



Jijamata Mahavidyalaya, Buldhana

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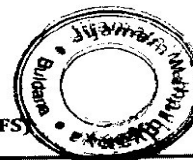
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जिजामाता महाविद्यालय, बुलढाणा.

गोष्टावारा :

आदिवासींच्या शाश्वत विकासाकरीता आज विविध योजना, आयोग, कृतीकार्यक्रम राबविले जात आहेत. आदिवासी जमातींच्या शैक्षणिक विकासातून त्यांची प्रगती घडवून आणता येणे शक्य आहे. आज स्वातंत्र्यानंतर अनेक दशके होवून सध्या भारतीय आदिवासी शैक्षणिकदृष्ट्या मागासलेले आढळून येतात. शिक्षणाची संधी समान पातळीवर समाजातील सर्व स्तरांपर्यंत पोहचविणे अत्यंत गरजेचे असून त्यादृष्टीने प्रयत्न होणे आवश्यक आहे. सदर संशोधन लेखातून आदिवासींच्या शैक्षणिक अवस्थेची सद्यस्थिती मांडण्यात आली आहे.

शब्दार्थ : ब्रिटीशांचे प्रयत्न, स्ट्रॅट समिती, भारतीय शिक्षण आयोग आणि सरकारी योजना.

प्रस्तावना :

आदिवासींच्या शैक्षणिक विकासाकरीता ठाणे आणि पालघर जिल्ह्यामध्ये विविध प्रकारच्या प्राथमिक शाळांची निर्मिती झाली असली तरी आजही येथील आदिवासी शिक्षणाच्या प्रवाहापासून दूर आहेत. या प्रदेशातील आदिवासी जमातींचा शैक्षणिक दर्जा अत्यंत खालावलेला असून बहुसंख्य जमाती ह्या आज ही शिक्षणापासून वंचित असलेल्या आढळून येतात. त्यांच्या शैक्षणिक प्रगतीसाठी ब्रिटीश काळापासून प्रयत्न सुरू आहेत. याकरीता इ. स. १८८२ मध्ये ब्रिटीश सरकारने 'भारतीय शिक्षण आयोग' स्थापन करून त्यामध्ये आदिवासींच्या शिक्षणाची शिफारस केली होती. आदिवासींना शिक्षण देण्यासाठी स्वतंत्र शाळांची निर्मिती करवी असे त्यामध्ये सूचविले होते. मात्र यादृष्टीने फारसे सकारात्मक प्रयत्न झाले नाही. इ. स. १९२२ मध्ये मुंबई प्रांतातील विविध शाळांमध्ये १२,१३१ आदिवासी विद्यार्थी शिक्षण घेत होते. यामध्ये वारली, महादेव कोळी, आणि कोकणा जमातींचे विद्यार्थी होते. ^१ ही संख्या जरी जास्त वाटत असली तरी तेव्हाच्या मुंबई प्रांताचा विस्तार लक्षात घेता हे प्रमाण फारच अल्प असल्याचे जाणवते. बिगर आदिवासी जातींच्या तुलनेत हे प्रमाण अत्यल्प असून आदिवासी जमातींमध्ये लहान वयात विवाह होत असल्यामुळे पुढील शिक्षण बहुतांशी होत नाही.

इ. स. १९२८ मधील स्ट्रॅट समिती, इ. स. १९३८ मधील सिमिंग्टन अहवाल तसेच इ. स. १९४७ दरम्यानच्या वाद्रेकर समितीच्या अहवालांमध्ये आदिवासींच्या शैक्षणिक स्थितीबाबत सूचना मांडण्यात आलेल्या होत्या. आदिवासी श्रेयात सक्तीचे प्राथमिक शिक्षण, इमारती तसेच वसतिगृहे याबाबत सूचना या अहवालात करण्यात आलेल्या होत्या. ^२

आदिवासींच्या शैक्षणिक प्रगतीसाठी दि. ०१ जानेवारी १९५४ रोजी ठाणे जिल्ह्यातील डहाणू तालुक्यामधील तळवडे येथे राज्य सरकारने पहिली आश्रमशाळा सुरू केली.

आदिवासी जमातींमध्ये मोठ्या प्रमाणात अंधश्रद्धेचा पगडा असल्यामुळे शैक्षणिक जागृती दिसत नाही. इ. स. १९६० मध्ये मुंबई प्रांतातील प्राथमिक शाळांमध्ये १,८९,५४२ आदिवासी विद्यार्थी शिक्षण घेत होते. इ.



स. १९९० च्या दशकामध्ये ठाणे जिल्ह्यातील आदिवासींच्या शिक्षणाचे प्रमाण २५.८४ : एवढे होते. इ. स. १९९१ च्या जनगणने नुसार ठाणे, रायगड, नाशिक, धुळे आणि गडचिरोली या जिल्ह्यामध्ये आदिवासींच्या शिक्षणाने प्रमाण ३० : पेक्षा कमी नोंदविले गेले आहे. *

आदिवासींच्या शिक्षणासाठी विविध योजना :

स्वातंत्र्यानंतर भारतात आदिवासींना शिक्षणाच्या प्रवाहात आणण्यासाठी विविध योजना आणि कार्य करण्यावर भर देण्यात आला. आदिवासी विद्यार्थ्यांच्या शैक्षणिक प्रगतीसाठी केंद्र आणि राज्य शासन स्तरावर विविध पायाभूत योजना राबविण्यात येत आहे. त्यापैकी काही पुढील प्रमाणे -

१. निवासी आश्रम शाळा.
२. आदिवासी विद्यार्थ्यांसाठी वसतिगृहे.
३. आदिवासी विद्यार्थ्यांसाठी व्यावसायिक प्रशिक्षण केंद्रे.
४. शासकीय शिष्यवृत्ती.
५. शालेय शिक्षणाच्या सुविधा.
६. मोफत पुस्तके आणि शैक्षणिक साहित्य वाटप.
७. मोफत प्रवास.
८. मोफत मध्यानभोजन.

यामुळे आदिवासी विद्यार्थ्यांच्या शैक्षणिक विकास होण्यास सुरुवात झाली आहे.

ठाणे जिल्ह्यातील आदिवासींची शैक्षणिक स्थिती :

ठाणे जिल्ह्यातील इतर आदिवासींच्या तुलनेत कातकरी जमाती मध्ये शिक्षणाचे प्रमाण अत्यंत नगण्य आहेत. ठाणे जिल्ह्यातील डहाणू तालुक्यातील कोसबाड येथे अनुताई वाघ यांनी आदिवासी जमातीमध्ये शैक्षणिक जागृती निर्माण केली. याशिवाय भारतीय आदिवासी जाती सेवा संघ, सर्वोदय मंडळ, आदिवासी सेवा समिती यांनी आदिवासी जमातीच्या शिक्षणासाठी कार्य केले आहे. *

ठाणे जिल्ह्यातील आदिवासी जमातींचा शैक्षणिक दर्जा हा शहरी भागाच्या तुलनेमध्ये अत्यल्प असून त्यांच्यासाठी निवासी आश्रम शाळा व वसतिगृहे बांधण्यात आले आहेत. वाडा, शहापूर, डहाणू, जव्हार, मोखाडा, विक्रमगड आणि तलासरी या तालुक्यांमधील शैक्षणिक संस्थांमधून त्यांना शिक्षणाच्या प्रवाहामध्ये आणल्या जात आहे. त्यांच्या वसतिगृहांमध्ये अन्नातून विषबाधा, शोषण, लैंगिक शोषण, दर्जा आणि सरकारी उपाय योजनेतील त्रुटी याबाबत प्रश्नचिन्ह आजही मोठ्या प्रमाणात उभा राहतो दिसतो.

मुल्यमापन :

मानवी समाजाच्या उन्नतीचा मार्ग हा शिक्षणातूनच साध्य करता येतो असे डॉ. बाबासाहेब आंबेडकर यांनी म्हटले असून, भारतात आदिवासी जमाती ह्या शिक्षणापासून दूर असल्याचे विदारक चित्र आढळून येते. भारतामध्ये स्वातंत्र्यानंतर दिर्घ काळ होवून सध्या भारतीय आदिवासी शैक्षणिकदृष्ट्या इतर समाजाच्या तुलनेने मागासलेले आहेत. आदिवासींना शिक्षणाची संधी समान पातळीवर मिळवी तसेच समाजातील सर्व स्तरांपर्यंत शिक्षण पोहोचविणे अत्यंत गरजेचे असून त्यामुळेच नव भारताची प्रगती होवू शकते. त्यादृष्टीने आदिवासींच्या शिक्षणाकरीता प्रयत्न होणे आवश्यक आहे.



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Email - researchjourney2014@gmail.com





आदिवासींच्या शैक्षणिक प्रगतीसाठी ब्रिटीश काळापासून प्रयत्न सुरू आहेत. मात्र आजही उच्च शिक्षणामध्ये आदिवासींचे प्रमाण अत्यल्प दिसून येते. यामागे अनेक कारणे असून आदिवासी जमातींमध्ये लहान वयात विवाह होत असल्यामुळे पढील उच्च शिक्षणाकडे दूरलक्ष होतांना दिसते. महाराष्ट्रामध्ये आदिवासी विद्यार्थ्यांच्या शैक्षणिक प्रगतीसाठी केंद्र आणि राज्य शासन स्तरावर विविध पायाभूत योजना राबविण्यात येत आहेत. शिवाय अनेक लोकांनी यादृष्टीने सकारात्मक प्रयत्न केले आहेत. यामध्ये प्रामुख्याने ठक्कर बाप्पा, अनुताई वाघ यांनी आदिवासी जमातींमध्ये शैक्षणिक जागृती निर्माण केली. तसेच भारतीय आदिवासी जाती सेवा संघ, सर्वोदय मंडळ आणि आदिवासी सेवा समिती यांचे कार्य विशेष उल्लेखनीय स्वरूपाचे दिसून येते. आदिवासींच्या शाश्वत विकासाकरीता त्यांची शैक्षणिक पार्श्वभूमी, आर्थिक परिस्थिती आणि उपलब्ध असणारी संसाधने याचा विचार करून शैक्षणिक धोरणे आखावी लागतील. आदिवासी सुशिक्षित झाला तर भारतीय समाजाचा कायम दूरलक्षित आणि उपेक्षित असा आदिवासी वर्ग प्रगती पश्चावर जाईल.

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Mobile Assisted Language Learning: Scope and Limitations in Rural and Semi-urban Indian Context

Subodh N. Chinchole
Asst. Professor
Department of English
Jijamata Mahavidyalaya, Buldana (M. S.)
subodhchinchole@gmail.com

Abstract

Today there is a rapid increase in adoption of mobile technology for language teaching and learning of languages. Subsequently Mobile Assisted Language Learning (MALL) is gaining popularity not only in informal learning but in institutionalized formal education too. With rapidly growing number of mobile users an unprecedented number of language learning applications have been developed and brought in during the last decade. In more developed countries of the world Mobile Assisted Language Learning (MALL) has been propagated and popularized. Widespread and cheaper Internet connectivity, availability and ease of handling portable handheld devices, easy accessibility to language learning materials etc have greatly contributed MALL. It is high time for developing countries like India to adopt and incorporate this new approach in our formal and institutional pedagogy. This paper is an attempt to review the advantages, opportunities and challenges in mobile assisted language learning in Semi-urban and rural Indian context.

Keywords: Mobile assisted language learning, language pedagogy, collaborative learning

We are living in era of Information Communication Technology (ICT) that has taken hold of almost every field of human affair and discipline of study. This ICT has given birth to new pedagogical methods and practices like Smart Classrooms, Digital Schools, and Online Learning etc. taking a big stride towards a really learner-centric education. Digital or Smart classroom provides a wide scope for both teachers and learners to make teaching-learning more effective, informative, and even enjoyable. As far as language learning is concerned, Language Labs and Language Learning Software have also proved to be highly effective and significant especially in FLL and SLL. Of all these, the most attractive technology is mobile technology which represents a revolutionary approach to education. This new language learning approach provides easy access for any learner without the constraints of both place and time. In Mobile Learning, devices like smart phones, iPod, tablet, and laptop are used for language learning. Numerous apps are developed and utilized for those who learn English as a second language.

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The Concept of MALL

Mobile Assisted Language Learning (MALL) is a subcategory of both mobile learning (M-Learning) and computer-assisted language learning (CALL). It comprises a two-way process including mobile or other portable device enabling communication seconded by appropriate applications usable with smart phone, tablet, palmtop, personal digital assistant (PDA) or iPod. Beatty defines CALL as “a term used for the collection of technologies aimed at enhancing creativity and collaboration, particularly through social networking” (Beatty, 2010). In recent years the widespread use of mobile devices led to the Mobile Assisted Language Learning abbreviated as MALL which “differs from CALL in its use of personal, portable devices that enable new ways of learning, emphasizing continuity or spontaneity of access across different contexts of use” (Kukulska-Hulme & Shields, 2008).

Effective implementation of modern technologies in educational and pedagogic practices not only promotes the level of teaching but also motivates the learners by means of innovative and attractive learning modules. The appropriate use of mobile-related technologies in and outside classroom facilitates the teaching-learning process and helps the students learn the language better by enhancing information and knowledge with added interest. Only a basic level of knowledge and skill in handling the technology and devices is demanded on the part of the learner. Moreover the load of books, notes, manuals etc. is reduced to a small portable device that carries in it a huge amount of attractive and inspiring learning materials. Unlike the traditional and even some modern classroom teaching-learning methods, this modern technology has removed all major constraints of time and place paving a way to more personalized, synchronized and collaborative learning experiences for learners of all age groups.

Special Features and Potential of MALL

Mobile assisted learning is “learning across multiple contexts, through social and content interactions, using personal electronic devices” observes Crompton (2013). Therefore, the mobile assisted learning method proves pivotal and more output oriented in the field of language learning. It has an inherent potential to attract and facilitate language learning with more effective and learner friendly features.

Accessibility of small mobile electronic devices is one of the most important factors in popularity and success of mobile assisted language learning. Particularly, in a vast and developing country like India this provides cheaper and wider opportunities in language pedagogies.

MALL facilitates learner centred and personalised method of learning English language as it is up to the learner how, when and to what extent to make use of mobile and other portable electronic learning devices. It also gives the learner a freedom of choice of place, time and learning priorities in contrary to the traditional FLL and SLL techniques as well as modern interactive boards and digital classroom.

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Its multimodality and user friendliness add to its effectiveness as the learners are involved in touch, command and other actual handling of the devices and software or apps which gives immersive engaging experience to them. Multimedia devices like microphone and speakers provide ample scope for creativity and enhanced learning experience. This approach encourages constructivist learning method for English learners by offering wider opportunities of active participation, personalisation, and multi-level connectivity among co-learners and instructors. Learners are called upon to engage themselves in finding solutions and self-learning by means of videos, images, animations etc.

Mobile Assisted Language Learning, however, is not a self-sufficient way of language pedagogy as it demands more spread of technological awareness, strengthening of infrastructure, increased access to internet and widespread inclusiveness.

Present Indian Scenario and Future Prospects

The last two decades have opened up a new avenue of mobile learning or M-learning in all fields of knowledge. Today no knowledge society can progress unless technology and language go hand in hand. This fact reiterates the necessity to focus more on language teaching-learning practices in any country harnessing the more advanced technologies. The present Indian scenario in the context of ICT infrastructure and preparedness to implement new mobile assisted learning may not be quite satisfactory. However, the rate of development in the field of technology- infrastructure, number of users, availability, and institutional involvement etc. are gathering momentum in the urban as well as semi-urban areas of the country.

According to a study by Economic Times (San Francisco), 'with a rise in Smartphone ownership globally, China has the highest number of Smartphone users, 1.3 billion, in 2018, followed by India with 530 million users'. As per The Indian Express Report (2018) currently the number of Smartphone users in India is in between 300-400 million. Out of about 650 million mobile phone users in the country around 300 million have Smartphone. In the next year or so two out of three Indian mobile users are expected to upgrade their phones and the number of smart phone users may rise up to 433 millions. It is reported that the number of internet users in India is expected to reach 450-465 million with an overall internet penetration around 31 per cent in near future.

This spread of technology and internet is to be seconded by appropriate level of knowledge and skill needed to handle technical devices for learning purposes. Of recent the Government of India has launched a new 'Prime Minister Kaushal Vikas Yojana' (Skill Development Programme). Keeping in view these surveys, the situation in India, especially in urban and semi-urban areas, is quite promising for the future of mobile assisted learning. The situation in rural areas is, on the contrary, not very satisfying due to the lack of basic infrastructure and accessibility to this modern technology. There is an urgent need to strengthen necessary infrastructure to include more rural and remote areas in this mainstream

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of modern technology so as to increase the scope and spectrum of mobile assisted language learning.

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to serve: to entertain and to impart some kind of wisdom." (*Encyclopedia of Indian Literature Vol. 2*). Each of the tales has a specific structure that contributes to serve this twofold purpose by assuring the sufferer the redemption of his sorrows with ultimate bliss. They have a motif to bring it forth for the understanding of the common men and women that the sinner is

By virtue of their didactic nature and deep rootedness in the soils of the human society these folk-tales have even inspired many great literary writers across ages. Not only literary but all artists have found inspiration and tools and techniques for their works in these legends, myths, folksongs, sayings etc. In that the folk-literature has really proved to be a rich legacy of all ages and languages.

punished and the pious sufferer is rewarded and blessed. The adventurous is supported by God and by all elements while the coward and the feeble endanger him/her by his/her half-heartedness in faith and will. Besides these didactic messages some of these folk-tales also satirize the vices of human beings with a motif of correcting them for their own benefits.

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THE PHASES OF INDIAN WOMEN IN THE SELECTED NOVELS OF SUDHA MURTHY

DR. BHARAT S. JADHAO

Head, Dept. of Eng.
Jijamata Mahavidyalaya,
Buldana.

ABSTRACT :

Sudha Murthy depicts her women protagonists through her novels as they found in the Indian culture. She strengthens them to be courageous in adverse situations by motivation. The main purpose of this piece of research is to study the bright and dark sides; and various phases of Indian women protagonists as reflected in the selected novels of Sudha Murthy titled 'Mahaswetha', 'Gently Falls the Bakula' and 'House of Cards'. Murthy portrays them to show how they struggle and rise above their mundane existence in search of a meaningful life. And they get motivation and empowerment to start a new life to fulfill their aspirations.

Keywords: Identity Crisis, Women Empowerment, Exploitation, Taboos.

Introduction:

Sudha Murthy's writings focus immensely on ordinary lifestyles wherein the readers can identify themselves in some character. She is an Indian social worker, and writer have written many short stories and novels in a style so provocative depicting a realistic picture of all social issues, women empowerment, identity crisis. Her writings are embedded in Indian Women culture and incidents are drawn from day-to-day realities, events and experiences. Passive sufferings, stoic sacrifice, family relationships, silence, social indifference, negation, loneliness, fear, isolation, rejection, failure acceptance, individualism, loud protest, violating the social norms has remained dormant.

Women in the novels taken for the study such as Shrimati, Mridula, and Mahashweta become victims under their own circumstances. At later phases of their life, they realize their potential and rebound. A woman need not bind herself with limitations and fixed ideas to please society, she has to transcend beyond and awaken herself to several other possibilities to realize her own aspiration. She has to embark on a new journey from within. All these above-said thoughts loom large in the scenic portrayal of the woman characters depicted by Sudha Murthy. To quote from Simone de Beauvoir's book titled 'The Second Sex' wherein she asserts that:

"Once she ceases to be a parasite, the system based on her dependence crumble, between her and the universe there is no longer any need for a masculine mediator".

In all her writings, Sudha Murthy felt that a woman has to break the barricades of psychological captivity situated within. Enclosed domestic restrictions suppressed lives of women and exploited female subjectivity forms the basis in all these novels. A Woman is depicted as a symbol of sacrifice. She asserts that women have to extricate themselves from their patriarchally constructed social ties. To reconstitute herself, she goes

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through a saga only to emanate as an individual. Woman, the epitome of God's creation, needs a shield, a rapport wherein she echoes, the exquisite feminine qualities in her not to be trodden upon by male self-seeking traits, but to reveal her shades of a multitasking force getting to know one's self. We have examples of strong-minded, dominant and opinioned women, who have fashioned their attitudes and behavior and showed their might by fighting for themselves and rebelled against society's stereotypes.

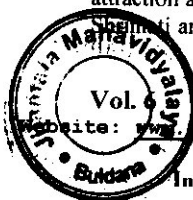
"Feminism isn't about making women strong. Women are already strong. It's about changing the way the world perceives that strength" (G.D. Anderson)

Mrs. Indira Gandhi, Mother Teresa, etc., stood as icons paving the path to visualize countless characters portrayed by many Indian women writers. This is very true with the feminine characters in Sudha Murthy novels. Mother Teresa served humanity with a zeal, Lady with the Lamp, Florence Nightingale from an affluent background, taught, humanity the meaning of service, Rani Laxmibhai- to be brave in the deaths of misfortune and self-respect. The fiery queen proved beyond doubt that girls cannot be confined but can go raring and enthusiastic. The birth of a new thought that women empowerment means emancipation of women from the clutches of societal, economic, political caste and gender-based discrimination to replace patriarchy with equality. The concepts of individual spaces, feminist liberation, and interdependence of women, can be related to the feminine characters of Sudha Murthy's novels. According to Mark Victor Hansen (An American native, enthusiastic speaker and the author of the bestselling book "Chicken Soup for the Soul").

"Don't wait until everything is just right. It will never be perfect. There will always be challenges, obstacles and less than perfect conditions. So what, get started now. With each step you take, you will grow stronger and stronger, more and more skilled, more and more self-confident and more and more successful".

Thus from the above introduction, it is evident that women play a crucial role in the development of a society and a nation. It is also apparent that the novels of Sudha Murthy focus on the various challenges faced by women. The main purpose of the study is to bring to light the phases of Indian Women to overcome the social stigma and fears and the ways and means adopted by her to make her life more meaningful. To achieve the purpose of the Study the select novels of Sudha Murthy have been evaluated. The novels include 'Gently Falls the Bakula' 'House of Cards' and 'Mahaswetha'.

'Gently Falls The Bakula' is the first novel written by Sudha Murthy. The story begins in an unassuming background in Hubli portraying the lives of Shrimati and Shrikant. As an extremely vulnerable girl, Shrimati grows up with a jobless father, a dominating grandmother and a shy loving mother. Strong values form the cornerstone of Shrimati's life. Shrikant belongs to the Smarthas. Both were classmates. Shrimathi always performs well in the exams compared to Shrikant. They were rivals in the class with small egoistic clashes. A tree of Bakula (Fragrant flower) separates the two homes. The Bakula tree with its dark green leaves and unusual, unattractive flowers adorning like a crown but with a divine fragrance, flooring the ground as an ethereal carpet, gracefully stood beaming with pride. It was considered venerated. It was neither too beautiful nor aromatic in appeal yet it had an inexplicable attraction and epitomized a symbol of iconic love. Shrikant gets attracted by the simplicity of Shrimati and falls in love with her. Shrimati too falls in love with Shrikant who is handsome



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and amiable. The Bakula flowers are the attachments to her love letters indicating that the fragrance of their love will never vanish. They get married. Shrikant was career-oriented and dedicated. He joins an IT company and climbs the corporate ladder rapidly and gains success, leaving behind Shrimati and her academic aspirations. Shrimati fulfills her duties as an obedient wife all through her prime days. She gradually realizes the emptiness in her. The story concludes with Shrimati leaving the house to follow her vision. 'Gently falls the Bakula' is the story of a marriage that loses its charm because of the greed of her husband. The conversation between the two at the time of departing is very sad and extremely touching. Shrimati tells her husband that she cannot bear the loneliness anymore. She also tells him that she loved him more than her success. She makes it clear that she is not delighted by the comfort which he provided her. He treated her as an ornament, not as a human being who has emotions and feelings. After she leaves, Shrikant looks back and realizes that he was cruel towards his wife and he was the sole cause for her departure. The Bakula Tree which was the symbol of their love between them had fallen sadly.

In the novel 'The House of Cards', Materialistic dimensions have differentiated our values demeaning our family ties. True love, understanding, and patience are some of the core values to keep any relationship meaningful, as it is said by, Antoine de Saint-Exupery (The French writer, poet, aristocrat, journalist, and pioneering aviator). "Love does not consist of gazing at each other, but in looking together in the same direction" 'The House of Cards' is a small family drama which depicts the plainness of village life and the complications of city life and also the clash of cultures which has created mayhem in their married life. The writer explores human relationships intensively. Mridula remains the same hardworking and obedient wife throughout and Sanjay is influenced by the power of luxury. Mridula, a bright young woman, sacrifices her ambitions and positive energy to make her husband Sanjay successful and popular. "Soon, Mridula and Sanjay settled into a comfortable routine. Mridula got up early in the morning, cooked and gave Sanjay breakfast. He carried a lunch box to the hospital and returned home at night. After Sanjay left, Mridula went to school; she cleaned the house in the evenings". (Sudha Murty 2013) The never-ending ambition, materialism, and corrupt practice gain momentum. Marriage is based on trust; conflict becomes a problem when it is rooted in selfishness which we see in the character of Sanjay. The pain and agony borne by Mridula are evident from the following paragraph taken from the novel:

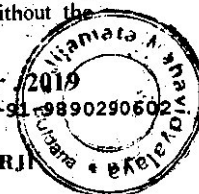
"Tears rolled down Mridula's cheeks. She thought how did I live with Sanjay for such a long time? Today he's given me money and position in society but he doesn't share my sorrows. I've held his hands and walked next to him on the thorny path to success. When a girl gets married, the extent of her happiness depends upon the husband's commitment and communication with her. A few kind words, a little appreciation and small gifts like flowers can make a girl feel special. But Sanjay just wanted to show that he was the boss". (Sudha Murthy 2013).

Sanjay started behaving rudely towards Mridula. He started comparing Mridula with his sister. He used to criticize his wife and had more trust in his sister than the wife, he used to talk in a polished and refined way with others but with the wife he was brutal. He was a kind of dictator. Sanjay had sent Rupees ten lakh in the form of demand draft to his mother, bought a new car to nephew, bought house and gold jewelry for his sister without the

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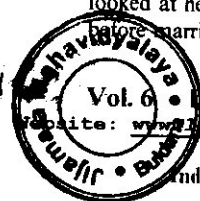


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knowledge of his wife. It shattered the trust of Mridula. Mridula was sad and depressed not because he helped his mother, sister, and nephew financially but because he did not disclose it to his wife. When Mridula discovered the truth she leaves her husband's house once for all.

The novel 'Mahashweta', the title Mahashweta means the 'white one'. The novel features Anupama as the protagonist, a mesmerizing beauty married to Dr. Anand. Anupama's positive image of life shatters with the emergence of the white patch called Vitiligo; she becomes a symbol of 'social stigma', abandoned by her uncaring in-laws and insensitive husband. Her visits to the dermatologist, her pain, anguish, and cry, as well as her inability to voice her thoughts. Courage steps into her life to make her strong and fight against all oddities in order to establish a life for herself. The reader will actually feel the pain and suffering that Anupama is experiencing, dejected in life, rejected by her husband and isolated in society. Anupama learns to lead her life accepting the disease, constructing her life which is independent, satisfied, and calm, thereby gaining respect and dignity. The values discussed here remain poignant and touching. Society behaves insensitively to the feelings of Anupama. She is castigated and neglected just because she is caught into a disease called vitiligo. This novel is a beautiful, realistic and vivid description of a woman, measured as a symbol of beauty to deck a man's social status, dumped because of vitiligo (here is the reason) and later struggled to bloom as a butterfly, through a series of stages, shedding all masks behind. The inner strength, self-unearthing of this protagonist (Anupama) faces a battle with her own female counterparts such as her step-mother Sabakka and two step-sisters Nanda and Vasudha, mother-in-law Radhakka and sister-in-law Girija. The social reactions and denials make our hearts go drained and sad. The state of being alleged for no fault of her arouses sympathy in the reader, Anupama does not submit to humiliation, she rises above, which elevates her to the stance of womanhood. A cosmetic disease, non-hereditary, non-contagious, associated with superstitious myths create an uproar in the life of Anupama, shatters her only to emerge, leaving the other female counterparts dumbstruck. She decides what is vital in her life; she takes time to differentiate the real primacies in her life. She adds values to her life, her courage, independence, confidence, and self-respect gain prominence. She never wanted to be socially conditioned and mentally suffocated; she endeavors to accomplish mental peace, inner tranquility, vanquishing all fears, insecurities, and complications.

Thus the story 'Mahashweta' depicts the agenda of a broken woman who renews and resuscitates herself, stamps her place in the society, amidst all struggles. This novel is so powerfully written that we actually are feeling the pain and suffering that 'Anupamas' are going through in today's society. We feel proud of her when she decides to be strong and to fight against all odds in order to create a life for herself. This reminds us of the lines, "I am thankful to all those difficult people in my life; they have shown me exactly who I do not want to be!" – Anonymous this novel leaves us in tears with a feeling of admiration and awe for the intelligence and strength of character displayed by the protagonist. All the characters are impeccably portrayed in their natural habitat: their masks threw aside. This novel portrays that the hidden courage of women which comes out and makes her strong in the situation when even her husband was not in her favor. After knowing that the lady is suffering from Leukoderma (Vitiligo), he did not give a second thought to be with her, as he should have. Leukoderma changed Anupama's life, but more prominently it transformed how people looked at her, the social reactions, the pity and being blamed for having something like this before marriage. People in Anupama's village reacted as well. Women who have this disease



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are treated as untouchables in villages and small cities. How Anupama comes across her snags, looks far beyond and moves ahead, when love and bond don't rescue her from the small village, calls for appreciation. She faces trouble, in the busy going city life, pressures, and threats and how she succeeds with life in this situation gathers a likeness for this character i.e. the boldness with which she faces the problems attracts the minds of the readers.

CONCLUSION:

These women characters such as Anupama, Mridula, Shrimati have placed themselves with conviction, amidst social realities and problems. The travails phases of these female characters reveal their experience of violence, denigration, exploitation and then break the silence. Man-Woman relationship, social acceptance, estrangement in modern life, forms the core in all these novels. Sudha Murthy covers a wide range of characters, mixed incidents, different scenarios, larger involvement (gallery) of characters depicting a realistic context, restricted mindsets, stereotyped judgments, and stale expectations. Sudha Murty textures a prototype in each of her protagonists who emerge victorious as successful individuals, flouting all fears, dilemmas, contradictions, taboos, frustrations and long-suffering endurance. Behind the silence of every woman, there is a voice that remained voiceless. The Protagonist remains predisposed and vulnerable to the society, which has used her to remain like a statuette, emotionless and in vain, an illustration of beauty only.

Their choices were hard yet, they gathered courage, purpose, and meaning to create a new horizon. Getting to know our real worth is a relentless task, it helps us to toughen our values and passion. Self-discovery is not an easy ride and it requires pain and understanding. The phases of Indian Women characters here gather courage and face a new dawn. The modules of life in these novels are offered on a platter giving greater clarity and vision, to be resilient and focused, when there are roadblocks. The characters portrayed faced many twists and turns, disappointments and setbacks yet decided to live a purpose-driven the phases of their lives.

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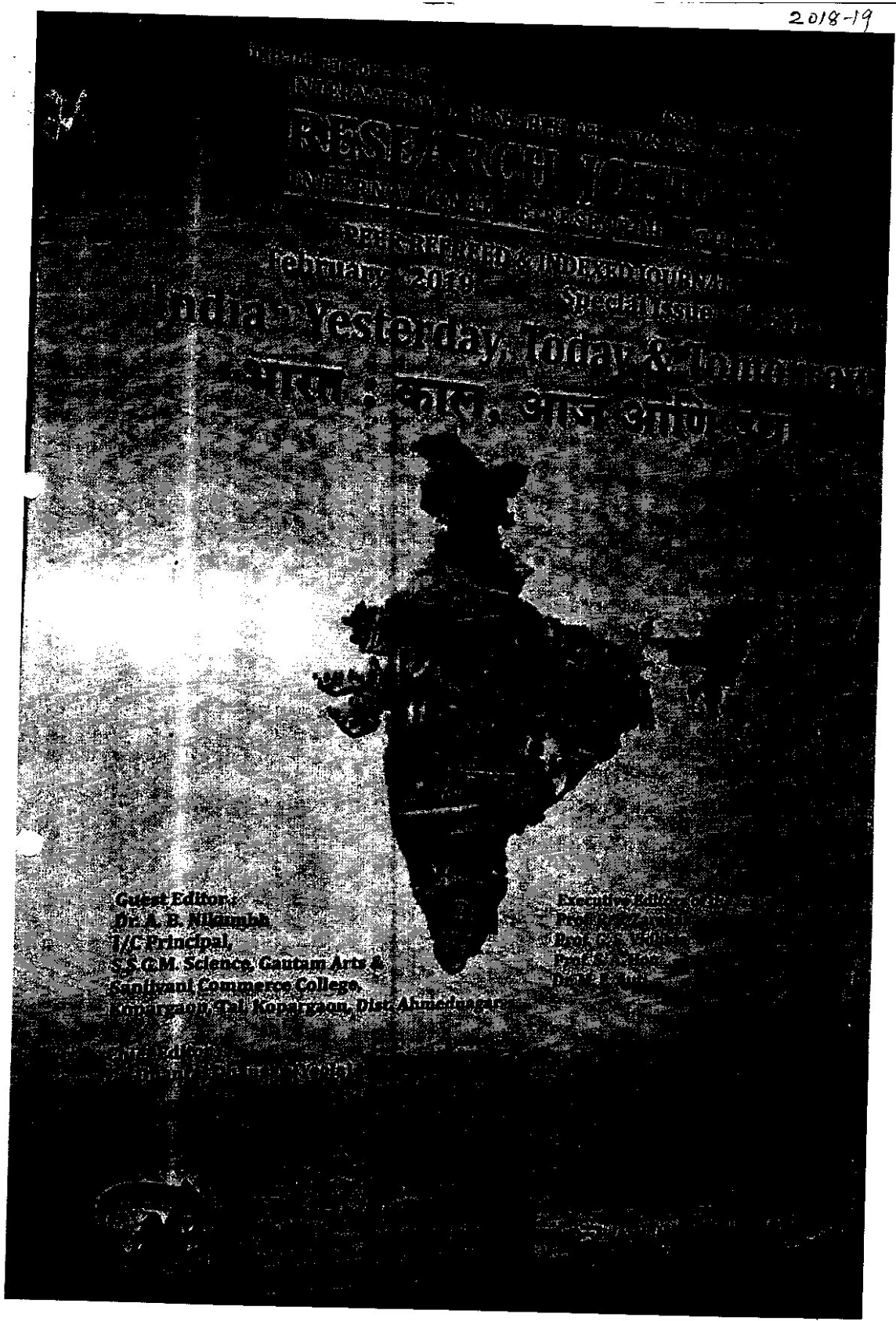
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...life...
...tradition of having more than one wife among the tribal people...
...in the tribal communities of Konkan region. The tribal community...
...of Japandayor (Cane Association), in which the participation of men is...
...women opinion is not denied. Though the influence of Hindu customs and traditions...
...tribal society, they do not have sati practices.

Marital status, divorce, inheritance rights, child marriage, dowry practices, sati practices
Women's status.

Explanation:

In all tribal communities of Konkan region of Maharashtra, women are treated equally in
social life. The importance of their place and status in society is explained in the following.

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Status in Marriage:

Marriage in tribal communities is considered as a religious and social imperative. Like
men, tribal women have the freedom to choose their own spouse and under the circumstances,
there are equal rights for divorce. Katkari tribe has the custom of having one wife.¹

In Thane, tribal women have given equal status in the social, cultural, religious and
family life like men. Their place is considered as important in the society. Tribal women are
more independent compared to urban life. Although family organization is patriarchal, women
have an important place in the family system. In the Warli tribe, there is a generalization of pre-
marriage relations and tribal women do not have any screen or Ghosha custom.

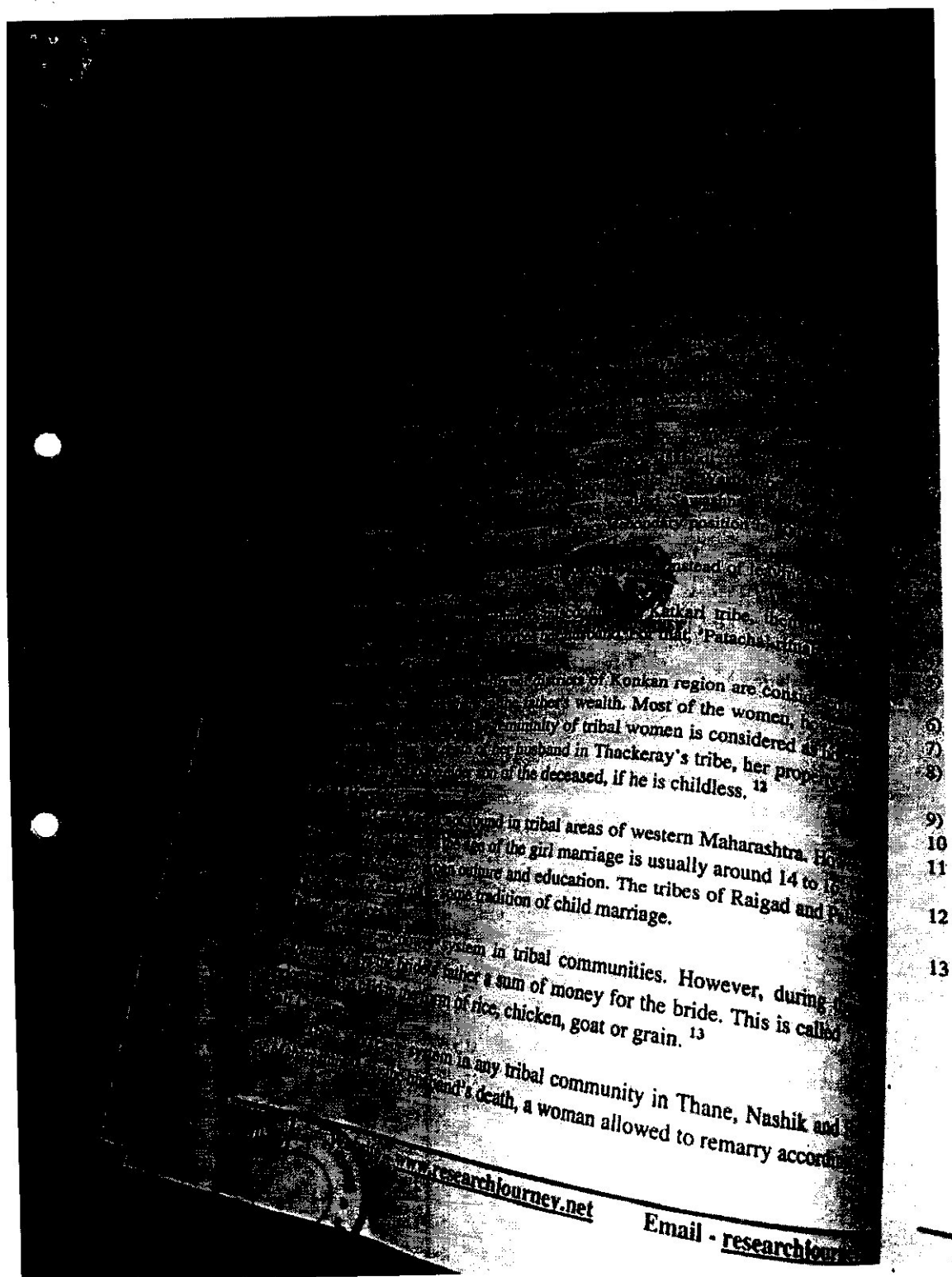
Divorce:

The scholars of Hobbes, Ginsburgh, and Whiler, who study the marriage relation of the
tribal tribe, have said that 91 of the 271 tribal tribes in the world have the right to divorce, and
the marriage is a vote of approval in the form of a contract.²

The method of divorcing the tribes in Thane and Nashik district is called 'Daav' or
'Parkat Ghene'.³

Famous sociologist Prof. Ghurye has expressed the opinion that, the divorce did not exist
previously in the methods of tribes. Both the woman and the man have the right to divorce, and if
the woman does not want to get divorced at the time of divorce, then the woman have to return
the amount given to her husband as 'Dej'.⁴





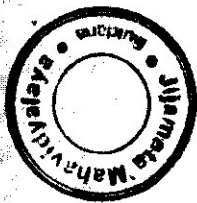
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Effect of Quinalphos 25% EC on The Rbcs Level of fresh Water Fish Labeo Rohita

Dr. Vandana R. Kakde¹, Gopal A. Malthane².

