



A Study on Customer's Satisfaction on Solar Energy Products with Special Reference to Akola City

Prof. Rahul G. Mahure

Y. D. V. D. Arts & Commerce College, Teosa, Dis. Amravati.

Abstract

Humanity faces an exclusive and extensive challenge in energy/heat. It has played a pioneering role, but there is a narrowing gap between demand and supply of energy. At present we depended the non-renewable source of energy. These are all having the so many carbon by-products and pollute the environment. So the man has evolving to and out the alternatives source of clean energy. In such way one of the alternative renewable energy is solar energy. The study is descriptive in nature both primary and secondary data to be considered for this analysis. 120 samples are randomly selected in the area of north zone of Akola and analysed for the study. Three objectives are framed and required tools to be applied for this study. Through this study customers awareness and attitude towards solar water heater have been analysed and provide the suitable suggestions to improve the solar energy utilization in households.

KEYWORDS: Alternative source, Non-renewable, Solar energy, Utilisation.

INTRODUCTION

Customer satisfaction is closely linked to quality. In recent years many companies have adopted total quality management (TQM) programmes, designed to constantly improve the quality of their products, services and marketing process. Quality has a direct impact on product performance and hence on customer satisfaction. Satisfaction is a person feeling of pleasure or disappointment resulting from comparing a product perceived performance in motion to his or her expectation. The extent to which a product perceived performance falls short of expectation, the buyer is dissatisfied. If performance matches or exceeds expectations, the buyer is satisfied or delighted. Outstanding marketing companies go out of their way to keep their customer satisfied. Satisfied customer make repeat purchase, and they tell others about their good experiences. Smart companies aim to delight customer by promising only what they can deliver, then delivering more than they promise. Customer is central point and all the marketing activities revolve around him. manufactures products what the customer want. Customer purchase an articles as a consequence of certain mental and economic forces creating designers or wants which they understand can be satisfied by the articles offered for purchase thus producers should identify the motives which prompt them to purchase so that he can offer a couple of articles satisfying their needs. Thus it is buying motive that prompts the purchaser such buying motives maybe fear.

STATEMENT OF THE PROBLEM

This study focuses on the customer satisfaction towards solar energy products. In the market a customer will buy the products when that product fulfil their wants. In today world usage of electricity is high and its price also high, so customers are go for the solar products as the substitute for the electronic products. Solar energy products will fulfill the place of the electronic products. But customers are expecting more from the solar energy product companies. Present survey is conducted to find out the level of customer satisfaction on solar energy products.

SCOPE OF THE STUDY

- The main scope of the study is to analysis the customer satisfaction towards solar energy products.
- This study helps to identify the factors that influence the consumer to buy the solar energy products.
- This study helps to understand the customer needs and wants.

891/1355



OBJECTIVES OF THE STUDY

- To measure the overall satisfaction towards solar energy products in Akola city.
- To study the factor influencing the customer to purchase solar energy products Akola city.
- To provide the valuable suggestion to the company based on customer feedback.

TOOLS FOR ANALYSIS

The primary data were coded, classified, tabulated and analysed. The statistical tools used for analysis of the study are:

- Simple percentage Analysis
- Likert scale analysis

LIMITATION OF THE STUDY

- The research study on solar energy products is limited to Akola city only.
- This study is limited to 120 respondents.
- The customers may uncertain to provide necessary information.

REVIEW OF LITERATURE

Adam Faiers(2006), This study says that the early adopters are currently adopting, the system, whereas, unless the attributes of solar power change, or external factors increase the relative advantage, the early majority are unlikely to adopt. Early majority may influences how marketing messages should be directed and delivered at a time when solar power becomes attractive to the early majority

OBJECTIVES OF THE STUDY

- To measure the overall satisfaction towards solar energy products in Akola city.
- To study the factor influencing the customer to purchase solar energy products Akola city.
- To provide the valuable suggestion to the company based on customer feedback.

