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New Interdisciplinary National Research Journal

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ISSN : 2279-0349

1	A study on the use of e-HRM in social media for managing people Tulshidas G. Mirge	1
2	Innovation and Sustainable Development in India C.S.Dhoke	7
3	Studies on biological control of Bacterial spot of <i>Punica granatum</i> by using Endophytic Bacteria. Sopan B. Chavan	11
4	Comparative Studies for the Presence of <i>Escherichia coli</i> , <i>Proteus vulgaris</i> and <i>Klebsiella pneumoniae</i> Responsible for Corneal Ulcer Jain D. N., Musaddiq M.	19
5	Learning Behavior of Home Science Students and their Academic Achievement Jyoti Mankar	24
6	Dependencies in the Fifth Normal Form of Relational Databases and Database Management Systems Hemant S. Mahalle	28
7	Detection of Adulterant in Milk by Kit method Javed Khan & M. Musaddiq	30
8	Information Retrieval From Internet Web Sources: Using Web Content Mining Hemant S. Mahalle	33
9	The Place of India's Higher Education in The World Baljit Kaur R.Oberoi	36
10	Pradhan Mantri Jan Dhan Yojana: A Financial Inclusion In India R.K.Shaikh	40
11	Comparative Study of Water Quality of Tapti River in Burhanpur District. Madhya Pradesh, India. Sheetal Patel, M. Musaddiq, G. N. Budhlani	46
12	Neonatal Sepsis due to <i>Staphylococcus</i> : Frequency and Antibiotic Sensitivity Sohail S. Khan, M. Musaddiq	53

13	Social Media: An overview Vina. J. Warade	56
14	Political Participation of Banjara in The Panchayat Raj System In Vidarbha Ajabrao D. Jadhao, J. H. Pawar	61
15	India and its Neighbour Countries Vilas Aghav	66
16	SWOC Analysis of Crop Insurance In India Sangita M. Shegokar	72
17	The Challenges of Mobile Banking in India Prashant M. Pisolkar	75
18	Trauma of Expatriation: A Study of Dimple in Bharati Mukhejee's Wife Suchitra S. Patne	79
19	m-Commerce Trends in India A. M. Raut	85
20	Critical Problems of Women Entrepreneurship in Rural India Ulhas N. Medshikar	90
21	Preliminary Phytochemistry of Some Common Medicinal Plants Rupali Shirsat, Jaishree Jasutkar and Prajwal Bogawar.	93
22	A case study of Assessing Impact of Organic farming on yield of some common crops D. K. Koche and S. B. Chavan	96
23	Floristic Diversity of Akola Region (MS) India D. G. Bhadange and D. K. Koche	98
24	A Pragmatic Study on Performance of Mutual Fund Schemes of India Dr. Jyoti H. Lahoti	102
25	राष्ट्रीय प्रकल्प व विस्थापन पुनर्वसन समस्या गणेश आर. गाडेकर	107
26	कायदेभंगाचे आंदोलन - जमनालाल बजाज यांची भूमिका नरेश कवाडे	115
27	आदिवासींचे सामाजिक व सांस्कृतिक जीवन लोकेश बी. नंदेश्वर	119
28	सावित्रीबाई फुले व पंडिता रमाबाई यांचे शैक्षणिक कार्य सरिता गणराज	124

29	ज्ञानेश्वरीतील लोकतत्त्व एक आकलन शशिकांत वि. काळे	129
30	शारीरीक अपंग बालके - पालकां करिता एक आव्हान नलिनी अनिल बोडखे	132
31	दहशतवाद यशापयश संगीता एस. भुयार	135
32	भारतीय राजकारणात प्रादेशिक पक्षांचे महत्त्व अरूण मुकुंदराव शेळके	138
33	भारतीय राजकारणात विरोधी पक्षाची भूमिका नितिन माणिकराव बिहाडे	141
34	भारताच्या संदर्भात शंकररावांचे मानवाधिकारातील योगदान माधवी ल. जाधव	144
35	मानवी हक्काचे स्वरूप आणि हक्कसुरक्षिततेचे उपाय जीवन पवार	150

A study on the use of e-HRM in social media for managing people

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Abstract:

The e-enablement of human resources i.e. e-hr is one of the most significant improvement in human resources management. According to Ruel, Bondarouk and Looise It has been defined as “A method of implementing HR strategies, policies and practices in organizations through a conscious and directed support of and/or with the full use of web-technology-based channels”. With the increasing emphasis on evidence-based management, undoubtedly, one of the most vital contextual influences on HRM over the last two decades has been the development of ICT, including internet. The function of HRM has enthusiastically embraced the technology with a view to provide more efficient and effective delivery of HR services. Modern e-HRM technologies include powerful functionality that can maintain organizations in dropping the cost and improving the quality of Human Resource service delivery, as well as facilitating higher productivity and providing strategic capability. The uses of e-HRM differ to a great extent from supporting specific HR practices such as recruitment and selection, training and development, performance appraisal, compensation and incentives and benefits, social security and welfare, employee relations, employee retention and work-life balance, to managing HR and employee information across the entire employment cycle. E-HRM differs not only in the functions for which it is used but also in the degree of complexity which it involves (Martinsons, 1994). For illustration,

the expansion of web-based technology has permissible organizations to put forward services directly to employees and managers through the use of self-service systems. Contemporary e-HRM technologies contain powerful functionality in the development of social media, web technology and mobile technology that has led to new opportunities for managing people, particularly in the areas of recruitment, communication and training. Therefore, the aim of this study is to examine the e-hrm practices in social media, web technology, mobile technology or similar for HRM activities.

Keywords: E-HRM, ICT, E-HRM technologies, Social Media tc;

Introduction: The combination of information technology (IT) tools in HRM modus operandi has been named “electronic Human Resources Management” (e-HRM). E-HRM makes an effort to implement all the operational activities that HRM is concerned with, with the help of technological tools in a high-speed and accurate way. The rationale of this study is a result of combined insight derived from academic research and to investigate the outcomes that social media experience by using relational e-HRM. To congregate the increasing demands of HR profession in social media, the Human Resource (HR) professionals need to be strategic business partners, lead change in the organization, teach HR competencies to line managers and most importantly, leverage

information technology (IT) in the delivery of HR services to employees. E-HRM is the use of web-based technologies to provide HRM services within employing organizations. It embraces e-recruitment and e-learning, the first fields of human resource management to make wide-ranging use of web-based technology. From this base e-HRM has expanded to embrace the delivery of virtually all HR policies. Nowadays, with the extensive usage of the internet which makes available trouble-free and economical access to a system of e-HRM, it is possible for line managers to use desktop computers to arrange and conduct appraisals, plan training and development, evaluate labour costs, and examine indicators for turnover and absenteeism. Employees can also utilize a system of e-HRM to plan their personal development, apply for promotion and new jobs, and access a range of information on HR policy. Systems of e-HRM are increasingly supported by dedicated software produced by private suppliers. "A group of Internet-based applications that build on the ideological and technological foundations of Web 2.0, and that allow the creation and exchange of User Generated Content" is Social Media (Kaplan and Haenlein 2010). As you see the stress is on the internet-based applications which are empowered by Web 2.0 infrastructure and are not driven by absolute authors but the end users (e.g. On Facebook there is no absolute author or no absolute up-loader on YouTube). E-HRM is seen as offering the potential to improve services to HR department clients (both employees and management), improve efficiency and cost effectiveness within the HR department, and allow HR to become a strategic partner in achieving organizational goals. Gian M. Fulgoni added Indian users spent a total of 34.47 billion minutes online in a year, which translated to over half a billion hours. Many employers already monitor their workers' Facebook, Twitter and other social media pages - but the practice is set to

increase, a new report has revealed. A report by data analysts Gartner stated that 60 per cent of employers will monitor social media pages of their employees. The 'Big Brother' monitoring will be driven by security worries about employees leaking information or talking negatively about their workplace.

Well-liked Social Media Sites

Each company has a diverse corporate culture, but approximately all HR Departments distribute the same challenges. We require hiring talents; nurture their capabilities as per our organization requirements. We are in requirements of talented personnel in our organization for that we require top talents. It does not require talents from one district, one state, it cannot make the most of talents just from one country, it has to employ top talents and university graduates globally. The organization has to build networks of experts, who can help to solve any global or local issue of the product. Today, we do not sell our products in the neighborhood, we expand and our customer base is worldwide. Social media positively impact the performance of employees and do not waste time. It impacts the performance of employees in different business functions by sharing ideas and tasks can. Social media is a blazing platform for discussions about the performance and gaps in the organization where employees can share ideas and emotions and the huge performance improvement can be born from these voluntary discussions. Most outstanding innovative thoughts are born from chats, discussions and shaping of ideas. It is the responsibility of Human Resources to bring tools to support innovations. The company should support employees to connect professional social networks. They should set up the face-book account, twitter account. They should follow trend makers in the area of area of expertise. The company should not support never-ending discussions with close friends on Face-book, but it should support

the appropriate research of other social media. HR professionals need social media, they need modern technologies to communicate together. They need social collaboration tools. HR should cooperate with IT to introduce modern social networking technologies, which allow to diverse global teams to be productive. Today thousands of most popular social media sites include the following and appeal to various groups for a variety of reasons.

- LinkedIn is the leading site for academicians, professional networking, group discussions, publishing content, and advertising jobs.
- Facebook started out as a site where you're likely to find friends, colleagues, and relatives all floating around, but has evolved into a significant platform for businesses. Facebook Page celebrates how our friends inspire us, support us, and help us discover the world when we connect. Facebook's mission is to give people the power to share and make the world more open and connected. People use Facebook to stay connected with friends and family, to discover what's going on in the world, and to share and express what matters to them.
- Twitter is a platform where in 140 characters or less, people share their thoughts, share recommended reading, signal businesses that they need product help, and advertise jobs. Twitter's interface is easy to learn and use, and setting up a new profile only takes minutes
- Ning permit users to build and sustain their own social networking site.
- Flickr permit users to easily post pictures to share.
- Google+ allows participants to place people in circles and post to selected circles. Google has given users a social site that has a little something for everyone. You can add new content; highlight topics with hashtags, and even separate contacts into circles. And, a

G+ profile only takes a few minutes to get set up. On Facebook, you have one list of friends with whom you share. Google+ brought the concept of circles to the forefront. You can add different people to different circles and decide what and how much you want to share with the people in each circle.

- Xing. An added professional networking and recruitment site has the global existence and focus that LinkedIn lacks. Although it can be misguided for a job search portal, the site in fact has a number of features and communities that create it easy to expand relationships with suppliers, colleagues and even thought leaders within industry.
- Renren. Factually translating into "everyone's website," Renren is China's largest social platform. Hugely popular with the younger crowd, it works in a way similar to Facebook, permitting users to share quick thoughts, update their moods, connect with others, and add posts or ideas to a blog-like stream.
- Snapchat. This surprisingly-addictive app permit users to easily post pictures to share and then send it to recipients for a set amount of time (after which the photo will delete itself and be removed from the company's servers).
- Tumblr. This platform is unlike from many others in that it fundamentally hosts microblogs for its users. Individuals and companies, in turn, can fill their blogs with multimedia (like images and short video clips). The fast-paced nature of Tumblr makes it perfect for memes, GIF's, and other forms of fun or viral content.
- Pinterest. Permit users to build and sustain their own social networking site as a giant virtual idea and inspiration board, Pinterest has made a huge impact on social media in the last few years. Particularly well-liked with women and the do-it-yourself crowd, it lets you share pictures, imaginative thoughts, or (especially) before-and-after

pictures of projects that others can pin, save, or photocopy.

- YouTube. Permit users to build and sustain their own social networking site as a video sharing service, and has become so popular that its catalog of billions and billions of videos has become known as “the world’s second-largest search engine” in some circles. The site has the whole thing from first-person product analysis to promotional clips and “how-to” instruction on practically any topic or discipline. Users have the ability to share, rate, and comment on what they see.
- WhatsApp. The WhatsApp concept is simple: send text-style messages to any person else using the platform, but with no paying data charges. That uncomplicated idea has already congregated more than 700 million fans, building the app the world’s most accepted messaging platform.

The Usage of E-HRM in Social Media

People are social beings and messages communicated by humans are likely to be viewed as more sincere than those given by objects (Beninger, 1987). For this reason, companies utilize social media to personalized messages to have a positive impact on employees’ comprehension and attitude. For instance, if an employee may have a better reaction towards a company, company can utilize social media to personalize his/her messages to promote positive impact on employees. Social media are the tools and platforms that people utilize to socialize content and interact socially online. User generated content contain conversation, articles, descriptions or pictures, guidelines, and anything that an individual might share with others in their daily lives. Increasingly social media provide a platform for recruiting employees, serving customers, professional networking, personal and professional branding, and marketing products and services. . In the LPG, there are numerous

factors that influenced its fast development such as: augmented mobility, not expensive travelling, trouble-free communication, easiness of accessing information and contacts on the Internet. The term social media refers to the use of technologies bases on Internet communication and an interactive dialogue (Calvo-Armengol and Jackson, 2004). Social media allows the development of social networking. Social network theory describes a social network as a social structure that views social relationship in terms of nodes and ties. Nodes are the individual actors and ties are the relationships between the actors (Wasserman and Faust, 1994). To use social media sites, most require that you register, create a profile, and then, add friends or followers to create your network. Social media sites provide a variety of privacy options and you can decide whether to make your additions and profile public or private.

Whatever your goals for your business in participating in social media, do have goals so that you can measure the success of the time you invest in social media. The contemporary HR Management modifies the way we do the business. Social Media modify the way we communicate and do the business. E-HRM should rapidly accept social media strategy, so it turns out to be the leader in social media organization to move the company forward. The pioneering E-HR Management is not about the payroll administration, it is about the dedication of employees into processes like the business strategy implementation, building collaborative teams, supporting the diversity and helping to build career development programs securing the future of the company. Social Media have changed the way we use Internet. The communication is not a one-way highway today; we build strong networks of angels and followers. We use online social communities to find the best solution. We cooperate with friends, and share and precise ideas. Companies and brands can engage their customers and friends can

connect with friends online through social media. It's a place where everyone and anyone can have a voice and participate in the conversation happening online and in real time.

Few of them quarrel that human resources professionals are late-adopters when it comes to no matter which technology related, including social media. But the attractiveness and possibilities that social recruiting have brought to the profession are causing HR pros to take notice. At the same time as part of HR's role is to mitigate legal risks, an added very large section is to help support and cultivate the corporate culture. As social media becomes more defined in the business world, human resources professionals will have an important opportunity to influence this powerful medium in many aspects of the business.

E-HRM professional through social media can develop a life-long network of professional contacts and easily stay up-to-date and in touch. Recruit potential employees with their business page, their professional and personal social network, and the professional and personal social networks of their employees. They can investigate and verify candidate names, images and credentials to confirm their gut feelings about the person they wanted to hire. They can generate a space around which users of their product or service can interact with them and build up a relationship to build loyalty, word-of-mouth, and repeat use. Also request feedback, provide customer service, and solve consumers' problems. Social media is in its immaturity. The only thing that I can predict that, given the contemporary propagation of social media prospect and participants, is that the uses of and participation in social media will keep on to mature.

Conclusion

E-HRM is an ultra-modern technique of performing HRM functions. E-HRM can

utilize social media as a tool to achieve sustainable management. E-HRM by utilizing social media can assist organizations to improve their function pertaining to HR activities bringing benefits of cost savings, efficiency, flexible services, and employee's participation. Organizations are recognizing the significance of sustainability in terms of competition, selecting and retaining talented employees and reputation of the company through the usage of social media. To stand with dynamic economic, social and environmental forces and keeping in mind both internal and external stake holders, organizations are trying to achieve sustainable environment for business long term growth. The only thing that I can predict that, given the contemporary propagation of social media prospect and participants, is that the uses of and participation in social media will keep on to mature.

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Innovation and Sustainable Development in India

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Introduction

The word 'Innovation' used in Joseph Schumpeter's economic development theory. In Joseph Schumpeter's view, fundamental breakthroughs of technology are the essence of the process, and they affect the entire economy. Thus technology and innovation policy can also be linked to the three pillars of sustainable development namely economic growth, social equity and environmental protection. The word 'Sustainable' related with continue or be continued for a long time. In Oxford dictionary 'Sustainable' means, involving the use of natural products and energy in a way that does not harm the environment.

In this research paper focused on inter relations between innovation and sustainable development in some major sectors i.e. Education, Water and Energy in India.

Creation and growth of technical knowledge through innovations is fundamental to the process of economic growth. India's growth experience during the last two decades has been highlighted by innovation. In the new economy sectors that are mainly urban centric and have benefited only the elite in the high-skilled occupations. The sustainability of this growth momentum is now under threat due to the dualistic development that has created urban-rural divide and bypassed the poor population and the looming environment threats leading to water and energy shortages and lack of education. The future of India will depend on the force with which green and inclusive innovations are unleashed in India to achieve economic, social and environmental sustainability.

In the process of growth the scientific and technological breakthroughs. As the key axiom of Joseph Schumpeter's view, innovation as the 'Perennial gale of creative destruction of ideas and structures' is a natural and necessary process for economic growth. This is evident in the growth experience of most developed countries including India. However, India's performance in technology and innovations during the last 50 years of economic planning followed by economic reforms, has been singularly unsuccessful in its policy. India traditional education is failing to deliver on its own vision, and falls short of preparing students for the challenges of the modern world. Innovation in the structure of education and the learning environment is needed. The second sector Water, Innovations in the water sector are mainly end-user and community driven experiments at the grassroots level that have been drawn from the traditional knowledge base. There are inspiring examples of institutional innovations aimed at improving the service delivery mechanism and bringing about efficiency, equity and sustainability in water availability. Energy sector innovations comprise improvements in products, processes, technologies and policy regime changes. Demand side interventions to tackle the growing energy requirements. Policy makers and regulators have been catalysts in driving energy innovations. Innovations of this kind are necessary to bridge the gap between globally competitive India and India of the poor with acute inequalities and inefficiencies and should evolve strategies for those at bottom of the Pyramid.

Being the world's most populous country-as projected for 2025 affords India the political, social and economic capital to influence the entire globe. With half the population under the age of 25, the success of India will be defined by access to education, preservation of its cultures, the health of its children, the quality of its communities, the mobility of its people, and the sustainability of its resources. In India, population growth is a major issue that is putting a major strain on the country's resources and its cities. The rapid urban expansion of Indian cities is happening at a speed quite unlike anything the world has been before. Yet the potential for Indian cities is tremendous. India has become a powerful engine driving and shaping the world's economies, culture, technology and development.

The current innovation scenario has an urban bias with exclusive focus on segments catering to the elite population and export markets. India's innovations potential has largely by passed its young population, which is half the population under the age of 25. But the problem is most of India's population living in abject poverty and equipped with low skill sets. The sustainability of the growth momentum itself is under threat due to the looming environmental challenges of water and energy shortages. To sustain longterm growth process, India needs to bring in green and inclusive innovations that are targeted towards economic, social and environmental sustainability.

According to the World Bank, water and energy security for the people is broadly related to their food and livelihood health security, ecological and environmental security and economic growth and development. In the next few decades India's growth trajectory will greatly depend on the adequate provision for its growing water and energy requirements. The water availability per capita per year is reducing from 1800 m³ during 1980s to 1450 m³ at present and is

expected to decrease further to 1100 m³ by 2025. Inequalities in water distribution among states will further accentuate these shortages. So that India should care about the availability of water. Similar scenario of energy requirements and availability as well as education facilities should provide to each and every citizen in India.

Innovation in the Education sectors in India

Education in India is provided by the public sector as well as private sector, with control and funding coming from three levels i.e. central, state and local. Under various articles of the Indian Constitution, free and compulsory education is provided as a fundamental right to children between the ages of 6 and 14. Therefore in India traditional education is failing to deliver on its own vision, and falls short of preparing students for the challenges of the modern world. Innovation in the structure of education and the learning environment is needed. Changes are not sweeping, countrywide changes, but efforts at individual universities that are bearing fruit and which others can learn from them.

A few noteworthy innovations introduced in the education sector during the last few years are:

1. **Right to Education :** India implemented Right to Education Bill 2008. Some significant innovations are suggested in this bill i.e. introduction of problem based learning system, students work in small learning teams, bringing together collective skills at acquiring, communication and integrating information, regular assessment and feedback system, involve parents/guardians and classmates too, pace and type of assignments to be adjusted accordingly
2. **National Skills Development Corporation:** The National Skills

Development Corporation(NSDC) is a public-private partnership formed under India's Ministry of Finance, with 51% equity held by private sector and the remaining 49% by the Government of India. NSDC's main activities include i.e.supporting vocational training institutions, conducting labour market research, establishing and funding sector skill councils, engaging with other stakeholders and coordinating targeted advocacy campaigns, enabling the ecosystem in education institutions.

3. **Activity-based learning:** This is the world of activity-based learning(ABL), an initiative that has transformed elementary education in Tamil Nadu state in India. ABL based on the pedagogical principle of learning through activity, was launched across Tamil Nadu's 37,486 schools in 2008. In the learning system it has no tables, no chairs and no regular classes., teachers sit on the floor, students do likewise, in little circles in some rooms, students from different grades sit together. All of them are busy. Some write on low blackboards, some draw, some use an abacus. In one room, puppet show exposes the pupils to mathematical tables.
4. **Avanti Program:** Avanti believes that the exclusion of low-income students from access to a college education due to inadequate preparation is a major contributor to India's ever-widening socio-economic divide. Avanti Program goal is to create a high-quality, affordable and scalable education model that can prepare these students adequately for college and the workforce. This program identifies high potential low-income students and provides them with supplementary science and mathematics education at learning centers in the major metro political cities of India.
5. **One Child One Light:** One Child One Light(OCOL) was founded by Dr.Ranganayakulu Bodaval of THRIVE Solar Energy Pvt. Ltd. In 2009. The program addresses the night study needs of children located in rural, semi-urban and off-grid geographies by enhancing access to solar powered LED lights. This approach also improves attendance figures by providing an incentive for children to come to school on a daily basis, and increases the value of education in the community.
6. **Pratham Education Foundation:** The Pratham education foundation geared towards providing innovative technology tools to teachers in low-income schools in India. the objective is to enrich the planning and in-class experience for teachers, while also enhancing and diversifying learning activities for students, overall seeking to improve student learning outcomes.

Innovation in the energy sectors in India

Energy sector innovations scenario in India has been quite rich in term of innovative products, processes, technologies and policy regime changes. These innovations are mainly aimed at demand-side interventions to tackle the growing energy requirements. Policy makers and regulators have played a key role in implement these innovations. The major innovation strategies adopted by India for sustainable development policy. Energy sector in India has seen many regulator-driven and service delivery innovations as mentioned below.

- 1.**Energy efficient appliances:** Policy instruments and promotional measures for encouraging conscious switch-over to energy efficient electrical appliances like CFLs and LEDs for residential and commercial applications- a good example of this would be the 'Bachat Lamp Yojna' for

CFL promotion initiated by the Bureau of Energy Efficiency.

2. **Promotion of renewable energy:** Mechanism to raise resources for promotion of renewable energy through a state-level 'green power development fund' created out of cess collected from the consumers.
3. **Tariff Setting :** Tariff setting process that supports use of electricity in staggered manner i.e. time-of-use and time-of-day tariff.
4. **Energy Performance:** Standards and labeling program to set minimum energy performance standards and display energy performance standards and display energy consumption levels on the appliances.
5. **Implement technical interventions:** Advent of energy services companies to implement technical interventions at the customers premises and to share the savings in a pre-contracted manner.
6. **Data acquisition:** Remote data acquisition by the utilities to understand end-use load profile.

Innovation in the water sectors in India

In the water sector innovations are mainly experiments at the grassroots level. These are technologies and practices drawn from the traditional knowledge base and are essentially process innovations. A few noteworthy innovations introduced in the water sector during the last decade are:

1. **Water harvesting :** Rooftop rainwater harvesting in urban areas as a policy-driven programme to tackle the water shortages in ever-expanding urban areas as a part of the wise water management strategies of the local governments. These programmes also find a place in other innovative ideas such as green buildings wherein the new residential premises need to have build-in rainwater harvesting facilities.
2. **Decision-making tool in the water sector:** Intergrated Water Resource

Management(IWRM) has been recently launched by Government Water Programme(GWP) as an innovative participatory decision-making tool in the water sector. This tool aims at building cross-sectoral linkages for water resource development and management by intergrating water-related decision making with other economic, social as well as environmental objectives too.

3. **Community based initiatives in Water sector:** End-user or community based initiatives in collecting and storing rainwater for farming through low-cost methods to supplement the water available through irrigation or supply network of water utilities.
4. **Community owned and managed user fee based safe drinking water systems:** A good example of such system is the Nandi Foundation's innovative public-private partnership between communities and the local government. This approach focuses on awareness building, tackling water contamination through appropriate technologies and covers the cost by charging user fees.

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Studies on biological control of Bacterial spot of *Punica granatum* by using *Endophytic Bacteria*.

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Introduction:

Punica granatum L. is an important dry fruit plant and observe all over the country. It is a moderate size tree, It is important of producing the fruit which is use for dry fruit.

The plant suffer from abiotic and biotic traces. In biotic traces the plant suffer badly with various fungal, bacterial and viral diseases. Among bacterial disease **Bacterial blight of *Punica granatum* L.** is caused by *Xanthomonas axanopodis* P.v. *punicae* (Hingorani and Singh) is a destructive disease observe in Aurangabad district under favorable environmental conditions.

The typical diseases symptoms are seen on the plant are as follows:

The symptoms of the infection were observed on upper surface of the leaves. The disease was characterized by irregular spots. The spots were water soaked in initial stage, later the spots become necrotic with brown margin, which may turn dark brown in color. Spot may coalesce and cover entire leaf surface with chlorotic halo. In severe infection leaves may shed from the tree. The disease symptoms were also noticed on branches and fruits. Disease symptoms observed during summer season.

Despite of various methods available for the management of **Bacterial blight of *Punica granatum* L.** such as spray of antibiotics, copper fungicides etc. The disease of antibiotic resistant mutants of the pathogen

and health hazardous bactericides should be discouraged. Therefore, the availability of alternative protective strategies has been reassess and consequently the development of eco-friendly and safe plant production methods based on biological approach has been greatly emphasize by Worrior (2000) and Wulff et. al. (2002). Biological control of plant pathogen using antagonistic bacteria is a promising strategy for plant protection. (Salerno and Sagaidoy (2003).

Disease suppression by biological control is the result of, complex interactions among the antagonist the pathogen, the host and its associated microbial community and the physical environment. (Andrews and Harries) (2000); (Whipps) (2001). In the recent years endophytic bacteria that colonized internal plant tissues have received more attention. (Singh et.al.(2010). Internal colonization of plants by Non pathogenic bacteria seems to be a natural wide spread phenomenon. Since endophytes have been isolated from healthy tissues of various plant species. Strain of *Bacillus* and *pseudomonas* are the most common bacteria found to be colonized plants endophytically. (Lilley et.al. (1996) and members of this genera are known to produce metabolites that affects bacterial and fungal growth. (Loeffler et.al. 1986, and Krebs et.al. 1998).

They have drawn attention considerably as bio-control agents since they are widely

occurring as non pathogenic species and are competing microbes (Schroth and Hancock (1983). Several *Bacillus and Pseudomonas* strength isolated from various plants have shown good antagonistic potential against phyto-bacterial diseases. (Croning et.al.(1997). However relatively few studies have been done on these bio-control agents is suppressed plant diseases. Therefore the present investigation was undertaken to study the bio-efficasi of endophytic bacteria of *Punica granatum* in inhibiting the Bacterial blight of *Punica granatum* of pathogen *xanthomonas axanopodis* Pv. *punicae*.

❖ **Materials and Methods:-**

- 1) **Collection of samples:** The diseased samples and stem cuttings are collected from precise of Aurangabad. The stem of the plants was randomly cut with disinfected blades and placed separately in sterile polythene bags to avoid moisture lost. The samples are broad to the laboratory.
- 2) **Isolation of the bacterial pathogen:** The infected leaves are washed theroly under tab water. Segments of the infected tissues were cut with sterile blade under aseptic conditions used in laminar air flow. The diseased tissue segments were kept on Nutrient Agar Media (High-Media) in petridishes using laminar flow. The plates were incubated for 48 hours at a room temperature (22+2⁰ C). The bacterial colonies of the phyto pathogen were grown near the infected tissue segment were transfer on Nutrient Agar slant and maintain as pure cultures.
- 3) **Isolation of Endophytes:** The collected stem samples were washed theroly with sterile distilled water before they are processed. The stem by immersing subsequently in 70% ethanol for 3 Minute and rinse theorly with sterile distilled water. The excess water was dried under

laminar air flow chamber. Then with a sterile blade outer tissue were removed from the stem and inner tissue segments of 0.5 cm size were carefully desected and placed on petriplates containing nutrient agar medium. The plates were incubated at room temperature for 24 hr. The bacterial colonies grown from this sample were transferred on nutrient agar slant and maintain as pure culture. The slants were stored at 4⁰ C.

4) Identification of Bacterial Endophyte:

A) Morphological characteriazation:

Gram staining:

- 1) The smear on a glass slide is covered with few drops or one of the primary stain(Crystal violet). The primary stain renders all the bacteria uniformly violet, after a minute of exposure to the staining solution, the slide is washed in water.
- 2) The smear is treated with few drops to gram's iodine and allowed to act for a minute. This results information of a dye- iodine complex in the cytoplasm. Gram's iodine serves as a mordent.
- 3) the slide is again washed in water and then decolorized in absolute ethyl alcohol and acetone. A mixture of acetone- ethyl alcohol (1:1) can also be used for decolonization is fairly quick and should not exceed 30 seconds for thin smear.
- 4) Acetone is a patent decolorized and when used alone can decolorize the smear in 2-3 seconds. A mixture of ethanol and acetone acts more slowly then pure acetone. Decolonization is the most crucial part of gram staining and errors can occur here.
- 5) After the smear is decolorized, it is washed in water without any delay. The smear is finally treated with few drops of counter stain such as saffranin.
- 6) Wash slide with running tap water and dry it slide. Examine it under microscope.

5) Biochemical Characterization of Endophyte:

KBM001 and KB001 these two kit (Hi-media) is used for the biochemical characterization of endophyte.

KBM001 AND KB001:

KBM001 is comprehensive test system that can be used for identification of microorganism of gram negative, lactose fermentation coco bacillary rods.

PRINCIPLE:

Each KBM001 kit is standardized colorimetric identification system utilizing eight conventional biochemical test and four carbohydrate utilization test. The test are based on the principle of P^H Change and substrate utilization. On incubation microorganism exhibit metabolic changes indicated by a colour change in the media that is either visible spontaneously or after addition of a reagent.

PROCEDURE:

KBM001:

- 1) Open the kit aseptically, peel of the sealing foil.
- 2) Inoculate each well with 50 micro liters of inoculums by surface inoculation method.

KB001:

- 1) Open the kit aseptically, peel of the sealing foil.
- 2) Stab inoculates the 1st well. Do not inoculate the 2nd well.
- 3) Inoculate the remaining kit (Well no. 3-12) by stabbing each individual well (except well no. 2) with loopful of inoculums. Inoculums

should reach the bottom of the well and incubate it for 24 hrs. at 35 celsius.

6) Antibiotic resistance

32assay:-

1) For determining the resistance of isolated endophyte against antibiotics with certain concentration, the antibiotic resistance assay was performed.

2. In aseptic condition, loopful culture of endophyte mixed with 5 ml distilled water and shake it well. 1 ml of this solution is spread on the prepared nutrient agar plate.

3. In each plate 1 antibiotic hexa disc was placed is as follows:

- 1) HX102-1PK
- 2) HX036-1PK
- 3) HX006-1PK
- 4) HX001-1PK

Incubate these 4 nutrient petri plates for 48 hrs at 37^o C and record the results.

Results:

1)Isolation of bacterial pathogen:-

Yellow colored colonies of bacteria developed from diseased tissue segments are observed. They are maintain as pure culture of nutrient agar slant and stored at 4^oC.

2)Isolation of Endophyte:-

Bacterial colonies of white color were developed from the stem cuttings are transferred on nutrient agar slants. The pure cultures are stored at 4^oC.

3) Morphological characters of endophyte:

The isolated endophyte was rod shaped and Gram Negative.

4) Result Interpretation Chart: KB001

Sr. No.	Test	Reagent to be added after incubation	Principle	Original colour of medium	Observation	Result
1.	Methyl red	1-2 drops of methyl red reagent	Detects acid production	Colourless	Red colour	+ ve
2.	Voges proskauer's	1-2 drops of Baritt reagent A and 1-2drops of Baritt rea. B	Detects acetoin production	Colourless / light yellow	Pinkish colour	_ ve
3.	Citrate utilization	-----	Detects capability of organism to utilize citrate as a sole carbon source	Green	Green colour	_ ve
4.	Indole	1-2 drops of Kovac's red reagent	Detects deamination of tryptophan	Colourless	Colorules	_ ve
5.	Adonitol	-----	Adonitol utilization	Red	Yellow	_ ve
6.	Manitol	-----	Monitol utilization	Pinkish Red/red	Yellow	_ ve
7.	Rhamnose	-----	Rhamnose utilization	Pinkish red / red	yellow	_ ve
8.	Arabinose	-----	Arabinose utilization	Pinkish red/red	yellow	_ ve
9.	Lactose	-----	Lactose utilization	Pinkish red/red	Yellow	_ ve
10.	Glucose	-----	Glucose utilization	Pinkish red/red	Yellow	+ ve
11.	Sucrose	-----	Sucrose utilization	Pinkish red/red	Red	_ ve
12.	Sorbitol	-----	Sorbitol utilization	Pinkish red/red	Red	_ ve

5) Result Interpretation Chart:: **KBM001**

Sr.No.	Test	Reagent added	Principle	Original colour of medium	Observation	Result
1.	Motility	---	----	Light pink	Light pink	_ ve
2.	Motility	----	Detects motility	Light pink	Light pink	_ ve
3.	Citrate utilization	----	Detects capability of organism to utilize citrate as a sole Carbon source	Green	Green	_ ve
4.	Indol	-----	Determination of tryptophan	colourless	Bluish green	_ ve
5.	Glucorindase	---	Glucorindaes activity	colourless	Bluish green	_ ve
6.	Lysine utilization	---	Detects lysine decarboxylation	Olive green to light purple	Purple	+ ve
7.	Nitrate reduction	----	Nitrate reduction	Colourless	Red	+ ve
8.	ONPG	----	Detects-galactosidase activity	Colourless	Yellow	_ ve
9.	Glucose	---	Glucose utilization	Pinkish red/red	Red	+ ve
10.	Lactose	----	Carbohydrate utilization	Pinkish red/red	Yellow	_ ve
11.	Sucrose	----	Sucrose utilization	Pinkish red/red	Yellow	+ ve
12.	Sorbitol	----	Sorbitol utilization	Pinkish red/red	yellow	_ ve

Biochemical characteristics:

The Biochemical characteristics of the endophyte were studied by **KB001** and **KBM001 kit** (Hi-Media). The observations revealed that the endophyte showed + ve test for Methyl red, Nitrate utilization, Glucose, and Lysine utilization.

Antibiotic resistance assay :-

Antibiotic resistance assay was carried out as per the method described earlier. The observations recorded after 48 hrs. of incubation are reported below.

**TABLE – Antibiotic assay:
(HX102 – 1PK) –HEXA G MINUS 25**

Sr.No.	Antibiotic	Symbol	Concentration	Zone of inhibition (mm)
1.	Gentamicin	G	10 mcg	35
2.	Amikacin	Ak	30 mcg	26
3.	Netillin	Nt	30 mcg	12
4.	Piperacillin	Pc	100 mcg	30
5.	Ceftazidime	Ca	30 mcg	10
6.	Cefoperozone	C5	75 mcg	30

(HX036 – 1PK)

Sr.No.	Antibiotic	Symbol	Concentration	Zone of inhibition (mm)
1.	Ampicillin	AMP	10 mcg	29
2.	Gentamicin	GEN	10 mcg	32
3.	Tetracycline	TE	30 mcg	16
4.	Ciprofloxacin	CIP	5 mcg	26
5.	Cefalexin	CN	30 mcg	31
6.	Co- trimoxazole	COT	25 mcg	15

HX006 – 1PK (HEXA G – MINUS 1)

Sr.No.	Antibiotic	Symbol	Concentration	Zone of inhibition (mm)
1.	Ampicillin	AMP	10 mcg	13
2.	Amoxyclov	AMC	30 mcg	32
3.	Cefatoxime	CTX	30 mcg	22
4.	Co- trimoxazole	COT	25 mcg	13
5.	Gentamicin	GEN	10 mcg	23
6.	Tobramycin	TOB	10 mcg	25

HXOO1-1PK (HEXA G PLUS-1)

Sr.No.	Antibiotic	Symbol	Concentration	Zone of inhibition (mm)
1.	Penicillin G	P	10 units	23
2.	Oxacillin	OX	1 mcg	12
3.	Cephalothin	CEP	30 mcg	30
4.	Clindamycin	CD	2 mcg	30
5.	Erythromycin	E	15 mcg	25
6.	Amoxycylav	AMC	30 mcg	13

In all 20 different antibiotics, at different concentrations, were screened against the endophyte isolated from *Punica granatum L.* It was observed that most of them showed inhibitory activity against the bacterial endophyte. But Co- trimoxazole does not show any antibiotic activity. However the antibiotic **Gentamicin** and **Amoxyclov** showed maximum inhibitory activity (32mm) followed by **Cefalexin** (31mm). However the antibiotics **Ceftazidime** showed minimum antagonistic activity (10mm). These results suggest that the endophyte under investigation is sensitive to different antibiotics.

Discussion:

Endophytes are promising source of novel natural product, which is used in medicine, agriculture, industries etc. Because of its versatility, these microorganisms are aptly called as “chemical factories” inside the plant.

In recent era because of the harmful effects of chemical pesticides, several other methods are being tried or plant disease controlled. However comparatively less research has been carried out on this important aspect.

American phyto pathological society also suggested that endophytes should be given attention as a tool in biological control (Backman and Sikora, 2008). Therefore it is felt that more research on these lines is

essential for using endophytic bacteria as biological control agents.

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Comparative Studies for the Presence of *Escherichia coli*, *Proteus vulgaris* and *Klebsiella pneumoniae* Responsible for Corneal Ulcer

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ABSTRACT

Number of blind people in the world is 45 million. Out of which 5.4 million blind people are in our country. Corneal ulcer is a major cause of blindness throughout the world. About 10% cases of blindness are due to corneal ulcer. "Corneal Ulcer means loss of corneal substances as a result of infection and formation of raw, excavated area." Corneal Ulcers can be caused by exogenous infections i.e. by viruses, bacteria, fungi or parasites and sometimes it is allergic in nature or it can be due to endogenous infections. Bacterial keratitis is serious ocular infectious disease that can lead to significant vision loss. Any infectious process in the cornea producing a keratitis, mild or sever, requires prompt and vigorous treatment with an effective antimicrobial agents to minimize corneal scarring and vision loss. The bacteria are isolated from Corneal Ulcers and to determine the efficiency of empirical antibiotic therapy as the initial treatment for Corneal Ulcer.

Keywords: Antibiotic Resistance, Corneal Ulcer, Contact Lens

INTRODUCTION

Number of blind people in the world is 45 million. Out of which 5.4 million blind people are in our country. Corneal Ulcer is a major cause of blindness throughout the world. About 10% cases of blindness are due to Corneal Ulcer. (Ninama *et al.*, 2011).

Cornea is a clear transparent front part of the eye with a smooth shining surface. That covers Iris, Pupil and anterior chamber. The cornea with the anterior chamber and lens reflects light with the cornea accounting for approximately two-third of the eye's total optical power. "Corneal Ulcer means loss of corneal substances as a result of infection and formation of raw, excavated area." (Chatterjee 1988).

Corneal Ulcers can be caused by exogenous infections i.e. by viruses, bacteria, fungi or parasites and sometimes it is allergic in nature or it can be due to endogenous infections. The term keratitis (Corneal Ulcer) had been introduced by "James Wardop" in 1869 in his essay on morbid anatomy of human eye. (Ninama *et al.*, 2011; Chatterjee 1988).

Almost any organism can invade the corneal stroma if the normal corneal defence mechanisms, i.e., lids, tear film and corneal epithelium are compromised. (Garg *et al.*, 1999).

Bacterial keratitis is serious ocular infectious disease that can lead to significant vision loss. Any infectious process in the cornea producing a keratitis, mild or sever, requires prompt and vigorous treatment with an effective antimicrobial agents to minimize corneal scarring and vision loss. The goal of this study is to isolate the pathogenic bacteria from Corneal Ulcers and to determine the efficiency of empirical antibiotic therapy as the initial treatment for Corneal Ulcer.

MATERIALS AND METHODS

In assessment to isolate and identify the pathogenic bacteria from Corneal Ulcer and study their susceptibility and resistance pattern with various antibiotics, present work was under taken.

- 1) Collection of samples:** A total of 100 samples were collected during period of June 2013 to March 2014 from ophthalmology hospital, government hospital and clinical laboratories.
- 2) Enrichment of samples:** Samples were collected in sterile container containing 0.5ml of Brain Heart Infusion Broth (BHI) as enrichment culture medium that supports the growth of bacteria and then transferred immediately to laboratory for further processing. (Kaye *et al.*, 2003)
- 3) Isolation and identification of pathogenic bacteria:** After incubation loopful of each enriched culture was streaked on CLED agar and Nutrient agar plates were incubated at 37°C for 24 hours. Colonies with different morphological characters and Gram's characters were selected and inoculated on respective selective media viz. EMB

(Eosin Methylene Blue) agar, CLED (Cystine-Lactose-Electrolyte-Deficient) agar, MacConkey agar. All the plates were incubated at 37°C for 24 hours.

All the suspicious screened colonies of *Escherichia coli*, *Proteus Vulgaris* and *Klebsiella pneumoniae* were then analyzed for their biochemical character viz. Carbohydrate fermentation, IMViC, Enzymes etc. by inoculating into respective media. Further their identification was confirmed by Morphological, Biochemical and Cultural characteristics.

- 4) Antibiotic resistance pattern:** After identification the isolates were subjected to antibiotic resistance and sensitivity pattern of pathogenic bacteria will be carried out by using disc diffusion technique. (Bauer *et al.*, 1966)

The Antibiotics were used: Moxifloxacin (0.5%), Ofloxacin (0.3%), Tobramycin (1.33%), Cephazolin (5%), Vancomycin (30mcg), Chloramphenicol (30 mcg), Imipenem (10mcg), Gentamicin (10 mcg), Ciprofloxacin (10 mcg), Ceftazidime (30mcg). Antibiotic disc were placed on a lawn culture of the isolate under test on Mueller Hinton Agar (MHA).

Table 1 : Frequency distribution of *Escherichia coli*, *Proteus vulgaris* and *Klebsiella pneumoniae* isolation from clinical samples

Sr. No.	Name of Organism	No. of Isolates	No. of Isolates (%)
1.	<i>Escherichia coli</i>	31	45.59
2.	<i>Proteus vulgaris</i>	22	32.35
3.	<i>Klebsiella pneumoniae</i>	15	22.06

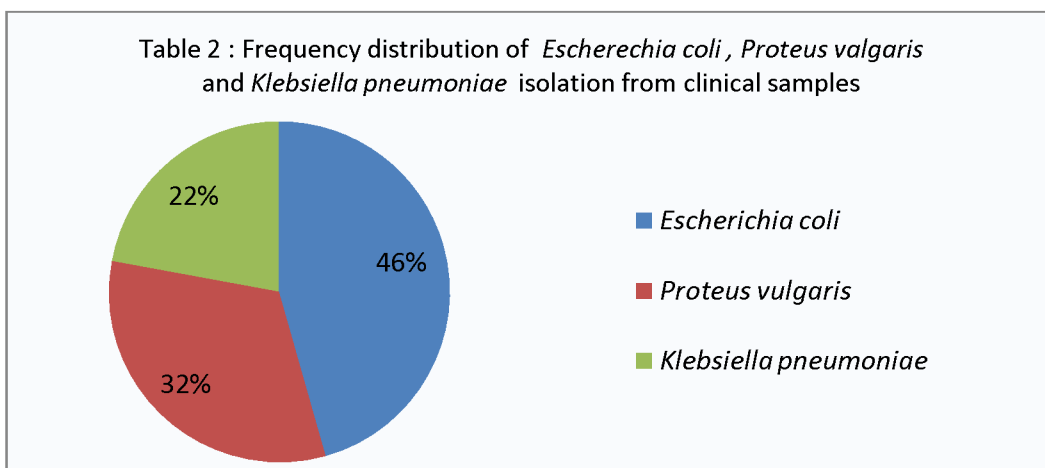
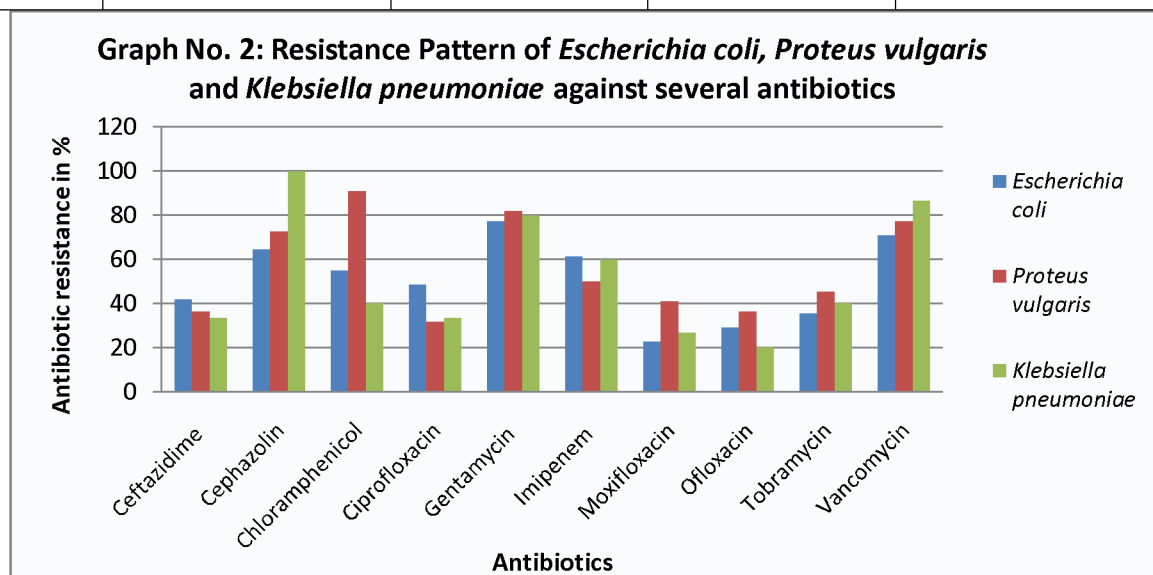


Table 2: Resistance Pattern of *Escherichia coli*, *Proteus vulgaris* and *Klebsiella pneumoniae* against several antibiotics

Sr. No.	Antibiotics	No. of Resistance in Percentage		
		<i>Escherichia coli</i>	<i>Proteus vulgaris</i>	<i>Klebsiella pneumoniae</i>
1	Ceftazidime	41.93	36.36	33.33
2	Cephazolin	64.51	72.72	100
3	Chloramphenicol	54.83	90.90	40.00
4	Ciprofloxacin	48.38	31.81	33.33
5	Gentamycin	77.41	81.81	80.00
6	Imipenem	61.29	50.00	60.00
7	Moxifloxacin	22.58	40.90	26.66
8	Ofloxacin	29.03	36.36	20.00
9	Tobramycin	35.48	45.45	40.00
10	Vancomycin	70.96	77.27	86.66



In present study 100 samples were collected during period of June 2013 to March 2014. The patients were of both sex and age groups varying from 20 to 70 years. Out of 100 samples, bacteria were isolated from 37 samples. A total of 68 isolates of *Escherichia coli*, *Proteus vulgaris* and *Klebsiella pneumoniae* isolated from 37 samples. Among 68 isolates 31 were *Escherichia coli*, 22 were, *Proteus vulgaris*, 15 were *Klebsiella pneumoniae*. (See Table & Graph No.1)

The organisms were identified based on the colony morphology and biochemical reaction. *E. coli* isolates are confirmed based on greenish metallic sheen on EMB agar and pink coloured colonies on MacConkey agar plate. *P. vulgaris* isolates are confirmed based on colony coloration as colourless colony on MacConkey agar. *K. pneumoniae* isolates are confirmed based on pale yellowish mucoid colonies on CLED agar and pink mucoid colonies on MacConkey agar.

The sensitivity and resistance pattern of *Escherichia coli*, *Proteus vulgaris* and *Klebsiella pneumoniae* against several antibiotics were observed by disc diffusion method on Mueller Hinton Agar (MHA- Himedia) such as Moxifloxacin, Ofloxacin, Tobramycin, Cephazolin, Vancomycin, Chloramphenicol, Imipenem, Gentamicin, Ciprofloxacin, Ceftazidime. *Staphylococcus aureus* showed 22% to 78% resistance to these antibiotics. *Proteus vulgaris* showed 31% to 91% resistance to these antibiotics. *Klebsiella pneumoniae* showed 20% to 100% resistance to these antibiotics. The Moxifloxacin was 78% sensitive to *E. coli* and Ciprofloxacin was 69% sensitive to *P. vulgaris* and Ofloxacin was 80% sensitive to *K. pneumoniae*. (See Table & Graph No.2)

The ability of an organism to adhere to the edge or base of an epithelial defect signature its pathogenicity. Membrane appendages such as fibrillae in Gram-positive organisms, fimbriae and glycocalyx in Gram-negative

bacteria help these organisms adhere to damaged epithelial cells and stroma. The adhering quality of *Pseudomonas aeruginosa* is due to its pili containing calcium and magnesium. *Pseudomonas aeruginosa* gets attached to both contact lenses and epithelial breaks due to its biofilm, a coating around the organism. (Abdullah *et al.*, 2009).

Gram-negative corneal bacterial infections, on the other hand, are mostly rapid in onset and progress fast due to lytic enzymes like protease, lipase and elastase. These infections can lead to corneal perforation and the loss of an eye.

Cycloplegic agents such as atropine sulphate 1%, homatropine 1% or cyclopentolate 1% instilled three times a day reduce ciliary spasm and produce mydriasis, thereby relieving pain and preventing synechiae formation. (Garg *et al.*, 1999).

Our results are in accordance with Constantinou *et al.*, 2006 and Abdullah *et al.*, 2009. They observed all these antibiotic treatments such as moxifloxacin (1.0%), ofloxacin (0.3%) tobramycin (1.33%) were effective against a wide range of ocular isolates in the treatment of severe bacterial keratitis.

Prompt diagnosis of corneal ulcers and treatment with appropriate antibiotics prevent blindness and devastating visual disability.

