mina community. Colonial ethnographers formulated their views about Meos based on a story of a legend, the marriage of a Meo boy named Dariya Khan, and a Mina girl Sasibadni Mina[8]. For example, Major P.W. Powlett in Alwar Gazetteer stated that

> "The Meos claim to be of Rajput origins, but there are grounds for believing that many springs of the same stock as the Minas. The similarity between the word Meo and Mina suggests that the former may be a contradiction of the later. Several of the respective clans are identical (Singal, Nai, Pundlot, Dingal, and Balot), and the story of one Dariya Meo and his lady Sasbadni Mina seems to show that they formerly intermarried." (Powlett, 1878, 38)

The Dariya Meo and Sasbadni Mina legend was questioned by various scholars.[9] Still, colonial ethnographers created a dominating view that they were from the same race and had familiar criminal characters. This shows how colonial knowledge enabled the colonial state to impose its legislation and ideas by creating a history of the native population. Further, to rationalised Meos violent and criminal character, colonial ethnographers repeatedly write about the Meo-Mina's common origin to sustain its reliability. Interestingly, the construction of Mina criminality was also not the center of colonial crime control policy but the creation of a partial inspection of colonial knowledge. (Mark Brown, 2004)

Colonial administrator-cum ethnographers further linked the common origin of Meos and Minas with a shared predatory character. For example, R.V. Russell stated that the "Muhammadan branch of the Mina tribe belonging to the country of Mewat. They were also formerly robbers by occupation, and though they have improved, they are still noted cattle-lifters." (Russell, 1916, 256). William Crooke writes that an important branch of robber tribes was that of the Meos, or Mina, whose headquarters were in the wilder parts of Rajputana, with branches in Punjab, Central India, and the United Province. (Crook, 1907, 143). So, like other colonial ethnographers William used the term Meo-Mina interchangeably. Hence, it is evident that based on the common origin of Meo-Mina, colonial ethnographers linked them with their predatory and criminal activities to prove and rationalised the criminal character of both Meo-Minas.

Further, the early Indo-Persian accounts about Meos were significant sources of information for creating colonial knowledge and the history of Meos. This is evident from the colonial ethnographers who repetitively quoted early Indo-Persian accounts to prove the criminality of this community and their lawless activities since early times. For example, W.H. Sleeman (2019, 322) writes about Mewatis that "depredations had gone on for centuries. Sultan Balban, who reigned from A.D. 1265 to AD 1268, temporarily suppressed them by punishments of awful cruelty, flaying the criminals alive, etc." Powlett also stated that the "Meos were during the Muhammadan period of power always 'notorious' for their turbulence and predatory habits" (Powlett, 1878, 37). So, the early Persian accounts were a significant source of information for the colonial state to mention and highlight the Meos turbulent and predatory characters since early Indian history.

The main argument of this paper is that an immediate reason for Meos criminalisation was their strong resistance and mass participation in the rebellion of 1857. Because this was the first direct conflict between the Meos and the colonial state since the first half of the 19th century when the Gurgaon district came under colonial rule. In the revolt of 1857, no symbols of British authority were to be seen throughout the Gurgaon district. Budha Prakash noted that in "Mewat, the sturdy and warlike Mewatis came out in large numbers and formed a *dhar* (a crowd turned into somewhat organised gatherings) to overthrow the British rule. The Meos of Mewat opposed the Britisher tooth and nail." (Budha Prakash, 1967, 85). Later British suppressed the Meos and other Mewatis with full force and restored the British authority in the Gurgaon district. No doubt Meos paid a heavy price for their participation in the 1857 rebellion. Meos were not only killed and hanged but their land was confiscated in accordance with the British acts. Heavy fines were imposed on the individuals and rebel villages. More importantly, Meos active and mass participation in the revolt of 1857 become the main rationale for the British to classify Mewatis as CT. This is evident from the perspective of colonial officials[16] who depicted Meos as a violent, bloodthirsty, robber, and lawless community. For instance, Watson and Kaye mentioned that

> "The Mewatess have not by any means a good reputation as a tribe. They are, according to a local report, like the Goojurs, thieves and cattle stealers, and have the vices of Mohmedans without the virtue of Hindoos. They further added that in the mutiny and rebellion, in some districts, especially around Agra, they were more troublesome even then the Goojurs, adding to their original 'evil disposition the bloodthirstiness of the Mahomedan fanatics." Watson and Kaye, 1869, item 201).

William Crook also stated that "in the 1857 mutiny, Meos and the Gujars of the Upper Daub were notorious for their turbulence and seriously impeded the operation against Delhi. The Meos and Mewatis, however, retained their character for turbulence." (Crook, 1908, 313). But, for the Meo community, their involvement in the rebellion of 1857 was an act of bravery, loyalty, Hindu-Muslim harmony, and a contest against colonial rule. It is also evident from pre-1857 colonial records that Meos were barely cited in the colonial documentation about criminal activities. But certainly, in the post-1857 uprising, Mewatis became a key unease for the colonial state. Even colonial ethnographers used selective proverbs to justify Meos violent and criminal character and the subsequent suppression by the British. Thus, this paper argues that the participation of the Meos in the rebellion of 1857 was the main reason for their characterisation as a CT. It is important to note not only Meos or Mewatis but many other tribes (Bawrias, Sansi, and Korvas) also took part in the revolt of 1857 and were classified as CT.

This work also investigates whether the juridical-legal records and administrative and police documents during colonial India confirm Meos or Mewati's criminality. This study found that no empirical evidence in pre-1857 India would give us details about Meos robbers and lawless activities. On the contrary, Lt. Col. Lockett (1831) prepared a predatory report of Rajputana in 1831. He noted that there had not been grievances against Mewati regarding their robber acts, either the minister of Alwar or the people. Like Lockett's information, WH Sleeman (2019) also noted that Mewatis or Meos were incapable of mischief on a large scale in the Gurgaon district in the first half of the 19th century. Thus, hardly any colonial records in the pre-1857 period mentioned the criminal and lawless activities of Meos of Mewat.

When the recommendations were taken from various levels of colonial officials and provincial governments on the introduction of the CTA in 1871, not a single colonial official highlighted the lawless and robber activities of the Meos. Surprisingly, Meos or Mewatis were not mentioned even a single time by any colonial officials regarding their criminal activities in the whole discussion on the introduction of CTA. Mr. F O Mayne, who was Inspector General of Police of North-Western Provinces and a main colonial mind in the making of CTA, 1871, sent a schedule 'A,' a list of the 29 CTs of North-Western Provinces Meos or Mewatis find no mention in Mayne's list of CTs in Schedule 'A'[11]. This is adequate to prove that Meos or Mewatis were not even in discussion among colonial officials for criminal activities; still, they were classified as CT.

It is important to note that when colonial officials were discussing the idea of CT and the enactment of CTA to restrict such communities, Col. Hervey came out with a report on the predatory activities of Rajputana. Harvey's report (1866) did not confirm any large-scale Meos involvement in criminal and robber activities in the 1860s. S.T. Hollins (2005) collected information from the Criminal Investigation Department (CID) and various standard British works on multiple aspects of CTs in the 1920s. When he prepared the list of CTs of the United Provinces, he wrote separate

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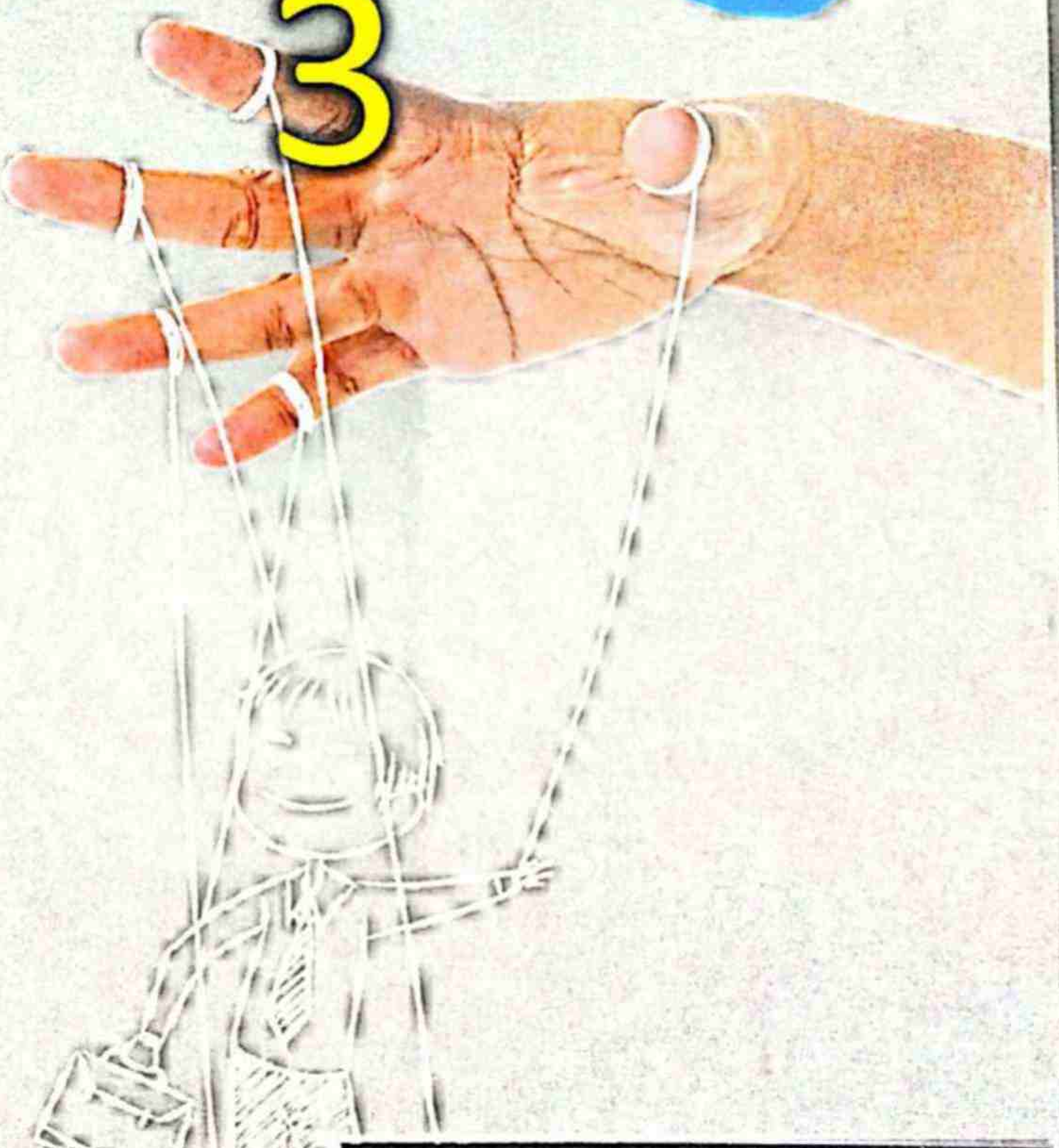

सम्पादक
डॉ. सुनील जाधव

तकनीकी सम्पादक
अनिल जाधव

पत्राचार हेतु कार्यालयीन पता -
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सम्पादक

डॉ.सुनील जाधव ,नांदेड

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तकनीकी सम्पादक

अनिल जाधव, मुंबई

पत्राचार हेतु पता–

महाराणा प्रताप हाउसिंग सोसाइटी, हनुमान गढ़ कमान के सामने, नांदेड–431605

भारत के लिए , अपनी विदेश नीति को तराशने का सिद्धांत हमेशा से ही विभिन्न कारकों का पारस्परिक प्रभाव रहा है। इन कारकों में विशेष रूप से वे चार बुनियादी निर्धारक शामिल है जो अंतरर्राष्ट्रीय राजनीति के अखाड़े में भारत के चाल – चलन को संचालित करते है। ये चार निर्धारक है (क) भारत के पारंपरिक और दार्शनिक आधार जो मूल्यों और अन्य देशों के साथ अंतर्राष्ट्रीय शांति, सह–अस्तित्व और मित्रता की नैतिकता को दर्शाता है (ख) उसका भूगोल जो अब तक के सबसे महत्वपूर्ण पहलुओं में से एक है जो न केवल भारत के भौगोलिक भूभाग की ओर बल्कि ग्लोब में उकसी स्थिति की ओर भी इशारा करता है। (ग) राष्ट्रीय हित में वह शामिल है जिसमें भारत अपना हित समझताहै चाहे वह सुरक्षा की दृष्टि से हो, आर्थिक दृष्टि से हो या एक तीसरी दुनिया के 'मसीहा' के रूप में हों। (घ) मूल रूप से गतिशील अंतर्राष्ट्रीय माहौल की ओर इशारा करने वाला अंतर्राष्ट्रीय परिवेश जो निश्चित रूप से भारत की विदेश नीति के निर्माण को प्रभावित करेगा। भारत की विदेश नीति राष्ट्रीय हितों की, अंतराष्ट्रीय शांति और सुरक्षा की, राष्ट्रों की मध्य न्यायपूर्ण व सम्मानपूर्ण संबंध बनाये राखने की, सैनिक तत्वों में विशेषता हासिल करने की, सांस्कृतिक गतिविधियों को बढ़ावा देने की, राष्ट्र की प्रतिष्ठा और आदर्श स्थापित करने की, तकनीकी विकास और भौगोलिक स्थिति को बनाए रखने की एवं वैचारिक तत्वों में विकास करने की नीति पर आधारित है।

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14.किन्नर समाज के उत्थान में साहित्य का योगदान

–प्रा.पूर्णिमा उमेश झेंडे
भोंसला मिलिटरी कॉलेज, रामभूमी, नाशिक

आधुनिक युग तकनीकी और विकास का युग माना जाता हैं। लोग संकुचित वैचारिकता से बाहर आ रहे है। आदिकाल से समाज के दो आधारस्तंभ माने जाते हैं, जो हैं 'स्री' और 'पुरुष' किंतु हमारे इस मानव समाज में इन दो लिंगो के अतिरिक्त भी एक अन्य लिंग का अस्तित्व हैं, "जो न तो पुरुष हैं, न ही स्री, जो न तो संबंध बनाने में सक्षम हैं न गर्भ धारण करने में"। समाज इन्हें तृतीय लिंगी अर्थात हिजड़ा, किन्नर, नपुंसक नामसे संबोधित करते है। जो समाज में सदैव से हाशिए पर रहा है। संविधान में इन्हें इंटरसेक्स, ट्रांससेक्सुअल, ट्रांसजेंडर के रूप में पहचाना गया है। इनकी पहचान थर्ड जेंडर के रूप मिलती है। पुरे विश्व में मानव अधिकार के रूप में साहित्य के माध्यम से हाशिए के समाज को आंदोलनों, साहित्य, कायदे–कानून के माध्यम से समाज की मुख्य धारा में लाने को कोशिश लगातार हो रही है। परिणाम स्वरुप आज दलित, आदिवासी, स्री, के अधिकारों के लिए लगातार जागरूकता होती दिखाई देती है। स्री के साथ आज चर्चा के लिए महत्वपूर्ण विषय बन गया है "किन्नर" या थर्ड 'जेंडर'। वैश्विक धरातल पर किन्नरों के मानवाधिकार के लिए प्रयास किए जा रहे है।

भारत में किन्नर समुदाय पुरातन काल से ही दुर्लक्षित समुदाय रहा है। बहुतही बिकट स्थिति में यह समुदाय अपना जीवन यापन करता रहा है। बात–बात पर ताली पिटना, लटके–झटके से पेश आना कमर मटकाते और हाथ चमकाते बेफिक्र अंदाज में युवाओं से दुवाओं के बदले सड़क, बाजार बस स्टँड और रेल्वे की बोगियों में अक्सर पैसे वसूलते दिख ही जाते है। उनके हावभाव औरतों जैसे होते है, पर दिखावट मर्दाना होती है। परंतू वास्तविकता यह है कि थर्ड जेंडर की वजह से इन्हें अपने घर से समाज से बहिष्कृत किया जाता है। इन्हें समाज में अपनी अस्मिता और आजीविका के लिए बहुतही संघर्ष करना पड़ता है। इस संघर्षमय जीवन में उन्हें शारीरिक और मानसिक रूप से परिवार के साथ ही समाज द्वारा सताया जाता है। देखा जाए, तो जबसे सृष्टि का निर्माण हुआ तबसे किन्नरों का अस्तित्व माना जाता है। जिसका उल्लेख पुरानों तथा पौराणिक कथाओं में मिलता है। महाभारत में शिखण्डी अरावन बृहन्नला का उल्लेख तथा उनका सामान्य अस्तित्व यह इस बात का द्योतक है कि उस काल में किन्नरों के साथ सामान्य मनुष्य की तरह व्यवहार किया

जाता था। रामायण में भी भगवान श्रीराम द्वारा 'मंगलमुखी' समुदाय को कलियुग में शासन करने का आशीर्वाद मिलना यह भी इस बात का प्रतीक है कि उस काल में मंगलमुखी (किन्नर) समाज के साथ मनुष्यत्व का व्यवहार होता था। उसी प्रकार दिल्ली सल्तनत के अल्लाउद्दीन खिलजी के सरसेनापती मलिक काफूर, कोषाध्यक्ष, मुघलकाल के गुप्तचर, 'हरम' में काम करनेवाले सैनिक अधिकारी यह सब 'किन्नर' समुदाय से थे। परंतू ब्रिटिश शासनकाल से भारतीय किन्नर समुदाय दुर्लक्षित होने लगा । परिणाम स्वरुप उनकी अवनति होने लगी। इन्हें सामाजिक रिश्तों से दूर रखा जाने लगा और धीरे-धीरे यह समुदाय मुख्यधारा से कटता गया। हिन्दी साहित्य के इतिहास को देखा जाए तो पिछले कई सालो से 'किन्नर समुदाय' को लेकर कोई भी रचना रची नहीं गई। सिर्फ हिन्दी ही नहीं किसी भी भाषा के साहित्य और संस्कृति में किन्नर समुदाय पर साहित्यिक रचना नजर नहीं आती । परंतू वर्तमान साहित्य में हाशिए पर रहने के लिए मजबूर 'किन्नर समुदाय' का जीवन साहित्य के माध्यम से उजागर किया जा रहा है।

आज जब दुनियाभर का बौद्धिक वर्ग 'हाशिए' के समाज के अधिकारों के प्रति लगातार चिंतित हैं, वहीं समाज का सबसे सशक्त माध्यम 'साहित्य' किन्नर समुदाय को केंद्र में रखकर साहित्यिक रचना के रूप में हाशिए के समाज के उत्थान के कार्य में जुटा है। जिसका उदाहरण हैं, उपन्यासों में नीरजा माधव का 'यमदीप', चित्रा मुददगल का उपन्यास पोस्ट बॉक्स नंबर 203, 'नालासोपारा' निर्मला भुराडिया का 'गुलाम मंडी' महेद्र भीष्म का किन्नर कथा, प्रदीप सौरभ का तीसरी ताली मनोज रूपडा का 'प्रतिसंसार' महेंद्र भीष्म का 'मै पायल...' साथ ही आत्मकथाओं में लक्ष्मी नारायण त्रिपाठी की 'मै हिजड़ा लक्ष्मी', मनोबी में बंद्योपाध्या की 'पुरुष तन में फँसा मेरा नारी मन', साथ हि 'थर्ड जेंडर' हिन्दी कहानियाँ नामक कहानी संग्रह में बिन्दा महाराज, खलिक अहमदबुआ इ मुर्दने के गाँव, संझा हिजड़ा इज्जत के रहबर, कौन तार से बिनी चदरिया, रतियातन की चेली, संकल्प, खुश रहो क्लिनिक, साथ ही कविता संग्रह में सुरेश चन्द्र 'सर्वहारा' का 'किन्नर पर कविता, डॉ. लता अग्रवाल का 'सिसकती दास्तान', सपना मांगलिक का 'हिजड़े की व्यथा', निवेदिता झा की 'किन्नर' आदि साहित्य की सभी विधाओं में संवेदनशील रचनाकारोंने किन्नर की जीवन व्यथा को सामने रखते हुए सहानुभूति व्यक्त की जबकि लक्ष्मीनारायण त्रिपाठी ने अपने आत्मकथा 'मैं हिजड़ा लक्ष्मी' (2015) में स्वानुभूति के माध्यम से किन्नर समुदाय के जीवन की सच्चाई को उजागर किया है।