TOOLS FOR ANALYSIS

The primary data were coded, classified, tabulated and analysed. The statistical tools used for analysis of the study are:

- Simple percentage Analysis
- Likert scale analysis

LIMITATION OF THE STUDY

- The research study on solar energy products is limited to Akola city only.
- This study is limited to 120 respondents.
- The customers may uncertain to provide necessary information.

REVIEW OF LITERATURE

Adam Faiers(2006), This study says that the early adopters are currently adopting, the system, whereas, unless the attributes of solar power change, or external factors increase the relative advantage, the early majority are unlikely to adopt. Early majority may influences how marketing messages should be directed and delivered at a time when solar power becomes attractive to the early majority

Sai Manoj Rempicherla(2013), In the capital city of India, Delhi, citizens can face hours without electricity, but they are lucky. The basic weakness of the electricity supply industry is non availability of tariff. The industries are more depend on self generation of electricity, the use of solar energy for the production of electricity reduces the price/unit. The only problem is high installation charges. In future solar energy is the solution for the electricity insufficiency.

Dr.M. Venkarraman and Ms.U. Sheeba(2014), "Customer is the king of the market. It is also suitable for solar devices. Customers attitude towards solar devices is definitely changing due to many valid reasons and also there been a significant increase in the awareness and benefits of using solar energy devices over electrical devices. In the fastmoving world consumption of energy is abundant thus the customers will move on to othersources like solar energy for their consumption.

DATA ANALYSIS AND INTERPRETATION

In this chapter the analysis and interpretation of "A study on customer's satisfaction on solar energy products with special reference to Akola city" is presented based on the opinion of samples of 120 respondents selected from Akola city through a questionnaire containing 20 questions. These were analysed through two different tools and they are as follows. Simple Percentage analysis Likert scale Analysis

SIMPLE PERCENTAGE ANALYSIS:

Simple percentage analysis is the method to represent raw streams of data as a percentage for better understanding of collected data. Percentage analysis is applied to create a contingency table from the frequency distribution and represent the collected data for better understanding.



FINDINGS,
Statistical Test
Correlation analysis
Correlations

		problem of daily power cuts in your area	Do you use any Solar Power Solution(s) at home
problem of daily power cuts in your area	Pearson Correlation	1	.094
	Sig. (2-tailed)		.411
	N	120	120
Do you use any Solar Power Solution(s) at home	Pearson Correlation	.094	1
	Sig. (2-tailed)	.411	
	N	120	120

**FINDINGS,
Statistical Test Correlation analysis
Correlations**

		problem of daily power cuts in your area	Do you use any Solar Power Solution(s) at home
problem of daily power cuts in your area	Pearson Correlation	1	.094
	Sig. (2-tailed)		.411
	N	120	120
Do you use any Solar Power Solution(s) at home	Pearson Correlation	.094	1
	Sig. (2-tailed)	.411	
	N	120	120

There is very low co relation between the problem of daily power cuts in the respondents area and use of solar power solutions by them. So there is an urgent need to identify the probable consumers and efficient marketing techniques are to be adopted with an objective to boost the sales of solar power products and to have a good market base in Akola, Maharashtra.

H0: There is no significance association between smart brain house pvt ltd solar home system services usage & other company customer.

H1: There is significance association between smart brain house pvt ltd solar home system services usage & other company customer.

Correlations

		smart brain house pvt ltd solar home system services usage	other company customer services usage
smart brain house pvt ltd solar	Pearson Correlation	1	.094
	Sig. (2-tailed)		.411
	N	120	120

other company customer services usage	Pearson Correlation	.094	1
	Sig. (2-tailed)	.411	
	N	120	120

There is very low co relation between the smart brain house pvt ltd solar home system services usage in the respondents area and use of other company customer services usage by them. So there is an urgent need to identify the probable consumers and efficient marketing techniques are to be adopted with an objective to boost the sales of solar power products and to have a good market base in Akola, Maharashtra.