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Learning Behavior of Home Science Students and their Academic Achievement

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Abstract : *This study focuses on the relationship between self-regulated learning behavior and academic achievement of college students of Home science. For students of home science, their involvement in motivational components is closely tied to their performance in the examinations. Cognitive strategies have the strongest influence on scores of the subject achievement. The result provides empirical evidence for the importance of motivational components and self-regulated learning components to Unit tests. Student's involvement of cognitive strategies and their motivational variables have great influence on the success of students' academic performance. That means students of home science should have both the will and the skill in handling exams in university.*

Key words : Self-regulated, learning behavior, Cognitive strategies, Intrinsic value, Test Anxiety, Self Efficacy

Introduction

Self-regulation refers to self-generated thoughts, feelings and behaviors that one oriented to attaining goals [1]. In recent years, there have been exciting discoveries regarding the nature, origins and development of how students regulate their own learning processes [2]. Students who are very conscious of their ability and their weak point are active in their efforts to study. These students can effectively monitor their learning

behavior in setting up their goals, and in the process of learning, they can increase their effectiveness. As a result the process, self-regulation can enhance their self-satisfaction and motivation and they are more likely to succeed academically. Zimmerman and Martinez-Pons have established that there is a correlation between students' academic achievement and the use of self regulated learning strategies by American students [3]. And the significance of self-regulation in learning to academic achievement has already been established in western countries. So a major factor for the study of self-regulated behavior is that of academic achievement. In this paper we will implement a social cognitive perspective on self-regulated learning perspective to investigate the motivational and cognitive behavior of students of Home Science and their relations to the academic achievement of these students.

Theoretical background

There is no simple way to define the concept of self-regulation. But researchers repeatedly emphasize three components. First, self-regulated learning includes students' metacognitive strategies for planning, monitoring and modifying their cognition, which refers to the awareness and control of thought processes. Second, students' management of their academic task efforts has been proposed as another important

component. The third aspect is the actual cognitive strategies that students use to learn the actual material. Theoretically, these skills should play an essential role in general learning circumstances in which learners actively participate in the learning process. [4]. Research reveals that the motivation of self-regulated learners includes self-efficacy and intrinsic interest. Self-efficacy refers to beliefs in one's capabilities to organize and execute the courses of action required to manage prospective situations. Efficacy beliefs influence how people think, feel, motivate themselves, and act [5]. Students' self-efficacy beliefs are related to their achievement and their level of self-regulation. In relation to the academic performance, we study the self-beliefs about student's ability in fulfilling a certain kind of task and its influence on their academic performance out of standardized examination. Finally, we anticipated that high achieving students would develop stronger self-efficacy beliefs about their capability to learn on their own [6] and would perceive themselves as more responsible for their academic success [7]. Another component that affects the level of self-regulation is task value [8]. In regarding to academic performance, the more an individual values a particular subject, the better the chance that he or she will be motivated to self-regulated and become engaged in the process. In the process of learning, students may develop their own ideas about the reasons for doing these activities. If students placed high value on a certain task, he or she will naturally engage themselves in the task. There are similar arguments about the variations in the use of the two components in self-regulated learning. Sternberg argued that there are individual differences in students' knowledge and use of cognitive strategies that transcend contextual features [9]. In terms of self regulation, students who are good at self-regulation are assumed to be aware of and able to control

their actions in order to reach learning goals. And an important aspect of this awareness and control is the ability to overcome contextual difficulties [10]. Yet, self-regulated learning has emerged as a powerful new learning theory that is able to promote the transfer of knowledge and skills to real-life situation and make students more independent of their teachers. The purpose of this paper is to explain how college students of Home science self-regulated learning behavior influence their academic achievement. First we describe the students' personal beliefs of self-efficacy, task value, and emotional feelings' influence of their academic performance. Then we tried to investigate the relations between self-regulated learning and academic performance. We also advise the instructors to develop and enhance their students' engagement in self-regulated study.

Methodology

Sample- 101 students in the first year taking Home science courses in SGBAU Amravati University took part. 14% were boys and 86% were girls. The average age was 20 years. The data were collected in the middle of the second semester after they attend university. Tools- Even though there are many high quality models for self-regulated learning, to avoid ambiguity, we used Pintrich's model, as it brings together many different concepts and aspects. The students responded to a self-report questionnaire (the Motivated Strategies for Learning Questionnaire --- MSLQ) that included 60 items on student motivation, cognitive strategy use, meta cognitive strategy use, and management of effort. Students were instructed to respond to the items on a 5-point Likert scale (1=completely disagree to 5=completely agree) about their behavior in a specific task in home science study. The questionnaires were administered during class time at the end of each semester.

Result and Discussion

The results of Pearson correlation analysis is presented in Table 1. The grades the students of home science gained from the first test after they entered university have a close relation with four of the variables of motivation and self-regulation. The grades are negatively related with test anxiety, which proves that negative

emotions have a negative influence on students' performance in the test. The grades out of second final exam are correlated with self-efficacy, intrinsic value, and cognitive strategy. Test anxiety does not have an obvious relation with the students' performance in the second final examination. Overall academic performance from the two tests is not connected to self-regulation.

TABLE I. Pearson correlations between motivation and self-regulated learning variables and performance

	Self Efficacy	Intrinsic value	Test Anxiety	Cognitive strategy	Self regulation
Grades A	.421**	.369**	-.230*	.457**	.113
Grades B	.285*	.324**	-.193	.433**	.010 **

**Correlation is significant at the 0.01 level

*Correlation is significant at the 0.05 level

This study investigated the self-regulated behaviors of college students of Home Science and the relations between self-regulated learning and their academic performances. In term of our first research question concerning self-regulated behaviors of these students, we found differences in students' reported value and interest for academic task, self-efficacy, and test anxiety. The results reveal that home science students' academic performance are closely related to the motivational components, self-efficacy and intrinsic value. For students of home science, their involvement in motivational components is closely tied to their performance in the examinations. Students' efficacy beliefs about their capability to perform well in the exam and their evaluation of the learning material are very significant in the process of study. As for test anxiety, it seems that for the first time after they entered

the university, test anxiety was quite negatively related to the performance of their academic performance. According to the finding, students' cognitive strategies are very important components of students of science's scores in the tests. The results imply that it is important for teachers to actualize students' cognitive strategies. In the first year of their study in the university, teachers should provide more help to the students in order to overcome the fear of test. In their second year, teachers should properly remind the students of the importance of test, so that they put enough emphasis on the test.

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Dependencies in the Fifth Normal Form of Relational Databases and Database Management Systems

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ABSTRACT:

The objective of database normalization is to isolate data so that it can be propagated through the database using defined relationships. Multivalued dependency includes the well-known functional dependencies as a special case, is defined for relational database. Database normalization is the process of organizing the fields and tables of a relational database to minimize redundancy and dependency. Normalization usually involves dividing large tables into smaller tables. Database normalization is the process of organizing the fields and tables of a relational database to minimize redundancy and dependency.

Keywords: multivalued dependency, Relational database, , functional dependency, database normalization, DBMS.

INTRODUCTION

A relational database was first defined in 1970 by Edgar Codd and now it is one of the prominent choice in storing data.[1] A relational database is a database that has a collection of tables of data items, of all which is formally described and designed according to the relational model.[2]

Database normalization is the process of organizing the fields and tables of a relational database to minimize redundancy and dependency. Normalization usually involves dividing large tables into smaller tables and defining relationships between them.[3]

Edgar Codd define First Normal Form (1NF) in 1970, Second Normal Form (2NF) and

Third Normal Form (3NF) in 1972.[2] Ronald Fagin introduced Fourth Normal Form (4NF) in 1977[4] and Fifth Normal Form in 1979.[5] A table is in Fourth Normal Form (4NF) if and only if, for every one of its non-trivial dependencies $X \twoheadrightarrow Y$, X is superkey – that is X is either a candidate key or a superset of thereof.[3] Second Normal Form (2NF) and Third Normal Form (3NF) are concerned with the functional dependencies whereas Fourth Normal Form (4NF) is concerned with multivalued dependency.[6].

In this paper the Fifth Normal Form (5NF) with multivalued dependency discussed to a depth. An example illustrated how decomposition of relational database proceed from Fourth Normal Form (4NF) to Fifth Normal Form (5NF), and try to study violation of multivalued dependency.

MULTIVALUED DEPENDENCIES AND FIFTH NORMAL FORM (5NF)

In Fourth Normal Form (4NF), a record type should contain two or more independent multivalued facts about an entity. Also, the record must satisfy Third Normal Form (3NF). Fifth Normal Form (5NF) reconstruct information to smaller pieces of information that can be maintained with less redundancy. Consider two records, C11(COMPANY, PROJECT, WORK) and C21(COMPANY, PROJECT, FUND), which satisfy Fourth Normal Form (4NF).

Fifth Normal Form (5NF) reconstruct information to smaller pieces of information that can be maintained with less redundancy.

Consider two records, C11(COMPANY, PROJECT, WORK) and C21(COMPANY, PROJECT, FUND), which satisfy Fourth Normal Form (5NF).

Now, suppose that certain rule was in effect :

- i. COMPANY have PROJECTS
- ii. PROJECTS have number of WORK
- iii. For each WORK there was FUND

In this case, it turn out that we can reconstruct all the true facts from a normalized form consisting to three separate record types, each containing two fields. C1(COMPAY, PROJECT), C2(PROJECT, WORK), and C3(WORK, FUND). These three record types are in the Fifth Normal Form (5NF), whereas the corresponding two records previously shown is not. Also, these three records in Fifth Normal Form (5NF) is also in 4NF, 3NF, 2NF, and 1NF. So, we observed that, Fifth Normal Form (5NF) is achieved using projection and join without redundancy.

For, these three records which are in Fifth Normal Form (5NF), we observe that :

- i. COMPANY may have several PROJECT, but each PROJECT may have not have same WORK.
- ii. PROJECT may have several WORKS, but each WORK may not have same FUND.

CONCLUSION:

It is observed that, Fourth Normal Form (4NF) uses multivalued dependencies without loss of information also Fifth Normal Form (5NF) is achieved using projection and join without redundancy This paper represents dealing of Fifth Normal Form (5NF) with

functional dependency. An example illustrated how decomposition of relational database proceed from Fourth Normal Form (4NF) to Fifth Normal Form (5NF. Fifth Normal Form (5NF) is ultimate normal form when projection and joins are allowed and both supports multivalued dependencies. Multivalued dependency extent the understanding of the logical design of relational databases.

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Detection of Adulterant in Milk by Kit method

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Abstract:

The present study is aimed to analyze the milk quality, adulteration and mastitis infection in milk sold at different regions of Akola. Hundred random raw milk samples were collected from dairy owners from 4 different regions of Akola. Out of 100 milk samples analyzed for adulteration, adulterants found were glucose (80%), skim milk powder (58%), salt (51%) and urea (35%) while found negative for formalin, salicylic acid, boric acid, starch, soap and ammonium sulphate. The adulterants decrease the nutritive value of milk and may also cause serious human health related problems.

Keywords: raw milk samples, milk quality, adulteration.

Introduction1-

It is not exactly known when man started utilizing milk of other animals for his benefit, but the importance of milk in our diet has been recognized since Vedic times. The National Dairy Development Board (NDDB) has revealed in an annual report for 2010-11 that India continues to be the largest milk producer. The estimated milk production for 2010-11 is 121 million tonnes. Country has almost reached 17 % of world milk production. Milk has been recognized as an almost complete food for man as it is a source of essential nutrients like carbohydrate, protein, fat, vitamins and minerals. Milk is required for promoting growth and maintenance of health. It can however also serve as a vehicle for the transmission of chemicals and other impurities. A national survey in India has revealed that almost 70%

of the milk sold and consumed in India is adulterated by contaminants such as detergent and skim milk powder, but impure water is the highest contaminant. According to National Survey on Milk Adulteration conducted by FSSAI (India) in 2011, water is the most common adulterant followed by detergent in milk. A survey by FSSAI in 2012, 68% milk samples was found to be adulterated in which 31 % were from rural areas. Of these 16.7 % were packet or branded milk and rest were loose milk samples from dairies. In the urban areas, 68.9 % milk was found to be adulterated with water, detergent, urea and skim milk powder. In Maharashtra, 65% milk was found to be adulterated. Despite the laws governing the quality and sale of milk existing in India for decades, the adulteration of milk has not been checked completely.

Materials and Methods

Collection of the samples:

Hundred raw milk samples were collected from dairy owners from 4 different regions of Akola. The samples were collected from nearby areas in the morning to be transported easily without any delay. The samples were collected in 50ml screw capped sterilized bottles (Borosil). All the possible precautions were taken to avoid external contamination at the time of collection of samples and during processing.

Analysis of milk samples:

The raw milk samples were analyzed for presence of adulterants. The adulteration tests were done using the HiMedia Adulteration Testing Kit protocol. Tests included were Urea test, Salt test, Soap test, Skim milk

powder test, Glucose test, Formalin test, Salicylic Acid test, Boric Acid test, Starch test and Ammonium Sulphate test (Table 1).

Sr. No	Adulterants	+ve samples
1.	Urea	35
2.	Starch	0
3.	Soap	0
4.	Salt	51
5.	Formalin	0
6.	Salicylic acid	0
7.	Boric acid	0
8.	Skimm milk powder	58
9.	Ammonium sulphate	0
10.	Glucose	80

Results:

The color of milk observed was white in appearance (90%) to yellow (10%). The pH of milk samples ranged from 6.7 to 6.9 (Table 1). Fifteen milk samples were of very poor quality, 73 samples were of fair quality, 10 were good and rest only 02 samples were of very good quality. (Table 2, Fig. 1 & 2). Eighty milk samples were containing phosphatase enzyme, 60 samples were showing acidity, salt unbalance and high albumin and 28 were positive in COB test (Table 3). The adulterants analysed were glucose (80%), skim milk powder (58%), salt (51%) and urea (35%) while found negative for formalin, salicylic acid, boric acid, starch, soap and ammonium sulphate (Table 4, Fig. 3). All the samples showed negative result for mastitis infection.

Discussion

Milk is one of the most complete foods available in nature for human consumption. Milk contains all nutrients in balanced proportions to meet the demand of humans.

Good quality milk is required for quality dairy products. The adulterated raw milk with adulterants is taken as defective and cannot be processed. Recently Chakravorty and Chakravarty (1) showed that milk distributed in different localities of Varanasi city is highly adulterated and impure.

In the present study, out of 100 samples, only a few meet the standards to be recognized as good

quality of milk. The milk samples have white or yellow color with pH ranges from 6.7-6.9. These findings agreed with the reports of Judkins and Mack (2), who reported that normal milk has a yellowish color due to presence of fat, casein. These differences in color may be due to differences in nature of feed consumption or the breed of cow or the fat and solid contents of the milk (3). As per the present data, only 02 milk samples were under very good quality standards while 15 samples were of very poor quality category.

Out of 100 milk samples tested for presence of adulterants, Glucose was highest (80 %), skim milk powder (58%) followed by salt and urea with 51% and 35% respectively. Wadekar *et al.* (5) observed the variation in adulteration in different season at latur. They observed that maximum milk samples adulterated with sugar were 20.00 per cent in summer, 12.00 per cent in rainy and 3.00 per cent in winter seasons. Recently Kandpal *et al* (6) also showed poor milk quality of milk at West, Akola area and showed the presence of urea and detergents as adulterants in milk samples.

Conclusion

On the basis of data obtained in the present study, conclusion may be drawn that milk quality is not completely as per standards and adulteration in milk is still in practice and has not been checked completely. It is increasing very fast in Akola. Consumption of lower quality milk may lead to serious human health

problems. To eradicate this malpractice by local dairy owners which is deep rooted in the cities more than rural areas, steps should be taken from the door steps of local consumers. The consumers must be more active against milk adulteration going on in whole country. It is important to have a quality control system that regularly check and ensure that only good quality milk is sold. The consumers and the milk sellers combined effort will help to decrease the adulteration practice.

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Information Retrieval From Internet Web Sources: Using Web Content Mining

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Abstract: User tends to search the information for a particular domain and as although the desired information is available on Web; it is in very scattered and varied structures across different geographic locations. Aggregating information in such a complex structure of Web is a challenging task. Effective use of this huge amount of information has become a major challenge to the research communities working in this area. As far as the frequent changes in technologies and services are concerned, existing business concerns are tending towards making adaptive transformations so as to aggregate and integrate values from relevant information sources. This paper presents a survey and emerging techniques on information retrieval from various websites using web content mining techniques.

Keywords: Web Content Mining, Information Extraction, Information retrieval, web document types, Mining techniques.

INTRODUCTION

The amount of information from conventional databases and web sources has been growing exponentially in the past few years. The frequent changes in technologies and services are concerned, existing business concerns are tending towards making adaptive transformations so as to aggregate and integrate values from relevant information sources. Information aggregation is a service that gathers relevant information from multiple sources to provide convenience. Retrieval of information plays a vital role in the construction of knowledge based systems

in various domains, ranging from healthcare, economics, applied science, artificial intelligence, and robotics to decision-making processes and machine learning. The information across these sites is very scattered and having wide scope to aggregate information in this domain and a very few research communities are working towards this for information retrieval.

TECHNIQUES OF INFORMATION RETRIEVAL FROM INTERNET USING WEB CONTENT MINING TECHNIQUES

Information retrieval, a service that collects relevant information from multiple sources, has emerged to help individuals and businesses to effectively use the growing amount of information on the Web. It analyzed a number of characteristics of information aggregation, namely comparison, relationship, and intra-organization aggregation.

Kokkinos, P. (2009) proposed information aggregation as a method for summarizing the resource-related information, used by the task scheduler. In this paper variety of techniques are described for aggregating the information of the resources belonging to a hierarchical Grid domain. Authors have claimed that the proposed aggregation schemes achieved large information reduction, while enabling good task scheduling decisions by means of simulation experiments[1].

Michael W. Berry (2003) introduced the approaches to capture the semantics of text-based document collections based on Bayesian models, probability theory, vector space models, and statistical models[2].

Famaey, J. (2011) proposed a context dissemination framework. The framework facilitates the aggregation and translation of information as it is propagated through the hierarchy. Additionally, by way of semantics, context is filtered based on meaning and is disseminated intelligently according to dynamically changing context requirements. This significantly reduces the exchange of superfluous context and thus further increases scalability. The authors have claimed that the large size of modern federated cloud computing infrastructures makes the presented context dissemination framework ideally suited to improve their management efficiency and scalability. An evaluation of the framework have been claimed by the authors to characterize the benefits of given approach in terms of scalability and reasoning time[3].

Ishii, H. (2012) have developed a method to aggregate the web pages into groups by exploiting the sparsity inherent in the web. The method is motivated by results on singular perturbation techniques for large-scale Markov chains and multi-agent consensus[4].

Electronic Health Records (EHR) applications have evolved a lot in recent years taking advantage of the strong growth of information and communication technologies (ICT) in the healthcare sector. With the existence of multiple solutions to solve the problems of systemic interoperability would be expected a greater and quicker rise of these applications within, and beyond, healthcare systems. Carvalho, S. (2012) presented a platform to support applications in the social sector, with the intention of guarantee the interoperability of them with the existing healthcare information systems. This platform

is likely to generate new information objects to accommodate the needs of recording and sharing of information from a wide range of providers[5].

Aggregation of fuzzy information is a new branch of Atanassov's intuitionistic fuzzy set (AIFS) theory, which has attracted significant interest from researchers in recent years. In this paper Weize Wang (2012) has treated the intuitionistic fuzzy aggregation operators with the help of Einstein operations. Some new operations of AIFSs, such as Einstein sum, Einstein product, and Einstein scalar multiplication were introduced. Authors have developed some intuitionistic fuzzy aggregation operators, such as the intuitionistic fuzzy Einstein weighted averaging operator and the intuitionistic fuzzy Einstein ordered weighted averaging operator, which extend the weighted averaging operator and the ordered weighted averaging operator to aggregate Atanassov's intuitionistic fuzzy values, respectively. Numerical examples were given to illustrate the developed aggregation operators[6].

Tasaki, Y. (2012) described an information aggregation system that captures partial contents of a Web page across multiple Web pages. The proposed system called Aggnel is implemented as prototype system which aggregates partial contents from multiple Web pages. The proposed method is evaluated by means of an experiment allowing users to aggregate key information[7].

Casado, A.M. (2013) presented an alternative decision model where the information fusion processes are a function of the aggregate values in order to model the perception group and aggregate the expert's opinion in corporate reputation evaluation problems[8].

CONCLUSIONS

In this paper, Many parameters such as document semantics, imperfect knowledge availability, data fusion across disparate

platforms and hierarchy, changing context, inherent sparsity of web, interoperability have been considered by the researchers and due to very scattered nature of web there is still wide scope of augmenting these parameters for improvisation. Although this paper surveyed varied parameters, methodologies, case studies, it is very apparent conclusion that information aggregation must dealt with the specific domain considering relative parameters and nature of data

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The Place of India's Higher Education in The World

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India's higher education system is the third largest in the world, next to the United States and China. By 2030 India will be amongst the youngest nation in the world. With nearly 140 million people in the college going age group, one in every four graduates in the world will be product of the Indian education system. Higher education in India has recorded impressive growth since independence. The main governing body at the territory level in the University Grant Commission, which enforces its standards. Advise the Government and helps co-ordinate between the center and the state. Accrediation for higher learning is overseen by 12 autonomous institutions established by the University Grant Commission. In changing landscape, entrance of private Universities is a game changer. Many new institutions of medicine, since technology and others have been introduced. We have gross enrollment ratio of a about 17.9% now, while an ambitious target of 25.2% has been envisaged by the end of 12th plan.

Indian higher education system has expanded at a fast pace by adding nearly 20000 colleges and more than 8 million students in a decade from 2000-01 to 2010-11. As of 2011 India has 42 central Universities, 275 state Universities, 130 deemed Universities, 90 private Universities, 5 institutions established and functioning under the state Act and 33 Institutes of National importance, other institutions include 33000 colleges as government degree colleges and private degree colleges, including 1800 exclusive women's colleges functioning under these Universities and institutions as reported by the UGC in 2012. The emphasis in the

tertiary level of education lies on science and technology. Indian educational institutions by 2014 consisted of a large number of technology institutes, distance learning and open education is also a feature of the higher education system and is looked after by the distance education council. Indira Gandhi National Open University is the largest university in the world by number of students having approximately 3.5 million students across the Globe.

Some institutions of India such as Indian Institute of Technology(IIT), Indian Institute of Management(IIM), National Institute of Technology(NITs), International Institute of Information Technology(IIIT), University of Mumbai and Jawaharlal Nehru University have been globally acclaimed for their standard of education. However India still lacks internationally prestigious universities such as Harvard, Cambridge and Oxford.

India's Top 10 Higher Education Institutions:

1. Indian Institute of Science Bangalore(IISC)
2. Indian Institute of Technology Bombay(IIT Bombay)
3. All India Institute of Medical Sciences(AIIMS)
4. Indian Institute of Technology Kanpur(IIT Kanpur)
5. Indian Institute of Technology Mumbai(IIT Mumbai)
6. University of Delhi(DU)
7. Indian Institute of Technology Madras(IIT Madras)

8. Indian Institute of Technology Kharagpur(IIT Kharagpur)
9. Aligarh Muslim University
10. University of Hyderabad

These Institutions are playing a vital role in India's higher education. Universities from Europe, the United States and Canada are beating a path to India hoping to collaborate with Indian higher education institutions. Even though legislation to allow foreign universities to set up campuses in India has yet to be passed. The US, UK and Canada are countries that Indians have traditionally flocked to for education. It is indicative of India's role in the global education scenario today that they are coming to India virtually in back to back trips. India's education minister and David Willetts, Britain's Minister for universities and science at the department for business, innovation and skills, also signed an agreement launching the second phase of UK-India education and research initiative.

Started in April 2011, the new phase will comprise four strands of education Collaboration-innovation and partnership, skill development, leadership development and student mobility and quality assurance. The challenges that our two societies face are increasingly global in nature and solutions will increasingly be found by working together Willetts said in New Delhi.

While the US is particularly interested in science and technology research ties and collaboration on vocational and distance education in India, US universities are keen to broaden the education experience of their own students by sending them to collaborating universities abroad and also to enhance their own visibility in India, which is a major source of foreign student to US universities.

According to the US Institute of International Education which led the US delegation in

India, 'higher education institutions in the United States and India are increasingly seeking out partnerships with counterparts to enhance academic collaboration, expand curricular offerings, advance joint research, and prepare their students with international experiences and cross-culture roots needed in their careers'

Indian educationists welcome the moves towards more international collaboration even without setting up campus in India. Something that many overseas universities have expressed an interest in doing once the necessary legislation is in place. In particular India is interested in high quality courses delivered by overseas institutions.

In 10 years time India will have 550 million young people under the age of 25. If we have to take advantage of this demographic dividend, we need a massive expansion of public education. Referring to the Singh-Obama 21st century knowledge initiative launched in 2009 as an education and science partnership, education minister Sibbal said. 'We have massive human resources that the world can not ignore. Moreover the ageing countries of the west will need young qualified human resource in the coming years and realise that India will fill the resource gap'. It is their interest to invest in higher education in India. These developments strengthen the idea that the Indian higher education is becoming globalised, no longer a national sector unaffected by international developments.

According to Sam Pitroda, adviser to Prime Minister Man Mohan Singh on Innovation and infrastructure, Indian education is passing through a phase similar to that of the Indian Economy in 1990s; which went from an inward-looking model that did not have to rely on international trade, to a more globalised economy. It's a time to deregulate education and push ahead with the reform agenda, Pitroda said.

Regarding Income growth- the vitality of higher education is a fundamental and increasingly important determinants of a nation's position in the world economy. It contributes to labour productivity, entrepreneurial energy and quality of life, enhances social mobility, encourages political participation, strengthens civil society and promotes democratic governance. Economic growth is a powerful determinant of poverty alleviation and improvements in people's lives. Higher education's contribution to growth, therefore, means better living standards for people at all levels of a society.

Higher education can give leaders the confidence, flexibility, breadth of knowledge and technical skills needed to confront effectively the economic and political realities of the 21st century. It also generates cadres of well-trained teachers for all levels of the education system. Higher education is absolutely necessary for training scientists, engineers and others to help, invent, adopt and operate modern technology in all sectors.

These benefits are not automatic, they are linked to the character of higher education system and institutions. As well as broader social, political and economic system within which they are situated. Our higher education system continues to suffer from many maladies due to which the Indian Universities are not in position to compete with other top universities in the world.

Attending classes regularly, memorising the content, reproducing it in tests and exams, scoring marks and finally getting degrees and good conduct certificates. This is the system followed in most colleges, including professional institutions in India. As a result the system continues to produce graduates who lack the skills employers look for. According to a survey by Wheelbo Employability Skills Test (WEST) only 34 percent of graduates have employability skills. Another survey states that only 19 percent of

engineering and 5 percent of non-engineering graduates are employable.

Our outdated curricula glorify and promote exams and marks oriented approach to teaching. Over emphasis on content has replaced teaching with coaching. Our curricula, with the emphasis on content and the neglect of higher order thinking skills, do not help students become creative and critical thinkers.

Many institutions of higher education are run by corrupt politicians, uneducated 'educationists' and white collar criminals. By paying a huge amount of money as a capitation fee, admissions are secured and degrees are bought.

Our engineering colleges are beset with IT Industry. In India it is not uncommon for students who have specialised in biotechnology, aeronautical engineering or mechanical engineering to be placed in IT companies. Even bright students who have excelled in non IT fields join IT companies and bid good-bye to their areas of specialisation.

Our emphasis on academic qualifications by the University Grants Commission (UGC) has resulted in a number of university teachers registering for Ph.D. programmes. It is not passion for research but passion for climbing up the career ladder in the form of promotion that motivates teachers to register for Ph.D. As a result the quality of most Ph.D. research is sub standard and our Indian universities have highly qualified but highly unproductive academics.

A good educational institution is a body of progressive teachers and thinking students. One can become a progressive academic if she or he has intellectual courage. The urgent need today is that we need reforms in education. The information revolution that is driving the new economy is dependent on educated and literate workers and more than ever, the new ideas fueling this expansion have come from people with tertiary degrees.

India's higher education system can be expected to be better aligned to industry and global practices and be more transparent and inclusive by the end of twelfth plan period, provided the government is able to create an enabling regulatory environment and put place robust implementation, monitoring and quality assurance mechanisms. A final change over the past five year is that for more universities, in a greater range of countries, are attaining international visibility. If we believe in a knowledge economy and society then we must invest heavily in higher education as the pivot of modern day knowledge management.

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Pradhan Mantri Jan Dhan Yojana: A Financial Inclusion In India

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Introduction:

Since Independence, Government and the RBI have launched many initiatives for financial inclusion- Bank Nationalization, Regional Rural banks, Cooperative Banks, Banking Correspondence Agents (BCAs), Swabhiman, Swavlamban, Microfinance, No-frills account, 25% rural branch rule, Bharatiya Mahila Bank and so on. But the objective of financial inclusion has never been achieved in entirety. Government of India lays special emphasis on financial inclusion of citizens as it is crucial to poverty reduction. Exclusion of a large number of people from any access to financial services prevents the growth of our country. A scheme to empower citizens financially was highly needed so that everyone can reap the benefits of growth and development.

Pradhan Mantri Jan Dhan Yojana(PMJDY), the biggest financial inclusion initiative in the world, was announced by the Hon'ble Prime Minister Shri Narendra Modi on 15th August 2014 from the ramparts of the Red Fort and launched by him on 28th August 2014 across the country. While launching the Yojana, the Prime Minister had described the occasion as a festival to celebrate the liberation of the poor from a vicious cycle. The name "Jan Dhan" was chosen through an online competition on the MyGov Platform and received more than 6000 suggestions from Indian citizens. After evaluation, the jury shortlisted "Jan Dhan" which was suggested by 7 individuals. The slogan for the Pradhanmantri Jan Dhan mission is "Mera Khata- Bhagya Vidhaata" which when translated into English means "My Bank Account- The Creator of the Good Fortune.It is not very much correct time to

evaluate the PMJDY scheme which is only in its infant stage. But an attempt has been made in this paper to analyze the performance so far, benefits, difficulties and future prospects of the scheme.

Prime Minister had referred to the ancient Sanskrit verse: Sukhasya Moolam Dharma, Dharmasya Moolam Artha, Arthasya Moolam Rajyam-which puts the onus on the state to involve people in economic activity. 'This Government has accepted this responsibility' the Prime Minister had said. The Prime Minister had also sent email to an estimated 7.25 lakh bank employees, exhorting them to help reach the target of 7.5 crore bank accounts, and bring freedom from financial untouchability. "**PradhanMantri Jan-Dhan Yojana (PMJDY)**" which is a National Mission for Financial Inclusion.The task is gigantic and is a National Priority. This National Mission on Financial Inclusion has an ambitious objective of covering all households in the country with banking facilities and having a bank account for each household. Earlier efforts by the Government of India includes setting up a committee on financial inclusion under the chairmanship of Dr. C. Rangarajan. The committee finalized its report in early 2008. As is evident from the preamble of the report, the committee interpreted financial inclusion as an instrumentality for social transformation. "Access to finance by the poor and vulnerable groups is a prerequisite for inclusive growth. In fact, providing access to finance is a form of empowerment of the vulnerable groups. Financial Inclusion denotes delivery of financial services at an affordable cost to the

vast sections of the disadvantaged and low-income groups. The various financial services included credit, savings, insurance and payments and remittance facilities. The objective of financial inclusion is to extend the scope of activities of the organized financial system to include within its ambit people with low incomes. Through graduated credit, the attempt must be to lift the poor from one level to another so that they come out of poverty."

What is Pradhan Mantri Jan-Dhan-Yojana ?

Pradhan Mantri Jan-Dhan-Yojana (PMJDY) is National Mission for Financial Inclusion to ensure access to financial services, namely, Banking/Savings & Deposit Accounts, Remittance, Credit, Insurance and Pension in an affordable manner.

Financial Inclusion - Background:

The efforts to include the financially excluded segments of the society into formal financial system in India are not new. The concept was first mooted by the Reserve Bank of India in 2005 and Branchless Banking through Banking Agents called Bank Mitra (Business Correspondent) was started in the year 2006. In the year 2011, the Government of India gave a serious push to the programme by undertaking the "Swa Bhima an" campaign to cover over 74,000 villages, with population more than 2,000 (as per 2001 census), with banking facilities.

Financial Inclusion: Current Status – India

Despite various measures for financial inclusion, poverty and exclusion continue to dominate socio-economic and political discourse in India even after six decades of post economic independence era. Though economy has shown impressive growth during post liberalization era of 1991, impact is yet to percolate to all sections of the society and

therefore, India is still home of 1/3 of world's poor. Census, 2011 estimates that only 58.7% of the households have access to banking services. The present banking network of the country (as on 31.03.2014) comprises of a bank branch network of 1,15,082 and an ATM network of 1,60,055. Of these, 43,962 branches (38.2%) and 23,334 ATMs (14.58%) are in rural areas .

Objectives of Pradhan Mantri Jan-Dhan-Yojana

PMJDY to be executed in the Mission Mode, Envisages provision of affordable financial services to all citizens within a reasonable distance. It comprises of the following six pillars:-

1. **Universal access to banking facilities:** Mapping of each district into Sub Service Area (SSA) catering to 1000-1500 households in a manner that every habitation has access to banking services within a reasonable distance say 5 km by 14 August, 2015. Coverage of parts of J&K, Himachal Pradesh, Uttarakhand, North East and the Left Wing Extremism affected districts which have telecom connectivity and infrastructure constraints would spill over to the Phase II of the program (15 August, 2015 to 15 August, 2018)
2. **Providing Basic Banking Accounts with overdraft facility and RuPay Debit card to all households:** The effort would be to first cover all uncovered households with banking facilities by August, 2015, by opening basic bank accounts. Account holder would be provided a RuPay Debit Card. Facility of an overdraft to every basic banking account holder would be considered after satisfactory operation / credit history of six months.
3. **Financial Literacy Programme:** Financial literacy would be an integral part of the Mission in order to let the

beneficiaries make best use of the financial services being made available to them.

4. **Creation of Credit Guarantee Fund:** Creation of a Credit Guarantee Fund would be to cover the defaults in overdraft accounts.
5. **Micro-Insurance:** To provide micro-insurance to all willing and eligible persons by 14 August, 2018, and then on an ongoing basis.
6. **Unorganized sector Pension schemes like Swavalamban:** By 14 August, 2018 and then on an ongoing basis.

Implementation of Pradhan Mantri Jan-Dhan Yojana (PMJDY) in Mission Mode :

1. **Reaching out** - Network expansion and geographical coverage of the banks: The first and basic pillar of PMJDY is the expansion of banking network of the country to reach out to the financially excluded segments of the population.
2. **Bank Branches & ATMs:** The present banking network of the country (as on 31.03.2014) comprises of a bank branch network of 1,15,082 and an ATM network of 1,60,055. Of these, 43,962 branches (38.2%) and 23,334 ATMs (14.58%) are in rural areas and the remaining in semi-urban and metropolitan areas. In the year 2014-15, the Public Sector Banks propose to set up 7332 branches and 20,130 new ATMs. Public Private Partnerships in this area shall facilitate the process and promote efficiency and pace of coverage.
3. **Swabhiman Villages:** In the year 2011-12, Banks covered more than 74,000 villages, with population more than 2,000 (as per 2001 census), with banking facilities under the "Swabhimaan" campaign. Looking to viability of each centre, banks would strive to set up a brick and mortar branch with minimum staff strength of 1+1 or 1+2 in 74,351 villages having population of 2000 or more which were covered by BCs in the earlier campaign. This can be done in a phase manner in a period of 3-5 years.
4. **Mapping Sub Service Areas (SSAs):** Under the present plan, all the 6 lakh villages across the entire country are to be mapped according to the Service Area of each Bank to have at least one fixed point Banking outlet catering to 1000 to 1500 households, called as Sub Service Area (SSA). Villages with Panchayat offices can be made the nodal point. This approach was tried in 121 DBT districts and the entire mapping resulted in creation of 30,855 SSAs. Of these, 30,751 SSAs were saturated with banking facilities. It is estimated that across the country there would be about 1.3 lakh SSAs of which under the present campaign, about 0.8 lakh would already be covered by banking facilities and about 50,000 new SSAs would need to be covered.
5. **Coverage of SSAs:** It is proposed that SSAs shall be covered through a combination of banking outlets i.e. branch banking and branch less banking. Branch banking means traditional Brick & Mortar branches. Every habitation will have access to banking services within 5 km by August, 2015, except parts of J&K, Himachal Pradesh, Uttarakhand, North East and the 82 Left Wing extremism affected districts which have telecommunication and infrastructure constraints. RBI had directed Banks to cover all villages by March, 2016. This task would now need to be preponed to August, 2015, except the hilly, tribal, desert and difficult areas having challenge of Telecom connectivity.
6. **Urban Financial Inclusion:** As per Census 2011, there were 7.89 crore Urban

households out of which 5.34 crore households were availing banking services. As on 31 March, 2014, the Banking network has 71,120 branches and 1,36,721 ATMs in urban, In Urban areas too, the Banks would engage Bank Mitr (Business Correspondent) wherever required. In the Urban centres of the district, the Lead District Managers (LDMs) would be responsible to coordinate with all available banks in the centre to cover all households.

7. **Working of Bank Mitr (Business Correspondents):** The Bank Mitr (Business Correspondent) outlets (in both rural and urban areas) would be fully equipped with the required infrastructure including the computers and other peripherals like Micro ATM, Biometric scanners, Printer, Web cam and internet connectivity. Bank Mitr (Business Correspondent) need to carry out online transactions for which internet connectivity is essential. However, as per the present status there may be certain connectivity related issues particularly in hilly and tribal areas of the country which need to be addressed immediately. Hence, there would be a committee consisting of various stakeholders including BSNL to sort out technology related issues. Each Bank Mitr (Business Correspondent) would be given proper training about basic banking, insurance and pension products and also on customer handling. Adequate compensation to the Bank Mitr (Business Correspondent) would be ensured for enabling him to provide uninterrupted services particularly in the difficult rural and remote areas. The suggested remuneration to reach the last mile Bank Mitr (Business Correspondent) would be at least ₹ 5,000/- pm comprising of fixed amount and additional transaction/activity based variable component.
8. **Mobile Banking:** The Inter-Ministerial group on delivery of basic financial services through a comprehensive framework envisaged the creation of "Mobile and Aadhaar linked Accounts" by Banks. The basic financial transactions on these accounts can be executed through a mobile based PIN system using "Mobile Banking PoS". Mobile banking through mobile wallet was launched in 2012. Under this service, RBI has authorized 3 telcos and 5 non-telcos to launch this service. Three Telcos, Airtel under brand name Airtel Money, Vodafone under Brand name Vodafone m-pesa and Idea vide Idea Money are active in the space. They control over 80,000, 70,000 & 8,000 agents respectively. Around 60% of these Bank Mitr (Business Correspondent) are in rural areas. Mobile wallet service provided by commercial banks e.g., ICICI in case of m-pesa service used for money transfer, bill payment and cash withdrawals. The customer base of customers availing such services is around 70 lakhs. Mobile telephony and prepaid wallets would also be utilized for coverage of households under the Financial Inclusion campaign.
9. **National Unified USSD Platform (NUUP):** USSD based mobile banking can work on all GSM handsets (93% of current 900 mn). Through USSD mobile banking services like Balance Inquiry, Mini Statement and Fund transfer will be provided. NPCI to provide Gateway for all the banks with single short code -*99#. Currently, all smart cell phone already enabled to use mobile banking application and basic cell phones are being enabled now under this platform. USSD based mobile banking services is proposed to be launched on 28 August, 2014. The services will be provided by 40 banks initially and will be joined by 100 banks.

Agreement has already been done with 11 telecom service providers.

Challenges of PMJDY:

1. **Telecom connectivity:** The feedback from the Banks is that in tribal and hilly areas of the country, the telecom network is not reliable and therefore setting up Bank Mitra (Business Correspondent) in these areas and ensuring opening of bank accounts is going to be difficult. A meeting was held with representatives of the Department of Telecom (DoT) and BSNL in this regard and it was assured that the ongoing telecom connectivity problems would be resolved by mutual consultation. It was also informed that DoT is separately seeking the Government approval to cover all villages in the North East and difficult areas with telecom connectivity. Banks would also work to utilize the National Optical Fibre Network (NOFN) when it reaches the Panchayat level.
2. **Keeping the accounts "Live":** It is essential that all Government benefits - Central, State or local should flow to these accounts as it has been observed that a lot of duplicacy exists in this area and sometimes States have not followed the service area approach and allocated areas to some banks other than service area banks creating avoidable confusion. The DBT schemes especially MNREGA need to be pushed and DBT in LPG needs to be restarted. The list of DBT schemes at present may be seen in
3. **Brand awareness and sensitization:** In order to achieve a "demand" side pull effect, it would be essential that there is Branding and awareness on Bank Mitra (Business Correspondent) model for providing basic banking services, Banking Products available at Bank Mitra (Business Correspondent) outlets and RuPay Cards. Customers to be made aware that
4. **Commission to Bank on Direct Benefit Transfer (DBT):** A task force on Aadhaar Enabled Unified Payment infrastructure headed by Sh. Nandan Nilekani in its report Feb, 2012 recommended that last mile transaction cost of 3.14 % with a cap of ` 20/- per transaction be budgeted for various EBT, DTS and last mile payments through Micro-ATMs and ATMs. The commission applicable for DBT should also cover DBTL (DBT of LPG). MGNREGA may also be included in Direct Benefit Transfer.
5. **Coverage of difficult areas:** Parts of North East, Himachal Pradesh, Uttarakhand, J&K and 82 Left Wing Extremism (LWE) districts face challenges of infrastructure besides Telecom connectivity. All households in such areas may not be fully covered under the campaign. Coverage of some of the areas might, therefore, spill over to Phase-II.

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Comparative Study of Water Quality of Tapti River in Burhanpur District. Madhya Pradesh, India.

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ABSTRACT:-

The present work was aimed at assessing the water quality Index (WQI) of Tapti River in Burhanpur district. This has been determined by collecting river water samples to a comprehensive physicochemical analysis. In the present study eighty water samples (Ten water samples from one village) are taken from eight different villages of Burhanpur are have been considered: p^H, Total suspended solids, Total hardness, Calcium, Magnesium and Total alkalinity. The WQI for these samples ranges from 38.732 to 53.345. The analysis reveals that the river water in Burhanpur district need some treatment before consumption and it is also needs to be protected from contamination.

INTRODUCTION:

Pollution of air, water and soil is unavoidable with the growth of industries in developing countries like India. These industries lead to alteration of physical, chemical and biological properties of the environment (P. Ramadevi ., *et al* 2009). Water is essential for the existence of life on this planet. Water has multitudes of utility for man and animals. Water used for drinking should be potable which means that it could be consumed in any desired amount without adverse effect on health and that this vital fluid should be free from turbidity, colour and objectionable taste (Jaylakshmi Devi and Belagadi 2005)

The water contain dissolved and suspended constituents in varying properties

and often has different chemical and physical properties (Paka and Nursing Rao 1997). In rural arrears people often use unprotected water drawn from river lakes and wells for drinking and domestic purpose (Indirabai and George 2002) Discharges of water from urban arrears and industries and agriculture waste and farm wastes etc. also precipitate in the ground water pollution, hence waste water should be stopped or treated before discharge in to bodies of water (Sangeeta *et al* 2000)

According to WHO, about 80% of all the diseases in human being are caused by water. Once the river water is contaminated, its quality cannot be restoring by stopping the pollutants from their sources. It therefore become imperative to regulate monitor the quality of water. Water quality index is the one of the most effective tools (P.C. Mishra 2001 and T.N. Tiwari 1985). WQI is defined as a rating reflecting the composite influence of different water quality parameters. WQI is calculated from the point of view of suitability of ground water for human consumption (C.R. Ramkrishanan, 2009)

The Tapti river rise near multai town in Betul district of Madhya Pradesh of an elevation of about 760 in above mean sea level and at latitude 21° 04'00 and longitude 78°21'00 (History of Tapti River Indian River).

Tapti is a River of central India it is one of the major river of peninsular India with the length of around 724km with manage area of 64874sqkm out this 9804sqkm lies in MP and 51100sqkm lies in Maharashtra and 3970sqkm in Gujarat. It runs from east to west

it rises in the eastern satpura range of southern Madhya Pradesh state and flows westward draining Madhya Pradesh historic Nimar region Maharashtra's historic Kandesh and east Vidharbha region in the north west corner of the Deccan plateau and south Gujarat before emptying into the gulf of cam by of the Arabian sea in the state of Gujarat.

Burhanpur is a city (Dist.) in Madhya Pradesh state of India. The Shahi Qila is one majestic palace in Burhanpur located to the east of the Tapti River. Burhanpur is situated on the north bank of the Tapti River. Villages which are present in Burhanpur district are Nepanagar, Basad, Janabad, Hatnur, Boharda, Badkheda & Nachankheda which supply water from Tapti River. Burhanpur is best known for textile industries. It is the largest hub for power loom industries in the state. (Jaswantlal Mehta 2008, Shaym Radhey 1981)

People are mainly dependent on river water for drinking irrigation and domestic purpose. Hence the present study was undertaken to analyze the physicochemical quality of Tapti River water and to evaluate the water quality Index (WQI) of Burhanpur district.

MATERIALS AND METHODS:

In Present investigation Eighty water sample (ten water sample from one village) were collected from 8 different places in Burhanpur district location are given in Table-1

Sampling Procedure:

Samples of Tapti river were collected in high greed plastic bottles of one litre capacity after rinsing them with distilled water

and thrice with sample water before collection.

Analysis Techniques:-

Samples were brought to the laboratory and the parameters like P^H and total dissolved solids of water samples were measured immediately after sample collection. Other physicochemical parameters were analyzed with in 36 hours standard method were adopted for the analysis of the water sample (APHA 2005 and Trivedi and Goel 1986) and Determine WQI of river water sample.

Table-1 :- Location of Tapti river water sample collected

Sr. No.	Sample Code	Location
1	S ₁	Neapanagar
2	S ₂	Basad
3	S ₃	Burhanpur
4	S ₄	Janabad
5	S ₅	Hatnur
6	S ₆	Boharda
7	S ₇	Badkheda
8	S ₈	Nachankheda

RUSULT AND DISCUSSION:

The water quality of physicochemical parameters of the study are given in Table-3. The data have been compared with WHO standard and Bureau of Indian standard (BIS 1998) drinking water standard.

Table 2- Water Quality Classification based on WQI value.

WQI Value Range	Water Quality	No. of Station
0-25	Excellent	Nil
25-50	Good	05 (S ₂ , S ₃ , S ₅ , S ₇ , S ₈)
51-75	Bad	03(S ₁ , S ₄ , S ₆)
75-100	Very Bad	Nil
Above 100	Unfit	Nil

Table -3 :- Physicochemical parameter of water samples collected from eight town in Burhanpur District. (V_n)

Parameter	S ₁	S ₂	S ₃	S ₄	S ₅	S ₆	S ₇	S ₈
PH	9.5	8.0	8.5	9.0	8.5	9.00	8.5	8.5
TSS	0.049	0.040	0.045	0.057	0.056	0.070	0.096	0.097
TH	220	200	196	210	220	200	221	222
Ca ⁺⁺	14.01	13.01	12.6	13.23	5.25	5.15	4.49	5.25
Mg ⁺⁺	50.25	45.62	44.74	48.01	52.39	47.54	52.82	52.88
TA	122	120	160	124	116	106	103	104
Cl ⁻	1270.9	1131	779.9	1191.1	694.82	782.1	674.5	673.55
NO ₃	15.6	14.0	13.5	8.4	6.4	7.3	6.6	7.0
SO ₄	25	23	24	24	24	25	20	22
DO	7.0	6.5	4.0	5.0	5.6	5.0	4.7	4.8
BOD	0.8	0.7	0.5	0.4	0.03	0.05	0.154	0.155
COD	0.0598	0.0479	0.033	0.032	0.008	0.007	0.0031	0.0032

Table-4 :- Water Quality Index (WQI) of water sample (q_n)

Parameter	WHO Standard	S ₁	S ₂	S ₃	S ₄	S ₅	S ₆	S ₇	S ₈
PH	8.5	166	66.66	100	133.3	100	133.3	100	100
TSS	500	0.0098	0.008	0.009	0.0114	0.0112	0.014	0.019	0.019
TH	300	73.33	66.66	65.33	70.0	73.33	66.66	73.66	74.0
Ca ⁺⁺	75	18.69	17.34	16.8	17.64	7.00	6.86	5.98	7.0
Mg ⁺⁺	50	100.5	91.24	89.48	96.02	104.78	95.08	105.64	105.76
TA	120	101.66	100	133.3	103.3	96.66	88.33	85.83	86.66
Cl ⁻	250	508	452.4	311.96	476.44	277.92	312.84	269.8	269.42
NO ₃	45	34.66	31.44	30.0	18.66	14.22	16.22	14.66	15.55
SO ₄	200	12.5	11.5	12.0	12.0	12.0	12.5	10.0	11.0
DO	5.00	80.85	84.21	110.41	100	93.68	100	103.1	102.1
BOD	5.00	1.6	1.4	1.0	0.8	0.6	1.0	3.08	3.1
COD	5.00	1.196	0.958	0.66	0.64	0.16	0.14	0.062	0.064

Table-5 :- Water Quality Index (WQI) of water sample (W_nq_n)

Parameter	WHO Std.	Unit Wt.	S ₁	S ₂	S ₃	S ₄	S ₅	S ₆	S ₇	S ₈
PH	8.5	0.1176	19.52	7.839	11.76	15.67	11.76	15.67	11.76	11.76
TSS	500	0.002	0.00	00.00	00.00	00.00	00.00	00.00	00.00	00.00
TH	300	0.0033	0.241	0.219	0.215	0.231	0.241	0.219	0.243	0.244
Ca ⁺⁺	75	0.0133	0.248	0.230	0.223	0.234	0.093	0.091	0.079	0.093
Mg ⁺⁺	50	0.02	2.01	1.824	1.789	1.920	2.095	1.901	2.112	2.115
TA	120	0.0083	0.843	0.83	1.106	0.857	0.802	0.733	0.712	0.719
Cl ⁻	250	0.004	2.032	1.809	1.247	1.905	1.111	1.251	1.079	1.077
NO ₃	45	0.022	0.769	0.697	0.666	0.4142	0.315	0.360	0.325	0.345
SO ₄	200	0.005	0.062	0.057	0.06	0.06	0.06	0.062	0.05	0.055
DO	5.00	0.2	16.17	16.84	22.08	20	18.73	20	20.62	20.42
BOD	5.00	0.2	0.32	0.28	0.2	0.16	0.12	0.2	0.616	0.62
COD	5.00	0.2	0.239	0.191	0.132	0.128	0.032	0.028	0.012	0.012
$\Sigma (W_nq_n)$			42.447	30.819	39.479	41.586	35.360	40.515	37.609	37.462
WQI			53.345	38.732	49.616	52.263	44.439	50.918	47.265	47.080

Calculation of Water Quality Index:

The calculation of WQI was made using weighed Arithmetic method in following steps (R.M. Brown, 1972) Let there be water quality parameters and quality rating (qn) corresponding to to nth term parameters is a number reflecting relative value of this parameters in the polluted water with respect to its standard permissible limits value. qn value are given by the relationship.

$$qn = 100 (V_n - V_i) / (V_s - V_i)$$

Where V_s - Standard value, V_i - ideal value, in most case V_i = 0 except in certain parameters like P^H, dissolved oxygen etc, calculation of quality rating for P^H and Do (V_i was not zero)

$$q P^H = (V_{PH} - 7.0) / (8.5 - 7.0) \text{ and}$$

$$q Do = (V_{DO} - 14.6) / (5.0 - 14.6)$$

Calculation of unit weight- The unit weight (W_n) to various water quality parameters is inversely proportional to the recommended standard for the corresponding parameters

$$W_n = K / S_n$$

Where, W_n = Unit weight for the nth parameters,

S_n = Standard permissible value for the nth parameters,

K = Proportionality constant.