महेंद्र भीष्म के उपन्यास 'किन्नर कथा' और 'मैं पा... ...' यह भी किन्नर समुदाय के वास्तविक चित्र को समा... सामने रखने में महत्वपूर्ण भूमिका निभाता है। 'किन्नर... उपन्यास के प्रारंभ में स्वामी जगतराज के आदेश के पा... लिए दीवान पंचम सिंह क्रूरता, अमानवीयता की हदें पार... है। परंतू यकायक उनका हृदय परिवर्तन होना, मृत्यु की... पर खड़े सेठ रामेश्वर दयाल का अपनी किन्नर बहन तारा... नफरत का प्रेम में रूपांतरण, और अंत में जगतराज का... किन्नर पुत्र सोना उर्फ़ चंदा के प्रति अकस्मात मोह एवं प्रे... निर्माण इस उपन्यास के यह सकारात्मक परिवर्तन की... समाज में किन्नर के प्रति नया दृष्टिकोन निर्माण करती है... पायल...' उपन्यास में पायल द्वारा भोगे हुए कटु यथार्थ पर... की मुसीबतों और संघर्षमय जीवनयात्रा यह एक बुरा है... द्वारा भोगा हुआ कटु यथार्थ और संघर्ष है जो तमाम किन्नर... व्यथा का प्रतिनिधित्व करता हैं। इन उपन्यासों के माध्य... समाज, सरकार व्यवस्था का ध्यान किन्नरों की समस्याओं की... आकर्षित करने का बहुतही सराहनीय कार्य महेंद्र भीष्म ने... किया है।

उसी प्रकार से चित्र मुदद्गल कृत 'पोस्ट बॉक्स... 203 नालासोपारा' में किन्नर विनोद जिसे परिवार द्वारा दूर क... नरकीय यातना भुगतने के लिए हिजड़ों के बीच माँ-बाप... छोड़ना, किन्नर विनोद की दुःख भरी दास्तान प्रस्तुत करता... प्रदीप सौरभ कृत 'तीसरी ताली' में आनंदी आंटी की पुत्री नि... नीरजा माधव कृत 'यमदीप' में नाज बीबी के माध्यम से कि... की समस्या का प्रश्न उठाने का प्रयत्न किया गया है। एक... जहाँ इन उपन्यासों में परिवार द्वारा किन्नर होने के क... तिरस्कार दिखाया जाता हैं, वहीं दूसरी ओर यह भी सामने... का प्रयास किया गया हैं की जो परिवार इन्हें अपने पास र... चाहता हैं, उन्हें प्यार दुलार करना चाहता हैं, उन्हें समाज... रिती-रिवाज, संस्कृती और सभ्य समाज के नाम पर उस प... को बच्चे को त्यागने के लिए मजबूर करता है। लता अग्र... द्वारा लिखित 'सिसकती दास्तान', सपना मांगलिक की 'हि... की व्यथा' दरसल किन्नर समुदाय की वहीं व्यथा है जिसे... वर्ग ये जिया है सहा है, किस मनस्थिति से गुजरे है, समाज... क्या अपेक्षाएँ है, व्यवहार में जो तल्खियाँ हैं, किस वजह से... सारी बाते इन कविता संग्रह के माध्यम से सामने रखी है।

निष्कर्षतः हम कह सकते है कि 'हिन्दी साहित्य में किन्नर समु... पर आधारित उपन्यास, कहानियाँ और कविता संग्रह को दे... जाए तो इनमे किन्नरों की समस्याओं को सामने रखते हुए उन...

प्रति समाज की घृणित सोच को बदलने का प्रयास किया गया है। तथा किन्नर समुदाय को समाज की मुख्य धारा से जोड़ने का प्रयास किया गया है। केवल नाच–गाकर या तालियाँ बजाकर लोगों का मनोरंजन करना किन्नर समुदाय का काम नहीं हैं, यह सोच और उनके प्रति दूषित पुर्वाग्रहों को बदलना साहित्य का काम है। जिसे कुछ साहित्यकरोंने जाना है और साहित्य के माध्यम से इसे प्रस्तुत करते हुए उजागर करने का प्रयास किया हैं।

संदर्भ–(1)साहित्य कुंज–1 अप्रैल 2020 में प्रकाशित 153 संस्करण डॉ. एम. व्यंकटेश्वर (2)महेंद्र भीष्म 'किन्नर कथा'–सामाजिक दिल्ली–2011 (3)प्रदीप सौरभ 'तीसरी ताली' वाणी, दिल्ली–2011 (4)नीरजा माधव 'यमदीप' सामायिक दिल्ली–2009 (5)चित्रा मुददगल 'पोस्ट बॉक्स' नं 203 नालासोपारा' राजकमल, नई दिल्ली (6)निर्मल भुराडिया 'गुलाम मंडी' सामायिक दिल्ली–2011 (7)सिसकती दास्तान–डॉ.लता अग्रवाल–विकास प्रकाशन–2020 (8)अनुसंधान–त्रैमासिक शोध पत्रिका–जुलाई–दिसंबर–2018

15.भारतीय शिक्षा प्रणाली–वैदिक काल से राष्ट्रीय शिक्षा नीति 2020 तक का सफर

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एन0के0बी0एम0जी0(पी0जी0) कॉलेज, चन्दौसी (सम्भल)
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शिक्षा व्यक्ति के सर्वांगीण का आवश्यक साधन है। यह आजीवन चलने वाली प्रक्रिया है। निःसंदेह शिक्षा मानव को पाशविक प्रवृत्तियों से ऊचाँ उठाकर सभ्य और सामाजिक प्राणी बनाती है साथ ही शिक्षा के माध्यम से समाज अपनी सभ्यता व संस्कृति की रक्षा करते हुए एक पीढ़ी से दूसरी पीढ़ी को स्थानान्तरित करते है। इस प्रकार शिक्षा व्यक्ति व समाज दोनों के विकास के लिए आवश्यक है। अतः शिक्षा समाज की बुनियाद होती है। किसी भी देश की सम्पन्नता और उसकी गुणवत्ता उस देश की शिक्षा–प्रणाली की गुणवत्ता के आधार पर आँकी जाती है। शिक्षा के संदर्भ में यदि भारत की बात की जाए तो भारत विश्व में शिक्षा के क्षेत्र में "विश्व गुरू" के नाम से जाना जाता था। भारतीय शैक्षिक व्यवस्था विश्व की सबसे प्राचीनतम व्यवस्था है, इसका प्रारम्भ वैदिक काल से माना जाता है। गुरुकुल व आश्रमों में दी जाने वाली वेदों पर आधारित इस धार्मिक सामाजिक शैक्षिक व्यवस्था में शिष्य गुरू द्वारा उच्चारित वैदिक मंत्रों को दोहराता व कंठस्थ याद करता था। चरित्र की शुद्धता, ईश्वर भक्ति व धार्मिकता का समावेश, नागरिक व सामाजिक कर्त्तव्य पालन, संस्कृति का संरक्षण व प्रसार, ब्रहम ज्ञान व मोक्ष की प्राप्ति शिक्षा के मुख्य उद्देश्य थे। कर्मकांड की प्रबलता, शिक्षा पर ब्राह्मणों का स्वामित्व, धर्म को अत्यधिक महत्व, लोकभाषाओं, सांसारिक जीवन, शूद्र एवं स्त्री शिक्षा की उपेक्षा आदि अनेक गम्भीर दोषों के कारण कालान्तर में वैदिक कालीन शिक्षा समयानुकूल न रह पाने के कारण उसका ह्रास आरम्भ होना प्रारम्भ हो गया। ऐसे समय में महात्मा बुद्ध का जन्म हुआ जिन्होंने बौद्ध धर्म की स्थापना की। वास्तव में बौद्ध–धर्म वैदिक धर्म का ही परिवर्तित एवं परिवर्धित रूप है। बौद्ध शिक्षा में भी वैदिक शिक्षा के समान ही शिक्षा को आध्यात्मिक उपलब्धियों का साधन माना गया। महात्मा बुद्ध का मानना था कि समस्त दुखों का मूल कारण अविद्या व अज्ञान है। मनुष्य सच्चा ज्ञान प्राप्त कर दुखों से छुटकारा पाकर निर्वाण प्राप्ति कर सकता है। मठों एवं विहारों में प्रदान की जाने वाली बौद्धकालीन शिक्षा के मुख्य उद्देश्य चरित्र का निर्माण, व्यक्ति और सामाजिकता का समन्वित विकास, बौद्ध धर्म का प्रचार–प्रसार

...ध पत्रों को प्रकाशित करने के लिए विधि मान्य आई.एस.एस.एन 2321-9645

...ंस्कृत स्नेह समाज

...2, अंक 1, सितम्बर 2022

एक रचनात्मक क्रान्ति

महाराष्ट्र अधिवेशन स्मारिका

भारतीय भाषा लिपि एवं संस्कृति

मूल्य 100/-रु

कल, आज और कल भी बहुपयोगी
विश्व स्नेह समाज
मासिक, वर्ष : 21, अंक: 12
सितम्बर : 2022

पत्रिका वर्तमान अंक के सम्पादकीय समूह एवं अन्य सदस्य

ादकीय कार्यालय:
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सभी पद अवैतनिक हैं

नोटः
पत्रिका में प्रकाशित रचनाओं, समाचारों इत्यादि से संपादक का सहमत होना आवश्यक नहीं हैं. इसके लिए लेखक, रचनाकार, सूचनाकार स्वयं ही उत्तरदायी हैं. जन-जन को सूचना मिलने के उद्देश्य से सभी के विचार, संदेश, आलोचना, शिकायत छापी जाती है. पत्रिका से सम्बन्धित किसी भी प्रकार के वाद-विवाद का निपटारा केवल इलाहाबाद, उत्तर प्रदेश, की अदालतों में होगा.

विशेष :
हिन्दी मासिक विश्व स्नेह समाज के सभी अंक विश्व हिन्दी साहित्य सेवा संस्थान की वेबसाइट www.vhsss.in पर पीडीएफ प्रारुप में उपलब्ध है। आप अपनी सुविधानुसार अवलोकन कर सकते है। कुछ अंक की साफ्ट कॉपी उपलब्ध नहीं होने के कारण अपलोड नहीं किया गया है।

राजस्थानी भाषा, लिपि एवं संस्कृति

भावों और विचारों को व्यक्त करने वाले चिन्हों, रेखाओं, चित्रों, आदि को लिपि कहा जाता है। प्रारंभ में राजस्थानी भाषा की लिपि मुडिया/ मोडिया या महाजनी /वाणकी थी और इसका विस्तार सिंध से लेकर नेपाल और पंजाब से लेकर महाराष्ट्र तक था। आधुनिक देवनागरी, गुरुमुखी, गुजराती, सिंधी लिपि पर इसका प्रभाव देखा जा सकता हैं।

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राजस्थान भारत का सबसे बड़ा राज्य हैं। राजस्थानी भाषा भारतीय आर्य-भाषाओं तथा बोलियों का समूह हैं। यह भाषा हिन्दी की एक प्रमुख उपभाषा हैं। राजस्थानी भाषा की उत्पत्ति शूरसैनी के गुर्जर अपभ्रंश मानी जाती हैं। कुछ विद्वानों के मतानुसार नागर अपभ्रंश सन् 1000ई के लगभग राजस्थानी भाषा की उत्पत्ति मानी जाती हैं। पश्चिमी राजस्थान की 'मरु भाषा' हुआ करती थी। जिसका उल्लेख वि.स. 835 में उद्यतन सुरी के ग्रंथ 'कुवलय माला' में मिलता हैं। राजस्थान की भाषा के लिए 'राजस्थानी' शब्द सबसे पहले जॉर्ज अब्राहम ग्रियर्सन ने 1912 में 'लिंग्विस्टिक सर्वे ऑफ इंडिया' ग्रंथ में प्रयुक्त किया। केंद्रीय साहित्य अकादमी ने भी राजस्थानी भाषा को एक स्वतंत्र भाषा के रूप में मान्यता दे दी हैं। वर्तमान में राजस्थानी भाषा बोलने वालों की संख्या लगभग 6 करोड़ से अधिक हैं। इसकी 72 बोलियाँ मानी जाती है। लेकिन अभी इसे संवैधानिक मान्यता प्राप्त नहीं हुई हैं। डा. जॉर्ज अब्राहम ग्रियर्सन ने राजस्थानी भाषा को पांच उप शाखाओं में बाँटा हैं।

1) पश्चिमी राजस्थानी भाषा-के अंतर्गत मारवाड़ी, मेवाड़ी, शेखावटी और बांगड़ी मध्यपूर्वी राजस्थानी भाषा- के अंतर्गत हाड़ौती और ढूँढाड़ी।

2) उत्तरी-पूर्वी राजस्थानी भाषा- के अंतर्गत अहिरवटी और मेवाती

3) दक्षिणी-पूर्वी राजस्थानी भाषा- के अंतर्गत मालवी और रांगड़ी

4) दक्षिणी राजस्थानी निमाड़ी राजस्थान अपने यहाँ पर राजस्थानी भाषा की अलग-अलग बोलियों की वजह से जाना जाता हैं।

राजस्थानी बोलियों का संक्षिप्त विवरण-

1)मारवाड़ी- कुवलयमाला में जिसे मरुभाषा कहा गया है, वह यही मारवाड़ी भाषा हैं। जो पश्चिमी राजस्थानी की प्रधान बोली हैं। मारवाड़ी का आरंभ 8वीं सदी से माना जा सकता हैं। विस्तार एवं साहित्य दोनों ही दृष्टियों से मारवाड़ी राजस्थान की सर्वाधिक समृद्ध एवं महत्वपूर्ण भाषा हैं। मारवाड़ी के साहित्य रूप को डिंगल कहा जाता हैं। इसका विस्तार जोधपुर, बीकानेर, जैसलमेर, पाली नागौर एवं सिरोही जिलों तक हैं। जैन साहित्य एवं मीरा के अधिकांश पद इसी भाषा में लिखे गए हैं।

2) मेवाड़ी भाषा-उदयपुर एवं उसके आसपास के क्षेत्र को मेवाड़ कहा जाता हैं, इसलिए यहाँ की बोली मेवाड़ी कही जाती हैं। मेवाड़ी बोली का आरंभ 12वीं और 13वीं शताब्दी से माना जाता हैं। मारवाड़ी के बाद राजस्थान में दूसरे स्थान पर सबसे जादा बोली जाने वाली भाषा मेवाड़ी हैं।

3) बांगड़ी भाषा- डूंगरपुर और बांसवाड़ा इलाके का प्राचीन नाम बांगड़ होने के कारण यहाँ की बोली भाषा बांगडी नाम से जानी जाती हैं। बांगडी के ऊपर गुजराती भाषा का अधिक प्रभाव दिखाई देता हैं।

4) ढूँढाडी भाषा- जयपुर उत्तरी इलाकों को छोड़कर बाकि सारे जयपुर, किशनगढ़, लावा, अजमेर, मेवाड़ के

पूर्वी भागों में बोली जाने वाली भाषा ढूँढाडी हैं। इस बोली का उल्लेख 18वीं सदी की आठ देस गुजरी पुस्तक में हुआ हैं। इस भाषा पर गुजराती, मारवाड़ी और ब्रजभाषा का प्रभाव दिखाई देता हैं।

5) हाड़ौती भाषा –बूंदी, कोटा, बारा झालवाड़ इस इलाके में हाडा राजपूतों का साम्राज्य था। इसलिए यह क्षेत्र हाड़ौती के रूप में जाना जाता था। परिणाम स्वरुप यहाँ की बोली भाषा हाड़ौती कहलाई गई। के लॉग के सन 1875 में लिखित हिंदी ग्रामर में हाड़ौती इस उपबोली का सबसे पहला प्रयोग किया गया है।

6) मेवाती भाषा – अलवर एवं भरतपुर जिलों के क्षेत्रों में 'मेव जाति' की बहुलता के कारण यह मेवात नाम से जाना जाता है और यहाँ की बोली भाषा को मेवाती कहा जाता हैं। मेवाती भाषा राजस्थान के पश्चिमोत्तर भाग के साथ-साथ हरियाणा के गुडगाँव जिले तथा उत्तर प्रदेश के मथुरा जिले तक विस्तृत हैं।

7) मालवी भाषा – मालवा क्षेत्र में बोली जाने वाली भाषा को मालवी कहते हैं। कुछ इलाके में मालवी भाषा पर मराठी का प्रभाव दिखाई देता हैं। यह एक कोमल भाषा हैं।

8) शेखावटी भाषा – झुंझुनू, सीकर, चुरू जिलों की बोली भाषा को शेखावटी कहा जाता हैं। शेखावटी भाषा पर ढूँढाडी और मारवाड़ी भाषा का प्रभाव दिखाई देता हैं।

9) गौड़वाडी भाषा –जालीर जिले से आहोर से लगे पाली जिले तक बोली जाने वाली मारवाड़ी की उपबोली गौड़वाडी।

10) अहिरावटी भाषा –आभीर जाती के क्षेत्र में बोली जाने वाली भाषा अहिरावटी इसे हिरावली या हिरावट भी कहा जाता हैं। इसके बोली इलाके को राठ भी कहा जाता हैं। इसलिए आहिरवाटी भाषा 'राठी' नाम से भी पहचानी जाती हैं।

राजस्थानी लिपि –भावों और विचारों को व्यक्त करने वाली चिन्हों, रेखाओं, चित्रों, आदि को लिपि कहा जाता हैं। प्रारंभ में राजस्थानी भाषा की लिपि मुडिया/ मोडिया या महाजनी/वाणकी थी। और इसका विस्तार सिंध से लेकर नेपाल और पंजाब से लेकर महाराष्ट्र तक था। आधुनिक देवनागरी, गुरुमुखी, गुजराती, सिंधी लिपि पर इसका प्रभाव देखा जा सकता हैं। क्योंकि व्यापार के लिए राजस्थान के साहूकार, व्यापारी, मुनीम जिस-जिस प्रांत में गए वहाँ पर मुडिया लिपि का प्रभाव दिखाई देता हैं। वर्तमान में मुडिया लिपि का उपयोग किया जाता हैं। राजस्थानी लिपि के अधिकांश स्वर और व्यंजन देवनागरी लिपि से मिलते-जुलते हैं। परन्तु अक्षरों की बनावट में थोड़ा-बहुत अंतर आ जाता हैं। इस भाषा पर धीरे-धीरे हिंदी का प्रभाव बढ़ता जा रहा हैं।

•राजस्थानी लिपि लकीर खींचकर घसीट रूप में लिखी जाती हैं।

•इस लिपि का विशुद्ध रूप मुख्य रूप से अदालतों और दफ्तरों में प्रयुक्त किया जाता हैं। 'जिस कारण इसे कामदारी लिपि भी कहते हैं।

राजस्थान के पुराने लोगों में अब भी एक भिन्न लिपि प्रचलित है, जिसे 'बाण्यावाटी' कहा जाता है। इस लिपि में प्रायः मात्रा, चिन्ह नहीं दिए जाते हैं।