^{1,2} Department of Zoology,
Jijamata Mahavidyalaya, Buldana. - 443001 (M.S.)
Email: vrkakde@gmail.com; gopalmalthane30@gmail.com

Abstract

The haematological characteristics of fishes are an integral part of evaluating their health status. In the present study an attempt has been made to evaluate the effect of pesticide Quinalphos 25% EC (organophosphate) at sub-lethal (0.940 mg/L) concentration on the RBCs levels in fresh water important food fish Labeo rohita. The pesticide study was conducted at periods 24 hours, 7th day, 14th day, 21st day, and 28th day exposure. By evaluating the RBCs number during above interval observed that the RBCs number at 24 hours was suddenly decreased in relation to control fish; however there was progressive increase in RBCs number at 7th day and highest at 14th day, further at 21st and 28th day there is decrease in RBCs number from its earlier elevation and reached nearer to control levels.

Key words: Labeo rohita, Quinalphos 25% EC, Organophosphate pesticide, RBC etc.

Introduction

Synthetic pesticides used for controlling pests in agriculture are one of the major causes of aquatic pollution. Sometimes pesticides are directly applied in water bodies for controlling pests and vectors but their residues mostly reaches into aquatic ecosystems through surface run off and affect the health of non target organisms including fish. Among synthetic pesticides, organophosphates are widely used in agriculture and in health and hygiene programs due to their high effectiveness as insecticide but less persistence in the environment. They are favoured over organochlorines which have long persistence and consequently easily bioaccumulate in food chain. The shift from organochlorines to organophosphates has resulted into increased occurrence of organophosphates into water bodies causing acute and chronic toxicity to fish fauna. These agrochemicals find their way through different routes into the adjoining water bodies such as ponds, ditches, rivers and other low lying areas and adversely affecting the ecological balance leading hazards to the aquatic flora and fauna, especially to fishes and their food organisms. The water pollution by pesticides is drawing attention from various fields like press, Scientists, academicians and industrialists. In the present investigation Quinalphos 25% EC (organophosphate) pesticide was studied on fresh water fish Labeo rohita (Pandey et.al.2006).

The fishes are good indicators responding towards aquatic pollution. Hematological investigations have become important diagnostic tool in medicine over many years and they are equally serve as diagnostic indices to investigate disease and stress in fishes (Bansal et.al.1979). Thus studies on blood parameters became an important indicators of stress induced by pesticides and fishes responses to environmental changes can be assessed. Pradhan (1961) reported various blood parameters in Tilapia and Ophiocephalus like blood corpuscles, Hb content, packed cell volume, ESR, clotting time with special reference to length, sex, weight of the fish. Similar reports on the blood of fishes especially the impact of Quinalphos

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25% EC (organophosphate) is scanty. An alteration in the environment causes significant variations in the blood parameters. In the present investigation Quinalphos 25% EC (organophosphate) induced the changes in the RBC number in *Labeo rohita*.

Materials and Methods

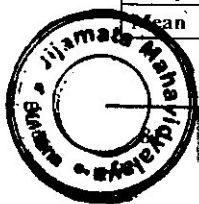
The toxicant Quinalphos 25% EC (organophosphate) has been used for the present study. It is a reddish-brown colour liquid and classified as a yellow label (highly toxic) pesticide in the Indian subcontinent and extensively used in agriculture for protection of variety of crops, such as wheat, rice, sugarcane, Maize, Sorghum and cotton. It is a contact, stomach as well as systemic insecticide against aphids, jassids, thrips, flies, bollworms, Caterpillars borers, leaf miners, Leaf roller, Leaf hopper, Stem Weevil, Saw Fly, fruit borer, green bug, Mealy bug, pod borer, shoot borer, ash weevil etc.

Freshwater Indian major carp fingerlings *Labeo rohita* were collected from the Nalganga Reservoir located at Buldana- Malkapur Road, about 35-Km from Buldana City with the help of local fishermen. They were brought to the laboratory in the polythene bags filled with aerated water. They were maintained in an Aquarium washed with Potassium permanganate solution (0.1% KMnO₄) to make the walls free from fungal attack. The fishes of similar size and weight (average weight 10g±1gm) were selected and acclimatized to the lab conditions for 15 days. Water was changed daily to remove the excreta of fishes; the tanks were aerated with electrically operated aerator. Fishes were maintained at the pH 7.2 - 7.8.; and at room temperature before investigation. They were fed with wheat bran and rice bran. Feeding was stopped one day prior to the experiment in order to keep the animal more or less in the same state of metabolite requirement.

LC50 value of Quinalphos 25% EC was determined by using probit analysis method. The sub lethal concentration was noted and 5 fishes in 6 groups were exposed to sub lethal concentrations. The fishes were exposed for periods like 24hours, 7th day, 14th day, 21st day, and 28th day exposure including control medium (fresh water without Quinalphos 25% EC). The red blood cells number was determined in 5 individual fishes during exposure period including control fish. The blood was collected from caudal region using syringe and anticoagulant (EDTA) was added the blood and diluted with Hayem's fluid. RBC number was expressed in millions per cubic millimeter (Godkar et.al. 2003).

Table 1: Changes in R. B.Cs number (million/mm³ blood) in sub-lethal Quinalphos 25% EC treated individuals of *Labeo rohita* in different exposure periods.

Particular	Control	Sub lethal exposure period				
		24 th hour	7 th day	14 th day	21 st day	28 th day
Sample 1	1.03	0.83	1.15	1.45	1.25	1.06
Sample 2	1.18	1.02	1.35	1.85	1.47	1.22
Sample 3	1.7	1.5	1.89	2.12	2.05	1.74
Sample 4	1.2	0.85	1.58	1.86	1.73	1.33
Sample 5	1.5	1.09	1.87	2.06	1.95	1.62
Mean	1.322	1.058	1.568	1.868	1.69	1.394





SD	+0.2715	+0.2706	+0.3229	+0.2624	+0.3319	+0.2813
% Change	--	-19.96	+18.60	+41.30	+27.83	+5.44
% Recovery	--	--	--	--	--	+94.83
't' test	--	P<0.001 S	P<0.001 S	P<0.001 S	P<0.001 S	P<0.001 S

The RBC levels (million/mm³ blood) in sub-lethal Quinalphos 25% EC treated individuals of *Labeo rohita* in different exposure periods. Mean is a pool of 5 individual measurements. The % change in number of RBC at different periods is calculated in relation to the number of RBC in the control medium (freshwater without Quinalphos 25% EC). The % recovery in number of RBC at 28 day exposure period is calculated relative to the level of control medium which is fixed as 100%.

(+) = Elevation: (-) = Suppression: (S) = Significance

Results and Discussion

The data for RBC number in different exposure periods of sub lethal Quinalphos 25% EC in *Labeo rohita* at 24 hours, 7th day, 14th day, 21st day, and 28th day including the control medium and percentage of change in RBC number was recorded, calculated in relation to the RBC number of control fish. The RBC number increased in different exposure periods except 24 hours. Whereas there is a sudden decrease in RBC number in relation to control. (Table-1).

In the present investigation changes in RBC number in the *Labeo rohita* exposed to sub lethal Quinalphos 25% EC exposure revealed the pathological aspects. From the earlier investigations it has been established that there will be decrease in RBC number. Thus depressed change in RBC number induced by Sumithian and Fenitrothian in *Sarotherodon mossambicus* was recorded by Koundinya and Ramamurthy (1982). Similarly Butler (1970) recorded reduced RBC number in Parathion exposed Golden Shiners, *Notomigonus crysolers*. Basha Mohiddin and Obulesu (1985) also reported reduction in RBC number in different periods of exposure to Methyl Parathion and Malathion.

But, in contrary to the above reports in the present study on the *Labeo rohita* exposed to Quinalphos 25% EC revealed initial RBC number decreased at 24 hours exposure, but at 7th day and 14th day steep rise in RBC number was recorded (Table-1).

Conclusion

The decrease in RBC number is co-related with rise in O₂ consumption of whole fish and also on time course (28th day). But there is progressive increase in RBC number at different sub lethal exposure periods though, 7th and 14th day reached to the maximum percentage of elevation in the RBC number at 14th day. Further towards the end of the exposure period there was decrease in RBC number from its maximal percentage elevation and reached nearer to control, thus *Labeo rohita* exhibited fairly good amount of recovery in the RBC number during the end of the 28th day of Quinalphos 25% EC exposure.





The present findings conclude that, increase in the RBC at 14th day was relatively higher than 7th day. Indicating that presence of Quinalphos 25% EC in the environment might have induced Hypoxic condition, which in term accelerated Haemopoitic tissues. Further decrease in cellular oxidation was correlated with altered architecture of respiratory organs which induced the Hypoxic condition.

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16. R. K. Narayan's Contribution to Indian English Fiction

Subodh N. Chinchole

Asst. professor, Department of English, Jijamata Mahavidyalaya, Buldana (MH).

Abstract

Twenty first century has witnessed the emergence of Indian English Literature as a distinct body of world English literature. Today, India has made a distinct place in the gamut of world literature in English by virtue of its abundant literary output. The Indian novelists particularly have brought more laurels than poets and dramatists. This is, no doubt, an achievement of collective contribution of Indian English novelists from early beginning to the present day. However, a due share of credit must be acknowledged and attributed to its originators and great contributors. This paper attempts to highlight the early novelists of India, with a special focus on the contribution of Mulk Raj Anand, Raja Rao and R. K. Narayan to the Indian English Novel.

India has a long history of oral tale telling and myths and legends mostly in verse form. The novel is comparatively a new genre to Indian literary tradition. Born in Europe as late as the eighteenth century, this literary form travelled to India only through her exposure to European education during the British regime. Some historians of Indian English literature have also traced the roots of fiction in Indian Sanskrit classics (Bana's Kadambari, Subandhu's Vasavdatta etc.) and other vernacular stories of oral traditions too. However, none has denied the fact that novel proper appeared on Indian literary scenario only after the beginning of the English education in India. The early Indian English fiction was mostly imitative and sketchy. K. R. Srinivasa Iyengar says, 'for the novel, properly so called, we have to wait till the latter half of the nineteenth century when the Western impact on India's cultural front had resulted, among other things, in the development of formal written prose in the regional languages, first as a functional, and presently as an artistic, medium' (Iyengar, 2003 p.314).

It was only after the introduction of English education in India by the British Government and the strenuous work done by the foreign-educated Indian scholars that the Indian ethos gradually underwent a sea-change from the shock of defeat and frustration and the trauma of

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inferiority feeling to a new-found self-awareness and self-confidence. It is against this background that the work of the prominent writers of this period must be viewed' (Naik, 2009 p.37-38). During the British colonial period writers like Bankim Chandra Chatterjee (Rajmohan's Wife, 1864, Anandmath, 1882), Raj Lakshmi Devi (The Hindu Wife 1876), Toru Datta (Bianca 1878), K. K. Lahiri (Roshinara, 1881), Rabindranath Tagore (Choker Bali, 1903) prepared the ground for future novelists of India. The later period of British rule also witnessed a considerable number of novelists writing in English in India. However, 'the most significant event in the history of Indian English fiction in the nineteen thirties was the appearance on the scene of its major trio: Mulk Raj Anand, R. K. Narayan and Raja Rao' (Naik, 2009 p.162).

Mulk Raj Anand (1905-2004) is the first and perhaps the most nuanced voice of the age whose fiction is forged by, in his own words, 'the double burden on my shoulders, the Alps of the European tradition and the Himalaya of my Indian past' (Anand, 1946 p. 67). In his long literary career Anand has given us novels like Untouchable (1935), Coolie (1936), Two Leaves and a Bud (1937), The Village (1939), Across the Black Waters (1941), The Sword and the Sickie (1942), The Big heart (1945), The Old Woman and the Cow (1960), Morning Face (1970) and The Confessions of a Lover (1976). With his deeply rooted humanism, Anand articulates the pains and sufferings of the underprivileged working class, the peasants and the downtrodden section of the contemporary society. Raja Rao, though with his limited literary output, has won much respect and praises from the critics for his philosophical and spiritual leanings and his distinct style that reflects ancient Indian narratives. The last of this great trio is Raja Rao (1908-2006). 'Roughly contemporary with Mulk Raj Anand and R. K. Narayan, Raja Rao makes with them a remarkable triad, affiliated with them in time and sometimes in the choice of themes but not in his art as a novelist or in his enchanting prose style' (Iyengar, 2003 p.386). His novels like Kanthapura (1938), The Serpent and the Rope (1960), The Cat and Shakespeare (1965), and Comrade Kirillov (1976) have claimed for him the position of the most 'Indian' of Indian English novelists.

R. K. Narayan (1906-20010) is hailed as the most popular and influential novelist of the twentieth century India with an abundant literary output. He has written 15 novels, five volumes of Short-Stories, Travelogues and Collection of Non-fiction, English Translation of Indian Epics and the Memoir 'My Days'. His works have brought him many laurels that prominently include the Sahitya Akademi Award (1958), the Film fare Award for The Guide. In



1964 he was awarded with the Padma Bhushan, 1980, he was awarded the AC Benson Medal by the British Royal Society of Literature. He was also nominated for the Nobel Prize in Literature multiple times though never won the award. A year before his death, in 2001, he was awarded India's second-highest civilian honour, the Padma Vibhushan.

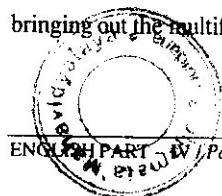
Narayan with his prolific literary career acquires a position of unparalleled master not only because of the huge body of his writing but also by dint of his exquisite narrative style, unfailing humour, wit, his art of characterization, his picturesque landscapes, though in imaginary town of Malgudi, and above all his full commitment to what he had chosen as his life mission. He was a close friend of critics and writers like Elizabeth Bowen, E.M. Forster and Graham Greene. According to C. D. Narasimaiah, 'R. K. Narayan has no equal among the Indian novelists writing in English.' (Narasimaiah, 1970 p. 12)

R. K. Narayan's fiction unfailingly concentrates more on the rural Indian community that is usually isolated from the main stream of modern life. No doubt, his literary world is through and through replete with Indian community crowded with characters in their different moods and mentalities, cultures, religions, clothing, and what not. These characters jostle each other often highlighting in contrast their idiosyncrasies, their ethical leanings and widely different approaches to life, yet all appearing to be same at cores. His first novel *Swami and Friends* looks like a collection of essays about friendship and childhood enmities experienced during his school and college days. However, he is not merely a writer of childhood franks, on the contrary his novels have a co-relation between life and art and always attempt to examine life in its bare details. *The Financial Expert* (1952), with its autobiographical strain, is a tale of Margayya's miserable life. It remains in the history of Indian English literature as an everlasting work of art, because Narayan has shown a keen interest in his technique of individualizing and personalizing the theme of dubious alliance of money and affection. Margayya's desire for money and his ruthlessness in business are unforgettable. His another novel *The Vendor of Sweets* (1967) deals with a similar theme- its hero Jagan, like Margayya, is immensely practical and committed. But his son Mali, who goes abroad to become a writer fails to understand his father. Here Narayan gives the picture of father, son and daughter-in-law relationships. The novel is full of native humour.

The Bachelor of Arts (1936) is the story of his personal experiences as an English teacher depicting the life of an Indian youth during his college days. Chandran, after completing his B.

A. decides to go to England for a doctorate degree. There he falls in love with a girl. But he does not marry her, as his parents do not agree. Finally his frustration makes him a sanyasi. Waiting for the Mahatma (1955) foregrounds more effectively the Gandhian influence on rural life in India. The central idea is Gandhi's appeal for non-violence. Almost every story and every character of Narayan represents Malgudi during the transition from colonial rule to self government. The author skillfully wields the tools of irony and satire to bring out the absurdities and follies of excessive devotion and patriotism of the Malgudians. R. K. Narayan's *The Guide* (1958), one of the most popular novels, chronicles its hero Raju's metamorphosis, an elevation to sainthood. Though romantic at core, the novel bears a philosophic tone when its protagonist undergoes a complete change from a tourist guide to a spiritual Guru. Narayan's *The English Teacher* (1945), *Mr. Sampat* (1949), *My Dateless Diary* (1960), *The Man Eaters of Malgudi* (1961), *The Painter of Signs* (1967), *A Tiger of Malgudi* (1983), *The World of Nagraj* (1990) and others came later focusing upon various social aspects of Indian society of his time.

Besides his popularity among the readers, Narayan has also attracted a wide critical attention in India and abroad. A lot of academic research and critical writing has taken place on his works. In 2004 Pier Paolo Piciuccio edited a book named *A Companion to Indian Fiction in English* devoting a full chapter to Narayan entitled 'R. K. Narayan' by Geoffrey Kain. According to him 'it is impossible to think of Indian literature in English without recognizing the central place of Narayan's tales of life in and around the fictional South Indian town of Malgudi. This particular essay provides an overview of the entire genre of R. K. Narayan critically appreciating his narrative style, his sense of ironic vision, style of characterization and his simple lucid structure of novels' (Piciuccio, 2004). In 2005 a book entitled *R. K. Narayan: An Anthology of Recent Criticism* was edited by C. N. Srinath. This anthology contains a collection of recent criticisms on R. K. Narayan mostly focusing on his narrative style and techniques, his humour, irony and his 'problematization and reconstruction of traditional Indian values, the extent of the nativization of language for cross-cultural significations, his women as markers of social change, his profound perception of the ordinary, and others' (Srinath, 2005). John Thieme's book entitled *R. K. Narayan: Contemporary World Writers* (2010), *R. K. Narayan: Critical essays* (2012) edited by Sarbani Putatundu all provide a comprehensive critique on the novels of R. K. Narayan bringing out the multifaceted talent of the writer.



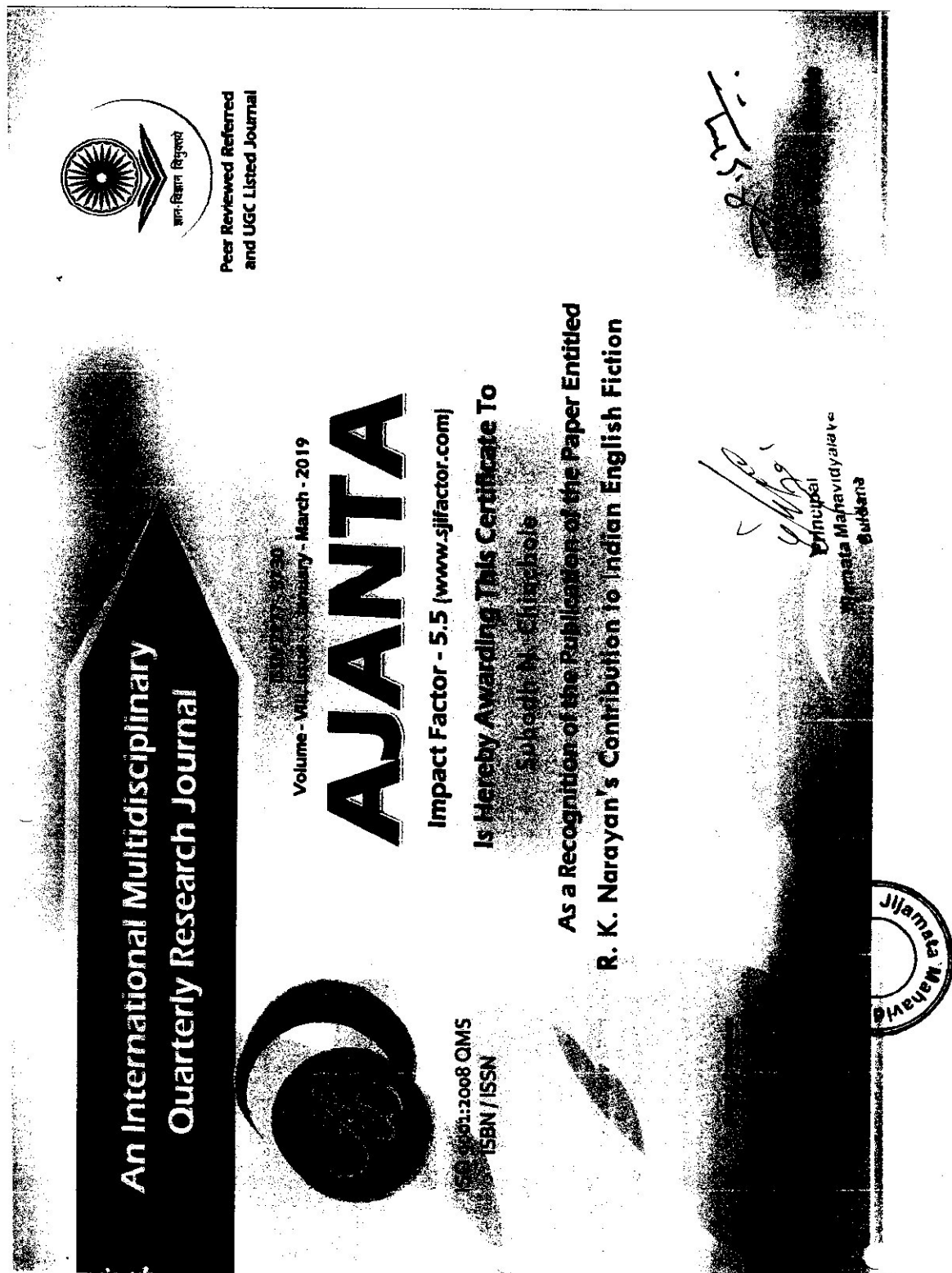
R. K. Narayan has created a great kingdom of his own by means of his all round writing and left an equally great legacy for the next generation of Indian English fiction. His contribution can not only be understood in terms of abundance of his literary output but also in terms of the depth and devotion with which he sacrificed every moment of his life for his literary pursuit. KRS Iyengar in his 'Indian Writing in English' observes that 'he [Narayan] is that rare thing in India today, a man of letters pure and simple' (2003 p. 358). Also M. K. Naik in his 'A History of Indian English Literature' pays a glowing tribute to R. K. Narayan when he writes, 'Narayan's fiction consistently creates a credible universe observed with an unerring but uniformly tolerant sense of human incongruity; but gains a stature when, at his best, he is able to hitch the wagon of his ironic action to the star of moral imagination' (2009, p. 174).

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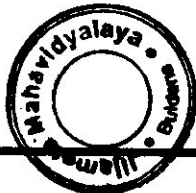
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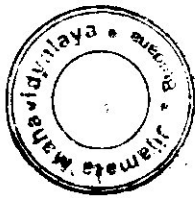


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प्रा. गजानन एम. लोहटे

सहायक प्राध्यापक, संगीत विभाग, श्री. शिवाजी कला, वाणिज्य व विज्ञान महाविद्यालय अकोला, महाराष्ट्र.

गीत को नादब्रम्ह कहा जाता है। संगीत मनुष्य के जन्म से अंततक साथही होता है। संगीत भारतीय अभिन्न अंग है जिससे भारत देश की पहचान होती है। आधुनिक संगीत शिक्षा पारंपारीक एवं प्रणाली जैसी सिमित नहीं रही है। वर्तमान युग में सूचना एवं तकनीकी आयामोंका प्रयोग संगीत में किया जा रहा है। इसिलिए संगीत शिक्षा प्रणालीमें सुगमता, सहजता लायी जा रही है। इंटरनेट से प्लिटिभिडीया का उपयोग जैसे युट्यूब, फेसबुक, विभिन्न ऐप्स, विभिन्न वेबसाईट, ब्लॉग आदी शिक्षा प्रणाली समृद्ध बनती जा रही है। भारतीय सरकार तथा भारतीय शिक्षा आयोग विभिन्न संगीत शिक्षा प्रणालीमे प्रयोग कर रहा है। साथ साथ संशोधन एवं प्रयोग के माध्यम से आधुनिक प्रणाली समृद्ध हो रही है। उपर निर्देशित तंत्रज्ञान आयामों का प्रयोग करने से बहुत सारी कमीयाती है। परंतु सकारात्मक दृष्टी से संगीत शिक्षा को विश्वव्यापी बनाने के लिए इंटरनेटद्वारा जितनी का (एनुसैंट, विडीओ कॉन्फरेंसिंग, लाईव टेलिकास्ट) आदी का प्रयोग दुरस्थ संगीत शिक्षा समृद्ध शक्य हो रही है। विकास की दृष्टि से होने वाला परिवर्तन शिक्षा कहलाता है। मानवीय जीवन विकास करना यही शिक्षा का मूलमंत्र है। शिक्षा प्रणाली में दो महत्वपूर्ण प्रक्रियायें हैं। अध्ययन,

न काल से शिक्षाप्रणाली में मानव का सर्वांगीण विकास (शारीरिक, बौद्धिक, मानसिक) महत्वपूर्ण है, इतना ही नहीं यही शिक्षाप्रणाली का मुख्य उद्देश्य रहा है। भारतीय शिक्षा प्रणाली के शास्त्रात्मक शिक्षा प्रणाली ने भी संगीत की शक्ति पहचानते हुऐ संतीत को शिक्षा प्रणाली का हिस्सा ते ह शक्ति ईश्वर की – इस पंक्ति के अनुसार संगीत में विश्व की सम्पूर्ण मानवजात, वर्ण, वंश, यदि में प्रस्तुत भेदों को मिटाने की शक्तियाँ है।

प्रकार संगीत का समावेश सार्वत्रीक शिक्षा में करने वाले पहले तत्वज्ञ प्लेटो ही है। संगीत की परा उदाहरण UNO जैसी जागतीक स्तर पर चलने वाली संस्थाओं ने भी संगीत का अंतर्भाव किया हैं। संगीत शिक्षा गुरुमुखी शिक्षा कहलाती है। सम्पूर्ण भारत में प्राचीन काल से आजतक का इसी परंपरा पर चलती आयी और आ रही है।

शिक्षा प्रणाली का इतिहास देखा जाये तो स्थल काल परत्ये इसी शिक्षण प्रणालियों में कुल र्त्तन होने के कारण विभिन्न शिक्षण प्रणालियाँ निर्माण हुई हैं। जैसे वेदकालीन शिक्षाप्रणाली, शिक्षाप्रणाली/गुरुकुल शिक्षाप्रणाली, संस्थागत शिक्षाप्रणाली, महाविद्यालयीन



3. आधुनिक संगीत शिक्षा के व्यापकता एवं गुणवत्ता के उपर और भी विचार विमर्श होने चाहिए ।
4. संगीत शिक्षाप्रणाली का सखोल अध्ययन करके जीन बातों की कमी है, उसका निराकरण करके नये आयामों का प्रयोग किया जाना चाहिए और अपनी संगीत शिक्षा प्रणाली का समृद्धीकरण करना चाहिए।
5. पूरे भारत देश में संगीत की एक ही शिक्षा प्रणाली तथा उसके अंतर्गत मूलभूत बॉडी एक ही होनी चाहिए। जैसे : की अभ्यासक्रम, शिक्षण, प्रशिक्षण, नियमावली, आदि।
6. शाला, महाविद्यालय एवं विश्वविद्यालयीन शिक्षा प्रणाली में गुणवत्त का हास होता हुआ नजर आता है। इस समस्या में सुधार करने के लिये उपाययोजना/ विचार विमर्श होने चाहिए। अर्थात संगीत शिक्षा का दर्जा सुधार करने के लिए खास प्रयास होने चाहिए।

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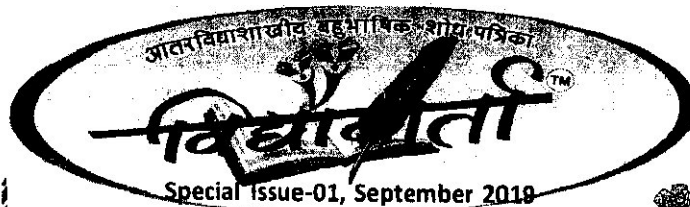
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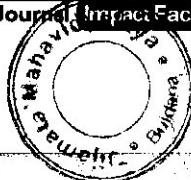
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Micro Finance: Self-Help Groups And Women Empornment

Dr. Dnyanoba Jotiram Kande
Assistant Prof. & HEAD,
Department of Economics,
Jijamata Mahavidyalaya Buldana.

INTRODUCTION:-

SHGs are novel and innovative organizational setup in India for the women up liftmen and welfare. All women in India are given chance to join any one of SHGs for training and development, so as to be prospective entrepreneur and skilled worker. The SHGs are promoted by the Government as if women in India may not be resourceful enough to be entrepreneurs. When the SHGs arrange training facilities to carry out certain kind of work which are suitable for women in India, bank must arrange financial assistance to carry out manufacturing and trading activities, arranging marketing facilities while the Governments will procure the product of SHGs, arrange for enhancing the capacity of women in terms of leadership quality and arranging for the management of SHGs by themselves so as to have administrative capacity. As a social movement with government support. SHGs become more or less a part and parcel of the society.

CONCEPT AND FUNCTION OF SELF-HELP GROUPS:-

Generally Self-Help Group consists of 10 to 20 women. The women save some amount that they can afford. It is small amount ranging from Rs. 10 to 200 per month. A monthly meeting is organized, where apart from disbursement &

repayment of loan, formal and informal discussions are held. Women share their experiences in these groups. The minutes of these meetings are documented and the accounts are written. The President, Secretary and Treasurer are three official posts in any SHG. If the SHGs are connected with some NGOs, they take part in other social activities of those NGOs. Of late, the organizational structure of various micro-financial groups is undergoing significant changes. There are Thrift groups, Credit management groups, Income generating groups, Self-help groups and Mutual help groups. Sometimes the institute that promotes the SHG, itself provides loan facilities. It is called as Micro-finance Institute. All households are living under 'Below Poverty Line' category and their income is less than Rs. 40,000 per year. The National Bank for Agriculture & Rural Development will create an Rs.15 billion fund to cater to women's Self-Help Groups in economically weaker districts in the country, after joining the self-help group the women are economically and socially empowered. It is especially focus on the SC/ST.

EVOLUTION OF SELF HELP GROUPS IN INDIA:-

In India, soon after independence, there has been an aggressive effort on the part of the government, which was concerned with improving the access of the rural poor to formal credit system. Some of these measures have been institutional, while some others were through implementation of focused programmes for removal of rural poverty. Reaching out of the far-flung rural areas to provide credit and other banking services to the hitherto neglected sections of the society is an unparallel achievement of the Indian banking system. The main emphasis is the spread of the banking network and introductions of new instruments and credit packages and programmes were to make the financial system responsive to the credit the weaker sections in the society. Comprising small and marginal farmers, rural

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artisans, landless agricultural and non-agricultural laborers and other small borrowers falling below poverty line.¹² With the implementation of the above policies, further government of India in its developmental planning emphasized the promotion of agriculture and other allied economic activities through credit intervention for ensuring integrated rural development and securing the prosperity of the rural areas. In pursuance of this, formal credit institutions have been guided by the principle of growth with equity and a large share of the credit disbursed for various activities was channelized towards the weaker sections of the society. Consequently, by the implementation of several poverty alleviation programmes, the number of people below the poverty line has declined from 272.7 million in 1984-85 to 210.8 million in 1989-90, In 1991-2000, which constitutes over 21 percent of the population. The number of operational holdings is expected to have crossed the 100 million mark with more than 80 percent being small and marginal holdings. The institutional credit system needs to meet the challenges of delivering credit to an ever-increasing number of rural people who need greater access to formal credit. It may have to reinforce its own structure at the grass root level and also have to devise new ways of reaching out of the rural poor.¹³ As a result, the experience of implementation of the above discussed poverty alleviation programmes lead to the introduction of the Integrated Rural Development Programme (IRDP) on 2nd October, 1980 with the specific objective of raising the poor rural families above the poverty line. Such families considered credit support from banks as an important input in taking up economic and gainful activities. In spite of these impressive achievements in the expansion of the credit delivery system and special programmes, nearly half the indebted rural households are still outside the ambit of the institutional system. They approach the

moneylenders for meeting their consumption and production in the absence of institutional support. Some of the poor who have not been reached even by the vast network of the institutional credit delivery system, have organized themselves into self help groups (SHGs) and many such groups have come into existence either spontaneously or with the active involvement of the voluntary agencies which motivated the rural poor to pool their meager financial resources for meeting their small and frequent consumption and production credit needs.

SELF – HELP GROUPS IN INDIAN MOVEMENT:-

India has adopted the Bangladesh's model in a modified form. To alleviate the poverty and to empower the women, the micro-finance has emerged as a powerful instrument in the new economy. With availability of micro-finance, self-help groups (SHGs) and credit management groups have also started in India. And thus the movement of SHG has spread out in India. Table shows.

State –wise spread of the SHG-Bank Linkage programme
Table NO. 1

States	SHGs	Savings (in lakhs)	% of SHGs	% of savings
Andhra Pradesh	1418676	349962.18	19.09	35.36
Arunachal Pradesh	2588	153.01	0.034	0.02
Assam	285327	11289.51	3.84	1.14
Bihar	268721	16466.57	3.62	1.66
Chhattisgarh	11184	18283.52	1.51	1.85
Goa	8170	1313.37	0.11	0.13
Gujarat	196510	16872.00	2.64	1.70
Haryana	43029	4539.47	0.58	0.46
Himachal Pradesh	37634	2732.43	0.51	0.28
Jammu & Kashmir	873	40.74	0.01	0.004
Jharkhand	86386	8932.95	1.16	0.90
Karnataka	709171	108757.29	9.55	10.98
Kerala	601325	56942.49	8.09	5.75
Madhya Pradesh	157481	13010.41	2.12	1.31
Maharashtra	692274	74805.53	9.32	7.56
Manipur	9039	94.92	0.12	0.009
Meghalaya	7230	536.65	0.10	0.04
Mizoram	187	4.46	0.002	0.00



Nagaland	2437	210.08	0.03	0.021
New Delhi	2901	660.57	0.04	0.06
Odessa	517391	45733.95	6.96	4.62
Punjab	23041	2283.98	0.31	0.23
Rajasthan	257262	17906.61	3.46	1.80
Sikkim	343	35.49	0.004	0.00
Tamil Nadu	942469	105145.21	12.69	10.62
Tripura	9148	558.00	0.12	0.06
Uttar Pradesh	379270	43858.84	5.10	4.43
Uttarkhand	37294	3903.04	0.50	0.39
West Bengal	591464	81406.51	7.96	8.23
A & N Islands	4824	115.58	0.06	0.01
Pondicherry	24454	2406.41	0.33	0.24
Chandigarh	468	13096	0.01	1.32
Lakshadweep	229	648.81	0.003	0.07
TOTAL	7429500	989741.54	100	100

Source: NABARD: Status of Micro Finance in India 2013-14

The allocation of funds for the SGSY scheme by both central and states governments was Rs.1, 472 cr. in 1999 – 00, the first year of the program. The total amount allocated for the program during 10 years is Rs.14, 467 cr. It is less than half of the budgetary allocation of Rs.30, 100 cr. for NREG in just one year, i.e. 2009 – 10. The principal reason for stagnation in funds allocation is non-cooperation of banks. The allocated meager amounts were not fully utilized even in one year during the last 10 years program period. Total utilization is 74% of funds made available as a result the program is often known as subsidy oriented program.

MICRO FINANCE IN INDIA:

Indian microfinance continues to grow rapidly towards extending outreach to a growing share of poor households, which are yet to be reached directly by the banks

1. The Self Help Groups Bank linkage (SHGBLP) programme which started simply as a bank outreach programme, has through the passage of time slowly metamorphosed into a holistic programme for financial, economic, social and of late, technological capital building in rural areas. Thus the SHG-Bank Linkage Programme has expanded at a fast pace in India

to evolve into the largest microfinance programme in the world, and undoubtedly, it is the main microfinance programme in India.

2. This success saga of the SHGBLP is made possible by the untiring efforts and the zeal of hundreds of channel partners, NGOs, Government, bank branches and above all millions of SHG women who reposed their trust in this initiative for ushering change in their own lives. As on 31st March 2018, there are 8.7 million SHGs out of which 5.02 million SHGs have outstanding bank loans of R75598 Cr to the Banks. The total deposits of SHGs with banks was to the tune of R19592 crore. There are more than 100 Scheduled Banks, 300 DCCBs, 27 State Rural livelihood Missions and over 5000 NGOs engaged in the Self Help Group Bank Linkage Programme.

3. The important milestones in the journey so far of the SHG Bank Linkage movement spearheaded by NABARD with the support of Reserve Bank of India and the G.O.I. are as follows:

- **1987** : NABARD takes the lead in partnering with NGOs, particularly MYRADA, to pilot the SHG Bank linkage model due to poor performance of formal institutions in providing finance to the rural areas, informal sector and the "unbankable" poor.