The unit weight (W_n) value in the present study are taken (Neerja Kalra, 2012)

Calculation of WQI

$$WQI = \sum q^h W_n / \sum W_n$$

The suitability of WQI values for human consumption are rated as follows (P.C. Mishra, R.K. Patel 2001)(Neerja Kalra and Rajesh Kumar, 2012)

0-25 = Excellent

26-50 = Good

51-75 = Bad

76-100 = Very bad and above it = unfit.

P^H :-

The value of P^H of the water sample varied from 8.00 to 9.5 the recommended value of P^H for drinking purpose is between 6.5 and 9.2 (BIS 1998) In the present study all the water samples analysis well with in the safer limits sample no. 1. However higher value of P^H hasten the scale formation in water heaters and reduce the germicidal potential of chlorine (P. Ramdevi, 2009)

Total suspended solids (TSS) :-

Total suspended solids is an important parameters for drinking water and water to be used for other purpose water containing more than 500mg/L of total suspended solids is not considered desirable for drinking water supplies (Sastry and Rahee 1988). In the present investigation TSS is 0.008 to 0.019 all the water sample were relativity clear and fit for human consumption.

Total hardness (TH) :-

Total hardness level varies from 65.33-74mg/L The WHO standard acceptable upper limit for total hardness is 300mg/L. In the present study the hardness is with in the limit.

Calcium hardness (CaH) :-

Calcium hardness varied from 5.98mg/L to 18.69mg/L ICMR (1998) acceptable upper limit for calcium hardness is 75mg/L. present study the hardness is with in the limits.

Magnesium hardness (MgH) :-

Magnesium hardness level varied from 89.48-105.76mg/L. The recommended value of MgH is 50mg/L present investigation Mg hardness is higher water samples is unfit for human consumption. Magnesium hardness above the permissible limit.

Total alkalinity :-

In the present study total alkalinity value ranged from 86.83- 133.3mg/L. The recommended value of total alkalinity is

120mg/L present investigation shows total alkalinity beyond limit.

Chloride :-

Chloride is also one of the important parameter to know the quality of water. If Chloride more taste and odour change. source of chloride include fertilizers salt, human and animal wastes. concentration of chloride is considered to be indicator of organic pollution a animal origin. The present study showed chloride value ranging from 269.42 to 508mg/L. The recommended value of chloride is 250mg/L (ICMR 1998). All water sample contain high chloride level. The high chloride content may lead to high blood pressure, for people who use it (P.Ramdevi, 2009).

Nitrate :-

Nitrate is an important constituent of hardness. It present in agriculture waste. The desirable limit of Nitrate in drinking water is 45mg/L present study shows water sample contain Nitrate with in the limit i-e 14.22mg/L to 34.66mg/L.

Sulphate :-

Sulphate ions do not affect the taste of water, if present in low concentration. The sulphate ion concentration in the present study is varied 10-12.5mg/L.

Dissolved oxygen (DO) :-

Dissolved oxygen is an important pollution parameter. Deficiency of dissolved oxygen gives bad odour to water due to anaerobic decomposition of organic matter (Sallae 1974). In the present study dissolved oxygen values of water samples vary from 80.85mg/L to 110.41mg/L. The DO level in natural water depends upon physical, chemical and biological activities prevailing in the water bodies. The amount of DO varies with water temperature and altitude also (Chhatwal et al. 1989).

Biochemical oxygen demand (BOD) :-

The maximum desirable limit of BOD for drinking water is 5mg/L. In the present

investigation, BOD value of water samples varies from 0.6-3.08mg/L. BOD value of all water sample is with in the limit.

Chemical oxygen demand (COD) :-

Chemical oxygen demand is an important parameter to know the quality of water. The recommended value of COD is 5mg/L In the present investigation COD value of water samples varies from 0.062mg/L- 1.196mg/L COD value of all water samples is with in the limit.

Conclusion:

In this study we have analyzed eighty water samples of river from eight town of Burhanpur district. The result observed that some parameter shows higher values and which are not within the limit of WHO standard. Water quality index of three towns that is Neapanagar, Janabad and Boharda has unfit water. WQI value of Neapanagar is very high and it clearly indicate that the presence of **Paper mill industry** is polluting water bodies. In Burhanpur there is Textile mill and it has strong impact on the Tapti river water. The good news is that the legal authorities have taken few steps to reduce pollution from dyeing and bleaching units.

Many places in Burhanpur does not have underground drainage system .sewage from the surrounding villages and areas(panda rolnala) also gets into the Tapti river .That is the only reason due to which water quality index of Burhanpur is bad. So, highest priority should be given to water quality monitoring and these indigenous technologies should be adopted to make water fit for domestic, irrigation and drinking purpose after treatment.

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Neonatal Sepsis due to *Staphylococcus*: Frequency and Antibiotic Sensitivity

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Abstract

Sepsis is a significant cause of morbidity and mortality in neonates. It is important to identify the frequent organism and to detect antibiotic sensitivity pattern against the isolated organism in respect to better treatment.

In this study neonatal blood samples were collected from different hospitals in Akola city. Patients with *Staphylococcus* septicemia were categorized into two groups of early and late-onset sepsis. Patterns of the antibiotic resistance of the bacterial isolates were studied by disc diffusion technique. In the present study 171 samples had found blood culture positive out of 375 samples. The most common organisms were *Staphylococcus spp.*, *Klebsiella spp.*, *E. Coli.*, and *Pseudomonas spp.* respectively. All *Staphylococcus* species were resistant to ampicillin, penicillin while the sensitivity was found in meropenem, vancomycin, amikacin and gentamycin.

Key Words: Neonatal Septicemia, *Staphylococcus spp.*, Antibiotic sensitivity.

Introduction

Sepsis is a significant cause of morbidity and mortality in neonates (Stoll BJ., 2004). Sepsis with *Staphylococcus spp.* microorganisms is increasingly reported nowadays. The inadvertent use of broad-spectrum antibiotics has led to the emergence of multidrug resistant Gram-positive bacteria (Koksal N. *et al.*, 2001). The most common pathogens of bacterial sepsis and antibiotic sensitivity patterns vary in different parts of the world (Luck s. *et al.*, 2003, Maksic H., *et al.*, 2002).

Knowledge of local epidemiology is required for optimal management of neonatal sepsis.

Early onset neonatal sepsis is commonly caused by the microorganisms acquired from the mother before or during birth, whereas late onset infections are generally caused by the microorganisms acquired from the environment rather than from the mother. (Kerur BM. *et al.*, 2006)

Neonatal mortality in developing countries like India is very high (Bassani DG. *et al.*, 2010, Lahariya C. *et al.*, 2010). Microbial infections leading to sepsis is a major contributor to neonatal deaths in the developing world (Qazi SA. *et al.*, 2009). The overall fatality rate due to neonatal sepsis and pneumonia in developing countries is estimated to be about 25 per cent, based largely on data for infants treated in hospitals (Qazi SA. *et al.*, 2009). Developing countries like India, Nigeria, Democratic Republic of the Congo, Pakistan, and China were responsible for large proportions of the global total for neonatal death due to sepsis (Black RE., *et al.*, 2008). This study was undertaken to determine the most common causes and outcome of neonatal sepsis and antibiotic sensitivity patterns of *Staphylococcus* isolates from blood cultures of neonates at a neonatal care unit in Akola city.

Materials and Methods

Patients: During a period of research work, a total of 375 neonates who admitted to the preterm unite and intensive care unit (ICU) in Akola city were investigated for early onset sepsis (0-7 days of age) and late onset sepsis (>7-90 days of age).

Blood Samples: Using aseptic conditions, by applying Povidone iodine and 70% alcohol at the site of vein puncture, 2 ml. venous blood was drawn from the antecubital or femoral vein. The specimens were gently poured in sterile tubes containing anticoagulant and transported within one hour to the microbiology lab.

Culture and Identification: All blood cultures were incubated in brain heart infusion broth at 37°C and inspected daily for 3 days

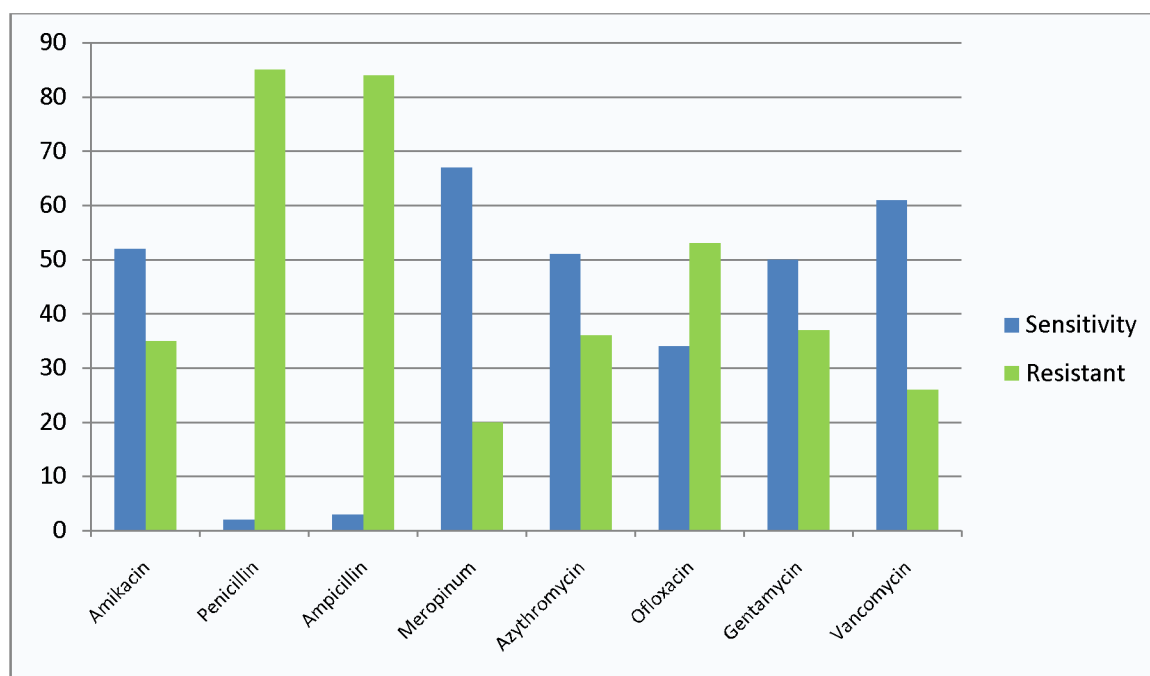
for presence of visible microbial growth by observing any of one of the following; turbidity, haemolysis, air bubbles (gas production) and coagulation of broth, otherwise the results were considered as negative for microbial growth. Subcultures were made during 3 successive days on nutrient agar, blood agar, and MacConkey's agar. The inoculated plates were incubated under aerobic conditions for 24 hr.

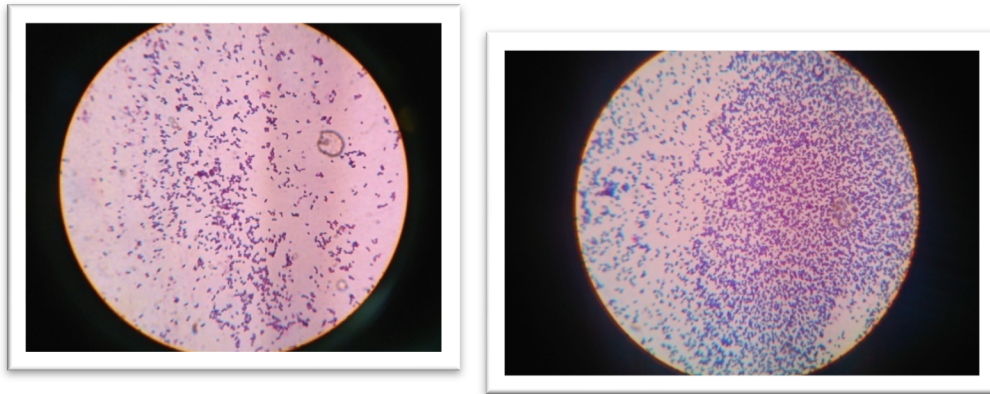
Results

Table No.1:- Table Shows frequency of isolated organism early onset and late onset.

Isolates	Frequency (n)	Early onset (n)	Late onset (n)
<i>Staphylococcus spp.</i>	87	54	33
<i>Kelbsialla spp.</i>	44	13	31
<i>E.coli</i>	23	17	6
<i>Pseudomonas spp.</i>	17	11	6

Graph No.1:- Graph represents the antibiotic sensitivity and resistive pattern of isolated *Staphylococcus spp.*





Microscopic images of *Staphylococcus Spp.*

Out of 171 positive blood cultures 87 organisms was *staphylococcus* spp., 44 *Klebsiella* spp., 23 *E.Coli*, and 17 isolates *Pseudomonas* spp. was found. The *Staphylococcus* spp. were isolated more in early onset as compare to the late onset. 54 *Staphylococcus* was found in early onset and 33 *Staphylococcus* was found in late onset.

The graph shows the antibiotic susceptibility pattern against isolated CNS spp., it was observed that maximum sensitivity was found in Meropenim, Vancomycine and Amikacine while the some strains were totally resistive to commonly used antibiotic e.g. Penicillin, Ampicillin.

Discussion

The present study was focused on antibiotic sensitivity and resistive pattern of frequently isolated organism its shows that (50.8%) the *Staphylococcus spp.* was the predominant organism which is similar with the earlier study of Roy. I., *et al*, 2002, Leon *et al*, in 1984 opined that the presence of *staphylococcus* bacterium in the blood can no longer be taken as contamination especially in patients in critical care units. Most of the cases detected by blood culture occurred in the first week of life (71.3%). This calls for close monitoring of the newborns especially those in high risk categories as soon as they are born.

In present study it's observed that the incidence of infection by *Staphylococcus* was found more in early onset as compare to all other types of bacteria isolated, so these bacteria can cause a neonatal septicemia in very early stage of life. According to Kerur BM, 2006 early onset neonatal sepsis is commonly caused by the microorganisms acquired from the mother before or during birth.

Antibiotic susceptibility pattern was studied for all isolates causing neonatal sepsis. The analysis of drug resistance pattern showed that, the maximum numbers resistant observed against commonly used antibiotics such as ampicillin, penicillin the similar finding was observed by Roy I.*et al.*, 2002 observed that the major gram positive isolates *viz. S. aureus* and CONS were frequently found to be penicillin resistant. None of their strains showed resistance against vancomycin or teicoplanin and these drugs therefore can be effectively used if methicillin resistance is suspected during treatment, the similar results were observed in this study that very high sensitivity observed against Meropenum, Vancomycin and amikacin, gentamycin were also effective.

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Social Media: An overview

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ABSTRACT

A good way to think about social media is that all of this is actually just about being human beings. Sharing ideas, cooperating and collaborating to create art, thinking and commerce, vigorous debate and discourse, finding people who might be good friends, allies and lovers – it's what our species has built several civilizations on. That's why it is spreading so quickly, not because it's great shiny, new technology, but because it lets us be ourselves – only more so. And it is in the "more so" that the power of this revolution lies. People can find information, inspiration, like-minded people, communities and collaborators faster than ever before. New ideas, services, business models and technologies emerge and evolve at dizzying speed in social media.

Introduction:-

Social media are computer-mediated tools that allow people to create, share or exchange information, ideas, and pictures/videos in virtual communities and networks. *Social media* is defined as "a group of Internet-based applications that build on the ideological and technological foundations of Web 2.0, and that allow the creation and exchange of user-generated content. Furthermore, social media depend on mobile and web-based technologies to create highly interactive platforms through which individuals and communities share, co-create, discuss, and modify user-generated content. They introduce substantial and pervasive

changes to communication between businesses, organizations, communities, and individuals. These changes are the focus of the emerging field of techno self studies. Social media differ from traditional or industrial media in many ways, including quality, reach, frequency, usability, immediacy and permanence. Social media operates in a dialogic transmission system, (many sources to many receivers). This is in contrast to traditional media that operates under a monologist's transmission model (one source too many receivers).

What is social media?

"Social media has been broadly defined to refer to 'the many relatively inexpensive and widely accessible electronic tools that enable anyone to publish and access information, collaborate on a common effort, or build relationships'"

“A good way to think about social media is that all of this is actually just about being human beings.”

Characteristics of social media

Social media is best understood as a group of new kinds of online media, which share most or all of the following characteristics:

- Participation

social media encourages contributions and feedback from everyone who is interested. It blurs the line between media and audience.

- **Openness**

most social media services are open to feedback and participation. They encourage voting, comments and the sharing of information. There are rarely any barriers to accessing and making use of content – password-protected content is frowned on.

- **Conversation**

whereas traditional media is about “broadcast” (content transmitted or distributed to an audience) social media is better seen as a two-way conversation.

- **Community**

social media allows communities to form quickly and communicate effectively.

Communities share common interests, such as a love of photography, a political issue or a favourite TV show.

- **Connectedness**

Most kinds of social media thrive on their connectedness, making use of links to other sites, resources and people up

- **Classification of Social Media**

Collaborative projects enable the joint and simultaneous creation of content by many users. Examples include various ‘wikis’, such as Wikipedia. Some of these sites allow users to add, remove and change content; others are a form of ‘social bookmarking’, in that they allow the group-based collection and rating of internet links or media content.

Content communities have as their main purpose the sharing of media content between users, including text (e.g. Bookcrossing), photographs (Flickr), videos (YouTube) and PowerPoint presentations (Slide Share). Users are not usually required to create a personal profile page.

Social networking sites allow users to connect by creating personal information

profiles and inviting friends and colleagues to have access to the profile and to send emails and instant messages. Profiles usually include photographs, videos, audio files, and blogs and so on. Face book and MySpace are examples of social networking sites.

Social networks

These sites allow people to build personal web pages and then connect with friends to share content and communication. The biggest social networks are MySpace, Facebook and Bebo.

Blogs

Perhaps the best known form of social media, blogs is online journals, with entries appearing with the most recent first.

Wikis

These websites allow people to add content to or edit the information on them, acting as a communal document or database. The best-known wiki is Wikipedia⁴, the online encyclopedia which has over 2 million English language articles.

Forums

Areas for online discussion, often around specific topics and interests. Forums came about before the term “social media” and are a powerful and popular element of online communities.

Content communities

Communities which organize and share particular kinds of content. The most popular content communities tend to form around photos (Flickr), bookmarked links (del.icio.us) and videos (YouTube).

Micro blogging

Social networking combined with bite-sized blogging, where small amounts of content (‘updates’) are distributed online and through the mobile phone network. Twitter is the clear leader in this field.

- **Social Media and Its Effect on Communication**

Social media has drastically changed how we communicate. Not too long ago, we communicated through the mail, on a land-line telephone, and in person. Today, we send text messages; leave voice messages; use instant messenger; send emails; talk through headphones, cell phones, and online video phones; and, of course, interact through the Internet where a plethora of social media tools has redefined communication. Such a redefinition has had an enormous effect. The entire paradigm of social media has altered the basic rules of communication, especially between business and their audiences. The one way communication methods of the recent past—business- to-customer and business-to-business—have been replaced by a more robust multidimensional communication model. That model is collectively called social media.

- **Understanding social media.**

While the tools and kinds of social media are many and their implementations seemingly boundless, they all share a common set of characteristics that meet the rules of social media (stated above). Herewith, then, are the five C's of social media:

Conversation.

No longer is the communication one-way, broadcast or somehow sent to a passive audience. Social media is at least a two-way conversation, and often multidimensional conversation. Social media engages everyone involved.

Contribution.

Social media encourages contributions and reactions from anyone who is interested. 'Encourage' is the key here; social media solicits an interaction, positive and negative, by making it easy to

contribute.

Collaboration.

Social media promotes an exchange of information between you and your audience, and among audience members, by inviting participation. Creating a quick and simple collaborative platform requires that information be organized and easily distributed.

Connection.

Accessing information on the Internet only takes a click. Social media thrives on connections, within its own Web vehicles and through links to other sites, resources, people, and automatic feeds. People can even create their own personalized site of connections.

Community.

The fundamental characteristic of social media is the creation of community: a fellowship and relationship with others who share common attitudes, interests, and goals (such as friendship, professionalism, politics, and photography). Communities form quickly and communicate effectively. Communities build goodwill from members to the hosting organization and among members.

Conclusion:-

The social networking websites has become essential need today, but it should not be motivated at all. It could ruin the future of teenagers and children and it had a very bad impact on education as it is discussed above. There is no third party or any other community which could check for what actions are been performed by which user, so it is strongly recommended to check children's activities on social networks and don't let them use social networking websites. It is also a strong recommendation for Govt. and international cyber jurisdiction to take part and ban these types of websites, other than government and jurisdiction, every parent

should strictly ban use of social networks on their children and secure their future.

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Political Participation of Banjara in The Panchayat Raj System In Vidarbha

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Abstract:

Panchayat Raj institutions have always been considered as a means to good governance and 73rd Constitutional Amendment was effected in the hope that it would lead to better governance and provide space to the disadvantage section of the society like Schedule Caste, Schedule Tribes, OBC and Women. In India with the 73rd amendment act there resulted in transition of political power to the grass-root democracy. As stated by the Balwant Rai Mehata Committee we can find that decentralization of power has led the local bodies to take active participation in all socio economic and political decisions. Panchayat raj institutions provide the opportunity to the rural masses to involve themselves from grass-root level to achieve all the national challenges. For complete involvement of the society, participation of rural backward caste and women is ensured with reservation. Accordingly we now find Banjara are also elected as the member of PRIs. But it is often found that banjara lack in decision making in any aspects whether economic, social, political or family matter and are dictated by their male counterpart. Participation of Banjara in Panchayat Raj System is less in comparison of other community. In Zilha Parishad 18%, in Panchayat Samiti 25% and Gram Panchayt 33% members are elected in Vidarbha of Banjara.

Key words: Panchayat Raj, Banjara, Participation

Introduction:

Panchayat Raj is not a new phenomenon in the country. Its illustration in history goes back to more than a 1000 years. It has its root in Ancient Indian Institutions when the villages were little republics governed by their Panchayats. The British through their ruthless method of revenue collection and the introduction of zamindari land tenure system almost destroyed these ancient republic and as well the involvement of women in politics.

After Independence, despite having a constitution, which embodies lofty, ideals like equity and equality, social justice could not be achieved so far. From October 2nd 1559 when the first Panchayat Raj was inaugurated, on April 24, 1993 after the 73rd Amendment Act came into force it has been an uncertain and undulation journey for Panchayats. The structure and process of Panchayats are equally pivotal as they bring to bear and entitle role member therein to perform. If the overall scenario of Panchayats was largely despairing, another disquieting aspect is that almost one half of rural population was virtually kept out of Panchayat arena. In the traditional Caste Panchayats, Village Panchayats and in the British Scheme of local governments remained entirely excluded.

PRIs provide the opportunity to the rural masses to involve themselves from grass-root level to achieve the national

challenges. For complete involvement of society participation of rural women is now ensured with 33 % reservation of seats for them. The Government of Maharashtra has given 50% reservation for women from 2010. But in Maharashtra there is no reservation for Banjara in PRIs. So their participation in PRIs is less according to other community.

The Present Study: Objectives

In this light, present study has attempted to examine various issues related to the implementation pattern of reservation policy and its awareness among Banjara, the nature of participation of Banjara president and members in different meetings, activities and various development programmes of village panchayat, social reform and welfare activities. Assessment has also been undertaken regarding the extent of that have been occurred in bringing of PRI's representatives after joining the Panchayats and the kinds of problems experienced in properly functioning of panchayat activities and the implementation of different development programmes and schemes.

Hypothesis:

1. Participation of Banjara in panchayat raj system are less in compare of there population.
2. To highlight the factors which overtly or covertly tend to promote or prevent women members from performing their roles.

Methodology and data base:

The present study was conducted in Vidarbha province. Vidarbha province includes eleven districts. Out of eleven districts two districts were selected viz Yavatmal and Washim for the purpose of this study. Yavatmal is divided into 16 blocks whereas Washim is divided into 5 blocks respectively. Out of these 16 blocks of district Yavatmal, only two blocks were selected and two blocks from the district Washim were selected for the purpose.

Purposive sampling technique was used for selection the sample from different blocks of district Yavatmal and Washim.

The study is based on both primary and secondary data. To collect the primary data regarding involvement of rural Banjara in Panchayats a standard questionnaire is used. In Vidarbha there are 11 Zilha Parishadas(ZP). From these 11 ZP, 2 ZP is purposively selected and from these 2 ZP all the Banjara elected ZP presidents, members, Panchayat Samiti members and Gram Panchayat ward members are interviewed directly.

Secondary data are collected from different official publications such Zilha Parishad, Panchayat Samiti, Department of Statistics and General Administration.

To analyse the data the simple statistical tools that is average and percentage is taken into consideration.

Results And Discussion:

The present study was conducted with the aims to study the "Participation of Banjara in Panchayat Raj Systems". The information was elicited as per the objectives of the study.

Participation of Banjara in Zilha Parishad:-

Table No. 01 : Members of Banjara in Zilha Parishad (2007-08, 2012-13)

Year	Type of member	Total members			Out of Banjara			%
		Male	Female	Total	Male	Female	Total	
2007-08	Number of members	74	38	112	17	06	23	20.54%
2012-13	Number of members	57	57	114	12	06	18	15.79%
	Total	131	95	226	29	12	41	18.15%

(Sources – Z. P. office, dept. of General Administration, Yavatmal & Washim)

Table No. 02 : President and Vice-President of Zilha Parishad (1962-2012)

Types of chair-persons	Total			Out of Banjara			%
	Male	Female	Total	Male	Female	Total	
President	18	13	31	04	01	05	16.13%
Vice-President	26	01	27	06	00	06	22.22%
Total	44	14	58	10	01	11	18.97%

(Sources – Z. P. office, dept. of General Administration, Yavatmal & Washim)

Participation of Banjara in Panchayat Samitee:

Table No. 03 : Members of Banjara in Panchayat Samitee (2007-08, 2012-13)

Year	Type of member	Total members			Out of Banjara			%
		Male	Female	Total	Male	Female	Total	
2007-08	Number of members	35	15	50	10	04	14	28.00%
2012-13	Number of members	26	26	52	05	07	12	23.00%
	Total	61	41	102	15	11	27	25.49%

(Sources – Z. P. office, dept. of General Administration, Yavatmal & Washim)

Participation of Banjara in Gram Panchayat :

Table No. 04 : Sarpanch, Up-Sarpanch and Member of Gram Panchayat

Types	Total			Out of Banjara			%
	Male	Female	Total	Male	Female	Total	
Sarpanch	166	163	329	52	49	101	30.69%
Up-Sarpanch	233	96	329	77	27	104	31.61%
Member	1054	969	2023	361	341	702	34.70%
Total	1453	1228	2681	490	417	907	33.83%

(Sources – Z. P. office, dept. of General Administration, Yavatmal & Washim)

Observation of the above table we have seen that, elected out of total 329 sarpanch of Gram Panchayat, 166 male and 163 female sarpanch. Out of total 329 sarpanch, there are 52 male and 49 female total 101 sarpanch of Banjara. The percentage of Banjara sarpanch is only 30.69.

Out of total 329 up-sarpanch, 233 male and 96 female up-sarpanch. Out of total 329 up-sarpanch, there are 77 male and 27 female, total 104 up-sarpanch of Banjara. The percentage of Banjara up-sarpanch is only 31.61.

Out of total 2023 Gram Panchayat members, there are 1054 male and 969 female members. Out of total 2023 members, there are 361 male and 341 female, total 702 members of Banjara. The percentage of Banjara member is only 34.70.

Including Sarpanch, Up-Sarpanch and all Gram Panchayat members there total is 2681. Out of total members there are 1453 male and 1228 female members. Out of 2681 members there are 490 male and 417 female, total 907 members of Banjara in Gram Panchayats. Percentage of Banjara member is 33.88.

Thus it is found that due to sake of 33.88 percent we are having rural Banjara mostly participating in the panchayats or in grass root level democracy. It is no doubt a good sign at last on the one hand that they are

getting an equal treatment in respect of filling nomination for the seats in grass root level democracy. On the other hand this participation is ensuring Banjara empowerment, as we have found that a good number of Banjara are self-motivated to participate in the panchayat elections, and the good number of them use to speak and take decisions in the meeting of Gram Sabha. Though it is also found that this participation are coming from the top tier of the PRIs. It is also found that those female members who are elected as ZP member are more educated than that of the GP president or ward members. This is no doubt a positive sign of Banjara empowerment and active participation of Banjara in grass root level democracy.

Conclusion:

In the conclusion it can be said that though complete active participation of Banjara is yet to be achieved in grass root level democracy but still it can not be ignored that the rural Banjara of this era are becoming now more active in their duties outside their home. Despite of performing their domestic duties they are also contributing to the development of their village as well the nation through participating in the panchayats. However, it is to be noted that in order to bring all the Banjara force in the mainstream

of development they should be more conscious of their rights as well the benefits that they can enjoy which are meant for them. They must be more politically conscious to ensure their complete participation in democracy. Thus, these huge human force which are banjara have to be made more aware and of course education can play here a significant role. By organizing camps, programmes in television, radio the government as well the NGOs can come forward to make the rural Banjara enlighten about their rights, about the framework of panchayats and other institutions so that there comes cent percent active participation of rural banjara in democracy. This will no doubt make the dream of our country to have an inclusive growth all round. When the rural banjara will be good enough to understand their need in participation in democracy and

confidence enough to take their own decision hope reservation many not be required to bring the Banjara participation in democracy.

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India and its Neighbour Countries

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Relations between India and Pakistan have been strained by a number of historical and political issues, and are defined by the violent partition of British India in 1847, the Kashmir dispute and the numerous military conflicts fought between the two nations. Consequently, even though the two South Asian nations share historic, cultural, geographic, and economic links, their relationship has been plagued by hostility and suspicion. Both countries accused each other of not providing adequate security to the minorities emigrating through their territory. This served to increase tensions between the newly- born countries. The post-independence political history of Pakistan has been characterized by several periods of authoritarian military rule and continuing territorial disputes with India over the status of Kashmir. India emerged as a secular nation with a Hindu majority population and a large Muslim minority while Pakistan was established as an Islamic republic with an overwhelming Muslim majority population. The final settlement between India and Pakistan is essentially about the final settlement of individual identities, power structures and resource management. He time has come for the people of India and Pakistan to examine the consequences of the strategy of division and partition. Indians and Pakistanis living in Britain are said to have friendly relations with one another. It is quite common for a “Little India” and a “Little Pakistan” to co-exist in South Asian ethnic enclaves in overseas countries.

India And It's Relation with Neighbour Country : Pakistan :

On the 14th and 15th August 1947, British India gave way to two new independent states, the Dominion of Pakistan and the Union of India, both dominions which joined the British Commonwealth. However, the decision to divide Punjab and Bengal, two of the biggest provinces, between India and Pakistan had disastrous consequences. This division created inter-religious violence of such magnitude that exchange of population along religious lines became a necessity in these provinces. More than two million people migrated across the new borders and more than one hundred thousand died in the spate of communal violence that spread even beyond these provinces. The independence also resulted in tensions over Kashmir leading to the Indo-Pakistani War of 1947, which culminated in an armistice, brokered by the United Nations, and a hitherto unresolved Kashmir dispute. The post-independence political history of Pakistan has been characterized by several periods of authoritarian military rule and continuing territorial disputes with India over the status of Kashmir.

Indo-Pakistani relations

Relations between India and Pakistan have been strained by a number of historical and political issues, and are defined by the violent partition of British India in 1947, the Kashmir dispute and the numerous military conflicts fought between the two nations. Consequently, even though the two South

Asian nations share historic, cultural, geographic, and economic links, their relationship has been plagued by hostility and suspicion.

After the dissolution of the British Raj in 1947, two new sovereign nations were formed – the Union of India and the Dominion of Pakistan. The subsequent partition of the former British India displaced up to 12.5 million people, with estimates of loss of life varying from several hundred thousand to a million. India emerged as a secular nation with a Hindu majority population and a large Muslim minority while Pakistan was established as an Islamic republic with an overwhelming Muslim majority population.

Soon after their independence, India and Pakistan established diplomatic relations but the violent partition and numerous territorial disputes would overshadow their relationship. Since their independence, the two countries have fought three major wars; one undeclared war and has been involved in numerous armed skirmishes and military standoffs. The Kashmir dispute is the main center-point of all of these conflicts with the exception of the Indo-Pakistan War of 1947, which resulted in the secession of East Pakistan (now Bangladesh).

Seeds of conflict during independence

About half a million Muslims and Hindus were killed in communal riots following the partition of British India. Millions of Muslims living in India and Hindus and Sikhs living in Pakistan emigrated in one of the most colossal transfers of population in the modern era. Both countries accused each other of not providing adequate security to the minorities emigrating through their territory. This served to increase tensions between the newly-born countries.

Junagadh dispute

Junagadh is one of the modern districts of Saurashtra, Gujarat. Junagadh was a

state on the southwestern end of Gujarat, with the principalities of Manavadar, Mangrol and Babriawad. The Arabian Sea stood between it and Pakistan. The state had an overwhelming Hindu population which constituted more than 80% of its citizens, while the ruler of the state was a Muslim. On August 15, 1947, the ruler of the state, Nawab of Junagadh Mahabat Khan, acceded to Pakistan. Pakistan confirmed the acceptance of the accession in September 1947. India did not accept the accession as legitimate.

Kashmir dispute

Kashmir was a princely state, ruled by a Hindu king, Maharaja Hari Singh. The Maharaja of Kashmir was equally hesitant to join either India, because he knew his Muslim subjects would not like to join a Hindu-based and Hindu-majority nation, or Pakistan-which as a Hindu he was personally averse to. Pakistan coveted the Himalayan kingdom, while India leader Mahatma Gandhi and Indian PM Jawaharlal Nehru hoped that the kingdom would join India. Hari Singh signed a Standstill Agreement (preserving status quo) with Pakistan, but did not make his decision by August 15, 1947. Rumours spread in Pakistan that Hari Singh was trying to accede Kashmir to India. Alarmed by this threat, a team of Pakistani forces were dispatched into Kashmir, fearing an Indian invasion of the region. Backed by Pakistani paramilitary forces, Pashtuns invaded Kashmir in September 1947. Kashmir's security forces were too weak and ill-equipped to fight against Pakistan. Troubled by the deteriorating political pressure that was being applied to Hari Singh and his governance, the Maharaja asked for India's help. However, the Constitution of India barred the Indian Armed Forces' intervention since Kashmir did not come under India's jurisdiction. Desperate to get India's help and get Kashmir back in his own control, the Maharaja acceded Kashmir to India (which was against the will of majority of Kashmiris), and signed the

Instrument of Accession. By this time the raiders were close to the capital, Srinagar. On October 27, 1947, the Indian Air Force airdropped Indian troops into Srinagar and made an intervention. Pakistan maintains Kashmiris' rights to self-determination through a plebiscite in accordance with an earlier Indian statement and a UN resolution.

Possible solutions to the Kashmir issue

Many consider that the best way to end present violence in Kashmir is negotiations between various Kashmiri-separatists groups, Pakistan and India. Here are a few possible solutions to the Kashmir dispute.

Other territorial disputes

Pakistan is locked in other territorial disputes with India such as the Siachen Glacier and Kori Creek. Pakistan is also currently having dialogue with India regarding the Baglihar Dam being built over the River Chenab in Jammu and Kashmir.

Bengal refugee crisis

In 1949, India recorded close to 1 million Hindu refugees, who flooded into West Bengal and other states from East Pakistan (now Bangladesh), owing to communal violence, intimidation and repression from authorities. The plight of the refugees outraged Hindus and Indian nationalists, and the refugee population drained the resources of Indian states, which were unable to absorb them. While not ruling out war, Prime Minister Nehru and Sardar Patel invited Liaquat Ali Khan for talks in Delhi. Although many Indians termed this appeasement, Nehru signed a pact with Liaquat Ali Khana that pledged both nations to the protection of minorities and creation of minority commissions.

1971 Bangladesh Liberation War

Pakistan, since independence, was geo-politically divided into two major regions, West Pakistan and East Pakistan. East

Pakistan was occupied mostly by Bengal people. In December 1971, following a political crisis in East Pakistan, the situation soon spiraled out of control in East Pakistan and India intervened in favour of the rebelling Bengali populace. The conflict, a brief but bloody war, resulted in an independence of East Pakistan. In the war, the Pakistani army swiftly fell to India, forcing the independence of East Pakistan, which separated and became Bangladesh. The Pakistani military, being a thousand miles from its base and surrounded by enemies, was forced to give in.

Nuclear Programmes and agreements, talks and confidence building measures

In an effort to curtail tensions, the two countries formed a joint commission to examine disputes. In December 1988, Prime Ministers Benazir Bhutto and Rajiv Gandhi concluded a pact not to attack each other's nuclear facilities. Agreements on cultural exchanges and civil aviation were also initiated.

IN 1997, high level Indo-Pakistan talks resumed after a three-year pause. The Prime Ministers of Pakistan and India met twice and the foreign secretaries conducted three rounds of talks. In June 1997, the foreign secretaries identified eight "outstanding issues" around which continuing talks would be focused. In September 1997, the talks broke down over the structure of how to deal with the issues of Kashmir, and peace and security. Pakistan advocated that the issue be treated by separate working groups. India responded that the two issues be taken up along with six others on a simultaneous basis. In May 1998 India, and then Pakistan, conducted nuclear tests.

Social Relations

Cultural links

Pakistani singers, musicians, comedians and entertainers have enjoyed widespread popularity in India, with many

achieving overnight fame in the Indian filming industry Bollywood. The Punjabi people are today the largest ethnic group in Pakistan and also an important ethnic group of northern India. Relations between Pakistan and India have also resumed through platforms such as media and communications. Aman ki Asha is a joint venture and campaign between The Times of India and the Jang Group calling for mutual peace and development of diplomatic and cultural relations.

Geographic links

The Indo-Pakistani border is the official international boundary that demarcates the Indian states of Punjab, Rajasthan and Gujarat from the Pakistan provinces of Punjab and Sindh. The Wagah border is the only road crossing between India and Pakistan and lies on the famous Grand Trunk Road, connecting Lahore, Pakistan with Amritsar, India. Each evening, the Wagah border ceremony takes place at the Wagah border in which the flags are lowered and guards on both sides make a pompous military display and exchange handshakes.

Linguistic ties

Most linguists consider them to be two standardized forms of a same language : thus, a speaker of Urdu, the national language in Pakistan, can usually understand a speaker of Hindi, which is the primary official language of the Republic of India. Apart from Hindi and Urdu, India and Pakistan also share a distribution of the Punjabi language, Kashmiri language and Sindhi language.

Sporting ties

Cricket and hockey matches between the two (as well as other sports to a lesser degree such as those of the SAARC games) have often been political in nature. During the Soviet invasion of Afghanistan General Zia-ul-Haq traveled to India for a bout of “cricket diplomacy” to keep India from supporting the Soviets by opening another front. Pervez

Musharaff also tries to do the same more than a decade later but to no avail.

In Tennis, Rohan Bopanna of India and Aisam-ul-Haq Qureshi of Pakistan have formed a successful duo and have been dubbed as the “Indo-Pak Express”.

Diasporic Relations

Indian and Pakistanis living in Britain are said to have friendly relations with one another. It is quite common for a “Little India” and a “Little Pakistan” to co-exist in South Asian ethnic enclaves in overseas countries. Both Indians and Pakistanis living in the UK fit under the category of British Asian. The UK is also home to the Pakistan & India friendship forum. In the United States, Indian and Pakistanis are classified under the South Asian American category and share many cultural traits.

Harmonized relation between India & Pakistan

2001 Gujarat Earthquake in India

Pakistani President Pervez Musharraf sent a plane load of relief supplies to India from Islamabad to Ahmedabad. That carried 200 tents and more than 2,000 Blankets. Furthermore the President called Indian PM to express his ‘sympathy’ over the loss from the earthquake.

Developments since 2004

Violent activities in the region declined in 2004. There are two main reasons for this: warming of relations between New Delhi and Islamabad which consequently lead to a ceasefire between the two countries in 2003 and the fencing of the LOC being carried out by the Indian Army. Moreover, coming under intense international pressure, Islamabad was compelled to take actions against the militants’ training camps on its territory. In 2004, the two countries also agreed upon decreasing the number of troops present in the region. Under pressure, Kashmiri militant organizations have made an

offer for talks and negotiations with New Delhi, which India has welcomed. India's Border Security Force blamed the Pakistani military for providing cover-fire for the terrorists whenever they infiltrated into Indian Territory from Pakistan. Pakistan in turn has also blamed India for providing support to terrorist organizations operating in Pakistan such as the BLA.

In 2005, Pakistan's information minister, Sheikh Rashid, was alleged to have run a terrorist training camp in 1990 in N.W. Frontier, Pakistan. The Pakistani government dismissed the charges against its minister as an attempt to hamper the ongoing peace process between the two neighbours. Some improvements in the relations are seen with the re-opening of a series of transportation networks near the India-Pakistan border, with the most important being bus routes and railway lines.

In 2006, a "Friends without Borders" scheme began with the help of two British tourists. The idea was that Indian and Pakistani children would make pen pals and write friendly letters to each other. The idea was so successful in both countries that the organization found it "impossible to keep up". The World's Largest Love Letter was recently sent from India to Pakistan. In April 2010 a high profile Pakistani cricketer, Shoaib Malik Married the Indian tennis Star Sania Mirza. The wedding received much media attention and was said to transfix both India and Pakistan.

On 10 Feb, 2011, India agreed to resume talks with Pakistan which were suspended after 26/11 Mumbai Attacks. India had put on hold all th diplomatic relations saying it will only continue if Pakistan will act against the accused of Mumbai attacks.

2005 Earthquake in Pakistan

India offered generous aid to Pakistan in response to the 2005 Earthquake. Indian and Pakistani High Commissioners consulted

with one another regarding cooperation in relief work. India sent 25 tonnes of relief material to Pakistan including food, blankets and medicine. Large Indian companies such as Infosys have offered aid up to \$226,000. On October 12, an Ilyushin-76 cargo plane ferried across seven truckloads (about 82 tons) of army medicines, 15000 blankets and 50 tents and returned to New Delhi. A senior airforce official also stated that they had been asked by the Indian government to be ready to fly out another similar consignment. On October 14, India dispatched the second consignment of relief material to Pakistan, by train through the Wagah Border. The consignment included 5,000 blankets, 370 tents, 5 tons of lastic sheets and 12 tons of medicine. A third consignment of medicine and relief material was also sent shortly afterwards by train. India also pledged \$25 million as aid to Pakistan.

Conclusion

Sixty years is too long a time to waste in hostility. During this period, the countries that have been engaged in conflict for centuries have turned a new leaf. This has only been possible because of a genuine desire of concerned states to make a new beginning and concentrate their energies on progress of their people. Once the states are determined to commit themselves to the future of their people, they find it easy to renounce the excuse they have been holding to justify acrimony. UK and Ireland, Germany a France, Italy and Austria, Japan and Russia, Iran and UAE, Israel and Egypt and many other neighbouring states have demonstrated that it is possible not to mortgage the future to conflicts of the past. Some of them have found innovative solutions to issues straining their relationship and some have allowed the overall bilateral relations to supercede unnecessary conflicts. India and Pakistan can reach the final settlement and make a new beginning. This is possible if and only if they are determined to restructure their bilateral relations and also restructure and re-orient

their internal dynamics. The final settlement between India and Pakistan is essentially about the final settlement of individual identities, power structure and resource management.

The time has come for the people of India and Pakistan to examine the consequences of the strategy of division and partition.

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SWOC Analysis of Crop Insurance In India

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Introduction

Agriculture is backbone of Indian economy. It has many characteristics like generating employment in rural areas, contributing in gross domestic products. As per the central statistics office, the share of agriculture products and allied sectors in gross domestic products of India is 13.7 percent and 75 percent rural poor are dependent on agriculture in some way or other (Report of the working group in risk management in agriculture for 11th five year plan, planning commission 2007-12). Although, agriculture has been the backbone of Indian economy, it faced many risk like unequal rainfall, lack or widespread of technology, market risk, price fluctuation of crop's production. Farmers face problems in agriculture farming like a variety of weather, pest, disease, input supply and market related risk and many more. Due to these problems the incomes of farmers become indeterminate every year. Therefore uncertainty in income, farmers must worry about their ability to repay debt, to meet overhead costs, their ability to meet essential living costs for their families. For reducing risks and problems in agriculture farming crop insurances help the farmers. It provides financial support to the farmers in the event of crop failure as well as help in maintaining flow of agricultural credit. It encourages farmers to adopt progressive farming practice and higher technology in agriculture. It provides significant benefits not merely to the insured farmers, but, to the entire community directly and indirectly through spill-over and multiplier effects in terms of maintaining production and employment, generation of

market fees, taxes etc. and net accretion to economic growth. Here is the need to study the merits and benefits of crop insurance schemes in development of agriculture farming.

Objectives of Study:

- 1) To review growth of crop insurance in India.
- 2) To assess need of crop insurance for Indian agriculture.
- 3) To analyze the SWOC of crop insurance on various aspects.

Growth of Crop insurance in India

In 1965, the central government introduced a crop insurance bill and circulated a model scheme. No one states accepted the scheme due to high financial obligations. General Insurance Corporation established by the act of parliament and it introduced on H-4 Cotton in 1972 and implemented till 1978-79. This scheme covered only 3110 farmers from Gujarat, Maharashtra, Tamilnadu, Andhra Pradesh, Karnataka and West Bengal. In 1979, Pilot Crop Insurance Scheme was introduced by General Insurance Corporation. The scheme was confined to loanee farmers only and on voluntary basis. 100 percent of crop insurance could be insured under the scheme and increased up to 150 percent. It continued till 1984-85 during this period covering 6.27 lakh farmers in 13 states. Comprehensive Crop Insurance Scheme (CCIS) introduced by Government of India with various states government from 1st April 1985. The total 7.63 crores farmers covered from 15 states. A majority claims were paid in the state of Gujarat 47%, Andhra Pradesh 21%, Maharashtra 9%, Orissa 8%. For improving

scope and contents of CCIS a board based namely National Agricultural Insurance Scheme (NAIS) introduced from 1999-2000. This scheme has been administered by Ministry of Agriculture and was initially implemented by General Insurance Corporation of India. From 2003-04 Agriculture Insurance Company of India implemented the scheme on behalf of Ministry of Agriculture. The scheme is available to all the loanee farmers and non-loanee farmers in 24 States and 2 Union Territories. Averagely 1.57 crore farmers covered by the scheme in each year. Modified National Agricultural Insurance Scheme (MNAIS) suggested for making the scheme easier & more farmer friendly during 2010. Since inception of the Pilot, 33.26 lakh farmers have been covered under the scheme. Pilot Weather Based Crop Insurance Scheme (WBCIS) was launched in 20 States (Union Budget 2007). WBCIS aims to provide insurance protection to the farmers against adverse weather incidence. It has given benefits to 181.26 lakh farmers upto 2012. The Coconut Palm Insurance Scheme (CPIS) implemented on pilot basis from year 2009-10 in the selected areas of seven states. Total 27.66 lakh farmers have been covered under the scheme. From 1st Nov. 2013 NAIS replaced by National Crop Insurance Programme having three components schemes namely MNAIS, WBCIS, CPIS.

SWOC ANALYSIS

Strengths

1. Farmers are interested to insure their crops.
2. Crop insurance is used as best tool of risk management in agriculture sector.
3. Government avails significant subsidy in premium of insurance policy.
4. Over last decades there has been huge growth in crop insurance provision.
5. The crop insurance premium volume has increased.

6. There are a wide range of institutional frameworks for crop insurance sector.
7. Private firms allowed to enter in crop insurance sector.
8. Private firms have developed weather-based crop insurance products.
9. Government takes timely review of various crop insurance policies.
10. Crop insurance schemes are reforming or replacing with the need of agriculture.
11. Insured farmers are benefited by the crop insurance covering the multiple risks.

Weakness

1. Crop insurance claims have not to be settled within period of risk assessment.
2. Some crops are not covered by crop insurance.
3. Distortion in the allocation of government subsidies.
4. Marginal farmers could not afford to pay the insurance premium of private insurance policies.
5. Levels crop insurance's adoption is very near to the ground.
6. A single crop insurance policy is used for multiple perils.
7. Transparency in allocation of government subsidies and claim settlement are debatable.

Opportunities

1. Existence of non-irrigated area creates opportunities for insuring crop.
2. A very large proportion of Indian rural population depends on agriculture for earnings purpose.
3. Exaggeration of perils like drought, unequal rainfall, flood, pests generate opportunities for crop insurance need.
4. Divergence in Indian agricultural is resulted opportunities for design various scheme according to requirement of farming.

5. There is enormous scope for business of crop insurance due to low market spread and adoption of crop insurance products.

6. Crop insurance policies are not available in some areas.

Challenge

1. Mostly farmers are unaware about the crop insurance scheme.

2. Neutrality among farmers for purchasing policy of crop insurance.

3. Complex process of getting crop insurance resulted in dissemination.

4. Time-consuming process of getting and inadequate compensation against loss creates challenges.

5. Illiteracy among farmers is one of the gigantic challenges for crop insurance.

6. The Indian government decided to implement crop insurance programmes commercially.

7. Divergence of natural vulnerabilities forms challenges for designing and implementing the crop insurance.

8. Crop insurance policies should have cost effectiveness due to poverty.

Conclusion

The Indian Government takes initiatives to reform and replace crop insurance policies time to time according to the requirements of agriculture and natural hazards. The major portions of the farming population are needed to avail insurance policies. The crop insurance policies should have to design and implement specific needs to cover risk in storage, transportation of crop production. Insurance literacy programmes should have to organize for abundant adoption of crop insurance policies.

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The Challenges of Mobile Banking in India

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Mobile Banking, & Recommendations for the future growth of Mobile Banking

Introduction:

In the world of widespread mobile communications, it's no surprise that mobile phones are increasingly popular with banks as a tool for online payments, account management, information, marketing and other services. The increased prevalence of mobile phones provides exciting opportunities for the growth of Mobile banking (M-banking). Mobile banking is not just about providing bank customers with real anytime/anywhere banking and substantially decreasing service costs. It makes communication between the bank and its customers truly "point-to-point", paving the way to high service volumes, a multitude of day-to-day mobile banking services, and increasing customer loyalty. The "private" and "omnipresent" character of mobile banking makes it the perfect access tool for personalized financial servicing in a true 24x7x365 fashion.

• **Objective of study:**

The objectives of this paper are to shed light on the following areas.

1. To understand the Meaning of Mobile banking.
2. To understand the Essentials of Mobile banking.
3. To understand the various Challenges before the banks in providing Mobile Banking.
4. To suggest certain Recommendations for the future growth of Mobile Banking.

• **Scope of study:**

In this paper the scope of study is limited to Meaning, Essentials of Mobile Banking, and Challenges before the banks in providing

• **Sources of Data:**

The paper is based on descriptive arguments, by referring the secondary data like reports, books, journals, newspapers and online data.

• **Meaning of Mobile banking:**

Mobile banking is a term used for performing balance checks, account transactions, payments, credit applications and other banking transactions through a mobile device such as a phone. It is also referred as M- Banking and SMS Banking.

• **Essentials of Mobile banking:**

A mobile payment service in order to become acceptable in the market as a mode of payment the following conditions have to be met:

1. Simplicity and Usability:

The m-payment application must be user friendly with little or no learning curve to the customer. The customer must also be able to personalize the application to suit his or her convenience.

2. Universality:

M-payments service must provide for transactions between one customer to another customer (C2C), or from a business to a customer (B2C) or between businesses (B2B). The coverage should include domestic, regional and global environments. Payments must be possible in terms of both low value micro-payments and high value macro payments.