राजस्थानी संस्कृति –राजस्थान की लोक संस्कृति विविध रंग, विविध रूप एवं विविध विधा संस्कृति के रूप में विश्व व्यापी हैं। यहाँ लोक संस्कृति का ही नहीं आदिम संस्कृति का उदात्त ओज एवं प्रवाह देखने को मिलता हैं। राजस्थान सारस्वत सभ्यता का केंद्र होने के साथ-साथ राजाओं के त्याग, वीरोचित कृत्यों, बलिदानों और शोपित- तृप्ता मेदिनी के रूप में जाना जाता हैं। जब भी राजस्थान का नाम लिया जाए तो हमारी आँखों के सामने थार रेगिस्तान, ऊँट की सवारी, घूमर और कालबेलिया नृत्य और रँग-बिरंगे पारंपरिक परिधान आते हैं। अरावली के पहाड़ियों के दोनों और फैला हुआ राजस्थान सभ्यता, सुंदरता और मेहमाननवाजी में हमेशा ही अव्वल रहा हैं।

राजस्थानी वेशभूषा – रंग-बिरंगी साफा पगड़ी, अंगरखा, धोती, कुर्ती, पुरुषों का परंपरागत पहनावा हैं। स्त्रियां लहंगा, ओढ़नी, कांचली पहनती हैं। स्त्री एवं पुरुष दोनों भी आभूषणों के शौकीन हैं। पुरुष कानों में मुरकी, लौंग, हाथ-पैरों में कड़े, स्त्रियां बोरला, झुमकी, गोखरू, पहुँची, मेमंद, करधनी, पाजेब आदि आभूषण धारण करती हैं। यह आभूषण सोने चांदी, हाथी

शेष पृष्ठ 86 पर

'उन दिनों शांति थी और व्यवस्था की चकाचौंध रोशनी थी। लोग हंसते रहते थे और..अखबार पढ़ते रहते थे।'

दूधनाथ सिंह की प्रत्येक कहानी से भिन्न प्रकार की संवेदनाएं भाषा के माध्यम से झरती दिखाई देती है, जैसे- 'आइसबर्ग' में अकारण भाई भाई पर प्रतिघात करता है।

'सुखांत' में नायक की मां और पत्नी नायक के विरोधी तथा व्यवस्था के सहयोगी बन जाते हैं। 'रक्तपात' में पिता की मृत्यु पर बेटा नहीं आता। संबंधों में इस प्रकार की विकट स्थिति इसी दौर में नजर आई है। अपना दृष्टिकोण अक्षुण्ण रखते हुए अपनी वैचारिकता को विभिन्न संवेदना के अलग-अलग आयामों के साथ श्रेष्ठ कहानियां रचने वाले विरल उदाहरण है दूधनाथ सिंह। समस्त कहानियों के माध्यम से उस समय समाज व परिवार में चल रही गतिविधियों को, अपनी विभिन्न संवेदना को उत्कृष्ट भाषा द्वारा समझाया है। उनकी कहानियां घर-परिवार या समाज तक सीमित नहीं, बल्कि उनका सरोकार राष्ट्र से भी है। हिंदी कहानी की परंपरा में परिवार के विभिन्न आयामों का इतना विक्षुब्ध स्वरूप कहीं नहीं मिलता, जो कि दूधनाथ सिंह की संवेदना में अनवरत व निर्विवाद रूप से मौजूद है। समाज के विभिन्न रीति-रिवाजों पर शुद्ध भाषा से वार करना दूधनाथ से की कहानियों की पहचान है।

'उस वक्त की मेरी कहानियों में जीवन का निषेध पक्ष कुछ ज्यादा ही प्रबल है, क्योंकि उल्लास और उमंग का माहौल उन दिनों संपूर्ण भारतीय राजनीतिक, सामाजिक और सांस्कृतिक जीवन में अनुपस्थित था। एक नई अनुभूति के लिए यह समय एक प्रस्थान बिंदु है।'

संदर्भ सूची:-1. साहित्य का भविष्य (निबंध संग्रह): राजेंद्र मिश्र : सार्थक प्रकाशन, 100ए गौतम नगर, नई दिल्ली-110049, प्रथम संस्करण : 2008, 2. कहा-सुनी (साक्षात्कार): दूधनाथ सिंह : पृष्ठ संख्या-80, 3. कहा-सुनी (साक्षात्कार) : दूधनाथ सिंह : राधाकृष्ण प्रकाशन प्रा.लि, प्रथम संस्करण 2005, पृ. 125, 4. सिलसिला : मधुरेशः संस्थान, दिल्ली, प्रथम संस्करण- 1979, पृ. 10, 5. दूधनाथ सिंह से हेमंत कुमार हिमांशु की बातचीत 'अभीधा' मासिक पत्रिका, अगस्त 2000, पृ.10–11, 6. वक्तव्यः 'सपाट चेहरे वाला आदमी' कहानी संग्रह, प्रथम संस्करण 1967 पुनः संस्करण 2012, साहित्य भंडार, इलाहाबाद, 7. कथा-संग्रह, दूधनाथ सिंह, रे माधव पब्लिकेशन प्रा.लि., पो.बाक्स नं. 3684, लाजपत नगर, नई दिल्ली-24, संस्करण- 2006, पृ. 226, 8. कहा-सुनी(साक्षात्कार): दूधनाथ सिंह, पृ. 71

राजस्थानी भाषा, लिपि पृष्ठ 44 का शेष....

दाँत, पीतल एवं रांग से बने होते हैं।

राजस्थानी लोकनृत्य और लोकगीत : राजस्थान के लोकनृत्य देखा जाए तो प्राकृतिक नृत्य हैं। जिसमे महत्वपूर्ण हैं घूमर, कालबेलिया, भवई, गणगौर, अग्नि नृत्य, गीठी नृत्य हैं। भवाइयों के घड़ा-नाच, बोतल नांच और तलवार नाच में उनकी फुर्ती कौशल एवं संतुलन कला स्पष्ट दिखाई देती हैं। गरासियों के चांग और गेर मारवाड़ के कच्छी-घोड़ी और कनगुजरि और उदयपुर के भीलों यत्र गीठी नृत्य अपने क्षेत्रीय विशेषताओं के प्रतीक हैं। राजस्थानी औरतों का घूमर/झूमर नृत्य, गंगौर की औरतो का गढ़्या नृत्य देखकर लोग झूम उठते हैं। जाटों का 'अग्नि नृत्य' रोंगटे खड़ा करता है, तो सपेरों, कठपुतलियों का नांच मनोरंजन करता है। राजस्थानी लोकगीत जादा तर धार्मिक रीती-रिवाजों, त्योहारों में और देवताओं को समर्पित होते हैं।

राजस्थानी त्यौहार : राजस्थान में सभी भारतीय मुख्य त्यौहार धूम-धाम से मनाए जाते हैं। साथ ही मेवाड़ महोत्सव, गणगौर, पुष्कर ऊँट मेला, मारवाड़ महोत्सव, रणमहोत्सव, हाथी महोत्सव, राजस्थानी अंतराष्ट्रीय कला महोत्सव आदि कई महोत्सव उत्साह के साथ मनाए जाते हैं।

राजस्थानी खानपानः राजस्थान में बाजरे की रोटी और लहसुन चटनी, दाल-बाटी चूरमा, भुजिया, केर सांगरी की सब्जी, हल्दी का साग, गट्टे की सब्जी पंचकुट के साथ बीकानेरी रसगुल्ला, मावा मालपुवा, घेवर, फीणी, तिल के लड्डू, लापसी, बालूशाही महत्वपूर्ण हैं।

इस प्रकार वीरता, उत्साह और शौर्य का धनी राजस्थान अप्रतिम इतिहास, स्थापत्य, बेजोड़ शिल्प, कलात्मक चित्र सुमधुर संगीत, सुन्दर नृत्य एवं लोकवाद्य स्वादिष्ट खानपान चटकीली वेशभूषा, श्रृंगार, भक्तिभाव, विविध संस्कार, विशिष्ट जीवन-शैली आचार विचार एवं लोक संस्कृति के वैभव से रंगीन एवं अनूठा प्रदेश हैं।

शोध पत्रों को प्रकाशित करने के लिए विधि मान्य आई.एस.एस.एन [illegible]

विश्व स्नेह समाज

वर्ष 21, अंक 1, सितम्बर 2021

एक रचनात्मक क्रान्ति

कल, आज [illegible]

विश्व स्नेह समाज

मासिक, वर्ष:21, अंक: 01
सितम्बर : 2021

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सभी पद अवैतनिक हैं
पत्रिका में प्रकाशित रचना का कोई भी पारिश्रमिक देय नही है।

प्रिंट लाईन–विश्व स्नेह समाज राष्ट्रीय हिन्दी मासिक पत्रिका, यूपीहिन्दी/2001/8380, स्वतत्वाधिकारी स्वामी, प्रकाशक, मुद्रक और संपादक गोकुलेश्वर कुमार द्विवेदी के द्वारा भार्गव प्रेस बाई का बाग, इलाहाबाद से प्रकाशित किया.

नोट:पत्रिका में प्रकाशित रचनाओं, समाचारों इत्यादि से संपादक का सहमत होना आवश्यक नहीं हैं. इसके लिए लेखक, रचनाकार, सूचनाकार स्वयं ही उत्तरदायी हैं. जन–जन को सूचना मिलने के उद्देश्य से सभी के विचार, संदेश, आलोचना, शिकायत छापी जाती है. पत्रिका से सम्बन्धित किसी भी प्रकार के वाद–विवाद का निपटारा केवल इलाहाबाद, उत्तर प्रदेश, की अदालतों में होगा.

राष्ट्रीय एकता की संवाहिका हिंदी

भारत विविध भाषाओं का एक गुलदस्ता है। भारत के अन्यान्य प्रांतों में राज्यों में एक या एकाधिक भाषाएँ रही है। क्षेत्रीय व्यवहार के लिए क्षेत्रीय भाषा का प्रयोग स्वाभाविक ही था। धार्मिक कारणों से हिंदी प्राचीन काल से अंतरप्रांतीय व्यवहार की भाषा रही है। लंबी-लंबी तीर्थयात्राओं में भाषा जो हिंदी थी काम चलाउ रुप में तीर्थयात्रीयों ने सीखना शुरु किया। जिसे लोगों ने व्यवहार में स्वीकृत किया।

चाणक्य चंद्रगुप्त मौर्य के ऐतिहासिक कालखंड में "राष्ट्र" का विचार राजकीय संगठन के रुप में किया गया था। इसके पूर्व संकेत मिलते है। आधुनिक काल में भारत वर्ष में अंग्रेजी शासन स्थिर ही नहीं हुआ तो जन भी उस शासन में एक हुए और राजनीतिक दृष्टि से राष्ट्र संकल्पन पुनर्जीवित हुआ।

एकता या एकात्मकता राष्ट्र संकल्पना का एक महत्वपूर्ण अंग है। 'भूमि, भूमि पर बसने वाले लोग, उनकी भाषा, उनकी संस्कृति, राष्ट्र संकल्पना के तब है आधार है।

भाषा, संप्रेषण का अपनी अनुभूति दूसरों पर प्रकट करने का समर्थ माध्यम है। मनुष्य जाति को परस्पर मिलाने वाला तब है। एकत्व की भावना की कल्पना भाषा के बिना असंभव है। किसी भी राष्ट्र की वैचारिक एवं सामाजिक एकता का आधार भी भाषा ही है। भारत विभिन्न भाषाओं का एक गुलदस्ता है। भारत के अन्यान्य प्रांतों में राज्यों में एक या एकाधिक भाषाएँ रही है। क्षेत्रीय व्यवहार के लिए क्षेत्रीय भाषा का प्रयोग स्वाभाविक ही था। मुख्यतः धार्मिक कारणों से हिंदी प्राचीन काल से आंतर प्रांतीय व्यवहार की भाषा रही है। उत्तराखंड की लंबी-लंबी तीर्थयात्राओं में भाषा जो हिंदी थी काम चलाउ रुप में तीर्थयात्रीयों ने हिंदी सीखना शुरु किया। इस प्रकार हिंदी संपर्क भाषा के रुप में उसका कामचलाउ रुप विकसित हुआ। जिसे लोगों ने व्यवहार में स्वीकृत किया।

सन 1919 ई. में राष्ट्रभाषा के संबंध में अपने बंबई के भाषण में अपने विचार व्यक्त करते हुए महामना पंडित मदनमोहन मालवीय ने कहा था "वह

-प्रा. पूर्णिमा उमेश झेंडे

असिस्टेंट प्रोफेसर एवं विभागाध्यक्ष -हिन्दी

प्रदेश उपाध्यक्ष-राष्ट्रीय शिक्षक संचेतना, आजीवन सदस्य-महाराष्ट्र नागरी लिपि परिषद, महाराष्ट्र, हिंदी परिषद, विश्व हिंदी साहित्य सेवा संस्थान

-अब तक 25 शोधालेख प्रकाशित

-आकाशवाणी पर हिंदी साहित्य से जुडे कार्यक्रम मे सहभाग,

-अखिल भारतीय गांधर्व महाविद्यालय में 23 साल से नृत्य परीक्षक के रुप में कार्यरत

संपर्क : हिन्दी विभाग प्रमुख, भोसला मिलिटरी कॉलेज, रामभूमी, नाशिक, महाराष्ट्र, मो.नं. 9860060448

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कौनसी भाषा है, जो वृंदावन, बद्रीनारायण, द्वारका, जगन्नाथपुरी चारों धामों तक समान धार्मिक यात्रियों को सहायता देती है। वह हिंदी भाषा है। हिंदी को राष्ट्रभाषा के पद पर राष्ट्रीय आंदोलन, स्वाधीनता आंदोलन के कालखंड में आसीत किया गया।

राष्ट्रीय एकता के प्रतीक के रुप में राष्ट्रभाषा का विचार किया जा सकता है। राष्ट्रीय सम्मान की दृष्टि से भी राष्ट्रभाषा का विशिष्ट महत्व है। अपने आप को एक राष्ट्र का नागरिक माननेवाला व्यक्ति उस राष्ट्र की भाषा में बात न करें तो यह प्रतिष्ठा का नहीं अप्रतिष्ठा का विषय बनता है। भारत के विशिष्ट संदर्भ में अंग्रेजी केवल एक विदेशी भाषा नहीं है वह हमारी पराधीनता की प्रतीक भाषा है।

राष्ट्रीय भाषा के लक्षणों के संबंध में गांधीजी ने भडौच में आयोजित गुजरात शिक्षा परिषद के अध्यक्ष पद से

अपने विचार व्यक्त करते हुए कहा था -

1. अमलदारों के लिए वह भाषा सहज होनी चाहिए।

2. उस भाषा के द्वारा भारत वर्ष का आपसी व्यवहार अर्थात सामाजिक, धार्मिक, आर्थिक, राजनीतिक सभी क्षेत्रों में किया जा सके।

3. यह भी जरुरी है कि भारत वर्ष के बहुत से लोग उस भाषा को बोलते हो।

4. राष्ट्र के लिए वह भाषा आसान होनी चाहिए।

5. उस भाषा का विचार करते हुए किसी क्षणिक या अल्पस्थायी स्थितिपर जोर नहीं देना चाहिए।

जन नेता शुरु से ही हिंदी के नागरी लिपि में लिखित हिंदी को राष्ट्रभाषा बनाने के समर्थक थे। म. गांधीजी ने भी आग्रह किया था। भारत के राजनीतिक, सांस्कृतिक नेता राष्ट्रीय एकता के लिए जो उस समय राष्ट्र की अनिवार्य आवश्यकता थी- एक समर्थ माध्यम की खोज। उनका यह विचार था कि हिंदी भाषा वही भाषा है जो सारे देश में कहीं न कही बोली जाती थी।

परिणाम स्वरुप धर्मप्रचार, सुधारवादी आंदोलन एवं संगीत के माध्यम से हिंदी का विस्तार हुआ। धीरे-धीरे हिंदी को राष्ट्रीय स्तर पर स्वीकृति प्राप्त होने लगी। यहाँ से हिंदी ने लोगों को एकता के सूत्र में बांधने का कार्य सही अर्थो में शुरु किया।

राष्ट्रभाषा का विचार राष्ट्रीय महासभा की स्थापना से पहले अंकुरित हो चुका था। केशवचंद्र सेन ने हिंदी का पक्ष लेकर 1882 में राष्ट्रभाषा के रुप में हिंदी का स्वीकार करके हिंदी का पक्ष प्रभावी किया था। भारतीय एकता और गौरव के रुप में जैसे जैसे स्वत्व की भावना तीव्र होती गई, स्वभाषा, स्वराज्य और राष्ट्रीय शिक्षा के लिए राष्ट्रभाषा हिंदी का आग्रह किया गया। आंतरप्रांतीय व्यवहार तथा राष्ट्रीय व्यवहार के लिए, देश की एकात्मकता के लिए, सारे हिंदुस्थान की भाषा हिंदी ही होनी चाहिए। हिंदी को अंग्रेजी का मुकाबला करना है न किसी की मातृभाषा का हर प्रदेश में वहाँ की भाषा सार्वभौम होगी।

विश्व बंधुत्व की भावना से ओतप्रोत वसुधैव कुटुंबकम् की भावना भारतीय संस्कृति का मूल मंत्र है। इसी मंत्र को हमारी राष्ट्रभाषा हिंदी साकार रुप दे रही है। हिंदी भारत तक सिमित न रहकर आज विश्व की भाषा हिंदी अरबी, फारसी, संस्कृत, ईराणी, तुर्की, दक्खिनी जैसे देशज और विदेशी शब्दों को अपने में उदार रुपसे समाहित कर एक विराट रुप ग्रहण कर अपनी जड़ों को मजबूत कर रही है। राजकाज, विज्ञान और तकनीकी, व्यापार एवं उद्योग, व्यवहार मनोरंजन क्षेत्र, समाचार पत्र-पत्रिकाएँ, यात्रा और बोलचाल सभी क्षेत्रों में प्रयुक्त होने वाली समर्थ और धनी भाषा हिंदी जनभाषा से उदभूत हुई है। वैसे तो भारत बहुभाषी देश है जहाँ पर बहुत सारी बोली भाषाएँ होने के बावजूद सभी भाषाओं के सेतु के रुप में हिंदी हमेशा ही अग्रणी रही है।

हिंदी को देश की एकता की कड़ी में बांधने का महत्वपूर्ण काम मीडिया, मनोरंजन क्षेत्र, फिल्मे, धारावाहिक, टेलीविजन, रेडियो, संगीत आदी ने प्रभावी रुप से किया है। जिस कारण हिंदी देश के कोने कोने में ऊँची हवेली से झोपड़पट्टी तक राजभाषा से राष्ट्रभाषा तक साहित्यिक भाषा से बोलचाल की भाषा तक पहुँचने में सक्षम हुई है। परिणाम स्वरुप आज सर्वाधिक जनसामान्य द्वारा समझी और बोली जानेवाली भाषा हिंदी ही है। लोगों की घुम्मकड़ी वृत्ती के कारण हिंदी देश तथा विदेशों में प्रवासी संपर्क की भाषा बन गई है। जिस कारण भारतीय संस्कृति विश्व संस्कृति की एक संवाहक बन गयी है और साथ ही अपनी संस्कृति, अपनी राष्ट्रभाषा को विश्वभर में प्रतिष्ठित करके देश के साथ ही विदेश को भी एकात्मकता के सूत्र में बाँधकर देश का विकास करते हुए सभी को प्रेम के भाव में बांधने का सफल प्रयास कर रही है।

हम कह सकते हैं कि हम जिस हिंदी का प्रयोग करते है वह साहित्यिक हिंदी शिक्षितों की भाषा, राजभाषा हिंदी सरकारी कार्यालयों की भाषा, तकनीकी क्षेत्र की हिंदी भाषा, राष्ट्रभाषा का बोलचाली रुप जिसे हिंदी भाषी क्षेत्र के विद्वान कुतुहल से कहिए या मजाक से बंबईय्या हिंदी कहते है। जनभाषा का रुप है और मुझे लगता है भाषा का यही रुप जोड़ने वाली भाषा का रुप है यही एकता की भाषा है।

शोध पत्रों को प्रकाशित करने के लिए विधि मान्य आई.एस.एस.एन. 2321–[illegible]

कल, आज और कल की उपयोगी

विश्व स्नेह समाज

हिन्दी मासिक, एक रचनात्मक क्रांति

वे सूने से नयन,
नहीं जिनमें बनते आँसु मोती,
वह प्राणों की सेज
नहीं जिसमें बेसुध पीड़ा सोती।

ऐसा तेरा लोक
वेदना नहीं, नहीं जिसमें अवसाद
जलना जाना नहीं
नहीं जिसने जाना मिटने का स्वाद।

मूल्य : 15 रुपये

कल, आज और कल भी बहुपयोगी
विश्व स्नेह समाज
मासिक, वर्ष:20, अंक: 06
मार्च : 2021

इस अंक में......