- **1991**: RBI advised all scheduled Banks about NABARD's proposed pilot and sought active participation from the Banks.

- **1992** : NABARD launches the SHG Bank Linkage Programme initially to cover 500 SHGs which was an innovation for harnessing the flexibility of the Informal system with the strength and affordability of the Formal system

- **1996**: Financing to SHGs was mainstreamed into the normal operations of the Banks by the

Reserve Bank of India in April 1996.

- **1998**: In the Union Budget of 1998-99, Government announced that NABARD would



endeavor to ensure credit linkage of 2 lakh SHGs in a period of 5 years.

- **1999:** Swarna Gram Swarojgar Yojana (SGSY), an amalgamation of government programmes like Integrated Rural Development Program (IRDP) and allied schemes like Training of Rural Youth for Self-Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA), Million Wells Scheme (MWS), Supply of Improved Toolkits to Rural Artisans (SITRA) & Ganga Kalyan Yojna (GKY), was launched as a holistic programme to eradicate poverty by using the vehicle of SHGs for purveying microcredit for all rural poor especially the BPL families.

- **2000:** A dedicated Fund viz. Micro Finance Development Fund was created in NABARD with a sizeable corpus of R100 Crore for various initiatives and interventions for the ascent of SHG BLP movement

- **2006:** RBI issues guidelines for Branchless banking initiative in the rural areas through use of Business Correspondents and Business Facilitators.

- **2006:** Sustainable livelihood interventions are imperative for increasing income levels and also credit absorption capacities of rural poor organized into SHGs. Recognizing this, NABARD since

- **2006** is enabling graduation of SHGs to the next higher level of livelihoods through the Micro Enterprise Development Programme (MEDP).

- **2008:** NABARD establishes NABFINS, a subsidiary of NABARD to provide financial services in two broad areas of Agriculture and Microfinance. Based on the recommendations of the "Committee on Financial Inclusion" two Funds, namely the "Financial Inclusion Fund (FIF)" for meeting the cost of developmental and promotional interventions for ensuring financial inclusion and the "Financial Inclusion Technology Fund (FITF)", to meet the cost of technology adoption were set up at NABARD with an overall corpus of R500 crore each.

- **2011:** NRLM, a flagship poverty alleviation programme, was launched by the Ministry of Rural Development, Govt. of India. NRLM believes in harnessing the innate capabilities of the poor and complements them with capacities (information, knowledge, skills, tools, finance and collectivization) to participate in the growing economy of the country. NRLM has an agenda to cover 7 Crore rural poor households, across 600 districts, 6,000 blocks, 2.5 lakh Gram Panchayats and 6 lakh villages in the country through self-managed Self Help Groups (SHGs) and federated institutions and support them for livelihoods collectives in a period of 8-10 years.

- **2012:** The SHG-Bank Linkage Programme was given a renewed thrust with the launch of SHG-2. The focus of SHG-2 would be on voluntary savings, cash credit as a preferred mode of lending, scope for graduation by SHG members to JLGs, avenues to meet higher credit requirements for livelihood creation, SHG Federation as non-financial intermediary, rating and audit of SHGs as part of risk mitigation system and strengthening monitoring mechanisms.

- **2012:** Women SHG programme (WSHG) for intensifying SHGs in the 150 Left Wing Extremism affected and backward districts of India implemented by NABARD in association with the Department of Financial Services, Ministry of Finance, G.O.I.

- **2015:** Based on the impact evaluation studies on MEDPs, Livelihood and Enterprise Development Programme (LEDP) for creating sustainable livelihoods amongst SHG members was introduced on pilot basis in select states, which now has been mainstreamed in all states in the country. LEDP aims to promote rural livelihoods with the help of resource agencies who will not only ensure credit but also provide end-to-end livelihood solutions to SHG women.

- **2015:** The SHG BLP Strategic Advisory Board was constituted in NABARD with various



stakeholders as well as representatives of DFS, NRLM, RBI, Bankers and Domain Experts to focus on strategic action plan on SHG BLP, digitization, livelihood promotion and a proper eco system to facilitate greater credit flow to the SHGs.

- **2015:** Eshakti Pilot Project initiated by NABARD for digitisation of SHG records to bring transparency and accuracy in SHG's transactions in Ramgarh and Dhule districts of Jharkhand and Maharashtra respectively.

- **2016:** EShakti pilot project extended to additional 23 districts in India.

- **2017:** EShakti pilot project extended to 75 more districts thus covering 100 districts. The project has a dedicated website <https://eshakti.nabard.org> in which all the information of all SHGs is uploaded through apps on the Android mobile tablet.

4. During the year 2017-18 the number of SHGs increased by 1.67 lakh with a Corresponding increase in the savings by R3477.89 crore. The savings outstanding of SHGs with Banks as on 31 March 2018 has reached an all-time high of R19592.12 crore. During the year the banks have disbursed loans of R47,185.87 crore recording an impressive increase over the last year. The total loan outstanding of SHGs also increased by 22.75 % and stood at R75,598.45 crore as against R61,581.30 crore as on March 2017. The gross NPAs of the bank loans to SHGs marginally decreased from 6.5% as on 31 March 2017 to 6.12% as on 31 March 2018.

5. Another offshoot of SHG-BLP, the Joint Liability Group Scheme of financing, targeted at midsegment clients among the poor, leverages on social collateral offered by the members.

Encouraged by NABARD's 100 percent refinance support to banks, the Scheme has also recorded an impressive growth during 2017-18 with 10.19 lakh JLGs receiving financial assistance to the tune of R13,955 crore from various banks against the previous years

progress of 7.02 lakh JLGs and assistance of R9511 crore respectively. As RRBs have huge rural network, NABARD encouraged RRBs to finance JLGs in a big way and accordingly entered into MOUs with 36 RRBs and State Bank of India in 19 states during 2017-18. Under this scheme, NABARD provides grant assistance to Banks for using corporate BC/ NGO - as JLGPI and for capacity building to create a pool of trainers out of bank staff for formation, nurturing and financing of new JLGs.

PROGRESS OF SHGs-BLP:-

1. SHG Bank Linkage Programme (SHG-BLP), has become the mainstay of the 87.44 lakh SHGs covering nearly 110 million households for social, economic and financial empowerment of the rural poor, especially the women. As per the Global Finder Database 2017 of World Bank, India's gender gap in access to financial service has come down to 6 per cent. Microfinance initiatives have a major role in bringing the unbanked women to the mainstream by bringing them into the domain of SHG-BLP. In 2017-18 too there was a net addition of 1.67 lakh savings linked SHGs. A sizeable number of these SHGs have been added during the year in priority states like Assam, Bihar, Chhattisgarh, Jharkhand, Odisha, Rajasthan, Uttar Pradesh, etc. This signifies the urge for connecting the poor households of states with high incidences of poverty with the development process through SHG-BLP. The number of new SHGs added every year has been receding in the recent past mainly due to reasons like saturation in potential areas for formation of new SHGs, data sanitization by banks, and restricted operations of SHPIs to form SHGs after introduction of NRLM/SRLM. NRLM, taking the lead in formation and capacity building of SHGs in rural India, accounted for 41.84 lakh SHGs, a jump of 12% during the year with a net addition of 4.4 lakh SHGs under its fold. The domain of SHGs consists of 84.5% women groups and is the mainstay of the programme for

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empowerment of the poor rural women in the country. Table 4.1 gives an account of savings, credit disbursement and credit outstanding of total SHGs and under NRLM and NULM during past three years. The fall of the annual growth rate in number of bank loans outstanding as well as its rise in average loan outstanding per SHG in recent past indicates a low rise in credit penetration and low recovery of bank loans to SHGs. In fact, rising NPAs in SHG loans, from a 2.1% in 2008 to 7.4% in 2015 was a concern in the sector. Though there was a respite of 95 basis points (bp) in 2016, the rate almost maintained in 2017 with a rise of 5 bp and again a fall of almost 40 bp in 2017-18.

2. SHG Bank linkage programme is a strong intervention in economic enablement and financial inclusion for the bottom of the pyramid. A proven platform initially conceived for increasing the outreach of banking services among the poor has since graduated to a programme for promotion of livelihoods and poverty alleviation. All major parameters viz. the number of SHGs with savings bank accounts, amount of credit disbursed during the year, the bank loans outstanding as well as the quantum of savings outstanding had shown positive growth during the past three years. There was a perceptible jump in the number of SHGs availed bank loan and amount of institutional credit disbursed to SHGs at 19.13% and 21.67% respectively, during 2017-18.

3. No. of Savings Linked SHGs:-

The banks have reported addition of 6.30 lakh savings linked SHGs in 25 States and UTs while there was a decline of 4.63 lakh savings bank accounts in other 9 States and UTs during 2017-18. Bihar, Odisha, Tamil Nadu and Andhra Pradesh together have put 4.69 lakh fresh savings linked SHGs during the year. On the other hand, Karnataka, Kerala, West Bengal and Maharashtra together have reported 4.46 lakh lesser number of SHGs as compared to previous year. The decline in savings accounts of SHGs is

mainly due to data sanitization, closure of dormant accounts, reporting issues by banks and change in the SHG Bank Linkage model like SHGs have shifted to linkage through Banking Correspondents (in Karnataka). The share of Southern Region in terms of number of SHGs declined to 41.73% in 2017-18 from almost half (48.3%) in 2014-15. A decline in reported number of SHGs in Maharashtra and Gujarat resulted a fall in the total number of SHGs in Western Region as well. The state-wise details of number of SHGs are given in Statement IIA.

Table No. 2
Region-wise Status of Bank Loan Disbursed to SHGs During Past Three Years:

(Total loan disbursed in Rs Lakh; Average loan disbursed in Rs/SHG)

Region	2015-16		
	No. of SHGs	Total Loans Disbursed	Average Loan Disbursed
North Eastern	26037	21969	84375
Northern	38106	48298	126746
Central	84282	119067	141272
Western	112525	188632	167636
Eastern	412576	349489	84709
Southern	1158797	3001235	258996
All India	1832323	3728690	203495
Region	2016-17		
	No. of SHGs	Total Loans Disbursed	Average Loan Disbursed
North Eastern	28961	28421	98134
Northern	46567	57414	123294
Central	82012	67958	82864
Western	106825	148819	139311
Eastern	497063	473172	95194
Southern	1136692	3102332	272926
All India	1898120	3878116	204314
Region	2017-18		
	No. of SHGs	Total Loans Disbursed	Average Loan Disbursed
North Eastern	35017	35721	102010
Northern	51800	54038	104320
Central	69295	55943	80732
Western	128973	155099	120257
Eastern	720444	908950	126165
Southern	1255603	3508834	279454
All India	2261132	4718587	208683



4. Savings Outstanding:-

A robust savings outstanding of a SHG is its strength as it can meet exigencies of its members through internal lending as well as can source a bank loan for a suitable investment plan. The savings outstanding of SHGs as on 31 March 2018 has reached all-time high of R19,592 crore, about 22 percent more than that a year back. The average savings outstanding per SHG has also increased by 19 per cent during the year to R22,405 as on 31 March 2018 from R18,788 in the previous year. The average savings outstanding was highest in Southern Region while it was low in North Eastern and Central Region (Figure 4.3). Southern states have a sizeable number of matured SHGs that contribute higher amount of monthly savings leading to higher average savings rate, whereas in North Eastern States and other priority states, the average savings are low. States that have added more number of new SHGs during the year have recorded decline in average savings outstanding during the year. There was single digit deviation in Northern and Western Region and Central Region (rise) while Eastern, Southern and North Eastern Regions have improved in the average savings outstanding by 20%, 27% and 30% respectively, over the previous year level. The state-wise savings outstanding position is given in Statement IIA.

Table No. 3

Region-wise Status of Bank Loan Outstanding to SHGs during Past Three Years

(Total Loan o/s in Rs Lakh; Average Loan o/s in Rs/ SHG)

Region	2015-16		
	No. of SHGs	Total Loans o/s	Average Loan o/s
North Eastern	150860	88473	58646
Northern	154724	115907	74912
Central	434797	289590	66604
Western	258119	203462	78825
Eastern	1130902	703767	62231
Southern	2543219	4310725	169499
All India	4672621	5711923	122242

Region	2016-17		
	No. of SHGs	Total Loans o/s	Average Loan o/s
North Eastern	143222	83160	58064
Northern	143905	91167	63352
Central	398411	221368	55563
Western	278097	208907	75120
Eastern	1343296	888561	66148
Southern	2541356	4664964	183562
All India	4848287	61581306	127017

Region	2017-18		
	No. of SHGs	Total Loans o/s	Average Loan o/s
North Eastern	143648	89048	61991
Northern	144428	86865	60144
Central	404378	216172	53458
Western	276336	237207	85840
Eastern	1412153	1168064	82715
Southern	2639415	5762489	218324
All India	5020358	7559845	150584

NB: o/s = Outstanding as on 31 March of the financial year.

5. Credit Disbursement by Banks:-

During 2017-18, a record number of SHGs, 25.86% of total SHGs, were provided with institutional credit, highest so far in a single year. Banks disbursed R47,186 crore loans to 22.61 lakh SHGs during the year, as compared to 18.98 lakh SHGs during 2016-17. The number of SHGs availing bank loan during the year was more than the previous year in case of all Regions except Central Region, which recorded a decline mainly due to a fall in the number of credit linkage of SHGs in Chhattisgarh and Madhya Pradesh. Against one in every four SHGs on an average at all India level, one in every three SHGs in Southern Region and Eastern Region have availed bank loan during the year whereas in other regions, the credit coverage of SHGs was much less (ranged between 7.21% and 11.75%) as compared to the national level. This implies a lesser degree of repeat finance is happening in the states in Northern, North Eastern, Central and Western Regions.



Table No. 3

Agency-wise Status of SHG-BLP

(Amount Rs lakh)

Category of Agency	Total Savings of SHGs with Banks as on 31 March 2018		Loans disbursed to SHGs by Banks during 2017-18		Total Outstanding Bank Loans against SHGs		NPAs	
	No. of SHGs	Saving Amount	No. of SHGs	Loans disbursed	No. of SHGs	Loan Outstanding	Amount of Gross NPA	NPA (%)
Commercial Banks	4639712	1166422	1272885	2870762	2904086	4874805	310120	8.34
% Share	52.39	59.54	56.29	60.84	57.85	64.48	66.00	
Regional Rural Banks	2807744	580735	782563	1511934	1658221	2273864	121609	5.35
% Share	32.11	29.64	34.61	32.04	35.09	30.08	26.10	
Co-operative Banks	1307981	212054	205683	335892	458051	411176	31082	7.56
% Share	14.90	10.82	9.10	7.12	9.17	5.44	2.90	
All India	8744437	1959211	2261332	4718588	5020358	7550845	462805	6.12

6. Credit Outstanding:-

As of 31 March 2018, 50.20 lakh SHGs (57.41% of total SHGs) were having credit outstanding of R75,598 crore as against 48.48 lakh (56.53%) SHGs with credit outstanding of rs 61,581 crore a year ago, recording 4 per cent rise in number of SHGs and 23% rise in the quantum of loan outstanding during the year. The rise in the number of outstanding accounts and quantum of loan outstanding with SHGs is mainly owing to increased credit disbursement during the year. As compared to the previous year, there was not much deviation in the overall number of SHGs having bank loan outstanding as at the end of March 2018. However, Inter region and intra region disparities are perceptible in both number of SHGs having loan outstanding as well as the quantum of loan outstanding during the year. Against 57 per cent SHGs having loan outstanding at all India level, Southern Region has maximum concentration with 72 per cent, followed by Eastern Region with 66 per cent. All other Regions have low density of bank credit penetration to SHGs as evinced from.

Table No. 4

SHGs Having Loan Outstanding as on 31 March 2018 (%)

Region	SHGs Having Loan Outstanding (%)
North Eastern	29.58
Northern	30.16
Central	44.82
Western	25.18
Eastern	66.27
Southern	72.33
All India	57.41

7. NPAs in SHG-BLP:-

NPAs under bank loans to SHGs as on 31 March 2018 were 6.1 per cent as compared to 6.5 per cent the previous year. The concern however, is the absolute NPA amount has been steadily increasing in recent years, by 15 per cent during the year to R4628 crore as on 31 March 2018 from R4,002 crore in 2017 and R3,686 crore in 2016. In spite of the major share in bank loan disbursement and coverage of SHGs in credit linkage, the Southern Region could manage to keep the NPA level lowest at 4.46 per cent, almost at the same level as in previous year. All other Regions have the NPA rate on loans to SHGs more than the all India level. Central Region has the highest NPA level with 24.7 per cent and there is a rise in it by 156 bp as compared to previous year. Eastern Region and North Eastern Region have successfully reduced the NPA level during the year by 106 bp and 178 bp respectively. The overall NPA position in Eastern Region declined to 7.17 per cent from 8.95 per cent in 2016-17. The fall in Eastern Region was attributed to West Bengal where the gross NPA amount declined by 15 crore. Fall in the Gross NPA amount was also observed in other states like Rajasthan, Himachal Pradesh, Madhya Pradesh, Assam, Nagaland, and Jharkhand. This hints towards a better recovery of bank loans to SHGs in these states.



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Table No. 5

Region-wise NPA Level (%)

8. Agency-wise distribution of SHG Bank

Region	2016-17 Region-wise NPA Level (%)	2017-18 Region-wise NPA Level (%)
North	20.64	19.58
Eastern	21.69	22.12
Northern	23.14	24.70
Central	11.98	13.43
Western	8.95	7.17
Southern	4.45	4.46
All India	6.5	6.12

Linkage Programme:-

Following the agenda for holistic development, ubiquitous access to financial services for the unreached, the banking sector has been proactive in proliferating microfinance through expansion of savings and credit linkage of SHGs. Commercial Banks by virtue of their vast network take the lead in SHG-BLP. More than half (46.37 lakh, 53%) of the SHGs in the country maintain their savings account with the Commercial Banks. During 2017-18, the share of Commercial Banks in terms of SHGs with savings linkage increased marginally. Commercial Banks accounted for 60 per cent of the savings outstanding of SHGs. Though the total quantum of savings outstanding with Commercial Banks increased by 14 percent during the year, the share has a slender fall from 63 per cent in previous year. On the other hand, a little more than 28 lakh (32%) SHGs maintain their savings bank account with RRBs and during the year 2.2 lakh more SHGs have been savings linked with RRBs. SHGs of RRBs have savings outstanding of ₹5807 crore, 30 percent of the total savings outstanding under SHG-BLP as on 31 March 2018. RRBs recorded a little more than 47 per cent improvement in their average savings outstanding per SHG during the year. The Cooperative banks continued their subdued performance under SHG-BLP with 15 percent SHGs and 11 percent of savings outstanding.

Bank-wise status of savings outstanding of SHGs as on 31 March 2018 is given in Statement IA.

Table No. 5

Agency-wise Average savings, Loan Disbursement during the year and Loan Outstanding

(Rs per SHG)

Agency	Average Saving of SHGs with Banks			Average Loans disbursed to SHGs with Banks			Average Outstanding Bank loans against SHGs		
	2017-18	2016-17	Change	2017-18	2016-17	Change	2017-18	2016-17	Change
Commercial Banks	25173	23883	10.01	22532	21762	3.63	167860	144809	15.92
Regional Rural Banks	20683	14042	47.29	19220	20829	-7.24	137127	118621	15.60
Cooperative Banks	16275	14914	8.81	16330	12809	27.49	89766	65996	35.99
Total	22405	18708	19.25	20663	20451	2.14	150684	127017	18.55

Percent raise or fall in 2017-18 over 2016-17.

CONCLUSION:-

This is a very significant indicator of impact. Self Help Group is an important tool which helps the rural women to acquire power for their self-supportive life. SHG Programme clearly plays a central role in the lives of the poor. Empowering women is not just for meeting their economic needs but also more holistic social development. There is evidence of increased household income. Standard of living for the program participants have increased and also the food security is much more for the program clients. Microfinance is playing a significant role in alleviate poverty and rural development. Since women are the sole family caretaker, proper emphasis should be given to the rural women and for empowering the rural women finance is required. Microfinance to the rural SHGs is a way to raise the income level and improve the living standards and economic independence of the rural women. The impact on their lives is not just an economic one - gaining more self-confidence is often a more lasting achievement that forms the basis for social and economic improvements.

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Problem Of Tribal Women's Self-Help Groups In Nandurbar District

Dr. G. M. Morey

Assistant professor & Head of Commerce Faculty
Arts, Commerce & Science College, Taloda
Dist. Nandurbar

Abstracts-

Women development is one of the indispensable agenda of the government for bringing about comprehensive and inclusive socio-economic development of the country. Therefore, government provides various schemes for improvement lifestyle of women. Nandurbar district is fully tribal district in North region of Maharashtra. Nandurbar Districts tribal women are socio-economically backward. Especially tribal women's are facing the tremendous problems in the district. In the nandurbar district no industrial area therefor all tribal women engaged in agricultural sectors, otherwise no any employability in the districts. Tribal women's are working into agricultural activities. But the agricultural work is only cizanable and part-time there are not securities of work and working time. There is chip wages as well as work on daily wages. Therefor rural tribal women's are facing the various problems in the Nandurbar district. Now a day self-help groups increased in tribal women in the district at village / Pada level but they are facing the various problems. Therefor in this present studies trying to analysis the problems and solution of tribal women's SHGs in nandurbar districts.

Key word- Tribes, Social-Eco condition of women, Need of SHGs, problems of SHGs.



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The Role Of Self Help Groups In Women Empowerment In Buldana District

Ku. Shraddha Devchand Rathod
Assistant Prof. (Chb)
Jijamata Mahavidyalaya Buldana

INTRODUCTION:-

Self-Help Group or in-short SHGs is now a well-known concept. It is now almost two-decade old. It is reported that the SHGs have a role in hastening country's economic development. SHGs have now evolved as movement. Mainly, members of the SHGs are women. Consequently, participation of women in the country's economic development is increasing. They also play an important role in elevating the economic status of their families. This has led boost to the process of women's empowerment. In the recent years, empowerment has been recognized as the central issue in determining status of women. Since women become more potent source of development empowering them is prerequisite for over all development. By empowering women not only make them to share in the development progress but also bring out their lasting efficiency. Empowerment of women is sinqua non to achieve the goals of social development. It is necessary that women must be brought in the main stream of national development. Programmes by empowering them to discharge all types of roles. Empowerment of women cannot be ignored. While devising various policies for socio-economic development. The economic status of women is now accepted as an indicator of an economy's level of

development. This does not mean that economic development necessarily results in improving the women who constitute about 50 percent of the population. Empowerment is the recent approach articulated by the third world countries women. It seeks to meet women's strategic gender needs due to their subordinate position to men, through bottom up mobilization around ¹ practical gender need according to their accepted role in society. It aims at increasing women's power in terms of their self-reliance and internal strength to determine choices in life and to influence the direction of change. The empowerment of women through SHGs would lead benefits not only to the individual women but also for the family and community as a whole through collection action the development. These SHGs have collection action. Empowering women is not just for meeting their economic needs but also more holistic social development. The SHGs empower women and train them to take active part in socio-economic progress of the nation. Formation of SHGs with women has empowered them largely SHGs are now gaining acceptance as an alternative system credit delivery for meeting the credit needs especially to the people who are the poorest of poor generally comprising small/marginal farmers and landless agricultural labors. The origin of self-help group can be traced is from Grameen bank of Bangladesh, which was founded by Mohamed Yunus. SGHs were started and formed in 1975. In India NABARD initiated in 1986-1987. The absence of institutional credits available in the rural area has led to the establishment of SHGs. The concept of self help groups has been evolved to organize the rural poor to meet their productive and consumption needs out of their saving. A self help group is a small economically homogeneous affinity group of the rural poor voluntarily coming to gather to save small amount regularly. Which are deposited in common fund to meet member emergency

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needs and to provide collateral free loans decided by the group.² India has adopted the Bangladesh model in a modified form. To alleviate the poverty and empower the women. The micro-finance has emerged as powerful instrument in the new economy. With availability of micro-finance, self-help group (SHGs) and credit management groups have also started in India. And thus the movement of SHG has spread out in India. In 1991-92 Nabard started promoting self help groups on a large scale. And it was the real take off point for the SHGs movement. In 1993, the Reserve Bank of India also allowed SHGs to open saving accounts in banks facility of availing bank services was a major boost to the movement. The concept of SHG was not new to Maharashtra. Beginning with a tiny amount of only 25 paise, the women of Maharashtra from Amravati District had established on SHG long back in 1947. Further in 1988, 'Chaitanya' Gramin Mahila Bal Yuvak Sanstha started promoting SHGs in Pune District. informally. In Southern part of India, 'SADHAN', 'DHAN' foundation and 'ASA' worked to promote SHGs. But their thrust was on economic aspect only. Whereas in Maharashtra, the NGOs not only have catered to the economic needs of the participants, but also involved in the process of social development. Aim of 'Chaitanya' is also the same to empower the women in both ways, economically and socially. Presently, numerous NGOs and governmental institutions promote SHGs on a large scale.

Concept of Self Help Group:-

The concept of self help groups had its origin in the co-operative philosophy and the co-operators by and large, including the National Federations in the credit sector, could not think of any better SHG than a primary co-operative credit society itself.² As SHG are small and economically homogenous affinity groups of rural poor, they are voluntarily coming together for achieving the following.

1. To save small amount of money regularly.
2. To mutually agree to contribute a common fund.
3. To meet their emergency needs.
4. To have collective decision making.
5. To solve conflicts through collective leadership mutual discussion.
6. To provide collateral free loan with terms decided by the group at the market driven rates.

Today, the self help group movement is increasingly accepted as an innovation in the field of rural credit in many developing countries including India to help the rural poor considered a vehicle to reach the disadvantaged and marginalized section, which in the normal course cannot avail of credit facility from the bank. A self help group is defined as a group consisting of people who have personal experience of a similar issue or life situation, either directly or through their family and friends. Sharing experiences enables them to give each other a unique quality of mutual support and to pool practical information and ways of coping. Self help groups are small informal association of the poor created at the grass root level for the purpose of enabling members to reap economic benefits out of mutual help solitarily and joint responsibility. Self help groups are formed voluntarily by the rural and urban poor to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic uplift of their families and community. A self help group is defined as a "self governed, peer controlled information group of people with similar socio-economic background and having a desire to collectively perform common purpose." Self help group have been able to mobilize small savings either on weekly or monthly basis from persons who were not expected to have any savings. They have been able to effectively recycle the resources.



generated among the members for meeting the productive and emergent credit needs of members of the group. The Tamil Nadu Corporation for Development of Women Ltd. (TNCDW) in its credit guidelines for the SHGs defines as a small economically homogenous affinity group of rural poor, voluntarily formed to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic uplift of their family and community.

The distinguishing features of self help groups are given below.

i. An SHG normally consists of not less than five persons (with a maximum of twenty) of similar economic outlook and social status.

ii. It promotes objectives like economic improvement and raising resources for development and freedom from exploitation.

iii. It has its own by-laws for the proper functioning of the group as well as for the observance of certain rules by the group members and regulations concerning membership.

iv. The form of such a group could be mostly on an informal basis (unregistered).

v. Periodical meetings of members are held for solving their problems (economic and social) and they collect fixed savings of the members.

vi. The savings of members are kept with a bank in the name of group and authorized representative of the group operates the bank account. The deposit kept in the bank is used for giving loans to members for purposes including consumption at the rate of interest decided by the group (usually higher than what the banks charge).

vii. Sources of funds are the contribution of members savings, entrance fee, interest from loans, proceeds of joint business operation and income from investment. Funds may be used for loans, social services and common investment.

The SHG, being a group of like-minded

persons, gets empowered to solve most of its problems of a non-financial nature such as raw material and input supply marketing, better adoption of technology, education and training for realization of its objectives for development

Need and Importance of Self Help Group:-

Self help groups are necessary to overcome exploitation, create confidence for the economic self-reliance of rural people, particularly among women who are mostly invisible in the social structure. These groups enable them to come together for common objective and gain strength from each other to deal with exploitation, which they are facing in several forms. A group become the basis for action and change. It also helps buildings of relationship for mutual trust between the promoting organization and the rural poor through constant contact and genuine efforts. Self help groups plays an important role in differentiating between consumer credit and production credit, analyzing the credit system for its implication and changes in economy, culture and social position of the target groups, providing easy access to credit and facilitating group/organization for effective control, ensuring repayments and continuity through group dynamics; setting visible norms for interest rates, repayment schedules, gestation period, extension, writing of bad debts; and assisting group members in getting access to the formal credit institutions. Thus, self help group disburses microcredit to the rural women for the purpose of making them enterprising women and encouraging them to enter into entrepreneurial activities. Credit needs of the rural and urban poor women are fulfilled totally through the SHGs. SHGs enhance equality of status of women as participation, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The rural poor are in-capacitated due to various reasons such as; most of them are socially backward, illiterate, with low motivation and



poor economic base. Individually, a poor is not weak in socio-economic term but also lacks access to the knowledge and information, which are the most important components of today's development process. However, in a group, they are empowered to overcome many of these weaknesses, hence there are needs for SHGs which is specific terms are as under :-

To mobilize the resources of the individual members for their collective economic development.

- To uplift the living conditions of the poor.
- To create a habit of savings, utilization of local resources.
- To mobilize individual skills for group's interest.
- To create awareness about right.
- To assist the members financial at the time of need.
- Entrepreneurship development.
- To identify problems, analyzing and finding solutions in the groups.
- To act as a media for socio-economic development of village.
- To develop linkage with institution of NGOs.
- To organize training for skill development.
- To help in recovery of loans.
- To gain mutual understanding, develop trust and self-confidence.
- To build up teamwork
- To develop leadership qualities.
- To use it as an effective delivery channel for rural credit.

Characteristics of SHGs:-

The important characteristics of self help groups are as follows :

1. They usually create a common fund by contributing their small savings on a regular basis.
2. The groups evolve a flexible system of operations often with the help of the nongovernmental organizations (NGOs) and

manage their common pooled resource in a democratic manner.

3. Groups consider loan requests in periodical meetings, with competing claims on limited resources being settled by consensus regarding greater needs.

4. Loaning is mainly on the basis of mutual need and trust with minimum documentation and without any tangible security.

5. The amounts loaned are small, frequent and for short duration.

6. Rates of interest vary from group to group depending upon the purpose of loans and are often higher than those of banks but lower than those of moneylenders.

7. At periodical meetings, besides collecting money, emerging rural, social and economic issues are discussed.

8. Defaulters are rare due to group pressure and intimate knowledge of the end use of the credit as also the borrower's economic resources.

The Features of Self Help Groups:-

According to D'souza⁵ the SHGs are basically small informal groups, characterized by voluntary memberships, a democratic and consultative structure of governance, economic participation of members, autonomy, education and training and concerns for the poor. Apart from a number of things, the members do as a group, they pool their savings and lend within the group to meet the credit needs of the members. Creation of a common fund by regular contribution of members and insurance of loan with minimum documents and often without any security are, in fact, the key features of SHGs. Fund generation in the initial stages may be substantially low in these groups. Such funds though meager, will be supplemented by external resources mainly, loans from banks or grants given by NGOs, which promote them. SHGs offer to members preliminary banking services characterized by cost effectiveness.



flexibility and freedom from defaults. Assessment of the credit needs of members is done periodically at group meetings. The claims for credit are settle within the group by consensus. In case of any surplus, the amount is deposited in the bank or post offices. Defaulters are subjected to severe penalties but such occurrences are unusual. There is always peer group pressure on those who avail loans which to a large extent prevent defaults. The influence of the group on members is very powerful because it can put actions against defaulters and monitor the behaviour of members in order to forestall default.

Functions of SHGs :-

The important functions of SHG are the following :-

- Enabling members to become self-reliant and self-dependent.
- Providing a forum for members for discussing their social and economic problems.
- Enhancing the social status of members by virtue of their being members of the group.
- Providing a platform for members for exchange of idea.
- Developing and encouraging the decision making capacity of members.
- Fostering a spirit of mutual help and cooperation among members.
- Instilling in members a sense of strength and confidence which they need for solving their problems.
- Providing organizational strength to members.
- Providing literacy and increasing general awareness among members, and
- Promoting numerically and equipping the poor with basic skills required for understanding monetary transactions.

Thus the SHGs function on the principle of the five paise. :- Propagator of voluntarism, Practioner of mutual, Provider of timely

emergency loan, Promoter of thrift and savings, and Purveyor of credit.

The Movement of Women Empowerment in Buldana District:-

Buldana District is considered to be one of the important but backward districts of Western Vidarbha. Due to lack of employment opportunities, poverty ratio in the district is quite prominent. But women empowerment got a bih push due to Women SHGs. It can be seen from the below table ...

Table No1
Information about SGHs in Buldana district

District :- Buldana												Reference Yr :- 2016-17
Sr No	Taluka	Established SHGs			SHGs linked with Banks for Main Businesses			SHGs linked with Banks for working Capital			SHGs doing businesses	
		BPL	APL	Total	BPL	APL	Total	BPL	APL	Total	Number	Total turn work in financial year
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1	Jalgaon Jambod	300	392	692	150	307	457	179	384	563	284	170.40
2	Sangamner	249	192	441	90	76	166	75	40	115	70	42.00
3	Shegaon	228	228	456	115	90	205	64	54	118	88	52.80
4	Mandara	292	248	540	134	190	324	106	114	220	162	97.20
5	Malkapur	272	218	490	108	81	189	175	48	223	88	52.80
6	Motla	256	219	475	42	82	124	91	49	140	79	47.40
7	Phangzon	290	183	473	126	73	199	148	44	192	74	44.40
8	Mehkar	302	246	548	173	186	359	140	117	257	174	104.40
9	Chikhali	313	452	765	248	357	605	203	214	417	311	186.60
10	Buldana	370	278	648	196	179	375	199	107	306	183	109.80
11	Dwigaon Nala	282	295	577	174	195	369	142	117	259	178	106.80
12	Sandesh Raja	301	315	616	149	215	364	129	129	258	203	121.80
13	Lonar	187	147	334	35	171	206	83	103	186	156	93.60
District Number		3638	3413	7051	1734	2702	4436	1634	1321	2955	2050	1230.00

Aadhar -

- Prakalp sanchalak, Jilha Gramin Vikas Yantrana, Buldana.
- Jilha Samanvay Adhikari, Mahila Aarthik Vikas Mahamandal, Buldana

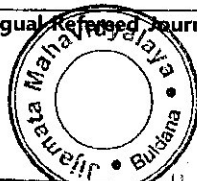


Table No.2

District - Buldana		Mirmis Bachai Gat No.										Reference in Table 17	
Sl. No.		Taluka		Mahila Gramin Vikas Yojana (Grameen Mahila)									
				At the end of the previous year	Reported year	Total (13+14)	Women SHGs	Working SHGs	Graded SHGs	Second Grade SHGs	SHGs doing businesses		
				(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
				(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Jalgam	178	45	223	223	223	100	102	0	0	0	0	0
2	Sangam	294	41	254	254	254	68	75	0	0	0	0	0
3	Shingam	151	54	205	205	205	52	56	0	0	0	0	0
4	Nandura	193	54	247	247	247	98	108	0	0	0	0	0
5	Malkapur	172	65	237	237	237	81	85	0	0	0	0	0
6	Mutala	194	39	233	233	233	81	85	0	0	0	0	0
7	Mahimam	209	59	268	268	268	137	147	0	0	0	0	0
8	Mahimam	195	54	249	249	249	123	128	0	0	0	0	0
9	Chakhal	745	81	826	826	826	384	404	0	0	0	0	0
10	Buldana	232	58	290	290	290	119	127	0	0	0	0	0
11	Divitepur	168	57	225	225	225	97	104	0	0	0	0	0
12	Sindkhed	190	54	244	244	244	106	114	0	0	0	0	0
13	Lonar	110	29	139	139	139	59	63	0	0	0	0	0
District Number		2398	690	3088	3088	3088	1421	1559	0	0	0	0	0

Table No. 3
SHGs in District

District - Buldana													Reference in 2016-17		
Sl. No.	Taluka	Mirmis Bachai Gat No.													
		Mahila Aarthik Vikas Mahamandal													
		At the end of the previous year	Reported year	Total (13+14)	Women SHGs	Working SHGs	Grade SHGs	Second Grade SHGs	SHGs doing businesses						
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1	Jalgam	348	121	469	469	469	352	377	227	26	0	0	0	0	0
2	Sangam	351	56	407	407	407	207	227	152	53	68	12	0	0	0
3	Shingam	205	42	247	247	247	106	119	49	91	15	0	0	0	0
4	Nandura	226	65	291	291	291	129	147	103	171	15	0	0	0	0
5	Malkapur	167	80	247	247	247	109	119	64	81	14	0	0	0	0
6	Mutala	176	66	242	242	242	109	119	64	81	14	0	0	0	0
7	Shingam	180	25	205	205	205	109	119	64	81	14	0	0	0	0
8	Mahimam	254	45	299	299	299	140	159	103	171	15	0	0	0	0
9	Chakhal	884	26	910	910	910	307	352	352	352	352	352	352	352	352
10	Buldana	272	65	337	337	337	129	147	103	171	15	0	0	0	0
11	Divitepur	169	45	214	214	214	109	119	64	81	14	0	0	0	0
12	Sindkhed	296	86	382	382	382	172	191	120	175	18	0	0	0	0
13	Lonar	107	29	136	136	136	59	63	0	0	0	0	0	0	0
District Number		3220	743	3963	3963	3963	2754	3209	1879	238	0	0	0	0	0

Aadhar:

1. Prakash Sanchalak, Ji.gra.vi.yan.Buldana
2. Mahila Aarthik Vikas Mahamandal, Buldana.

From the above table, it can be understood that at the end of the year 2016-17, there were 7051 SHGs established in the district. Out of these 3936 SHGs were linked with the banks for priority (Main) businesses, and 2955 SHGs were linked with the banks for working capital. Similarly, total turnover for SHGs in the 2016-17 to start new businesses was

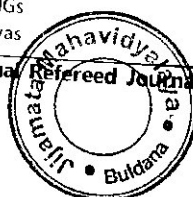
Rs.1230 Lakh. There are Total 3088 SHGs in the year 2016-17 in Buldana District run by Women. Out of these, 1421 SHGs belong to First Grade SHGs and 1959 belong to Second Grade SHGs. In short, it can be noted that SHGs revolution in Buldana District has played a vital role in the empowerment of women in Buldana District.