SUGGESTIONS AND CONCLUSION FINDINGS SIMPLE PERCENTAGE ANALYSIS

- Majority (60.6) of the respondents belong to the gender of male
- Majority (62.1%) of respondents belong to the age group of Less than 20 years
- Majority (32.5%) of the respondent belong to the category of qualification with HSC
- Majority (77.3%) of the respondents are unmarried
- Majority (61.1%) of the respondents are students
- Majority (68.18%) of the respondents belong to the category of monthly income with Less than 200000.
- Majority (38.63%) of the respondents need for the Solar energy products in satisfaction.
- Majority (40.2%) of the respondent purchasing factor is price
- Majority (31.81%) of the respondents previously used models of 10kw, 25kw
- Majority (51.51%) of the respondent expected quality of solar energy products.
- Majority (35.60%) of the respondents knows about TV advertisements.



other customer usage	company services	Pearson Correlation	.094	1
		Sig. (2-tailed)	.411	
		N	120	120

There is very low co relation between the smart brain house pvt ltd solar home system services usage in the respondents area and use of other company customer services usage by them. So there is an urgent need to identify the probable consumers and efficient marketing techniques are to be adopted with an objective to boost the sales of solar power products and to have a good market base in Akola, Maharashtra.

SUGGESTIONS AND CONCLUSION FINDINGS SIMPLE PERCENTAGE ANALYSIS

- Majority (60.6) of the respondents belong to the gender of male
- Majority (62.1%) of respondents belong to the age group of Less than 20 years
- Majority (32.5%) of the respondent belong to the category of qualification with HSC
- Majority (77.3%) of the respondents are unmarried.
- Majority (61.1%) of the respondents are students
- Majority (68.18%) of the respondents belong to the category of monthly income with Less than 200000.
- Majority (38.63%) of the respondents need for the Solar energy products in satisfaction.
- Majority (40.2%) of the respondent purchasing factor is price
- Majority (31.81%) of the respondents previously used models of 10kw, 25kw
- Majority (51.51%) of the respondent expected quality of solar energy products.
- Majority (35.60%) of the respondents knows about TV advertisements.
- Majority (31.06%) of the respondents buying the solar energy products.
- Majority (39.39%) of the respondents to affordable to the opinion concerning to the solar energy products.
- Majority (37.87%) of the respondent of currently using solar lights.

LIKERT SCALE ANALYSIS

Likert scale value is 3.82 which is greater than 3. So the respondents are satisfied.

SUGGESTIONS

- Solar energy products at low cost.
- Need to improve quality and durability of products .
- Need more innovative products.

CONCLUSION

Solar power is an immense source of directly usable energy and ultimately creates others energy resources biomass, wind, hydropower and wave energy. the energy of lights shifts electrons in some semiconducting materials. This photovoltaic effect is capable of large scale electricity generation.

REFERENCE

1. Adam faiers, "A Study on consumer attitudes towards domestic solar power systems" Vol-34 Issue: 14 sep 2006, pages 177-1806.
2. Sai Manoj Rompicherla. " A study on solar energy:the future" Ijett,Vol-4,Issue-6,June-2013,ISSN-2231-5381.
3. Dr.M.Venkatraman and U. Sheeba. "A study on customer attitude towards solar energy devices" Ijrbm,Vol-5 May 2014 ISSN:2322-083.

894/1355



Journey of Indian & Chinese Gross Domestic Product (GDP) in the 21st Century: A Comparative Analysis 2000-2021

Manoj Makarand Jantre

Assistant Professor, Department of Commerce, Lokmanya Tilak Mahavidyalaya, Wani, Dist: Yavatmal, State: Maharashtra, India.

ABSTRACT:

The gross domestic product measures the total production carried out within the economic territory of a nation. The analysis of national income especially GDP is very important for understanding a country's domestic transitions position relating to goods and services. The present study is an attempt to highlight on overall GDP performance of India and China comparatively from 2000 to 2021.