हिंदी के समर्थन में प्रचंड जनसंख्या खड़ी करने के अंतर्राष्ट्रीय लाभ क्या हैं? 6

हिंदी भाषा का अंतर्राष्ट्रीय महत्व 08

परंपरा, आधुनिकता और साहित्य 10

स्थायी स्तम्भ
अपनी बात: अंतर्मन की चेतना ही स्त्री..... 04
प्रेम, अनुराग, प्रीत सम कछु नाहीं 12
खजुराहो : जीवन, हम और समय 14
भारतीय संगीत का सामान्य 15
आइए समझे संस्कृति है क्या? 19
कोरोना मंथन 20
ये आग कब बुझेगी : आज का मुद्दा 36
कविताए/गीत/ग़ज़ल: डॉ० अन्नपूर्णा श्रीवास्तव, श्रीमती नीति शाह, डॉ० अर्चना वर्मा, श्रीमती वंदना श्रीवास्तव, श्रीमती पुष्पा श्रीवास्तव, डॉ० कुमुद श्रीवास्तव, डॉ० मंजु शर्मा, उमा त्रिगुणायत,, मीरा जैन, कीर्ति श्रीवास्तव 16, 23, 24, 25
कहानी: दोस्ती की मिसाल, जय हिन्द, एक कप कॉफी ....17, 21, 26.
साहित्य समाचार, 7,35, 38, 40, 41
लघु कथाएं: शबनम शर्मा, अनुपमा प्रधान, संतोश शर्मा 32, 33
स्वास्थ्य: प्राकृतिक चिकित्सा 34
समीक्षा: परसी थाली 42

मुख्य संरक्षक
श्री बुद्धिसेन शर्मा
संरक्षक सदस्य
श्री डी.पी.उपाध्याय, बलिया, उ.प्र.

प्रबंध सम्पादक
श्रीमती जया
विज्ञापन प्रबंधक
महेन्द्र कुमार अग्रवाल

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सभी पद अवैतनिक है
पत्रिका में प्रकाशित रचना का कोई भी पारिश्रमिक देय नही है।
प्रिंट लाईन–विश्व स्नेह समाज राष्ट्रीय हिन्दी मासिक पत्रिका, यूपीहिन्दी/2001/8380, स्वतत्वाधिकारी स्वामी, प्रकाशक, मुद्रक और संपादक गोकुलेश्वर कुमार द्विवेदी के द्वारा भार्गव प्रेस बाई का बाग, इलाहाबाद से प्रकाशित किया.

परंपरा, आधुनिकता और साहित्य

कर्मवाद अथवा नियति वाद देवी देवताओं और छूत अछूत का कोई स्थान नहीं था. वहाँ नारी पूर्णतः स्वतंत्र थी और समाज के प्रत्येक क्षेत्र में उसे महत्वपूर्ण स्थान प्राप्त वैदिक हिन्दू समाज में पुनर्जन्म था.

-प्रा. पूर्णिमा उमेश झेंडे
हिन्दी विभाग प्रमुख भोसला मिलिटरी कॉलेज, रामभूमी-नाशिक, महाराष्ट्र

स्वातंत्र्योत्तर जीवन और साहित्य का एक पक्ष परंपरा और आधुनिकता के प्रश्न को लेकर चलता है. गाँधी युग में यह प्रश्न इतना उग्र नहीं था क्योंकि हमने श्रद्धा मूलक सनातन भारतीय संस्कृति और बुध्दिमुलक आधुनिक पश्चिमी संस्कृति को लेकर अपने लिए एक समझौता बना लिया था, जो अभिनव भारतीय संस्कृति के नाम से प्रचलित था. इसे नव-जागरण की संस्कृति भी कहा जा सकता है. इस संस्कृति के उन्नायक राजा राममोहन रॉय, स्वामी विवेकानंद, लो. तिलक और गांधीजी थे. प्रथम महायुध्द के बाद युरोप और अमेरिका में विज्ञान सिध्दांतवाद से बाहर निकलकर व्यावहारिक हो गया और नयी टेक्नॉलॉजी ने विश्व सभ्यता का रुप बदल दिया. उपनिवेशों में युरोप की जो संस्कृति पहूँची थी, वह बुध्दिवाद और आवागमन एवं संचार के सुगम साधनों तक ही सीमित थी. उसका पूर्वीय देशों में बड़े प्रेम से स्वागत हुआ. उसने पूर्वीय देशों की संस्कृतियों को इतिहास चेतना दी और विकासात्मक चिंतन की पद्धति से उन्हें परिचित कराया. एक नयी प्रकार की कार्मिक जीवन की चेतना पूर्वी देशों में जाग्रत हुई. नयी परिस्थितीयों में जीवन और विगत को माया मानकर चलना हमारे लिए संभव नहीं था. परंतू प्रथम महायुद्ध के बाद की नयी वैज्ञानिक प्रगति पूर्वी देशों के लिए संकटप्रद बन गयी. उसने नास्तिकता और भौतिकता को जन्म दिया. प्राचीन परंपरा और विश्वासों के आगे प्रश्न चिन्ह लग गये? सब जगह आधुनिकता की माँग होने लगी.

प्रश्न है कि आधुनिकता क्या है? क्या उसमें और सनातन में अनिवार्य विरोध है? यह आधुनिकता क्या केवल भौतिक जीवन की सुख सुविधाओं तक सीमित है या वह मानसिक वस्तू है? अधिकांश लोग आधुनिकता से पश्चिम से आए हुए वैज्ञानिक और टेक्नोलॉजी से संबंधित उपकरणों का अर्थ लेते हैं. इन्होंने हमारे रहन सहन और भौतिक जीवन को बदल दिया है. ये वहीं उपकरण है जो सभ्यता के अंतर्गत आते हैं. उपनिवेशों के लिए इन्हें अपनाना असंभव बात नहीं थी. चीन और जापान जैसे देशा जो पश्चिम के उपनिवेश नहीं बने, वही वैज्ञानिक युग में प्रवेश कर सकने में सफल हुए. इससे यह स्पष्ट हो जाता है कि विज्ञान के व्यावहारिक साधनों का उपयोग संसार के सब राष्ट्रों के लिए संभव है. परंतू ऊपरी टिम-टाम और शिक्षा दिक्षा से कोई देश आधुनिक नहीं बन जाता. सच्ची आधुनिकता मानसिक है. उसके उपकरण है "व्यक्ति स्वातंत्र्य, व्यक्तित्व के प्रति सम्मान, मानवतावाद, बुद्धिवाद, जाति धर्म, प्रांत भाषाई से निरपेक्ष सहज मानव की प्रतिष्ठा, प्राणि मात्र के प्रति दया, क्षमा और मैत्री का भाव, मनुष्य की जीवन-शक्ति और स्वतंत्र चेतना में अदम्य विश्वास, सामाजिक न्याय और विश्व बंधुत्व की परिकल्पना" यह सच्ची आधुनिकता. अभी यह आधुनिकता पश्चिम को भी पूर्णतः प्राप्त नहीं है. यद्यपि वहाँ पिछले से दो सौ वर्षो में असंख्य वैज्ञानिकों, साहित्यकारों, लेखको, कवियों और राजनीतिक मनीषियों ने इस सच्ची आधुनिकता के अवतरण के लिए बराबर प्रयत्न किया है. पूर्वी देषों में अभी तक देवताओं पर अडिग विश्वास है और पुर्नजन्म एवं कर्मवाद या कर्म के सिद्धांन्तो के कारण मनुष्य की स्वतंत्र सत्ता पर प्रश्न चिन्ह लगा हुआ है. यहाँ नियतिवाद की प्रधानता है. ऐसी स्थिति में नए वैज्ञानिक और टेक्नॉलॉजिकल जीवन के अनुरुप नये जीवन की कल्पना पूर्वी देशों में विकसित नहीं हो सकी है.

परंतू इसका यह तात्पर्य नहीं कि परंपरा और आधुनिकता का विरोध अनिवार्य बात है. भारतीय समाज का सबसे बडा भाग हिन्दू समाज है. इस समाज में परंपरागत और रुढीवाद को बहूत महत्व है. परंतू ऐसे बातों की भी कमी नहीं है जो विवेक पर आधारित है

और आधुनिकता के विरोध में नहीं है. पड़ताव कुछ लोगों ने भारतीय मानस विशेषतः उसके अन्तर्विरोधों का सुन्दर चित्र प्रस्तुत किया है. परंतू यह अन्तिम चित्र नहीं है क्योंकि हिन्दू समाज के अन्तर्गत प्रगतिशीलता की कोई कमी नहीं रही है. वैदिक हिन्दू समाज में पुनर्जन्म, कर्मवाद अथवा नियतिवाद देवी देवताओं और छूत अछूत का कोई स्थान नहीं था. वहाँ नारी पूर्णतः स्वतंत्र थी और समाज के प्रत्येक क्षेत्र में उसे महत्वपूर्ण स्थान प्राप्त था. इसी प्रकार बाद के युगों में रुढिवादी धार्मिक अनुष्ठानों के साथ रहस्यवादी साधनाएँ भी हमारे देश में चलती रही है, जो मनुष्य के भीतर अलौकिक शक्तियों की कल्पना करती है ओर प्रेम, क्षमा, तप, विश्वमैत्री आदि को सर्वोपरि साधना मानती हैं. परंपरागत धर्मों में भी अहिंसा, करूणा और सेवाभाव को प्रधानता मिली है. इस प्रकार आधुनिकता यदि इन बीजों को अंकुरित करने में समर्थ होती है तो वह अभिनन्दनीय है. आवश्यकता यह है कि पश्चिम की आधुनिकता हमारी देह को सुविधा देकर ही समाप्त नहीं हो जाये, प्रस्तुत वह हमारी आध यात्मिकता की ओर पोषक बने.

स्वातंत्र्योत्तर युग में हम परंपरा और प्रयोग को लेकर ही चल रहे हैं. परंपरा का अर्थ है सनातन धर्म और जीवन, वह हमारे व्यक्तित्व का अनिवार्य अंग है. उससे छुटकारा पाना हमारे लिए असंभव बात है. परंतु आधुनिक जीवन का इतना दबाव आज हमारे ऊपर आ पड़ा है कि हमें यह निश्चित करना आवश्यक हो गया है कि हम परंपरा का कितना अंश लेंगें. कहा जाता है कि विज्ञान और भारतीय परंपरा में कोई विरोध नहीं है. परंतू दूसरी ओर यह भी माना जाता है कि पश्चिम के विज्ञान का हमारी आस्तिक और नैतिक विचारधारा से पोषण नहीं होता. इसका फल यह हुआ कि हमारे कर्म और विश्वास में अंतर पड़ गया है और हम एक प्रकार से संशयग्रस्त और अराजक बन गए हैं. पिछले बीस वर्षों में हम परंपरा और आधुनिकता में कोई समन्वय स्थापित नहीं कर पाऐं. इस प्रकार के समाधान की कोई आशा निकट भविष्य में दिखलाई भी नहीं पड़ती. फलतः हमारा समस्त सामाजिक साहित्य असंतुलित और अनिर्दिष्ट है. उसमें पश्चिम की ओर ही अधिक झूकाव दिखलाई पड़ता है. आधुनिकता का प्रश्न मुख्यतः विज्ञान और औद्योगिक संस्कृति से जुड़ा हुआ है. आधुनिक जगत को बदलने वाले यही दो तत्व है. विज्ञान जीवन और जगत के संबंध में हमें नयी दृष्टी प्रदान करता है. उसकी सीमा हमारी पंचेन्द्रिय है. इन्द्रियों के माध्यम से प्रयोग और परीक्षा के द्वारा हम जो ज्ञान प्राप्त करते हैं, वह विज्ञान के अन्तर्गत आता है. विज्ञान दुःखद और नैतिकता जैसे तत्वों पर विचार नहीं करता क्योंकि वे इन्द्रियों के विषय नहीं हैं. प्राचीन संस्कृतियाँ अर्न्तबोध को महत्व देती हैं और उनका विश्वास है कि वस्तू जगत के पीछे एक सूक्ष्म अर्न्तद्रिय जगत है. वे जीवन और जगत के शास्त्र के रूप में अलौकिक सत्ता को मानती हैं और उसे ईश्वर के विभिन्न नामों से अभिहित करती हैं. उनमें श्रद्धा के तत्व की प्रध ानता है और बुद्धि का विरोध है. हिन्दू धर्म ने आरम्भ से ही अलौकिक अथवा अति प्राकृतिक और सर्वोच्च सत्ता के रूप में ईश्वर की कल्पना की है. रहस्यात्मक अनुभूती के प्रति हिन्दू धर्म पूर्णतया विश्वासी और भारतीय इस्लाम के अन्तर्गत सूफी मत भी उसे मानकर चलता है. आधुनिक विचारकों ने यह स्थापित करना चाहा है कि, वेदांत की मूलभूत एकता की मान्यता और भौतिक विज्ञान की एकता की भावना में कोई भेद नहीं हैं, तथापि दोनों की भाषाएं विभिन्न है परंतु पुर्नजन्म, कर्मवाद और वर्णवाद ऐसे सिध्दांत है जो विज्ञान को किसी भी प्रकार माननीय नहीं हो सकते. आधुनिक विचारकों ने विज्ञान और हिन्दू धर्म के विरोध को स्पष्ट करते हुए भी अन्त में यह मान लिया है कि इस सर्वोच्च भूमिका पर हम दोनो में कोई भेद नहीं है.

व्यावहारिक रूप में अभी वैज्ञानिक शिक्षा भारत वर्ष के मस्तिष्क और भाव जगत को बदलने में असमर्थ रहीं है. साहित्य की अभिव्यंजना शैलियों पर वैज्ञानिक दृष्टीकोन और वैज्ञानिक लेखन का प्रभाव अवश्य पड़ा है. किंतू हमारे भीतर अभी भी असंख्य पौराणिक विश्वास जाग्रत हैं. फलस्वरूप, स्वातंत्र्योंतर युग का मध्यदेशीय जन दो दुनियाओं में जीता है. एक वह दुनिया है जो पूरातन धर्म और नीती से संबंधित है और दूसरी वह दुनिया है जो हमारे पश्चिमी संपर्क और उससे उत्पन्न बुध्दिवाद तथा विज्ञानवाद की उपज है. आधुनिक चेतना को अधिक से अधिक आत्मसात करते हुए भी हम प्राचीन संसर्गो से अपने को मुक्त नहीं कर सके हैं. इसलिए पश्चिम की आधुनिकता के केन्द्र में प्रस्तुत मानव व्यक्तित्व के समांतर, मानव स्वातंत्र्य और निर्बन्ध सर्जनात्मकता से संबंधित विचारों को हम उतना महत्व नही दे सके है. जितना आवश्यक था. हमारी विकास योजनाओं में अभी भी मनुष्य केन्द्र में नही है. द्वितीय महायुध्द में

शेष पृष्ठ 35.....पर

होती है, का उपयोग किया जाता है. शरीर के रोगग्रस्त अंग को उसी हिसाब से उपकरण के अंदर रखते है जिस से हर रंगीन कांच से गुजरती हुई कितने शरीर पर पड़ती है.

वायु चिकित्सा के अंतर्गत विभिन्न प्रकार की प्राणायाम की विधियां प्रचलित है. शरीर को स्वच्छ वायु स्नान भी कराना चाहिए.

पांचवीं चिकित्सा का अपना महत्व है वह है आकाशीय चिकित्सा ..आकाश यानी रिक्त स्थान ..हम अपने शरीर में भी इस आकाश तत्व को उपवास चिकित्सा द्वारा बनाए रख सकते है. प्राकृतिक चिकित्सा मे बहुत सारे तरीकों से शरीर की स्थिति को ध्यान में रखते हुए उपवास करते है जिससे शरीर डिटॉक्सीफाई होता है.

परंपरा, आधुनिकता ...पृष्ठ 9 का शेष.... भारत वर्ष बडी तीव्रगति से औद्योगिकरण के क्षेत्र में आगे बढ़ते स्वातंत्र्योत्तर युग में हमे योजनाओं के द्वारा इस क्षेत्र में और भी अग्रसर होना पड़ा है. फल यह हुआ कि हमारा पंरपरागत सांस्कृतिक ढाँचा नये परिवर्तनों के कारण नष्ट होता दिखाई देता हैं. परंतू अभी हम युग के अनुरूप अपने समाज को कोई नया ढाँचा नहीं दे सके. परंपरागत समाज और आधुनिक समाज के बीच में एक बड़ी खाई स्वातंत्र्योत्तर युग में हमें दिखलाई देती है और उद्योग धन्दों के द्वारा सम्पन्नता बढ़ने से यह खाई और भी चौड़ी होती गई है. समाज के भीतर अंर्तविरोधों का सृजन निस्संदेह नये संकटों को जन्म देता है. पिछले युग में इन संकटों में वृद्धि हुई है. स्वाधीनता के पश्चात भारत वर्ष के लिए कई नये बुद्धिजीवी संभ्रातवर्ग की आवश्यकता बढ़ी है. उसके उपकरण है, राष्ट्रीयता, धर्म निरपेक्षता, सार्वजनिक समाज नीती और समाज व्यवस्था, सामाजिकजनों की निरंतर उर्ध्वोन्मुखता, उदारढंग की व्यापक शिक्षा और यांत्रिक शिक्षा एवं शोध. पिछली पंचवर्षीय योजनाओं में इन सब क्षेत्रों में हमने आश्चर्यजनक ढंग से उन्नति की है. किंतू हमारा सांस्कृतिक और सामाजिक क्षितिज अभी भी नये परिवर्तनों के अनुरूप व्यापक नहीं हो सका है. हम अभी भी मानवतावाद और मार्क्सवाद के बीच में झूल रहे है. इस संस्कृती का प्रभाव हमारे साहित्य पर पडना अनिवार्य था.

स्वातंत्र्योत्तर युग में हमारे विचारों को और साहित्यकारों के सामने जो सबसे बडा आदर्श था, वह अपरिबध्द समाज का निर्माण था, जो मनुष्य की मौलिक स्वतंत्रता की रक्षा करती हो और उसके जीवन ज्ञापन के साधनों और शासन के क्षेत्र में स्वतंत्र रूप से चुनाव का अधिकार देती है. हमने एक ऐसे समाज को अपने संविधान के द्वारा विकसित करना चाहा है, जो सच्चे अर्थों में भारतीय समाज कहा जा सकता है और जिसमें भाषा, धर्म, वर्ण, प्रांत आदि विभेदों को कोई भी स्थान प्राप्त न हो.