3. Security, Privacy and Trust:

A customer must be able to trust a mobile payment application provider that his or her credit or debit card information may not be

misused. Secondly, when these transactions become recorded customer privacy should not be lost in the sense that the credit histories and spending patterns of the customer should not be openly available for public scrutiny. Third, the system should be foolproof, resistant to attacks from hackers and terrorists.

4. Cost:

The m-payments should not be costlier than existing payment mechanisms to the extent possible. A m-payment solution should compete with other modes of payment in terms of cost and convenience.

5. Speed:

The speed at which m-payments are executed must be acceptable to customers and merchants.

6. Cross border payments:

To become widely acceptable the m-payment application must be available globally, word-wide.

- **Challenges before the banks in providing Mobile Banking:**

Despite the potential for mobile banking and the regulatory provisions enabling greater use of mobiles as a channel for financial services in general, and for financial inclusion in particular, banks are facing some challenges in taking mobile banking to the desired level.

1. Mobile number registration:

For a customer, in order to conduct a mobile payment transaction, his/her mobile number needs to be registered with the bank. The process for mobile number registration is implemented differently across banks. Customer mandatorily needs to go to the bank branch for most of the banks to register his number and fill in the application form (paper-based). After verification, his number gets registered in the CBS and in the bank's Mobile Banking system. In the above cases, the customer needs to physically go to the

branch in order to register their mobile number, which acts as a barrier in many cases.

2. M-PIN generation:

M-PIN is the second factor of authentication that customer needs to use in order to conduct mobile banking transaction. Customer needs M-PIN from his respective bank in order to get started with mobile payments. Currently, the process for M-PIN generation is implemented differently across banks. For most banks, after the mobile number registration at branch / any bank ATM, customer receives M-PIN via SMS on their registered mobile number. In certain cases, customer receives the M-PIN through postal mail.

3. Security factors:

One of the major factors affecting customer on-boarding and usage of mobile banking services is the factors relating to security of transactions effected using the mobile phone. However, in order to enjoy the higher level of security available in the application-based mobile banking, the customer's handset has to be GPRS-enabled. Since SMS facility is available on all handsets, the issue of security can be addressed if the SMS can be encrypted end-to-end,

4. Bank staff training:

Effective and efficient implementation of providing mobile banking facilities to the customers it is imperative that the banks staff is well versed and thoroughly trained in various aspects of the mobile banking.

5. Economic Challenges:

The rural population in India is spread across 600,000 villages, each with a low transaction value. Profitability can only be achieved by large volumes, requiring significant initiative from financial institutions. India does possess some infrastructure in the forms of postal payments, reasonable transport and local governments.

6. Demographic Challenges:

India has 18 official languages which are spoken across the country. The state governments also are dictated to correspond in their regional language for official purposes. Two-thirds of the population in India is illiterate, creating difficulties in deployment of mobile banking solutions.

• Recommendations & Suggestions:

In order to address the above challenges, a multi-pronged approach with concerted involvement of all stakeholders is necessary. The following solutions are recommended for the future growth of Mobile Banking.

- 1) The customer should not be required to visit the bank branch for mobile number registration. Alternate channels for mobile number registration should be made available, such as ATM network across banks as well as the BC / agent network using biometric authentication, so that the customer can register the mobile number conveniently.
- 2) The mobile number registration process, including the registration form should be made uniform, across all banks, so it helps with uniform customer experience. Social media propagation of the registration process will bring more customers to this channel.
- 3) The process of M-PIN generation should also be simplified and standardized without necessitating a visit to the bank branch by the customer, so that the customer can be on-boarded in an easy manner and start transacting using mobile payments, and reduce barriers to entry.
- 4) In case of application-based mobile banking, SMS facility should be provided to all customers as an additional channel so as to enable them to perform transactions in a secured manner, including high value transactions, irrespective of whether data connectivity is available or not.
- 5) For facilitating funds transfer using mobile banking, the remitting customer should be

facilitated to effect person-to-person funds transfer using just the mobile number and bank or just the adhaar number of beneficiary.

6) Customers should be enabled to use mobile banking service through the use of a single or common USSD number / SMS short/long codes / IVR number / mobile application across all banks.

7) Workshop may be conducted for top officials including the chief executive of the banks; training program may be conducted during induction programs and probationary officer courses.

8) Banks must continue to invest in handholding and educating customers to increase the awareness of various aspects of mobile banking. Banks collectively should invest in marketing and advertising for widespread promotion of mobile banking.

9) All transactions must be done only in India's national currency, the rupee. While this should not be a threat in the beginning, this should pose a constraint for interoperability between Indian mobile payments and the world.

• Conclusion:

The banks providing mobile banking services to their customers, wishing to increase their customer share by removing all the above-discussed hurdles in the way of adoption of mobile banking services. As the Internet banking is still in its growing stage, mobile banking has emerged as the next advance way of doing banking. It is well recognized that mobile phones have immense potential of conducting financial transactions thus leading the financial growth with lot of convenience and much reduced cost. For inclusive growth, the benefits of mobile banking should reach to the common man at the remotest locations in the country. For this all stakeholders like Regulators, Government, telecom service providers and mobile device manufactures need to make efforts so that penetration of mobile banking reaches from

high-end to low-end users and from metros to the middle towns and rural areas. Inclusion of non-banking population in financial main stream will benefit all. There is also need to generate awareness about the mobile banking so that more and more people use it for their benefit.

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Trauma of Expatriation: A Study of Dimple in Bharati Mukherjee's Wife

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The major literary works of Bharati Mukherjee have highlighted the immigrant anxiety, their problems and the trauma they suffer due to cultural clash. All immigrants, including men and women, Asian and Europeans became the victims of these cultural conflicts. Transplantation of human beings from one cultural world to another is always painful and it is more painful to the female immigrants. Mukherjee's novels have in general female protagonists as the central characters. She portrays the transformation of women when they pass through the process of immigration. She tries to vivify the image of those women who have tried to assimilate the alien culture and have tried to accept changed identity overthrowing the Indian cultural heritage in which they took their first breath. What is more important in them is their spirit with which they overthrow their old culture and adjust themselves with the new surrounding. In the process of immigration no doubt that her women protagonists find themselves in a cultural dilemma and ultimately they face loneliness, despair, alienation and frustration, many times resulting to psychological imbalances too.

Mukherjee's protagonist, Dimple Dasgupta of her novel *Wife* (1975) stands out as a unique fictional creation. Dimple is a Bengali woman from Calcutta who is preoccupied with America. She migrates to America after her marriage with Amit Kumar Basu. Because of sudden transportation from Calcutta to New York, she is trapped between two cultures. Mukherjee deals with the experience and fate of the immigrant wife Dimple Dasgupta. She

also portrays the tragic life of the female protagonist uprooted and exiled from her culture and transplanted into an entirely alien culture. Thus immigration leads not only to identity crisis but also affects their personal relationship as husband-wife greatly. Lakshmana Rao comments: *The fate of this character demonstrates the erosion of sanity and identity that can result from living in a cultural and social limbo* (Rao, 117).

Dimple migrates to the United States with her husband Amit, an engineer from IIT, Kharagpur. While Amit is engrossed in amassing money like every other Indian expatriate in the novel, Dimple is in pursuit of happiness and independence. Since Dimple enters the United States abruptly, without any mental preparation, the shock is too much for her. She has difficulties in understanding the cultural codes of the country. She does not want to turn to the Indian 'expatriates' living in the United States for emotional support as she understands the inadequacies of their style of life. Dimple is caught between the stage of expatriation and the stage of immigration: between the 'Ballygunge Ghetto' of expatriates and the "Manhattan Enclave" of immigrants. She is also torn between the traditional role model of a submissive self-effacing Indian wife and the new role model of an assertive, independent wife offered by the West. But at a particular stage, she establishes contact with the host culture. She builds bridges between the Indian expatriates and the host culture. But in the absence of a good facilitator and adequate knowledge to help her encounter the alien reality, she has

access only to the televised version of the alternate reality. She eventually succumbs to social / cultural pressures and ultimately not only becomes a disillusioned 'expatriate' but also a victim of neurosis.

When the loss of self is felt by modern man he is in danger of becoming insane, if he does not save himself by acquiring a "secondary sense of self" which fits into one of the current patterns accepted by the society. Elaborating on this aspect, Erich Fromm illustrates his point with the example of Ibsen's Peer Gynt. Peer Gynt discovers the loss of his self and realises that he is like an onion with layer after layer, without a kernel. Ibsen describes Peer Gynt's dread of nothingness and the panic seizing him which may lead him to insanity. Thus precisely is what happens to Dimple in 'Wife'.

Bharati Mukherjee's heroine Dimple Dasgupta has a distinct place in a psychological study of a character on immigration because of the unusual treatment given to it. The portrayal of the character of Dimple is fascinating from a social-psychological point of view. From another angle one feels that, like many contemporary writers, Bharati Mukherjee is trying to portray a schizophrenic mind and in *Wife*, she presents such a character. Dimple Dasgupta shows the symptoms of psychic dislocation. These symptoms are obvious when she is in Calcutta before her marriage and are aggravated when she is displaced in America after her marriage. Dimple is eager to get married but finds it difficult to get a husband. She develops a "complex" as the other girls living in the same street get married and for this she blames herself. She is so obsessed by the thought that the pressure mounts into a sharp pain in the chest which she is unable to locate. She is a girl who awaits an experience but never takes it. This suggests the dislocation of sensibility. The mind and the body lack total harmony. Such symptoms are of a schizophrenic because: *Schizophrenics*

exist by virtue of their inability to define, express or experience themselves as self-sufficient monads, as entities simultaneously discrete and unified (Edwards 28).

From the very beginning, we feel that Dimple is far from normal girls. She has nothing to do except thinking about marriage because she thinks that marriage is a blessing in disguise. It will bring her freedom, fortune and perfect happiness: *Marriage would bring her freedom, cocktail parties on carpeted lawns, fund-raising dinners for noble charities. Marriage would bring her love* (W 3).

But, soon after her marriage, Dimple feels cheated as her romantic, adolescent mind cannot grasp the reality that freedom too has certain limitations. She begins to resent her new home, her in-laws and even her husband who doesn't seem to be capable of feeding her fantasy life. Dimple has always lived in a fantasy world, a world which is created by herself. But when she confronts the hard realities of life, the feathers of her imagination are clipped. All her dreams crumble one by one, she is deeply upset. She thinks that waiting for marriage was better than getting married.

Amit was not the man Dimple had imagined for her husband. When he is out of the house she starts creating the man of her dream: she instantly imagined her future husband to be the very embodiment of the virtues of the commercial society: *She borrowed a forehead from an aspirin ad, the lips, eyes and chin from a body-builder and shoulders ad, the stomach and legs from a trousers ad and put the ideal man by herself in a restaurant on Park Street or by the side of a pool at a five-star hotel.* (W23).

We very often see her obsessively measuring her husband against her ideal man and her life against her dream and finding both of them wanting in many respects and despairing as a result. While on one hand she tries hard to adjust to Amit's wishes and be a dutiful wife,

she is never quite unaware of the fact that he is not the man of her dreams: *She wanted to dream of Amit but she knew she would not. Amit did not feed her fantasy life; he was merely the provider of small material comforts.* (W 113).

Despair sets in her life and she thinks, as: *Marriage had betrayed her. Marriage had not provided all the glittery things she had imagined, had not brought her cocktails under canopied skies and three A.M. drives to dingy restaurants where they sold divine kababs rolled in roti* (W101-2).

Dimple's reaction to natural occurrences is not normal. As she is pregnant and starts vomiting, she is fascinated by vomits but dislikes to be pregnant. She treats it as an outrage on her body and wish to induce an abortion to dispose that 'tyrannical and vile' thing deposited in her body: *She thought of ways to get rid of ... whatever it was that blocked her tubes and pipes. Her insides were like logged drain. She would pour some cleaning powder down her throat* (W 31).

It reminds us of 'Ashima' of Jhumpa Lahiri's **The Namesake** who also feels emotionally dislocated when she comes to the U.S.A. with her husband leaving her comfortable home at Calcutta. The most terrifying experience for her is the motherhood in the foreign land. She does not prefer to get pregnant in the U.S.A. After giving birth to Gogal, she realises that being a foreigner is a sort of life long pregnancy.

Pregnancy is a boon for Indian women because they are supposed to maintain the continuity of the clan. They are "shakti-incarnate." They are the very source of 'creation.' If a woman fails to reproduce a child she is condemned and becomes an object of hatred in society. But Dimple is singular in that "she thought of ways to get rid of... whatever it was that blocked her tubes and pipes" (W 31). Her killing of the mice which looked pregnant also suggests that she does

not feel at ease with her pregnancy. She becomes almost hysteric in killing that tiny creature without any rhyme and reason: *She pounded and pounded the baby clothes until a tiny gray creature ran out of the pile, leaving a faint trickle of blood on the linen. She chased it to the bathroom* (W 35).

This act of killing is a manifestation of violence which is smouldering inside her. Her repulsion with her own pregnancy is born out of her hatred for Amit who fails to feed her fantasy world. Motherhood to her is an encumbrance. Dimple is about to migrate but she "does not want to carry any relics from her old life" (W 42). She thinks that old things will remind her of frustrations and irritations. She counts her pregnancy also among the relics and ponders over the ways of getting rid of it. At last she decides to end it by skipping ropes.

In the view of some critics Dimple's act of abortion is a sacrament of liberation from the traditional roles and constraints of womanhood. Symbolically, by revoking her motherhood, Dimple liberates herself from the traditional role of a Hindu wife of just bearing and rearing a child. Like the Western feminists, she asserts her will but her abortive act is a kind of moral and cultural suicide by a neurotic woman living in a world of fantasy.

The apprehensions about her life in America stay with Dimple even after actually arriving there. During the first week of the stay Dimple goes to the market with Meena Sen and wishes to buy a cheese cake and asks for cheese cake and the shopkeeper starts staring at her to her great embarrassment. Everywhere there is stench of blood and it is getting intolerable for her nostrils to bear the stink of beef. Instantly, she fails to understand the shopkeeper and repeats her sentence. He asks whether she does not know the law and starts searching for something in his drawer. Dimple is so afraid; she thinks that the man is taking out his gun and she is left

with no option but to be killed without crying. Here she realises the difference between Calcutta and New York.

The experience makes her aware of the displacement from the stable positioning in its cultural tradition. It frightens her. Failure to relate outside starts the withdrawal process and insecurity is felt by Dimple. Bereft of Indian values, Dimple lands on the Land of Promise with her dreams and aspirations. In spite of possessing an adventurous spirit, Dimple gets baffled by exposure to American culture. Nagendra Kumar explains her condition, thus: "*How a boorish, an innocent Indian wife can keep her nerves in a country where murder was like flapping the bugs?*" (Kumar 49). Dimple's reaction is quite natural as she comes from a sheltered home. At the beginning, Dimple suffers due to Amit's joblessness. Later, Amit's professional life makes her sad as he finds little time for his wife.

Displacement distances Dimple from Amit. She is lonely and alienated. Dimple realises that her marriage is a failure. "She was bitter that marriage has betrayed her. She hates Amit as he fails to fulfil her dreams. He is not the man of her dreams as: *She wanted Amit to be infallible, intractable, godlike, but with a boyish charm; wanted him to find a job so that after a decent number of years he could take his savings and retire with her to a three storey house in Ballygunge Park* (W 89). "Amit fails Dimple on all planes – physical, mental and emotional, and she felt like a star collapsing inwardly" (W 69). She tries to convey her fears and forebodings to Amit but neither does he try to understand her nor is he capable of rising above a mundane understanding. Dimple's psychological imbalances, her immoderate daytime sleeping, her nightmares, and her indecisiveness—everything remains unknown to him up to his dying day. Dimple has to cope up with her traumatic mental condition all alone.

She turns towards Ina, Leni and ultimately Milt Glasser in her moments of crises. Ina and Leni fail her as friends. Milt proves to be a temporary transgression. The rebel in her is devising new means and ways to commit suicide. She is an alienated being undergoing the supposed after-effects of alienation-psycho-sis, psychosomatic disorder, delinquency and contemplation of suicide.

Her frequent interaction with a hunk Milt Glasser and a flirt Ina inflate her hate for Amit beyond scales. Her fondness for Milt dissolves the last bonds of favour for Amit, for "Amit was not like Milt and Ina" (W.189). In the heart of her hearts, she likes Milt Glasser. He was the only one she could talk to. Heart and soul she is for Milt and dreams of sleeping with him on regular basis. With the partially fulfilled dreams, Dimple tries to assimilate with America but fails.

Dimple is so troubled by such American life that she hurts Amit with a knife when he comes from behind to embrace her. She apologises to Amit and blames America for making her timid and nervous: "This would not have happened if we had stayed in Calcutta. I was never so nervous back home" (W 132). Dimple struggles within herself. Asnani's lines clearly show the mental condition of Dimple as: *Dimple is entrapped in a dilemma of tensions between American culture and society and the traditional constraints surrounding an Indian wife, between a feminist desire to be assertive and independent and the Indian need to be a submissive and self-effacing* (Asnani 1-2).

Dimple experiences loneliness at every quarter of her life. To drive away that feeling, she turns to the media. T.V. becomes her sole companion. Her involvement with the media is so deep that she gets obsessed with words like dark, evil, sinister, gruesome, murder, suicide, mugging, etc. She completely trusts the media. In this regard Linda Sandler comments on her 'emptiness' as: *She is*

uprooted from her family and her familiar world, and projected into a social vacuum where the media becomes her surrogate community, her global village. New York intensifies her frustrations and unhooks her further from reality (Sandler, 76).

Dimple's spirit rebels due to over exposure to the alien culture through the media. To feed her rebelling spirit, she starts socializing with Ina Mullick and Milt Glasser, wears Marsha's outfits, and goes to the extent of enjoying the prohibited freedom. To top it all, she seduces Milt in her own bedroom and hides it from Amit. Finally she turns into a neurotic. She complains against her life: *Life should have treated her better, should have added and subtracted in different proportions so that she was not left with a chimera She was furious, desperate; felt sick. It was as if some force was impelling her towards disaster ... (W 156).*

Amit observes the external changes in Dimple and he relates them to culture-shock. He even promises to take her to India. But nothing changes her nature. *She was falling apart like an old toy that had been played with, sometimes quite roughly by children who claimed to love her (W 212).*

Dimple's mental aberrations cannot bridge the hiatus between the dream-world of imagination and the drab-world of reality. Lack of communication stifles and chokes her voice and disintegrates her sensibility. It takes away the sanity of her mind. She has nightmares of violence, of suicide and of death. She even has the sensation of being raped and killed in her flat. Thoughts of illusion and reality alternate in her psyche-the illusion of committing suicide and the reality of butchering her husband.

Amit appears to her a projection of her neurotic self which she wants to annihilate and hence she commits the act of murder. She murders Amit in a fit of neurotic frenzy. She feels herself possessed by some demonic

power. The world of illusion fuses with the world of reality generating confusion in her mind. She fails to discern "between what she had seen on T.V. and what she had imagined" (W 157). The murdering of Amit is an assertion of her American identity. It is American somehow: "Almost like a character in a T.V. series" (W195).

The continuous exposure to the T.V. world makes her lose her touch with the real world. Though Dimple believes that television had taught her how to cope with life's "real" problems, she very well understands, *When you get television mixed up with real life you're very near the end (W 206).*

Bharati Mukherjee has depicted the psychic break-down of an Indian wife, Dimple, in America and the concomitant deep culture-shock leading to neurosis. Free and rebelling throughout, Dimple has no inhibitions. Her predicament transcends the plight of the alienated self enmeshed in the vortex of the limbo of culture-shock. A lacerated and anguished spirit Dimple, like Tara, is the nowhere woman. She is neither of India nor of America but a stunned wanderer between these two worlds, yet to attain a distinct identity. Neither does she belong to the T.V. world nor to the world of reality but keeps on shuttling between the two. She is yet to release herself from the hallucinatory world, she is yet to get out of her schizophrenic self. A waylaid traveller, she is yet to reach her destination and carve out a niche for herself. Her quest is a quest for a voice, a quest for identity. As the Indian women turn victim of their own crisis, in the flux of race and sexuality, Dimple is caught in a tradition of passivity, female treachery and covert violence.

The following abbreviated forms are used here to refer to Bharti Mukharjee's works.

Abbreviation 1. *Wife (W)*

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m-Commerce Trends in India

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Abstract

Major players in e-commerce are openly admitted that they are fully experiencing the wave of mobile commerce. Mobile commerce is worth US\$230 billion, with Asia representing almost half of the market, and has been forecast to reach US\$700 billion in 2017. 30% purchasing orders are made through m-Commerce. Data analysis reflects that youths are interesting in online shopping. They are play vital role in growth of m-Commerce. Flipkart&Snapdeal are the leading companies. If companies focus on youth customers they get success & Indian mobile commerce will balanced to reach unprecedented heights.

Introduction:

The phrase **mobile commerce** was originally coined in 1997 by Kevin Duffey at the launch of the Global Mobile Commerce Forum. **m-Commerce (Mobile Commerce)** is the buying and selling of goods and services through wireless handheld devices such as cellular telephone and personal digital assistants (PDAs). Mobile Commerce as meaning "a retail outlet in your customer's pocket." Mobile commerce is worth US\$230 billion, with Asia representing almost half of the market, and has been forecast to reach US\$700 billion in 2017.

The Indian e-Commerce industry is one of the fastest growing market. e-Commerce market in India which is currently secured at Rs. 78,000 crore is all set to cross Rs. 5,40,000 crore by 2019, an increase of 7000% in 5 years. The biggest contributor to this growth can be attributed to mobile. With over 50% of the sales coming from mobile and set to grow

even more. Major players in e-commerce are openly admitted that they are fully experiencing the wave of mobile commerce. Snapdeal one of the major company has been revealed that out of 10 orders, 3 are coming from mobile phone. It means 30% orders through m-commerce. Indian mobile commerce is poised to reach unprecedented heights.

Keywords: m-Commerce, Online shopping
JEL code : M 31, M 37, L 81

Objectives of Study:

1. To Study the trends of m-Commerce
2. To study the relationship between Age and online shopping through mobile
3. To Study the relation between Gender and online shopping through mobile
4. To study the relation between Profession and online shopping through mobile

Research Methodology:

Primary and Secondary Data is collected for the study. Primary data is collected by Questionnaire. It is filled by 50 respondents. Out of them 45 got correctly filled. SPSS 22.0 Software is used for analysis. Averages and Correlation is used. Secondary Data is collected from various websites.

M- Commerce Trends in India:

Mary Meeker in her latest Internet Trends report says that India is topper in share of Internet traffic happening on smartphones. The country's online shopping companies see a greater share of shoppers transacting on smartphones than even China. Statcounter survey shows that of all the Internet traffic in India, 65% was accounted for by access via

mobile phones and 41 % of all Indians who made online purchases did so on their mobile phones in 2014. This is more than in any other major economy including China and the U.S. As per KPCB/Internet Trends Report, India's smartphone boom has created many a first time user of the Internet directly on the mobile phone, rather than on the PC.

India's smartphone boom is set to rapidly increase the number of people with Internet access. Various industry estimates expect the number of Indians with Internet access will double to over 500 million by 2020.

In 2014, India added 63 million new Internet users to take the total to 232 million, 37 percent year-on-year growth, according to Meeker's report. This made India the world's third-largest Internet market by users. China and the U.S. are the top two.

Table 1 :Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18	3	6.7	6.7	6.7
	19	6	13.3	13.3	20.0
	20	12	26.7	26.7	46.7
	21	6	13.3	13.3	60.0
	22	2	4.4	4.4	64.4
	23	3	6.7	6.7	71.1
	24	1	2.2	2.2	73.3
	32	1	2.2	2.2	75.6
	33	1	2.2	2.2	77.8
	38	1	2.2	2.2	80.0
	40	3	6.7	6.7	86.7
	42	2	4.4	4.4	91.1
	45	1	2.2	2.2	93.3
	46	1	2.2	2.2	95.6
	51	1	2.2	2.2	97.8
	59	1	2.2	2.2	100.0
	Total	45	100.0	100.0	

Leaders In m-commerce:

India's online shopping companies Jasper Infotech Pvt. Ltd., with its shopping site snapdeal.com, and Flipkart Internet Pvt. Ltd., with its eponymous online marketplace, have a far greater proportion of customers using mobile phones to make purchases than larger Chinese companies Alibaba Group Holding Ltd., JD.com Inc. and America's eBay Inc. the report said.

Flipkart has already announced its strategy of going mobile only in the near future. Mynt, its fashion unit, is now accessible only via a smartphone app.

Data Analysis:

Averages and Correlations are calculated by using SPSS 22.0 Software.

From table no. 1 the minimum age of respondent is 18 years and maximum age is 59 years old. 73.3% are upto 24 years old.

Table 2: Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Female	11	24.4	24.4	24.4
Male	34	75.6	75.6	100.0
Total	45	100.0	100.0	

Table no. 2 shows that 24.4 % are female & 75.6 % are male respondent,

Table 3 :Profession

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Service	12	26.7	26.7	26.7
Student	33	73.3	73.3	100.0
Total	45	100.0	100.0	

Table 3 shows that 26.7% are in service & 73.3 % are students(Youth) by profession.

Table 4 Mobile

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Spice	1	2.2	2.2	2.2
Nokia	6	13.3	13.3	15.6
Samsung	14	31.1	31.1	46.7
Micromax	9	20.0	20.0	66.7
Microsoft	1	2.2	2.2	68.9
others	14	31.1	31.1	100.0
Total	45	100.0	100.0	

Table 4 shows that Samsung (31.1 %) &Micromax (20.0%) mobile are used by respondents.

Table 5 Online Shopping through Mobile

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	34	75.6	75.6	75.6
No	11	24.4	24.4	100.0
Total	45	100.0	100.0	

Table 5 shows that 75.6% respondents are used mobile for online shopping.

Table 6:Purchasing Company

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Flipkart	23	51.1	62.2	62.2
Snapdeal	12	26.7	32.4	94.6
Amazon	2	4.4	5.4	100.0
Total	37	82.2	100.0	
Missing System	8	17.8		
Total	45	100.0		

In India there are number of companies in m-commerce. In table 6 Flipkart&Sanpdeal are the leading companies.

Table 7: Satisfaction

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	30	66.7	93.8	93.8
No	2	4.4	6.3	100.0
Total	32	71.1	100.0	
Missing System	13	28.9		
Total	45	100.0		

Satisfaction of customer play vital role in growth of business. Table 7 shows 66.7 % respondent are satisfied in online shopping through mobile.

Table 8 Correlations

		Age	Gender	Profession	online shopping
Age	Pearson Correlation	1	-.197	-.929**	.325*
	Sig. (1-tailed)		.098	.000	.015
	N	45	45	45	45
Gender	Pearson Correlation	-.197	1	.242	-.158
	Sig. (1-tailed)	.098		.055	.150
	N	45	45	45	45
Profession	Pearson Correlation	-.929**	.242	1	-.242
	Sig. (1-tailed)	.000	.055		.055
	N	45	45	45	45
online shopping	Pearson Correlation	.325*	-.158	-.242	1
	Sig. (1-tailed)	.015	.150	.055	
	N	45	45	45	45

** . Correlation is significant at the 0.01 level (1-tailed).

*. Correlation is significant at the 0.05 level (1-tailed).

Table 8 shows that there is positive correlation between age and online shopping through mobile. There is no correlation between Gender, Profession and online shopping through mobile.

Conclusion:

Major players in e-commerce are openly admitted that they are fully experiencing the wave of mobile commerce. Snapdeal is one of the major company has been revealed that out of 10 orders, 3 are coming from mobile phone. It means 30% orders through m-Commerce. Data analysis reflects that youths are

interesting in online shopping. They are play vital role in growth of m-Commerce. Flipkart & Snapdeal are the leading companies. If companies focus on youth customers they get success & Indian mobile commerce will be balanced to reach unprecedented heights.

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Critical Problems of Women Entrepreneurship in Rural India

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Introduction

Last ten years of Indian economy make it evident that the structure of ownership in the industrial sector, in agriculture, in the trade and commerce sectors has changed. Many women entered the world of business, of trade commerce and they have become successful entrepreneurs in various business activities. However, the rate of participation or rate of their inclusion in the business world is very low, in spite of its increase during the last ten years. This growth rate of women's participation in economic activities is much lower than the expected rate. If we look at the developed countries we see that women are actively participative in the business and trade activities, including agriculture, without any social or other restrictions. But in India, there are still many social and cultural restrictions on women. Hence, women participation in entrepreneurial activities is less than the requirement of the fast growth of India.

Objectives and Data

A major objective of this article was to identify the critical issues of women entrepreneurship in India and discuss the various issues regarding to problems of women entrepreneurship in India. The present article is purely based on secondary data collected through literature survey. All facts and problems discussed in this article are opinions of the respective authors. However, the present author criticizes some of these opinions and makes analyses based on the observations and experiences regarding women entrepreneurship in India.

Problems of Women Entrepreneurship in India

There are a number of problems regarding women entrepreneurship in India, researchers having identified issues relating to social aspects, economic life, skill problems, problems of family support, courage etc.

1. Absence of Definite Agenda of Life

The educated women do not want to limit their lives in the four walls of the house. The educated women demand equal opportunity and greater respect from their partners as well as from society and they are struggling for equal opportunities and respect from their partners as well as from society in India. In rural India, most of the women are either illiterate or semi-literate and they have not a proper idea of self-esteem and self-respect. Therefore, the question that immediately arises is how they can try to get self-respect and have a definite agenda in order to acquire good positions in society.

2. Absence of Balance between Family and Career Obligations

As Indians, most of the women are very serious about family obligations but they do not equally focus on career obligations (Cf. Mathur 2011; Singh N.P. 1986). Indian women devote their lives to take care of their family members but they are not concerned with their self-development. Many women have excellent entrepreneurial abilities but they are not using their abilities to create additional income sources for their families, which would go hand in hand with boosting their selfreliance. Sometimes they are not even aware of the concept of self-reliance. Moreover the business success depends on the support the family members, extended to

women, in the business process and management

3. **Financial Freedom**

In Indian families, the degree of financial freedom for women is very poor, especially in lower educated families and rural families. In these families women can't take any entrepreneurial decision without the consideration of the family members as well as considering social ethics and traditions. Due to the financial dependency, a woman can't start any business or any economic activity to become independent. Therefore, this has become a vicious circle of dependency for women in India.

4. **No Direct Ownership of the Property**

No doubt, the right of property is given as a legal provision in India, but it raises one of the most important questions regarding the right to property for women. There are very few women having on paper the right of property because, firstly, they are not aware of this right. They only become aware when problems are created in their families due to family disputes. Otherwise, women are not enjoying their right of property, being treated as second-class citizens, which keeps them in a "pervasive cycle of poverty" (Mehta and Mehta, 2011).

5. **Contradiction of Entrepreneurial Skill & Finance**

There is paradox of "have and haven't" skills of entrepreneurship in Indian women belonging to economically poor and rich families. Women belonging to economically rich families have the capital support but they may not have good entrepreneurial skills, therefore outsourcing the activities. At the opposite side of society, many women from economically poor families have consistent entrepreneurial skills, but they have not any financial support from their families. We therefore believe that the problems of women entrepreneurship are hanging in the trap of this contradiction.

6. **Low Ability to Bear Risk**

According to Mehta and Mehta, 2011, women in India live protected lives. A woman is taught to depend on the male members of her family from birth. She is not allowed to take any type of risk even if she is willing to take it and has ability to bear it as well. However, this is not entirely true because many great women proved that they have risk bearing capacities and attitude to take risks in entrepreneurial activities. They have become aware of their rights and potential situations and therefore entered different fields of businesses (Cf. Singh and Raghuvanshi 2012). However, most of the women are not performing entrepreneurial activities because they are not having the proper capacities. Therefore, we should try to make them aware of their risk bearing capacities.

7. **Lack of Self-Confidence**

A strong mental outlook and an optimistic attitude amongst women create a fear of committing mistakes while doing their work (Cf. Goyal and Parkash 2011). The family members and the society are not willing to stand by women with entrepreneurial development potential. In such a situation women should develop their self-confidence to handle this type of barriers, in spite of the fact that Indian women prefer a protected life to the development of their self-confidence. They are neither mentally nor economically self-reliant. Therefore, we should try to develop their confidence through moral support from society and family members.

8. **Lack of Professional Education**

The educational level and professional skills also influence women participation in the field of enterprise. We are providing education to the women but not providing professional education. If we look in the professional schools we find that there is a very few number of women students. If we analyze rural - urban ratio of enrolled women in professional education we realize that there are very few rural female students enrolled it

this type of education. Even parents are not ready to send their daughters for undergoing professional education. Sometimes it happens, however, that many women taking the training by attending the entrepreneurial development programme do not have an entrepreneurial bent of mind.

Concluding Remarks

Women are an important human resource of the nation and every state should try to utilize them as mediators of economic growth and development. Encouragement for women entrepreneurship is one of the ways for that. But unfortunately it is seen that the traditional mind set of the society and negligence of the state and respective authorities are important obstacles in the women entrepreneurship development in India. Apart from the responsibility of the state and society, absence of a definite agenda of life, absence of balance between family and career obligations of women, poor degree of financial freedom for women, absence of direct ownership of the property to women, paradox of entrepreneurial skill & finance in economically rich and poor women, no awareness about capacities, low ability to bear risks, problems of work with male workers, negligence by financial institutions, lack of selfconfidence, lack of professional education, mobility constraints and lack of interaction with successful entrepreneurs are major

problems of women entrepreneurship development in India. Therefore, there is need of continuous attempt to inspire, encourage, motivate and co-operate with women entrepreneurs, awareness programmes should be conducted on a mass scale with the intention of creating awareness among women about the various areas to conduct business.

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Preliminary Phytochemistry of Some Common Medicinal Plants

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ABSTRACT

Several species of plants are being used as folk medicine by various tribal and local communities in India as well as all over the world since ancient days. Five medicinal plant species were analysed for their basic chemical composition that makes them medicinal. All the selected plants are found to contain phytochemicals like alkaloids, phenolics, flavonoids, tannins and saponin. It was observed that phenolic compounds are the most active drug content in modern herbal medicine. Therefore, this study is focused on phenolic content in the plants under study.

KEY WORDS: Folk medicine, preliminary phytochemistry, phenolic compounds, active drug.

INTRODUCTION

Medicinal plant species are so regarded because they are sources of well known and medically useful secondary products which are being used as pain killers like morphine, stimulants like nicotine, caffeine, cocaine and depressants with high potency in the management of ailments in humans. Generally, drug plants are unique in containing compounds that are end-products

of long biosynthetic pathways and are usually not needed in such plants' metabolic processes. The secondary metabolites include: alkaloids, phenolics, flavonoids, essential oils and other organic constituents¹.

These secondary metabolites are usually produced in different parts of the plants like the root, leaves, fruits and seeds and then translocated to other parts of plant for storage. Knowledge about these medicinally active constituents makes their application as medicine as contained in the various pharmacopoeias. Recently, in the field of ethno medicine it has been discovered that therapeutic efficacy was more pronounced when the active compound was left in a particular combination with other principles naturally present in plant than when it was isolated and synthesized in the laboratory.

The focus of the present study is to analyse the basic preliminary chemical composition and quantitative analysis of phenolic compounds in the leaves of plants under investigation i. e. *Phyllanthis amarus* Schum & Thorn, *Ageratum conyzoides* L., *Leucas cephalotus* L., *Tephrosia hamiltonia* L., *Cymbopogon citratus* L. and The plants under study with their respective families and medicinal uses are presented in Tabel-1.

Table- 1: List of plant species under study.

Sr. No.	Plant Species	Family	Medicinal uses
1	<i>Phyllanthis amarus</i> Schum & Thorn	Euphorbiaceae	Used against hypertension and kidney stone
2	<i>Ageratum conyzoides</i> L	Asteraceae	Cure wounds and burns, anti-dysenteric, antilithic
3	<i>Leucas cephalotus</i> L	Lamiaceae	Use antiseptic, antimicrobial & Antioxidant
4	<i>Tephrosia hamiltonia</i> L	Fabaceae	Blood purifier, anthelmintic, anti-tumour
5	<i>Cymbopogon citratus</i> L	Poaceae	Insect repellent, disinfectant, anthelmintic

MATERIALS AND METHODS

The leaves used for this study were obtained from different plant species growing in their natural habitats. For the study five plants were selected (*Phyllanthis amarus* Schum & Thorn, *Ageratum conyzoides* L., *Leucas cephalotus*., *Tephrosia hamiltonia* L., *Cymbopogon citratus* L.). Their medicinal importance was confirmed using the text references². The preliminary chemical composition was analyzed using some standard chemical tests^{3,4} and further the phenolic composition was decided by following routine TLC method followed by quantification as described by Gorden⁵.

RESULT AND DISCUSSION

The analysis of primary chemical composition was done to observe presence of different phytochemicals like alkaloids, flavonoids, tannins, phenols and saponins. It was found that alkaloids, flavonoids and phenolic compounds were present in all five plants

while saponin was absent in *A. conyzoides*, *L. cephalotus* and *C. citratus* and tannin was not observed in *A. conyzoides*, *C. citratus* and *T. hamiltonia*. The data of preliminary phytochemistry is presented in Table 2.

Similar reports were made by several workers indicating the preliminary phytochemical investigation of wild medicinal plants and their quantification for searching bioactivity of specific chemical compounds which give the medicinal property to a plant⁶⁻⁸.

The quantification of phenolic compounds as presented in Table-3 indicates that, these plants are rich in phenolic compounds. *P. amarus* possesses highest phenolic content (3.60 mg/g) while *A. conyzoides* contain least (1.86 mg/g) phenolics in their leaves. Table 2 showed the content of phenolic compounds of each plant species. However, further separation and isolation of phenolic compounds is necessary to ascertain the specific action of the compounds.

Table- 2: Preliminary chemical composition of leaves of plants species under study.

Sr. No.	Plant sp.	Alkaloids	Flavonoids	Tannin	Phenolics	Saponin
1	<i>A. conyzoides</i>	+	+	--	+	-
2	<i>L. cephalotus</i>	+	+	+	+	-
3	<i>C. citratus</i>	+	+	-	+	-
4	<i>P. amarus</i>	+	+	+	+	+
5	<i>T. hamiltonia</i>	+	+	-	+	+

Table-3: Quantification analysis of phenolic compounds in leaves of plants under study.

Sr. No.	Plant species selected	Amount of phenolic compounds in leaves
1	<i>A. conyzoides</i>	1.86 mg/g
2	<i>L. cephalotus</i>	2.65 mg/g
3	<i>C. citratus</i>	2.80 mg/g
4	<i>P. amarus</i>	3.60 mg/g
5	<i>T. hemiltonia</i>	2.35 mg/ g

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A case study of Assessing Impact of Organic farming on yield of some common crops

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Abstract:

Organic farming is one of the fastest growing sectors of agricultural production. The main reasons farmers grow organically are concerns about the effect of chemicals on health and the effects of conventional farming on soil quality and conservation. Organic farming can be achieved by using some of the techniques and practices like composting, crop rotation, green manuring, vermin-composting etc. The present paper deal with the yield assessment of some common crops grown using organic farming and its comparison with the conventional farming.

Key words: Organic farming, green manuring, vermin-composting, conventional farming.

Introduction:

Organic farming is a method of crop and livestock production that involves much more than choosing not to use certain pesticides, fertilizers, genetically modified organisms, and growth hormones that are not permitted by organic standards.

Organic farming is not about only farming without chemicals. It is also about the environment, agricultural traditions, traditional seeds, animal welfare, farming communities, sensible energy use, soil and water conservation. It is also about you and your family, your health and your welfare.

Most of the peoples and farmers are found to be unconcerned about the quality of the food they consume and produce respectively.

Despite numerous and regular reports in the media about the presence of pesticides and other chemical contaminants in food and water, they have not been goaded into searching for and demanding food grown in a non-toxic way (Stanhill, 1990; Lamkin and Padel, 1994 and Pretty et al., 2003).

The present study is focused on assessment of yield of some common crops like banana, papaya, cotton and sweet potato produced using organic farming and its comparison with the productivity of same crops under conventional farming.

Material and methods:

The present study was conducted during 2010-2011 in the organic farms situated at Akot tahsil Dist- Akola (MS). The study is survey based. The crops chosen for the study includes, Banana, Papaya, Cotton and Sweet Potato. Different organic farms in Akot taluka was visited time to time during the study period and analyzed the yield of different crops. These results then compared with the production of same crops using conventional methods which generally involved the chemical fertilizers, pesticides etc.

Results and Discussion:

It has been observed that the yield of crops produced under organic forming is significant but slight lesser than the conventional farming. The comparative data of the yields of selected crops is presented in the table-1.

Sr. No.	Crops	Average Yield in Kg/ hector using organic farming	Average Yield in Kg/ hector using conventional farming
1	Banana (<i>Musa paradisiaca</i>)	4100	4500
2	Papaya (<i>Carica papaya</i>)	4250	4650
3	Cotton (<i>Gossypium herbaceum</i>)	20 quintals	20-25 quintals
4	Sweet Potato (<i>Ipomoea batatas</i>)	12025	14400

Organic farming is now gaining the momentum since last two decades due to increased awareness among the peoples. The method of organic farming is eco-friendly and it restores fertility of soil and has positive impact on biodiversity (Clay, 2004 and Halberg et al., 2005) and human health. It is true that, the yield of organically produced crop was observed to be slight less than conventional methods (Rosset, 1999 and Pimentel et al., 2005) but, having positive impact on environment, biodiversity and human health, it should be preferred and propagated. The present results also indicate that crop yield in organic farming is less than the conventional method, but as it increases the soil fertility and gives the chemical free products, it must be encouraged. The previous reports including that of Hanson et al., (1997); Vesterby and Kripa (1997), Brumfield et al., (2000) and McDonald et al., (2005) indicate the same and highlighted the positive impact of organic farming.

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Floristic Diversity of Akola Region (MS) India

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ABSTRACT

Akola region encompasses the geographical area of North- East Maharashtra, India. It represents a real mixture of smaller mountains and vallies of Satpuda ranges in India. Entire region is having subtropical forests with some invasive species. The present investigation is focused on floristic study of this region. About 422 plant species from 98 angiospermic plant families were collected and identified on the basis of their morphotaxonomy. The collected and identified species includes 93.39% dicotyledons and 6.60% monocotyledonous plant species. Among the dicotyledonous plants, polypetalae was more common (44%) followed by gamopetalae (25%) and monochlamydeae (13%) and monocots (18%). thus present study indicates the diversity of angiospermic plants in the Akola region (MS) India.

Key words: Floristic diversity, Angiosperms, morphotaxonomy,

INTRODUCTION

All taxonomist are fully aware of the facts indicating the lacunas of scientific knowledge of plants and their geographical distribution. Detailed information of plants of any region is essential for proper utilization of vegetation resources. This information can be gathered through well planned collection, identification and documentation (Acharya, 1985 and Ugemuge, 1986).

Since the late 20th century, several environmental and developmental crises were reported that are mainly due to unplanned and

non-scientific socio-economic developments. This leads to some of global crisis; over past several decades, most of the areas in Indian subcontinent are being depleted in the capital stock of natural resources leading threat to wild life habitats including plant species. The present study is focused on the floristic investigation of Akola region to collect, identify and document the plant species present in this region.

MATERIAL AND METHODS

Study area: Akola region is Maharashtra state (India) is located in Amravati division of Vidharba and lies between 19°51' and 21°16' North latitude and 76°38' and 77°44' East longitudes. The regions showed unique geography with Plaines bordered and dented elevations of smaller mountain patches of Satpuda ranges and several small rivers and rivulets. The vegetation is mostly subtropical type with deciduous forests. One of the unique features of this region is a broad saline tract containing significant amount of chlorides in Purna valley.

The present work was carried out on seasonal basis from 2007 to 2010. The plants found in all patches of the study area were collected (Jain and Rao, 1977), identified with the help of local taxonomist and using flora of Maharashtra (Singh, 2001), Flora of Marathwada (Naik 1998), Flora of Bombay presidency (Cook, 1958) and Flora of British India (Hooker, 1872-1897) and a specimen copy of each plant species is deposited in Department of Botany, Shri Shivaji College, Akola (MS) India.

RUSULTS AND DISCUSSION

During the present floristic survey 422 plant species from 98 angiospermic plant families were collected and identified on the basis of their morphotaxonomy. The collected and identified species includes 93.39% dicotyledons and 6.60% monocotyledonous plant species. Among the dicotyledonous plants, polypetalae was more common (44%) followed by gamopetalae (25%) and monochlamydeae (13%) and monocots (18%). In the present paper only statistical analysis of the floristic survey is presented.

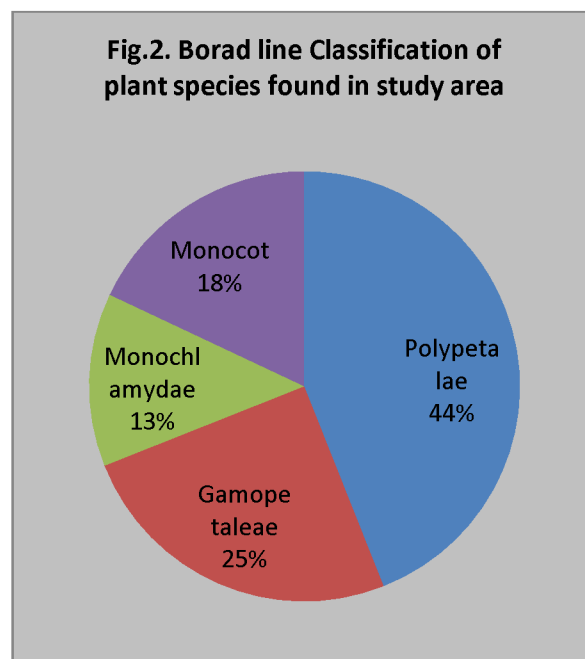
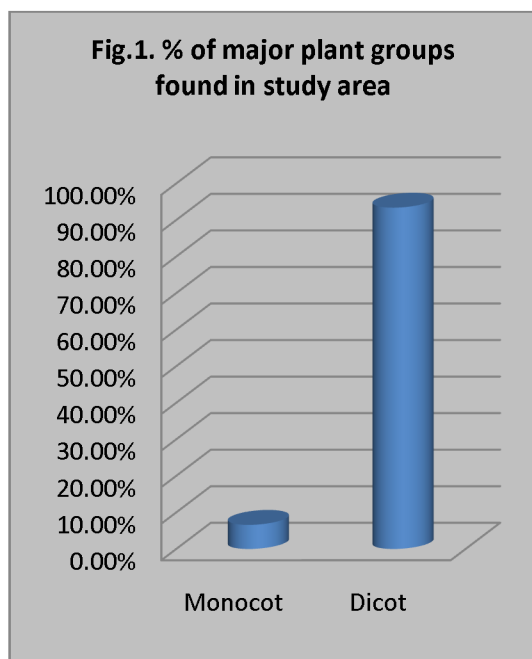
Tabe-1: Statistic showing number of genera and species belonging to respective families in the flora

Sr. No.	Families	No. of genera	No. of species
1	Ranunculaceae	1	1
2	Annonaceae	1	1
3	Menispermaceae	3	3
4	Papaveraceae	1	1
5	Brassicaceae	1	3
6	Capparaceae	5	10
7	Violaceae	1	1
8	Polygalaceae	1	2
9	Caryophyllaceae	1	1
10	Portulacaceae	1	1
11	Tamaricaceae	1	1
12	Elatiraceae	1	1
13	Malvaceae	5	12
14	Bombacaceae	1	1
15	Sterculariaceae	2	2
16	Tiliaceae	3	7
17	Zygophyllaceae	1	1
18	Oxalidaceae	2	3
19	Balsaminaceae	1	1
20	Rutaceae	2	2

21	Simaroubiaceae	1	1
22	Belanitaceae	1	1
23	Bursaraceae	1	1
24	Meliaceae	2	2
25	Celastraceae	3	3
26	Rhamnaceae	2	3
27	Vitaceae	3	5
28	Sapindaceae	1	1
29	Anacardiaceae	4	4
30	Moringaceae	1	1
31	Fabaceae	31	63
32	Cesalpiniaceae	6	13
33	Mimosaceae	7	12
34	Combrataceae	3	5
35	Myrtaceae	1	1
36	Lecythidaceae	1	1
37	Lythraceae	3	4
38	Onagraceae	1	2
39	Passifloraceae	1	1
40	Cucurbitaceae	7	7
41	Cactaceae	1	1
42	Molluginaceae	2	2
43	Azzolaceae	1	1
44	Apiaceae	2	2
45	Rubiaceae	11	15
46	Asteraceae	28	33
47	Plumbaginaceae	1	1
48	Primulaceae	1	1
49	Sapotaceae	1	1
50	Ebnaceae	1	1
51	Oleaceae	1	1
52	Salvadoraceae	1	1
53	Apocynaceae	3	4

54	Asclepiadaceae	6	7
55	Periplocaceae	3	3
56	Loganiaceae	1	1
57	Gentiniaceae	4	4
58	Inretiaceae	1	2
59	Boraginaceae	3	6
60	Convolvulaceae	8	14
61	Cuscutaceae	1	2
62	Solanaceae	4	7
63	Scrophulariaceae	9	9
64	Bignoniaceae	1	1
65	Pedaliaceae	1	1
66	Martyniaceae	1	1
67	Acanthaceae	12	12
68	Verbanaceae	6	7
69	Lamiaceae	9	14
70	Nyctaginaceae	1	2
71	Amaranthaceae	8	11
72	Chenopodiaceae	1	1
73	Baseliaceae	1	1
74	Polygonaceae	2	3
75	Aristolochyaceae	1	1
76	Lauraceae	1	1
77	Loranthaceae	2	2
78	Santalaceae	1	1
79	Euphorbiaceae	13	24
80	Ulmaceae	1	1
81	Moraceae	1	4
82	Casuarinaceae	1	1
83	Hydrocharitaceae	3	3
84	Orchidaceae	1	1
85	Musaceae	1	1
86	Amarylidaceae	1	1
87	Agavaceae	1	1
88	Dioscoriaceae	1	1
89	Liliaceae	6	6
90	Pontaderiaceae	2	2
91	Commelinaceae	3	6
92	Areaceae	1	1
93	Typhaceae	1	1
94	Lemnaceae	1	1
95	Potamogetanaceae	1	1
96	Cyperaceae	1	1
97	Eriocaulaceae	1	2
98	Poaceae	3	7

The present study reveals the plant species growing in Akola region (MS) India. Over all 422 plants were reported from this area. Among the documented plant species, the highest number of species (were of the family Fabaceae (63) followed by Asteraceae (33). However, the overlook of the study indicate that, there is continuous depletion plant diversity in the area. Most of the collected plants were also reported to have medicinal potential or other economic values (Dhore, 2001 and Bhadange, 2011). It might be helpful to research work in the allied branches of the botany.



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A Pragmatic Study on Performance of Mutual Fund Schemes of India

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Abstract:

Mutual Funds have become a widely popular and effective way for investors to participate in financial markets in an easy, low-cost fashion, while muting risk characteristics by spreading the investment across different types of securities, also known as diversification. It can play a central role in an individual's investment strategy. They offer the potential for capital growth and income through investment performance, dividends and distributions under the guidance of a portfolio manager who makes investment decisions on behalf of mutual fund unit holders. Over the past decade, mutual funds have increasingly become the investor's vehicle of choice for long-term investment. It becomes pertinent to study the performance of the mutual fund.