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M.Sc (Maths), M.B.A. (Mktg.), M.B.A. (H.R.),
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8. Identification and Purity Determination of Dabigatran by HPLC Method

S. R. Ingle

Department of Chemistry, Jijamata Mahavidyalaya Buldana, M.S., India.

K. N. Sonune

Lal Bahadur Shastri Sr College, Partur, Dist Jalna, M.S., India.

Abstract:

Dabigatran, sold under the brand name **Pradaxa** among others, is an anticoagulant medication which can be taken by mouth. It is used as an alternative to warfarin, since it does not have to be monitored by blood tests, but offers similar results in terms of efficacy.

It is a direct thrombin inhibitor, and functions by directly inhibiting both free and fibrin-bound thrombin.

Dabigatran is considered a "reversible" anticoagulant medication. There is a specific antidote, idarucizumab, which reverses the effect of dabigatran. A study sponsored by the manufacturer found that idarucizumab effectively reversed anticoagulation by dabigatran within minutes.

Keywords: Determination of purity, UV-Vis spectroscopy, chromatography, Coffine, experimental

Introduction

Dabigatran is used to prevent strokes in those with atrial fibrillation not caused by heart valve issues, as well as deep vein thrombosis and pulmonary embolism in persons who have been treated for 5–10 days with parenteral anticoagulant (usually low molecular weight heparin), and to prevent deep vein thrombosis and pulmonary embolism in some circumstances.

It appears to be as effective as Warfarin in preventing non hemorrhagic strokes and embolic events in those with atrial fibrillation not due to valve problems.

Dabigatran (then compound BIBR 953) was discovered from a panel of chemicals with similar structure to benzamidine-based thrombin inhibitor α -NAPAP (N-alpha-(2-naphthylsulfonyl)glycyl)-4-amidinophenylalanine piperidide), which had been known since the 1980s as a powerful inhibitor of various serine proteases, specifically thrombin, but also trypsin.

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Addition of ethylester and hexyloxy carbonyl carbamide hydrophobic side chains led to the orally absorbed prodrug, BIBR 1048 (Dabigatran etexilate).

On March 18, 2008, the European Medicines Agency granted marketing authorisation for Pradaxa for the prevention of thromboembolic disease following hip or knee replacement surgery and for non-valvular atrial fibrillation.

The National Health Service in Britain authorised the use of Dabigatran for use in preventing blood clots in hip and knee surgery patients. According to a BBC article in 2008, Dabigatran was expected to cost the NHS £4.20 per day, which was similar to several other anticoagulants.

Methadology

Melting point is one of the key parameter to identify the drug and its crystalline state. Moreover, variation in melting point gives the clue of drug substance purity. Melting point of Dabigatran is determined by open capillary tube method. Dabigatran is placed in separate capillary tubes closed at one end that inserted into different channels of furnace after attaining the desired set temperature. The progress in temperature is monitored. The point at which drug melting starts is noted. The experiment is carried out in duplicate. The average melting point is considered as the melting point of the drug.

Table No. 1: Melting point of Dabigatran

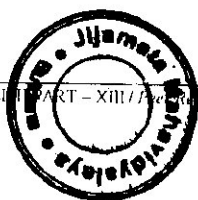
Sr. No.	Observed Melting Points	Average Melting Point	Limit
1.	177.2°C	177.6°C	177-183°C
2.	178.0°C		

Identification by UV- Vis Spectrophotometry

The power of radiant beam decreases in relation to the distance that it travel through an absorbing medium. It also decreases in relation to concentration of absorbing molecule or ions encountered in that medium. These two factors determine proportion of the total incident energy that emerge.

The decrease in power of monochromatic light passing through the homogeneous medium is stated quantitatively by Beer's law,

$$\log (1/T) \text{ or } A = abc$$



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The instrument used for spectroscopic analysis is an optical device suitable for measuring the UV and visible monochromatic light in the range to 200-800 nm and a device suitable for measuring the absorbance.

Operation of the Instrument: As the system is Turn "ON" and clicked the icon on the instrument, instrument automatically connected to computer software. The cuvettes are hold from the top to prevent tampering with the measurements, and wiped the sides with a lab tissue. Then the panel door is opened and placed the cuvette with blank solution in the cuvette holder. The appropriate orientation for the cuvette before reusing is ensured. Filled an empty cuvette with about 2-ml of the sample solution. Cleaned the cuvette with a lab tissue. Pressed START key to take reading. Saved the Spectrum. Opened panel door and removed test sample from front cuvette holder.

Preparation of stock solution: Accurately weighed 10.0 mg of Dabigatran and dissolved in 10 ml of methanol. Solution is sonicated for 2.0 minutes. (Stock solution). Further 1ml of above stock solution is diluted to 10 ml with methanol. 1ml of this solution is diluted to 10 ml with methanol. This solution is scanned in Spectrum mode in the UV range of 400-200 nm. Spectra is observed below:

Sr.No	P/V	Wavelength(nm)	Abs
1	Peak	293.00	0.230
2	Peak	246.00	1.531

Determination of Purity by HPLC

High-performance liquid chromatography (HPLC; formerly referred to as **high-pressure liquid chromatography**, is a technique in analytical chemistry used to separate, identify, and quantify each component in a mixture. It relies on pumps to pass a pressurized liquid solvent containing the sample mixture through a column filled with a solid adsorbent material.

Each component in the sample interacts slightly differently with the adsorbent material, causing different flow rates for the different components and leading to the separation of the components as they flow out the column.

HPLC has been used for manufacturing (e.g. during the production process of pharmaceutical and biological products), legal (e.g. detecting performance enhancement drugs in urine), research (e.g. separating the components of a complex biological sample, or of similar

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synthetic chemicals from each other), and medical (e.g. detecting vitamin D levels in blood serum) purposes.

Chromatography can be described as a mass transfer process involving adsorption. HPLC relies on pumps to pass a pressurized liquid and a sample mixture through a column filled with adsorbent, leading to the separation of the sample components.

The active component of the column, the adsorbent, is typically a granular material made of solid particles (e.g. silica, polymers, etc.), 2–50 µm in size.

The components of the sample mixture are separated from each other due to their different degrees of interaction with the adsorbent particles.

The pressurized liquid is typically a mixture of solvents (e.g. water, acetonitrile and/or methanol) and is referred to as a "mobile phase". Its composition and temperature play a major role in the separation process by influencing the interactions taking place between sample components and adsorbent.

These interactions are physical in nature, such as hydrophobic (dispersive), dipole-dipole and ionic, most often a combination.

HPLC is distinguished from traditional ("low pressure") liquid chromatography because operational pressures are significantly higher (50–350 bar), while ordinary liquid chromatography typically relies on the force of gravity to pass the mobile phase through the column. Due to the small sample amount separated in analytical HPLC, typical column dimensions are 2.1–4.6 mm diameter, and 30–250 mm length.

Also HPLC columns are made with smaller adsorbent particles (2–50 µm in average particle size).

This gives HPLC superior resolving power (the ability to distinguish between compounds) when separating mixtures, which makes it a popular chromatographic technique.

Injection Sequence

10µl of Blank solution i.e. mobile phase was injected into the system. The sample solution was injected in duplicate. Chromatograms were recorded. % Area of unknown impurity and % area of Dabigatran are tabulated. Similarly system suitability parameters like tailing factor and number of theoretical plates are also reported in the table.



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Table No. 2: Results Obtained from Injection No. 1

Sr. No.	Retention time in min	Name	Area	% Area	Asymmetry	Theoretical plates
1	1.930	UNK. IMP.	1056	0.02	1.10	4417
2	2.092	UNK. IMP.	456	0.01	1.43	4216
3	3.090	DABIGATRAN	5364220	99.97	0.88	3065

Table No. 3: Results Obtained from Injection No. 2

Sr. No.	Retention time in min	Name	Area	% Area	Asymmetry	Theoretical plates
1	1.927	UNK. IMP.	1060	0.02	1.02	4417
2	2.080	UNK. IMP.	423	0.01	1.29	4381
3	3.067	DABIGATRAN	5474721	99.97	0.88	3118

Result and Discussion

The drug obtained was evaluated for its physical properties, description, identification and percent purity. The drug is white coloured, amorphous powder. For the identification tests two tests were performed a) Melting point and

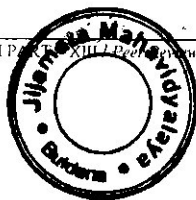
b) By spectrophotometric analysis. Melting point was found to be 177.6°C which is well within the range. The spectrophotometric analysis is carried out as per I.P. Spectrum is scanned between 200- 400 nm and the λ_{max} was found at 246 nm.

Table No. 4: Percentage Purity of Dabigatran

Sr. No.	Name of the drug	Particulars	(Inj. 1)	(Inj. 2)	Avg
1	DABIGATRAN	% Unknown Impurity	0.02	0.02	0.02
2		% Unknown Impurity	0.01	0.01	0.01
3		% Dabigatran	99.97	99.97	99.97

Conclusion

Percent purity by HPLC of Dabigatran sample is found satisfactory. Asymmetry and No. of Theoretical plates found satisfactory. The Identification tests A & B carried out for identifying the drug found to be satisfactory and comply with the Pharmacopieal requirements. Melting point of Dabigatran sample is complying with standard reported value. Maximum



wavelength obtained matches with the reported value. Hence the Project work carried out for identification and Purity determination of Dabigatran by HPLC yield satisfactory results.

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Removal of Hg (II) from Saline Water Medium Using Polyaniline/ Fe_3O_4 Magnetic Nanocomposite

Shivsing R. Ingle^a, Deepak M. Nagrik^b

^a Department of Chemistry, Jijamata Mahavidyalaya, Buldana (M.S.) India-443001

^b Department of Chemistry, G. S. Science, Arts and Commerce College, Khangaon, Buldana (M.S.) India-444303

E-mail:- "shivsingingle@gmail.com"

ABSTRACT

Since many years, research groups throughout the world paying attention on removal of heavy metals from water. Saline water and fresh water both are consumed in diverse human sectors. Fresh water has great importance to human beings. In daily life, fresh water is largely utilized for various purposes but most of the peoples are concerned with the utilization of saline water. Due to advance in Science and technology, impact has been forever on the environment in the myriad of forms. Contamination of water with heavy metal has keen concern to human health because of their toxicity.

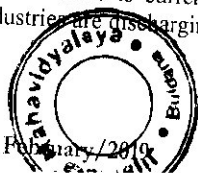
Heavy metals are non-biodegradable, can bioaccumulate easily in biological system, and even at lower concentration cause toxicity. Natural water like rain water, ocean water and ground water, contains salts at more or less concentrations. Increasing demand for water has resulted in testing of parameters because all waters are not easily usable in agriculture, drinking purpose, industrial purposes due to the salts and metal ions concentration. It has been necessary to detect and remove descendants of metals from saline water. Extensive work has been so far on the application of polyaniline magnetic nanocomposite to remove metal ions. Exciting physicochemical properties, doping and de-doping chemistry of polyaniline (PANI) found to be useful to use polyaniline as good absorbent for removal of Hg (II) from saline water.

Keywords: Polyaniline/ Fe_3O_4 , Nanocomposite; Heavy metals, Bioconcentration Factor (BCF), Polymerization, Deprotonation, Protonation, N-methylpyrrolidone

INTRODUCTION

Heavy metals

There is no specific definition of a heavy metal, but literature has defined it as a naturally occurring element having a high atomic weight and high density which is five times greater than that of water. Among all the pollutants, heavy metals have received a paramount attention to environmental chemists due to their toxic nature. Heavy metals are usually present in trace amounts in natural waters but many of them are toxic even at very low concentrations. Metals such as arsenic, lead, cadmium, nickel, mercury, chromium, cobalt, zinc and selenium are highly toxic even in minor quantity. Increasing quantity of heavy metals in our resources is currently an area of greater concern, especially since a large number of industries are discharging their metal containing effluents into fresh water without



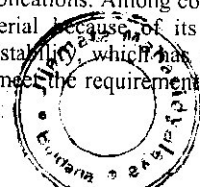
any adequate treatment. Heavy metals become toxic when they are not metabolized by the body and accumulate in the soft tissues. They may enter the human body through food, water, air or absorption through the skin when they come in contact with humans in agriculture, manufacturing, pharmaceutical, industrial or residential settings. Industrial exposure accounts for a common route of exposure for adults. Ingestion is the most common route of exposure in children. Natural and human activities are contaminating the environment and its resources, they are discharging more than what the environment can handle.

Mercury (Hg)

Mercury also called **quicksilver**, chemical element, liquid metal of Group 12 (II B, or zinc group) of the periodic table. A heavy, silvery, transition metal, mercury is one of five elements that are liquid at or near room temperature. Mercury is used in thermometers, barometers and other scientific apparatus, although the use of mercury in thermometers has been largely phased out in clinical and scientific environments (in favour of alcohol-filled, digital or thermistor-based replacements) due to concerns about the element's toxicity. Mercury, like lead, is a neurotoxin, and elevated blood mercury levels have led to retardation and deformities in children.

Polyaniline /Fe₃O₄ Magnetic Nanocomposite

Polymer systems with unique properties are the recent fields of increasing scientific and technical interest, offering the opportunity to synthesize a broad variety of promising new materials, with a wide range of electrical, optical and magnetic property. Technological uses depend crucially on the reproducible control of the molecular and supramolecular architecture of the macromolecular via a simple methodology of organic synthesis. Among the conducting polymer, Polyaniline (PANI) is one such polymer whose synthesis does not require any special equipment or precautions. Conducting polymers generally show highly reversible redox behaviour with a noticeable chemical memory and hence have been considered as prominent new materials for the fabrication of the devices like industrial sensors. The properties of conducting polymers depend strongly on the doping level, protonation level, ion size of dopant, and water content. Conducting PANI is prepared either by electrochemical oxidative polymerization or by the chemical oxidative polymerization method. The emeraldine base form of PANI is an electrical insulator consisting of two amine nitrogen atoms followed by two imine nitrogen atoms. PANI (emeraldine base) can be converted into a conducting form by two different doping processes: protonic acid doping and oxidative doping. Protonic acid doping of emeraldine base corresponds to the protonation of the imine nitrogen atoms in which there is no electron exchange. In oxidative doping, emeraldine salt is obtained from leucoemeraldine through electron exchanges. The mechanism causing the structural changes is mainly recognized to the presence of -NH group in the polymer backbone, whose protonation and deprotonation will bring about a change in the electrical conductivity as well as in the colour of the polymer. Considerable research effort is now directed towards the development of sensors and artificial noses and electronic tongues based on conducting materials used for the detection of chemical vapours and gases and biological species. In recent years, magnetic nanoparticles/conductive polymer composites have been widely used in the field of electromagnetic wave absorption in military and civilian applications. Among conductive polymers, PANI is a good electrical loss type of absorbing material because of its low cost, simple preparation, low density and good environmental stability, which has received extensive attention. However, it is difficult for pure PANI to meet the requirements of absorbing bandwidth and performance of absorbing



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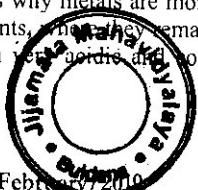
materials. Considering the electromagnetic matching requirement for good absorbing materials, many researchers combine magnetic nanoparticles with PANI to obtain the absorbing agent with good performance. For this reason, the alloys represented by Fe, Co, and Ni and their oxides have received extensive attention. Among magnetic materials, magnetic FePt nanoparticles have good chemical stability, which are an excellent magnetic loss type of absorbing material. The Fe₃O₄ nanoparticles have also received wide attention because of the simple preparation method, low cost and less magnetic loss. Li et al. prepared PANI/Mn_{0.8}Zn_{0.2}Fe₂O₄ nanocomposites by in-situ polymerization method and studied their absorbing properties in the range of 2 to 18 GHz. The results show that its RL_{min} reached -20.6 dB at 14.4 GHz and its bandwidth of RL < -10 dB was up to 5.6 GHz. The bandwidth -5 Db < RL < -10 dB of core-shell BaTiO₃/PANI composite is located in the range of 2000-6000 MHz and then the one-step method is used to prepare the magnetic FePt nanoparticles of uniform dispersion. The experimental flow is shown in Figure 1. Firstly, 0.2000 g of chloroplatinic acid (H₂PtCl₆·6H₂O) was added to 20.0 mL of ethanol and 0.2045 g of iron acetylacetonate was weighed and added to 30 mL of tetraethylene glycol, all of which was then added to a 100.0 mL three-necked flask. It was protected with nitrogen, heated to 80 °C, magnetically stirred for 30 min and kept for 30 min. After all the ethanol was evaporated, 0.2995 g of polyvinylpyrrolidone (PVP) was added and warmed up to 290 °C. Then, the reflux condensation was conducted for 3h and the heating device was removed. After cooling to room temperature, the black product was transferred into a centrifugal tube and the black FePt nanoparticles were obtained via the centrifugal separation of the centrifugal tube. Then, it was washed with absolute ethanol and then transferred to a rotary evaporator for rotary evaporation (constant temperature at 80 °C, rotation speed 50 r/min) until the liquid was evaporate. After that, the round bottom flask was removed and was dried at 40 °C in a vacuum oven for 48 h.

Heavy metals enter into the environment through various routes that can be manmade and/or natural. Metals are introduced in aquatic systems as a result of the weathering of soils and rocks, from volcanic eruptions, and from a variety of human activities involving the mining, processing, or use of metals and/or substances that contain metal pollutants. The most common heavy

metal pollutants are arsenic, cadmium, chromium, copper, nickel, lead and mercury. There are different types of sources of pollutants: point sources (localized pollution), where pollutants come from single, identifiable sources. The second type of pollutant sources are nonpoint sources, where pollutants come from dispersed (and often difficult to identify) sources. There are only a few examples of localized metal pollution, like the natural weathering of ore bodies and the little metal particles coming from coal-burning power plants via smokestacks in air, water and soils around the factory. The most common metal pollution in freshwater comes from mining companies. They usually use an acid mine drainage system to release heavy metals from ores, because metals are very soluble in an acid solution. After the drainage process, they disperse the acid solution in the groundwater, containing high levels of metals.

Effects of heavy metal

When the pH in water falls, metal solubility increases and the metal particles become more mobile. That is why metals are more toxic in soft waters. Metals can become 'locked up' in bottom sediments, where they remain for many years. Streams coming from draining mining areas are often very acidic and contain high concentrations of dissolved metals with little



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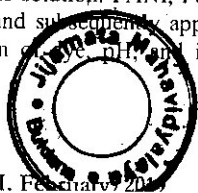
aquatic life. Both localized and dispersed metal pollution cause environmental damage because metals are non-biodegradable. Unlike some organic pesticides, metals cannot be broken down into less harmful components in the environment. Campbell and Stokes (1985) described two contrasting responses of an organism to a metal toxicity with declining pH, if there is little change in speciation and the metal binding is weak at the biological surface, a decrease in pH will decrease owing to competition for binding sites from hydrogen ions. Where there is a marked effect on speciation and strong binding of the metal at the biological surface, the dominant effect of a decrease in pH will be to increase the metal availability. Generally, the ionic form of a metal is more toxic, because it can form toxic compounds with other ions. Electron transfer reactions that are connected with oxygen can lead to the production of toxic oxyradicals, a toxicity mechanism now known to be of considerable importance in both animals and plants. Some oxyradicals, such as superoxide anion (O_2^-) and the hydroxyl radical (OH^\cdot), can cause serious cellular damage. Some inorganic pollutants are assimilated by organisms to a greater extent than others. This is reflected in the Bioconcentration Factor (BCF), which can be expressed as follows: $BCF = \text{concentration of the chemical in the organism} / \text{concentration of the chemical in the ambient environment}$. The ambient environment for aquatic organisms is usually the water or sediments. With inorganic chemicals, the extent of long-term bioaccumulation depends on the rate of excretion. Toxic chemicals can be stored into tissues of species, especially fat tissues. Bioaccumulation of cadmium in animals is high compared to most of the other metals, as it is assimilated rapidly and excreted slowly. Also, the sensitivity of individuals of a particular species to a pollutant may be influenced by factors such as sex, age, or size. In general, the concentrations of metals in invertebrates is inversely related to their body mass. In fish, the embryonic and larval stages are usually the most sensitive to pollutants. Benthic organisms are likely to be the most directly affected by metal concentrations in the sediments, because the benthos is the ultimate repository of the particulate materials that are washed into aquatic ecosystem.

Structure of Polyaniline:

The protonation and deprotonation and various other physio-chemical properties of PANI can be said to be due to the presence of the $-NH-$ group. Green and Woodhead^[9] were the first to depict PANI as a chain of aniline molecules coupled head-to-tail at the para position of the aromatic ring. They have proposed a linear octameric structure for PANI. Polyaniline, a typical phenylene based polymer, has a chemically flexible $NH-$ group in the polymer chain flanked by phenyl rings on either side.

The diversity in physicochemical properties of PANI is traced to the $-NH-$ group. Out of several possible oxidation states, the 50 % oxidized emeraldine state shows electrical conductivity^[10].

In combination with comparable results obtained with other similar polymers such as PPy and PTh, PANI have caused a rapid increase in experimental investigations into the mechanism and kinetic of the formation, molecular structure, electro-optical and believable application^[11]. Raman et al. gave the assignments of PANI^[12]. Because of its exciting physicochemical properties and doping-dedoping chemistry, polyaniline (PANI) has been as a potential adsorbent to remove heavy metals from saline media. Synthesis of PANI composites with magnetic oxide (Fe_3O_4) for efficient removal of Basic Blue 3 (BB3) dye from aqueous solution. PANI, Fe_3O_4 , and their composites were characterized with several techniques and subsequently applied for adsorption of BB3. Effect of contact time, initial concentration, pH, and ionic strength on adsorption behavior were systematically



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investigated. The data obtained were fitted into Langmuir, Freundlich, Dubbanin-Rudiskavich(D-R), and Tempkin adsorption isotherm models for evaluation of adsorption parameters. Amir Muhammad et.al^[13]. Novel nanomaterials, including carbon-based nanomaterials, zero-valent metal, metal-oxide based nanomaterials, and nanocomposites, and their applications for the removal of heavy metal ions from wastewater were systematically reviewed. Their efficiency, limitations, and advantages were compared and discussed. Furthermore, the promising perspective of nanomaterials in environmental applications was also discussed and potential directions for future work were suggested by Jinyue Yang, Baohong Ho^[14]. Three types of matrix nanocomposites were presented underlining the need for these materials, their processing methods and some recent results on structure, properties and potential applications, perspectives including need for such materials in future space mission and other interesting applications together with market and safety aspects. Possible uses of natural materials such as clay-based minerals, chrysotile and lignocellulosic fibers were highlighted. Being environmentally friendly, applications of nanocomposites offer new technology and business opportunities for several sectors of the aerospace, automotive, electronics and biotechnology industries. Pedro Henrique Cury Camargo^[15]. Based on the design of polyaniline structure, two different types of magnetic nanoparticles/polyaniline composites with electromagnetic absorption properties were prepared using the mechanical blending method based on protonic acid doping. Different sizes of FePt/PANI and Fe₃O₄/PANI composites with hollow structure are prepared by hard template method and mechanical blending method^[16]. Priyakshree Borthakur et.al reported a facile synthesis method for the decoration of semiconducting CuS nanoparticles on functionalized reduced graphene oxide composite (CuS-frGO). The CuS-frGO exhibits excellent peroxidase mimetic activity as well as photocatalytic properties. Indeed, the CuS-frGO catalyzes the decomposition of H₂O₂ to •OH radicals in the presence of Cr(VI) in acidic condition. The produced •OH radicals react with terephthalic acid, which acts as •OH scavenger, resulting in the formation of 2-hydroxyterephthalic acid exhibiting a fluorescence emission band at 425 nm. Based on this mechanism, CuS-frGO is utilized as a peroxidase mimic for the sensing of an inorganic pollutant, Cr(VI) ions, in aqueous medium^[17]. Understanding of the structure and properties of PANI nanocomposite requires more than one technique. Thermal analysis using thermogravimetry (TG), differential scanning calorimetry (DSC) and dynamic mechanical analysis (DMA) are very useful techniques to predict the thermal stability and lifetime of the product. Furthermore, Fourier transmission infrared spectroscopy (FTIR), Nuclear magnetic resonance (NMR), Atomic force microscopy (AFM), and X-ray diffraction (XRD) provides useful information about the structure and topography of this composite, Arash Ramedani, Masoud Mozafari^[18].

METHODOLOGY:

Materials

Aniline (Across) is distilled before use under vacuum. Basic blue 3 dye, FeCl₃·6H₂O (Sigma-Aldrich, St. Louis, MO, USA), FeSO₄·7H₂O (Merck, Kenilworth, NJ, USA), Na₂SO₄ (PanreacQuimica SA, Barcelona, Spain), and Dodecyl benzene sulphonic acid, DBSA, (Across) has been used as received. All chemicals should be of analytical grade.



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Synthesis of Fe_3O_4

Chemical co-precipitation method was used to synthesize Fe_3O_4 by mixing $\text{FeCl}_3 \cdot 6\text{H}_2\text{O}$ and $\text{FeSO}_4 \cdot 7\text{H}_2\text{O}$ in a molar ratio of 2:0.5. DBSA was used as the emulsifying agent. The reaction was performed in basic medium (pH 10) in the temperature range of 85–90°C. Then, 5 M ammonia solution (60 mL) was added as precipitating agent, which turned the reaction mixture black. The mixture was continuously stirred for about 2 h. Then, it was washed with plenty of distilled water and ethanol until the filtrate became clear. The resulting black precipitate was dried in an oven at 80°C for 10 h and finally annealed in a furnace at 600°C for 5 h.

The synthesized Fe_3O_4 , PANI and composites has been characterized with Fourier transforms infrared spectroscopy (FTIR), scanning electron microscopy (SEM), X-ray diffraction (XRD), energy Dispersive X-Ray spectroscopy (EDX), and surface area measurements. Batch adsorption experiments were carried out to study the effect of pH, initial concentration of dye, contact time, and temperature on the adsorption phenomenon by using UV-Visible spectrophotometer. The resulted data were fitted into Freundlich, Langmuir, Tempkin, and The Dubinin-Radushkevitch (D-R) adsorption models. Kinetics and thermodynamic aspects of the adsorption of Basic blue 3 dye on these materials were also investigated. (D-R) adsorption models. Kinetics and thermodynamic aspects of the adsorption of Basic blue 3 dye on these materials were also investigated.

For preparing polyaniline [12-16], (PANI), 30 milliliters solution of 1.0 M HCl (37 wt%, Aldrich) is sonicated at room temperature for 2 days. 0.039 ml of aniline monomer is added to the above suspension and sonicated for 6 h. in ice bath. 0.25 g of ammonium persulfate in 1.0M HCl solution (30 ml) is then slowly added drop wise into the well sonicated suspension with sonication at a reaction temperature of 0–5 °C for 30 min. The dark suspension became green, which indicated the beginning of polymerization reaction of aniline monomer. Then polymerization reaction is carried out at 0–5 °C for 24 h by putting the suspension into the refrigerator. The composites are obtained by filtering and rinsing the reaction mixtures several times with distilled water and methanol, resulting in the conductive emeraldine salt (ES) form of PANI composites. Finally, the dark-green composites powders are dried at 60°C for 24 h under vacuum.

To characterize polyaniline (PANI) by- X-ray diffraction, FTIR analysis, SEM/TEM Analysis, Magnetization vs. applied magnetic field study, Adsorbent Dose Study, Desorption study.

To evaluate inorganic nanoparticles with n-type conductivity in terms of their structure, and electrical and sensorial properties. To investigate possibilities to prepare nanocomposites of conducting polymer with nanoparticles synthesized in various mediums. To investigate possible realizations of a technology that would enable several operations e.g. electrochemical polymerization, electrophoretic deposition, etc., with an aim to prepare a sensitive sensor operated at room temperature.

Electrochemical Polymerization

It is commonly believed that the electrochemical synthesis gives rise to the purest product, which is free of admixtures and does not need special procedures for the purification of polyaniline from the solvent and unreacted monomer and initiator molecules. The polymerization of aniline occurs on an electrode made of inert conducting material. The



electrochemical polymerization of aniline is most often conducted in aqueous solutions containing background electrolytes and an acid [33]. In the case of the electrochemical synthesis of polyaniline, potentiostatic, galvanostatic, and potentiodynamic methods are applied [34]. In the first case, the potential has a fixed value on the order of 0.7–1.2 V (against a saturated calomel electrode) [35]; in the last case, the potential varies in a cyclic mode from –0.2 to 0.7–1.2 V (against a saturated calomel electrode). In the galvanostatic regime of aniline polymerization, the fixed value of current density does not exceed 10 mA/cm² [36]. The electrochemical polymerization of aniline, whose most important aspects are considered in detail in reviews [37, 38], makes it possible to synthesize polyaniline with different properties and morphologies. PANI-based composite materials prepared electrochemically have found use in organic field transistors [39, 40] and rechargeable batteries [10, 11].

Chemical Polymerization

The chemical polymerization of aniline is conducted with the use of various oxidants, among which ammonium persulfate is most commonly used [41]. In the presence of this oxidant, polyaniline is formed with the highest yield (90%); it features high conductivity (~1.2 S/cm) and intrinsic viscosity in N-methylpyrrolidone (1.17 dL/g). In order to prepare polyaniline in the form of the emeraldine salt, polymerization is conducted in an acidic medium (1 < pH ≤ 3) with the use of various acids or buffer solutions. The chemical synthesis of polyaniline is the simplest way to prepare conducting polymers with various physicochemical properties and supermolecular structures. Note that the conducting polymer may be applied on any substrate (matrix). This circumstance gives chemical synthesis an indisputable advantage over electrochemical synthesis, in which a substrate must be a conductor.

RESULT

Polyaniline synthesized and different techniques were employed to understand morphological characteristics of polyaniline. Absorption of polyaniline by metal ions in saline water is investigated. X-ray diffraction, FTIR analysis, SEM/TEM Analysis, Magnetization vs. applied magnetic field study, Adsorbent Dose Study, Desorption study is carried out to synthesize polyaniline magnetic nanocomposite.

CONCLUSION

A wide range of diverse methods in the field of metal ion detection and removal have been developed that provide ways to assess physico-chemical properties. Polyaniline is used as a material for sensors and actuators. The adsorption rate was high in basic saline medium than in acidic saline medium. The adsorption was well-described by the pseudo second order kinetic model. Absorption of Hg (II) have found exothermic and steady in the perspective of thermodynamics.

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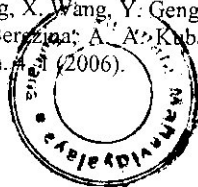
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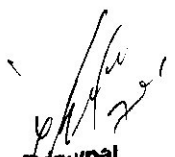


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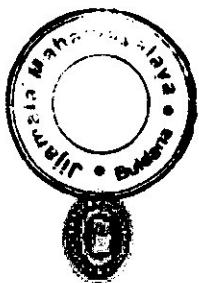
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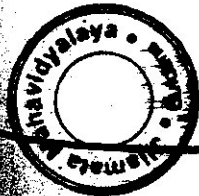
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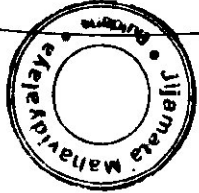


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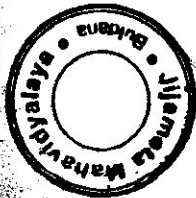
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३८. सुरेश भट्टानंतर विदर्भातील सामाजिक गझल

प्रा. संजय एस. पोहरे

मराठी विभाग, जिजामाता महाविद्यालय, बुलढाणा.

प्रस्तावना

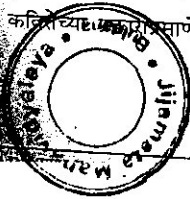
विदर्भ प्रांतामध्ये मराठी गझलेचा जन्म झालेला आहे. विदर्भातील बुलढाणा जिल्ह्यातील साखरखेडा या गावी १७ मार्च १९९८ रोजी, अमृतराय यांचा जन्म झाला. त्यांच्या लेखणीतून इ.स. १७२९ या कालखंडात 'जग व्यापका हरिला नाही कसे म्हणावे' ही गझल सदृश्य रचना उतरली आणि हेच मराठी गझलेची सुरुवात होती. हे सर्व मान्य झालेले आहे. त्यांची ही जात असलेली मराठीतील पहिली गझल विदर्भाने दिली. आणि पुढे मराठी गझलेला सर्वश्रुत करण्याचे कार्य जे केले ते विदर्भातील सुरेश भट्ट या गझल सम्राटाने म्हणून विदर्भ प्रांतातील गझल आणि गझलेतील सामाजिक जाणीव हा विषय या शोध निबंधामध्ये घेण्याचा प्रयत्न केला आहे.

गझल म्हणजे काय?

गझल हा एक वृत्तप्रकार आहे. प्राचीन इराण मधील (पर्शियामधील) या प्रेम गीताचा प्रकार भारतात सूफी संतांच्यामुळे रूजला. ईश्वरभक्ताचे नाते प्रियकर-प्रेयसीमधील संबंधाच्या परिभाषेत स्पष्ट करणाऱ्या या संतांनी आपली प्रार्थनागीते गझल या काव्यप्रकारात रचली आणि त्यांना सांगितिक आकार देताना भारतीय रागतालांचा अपयोग केला. तेराव्या शतकातील सूफीसंत ख्वाजा मुईनुद्दीन चिश्ती व खल्जी आणि तुघलक साम्राज्यांचा राजकवी अमीर खुसरो यांच्यामुळे पुढे हा प्रकार फोफावला. मुळात गझल हा फार्सी भाषेतील काव्यप्रकार आहे. तो इराणमध्ये नवव्या शतकाच्या उत्तरार्धामध्ये अरबी संस्कृती व इराणी संस्कृती, इस्लाम धर्म व त्यातील सूफि पंथ भारतात आला. त्यासोबत गझल हा काव्यप्रकारही प्रविष्ट झाला.

'गझल' या शब्दाचा शब्दकोशातील अर्थ 'सुखन अज माशूक गुफतन' अथवा 'महबुबासे बाते करना' म्हणजे प्रेयसीसमवेत प्रेमाच्या गुजगोष्टी करणे. असा आहे. पर्शियन भाषेतील 'गजाल' या शब्दाचा अर्थ हरिण असा आहे. इंग्रजी भाषेतही याच शब्दावरून 'गॅझेल' असा शब्द प्रचलित झाला. तर गझलेला शास्त्रशुद्ध पध्दतीने मराठीमध्ये काम केलेले माधव जूलियन म्हणतात- 'गझल म्हणजे उत्कर्षबिंदू गाठणाऱ्या द्विपदीच्या पाच ते सतर हया संख्या मर्यादेतील कवितांच्या अक्षरगणवृत्तात्मक व एक यमकी बांधणीद्वारे स्वच्छंदवादी वृत्तीचा उत्कट, प्रभावी व अर्थपूर्ण आविष्कार करणारा काव्यप्रकार होय.' तर सुरेश भट्टांच्या मते, 'एकाच वृत्तातील एकच यमक (काफिया) व अन्त्ययमक (रदीफ) असलेल्या प्रत्येकी दोन दोन ओळींच्या किमान पाच किंवा त्याहून अधिक कवितांची बांधणी म्हणजे गझल'

वरील विविध मतांच्या आधारे असे म्हणता येईल की, अभंग, ओवी, सुनीत, लावणी, फदका, पोवाडा कवितेच्या तुलनेत गझल हा विशिष्ट छंदवृत्तातील एक तंत्रशुद्ध कवितेचा प्रकार आहे.



मराठी गझलेची पूर्व अट

सुरेश भट म्हणतात, गझल हा एक प्रभावी काव्यप्रकार असल्यामुळे गझल लिहिणारा आधी उत्तम कवी असला पाहिजे, ही गझलेची पूर्व अट आहे. मराठी गझल फार्सी, अरबी, इराण, उर्दू मराठी असा प्रवास करित आली. गझल आपला आकृतीबंध घेऊनच मराठीत आली. शेर, मतला, काफिया, रदीफ इत्यादी मात्र मराठी गझलेची आशय अभिव्यक्ती ही अस्सल मराठमोडी आहे. तिचा आत्मा मराठी आहे. अक्षरगणवृत्ते त्यातल्या त्यात ठरावीक मात्रावृत्तींची आवर्तने असलेली अक्षरगणवृत्ते गझलेला योग्य समजली जातात. गझलेत दोन ओळींचा एकेक भाग असतो. त्याला गझलेच्या परिभाषेत 'शेर' म्हणतात. तर मराठीत 'द्विपदी' म्हणतात. द्विपदीतील पहिली ओळ प्रस्तावनेसारखी असते. तर दुसरी ओळ असल्यामुळे ऐकणारा, वाचणारा अशा द्विपदीला बऱ्याचवेळा पहिल्या ओळीला कलाटणी देणारी दुसरी ओळ असल्यामुळे ऐकणारा, वाचणारा अशा द्विपदीला साहजिकच वाहवा देत असतो. गझलेत अशा द्विपदी कमीत कमी पाच तर जास्तीत जास्त सतरा असाव्यात, असा एक संकेत रूढ आहे. गझलेच्या पहिल्या दोन ओळीला मतला असे म्हणतात तर शेवटी येणाऱ्या यमकाला रदीफ असे म्हणतात. रदीफच्या आधी येणारा यमक त्याला काफिया असे म्हणतात. मराठीत त्याला उपान्त यमक असे म्हटल्या जाते. यमकाच्या या दोन प्रकारांवरून गझलेचे दोन प्रकार पडतात. ज्या गझलेत उपान्त यमक 'काफिया' व अंत्य यमक 'रदीफ' असे दोन्ही यमक प्रकार असतात, असा एक गझलेचा प्रकार आहे. अर्थात ह्या प्रकाराला वेगळे नाव नाही. परंतु ज्या गझलेत अंत्य यमक 'रदीफ' नसते, अशा गझलेला मात्र 'गैरमुद्दफ गझल' अंत्ययमक नसलेली गझल असे नाव आहे.

थोडक्यात एकाच छंदातील पाच किंवा सतरा द्विपदी रदीफ व काफियायुक्त अक्षरगणवृत्तातील वा मात्रावृत्तातील आकृतीबंध कवितेला गझल म्हणतात. गझलेतील दोन ओळी म्हणजे स्वतंत्र गझल असते. म्हणजे कोणत्याही दोन ओळी गझलेतून बाहेर काढल्या तरी त्यातून कोणताही अर्थ भंग होत नाही. हे गझलेचे खास वैशिष्ट्ये म्हणावे लागेल.