The data has been compiled from the websites of the international institutions (IMF & WBG) and tabulated as the results by using the research tools mean, CV, growth percentage (YoY), regression and ANOVA.

In this century, production transactions in India have been more dynamic than in China. The march of Indian GDP towards \$ 5 trillion by 2024 is likely to take additional 3 years to achieve the target. According to the study, the Indian economy will expand at the rate of 6.8 million USD in 2022.



A Comparative Study on Consumer Behavior and Buying Propensity of Basic and Luxury Goods: The Law of Purchasing Behavior

Prof. Chandrakant Babarao Dhumale

Ph.D. Research Scholar, Dr. H. N. Sinha Arts & Commerce College, Patar Dist. Akola

Abstract

In today's era of globalization and liberalization, with the aim of helping the marketers to decide the marketing landscape and also to make it easier for the government to levy taxes on various basic goods and luxury goods, the researcher conducted a comparative study on consumer behavior and buying propensity of basic and luxury goods in rural and urban areas, with special reference to Akola District period 2005-2015 has been selected as the topic.

Keywords: Buying propensity; Basic and Luxury goods law; law of purchasing behavior

1. INTRODUCTION

There are many people around us in society. But every person is found to be different from others in many respects like religion, caste, varna, fashion etc. If we study the nature of markets in the country, it is found that each market is different from other markets in terms of status, structure, formation, nature, competition, economic and social status of customers, their priority, status and power of sellers. All these factors inevitably affect the purchasing habits and purchasing behavior of both basic and luxury goods of rural and urban consumers. In one market, the trend of the customers at a particular time, the same trend and transaction will not be found in other markets. The researcher chose this subject for the study to get accurate answers to these and similar questions. A comparative study of consumer behavior in rural and urban areas and their propensity to purchase basic and luxury goods was chosen as the topic.

2. Review of the literature

A detailed review of the literature in this chapter provided results including empirical findings related to consumer skills, consumer trends, consumer attitudes, fashion apparel, consumer protection, fashion apparel use, and origin effects. The literature review found that both intrinsic and extrinsic cue influence consumer decisions when evaluating brands or services for basic or translate into consumer attitudes toward the goods, and thereby influence behavior.

Today, the rich do not have a monopoly on luxury goods. The middle and upper middle class... also claimed luxury goods (Savitha & Sathyanarayan, January-June 2014, p. 86)- Luxury goods are those goods which are in high demand, which are of high quality and high price, the goods are currently referred to as luxury goods. (Chaudhari & Majumdar, Volume 2006). proposed a structural analysis of specific developmental processes, which describes its evolution, nature, and character. Although the phenomenon was first formally recorded by Veblen, the practice of using specific items or spending money to compensate for one's achievements is not new. According to (Sheth, 1983), when buying a luxury product, there are two types of motives, functional and non-functional. (Roux & Floch, 1996) suggests that a luxury brand has a distinct sensory world at the inextricable intersection of ethics and aesthetics. The study also proved the role of corporate communication in enhancing brand recognition.

So far no research has been done in Maharashtra on the presented research topic. Therefore, the researcher has chosen Akola district for the study and based on that, the present research has been chosen for the study with a view to study the tendency of consumers towards buying basic and luxury goods in the state of Maharashtra.



3. Research Methodology

In the present case, the research method used for the study of the research topic necessary to make continuous efforts individually and collectively to prevent various problems in the society today without knowing it. For that, research is being done on the present research of the presented topic, the researcher has decided the scope and limitation of the research. Akola district is selected as the research area for the present research. The age limit of the research has been fixed as minimum 18 years and maximum 75 years. The scope of the research is limited to the art of purchasing basic and luxury items. In the present research, information has been collected from rural and urban consumers through questionnaires.