The results of the study provide insights about the performance of different mutual funds in the recent period of financial slowdown and is useful to the investors in taking enhanced and informed investment decisions that gives capital appreciation and limits exposure to volatility in a highly volatile and risky environment.

Keywords: Mutual Fund Performance, risk, investors, strategy

Introduction:

The First investment trust (now called Mutual Fund) began in the Netherlands in the early 1800s. The first in the U.S. was the New

York Stock Trust, which started in 1889. Since Boston was the economic center of the nation until the turn of the century, the majority of funds started there—Fidelity, Pioneer and Putnum Fund, to name a few. A Fund that was comprised of both stocks and bonds (the Wellington Fund) started in 1928 and is still part of Vanguard. As the 20's crashed to a close, there were 10 Mutual Funds in the nation. Foundation for the Mutual Fund in India was laid by the parliament in 1963. With the enactment of Unit Trust of India (UTI) Act the then Finance Minister Mr.T.T. Krishnamacharya who initiated the act made it clear to the parliament act "UTI would provide an opportunity for the middle and lower income groups to acquire property in the form of share." Thus UTI came out with the mission of catering to the needs of individuals investors whose means are small, with its maiden fund, an open ended fund in 1964.

The relation between risk-return determines the performance of a mutual fund scheme. As risk is commensurate with return, therefore, providing maximum return on the investment made within the acceptable associated risk level helps in segregating the better performers from the laggards. Many asset management companies are working in India, so it is necessary to study the performance of it which may be useful for the investors to select the right mutual fund.

TABLE 1
Five Top Scheme for Investment

Scheme Name	VRO Rating	1 Year Returns (%)	3 year Returns (%)	5 Year Returns (%)
SBI BlueChip Fund-Reg(G)	★★★★★	27.04	28.00	14.94
Mirae Asset India Opportunities Fund-Reg(G)	★★★★★	24.93	28.18	16.91
Franklin India High Growth Cos Fund(G)	★★★★★	38.64	36.08	19.41
ICICI Pru Value Discovery Fund-Reg(G)	★★★★★	27.58	32.86	20.02
Axis LT Equity Fund(G)	★★★★★	31.32	34.72	22.04

Research Objectives:

- To examine the characteristics of mutual fund schemes
- To understand the basic concepts of Mutual fund and its benefits as an investment avenue.
- To study the risk and return of growth funds.
- To suggest an investor to make a right choice of investment, while considering the inherent risk factors.

Research Methodology:

This study is basically depends on Secondary Data. The secondary data collected from the different sites, brochures, news papers, company offer documents, different books. An attempt has been made to evaluate the performance of the mutual fund schemes.

Characteristics of Mutual Funds:

A Mutual Fund actually belongs to the investors who have pooled their funds. The ownership of the Mutual Fund is in the hands

of the investors. Mutual funds are trusts or registered associations managed by investment professionals and other service providers, who earn a fee for their services from the fund. The pools of the funds are invested in a portfolio of marketable investments (Shares and Securities). The value of the portfolio is updated every day. Mutual funds collect money from small investors and in return, they will issue a certificate in units. The investor's share in the fund is denoted by "UNITS". The value of the units change with the change in the portfolio's value every day. The profits of investments will be distributed to the unit holders. The unit holders can sell their units in the open market at 'Net Asset Value' (NAV).

Types of Mutual Fund Schemes:

The Mutual Funds can be classified under the following types:

Open - Ended Scheme

An open-ended scheme is a scheme in which an investor can buy and sell units on a daily basis. The scheme has a perpetual existence

and flexible, ever changing corpus. Open-Ended schemes do not have a fixed maturity period. The investors are free to buy and sell any number of units, at any point of time, at prices that are linked to the NAV of the units. In these schemes the investor can invest and disinvest any amount, any time after a short initial lock in period. This scheme gives investors with instant liquidity and fund announces sale and repurchase price from time to time. The units can be bought from and sold to any Mutual Fund.

Close – Ended Scheme

A Close-ended scheme has a stipulated maturity period. E.g. 5-7 years. A Close-ended scheme is one in which the subscription

period for the Mutual Fund remains open only for a specific period, called the ‘**redemption period**’. At the end of this period, the entire corpus is

disinvested and the proceeds distributed to unit holders. After final distribution the scheme ceases to exist. Such schemes can be rolled over by approval of unit holders.

Interval Schemes

Interval schemes are those that combine both the features of both open-ended and close ended schemes. The units may be traded on the stock exchange or may be open for sale redemption during pre determined intervals at NAV related prices.

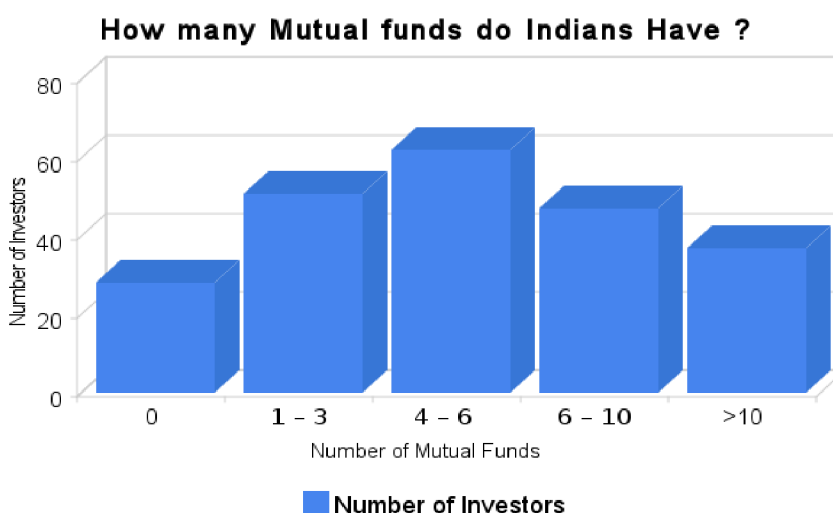
Table No.-2

GROWTH OF MUTUAL FUND SCHEMES IN INDIA

SCHEMES	March 2006	March 2007	March 2008	March 2009	March 2010	March 2011
Open-ended	463 (78.21)	480 (64)	592 (61.92)	589 (63.13)	641 (76.04)	727 (66.39)
Close ended	129 (21.79)	270 (36)	364 (38.08)	344 (36.87)	202 (23.96)	368 (33.61)
Total	592 (100)	750 (100)	956 (100)	933 (100)	843 (100)	1095 (100)

Note: Figures in parentheses indicate the percentages

Source: Data Compiled from AMFI (Association of Mutual Funds of India)



- 63% people invested in less than 6 Mutual funds
- 84% people invested in less than 10 mutual funds
- 50% people invested in 1-6 mutual funds
- The maximum number of investors were in the optimal range of 4-6 .
- Total Vote : 225
- Average number of Mutual funds : 5.57

(<https://www.google.co.in/search?q=images+of+mutual+funds&biw>)

Advantages of Mutual Funds:

The key advantages of both open and close-end Mutual Funds is that they put professional managers with experience and access to sophisticated financial research to work for you this, and other wide range of key benefits are as follows :-

- 1) Professional Management
- 2) Diversification
- 3) Compounding
- 4) Systematic Investing
- 5) Hassle-free operations
- 6) Buying Power
- 7) Choice
- 8) Liquidity
- 9) Transparency

Disadvantages of Mutual Funds:

- 1) Over Diversification
- 2) Unused Cash
- 3) Fluctuating Returns
- 4) Costs despite Negative Returns
- 5) Misleading Advertisements
- 6) Evaluating Funds
- 7) Poor Transparency

Risk Associated With Mutual Fund Investment:

The Principal that the greater risk you take, the greater the potential reward. Typically, risk is defined as short – term price variability. But on a long – term basis, risk is the possibility that your accumulated real capital

will be insufficient to meet your financial goals. Some investors can accept short-term volatility with ease, others with near panic. So whether you consider you investment temperament to be conservative, moderate or aggressive, you need to focus on how comfortable or uncomfortable you will be as the value of your investment moves up or down.

Types of Risk:

All investments involve some form of risk. Consider these common types of risks and evaluate them against potential rewards when you select an investment.

- 1) Market Risk
- 2) Inflation Risk
- 3) Credit Risk
- 4) Interest Risk
- 5) Exchange risk
- 6). Changes in government policy

Suggestions to Investors:

The Ground rules of Mutual Fund Investing
Assess yourself

- 1) Try to understand where the money is going
- 2) Don't rush in picking funds, think first
- 3) Invest. Don't speculate
- 4) Don't put all the eggs in one basket
- 5) Be regular
- 6) Do your homework
- 7) Find the right funds
- 8) Keep track of your investments
- 9) Know when to sell your mutual funds

Recommendations and Suggestions to AMCS:

- 1) Brand building:
- 2) Strength full Strategies:
- 3) arketng tools for total quality achievement:
- 4) Innovation:

Conclusion:

Mutual funds are dynamic financial intuitions which play crucial role in an

economy by mobilizing savings and investing them in the capital market. The activities of mutual funds have both short and long term impact on the savings in the capital market and the national economy. Mutual funds, trust, assist the process of financial deepening & intermediation. To banking at the same time they also compete with banks and other financial intuitions. India is one of the few countries to day maintain a study growth rate is domestic savings. Different types of mutual funds have different levels of volatility or potential price, and those with the greater chance of losing value are also the funds that can produce the greater returns for investors over time. So risk has two sides: it causes the value of your investments to fluctuate, but it is precisely the reason you can expect to earn higher returns.

Risk then, refers to the volatility - the up and down activity in the markets and individual issues that occur constantly over a period of time. This volatility can be caused by a number of factors - interest rate changes, inflation or general economic conditions. It is this variability, uncertainty and potential for loss, that causes investors to worry. We all fear the possibility that a stock we invest in will fall substantially. But it is this very volatility that earns higher long-term returns from these investments, than from a savings account. Speaking in terms of risk, this means that instead of saying that equity has higher risk, we should actually be saying that equity's risk drops over time and at a long enough

timescale, the returns to- risk ratio becomes far more attractive than debt. And there's the point about how all this fits into your targeted investment goals. The formula is simple debt for the short-term, and equity for the long-term.

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राष्ट्रीय प्रकल्प व विस्थापन पुनर्वसन समस्या

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धरणांच्या संदर्भात सर्वात गंभीर मुद्दा आहे विस्थापन आणि पुनर्वसन. ज्या ठिकाणी धरण प्रस्तावित असते तो भूभाग मानवी वस्तीचा असतो. कृषक जमीन किंवा मोठ्या प्रमाणावर ते रानमाळ अथवा जंगलाचा भूभाग असतो. त्यामुळे या धरणामुळे गावेच्या गावे ओस पडतात. उत्पन्नाची स्रोत असलेली शेती पाण्याखाली जाते. पशुंसाठी असलेले रानमाळ तसेच जंगली भूभाग पाण्याखाली जातो. शासनाला विकासाच्या प्रकल्पाकरिता जमीन अधिग्रहित करण्याचा कायदेशीर हक्क आहे. परंतु धरण ज्या ठिकाणी आहे तेथील जनतेलाही जगण्याचा अधिकार आहे. बरेचदा अधिग्रहणाच्या कायद्याचा आधार घेत शासनाने धरणाच्या नावाखाली सन्मानाने जगण्याचा लोकांचा हक्क हिरावून घेतला आहे. देशातील अपवादात्मक प्रकल्प वगळल्यास धरणांमुळे विस्थापित झालेल्या लोकांना न्याय मिळालेला दिसत नाही. ज्या ठिकाणी विशिष्ट कालावधी पर्यंत जीवनमान मनुष्य व्यतीत करतो त्या भूभागाशी त्यांच नात जुळलेले असते. तेथील पर्यावरणातून व सामाजिक सांस्कृतिक वातावरणातून त्यांच्या रोजगाराची व जीवनाच्या इतर मूलभूत अंगाची व्यवस्था झालेली असते परंतु धरणांमुळे विस्थापनाची समस्या निर्माण होते. रातोरात गावे खाली करण्याची सूचना जेव्हा गावकऱ्यांना प्राप्त होते तेव्हा त्यांच्यासाठी ती धक्कादायक बातमी असते. यातील आणखी एक वास्तव असे की, आजवर ज्या भूभागावर प्रकल्प बनले, ज्या लोकांनी आपली घरे, आपल्या जमिनी, माळराने प्रकल्पांकरिता दिली त्या प्रकल्पातून निर्माण

झालेला कोणताही लाभ त्या प्रकल्पाकरिता त्याग करणाऱ्या लोकांना मिळालेला दिसून येत नाही. त्यांची गावे जातात तिथे धरण होत. त्यावर वीज प्रकल्प उभा राहतो. परंतु ज्यांनी जमिनी दिल्या त्यांच्या घरात मात्र ती वीज व पाणी येत नाही. तेथे फक्त अंधार असतो व असतो तो जीवघेणा संघर्ष. त्यामुळे विस्थापन या प्रक्रियेकडे वेगळ्या दृष्टिकोनातून पाहण्याची गरज आहे. देशातील सर्व नागरिकांना सन्मानाने जगण्याचा अधिकार आहे. तशी तरतूद करून देणे, तशी व्यवस्था करणे हे लोकशाही राष्ट्राचे व तेथील शासनव्यवस्थेचे कर्तव्य आहे. मूठभर लोकांच्या विकासाची व्यवस्था करताना सामान्य लोकांच्या जगण्याचा हक्क हिरावून घेणे ही लोकशाही राष्ट्रातील मोठी शोकांतिका आहे. आजवर या देशातील धरण प्रकल्पामध्ये ही शोकांतिका प्रकर्षाने दिसून येत आहे. प्रकल्प शहराबाहेर गावखेड्यात, जंगलांमध्ये वसलेले आहेत. जीवन पूर्णतः निसर्गावर अवलंबून असणाऱ्या व विकासाच्या प्रवाहापासून दूर असलेल्या दुर्बल, निर्धन लोकांच्या जीवनावर प्रकल्प उभे झालेले दिसतात. त्यांचा जगण्याचा लढा पुढे कधीच संपलेला नाही. हे वास्तव असल्याने आज सर्व धरण प्रकल्प वादग्रस्त ठरत आहे. कारण शासन कोणत्याही नियोजनबद्ध पद्धतीने व मानवीय भूमिकेतून विस्थापनाची भूमिका हाताळतांना दिसून येत नाही. विस्थापनाकडे केवळ कायद्याच्या माध्यमातून न पाहता मानवी दृष्टिकोनातून पाहण्याची गरज आहे.

विस्थापनासोबतच पुनर्वसन ही धरणाच्या संदर्भातील महत्त्वाची समस्या आहे. विस्थापनामध्ये भूभाग, उत्पन्नाची साधने हिरावून घेतल्या जाते. पुनर्वसनात मात्र शासन आपल्या सोईने विस्थापित झालेल्या माणसाला कोठेतरी पुनर्वसित करण्याचा प्रयत्न करते परंतु हा प्रयत्न अतिशय अप्रस्तुत, अयोग्य व अनियोजनबद्ध असतो. कारण तसे नसते तर आजवरच्या पुनर्वसनाच्या धोरणाच्या विरोधात प्रकल्पग्रस्तांनी आंदोलन केले नसते. पुनर्वसनाच्या संदर्भात कायदा आहे. तो कागदावर जितका सुरेख वाटतो तितकाच अंमलात आणतांना अवास्तव आहे. त्यामुळेच कायदानुसार पुनर्वसन झाल्याचे अपवादानेही दिसून येत नाही. इतकेच नव्हे तर पुनर्वसनाचा कायदा म्हणतो त्या मानवीय सुविधा देखील पुनर्वसित भूभागात नसतात. त्यामुळे पुनर्वसन हे वेगळ्या आंदोलनाचे कारण बनले आहे. ग्रामीण भागातील माणसाला पुनर्वसित क्षेत्र म्हणून शहरातील कुठलेतरी रानमाळ मिळते. शहराच्या बाहेर माळरानावर पुनर्वसनाच्या नावाखाली नवीन मानवी वसाहत निर्माण केल्या जाते. मूळ संदर्भापेक्षा ती पूर्णतः वेगळी असल्यामुळे पुनर्वसित कुटुंब त्या ठिकाणी स्वतःला असहाय्य समजतात. त्या ठिकाणी समायोजित व्हायला बराच वेळ लागतो. अनेकांना ते समायोजन जुळत नाही. पुनर्वसनाच्या ठिकाणी रोजगाराची समस्या निर्माण होते. गावातील मजूर शेतमजुरीवर आपले कुटुंब चालवितो. अशा मजुराला पुनर्वसनाच्या नावाखाली शहराच्या बाहेर घर मिळते पण त्याच्यापासून त्याचा रोजगार हिरावलेला असतो. शहरात उपलब्ध असलेला रोजगार करण्याचे कसब त्याच्या ठिकाणी नसते व ज्यामध्ये तो तरबेज असतो ते काम या पुनर्वसित वस्तीमध्ये नसते. इतकेच नव्हे तर ग्रामीण भागातील माणसाच्या जीवनाची एक संस्कृती असते. त्यांच्या जगण्याचे एक पर्यावरण असते. ते पुनर्वसित वस्त्यांमध्ये कृत्रिम पद्धतीने तयार करता येत नाही.

त्यामुळे पुनर्वसित वस्त्या लोकांचा जगण्याचा आनंदच हिरावून घेतात. असे म्हटले तर वावगे होणार नाही की, धरणांमुळे विस्थापित होणाऱ्या लोकांचा जगण्याचा आनंद कायमचा हिरावून घेतल्या जातो. शासन किंवा कायदे त्यांना तो आनंद कधीही प्राप्त करून देऊ शकत नाही. यामुळे पुनर्वसन करताना त्यांच्या स्वाभाविक लोकवस्तीसारखी लोकवस्ती निर्माण व्हावी. ते पूर्वी ज्या ठिकाणी राहात होते त्याच सामाजिक, सांस्कृतिक व पर्यावरणीय दृष्टिकोनातून लोकवस्ती निर्माण झाल्यात तर विस्थापितांना पुनर्वसित होतांना आनंद होईल.

विस्थापन, पुनर्वसन व समस्या :

विकसित भारताच्या वाढत्या गरजांच्या पुर्ततेकरिता धरण ही आवश्यक बाब जरी असली तरी बहुसंख्य लोकांचे जीवन उद्ध्वस्त करून त्यांची सामाजिक, सांस्कृतिक आणि इतर जैविक मूल्ये पायदळी तुडवून मूठभर लोकांच्या विकासाचा विचार करणे हे केवळ निंदनीय नसून अमानवीय आहे. असे असतांनाही आणि मानवी मुल्यांचा व मानवी मूलभूत हक्कांचा राष्ट्रीय आंतरराष्ट्रीय स्तरावर विचार होत असताना विस्थापित लोकांच्या समस्यांकडे मात्र सोईस्करपणे दुर्लक्ष होतांना दिसून येत आहे. विस्थापन व पुनर्वसनाच्या संदर्भात आजवर अनेक कायदे केले गेलेत या कायद्याने समस्या सुटल्या नाहीत जनआक्रोश वाढला म्हणून आवश्यकतेनुसार कायद्यात वेळोवेळी बदलही झाले पण त्यातूनही समस्या सुटल्या नाहीत. आजही भारतातील धरणांच्या संदर्भात काही अपवादात्मक बाबी वगळल्यास विस्थापन व पुनर्वसनाची समस्या समाधानकारकरित्या सोडविण्यात शासनाला कोठेच यश आल्याचे दिसून येत नाही. यामुळेच स्वातंत्र्योत्तर भारतात विस्थापन व पुनर्वसनाच्या चळवळीने जन्म घेतला व शासनविरोधी त्यांचा लढा अजूनही सुरुच आहे. विस्थापितांच्या अनेक समस्या आहेत जसे -

- १) शहरालगत किंवा शहराबाहेर माळरानावर वसाहत : धरणामध्ये जेव्हा गावेच्या गावे पाण्याखाली जातात तेव्हा या लोकांच्या पुनर्वसनाकरिता शहराबाहेर किंवा बरेचदा माळरानावरची जमीन वसाहत म्हणून उपलब्ध करून दिल्या जाते. ही वसाहत शहरापासून फार लांब असते. त्यामुळे बरेचदा शहराशी संपर्कही येत नाही गाव सुटलेले व शहर जवळ नाही अशा अवस्थेत त्यांचे जीवन येऊन ठेपते. ओळख विसरून जगायला भाग पाडणारी परिस्थिती धरणामुळे विस्थापितांवर येते.
- २) रोजगाराची समस्या : धरणामुळे गावासोबतच कृषी क्षेत्र पाण्याखाली जाते. त्यामुळे यावर अवलंबून असणारी कुटुंबे प्रभावित होतात. विस्थापित गावांना ज्या ठिकाणी पुनर्वसित केले जाते त्या ठिकाणी त्यांना पूर्वीच्याच दर्जाची शेती उपलब्ध होते असे नाही. तसेच पुनर्वसित क्षेत्र हे शहरालगत किंवा शहराबाहेर असते. येथील भौगोलिक परिवेश विस्थापितांच्या मूळ भौगोलिक क्षेत्रापेक्षा पूर्णतः भिन्न असते. त्यामुळे या ठिकाणी सामायोजित होतांना त्यांना अनेक अडचणी येतात. यात प्रामुख्याने रोजगाराची अडचण असते. शेती व शेतीशी संबंधित कामे यावर अवलंबून असलेली व याच क्षेत्राशी संबंधित कामाचे कौशल्य अवगत असलेली ग्रामीण माणसे पुनर्वसित क्षेत्रात रोजगारासाठी धडपडतात. कारण पुनर्वसित क्षेत्रात त्यांना अवगत असलेल्या शेतीशी संबंधित कामे त्यांच्या वाट्याला येत नाहीत. जो रोजगार पुनर्वसित क्षेत्रात उपलब्ध आहे ते करण्याचे कौशल्य त्यांना अवगत नसते. त्यामुळे अकुशल कामगार म्हणून मिळेल तो रोजगार मिळेल

त्या मजुरीत करण्याची वेळ बरेचदा पुनर्वसितांवर येते. यातून रोजगार व आर्थिकतेची नवीन समस्या या लोकांसमोर उभी राहते. अपवाद वगळता सर्वच पुनर्वसित क्षेत्रात ही समस्या जाणवते.

- ३) समायोजनात अडचणी : पुनर्वसित क्षेत्र विस्थापित क्षेत्रापेक्षा भौगोलिक, सामाजिक, सांस्कृतिक या सर्वच बाबतीत भिन्न असते. विशिष्ट कालावधी ज्या गावामध्ये घालविला त्या गावाशी तेथील भौगोलिक, सामाजिक व सांस्कृतिक जीवनाशी जनजीवन एकरूप झालेले असते. पुनर्वसित क्षेत्र मूळ गावापेक्षा सर्वच बाबतीत भिन्न असते. बरेचदा मूळ गावाशी व तेथील वातावरणाशी साधर्म्य नसलेले वातावरण पुनर्वसनाच्या नावाखाली उपलब्ध होते. अशा नवीन वातावरणात ग्रामीण भागातील व्यक्ती सहज समायोजित होऊ शकत नाही. याचा त्यांच्या व्यक्तिगत व सामाजिक आरोग्यावर विपरित परिणाम झाल्याचे दिसून येते. बरेचदा न्यूनगंड व व्यक्तिगत सामाजिक कुचंबनेचे पुनर्वसित क्षेत्रातील लोक बळी ठरलेले दिसून येतात.
- ४) मूलभूत सुविधांचा अभाव : विस्थापितांना पुनर्वसित करताना पुनर्वसित क्षेत्रात मूलभूत नागरी सुविधा पुरवाव्या तसेच त्यांना त्यांच्या परिचयाच्या सामाजिक, भौगोलिक परिस्थितीशी साधर्म्य असेल अशा भौगोलिक क्षेत्रात पुनर्वसित करावे व किमान आवश्यक सुविधा शासनाच्या वतीने उपलब्ध कराव्यात अशी तरतूद कायद्यात असली तरी प्रत्यक्षात पुनर्वसित क्षेत्रे बघितली तर लक्षात येते की, कायद्यातील मूलभूत गोष्टींची पूर्तता सुद्धा पुनर्वसित क्षेत्रात शासनाकडून केलेली

दिसून येत नाही. शिक्षण, आरोग्य, रस्ते, वीज, पाणी व रोजगार या सारख्या मूलभूत सुविधा पुनर्वसित क्षेत्रात दिसून येत नाही. त्यामुळे अपवाद वगळता सर्वच पुनर्वसित क्षेत्रातील लोकांनी शासनदरबारी मूलभूत सुविधा उपलब्ध करून देण्याकरिता मागणी केल्याचे दिसून येते. अनेक पुनर्वसित क्षेत्रातील लोकांनी वारंवार मागणी करून मूलभूत सुविधा उपलब्ध न झाल्यामुळे निवडणुकीसारख्या राष्ट्रीय कार्यक्रमावर बहिष्कार घातल्याचे दिसून येते. त्यामुळे मूलभूत सुविधांचा अभाव ही पुनर्वसित क्षेत्रातील फार मोठी समस्या आहे.

- ५) सामाजिक, सांस्कृतिक उपक्रमांचा ऱ्हास : पुनर्वसित क्षेत्रातील लोक मूळ शेजार व आप्तस्वकीयांपासून दुरावतात तसेच गावातील भौगोलिक, सामाजिक, सांस्कृतिक वातावरणापासूनही दुरावतात. मूळठिकाणी होत असलेले सांस्कृतिक उपक्रम नवीन ठिकाणी करताच येते असे नाही. सांस्कृतिक जीवनाचा व्यक्ती व समाज जीवनाशी जवळचा संबंध असतो. पुनर्वसित क्षेत्रात या सांस्कृतिक जीवनाचा ऱ्हास होतो. जसे प्रत्येक गावाचे ग्रामदैवत असते. गावात यात्रा, गावउत्सव, गावाचे सार्वजनिक उपक्रम असतात. नवीन पुनर्वसित क्षेत्रात बऱ्याचदा दोन तीन गावे मिळून एकत्रित पुनर्वसन होते. अशावेळी गावाची मूळ ओळख संपते सोबत सर्व सांस्कृतिक परंपरांना हे लोक विसरतात. कारण वेगवेगळ्या गावामधून एकत्रित आली असल्यामुळे आता सर्वच बाबीमध्ये भिन्नता निर्माण होते. याचा परिणाम त्यांच्या सांस्कृतिक जीवनावर होतो. पुनर्वसनामुळे अनेक गावांची सांस्कृतिक परंपरा ऱ्हास

पावलेली आहे. पुनर्वसनामधून निर्माण झालेली ही समस्या आहे.

- ६) उपलब्ध नागरी सुविधांचा दर्जा : पुनर्वसन करताना ते कायद्याच्या अनुषंगानेच झाले पाहिजे. परंतु प्रत्यक्षात पुनर्वसित क्षेत्रात कोणत्याही प्रकारच्या कायद्याची पूर्ण अंमलबजावणी झालेली दिसून येत नाही. ज्या मूलभूत सुविधा योग्य वेळी पुरवायला हव्यात त्या पुनर्वसन होऊन दहा दहा वर्षे झाल्यानंतरही पूर्ण झाल्या नाहीत. अशी तक्रार असणारी अनेक पुनर्वसित क्षेत्रे सहजतेने सापडतील. रस्ते, वीज, पाणी, आरोग्यकेंद्रे, शाळा यासारख्या मूलभूत सुविधा प्राप्त करण्याकरिता पुनर्वसितांना संघर्ष करावा लागतो हे वास्तव आहे. संघर्षानंतर सुविधा उपलब्ध होतात परंतु त्यांचा दर्जा अतिशय निम्न असतो. दवाखाना असतो परंतु वैद्यकीय सेवा देणारे प्रशिक्षित डॉक्टर्स नियमित उपलब्ध होत नाहीत. सर्व प्रकारच्या सोयी मिळतील अशी व्यवस्था त्या ठिकाणी नसते. नेमके उन्हाळ्यामध्ये पिण्याच्या पाण्याची समस्या निर्माण होते. पावसाळ्यात शोधूनही पुनर्वसित क्षेत्रात रस्ते सापडत नाहीत. पुनर्वसित क्षेत्रात सुविधा उपलब्ध करून देताना त्याचा दर्जा उत्तम असेल याची खात्री होणे गरजेचे आहे. ज्या लोकांनी धरणासारख्या राष्ट्रीय उपक्रमाकरिता सर्वस्व दिले त्या लोकांना मूलभूत सुविधांकरिता संघर्ष करावा लागत असेल तर ही फार मोठी शोकांतिका असून राष्ट्रीय उपक्रमाकरिता यापुढे आपले सर्वस्व देताना लोक विचार करतील.
- ७) आश्वासनांची / कायद्यातील तरतुदींची पूर्तता नाही : धरणासारख्या राष्ट्रीय

उपक्रमाकरिता गावे तसेच शेत जमीन सोडण्यास लोक आता सहजासहजी तयार होत नाही. अनेक राष्ट्रीय उपक्रमाकरिता जागा मिळविण्याकरिता शासनाला संघर्ष करावा लागत आहे. शासनाच्या जमीन अधिग्रहण धोरणाच्या विरोधात लोक उभे होत आहेत. याला कारण म्हणजे यापूर्वी ज्या लोकांनी आपले सर्वस्व धरणासारख्या उपक्रमाला दिले त्या लोकांना पुनर्वसित करताना शासनाने, कायद्याने जी आश्वासने दिलीत त्या आश्वासनांची पूर्तता शासनाने कधीही केली नाही. जसे अनेक पुनर्वसितांना पुनर्वसित ठिकाणी मूळ जमिनीशी साधर्म्य असणारी जमीन उपलब्ध करून देण्यात येईल अशा स्वरूपाची आश्वासने देण्यात आली होती त्यामुळे प्रकल्पाकरिता लोकांनी आपल्या जमिनी दिल्या परंतु प्रत्यक्षात पुनर्वसित ठिकाणी कोणत्याही प्रकारची शेतजमीन उपलब्ध झाली नाही. रोजगार उपलब्ध करून दिल्या जाईल, कुटुंबातील एका सदस्यास शासकीय नोकरीत सामावून घेतल्या जाईल, ज्यांना नोकरीत सामावून घेता येणार नाही त्यांना आर्थिक लाभ एकरकमी किंवा विशिष्ट टप्प्यात दिल्या जाईल अशा स्वरूपाची आश्वासने अनेक प्रकल्पात शासनाकडून प्रकल्पग्रस्तांना दिल्या गेली. परंतु प्रकल्प उभा राहिला व शासनाला दिलेल्या आश्वासनांचा विसर पडला असेच चित्र पुनर्वसित क्षेत्रात दिसून येते आहे. यामुळे प्रकल्पग्रस्तांमध्ये प्रकल्प व शासन या दोघांबाबतही असंतोष आहे.

विस्थापित, पुनर्वसित स्त्रियांच्या समस्या :

प्रकल्पामुळे विस्थापित होणाऱ्या व शासनाने दिलेल्या पुनर्वसित क्षेत्रात जीवन व्यतीत

करणाऱ्या प्रकल्पग्रस्त कुटुंबाच्या समस्यांचा वर सविस्तर आढावा घेण्यात आलेला आहे. तो सर्वसमावेशक असला तरी स्त्रियांना पुनर्वसित भागात येणाऱ्या समस्या ह्या स्वतंत्र असल्याने; त्याची कारणे, परिणाम स्वतंत्र असल्याने त्याचा वेगळा विचार होणे गरजेचे आहे. स्त्रियांचे भावजीवन, व्यक्तिगत, कौटुंबिक तसेच सार्वजनिक जीवन पुरुष संस्कृतीपेक्षा स्वतंत्र असते. त्यातही ग्रामीण भागातील स्त्री जीवन वेगळे असते. स्त्री पुरुष समानतेचा गंध या जीवनाला नसतो. त्यामुळे पुनर्वसित क्षेत्रात ग्रामीण स्त्रियांना वेगळ्या समस्यांना सामोरे जावे लागते. या समस्यांचे वेगळेपण या स्त्रियांचे संपूर्ण जीवन प्रभावित करते.

ग्रामीण भागातील स्त्रियांची सकाळ ते रात्र या दरम्यानची आपली स्वतंत्र जीवनशैली असते. तिच्या जीवनाचा तो अविभाज्य भाग असतो. पुनर्वसित ठिकाणी नेमकी तिची ही जीवन साखळी तुटते त्यामुळे पुनर्वसित क्षेत्रात समायोजित होण्यात सर्वात मोठा त्रास ग्रामीण स्त्रियांना होतो.

ग्रामीण जीवनाची उघड्यावरचे शौचालय ही एक व्यवस्था आहे. ग्रामीण जीवनाचा तो एक भाग आहे. पुनर्वसित ठिकाणी ही व्यवस्था पूर्वीच्या ठिकाणासारखीच उपलब्ध असेल असे नसते. कारण पुनर्वसित क्षेत्र शहरालगत असते. ग्रामीण गोदरी ही शहरी संस्कृतीच्या दृष्टीने असभ्य किंवा चुकीची संकल्पना जरी असली तरी ग्रामीण जीवनाचा तो अविभाज्य भाग आहे. केवळ शरीर शुद्धीकरण किंवा शौच याच कार्याकरिता गोदरीचा उपयोग केल्या जात नाही तर भावनिक, वैचारिक विरेचनाचा तो एक पर्याय आहे. ग्रामीण कौटुंबिक जीवनात अजूनही थोऱ्या मोठ्यांच्या समोर कुटुंबातील स्त्रियांना, मुलींना, सुनांना आपल्या विचारांची समवयस्कांसोबत देवाणघेवाण करता येत नाही, मनातल्या व्यथा बोलून दाखविता येत नाही. मनातला

विचार सांगता येत नाही. एखाद्या समस्येवर उपाय मागता येत नाही. एखाद्याबाबत तक्रार असेल ती सांगता येत नाही. कुटुंबात होत असणारी ही वैचारिक घुसमट, कुचंबना गोदरीमध्ये दूर होते. बऱ्याचदा याठिकाणी समवयस्क स्त्रिया एकत्रित येऊन आपल्या व्यक्तिगत, कौटुंबिक जीवनातील समस्यांवर वैचारिक आदानप्रदान करतात. मन मोकळे करणे, व्यक्तिगत जीवनातील समस्या थोऱ्या मोठ्यांना सांगणे, आपली तक्रार बोलून दाखविणे, एखाद्या गोष्टीवर सल्ला मागणे या गोष्टी जिथे घरात, गावात शक्य नाही. गोदरीमध्ये या गोष्टी सहजतेने होतात. या अर्थाने वैचारिक विरेचनाचे, शुद्धीकरणाचे केंद्र म्हणजे ग्रामीण गोदरी असते. उघड्यावरच्या शौचाचे समर्थन करता येणार नाही परंतु असे असले तरी यामुळे त्या ठिकाणी चालणारी वैचारिक देवाणघेवाण चुकीची आहे असेही म्हणता येणार नाही. आपल्या कौटुंबिक तथा गावातील मर्यादांवर स्त्रियांनी शोधून काढलेला तो एक पर्याय आहे. तो चुकीचा आहे असे म्हणता येत नाही. कारण खुलेपणाने बोलता येईल अशी स्त्रियांकरिता व्यवस्था अजून गावात नाही. इतकेच नव्हे तर जीवनातील एक विशिष्ट कालखंड उघड्यावर शौच करण्यात गेल्याने शरीर आणि मनाला त्याची सवय झालेली असते. त्यामुळे शौचालयामध्ये मलविसर्जनाची प्रक्रिया ग्रामीण लोकांची घडून येत नाही. गोदरी ही त्यांच्या सार्वजनिक जीवनाचा अविभाज्य भाग झालेली असते. पुनर्वसित क्षेत्रात ही सुविधा उपलब्ध नसेल तर फार मोठी कुचंबना ग्रामीण स्त्रियांची होतांना दिसते. घरात किंवा घराजवळ शौचालय असणे ही संकल्पना ग्रामीण स्त्रीच्या मनात अजूनही पूर्णतः रुजलेली नाही. शौच हे गावाबाहेर लांब कोठेतरी करण्याचीच प्रक्रिया आहे हा विचार मनात खोलवर रुजला असल्यामुळेच शासनाची 'घर तिथे संडास' ही योजना पूर्णतः अपयशी झाली. कायदा करून सुधारणा करता येत नाहीत किंवा नवीन विचार

रुजविता येत नाही हे यातून पुन्हा एकदा सिद्ध झाले. जोवर एखादा विचार, नवीन संकल्पना मनुष्य स्वीकारत नाही तोपर्यंत त्याच्या समाज जीवनाचा तो भाग होत नाही. ग्रामीण भागातील स्त्री पुनर्वसित क्षेत्रात ज्या समस्येला मोठ्या प्रमाणात सामोरी जाते त्यात मूळ शौचालय व्यवस्थेचा (गोदरी) अभाव ही आहे. त्यांच्या व्यक्तिगत तसेच कौटुंबिक चर्चेमध्ये यामुळे बाधा निर्माण झाली आहे. मुळातच विचार व्यक्त करण्याची फार कमी संधी मिळणाऱ्या ग्रामीण स्त्रीला वैचारिक आदानप्रदानाकरिता गोदरीमुळे जो वेळ मिळत होता तो ही पुनर्वसित क्षेत्रात हिरावल्या गेला आहे.

ग्रामीण भागातील स्त्री कौटुंबिक जीवनासोबत कृषी जीवनातही मदत करते. घरातील कामे आटोपल्यानंतर शेतीशी संबंधित कामे, पशुजीवनाशी संबंधित कामे तसेच यातून सहजतेने उपलब्ध होणारे रोजगार जसे दुध-दही विक्री, शेतमजुरी यासारखे कार्य ती करीत होती. यातून व्यक्तिगत जीवनाकरिता तसेच कौटुंबिक जीवनाकरिता अर्थोत्पादन तिला होत होते. आर्थिकदृष्ट्या गावात ती स्वावलंबी होती कारण ग्रामीण रोजगाराचे कौशल्य तिला अवगत होते. परंतु पुनर्वसित क्षेत्र शहरालगत असल्याने व शेतीवर आधारित रोजगाराची उपलब्धता त्या ठिकाणी नसल्याने ग्रामीण स्त्री पुनर्वसित ठिकाणी पूर्णतः बेरोजगार झाली आहे. पुनर्वसित ठिकाणी जो रोजगार उपलब्ध आहे ते करण्याचे कसब किंवा कौशल्य तिला अवगत नाही आणि जे कौशल्य अवगत आहे त्यावर आधारित रोजगार उपलब्ध नाही यामुळे तिचे व्यक्तिगत तसेच आर्थिक जीवन प्रभावित झाले आहे.

गावामध्ये स्त्रियांच्या माध्यमातून ग्रामीण संस्कृती आपले मूळ धरून आहे. सर्वच सण उत्सव स्त्रीप्रधान आहे. ग्रामीण स्त्री ही उत्सवप्रिय आहे.

ग्रामीण जीवनात सण, उत्सव ती आनंदाने करीत आलेली आहे. यातून तिचा भावनिक विकास होत आला आहे. पुनर्वसित क्षेत्रात हे सगळे सण, उत्सव करताना तिला मर्यादा येत आहे. कारण तेथील भौगोलिक सांस्कृतिक वातावरण या ठिकाणी उपलब्ध होत नाही. त्यामुळे सांस्कृतिक संघर्ष तिच्या मनात निर्माण होत आहे. यातून गाव, आपला मूळ सांस्कृतिक वारसा विसरत चाललेला आहे.

ग्रामीण भागातील संयुक्त कुटुंब पुनर्वसित ठिकाणी विभक्त झाली. त्यामुळे संयुक्त कुटुंबामध्ये होणारे संस्कार, समस्यांवर वेळीच निघणारे तोडगे, मोठ्यांचा कुटुंबावर असलेला प्रत्यक्ष अप्रत्यक्ष दबाव या सगळ्या गोष्टी दूर गेल्या. यातून कुटुंबातील कलहाचे प्रकार व प्रमाण वाढले. संयुक्त कुटुंबात मोठ्यांच्या दबावामुळे अनेक कलह समोर येण्यापूर्वीच विरून जात. परंतु विभक्त कुटुंबात मात्र छोटे मोठे प्रसंगही कलहाचे रूप धरतांना दिसून येत आहे. पुनर्वसनामुळे मूळ शेजार दुरावला, त्यामुळे नवीन ठिकाणी नवीन शेजारात समायोजित होतांना अडचणी निर्माण होतात. पुनर्वसित क्षेत्रातील घरे ही शासनाद्वारे विकसित केलेल्या आराखड्यानुसार असल्याने या स्त्रियांना गावातील घरांची, तेथील जवळीकतेची उणीव या ठिकाणी भासते यातून एक वेगळी असुरक्षितता त्यांना सतत जाणवत राहते. थोडक्यात त्यांचे व्यक्तिगत तसेच कौटुंबिक जीवन अंतर्बाह्य पुनर्वसनामुळे प्रभावित होते. शारीरिकतेपेक्षा त्यांच्या मानसिक स्थितीवर पुनर्वसनाचा फार विपरीत परिणाम होतो. ग्रामीण सभ्यता सुटत नाही आणि पुनर्वसित ठिकाणाचा शहरी वारसा घेता येत नाही अशा स्थितीत तिची मानसिक कुचंबना होत राहते.

विस्थापन पुनर्वसनात स्त्रियांचे मत :

प्रकल्पाकरिता जमीन अधिग्रहित करताना, विस्थापितांना पुनर्वसित करताना स्त्रियांना कोठेही

सहभागी करून घेतल्या जात नाहीत. त्यांना गृहीत धरून अधिग्रहण ते पुनर्वसन ही प्रक्रिया चालते. त्यामुळेच अधिग्रहण ते पुनर्वसन या प्रक्रियेत स्त्री जीवन मोठ्या प्रमाणात प्रभावित होते. त्यामुळे - १) जमीन अधिग्रहणासाठी गाव स्तरावर चर्चा होत असताना त्यात स्त्रियांना समाविष्ट करून घ्यावे. २) प्रकल्पाबाबत व त्याकरिता अधिग्रहित केल्या जाणाऱ्या जमिनीबाबत त्यांची भूमिका स्वतंत्रपणे लक्षात घ्यावी. ३) पुनर्वसनाबाबत त्यांना काय वाटते? हे लक्षात घेतले पाहिजे. ४) पुनर्वसित ठिकाणी त्यांच्या दृष्टीने काय आवश्यक सुविधा उपलब्ध करून दिल्या पाहिजे हे त्यांचेकडूनच जाणून घेतले पाहिजे. ५) ग्रामीण स्त्रियांना त्यांना अवगत असलेल्या रोजगार कौशल्यावर आधारित रोजगार पुनर्वसित ठिकाणी उपलब्ध होईल अशी व्यवस्था केल्या जावी. ६) मूळ गाव तसेच गावातील स्त्री जीवन यांच्याशी मिळते जुळते सामाजिक, सांस्कृतिक पुनर्वसित ठिकाण उपलब्ध करून द्यावे. ७) मूळ गावाशी साधर्म्य ठेवणारे भौगोलिक, सांस्कृतिक वातावरण पुनर्वसित ठिकाणी उपलब्ध करावे. ८) जमीन अधिग्रहण ते पुनर्वसन या प्रक्रियेतील प्रत्येक टप्प्यांवर तिची मते जाणून घ्यावी. तिचे जीवन प्रभावित होणार नाही याची काळजी घेत मिळत असलेल्या लाभात तिला वाटेकरी ठेवावे.

जमीन अधिग्रहण ते पुनर्वसन या प्रक्रियेदरम्यान अपवादात्मक प्रकरणे वगळल्यास कोठेही स्त्रियांना प्रक्रियेत सामावून घेतल्या गेलेले नाही जेव्हा की घर तसेच सामाजिक जीवनात स्त्रियांची भूमिका महत्त्वाची असते. त्यामुळे या प्रक्रियेत ती मोठ्या प्रमाणात प्रभावित होत असते. याचमुळे या सगळ्या प्रक्रियेत तिला सहभागी करून घेतल्यास तिच्या मतांचा आदर केल्यास व तिचे जीवन प्रभावित होणार नाही या पद्धतीने पुनर्वसनाची प्रक्रिया राबविल्यास पुनर्वसन ही स्त्रियांच्या दृष्टीने अधिक लाभदायक प्रक्रिया ठरेल.

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१२. कुरुक्षेत्र, अक्टूबर २००७, प्रकाशन विभाग, सुचना और प्रसारण मंत्रालय, भारत सरकार
१३. योजना नोव्हेंबर २०१३, प्रकाशन विभाग, सुचना और प्रसारण मंत्रालय, भारत सरकार



कायदेभंगाचे आंदोलन - जमनालाल बजाज यांची भूमिका

नरेश कवाडे

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ज्यांनी ज्यांनी भारताला स्वतंत्र करण्यासाठी स्वातंत्र्य लढ्यात स्वतःला झोकून दिले आणि सामाजिक क्षेत्रामध्ये भरीव कामगिरी केली, ज्याचे नाव आज सुवर्ण अक्षरांनी लिहिले गेले आहे, त्यामध्ये वर्धेच्या जमनालालजी बजाज यांचा प्रामुख्याने उल्लेख करावा लागतो. त्यांचे भारतीय स्वातंत्र्य संग्रामातील कार्य अनन्य साधारण आहे. एक सच्चा देशभक्त म्हणून संपूर्ण भारत आज त्यांना मानाचा मुजरा करतो. समस्त बहुजन समाजाच्या हृदयामध्ये सामाजिक आणि राजकीय कार्यामुळे जमनालालजींचे नाव कायमचे कोरले गेल्याचे आज आपणास दिसून येते.

लोकमान्य टिळकांच्या सामाजिक व राजकीय कार्याचा ज्या व्यक्तीवर कुमार अवस्थेमध्ये प्रभाव पडला ती व्यक्ती म्हणजे जमनालाल बजाज होय. भारतातील महान नेत्यांमधील ते एक नेता होते. सत्याग्रही होते, स्वातंत्र्य सैनिक होते. भारतीय राष्ट्रीय काँग्रेसच्या इतिहासामध्ये त्यांचे नाव महत्वाचे आहे.

सुरुवातीला समाजसेवा करणे हेच जमनालालजींचे उद्दिष्ट होते. त्यासाठी त्यांनी समाजातील वाईट प्रथेविरुद्ध प्रसार केला. राष्ट्रीय काँग्रेसच्या कार्यक्रमाप्रमाणे स्वदेशीचा स्वीकार केला. त्यासाठी खादीचा भारतभर प्रसार केला. घेंदू-मुस्लिमड यांच्यात ऐक्य घडवून आणण्यासाठी महत्वाची भूमिका पार पाडली. देशस्थितीचे सत्य दर्शन झाल्याने १९२० पासून जमनालालजींनी महात्मा गांधीजींच्या नेतृत्वात स्वातंत्र्य संग्रामात उडी घेतली.

१९२०-१९४२ पर्यंत प्रत्येक कार्य गांधीजींच्या आशिर्वादाने आणि प्रेरणेनेच जमनालालजींनी केल्याचे दिसून येते.

२६ जानेवारी, १९३० हा दिवस राष्ट्रसभेच्या आदेशानुसार घ्वातंत्र्यदिनड म्हणून देशभर साजरा झाला. स्वातंत्र्य हा भारतीय लोकांचा कोणीही हिरावून घेऊ न शकणारा हक्क आहे. ब्रिटीशांनी आमचे स्वातंत्र्य हिरावून घेतले आहे. एवढेच नव्हे तर त्यांनी आमचे आर्थिक, राजकीय व सांस्कृतिक शोषण करून आमचा नाश केला आहे. असे राज्य चालू देणे हे योग्य नाही. म्हणून त्यांचे अधिपत्य संपवले पाहिजे व पूर्ण स्वातंत्र्य स्थापले पाहिजे असे राष्ट्रीय सभेने जाहिर केले. म. गांधींच्या नेतृत्वाखाली राष्ट्रसभेचा हा लढा अहिंसात्मक पध्दतीने चालणार होता. इंग्लंडमध्ये मजुरपक्ष सत्तेवर येऊनही भारताच्या स्वराज्याचा हा प्रश्न सोडविण्यास तो तयार नव्हता. गांधीजींना तडजोडीची आशा होती. दारुबंदी, शेतसारा माफी आणि लष्करी खर्च कपात इत्यादी त्यांच्या मुख्य मागण्या होत्या. सरकारने या प्रस्तावास नकार दिला तेव्हा १४ फेब्रुवारी, १९३० रोजी राष्ट्रसभेने जनतेला सविनय कायदेभंगाचा आदेश दिला. अन्यायी कराचा कायदा दांडी येथे मोडायचा असे ठरवून म. गांधीजींनी आपल्या ७५ निष्ठावान सहकार्यांसोबत १२ मार्च, १९३० रोजी आपल्या इतिहास प्रसिध्दी दांडी यात्रेला प्रारंभ केला होता. हा लढा यशस्वी व्हावा म्हणून जमनालाल बजाज यांनी महत्वाची भूमिका पार पाडली.