सुरेश भटांची मराठी गझल

सुरेश भटांचे घराणे मूळ मध्यप्रदेशातील जबलपूरचे त्यांचे वडिल एम.बी.बी.एस. डॉक्टर १५ एप्रिल १९३२ रोजी सुरेश भटांचा जन्म झाला. मराठी विषयाचे प्राध्यापक नामवंत कवी भ.श्री.पंडित हयांच्याकडून थोडेफार मार्गदर्शन घेतले. केशवसुत, तांबे, आणि कुसुमाग्रज हयांचा प्रभाव सुरेश भटांवर होता. गझलेच्या फॉर्ममधील सुरेश भटांची पहिली कविता १९५४ मधील 'का मैफिलीत गाऊ?' ही असून 'रूपगंधा' हया त्यांच्या पहिल्या कवितासंग्रहात आहे. परंतु गझलेच्या जाणिवेच्या पातळीवर भटांनी साधारणतः १९६३-६४ पासून गझल लेखनाला प्रारंभ केला. या अर्थाने सुरेश भट हे १९६० नंतरच्या मराठी काव्यक्षितिजावर उदयास आलेल्या नारायण सुर्वे, ना.धो.महानोर, दिलीप पुरूषोत्तम चित्रे हया कवीपैकी एक होते.

सुरेश भटांच्या बहुतांश गझला अक्षरगणवृत्तात असून त्या वृत्तदृष्ट्या अत्यंत निर्दोष अशा आहेत. भटांनी आपल्या गझलांसाठी 'आनंदकंद', 'व्योमगंगा' व 'देवप्रिया' हया तीन अक्षरगणवृत्ताचा सर्वाधिक वापर केलेला आहे. भटांच्या गझला स्थूलमानाने म्हणायचे तर प्रेमभावना, सामाजिक आशय, आत्मचिंतन हया तीन गद्यांमध्ये विभागता येतील. भटांच्या अधिकांश गझला 'जदीद गझल' (आधुनिक किंवा नवमतवादी गझल) हया प्रकारात लिहिल्या आहेत. त्यांची गझल माधव जूलियनांच्या गज्जलापेक्षा खूपच वेगळी आहे. ती 'फार्सी-उर्दू

गझल' हया गझलेच्या मूळ पीठाशी तंत्रदृष्ट्या इमाण राखते. परंतु त्याचवेळी ती मराठी भावविश्व, मराठी संवेदना मराठमोळेपणाने पुरेशा ताकदीने व्यक्त करते. हया गझलेने 'गझल' हा परकीय काव्यप्रकार त्याच्या मूळ तंत्रासह मराठीत रूजू शकतो, ही शक्यता दाखविली व ती पुढे प्रत्यक्षातही आणली.

‘माणसांच्या मध्यरात्री हिंडणारा सूर्य मी:

माझियासाठी न माझा पेटण्याचा सोहळा !’

गझलकाराचे हे सूर्यपण स्वतःला मिरवून घेण्यासाठी नाही, तर इतरांसाठी आहे. हे दुसऱ्या ओळीतून लक्षात येते. त्यात वापरलेले ‘पेटणे’ हे क्रियापद ‘पेटून उठणे’ हया चिडणे, संतापणे, अन्यायाविरूद्ध आवाज उठविणे हया विविध अर्थछटा व्यक्त करणाऱ्या ‘पेटण्याचा सोहळा’ असा जो शब्दप्रयोग वापरलेला आहे, त्यामधून त्यांची कलंदरवृत्ती दिसून येते, तसेच सामाजिक बांधिलकी दिसून येते.

माणुसकीवरचा आपला विरवास स्पष्ट करताना भट आपल्या गझलेत म्हणतात—

‘कोसळले आकाश जरी माझ्या अंगावर..

माणुसकीचे भान तरीही सुटले नाही ’

सुरेश भट हे आत्मकेंद्री नव्हते तर सामाजिक बांधिलकी मानणारे होते. त्याच्या खाणाखुणा त्यांच्या कवितेत सापडतात—

‘विकला जरी कुणीही अंधार माणसांना

माझी मशाल आता मी पेटवून आलो !’

गझल म्हटले की शृंगार, लावण्य, दरबार, मुजरे इत्यादी प्रकार जो डोळ्यांसमोर येत होता. त्याला फाटा देवून सुरेश भटांनी मराठी गझलेला सामाजिकतेचे सुंदर लेणे दिले. आणि मराठी कवितेला ज्या प्रमाणे कुठल्याही विषयाचे वावडे नाही त्याचप्रमाणे मराठी गझलेलासुद्धा ते नाही. किंबहुना त्याहीपुढे जाऊन एकाच गझलेत शृंगार, राजकिय व सामाजिक आशय व्यक्त करण्याची क्षमता मराठी गझलेमध्ये आहे. हे सिध्द केले आहे. ती सामाजिक भान असणारी कविता सुरेश भटानंतरही कशी विस्तारित गेली. ते पाहता येईल.

सुरेश भटानंतरची विदर्भातील सामाजिक गझल

सुरेश भटानंतरची विदर्भातील गझल असे म्हणताना सुरेश भटांचे गझलेसंबंधीचे कार्य हे एक मैलाचा दगड असे आहे. मराठी गझलेची तर्कशुध्द व तंत्रशुध्द गझल लेखन खऱ्याअर्थाने सुरेश भटांपासून झाले आहे. त्यांच्या संस्कारातून जी पिढी गझल लेखन शिकली ती बहुधा त्यांची समकालिनसुद्धा होती. किंवा त्यांच्या आधीपासून कविता लेखन करणारी पिढीसुद्धा गझल लेखनाकडे ओढल्या गेली त्याचे महत्त्वाचे कारण म्हणजे सुरेश भट हे आहेत. असे म्हणावे लागेल.

सुरेश भटांच्यानंतर विदर्भातील महत्त्वाचे गझलकार म्हणून प्रामुख्याने उ.रा.गिरी — ‘मी एकटा निघालो. ‘चंद्रायणी’ डॉ.राम पंडित, डॉ.श्रीकृष्ण राऊत,— ‘गुलाल’, ‘गुलाल आणि इतर गझला’, अनील पाटील, — ‘यातिक’, ‘गाफिल’, ‘मातेर’, ‘चंद्र नभी गझलेचा’ शिवाज जवरे, अरूण सांगोळे, — ‘एका गोरज भडिला’, ‘साय विजय फुल’, बबन सराडकर, आशा पांडे, दीपमाला कुबडे, ‘स्वप्नगंधा’, ‘सांजसाबत्या’ हृदय चव्हाण, प्रो.मल्लार्या दिलीपकुमार जिंदे— ‘जखमांची नीळाई’, ओमप्रकाश ढोरे— ‘ओठास रंग आला’, ‘हमल’, श्रीकांत कोर्ने— ‘मारव्याचे फुल’, गंगाधर मुठे— ‘रानमेवा’ अशा अनेक गझलकारांच्या गझलातील

मराठी
त्याच्या

सामाजिक जाणिवेचा अभ्यास करता येईल त्याचप्रमाणे सिध्दार्थ भगत— 'युध्दयात्रा', 'अस्वस्थ मनाच्या नोंदी आणि यापुढे माझी लढाई' गौरवकुमार आठवले— 'सवाल' इत्यादी गझलकारांचा विचार करावा लागेल.

गेळीतून
आवाज
आहे,

सामाजिक जाणिवेची गझल फुले, शाहू, आंबेडकरांच्या विचार प्रवाहातून जाणारी आहे. याच गझलेला आंबेडकरी जाणिवेची गझल असे म्हटल्या जात आहे. शिक्षणाने समाजातील अन्यायाविषयीची जाणिव निर्माण झाली. आणि दलित—शोषित, शेतकरी, कष्टकरी समाजाची वेदना आपल्या अनुभवातून वा सहानुभवातून मांडणारी गझल आहे. येथल्या जुन्या खुरचट रूढी, कालबाह्य परंपरा आणि अन्याय अशा व्यवस्थेविषयी बोलणारी ठरली. सामाजिक जाणिवेच्या गझलेचा माणूस हा केंद्र आहे. तिचे प्रश्न हे सांप्रत काळातील नवजातीवाद, राजकीय स्वार्थातून जन्माला आलेला धर्मवाद आणि माणसांच्या प्राथमिक गरजाही न भागू शकणारी प्रवृत्ती, मतलबी वृत्ती, मूल्यहीन जीवन, भोगवाद, हया भानातून ही गझल लिहिल्या जात आहे. गौरवकुमार आठवले

त्यांच्या

विज्ञानवादी समाजातही अज्ञानमूलकता जाणिवपूर्वक निर्माण करणाऱ्या प्रस्थापितांकडून डोकी गहाण ठेवण्याचे काम करताना जेव्हा दिसते तेव्हा आठवलेसारखे गझलकार माणसा माणसातील भेदभावावर बोलतात आणि माणसांचे स्थान निर्माण करताना म्हणतात—

“इतकाच एक माझा त्यांना सवाल आहे

का रंग माणसाचा रक्तास लाल आहे”

“माणसाने माणसाला माणसाचे स्थान द्यावे

माणसांना शोधण्याची हीच माझी रीत आहे”

त्याला
प्रमाणे
एकाच
केले

सामाजिक विषमतेवर सवाल करणारी त्यांची गझल आहे. सर्व माणसे समान आहेत हे समानतेचे तत्व ही कविता देउन जाते.

सिध्दार्थ भगत

त्यांचा
आहे.
यांच्या
हणजे

डॉ. अशोक पळवेकर म्हणतात.—‘भगत हे प्रकृती—पिंडाने निखळ सामाजिक जाणिवेचे कवी आहेत. स्वतःच्या कोशात आत्ममग्नवृत्तीने जगण्याची त्यांची प्रकृती नाही. त्यामुळे सभोवतालच्या बदलत्या आणि बिघडत्या वास्तवाचे ते अस्वस्थ होतात. बुध्द,फुले,आंबेडकर यांच्या तत्वविचारांचे आणि सिध्दांताचे तिला अधिष्ठान आहे.’ सामाजिक विषमतेचे भेसूर चित्र आपल्या समोर करतात. आणि ज्या चांगुलपणाच्या आधारे आपण मानवी जीवन बहरलेल्या फुलबागा बनवू शकतो तेच जीवन मुर्दाड विचाराने आपण भकास करतो ही खंत व्यक्त करताना ते म्हणतात—

“झाल्या उजाड बागा साधा पराग नाही

मुर्दाड माणसांच्या गावास जाग नाही”

“देशोधडीस लागो हा देश काय पर्वा

ज्याला जमेल त्याने तैसा खुडून खावा”

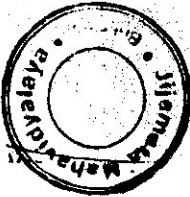
“जखमा अजून ओल्या असतील जाणतो मी

भरतील घाव हेही भरतील जाणतो मी”

युध्दयात्रा—पृ.७३

गालो,
टोल,
इला',
हृदय
ला',
तील

१५२



वरील 'जखमा अजून..' या वरवर वाटणाऱ्या प्रेमकवितेवरसुद्धा सामाजिक जाणिवेचा गडद अर्थ भरलेला आहे.

श्रीकृष्ण राऊत

विदर्भातील ज्येष्ठ गझलकारा श्रीकृष्ण राऊत हे सुरेश भट्टानंतरच्या गझलकारांमध्ये महत्त्वाचे गझलकार आहेत. त्यांची गझल एकूणच मराठी गझलेला नवे वळण देणारी गझल आहे. संत तुकोबा, संत कबीर, संत गाडगे बाबा, फुले, शाहू, आंबेडकर यांच्या विचारातून राऊतांची सामाजिक गझल व्यक्त झालेली दिसते.

“पोथीत पेरती हे संदेश लाचखाऊ
आत्म्यास राहण्याचे हे मागतात भाडे”
“जे शोध भाकरीचा घेण्या घरून गेले
हे वृत्त आज आले की ते मरून गेले.”

लकवा—पृ. ४६

“मी पुजारी माणसांचा, दुःखीतांचा भक्त मी
आंधळ्यांना वाट दावी तीच माझी अर्चना”

दिंडी—३९

“तुकारामा, अरे हयांना जरा तू हाण पैजारा
मुखोटा लावुनी फिरती तुझ्या वेषात मंबाजी”

मंबाजी— ७४

श्रीकृष्ण राऊत यांची गझल विचारगर्भ, चिंतनशील आहे. समाजातील मंबाजीसारखी प्रवृत्ती सतत सर्वसामान्य माणसाला साध्या जीवनाश्यक गरजांसाठी छळत असते. आणि पुजारी, भक्त, पोथीनिष्ठ समाज पिळवणुकीचा इतिहासच पुढे ठेवतो. या सर्व कर्मकांडापेक्षा त्यांना भाकरीचा प्रश्न मोठा वाटतो. आणि हेच खरे त्याचे दुःख आहे. सामाजिक विषमता दूर व्हावी हीच त्यांची अर्चना आहे.

“दुःखीतांच्या यातनांना ओठ मी देणार आहे
वंचितांच्या आसवांचे गीत मी गाणार आहे.”

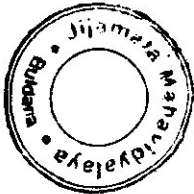
राम पंडित

“जळाली कोणती वस्ती कशाला वांझ ही चर्चा
निखारा फेकणाऱ्याचा छडा कोणीतरी लावा.”
“जो म्हणे उखडून फेकू ही मुळे प्रस्थापितांची,
रोवल्या त्याने स्वतःच्या खोल पारंब्या गुदस्ता”

शिवाजी जवरे

“हा देश माणसांचा, की धर्मपारख्यांचा?
मंदिर मशीद भक्ती जग नागवीत आहे.”

“दंगली पेटल्या, रक्तही सांडले



आपले सोबती शांत हा झोपले?"
"पेटते अंधारलेली सूर्यतेजाने गुलामी
न्यायही एल्गार झाला विषमतेला संपवाया"
हृदय चक्रधर
"झाली जिवंत प्रेते उठणार आज आहे!
जळती मशाल सारे धरणार हात आहे!"
"आता परंपरेचा इतिहास संपलेला
जुलुमास सोसणारी गळणार कात आहे !"

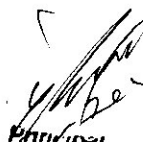
नीलकांत ढोले

मराठी कवितेप्रमाणे मराठी गझलेचा अभ्यास अजूनही सर्वांगाने होण्याची गरज आहे. त्यातून सामाजिक जाणीव हा एक महत्त्वाचा पैलू आहे. तरूण पिढी मोठ्या प्रमाणात गझलेकडे ओढल्या गेली आहे. परंतु गझलेच्या आकृतीबंधाच्या संदिग्धता व अस्पष्टतेमुळे गझलसदृश्य रचनेलाच गझल म्हटल्या जात आहे. ती स्पष्टता अशा संशोधनातून समोर यावी. आणि वेगवेगळ्या पद्धतीने गझलेची समीक्षा होणे अगत्याचे आहे. गझल ही नुसती शृंगारिक कविता असे न राहता ती समाजिक, राजकिय, स्त्रीवादी, इत्यादी प्रत्येक विषयावर भाष्य करणारी आहे. तिला कोणत्याही विषयाचे बंधन नाही. गझलेने स्वतःचे असे एक वेगळे स्थान मराठी साहित्यामध्ये निर्माण केले आहे. त्यांची स्वतंत्र गझल संमेलने व मुशायरे होत आहेत. त्यामुळे या विषेकडे जाणिवपूर्वक पाहणे आवश्यक आहे.

संदर्भग्रंथ

१. डॉ.कांबळे अविनाश, मराठी गझल १९२० ते १९८५, निहारा पब्लिकेशन पुणे
२. पंडित राम संपा., अन् उदेला एक तारा वेगळा: सुरेश भट गौरवग्रंथ, बांधण जनप्रतिष्ठान, मुंबई
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४. राऊत श्रीकृष्ण, गुलाल आणि इतर गझला, सौ.उषा राऊत, अकोला.
५. भगत सिध्दार्थ, युध्दयात्रा, निनाद प्रकाशन, यवतमाळ
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- ७- जवरे शिवाजी, गझलपर्व, किर्ती प्रकाशन, औरंगाबाद



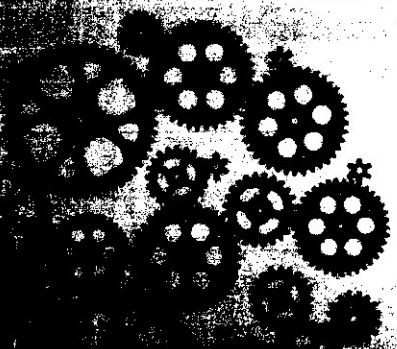

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18. Role of Indian Women in Agriculture

Prof. Suresh N. Gawai

Associate Professor, Department of Commerce & Management, Jijamata Mahavidyalaya,
Buldana

Abstract

India has a predominantly agrarian economy. 70% of her population is rural: of those households, 60% engage in agriculture as their main source of income. It has always been India's most important economic sector. In this important agricultural sector woman plays a vital role, because it is largely a household enterprise. Women in India are major producers of food in terms of value, volume and number of hours worked. Nearly 63 percent of all economically active men are engaged in agriculture as compared to 78 per cent of women. Almost 50 percent of rural female workers are classified as agricultural labourers and 37% as cultivators. About 70 percent of farm work was performed by women. It is observed that women play a significant and crucial role in agricultural development and allied fields including, main crop production, live-stock production, horticulture, post-harvesting operations, agro/social forestry, fishing etc.; it is a fact long taken for granted but ignored since ages. In this paper an attempt has been made (i) To study the role of women in agriculture and changes in their position at micro level, that is village level (ii) To study the gender discrimination in land, labour and wage market.

Introduction:

Under the current scenario, women's contribution to the prevention of climate change and the management of natural resources cannot be denied. They play multi-dimensional roles in agriculture. They are contributing in every field of agriculture – from sowing to planting, drainage, irrigation, fertilizer, plant protection, harvesting, weeding, and storage. Apart from this, they are active in other activities like cattle management, fodder collection, milk and allied activities related to agriculture such as beekeeping, mushroom production, suction farming, goat rearing, poultry, etc.

Within the agricultural sector, the wage workers working on the basis of socio-economic status and regional factors, working in their own land, and also in the management of various aspects of agricultural production, women play important roles through labor supervision and participation in post-harvest operations.



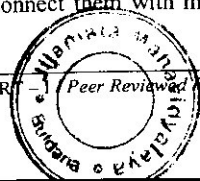
According to the Food and Agriculture Organization, women's contribution to Indian agriculture is about 32 percent, while in some states (such as Hills, Northeast, and Kerala) contribution of women to agriculture and rural economy is more than men. Women are involved in 48 percent agriculture-related employment whereas 7.5 crore women are playing a significant role in milk production and livestock management.

To strengthen women's participating in agriculture and allied activities and to improve their access to land, loans and other facilities, the Ministry of Agriculture and Farmers Welfare has policy provisions like joint leasing for both domestic and agricultural land under National Policy for Farmers. Under Agriculture policies, provisions of issuing Kisan Credit Card to women and creating livelihood opportunities through livestock practices agricultural processing are mentioned. Therefore, the aim of the Ministry is to increase agricultural production and productivity and make policies for the welfare of the farmers.

The aim is also to ensure that women contribute effectively in agricultural production and productivity and get better livelihood opportunities. Therefore, proper structural, functional and institutional measures are being promoted to empower women, to build their abilities and to increase their access to input technology and other agricultural resources and various initiatives have been taken in this regard.

Agriculture and Farmers Welfare Minister informed that keeping in view the key role of women in agriculture, in the year 1996, the Ministry established ICAR-Central Institute for Women in Agriculture in Bhubaneswar, Odisha. This institute works on various aspects related to women in agriculture. Apart from this, more than 100 institutes of the Indian Council of Agricultural Research have developed techniques to reduce the hardships of women and empower them. There are 680 agricultural science centers in the country. Each Krishi Vigyan Kendra has a home science wing. In the year 2016-17, 21 techniques related to women were evaluated and 2.56 lakh women were trained in agriculture-related fields like sewing, manufacturing, value addition, rural handicraft, animal husbandry, beekeeping, poultry, fisheries, etc.

Apart from this, at least 30% of the funds are being earmarked for women under various schemes/programs and development related activities. To ensure various beneficiary-oriented programs/schemes reach them, the emphasis is on the formation of women self-help groups (SHGs) to connect them with micro-credit through activities like capacity building and giving



them access to information and to encourage their participation in planning and decision-making process.

The international development community has recognized that agriculture is an engine of growth and poverty reduction in countries where it is the main occupation of the poor.

Agriculture is the backbone of the Indian economy. Women play a vital role in building this economy. Over the years, there is a gradual realization of the key role of women in agricultural development and their vital contribution in the field of agriculture, food security, horticulture, processing, nutrition, sericulture, fisheries, and other allied sectors.

Rural Women form the most important productive work force in the economy of majority of the developing nations including India. Rural women often manage complex households and pursue multiple livelihood strategies. Their activities typically include producing agricultural crops, tending animals, processing and preparing food, working for wages in agricultural or other rural enterprises, collecting fuel and water, engaging in trade and marketing, caring for family members and maintaining their homes. Many of these activities are not defined as "economically active employment" in national accounts but they are essential to the wellbeing of rural households. Statistical data are available regarding their participation in the agricultural sector and allied activities but their impact on the home environment has been completely ignored.

Variations in women's participation in agricultural work depend on supply and demand factors linked to economic growth and agricultural modernization.

Farm women felt the impact on their children's education to a large extent, as they were able to provide them with better educational facilities as well as chances to get an education outside the village. Non-farm women only felt this impact to a medium extent; they were able to provide better educational facilities by buying books and stationery but there were far fewer chances to get their children educated outside the village. The impact of liberalization and globalization on women is important not only because they represent almost half of the total population, but also because they face constraints, which make them less beneficial from the liberalization. Once different impacts are ascertained well designed policy responses may aid women in taking advantage of greater openness to agriculture.

Swaminathan, the famous agricultural scientist describes that it was woman who first domesticated crop plants and thereby initiated the art and science of farming. While men went out hunting in search of food, women started gathering seeds from the native flora and began



cultivating those of interest from the point of view of food, feed, fodder, fiber and fuel. Women have played and continue to play a key role in the conservation of basic life support systems such as land, water, flora and fauna. They have protected the health of the soil through organic recycling and promoted crop security through the maintenance of varietal diversity and genetic resistance.

Poultry farming is one of the major sources of rural economy. The rate of women in poultry farming at household level is the central in poultry industry. Even though rural women are not using modern management techniques, such as vaccination and improved feed, but their poultry enterprise is impressive. Every year, income from poultry farming has been rising. In order to generate more and more income, rural women often sell all eggs and poultry meat and left nothing for personal use. Due to poverty and lack of required level of proteins most of women have got a very poor health. Most of women suffer from malnutrition.

Multi-Dimensional Role of Women:

Agricultural Activities: Sowing, transplanting, weeding, irrigation, fertilizer application, plant protection, harvesting, winnowing, storing etc.

Domestic Activities: Cooking, child rearing, water collection, fuel wood gathering, household maintenance etc.

Allied Activities: Cattle management, fodder collection, milking etc.

Despite women's extensive and varied participation in agriculture, they continue to have less access than do men to modern agricultural inputs. As a result, their farm work is labor intensive and yields meager economic returns.

The bulk of the development projects for rural women over the 1976-85 period provided training in traditional female skills (e.g. sewing, cooking, and crafts), credit programs for microenterprises, and income-generation schemes to bring rural women into the market economy.

Agricultural extension efforts should help women improve food production while allowing them to shift more of their labor to export production. Similarly, changes in legal, financial, and educational systems must be undertaken in order to enhance women's social and economic contributions to rural development in the long term.



There is a need to examine carefully the implications of land tenure laws and regulations for women. And educational policies and funding must be changed to reflect the very high social and economic returns to women's primary education and literacy.

Women play a significant and crucial role in agricultural development and allied fields. The nature and extent of women's involvement in agriculture varies greatly from region to region. But regardless of these variations, women are actively involved in various agricultural activities.

As per Census 2011, out of total female main workers, 55 per cent were agricultural labourers and 24 per cent were cultivators. However, only 12.8 per cent of the operational holdings were owned by women, which reflect the gender disparity in ownership of landholdings in agriculture. Moreover, there is concentration of operational holdings (25.7 per cent) by women in the marginal and small holdings categories.

Rural women perform numerous labour intensive jobs such as weeding, hoeing, grass cutting, picking, cotton stick collection, separation of seeds from fibre, keeping of livestock and its other associated activities like milking, milk processing, preparation of ghee, etc. Details of activities taken up by women in Agriculture and its allied activities are as follows.

Agriculture

Mainly rural women are engaged in agricultural activities in three different ways depending on the socio-economic status of their family and regional factors. They work as:

- Paid Labourers.
- Cultivator doing labour on their own land.
- Managers of certain aspects of agricultural production by way of labour supervision and the participation in post harvest operations.

The types of agricultural activities taken up by women include the following :

- Sowing
- Nursery management
- Transplanting
- Weeding
- Irrigation
- Fertilizer application
- Plant protection



- Harvesting, winnowing, storing etc.

Livestock

Livestock is the primary livelihood activity used to meet household food needs as well as supplement farm incomes. It is a common practice in the rural areas to give an animal as part of a women's dowry. Studies have revealed rural women earn extra income from the sale of milk and animals. Mostly women are engaged in cattle management activities such as

- Cleaning of animal and sheds
- Watering of cattle
- Milking the animals
- Fodder collection
- Preparing dung cakes
- Collection farm yard manure

Except grazing, all other livestock management activities are predominantly performed by women. Men, however, share the responsibility of taking care of sick animals. It is evident that the women are playing a dominant role in the livestock production and management activities.

Poultry

Poultry farming is one of the major sources of rural economy. The rate of women participation in poultry farming at household level is central in poultry industry.

Feminisation of Agriculture

Economic Survey 2017-18 says that with growing rural to urban migration by men, there is 'feminization' of agriculture sector, with increasing number of women in multiple roles as cultivators, entrepreneurs, and laborers. Globally, there is empirical evidence that women have a decisive role in ensuring food security and preserving local agro-biodiversity. Rural women are responsible for the integrated management and use of diverse natural resources to meet the daily household needs. This requires that women farmers should have enhanced access to resources like land, water, credit, technology and training which warrants critical analysis in the context of India. In addition, the entitlements of women farmers will be the key to improve agriculture productivity. The differential access of women to resources like land, credit, water, seeds and markets needs to be addressed.



With women predominant at all levels-production, pre-harvest, post-harvest processing, packaging, marketing of the agricultural value chain, to increase productivity in agriculture, it is imperative to adopt gender specific interventions. An 'inclusive transformative agricultural policy' should aim at gender-specific intervention to raise productivity of small farm holdings, integrate women as active agents in rural transformation, and engage men and women in extension services with gender expertise.

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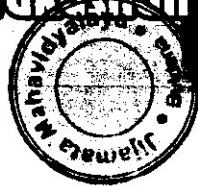


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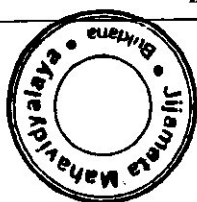
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6. Digital India: Opportunities & Challenges

Prof. Suresh Namdeo Gawai

Faculty of Commerce & Management, Associate Professor, Jijamata Mahavidyalaya, Buldana.

Abstract

Digital India is the beginning of digital revolution. It is a dream which is created by the Government of India to ensure that government services are made available to citizens electronically, even in remote areas, by improving online infrastructure and by increasing Internet connectivity. The programme have one mission and one target that is to take nation forward digitally and economically. The initiative will enable people to get engaged in the innovation process which is needed by the economy to move forward. But to implement this is a great challenge. There are many roadblocks in the way of its successful implementation like digital illiteracy, poor infrastructure, low internet speed, lack of coordination among various departments, issue pertaining to taxation etc. These challenges need to be addressed in order to realize the full potential of this programme. It requires a lot of efforts and dedication from all departments of government as well as private sector. If implemented properly, it will open various new opportunities for the citizens of the country.

Key Words- Digital, Infrastructure, Opportunities, Revolution, Roadblocks

Introduction

Throughout the world, information and communication technologies (ICT) continue to proliferate at incredible speed. Digitalization is one of the most fundamental period of transformation we have ever witnessed. Digital India was a flagship programme launched by the Prime Minister of India Narendra Modi on 1 July 2015 – with an objective of connecting rural areas with high-speed internet networks and improving digital literacy. The vision of this programme is to transform India into a digitally empowered society and knowledge economy. It is one of the biggest step by government of India to motivate the citizen of the country and connect Indian economy to knowledge savvy world.

Literature Review

A number of research papers and articles provide a detailed insight about the role of digital India and the implications of this project in India. Rani (2016) concluded that the digital India project provides a huge opportunity to use the latest technology to redefine India the



paradigms of service industry. It also pointed out that many projects may require some transformational process, reengineering, refinements to achieve the desired service level objectives.

Midha (2016) concluded that digital India is a great plan to develop India for knowledge future but its improper implementation due to inaccessibility and inflexibility to requisite can lead to its failure. Though digital India programme is facing number of challenges yet if properly implemented it can make the best future of every citizen. So we Indians should work together to shape the knowledge economy. [2] Gupta and Arora (2015) studied the impact of digital India project on India's rural sector. The study found that many schemes have been launched in digital India to boost agriculture sector and entrepreneurship development in rural areas. Digital India programme has also set the stage for empowerment of rural Indian women.

Research Methodology

The paper is based on the secondary data and the information is retrieved from the internet via journals, research papers and expert opinions on the same subject matter.

Objective of the Paper

To study the concept of digital India programme. 2.To find out the importance of this programme. 3.To find out the challenges faced in implementation of this programme. 4.To find out practical solutions and innovative ideas to accomplish the vision of a digital India-a reality.

Digital India

'Digital India' is a central programme to make India ready for a knowledge-based future **Vision Areas of Digital India** the Digital India programme is centered on three key vision areas:

1. Digital Infrastructure as a Utility to Every Citizen

This includes To provide high speed Internet connectivity as a core utility for delivery of services to citizens. To provide digital identity that is unique, lifelong, online and authentic able to every citizen. Providing mobile phone and bank account enabling citizen participation in digital and financial space. Easy access to a Common Service Center. Shareable private space on a public cloud for every citizen

2. Governance and Services on Demand

Seamless integration across departments or jurisdictions Ensuring availability of services in real-time from online & mobile platforms to make all citizen entitlements portable and available on the cloud to digitally transformed services for improving ease of doing business Leveraging Geo Spatial Information Systems (GIS) for decision support systems & development



3. Digital Empowerment of Citizens

To empower citizen through universal digital literacy. To provide universal accessible digital resource. To make available digital resources / services in Indian languages. To provide collaborative digital platforms for participative governance. Citizens not required to physically submit Govt. documents / certificates.

Nine Pillars of Digital India Programme

Under Digital India programme ,9 key initiatives are in progress, which are as follows

1. Broadband Highways The aim is to cover 250000 village Panchayats under National Optical Fiber Network (NOFN) by December 2016. Nationwide internet infrastructure (NII) would integrate the network and cloud infrastructure in the country to provide high speed connectivity and cloud platform to various government departments up to the panchayat level.

2. Universal Access to Mobile Connectivity The aim is to increase network penetration and to provide mobile connectivity to 44000 villages by 2018 with investment of RS 16000.

3. Public Internet Access Programme One Common Service Centre(CSC) would be provided to each gram panchayat and 150,000 Post Offices are proposed to be converted into multi service centers.

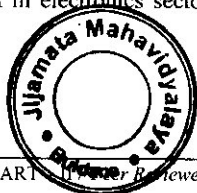
4. e Governance IT would be used to make the delivery of government services more effectively. There would be integration of services and platform-UIDAI, Payment Gateway, Mobile Seva platform, Public redressal etc., through IT. All information would be available in electronic form.

5. eKranti The aim is electronic delivery of services to people be it education, health, financial inclusion or justice.

6. Information for AllMyGov.in is a website launched by the government to facilitate a 2-way communication between citizens and the government. It is a medium to exchange ideas or suggestion with government. The citizen would have open access to information through open data platform.

7. Electronics Manufacturing

The government is focusing on zero imports of electronics by2020 through local manufacturing of items such as smart energy meters, micro ATMs, mobile, consumer and medical electronics. Government is also taking several steps to promote manufacturing and investment in electronics sector by providing clarity on taxation, incentives skill development etc.



8. IT for Jobs The aim is to train 10 million people in towns and villages for IT sector jobs in five years. It also aims to provide training to three lakh service delivery agents as part of skill development to run viable businesses delivering IT services. It also focuses on training of five lakh Rural Workforce on Telecom and Telecom related services and setting up of BPOs in each North-eastern state.

9. Early Harvesting Programmes Government plans to installed Wi-Fi facilities in all universities across the country. All books will be converted into e books. Email will be made the primary mode of communication within government. Bio metric Attendance System will be installed in all central government offices where recording of attendance will be made online.

Benefits of Digital India Programme

Digital India programme is the beginning of digital revolution. It is a big initiative to empower people of the country. Main benefits of this programme are-

1.The digital India mission would make all the government services available to people of country through common service delivery outlets. This would lead to inclusive growth by enabling access to education, healthcare and government services to all the citizens of the country. People can get better advice on health services. Those who can't afford school/ colleges can get chance to online education.

2.There would be more transparency as all the data would be made online and would be accessible to citizens of the country. 3.EGovernance will help in reducing corruption and getting things done quickly.

4.Digital locker facility will help citizen to digitally store their important documents like Pan card, passport, mark sheets etc.

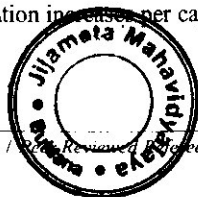
5.It will help in getting things done easily. For example, when we need to open an account, we will give official details of our digital locker, where they can verify our documents. By this we can save time and the pain of standing in long queues for getting our documents would be reduced.

6.It will help in decreasing documentation and reducing paper work.

7.Digital India mission is away for cashless transactions.

8.It can help small businesses. People can use online tools to expand their business.

9.It can play a key role in GDP growth. According to analyst the digital India could boost GDP up to \$1 trillion by 2025. According to World Bank report a 10% increase in mobile and broadband penetration increases per capita GDP by 0.81% and 1.31% respectively in developing countries.



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10.The programme would generate huge number of jobs in IT, electronics and telecommunication sector directly or indirectly.

Challenges

More than a year has been passed since Digital India mission has been announced but it is facing multiple challenges in successful implementation. Few of the challenges are-

1.High level of digital illiteracy is the biggest challenge in the success of digital India programme. Low digital literacy is key hindrance in adaptation of technologies. According to ASSOCHAM-Deloitte report on Digital India, November,2016, around 950 million Indians are still not on internet.

2.Making Digital India scheme known and creating an awareness among common masses about its benefits is also a great challenge.

3.It is a mammoth task to have connectivity with each and every village, town and city. Connecting 250000 Gram Panchayats through National Optical Fiber is not an easy task. The biggest challenge is ensuring that each panchayat point of broad band is fixed up and functional. It is found that 67% of NOFN points are nonfunctional even at the pilot stage.

4.A key component under this vision is high speed of internet as a core utility to facilitate online delivery of various services. India has low internet speed. According to third quarter 2016 Akamai report on internet speed, India is at the 105th position in the world in average internet speed. This rank is the lowest in entire Asia Pacific region.

5.According to ASSOCHOM- Deloitte report, the issue pertaining to taxation and regulatory guidelines have proved to road block in realizing the vision of Digital India. Some of the common policy hurdles include lack of clarity in FDI policies have impacted the growth of e-commerce.

6.The biggest challenge faced by Digital India programme is slow and delayed infrastructure development. India's digital infrastructure is comprehensively inadequate to tackle growing increase in digital transactions. India needs over 80 lakh hotspots as against the availability of about 31000 hotspots at present to reach global level, according to ASSOCHOM-Deloitte report.

7.The private participation in government projects in India is poor because of long and complex regulatory processes.

8.Many request proposals issued by government are not picked up by competent private sector organizations. These are not commercially viable. Currently Over 55000 villages



remain deprived of mobile connectivity because providing mobile connectivity in such locations is not commercially viable for service providers, ASSOCHAM-Deloitte report pointed out.

9. There is a wide digital divide between urban and rural India. Till now funds have not been deployed effectively to meet the cost of infrastructure creation in rural areas.

10. India has 1600 languages and dialects. Non availability of digital services in local languages is a great barrier in digital literacy.

11. Fear of cybercrime and breach of privacy has been deterrent in adoption of digital technologies. Most of the technology including cyber security tools are imported. We do not have requisite skills to inspect these for hidden malware's. We have no top level experts for these high end jobs at present. According to NASSCOM, India needs 1 million trained cyber security professionals by 2025. The current estimated number is 62000.

Suggestions

Digital India campaign can't be successful on its own. Policy changes are needed to make digital India a reality. Few of the suggestions are –

1. Digital literacy is first step in empowering citizens. People should know how to secure their online data.

2. To make this programme successful, a massive awareness programme has to be conducted. There is pressing need to educate and inform the citizens, especially in rural and remote areas, about the benefits of internet services to increase the growth of internet usage.

3. Digital divide needs to be addressed.

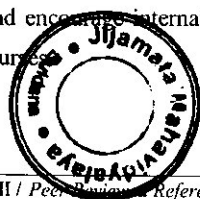
4. Manufacturing content is not government's strength. This mission needs content and service partnerships with telecom companies and other firms.

5. PPP models must be explored for sustainable development of digital infrastructure.

6. Private sector should be encouraged for development of last mile infrastructure in rural and remote areas. To encourage private sector, there must be favorable taxation policies, quicker clearance of projects.

7. The success of digital India project depends upon maximum connectivity with minimum cyber security risks. For this we need a strong anti-cybercrime team which maintains the database and protects it round the clock.

8. To improve skill in cyber security, we need to introduce cyber security course at graduate level and encourage international certification bodies to introduce various skill based cyber security courses.



9. There is need for effective participation of various departments and demanding commitment and efforts. Various policies in different areas should support this goal.

10. For successful implementation, there must be amendments in various legislations that have for long hindered the growth of technology in India.