In order to make the research easier for the researcher, the researcher has decided the research hypotheses and based on them, he has formulated the conclusion. Akola district was selected as the research area for the present research and 1000 i.e. 500 rural and 500 urban consumers of this district were studied. For the study of the present subject, the researcher divided the total village which is a rural settlement in



3. Research Methodology

In the present case, the research method used for the study of the research topic is analyzed. It is necessary to make continuous efforts individually and collectively to prevent various problems that arise in the society today without knowing it. For that, research is being done on the presented topic. For the research of the presented topic, the researcher has decided the scope and limitation of the research process. Akola district is selected as the research area for the present research. The age limit of the customer for research has been fixed as minimum 18 years and maximum 75 years. The scope of the research is limited to the art of purchasing basic and luxury items. In the present research, information has been collected from rural and urban consumers through questionnaires.

In order to make the research easier for the researcher, the researcher has decided the research hypotheses and based on them, he has formulated the conclusion. Akola district was selected as the research area for the present research and 1000 i.e. 500 rural and 500 urban consumers of this district were studied. For the study of the present subject, the researcher divided the total village which is a rural settlement in Akola district into 7 talukas (groups). Then these villages were divided into 7 groups according to population. From these 7 groups, 30 villages have been selected for the study using random numbering method in simple random sampling method. The researcher surveyed a total of 64.71 sq. km of urban settlements in Akola district that the area is divided into 5 divisions with 71 wards. Then from these wards, urban consumers have been selected for the study as per random numbering method in simple random sampling method.

Family and working population of the village were considered as basis for selecting the sample. Also, care was taken to ensure that the sample selected would be comprehensive and representative, keeping in mind various factors such as the income of the customers, their family background, family size, caste, religion, gender, etc. But while selecting the units in the sample, it was completely dependent on the luck or fortune of each unit. Careful care was taken to ensure that there was no influence of researcher's preference or bias in selecting the sample. For the present research, the sample was selected by random numbering method in simple random sampling method and polynomial or multilevel sampling method in probability sampling method. The reason for choosing this method is that it is impartial and neutral and this method is straightforward. Comparatively, this approach is parsimonious, and it is less prone to error in sample selection. In short, this method is scientific and unbiased and is useful for accurate determination, so this method is adopted.

The primary approach for the present research consisted of creating an interview schedule for consumers and including research questions. The main objective of preparing the interview schedule was to enable the researcher to meet the actual respondents and observe their situation from time to time. Due to this observation, the truthfulness of the information provided by them while filling the interview schedule can be verified. In addition to the primary method of research, secondary methods were used for the collection of facts, including public documents, records, figures, clippings of information published in newspapers, reports of various departments and committees, journals, various references, books and websites etc. to analyze the presented research, the researcher used simple criteria as well as general objective and specific objective tables. Statistical techniques were used in the present research to conclude and test hypotheses. In order to draw conclusions in the research, the hypothesis correlation, mean and Chi-Square. The presented research is divided into 728/1355 research, the researcher has used the research method used for the study of the

4. Analysis and interpretation of data

Based on the research presented, theories of basic and luxury goods purchasing behavior can be formulated. The theory of buying behavior for basic goods and luxuries seems to be familiar to us. If you observe when and how much people buy goods in the market, you will find that when a person's income increases, he spends less on basic goods and spends more on luxury goods.