कायदेभंगाचे आंदोलन : जमनालाल बजाज यांची भूमिका

१९२९ लाहोर येथे काँग्रेसचे अधिवेशन भरले होते. त्या अधिवेशनात संपूर्ण स्वराज्याची मागणी केली होती. या अधिवेशनासाठी जमनालालजी आपल्या परिवारासोबत लाहोरला गेले.^१ २६ जानेवारी, १९३० हा दिवस स्वतंत्रता दिवस म्हणून निश्चित केला व कायदेभंग करण्याचे ठरविले. मुलकी व लष्करी बाबतीत लोकांचे सहकार्य हा आंदोलनाचा गाभा होता. त्यासाठी त्यांनी असहकाराचा मंत्र दिला. भारतात दुसऱ्या राष्ट्रीय आंदोलनाला प्रारंभ झाला. हे अधिवेशन सविनय कायदेभंगाचे आंदोलन म्हणून प्रसिध्द आहे. या प्रसिध्द आंदोलनाची सुरुवात ध्दांडी यात्रेनेड झाली. हे आंदोलन कसे आणि कधी करावयाचे याबाबतचा निर्णय गांधीवर काँग्रेसने सोपविला होता. त्यानुसार त्यांनी १९३० मध्ये मार्च महिन्याच्या प्रारंभी सत्याग्रह सुरु करण्याचा आपला निर्णय जाहिर केला.^२

हा निर्णय देशातील अगदी तळागळातील सामान्यातील सामान्य माणसाला स्पर्शून जाणारा होता. वरवर दिसायला शुल्लक परंतु दैनंदिन जीवनात लागणारी अतिशय गरजेची वस्तू अशा वस्तूवर सरकारने कर लावला होता. हा भारतीयांवर इंग्रज सरकारने केलेला मोठा अन्याय होता. या अन्यायाविरुध्द १२ मार्च रोजी आपण आपल्या सहकार्यांसोबत साबरमती आश्रमातून आंदोलनाचा शुभारंभ करीत आहो असे लॉर्ड आर्यविन यांना कळविले होते.^३

दांडी यात्रा :

१२ मार्च ला ७८ सहकाऱ्यांसोबत साबरमती आश्रमातून निघून गुजरातच्या समुद्र किनाऱ्यावर वसलेल्या दांडी या गावापर्यंत २४१ मैलाचे अंतर पायी चालत जाऊन सर्वांनी मीठाचा कायदा

मोडायचा आणि येथुनच कायदेभंगाची चळवळ सुरु करावयाची ही यात्रा यात्रेची अभिनय योजना होती. गांधीजींच्या या अभिनव लढ्याकडे संपूर्ण जगाचे लक्ष होते. दांडी कूचच्या संदर्भात कमलनयन बजाज लिहितात -

‘दांडी कूचच्या पूर्वी गांधीजींनी प्रतिज्ञा केली होती की, ते स्वराज्य मिळवणार नाहीत तोपर्यंत साबरमती आश्रमात कायमचे असे परत जाणार नाहीत. प्रतिज्ञेप्रमाणे ते आता साबरमती आश्रमात राहू शकत नव्हते.’^४

‘उचललेस तु मीठ मुठभर, साम्राज्याचा खचला पायाड हजारां लोकांनी सत्याग्रहात भाग घेतला होता. अठरा वर्ष कमी वयाच्या कमलनयनचा, जानकीदेवी बजाज सोबत सत्याग्रहात सहभाग हा विशेष उल्लेखनीय आहे. यावेळी जमनालालजी बजाज काय करीत होते, या संदर्भात सुदीप उपाध्याय लिहितात -

१९३० मध्ये गांधीजींनी त्यांच्या कालखंडातील सर्वात महत्वपूर्ण आंदोलनाला सुरुवात केली, ते आंदोलन मीठाचा सत्याग्रह होय. जमनालालजींनी या आंदोलनात तन, मन, धनाने सहभागी होण्याची तयारी केली. परंतु गांधीजींनी यावेळी म्हटले की, जर तू मीठाच्या सत्याग्रहात सहभागी झालास तर दांडी यात्रेकरिता स्वयंसेवक तयार करण्याचे कार्य कोण पूर्ण करील? सत्याग्रही तयार करण्याचे काम सुध्दा अनन्य साधारण महत्वाचे आहे असे असले तरी जानकीदेवी त्यांच्या परिवारातून एखाद्या सदस्याने मीठाच्या सत्याग्रहात सहभागी व्हावे अशी मनोमन इच्छा होती. अठरा वर्षापेक्षा कमी वय असणाऱ्या कमलनयन यांना दांडी यात्रेत सहभागी होण्यासाठी पाठविले आणि स्वतः जमनालालजी सोबत स्वयंसेवक तयार करण्याकरिता विलेपार्ले (मुंबईच्या) भागात त्या स्वतः आल्यात.^५

साबरमती आश्रमामध्ये मीठाच्या सत्याग्रहाची जेव्हा चर्चा झाली त्या चर्चेच्या वेळी जानकीदेवी साबरमती आश्रमातच होत्या. गांधीजींच्या प्ररणेने त्या दांडी यात्रेत सहभागी झाल्या. त्या सक्रीय होण्यामागे जी शक्ती उभी होती ती म्हणजे जमनालालजी होय. दांडी यात्रेच्या सहभागाविषयी जानकीदेवी लिहितात -

ध्जमनालालजी गंभीर होते, त्यांच्या डोक्यात विचार भरला होता की, बापुजींनी सुरु केलेले हे काम तडीला कसे जाईल? त्यांचे सारे चित्त कामाच्या रचनेत लागलेले होते. आम्ही दोन-तीन मुक्कामापर्यंत बापुजींच्या बरोबर गेलो पण बापुजींनी सर्वाना परत जायला लावले. माझ्या मनाला ते रुचले नाही, तेव्हा बापुजींची परवानगी घेऊन मी कमलनयनला वर्धेला आणायला गेले. जमनालालजी विलेपार्ल्याला सत्याग्रह छावणीला कामाला लागले.ड^६

१९३० साली जमनालालजी बजाज काय करीत होते? या प्रश्नाचे उत्तर आपणास वरील विवेचनावरून लक्षात येईल. पित्याचा लढा यशस्वी होण्यासाठी हा दत्तकपुत्र अहिंसेचे व्रत घेतलेले लढावू सैनिक निर्माण करून सत्याग्रह यशस्वी करण्यासाठी विलेपार्लेच्या छावणीमध्ये सत्याग्रहाचे संचालन करीत होते. या कामासाठी त्यांना तुरुंगवासही भोगावा लागल्याचे आपणास दिसून येते.

१९३० साली मीठाचा सत्याग्रह त्यांनी केला. विलेपार्ले येथील छावणीमध्ये त्यांनी सत्याग्रहाचे संचालन केले. त्यांना दोन वर्षे तुरुंगवासाची शिक्षा झाली. यावेळी ठाण्याच्या तुरुंगात त्यांना रहावे लागले.^७

गांधीजींनी दांडीना प्रस्थान करायला सुरुवात केली. तेव्हा साबरमती आश्रमाची जबाबदारी जमनालालजींनी स्वीकारली होती. त्यांची ती सोय लावून मगच ते मुंबईला गेले. तेथून त्यांनी

सत्याग्रहामध्ये सामील होण्यासाठी एक-एक तुकडी पाठविली. जखमी झालेल्यांची शुश्रूषा केली. यासाठीच त्यांना पकडण्यात आले आणि नाशिकच्या तुरुंगात डांबले, कायदेभंगाच्या आंदोलनातील स्वतः अप्रत्यक्षपणे सहभाग दर्शवून महात्मा गांधीजींने सांगितलेले काम पूर्ण केल्याचे दिसून येते. अशारितीने जमनालालजींनी आपला सहभाग दर्शविला होता, हे स्पष्ट दिसते.

कायदेभंगाच्या चळवळीतील मीठाचा सत्याग्रह इतका व्यापक होता की, सरकारला तो बंदुकीच्या सहाय्याने दडपून टाकणे अशक्य झाले होते. संपूर्ण देशामध्ये हरताळ, संप, बहिष्कार इत्यादी नाना प्रकारांनी कायदेभंग करण्यास सुरुवात झाली होती. तेव्हा हा हिंदूस्थानचा स्वातंत्र्याचा प्रश्न सोडविण्यासाठी सरकारला लंडनला गोलमेज परिषद बोलवावी लागली. यावेळीच्या भारताच्या स्थितीचे चित्र स्पष्ट करतांना स्वतः जमनालालजी लिहितात -

ध्वर्तमान राजकीय परिस्थिती किंवा देशाने कोठपर्यंत प्रगती केली आहे, कोणत्या साधनामुळे ही प्रगती झालेली आहे याचे संपूर्ण वर्णन करण्याकरिता १९२० च्या सत्याग्रह आंदोलनापासून तर १९३० चे अहिंसात्मक असहकार आंदोलन की सत्याग्रह यशस्वी ठरले? का अयशस्वी ठरले? या संदर्भात अनेक लोकांच्या मनात शंका आहे.ड परंतु १९३० च्या सत्याग्रह आंदोलनाने लोकांच्या शंकेचे निरसन केलेले आहे. देशाकरिता करण्यात आलेले एकही बलिदान व्यर्थ जात नाही. तेव्हा शेकडो, हजारो लोकांचे बलिदान व्यर्थ कसे जाणार? त्यावेळी देशप्रेमाची जी लाट निर्माण झाली, स्वराज्य मिळविण्याची जी भूक निर्माण झाली त्याचे प्रमाण जरी कमी जास्त झाले, परंतु जोपर्यंत भारताला पूर्ण स्वातंत्र्य मिळत नाही, तोपर्यंत ती भूक पूर्णपणे शांत होणार नव्हती?^८

देशामध्ये अनेक समस्या निर्माण झाल्या होत्या. या समस्या दूर करण्यासाठी गोलमेज परिषद लंडनला आयोजित करण्याचे ठरले. लंडनला घेलेली हॅराल्डच्या संवाददाता जॉर्ज स्लोकोमला १९ मे रोजी जेलमध्ये गांधीजींच्या अटकेनंतर दोन आठवड्यांनी भेटीसाठी पाठविले. गांधीजींनी स्लोकोमला ज्या अटीवर सरकारशी वाटाघाटी होतील त्या अटी सांगितल्या.^९ पण त्यांचा कोणताही फायदा झाला नाही. दोन महिन्यांनंतर सप्रु व जयकर गांधीजींना भेटण्यासाठी जेलमध्ये आले तेव्हा गांधीजी म्हणाले, ध्कोणत्याही निश्चित अटी समोर ठेवण्यासाठी मी काँग्रेस कार्यकारणीच्या सदस्यांना भेटू इच्छितो.^{१०}

ब्रिटीश सरकारला हे मान्य नव्हते. तरी शेवटी लॉर्ड इरविन ने गांधीजी, नेहरुजी, जमनालालजी बजाज व इतर कार्यकारणीच्या सदस्यांना २६ जानेवारी, १९३१ साली मुक्त केले.^{११}

निष्कर्ष :

१. कायदेभंगाच्या आंदोलनाच महत्व ओळखून घमीठाचा सत्याग्रह यशस्वी करण्यासाठी घविलेपार्लेड येथे घसत्य आणि अहिंसाड या तत्वाचे पालन करणारे शुर प्रशिक्षित सत्याग्रहींचे संघठन करुन जमनालालजींनी गांधीजींचे हे आंदोलन यशस्वी करण्यात सिंहाचा वाटा उचलला असे ठळकपणे दिसून येते.
२. देशाच्या स्वातंत्र्यासाठी दोन वर्षांचा तुरुंगवास आणि हालअपेष्टा सहन करणारे जमनालालजींसारखे उद्योगपती भारतीय स्वातंत्र्य लढ्याच्या इतिहासात अपवादानेच आढळून येतात असे ठळकपणे दिसून येते.
३. मीठाच्या सत्याग्रहामध्ये अनेक छोट्या मोठ्या लोकांचा सहभाग होता परंतु ज्यांनी

आपली सर्व शक्ती या आंदोलनात ओतली त्यात जमनालालजी आणि त्यांच्या बजाज परिवारांचा सहभाग हा ठळकपणे दिसून येतो.

४. जमनालालजी बजाज यांचा घडांडीमार्चड मध्ये प्रत्यक्ष सहभाग नसला तरी गांधीजींच्या सांगण्यावरुन त्यांनी हा लढा आगळ्यावेगळ्या मार्गाने लढविला त्यामुळे त्यांना अटक झाली ही अटक म्हणजे त्यांच्या प्रत्यक्ष सहभागाचीच पावती होय असे स्पष्टपणे दिसून येते.

संदर्भ ग्रंथ सूची :

१. श्रीमन्नारायण - आधुनिक भारत के निर्माता - जमनालाल बजाज, प्रकाशन सुचना और प्रसारण मंत्रालय भारत सरकार नई दिल्ली, १९७६ पृ. ८९
२. कित्ता, पृ. ९१
३. कित्ता, पृ. ९२
४. बजाज कमलनयन काकाजी - बापू - विनोबा प्रकाशन देसाई रंजीत परमधाम प्रकाशन ग्रामसेवा मंडळ पवनार वर्धा प्रथमावृत्ती १९७३ पृ. १०९
५. उपाध्याय सुदीप मुकुल, कथने करणी एकसी, जन्मशताब्दी प्रकाशन, मुंबई १९८९ पृ. २३
६. बजाज जानकीदेवी, माझी जीवन यात्रा, प्रकाशन भटकळ ग. रा. पॉप्यूलर बुक डेपो कॉमिंगटन रोड, मुंबई ७ प्रथमावृत्ती १९०७ पृ. ९१
७. शिखरे दा. न. कृतार्थ जीवन, जमनालाल बजाज सेवा ट्रस्ट वर्धा प्रथमावृत्ती १९६८ पृ. १८२
८. मदालसा नारायण, स्मृतीसंगम सस्ता साहित्य मंडल नई दिल्ली, प्रथमावृत्ती १९७२ पृ. २४१-२४२
९. श्रीमन्नारायण, (पूर्वोक्त) पृ. ९८
१०. कित्ता, पृ. ९८
११. कित्ता, पृ. ९८

आदिवासींचे सामाजिक व सांस्कृतिक जीवन

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मो. ९३२५४८१०२०

भारतीय समाजात असंख्य जाती जमाती आहेत. भारतातील प्रत्येक जातीच्या स्वतंत्र अशा चालिरिती आहेत आणि अशा चालिरिती पिढ्यानपिढ्या चालत आलेल्या आहेत. अशा चालिरितीच्या बंधनातच त्या-त्या जाती-जमातीची माणसे आपले जीवन जगतात. अशा चालिरिती, परंपरा ते आपली एक नैतिक जबाबदारी म्हणून पाळतात. त्यामुळेच त्या-त्या जातीचे-जमातीचे सांघिक जीवन सुरळीत चालते. प्रत्येक जाती-जमातीचे जन्मविधी, लग्नविधी आणि मृत्यूविधी, श्राध्दविधी वेगवेगळे असतात. काही जाती जमातीचे सण, उत्सव, समारंभ वेगवेगळ्या स्वरूपाचे असतात. ते त्या मनोभावे आनंदाने सांघिकरित्या साजरे करतात तसेच अंतःकरण पूर्वक पुजतात. हे सर्व समाज या चालिरितीच्या नैतिक बंधनात वागतात म्हणूनच समाजाचा गाडा सुरळीत चालतो.

पण अशा समाजात काही माणसे समाजाच्या परंपरागत चालिरितीच्या विरुद्ध वर्तन करतात. समाज बंधने मोडण्याचा प्रयत्न करतात. अशा माणसांना तो समाज ती जाती संस्था समाज गुन्हेगार म्हणून शिक्षा करतो. त्याला जाती बहिष्कृत केले जाते. वेळप्रसंगी अशा समाजविरोधी वागणाऱ्या माणसाला दंडाचीही शिक्षा दिली जाते. अर्थात ती व्यक्ती समाजाने दिलेली शिक्षा भोगते त्याचे कारण त्याला त्यांच्या कुटुंबियांना आपल्या जातीत दैनंदिन जीवन जगायचे असते. (ते ही मरेपर्यंत) म्हणूनच जाती-जमातीची चालिरितीची बंधने कडक असूनही

जातीतील प्रत्येक व्यक्ती ती बंधने पाळते. म्हणून समाजही सुरळीत चालतो. अशा स्वरूपाचे समाज व माणसाचे जातीचे व त्यातील व्यक्तीचे घट्ट नाते असते. माणूस जातीतून फुटून वेगळेपणाचे अलगपणाचे जीवन जगूच शकत नाही.

डॉ. लीकॉक म्हणतात, घ्नसे माणसाच्या हाताचे शरीराशी, पानाचे झाडाशी, तसेच माणसाचे समाजाची नाते असते. हातामुळे त्याचे अस्तित्व असते व त्याच्यामुळे हाताचे शरीरापासून हाताचे स्वातंत्र्य अस्तित्व अशक्य होते. म्हणूनच माणसाला समाजापासून वेगळे करणे अशक्यच असते.ड

आदिवासींचे सामाजिक व सांस्कृतिक जीवन :

गेल्या ५० वर्षात आदिवासी जीवनासंबंधी बाह्य समाजाला पुष्कळ माहिती झालेली आहे. या कालावधीत महाराष्ट्रातील बिगर आदिवासी समाजाशी आदिवासींचा खूप संपर्क आलेला आहे. संस्कार, संस्कृती, आचारविचार यांची देवाणघेवाण त्यांच्यात वाढली आहे. स्वातंत्र्यपूर्व काळात ज्या समाजसेवकांनी आदिवासींच्या उन्नतीच्या कार्याला वाहून घेतले होते त्यांच्या सेवेला आता महत्व प्राप्त झालेले आहे आणि त्यांच्या कार्याचे मूल्यमापनही होऊ लागले आहे. सेवा कार्यासाठी निर्माण झालेल्या संस्थांनी केलेली कामे व शासनाने दिलेला मदतीचा हात त्यामुळे आदिवासी समाज सुधारणेच्या कार्याला गती मिळत आहे.

महाराष्ट्रात आदिवासींच्या ज्या अनेक जमाती आहेत त्या प्रत्येक जमातीचे सामाजिक जीवन, आर्थिक जीवन, सांस्कृतिक वैशिष्ट्ये, चालिरिती, धार्मिकता यांच्यात सारखेपणा आढळत नाही. प्रत्येक जमातीमध्ये वेगवेगळी वैशिष्ट्ये आढळतात. प्रत्येक जमातीचा मानसिक पिंड-व्यापक अर्थाने सामाजिक जीवन हे त्यांच्या भोवतालच्या भौगोलिक, आर्थिक आणि परंपरागत चालत आलेल्या आणि रुढ झालेल्या जीवन दृष्टीने बनलेले आहे. तसे असले तरी सर्वसामान्य आदिवासीचे जीवन, त्यांची मूल्ये आणि वैशिष्ट्ये यांच्यात सारखेपणा आढळतो.

सर्वसामान्य आदिवासी हा भोळाभाबडा, अबोल, त्रयस्थांबरोबर शक्यतो बोलण्याचे टाळणारा, प्रामाणिक, पापभीरू, दैववादी, परंपरागत जीवनदृष्टीचा, निसर्गाच्या सानिध्यात रमणारा, जीवनाचा स्वच्छंदतेने आनंद लुटणारा असतो. जंगल, दऱ्याखोऱ्यात राहणारा असला तरी त्यांची राहणी त्यांच्या निर्मळ अंतःकरणाप्रमाणे साधी व स्वच्छ असते. त्यांच्यातील आत्मियता आणि सचोटी हे गुण वाखाणण्यासारखे आहेत. त्यांची जीवनाकडे पाहण्याची स्वतंत्र आणि वेगळी दृष्टी आहे. त्यांच्या जीवनात अलिकडे पैशाला स्थान प्राप्त होत आहे. जमिन, गुरेढोरे, बकऱ्या, कोंबड्या, मासे, खेकडे आणि शेतात राबण्यासाठी मजबुत हातपाय हीच त्यांची परंपरागत संपत्ती आहे. आपणास हवे ते निसर्गातून, सभोवतालच्या साधनातून मिळविण्याची शक्यता असेल तर आदिवासी स्वतःला आजही अत्यंत सुखी समजतो.

दळणवळणाच्या साधनाअभावी दुरवरच्या बाजारात चालत जाऊन आपल्या वस्तू विकायच्या आणि मोबदल्यात आपल्याला हव्या त्या वस्तू घ्यावयाच्या ही त्यांच्या जीवनाची आर्थिक घडी आहे. तिच्यात आता हळूहळू बदल होत आहे.

आदिवासींची गावे सामान्यपणे एकाच जमातीची आणि गटागटाने वसलेली असतात. त्यामुळे या भागात कारागीर वर्ग सापडत नाही. स्थानिक साधनांद्वारे घरे बांधावयाची व १० ते १५ झोपड्यांच्या गटाने राहावयाचे. या वस्तीला ते घाडा, पोड, झाप किंवा वाडीड म्हणतात. चार ते पाच पाडे मिळून आदिवासींचे एक गाव होते. पाड्याचे नाव तेथे राहणाऱ्या प्रमुख कुळाचे, भौगोलिक स्थळाचे, वनस्पतीचे अगर प्राण्याचे असते. उदा. बोरपाडा, वाघ्याची वाडी, डोंगरपाडा. आदिवासींच्या झोपड्या लहान असतात. झोपडीचे क्षेत्रफळ सामान्यतः १०० ते २०० चौ. फुट असते. घरांना मातीच्या भिंती किंवा बांबुचे अगर कारवीचे कुड असतात. छप्पर गवताचे असते. जनावरे बांधण्याची सोय घरातच एका बाजूला किंवा घराच्या शेजारी केलेली असते. घरात अन्नधान्य साठविण्यासाठी मातीची साठवणे केलेली असतात. त्याला घ्कणगुली, कोथलीड असे म्हणतात.

आदिवासींचा पेहराव अगदी साधा असतो. कमरेला लंगोटी किंवा गुडघ्यापर्यंत लावलेला धोतराचा काच्या. अंगात कोपरी किंवा पेहरण असते. आर्थिक परिस्थितीमुळे वारंवार नवीन कपडे घेणे त्यांना शक्य नसते. स्त्रियांचा पेहराव प्रत्येक जमातीत वेगवेगळा आढळतो. कोकणा, महादेवकोळी, ठाकर या जमातीच्या स्त्रिया डोक्यावर घफडकीड नावाचे वस्त्र घेतात. ते वस्त्र लाल रंगाचे असते. त्यावर डिझाईन केलेली असते. भिल्ल समाजातील स्त्रिया नववारी लुगड्याचे दोन तुकडे करतात एक तुकडा नेसतात आणि दुसरा तुकडा डोक्यावरून घेतात. ठाकर, भिल्ल, कातकरी या जमातीच्या स्त्रियांची पेहराव पध्दती निरनिराळी असते. स्त्रियांच्या दागदागिन्यांतही प्रत्येक जमातीत वेगवेगळी वैशिष्ट्ये आढळतात. महादेवकोळी, कोकणा, ठाकर आणि भिल्ल या जमाती शेतीवर स्थिर झालेल्या आहेत.

माडिया-गोंड, कोलाम आणि कातकरी यांचे आर्थिक आणि सामाजिक जीवन अद्यापही अस्थिरच आहे.

आदिवासींच्या धार्मिक रुढी ह्या निसर्ग आणि प्राणिपुजेतून निर्माण झाल्या आहेत. निसर्गातील गुढ, अनाकलनीय ते सर्व ते पुजनीय असे ते मानतात. आकाशात चमकणारी विज, सुर्य, चंद्र, तारे, ढग, प्रचंड वृक्ष, वाघ, सिंह, साप, विंचू अशा निसर्ग निर्मित सजीव, निर्जीव वस्तूची आणि प्राण्यांची ते पूजा करतात. त्यांच्यात हिरवा, हिमाई, पिरसापेन, बडापेन, वाघदेव, डोंगरदेव, चित्ता, वनदेव, गावदेव, कणसरी, भरतारी आणि नारनदेव इत्यादी देवदेवता आहेत. आदिवासी आपल्या पूवर्जांना व पित्रांना देव मानतात. भूत-पिशाच देखील त्यांना देवासारखेच वाटतात. त्यांना ते चेडा, मुंजा, सुपली, विर, हडळी, खैस इत्यादी नावानी ओळखतात. दगडाचे किंवा लाकडाचे मुखवटे करून गावाच्या वेशीबाहेर उभे केलेली दैवते हे त्यांचे पुवर्ज असतात.

बऱ्याच आदिवासी जमातींमध्ये हिंदू दैवतांचा स्वीकार केला आहे. दत्तेस्वरी, लक्ष्मी, चामुंडा, महादेव, भैरोबा, खंडोबा, मारोती इत्यादी हिंदू देवतांची ते पूजा करतात. कॉलरा, देवी यासारख्या रोगराई असल्यास भूत-पिशाचांच्या कोपामुळे ही रोगराई होते, असे त्यांच्यापैकी अनेकाची समजूत आहे. ही रोगराई कशी उद्भवते त्यावर उपाय काय आहेत हे शोधून काढण्यासाठी गावात घभगतड असतो. भूत-पिशाचांचे निमुर्लन किंवा बंधन करण्याचे तंत्र भगताला अवगत असते. यावर आदिवासींचा विश्वास आहे. भोळेभाबडे आदिवासी श्रध्दाळूपणाने भगताने सुचविलेले उपाय करतात. आदिवासींमध्ये धार्मिक आणि सामाजिक विधीत मद्याला, दारुला विशेष स्थान असते. जन्म, मृत्यू, लग्न, पंचायत, पाहण्यांचा आदरसत्कार, घेणे-देणे, कोणत्याही निमित्ताने एकत्र येणे झाले की दारु घेण्याचा कार्यक्रम होतो. काही जमातीत स्त्रिया, मुले

देखील दारु पितात. जन्मापासूनच त्यांची ही सवय असते. मुल जन्मल्यानंतर मुलाच्या तोंडात दारुचा थेंब टाकला नाहीतर ते मुल नशीबवान निघणार नाही असा त्यांचा समज आहे. मृत्यू पावलेल्या माणसांच्या तोंडातही दारुचा थेंब घालावा लागतो. मनुष्याला मृत्यू आला तर प्रेत जाळण्यासाठी लोकांना दारु देण्याची व प्रेत वाहून नेणाऱ्यांनाही दारु देण्याची प्रथा काही आदिवासी जमातीत आढळते. महाराष्ट्रात आदिवासी जमाती हिंदूंचे सण मोठ्या उत्साहाने साजरे करतात. हिंदू सणांत आदिवासी सणाचे मिलन झाल्यामुळे त्यांचे सण अर्धे हिंदू व अर्धे आदिवासी झाल्याचे दिसून येतात. आदिवासी समाजात बाळंतपणासाठी जी स्त्री असते तिला घसुईण किंवा सोयरीणड असे म्हणतात. ती मुल जन्मल्यावर नाळ कापण्याचे काम करते. गर्भवती स्त्री मरण पावल्यास ती घडळड होते, असाही लोकांचा समज आहे त्यामुळे अशा स्त्रीचे प्रेत पुरण्याऐवजी जाळण्याकडे लोकांचा कल असतो.

आदिवासी जमातीमध्ये मुला-मुलीचे लग्न वयात आल्यावर म्हणजे १६-१७ व्या वर्षी होतात. आदिवासी जमातीमध्ये बहुपत्नीत्वाची चाल रुढ आहे. घटस्फोटाची प्रथा ही सर्व जमातीत रुढ आहे. त्याचप्रमाणे स्त्री पुरुषांना पुनर्विवाहाला देखील या समाजात पूर्ण वाव आहे.

आदिवासी जमाती दुर्गम प्रदेशात व जंगल दऱ्याखोऱ्यात राहत असल्यामुळे वर्षातून कितीयक दिवस आदिवासींना शुध्द, स्वच्छ आणि भरपूर पाणी मिळत नाही. अपुरा व निकृष्ट आहार, अस्वच्छ पाणी यामुळे मलेरिया, हगवण, क्षय, ताप, पोटाचे विकार, कातडीचे रोग यांच्याशी त्यांना सामना करावा लागतो. रोगराई संबंधीच्या त्यांच्या कल्पना परंपरागत आणि भ्रामक आहेत. डॉक्टरांच्या औषधापेक्षा भगताच्या अंगऱ्या-धुपाऱ्यावर त्यांचा अधिक विश्वास आहे. त्यांची अघोरी धार्मिकता व

पिशाच पूजा यामुळे रोगांच्या साथी आदिवासी लोकांची मोठी हानी होते. आदिवासीच्या जमातीमधून कुपोषणही मोठ्या प्रमाणावर आढळते. ठाणे, अमरावती, धुळे जिल्ह्यात कुपोषणामुळे बालमृत्यूचे प्रमाण बरेच आढळते.

गेल्या अनेक वर्षांपासून आदिवासी विभागात अनेक सामाजिक संस्थांना व शासनाने चालविलेल्या आश्रमशाळा शैक्षणिक प्रगतीसाठी आटोकाट प्रयत्न करीत आहेत. तरी देखील आदिवासी विभागातील शिक्षणाची प्रगती समाधानकारक नाही. त्याला मुख्यतः पालकांची व शासनाची उदासिनता, लोकांचे अज्ञान व गरिबी ही कारणे आहेत. आदिवासी मुलांचे शिक्षण या दृष्टिक्रातून अद्याप बाहेर पडलेले नाहीत. काही जमातीत अलिकडे शैक्षणिक जागृती वाढत आहे. आदिवासी विभागात आश्रमशाळा, समूहकेंद्र, निवासीशाळा, आदिवासी मुला-मुलींसाठी वसतिगृहे, बालवाड्या, प्राथमिक व माध्यमिक शाळांची संख्या वाढत आहे. शाळेत जाणाऱ्या व शिक्षण घेणाऱ्या मुला-मुलींची संख्याही वाढत आहे. गेल्या ५० वर्षात साक्षरतेचे प्रमाण ६ टक्यावरून ३६ टक्यापर्यंत वाढलेली आहे.

आदिवासी बोलीभाषेचा प्रश्न शिक्षणाच्या दृष्टीने महत्त्वाचा आहे. महाराष्ट्रातील आदिवासी जमाती निरनिराळ्या बोलिभाषा बोलतात. त्यात काही मराठीच्या बोलिभाषा आहेत तर काही स्वतंत्र बोलिभाषा आहेत. जनगणनेनुसार २० टक्के आदिवासी चांगल्या प्रकारे मराठी बोलणारे व समाजणारे आहेत अशी नोंद झालेली आहे. दुर्गम भागात राहणाऱ्या माडिया गोंड, कोरकू, कोलाम, भिल्ल जमातीच्या लोकांना मराठी भाषा बोलण्याची थोडीफार अडचण जाणवते. भाषेच्या अडचणीमुळे विकासकार्यात विचाराची देवाणघेवाण करण्यात काही अडचणी निर्माण होतात. मुले शाळेत जाऊ

लागली की, शाळेतील शिक्षण समाजाच्या दृष्टीने भाषेची अडचण त्यांनाही जाणवते.

महाराष्ट्रात आदिवासींची आर्थिक परिस्थिती गरिबीची आहे. त्यांचे उपजिविकेचे साधन शेती, शेतमजुरी आणि जंगलकाम आहे. शेतीव्यवसाय करणाऱ्यात स्वतःचे शेत असणारी, कुळ म्हणून शेत करणारी आणि शेतमजुर असे गट दिसून येतात. कुळ कायद्यापूर्वी अनेक लोक शेतमजुर होते. कुळ कायद्याच्या आधारांमुळे ते आता शेतमालक झालेले आहेत. महाराष्ट्र शासनाने कायदेशीर व बेकादेशीर जमीन हस्तांतराचा कायदा केल्यामुळे जे आदिवासी जमिनीला मुकले होते त्यांना जमिनी मिळवून ते पुन्हा जमिन मालक झाले आहेत. परंतु अनेक ठिकाणी आदिवासींना अद्याप जमिनीचा कब्जा मिळालेला नाही. आदिवासी समाजात शेतमजुरांची संख्या सुमारे ४०-५० टक्के आहे. ज्या शेतकऱ्याकडे स्वतःची जमिन आहे ते परंपरागत पध्दतीने शेती करतात. त्यामुळे शेतीतून बेताचेच उत्पन्न निघते. आधुनिक शेती विकास योजनांचा फायदा अनेक शेतकऱ्यांना अद्याप मिळालेला नाही.

शेतीखेरीज दुसरा धंदा म्हणजे मजुरी, लाकूड वाहतूक, जंगलातील वस्तू गोळा करणे उदा. मध, डिंक, तेंदूचे पाने, मोहाचे फुले, कढीपत्ता, हिरडा, बेहडा, जंगली फळे या व्यतिरिक्त रोजगार मिळवून देणारा दुसरा जोडधंदा नाही. ठाणे जिल्ह्यातील काही भागात गवत कापण्याचा व्यवसाय मिळतो पण तो फक्त दिवाळीनंतरच्या हंगामात. तर गडचिरोली जिल्ह्यात तेंदूपत्ता तोडण्याचे काम २/३ महिने आदिवासींना मिळते. शेतीच्या व्यवसायात गुंतलेल्या आदिवासींची संख्या मोठी आहे. बहुसंख्य लोकांच्या जमिनी अपुऱ्या आहेत. अपुऱ्या जमिनीतून उत्पन्न अपुरेच मिळते. त्यांचा परिणाम उदरनिर्वाहासाठी आदिवासींना शासनाचे, बँकेचे, महामंडळाचे, सावकारांचे किंवा जमिन मालकाचे

कर्ज घ्यावे लागते. मुलतः उत्पादन कमी, अपुरा त्याशिवाय सण-समारंभाचे आणि लग्नविधीचे खर्च यामुळे कर्जावाचून त्यांना दुसरा पर्यायच नसतो.

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सावित्रीबाई फुले व पंडिता रमाबाई यांचे शैक्षणिक कार्य

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काही थोर व्यक्ती जन्माला येतात आणि मुळातच असलेल्या अलौकिक गुणांनी साऱ्या समाजालाही मोठेपणा प्राप्त करून देतात. सावित्रीबाई अशाच थोर होत्या. एकोणविसाव्या शतकात अंधश्रद्धेने आणि अज्ञानाने निश्चेष्ट समाजाला ज्ञानसूर्याचा प्रकाश दाखविणारी क्रांती ज्योती सावित्रीबाई जनकल्याणाच्या मार्गावर अपमानाचे काटे दूर करीत न डगमगता खंबीरपणे अखेरपर्यंत चालत राहिल्या. भारतातील पहिली शिक्षिका, मुख्याध्यापिका, सामाजिक क्रांतीच्या प्रणेत्या, स्त्री मुक्ती आंदोलनाची युगकर्ती आणि जातीभेदास जबरदस्त विरोध करणारी थोर कार्यकर्ती, महात्मा फुले यांनी आपल्या दिव्य ज्ञानाच्या ज्योतीने प्रज्वलित केलेली एक तेजस्वी ज्योत, जी स्वयं प्रकाशित झाली आणि स्वयंप्रकाशाने तळपत असतांनाच त्या क्रांतीज्वालेने स्त्रियांना व दीन दुबळ्यांना इतकेच नाही तर साऱ्या समाजालाच प्रकाशमय केले.

१९४८ साल भारताच्या दृष्टीने महत्वाचे ठरले आहे. या काळात भारतात लॉर्ड डलहौसीची कारकिर्द होती. त्यांनी पोस्ट, रेल्वे, शिक्षण या क्षेत्रात सुधारणा केल्या. याचवेळी इंग्लंड, अमेरिका या क्षेत्रात सामाजिक हक्क व न्याय यासाठी चळवळी झाल्यात आणि याचकाळी फुल्यांनी पुण्यात मुलींची शाळा सुरु करून एक नवे युग सुरु केले. ही भारतीय व्यक्तीने भारतीय मुलींसाठी काढलेली पहिली शाळा असून सावित्रीबाई या भारतातील पहिल्या भारतीय शिक्षिका आहेत.

१ जानेवारी १९४८ रोजी पुण्यात बुधवार पेठेतील भिडे वाड्यात मुलींची शाळा चालू झाली. सावित्रीबाई ह्या शाळेच्या पहिल्या शिक्षिका आणि पहिल्या मुख्याध्यापिका झाल्या. प्रथम ज्योतिबांनी आपल्या मित्रपरिवारातील मुलींची नावे शाळेच्या पटावर दाखल केली. १/१/१९४८ रोजी दाखल केलेल्या मुलींची नावे पुढील प्रमाणे - अन्नपूर्णा जोशी, सुमती मोकाशी, दुर्गा देशमुख, माधवी थत्ते, सोनु पवार, जानी करडिले. पालक पहिल्यांदा या शाळेत मुली पाठविण्यास घाबरत असत. परंतु जोतिबा आणि सावित्रीबाई या दोघांनी पालकांच्या भेटी घेऊन त्यांची मते अनुकूल बनविण्यात यश मिळविले. त्यामुळे दिवसेंदिवस मुलींची संख्या वाढत गेली. पुण्यात मात्र हल्लकलोळ माजून राहिला. कलियुग आले, धर्म बुडाले, कली मातला अशा सनातन्यांनी कोल्हेकुई सुरु केली. परंतु हाताने जसा सूर्य झाकता येत नाही तसे हे कार्य थांबविता आले नाही.^१ अशा प्रकारात त्यांनी या विरोधाला न जुमानता आपल्या शाळेचे कार्य चालूच ठेवले. विद्यार्थीनींची संख्या हळूहळू वाढू लागली.

सुरुवातीला स्वतः जोतीराव त्या मुलींच्या शाळेत शिक्षक म्हणून विना वेतन काम करीत होते. त्यांच्याच सारखा विना वेतन काम करणारा शिक्षक त्यांना पाहिजे होता. त्यासाठी त्यांची दिवसरात्र धडपड चालली होती. परंतु त्या काळच्या प्रथेनुसार स्त्री शिक्षणासारख्या अपवित्र व अधर्म कार्यात त्यांना कोण मदत करणार? इतकेच नाही तर कोणी असे कार्य करण्यास तयार झालाच तर त्याला विरोध होऊन त्यांची समाजात छीः थू होई. त्यामुळे प्रत्येक

जण या कामास अतिशय घाबरत होता. म्हणून त्यांनी प्रयत्न करूनही त्यांना दुसरा शिक्षक मिळाला नाही.

सावित्रीबाई या खरोखरच मुर्तीमंत रत्न होत्या. त्या रत्नाला जोतीरावांनी विविध पैलू पाडून सावित्रीची त्यांनी मुर्तीच्या शाळेवर आपली मदतनीस म्हणून नेमणुक केली. सावित्रीस जोतीरांवाचे मार्गदर्शन आणि पाठींबा होता. तत्कालीन समाजाने त्यांना रोज अतोनात त्रास दिला. त्याठिकाणी दुसरी स्त्री असती तर तिने या लोकांच्या छळाला कंटाळून हाती घेतलेले काम सोडून दिले असते. घरातील काम आणि जोतीबांची पत्नीधर्म या नात्याने सेवा केली असती परंतु त्या घाबरल्या नाहीत. पत्नी धर्माबरोबरच त्यांनी ही शिक्षणाची सेवा देखील चालू ठेवली कारण त्यांच्याजवळची जिद्द ही वाखाण्यासारखी होती.^२ त्यांच्या ठिकाणीही जोतीबांच्या सारखे अलौकीक गुण होते. म्हणूनच त्यांनी स्वतःचा संसार मुलेबाळे या ऐहिक सुखाला नाकारून आपल्या आदर्श पतीबरोबर समाजाचा उध्दार केला. अनेकांचे संसार उभे केले. अनेक स्त्रियांची दुःखे दूर केली. त्यांना आश्रय दिला. मातृप्रेमाचे सिंचन केले. लोकांनी केलेल्या छळास सामोरे जाऊन त्यांचा खंबीरपणे सामना केला.

जोतीबा ही सावित्रीबाईची प्रेरणा तर सावित्री ही जोतीबांची प्रेरणा असे दोघांच्या जीवनाचे समीकरण होते. आपणास सावित्रीसारखी कर्तबगार आणि आदर्श पत्नी लाभली त्यामुळेच आपण समाजाची सेवा करू शकला असे जोतीरावांना वाटत होते. त्यांच्या ठिकाणी आदराची भावना होती. तशीच भावना सावित्रीच्या मनात होती. कारण परमेश्वराने त्यांना एकमेकांसाठीच जन्माला घातले होते. त्यांच्यासारखे आदर्श जोडपे इतिहासात आढळत नाही.

पहिल्या शाळेच्या यशाने महात्मा फुले व सावित्रीबाई फुले यांना आनंद झाला. हीच त्यांची

खरी प्रेरणा ठरली. तेव्हा त्यांनी दि. १५ मे १८४८ रोजी पुण्यात महारवाड्यात मुलामुर्तीसाठी एक शाळा सुरु केली. त्या शाळेवर जोतीरावांनी सगुणाबाईची म्हणजेच आऊंची नेमणुक केली. त्यांनी पुणे परिसरात अठरा शाळा उघडून मुला-मुर्तीच्या शिक्षणास चालना दिली.^३ पुण्यामध्ये त्यावेळी मिशनऱ्यांना मुर्तीच्या शाळा चालवण्याच्या बाबतीत पूर्ण पराभव पत्करावा लागला. परंतु फुले दंम्पतीने हेच कार्य पुण्यामध्ये रावबार्जीच्या अवशेषांनी पछाडलेल्या व सडलेल्या समाज व्यवस्थेत यशस्वी करून दाखविले. याचे मुख्य श्रेय महात्मा फुले यांना असले तरी सावित्रीबाईंचा त्यात सिंहाचा वाटा आहे. हे कबुल करावे लागेल, कारण शाळा चालविण्याचे त्या काळात जे दिव्य करावे लागले ते सावित्रीबाईंनी केले आहे. त्या बाबतीत महात्मा फुलेंनी जे अपार कष्ट केले. त्यापेक्षा एक स्त्री म्हणून तिने ऐन तारुण्यात शिक्षिका म्हणून काम करतांना त्यांचा जो माणुसकीला काळीमा फासणारा छळ झाला. जी विटंबना झाली आणि तरीही त्यांनी आपले स्विकृत कार्य ज्या धैर्याने, जिद्दीने, कळकळीने व कौशल्याने केले त्यास जगाच्या इतिहासात तोड नाही.^४

फुले दंपतीच्या या कार्यात त्यांना मातृवत असणाऱ्या सगुणाबाई क्षीरसागर उर्फ आऊ आणि इतर हिंतचितक मित्रांची मोलाची मदत झाली. मुर्तीची संख्या जशी वाढू लागली तशी अधिकाधिक शिक्षकांची गरज भासू लागली. त्या काळात स्त्री शिक्षिका मिळणे कठीणच परंतु काही पुरुष शिक्षक मदतीला आले. त्यामध्ये विष्णूपंत थत्ते, वामनराव खराडकर, यांचा समावेश होता. हे दोघेही ब्राह्मण होते परंतु पुरोगामी विचाराचे होते. उस्मान शेख यांच्या भगिनी फातिमा शेख यांनी सावित्रीबाईंच्या बरोबर शिक्षिका म्हणून काम केले. उस्मान शेख हे फुल्यांचे जिवलग मित्र. त्यावेळी हा खरा मित्र मदतीस धावून आला त्याने आपल्या गंजपेठेतील राहत्या घरीच जागा दिली. असे नव्हे तर संसाराला लागणारी थोडी

भांडीकुंडी सुध्दा दिली. फुले दंपत्तीने शिक्षिका तयार करण्यासाठी जे नॉर्मल स्कुल काढले त्यामधूनच ट्रेड झालेल्या पहिल्या विद्यार्थीनी व पहिल्या शिक्षिका म्हणजे फातिमा शेख होत.^५ एकोणविसाव्या शतकातील त्या भारतातील पहिल्या मुस्लीम स्त्री शिक्षिका होत्या.

सावित्रीबाई आणि फातिमा या दोघी एका मागासलेल्या समाजातील मुलींच्या शाळेवर तर ब्राह्मण शिक्षक ब्राह्मण व श्रीमतांच्या मुलींच्या शाळेवर काम करीत असत या दोघींचे अध्यापन कार्य सर्वच दृष्टीने उठावदार आणि गुणवत्तापूर्ण असे. तथापि ज्या समाजातून व ज्या परिस्थितीतून मुली अगर मुले येतात. त्यांचा बरावाईट परिणाम संबंधित मुला-मुलींच्या शिक्षणावर होत असतो. हा आधुनिक समजला जाणारा शैक्षणिक सिध्दांत सावित्रीबाईंनी १८५३ मध्ये सांगितला आहे. १७ फेब्रुवारी १८५३ रोजी पुण्यातील शाळेतील विद्यार्थ्यांची परीक्षा घेण्यात आली. त्यावेळी सावित्रीबाईंनी स्वानुभावावर आधारित असा हा सिध्दांत सांगितला यावरून सावित्रीबाई ह्या केवळ पाट्या टाकणाऱ्या शिक्षिका नव्हत्या तर त्या सुध्दा शिक्षणावर भाष्य करणाऱ्या तत्ववेड्या होत्या हे स्पष्ट होते. त्या आपल्या काव्यरचनेत म्हणतात,

शुद्रांना सांगण्याजोगा | आहे शिक्षण मार्ग हा
शिक्षणाने मनुष्यतत्त्व | पशुत्व हारते पहा ||

वरील शाळांचा आढावा घेतल्यास असे दिसून येईल की, महात्मा फुले यांनी आपल्या क्रांतीकार्यास मुलींच्या शाळा सुरु करून आरंभ केला. या क्रांतीकार्यात साध्वी सावित्रीबाई फुले यांचा सिंहाचा वाटा होता. हे यापूर्वीही स्पष्ट झालेलेच आहे.^६ फुले दाम्पत्याने मुलांच्या व पुरुषांच्या शिक्षणापेक्षा स्त्री आणि शुद्र यांच्या शिक्षणास अधिक महत्त्व दिले आहे. सावित्रीबाईंनी लग्नानंतर शिक्षणाचा प्रारंभ केला. मराठी शिक्षण, शिक्षकांचे

प्रशिक्षण व गरजेपुरते इंग्रजी शिक्षण सुध्दा चांगल्या रितीने अवगत केले. जिद्दीने आपले कार्य यशाच्या शिखरावर नेले.

शिक्षणाचे व्रत घेतलेल्या सावित्रीबाईंनी समाजाकडून होत असलेल्या छळाची कधीही पतीजवळ तक्रार केली नाही. समाजात सुधारणा करायच्या असतील तर शिक्षण हेच मुख्य साधन आहे. हे कुणाच्याही लक्षात आले नाही. म्हणूनच प्राथमिक शिक्षणाची अक्षम्य हेळसांड झालेली दिसते. परंतु फुले दाम्पत्याने यावर डोळसपणे विचार केला. शिक्षणाशिवाय तरणोपाय नाही. हा मुलमंत्र शेवटपर्यंत जपला. समाजात बदल करण्यासाठी त्यांनी धाडसाचे पाऊल उचलून आमलाग्र बदल घडवून आणला. १२ फेब्रुवारी १८५३ रोजी मेजर कॅडी यांच्या अध्यक्षतेखाली जोतीरावांचा जो सत्कार झाला त्यावेळी त्यांनी जोतीरावाबरोबर सावित्रीबाईंच्या बहुमोल शिक्षणकार्याची मोकळ्या मनाने स्तुती केली. त्यांच्या कामाबद्दल समाधान व आनंद व्यक्त केला. मेजर कॅडी यांनी केलेला फुले दाम्पत्यांचा गौरव म्हणजेच त्यांना केलेला मानाचा मुजराच होता. मिशनरी लोकांनी शाळा काढण्याचा प्रयत्न केला. पण तो सनातन्यांनी हाणून पाडला. महात्मा फुले आणि सावित्रीबाईंच्या प्रयत्नास मात्र भरघोस यश लाभले. त्यांचे कारण एकच होते ते म्हणजे त्यांनी केलेली कठोर तपश्चर्या.^७

आपल्या जिवित कार्याची पूर्ण जाणीव असलेले जोतीराव अखंड उत्साहाने काम करीत त्यांनी एक कार्यकारी मंडळ स्थापन केले. त्या मंडळाच्या स्वाधीन ती शाळा केली. या कार्यकारी मंडळाचे कार्यवाह अभियांत्रिकी विभागातील एक लेखनिक श्री जगन्नाथ सदाशिव हे होते. ते सावित्रीबाईंच्या कार्याविषयी म्हणतात, "कार्यकारी मंडळाची आर्थिक परिस्थिती चांगली नसल्यामुळे शिक्षकांना मोठे वेतन देता येत नाही. म्हणून शिक्षक जेथे अधिक पगार मिळतो तेथे जातात मधुन मधुन

असे शिक्षक शाळा सोडून गेल्यामुळे शाळेला एरवी फायदा झाला असता तो होत नाही. शाळेतील मुख्याध्यापिका सावित्रीबाई यांनी स्त्री शिक्षणाच्या सुधारणेसाठी उदारपणे जिवित समर्पित करण्याचे ठरविले आहे. ह्या बाई शिक्षकेचे काम विना वेतन करतात."^८

जोतीराव आणि सावित्रीबाईंनी तळागळातील मुलामुलींच्या शिक्षणाची सोय करून त्यांना प्रेमाचा आधार दिला. त्यामुळे त्या वर्गाचा पाठिंबा मिळाला. जोतीराव असोत वा सावित्रीबाई यांनी कोणत्याच धर्माला कधी कमी लेखले नाही. म्हणूनच फुले दाम्पत्य हे प्रेम आणि आदर यांच्या वर्षावात सतत भिजून जात. त्यांचा परिवार हा सर्व जातीत आणि धर्मात होता. एखादीच शक्ती अशी असते की, ज्यांना सर्व जाती धर्मातून मानाचे स्थान मिळते. असे दाम्पत्य म्हणजे जोतीराव व सावित्रीबाई होत. तत्कालीन इंग्रज शासनकर्त्यांचे शाळेच्या व्यवस्थापनाबद्दल व निकालाबाबत खूपच चांगले मत झाले. सावित्रीबाई शाळांच्या कारभाराबद्दल सर्व माहिती जोतीरावांना देत. ही माहिती विश्वासाची असल्यामुळे शाळांचा कारभार सुधारण्यासाठी याचा चांगला फायदा झाला. म्हणूनच सावित्रीबाईंनी अध्यापक आणि मुख्याध्यापिका म्हणून केलेले कार्य अतुलनीय आहे. विशेष म्हणजे जोतीरावांनी हंटर कमिशनला सादर केलेल्या निवेदनात स्वतःच तशी कबुली दिली आहे की त्यांनी अध्यापक म्हणून नऊ दहा वर्षेच सेवा केली आहे. त्यामानाने सावित्रीबाईंची शिक्षण क्षेत्रातील अध्यापनविषयक सेवा प्रदीर्घ काळ झाली आहे. त्यांच्या महान कार्याने त्या वंदनीय ठरल्या आहेत.^९

"एकोणीसाव्या शतकात स्त्रियांच्या उध्दारासाठी व्यक्तीत केलेले सावित्रीबाई सारखे अन्य आदर्श नि उद्दत्त उदाहरण क्वचितच आढळून येईल. पंडिता रमाबाईंचे पांडित्य नि भरारी त्यांच्या ठायी नसेल, परंतु मांगल्य, धडाडी, मानवता आणि

भारतीय धवलता ह्या गुणात रमाबाई यांची बरोबरी करू शकल्या नाहीत" यावरून सावित्रीबाईंची महानता दिसून येते.

पंडिता रमाबाई :

पंडिता रमाबाई म्हणजेच मानवता, समता, प्रेम यांची एक आदर्श मूर्ती होय. आपल्या अभ्यासपूर्ण हुशारीने आणि पुरोगामी विचारांनी आपल्या कार्याच्या कल्याणकारी सेवेने त्यांनी अनेकांना आश्चर्यचकित करून सोडले. महाराष्ट्रातील स्त्री शिक्षणाच्या क्षेत्रात त्यांनी मोलाची कामगिरी केली. रमाबाईंचे कार्य थोर आहे.^{१०}

१२ मे १८८२ साली आपले पती मेघवींच्या निधनानंतर त्या पुण्याला आल्या. याचवर्षी भारतीय शिक्षणावर दृष्टीक्षेप टाकण्यासाठी नेमलेल्या मंडळात त्यांना स्थान मिळाले. त्यांनी शासनाला असे सुचविले की, शिक्षकांना प्रशिक्षण व शाळांमध्ये स्त्री परीक्षकांची नेमणूक करावी. तसेच स्त्रियांच्यावर वैद्यकीय उपचार करण्यासाठी वैद्यकीय महाविद्यालयामध्ये त्यांना दाखल करता आले पाहिजे. १८८३ मध्ये रमाबाईंनी इंग्लंडमध्ये शिक्षक म्हणून प्रशिक्षण घेण्याचे ठरविले आणि इपीस्कोपालिअन चर्चमध्ये प्रवेश घेतला. १८८६ मध्ये चर्चच्या निमंत्रणावरून अमेरिकेत जाऊन तेथे बालविधवांच्या शाळेला निधी पुरविण्यासाठी मंडळाची स्थापना केली. स्त्रियांनी ज्ञान संपादन करून आपली उन्नती स्वतः करावी. त्यामुळे परंपरा, धर्मागत कर्मठता यांच्या ओझ्याखाली दबलेली भारतीय स्त्री जागी होईल असे त्यांना वाटत होते. बालविवाहाचे अनिष्ट परिणाम हिंदू समाजाचे अज्ञान व भोळ्या समजुतीवर आधारित उच्चवर्णीय हिंदू स्त्रिया हा ग्रंथ त्यांनी लिहिला.^{११}

भारतातून निरनिराळ्या प्रांतातून जातीधर्माच्या स्त्रियांच्या समस्या, त्यांचे दयनीय जीवन त्यांनी पाहिले होते. म्हणूनच स्त्रियांच्या

सर्वांगीण विकासासाठी कार्य करण्याचे त्यांनी ठरविले. त्यासाठी त्या पुण्यात आल्या त्यांच्या विद्वतेने न्या. महादेव गोविंद रानडे, डॉ. रामकृष्ण भांडारकर, वामन आबाजी मोडक यासारख्या महान व्यक्तींना प्रभावित केले होते. त्यांच्या सहकार्यानेच स्त्रियांच्या उध्दारासाठी पुणे येथे "आर्य महिला समाजाची" स्थापना केली. त्याच्या अनेक ठिकाणी शाखा उघडण्यात आल्या. बालविवाह, पुनर्विवाहाला बंदी, शिक्षण घेण्यास बंदी यासारख्या चालिरिती व अयोग्य रुढी परंपरेतून समाजाला प्रामुख्याने स्त्रियांना मुक्त करण्याच्या दृष्टीने त्यांनी कार्य सुरु केले. भारतातील स्त्रियांची स्थिती व त्यातील बदलाच्या जाणीवेने त्यांनी स्त्री धर्मनीती हे पुस्तक लिहिले. इ. स. १८८३ ब्रिटीशांनी शिक्षणविषयक धोरणाविषयी नेमलेल्या हंटर आयोगासमोर त्यांनी साक्ष दिली. त्यांच्या विचारांनी प्रभावित झालेल्या हंटरने या साक्षीचे इंग्रजीत भाषांतर करून घेतले.^{१२}

यावेळी इंग्रजी शिक्षणासाठी त्या इंग्लंडला गेल्या. इंग्लंडला गेल्यावर तिथे परित्यक्त्या स्त्रियांसाठी होत असलेले कार्य पाहून त्यांना फार आश्चर्य वाटले. या सेवेचे मूळ त्यांना ख्रिस्तांच्या व्यक्तीमत्वात सापडले आणि त्यांनी ख्रिस्ती धर्म स्वीकारला. नंतर इ. स. १८८५ मध्ये अमेरिकेत फिलाडेल्फीया येथील स्त्रियांच्या वैद्यकीय कॉलेजातील प्राचार्य डॉ. बॉडले यांनी रमाबाईंना अमेरिकेत येण्याचे निमंत्रण दिले. याच कॉलेजमध्ये आनंदीबाई शिकत होत्या. आनंदीबाईंनीही त्यांना अमेरिकेत येण्याचा आग्रह केला. रमाबाई आनंदीबाईंच्या पदवीदान समारंभाला उपस्थित राहिल्या.