हमारे साहित्यकार अपनी रचनाओं में बराबर नूतन आदमी की खोज की बात उठाते रहे हैं. विशेष रूप से नयी कविता के कवि एवं आलोचकों ने नूतन मूल्यों के साथ नूतन मानव को भी महत्व दिया है. किन्तू चेतना को मूक्त करने का यह प्रयास अभी प्रांरभिक स्तर पर ही है. तनाव की स्थिती दिखलाई पड़ती है. अभिनव साहित्य की प्रकृतियाँ हमें धीरे-धीरे अपनी परंपरा से हटकर पश्चिम की ओर ढकेल रही है. परंतु भारतीय विचारक अपनी सजगता के क्षणों में यह विश्वास कर लेना चाहता है कि वह पश्चिम की भौतिकता को अपने देश में नहीं आने देगा और नये मानव मूल्यों में भी सनातन और अधुनातन भारतीय की प्रतिष्ठा करेगा. इस संदर्भ में सामायिक युग के सबसे अधिक संपन्न विचारक और जीवन शिष्य पंडित जवाहरलाल नेहरू के वे विचार हमारे लिए सबसे अधिक महत्वपूर्ण है, जो इस युग के संक्रान्ति पूर्ण मानस का प्रतिनिधित्व करते हुए भी हमें भविष्य के संबंध मे आश्वस्त करते हैं. उन्हों ने प्रगतिशीलता को भौतिक क्षेत्र तक सीमीत न रखकर भारतीय जीवन में उस संपन्नता और गंभीरता का आदान किया है, जो हमारी प्राचीन संस्कृति की विशेषता रही है.

निष्कर्षत:- हम कह सकते है कि हमें अपने संस्कृती के जतन के साथ आध‍ुनिकता की ओर कदम बढना जरूरी है. और साहित्य को समृद्ध बनाना भी जरुरी है.

तुलसी साहित्य अकादमी भोपाल की इंदौर इकाई का गठन

तुलसी साहित्य अकादमी के विधान में प्रदत्त शक्तियों के अनुपालन में तुलसी साहित्य अकादमी जिला इकाई इंदौर के लिए अध्यक्ष-श्री एन.एस.चौहान, उपाध्यक्ष-श्री रामचन्द्र चौहान, सचिव-श्री कन्हैया लाल राठौर, सहसचिव-श्री अशोक चौहान, कोषाध्यक्ष-श्रीमती साधना चौहान, सदस्य-श्री अरुण चौहान, किरण चौहान का चयन किया गय. उक्त जानकारी अकादमी के राष्ट्रीय अध्यक्ष डा.मोहन तिवारी आनंद ने विज्ञप्ति के माध्यम से दी.

शोध पत्रों को प्रकाशित करने के लिए विधि मान्य आई.एस.एस.एन [illegible]

कल, आज और कल भी उपयोगी

विश्व स्नेह समाज

वर्ष 20, अंक 09, जून 2021

हिन्दी मासिक, एक रचनात्मक क्रांति

ल्य :
रुप

कल, आज और कल भी बहुपयोगी

विश्व स्नेह समाज

मासिक, वर्ष:20, अंक: 09
जून : 2021

मूल्य-शिक्षा प्रसार में महिलाओं की भूमिका..... 5

मूल्य शिक्षा मनुष्य को नैतिक, विकासोन्मुखी, सामाजिक और सांस्कृतिक मूल्यों से जोड़कर रखती है. मनुष्य को वांछित कर्त्तव्यपरायणता की अनुभूति कराती है.

विश्व हिन्दी साहित्य सेवा संस्थान, प्रयागराज का आभासी त्रिदिवसीय आयोजन का सकुशल समापन ... 12–17

इस अंक में......

स्थायी स्तम्भ

अपनी बात हम जब आएंगे, घर-घर दैनी पहुंचाएंगे 04
परिचर्चा : कोरोना और पर्यावरण 07
विश्व की सर्वाधिक वैज्ञानिक भाषा संस्कृत 10
हिन्दी साहित्य में वर्णित महामारियां 17
संस्थान की प्रगति रिपोर्ट एव अन्य विवरण 18
कविताए/गीत/गजल: चैताली दीक्षित, संगीता शर्मा, डॉ0 अशोक कुमार शर्मा, श्रीमती वन्दना श्रीवास्तव 'वान्या', डॉ0 हितेश कुमार शर्मा, अनन्या राय, डॉ0 जेबा रशीद, सुरेन्द्र पाल सोनी 11, 26, 27, 28, 33
कहानी: अनोखा प्यार, ड्राईवर रख ले, इच्छा शक्ति 20, 23, 29
पाठकों की चिट्ठी 31
साहित्य समाचार 11, 24, 34, 35
लघु कथाए: शबनम शर्मा, कु0 रत्ना सिंह 32, 33
फिल्म संसार के 125 वर्ष 36
स्वास्थ्य 38

संपादकीय कार्यालयः
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प्रिंट लाईन–विश्व स्नेह समाज राष्ट्रीय हिन्दी मासिक पत्रिका, यूपीहिन्दी/2001/8380, स्वत्वाधिकारी स्वामी, प्रकाशक, मुद्रक और संपादक गोकुलेश्वर कुमार द्विवेदी के द्वारा भार्गव प्रेस बाई का बाग, इलाहाबाद से प्रकाशित किया.

औषधियों कर वर्षों जीवित रहते थे. हमारे बुजुर्ग कहते थे सौ बीमारी की एक दवा स्वच्छ पानी साफ हवा. हवा के साथ होने के साथ-साथ महामारी पर नियंत्रण करने के लिए जल शुद्ध होना अति आवश्यक है. नियमित रूप से व्यायाम हर बीमारी के लिए आवश्यक है. साथ ही यदि कोई व्यक्ति अपनी दिनचर्या में प्रकृति के उपादान के साथ जीवन जीना आरंभ करे तो सकारात्मक ऊर्जा का संचार होता है. यातायात के साधनों पर नियंत्रण रख या इनका कम उपयोग करके हम पर्यावरण को शुद्ध रखने के साथ ही महामारियो पर भी नियंत्रण पा सकते है.

पर्यावरण की शुद्धि एवं महामारी के नियंत्रण के लिए हमें खनन क्षेत्र पर नियंत्रण करना होगा. कारखानों से निकलने वाली विभिन्न प्रकार के अपशिष्ट जिन्हें नदियों में बहा दिया जाता है जो जल को सर्वाधिक दूषित करते हैं, उनके अपशिष्ट को रोककर नदियों में न बहाते हुए उचित ढंग से निस्तारण करने की अति आवश्यकता है. दूषित जल संक्रमित वक्ति को और अधिक बीमारियों से ग्रसित बनाता है. भारत की बहुत बड़ी आबादी आज भी शुद्ध जल के अभाव में अनेक बीमारियों से ग्रसित होकर प्राण त्याग देती है.

प्रकृति और मनुष्य का संबंध उतना ही पुराना है जितना कि सृष्टि का उद्भव और विकास का इतिहास है मानो चोली दामन का संबंध है. इसी अटूट संबंध की अभिव्यक्ति धर्म, कला, दर्शन और साहित्य में चिरकाल से होती आ रही है.

कोरोना और पर्यावरण

कोरोना के लॉकडाउन में जलवायु, मिट्टी, हवा, पर्यावरण, सभी के प्रदूषण में गिरावट दिखाई देने लगी. वातावरण ऐसे खिल उठा, मानो लॉकडाउन पर्यावरण के लिए वरदान बन कर आया है. तालाबंदी से छाया सन्नाटा वन्यजीवों के लिए वरदान बन गया, पर्यटक शहरों में जानवर सड़कों पर आराम से चहल कदमी करते नजर आने लगे.

-पूर्णिमा उमेश झेंडे,

हिंदी विभाग प्रमुख, भोसला मिलिटरी कॉलेज, नासिक, महाराष्ट्र

दिसंबर 2019 को पहली बार चीन के वुहान शहर में कोरोना वायरस की शुरुआत हुई. इस वायरस ने चीन में हाहाकार मचा दिया. जिसके कारण चीन में पहली बार तालाबंदी घोषित की गई. कोरोना वायरस का प्रकोप पहले धीरे-धीरे और बाद में तेजी से पूरी दुनिया भर होता दिखाई देने लगा. इस वायरस से आज तक लाखो लोगो की जानें चली गई. पूरी मानव जाति पर कोरोना वायरस का कहर टूट पड़ा. लोगो ने इस वायरस के प्रकोप से बचने के लिए अपने रहन-सहन का तरीका ही बदल दिया. समूह प्रिय मनुष्य जाति एक दूसरे से दूर रहने के लिए, एक दूसरे से बात न करने के लिए आज मजबूर हो गई. पूरी दुनिया उलट-पुलट हो गई.

कोरोना वायरस के संक्रमण को रोकने के लिए पूरी दुनिया में एक एक करके सभी देशों ने कड़े निर्बंध वाली तालाबंदी घोषित करनी पड़ी. जिसके अंतर्गत हर देश के उद्योग धंधे, व्यापार, बाजार, कल कारखाने, यातायात के सभी साधन, स्कूल, कार्यालय, थिएटर, होटल, पर्यटन, आदि सब कुछ बंद करके सभी लोगों को अपने घर में बंद रहने की पाबंदी लगा दी गई. कोरोना वायरस के संक्रमण के चलते इटली में तो इतने लोगों की मौत हो गई कि दूसरे विश्वयुद्ध में भी इतने लोगों की मौत नहीं हुई थी. विकसित राष्ट्र अमेरिका भी कोरोना वायरस के संक्रमण से हतबल हो गया. ऑस्ट्रेलिया, जापान, रशिया ऐसे देश जो विज्ञान और टेक्नोलॉजी में अव्वल है वह भी कोरोना वायरस से टूट गए. आज डेढ़ साल होने को आया सभी देशों के साथ भारतवर्ष भी कोरोनावायरस की चपेट में इस कदर फंसा हुआ है कि हजारों की तादाद में लोग मर रहे हैं. कोरोना वायरस के बढ़ते संक्रमण के कारण डेढ़ साल से लगातार चल रही तालाबंदी के कारण सभी देशों की आर्थिक स्थिति का स्तर घटता जा रहा है. बेरोजगारी, भुखमरी की समस्या बढ़ती

जा रही है. हर देश की आर्थिक, सामाजिक, राजनीतिक, सांस्कृतिक स्थिति पर दबाव बनता जा रहा है. मनुष्य का मानसिक संतुलन घर बैठे बैठे बिगड़ रहा है. मनुष्य के विकास की रफ्तार कम पड़ती जा रही है. एक सूक्ष्म वायरस ने पूरी दुनिया को सोचने और अपने आप को परखने के लिए मजबूर कर दिया है. कोरोना से मानवता को जरूर बड़ा नुकसान हुआ है लेकिन पर्यावरण पर इसका सकारात्मक प्रभाव पड़ा है. वायरस के संक्रमण को रोकने के लिए सभी देशों में लंबे समय तक लॉकडाउन रहा, इसके चलते प्रकृति में मनुष्य की दखल कम हुई. परिणाम स्वरूप प्रकृति खुलकर, निखर कर, नैसर्गिक स्वरूप में आई. लॉक डाउन की वजह से तमाम कल कारखाने, परिवहन व्यवस्था पूरी तरह से बंद होने के कारण तथा लोगों का ऑफिस की जगह घर से ही काम करने के कारण वातावरण में 50 प्रतिशत प्रदूषण में कमी आई. भारत की ही बात ले तो बड़े-बड़े शहरों में जहां सबसे अधिक प्रदूषण होता है वहां पर सुबह उठते ही पक्षियों का मधुर स्वर, साफ नीला आसमान, साफ-सुथरे और फूलों से गुलजार पेड़ पौधे नजर आने लगे. कार्बन डाइ ऑक्साइड की जगह ऑक्सीजन से भरी शुद्ध हवा, नदियों और झीलों में एकदम साफ स्वच्छ पानी, सड़कें वीरान पर मंजर साफ हो गया. यह आश्चर्य चकित करने वाला दृश्य सालों बाद नजर आया. ऐसा रमणीय दृश्य सिर्फ भारत में ही नहीं दुनिया भर में नजर आने लगा था. इस लॉकडाउन में जलवायु, मिट्टी, हवा, पर्यावरण, सभी के प्रदूषण में गिरावट दिखाई देने लगी. तालाबंदी से छाया सन्नाटा वन्यजीवों के लिए वरदान बन गया, पर्यटक शहरों में भरी दोपहरी में तेंदुए के शावक, गजराज, हिरन जैसे जानवर सड़कों पर आराम से चहल कदमी करते नजर आने लगे. सभी तीर्थ स्थलों पर श्रद्धालुओं का आना बंद होने के कारण वहां की नदियों का, झीलों और तालाबों का पानी स्वच्छ और शुद्ध होता दिखाई दिया. जिसकी स्वच्छता और निर्मलता के लिए सभी सरकारें करोड़ों रुपए खर्च करने के बावजूद भी यह काम न कर सके वह काम इस कोरोना वायरस से लगे लॉकडाउन ने करके दिखाया. संक्षेप में कहा जाए तो आधुनिक वैज्ञानिक युग में विकास की गति और अति होड़ के कारण जलवायु परिवर्तन, ग्लोबल वार्मिंग तथा अविवेकी मानवीय गतिविधियों के कारण पर्यावरणीय घटकों में मनुष्य और पृथ्वी के लिए जो हानिकारक बदलाव हो रहे हैं, उसके परिणाम स्वरूप बीमारियों में वृद्धी, धरती की हवा पानी और जंगल में बढ़ती अस्वस्थता, अनेक प्रजातियों के विलुप्त होने का खतरा, मौसमी घटनाओं में असामान्य वृद्धी, पर्यावरणीय घटकों की कम होती कुदरती ताकत इन सब के लिए अविवेकी मनुष्य कैसे जिम्मेदार है यह कोरोना वायरस के कारण लगे लॉकडाउन से दुनिया को पता चला.

मनुष्य की अमानवीयता-देखा जाए तो यह विनाशकारी कोरोना वायरस की उत्पत्ति और संक्रमण के लिए मनुष्य की अविवेकी और अमानवीयवृत्ती ही जिम्मेदार है. कोरोना वायरस विज्ञान संशोधन के अनुसार अंधेरे में रहने वाले चमगादड़ के शरीर में ही पाया जाता है. मानव की पाशवी, अमानवीय वृत्ती के कारण मनुष्य इस सृष्टि के हर जीव जंतु को मारकर खाना चाहता है जो प्रकृति के नियम के विरुद्ध है. वन्य जीव जंतु के निवास स्थान जंगल, वन नदी, पहाड़, पेड़ पौधे इन्हें नष्ट करता जा रहा है. इसी पाशवी स्वभाव के कारण इस धरती पर कोरोना वायरस का संक्रमण शुरू हुआ जिसने यह दिखा दिया कि प्रकृति के साथ छेड़खानी करना कितना महंगा साबित हो सकता है. इस वायरस से बचने के लिए हमें बार-बार स्वच्छता को अपनाना पड़ रहा है. अप्रत्यक्ष रूप से सृष्टि ने ही हमें साफ सफाई का अर्थात खुद की और पर्यावरण की स्वच्छता का महत्व समझाया.

मनुष्य को सीख- इस महामारी ने एक बात साफ कर दी कि मुश्किल घड़ी में सारी दुनिया एक खड़ी होकर एक दूसरे का साथ देने के लिए तैयार है तो फिर हम यही जज्बा, इच्छा शक्ति, पर्यावरण बचाने के लिए क्यों नहीं दिखाते? हमें यह समझना जरूरी है कि पर्यावरण का अर्थ इस धरती के वन, जंगल या पेड़ पौधे इतने तक सीमित नहीं है बल्कि इस पृथ्वी पर रहने वाला हर छोटा सा छोटा जीव जंतु, हवा, पानी, वायु, आसमान, धरती यह सब पर्यावरण का ही एक अंश है यह सब एक दूसरे पर अवलंबित है और इसी से इस प्रकृति का जैविक चक्र निरंतर चलता है और इसी जैविक चक्र पर अवलंबित है हमारा मानवी जीवन.

पर्यावरण को बचाने के लिए लोगों को अपनी सोच, बुरी आदतें बदलनी होगी. अगर वह खुद नहीं बदलते है तो उन्हें जबरन बदलना पड़ेगा. आज हमें यह संकल्प करना होगा कि कोरोना तथा पर्यावरण प्रदूषण से बचने के लिए हमें स्वच्छता और हरे भरे वातावरण की ओर पूरी दुनिया को एक साथ कदम से कदम बढ़ा कर आगे चलना पड़ेगा.

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United Nation Human Right Declaration: challenges in contemporary society

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Introduction:- The concept of human rights is the root of the concept of natural rights. Every human being is born with certain rights. These assumptions are based on human rights. "The concept appears to have been coined by Greek and Roman thinkers as well as by Christian philosophers and jurists such as Thomas Aquinas."[1] "It is based on the writings of Hugo Grossius, known as the father of international law in the seventeenth century"[2] and later by Milton and Locke. "In England, a law known as the Magna Carta was passed in 1215."[3] Since then, the idea that there should be restrictions on state power has spread. This was further clarified by the "Petition of Rights"[4] in 1628 and the 'Bill of Rights'[5] in 1689. The protection of human rights was the main objective of American Independence 1776 and the American Declaration of Fundamental Independence of 1791. The French Revolution and the subsequent Declaration of the Rights of the Freedom of the People and the Civil Rights were an important milestone. In England, the monarchy was completely overthrown and the sovereignty of the representative body (Parliament) was established, a victory for democracy. The culmination of that sovereignty is the establishment of the 'rule of law'. Human rights were the driving force

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[1] Foundation, support CRF,St.Thomas Aquinas Natural law and the common good. (1962) Natural and Human Law,Retrieved Jan 1 2022,From https://www.crf-usa.org/

[2] Hugo Grotius, University Leiden.(1575) Research program.Law, Retrieved Jan 2 2022,From https://www.unversiteitleide.nl/en

[3] United Kingdom, constitutional law of United Kingdom, 1874 &1999, Marga Carta bill of rights. Retrieved Jan 2 2022,From https://www.legalserviceindia.com/

[4] Petition of Rights,Britannica.(1628) Petition-of-Right-British-history,Retrieved Jan 1 2022,From https://www.britannica.com/

[5] Bill of Rights, Parliament of England, (1689) Bill-of-Right-British-history,Retrieved Jan 3 2022,From https://en.wikipedia.org/

behind the French Revolution. The same was true of American independence and the Constitution. The same is true of the fundamental rights enshrined in the Constitution of India. "The Russian constitution also promises to free the individual from economic and social exploitation. But it does not provide for the release of the individual from the extreme control of the government. The Russian Constitution places special emphasis on the social and economic rights of individuals."[6] Without social and economic rights, political freedom alone does not make sense. But these two kinds of freedoms are complementary. The constitution of the Western nations was intended to protect individual freedom from political power, while the 1936 constitution of Soviet Russia emphasized the provision of all the facilities required for the enjoyment of these freedoms.

International Relations and Human Rights:- Although the sovereignty of each nation is recognized in international relations, it is also agreed that such sovereignty should have limits on human rights. How a nation treats its citizens is an internal matter of that nation, but if that nation is violating human rights, other nations can intervene and stop it. The best example of this is the "Intervention against the Ottoman Empire"[7] by England, France and Russia against the persecution of the Greeks in 1827, which resulted in the independence of Greece in 1830. European nations intervened in Syria in 1860 to stop the slaughter of Christians. In the late nineteenth and early twentieth centuries, European nations adopted laws to protect the Jewish people. The United States recently demanded that the Soviet Union protect Jew. There is always danger in such interference. Because the intervening nation feels that its intervention is justified. Therefore, humanitarian intervention is not officially recognized by international law. The UN Charter's ban on unilateral use of force has raised serious doubts about the legitimacy of humanitarian intervention. Humanitarian intervention is ultimately limited to political motives, this is the experience of many places. When Pakistan massacred the people of East Pakistan (and later Bangladesh) in 1971, it tried in vain to get the world's attention. In the end, it was only after the Indo-Pakistani war that the issue was resolved.