On the contrary, whenever a man cannot fulfill his basic needs, he gives up luxury goods. In short, income and purchase of basic goods and purchase of luxury goods are dependent on each other. Man always tries to satisfy his basic needs first. Once they are satisfied or fulfilled, then he is motivated to buy luxury goods. Therefore, it is said that there is an inverse relationship between people's income and purchasing propensity for basic goods, while there is an inverse relationship between purchasing propensity for luxury goods and people's income. In short, the demand for goods that satisfy our basic needs is less elastic or rigid in the market, while the demand for goods that satisfy our needs for comfort and luxury is elastic. Example Sorghum, rice, wheat, salt, dal, etc. fulfill our basic needs. So even if their price increases, you have to buy those items. So their demand is stiff, while items like cents, lipseicks, heavy clothes etc. satisfy our luxury needs. So if their price increases, their demand decreases, i.e. demand is elastic. Also, the demand for goods of habits is less elastic or rigid. We are accustomed to some things. So we are using them goods are neither necessities nor comforts and luxuries. E.g. Even if the prices of cigarettes, taphir, paanuti, mawa, ghota, bidli, tobacco, ganja etc. increase, they do not reduce their purchase due to habit. Cigarette prices have almost tripled in the past few years. However, amateurs do not seem to have given up smoking. Hence demand for habit goods is less elastic or inelastic. The presented theory is based on the theory of economics and psychology.

1. Theory of Diminishing Marginal Utility
2. Theory of Demand
3. Theory of marginal utility
4. Law of indifference curve
5. Maslow's Hierarchy of Needs Theory

The present theory is based on the subjects. This ends as follows:

On the contrary, whenever a man cannot fulfill his basic needs, he gives up luxury goods. In short, income and purchase of basic goods and purchase of luxury goods are dependent on each other. Man always tries to satisfy his basic needs first. Once they are satisfied or fulfilled, then he is motivated to buy luxury goods. Therefore, it is said that there is an inverse relationship between people's income and purchasing propensity for basic goods, while there is an inverse relationship between purchasing propensity for luxury goods and people's income. In short, the demand for goods that satisfy our basic needs is less elastic or rigid in the market, while the demand for goods that satisfy our needs for comfort and luxury is elastic. Example Sorgham, rice, wheat, salt, dal, etc. fulfill our basic needs. So even if their price increases, you have to buy those items. So their demand is stiff, while items like cents, lipsticks, heavy clothes etc. satisfy our luxury needs. So if their price increases, their demand decreases, i.e. demand is elastic. Also, the demand for goods of habits is less elastic or rigid. We are accustomed to some things. So we are using them goods are neither necessities nor comforts and luxuries. E.g. Even if the prices of cigarettes, tapkir, paupani, mawa, ghota, bañi, tobacco, ganja etc. increase, they do not reduce their purchase due to habit. Cigarette prices have almost tripled in the past few years. However, amateurs do not seem to have given up smoking. Hence demand for habit goods is less elastic or inelastic. The presented theory is based on the theory of economics and psychology.

1. Theory of Diminishing Marginal Utility
2. Theory of Demand
3. Theory of marginal utility
4. Law of indifference curve
5. Maslow's Hierarchy of Needs Theory

The present theory is based on the rule etc. This rule is as follows....

Other conditions being equal, when income is low a person cannot satisfy basic needs, so he foregoes luxury goods, on the other hand when income increases, he spends the excess income on buying luxury goods after purchasing basic goods, and as income increases as the expenditure on the purchase of basic goods decreases and the expenditure on luxury goods increases. This can be called the law of purchasing behavior.

The theory of buying tendency can be stated from the daily experience of the above buying behavior. This is said to be the case initially, other things being constant. From this, in order for this theory to be true, i.e., certain things must remain in place. What should remain are the assumptions of the theory of procurement. They can be stated as follows.