अमेरिकेतील स्त्रियांची प्रगती व तेथील शिक्षणपध्दती पाहून रमाबाई खुष झाल्या. भारतात परत आल्यावर तिथल्या गरीब व अज्ञानी बालविधवांसाठी त्यांनी १८८९ ला मुंबईत "शारदा सदन" नावाची संस्था स्थापन केली. नंतर त्यांनी ही

संस्था पुण्यात आणली.^{१३} सुरुवातीला शारदा सदनमध्ये ३०० मुलींची सोय झाली. नंतर तेथील मुलींची संख्या हजारावर गेली. पुण्याजवळील केडगाव येथे त्यांनी "मुक्ती सदनची" स्थापना केली. या आश्रमात त्यांनी अनेक उद्योग सुरु केले. नर्सिंग, छापखाना, साड्या विणणे, उस व दुग्धजन्य पदार्थ यांचे उत्पादन सुरु झाले. "मुक्ती फेअरवेल" हे त्रैमासिक सुरु केले. "द टेस्टीमनी" हा आत्मचरित्रात्मक ग्रंथ लिहिला. १९१९ ला त्यांच्याकार्याबद्दल त्यांना ब्रिटीश सरकारने "कैसरहिंद" सुवर्णपदक देऊन गौरविले.

प्रार्थना समाज व ब्राम्हो समाज यांच्यापेक्षा जनमतावर आर्य समाजाचा पगडा अधिक होता. भारतातील प्रमुख ठिकाणी गुरुकुल विश्वविद्यालय, माध्यमिक शाळा, अनाथालय, विद्याश्रम स्थापन करून आर्य समाजाने भारताच्या सामाजिक व शैक्षणिक क्षेत्रात परिवर्तन घडवून आणले. या गुरुकुलातून मुलांप्रमाणे मुलीही शिकू लागल्या. त्यामुळे आर्य समाजाने स्त्री शिक्षणाबाबत घेतलेला दृष्टिकोन भारतीय स्त्री शिक्षणाचे प्रमाण वाढविणारा ठरला.^{१४}

संदर्भ ग्रंथ सूची :

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३. लांडगे, डॉ. संजय संभाजी, आधुनिक महाराष्ट्रातील समाज सुधारणेचा इतिहास, दिलीपराज प्रकाशन, शनिवार पेठ, पुणे पृ. १३६
४. पाटील डॉ. पद्मजा, जाधव डॉ. शोभना, भारतीय इतिहासातील स्त्रिया, फडके प्रकाशन, कोल्हापूर पृ.
५. कवी प्रा. माधवी, १०१ श्रेष्ठमहिला, विद्याभारती प्रकाशन, मेन रोड, लातूर, पृ. ८३

ज्ञानेश्वरीतील लोकतत्त्व एक आकलन

शशिकांत वि. काळे

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डॉ. पी.आर. पुंडकर सरांचा 'ज्ञानेश्वरीतील लोकतत्त्व' हा आधार पब्लिकेशनने प्रकाशित केलेला ग्रंथ आहे. डॉ. पुंडकर सर हे महात्मा फुले महाविद्यालय, वरूड, जि. अमरावती या ठिकाणी प्राध्यापक असून मराठी विभाग प्रमुख या पदावर कार्यरत आहेत. ते अतिशय शांत व सोज्वळ स्वभावाचे असून प्रत्येकाला मदत करण्यास नेहमीच तत्पर असतात. सरांचे लोकधारा : स्वरूप व शोध, जापतिजमातीचे लोकसाहित्य, झेलसपाट व सिलीपशेरा : एक आकलन इत्यादी ग्रंथ प्रकाशित झाले असून सरांनी वरूड परिसरातील लोकसाहित्याचा अभ्यास व पारंपरिक लोकजीवनातील कृषिविधी व गीते या दोन लघु संशोधन प्रकल्पाचे काम पूर्ण केले आहे. तसेच त्यांचे विविध नियतकालिकातून संशोधनपर लेख प्रकाशित होत असतात. संत गाडगे बाबा अमरावती विद्यापीठ अमरावती अंतर्गत वाड्.मय आचार्य पदवीचे मार्गदर्शक म्हणून देखील काम करीत आहे.

'ज्ञानेश्वरीतील लोकतत्त्व' या ग्रंथाचे मुखपृष्ठ अतिशय आकर्षक आहे. मुखपृष्ठावरील संत ज्ञानेश्वर माऊलींच्या तेजस्वी मुर्तीचे दर्शन होताच मन अगदी प्रसन्न होते. ७६ पानांचा हा ग्रंथ म्हणजे संत साहित्याच्या व लोकसाहित्याच्या अभ्यासकांना मिळालेली अमूल्य अशी देणगी होय. ज्ञानेश्वरीरूपी महासागरातून लोकतत्त्वरूपी मोती शोधण्याचे असामान्य असे कार्य लेखकांनी 'ज्ञानेश्वरीतील लोकतत्त्व' या ग्रंथातून केले आहे. ग्रंथाची भाषा क्लिष्ट नसून साधी, सरळ, सोपी व

सहज आकलन होणारी आहे. हा ग्रंथ वाचताना इतनाबरोबर आनंदही मिळतो. येथे पाल्हाळपणा नसून मोजकेपणा आहे.

बहुजन समाजाला ईश्वर भक्तीचा खरा मार्ग कसा दाखविला ; तसेच व्रत, वैकल्ये, कर्मकांड ह्यावर मात करून संत ज्ञानेश्वरांनी लोकांसाठी लोकांच्या भाषेत जे कार्य मेले त्याचा आढावा लेखकांनी प्रस्तुत ग्रंथात घेतलेला आहे. ज्ञानेश्वरी हा ग्रंथ स्वतंत्र नसला तरी प्रतिमा, प्रतीकांद्वारे लोकतत्त्व वापरल्यामुळे ती एक स्वतंत्र निर्मिती कशी ठरते. तसेच संत ज्ञानेश्वरांनी निरूपणासाठी श्रीमद् भगवद्गीताच का निवडी याचे सविस्तर विश्लेषण लेखकांनी केले आहे. प्राचीन साहित्यामध्ये ज्ञानेश्वरी या ग्रंथाचे महत्त्वाचे स्थान आहे. निष्काम कर्मयोग आणि अद्वैती तत्त्वज्ञान निरूपणासाठी संत ज्ञानेश्वरांनी लोकतत्त्वाचा चपलखपणे वार केलेला आहे. फोटो अल्बम मध्ये आपण जसे स्वतःला शोधत असतो, चुंबकाडे जसे लोखंड आकर्षित होते. इत्यादी उदाहरणांच्या माध्यमातून ज्ञानेश्वरीतील लोकतत्त्वे आणि सामान्यजन यांचा संबंध लेखकांनी पटवून दिला आहे. लेखक म्हणतात :- "प्राचीन साहित्यात ज्ञानेश्वरीचरे स्थान राजमुकुटातील हिऱ्याप्रमाणे आहे." तर ज्ञानेश्वरीतील लोकतत्त्वे म्हणजे या हिऱ्यातील एक पैलू होय.

ज्ञानेश्वरीतील लोककथा श्रद्धा आणि निष्ठ जपण्यासाठी कश्याप्रकारे सतत प्रवाही असतात. त्यांचा त्या त्या भू भागाशी कसा विशिष्ट प्रकारे संबंध असतो हे या ग्रंथातून दाखविण्याचे काम

लेखकांनी उत्कृष्टपणे केले आहे. ज्ञानेश्वरीतील एक ते अठरा अध्यायात आलेल्या लोककथे पदरा मागून पदर याप्रमाणे उलगडून दाखविल्या आहेत. त्यात टिटवीची कथा (प्रापणीकथा) प्रभू रामचंद्र, मारुती, अगस्तीमुनी, ध्रुवबाळ इत्यादी पौराणिक कथांचा संदर्भ देऊन विवेचनात रूची वाढविली. ज्ञानेश्वरीतील ओवी पाना पानातून ललोकतत्त्वरूपी दागिना घेऊन झळकतांना दिसते. प्रस्तुत ग्रंथात केवळ लोककथाच विशद केली नाही तर त्या कथेमागील असणारे तत्त्वदेखील लेखकांनी स्तष्ट केले आहे. श्रीकृष्ण आणि त्यांचे गुरू सांदिपनी यांची कथा गुरूचे श्रेष्ठत्व सिद्ध करून मनाला हेलावून सोडते. लोकजीवनात प्रचलित अवलेल्या लोककथांचा संदर्भ ठिकठिकाणी दिसून येतो. वारकरी संप्रदायाबरोबर लोककथांच्या माध्यमातून नाथसंप्रदायाचेही ज्ञान करून देण्याचा लेखकाचा प्रयत्न दिसून येतो. लोककथांचे विश्लेषण करताना ९ व्या अध्यायातील (प्रल्हादाची कथा) , १५ व्या अध्यायातील (गौतम ऋषीची कथा) , १८ व्या अध्यायात (नहुष राजाची कथा) पुन्हा ९ व्या अध्यायातील (चतुर कोल्हयाची कथा) इत्यादी अनेक कथांचे दाखले प्रस्तुत ग्रंथात दिलेले दिसून येतात. कथेच्या संदर्भात एका अध्यायातून दुसऱ्या अध्यायात व दुसऱ्यातून तिसऱ्यात जाण्याची किमया लेखकांनी उत्कृष्टपणे साधली आहे. यावरून लेखकाचा ज्ञानेश्वरी या ग्रंथाचा सखोल अभ्यास असल्याचे दिसून येते. त्याचप्रमाणे विष्णूपुराण, वामनपुराण इत्यादी ग्रंथांचे सूक्ष्म अध्ययन केल्याचे दिसून येते. 'ज्ञानेश्वरीतील लोकतत्त्व' या ग्रंथामधून संत ज्ञानेश्वरांच्या ओवीमध्ये असलेली संक्षिप्त कथा लेखकांनी विस्ताररूपाने मांडली आहे. ही लोककथा वाचताना उत्कंठा शिगेला पोहचते. संत ज्ञानेश्वरांनी तत्त्वज्ञानरूपी अमृतासोबत सांगितलेल्या लोककथांचा यथोचित वापर करून लेखकांनी त्या

लोककथा सविस्तरपणे व अभ्यासपूर्णरित्या ग्रंथात मांडल्या.

परंपरेने चालत आलेल्या भ्रामक समजती, भुते-खेते, शकुन-अपशकुन, मंत्र-तंत्र, ग्रह, योग, दैव इत्यादी लोकविश्वास किंवा लोकधारणा समाजात रूढ झाल्या आहे. याचे संदर्भ ज्ञानेश्वरीमध्ये ठिकठिकाणी आल्याचे आढळून येते. लोकविश्वास किंवा लोकधारणांची कारणमिमांसा प्रस्तुत ग्रंथात करून अध्यात्म आणि लौकिक जीवन यांची सांड घालण्याचे काम लेखकांनी केले आहे. अरबाळयांच्या नागबाऱ्याचे विधिनाटय कथन करताना लेखक म्हणतात मनुष्याला नागदंश झाल्यानंतर जसे काहीच सूचत नाही तो जन्म-मृत्यूच्या दारात उभा असतो. त्याप्रमाणे अर्जुनाच्या मनाची संभ्रमावस्था होते. लोकजीवनातील वर्णव्यवस्था, कृषिसंदर्भ, लोककलावंत, म्हणी लोकानुती, सुभाषिते इत्यादी बाबतचे विश्लेषण प्रस्तुत ग्रंथात आले आहे. हे विश्लेषण करताना लेखक त्याविषयाच्या मुळाशी जावून वाचकाच्या मनात उद्भवणाऱ्या शंका-कुशंकांना पूर्णविराम देतात. एखाद्या कृषी तज्ञाप्रमाणे लेखक आपल्याला बियोळ, हुरडा (गावरान मेवा), उत्तम प्रतीचे बी-बियाणे, नांगरणी, पेरणी, मळणी, पीकाची रखवाली, सांगणे, खळे करणे, धान्याची रास तयार करणे इत्यादी संबंधी सूक्ष्म माहिती देतात. विषयभोगी माणूस कसा असतो ; तर शेतात उभ्या असलेल्या बुजगावण्यासारखा असे सांगून लेखकांनी याठिकाणी विनोद आणि ज्ञान दोन्ही गोष्टी सांगण्याचा प्रयत्न केला आहे. शेतीवर कर्ज झाल्यास शेती बुडते हे व्यवहार ज्ञान प्रस्तुत ग्रंथातून मिळते. ज्ञानेश्वरीमधील लोकतत्त्वे बारीक-सारीक बारकाव्यासह टिपण्याचे कार्य लेखकांनी केले. समाजाचे प्रतिबिंब साहित्यात उमटते याचे उत्तम उदाहरण म्हणजे ज्ञानेश्वरी हा ग्रंथ होय ; तर ज्ञानेश्वरीतील समाजजीवनाचे प्रतिबिंब 'ज्ञानेश्वरीतील लोकतत्त्व' या ग्रंथात उमटलेले आहे.

लोकजीवनाध्ये लोककलावंतांनी लोकसंस्कृती जपण्याचे कार्य कसे केले आहे. शब्दलोककला व शाब्देतर लोककला, चित्रकला, शिल्पकला, वादन, काष्ठकला, गोंदण इत्यादींचे सविस्तर विवेचन केले आहे. मौखिक परंपरेने भाटांनी आपली वंशावळ मुखोद्गत केली म्हणून तसेच वैभवशाली परंपरा जपली म्हणून घरमालक खुल्या मनाने दान देतो. तसेच ज्ञानेश्वरांनी बहुरूपी याचा रूपकातून कसा चपलखपणे उपयोग केला. इत्यादी बाबींचे सखोल असे वर्णन 'ज्ञानेश्वरीतील लोकतत्त्वे' या ग्रंथात लेखकांनी केले आहे. अभिनय संपन्न लोककलावंताना संत ज्ञानेश्वरांनी आपल्या ओवीमध्ये आश्रय दिला ; तर लेखकांनी समाजजीवन कसे संपन्न केले याचे दर्शन घडविले.

संपूर्ण ज्ञानेश्वरी या ग्रंथामध्ये म्हणी, लोकोक्ती, सुभाषिते भरपूर प्रमाणात आढळून येतात. मुंगसाला सापाची सावली कधी वितलता देईल का ?, लोखंडाचे सोने करण्याचे सामर्थ्य परिसाचे आहे, काविळ झालेल्या माणसाला सर्व पिवळेच दिसते., घर आकाशात हिंडते पण तिचे चित्त तिच्या पिल्लापाशी असते, जसे पेराल तसे उगवणार इत्यादी लोकोक्ती, सुभाषित वापरण्यामागील संत ज्ञानेश्वरांची नेमकी भूमिका कोणती याही बाबींचा परामर्श लेखकांनी आपल्या 'ज्ञानेश्वरीतील लोकतत्त्व' या ग्रंथात घेतला आहे. त्याप्रमाणे ज्ञानेश्वरीमध्ये आलेल्या वैज्ञानिक तत्त्वाचे

निरूपण सुध्दा लेखकांनी केले आहे. सूर्य हा स्वयंप्रकाशी आहे, आकाश ही एक पोकळी आहे, पर्जन्य निर्मिती कशी होते, जीवसृष्टी निर्मितीविषयची असणारे वैज्ञानिक तत्त्व शरीरस्वास्थ्य इत्यादी बाबी प्रतिमा-प्रतीकांच्या व्दारे ज्ञानेश्वरीमध्ये कश्या प्रगटल्या याचा आढावाही लेखकांनी घेतला आहे.

ज्ञानेश्वरीमध्ये ८८९६ ओव्याच्या अध्ययनानंतर त्यातून लोकतत्त्वरूपी मोती लेखकांनी बाहेर काढून 'ज्ञानेश्वरीतील लोकतत्त्व' हा ग्रंथ आकाराला आणला. संत साहित्य आणि लोकसाहित्य यांची सांगड घालण्याचे उत्तम काम लेखकांनी योग्यप्रकारे पार पाडले आहे.

निष्कर्ष :-

- (१) तत्कालिन लोकजीवनातील रूढी, प्रथा, परंपरा इत्यादींचे वर्णन दिसून येते.
- (२) ज्ञानेश्वरीमय लोकधारणेचा कसकसा वापर झाला हे दिसते.
- (३) संत साहित्याच्या व लोकसाहित्याच्या अभ्यासकांना महत्वपूर्ण असणारे विवेचन या ग्रंथात आढळते.
- (४) कावळा हरल व नाग हे अमर आहे यामागील लोकाख्यायिकेचा उलगाडा होतो. सामान्य माणसाला कळेल असे त्याच्या साध्या, सरळ व सोप्या भाषेत ज्ञानेश्वरातील लोकतत्त्व प्रकट होते.



शारीरीक अपंग बालके - पालकां करिता एक आव्हान

सौ. नलिनी अनिल बोडखे

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कला व वाणिज्य महाविद्यालय,
जरूड, ता. वरूड, जि. अमरावती

'Healthy Mind Resides in Healthy Body'

स्वस्थ मनात स्वस्थ शरीर निवास करते असे म्हटले जाते त्यामुळे आरोग्यपूर्ण जीवन कसे जगता येईल याकडे लक्ष देणे गरजेचे आहे. बालक जर सुदृढ असेल तर भावी पिढी सुदृढ होते त्यायोगे समाज व शेशाची प्रगती होऊन देशातील नागरिक सुदृढ, सशक्त होण्यास वेळ लागणार नाही.

"बालकांच्या व्यक्तिमत्त्वाची ओळख होण्यासाठी शारीरीक विकास उत्तम प्रकारे होणे महत्त्वपूर्ण आहे" असे थॉमसन याचे मत आहे.

शरीरातील अेक अवयवांपैकी एखादा अवयव योग्यप्रकारे कार्यरत नसेल तर ती व्यक्ती योग्य पध्दतीने कार्य करू शकत नाही अशा बालकांना अपंग बालक म्हणता येईल. ज्या मुलांमध्ये शारीरीक मर्यादा असतात किंवा ज्यांच्या आरोग्यविषयक समस्यांमुळे शाळेत जाणे, शिकणे कठीण होते अशा मुलांना अपंग बालक म्हटले जाते.

क्रो आणि क्रोच्यांच्या मते -

"ज्या बालकास त्यांच्यातील शारीरीक दोषांमुळे सर्वसाधारण क्रियांमध्य भाग घेण्यात अडथळे येतात किंवा मर्यादा पडतात अशा शारीरीकदृष्ट्या अक्षमतायुक्त बालकास अपंग बालक म्हणता येईल."

शारीरीक अपंगत्व अलेल्या मुलांना शारीरीक समस्येबरोबर भावनात्मक, मानसिक, शैक्षणिक समस्यांना तोंड द्यावे लागते म्हणून प्रथम शारीरीक दोषांकडे लक्ष देवून पुढच्या समस्या उद्भवणार नाही हयाकडे लक्ष पुरविणे गरजेचे आहे.

शारिरिकदृष्ट्या मुल जर अपंग, निर्बल किंवा आजारी असेल तर पुढे चालून समाजात योग्य व श्रेष्ठ काम करू शकत नाही. अशा व्यक्ती देश व समाजासाठी भार होतात त्यामुळे बालकाला शारीरीक अपंगत्व येऊ नये ही काळजी घ्यायला हवी.

शारीरीक अपंगत्वाची कारणे

- १) गर्भवती स्त्री ची काळजी गर्भापणातच हो गरजेचे आहे तिला अपघात, आजार होणार नाही याकडे लक्ष द्यावे. अन्यथा बालकाला अपंगत्व येण्याची शक्यता असते.
- २) सगोत्र विवाह टाळावेत.
- ३) गर्भावस्थेत सकस, समतोल व पौष्टीक आहार न मिळाल्यास वाढ खुंटते व बालकाला अपंगत्व येऊ शकते.
- ४) गर्भपाताकरिता घरगुती उपाय करणे.
- ५) जन्मानंतर बालक न रडल्यास बालकाच्या मेंदूला प्राणवायूचा पुरवठा कमी प्रमाणात झाल्याने मुलाला अपंगत्व येते.
- ६) जन्मवळी शस्त्रक्रिया करतांना किंवा चिमटयाने मेंदूला इजा झाल्यास अपंगत्व येते.
- ७) बालकाला अपघात झाल्यास, बालक उंचावरून पडल्यास मेंदूला इजा होऊ शकते.
- ८) विजेचा झटका, हातपाय भाजणे, गाडीवरून पडणे, यांमुळे बालकाला अपंगत्व येते.

९) बाल्यावस्थेत घातक आजार झाल्यास जसे - मेंदूचा क्षय, तीव्र ताप यामुळे अपंगत्व येवू शकते.

वरील कारणे लक्षात घेऊन पालकांनी अपंग बालक जन्माला येऊ नये म्हणून काळजी घेणे गरजेचे आहे परंतु अपघाताने असे जर घडले तर पालकांसमोर एक मोठे आव्हान ठरते कारण शारीरिक अपंगत्वामुळे बालकाचा शारीरिक विकास तसेच भावनिक, भाषिक, सामाजिक व व्यक्तिमत्व विकास नीट हाऊ शकत नाही. सामान्य मुलांच्या तुलनेत ते विकासाच्या बाबतीत मागे राहतात.

बालकाला वरीलपैकी कोणत्या कारणाने अपंगत्व आले याचे निदान लवकरात लवकर करून उपचार करावे याकरिता खालील उपाययोजना करता येतात.

- १) शारीरिक व्यंग नाहीसे करण्यासाठी व्यायाम, शस्त्रक्रिया केल्या जातात व विकृती नाहिशी करून अवयवांचे कार्य जास्तीत जास्त स्वाभाविकपणे कसे होईल याकडे लक्ष दिल्या जाते याला फिजीकल फिटनेस थेरपी म्हणतात.
- २) बालकाची काम करण्याची क्षमता किती शिल्लक आहे त्यानुसार जमणारे व करता येणारे काम करावयास शिकविणे जेणेकरून स्वावलंबी होईल याकडे लक्ष दिल्या जाते. याला अॅक्युपेशनल थेरपी असे म्हणतात.
- ३) बालकाच्या गरजेनुसार कृत्रिम हात, पाय किंवा इतर साधनांचा पुरवठा करून त्याच्या स्वतःच्या गरजा स्वतः भागविण्यास परावृत्त केल्या जाते.
- ४) बोलण्यात दोष असतील तर स्पिच थेरपी देऊन त्यांचे बोलणे स्वाभाविक होण्यास मदत केली जाते.

या उपाययोजनांची पालकांना माहिती असणे आवश्यक आहे. आपले बालक शारीरिकदृष्ट्यार कोणत्या बाबतीत अपंग आहे हे प्रथम पालकांनी लक्षात घ्यावे. न चिडचिडता, न रागवता बालकाच्या शारीरिक अपंगत्वाचा अभ्यास करावा जेणेकरून त्याला प्रेम व सुरक्षितता मिळेल.

आपले अपंग बालक इतरांवर भार होणार नाही यासाठी त्याला पालकांनी प्रशिक्षण दणे आवश्यक आहे. असे शिक्षण देणाऱ्या काही संस्था आहेत.

- १) अॅक्युपेशन थेरपी स्कूल, मुंबई
- २) फिजीकल थेरपी स्कूल, मुंबई
- ३) अॅक्युपेशन थेरपी स्कूल, नागपूर
- ४) ऑल इंडिया इन्स्टिट्यूट ऑफ फिजिकल मेडिसीन अॅण्ड रिहॅबिलीटेशन, वेलोरा
- ५) अॅक्युपेशनल थेरपी कॉलेज, नई दिल्ली
- ६) हेलन केअर इन्स्टिट्यूट
- ७) मात लक्ष्मी नर्सरी फॉर दि बगईड
- ८) दिल्ली येथील 'नॅब' या शाखेतर्फे अंध बालकां शिक्षण दिल्या जाते.

याशिवाय अंध, मक्या, बहिऱ्या मुलांसाठी विशेष संस्था आहेत. येथे अपंग मुलांची काळजी घेतली जाते. तसेच अपंगासाठी शासनाने अनेक सवलती जाहीर केल्या आहेत. अपंग आहे हे वैद्यकीयरित्या सिध्द झाल्यास त्यांना दर महिना अपंग निधी मिळतो. शिक्षणांमध्ये, नोकरभरतीसाठी विशेष जागा राखीव ठेवल्या जातात.

आजच्या संगणक व इंटरनेटच्या युगात वरील सर्व माहिती काही तास व मिनिटांमध्ये मिळू शकते फक्त त्याकरिता पालकांनी मेहनत घेण्याची गरज असते. म्हणूनच बालकांना आत्मनिर्भर बनविणे हे पालकांपुढे एक मोठे आव्हानच ठरते. हेलन केलर या मुकबधिर आणि अंध महिलेने शारिरिक उणिवांवर मात करून आपले कर्तृत्व जगापुढे सिध्द केलेले आहे. स्वतःबरोबर इतर अंध

अपंग बांधवाच्या आयुष्यात प्रकाश निर्माण केला व समाजापुढे नवा आदर्श घालून दिला.

बालकांमध्ये जगण्याची इच्छाशक्ती व जीवनावरचे प्रेम निर्माण करण्याच्या पालकांनी सतत प्रयत्न करावा. कुटूंबाकडून त्यांना भावनिक आधार मिळाल्यानंतरच ही बालके अपंगत्वावर मात करू शकतील व समाजात यशस्वी जीवन जगू शकतील. तरीही पालकांना सवंगोपन करताना येणाऱ्या अनेक अडचणीमुळे बालकाचा विकास घडविणे पालकांना अवघड होते अशावेळी पालकांसाठी असे बालक एक आव्हानच ठरते.

संदर्भग्रंथ सूची :-

- १) सिंह वृंदा, बालविकास एवं मनोविज्ञान, पंचशिल प्रकाशन, जयपूर
- २) पाटील सुधा, बाल परिचर्या, मेहता पब्लिशिंग हाऊस
- ३) काळे प्रमला, बाल मानसशास्त्र, श्री. विद्या प्रकाशन
- ४) वऱ्हाडपांडे नलिनी, बालविकास, पिंपळापूरे अॅण्ड कं. पब्लिशर्स, नागपूर
- ५) कांडलकर लिना, मानवविकास, विद्या प्रकाशन, नागपूर
- ६) www.dainkaikya.com
- ७) डॉ. सौ. ज्योती गायकवाड, बालविकास शास्त्र, मंगेश प्रकाशन, नागपूर
- ८) प्रियवंदा लठकर, मातृकला व बालविकास



दहशतवाद यशापयश

डॉ. संगीता एस. भुयार

या.द.व. देशमुख महाविद्यालय, तिवसा

मो. नं. ९८५०९९०२९७

जगातील बहुतेक प्रमुख देशांना आपल्या आतंकवादी कारवायांनी हादरवून सोडणाऱ्या दहशतवादाने आज जागतिक स्वरूप धारण केलेले आहे. " दहशतवाद हे एक जागतिक संकट आहे म्हणून जगातील सर्वच राष्ट्रांनी त्या विरुद्ध लढा देणे आवश्यक आहे व त्यासाठीच संयुक्त राष्ट्रांचे प्रयोजन आहे" असे भाष्य संयुक्त राष्ट्रांचे सरचिटणीस कोकी अत्रान यांनी ११ सप्टेंबर २००१ च्या घटनेनंतर साऱ्या जगाला उद्देशून केले होते.

कोणत्याही देशाच्या प्रस्थापित व्यवस्थे विरुद्ध केलेली हिंसात्मक कृत्ये दहशतवादात समाविष्ट असतात. आंतरराष्ट्रीय दहशतवादाची निर्मिती आजची नसून जुन्या काळातही ही समस्या होती फक्त स्वरूप हे वेगळे होते. विध्वंसक प्रवृत्तीचा विस्तार होवून आंतरराष्ट्रीय स्वरूप पुढे आले. वस्तुतः सतराव्या शतकात दहशतवादाचे स्वरूप एका राज्यापुरते मर्यादित न राहता त्याची व्याप्ती जगात झाली. दहशतवाद थांबविण्याच्या दृष्टीकोनातून जे प्रयत्न झाले त्यामध्ये संयुक्त राष्ट्रसंघटनेला यश प्राप्त झाले नाही.

संयुक्त राष्ट्र आणि दहशतवाद :

दहशतवादाचे निर्मूलन करणे ही बऱ्याच काळ पर्यंत चालणारी प्रक्रिया आहे. भारताने अनेक वेळा या गंभीर समस्येची दखल संयुक्त राष्ट्राने घ्यावी म्हणून आवाहन केले. परंतु ११ सप्टेंबर २००१ च्या अमेरिकेवरील हल्यानंतर संयुक्त राष्ट्र खडबडून जागे झाले. कारण झळ ही जगाचे नेतृत्व करणाऱ्या अमेरिकेला बसली. इ.स. १९९० नंतर सुरक्षा परिषदेने असे घोषित केले आहे की, ह्या संघटनेच्या

आदेशांचे पालन न करणाऱ्या राष्ट्रांविरुद्ध विविध प्रकारचे निर्बंध लावणे आवश्यक आहे. सुरक्षा समितीने ह्या प्रश्नाबाबत विशेष लक्ष ११ सप्टेंबर २००१ च्या घटनेनंतर विशेष लक्ष घालण्यात प्रारंभ केला आहे.

४ डिसेंबर २००३ रोजी संयुक्त राष्ट्रांची नवीन भूमिका स्पष्ट करण्यात आली. आंतरराष्ट्रीय दहशतवादापासून आपले संरक्षण कसे करता येईल याच गांभीर्याने विचार करण्याची वेळ आलेली आहे. व्यापक प्रमाणावर मानव हत्या घडवून आणणाऱ्या ह्या कृत्यांवर आंतरराष्ट्रीय संस्थेने कडक उपाय योजना आपश्यक आहे. दहशतवादाच्या निर्मूलनासाठी महासभेने दोन प्रासंगिक समित्यांची निर्मिती केली आहे. त्यात सभासद अथवा सदस्य राज्यांनी राज्यांतर्गत तसे कायदे तयार करावे अशा सूचना सभासद राज्यांना दिल्या आहेत.

१२ सप्टेंबर २००१ रोजी महासभेने ठराव संमत केला व त्यात ११ सप्टेंबर २००१ च्या घटनेस जबाबदार व्यक्तींवर कडक कारवाई करण्याचे निर्देश दिले.

सुरक्षा परिषदेने २४ सप्टेंबर २००१ रोजी एक ठराव संमत करून दहशतवादाचा प्रतिकार करण्यासाठी एक समिती स्थापन केली. दहशतवादी कृत्ये रोखण्यासाठी सर्व सभासद राज्यांच्या सहमतीने पाऊले उचलावीत असा निर्णय घेण्यात आला. तसेच दहशतवाद्यांनी केलेल्या बॉम्ब हल्ल्यांच्या निषेधार्थ घेतलेल्या संमेलनात आंतरराष्ट्रीय गुन्हेगार व्यक्तींचे प्रत्यर्पण प्रत्येक राज्याने केले पाहिजे व त्यांना दंड देण्याची व्यवस्था असलेल्या नियमांना

सर्वानी मान्यता दिली पाहिजे असा आग्रह धरण्यात आला.

कोणतेही राज्य, दहशतवादी संघटनाना धन किंवा शस्त्र पुरविल त्या व्यक्ती किंवा राज्याविरुद्ध कठोर कारवाई करण्याची तरतुद या संमेलनात स्वीकृत करण्यात आली आहे. ४८ व्या अधिवेशनात दहशतवाद्यांना 'मानवतेचे शत्रु' म्हणून मानण्यात आलेले आहे.

संयुक्त राष्ट्रापुढील आव्हाने :

१) प्रत्येक राज्याचे राजकाण :

प्रत्येक राज्याचे स्थानिक राजकारण दहशतवादास सहाय्यभूत ठरत आहे. राजकीय स्वतःच्या राजकीय हेतूने प्रभावित असल्यामुळे दहशतवादी प्रवृत्तीचे निर्मूलन होण्या ऐवजी वाढ होत असल्याचे जाणवते. उदा. पाकिस्तान.

२) आंतर राष्ट्रीय कायद्याची दुर्बलता :

संयुक्त राष्ट्रांच्या सनदेप्रमाणे आंतरराष्ट्रीय कायद्याच्या सभेत राज्या-राज्यातील वादाचा निर्णय व्हावा हे अभिप्रेत आहे. परंतु असे निर्देशणास येते की, व्यक्तीगत मानवीय हक्कांना सार्वभौम राज्यापेक्षा अधिक महत्त्व देण्यात येते.

३) मानवी हक्कांच्या सनदेची जागतिक स्तरावर न झालेली अंमलबजावणी :

मानवी अधिकार रुजविण्याची जाबाबदारी ज्या प्रमुख देशांकडे होती त्यामध्ये अमेरिका, रशिया या सारख्या महासत्ताक देशांचा समावेश होतो. परंतु दुसऱ्या महायुद्धा नंतर शितयुद्धाची सुरुवात झाली तसेच जगातील सर्वात शक्तीशाली देश होण्याची स्पर्धा सुरु झाली आणि मानवाधिकारांच्या अंमलबजावणीकडे दुर्लक्ष झाले. खऱ्या अर्थाने १९९० च्या दशकानंतर मानवी अधिकाराच्या अंमलबजावणीस सुरुवात झाली.

४) व्यापारीकरणासाठी दहशतवादाला प्रोत्साहन:

१९४८ ते १९९० पर्यंत मानवाधिकाराच्या अंमलबजावणीसाठी किंवा त्याच्या रुजवणूकीसाठी प्रयत्न न करता जागतिक सत्ता संघर्षात नेतृत्व करणाऱ्या देशांनी मात्र जगातील आशिया, आफ्रिका व आखाती प्रदेशातील राजकीय सत्ता खिळखिळी करून तेथे दहशतवादातून अशांतता कायम ठेवण्यावर लक्ष केंद्रीत केले असेच सहकार्याच्या नावाखाली अपत्यासाठी बाजारपेठा उपलब्ध करून घेतल्या. परिणामतः अविकसीत व विकसनशिल राष्ट्रांमध्ये दहशतवादी संघटना मोठ्या झाल्यात.

५) संयुक्त राष्ट्रांची भूमिका :

संयुक्त राष्ट्राला सुध्दा ज्वलंत प्रश्न सोडविता आला नाही. संयुक्त राष्ट्रात भारता तर्फे अनेक वेळा या गंभीर समस्येची दखल घ्यावी म्हणून आवाहन करण्यात आले व त्याचा प्रभाव जागतिक समस्या समजून बंदोबस्त करण्यासाठी आज ही संस्था क्रियाशील झालेली दिसून येते. खऱ्या अर्थाने ११ सप्टेंबर २००१ च्या अमेरिकेवरील हत्यानंतर संयुक्त राष्ट्र खडबडून जागे झाले कारण ह्या घटनेचा तीव्र झटका जगाचे व पर्यायाने संयुक्त राष्ट्रांचे एकछत्री नेतृत्व करणाऱ्या अमेरिकेला ते एक जागतिक आव्हानच ठरले आहे.

निष्कर्ष :

अनेक आव्हानापैकी दहशतवाद हे एक फार मोठे आव्हान उभे राहिले आहे. आजपर्यंत लाखो सर्वसामान्य नागरिकांचे बळी दहशतवादाने घेतले आहे. ज्या उद्दिष्टासाठी संयुक्त राष्ट्र निर्माण केले होते त्यात ह्या विश्वसंघटनेला कितपत यश मिळाले याबद्दल संदेह निर्माण होतो. दहशतवादाची छळ ही कमी-अधिक प्रमाणात देशांना बसत आहे.

जगातील विविध देशांमध्ये अनेक प्रकारच्या दहशतवादी संघटनांचा जन्म विविध कालखंडांमध्ये झाला या संघटनाना ही बडी राष्ट्र आप-आपल्या हित

संबंधाप्रमाणे अप्रत्यक्ष मदत करतात. दहशतवाद मुक्त जगाची आवश्यकता सर्व मानवजातीस वाटत आहे. त्यादृष्टीने आंतरराष्ट्रीय स्तरावर सर्व सार्वभौम राष्ट्रांनी एकत्र येवून हा प्रश्न संबंधीत देशाचा नव्हे तर जागतिक संकट समजून त्याचा एकजुटीने मुकाबला करणे काळाची गरज आहे.

संयुक्त राष्ट्रात दहशतवाद निर्मुलनासाठी अनेक संमेलने झाली. परंतु त्यामागे राज्यांनी केवळ नैतिक पाठींबा जाहीर केला कारण सभासद राज्यांवर ह्या संघटनेचे कोणतेही कायदेशीर बंधन नाही. आंतरराष्ट्रीय कायदे पालन सर्व राज्यांवर बंधनकारक असावे. त्यामुळे आंतरराष्ट्रीय गुन्हेगारांचे प्रमाण कमी होवू शकेल तसेच युनोने दहशतवादाला संरक्षण देणाऱ्या राष्ट्रांवर बहिष्कार आणणे आणि इतर देशांनी सुध्दा मदत करणे

आवश्यक आहे. दहशतवादा विरुद्ध आंतरराष्ट्रीय स्तरावर आंतरराष्ट्रीय सामंजस्य जो पर्यंत निर्माण होणार नाही तोपर्यंत दहशतवादाचा धोका हा जगाला भेडसावत राहील.

संदर्भ ग्रंथ सूची :

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- २) नाईकवाडे अशोक - आंतरराष्ट्रीय दहशतवाद, विचार आणि वास्तव
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- ४) बर्जिस जॉन्सन - संयुक्त राष्ट्र आणि इतर आंतरराष्ट्रीय संघटना, डायमंड, २०११



भारतीय राजकारणात प्रादेशिक पक्षांचे महत्व

प्रा. अरूण मुकुंदराव शेळके

(राज्यशास्त्र विभाग प्रमुख)

शंकरलाल खंडेलवाल महाविद्यालय,
अकोला

प्रादेशिक पक्ष हा विचार प्रादेशिकता या संकल्पनेशी संबंधित आहे. प्रादेशिकता ही प्रांतवाद, प्रदेशवाद या नावानी ओळखली जाते. प्रादेशिकता म्हणजे देशातील एखादया विशिष्ट भागावर देशापेक्षा अधिक प्रेम करणे किंवा विशिष्ट भागाच्या हिताला राष्ट्रीय हितापेक्षा प्राधान्य देणे. भारतीय राजकारणात प्रादेशिकतेला विशेष महत्व आलेले आहे. प्रादेशिक अस्मितेच्या आधारावर प्रादेशिक संघटनाची निर्मिती होते. या संघटना प्रदेशातील विशिष्ट प्रश्न की जो अतिशय जिवाळयाचा असतो तो उचलतात. त्या करिता आंदोलनाची भूमिका घेतात. १९६६ साली महाराष्ट्रात शिवसेना स्थापन झाली. महाराष्ट्रात मराठी भाषिकांना नोकऱ्यात घेतले जात नाही, इतर प्रांतातील लोकांना ही संधी दिली जाते. हा तो आधार होता. प्रांताच्या संकुचित दृष्टीतून आधी संघटना निर्माण होतात. ते आंदोलने करतात. व्यापक जनाधार मिळाला की त्यांचे प्रादेशिक पक्षात रूपांतर होते.

असे असले तरी आज या प्रादेशिक पक्षांना भारतीय राजकारणात फार महत्व प्राप्त झाले आहे. भारतातील प्रत्येक घटक राज्यात प्रादेशिक पक्षांची भूमिका खुप महत्व पूर्ण राहलेली आहे. त्या करिता प्रादेशिक पक्षांवर टिका करून चालणार नाही तर त्यांचे महत्व जाणून घेणे ही काळाची गरज आहे.

प्रादेशिक पक्षांचे महत्व :-

भारतीय राजकारणात प्रादेशिक पक्षांचे महत्व खालील उप मुद्द्यांवरून स्पष्ट करता येईल.

१) राजकीय शिक्षण दिले :-

प्रादेशिक पक्षांनी भारतात प्रादेशिकतेची भावना कायम ठेवली असा आरोप त्यांच्यावर केला जातो. त्यांच्यात मोठया प्रमाणावर उणीवा आहेत. अशीही त्यावर टीका केली जाते. या गोष्टी जरी खऱ्या असल्या तरी प्रादेशिक पक्षांनी भारतीय लाकशाहीला काही देण दिली आहे याकडे दुर्लक्ष करता येणार नाही. त्यांनी लोकशाहीचा संदेश देशाच्या कानाकोपऱ्यात नेवून पोहोचवला हे सत्य आहे. त्यांचे महत्वाचे काम म्हणजे त्यांनी लोकांना राजकीय शिक्षण दिले. काँग्रेस पक्षातून बाहेर पडलेल्या काही गटांनी वेगळया पक्षाची स्थापना केल्यावर ते अधिक काळ टिकू शकले नसले किंवा ते पुन्हा काँग्रेस मध्ये परतले किंवा विरोधी पक्षात सामील झाले असले तरी काँग्रेस पक्षाच्या तब्बेतीवर त्या गोष्टीचा चांगला परिणाम झाला. काहींनी काँग्रेसपक्ष सुधारण्यास तर काहींनी पक्षातील बेबंदशाही व राजकीय भ्रष्टाचार संपविण्याचा प्रयत्न केला.

२) राजकारणात महत्वपूर्ण भूमिका :-

विविध प्रादेशिक पक्षांनी राष्ट्रीय, राज्यपातळीवर किंवा स्थानिक पातळीवरील राजकारणात महत्वाच्या भूमिका वठविल्या आहेत. स्थानिक समस्या आणि प्रश्न याकडे दुर्लक्ष करणाऱ्या राष्ट्रीय नेत्यांवर प्रभाव टाकून ते सोडवून घेण्यास प्रादेशिक पक्षांनी लोकांना संघीत केले. काही प्रभाव प्रादेशिक पक्षांची मदत राष्ट्रीय नेतृत्वालाही झालेली आहे. १९६९ ते १९७१ या

काळात इंदिरा गांधी तामीळनाडूतील द्रुमुक पक्षाच्या पाठींब्यावर मोठ्या प्रमाणावर विसंबून होत्या.

१९९६ ला भाजपाच्या श्री. अटलबिहारी बाजपेयींच्या नेतृत्वाखाली जे सरकार केंद्रात तयार झाले होते त्यात शिवसेना, अकाली दल, हरियाणा विकास पार्टी हे प्रादेशिक पक्ष मंत्रिमंडळात सामील झाले होते. भाजपा सरकारनी राजीनामा दिल्यानंतर संयुक्त मोर्चाचे सरकार झाले त्यात १३ पक्ष सामील झालेत. त्यात मोठ्या संख्येत प्रादेशिक पक्ष आहेत.

३) राज्या राज्यात मजबूत सरकार :-

१९६७ पासून भारतीय राजकारणाला वेगळे वळण लागले असे मानले जाते. परंतु १९७१ पासून प्रादेशिक पक्षांना भारतीय राजकारणात विशेष महत्व आले याकडेही लक्ष द्यावे लागेल आजच्या स्थितीत बहुसंख्य राज्यात प्रादेशिक पक्षाचे सरकार कार्य करीत आहे, तामीळनाडूत दूयूक, आंध्रात तेलगू देशम, पंजाबात अकाली दल, हरियाणात हरियाणा विकास पार्टी आसामात आसाम गण परिषद, जम्मू-कश्मीरात नॅशनल कॉन्फरन्स इत्यादींची नावे सांगता येईल. महाराष्ट्रात, प. बंगालात, केरळात इत्यादी राज्यात राष्ट्रीय पक्षांनी प्रादेशिक पक्षांशी युती करून सरकार निर्माण केलेले आहे.

४) एक पक्ष पध्दतीला आव्हान :-

भारतीय राजकारणा संदर्भात बोलताना एक प्रश्न वारंवार विचारला जातो की प्रादेशिक पक्षाचे भविष्य काय ? भारतीय राजकारणावर त्यांचे दूरगामी परिणाम कोणते हवेतील ? ही गोष्ट महत्वाची की केंद्रात जे कोणते किंवा ज्या कोणत्या पक्षाचे सरकार येईल त्याला स्वतःच्या भरोशावर सरकार निर्माण करणे शक्य नाही. प्रादेशिक पक्षांची मदत त्याने घेणे आवश्यक झालेले आहे. म्हणजे या पक्षांची एक पक्षीय राजकीय सत्तेला आव्हान दिलेले आहे. राज्यातील आपल्या विरोधी सरकारला बरखास्त

करून त्या राज्यात राजकारणात गैरवाजवी हस्तक्षेप करण्याच्या केंद्र सरकारच्या प्रवृत्तीला प्रादेशिक पक्षांच्या सरकारांनी लगाम घातला आहे.

५) जनतेचा मोठा पाठिंबा :-

काँग्रेस पक्षातून बाहेर पडलेले अनेक पक्ष आता समाप्त झालेले आहेत. कारण त्यांच्यापाशी वेगळी विचारसरणी किंवा ध्येयवाद अजिबात नव्हता. काहीनी स्थानिक प्रश्न रेटण्याचा प्रयत्न केला असला तरी प्रादेशिक हितसंबंधांना त्यांची बांधिलकी नव्हती. हे पक्ष व्यक्तिनिष्ठ होते. पक्षाची मजबूत बांधणी करण्याचा त्यांनी कधीही प्रयत्न केला नाही. त्यांचे अनुयायी पण निर्माण झाले नाही. काही प्रादेशिक पक्षांना काँग्रेस पक्षाची पार्श्वभूमि पण नाही. स्वतःच्या समाजाचे हित संरक्षित करण्यासाठी निर्माण झालेत. अल्लाहमुक्त, तेलगू देशम, सामुदायिक हितसंबंधांच्या आधारावर ते वाढलेत. जनतेचा मोठ्या प्रमाणावर पाठींबा मिळाला. काँग्रेस पक्षाच्या विरोधात त्या त्या प्रदेशात जनमत गेल्यानी प्रादेशिक पक्षाला सत्तेवर येण्याचा मार्ग मोकळा झाला.

भारतीय राजकारणात प्रादेशिकता आता स्थिर झालेली आहे. पं. बंगाल व केरळ या राज्यात राष्ट्रीय म्हणवून घेत असलेले पक्ष सत्तारूढ झालेले असले तरी त्यांची प्रत्यक्षात स्थिती प्रादेशिक पक्षांसारखी आहे. पंजाब, कश्मीर, तामीळनाडू, आंध्रप्रदेश, मिझोराम, आसाम नागालँड, या राज्यात प्रादेशिक पक्षांचे तर महाराष्ट्र, हरियाणा या राज्यात राष्ट्रीय पक्ष, व प्रादेशिक पक्ष यांची युतीची सरकारे काम करीत आहे. प्रादेशिक पक्ष भारतीय संघराज्याचे स्वरूप बदलवून त्याला राज्यांच्या संघाचे स्वरूप निर्माण करतील की का अशी शंका मांडली जाते. प्रादेशिक पक्षांच्या मर्यादा असतात त्या त्यांनी मान्य केल्या आणि राष्ट्र हिताला प्राधान्य दिले तर प्रादेशिक पक्षांसंबंधात कुणालाच काही वाटणार नाही.

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- ५) पाटील, बी.बी. - भारतीयउ शासन आणि राजकारण, फडके प्रकाशन, कोल्हापूर.
- ६) देशपांडे, प्रशांत, महाराष्ट्राचे राजकारण, प्रतिमा प्रकाशन, पुणे.



भारतीय राजकारणात विरोधी पक्षाची भूमिका

प्रा. नितिन माणिकराव बिहाडे

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श्रीराम महिला महाविद्यालय,
धामणगांव रेल्वे

भारतीय राजकीय अवस्थेत सत्ताधारी पक्षाइतकेच विरोधी पक्षाचे महत्त्व असते. सर्वविधानात्मक राज्यपध्दतीत शासक पक्ष व विरोधी पक्ष मिळून राज्यकारभार चालवितात. विरोधी पक्ष शासकीय कार्याला अधिक गतीमान करतात. भारतातील राजकारणाकडे दृष्टिक्षेप टाकला तर लक्षात असे येते की सत्ताधारी पक्षाच्या निरंकुशतेवर मर्यादा टाकणारा किंवा चुकीच्या मार्गाने धोरण आखणाऱ्या सत्ताधारी पक्षावर नियंत्रण घालणारा विरोधी पक्षाची उणी ही केवळ भारतात होती. १९७५ ला श्रीमती इंदिरा गांधींनी राबविलेली आणिबाणी ही केवळ भारतात प्रबळ विरोधी पक्षाचा असणारा अभावच दर्शविते. लोकशाहीत सत्ताधारी पक्ष विरोधी पक्षाला घाबरून असतो.