Conclusion

The vision of digital India is grand. It is a huge step towards building a truly empowered nation. If successful, it transforms citizen access to multimedia information, content and services. However, the goal is still far away since most of the nine pillars of digital India mission are facing serious challenges in implementation. It is imperative that focused persistent attention must be given to each and every pillar so that this programme does not end up in failure. In fact, we all should be mentally prepared for the change and be ready to face the challenges in implementing this policy, only then it would be possible to make this vision a reality.

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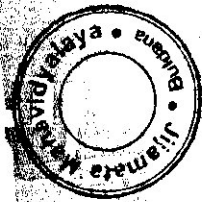
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3. Cashless Society

Prof. Ashok M. Gawai

Assistant Prof., Faculty of Commerce & Management, Jijamata Mahavidyalaya, Buldana.

A cashless society describes an economic state whereby financial transactions are not conducted with money in the form of physical banknotes or coins, but rather through the transfer of digital information (usually an electronic representation of money) between the transacting parties.^[1] Cashless societies have existed from the time when human society came into existence, based on barter and other methods of exchange, and cashless transactions have also become possible in modern times using digital currencies such as bitcoin. However, this article discusses and focuses on the term "cashless society" in the sense of a move towards, and implications of, a society where cash is replaced by its digital equivalent - in other words, legal tender (money) exists, is recorded, and is exchanged only in electronic digital form.

Such a concept has been discussed widely, particularly because the world is experiencing a rapid and increasing use of digital methods of recording, managing, and exchanging money in commerce, investment and daily life in many parts of the world, and transactions which would historically have been undertaken with cash are often now undertaken electronically.^{[2][3]} Some countries now set limits on transactions and transaction values for which non-electronic payment may be legally used.

History

The trend towards use of non-cash transactions and settlement began in daily life during the 1990s, when electronic banking became popular. By the 2010s digital payment methods were widespread in many countries, with examples including intermediaries such as PayPal, digital wallet systems operated by companies like Apple, contactless and NFC payments by electronic card or smartphone, and electronic bills and banking, all in widespread use. By the 2010s cash had become actively disfavoured in some kinds of transaction which would historically have been very ordinary to pay with physical tender, and larger cash amounts were in some situations treated with suspicion, due to its versatility and ease of use in money laundering and financing of terrorism, and actively prohibited by some suppliers and retailers, to the point of coining the expression of a "war on cash".^[6] By 2016 in the United Kingdom it was reported that 1 in 7 people no longer carries or uses cash.^[7] The 2016 United States User Consumer Survey Study



claims that 75% of respondents preferred a credit or debit card as their payment method while only 11% of respondents preferred cash.^[8] Since the founding of both companies in 2009, digital payments can now be made by methods such as Venmo and Square. Venmo allows individuals to make direct payments to other individuals without having cash accessible. Square is an innovation that allows primarily small businesses to receive payments from their clients.

By 2016, only about 2% of the value transacted in Sweden was by cash, and only about 20% of retail transactions were in cash. Fewer than half of bank branches in the country conducted cash transactions.^[2] The move away from cash is attributed to banks convincing employers to use direct deposit in the 1960s, banks charging for checks starting in the 1990s, banks launching the convenient Swish smartphone-to-phone payment system in 2012, and the launch of iZettle for small merchants to accept credit cards in 2011.

Advantages of Cashless Society

Reduced business risks and costs

Cashless payments eliminate several risks, including counterfeit money (though stolen cards are still a risk), theft of cash by employees, and burglary or robbery of cash. The costs of physical security, physically processing cash (withdrawing from the bank, transporting, counting) are also reduced once a business goes completely cashless, as is the risk that the business will not have enough cash on hand to make change.

Reducing transmittal of disease via cash

Cash provides a good home for disease-causing bacteria, according to a study on the bacterial composition in banknotes.

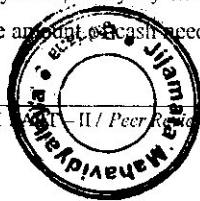
Transaction speed

Restaurant chain Sweet green found cashless locations (with customers using payment cards or the chain's mobile app) could process transactions 15% faster.

Reduction in criminal activity by eliminating high-denomination notes

One significant societal advantage cited by proponents is the difficulty of money laundering, tax evasion, performing illegal transactions, and funding illegal activity in a cashless society, many countries have regulated, restricted, or banned private digital currencies such as Bitcoin, partly to prevent illegal transactions. Large amounts of value can also be stored in real estate, antiques, or commodities like diamonds, gold, silver, and platinum.

Some have proposed a "reduced cash" system, where small bills and coins are available for anonymous, everyday transactions, but high-denomination notes are eliminated. This would make the amount of cash needed to move large amounts of value physically awkward and easier



to detect. Large notes are also the most valuable to counterfeit. The United Kingdom declared only banknotes of 5 pounds or less were legal tender after World War II because of fear of Nazi counterfeiting. In 1969, the federal government of the United States declared that banknotes of value over \$100 would remain legal tender, but any notes in government hands would be destroyed and that no new notes of those denominations would be printed in the future. Such notes were last printed in the USA in 1945. Canada did the same thing with the CAD\$1000 banknote in the year 2000.¹ Sweden printed 10,000kr banknotes in 1939 and 1958, but declared them invalid after 31 December 1991. Singapore has recently announced that they would no longer produce the SGD\$10,000 banknote. The European Central Bank has announced that the €500 denomination banknote would not be included in the next series of euro banknotes.

Better collection of economic data

Rather than conducting costly and periodic surveys and sampling of real-world transactions, real data collected on citizen's spending can assist in devising and implementing policies that are deduced from actual data. With recorded financial transactions, government can better track the movement of the money through financial records which enables them to track the black money and illegal transactions taking place in the country.

Easier consumer budgeting

As digital payments are made, transactions are kept in records. Cashless payments facilitate the tracking of spending expenditure and record the movement of money. Having recorded transactions, it can help citizens to refine their budget more efficiently.

Concerns

Privacy

In a digitized economy, payment made will be traceable. With traceable transactions, institutions would have potential access to this information. With these digital traces left behind, digital transactions become vulnerable. Such transactions allow businesses a way to build a consumer's personal profiles based on their spending patterns. The issue of data mining also come into place as countries head towards a cashless society. Cashless transactions leave a record in the database of the company as one make payment, and this information becomes a way for prediction of future events. Through large number of records, data mining then allows the organization to compile a profile of an individual through its' records in the database. Going all-digital, these data retrieved from transactions lead to widespread surveillance where individuals can be tracked by both corporations and the government. These records might also be available to hackers and could be made public after a data breach.



Problems for the unbanked

Cashless systems can be problematic for people who currently rely on cash, who are concentrated in certain populations such as the poor, near poor, elderly, undocumented immigrants, and youth. Electronic transactions require a bank account and some familiarity with the payment system. Many people in impoverished areas are underbanked or unbanked. In the United States, almost one-third of the population lacked the full range of basic financial services. According to FDIC data, of households that earn an annual income of less than \$15,000 per year, almost 25.6% do not have a bank account Nationwide, 7.7% of people in United States do not have bank accounts, with levels over 20% in some cities and rural counties, and over 40% in some census tracts.

As part of its Smart Nation initiative, Singapore has been moving towards a cashless economy. 14.4% of the country's population is over 65 years old and the majority of seniors still use cash as their only mode of payment. Not used to digitized payment methods, troubleshooting issues such as managing lost cards or passwords and managing their expenses can create potential trouble for anyone transitioning from cash.

Fraudulent Activities

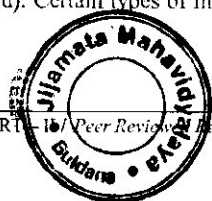
When payment transactions are stored in servers, it increases the risks of unauthorized breaches by hackers. Financial cyber-attacks and digital crime also form a greater risk when going cashless. Many companies already suffer data breaches, including of payment systems. Electronic accounts are vulnerable to unauthorized access and transfer of funds to another account or unauthorized purchases.

Attacks on or accidental outages of telecommunication infrastructure also prevents electronic payments from working, unlike cash transactions which can continue with minimal infrastructure.

Centralized control

Opponents point out that an entirely cashless system, in addition to tracking all transactions, would enable a central government to:

- Enforce a transaction tax on every person-to-person payment
- Eliminate storage of cash as a means to escape nominal negative interest rates, which are used to fight deflation by discouraging savings (most effective if combined with bans on barter, private currencies like Bitcoin, and storage of precious metals like gold). Certain types of money could be set to "expire" and be worthless if not spent in



specific ways or by specific times. This is also possible with cash, if the government allows high inflation or lets its currency undergo a devaluation.

- Totalitarian regimes could conduct more effective mass surveillance and quickly prevent certain individuals from buying anything or earning any money.
- Restrict the type of consumer goods that can be purchased with a certain amount of money (and parents might be able to do the same with allowance money)

Overspending

Consumers are less aware about the amount of money they are spending day-to-day when swiping their card to complete a transaction than if they budgeted money into a wallet and paid in cash

Share of payments

Estimated share of payments done by

Country	%
Singapore	61
Netherlands	60
France	59
Sweden	59
Canada	57
Belgium	56
United Kingdom	52
United States	45
Australia	35
Germany	33
South Korea	29
Spain	16
Brazil	15
Japan	14
China	10
UAE	8
Taiwan	6
Italy	6
South Africa	6

A common measure of how close to a "cashless society" a country is becoming is some measure of the number of cashless payments or person to person transactions are done in that country. For instance, the Nordic countries conduct more cashless transactions than most Europeans. Levels of cash in circulation can widely differ among two countries with similar measure of cashless transactions. For example, Denmark has more than double the amount of cash in circulation as Sweden and a considerably higher percent in the largest denomination banknote, the 1000kr bill.

Across the 33 countries covered in the European Payment Cards Yearbook 2015-16, the average number of card payments per capita per year is 88.4. In comparison, the average Dane makes 268.6 card payments each year, the average Finn 243.6, the average Icелander 375.5, the average Norwegian 353.7 and the average Swede 270.2. This makes card payments in the Nordics two-and-a-half to four times higher than the European average.

Amount of cash in circulation

Even though a cashless society is widely discussed, most countries are increasing their currency supply. Exceptions are South Africa whose supply of banknotes fluctuates wildly compared to most nations, and Sweden which has significantly reduced its currency supply since 2007

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Jijamata Mahavidyalaya
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22

RATIONALE ANALYSIS OF DEMONETISATION

PROF. ASHOK M. GAWAI

Assistant Professor
Faculty of Commerce & Management
Jijamata Mahavidyalaya, Buldana.

Introduction:

Economic growth slowed to 5.7 per cent in the first quarter of 2017-18 against 6.1 per cent in the preceding quarter. This was sharply below market expectations and came on the back of large-scale destocking undertaken by manufacturers ahead of the Goods and Services Tax rollout and the lingering impact of demonetization.

What does the latest data by CSO reveals?

The GDP recorded a growth of 7.9 per cent in April-June quarter last year. The April-June growth estimate, the lowest in at least five quarters, trended down on account of a sharp deceleration in manufacturing growth.

Trade, hotel, transport, communication and services related to broadcasting" witnessed a pickup by growing 11.1 per cent in April-June from 8.9 per cent last year, while growth in "public administration, defence and other services" (in Gross Value Added terms) was clocked at 9.5 per cent in April-June as against 8.6 per cent last year.

The Gross Value Added or GVA growth, which serves as a more closely watched estimate for quarterly growth, remained unchanged from the previous quarter at 5.6 per cent in April-June but fell sharply from the 7.6 per cent growth recorded in the April-June quarter last year.

Only three of eight sectors showed a pickup in GVA growth in April-June. Construction and financial services sectors recorded a slowdown with the GVA for "financial, insurance, real estate and professional services" sector growing at 6.4 per cent, down from 9.4 per cent last year.

GVA growth for the construction sector declined to 2.0 per cent in April-June from 3.1 per cent last year. GVA growth for "agricultural, forestry and fishing" declined marginally to 2.3 per cent from 2.5 per cent in the corresponding period last year, data showed.

Government view on demonetization

Finance Minister said that the demonetisation exercise had ended the "anonymity" around the money and identified it with its owner, enabling the government to bring it into the tax net.

The RBI Annual Report reveals that almost all demonetised notes have been returned to the central bank.

According to statement demonetisation has not completely eradicated black money but kept a check on a large part of it. The result of demonetisation has been that more and more people will now be compelled to come into the tax net, a fact evident from both direct and indirect tax numbers.



What are some arguments which prove failure of demonitisation to remove Black Money?

Demonetisation carried out on the incorrect premise that black money means cash. It was thought that if cash was squeezed out, the black economy would be eliminated. But cash is only one component of black wealth: about 1% of it. It has now been confirmed that 98.8% of demonetised currency has come back to the Reserve Bank of India. Further, of the Rs.16,000 crore that is still out, most of it is accounted for. In brief, not even 0.01% of black money has been extinguished.

Black money is a result of black income generation. This is produced by various means which are not affected by the one-shot squeezing out of cash. Any black cash squeezed out by demonetisation would then quickly get regenerated. So, there is little impact of demonetisation on the black economy, on either wealth or incomes.

The government now argues that it is good that black money has been deposited in the banks because those depositing it can now be caught. But the government had tried to prevent people from depositing demonetised currency by changing rules during the 50-day period.

The government changed the goalpost earlier in November 2016 when it suggested that the real aim of demonetisation was a cashless society. Now it says that idle money has come into the system, the cash-to-GDP ratio will decline, the tax base will expand, and so on. But none of these required demonetisation and could and should have been implemented independently. Further, anticipating the failure of demonetisation in 2016 itself, the government started saying that demonetisation is only one of the many steps to tackle the black economy.

The government's argument that cash coming back to the banks will enable it to catch the generators of black income, and there will be formalisation of the economy, does not hold. Much of the cash in the system is held by the tens of millions of businesses as working capital and by the more than 25 crore households that need it for their day-to-day transactions.

The big failure of demonetisation is that it was carried out without preparation and caused big losses to the unorganised sector.

Why there was a need for a Cost Benefit Analysis Of Demonetisation?

The RBI Annual Report reveals that almost all demonetised notes have been returned to the central bank. This number does not include the old notes with District Central Cooperative Banks for the short window when they were of demonetisation allowed to accept deposits. It also does not include the notes within Nepal. The shortfall of Rs 16,050 crore between the notes in circulation when the notes were demonetised and those that were returned, could therefore also be made up once these notes are returned to the RBI.

There is no doubt that those with holdings of unaccounted cash lost some of their wealth in the process of laundering it. To some extent, taxes were paid on it in the process of legitimising it. But in addition to that, illicit wealth was redistributed from black money holders to money launderers. Whether the money launderer was a company owner, a bank employee or a Jan Dhan account holder, there was now a new breed of criminals with wealth obtained from illegal means. The total reduction in black money was therefore much smaller than what might have been envisaged.

International evidence suggests that few countries address the problem of black money by demonetising their currencies. If the problem is large-scale crime, corruption, bribery, bureaucrat-

politician nexus, rent seeking, tax evasion etc. the answer lies in reforming the criminal justice system, law and order, administrative reforms, bringing transparency in the functioning of the state and rationalisation and simplification of the tax system. In this context, the GST will be a far more effective mechanism to bring down tax evasion in indirect taxes considering the greater incentive for compliance that its design holds.

- Demonetisation had provided an opportunity to encourage a shift to a digital economy. This will help bring transparency into the financial transactions of individuals and organisations thereby constraining corruption, criminal proceeds, money laundering and the finance of terrorism, which are all linked given the common channels employed for transferring funds. While demonetisation is likely to encourage it, incentives by the government for payment of bills can further encourage people to take up plastic and e-money options. This is also likely to be enhanced by the forces of market economy which are already offering money back options.

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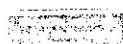
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⑧ DEMONETISATION AND BLACK MONEY

PROF. SURESH NAMDEO GAWAI

Associate Professor

Faculty of Commerce & Management

Jijamata Mahavidyalaya, Buldana.

E-Mail - sureshgawai@rediffmail.com

Demonetization of the notes of higher denomination has also been one of the recent steps of the Government to unearth black-money.

Demonetisation is a radical monetary step in which a currency unit is declared as an invalid legal tender. This is usually done whenever there is a change in the national currency of a nation.

On November 8, 2016 Prime Minister announced that Rs 500 and Rs 1000 denomination notes will become invalid and all notes in lower denomination of Rs 100, Rs 50, Rs 20, Rs 10, Rs 5, Rs 2 and Re 1 and all coins will continue to be a valid legal tender.

He also added that new notes of Rs 2,000 and Rs 500 will be introduced. There was also no change effected in any other form of currency exchange like cheque, Demand draft (DD), payments made through credit cards and debit cards.

Why the government has banned Rs 500 and Rs 1000 notes particularly?

- Some 68% of all transactions in the country are cash-based, and the Reserve Bank of India has estimated that the banned currency notes formed over 86% of all currency in circulation.
- As per the data provided by the RBI, there are 16.5 billion (45% of currency stock in 2014-15) '500 rupee' note and 6.7 billion (39% of currency stock in 2014-15) '1000 rupee' notes are in circulation at present. It has been pointed out that any economic cost in printing these notes is likely to outweigh in terms of benefit it would bring to India and Indian economy.
- In India, the rationale behind banning Rs 500 and Rs 1000 notes is that unaccounted money used in corruption or any deals takes place in the form of high-value notes of Rs 500 and Rs 1000 bills. These higher denomination notes are often found to be used for funding terrorism and corruption.
- The Financial Action Task Force (FATF), a global body that monitors the criminal use of the international financial system has observed that high-value currency units are often used in money laundering schemes, racketeering, and drug and people trafficking.
- In addition, these notes constitute a huge percentage of money spent during general elections by political parties, candidates in India.

Impact of demonetisation on black money

- **Better tax compliance:** This move is likely to lead to better tax compliance, raise the Tax to GDP ratio and improved tax collection. This could lead to lower borrowing and better fiscal management. Also with lower cash transactions in the near term, inflation may see downtrend in the near term. Also with higher tax to GDP ratio, the government may also get enough headroom to reduce the income tax rates, which can lead to higher disposable income with people and can improve consumption demand in the medium to long term.
- **Real Estate Check:** Demonetisation is seen as a check on the real estate sector where prices get pushed up artificially, reducing the availability of affordable housing for the poor and the middle class. Claiming that removal of high denomination currency notes of Rs 1,000 and Rs 500 would lead to decline in real estate prices making affordable housing available to all. At present, there is excessive use of cash in real estate sector due to large cash transactions in areas such as purchase of land and housing property. The real estate prices get pushed up artificially. This reduces the availability of affordable housing for the poor and middle class. So now, greater over-the-board transaction will lead to a decline in real estate prices making affordable housing available to all.
- **Parallel economy burst:** The move is expected to curb the parallel economy as the owners of black money will not be in a position to deposit the money with them in the banks. It is likely to temporarily stall the circulation of large volume of counterfeit currency and prevent funding for anti-social activities like smuggling, terrorism, espionage etc. The Income Tax department will be benefited with the move, as there will be more specific data gathered in the process which could help in catching the defaulters.
- **Check Terror Funding:** It will put a stop to the neighbouring countries drug cartels and terrorists of supplying high value currency into India.
- **Check Fake notes:** The move will also reduce the flow of fake currency in Indian markets as data shows that most of the counterfeit currency in circulation exists in high-denomination notes of Rs 500 and Rs 1000. According to the Reserve Bank of India's annual report published this year, more than 2.61 lakh counterfeit notes in the denomination of Rs 500 were detected by banks in the year 20152016 while another 1.43 lakh fake notes of Rs 1000 were detected. By value, counterfeit notes of Rs 500 and Rs 1000 accounted for more than 92% of all the fake currency detected by banks across the country.
- **SOFT MONEY surge – Online transactions and other modes of payment:** There is a massive surge in the online transactions and other modes of payment. E-wallets, digital transaction systems, e-banking, usage of plastic money are expected to see increase in demand. Eventually this should lead to strengthening of these systems and the concerned infrastructure.

Under the cash crunch situation in Banks, the role played by Automated Teller Machines (ATMs) in dispensing cash is hugely important and their success in disbursing the cash effectively is, to a great extent, going to decide the fate of the demonetisation scheme. With the demonetisation

move resulting in a drop in donations, some of the famous temples in Gujarat have started introducing e-wallets, ATMs with deposit facility and swipe machines to accept cashless donations.

Recent data

Number of Suspicious Transaction Reports filed by banks during 2016-17 has gone up from 61,361 in 2015-16 to 3,61,214; the increase during the same period for Financial Institutions is from 40,333 to 94,836 and for intermediaries registered with SEBI the increase is from 4,579 to 16,953.

Based on big data analytics, cash seizure by Income Tax Department has more than doubled in 2016-17 when compared to 2015-16; during search and seizure by the Department Rs.15,497 crore of undisclosed income has been admitted which is 38% higher than the undisclosed amount admitted during 2015-16; and undisclosed income detected during surveys in 2016-17 is Rs.13,716 crore which is 41% higher than the detection made in 2015-16.

Undisclosed income admitted and undisclosed income detected taken together amounts to Rs.29,213 crore; which is close to 18% of the amount involved in suspicious transactions. This process will gain momentum under "Operation Clean Money" launched on January 31, 2017.

The exercise to remove the anonymity with currency has further yielded results in the form of 56 lakh new individual tax payers filing their returns till August 5, 2017 which was the last date for filing return for this category; last year this number was about 22 lakh;

- Self-Assessment Tax (voluntary payment by tax payers at the time of filing return) paid by non-corporate tax payers increasing by 34.25% during April 1 to August 5 in 2017 when compared to the same period in 2016.

With increase in tax base and bringing back undisclosed income into the formal economy, the amount of Advance Tax paid by non-corporate tax payers during the current year has also increased by about 42% during 1st April to 5th August.

Further actions were taken under the law to stop operation of bank accounts of these struck off companies. Actions are also being taken for freezing their bank accounts and debarring their directors from being on board of any company. In the initial analysis of bank accounts of such companies following information has come out which are worth mentioning:

- Of 2.97 lakh struck off companies, information pertaining to 28,088 companies involving 49,910 bank accounts show that these companies have deposited and withdrawn Rs.10,200 crore from 9th November 2016 till the date of strike off from RoC;

- Many of these companies are found to have more than 100 bank accounts – one company even reaching a figure of 2,134 accounts;

Simultaneously, Income Tax Department has taken action against more than 1150 shell companies which were used as conduits by over 22,000 beneficiaries to launder more than Rs.13,300 crore.

Post demonetization, SEBI has introduced a Graded Surveillance Measure in stock exchanges. This measure has been introduced in over 800 securities by the exchanges.

Inactive and suspended companies many a time are used as harbours of manipulative minds. In order to ensure that such suspicious companies do not languish in the exchanges, over 450 such companies have been delisted and demat accounts of their promoters have been frozen; they have also been barred to be directors of listed companies. Around 800 companies listed on erstwhile regional exchanges are not traceable and a process has been initiated to declare them as vanishing companies. Demonetization appears to have led to acceleration in the financialisation of savings.

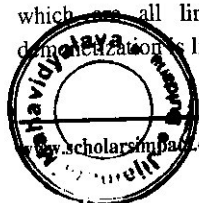
Criticisms

The decision to demonetize Rs 500 and Rs 1000 notes is misconceived and will not address the problem of black money for the following reasons:

- Demonetisation will only affect those who conduct transactions in cash, are not a part of the formal banking system or have not converted their cash into assets.
- Black money is generated through evasion of taxes on income from lawful activities and money generated from illegal activities. In the absence of steps to curb the generation of black money, demonetization is a futile exercise, as it proved to be in 1978.
- As per the Indian Statistical Institute, Kolkata study done on behalf of the National Investigation Agency (NIA), Rs 400 crores worth of fake currency is in circulation in the Indian economy. This is only .028% of Rs 14,180 billion worth currency demonetised in Rs 500 and Rs 1000 notes.
- Two of the most vulnerable sectors that have traditionally been exploited for parking crime proceeds and black money is the property, and gems and jewellery market. These sectors have also been used for the temporary investment of terror funds. Unless transactions are made transparent and reflect real market value, black money and terror funds will continue to find their way into these businesses.
- FICN can potentially be reintroduced into India after a break by Pakistan. In order to sustain action, the following are suggested:
 - a. Enhance detection measures at public sector banks which have lagged behind some of the private banks over the years.
 - b. Establish a forensic cell which monitors each case of counterfeit currency to better understand the technology being applied to counterfeit notes. This must contribute to future measures to enhance security against counterfeiting.
 - c. The involvement of Pakistan established through a Special Court judgement in 2014 should be built upon to enhance international diplomatic pressure.

Conclusion

Demonetization provides an opportunity to encourage a shift to a digital economy. This is an essential requirement to not only reduce corruption but also create an electronic trail for transactions. This will help bring transparency into the financial transactions of individuals and organizations thereby constraining corruption, criminal proceeds, money laundering and the finance of terrorism, which are all linked given the common channels employed for transferring funds. While demonetization is likely to encourage it, incentives by the government for payment of bills can further

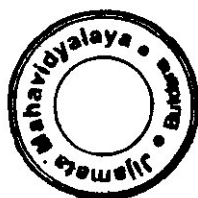



encourage people to take up plastic and e-money options. This is also likely to be enhanced by the forces of market economy which are already offering money back options.

Demonetisation is an important step in the fight against the finance of terrorism. However, it should neither be the first nor the last, if the interlinked threats of corruption, crime and the finance of terrorism have to be controlled. These must also not be addressed simply within departmental and ministerial silos. Instead, an all-of government approach is imperative if each of these challenges is to be met.

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डॉ. एन. डब्ल्यू. ढाले
इतिहास विभाग प्रमुख,
जिजामाता महाविद्यालय, बुलढाणा
९४२०२३२१३०

भारताला स्वातंत्र्य मिळविण्यासाठी ज्या सभेने अद्वितीय कार्य केले, ती सभा म्हणजे भारतीय राष्ट्रीय सभा (इंडियन नॅशनल काँग्रेस) होय. तिला स्थापन करण्यामागे अनेक उद्दीष्टे व कारणे होती. राष्ट्रीय सभेची कल्पना प्रथमतः लॉर्ड लिटन यांच्या करडया अमदानीत जन्मास आली. लॉर्ड रिपन यांच्या कारकीर्दीतील सौम्य सहानुभूतीच्या वातावरणात तिला खतपाणी मिळाले आणि लॉर्ड डफरीन यांच्या काळात त्या कल्पनेला अंकुर फटून तिची रीतसर स्थापना झाली. लॉर्ड लिटन (१८७६-१८८०) यांच्या काळात वासुदेव बळवंत फडके यांच्यासारखे क्रांतिकारक निर्माण होऊ लागले. तेव्हा हिंदुस्थानात जन्मास येणाऱ्या या क्रांतिकारक शक्तीला सनदशीर व कायदेशीर मार्गाने विकास करण्यास अवसर दिला पाहिजे, याची जाणीव न्यायमूर्ती रानडे यांच्यासारख्या हिंदी मूसद्द्यांना आणि हयूम-वेडनबर्ग यांच्या सहानुभूतीच्या अमलांत या सनदशीरवृत्तीच्या राजकारणाचे चारे जोराने वाहू लागले.^१

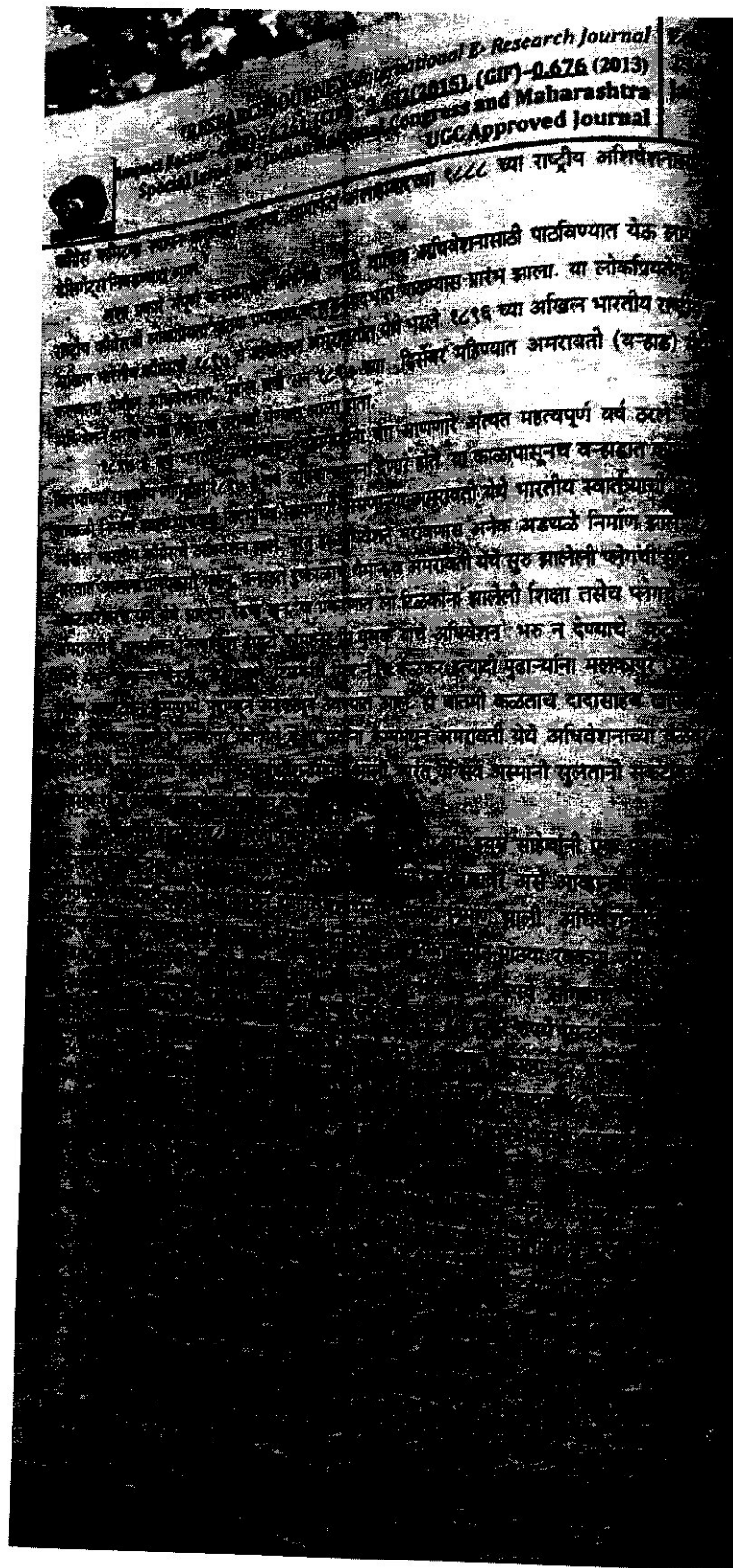
या वाहणाऱ्या अनुकूल वातावरणातूनच हयूम, वेडनबर्ग हे सेवानिवृत्त ब्रिटिश अधिकारी, दादाभाई नौरोजी, बॅ.फिरोजशाह मेहता, न्यायमूर्ती महादेव गोविंद रानडे, उमेशचंद्र बॅनर्जी, बोस, गोखले, तेलंग इत्यादी हिंदी राष्ट्रीय पुढारी यांनी पुढाकार घेऊन साम्राज्यानिष्ठेच्या पायावर आणि सनदशीर चळवळीच्या आधारावर राष्ट्रीय काँग्रेसची स्थापना दिनांक २७ डिसेंबर १८८५ रोजी मुंबई येथे केली. भारतीय जनतेला राजकीय हक्क मिळविण्याची जी आकांक्षा होती, त्या आकांक्षेचे परिणाम स्वरूप म्हणजे काँग्रेस या संस्थात्मक संस्थेची स्थापना होय.^२

मुंबई येथील राष्ट्रीय काँग्रेसच्या पहिल्या अधिवेशनात सभागृहातील एकही प्रतिनिधी हजर नव्हता. तरी मात्र राष्ट्रीय काँग्रेसच्या या जन्माने देशाच्या इतर भागात जागृताई पसरली आणि खोल परिणाम घडून आले. त्याप्रमाणे वन्हाडाच्या राजकीय परिस्थितीवर सुद्धा काँग्रेसच्या जन्माने परिणाम घडून आले. ब्रिटिशांच्या 'फोडा आणि झोडा' रीतीने जनतेच्या मनातील असंतोष वाढला. वातावरण खळवून जाऊन ब्रिटिशांबाबत वन्हाडातील संपूर्ण भागातही असंतुष्टता निर्माण झाली.

मुंबई काँग्रेसच्या अधिवेशनानंतर प्रांतोप्रांती राजकीय जागृतीला व राजकीय संस्थांच्या स्थापनेला सुरुवात झाली. परंतु या काळात विदर्भ वैचारिक दृष्टीने मृतप्राय बनलेला होता. यातूनही जागृतीचा प्रयत्न सुरू झाला. रावबहादूर मुधोळकरांनी मृतप्राय विदर्भात जीव ओतला. त्यांनी वन्हाडात १८८६ साली पुण्यातील मावळीनिक सभेच्या धर्तीवर 'वन्हाड सार्वजनिक सभा' स्थापन केली. १८८६ साली कलकत्ता येथे भरलेल्या राष्ट्रीय सभेच्या दुसऱ्या अधिवेशनाला वन्हाडातून रा.ब.मुधोळकर प्रथम उपस्थित राहिले होते.^३ यानंतर झालेल्या राष्ट्रीय सभेच्या अधिवेशनाला वन्हाड-विदर्भातील प्रतिनिधी मोठ्या संख्येने हजर राहू लागले होते.

१९८७ च्या काँग्रेसच्या राष्ट्रीय अधिवेशनानंतर राष्ट्रीय सभेचा प्रचार-प्रोत्साहन सारु झाला. मुंबई नगरी व गावात खेड्यात करण्यात आला. काँग्रेसच्या रीतसर संसदीय राज्या निर्माण करण्यासाठी दळत-असंत हयूम वन्हाडात आले. त्यांच्यासोबत अमरावतीचे रा.ब.मुधोळकर यांच्यासोबत देकर, बाया, दिगंबर संपूर्ण वन्हाडात फिरले. रानडे शाहसतील व ग्रामीण भागातील लोकांच्या घेटी काढाय-भारत, बोलसूर, चळवळीचा जाणवत, मुलसूर, अमरावती, वाशिम, बुलढाणा, तोल्हाड, रोसाव इत्यादी गावांमध्ये प्रचार-प्रोत्साहन मिळवण्यासाठी त्यांनी प्रयत्न केले. अमरावती गावात रावबहादूर मुधोळकरांच्या नेतृत्वात 'वन्हाड सार्वजनिक सभा' स्थापन करण्यासाठी त्यांनी प्रयत्न केले. या सभेच्या पहिल्या अधिवेशनात रा.ब.मुधोळकर यांनी प्रचार-प्रोत्साहन केले. १८८८ च्या काँग्रेसच्या राष्ट्रीय अधिवेशनात वन्हाडातील संपूर्ण भागात रावबहादूर मुधोळकरांच्या नेतृत्वात 'वन्हाड सार्वजनिक सभा' स्थापन करण्यासाठी त्यांनी प्रयत्न केले. या सभेच्या पहिल्या अधिवेशनात रा.ब.मुधोळकर यांनी प्रचार-प्रोत्साहन केले. १८८८ च्या काँग्रेसच्या राष्ट्रीय अधिवेशनात वन्हाडातील संपूर्ण भागात रावबहादूर मुधोळकरांच्या नेतृत्वात 'वन्हाड सार्वजनिक सभा' स्थापन करण्यासाठी त्यांनी प्रयत्न केले. या सभेच्या पहिल्या अधिवेशनात रा.ब.मुधोळकर यांनी प्रचार-प्रोत्साहन केले.







विशेषतः

या अधिवेशनाला राष्ट्रीय स्तरावरील नामांकीत पुढाऱ्यांनी उपस्थिती दर्शविली होती. त्यामध्ये न्यायमूर्ती रानडे, डब्ल्यू.सी.बॅनर्जी, सुरेंद्रनाथ बॅनर्जी, बिपीनचंद्र पाल, रविंद्रनाथ टागोर, व्योमेशचंद्र बॅनर्जी, आंबेकी शरण, सर दिनछा वांछा, आनंद चालुं घोषाल, पं.मदन मोहन मालवीय, ना.गोपाळकृष्ण गोखले, नरसिंह चिंतामण केळकर मुन्नम्फण्यम् अय्यर, बाबू वैकुण्ठनाथ सन, लाहोरचे जयसियाराम पं.ज्यामनारायण धीरेंद्र नाथनाथ शिवरर्नासंग, गुलाब महमंद, पायंसारथी नायडू, प्रो.साठे, नागपुरचे केशवराव जोशी, मद्रासचे व्.अंडम, भूपेंद्रनाथ बोरा, सुबाराव अय्यर सेंटलवाड, सदाशिवराव भागवत, अकोल्याचे रंजंदेकर, मुजुमदार, बिसन नारायण धर, गांवदराव काणे, पांडुरंग गांवद वकील इत्यादी.

अमरावती अधिवेशनात लॉ.टिळकांची अनुपस्थिती वेदभीय नेत्यांना यावेळी जाणवत होती. टिळक हे या अधिवेशनात पार्थिव शरीराने उपस्थित नव्हते. परंतु यावेळी प्रत्येकाच्या मनात त्यांच्या संबंधी विचार व अभिमान धगधगत होता. टिळकांची लोकप्रियता १८९७ च्या अमरावती काँग्रेसमध्ये शिंगेस पोहोचली होती. परंतु या अधिवेशनामध्ये टिळकांचे चित्र न लावल्यामुळे दादासाहेब खापर्डे व इतर वेदभीय मंडळींना फारसं पटले नाही. व्यासपीठावर प्रमुख ठिकाणी टिळकांचे छायाचित्र लावावे अशा प्रकारची सूचना दादासाहेबांनी केली. ही सूचना मवाळवाद्यांना न पटनारी होती. त्यामुळे टिळकांच्या चित्राचा वाद पेटला. आणीबाणीचा प्रसंग अधिवेशनात उत्पन्न झाला. अखेर टिळकांच्या चित्राचा वाद अध्यक्षपदपंत पोहोचला. त्यामुळे यासाठी एक लहानशी सभा घेण्यात आली. त्या सभेस सुरेंद्रनाथ बॅनर्जी, शंकरन नायर, डब्ल्यू.सी. बॅनर्जी, दादासाहेब खापर्डे, मोरोपंत जोशी तात्यासाहेब मुधोळकर उपस्थित होते. टिळकांचे चित्र मंडपात लावल्यास काँग्रेस राजद्रोहास साध देते असे सिध्द होईल असे सभेत प्रतिपादन करण्यात आले. परंतु हे दादासाहेबांना मान्य झाले नाही. शेवटी सुरेंद्रनाथ बॅनर्जी यांनी त्यांच्या भाषणात टिळकाबाबत गौरवपूर्ण शब्दांने उल्लेख करतो असे सांगितल्यावर दादासाहेब सभाधानी झाले. दादासाहेबांनी सुरेंद्रनाथांची तडजोड मान्य केली.