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[6] The Russian constitution,Chapter 2 right and freedom of man and citizen (1906) The constitution of Russian freedom. Retrieved Jan 3 2022,From,http://www.constitution.ru/en/

[7] Ottoman Empire. Academia,(2008). Review of Against Massacre: Humanitarian Intervention in Ottoman Empire, Retrieved Jan 3 2022,From,https://www.academia.edu/

Human Rights and International Agreements:- International treaties have always been used for the protection of human rights. The oldest treaty to protect religious minorities was the Treaty of Westphalia in 1648. The treaty agreed to treat Roman Catholics and Protestants equally in Germany. During this time many Catholic governments included provisions to protect Catholic rights. The Nineteenth Century Treaty was abolished. In 1926, the United Nations General Assembly adopted the International Treaty on Slavery. Under the treaty, each signatory assumed the responsibility of abolishing slavery.

World War II and human rights:- In the second half of the nineteenth century, rules were made regarding war and those injured in war. The purpose of these rules was to curb cruelty. It was started in 1864, but the four Geneva Conventions from 1925 to 1929 and after World War II added value. Another important event before World War II was the establishment of the International Labor Organization. The constitution of this organization is included in the law of 1919. This organization has played a very important role in labor-employer relations. The United Nations implemented many welfare schemes. Appropriate changes have been made in the labor laws of many nations and have been instrumental in eradicating undesirable practices such as forced labor and job bias.

United Nations and human rights:- After World War II, the victorious nations (England, USA, France and Russia) set up a special court to investigate crimes committed by Germans against civilians in their territories. The tribunal, which operated in Nuremberg from 1945 to 1946 and sentenced the convicts, later adopted the same principles as the UN General Assembly. Human rights are enshrined in the United Nations Charter. Article 13 calls for the United Nations General Assembly to make recommendations for the protection of human rights and fundamental freedoms. Apart from this, Article 1, 55, 56, 62, 68 and 76 also refer to human rights. According to Article 55, the objectives of the United Nations are to increase the standard of living, to provide employment for all, and to bring about social and economic development. Accordingly, the Declaration of Human Rights was issued on December 10, 1948. The idea that everyone has certain human rights and that sovereign power does not have the right to curtail them has gained international recognition.

United Nations Declaration of Human Rights:- "Universal Declaration of Human Rights ((UDHR) is a declaration adopted by the United Nations General Assembly in Paris on December 10, 1948. According to the Guinness Book of World Records, this is the most translated document in the world."[8] "Article 1 All human beings are born free and equal in dignity and rights. They are endowed with reason and conscience and should act towards one another in a spirit of brotherhood."[9] "Article 2 Everyone is entitled to all the rights and freedoms set forth in this Declaration, without distinction of any kind, such as race, colour, sex, language, religion, political or other opinion, national or social origin, property, birth or other status. Furthermore, no distinction shall be made on the basis of the political, jurisdictional or international status of the country or territory to which a person belongs, whether it be independent, trust, non-self-governing or under any other limitation of sovereignty."[10] "Article 3 Everyone has the right to life, liberty and the security of a person."[11] "Article 4 No one shall be held in slavery or servitude; slavery and the slave trade shall be prohibited in all their forms."[12] "Article 5 No one shall be subjected to torture or to cruel, inhuman or degrading treatment or punishment."[13] "Article 6 Everyone has the right to recognition everywhere as a person before the law."[14] "Article 7 All are equal before the law and are entitled without any discrimination to equal protection of the law. All are entitled to equal protection against any discrimination in violation of this Declaration and against any incitement to such discrimination."[15]

UN Declaration of Human Rights:-"Article 8 Everyone has the right to an effective remedy by the competent national tribunals for acts violating the fundamental rights granted him by the constitution or by law."[16] "Article 9 No one shall be subjected to arbitrary arrest, detention or exile."[17] "Article 10 Everyone is entitled in full equality to a fair and public hearing by an independent and impartial tribunal, in the determination of his rights and obligations and of any

8 United Nations,Universal Declaration of Human Rights ((UDHR), 1948 United Nations General Assembly in Paris on December 10, 1948. ,Retrieved Jan.12022,From https://www.un.org

9 *Ibid. p.12*

10 *Ibid. p.14*

11 *Ibid. p.16*

12 *Ibid. p.18*

13 *Ibid. p.20*

14 *Ibid. p.22*

15 *Ibid. p.24*

16 *Ibid. p.26*

17 *Ibid. p.28*

criminal charge against him."[18] "Article 11 1. Everyone charged with a penal offense has the right to be presumed innocent until proven guilty according to law in a public trial at which he has had all the guarantees necessary for his defence. 2. No one shall be held guilty of any penal offense on account of any act or omission which did not constitute a penal offense, under national or international law, at the time when it was committed. Nor shall a heavier penalty be imposed than the one that was applicable at the time the penal offense was committed."[19] "Article 12 No one shall be subjected to arbitrary interference with his privacy, family, home or correspondence, nor to attacks upon his honor and reputation. Everyone has the right to the protection of the law against such interference or attacks."[20] "Article 13 1. Everyone has the right to freedom of movement and residence within the borders of each State. 2. Everyone has the right to leave any country, including his own, and to return to his country."[21] "Article 14 1. Everyone has the right to seek and to enjoy in other countries asylum from persecution. 2. This right may not be invoked in the case of prosecutions genuinely arising from non-political crimes or from acts contrary to the purposes and principles of the United Nations."[22] "Article 15 1. Everyone has the right to a nationality. 2. No one shall be arbitrarily deprived of his nationality nor denied the right to change his nationality."[23]

United Nations Declaration and Human Rights:-"Article 16 1. Men and women of full age, without any limitation due to race, nationality or religion, have the right to marry and to found a family. They are entitled to equal rights as to marriage, during marriage and at its dissolution. 2. Marriage shall be entered into only with the free and full consent of the intending spouses. 3. The family is the natural and fundamental group unit of society and is entitled to protection by society and the State."[24] "Article 17 1. Everyone has the right to own property alone as well as in association with others. 2. No one shall be arbitrarily deprived of his property."[25] "Article 18 Everyone has the right to freedom of thought, conscience and religion; this right includes freedom to change his religion or belief, and freedom, either alone or in community with others

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[18] *Ibid. p.30*
[19] United Nations,Universal Declaration of Human Rights ((UDHR), 1948 United Nations General Assembly in Paris on December 10, 1948. ,Retrieved Jan.12022,From https://www.un.org
[20] *Ibid. p.32*
[21] *Ibid. p.35*
[22] *Ibid. p.37*
[23] *Ibid. p.40*
[24] *Ibid p.43*
[25] *Ibid. p.46*

and in public or private, to manifest his religion or belief in teaching, practice, worship and observance."[26] "Article 19 Everyone has the right to freedom of opinion and expression; this right includes freedom to hold opinions without interference and to seek, receive and impart information and ideas through any media and regardless of frontiers."[27] "Article 20 1. Everyone has the right to freedom of peaceful assembly and association. 2. No one may be compelled to belong to an association."[28] "Article 21 1. Everyone has the right to take part in the government of his country, directly or through freely chosen representatives. 2. Everyone has the right to equal access to public service in his country. 3. The will of the people shall be the basis of the authority of government; this will be expressed in periodic and genuine elections which shall be by universal and equal suffrage and shall be held by secret vote or by equivalent free voting procedures."[29] "Article 22 Everyone, as a member of society, has the right to social security and is entitled to realization, through national effort and international cooperation and in accordance with the organization and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality."[30]

Human Rights:-"Article 23 1. Everyone has the right to work, to free choice of employment, to just and favorable conditions of work and to protection against unemployment. 2. Everyone, without any discrimination, has the right to equal pay for equal work. 3. Everyone who works has the right to just and favorable remuneration ensuring for himself and his family an existence worthy of human dignity, and supplemented, if necessary, by other means of social protection. 4. Everyone has the right to form and to join trade unions for the protection of his interests."[31] "Article 24 everyone has the right to rest and leisure, including reasonable limitations of working hours and periodic holidays with pay."[32] "Article 25 1. Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control. 2. Motherhood and childhood are entitled to special care and

[26] *Ibid. p.50*
[27] *Ibid. p.55*
[28] United Nations,Universal Declaration of Human Rights ((UDHR), 1948 United Nations General Assembly in Paris on December 10, 1948. ,Retrieved Jan.12022,From https://www.un.org P.57
[29] *Ibid. p.57*
[30] *Ibid. p.60*
[31] *Ibid. p.64*
[32] *Ibid. p.66*

assistance. All children, whether born in or out of wedlock, shall enjoy the same social protection."[33] "Article 26 1. Everyone has the right to education. Education shall be free, at least in the elementary and fundamental stages. Elementary education shall be compulsory. Technical and professional education shall be made generally available and higher education shall be equally accessible to all on the basis of merit. 2. Education shall be directed to the full development of the human personality and to the strengthening of respect for human rights and fundamental freedoms. It shall promote understanding, tolerance and friendship among all nations, racial or religious groups, and shall further the activities of the United Nations for the maintenance of peace. 3. Parents have a prior right to choose the kind of education that shall be given to their children."[34] "Article 27 1. Everyone has the right freely to participate in the cultural life of the community, to enjoy the arts and to share in scientific advancement and its benefits. 2. Everyone has the right to the protection of the moral and material interests resulting from any scientific, literary or artistic production of which he is the author."[35] "Article 28 Everyone is entitled to a social and international order in which the rights and freedoms set forth in this Declaration can be fully realized."[36] "Article 29 1. Everyone has duties to the community in which alone the free and full development of his personality is possible. 2. In the exercise of his rights and freedoms, everyone shall be subject only to such limitations as are determined by law solely for the purpose of securing due recognition and respect for the rights and freedoms of others and of meeting the just requirements of morality, public order and the general welfare in a democratic society. 3. These rights and freedoms may in no case be exercised contrary to the purposes and principles of the United Nations."[37] "Article 30 Nothing in this Declaration may be interpreted as implying for any State, group or person any right to engage in any activity or to perform any act aimed at the destruction of any of the rights and freedoms set forth herein."[38]

United Nations Human Rights Declaration and current situation:- This manifesto came into being as a result of the genocide and atrocities experienced by the world during the Second

[33] *Ibid. p.71*
[34] United Nations,Universal Declaration of Human Rights ((UDHR), 1948 United Nations General Assembly in Paris on December 10, 1948. ,Retrieved Jan.12022,From https://www.un.org P. 73
[35] *Ibid. p.76*
[36] *Ibid. p.80*
[37] *Ibid. p.83*
[38] *Ibid. p.85*

World War. The Declaration is seen as the first universal expression of human rights. It has a total of 30 Articles and has been interpreted in detail in a number of subsequent global taxes, national events and laws, and by local human rights organizations. Based on this declaration, the "International Bill of Human Rights" was introduced at the United Nations General Assembly in 1966. In 1976, with the support of a sufficient number of member states, it became a part of international law. The Universal Declaration of Human Rights has a total of 30 articles. The manifesto not only contains articles on civil liberties found in Western countries but also provisions on economic justice. For example, right to employment (Article 123), equal pay for equal work, right to form and join labor unions, right to rest, right to education, etc. Liberal philosophy gave rise to the concept of civil and natural rights, while Marxist philosophy gave rise to the concept of economic justice. The manifesto is a beautiful blend of the two views, meaning that one's political freedom is meaningless unless one is freed from economic exploitation, and economic exploitation cannot be truly prevented without political freedom.

Many of the resolutions that have been passed to protect human rights are aimed at empowering individuals to defend their freedoms. For example, an international resolution on political and civil rights, a committee that impartially investigates and decides on complaints of human rights abuses, etc. Established by resolutions. Also, the resolution on international economic, social and cultural rights contains provisions and mechanisms for fulfilling economic, social and cultural rights. The resolution must be ratified by at least 35 nations. As it has not yet come, the proceedings of this resolution have not yet begun. Resolutions banning slavery, forced labor, and apartheid have also been passed. Evil practices such as genocide have also been banned and severely punished.

Human Rights and Regional Agreements:- There are some regional agreements for the protection of human rights. The most important of these was the European Convention on the Protection of Human and Fundamental Freedoms. The features of these agreements are as follows: (1) "To protect the rights enshrined in the Universal Declaration of Human Rights and to take effective measures against aggression against them. (2) To appoint the Human Rights Commission. Any citizen can lodge a complaint against his government with this commission."[39]

[39]United Nations, Universal Declaration of Human Rights ((UDHR), 1948 United Nations General Assembly in Paris on December 10, 1948. ,Retrieved Jan.12022,From https://www.un.org P.89

The Commission inquires into this and publishes its report. This Commission was appointed in 1955. The agreement establishes a court to resolve human rights grievances. This court is known as the European Court of Human Rights. The United Nations has taken strong action against apartheid in South Africa. Although apartheid has not been eradicated, there is no doubt that global referendum has become more effective. It is true that international politics is somewhat hampered by international politics, which ultimately leads nations to vote in international conventions only on the test of national interest, and at times even so-called non-national human rights. While acknowledging this, the fact that the philosophy of human rights is advancing is gratifying.

Indian Constitution and Human Rights:- The Constitution of India has set up a mechanism to protect the fundamental rights of the individual. India's international policy is also in line with the philosophy of human rights. The Indian Constitution places special responsibility on the government for the weaker sections of society, women and minorities. Poverty, ignorance and inequality must be eradicated if human rights are to be truly realized. For the development of underdeveloped countries, programs like family planning, education, land reform, medical aid should be a priority. Such programs today have received much encouragement from organizations such as the World Bank and the World Health Organization. Only if other rich and developed nations give active support to the development of these countries in the near future, then the philosophy of human rights will come true.

"According to the Indian Constitution, some basic human rights are as follows:-"[40] 1. Everyone should be treated equally and given equal protection by law. 2.The government should not discriminate against any citizen on the grounds of religion, race, caste, sex or place of birth, nor any inconvenience to any citizen regarding the use of shops, public restaurants, hotels or other places of entertainment or any other reason for religion, caste, race, sex No liability, restrictions or conditions can be imposed. 3. All citizens should have equal opportunity in government jobs. Government servants should not be discriminated against on the basis of religion, race, caste, sex, inheritance, place of birth, domicile or any one of them. Parliament has

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[40] Sonpat Yuvraj.(1994). *Bhartiya rajyaghatna mulbhut Adhikar (In Marathi)*, Rajhains publication, page 35-40

been empowered to enact legislation requiring domicile for certain jobs, as well as to provide reserved seats or other facilities to the socially and educationally backward tribes. 4. Untouchability has been destroyed and any behavior according to that practice will be punishable. 5. The government should not give any degree other than the degree showing the educational features. Every Indian citizen has the following freedoms: (a) Freedom of speech and expression including freedom of the press, (b) Freedom of unarmed assembly, (c) Freedom of association, (d) Freedom of movement in all territories of India, (e) Any territory of India The government has the right to impose reasonable limits on the freedom to reside and settle, (f) the freedom to engage in any business, trade or occupation, however the courts have to decide whether these restrictions are reasonable or not. 7. The legitimacy of any person's action should be examined in accordance with the law that existed at the time the act took place. Such an act cannot be criminalized by law later. 8. accused shall be compelled to testify against himself. 9. an individual shall be deprived of his liberty or liberty of life except as established by law. 10. The arrested person should be informed of the reasons for the arrest immediately and given the opportunity to consult the lawyer of his choice. The arrested person should be brought before the nearest magistrate within 24 hours and after that he should not be detained without the permission of the magistrate. These rights are not limited to a foreigner in a hostile country, but also to a person detained in a detention center. 11. There are advisory boards of persons who are eligible to be appointed as judges of the High Court to decide on arrests. Even before these circles, the arrested person defends himself. 12. There is a complete ban on human trafficking and forced labor. Children under the age of 14 cannot be involved in factories, mines or other such hazardous services.

Conclusion:- All human beings in the world are born free and have equal dignity and rights. They are endowed with the power of thought and conscience and should treat one another with a spirit of brotherhood. When it is mentioned in the UN Declaration of Human Rights, the behavior of every person in the world seems to be against it. Everyone is entitled to all the rights and freedoms set forth in this Declaration. Despite this, discrimination seems to be rampant today. Furthermore, a person should not discriminate on the basis of political, territorial or international status, regardless of the country or territory in which the person resides, whether that country or territory is independent, non-autonomous or under any form of sovereignty. Are all the world nations behaving in the same way? This has to be considered. While everyone has the right to life, liberty and security of person, the government is trying to curb it. No one shall be held in slavery or servitude; While all forms of slavery and slave trade are banned, government agencies are trying to curb it. No one should be persecuted. Nor should it be treated as cruel, inhuman or degrading. Despite the fact that it is mentioned in the United Nations Declaration of Human Rights, the opposite is happening in the world today. We have to reconsider whether everyone has the right to be recognized as a human being in terms of law everywhere. All citizens are equal before the law and are entitled without any discrimination to equal protection of the law.

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"Atmanirbhar Bharat" an Express Way for Sustainable Development

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Abstract-

Hon. Prime Minister of India launched the program of Atmanirbhar Bharat during pandemic and in situation of Chinese threat or aggression. It is also known self-reliance economy. The present article tries to cover the main aspect of schemes its constraints and possible solutions. The main intention of announcement of program and inclusion in budget is to boost the Indian economy with sufficient protection facilitation and concessions to industrial sector mainly for Medium and Small Scale industries to agriculture and service sector. The announcement is not for isolation from world trade and services or from international market but to provide strength to economy. More emphasis is given in present budget for such program. The self-reliance economy was earlier announced by Studied Economist Dr. Manmohan Singh. The position of balance of trade balance of payment exchange rate are depend factors for foreign trade. India is always facing problem of adverse situation in balances. Depended on imports are to be reduced and exports are to be raised is the key in foreign trade.

The opportunities in form of agro based economy large demography dividend ample stock of natural sources like energy water mineral are available. However, the factors like interest cost transport cost and logistic cost is major problem. This challenge is to be accepted and the Atmanirbhar economy must be build.

Introduction- On the background of Covid -19 and China's movement on Indian boarders the Prime Minister of India announced the ambitious programme of Atmanirbhar Bharat. It is to free trade for Indian Corporate Sector, simplified Global tender norms in favour of country and many more. The current pandemic put heavy pressure on economy. Reduction if public revenue increase in public expenditure more concessions to poor people and high expectations form general public, delay in Government collection caused difficult situation before Indian Economy. The reduction in Gross Domestic Product bank deposits demand for bank credit also shows negative trend. As per the economists and past experience the Government can increase the spending to transfer the hands of money from Government to Public. This was done as per the demand by the government. The basic problem of Indian Economy and additional problem due to Covid-19 put heavy pressure on economic system. Employment generation stability of income relief to corporate sector help to famers was need of the hour. On the back ground of the economic condition Government announced the Atmarnirbhar Programme.

Objectives of Study

1) To mention the highlights of Atmanirbhar Bharat Programme.
2) To evaluate the financial provisions made in programme.
3) To put lights on essential sector of economy and its demand.