भारतात सांसदीय व्यवस्थेत विरोधी पक्ष कधीही बलशाली झालेला नव्हता. कारण स्वातंत्र्याप्राप्तीची पुण्याई काँग्रेसमागे होती. १९६७ पावेतो काँग्रेसपक्ष केंद्रस्थानी आणि बहुतांश राज्यात सत्तेवर होता. लोकशाही राज्यात सत्ताधारी पक्षाइतकेच विरोधी पक्षाचे महत्त्व असते. परंतु भारतात श्रीमती इंदिरा गांधींच्या काळात विरोधी पक्ष वाढणारच कसा नाही. या करिता प्रयत्न झाले. श्रीमती इंदिरा गांधींच्या नंतर राजीव गांधींच्या काळात काँग्रेस सरकारला विरोध आणि इंदिरा गांधींना विरोध या दोन गोष्टी एकच मानल्या जावू लागल्या, श्रीमती इंदिरा गांधींना विरोध करणे म्हणजे विकासाला विरोध करणे, विरोधी पक्षाला या राष्ट्राचा

विकास, प्रगती होवू द्यायची नाही इथपावेतो प्रचार केला गेला.

पुढील काळात तर देशात विरोधी पक्ष पाहिजेच कशाला असाही प्रश्न विचारला गेला. विरोधी पक्ष विशिष्ट समस्येवर एकत्रच येवचू नयेत असेही प्रयत्न शासकीय पातळीवरून केले गेले. इंग्लंडात विरोधी पक्षाचे महत्त्व अनन्य साधारण आहे. राणी सरकारचा विरोधी पक्ष (Her Hoiness Opposition Perty) अशी भूमिका त्या ठिकाणी घेतली गेली. आजचा विरोधी पक्ष हा उद्याचा सत्ताधारी पक्ष आहे व विरोधी पक्ष नेता हा भविष्य काळातील प्रधानमंत्री आहे या भावनेनी त्यांच्याकडे बघितले जाते. इंग्लंडमध्ये विरोधी पक्ष नेत्याला प्रधानमंत्र्याइतकी प्रतिष्ठा आहे ती याच कारणामुळे.

भारतात १९९१ पावेतो लोकसभेत मान्यता प्राप्त विरोधी पक्ष नव्हता. म्हणजे कोणत्याही एका राजकीय पक्षाला मान्यता प्राप्त विरोधी म्हणून मानण्याकरिता जितकी सदस्य संख्या पाहिजे असते तेवढी नव्हती. प्रथमतः १९९१ च्या सार्वजनिक निवडणुकीत भारतीय जनता पक्षाला तो सन्मान मिळाला. तेव्हा लोकशाही पध्दती यशस्वी होण्याकरिता विरोधी पक्ष अस्तित्वात असणे जितके आवश्यक आहे, तितकेच त्याने सतत जागृत राहून सत्ताधारी पक्षाच्या जनहित विरोधी धोरणाचा, कार्यक्रमाला कडाडून विरोध करण्याची गरज आहे. अर्थात हा विरोध शासनाला त्याच्या चुका दाखविण्याच्या दृष्टिकोनातून व्हायला पाहिजे. त्याला रचनात्मक विरोध म्हणतात. विरोधी पक्ष जर

बलवान असेल तर तो सत्ताधारी पक्षाचा पर्याय बनू शकेल. जनतेपुढे सुध्दा निवडणूकीत पर्याय राहिल. सत्ताधारी पक्षाच्या चुकीच्या धोरणा विरोधात जनतेचा असंतोष संघटीत करणे, विशिष्ट समस्येवर राष्ट्रव्यापी जनआंदोलन उभे करून शक्तीप्रदर्शन करणे हे महत्त्वाचे काम विरोधी पक्षाचे आहे. त्यामुळे विरोधी पक्षाची भूमिका राजकारणात महत्वपूर्ण ठरते.

भारतीय राजकारणात विरोधी पक्षाची भूमिका :-

भारतीय राजकारणात विरोधी पक्षप तिन पातळीवर आपली भूमिका पार पाडतांना दिसतात.

१. सांसदीय पातळीवर :-

भारतीय संसदेत विरोधी पक्षाचे स्थान महत्वपूर्ण ठरते. संसदेत विरोधी पक्ष पुढसिल प्रकारे भूमिका पार पाडतात.

अ) लोकसभा व राज्यसभा यातील चर्चेत भाग घेणे, कायदा निर्मिती किंवा धोरण निर्मितीच्या प्रक्रियेला वळण, आकार व स्वरूप प्राप्त करून देणे.

ब) सत्ताधारी पक्षाच्या चुकीच्या धोरणाला सातत्याने विरोध करणे. हा विरोध चर्चेत नोंदविला जातो. आणि संसदेत मतदानाद्वारे तो प्रत्यक्षात आणला जातो.

क) सर्वच सनदशीर व शांततामय मार्गांनी शासकीय पक्षाला आपला निर्णय दोषपूर्ण असेल तर बदलावयाला भाग पाडणे किंवा त्यात दुरूस्त्या घडवून आणण्याला भाग पाडणे.

ड) आवश्यक त्या ठिकाणी विधेयक सादर करणे व कायदा निर्मितीला मदत करणे तसेच हातभार लावणे.

२. शासकीय पातळीवर :-

हा सहभाग पुढील प्रकारे असतो.

अ) टिका टिपणीच्या आधारे दोषपूर्ण शासकीय धोरणांना संसदेत वा संसदेबाहेर विरोध करणे. धोरणांना वळण, आकार व स्वरूप प्राप्त करून देणे.

ब) शासनाने नेमलेल्या विशिष्ट समित्यांवरही विरोधी पक्षाचे सदस्य घेतले जातात. अशाप्रकारे या माध्यमांद्वारा सरकारच्या धोरणावर ते प्रभाव पाडतात. राष्ट्रीय एकात्मता परिषदेवर विरोधी पक्ष सदस्यांना नियुक्त केले जाते.

क) पंतप्रधान किंवा राष्ट्रपती यांच्याशी प्रयत्न विचार विनिमय करून कित्येकदा शासनाच्या धोरणांवर प्रभाव पाडला जातो. त्याद्वारे शासकीय कार्यात नवीन दिशा प्राप्त करून दिली जाते.

३. लोकमताच्या पातळीवर :-

भारतात सत्तारूढ पक्षाला खाली खेचण्यासाठी आणि त्यानंतर सत्तासूत्र आपल्या हाती घेण्यासाठी (तेही शांततामय मार्गांनी) भारतातील विरोधी पक्ष सातत्याने जनसंपर्क साधतात. आणि लोकमताला आपल्याला अनुकूल करून घेतात. त्या दृष्टिने परिवर्तन घडवितात. शासनाच्या कार्यासंबंधात असंतोष निर्माण करणे, व स्वतःबद्दल जनतेच्या मनात सहानुभूती निर्माण करण्याचे विरोधी पक्षाचे ध्येय असते. निवडणूकीतील विजयासाठी त्या गोष्टींवर त्यांना उपयोग होवू शकतो. संस्था, व्यासपीठ, संमेलने व वृत्तपत्रे इत्यादी सर्व जनसंपर्क माध्यमांचा ते उपयोग करतात. १९७७ साली काँग्रेस पक्षाचा पराभव होवून जनतापक्ष केंद्र स्थानी सरकारात आला. त्यावेळी त्या पक्षाचे दूरदर्शन व आकाशवाणी या प्रसिध्दी माध्यमांचा उपयोग विरोधी पक्षाला करू देण्याचा पायंडा पाडला.

४. मतदार संघ पातळीवर :-

मतदार संघ हे पक्षाच्या सत्तेचे उगमस्थान मानले जाते. मतदारांना निवडणूकीत पर्यायी कार्यकम (Alternative Programme) देणे हे विरोधी पक्षाचे प्रमुख कार्य आहे. भारतात मार्च १९७७ ला पार पडलेल्या निवडणूकीत जनतापक्षाने लोकांपुढे पर्यायी कार्यक्रम ठेवला होता. या शिवाय मतदार संघातून उमेदवार उभे करणे, त्यांचा प्रचार करणे, सत्तारूढ पक्षाविरुद्ध मतदार संघात असंतोष

अप्रियता निर्माण करणे, मतदार संघात प्रभावी विरोधी मत निर्माण करणे हे कार्य भारतातील विरोधी पक्ष करीत असतात.

भारतात जो पावेतो द्विपक्ष पध्दती अस्तित्वात येत नाही तो पावेतो खऱ्या अर्थाने विरोधी पक्ष निर्माण होणार नाही. भारतात अनेक पक्ष पध्दती आहे. सांसदीय शासन पध्दतीत द्विपक्ष पध्दती आणि मजबूत विरोधी पक्ष यांचा जवळचा संबंध आहे.

संदर्भसूची :-

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२) जरारे, व्हि.एल. डॉ., राऊत, विद्या डॉ. - भारतीय राजकारण व शासन, अवैध प्रकाशन, अकोला.

३) लोटे, रा.ज. - भारतीय राज्य व शासन व्यवस्था, पिंपळापूरे प्रकाशन, नागपूर.

४) गवई, वामन डॉ. - भारतीय राज्य व शासन व्यवस्था, पिंपळापूरे प्रकाशन, नागपूर.

५) पाटील, बी.बी. - भारतीय शासन आणि राजकारण, फडके प्रकाशन, कोल्हापूर.

६) देशपांडे, प्रशांत, महाराष्ट्राचे राजकारण, प्रतिमा प्रकाशन, पुणे.



भारताच्या संदर्भात शंकररावांचे मानवाधिकारातील योगदान

कु.माधवी ल. जाधव

संशोधक विद्यार्थिनी

रा.तु.म. नागपूर विद्यापीठ नागपूर

मानवाधिकाराच्या सिध्दांतानुसार 'सर्व मानवांना किमान चांगले जीवन जगता यावे याकरीता आर्थिक, सामाजिक, राजकीय, सांस्कृतिक परिस्थितीचा एक समान आकृतीबंध निश्चित केला जावा. मानवाधिकार नागरिकांच्या हातातील प्रभावी शस्त्र आहे. ज्यामुळे प्रश्न विचारता येतात' दोन जागतिक महायुद्धानंतर मानवी अधिकाराचा प्रश्न प्रामुख्याने चर्चेला घेतल्या गेले. २४ ऑक्टोबर १९४५ मध्ये जागतिक संयुक्त राष्ट्र संघटना उदयास आली. त्या सोबतच मानवी हिताच्या दृष्टीने इलोम्हार रुझव्हेल्ट यांच्या अध्यक्षतेखाली समिती नेमुन मानवाधिकारांचा प्रश्न प्राधान्याने हाताळल्या गेला. यामधुनच १० डिसेंबर १९४८ रोजी संयुक्त राष्ट्र संघटनेचे मानवाधिकाराचा जाहीरनामा घोषित केला. त्यातील विभिन्न कलमांच्या अनुषंगाने हनन होणाऱ्या नागरिकांचे हक्क अबाधीत राखल्या गेले.

मानवी सभ्यतेच्या इतिहास निर्मितीचा कालखंड गेल्या दहा सहस्रकात दिसून येतो. मुख्यत्वे मानवी वसाहत आढळणाऱ्या पृथ्वीगृहाची निर्मिती मात्र ४८९ लक्षापूर्वीची

आहे. त्या तुलनेत मानवी व्यवस्था निर्मिती एकूण कालखंडाच्या पळभर आहे. असे असतांना वेगवेगळ्या कारणांमुळे माणूस नावाच्या व्यवस्थेचे शोषण होत नसून लिंगभेदातील शोषण सर्वाधिक आहे, दोन महायुद्धानंतर व दोन विचारांवर संघर्ष उद्वलेला होता. तर शितयुद्धाच्या समाप्तीनंतर धर्म व्यवस्थेच्या उद्रेकामध्ये हनन होण्याची रचना तयार झालेली आहे. शतकभराचा कालखंड अजुनही पुरता झालेला नसतांना व्यक्तीची प्रतिष्ठा धोक्यात आलेली आहे. वास्तविकतः असे म्हटल्या गेले होते की, धर्मभेद, वंशभेद, रंगभेद, लिंगभेद इत्यादीचा विचार न करता मानवीय व्यक्तीमत्वाच्या आदर करणे हा परंपरागत निकष होय. मानवाधिकार म्हणजे हे असे मूलभूत अधिकार आहेत जे प्रत्येक स्त्री व पुरुषाला ते 'मानव' आहेत म्हणुन मिळालेले असतात व ते अधिकार जगातल्या कोणत्याही भागात वास्तव्य करणाऱ्या स्त्री पुरुषांना मानव म्हणुन जन्माला आल्यामुळेच मिळालेले असतात. मानवाधिकाराचे मूलगामी मूल्य म्हणुन या विवेचनाचा विचार करता येतो. परंतु आजही

जग या विचारातील एका मूल्यापयंत पोहोचू शकले नाही. त्यामुळे ही वाटचाल पुढील कालखंडात कायमच राहिल हे स्पष्ट होते.

मानवा-मानवात कोणताही भेदभाव न करतात शोषणाविरहित सुरक्षित जीवन जगण्याचा अधिकार म्हणजे मानवी हक्क, हे हक्क मुलभूत हक्क व मार्गदर्शक तत्वे या माध्यमातून भारतीय संविधानाने नागरिकांना प्रदान केले आहे. राष्ट्राच्या मानवी हक्क जाहीरनाम्यातील नागरी व राजकीय अधिकार तसेच सामाजिक आर्थिक व सांस्कृतिक हक्कांच्या करारनाम्यामध्ये नमुद केलेले बहुतक सर्वच अधिकार भारतीय संविधानात समाविष्ट केले आहे. भारतीय संविधानकारांना संविधानात मूलभूत हक्कांचा समावेश केला असला तरी या यादीत व्यक्तीच्या व्यक्तीमत्वाच्या विकासाच्या दृष्टीने अतिशय महत्वपूर्ण मानल्या गेलेल्या काही हक्कांना स्थान मिळालेले नाही, याची त्यांना जाणीव होती. परंतु त्या संबंधी जाणीव राज्यकर्त्यांना करून देणे त्यांना गरजेचे वाटले म्हणुन त्यांनी संविधानात राज्यनितीच्या मार्गदर्शक तत्वांचा समावेश केला. ही मार्गदर्शक तत्वे कलम ३६ ते ५१ यामध्ये आहे. मार्गदर्शक तत्वे सामाजिक व आर्थिक लोकशाही प्रस्थापनेसाठी किती आवश्यक आहे हे स्पष्ट करतांना घटना परिषदेत मसुदा समितीचे अध्यक्ष डॉ.बाबासाहेब आंबेडकर म्हणाले,

जर कोणत्याही सरकारकडून मार्गदर्शक तत्वांकडे दुर्लक्ष केले गेले तर त्यांना निवडणुकीच्या वेळी मतदारांना उत्तर द्यावे लागेल. मुलभूत हक्कांना न्यायालयीन संरक्षण आहे, मार्गदर्शक तत्वांना मात्र नाही. आर्थिक, सामाजिक, शैक्षणिक कायदे विषयक व आंतरराष्ट्रीय अशा मानवी हक्कांच्या विविध पैलुंना या तत्वांनी स्पर्श केला आहे.

भारतातील वाढती लोकसंख्या व त्यातून निर्माण झालेले प्रश्न यावर शंकररावांनी सखोल अभ्यास करून वाढत्या लोकसंख्येबरोबरच गुन्हेगारी व हिंसाचारात झालेली वाढ यावर चिंतन केले. त्यामुळे समाजा-समाजातमध्ये तणाव निर्माण झाल्यामुळे शांतता व सुव्यवस्था धोक्यात आली. कायद्याचे संरक्षण असूनही काही ठिकाणी मानवी अधिकारांची पायमल्ली होत असते असे त्यांच्या निदर्शनास आले होते या सर्व बाबींवर नियंत्रण करण्यासाठी व लोकशाही शासनप्रणाली भक्कम करण्यासाठी व वरील सर्व प्रश्नांची सोडवणूक किंवा मार्ग काढण्यासाठी शंकरराव चव्हाणांनी सप्टेंबर १९९२ मध्ये भारतातील सर्व मुख्यमंत्र्यांची बैठक बोलावली. त्या बैठकीत एकच मुद्दा ठेवला होता तो म्हणजेच भारतात मानव अधिकार समिती स्थापन करण्याचा. ही समिती स्थापन होऊन समितीच्या अध्यक्षपदी शंकरराव चव्हाणांची निवड करण्यात आली

होती. आजपर्यंत या समितीच्या परिषदा मुंबई, कलकत्ता, दिल्ली, हैदराबाद या ठिकाणी घडून आल्यात. तसेच वरील उद्दिष्टे साध्य करण्यासाठी समितीचे अध्यक्ष व कार्यकारिणीने राज्यांच्या मुख्य सचिवांशी व राज्यांच्या पोलिस महासंचालकांशी याबाबत अनेकदा चर्चा करून वैचारीक जागृती, राष्ट्रीय एकता व अखंडता कायम ठेवण्याचे महत्त्वपूर्ण काम केलेले दिसते.

याशिवाय गृहमंत्री असतांनाच मानवी अधिकार समितीचे कार्य यशस्वी करण्यासाठी आय.पी.एस. अधिकाऱ्यांना ते बैठकीस बोलावून त्यांना योग्य ते मार्गदर्शन करित असत. प्रामुख्याने आय.पी.एस. अधिकाऱ्यांचे मुख्य काम नागरिकांच्या जिवीताचे व संपत्तीचे रक्षण करणे जे गुन्हेगार आहेत त्यांच्याविरुद्ध असणारे गुन्हे कोर्टात दाखल करणे, शिवाय कोणत्याही दुषित मनोवृत्तीतून ती केस दाखल करू नये व चांगला दृष्टीकोन असावा ही होय. याबरोबरच न्यायालय आणि पोलिस खात्यात समन्वय साधण्याचा प्रयत्न करावा, मानवी हक्क, स्त्रियांचे प्रश्न शिवाय सामाजिक व आर्थिक दृष्ट्या कमकुवत असणाऱ्या वर्गाची काळजी कायद्याच्या दृष्टीकोनातून घेण्याचे आवाहन शंकररावांनी आय.पी.एस. अधिकाऱ्यांना केले होते.

भारताच्या संदर्भात मानवाधिकार आयोगाची निर्मिती :-

१) मानवाधिकार संरक्षण कायदा :-

भारताच्या संदर्भात मानवाधिकाराची स्थापना २७ नोव्हेंबर १९९३ ला करण्यात आली. १८ सप्टेंबर १९९३ ला मानवाधिकार संरक्षण कायदा पास करण्यात आला व त्याला ८ जानेवारी १९९४ ला राष्ट्रपतींची मंजूरी मिळाली. यालाच मानवाधिकार अधिनियम १९९३ असे म्हटल्या जाते. या कायद्याचा उद्देश मानवी अधिकारांचे संरक्षण करणे, राष्ट्रीय, राज्य मानवाधिकार आयोग तसेच मानवाधिकार न्यायालयाच्या निर्मिती संदर्भात या कायद्याची मदत झालेली आहे. या कायद्याच्या आधारावर राष्ट्रीय महिला आयोग, राज्य मानवाधिकार आयोग यांची निर्मिती झालेली आहे. मानवाधिकारी संरक्षण कायदा समितीचे अध्यक्ष पंतप्रधान तर लोकसभा भारत सरकारच्या गृहमंत्रालयाचा प्रभारी मंत्री, लोकसभा विरोधी पक्षनेता, राज्यसभा विरोधी पक्षनेता, राज्यसभा उपसभापती इत्यादी सदस्य असतील, या सर्वांची नियुक्ती राष्ट्रपती करेल. या समितीचा कालावधी ५ वर्षे किंवा वयाची ७० वर्षे पूर्ण करे पर्यंत राहिल. भारत सरकार सचिवाच्या दर्जाचा अधिकारी हा हा आयोगाचा महासचिव असतो. जम्मू काश्मीर राज्य सोडून याचा संपूर्ण भारतभर याचा विस्तार असेल.

२) राष्ट्रीय मानवाधिकार आयोग :-

भारतामध्ये राष्ट्रीय मानवाधिकार आयोगाची भूमिका केवळ तक्रार निवारण किंवा हक्काचे संरक्षण करणारी यंत्रणा इतकीच मर्यादीत नाही. मानवी हक्कांबद्दल जाणीव आणि शिक्षणाचा प्रसार करणे तसेच त्या विषयीच्या सर्व नोंदी ठेवणे अशी महत्वाची कामेही त्यांच्याद्वारे केल जातात. या आयोगामध्ये एक अध्यक्ष व सात सभासद असतात. पंतप्रधान हे या समितीचे अध्यक्ष असतात या समितीद्वारा आयोगाची निवड होते इतर सदस्यांमध्ये लोकसभेचे विरोधी पक्षनेते, राज्यसभेचे विरोधी पक्षनेते व राज्यसभेचे उपाध्यक्ष असे ७ सभासद असतात.

३) राज्य मानवी हक्क आयोग :-

मानवी हक्क संरक्षण कायदा १९९३, कलम २१ नुसार सर्व राज्यांना राज्य मानवी हक्क आयोगाची स्थापना करणे बंधनकारक आहे. या आयोगामध्ये एक अध्यक्ष आणि चार सभासद असतात. या आयोगाची निवड खालील समिती करते, या समितीत मुख्यमंत्री अध्यक्ष असतात. तर इतर सदस्यांमध्ये विधानसभेचे सभापती, गृहमंत्री, विधानसभेचे विरोधी पक्षनेते असतात. दिनांक ७ मार्च २००१ ला महाराष्ट्र राज्य हे मानवी हक्क आयोग स्थापन करणारे पहिले राज्य आहे. त्यानंतर पश्चिम बंगाल, हिमाचल प्रदेश,

मध्यप्रदेश, आसाम, तामीळनाडू आणि पंजाब या राज्यात स्थापन झालेली आहे.

४) राष्ट्रीय महिला आयोग :-

१९९० च्या अंतर्गत राष्ट्रीय महिला आयोगाची एक कायदेशीर यंत्रणा म्हणुन जानेवारी १९९२ मध्ये राष्ट्रीय महिला आयोगाची स्थापना झाली. महिलांना कायद्याने व घटनेने दिलेल्या संरक्षणाचा अभ्यास व परिक्षण करणे, कायद्यामध्ये दुरुस्त्या सुचविणे, तक्रारीचे निवारण करणे व महिलांच्या धोरणाविषयी शासनाला सल्ला देणे ही सर्व कामे या आयोगामार्फत केली जातात.

५) राष्ट्रीय बालहक्क संरक्षण आयोग :-

२००६ मध्ये संसदेत राष्ट्रीय बाल हक्क संरक्षण आयोग कायदा २००५ असा महत्वाचा कायदा तयार केला गेला. बाल हक्क म्हणजे २० नोव्हेंबर १९८९ रोजी संयुक्त राष्ट्रसंघाच्या बाल हक्क अधिवेशनात स्विकारलेली आणि ११ डिसेंबर १९९२ रोजी भारत सरकारने मान्यता दिलेले बालकांचे हक्क, बालकांच्या हक्कांचे संरक्षण आणि अंमलबजावणीवर नियंत्रण ठेवण्यासाठी कायद्याने केंद्र आणि राज्य स्तरांवर आयोग स्थापन केले. या आयोगामध्ये बाल कल्याणाच्या क्षेत्रात काम केलेली व्यक्ती म्हणुन नियुक्ती केली जाते तर सभासदांमध्ये सहा व्यक्ती ज्यात दोन महिलांचा समावेश असेल असे असतात.

६) राष्ट्रीय अल्पसंख्यांक आयोग :-

अल्पसंख्यांकांना घटना आणि कायद्याने दिलेल्या संरक्षणाचे रक्षण करण्यास तसेच हक्कभंगाच्या विशिष्ट तक्रारींचे निवारण करण्यासाठी राष्ट्रीय मानवी हक्क आयोगाप्रमाणेच अल्पसंख्यांक आयोगाला दिवाणी न्यायालयाचे सर्व अधिकार दिलेले आहेत. यामध्ये एक अध्यक्ष, एक उपाध्यक्ष आणि केंद्र शासनाने नियुक्त केलेले पाच तज्ञ आणि मान्यवर सदस्य असतात. अध्यक्ष आणि इतर सदस्य हे अल्पसंख्यांक वर्गातील असतात. त्याचप्रमाणे राष्ट्रीय सफाई कर्मचारी आयोग कायदा १९९३, अपंगाकरीता राष्ट्रीय आयुक्त, राष्ट्रीय मागासवर्गीय आयोग, अनुसूचित जाती व जमाती आयोग असे विविध प्रकारचे आयोग भारतातील जनतेच्या उत्थान व कल्याणाकरीता कार्यरत आहेत.

स्वातंत्र्यानंतरही दलित, आदिवासी जनतेच्या अन्न, वस्त्र आणि निवारा ह्या मुलभूत गरजा पूर्ण होत नाहीत, ही या देशातील फार मोठी शोकांतिका आहे. डॉ.बाबासाहेब आंबेडकर यांनी दलित समाजाला अज्ञान आणि दारिद्र्याच्या कर्दमातुन वर काढण्यासाठी आपले जीवन समर्पित केले. डॉ.बाबासाहेब आंबेडकर यांच्या आचाराचा आणि विचारांचा उज्वल वारसा सांगणाऱ्या शंकरराव चव्हाणांनी डॉ.आंबेडकरांच्या कार्याचे स्मरण म्हणुन डॉ.बाबासाहेब

आंबेडकर आवास योजना सुरू केली. या योजने अंतर्गत बेघर दलितांना तीन हजारांपेक्षा अधिक घरे बांधुन देण्यात आली. दलित वस्त्यांमध्ये आरोग्य सुविधा आणि रास्त दराची धान्य विक्री केंद्रे सुरू करण्यात आली. या योजनेमुळे दारिद्र्य रेषेखालील अनुसूचित जातीच्या लोकांना आपले जीवनमान सुधारण्याची संधी मिळाली.

देशाच्या कानाकोपऱ्यातील रंजल्या गांजल्या लोकांवर प्रस्थापित वर्ग अन्याय-अत्याचार करणार नाही, यासाठी शंकरराव चव्हाण सदैव दक्ष असत. अशा गुंड-पुंड वर्गावर जरब बसविण्यासाठी शंकररावांनी वेळोवेळी कठोर पावले उचलली होती आणि दीनदलितांना अभय मिळवून दिले होते. अशीच एक घटना आहे, अलाहाबाद जिल्ह्यातील धनिया या गावची गावातील लई खूप पटेल नावाच्या एका धनदांडग्यांचे व त्यांच्या साथीदारांनी गावातील मोतीलाल या दलिताच्या शिवपरिया नामक पत्नीची विवस्त्र करून गावातुन धिंड काढली होती. या गुन्ह्यासाठी गुन्हेगारांना अटक तर झाली होती, परंतु पोलिस अधिकारी तपासामध्ये चालढकल करत होते. उलट शिवपरिया या स्त्रीच्या चारित्र्याविषयी संशय घेऊन गावातील लोक तिच्यावर आरोप करित होते. दोन गटात वितुष्ट निर्माण झाले होते. अत्याचारीत स्त्री अपेक्षित समाजातील असल्यामुळे तिला

स्थानिक स्तरावर न्याय्य मिळण्याची शक्यता नव्हती. ही गोष्ट जेव्हा शंकरराव चव्हाणांना समजली तेव्हा त्यांनी या प्रकरणात विशेष लक्ष घातले. घटनेची सखोल माहिती मिळविली. प्राप्त माहितीच्या आधारे दोषी आरोपीला पोलिस अधिकारी पाठीशी घालत असल्याचे शंकररावांच्या लक्षात आले. त्यांनी लगेच दोषी अधिकाऱ्यांना बडतर्फ केले. निर्भय वातावरणात त्या ठिकाणी घटनेची चौकशी व्हावी यासाठी अतिरीक्त जिल्हा पोलीस अधीक्षांची नियुक्ती करण्यात आली. मूळच्या पोलिस अधीक्षांची तडकाफडकी बदली करण्यात आली. एवढे करून भागणार नव्हती. म्हणून शंकररावांनी केंद्र सरकारतर्फे त्या अन्यायग्रस्त स्त्रीला एक लाख दहा हजार रुपयांची शासकीय मदत जाहीर केली. त्या पीडित कुटूंबाला पूर्णतः संरक्षण दिले. यापुढे अशा प्रकारचा असंस्कृतपणाच्या घटना घडू नयेत व दोन समूहांमध्ये जातीय दंगली उद्भवू नयेत यासाठी शंकरराव चव्हाणांनी उत्तर प्रदेश सरकारला कडक शब्दात सूचना केल्या. तसेच देशातील सर्व राज्यांच्या मुख्यमंत्र्यांनाही दीन दलितांवर गावातील गुंड-पुंडांकडून अन्याय अत्याचार होणार नाहीत. यासाठी दक्ष राहण्याचे आदेश देण्यात आले. गरीबातल्या गरीब माणसांविषयी शंकररावांनी इतकी

संवेदनशीलता बागळली होती म्हणून त्यांच्या सत्तेला समाजाभिमुखतेचे लेणे चढले होते.

संदर्भ ग्रंथ -

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- ३) मुख्यमंत्री शंकरराव चव्हाण वि.स.वाळींबे, प्रकाशक - आनंद बल्लाळ
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- ९) गोदाकाठचा राजयोगी - प्रा.उत्तम सुर्यवंशी



मानवी हक्काचे स्वरूप आणि हक्कसुरक्षिततेचे उपाय

डॉ. जीवन पवार

विभाग प्रमुख, राज्यशास्त्र विभाग,
श्री. शिवाजी महाविद्यालय, अकोला

“हक्क म्हणजे प्रत्येक व्यक्तीला समाजाने मान्य केलेला व कायद्याने मंजूर केलेला वाजवी दावा होय.”

हक्क म्हणजे व्यक्तीच्या सर्वांगीन विकासासाठी पुरक अटी व पोषक वातावरण ज्या अभावी व्यक्तीला आपल्या सुप्त गुणांचा विकास करण्याची संधी मिळणार नाही. आधुनिक काळात व्यक्त्यांच्या आणि समुहांच्या हक्कांना राज्याची मान्यता असते. हक्क हे सत्ताधिकांच्या मर्जीवर अवलंबून राहू नयेत म्हणून राज्यघटनेत लिखित स्वरूपात त्यांची नोंद केलेली असते. उदा. अमेरिकेच्या राज्यघटनेत मूलभूत हक्कांचा समावेश केलेला आहे तसेच भारतीय संविधानातील याचा समावेश भाग ३ मध्ये केला आहे. उदा. समतेचा हक्क, धार्मिक स्वतंत्राच हक्क इ. हक्कांचे संरक्षण करण्याची आणि अमलबजावणी करण्याची जबाबदारी ही शासनाची आहे. या हक्कांची पायमल्ली झाल्यास न्यायालयात दाद मागता येते.

मानवी हक्कांचे स्वरूप:

मानवी हक्क म्हणजे असे हक्क जे माणसाला माणूस म्हणून मिळतात. आपणा प्रत्येकांत काही गुण असतात. त्या गुणांचा पूर्ण विकास होण्यासाठी प्रत्येकाला समान संधीची आवश्यकता असते. जेव्हा जात, धर्म, लिंग भेदाशिवाय सर्वांना समान संधी दिल्या जातात. तेव्हा प्रत्येकजण आपल्यातील सुप्तगुणांचा विकास करू शकतो. म्हणजे मानवी हक्क हे सार्वत्रिक आहेत.

मानवी हक्कांची संकल्पना कळानुसार बदललेली आढळते. आज आपण केवळ नागरी वा राजकीय अधिकारांचाच विचार करत नाही तर माहितीचा अधिकार अथवा प्रदूषण मुक्त पर्यावरणाचा अधिकार या सारख्या

अधिकारांची चर्चा करतो म्हणजेच मानवी हक्क कळानुसार विकसित होणारे असतात.

हे अधिकार आपल्याला जन्मतःच मिळतात ते आपल्यापासून कोणीही हिरावून घेवू शकत नाही. ते आपल्याला कोणा समाजाने अथवा राज्यकर्त्याने दिलेले नसतात म्हणजेच मानवी हक्क आपल्यापासून विलग करता येत नाहीत.

प्रत्येक हक्कासोबत आलेले कर्तव्य व्यक्ती व राज्य यांच्यासाठी बंधनकारक असते. उदा. आपणास जेव्हा प्रदूषण मुक्त पर्यावरणाचा अधिकार मिळतो तेव्हा पर्यावरणातील प्रदूषण टाळणे वा जास्त झाडे लावणे यासारखी कर्तव्ये आपल्याला पार पाडावी लागतात. प्रदूषणास कारणीभूत ठरणाऱ्यांवर कारवाई करणे हे मग राज्याचेही कर्तव्य ठरते. थोडक्यात हक्क व कर्तव्ये एकमेकांपासून विलग करता येत नाहीत. त्या एकाच नाण्याच्या दोन बाजू आहेत.

बहुतांश हक्क हे राज्य व शासन यांनी मान्य केलेले असतात. हे हक्क राज्यघटनेत समाविष्ट केले जातात. म्हणजेच हक्कांना कायद्याची मान्यता असते.

जरी आपण आपण हे हक्क उपभोगत असलो तरी या हक्कांना राज्यांनी घालून दिलेली काही बंधने असतात. उदा. आपल्याला आपले विचार व्यक्त करण्याचे व बोलण्याचे स्वातंत्र्य आहे. पण हे स्वातंत्र्य आपण कोणाला बदनाम करण्यासाठी अथवा कोणावर खोटे आरोप करण्यासाठी वापरू शकत नाही. राज्यघटनेत आपल्या हक्कांसोबत त्यावरची बंधनेही नमूद केलेली

असतात. म्हणजेच हक्क हे अनिर्बंध नसून त्यावर नेहमीच वाजवी बंधने घातलेली असतात.

मानवी हक्कांचा इतिहास:

मानवी हक्कांचा इतिहास खालील दस्तऐवजातून उलगडत जातो.

मॅग्ना कार्टा (१२१५):

मानवी हक्कांचा अर्थ सर्वप्रथम इंग्लंडमध्ये मॅग्नाकार्टामध्ये सांगितला गेला. याच्या मध्यमातून ब्रिटिश नागरिकांना काही नागरी हक्क देण्यात आले. मॅग्नाकार्टाने मानवी हक्काचा पाया रचला.

बिल ऑफ राईट्स (१६८९):

इंग्लंडमध्ये बिल ऑफ राईट्समध्ये प्रचलित कायद्याची नोंदणी करून मानवी हक्क व स्वातंत्र्य यांची नोंद केली गेली.

अमेरिकी स्वातंत्र्याचा जाहीरनामा(१७७६):

सर्व व्यक्ती समान असून त्यांना अधिकार मिळाले पाहिजेत असे घोषित करण्यात आले.

फ्रेंच स्वातंत्र्याचा जाहीरनामा (१७८९):

फ्रेंच राज्यक्रांतीमध्ये स्वातंत्र्य, समता व बंधुता याची घोषणा झाली यात मानवी अधिकार सर्वांना मिळावेत याची ही चर्चा झाली.

परंतु मानवी हक्कांचे महत्त्व दुसऱ्या महायुद्धानंतर वाढलेले दिसते. संयुक्त राष्ट्रांमध्ये मानवी अधिकाराची सनद तयार करून ती १० डिसेंबर १९४८ रोजी मान्य केली. म्हणून हा दिवस दरवर्षी 'मानवी हक्क दिन' म्हणून साजरा केला जातो.

मानवी हक्कांची सनद/जाहीरनामा:

संयुक्त राष्ट्रांमध्ये १० डिसेंबर १९४८ रोजी मानवी हक्कांचा जाहीरनामा घोषित केला. यात मानवाला आवश्यक असलेले स्वातंत्र्य, समता, न्याय, बंधुता यांचा समावेश केलेला आहे. या मानवी हक्कांच्या सनदे मध्ये प्रत्येकाला अभिव्यक्ती स्वातंत्र्य, स्वसंरक्षणाचे स्वातंत्र्य,

शिक्षण घेण्याचे स्वातंत्र्य तसेच धर्म स्वातंत्र्य देण्यात आले आहे. यात प्रत्येकाला आरोग्य, नोकरी व सन्मानपूर्वक जीवन जगण्याचा हक्क मान्य केला आहे. स्वातंत्र्या अधिकारात सर्वांना शांततेत सभा घेण्याचा व संघटन करण्याचा हक्क तसेच पर्यटनाचा हक्कही देण्यात आला आहे.

राजकीय स्वातंत्र्यामध्ये मतदानाचा अधिकार तसेच राजकीय प्रचार करण्याचा अधिकार व राजकीय जीवनात सक्रीय सहभागाचा अधिकार देण्यात आला आहे.

सामाजिक सुरक्षेसाठी प्रत्येकाला शोषणा विरुद्धचा व भेदभावा विरुद्धचा अधिकारही देण्यात आला आहे. वंश, वर्ण, लिंग, जात, धर्म इ. च्या आधारावर भेदभाव करता येणार नाही असेही यात नमूद केले आहे. आर्थिक स्वातंत्र्यांमध्ये नोकरी, समान कामासाठी समान वेतन, विश्रांती, कामाच्या ठिकाणी योग्य वातावरण आणि विमासंरक्षण इ. चे अधिकार देण्यात आले आहे.

कोणाच्याही खाजगी जीवनात शासनाने अथवा इतर व्यक्तींनी हस्तक्षेप करू नये, अन्यथा यावर कायदेशीर उपाय करण्याचा हक्क दिला आहे. कोणालाही मनमानी पद्धतीने अटक, स्थानबद्ध किंवा हद्दपार केले जाणार नाही याची तरतूद केली आहे. या सनदेनुसार कोणाचाही अमानवी छळ करणे तसेच अपमानास्पद वागणुक देणे यावर बंदी घालण्यात आली आहे. सामाजिक स्वस्थासाठी कालबाह्य प्रथा व बालमजुरी यासारख्या गोष्टींवर बंदी घालण्यात आली आहे.

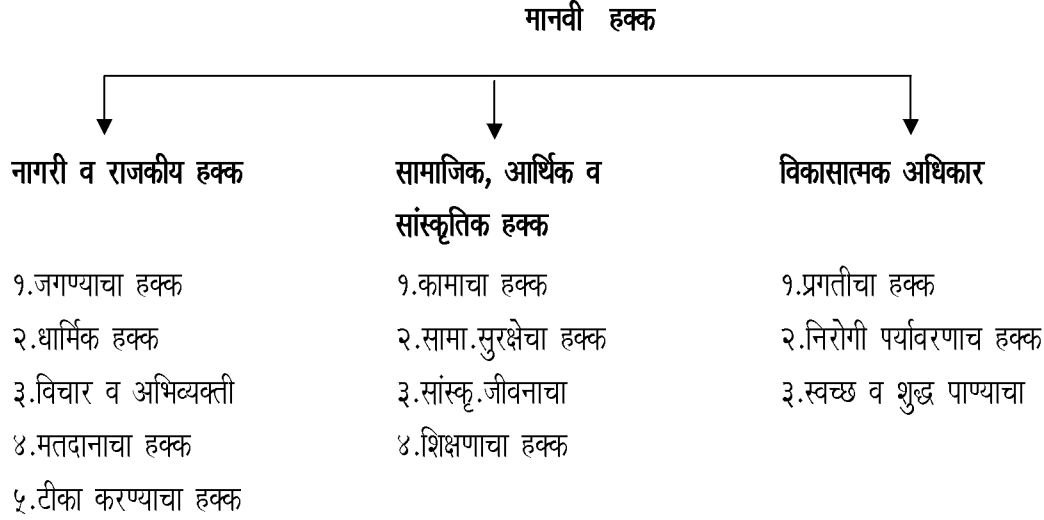
या सनदेद्वारा शारीरिक छळ, अन्याय, भेदभाव असमानता आणि मानसिक छळ थांबविण्याचा प्रयत्न केला गेला आहे. सर्व संयुक्त राष्ट्र सदस्यांसाठी ही सनद अनिवार्य आहे.

संयुक्त राष्ट्रांमध्ये जाहीर केलेल्या मानवी हक्कांच्या जाहीरनाम्यात सर्वात महत्त्वाचा अधिकार मान्य केला तो म्हणजे 'सन्मानाने जगण्याचा अधिकार' यात

सर्व व्यक्ती समान आहेत या तत्वावर भर देण्यात आलेला आहे. हा जाहीरनामा अनेक देशांच्या संविधान निर्मितीमध्ये प्रभावी ठरला आहे तसेच अनेक देशांच्या न्याय प्रक्रियेसाठी मार्गदर्शक घटक ठरला आहे.

मानवी हक्कांच्या जाहीरनाम्यात असे कोणतेही वर्गीकरण करण्यात आलेले नाही. मात्र मानवाधिकाराचा जसजसा विकास होत गेला तसतसे मानवी हक्कांचे वर्गीकरण करणे गरजेचे बनले.

मानवी हक्कांचे वर्गीकरण:



मानवी हक्कांची पायमल्ली:

“मानवाचे नैसर्गिक मूलभूत असे सर्व हक्क ज्यांच्या शिवाय माणूस म्हणून जगणे शक्य नाही. ते मानवी हक्क होत.” अशी व्याख्या संयुक्त राष्ट्राने केली आहे. मानवी हक्कांची अमलबजावणी करण्यासाठी सामाजिक, आर्थिक आणि राजकीय परिस्थिती अनुकूल असणे गरजेचे असते. ह्यामुळे मानवी हक्कांची अमलबजावणी करणे सोपे नाही. यामुळेच मानवी हक्कांची पायमल्ली होत असते.

मानवी हक्कांच्या पायमल्लीस कारणीभूत असणारे घटक खालीलप्रमाणे:

१. कुपोषण:

नागरिकांच्या कुपोषणास विशेषतः मुलांच्या कुपोषणास अनेक घटक कारणीभूत ठरत असतात. नैसर्गिक आपत्ती, दारिद्र्य, स्थलांतर यामुळे अनेकांना आपल्या मूलभूत गरजा भागवता येत नाहीत. हालाखीच्या आर्थिक परिस्थितीमुळेही

नागरिक आपला उदरनिर्वाह करू शकत नाहीत. पोषक आहाराच्या अभावामुळे, कुपोषणाने अनेक बालके मृत्यू पावतात. उदा. महाराष्ट्रातील अक्कलकुवा तालुका व मेळघाटात झालेले बालमृत्यू यामुळे त्यांचा जीविजाचा हक्क हिरावून घेतला जातो.

२. संघर्ष:

जगात वेगवेगळे संघर्ष हे दंगल किंवा हरताळ यामुळे निर्माण होतात. त्याकाळात दवाखाने, शाळा बंद ठेवल्या जातात. विद्यार्थी शाळेत जावू शकत नाहीत आणि रूग्णांना आवश्यक ते औषधोपचार मिळत नाहीत. अशा रितीने मुलांचा शिक्षणाचा अधिकार व रूग्णांचा जीविताचा अधिकार हिरावून घेतला जातो.

३. महिला व मुलांवर केलेले अत्याचार:

समाजातील हे दोन घटक सहजगत्या अत्याचारांना बळी पडतात. त्यामुळे त्यांना पुरुषांसारखे अधिकार मिळत नाहीत. त्यांचे अधिकार समाजाकडून नाकारले जातात किंवा त्यांची पायमल्ली होते. अल्पवयीन मुली व स्त्रियांवर होणारे

बलात्कार, मुलींची विक्री, हुंडाबळी, सक्तीने मुलींना वेश्या व्यवसायाकडे ढकलणे यामुळे महिलांच्या अधिकारांची पायमल्ली होते. मुलांच्या शरीराला न पेलावणाऱ्या कृती त्यांच्याकडून करवून घेतल्यामुळे व त्यांचा छळ केल्यामुळे मुलांच्या मानवी हक्कांचे उल्लंघन होते. या सर्व कारणांमुळे ते इतरांसारखे अधिकार वापरू शकत नाहीत.

४. तुरुंगातील स्थिती:

वेगवेगळ्या कारणांनी पुरेशी चौकशी न करताच अनके व्यक्ती तुरुंगात ठेवल्या जातात. अशा कारागृहांची स्थिती वाइट असते. कारागृहातील वाढणारी कैद्यांची संख्या, छोट्या जागेत क्षमतेपेक्ष जास्त कैद्यांना ठेवले जाते. खोलीत मोकळी हवा नसते. सुर्यप्रकाश येत नाही. शौचालयाची योग्य व्यवस्था नसते. हे सर्व जरी कैदी असले तरी माणूस म्हणून त्यांना मूलभूत गोष्टी मिळणे आवश्यक आहे. या सोई अभावी महिला कैद्यांची अवस्था तर जास्तच बिकट असते.

५. वार्षिक संघर्ष:

वार्षिक श्रेष्ठत्वाची भावना ही वार्षिक संघर्षांना कारणीभूत ठरते. अशा संघर्षात लहान मुले, स्त्रियां व निष्पाप जनता व अल्पसंख्यांक बळी पडतात. उदा. श्रीलंकेत सिंहली व तमिळी संघर्षा मध्ये हजारो नागरिकांची हत्या झाली.

६. पर्यावरणाची हानी:

कारखान्यांमधून वेगवेगळ्या प्रकारचे विषारी वायू बाहेर पडतात. हे वायू पाण्यात, शेतात व घरात शिरतात. यातून मानवी शरीराला अपाय होतो. विकासाच्या नावाखाली जंगलाची मोठ्याप्रमाणात तोड केली जाते. तेथील आदिवासींना विस्थापित व्हावे लागते. त्यामुळे त्यांच्या जगण्याचा अधिकार हिरावून घेतला जातो.

७. दलितांवरील हल्ले:

भारतासारख्या लोकशाही देशातही दलितांवर हल्ले केले जातात. समाजातील अवमानकारक वगणुक व आर्थिक शोषणामुळे दलितांवर अन्याय होतो. त्यांच्यावरील अन्यायाच्या घटना आजही घडतात. त्यांना सन्मानाने जीवनही जगता येत नाही. त्यांच्या मानवी हक्कांची अपेक्षा तर दूरच राहते.

मानवी हक्कांच्या संरक्षणासाठी केलेले उपाय:

मानवी हक्कांच्या संरक्षणासाठी खालील दोन प्रकारच्या उपाययोजना केल्या जातात.

अ. घटनात्मक उपाय ब. घटनाबाह्य उपाय

अ. घटनात्मक उपाय:

१. मूलभूत अधिकार:

अनेक देशात संविधानाने नागरिकांसाठी मूलभूत हक्क दिलेले आहेत. या हक्कांचे उल्लंघन व्यक्ती, संस्था, शासन किंवा कोणत्याही घटकांकडून होत असेल तर त्या विरुद्ध न्यायालयात दाद मागण्याचा अधिकार नागरिकांना प्राप्त होतो. यामुळे त्यांच्या हक्कांचे संरक्षण होते. लोकांच्या हक्कांच्या संरक्षणासाठी व विशेष वर्गाच्या हक्कांच्या संरक्षणासाठी काही संस्थांची स्थापना केलेली आहे.

२. राष्ट्रीय मानवी हक्क आयोग:

भारतामध्ये मानवी हक्क आयोगाची स्थापना १९९३ च्या 'मानवी हक्क संरक्षण' कायद्यांतर्गत करण्यात आली. मानवी हक्कांचे उल्लंघन थांबवून प्रत्येक नागरिकांला न्याय मिळवून देण्यासाठी आयोग सक्रीय आहे.

३. राष्ट्रीय महिला आयोग:

या विशेष आयोगाची स्थापना करण्यात आलेली आहे. हा आयोग महिलांना कायद्याने पुरविलेल्या सर्व संरक्षणाचा अभ्यास करतो. स्त्रियांवर होणारे अत्याचार, हिंसाचार, छळ, शोषण

हुडाबळी, बलात्कार इ. स्त्रियांवर होणारे अत्याचार कमी करण्याचा प्रयत्नह । आयोग करतो.

४. राष्ट्रीय अनुसूचित जाती व जमाती आयोग:

हा आयोग अनुसूचित जाती व जमाती संरक्षण करतो. जातीयवादाचे निर्मूलन करण्याचा प्रयत्न करतो आणि सामाजिक व आर्थिक प्रगतीचा पुरस्कार करतो. समानता निर्माण करण्यासाठी प्रयत्न करतो. अत्याचाराच्या विरोधी खटल्यात सहाय करतो.

५. राष्ट्रीय मागासवर्गीय आयोग:

या आयोगाची स्थापना १९९३ मध्ये झाली. या आयोगाला दिवाणी न्यायालयाचे अधिकार असतात. केंद्रीय मागासवर्गीय यादीमध्ये नगरिकोच्या गटांचा आंतरभाव करण्याच्या विनंतीची तपासणी हा आयोग करतो.

६. राष्ट्रीय अल्पसंख्यांक आयोग:

हा आयोग देशातील अल्पसंख्यांकांचे संरक्षण व त्यांच्यासाठीच्या विविध योजनांच्या कार्यवाहीसाठी काम करतो.

या आयोगांच्या स्थापनेबरोबरच शासनाने मानवी हक्कांच्या संरक्षणासाठी वेगवेगळे कायदे संमत केले आहेत. विशेषतः महिला, मुले, मागासवर्ग, अनु. जाती-जमाती, जेष्ठ नागरिक व अपंग यांच्या हित रक्षणासाठी कायदे केलेले आहेत. उदा. कौटुंबिक अत्याचार प्रतिबंधक कायदा, बालविवाह प्रतिबंधक कायदा, दलित अत्याचार विरोधी कायदा, बालमजुरी प्रतिबंधक कायदा, इ.

ब. घटना बाह्य उपाय:

१. अशासकीय संस्था:
२. प्रसारमाध्यमे:

समारोप:

आधुनिक राज्ये ही लोकशाही राज्ये आहेत. व्यक्तींचे स्वातंत्र्य जतन करणारे राज्य आहेत. हे स्वातंत्र्य मुठभर लोकांपुरते मर्यादित असता कामा नये. सर्वांना

समान हक्क मिळावेत, विशेषतः महिला, मुले, वंचित दुर्लक्षित समाजालाही हक्क मिळावेत. सत्तेच्या अतिरेकामुळे त्यांच्या स्वातंत्र्यावर गदा येते. मानवी हक्कांचा विस्तार जगातील सर्व समुदायांपर्यंत व्हावा हा यामागील उद्देश.

मानवी हक्क काळाप्रमाणे बदलत असतात. समाजातील प्रगतीप्रमाणे मानवी हक्कांची संकल्पनाही विस्तृत होत जाते. सुखावातीला मानवी हक्क हे नागरी व राजकीय हक्कांपुरते मर्यादित होते. मग त्यात सामाजिक, आर्थिक व सांस्कृतिक हक्कांची भर पडली आणि आता पुढच्या पायरित आपण अधिक प्रगत अधिकारांची चर्चा करतो. तसे की सुरक्षित पर्यावरणाचा हक्क, स्वच्छ पाण्याचा, प्रदूषण मुक्त हवेचा अधिकार इ. प्रत्येक राज्य आपल्या नागरिकांना त्यांच्या प्रगतीनुरूप अधिकार बहाल करतो. काही अप्रगत देशात अजूनही नागरी व राजकीय अधिकार दिलेले नाहीत तर काही विकसित देशात प्रगत अधिकार दिले गेले आहेत.

संदर्भ ग्रंथ :

१. डॉ. भा.ल. भोळे - भारताचे संविधान, पिंपळापूर पब्लिशर्स, नागपूर.
२. डॉ. महेंद्रकुमार मिश्र (२००८) - भारत में मानवाधिकार, आरबीएसए पब्लिशर्स, जयपूर.
३. डॉ. प्रदिप गोखले - विकास संकल्पना आणि मार्ग, यशवंतराव चव्हाण मुक्त विद्यापीठ, नाशिक.
४. डॉ. पुरणमल - मानवाधिकार, सामाजिक न्याय और भारत, पोईन्टर पब्लिशर्स, जयपूर.
५. प्रतियोगिता दर्पण योजना मासिक.
६. योजना - भारत सरकार, नवी दिल्ली.



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