या अधिवेशनात एकुण १८ ठराव झाले. त्यातून १२ ठराव व-सहस्रचे कायदे ब्रिटीश सरकारच्या पध्दतीप्रमाणे करावेत अशी मागणी करण्यात आली होती. कारण व-सहस्रात दोअमली (निजाम व ब्रिटीश) शासन होते. हा ठराव अमरावतीचे प्रसिध्द वकील दादासाहेब प्रल्हाद नारायण जोग यांनी मांडला होता. त्याला रा.शिवरर्नासंग व जनाब गुलाम महमंद या व-सहस्रातील प्रतिनिधिंनी अनुमोदन दिले व तो पास झाला.

सारांश:

अमरावती येथील अधिवेशनात मवाळ-जहालवाद मोठ्या प्रमाणात उफाळून आल्याचे निर्दर्शनस येते. याच अधिवेशनात लोकमान्य टिळकांची राष्ट्व्यापी कौर्ती झाली व राष्ट्रीय नेतृपत त्यांची गणना होऊ लागली. या अधिवेशनात टिळकांच्या छायाचित्रावरून झालेला वाद, त्यातून दादासाहेब खापर्डे यांची दिसून आलेली टिळकनिष्ठ व त्यांच्या त्या वादात झालेला विजय यातून हे स्पष्ट होते की, व-सहस्रात टिळकांचा अनुयायी एक गट उदयास येत होता. या अधिवेशनातच जहालवादी गटाचे निजारायण झाले.

१८९७ च्या अमरावती येथील अधिवेशनाच्या वेळी व-सहस्रातील काही काँग्रेस पुढाऱ्यावरील टिळकवादाचा प्रभाव स्पष्ट निर्दर्शनस आला. या अधिवेशनापासूनच संपूर्ण व-सहस्रात जहालवादी टिळकवादी विचारप्रवाहाची रुजण्यास सुरुवात झाली. त्यातून विविध नेतृत्वाचा उदय झाला. टिळकांच्या जहालवादी विचारसरणीचा प्रचार व प्रसार आपल्या भसणांद्वारे विविध टिळकवादी नेत्यांनी करून दिलेला दिसून येतो. त्यामुळे विविध राष्ट्रीय व्योमेशचंद्र बोरा यांनी प्रारंभ झाली. जेव्हाही टिळकांचा जहालवादी विचारप्रवाह उदयास येतो, तो अमरावती अधिवेशनावरून सुरु होतो. व-सहस्रात मोठ्या प्रमाणात टिळकांचा जहालवादी विचारप्रवाह उदयास येतो. या अधिवेशनातच टिळकांचा जहालवादी विचारप्रवाह उदयास येतो.

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**Use of Information Technology in finding Alteration of Blood Parameters of
Channa punctatus after Chronic Exposure to Quinalphos 25% EC**

Dr. Vandana R. Kakde,

Department of Zoology, Jijamata Mahavidyalaya,
Buldana. - 443001 (M.S.)
Email: vrkakde@gmail.com,

Abstract

Quinalphos (QP) is commonly used for pest control in the agricultural fields surrounding freshwater reservoirs. This study was conducted to evaluate the chronic toxicity of this pesticide on blood parameters of Channa punctatus. Fish were exposed to two sub lethal concentrations, 0.48 ppm and 0.95 ppm, of QP for a period of 28 days. All the blood parameters (red blood cell, hematocrit, and hemoglobin) except for white blood cells decreased with increasing concentration of toxicant and become significantly lower ($p < 0.05$) at higher concentration when compared with control. The derived hematological indices of mean corpuscular volume, mean corpuscular hemoglobin, and mean corpuscular hemoglobin concentration were equally altered compared to control. In conclusion, chronic exposure to QP at sub lethal concentrations induced Hematological alterations in Channa punctatus and offers a simple tool to evaluate toxicity derived alterations.

Key words: Hematological Parameter, Quinalphos 25% EC, Channa punctatus.

Introduction

ICT It is an umbrella term that includes communication devices as well as information technology. Nowadays computer based applications or tools are indivisible part of research mainly involving molecular biology and genetics, computer science, mathematics, and statistics. Data intensive, large-scale biological problems are addressed from a computational point of view. Synthetic pesticides used for controlling pests in agriculture are one of the major causes of aquatic pollution. Sometimes pesticides are directly applied in water bodies for controlling pests and vectors but their residues mostly reach into aquatic ecosystems through surface run off and affect the health of non target organisms including fish. Among synthetic pesticides, organophosphates are widely used in agriculture and in health and hygiene programs due to their high effectiveness as insecticide but less persistence in the environment.

Quinalphos 25% EC (QP) is classified as a yellow label (highly toxic) pesticide in the Indian subcontinent and extensively used in agriculture for protection of variety of crops, such as wheat, rice, coffee, sugarcane, and cotton. It is a hard pesticide, which has become a matter of concern because of its potential and hazardous effect. Effects of Quinalphos on histopathological alterations were studied in the vital organs like brain, gill, and liver (Chamarthi et.al., 2014), in respiratory rate and food consumption, in neurobehavioral responses of Cyprinus carpio, and so forth (Muttappa et.al., 2014).

The respiratory organs frequently encounter hazardous pollutants which are present in water in different forms and these pollutants may lead to the alteration in the normal area which causes the reduction in oxygen consumption and physiological imbalance in the organism. The frequent occurrence of organophosphate pesticides has been regarded as a serious global public health problem and a major environmental issue (Yekeen et.al., 2011). Therefore, it would be





pertinent to study the effect of such organophosphate pesticides on long-term exposure by chronic studies to ascertain the residual toxicity. The fish *Channa punctatus* was selected as experimental model because of its wide availability in Nalganga reservoir.

Materials and Methods

Healthy and expected size of the *Channa punctatus* were obtained from the Nalganga reservoir and reared in the large cemented tank. Individuals with a body weight of average weight 5.9 ± 3.61 g and standard length 8.11 ± 1.44 cm were selected and allowed to acclimatize to the laboratory conditions for 15 days to remove the suspected unhealthy fishes, at 25°C. They were housed in large water tank containing tap water provided with aeration system. Fish were fed twice a day with rice bran and wheat bran. Feeding was discontinued 24 hrs prior to the experiment run and during the period of experiment. The water in the tank was changed once every two days. Fish were acclimatized to laboratory conditions when mortality less than 1% was recorded during acclimatization period of 15 days period. The organophosphorus pesticide Quinalphos 25EC (O,O-diethyl O-quinoxaline-2-yl phosphorothioate, QP) was collected from the authorized dealer of the pesticide in original sealed bottle. The stock solution was prepared according to EC% active ingredient and desired concentrations of pesticides were poured carefully into 25 L of dechlorinated tap water in the test aquaria ($45 \times 30 \times 30$ cm³) by a micropipette and gently stirred with a glass rod to ensure complete mixing. The experimental water was kept in the tank for 24 h before QP was added. After performing range finding bioassay (0.002 to 20 ppm), a static acute toxicity bioassay was conducted according to the standard method to determine lethal concentration values (LC 10–100) of QP. The experimental design incorporated eight groups (seven test groups and a control group) and replicates were prepared in the basic test. Each group was exposed to different concentrations like 1.5, 2.5, 4.0, 5.5, 7.0, 8.5, and 10 ppm for 96 h. Control fish were maintained in pesticide-free dechlorinated tap water in separate tank during this experiment. Ten fish were transmitted without stress to each test aquarium after proper acclimatization. Twenty-four hours before the experiment and during the toxicity test, feeding of the fish was stopped. Dead fish were removed immediately and mortality was recorded.

The LC 0, LC 50, and LC 100 values for the respective time intervals were determined by probit analysis. Based on the result of the 96 hrs LC 50 of QP, 200 fish of *Channa punctatus* were exposed for 28 days to the nominal concentrations of 10% and 20% value of the LC 50 (LC 50 = 4.80 ppm) of the QP. Each concentration was replicated two times. There was a control group for each experiment. The toxicant and test waters were renewed at two-day intervals. Five fish were sampled from control and the concentrations at 7-day intervals until the end of 28 days.

Hematological analyses were carried out by standard methods suggested by Blaxhall and Daisley (1973). To obtain blood samples, fish were caught gently in a small scoop net and then quickly taken out from the water and held firmly on bench with a cloth covering the head and blood samples from each fish were withdrawn from caudal vein by using syringe. Collected blood was gently pushed into a sterilized Eppendorf tube containing anticoagulant (ethylenediamine tetra-acetic acid, EDTA) to give a final concentration of 5mg EDTA per cm³ blood. Blood samples were taken at 1, 2, 3, 4, 7, 14, 21, and 28 days from 3 fish randomly selected from each treatment.





The values were expressed in mmol/L. Hemoglobin (Hb) estimation was done by using a digital Easy Life Hb meter. The values were expressed in g/dL. The micro hematocrit method of Snieszko (1960) was used to determine the hematocrit (PVC). Red blood cell (RBC) and white blood cell (WBC) counts were measured under light microscope with an improved Neubauer hemocytometer (Mgbenka et. al., 2003). The derived hematological indices of mean corpuscular volume (MCV), mean corpuscular hemoglobin (MCH), and mean corpuscular hemoglobin concentration (MCHC) were calculated using standard formulae as described by Jain (1993).: $MCV = (PCV \div RBC \text{ in millions}) \times 10\mu m^3$, $MCH = (Hb \text{ in g} \div RBC \text{ in millions}) \times 10 \text{ pg}$, $MCHC = (Hb \div PCV) \times 100g \text{ per } 100 \text{ mL}$.

All replicates were used for calculation of mean values. Differences in mortality values and hematological parameters between different concentrations and between exposure times were processed statistically by means of the analysis of variance (one-way ANOVA). Lethal concentration values of QP were calculated using the probit analysis method. The lethal concentrations with 95% confidence limits were calculated.

Results

The range finding test carried out for concentration of QP between 0.002 ppm and 20 ppm for a period of 96 hrs showed no mortality up to concentration of 2 ppm while at 20 ppm 100% mortality was observed. Therefore, it was concluded that the median lethal concentration (LC50) of *Channa punctatus* is between 2 and 20 ppm of QP. After performing range finding test, the median lethal toxicity study was determined for the concentration of QP ranging from 1.5 to 10.0 ppm. The exposure of fish to 96 hrs, at a concentration of 2.5 ppm showed 10% mortality, while at concentration of 10.0 ppm 100% mortality was noticed. The probit analysis showed that the lethal concentration for 50% mortality of the fish at 96 hrs was 4.80 ppm.

Table 1: Mean hematological parameters of *Channa punctatus* exposed to sub lethal concentrations (0.48 and 0.95 ppm) of QP in 1, 7, 14, 21, and 28 days. Values are mean \pm standard deviation, $n = 5$, different alphabetic superscripts (a, b, and c) indicate significant differences at $p < 0.05$ level. RBC - red blood cell, WBC - White blood

Parameter	Exposure time (d)	Control (0.00 ppm)	Concentration of QP (ppm)	
			0.48 ppm	0.95 ppm
RBCs ($\times 10^6/\text{mm}^3$)	1	5.19 \pm 0.54a	5.08 \pm 0.33a	5.02 \pm 21a
	7	5.21 \pm 0.29a	4.67 \pm 0.17b	3.88 \pm 0.06c
	14	5.20 \pm 0.44a	3.85 \pm 0.11b	3.10 \pm 0.11c
	21	5.27 \pm 0.38a	2.40 \pm 0.28b	2.20 \pm 0.08b
	28	5.17 \pm 0.28a	2.73 \pm 0.06b	2.14 \pm 0.08c
WBCs ($\times 10^4/\text{mm}^3$)	1	2.84 \pm 0.13a	2.91 \pm 0.17a	2.96 \pm 0.19a
	7	2.90 \pm 0.16a	3.62 \pm 0.22b	4.37 \pm 0.29c
	14	2.90 \pm 0.24a	3.80 \pm 0.68b	4.44 \pm 0.21c





	21	2.92 ± 0.27a	4.31 ± 0.23b	±	5.16 ± 0.27c	±
	28	2.94 ± 0.07a	4.42 ± 0.28b	±	5.67 ± 0.12c	±
Hemoglobin (g/dL)	1	12.57 ± 0.23a	12.23 ± 0.26a	±	12.09 ± 0.57a	±
	7	12.63 ± 0.25a	10.73 ± 0.25b	±	10.27 ± 0.64b	±
	14	12.50 ± 0.30a	10.40 ± 0.75b	±	9.47 ± 0.60c	±
	21	12.67 ± 0.45a	9.13 ± 0.84b	±	8.90 ± 1.37b	±
	28	12.40 ± 0.56a	9.50 ± 0.61b	±	9.23 ± 0.55b	±
	1	46.22 ± 2.16a	45.31 ± 1.52a	±	44.49 ± 2.67a	±
PCV (%)	7	46.90 ± 3.44a	32.14 ± 0.56b	±	27.20 ± 6.05b	±
	14	46.23 ± 1.29a	27.16 ± 2.63b	±	26.27 ± 2.77b	±
	21	43.16 ± 4.44a	24.91 ± 3.13b	±	24.88 ± 4.59b	±
	28	44.31 ± 3.98a	22.75 ± 3.13b	±	22.19 ± 2.45b	±
	1	89.05 ± 4.12a	89.19 ± 3.21a	±	88.62 ± 4.54a	±
	7	90.33 ± 10.58a	68.88 ± 3.09b	±	69.90 ± 14.48b	±
MCV (μm ³)	14	89.41 ± 10.00a	70.49 ± 5.41b	±	84.99 ± 7.20a	±
	21	82.46 ± 12.87a	103.93 ± 10.16b	±	112.62 ± 18.27b	±
	28	85.55 ± 3.12a	83.42 ± 12.49a	±	103.79 ± 11.79c	±
	1	24.21 ± 1.89a	24.07 ± 1.66a	±	24.08 ± 1.97a	±
	7	24.28 ± 1.29a	22.99 ± 0.47b	±	26.43 ± 1.29c	±
	14	24.17 ± 2.63a	27.05 ± 2.40b	±	30.54 ± 1.58c	±
MCH (pg)	21	24.09 ± 1.36a	38.65 ± 8.34b	±	40.58 ± 7.65b	±
	28	24.01 ± 1.66a	34.84 ± 2.96b	±	43.15 ± 2.13c	±
	1	27.19 ± 1.43a	26.99 ± 1.12a	±	27.17 ± 3.13a	±
	7	27.03 ± 1.86a	33.41 ± 1.30b	±	38.78 ± 7.37b	±
	14	27.12 ± 0.22a	38.68 ± 1.30b	±	36.19 ± 3.61b	±





			6.16b		4.69b
21		29.63 ± 4.10a	37.31	±	37.16
			8.10a		12.3a
28		28.14 ± 2.92a	42.2	±	41.78
			5.61b		2.84b

cell, Hb - Hemoglobin, PCV - Packed cell volume, MCV - mean corpuscular volume, MCH - Mean corpuscular hemoglobin, and MCHC - Mean corpuscular hemoglobin concentration.

In the present study hematological parameters were measured up to 28 days after starting the exposure of different sub lethal dosages of QP. Our findings showed that the mean PCV, Hb, RBC, WBC, and derived erythrocyte indices (MCV, MCH, and MCHC) of *Channa punctatus* exposed to chronic toxicity of QP are presented in Table 1. The alterations observed in hematological parameters were significant ($p < 0.05$) compared to the control. Significant variations ($p < 0.05$) were also observed between the various hematological parameters with different concentrations of toxicant.

Discussion

Different blood parameters are often subjected to change depending upon stress condition and various other environmental factors. Decrease or increase in certain blood parameters can be associated with the nature of species and the toxicants in different studies. The decrease in hematological variables (PCV, Hb, and RBC) of the exposed fish may be due to haemolysis and shrinkage of RBC by QP leading to significant decrease in hematocrit value which results in fish anemia. The increase rate of the breakdown of RBC or reduction rate of formation of RBCs might also be responsible for reduction in RBC count. Similar observations were reported for *Clarias gariepinus* treated with endosulfan pesticides (Yekeen et al., 2011). This may also be attributed to hemo dilution resulting from impaired osmoregulation across the gill epithelium (Wedemeyer et al., 1984). Reduction in hematological indices may also be due to an appreciable decline in the hematopoiesis. Similar reduction in RBC was reported for cypermethrin treated *Labeo rohita* (Das et al., 2003), African cat fish (*C. gariepinus*) treated with diazinon (Adedeji., 2010), and freshwater common carp (*Cyprinus carpio*) treated with atrazine (Blahova et al., 2014). In the present study, PCV value was significantly decreased with increasing the toxicity of QP at 28 days of exposure periods. Due to major reduction in RBC, PCV decreased. Increase in WBCs count occurred as a pathological response since these WBCs play a great role during infestation by stimulating the hemopoietic tissues and the immune system by producing antibodies and chemical substances working as defense against infection (Hassen., 2002). During toxic exposure period of QP, the WBC counts were enhanced. It indicates that fish can develop a defensive mechanism to overcome the toxic stress. Reduction in Hb content of treated *Channa punctatus* may be an indication of decline in Hb synthesis as well as reduction in oxygen carrying capacity which may perhaps be as a result of interference of QP with haem or globin synthesis pathway. Significant decrease ($p < 0.05$) in values of erythrocyte count, hematocrit, and Hb content compared to the control groups had been reported for catfish on acute exposure to diazinon (Adedeji., 2010). The reduction in values obtained for hematological parameters of treated fish in this study showed that the physiological activities of the treated fish were affected.

Conclusion

The hematological changes that were taking place in the present study, as the initial period of exposure in the body of the fish on exposure to QP toxicity, might be a part of defense mechanism. The further accumulation of QP in the body of the fish on prolonged exposure

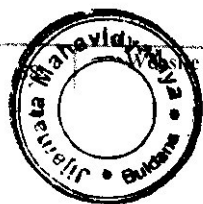




caused significant hematological alterations and destruction in the organ structures. These changes may be potentially disruptive for the survivability of the *Channa punctatus* in their natural environment. This fact should be taken into consideration when it is used for pest control in the agricultural fields surrounding their natural freshwater reservoirs.

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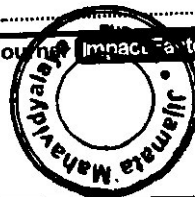


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clear vision of their aims & goals have ventured into segments such as space mission, defense & securities, sports, academics, mass media, garments & fashion designing etc. The young & dynamic women of India have also proved their mettle in various sectors through their entrepreneurship. The entrepreneurs are supported with subsidies & financial assistance through different available sources.

- The financial assistance economic support are extended for small groups of women through NGOs & SHGs.

- The self-help group (SHG) plays a pivotal role as intermediaries on micro level & functions as voluntary savings. The funds accrued are extended for financial assistance to the groups & providing need based financial services.

Conclusion :

The empowerment of women can be seen with prominence, leaving no spheres, segments & sectors isolated. It has also made its impact on each & every sections of the Indian society.

The social & economic contribution of women towards the nation today cannot be overlooked. Though the Govt has been making all out efforts, the active participation of NGOs & SHGs are of prime importance in identifying & bringing those sections of society which are yet in need of same.

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09

Role Of Shg's In Empowerment Of Woman In India

Prof. Dr. Eknath Jagdeo Helge
Head of Department Commerce,
Jijamata Mahavidyalaya, Buldhana

Abstracts: Women are critical to a nation's economic growth and in case of India, where still nearly 70 per cent of the population resides in villages, they become important for thriving rural economy too. However, it is sad to note that still most of the rural women are not treated equally and deprived of even some of their basic human rights. In such a scenario, Women Self-Help Groups (SHGs) initiated nearly 32 years ago are doing all what they can do to empower women in rural India and are strongly acting as the multifaceted support system for them. Government and non-government SHGs showed significance difference in economic, social and political role. The study revealed that micro-enterprises are a viable pathway for improving the economic status. Independent variables like education, income and mass media contact were positively and significantly related with the role of SHGs. Hesitation to take up innovative scheme, difficulty in playing dual role by women, lack of confidence, team spirit, effective leadership, managerial skills, working capital and transportation were found to be the major constraints faced by SHGs.

Keywords— Women, SHGs, India, Empowerment.

Introduction: Self help groups (SHGs) are small voluntary association of the rural women from the same socio-economic background who work together for the purpose of solving their problems through self help and





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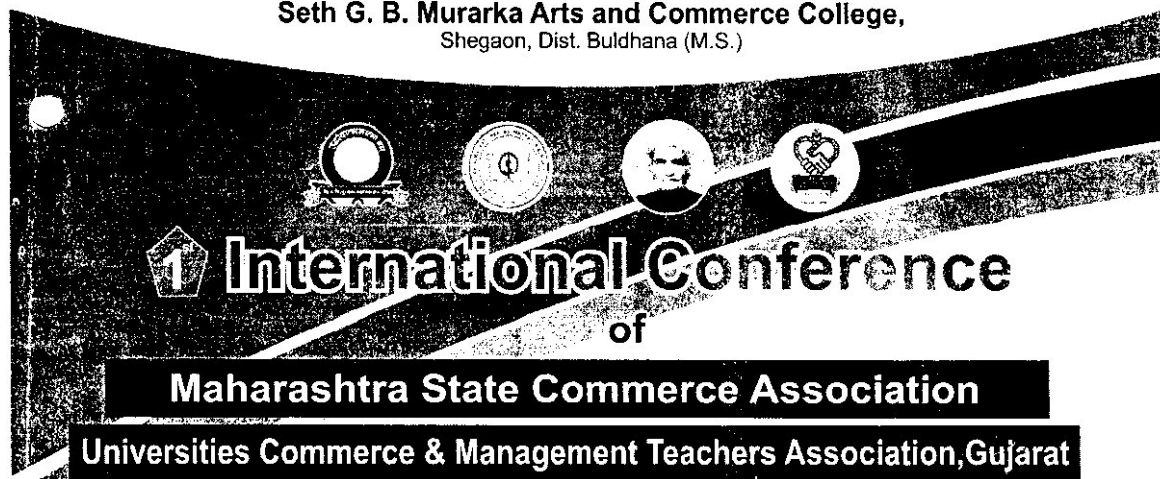
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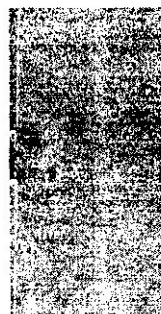


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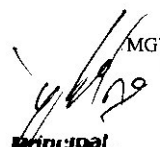
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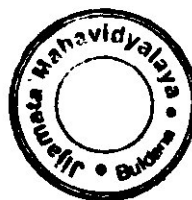
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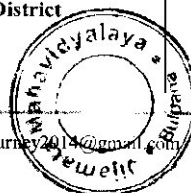


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Problems Faced By Ecommerce Businesses & Customers

Prof. Suresh N. Gawai
HoD & Asso. Prof., Y.D.V.D. Art's, Commerce &
Science College, Teosa, Dist-Amravati.

Dr. S. W. Mamalkar
Asso. Prof. in Commerce,
Jijamata Mahavidyalaya, Buldhana

Introduction

It's easy. It's quick and it's literally a click away. That's online shopping for you. But is it that simple? Not exactly. There are many issues with online shopping faced by the consumers. And these challenges are not limited to fake products or hidden costs

Customers like to shop at websites that offer them convenience, are easy to browse through, aesthetically appealing and provide relevant information. When the website is not optimized right, it leads to the case of abandoned carts, order cancellations or returns. This is being supported by a CMO.com study that while 43% of the purchases are influenced by online information, online sales are only 9% of in-store sales

Some of the online shopping problems that customers face

1. **Product Quality** - This is the most common problem faced by customers who shop online regularly. The quality of the product is often not up to the mark with what is presented in the pictures. With the competition growing in the e-commerce industry, as many websites become a marketplace for sellers to sell their products, and the issue of fraudulent sellers is increasing. The checks on registration are poor and selling poor-quality in the name of brands is becoming increasingly common. Even worse, quality-checks have become so rare with the magnitude of online sales which is soaring high.

Possible Solution: Make your products undergo a usability test where they are evaluated for their usefulness and effectiveness.

2. **Logistics are a mess** - This is another common issue faced in online shopping. Barring a few websites, delivery and logistics is a major issue. Websites are becoming so casual about the delivery quality of products. So many times, either the package is lost or damaged while in transit. Customers are facing a troubled time with the tracking systems which do not accurately locate the product. Often customers choose same-day-delivery by paying a few extra bucks only to get their product delivered.

Many of these companies do not follow the stipulated time limit, leaving consumers confused as the products come in too late. The issue is the same with returns. You place an order for the returns to be picked up and there is no response. They will send the delivery guy when they seem fit, almost never according to the promised time. Sometimes customers receive the product after the need is over.

Possible Solution: Since logistics has become very complex, it is mandatory for ecommerce business owners to keep tabs on it. An ecommerce platform with inventory management solutions can give an idea to the owner about the stock status and thus, product deliveries can be managed much more accurately

3. **Delivery Time Is Not Clear** - So many times, the delivery time is not clearly stated in the order process. More often than not, consumers do not know when the product will be delivered. Consumers buy a product and the ecommerce businesses do not even state the time of delivery. Many a times, these orders take more time than expected to be delivered.

It's important for buyers to have realistic expectations and know when they can expect their orders. It is important for people to know when their product is arriving so that they can plan their day accordingly. Customers often complain that the delivery boys do not even call them before arriving to deliver the product. The best thing is to check with the website about the estimated time of arrival of a certain product before you place the order.

Possible Solution: Send Message to the customer when the order is shipped and then when it is expected to be delivered so that the customer is prepared to receive it.

4. **Payment Preferences Are Limited** - This is another common problem. A lot of times, consumers do not know how to make the payment if the debit cards they use are not available as an option. More so, customers are often stuck with the payment options when Cash On Delivery is not available. With online frauds picking up steam, most customers prefer paying cash on delivery. They are skeptical about





sharing their card details. This is a common complaint by many customers these days. They do not have many payment methods that they can trust

Possible Solution: An e-security seal like TRUSTe on the website can help earn the trust of the consumer opting for e-payments on the website. Further, use of e-payments offers convenience to the buyers and hence leads to increase in sales.

5. **Payment confirmation missing** - Another challenge is to find a payment gateway that is smooth. Sometimes when the customers are directed to the payment page, their money is deducted and suddenly, the page shuts off without any notice to the consumer. And that's when the customer is in a fix. Then chasing the company for a refund is a different challenge altogether. With bulk sales happening at the same time, sometimes it's a woo commerce specialist to ensure that the payment page is working fine.

Also sometimes the website asks too many secret questions or too much info before the customer can make the payment. This too can increase the perceived inconvenience during the purchase and leads to an abandoned cart.

Possible Solution: A quick fix is to email payment confirmation to the customer. If a customer gets an email confirming the order, they are not worried about the outcome. They know they are paying for an order that has been placed successfully. Also, keep the payment process simple and easy to execute without including too many stages.

6. **The trouble with Hidden costs** - This is another common issue customer face even with leading e-commerce development companies. Online marketplaces do not tell customers the hidden costs on so many things. For instance, the customer is lured into buying something that says is cost at a certain price. Within minutes, they are paying a lot more to get the product delivered, tax charges, additional shipping, etc. This eventually leads the customer to pay a lot more than he or she had expected.

Solution: A simple solution is to keep the charges so apparent that the customers do not feel cheated and buy the products of their interest for sure.

7. **Unclear Website Policies** - Many shopping websites do not even have clear and concise website policies for return and refund. Consumers get confused due to vague stipulations about a refund and return. When the policies section is not defined properly, sellers reject a consumer's claim to return or get a refund. This is among the biggest challenges that many customers face online. A lot of these websites have no clear outline on the warranty and guarantee of products. A buyer can take this to consumer court in case the demands are not met with.

Possible Solution: Localization is the key as the online businesses go global. The website policies and other information should be available in different languages for people to understand them better and clearly.

8. **Problem of Plenty** - The online world provides too many options and it can be overwhelming for the customer to make a choice. The absence of support that most customers are used to in the in-store experience is missing and this can chicken out them of a purchase decision.

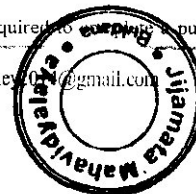
Possible Solution: Give proper product specs in the same format for all products so it is easy to compare them. Instead of overloading the customer with information, give minimal but useful information. A shopping comparison tool can help buyers simplify their purchases decisions. Also, a live chat option to offer queries always is comforting for buyers to make that final click.

In addition, opt for expert magneto web development services that help you track and understand buyer behavior so that the website can intuitively showcase the customers a customized view of products, based on their preferences.

9. **Complicated Navigation** - Does your website resemble a maze of where the visitor feels lost? It's tempting to opt for complex looking website structures and designs and they may also hook in many curious customers; but this may not be a great idea to build long-term customer base. Most visitors get frustrated with these complex monstrous website and bounce off.

Possible Solution: Keep the website structure simple and provide easy navigation tools to the customers. Magneto ecommerce developers often use heat-map tools to analyze where the customers spend maximum time and where do they bounce off. This analysis can help them remove the clutter and help the visitors go to the information/page they want smoothly.

Do away with long forms. Also, reduce the number of clicks required to complete a purchase.





10. **Boring Interfaces** - While overwhelming site structures can be a bummer, websites with insipid interfaces don't get much done either. It's hard to get attention of the customers, so make sure you get it right at the first go.

Shoppers are an impatient lot. Get their attention with attractive website designs that allure visitors and give them an enjoyable experience both on desktops and other handheld devices like mobiles, tabs etc.

Possible Solution: Make sure your web pages don't take too long to load. Give interactive product guides to keep visitors entertained and engaged at the same time.

Top 10 most common challenges faced by ecommerce businesses of all sizes.

1. **Finding the right products to sell** - Shopping cart platforms like Shopify have eliminated many barriers of entry. Anyone can launch an online store within days and start selling all sorts of products.

Amazon is taking over the ecommerce world with their massive online product catalog. Their marketplace and fulfillment services have enabled sellers from all over the world to easily reach paying customers.

2. **Attracting the perfect customer** - Online shoppers don't shop the same way as they used to back in the day. They use Amazon to search for products (not just Google). They ask for recommendations on Social Media. They use their smartphones to read product reviews while in-store and pay for purchases using all sorts of payment methods.

Lots has changed including the way they consume content and communicate online. They get easily distracted with technology and social media.

Retailers must figure out where their audience is and how to attract them efficiently without killing their marketing budget.

3. **Generating targeted traffic** - Digital marketing channels are evolving. Retailers can no longer rely on one type of channel to drive traffic to their online store.

They must effectively leverage SEO, PPC, email, social, display ads, retargeting, mobile, shopping engines and affiliates to help drive qualified traffic to their online store. They must be visible where their audience is paying attention.

4. **Capturing quality leads** - Online retailers are spending a significant amount of money driving traffic to their online store. With conversion rates ranging between 1% to 3%, they must put a lot of effort in generating leads in order to get the most out of their marketing efforts.

The money is in the list. Building an email subscribers list is key for long term success. Not only will help you communicate your message, but it will also allow you to prospect better using tools such as Facebook Custom Audiences.

Not all leads are created equally. Retailers must craft the right message for the right audience in order to convert them into leads with hopes of turning them into customers.

5. **Nurturing the ideal prospects** - Having a large email list is worthless if you're not actively engaging with subscribers.

A small percentage of your email list will actually convert into paying customers. Nonetheless, retailers must always deliver value with their email marketing efforts.

Online retailers put a lot of focus on communicating product offering as well as promotions, but prospects need more than that. Value and entertainment goes a long way but that requires more work.

6. **Converting shoppers into paying customers** - Driving quality traffic and nurturing leads is key if you want to close the sale. At a certain point, you need to convert those leads in order to pay for your marketing campaigns.

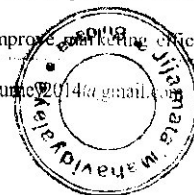
Retailers must constantly optimize their efforts in converting both email leads as well as website visitors into customers. Conversion optimization is a continuous process.

7. **Retaining customers** - Attracting new customers is more expensive than retaining the current ones you already have.

Retailers must implement tactics to help them get the most out of their customer base in increase customer lifetime value.

8. **Achieving profitable long-term growth** - Increasing sales is one way to grow the business but in the end, what matters most is profitability.

Online retailers must always find ways to cut inventory costs, improve marketing efficiency, reduce





overhead, reduce shipping costs and control order returns.

9. **Choosing the right technology & partners** - Some online retailers may face growth challenges because their technology is limiting them or they've hired the wrong partners/agencies to help them manage their projects.

Retailers wanting to achieve growth must be built on a good technology foundation. They must choose the right shopping cart solution, inventory management software, email software, CRM systems, analytics and so much more.

In addition, hiring the wrong partners or agencies to help you implement projects or oversee marketing campaigns may also limit your growth. Online retailers must choose carefully who to work with.

10. **Attracting and hiring the right people to make it all happen** - Let's face it, online retailers may have visions and aspirations but one true fact remains, they need the right people to help them carry out their desires.

Attracting the right talent is key in order to achieve desirable online growth. Also, having the right leader plays an even bigger role.


Retailers should be out there getting their name out within the online community by attending ecommerce conferences, speaking at events and networking. Employees want to work for companies that care about them and their future. Having a sense of purpose is key.

Conclusion

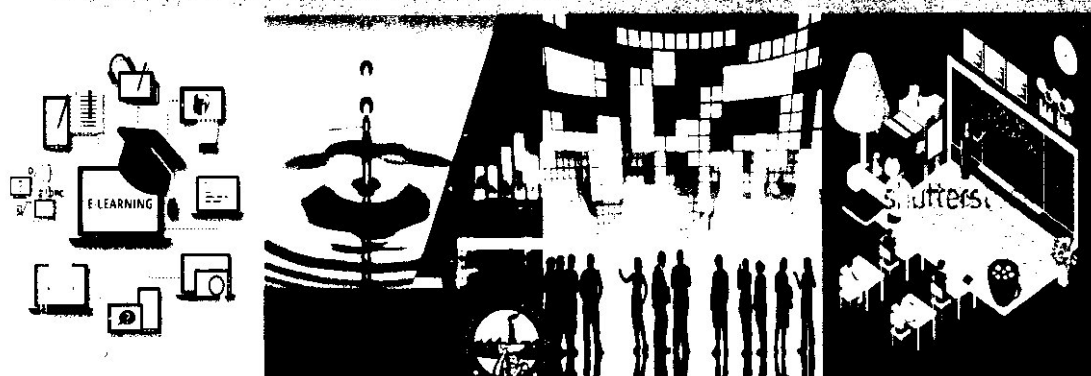
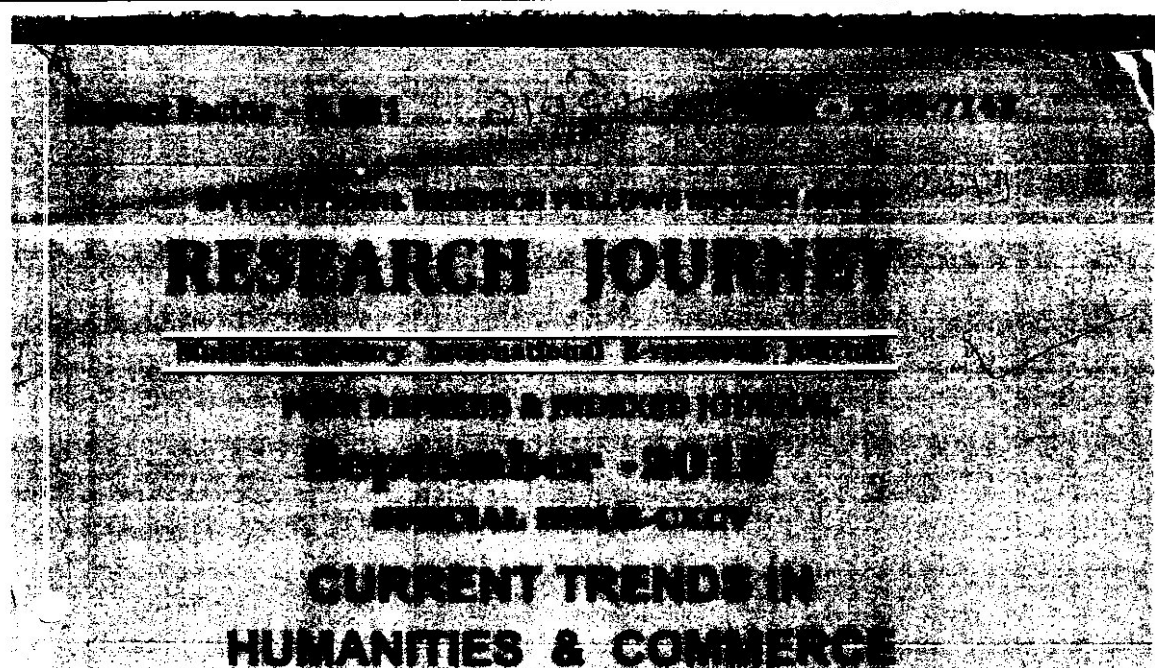
Websites designed using the right tools with the help of an experienced Magento 2 migration service provider can overcome most of these challenges while you upgrade your web shop to the latest version. With the help of the mentioned solutions, you can get your website optimized and help visitors overcome these online shopping challenges to boost your ecommerce sales. As per Kissmetrics data, 81% of customers say that they will buy from a platform again if they were satisfied with the experience. Hence, going that extra mile for your customers and addressing their pain points will surely pay off in future. Remember, putting products on the display is not enough, conversions happen when everything goes well till end.

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Recent Reforms In Financial Sector

Prof.Suresh Namdeo Gawai

(Associate Professor) In Commerce & Management Iijamata
Mahavidyalaya, Buldana

Introduction:

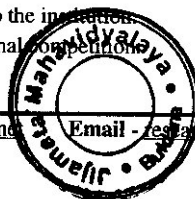
The financial sector is the mainstay of every economy and contributes greatly to the mobilization and distribution of resources. Financial sector reform has long been seen as an important part of policy reform programs in developing countries. Previously, they were expected to increase the efficiency of resource mobilization and allocation in the real economy to produce higher growth rates. Recently, they are also seen as important for macroeconomic stability. That's because of the impact of the East Asian crisis, because weaknesses in the financial sector are widely regarded as one of the main causes of collapse in the region.