Atamanirbhar Bharat Programme- Government of Indian announced the package on 12 may 2020 as relief to fight against Covid -19 situations. Economy, Infrastructure, System, Demography and demand are designated five pillars of the programme which aims Self-reliant India. Economy is important for development. But economy depends on economic system adapted available resources policy adapted for development. Infrastructure is social overhead capital. It is necessary to provide various services to general public. Development of infrastructure will boost economic activities and can speed up the development or accelerate the growth. System is closely related to various services and facilities. It also the administrative procedures adapted by government in any organization. Demography is related to population and nature of age-related classification of population. It is said that India has demographic divided as large percentage of population is young which can contribute in development. Demand which is last but very important pillar of economy. It is related to willingness to purchase the goods or services backed up by economic power. The increase in demand will change the whole economic cycle in positive direction.

The announcement is not new for economy.

Manmohan Singh the former Prime Minister and renowned economist were also consistently emphasizing the policy of self-reliant India. The problems like adverse balance of trade and balance of payment sever competition at International market,non-utilization of local technologies and sources can be dealt with policy of self-reliant.

Highlights of Programme-

- The total amount is announced as Rs. 20 lakhs Corers which is equal to 10% of GDP of the country.
- The borrowings limit of state governments increased from 3% to 55 of Gross Domestic Product for 2020-21 which will help to supply of additional 4.48 lakhs corers to various state governments.
- Universalization of Ration card as One Nation One Card.
- Privatization of Public Sector Undertakings.
- Power distribution to Urban Local bodies for revenue generation.
- Collateral Free Automatic Loans to Medium Small Micro Enterprises up to Rs 3 Lakhs Corers. Unit can borrow up to 20% of there outstanding loan as on February 2020-21.
- Banks can provide debt to stressed MSME which will convert into capital of the unit.
- Street Vendors to get Rs.10000/-
- Expediting payment dues to MSME in 45 days.
- No global tenders for Rs.200 Corers to facilitate MSME for expansion of business.
- 2.5 Corers farmers will get financial benefit through Kisan Credit card as government will provide 2 Lakhs Corers.
- Agri-Infra Fund of Rs 1 Lakh Corer is created.
- Provision for emergency working capital for farmers, the provision of Rs. 30000 corers is made and NABARD will give financial support for the scheme.
- The Pradhan Mantri MatsyaSampadaYogana is announced to help to Fishermen for worth Rs. 20000 Corers.
- Animal Husbandry Infrastructure Development Fund of Rs. 15000 Corers will be set up.
- Amendments to the Essential Commodities Act which gives more powers to central and State Government to regulate there prices and supply of commodities like edible oil, cereals, seeds, pulses sugarcane and its product and rice paddy.
- Introduction of Agriculture marketing reforms by which famers will get choice to sell the product at remunerative prices, barrier free interstate trade and facility of e-trading.
- Affordable Rental Housing Com[...] migrant workers and urban poo[...] provided with support of Pradhan M[...] Yojana.
- Public Private Partnership method fo[...]
- Foreign Direct Investment i[...] manufacturing will increase from [...]
- Rs. 50000 corers will be spend on in[...] for coal evacuation.
- MGNREGS (Mahatma Gandhi Na[...] Employment Guarantee Scheme) [...] additional funds by Rs. 40000 corers [...] in total 101500 corers.

Evaluation of financial provisions-

Various sectors of economy were co[...] financial provisions. It includes additional [...] various state governments to the tune of Rs [...] corers. The state government can handle [...] pandemic situation and can use it for social [...] sector. The state governments are always [...] problems like borrowings limit, shortage of [...] delay in getting funds this provision can help [...] provision of Rs 10000 to street vendors is good [...] of survival in pandemic and increase in [...] spending. The agriculture can get advantage [...] card and can be benefited to the extent of [...] Corers. The agri. infrastructure can be used fo[...] facilities as well as fertilizers industries. Rural [...] can be strength with help of Animal husbandry [...] increase in MGREGS allocation.

The privatization of airports can boost [...] services and private investment can be [...] will generate benefits like increase in em[...] increase in per capita income reduction in g[...] spending and quality air travelling. Increase [...] defense manufacturing can boost manufacturin[...] in near future. It will also help to generate em[...] opportunities. India can export defense produc[...] number. As coal is basic natural source fo[...] infrastructure fund of Rs. 50000 corers will [...] evacuation.

Other credit and commercial provisions [...] financial benefits by setting various funds [...] and commercial provisions are made to devel[...] sector of Indian economy. The Cash Reserve [...] reduced which will bring Rs. 137000 corers [...] face liquidity crunch. The Marginal Standing F[...] increased for the banks. This will help to bank[...] For housing Sector Credit Linked Subsidy S[...] Middle Income Group was extended up to one y[...] will bring additional Rs.50000 cores in housi[...]

In short infrastructure, agriculture, power, medium small scale industries, migrant workers privatization, and liquidity in market are some essentials aspects are cover in package of Atmanirbhar Bharat.

Demand of some important sectors. The demand of some sectors like health care, infrastructure, airports, ports energy and housing is more in number. Some examples are as below.

In case of infrastructure the projects are slow in progress. The demand is ever increasing. Though the privatization model is adapted it is administratively and politically difficult to implement. The urban infrastructure project like smart cities shows following status.

SMART CITIES MISSION

Table No. 1

S.NO	PARTICULARS	DETAIL NUMBER AND RUPEES
01	Total Cities	100
02	Total Projects	5151
03	Cost of Total Projects	205018 Corers
04	Tendered Projects	2748
05	Incomplete Projects	2403
06	Cost of Tendered Projects	104984 Corers
07	Completed Projects	2031
08	Cost of Completed Projects	62295

Source – MOUD and B. Line Feb 2019

INDIA,S TRADE DEFICIT WITH ASEAN AND OTHER FIVE COUNTRIES –CHINA JAPAN SOUTH KOREA AUSTRALIA AND NEW ZEALAND .(Billion dollar)

Table No. 2

S.NO	YEAR	EXPORT	IMPORT	TRADE DEFICIT
01	2013-14	70.3	124.7	-54.4
02	2014-15	56.8	139.6	-82.8
03	2015-16	45.9	134.0	-88.1
04	2016-17	52.5	135.9	-83.4
05	2017-18	61.1	165.5	-104.4
06	2018-19	67.7	172.9	-105.2

ISSUE OF TRADE DEFICIT

Table No. 3

YEAR	IMPORT	EXPORT	DEFICIT
2014-15	56.8	134.6	-82.8
2015-16	45.9	134	-88.1
2016-17	52.5	135.9	-83.4
2017-18	61.1	165.3	-104.04
2018-19	67.7	172.9	-105.2

AGRICULTURE STATISTICS OF INDIA

Table No. 4

Details Year	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
Food Grains In tones	[illegible]	[illegible]	[illegible]	264	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Growth Rate	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Agri. Statistics, Economic Survey Govt. of India

Findings and Conclusion

I recent budget 2022-23 is digital Indian budget with Atmaribhar Based. Including Infrastructure Programme Capital Expenditure more provided for and joining of rivers. It may be incline of it. But still I am worrying on education and health sector but it is my personal opinion.

Findings-

1) Such Schemes are n line of Smart Indian Self Reliance India Green Revolution and Localization of Indian capacities of Economic Installation with quality of Global Standards
2) The AtmarnirbharNharat is Fund based programme with always in need of funds or own finds for government. But It is declared on Covid Background. It is criticized as mere announcements rather than practical one.
3) Smart City Projects Shining India JNNURM schemes and so many popular projects are either incomplete or closed or declared stalled or change reorganize due to lack of funds.
4) Political economy plays more important role in country than the real economics. Change in Government and state government policies are important in this regard.

Source– As mention in foot note
Document of Atmnirbhar Bharat
Budget Document 2022-23

8. Smart Bonds for Smart Cities–Making Smart City Project Viable In India

Dr. Sunil Joshi

A. Executive Summary

Urbanization is national issue. Cities are becoming a centre of development. They are as growth engines. Urban area contributes more to economic development. The process of development will contribute more in urbanization. Cities, Municipalities, Municipal corporations and local government are waiting for charge in government policies and procedure for financial capacities. The expectation from the local government is increased. Various schemes like City Development Plan (CDP), Jawaharlal Nehru National Urban Renewal Mission (JNNURM), Pooled Finance Schemes are already in operation. Building infrastructure and providing timely qualitative services at affordable cost is a challenge. There are constraints to financial sources of municipal bodies. They cannot charge high local taxes and not even the user charges. The dependency on state government for completing civic project is major hurdle for development.

The concept of smart cities is an agenda of new government formed in May 2014. 100 cities are identified for development purpose. The factors like social cause, education, civic services, delivery system and governance are considered for this purpose. Budgetary provision is made for worth Rs.35000 corers for this plan. Indian cities may look like New York, Shanghai, Tokyo and London

As India is urbanizing, building of the social overhead capital in term of urban infrastructure is needed. Present infrastructure is mismatch with the requirements. Financial sources are necessary to develop the infrastructure. Municipal bodies have to tap capital market for raising finance. But essential condition of strong financial position is to be fulfilled. Smart cities can be developed smartly and swiftly provided there is good governance in cities.

Objectives of Study

- To evaluate the financial needs of development of smart cities
- To consider the innovative financial resources for developing smart cities

Key words –Smart cities urban infrastructure innovative financial sources

B. Introduction

All most all local bodies are facing financial problem like shortage in funding, time gap between availabilities and utilization, dependency on state or central government. There is problem in budgeted revenue and actual collected revenue. The outcome of major scheme like Municipal Corporation Boards (MCB), Jawaharlal Nehru National Urban Renewal Mission (JNNURM) is not encouraging. The report of Ministry of Urban Development, Govt. of India, shows the civic problems in big cities. It is on account and sewerage network, storm water management, traffic congestions and other inadequate services. The problems in urban areas are problems at national level .The problems are to be dealt with, since urbanization accompanies economic development. Development in cities is essential for economic growth. Urban area contributes more in terms of GDP. The services like medical, education commercial and civic are available in urban areas. The rural population always attracted towards these services, but population pressure put pressure on infrastructure of civic areas. The citizens cannot be deprived of from basic amenities like clean drinking water facility at premises, streets, street lighting, burials, safety system of drainage network, education and health.

In order to overcome the problems Government of India decided to start developing smart city. As per to note published by concern Ministry," smart cities are those which have smart, intelligent, physical, social, institutional and economic infrastructure." It is expected that such a smart city will generate options for all residents to pursue their livelihoods and interests meaningfully and with joy. Infrastructure requirements include Industrial parks, and export processing zone, financial centers and services logistics hub and counseling services. These requirements are in addition to requirements and civic services like fly over, fire fighting equipments, parking lots housing arrangements primary schools and public health centers.

C. Requirements of Smart Cities

For development in quality life of citizens the idea of smart cities is to be implemented. The smart cities are those who adopt scalable solutions that take advantage of information and communication technology it increase efficiencies, reduce costs and enhance the quality of life. It is a city where investment, are made in modern transportation means, ICT communications with sustainable economic development with high quality life, with wise management of natural resources through participatory action and engagement. Smart cities need smart infrastructure.

Four Important provisions for smart Cities.

C. 1 Physical Infrastructure

Infrastructure is social overhead capital. It is the foundation underlying a nations economy and includes such things as transport, communication power etc. Urban infrastructure is considered as infrastructure in urban areas. In this study paper it is considered as facilities available to provide civic services like drinking water, flyover, sanitation, storm water management, fire fighting equipments, parking lots and such other public utilities. It includes infrastructure for power, water supply, solid waste management, sewerage management, cyber connection, Multimodal Transport, public transport connectivity, housing and disaster management. Physical infrastructure is essential for civic services. Smart cities means smart in services, which is possible through building physical infrastructure. It requires huge funds but in long run it can be recovered by charging user charges and fees.

C. 2 Social Infrastructures

It includes educational infrastructure like schools, libraries, educational aids, health care, parks, culture and heritage centre, sports and tourist centers. It also includes the planning for building homes. Social infrastructure is a source of creating preparing minds and bodies for future development. Social infrastructure is essential for socio-economic development.

C. 3 Institutional Infrastructures

It includes speedy delivery system, enforcement security, institutional arrangement, tax collection, banking and financial services, skill development centers and ICT based service delivery. Institutional infrastructure is need of the hour. Information technology invites changes in procedures and methods which further creates a need of institutional arrangements.

C. 4 Economic Infrastructures

It includes contribution to GDP, job creation centers, livelihood activity and market-oriented growth centers. Industries professional services like health, legal financial social and cultural provides job opportunities. In order to contribute in market-oriented growth and livelihood activities marketing of various services including agriculture are needed.

D. Financial Requirements of Smart Cities

The infrastructure expected above is a game and corers of rupees. The urban areas are already facing constraints of finance. As per the High-Power Expert Committee constituted by Ministry of Urban Development to total requirement is Rs. 34 lakhs corers for various urban projects. Development of industrial park social infrastructure economic installations can be developed but huge funds are necessary for this. Apart from developmental responsibilities the constitutional responsibilities of Urban Government is mentioned as urban and town planning, regulation of land, building roads bridges and fire services, water supply for domestic and industrial purpose, public health sanitation and solid waste management and other responsibilities mentioned in schedule 12.

The mandatory services along with building of smart cities require financial resources. Financial health of Urban Local Bodies is not strong. They depend on state government for various grants. The collection of local taxes user charges and fess suffers permanent limitations of leakages, political interference and loss on account of unrecorded revenue. The urban area along with urban population is continuously increasing. Government of India recently allocated grants from finance commission to urban bodies. But increasing number of local bodies leads to shortages in grants per local body. The percentage of increase is 48% in census 2011 which is shown in Table No 1.

Table No.1 Increase in Urban Areas

S.NO	CENSUS	URBAN AREAS	% Increase /Decrease	% of Urban Population
1	1951	2843	--	----
2	1961	2363	(-) 17	-----
3	1971	2590	+ 9	20.22
4	1981	3378	+30	23.73
5	1991	3768	+11	25.72
6	2001	5161	+37	27.78
7	2011	7935	+48	32

Source - Census 2011

Various reports and government agencies have already estimated the urban requirement. It can be displayed in following table.

Table. No 2 (Rs crores)

S.N	Services	Period	H.P.E.C.	MoUD	Jnnurm
1	Urban Road	2012-31	1728941		8,00,000
2	Urban Transport	2012-31	449426		
3	Redevelopment of Slum	2012-31	408955		
4	Water Supply	2012-31	320908	536600	
5	Sewerage	2012-31	242688	531680	
6	Storm Water Management	2012-31	191031		
7	Traffic Support Information	2012-31	97985		
8	Solid Waste Mgt.	2012-31	48582	201730	
9	Street Lighting	2012-31	18580		
10	Other Requirements	2012-31	309815	22300	
	TOTAL		**3816908**	**1292310**	**800000**

H.P.E.C.-High powered expert committee, Govt.of India M.o.U.D.-Ministry of Urban Development. J.N.N.R.U.M.-Jawaharlal Nehru National Renewal Urban Mission

E. Financial Problems of Local Bodies

Urban local bodies often face financial problems on account of following reasons.

- The local bodies are already suffering losses.
- Municipal govt. depends on state government for financial support.
- There is huge funding gap between expenditures and grants.
- The sources are limited and cannot stretchable beyond certain limits.
- Any increase in rates of taxes and user charges are opposed by general public and various political bodies in urban government.
- The power to raise the revenues is very limited.
- There are legal and administrative difficulties in generating revenues from new sources of finance.
- A revenue leakage is a common problem in almost all municipalities or corporations.
- There are political pressures and interference in budgets and utilization of grants.

The grants are mismatch with the requirements.

Agreegate Grants To Local Bodies – The central and state government are providing grants to urban local bodies. But these grants are not sufficient to meet the requirements, but these grants are not sufficient to develop infrastructure. The grants provided by state as well as central government are always mismatch with projects specific functions or expenses more over there is always delay is disbursing grants. Directing funding from central government is possible only for special propose or cause. Following table shows the amount of grants provided to urban local bodies.

Table No 3 Grants provided by Government

S.NO	YEAR	AMOUNT (Rs.,crs)
1	2021-22	80297
2	2022-23	84703
3	2023-24	87181
4	2024-25	92087
5	2025-26	92093

Source- Finance Commission Report

F. Financing Smart Cities

The Central Government has mentioned that it will provide legal administrative and technical support to smart cities. The smart city plan is in need of Rs. 35000 corers every year for urban projects which is difficult task for central government. It is expected that the cities which desire to participate in the smart city programme can develop financial plan for support.

Available sources for Urban Bodies as per scheme

Government of India suggested following sources of development of smart cities. Out of these sources Pooled finance and Municipal tax free bonds are already uses by some urban local Bodies.

- Allocation of grants from state government and central government
- Own financial resources (Internal accruals)
- Bonds in nature of debentures as tax free
- Pooled Municipal Debt Obligation
- Public private partnership

Table No. 4 Bonds issued by various Municipal Corporations in India

Sr. No.	Urban Local Bodies	Year	Project	Cost (Rs.crs.)	Bond (Rs.crs.)	Period (Years)
1	Ahmedabad	1997	Water & Sewerage	489	100.00	7
2	Bangalore	1997	Road	125	125.00	7
3	Chennai	2005	Road	134.42	44.80	10
4	Hyderabad	2002	--	--	82.50	7
5	Indore	2002	Ring Road	50	15.00	7
6	Ludhiana	1999	Flyover	--	10.00	10
7	Madurai	2001	Ring Road	--	30.00	8
8	Nagpur	2000	Water Supply	120	31.10	7
9	Nashik	1999, 2003	Water Supply	229	100.00	7

Complied by Author

F. Suggestions for Innovative Sources

F. 1 Capital Market

Experience and study shows that USA, UK and European countries have generated huge capital fund for local government through share /capital market. The proportion of Municipal or local bonds is substantial in those countries. In India the proportion of Municipal Bonds is very negligible. The strong bodies can tap capital market for sources. The credit ratings can be made from various agencies. The bonds can be called as Smart Bonds for development of smart cities. These bonds can be tax free in nature.

F. 2 Term Deposits

Urban bodies can issue time deposits for investors. It is like assured and guaranteed sources of finance. Since to issuer is government there will be good response to term deposits. Interest earn can be made tax free from Central Govt. as tax policy. It will provide adequate finance to urban bodies. The medium term need (up to 5 years) can be completed with term deposits.

F. 3 Infrastructure fund

Urban body in combination with other bodies in geographical area can join hands to raise infrastructure fund from internal accruals, profits and escrow accounts. It can be raised fina jointly with help of several municipal corporations. The funds can be utilized as per need. It will facilitate flow of funds from financially strong bodies to needed bodies.

F. 4 Credit Rating

Credit rating institution can provide credit rating, financial or performance ratings to municipal corporations. The highest rating corporation can tap to source from capital market. Apart from this advantage the municipal corporation will get chance to improve financial performance depending on ratings. The rating can be used to collect funds and loans from various institutions.

F. 5 Institution Financial arrangements

As per the financial capacity and rating the municipal bodies can obtain finance from various financial institutions. It includes Infrastructure Finance Co. Ltd., World Bank, Asian Development Bank and various international financial institutions. The repayment can be made through escrow account which may be property taxes local entry taxes or local body taxes.

F. 6 Commercial Paper

This is short term debt instrument, issued by companies and banks. They are originated in US financial markets and spread across the other financial markets. It has short maturity period and small denomination. It may be offered at discount value. For funding short term requirement, urban local bodies can use this instrument.

F. 7 Project Finance

Smart cities can use this source. It may be for particular development project. The financing to project may be made by it collateral security. The expected cash flow may be used to refund the loan amount after starting project. Third party guarantee may not require to these projects.

F. 8 Gilt Edged Securities

These securities mean payment of principal and interest is guaranteed of the government. These securities can be issued by central state or local government. It has long term maturity period. The interest may be paid annually or semi-annually. The securities can be classified as dated securities, coupon bonds, floating rate bonds and capital index bond.