The elements of the financial sector are banks, financial institutions, instruments and markets that mobilize resources from the surplus sector and channel the same thing to various sectors that need it in the economy. The process of accumulative capital growth through the institutionalization of savings and investment drives economic growth. Financial sector reform was recognized, from the beginning, as an integral part of economic reforms that began in 1991. The process of economic reform took place in the midst of two serious crises involving the financial sector, balance of payments crises that jeopardized the international credibility of these countries, state and push it to the default edge; and the huge threat of bankruptcy that confronts the banking system which for years has hidden its problems with the help of the wrong accounting strategy. In addition, some of the problems rooted in the Indian economy in the early nineties were also strongly related to the financial sector such as the large-scale pre-emption of the banking system by the government to finance fiscal deficits. Excessive structural and micro-regulation that impedes financial innovation and increases transaction costs. The level of prudential regulation is relatively inadequate in the financial sector. The debt and money market is poorly developed. And obsolete (often primitive) technological and institutional structures that make capital markets and other financial systems very inefficient (Mathieu, 1998).

The main objectives of financial sector reform are to expertly allocate resources, increase return on investment and accelerate the growth of the real sector in the economy. The process introduced by the Indian Government under the reform process is intended to improve the operational efficiency of each element of the financial sector.

The main descriptions of financial sector reform in India are found as follows:

- Elimination of existing financial oppression.
- Creating an efficient, productive and profitable financial sector.
- Enables the process of price discovery by setting market interest rates that increase the efficient allocation of resources.
- Provide operational and functional autonomy to the institutions.
- Prepare financial systems to increase international competition.
- Open the external sector calibrated.





- Promoting financial stability after domestic and external shocks.

At the global level, financial sector reform is driven by two seemingly contradictory forces. The first is a push towards liberalization, which seeks to decrease, if not eliminate some direct control over banks and other financial market participants. The second is the encouragement of supporting stringent financial sector regulations. This dual approach is also seen in the reforms being tried in India.

Financial and banking sector reforms are in the following areas:

Financial markets

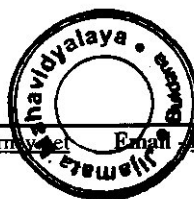
- Regulator
- Banking system
- Non-banking finance companies
- Capital market
- Mutual funds
- A holistic approach to reform
- Deregulation of the banking system
- Capital market developments
- Consolidation is important

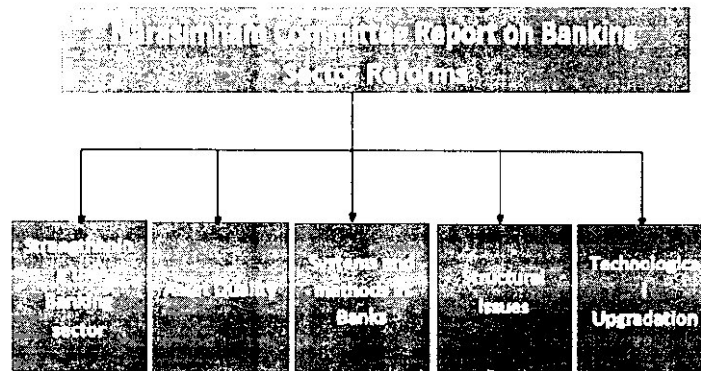
Regulator:

The Ministry of Finance continues to formulate key strategies in the field of the country's financial sector. The government recognizes the important role of regulators. The Reserve Bank of India (RBI) has become more independent. The Securities and Exchange Board of India (SEBI) and the Insurance Regulatory and Development Agency (IRDA) are important institutions. Some opinions also exist that there must be a super-regulator for the financial services sector, not many regulators.

Indian Banking Sector and Financial Reform

The main purpose of banking sector reform is to uphold a diversified, efficient and competitive financial system with the aim of increasing the efficiency of resource allocation through operational flexibility, increasing financial viability, and institutional strengthening. In early August 1991, the government elected a high level Committee on the Financial System (Narasimham Committee) to look at all aspects of the financial system and made comprehensive recommendations for improvement. The Committee submitted its report in November 1991, making several recommendations for reforms in the banking sector and also in the capital market. Shortly after, the government announced broad acceptance of the Narasimham Committee's approach and a gradual reform process in the banking sector and in the capital market began, a process that has now been running for more than six years.





In India, around 80% of businesses are regulated by public sector banks. PSBs are still governing the commercial banking system. The RBI has given licenses to new private sector banks as part of the liberalization process. The RBI has also been granting licenses to industrial houses. Many banks are effectively running in the retail and consumer segments but are yet to deliver services to industrial finance, retail trade, small business and agricultural finance. Major change observed by individuals is many transformation in policies of the banking sector. The reforms have focussed on eliminating financial repression through reductions in statutory pre-emptions, while stepping up prudential regulations at the same time. Additionally, interest rates on both deposits and lending of banks have been gradually deregulated.

The main reforms relating to the banking system are:

- The bank's capital base is strengthened by recapitalization, public equity issues, and subordinated debt.
 - Precautionary norms are introduced and increasingly tightened for revenue recognition, asset classifications, provision of bad loans, marking the investment market.
 - Pre-emption of bank resources by the government is sharply reduced.
 - New private sector banks are licensed and restrictions on branch licenses are relaxed.
- Likewise, several operational reforms were introduced in the area of credit policy:
- Detailed regulations relating to Maximum Allowable Bank Finance are written off.
 - Consortium regulations have been substantially relaxed.
 - Credit transfers are transferred from cash credit to the loan method.

Many reports indicate that initial steps have been taken in the form of allowing new banks to set up shops. Private companies, public sector entities, and Non-Banking Financing Companies with a strong track record can now apply to set up new banks and Indian Reserve banks will consider this application in the coming months. The addition of new banks will mean more competition for this sector in the country and that will lead to the development of services for end customers. This is anticipated to increase financial scope because more and more people throughout the country will be able to access banking facilities. In reforms for





existing banks, public sector banks have been permitted to increase or decrease the authorized capital without the presence of an entire ceiling. This will give banks greater flexibility to conduct fundraising activities according to requirements. Tight restrictions on voting rights in banks will also be relaxed and this will help the banking sector to develop, because large investors will be able to get a bigger voice in the coming days at the bank and the way they operate.

When evaluating banking sector reforms, it can be identified that banks have experienced strong balance sheet growth in the post-reform period in an environment of operational flexibility. Improvements in the financial health of banks, which are reflected in increased capital adequacy and improved asset quality, can be clearly observed. It is very surprising that this progress has been made even though it is supported by international best practices within the precautionary norm. Increasing competitiveness and productivity is also made possible by the deepening of proactive technology and flexible human resource management. This significant advantage has been achieved even when renewing social banking objectives viz. maintaining a broad range of banking systems and directing credit to important but underprivileged sectors of civilization.

Capital Market Reform

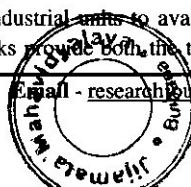
The capital market is defined as a financial market that functions as a channel for the demand and supply of debt and equity capital. It channels money provided by savers and depository institutions (banks, credit unions, insurance companies, etc.) to borrowers and investees through various financial instruments (bonds, notes, shares) called securities. The capital market is not a compact unit, but a very decentralized system consisting of three main parts which include the stock market, bond market, and money market. It also functions as an exchange for trading existing capital claims in the form of shares. The Capital Market deals with long-term capital securities such as Equity or Debt offered by private business companies and also Indian government businesses.

Forex market reform:

Forex market reforms took place in 1993 and the successive adoption of current account convertibility was the culmination of foreign exchange reforms introduced in the Indian market. Under this reform, official foreign exchange dealers and banks have been given greater sovereignty to carry out activities and various operations. In addition, the entry of new companies has been permitted in the market. Capital accounts have become adaptable for non-residents but still have several reservations for residents.

Impact on the Reform Measures:

The broader objectives of the financial sector reform process are to articulate the policy to enhance the financial condition and to reinforce the institutions. As part of the reforms process, many private banks were granted licence to operate in India. This has resulted into a competitive environment in the banking industry which in turn has assisted in using the resources more competently. Conventionally, the industrial units were sanctioned term loan by the development banks and working capital by the commercial banks. The reform process has transformed the pattern of financing and now both the institutions are willing to extend long term loan as well as working capital loan. But there is some difference in the mode of operation. This has empowered the industrial units to avail credit facilities from a single institution. Despite the fact that the banks provide both the term loan and the

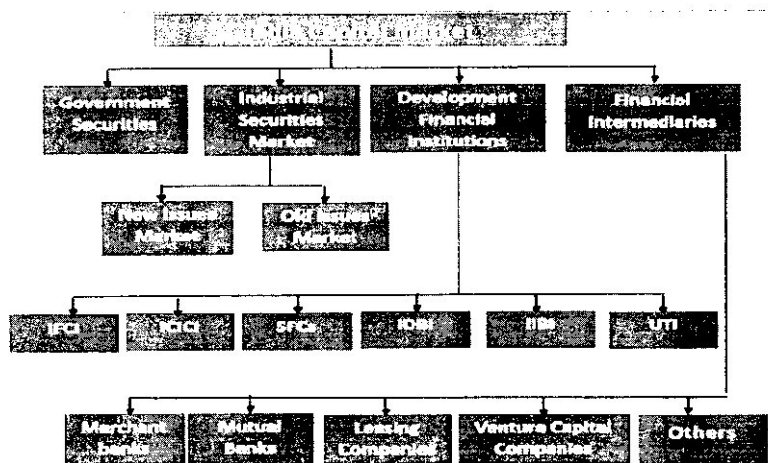




working capital loans, the industrial units prefer the development banks for the following reasons.

It provides equal support to the new as well as existing industries.

The period of repayment of loan is comparatively longer. Besides providing financial backing, it acts as the implementing agency for the different government sponsored schemes. Hence the industrial units can avail of both the financial assistance as well as the incentives offered under various development schemes through a Single Window System. As lending is the main activity of these institutions, it acquires specialisation in this field and can share its expertise with the industrial units.



On the financial sector reform agenda, capital market improvement is an important area and action has been taken along with reforms in the banking sector. India has experienced working on the Bombay Stock Exchange (BSE) capital market for more than one hundred years, but until the 1980s, the volume of activity on the capital market was relatively limited. Capital market activity expanded rapidly in the 1980s and the market capitalization of companies registered at BSE rose from 5 percent of GDP in 1980 to 13 percent in 1990. It was observed that the Indian capital market had experienced major reforms in the 1990s and beyond. It is at the edge of growth. Thus, the Government of India and SEBI took many steps to improve the performance of the Indian stock market and make it more progressive and energetic. The Securities and Exchange Board of India (SEBI) was well known in 1988. It gained legal status in 1992. SEBI was basically formed to control the activities of commercial banks, to control mutual fund operations, to work as a promoter of stock exchange activities and to act as the regulatory authority for the activities of new company issues. SEBI was established with a vital purpose, "to protect the interests of investors in the securities market and for matters related to it or incidental to it." **The main functions of SEBI are as follows:**

- To control the business of the stock market and other securities markets.
- To promote and regulate self-regulation organizations.





- To ban fraudulent practices and unfair trade in securities markets.
- To increase investor awareness and intermediary training on market security.
- To prohibit insider trading in the securities market.
- To regulate the massive acquisition of shares and takeovers of companies.

However, the stock market remains primeval and poorly controlled. Companies that want to access the capital market need permission from the government who must also agree on a price at which new equity can be raised. While new problems are tightly controlled, there are inadequate regulations regarding stock market activities and also various market participants including stock exchanges, brokers, mutual funds, etc. The domestic capital market is also closed to portfolio investments from outside except through a number of mutual fund closures ending up overseas by the Trust of India (UTI) Unit which is committed to Indian investment.

The practice of capital market reform began in 1992 in accordance with the recommendations of the Narasimham Committee. It was intended to eliminate direct government control and replace it with a regulatory framework based on transparency and disclosure that was overseen by an independent regulator. The first step was taken in 1992 when the Securities and Exchange Board of India (SEBI), which was originally established as a non-legal entity in 1988, was appointed capital market regulator complete with legal force in 1992. The previous requirement was government permission to access the market capital and for prior approval of the price issue are stopped and the company is permitted to freely access the market and price issues, only subject to the disclosure norms set by SEBI.

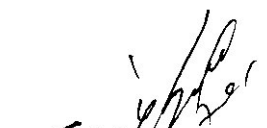
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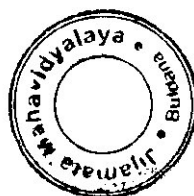
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❖ EDITOR ❖

Asst. Prof. Vinay Shankarrao Hatole
M.Sc (Maths), M.B.A. (Mktg.), M.B.A. (H.R.),
M.Drama (Acting), M.Drama (Prod. & Dir.), M.Ed.

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२. सामाजिक चळवळीतील वऱ्हाडातील नेतृत्व वीर जगदेवराव पाटील

डॉ. एन. डब्ल्यु. ठाले

इतिहास विभाग प्रमुख, जिजामाता महाविद्यालय, बुलडाणा.

इंग्रजी राजवटीत महाराष्ट्रात समाजसुधारकांनी सामाजिक विषमता दूर करण्याचा प्रयत्न केला. महात्मा ज्योतीबा फुले, राजश्री शाहू महाराज, डॉ.बाबासाहेब आंबेडकर इत्यादींनी सामान्य माणसाला शोषणमुक्त जीवन जगण्याची संधी प्राप्त करून दिली. शोषित, पिडीत, अज्ञानी, अंधश्रद्धेत गुरफटलेल्या समाजाला जागृत करण्याचे ऐतिहासिक प्रयत्न या देवदूतांनी केले. त्यांना त्यासाठी मोठे परिश्रम घेतले. सामाजिक परिवर्तन हाच त्यांचा ध्यास होता. राजश्री शाहू महाराज, डॉ.बाबासाहेब आंबेडकर, यांनी वऱ्हाड-विदर्भातील अनेक भागात जावून आपले समाजपयोगी विचार सरणीचा प्रचार व प्रसार केला. राजश्री शाहू महाराज यांच्या उपस्थितीत १९१७ मध्ये खामगांव येथे अखिल भारतीय मराठा शिक्षण परिषद झाली. या महत्त्वपूर्ण परिषदेतून अनेकांना सामाजिक व शैक्षणिक विचारांचे बाळकडू मिळाले. राजश्री शाहू महाराज यांच्यासारख्या अनेक समाजसुधारकांच्या कार्याचा ठसा विदर्भातील काही नेतृत्वावर पडला. त्यातूनच विदर्भात नविन दमदार नेतृत्व उदयास झाला. या नविन उमद्या नेतृत्वामध्ये डॉ.पंजाबराव उपाख्य भाऊसाहेब देशमुख, दलितमित्र पंढरीनाथ पाटील, वीर जगदेवराव भालेराव पाटील इत्यादी थोर महात्मांच्या समावेश करावा लागेल.

वीर जगदेवराव पाटील हे विदर्भातील असामान्य नेतृत्व होते. दिनांक ५ मार्च १९०० रोजी जगदेवराव तुकाराम भालेराव पाटील या युगपुरुषाचा जन्म विश्वगंगा नदीच्या तीरावर असलेल्या बुलडाणा जिल्ह्यातील चांदूर बिस्वा या लहानशा खेड्यातील एका गरीब शेतकरी कुटुंबात झाला. अवघे ३९ वर्षे अल्पआयुष्य जगलेल्या या प्रतिभासंपन्न व्यक्तिमत्त्वाने असामान्य कर्तृत्व केले. बालवयातच त्यांना लिखाण व वाचन करण्याची आवड जडली होती. हरीविजय, रामविजय, पांडवप्रताप, ज्ञानेश्वरी, एकनाथी भागवत, तुकाराम अंभग, गाथा इ. ग्रंथवाचन केले. गावातील कुळकर्णी बुवाकडून संस्कृत भाषा शिकले. पौराणिक व ऐतिहासिक ग्रंथांचे वाचन करून या ग्रंथांमधील उत्कृष्ट उतारे स्वतःच्या हस्तक्षरात, स्वतःच्या सारसंग्रहात लिहून काढले. ते भुयारात जावून वाचन, लेखन, ध्यान, योगसाधना, चिंतन करीत असे.^१

बालवयातच जगदेवराव पाटलांच्या मनात राष्ट्रप्रेमाची प्रखर ज्योत पेटल्याचे एका उदाहरणावरून निर्दर्शनास येते. मराठी शाळेत शिकत असतांना त्यांनी प्रार्थनेनंतर होणाऱ्या पंचम जॉर्ज व राणी व्हिक्टोरीया यांचा जयजयकार करण्यास नकार दिला. म्हणून त्यांना शाळेतून काढून टाकले. त्यांचा जुलमी सत्तेविरुद्धचा रोष अधिकच वाढत गेला. रात्री शाळेत घुसून जगदेवरावांनी पंचम जॉर्ज व राणी व्हिक्टोरीया यांचे फोटो फोडले. यामुळे सरकारने शाळाच बंद करून टाकली. तेव्हा त्यांनी मुलांचे नुकसान होऊ नये म्हणून लहान-लहान मुलांचे मोर्चे मलकापूर येथील चेअरमन साहेबांच्या बंगल्याभोवती घेराव घालून शाळा पूर्ववत करण्याचे आदेश जगदेवराव पाटलांनी मिळविले होते.^२ जगदेवराव पाटील यांचा हा इंग्रजी सत्तेविरुद्धचा पहिला

सत्याग्रह होता. ते विदर्भातील पहिल्या पिढीतील लढाऊ व्यक्तिमत्त्व होते असे या ब्रिटीश सत्तेच्या विरुद्ध केलेल्या विद्रोहाच्या प्रकरणावरून स्पष्ट होते. येथूनच जगदेवरावांच्या सार्वजनिक जीवनास प्रारंभ झाला.

जगदेवरावांचे लोकजागृती व लोकसंघटन कार्य

जगदेव पाटलांवर संत गाडगेबाबा, लोटिक, महात्मा गांधी वीर सावरकर, सुभाषचंद्र बोस इत्यादी थोर महत्त्वे संतपुरुष यांच्या विचारांचा प्रभाव पडला होता. या सर्वांचे भाषणे-किर्तने त्यांनी ऐकलेले होते. या सर्वांच्या प्रेरणेतूनच त्यांनी समाज उत्थानाचे कार्य सुरु केले. भारतीय समाजात फूट पाडण्याचे, भारतातील विविधता, एकत्व संपविण्याचे धोरण ब्रिटीश राजवटीत सुरु झाले. याची जाणीव जगदेवरावांना झाली. समाजातील अज्ञान दूर करणे, शेतकरी, शेतमजूराना अन्यायाविरुद्ध जागे करणे शिक्षणाचा प्रचार तळागाळापर्यंत पोहचविणे, अन्यायाचा प्रतिकार करणे, आरोग्य सेवा देणे इत्यादी समाजप्रयोगे कार्य करण्यासाठी त्यांनी आपल्या कार्याची दिशा ठरविली. १९२३ ते १९२६ या काळात त्यांनी खानदेश, भुसावळ, मध्यप्रदेशांतले भडगाव, बन्हाणपूर, खंडवा, ओंकारेश्वर, बडवा, इंदोर, इ. ठिकाणी भ्रमण केले. त्यांच्या रोजनिशीवरून १९२३ ते १९३० पर्यंतचा बराचसा काळ त्यांनी उत्तर हिंदूस्थानात घालविला दिसतो. या प्रवासात त्यांनी कधी किर्तनाच्या तर कधी व्याख्यानाच्या माध्यमातून समाज जागृती केली.^३ त्यांचे भाषणे व्याख्याने ज्वालाग्रही असायचे. वक्ता म्हणून ते प्रसिद्ध होते. त्यांचे वक्तृत्व व व्यक्तिमत्त्व दोन्हीही आकर्षक होते. डोक्यावर पांढरा शुभ्र खादीचा फेटा, ते नेहरु शर्ट, ती दाढी आणि मिशा त्यामुळे जगदेवराव पाटलांचे व्यक्तिमत्त्व भरीव वाटत असे.

लोकमान्य टिळक १९१७ मध्ये स्वराज्य दौराच्या वेळी खामगाव येथे आले. तेव्हा जगदेवरावांनी त्यांचे भाषण ऐकले. तेव्हापासून त्यांनी मराठी शाळेतील बालविद्यार्थी संघाद्वारे आपल्या गावातच गणेशोत्सव व शिवजयंती उत्सव सुरु केले. अभिनव भारताच्या धर्तीवर त्यांनी 'चैतन्य मेळा' काढला. त्यांनी चैतन्य भजनी मंडळाद्वारे विविध कार्यक्रम तसेच पोवाडे स्वतः रचून लोकांसमोर सादर केलीत व याद्वारे जगदेवराव पाटलांनी लोकजागृती घडवून आणली. चैतन्य बोर्डींग, चैतन्य भजन मंडळ, चैतन्य नाट्य मंडळ, चैतन्य व्यायाम शाळा, चैतन्य आश्रम, चैतन्य मुद्रणालय अशाप्रकारच्या संस्था, शाखा-उपशाखा काढून त्यांनी लोकसंघटनाचे महत्त्वपूर्ण कार्य केले. यासाठी त्यांनी सर्व निच-उच्च जातीधर्मातील तरुण वर्गाची साथ मिळविली. या कार्यात नागोजी न्हावी, गोपाळराव विनायकराव देशमुख, निनाजी राणे, दिपा वस्ताद, भिकाजी पाटील भीमराव मांग इत्यादी विविध जातीजमातीतील तरुणांची समर्थ साथ जगदेवरावांना मिळलेली होती.^४

जगदेवरावांचे ग्रामसुधारणा व अस्पृश्यता निवारण कार्य

जगदेवराव पाटील यांचा जन्म मुळातच एका लहानशा खेड्यात, एका गरीब शेतकरी कुटुंबात झाल्या असल्यामुळे त्यांना खेड्यातील जीवनाच्या हाल अपेष्टा माहित होत्या. त्यामुळे त्यांनी गावाला सुधारण्याचा सर्वतोपरी प्रयत्न केला होता. योजनाबद्ध अशी ग्रामपंचायतीची त्यांनी स्थापना केली. गावामध्ये सडका तयार केल्या. उजेडाची सोय केली. देवालयानी दुरुस्ती केली. व्यायाम मंडळे, दिंडयांची प्रथा, लेझीम, मल्ल खांबाचे खेळ, असे अनेकविध सांस्कृतिक प्रघात जगदेवरावांनी गावामध्ये सुरु केले. तत्कालीन समाजात असणारा जातीभेद दूर करण्याचा प्रयत्न त्यांनी स्वतःपासून केला. महार-मांगास त्यांनी

जवळ केले. अस्पृश्यांची मुले घरातील कामे करण्यासाठी ठेवली होती. त्यामुळे रुढीवाद्यांनी-जातीवाद्यांनी जगदेवराव पाटलांना अनेकदा बहिष्कृत केले होते.^४

जगदेवराव पाटलांनी गावात चैतन्य आश्रम सुरु केला. गरीब व अनाथ मुलांच्या शिक्षणाची सोय व्हावी म्हणून त्यांनी एक अनाथाश्रम काढला. या आश्रमाच्या मदतीसाठी मुलं खेडोपाडी फिरुन मुष्टीफंड मागत असत. जगदेवरांनी त्यांच्या गावातून अस्पृश्यता अगदी खणून काढली होती. आयुर्वेदाचा सखोल अभ्यास करुन असंख्य व सर्व जाती-धर्माच्या लोकांची विनामूल्य सेवा जगदेवरावांनी केली होती. याद्वारे असंख्यांना रोग मुक्त केले होते.^५

१९३८ मध्ये इंदोर संस्थानचे तरुण अधिपती श्री यशवंतराव महाराज होळकर यांनी संस्थानच्या मालकीची व आश्रित अशी सर्व देवस्थाने, पानवटे, विहिरी, धर्मशाळा, व इतर सार्वजनिक स्थळे अस्पृश्य समाजाकरिता मोकळी करुन दिल्याची घोषणा केल्यानंतर जगदेवराव पाटलांनी स्वतः सुरु केलेल्या 'राष्ट्रसेवक' नावाच्या पाक्षिकात 'इंदोर नरेशाची अभिनंदनीय कृती' या मथळ्याखाली इंदोर नरेशाचे अभिनंदन केले होते.^७

जगदेवराव पाटील यांनी अस्पृश्य निवारण्यासाठी मोठे प्रयत्न केलेले होते. त्यांनी स्वतः आपल्या चांदूर बिस्वा या ग्रामात फेब्रुवारी १९३८ मध्ये श्री. केशवराव यांच्या अध्यक्षतेखाली महार परिषद भरवून जातीभेद नष्ट करण्याचा प्रयत्न केला होता.^६

शेतकऱ्यांचे कैवारी जगदेवराव

जगदेवराव पाटलांना शेतमजूर-शेतकऱ्यांचे दुःख पाहल्या जात नव्हते. शेतकरी-शेतमजूर यांच्या विषयी जगदेवरावांच्या मनात सतत तळमळ व कळकळ असायची. शेतकरी-शेतमजूर यांना एका झेंड्याखाली आणण्याचा त्यांचा नेहमी प्रयत्न असायचा. त्यामुळे त्यांनी शेतकरी-शेतमजूर यांच्या प्रश्नांना वाचा फोडण्यासाठी 'शेतकरी-शेतमजूर परिषदांचे' आयोजन केले होते. किर्तनाच्या माध्यमातून तर कधी दौरे, सभा, व्याख्याने आयोजित करुन बुलडाणा जिल्ह्यातच नव्हे तर संपूर्ण वऱ्हाड-विदर्भात त्यांनी सामाजिक चळवळ चालविली होती.

जगदेवराव पाटलांनी शेतकऱ्यांवर होत असलेल्या अन्यायाचे तीव्र स्वरुप १९२९ मध्ये 'शेतकऱ्यांची दुर्दशा' नावाच्या एका पोवाड्यातून मांडले होते. या पोवाड्यात सावकारी, राजकारणी, इंग्रज अधिकारी इत्यादी अन्यायी वृत्तीच्या लोकांची भांडोफोड करुन शेतकऱ्यांचे दुःखद चित्रण समाजापुढे जगदेवराव पाटलांनी चित्रित केले होते. पोवाड्याचे हे पुस्तक स्वतः 'सेवक-जगदेव' या नावाने प्रकाशित केले जात असून श्री चैतन्य अनाथाश्रमाच्या मदतीप्रित्यर्थ काढले जात असत. याची किंमत अर्धा आणा ठेवण्यात आली होती.^९

समाजपयोगी साहित्यकार जगदेवराव पाटील

बालवयापासूनच जगदेवरावांना वाचन लेखनाचा छंद जडला होता. वडाच्या झाडाखाली ते वेगवेगळ्या पोथ्या घेडुन वाचीत बसत आणि ध्यान करीत असत. त्यांना विविध भाषांचे ज्ञान अवगत होते. मराठी, संस्कृत या भाषांबरोबरच उर्दू भाषाही ते जाणत असत. उर्दू शिकल्यानंतर त्यांनी कुराणाचा देखील अभ्यास केला होता. ख्रिस्ती मिशनऱ्यांकडून त्यांनी तत्वबोधक ३

गान घेतले. अशारितीने जगदेवराव पाटलांनी हिंदु, मुस्लीम, ख्रिस्ती, वारकरी पंथ, कबीर पंथ या सर्व धर्मग्रंथांचा अभ्यास केला. ते संन्यासी, फकीर, जोगी, इ. सोबत चर्चा करीत. सर्व धर्मग्रंथांचा अभ्यास केल्यानंतर स्वातंत्र्य चळवळीचा तसेच सामाजिक, उत्थानासाठीच्या प्रयत्नांच्या रथावर बसलेल्या या जगदेवराव पाटलांनी आपल्या उणेपूरे ३९ वर्षांच्या आयुष्यात अनेक ग्रंथ, नाटके पोवाडे, लेख, पुस्तके इत्यादी समाजपयोगी साहित्याचे लिखाण केले होते.^{१०}

तत्कालीन लोकसमुदायाचा कल लक्षात घेऊन जगदेवरांनी नाटके बसवायला सुरुवात केली. नाटकातून मनोरंजनाबरोबरच म्हातारे, तरुण मुलं, स्त्रियांना तत्कालीन स्थितीची जाणीव ते करून देत असत. महाभारत, रामायण, नवनाथ इ. कथांतील लहान लहान प्रसंग गुंफून त्यांनी नाट्यरुपात प्रसंग सादर केलीत. यामधून 'युवकांचा मेळा-संघटन' निर्माण झाले. त्याला 'चैतन्य मेळा' असे नाव देण्यात आले. या मेळ्याद्वारे जगदेवरावांनी नाटकाचे प्रयोग लोकांसमोर सादर केले. नाट्य लिहिणे, तालीम घेणे, संवाद पाठ करून घेणे, संगीत बसविणे, पदे लिहिणे, चाली बसविणे, नाटकांचा मंच उभारणे, पोशाख व पात्र बनविणे हा सर्व भाग जगदेवरावांच्या जीवनाचा अविभाज्य घटकच होऊन बसला होता.^{११}

जगदेवराव पाटलांनी नाटकांची उभारणी केल्यावर त्या नाटकाचे गावोगावी फिरून प्रत्यक्ष प्रयोग त्यांनी केले. त्यांच्या नाटकात सामाजिक, राजकीय, धार्मिक परिस्थितीची गुंफण होती. त्यांनी स्थापन केलेल्या चैतन्य मेळ्याद्वारे सर्वत्र चैतन्य निर्माण झाले. त्यांच्या नाटकातून त्यांनी ब्रिटीश सरकारवर टिकेची झोड उठविली. १९१६ ते १९२९ या काळात जगदेवरावांनी रामविजय, पांडुविजय, नवनाथलिला या धार्मिक ग्रंथांबरोबरच 'गोऱ्यांचे बंड', 'गोरोका प्रवेश', 'शेतकऱ्यांची दुर्दशा(पोवाडा)', 'आधुनिक भारत(मराठी व हिंदी भाषेत)', 'वसईची मोहिम', 'वीर उदयसिंह', 'तानाजीचा पोवाडा', 'वीर वामनरावांचा पोवाडा(जोशी)', 'इलेक्शनचा पोवाडा', 'दीने इस्लाम तथा कुराणकी गझले', इत्यादी स्वातंत्र्यासाठी प्रेरणा देणारे व तत्कालीन सामाजिक प्रश्नांना बाब फोडणाऱ्या साहित्याचे लिखाण वीर जगदेवरावांनी केलेले होते. गोऱ्यांचे बंड, तानाजीचा पोवाडा वीर वामनरावांचा पोवाडा, इलेक्शनचा पोवाडा, दीने इस्लाम तथा कुराणकी गझले, शेतकऱ्यांची दुर्दशा, या साहित्याचे लिखाण व प्रयोग केल्याबद्दल त्यांना दंडही आकारण्यात आला होता. त्यांनी लिहिलेल्या 'आधुनिक भारत' या नाटकाचे गावोगावी प्रयोग चालू असतांना त्यावर दिनांक २६ मे १९३२ रोजी ऑर्डर अंडर सेक्शन ३, ड्रॅमॅटिक परफॉर्मन्स अन्वये बंदी घातली होती.^{१२}

'राष्ट्रसेवक' पाक्षिकातून समाजजागृती

तत्कालीन पारतंत्र्याच्या काळात अज्ञानी समाजाला जागृत करण्यासाठी स्वतः जगदेवरावांनी आपल्या चांदूर बिस्वा या गावातून 'राष्ट्रसेवक' नावाचे एक पाक्षिक दिनांक १३ जानेवारी सन १९३७ मध्ये सुरु केले होते. हे पाक्षिक चांदूर बिस्वा येथील चैतन्य मुद्रणालय येथून निघत असे. पाक्षिकाचे का.वि.ठाकरे हे संपादक व प्रकाशक तसेच ति.मु.पाटील हे मुद्रक होते. जगदेवरावांनी आपल्या हया पाक्षिकातून आपल्या लेखणशैलीद्वारे विविध विषय घेऊन समाजाला जागृत करण्याचा प्रयत्न केला. ब्रिटीशांची सतत नजर या पाक्षिकाकडे असायची. सरकारच्या दडपशाही धोरणामुळे जगदेवरावांनी त्यांचे स्वतःचे नांव या पाक्षिकात येऊ दिले नाही. जगदेवराव 'राष्ट्रसेवक' पाक्षिकांत 'माळयावरुन निरिक्षण' या मथळ्याखाली 'गोफणगोटा' या टोपण नावाने दर्जेदार मराठी व हिंदी भाषेतून लिखाण करीत असत. 'पतपेढ्यांचे आगीत होरपळलेला शेतकरी', 'साम्राज्य'

'वादीयोंकी अघोरी लिला' , 'राक्षस भी इतने अत्याचारी नहीं थे' , 'ब्राम्हणेत्तर पक्षानेच कर्तव्य बजावले', 'स्वदेशीचा प्रचार', 'स्थानिक स्वराज्य संस्था व त्यांची कर्तव्य', 'प्रांतिक सरकारकी ग्राम सुधार योजना', 'शेतकऱ्यांनी अन्यायाच्या प्रतिकारास तयार व्हा', 'शेतकऱ्यांचे हितसाधन', 'ग्रामसुधारणेचा पोकळपणा', 'पतपेढ्यांच्या आगीत होरपळलेला शेतकरी' 'शेतकऱ्यांवरील कर्ज पतपेढे व लवाद कोर्ट', होळी करा व पोळी मिळवा, 'पुत्रापेक्षा स्वराज्य श्रेष्ठ होय', 'काँग्रेस व जातीनिष्ठा', 'कुणबी पाटील व देशमुख', 'शेतकरी व अर्थमंत्री', 'शेतकऱ्यांचे हितसाधन', 'होळी करा व पोळी मिळवा', 'खेड्यातील जीवन', 'सत्याग्रही शिवाजी', 'शेतकरी व सुधारणा', 'स्वदेशीचा प्रचार', 'खेड्यातील जीवन', इत्यादी विविध ज्वलंत विषयांवर जगदेवराव पाटीलानी आपल्या 'राष्ट्रसेवक' पाक्षिकातून लेखन करून त्याद्वारे समाजजागृती लोकसंघटन त्यांनी केले होते. इतकेच नव्हे तर त्यांच्या पाक्षिकांत 'नमस्ते राष्ट्रपती', 'हिंद युवकास', 'झेंडा वंदन', 'दुःखी शेतकरी', 'नवभारतास', इत्यादी प्रेरणा देणाऱ्या, देशाभिमान जागृत करणाऱ्या देशभक्तीपर कविता हिंदी व मराठी भाषेतून प्रकाशित करण्यात येत असत. ^{१३}

याशिवाय राष्ट्रस्तरावरील विविध राजकीय, सामाजिक घडामोडींचे चित्रण, स्थानिक वृत्त, ब्रिटीश सरकारचे दडपशाही धोरण, सत्याग्रह, काँग्रेसचे राष्ट्रीय अधिवेशने, इत्यादी विविध विषयांवर जगदेवराव पाटील स्फुटक लिखाण करीत असत. यातून 'राष्ट्रसेवक' या पाक्षिकाचे आणि जगदेवराव पाटीलांचे तत्कालीन काळातील कार्य निदर्शनास येते.

सारांश

जगदेवराव पाटील द्रष्टे युगपुरुष होते. त्यांनी आपले सुपूर्ण आयुष्य समाजाच्या उत्थानासाठीच खर्ची घातले होते. समाजकारणाबरोबरच गांधी युगातील सत्याग्रह चळवळीतील वीर जगदेवरावांचा महत्वपूर्ण सहभाग दिसून येतो. प्रसंगी त्यांनी तुरुंगवासही भोगलेला होता. स्वातंत्र्य लढयात काँग्रेसच्या संघटनात त्यांचा महत्वपूर्ण वाटा आहे. स्थानिक स्वराज्य संस्थानच्या निवडणुकीत ते विजयी झाले होते. आपल्या लहानशा गावात त्यांनी एक काँग्रेस सभासदांचे संमेलन आयोजित केले होते. "पूर्ण स्वातंत्र्याच्या ठरावाबरोबरच त्यांनी भारत भूमीला स्वतंत्र होण्यासाठी हत्याराशिवाय दुसरे कोणतेही हत्यार आपणाजवळ नाही" असे आपले परखड मतही त्यांनी संमेलनात ठणकावून सांगितले होते. जगदेवराव हे क्रांतिकारी विचाराचे तरुण तडफदार व्यक्तिमत्व होते. एका सामान्य शेतकरी कुटुंबात, चांदूर बिस्वा सारख्या एका खेड्यात जन्म घेतलेल्या जगदेवराव पाटीलानी रुढी, परंपरा, अनिष्ट प्रथा, चालीरितीमध्ये गुरफटत असलेल्या समाजाला बाहेर काढण्याचा प्रयत्न केला. निरक्षर समाजाला त्यांनी लिखाणातून आपल्या अधिकाराची जाणीव करून दिली. सभा, व्याख्यान, किर्तने संमेलन, परिषद इत्यादीद्वारे त्यांनी लोकांशी सतत संपर्क ठेवला. संत गाडगे बाबा यांच्यासारख्या महान समाजसुधारक संतांच्या संपर्कात जगदेवराव आले होते. त्यामुळे ते एक प्रभावी किर्तनकार बनले. जगदेवरावांच्या किर्तनात एवढा गुण होता की, आपल्या किर्तनातून ते लोकांना प्रभावित करीत व लोकही किर्तनात तल्लीन होत असत. अशा महान व्यक्तिमत्त्वाचा अंत देशसेवा करीत असतांना तत्कालीन धर्मांध शक्तिने घडवून आणला. दिनांक १७ मार्च १९३९ त्रिपुरा काँग्रेसचा संदेश घेवून, मलकापूर येथील काँग्रेसची सभा संपवून आपल्या गावी परत आल्यावर लीगच्या गुंडांनी सशस्त्र हल्ला त्यांच्यावर केला. हया भिषण हल्यात जगदेवराव पाटील वीर हुतात्मा झाले.



संदर्भ तळटिपा

१. वीर जगदेवराव पाटील यांच्या स्वहस्तक्षरातील नोंदी (अप्रकाशित), संकलक: चोपडे एम.व्ही. कोळंबा.
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