F. 9 State Finance Commission

The local bodies in India is under direct control of State Government. The state f... commission can provide grants to government either through special provision, as per ... or as per credit ratings.

G. Conclusion

The dream of smart cities is good. But the financial requirements are very ... numbers. The local government must become self sufficient development. The ... sources are available in money market. But before that urban bodies most keep promise ... governance, corruption free practices, prudent financial management. The cities ... developed in good shape provided it is financed properly.

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CONTENTS

(1) REVIEW ON HEAT MITIGATION STRATEGIES IN CONTEMPORARY DATA CENTER DESIGN .... 1 to 6

- *Anand Kumar Dixit and Dr. Meenakshi Srivastava*

(2) EQUITY CROWDFUNDING ECOSYSTEM: ITS LEGALITY ISSUES AND CHALLENGES IN INDIA .... 7 to 10

- *Dr. Anu Jajoo and Dr. Hariom Divakar*

(3) PROMOTING WOMEN ENTREPRENEURSHIP IN EASTERN UTTAR PRADESH: A CASE STUDY OF SIDDHARTH NAGAR .... 11 to 13

- *Ashish Yadav*

(4) ENHANCING CLOUD-TO-CLOUD MIGRATION SECURITY WITH CLOUDGUARD: STRATEGIES AND BEST PRACTICES .... 14 to 16

- *Avanish Kumar Dixit*

(5) A TRIPLE BOTTOM LINE APPROACH OF CORPORATE SOCIAL RESPONSIBILITY – AS A TOOL OF ACHIEVING SUSTAINABILITY .... 17 to 19

- *Deepa Ramchandra Hinge*

(6) EMPOWERING FEMALE ENTREPRENEURS IN PURSUIT OF SUCCESS .... 20 to 22

- *Dr. Rahul R. Verma, Dr. Rakhi Gupta and Dr. Divya Chowdhry*

(7) "EXPLORING THE ROLE OF ENTREPRENEURIAL ECOSYSTEMS IN FOSTERING INNOVATION AND START-UP SUCCESS" .... 23 to 25

- *Dr. Akshat Gupta*

(8) EXPLORING THE SIGNIFICANCE OF SENSORS IN THE INTERNET OF THINGS REVOLUTION .... 26 to 29

- *Prof. (Dr) Neetu Singh*

(9) DECENTRALIZEDFINANCE: CHALLENGES, OPPORTUNITIES AND RISKS ASSOCIATED IN INDIA .... 30 to 34

- *Hardik Trehan*

(10) ROLE OF ARTIFICIAL INTELLIGENCE IN ACCOUNTING AND AUDITING .... 35 to 39

- *Dr. Kamal Vinod Kumar Singh*

(11) STUDY OF THE WOMEN ENTREPRENEURS IN THE MICRO & SMALL ENTERPRISES OF NASHIK: ATTITUDES AND PERCEPTIONS .... 40 to 42

- *Manisha Suhas Vaidya*

(12) ORGANIC FOOD PRODUCT MARKET IN INDIA .... 43 to 45

- *Mukta Anand and Dr. Sudesh Kumar Srivastava*

(13) NAVIGATING THE INNOVATION LANDSCAPE: STRATEGIES FOR ENTREPRENEURIAL SUCCESS IN THE STARTUPS ECOSYSTEM .... 46 to 48

- *Pawan Omer*

(14) THE STUDY OF TAXATION STRATEGY ON BETTING GAMES IN INDIA .... 49 to 51

- *Aryan Gupta and Pawan Omer*

STUDY OF THE WOMEN ENTREPRENEURS IN THE MICRO & SMALL ENTERPRISES OF NASHIK: ATTITUDES AND PERCEPTIONS

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ABSTRACT

In any economy, women comprise around 50% of the total population. This percentage may be lower in India compared to the developed economies. But the women of India comprise more than 50% of the workforce. Many of the women are engaged in micro or small businesses. These women-owned businesses have many advantages in terms of socio-economic development but at the same time face their own set of problems. The paper attempts to analyse the attitudes and perceptions of the Indian women behind starting the businesses. The study especially analyses the reasons for starting businesses by women in Nashik district during and after the Covid pandemic i.e. from 2019 to 2023The study uses the primary and secondary data collected via questionnaires and the various research articles published. The paper attempts to analyse the reasons for starting the business, the type of technical and marketing assistance they get, the regulatory assistance from the government, and the prospects of these businesses.

Keywords: Women Entrepreneurship, Women Empowerment, Gender Equality, Business

I. INTRODUCTION:

"Women must be put in a position to solve their own problems. It is not sympathy to women, but empowerment of women that is needed "-Swami Vivekananda

This quote still has its significance even in the 21st century. Women are 50% of the total population and therefore the empowerment of women is the empowerment and development of the economy. In any economy, women comprise around 50% of the total population. This percentage may be lower in India compared to the developed economies. But the women of India comprise more than 50% of the workforce. This picture is especially true in the case of the unorganized sector. We can observe that the women of nearly every family are the financial contributors in one way or the other.

Since historical times, in India, women were restricted to household chores. Moreover, the literacy rate of women in India was very low. This scenario changed in the 19th century when the first school exclusively for women was started in India. The revolutionary thinkers were the main pillars responsible for the upliftment and empowerment of women. The women then started contributing to the household decision-making. This changed the status of women in the pre-independence period. In the post-independence era, women started their historical journey of working for financial independence.

The journey of Indian women in the field of entrepreneurship started in the late 1960s. This journey was further supported positively by the various organizations working for the development of women as well as the financial institutions and the governments. The financial institutions and the government worked jointly by launching exclusive schemes for women entrepreneurs in India.

The government scheme to support businesses include financial assistance as well as Marketing assistance. These include various financial schemes like the PM Employment Generation Program and the CM Rozgar Yojana. These schemes target the Small and Medium enterprises. There are only a few schemes available for micro-enterprises like the Mudra Yojana and the recently launched Vishwakarma Yojana and Amrut Yojana. There are also a few schemes available for Self Help Groups under the umbrella of Bachat Gaat Yojana for the people below the poverty line.

Many banks in the Nationalised, Private, and Cooperative sectors provide financial support through their loan schemes specially designed for women entrepreneurs like the Annapurna Scheme, Bhartiya Mahila Bank business loan, Orient Mahila Vikas Yojana, Dena Shakti Scheme, Udyogini Scheme and Mahila Udyam Nidhi Scheme to name a few.

2. OBJECTIVES OF THE STUDY

- To study the reasons for starting the businesses by the women in Nashik District.
- To analyse the Educational Qualifications and the Sources of Finances used for starting the businesses.

3. REVIEW OF LITERATURE

Dr. Anita Tripathy Lal (November 15, 2012) **Women Entrepreneurs in India - Over the Years!** In her observations states that women's empowerment is the key to economic development and therefore it is very necessary to provide access to women in entrepreneurship. The women should be imparted the training to sharpen their skills and competencies to successfully run their own businesses.

As per Dr. Asha E Thomas, (2016) **Analysing the Growth**

of Women Entrepreneurship in India the women of India majorly use self or owned savings as their initial capital and depend very little on the borrowed capital. They may borrow from their family and friends but do not prefer to opt for government financial assistance.

The study by Dr. Kalpana Koneru (April 25, 2017) Women Entrepreneurship in India - Problems and Prospectsstates that women have a strong desire to accept challenging roles to meet personal needs and become economically independent. Today women are flourishing as entrepreneurs in the fields of fashion design, interior decorators, event management, Garment manufacturing, and many more avenues. They have come a long way from the traditional business of kitchen extensions like Papad, Pickles, and Powders and forayed into electronics, engineering, energy, and the various service sectors.

The report on **Global Entrepreneurship Monitor (2021-22)**, which is the largest and most prestigious annual study of entrepreneurial dynamics of the world carried out in India by the Entrepreneurship Development Institute of India and financed by the Centre for Research in Entrepreneurship Education & Development, suggests a significant increase in the number of women entrepreneurs in India, especially during and post-pandemic period.

In the pandemic period, many new people, especially women, entered entrepreneurship. Among these women, many have taken a leap forward by officially registering their businesses. The survey observes that the percentage of women entrepreneurs is 12.3% compared to the men who stand at 16.3%. As per the reports, the main reason or motivation to start a business is to earn an income as there is a scarcity of jobs.

Moreover, many women prefer to strike a balance between work and family, and this is possible if they start their own venture. They can have flexible working hours in business as compared to jobs. They can also utilize their leisure time for productive activities by starting a business.

4. METHODOLOGY

The data for the present study is collected through Google Forms which was circulated among the women entrepreneurs and personal interaction with these women in Nashik District.

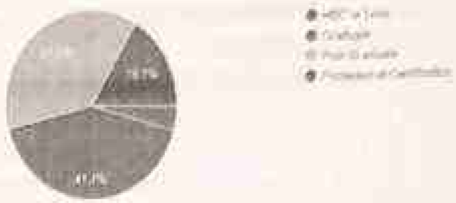
The data thus collected was analysed using simple mathematical tools like percentages and is presented in the form of Pie Chart and Bar Graphs.

The conclusions are drawn based on the data collected as well as interviews with the women entrepreneurs and the secondary data collected from various research papers and government and bank websites.

5. DATA ANALYSIS

Educational Qualifications

As per the data collected, it is observed that a maximum number of women can be considered highly qualified as they are either graduates or post-graduates. The number of graduates is 41.7% and Post Graduates are more than 37%. Many of the women have professional certifications, which indicate they are skilled. Although very few women are non-graduates, it can be observed that they have the spirit and the confidence to take risks and start their own businesses.



Capital Introduced

Among the women entrepreneurs, many can be considered as working in the micro sector as the capital introduced in the business is less than Rs.50000. They comprise of around 80% of the total respondents.

But at the same time, few of the women have capital of more than Rs.5 Lakhs invested in their businesses. These women are mainly those who are highly qualified with professional certifications. Such women can be considered role models by all women entrepreneurs. All the other respondents lie in the middle category where the capital invested is more than Rs.50000 and less than Rs.5 lakhs.

Sources of Capital

The next question that arises is the source of capital. The chart below shows the details of the sources of capital used by these women. It can be seen that many of the women have either used their own savings or borrowed from family and friends. Only a few have taken advantage of various government schemes. The women who have taken the benefit of the government schemes are only around 6%. The rest i.e. 8.3% have opted for bank loans.

Reasons for starting a business:

The women were asked about the reason or the motivation behind starting their businesses in the survey. Many of them stated that they wanted to pursue their own passion. Many of these women work in the field of garments and kitchen extension activities. So, it can be inferred that women have an interest in these fields inherently and so they feel comfortable in these businesses. Few of the women also pursue their hobbies in the field of arts and artifacts.

Among the other reasons stated were mostly to earn a livelihood or contribute their worth to the family along with having flexible working hours. To work flexible hours can be a very good reason to motivate women to start their own ventures. Businesses give them the required flexibility to balance work and family along with earning extra money, making productive use of time, and pursuing their hobby.

Few women have a holistic approach to business with the motive to make a difference in the world and to set an example for other fellow women to start businesses or become role models for other women. This approach is also an indicator of the social responsibility and social message these women give to the world.

6. CONCLUSION

From the above discussion, it can be easily concluded that women aspire to become entrepreneurs. They have the willingness and the passion to pursue businesses and take calculated risks to succeed in their ventures. They are ready to raise capital take a plunge into the world of business and have the confidence to stand tall.

It can be observed that they have raised the required capital through their own savings or by borrowing from family and friends like spouses or parents in many cases. This shows that their families are open to supporting them in their ventures and giving them the required moral and mental support in the businesses.

Many of the women are sceptical of raising business from banks or through government schemes reason that can be observed may be the lack of or awareness of these schemes. One more major be the self-doubt they have if they cannot business, then how are they going to repay the loan can be due to the secure way in which most women and brought up in our society.

Though the gender gap between men and entrepreneurs has reduced, more and more women be encouraged to start their ventures and independent. They should be made aware of the schemes of the banks and government specially for women entrepreneurs.

According to me, this responsibility can be more effic done by the existing women entrepreneurs who become role models and lead the society for the uplift of women entrepreneurs.

To a certain extent, the responsibility of mentoring women entrepreneurs is done by various Wom Chamber of Commerce and Industry and other Associations. The various NGOs and Entrepreneurs Development Groups can provide the awareness encouragement required by women entrepreneurs through training and skill development programs.

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S.No.	Title	Page
IT1	FAST ION CONDUCTING CADMIUM CHLORIDE DOPED SILVER PHOSPATE GLASSES FOR BATTERY **PROF. N.B. SINGH**	
IT2	WRITING A PROPOSAL FOR RESEARCH FUNDS **PROF. SANJIB BHATTACHARYA**	
IT3	THERMAL CONDUCTIVITY OF METALLIC NANOPARTICLE AND SIZE DEPENDENT BANDGAP OF SEMICONDUCTING NANOPARTICLES **PROF. B. K. PANDEY**	
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IT5	YOUNG'S DOUBLE SLIT EXPERIMENT: CONFIRMATION OF THE CLASSICAL WAVE THEORY OF LIGHT OR DEMONSTRATION OF THE WAVE PARTICLE DUALITY PRINCIPLE **PROF. NARENDRA KUMAR PANDEY**	
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IT8	REALIZING THE INTERNET OF NANO THINGS: CHALLENGES, SOLUTIONS AND APPLICATIONS **DR. SHEO K. MISHRA**	
1	ENVIRONMENT PROTECTION: NEED OF TIME **MEETA RANI**	
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4	INTERMITTENCY ANALYSIS OF CHARGED PARTICLE PRODUCTION IN HEAVY-ION COLLISIONS AT RELATIVISTIC ENERGIES **ASHWINI KUMAR**	
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8	SIZE DEPENDENCE OF ELASTIC PROPERTIES OF METALLIC AND SEMICONDUCTING NANOPARTICLES **VINAY KUMAR PRAJAPATI, BRIJESH KUMAR PANDEY, RATAN LAL JAISWAL**	
9	NATIONAL SECURITY OF INDIA: TERRORISM AND IMPACT OF SOCIAL MEDIA **SNEHA KULKARNI**	
10	AN AYURVEDA OUTLOOK ON SICK SINUS SYNDROME FOR IMPROVING THE CARDIOVASCULAR FUNCTIONAL STATUS AND QUALITY OF LIFE **MINI V G, GIRI P V**	

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O-9

NATIONAL SECURITY OF INDIA: TERRORISM AND IMPACT OF SOCIAL MEDIA

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ABSTRACT

Since the independence, passing years are proving to be crucial for National Security of India, as there are many international pressures upon the country; some of these pressures are legal, societal whilst others are economic. Without regard to, the common nature of all these pressures is that, it threatens India's National Security and curbs the development of the country. In consequence, it is imperative, that India conducts itself in a manner, which safeguards the country's National Image, Virtue and Status of Security Measures. In this context, this research highlights the importance played by social media in various security threats to the country to hamper the system and the government in safeguarding India's national security and interests. Thus, and so the research provides an analysis of social media in reporting international pressures on India and its utilization by terrorist organizations. Towards this end, the research mainly utilizes secondary data such as newspaper articles, press releases, feature articles from reputed websites, and relative reports etc. The research will identify, a communication gap, and utilization of social media by the relevant authorities, in presenting and projecting the image of India to minimize the upcoming challenges and uniting the Indian society. In conclusion, the research provides a Communication Tool for the Ministry of Foreign Affairs, to follow when interacting on social media, both local and international, in order to safeguard India's National Security, along with the importance of social media and its uses in the future and lastly provides a link to the interconnectedness of National Security and social media as they both together assist with the development of the country.

Keywords: National Security, Social Media, Terrorism, Foreign Affairs.

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A16	Dr.	Ritu Mahajan	Phytochemical analysis and evaluation of antioxidant activity in methanolic extracts of Macrotyloma uniflorum (Lam)
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A20	Dr.	Manisha Verma	A Study of thermal stability of multi component Functionalized Biocomposite materials
A21	Dr.	Aradhana Anuraag Gokhale	Development of Modules for Understanding the Concept of Staff Meeting Among B.Ed. Student-teachers.

3.30 to 4.30 PM Day1 (7th April,2 023) **Parallel Session** **Session Chair : Dr. S.K. Singh**

Email: susheelsingh487@gmail.com
Oral Presentation **Mobile Number: 8299547952**
Zoom link:
https://us04web.zoom.us/j/72972296721?pwd=63J7vc bac0t3p2g5sP55gQxov10FCt.1
Meeting id- 729 7229 6721 **PassworDs6fBs**
Note: You will get only 10 min for oral Presentation

A22	Prof.	Jagmohan Singh Negi	Analysis of Soil Samples for its Physico-Chemical Parameters from Kumaun region Uttatakhand,india.
A23	Miss.	Sneha Kulkarni	China and International Law and Order: A Case Study of South China Sea and Indian Ocean Region
A24	Dr.	Premalatha B.R	Collaboration of AYUSH with Dentistry: An Evidence-based Perspective
A25	Dr.	ANITA KUMARI	Covid 19: Neurological and Psychological Effects (A Review Study)
A26	Miss.	Shweta Chauhan	Factors affecting job satisfaction & job loyalty of employees in higher education
A27	Dr.	Yogesh S. Ingole	Occlusal Wear of CAD-CAM fabricated restorations.

4.30-5.00 PM **INVITED TALK (IT05-IT06)** **Session Chair: Dr. Shiba ShethiMobile No. 7082859537**

Zoom link: https: https://us02web.zoom.us/j/83682456140?pwd=N0lHalZibm52RDRGeDFycVQrNjF6dz09
Meeting id- 879 0963 7493 **Password- 034792**
IT 05: Prof. Mohammad Miyan: - "MOTION OF HYDRODYNAMIC FLUID FOR ROTATORY THEORY OF INCLINED BEARINGS"
IT06: Dr. Puspendra Singh: "Synthesis and Characterization of Unsymmetrical Selenoether"
IT 07: Abhilasha Motghare:" **Evaluation of NIPE in pediatrics patient**"

OP 18

China and International Law and Order: A Case Study of South China Sea and Indian Ocean Region

Ms Sneha Kulkarni

Assistant Professor, Department of Defence and Strategic Studies, Bhonsala Military College, Rambhoomi, Dr. Moonje Path, Nasik - 422005, Maharashtra, India

Abstract: The research inquiries into India's current approaches to Maritime Security Policies in general and the South China Sea from the perspective of an Indian Act East Policy in the East Asian security super complex. China refuses to address jurisdiction through formal dispute settlement processes, and has so far resisted multilateral approaches to resolve the fate of the island groups. China continues to assert its claim of jurisdiction in the heart of the South China Sea, enclosed by China's "9-dash line". Beijing's not just keen to annex the South China Sea and Taiwan; it has its eyes set on whole other island chains to dominate the Indian and Pacific Oceans. India is currently the undisputed power in its maritime neighbourhood. The Indian Ocean and South China Sea comprise a region with three significant maritime powers; India, China and the US and India must reassure China of its position. China is seeking to unchain itself from what it sees as the shackles of Western cultural, military and economic dominance. Shaped by theoretical insights from defensive realism and security studies and based on empirical analysis of India's policy decisions from 2013 to the present, the research evaluates India's reach and limitations over its diplomatic and naval strategic policies with key Southeast Asian and extra regional states. While identifying the need to update current India's Naval Strategy with the follow up of UNCLOS to better protect freedom of navigation in the South China Sea; the study finds relevant provocations for a closer India-China cooperative engagement; so as to both improve the security architecture in this Maritime Region and for the sake of India's own security at large.

Key Words: UNCLOS, IOR, SCS, Indian Ocean Region, South China Sea, Maritime Security