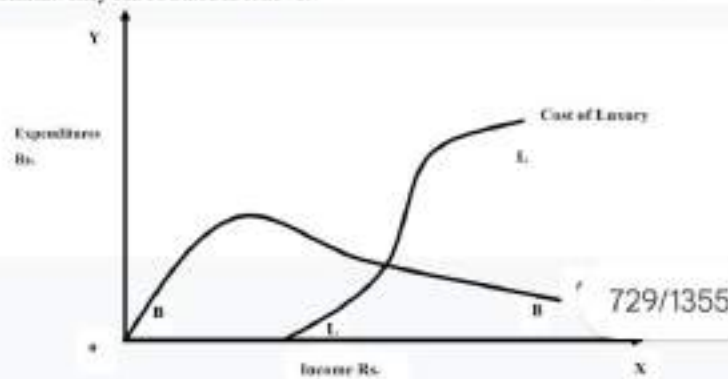


Figure 4.1 Diagram showing buying trend behavior

It is clear from the above diagram that the consumer income is shown on the x-axis and the consumer expenditure is shown on the y-axis. The B-B curve shows the cost of basic goods and the L-L curve shows the cost of luxury goods. Even when there is no income, one has to spend on basic things, but when income is low, one cannot meet the basic needs. So instead of giving up luxury goods, when income increases, after buying basic goods, he spends the extra income on buying luxury goods, and as income increases, expenditure on basic goods decreases and expenditure on luxury goods increases.

Hypotheses of theory

1. Wish there was a change in income
2. Population should be constant.
3. There should be religious and social change.
4. There should be a change in economic status, social status, social customs, fashion and lifestyle.
5. If there is an epidemic situation, it should be done.
6. Government policies should be maintained.
7. There should be modernization and change in technology.
8. Should there be a change in the price of the item.

Only if these factors are stable will the theory of buying behavior be confirmed.

5. Finding :

Propensity to purchase basic and luxury goods are influenced by spending attitude.

1. Fairly high degree of co-rrrelation between rural consumer Income & total Expenditure on basic goods.
2. Fairly high degree of co-rrrelation between urban consumer Income & Total Expenditure on basic goods.
3. Fairly high degree of co-rrrelation between rural consumer Income & total Expenditure on Luxuries Goods.



Figure 4.1 Diagram showing buying trend behavior



It is clear from the above diagram that the consumer income is shown on the x-axis and the consumer expenditure is shown on the y-axis. The B-B curve shows the cost of basic goods and the L-L curve shows the cost of luxury goods. Even when there is no income, one has to spend on basic things, but when income is low, one cannot meet the basic needs. So instead of giving up luxury goods, when income increases, after buying basic goods, he spends the extra income on buying luxury goods, and as income increases, expenditure on basic goods decreases and expenditure on luxury goods increases.

Hypotheses of theory

1. Wish there was a change in income
2. Population should be constant.
3. There should be religious and social change.
4. There should be a change in economic status, social status, social customs, fashion and lifestyle.
5. If there is an epidemic situation, it should be done.
6. Government policies should be maintained.
7. There should be modernization and change in technology.
8. Should there be a change in the price of the item.

Only if these factors are stable will the theory of buying behavior be confirmed.

5. Finding :

Propensity to purchase basic and luxury goods are influenced by spending attitude.

1. Fairly high degree of co-rrrelation between rural consumer Income & total Expenditure on basic goods.
2. Fairly high degree of co-rrrelation between urban consumer Income & Total Expenditure on basic goods.
3. Fairly high degree of co-rrrelation between rural consumer Income & total Expenditure on Luxuries Goods.
4. Very high degree of co-rrrelation between urban consumer Income & total Expenditure on Luxuries Goods.

If you observe when and how much people buy goods in the market, you will find that when a person's income increases, he spends less on basic goods and spends more on luxury goods. On the contrary, whenever a man cannot fulfill his basic needs, he gives up luxury goods. In short, income and purchase of basic goods and purchase of luxury goods are dependent on each other. In short, income and purchase of basic goods and purchase of luxury goods are dependent on each other. Man always tries to satisfy his basic needs first. Once they are satisfied or fulfilled, then he is motivated to buy luxury goods. Therefore, it is said that there is an inverse relationship between people's income and purchasing propensity for basic goods, while there is an inverse relationship between purchasing propensity for luxury goods and people's income. Also, if a person's attitude is spendthrift, he is motivated to buy luxury goods rather than spending on basic goods. That is, when income is low, a person cannot meet basic needs, so he gives up luxury goods, on the other hand, when income increases, he spends the extra income after purchasing basic goods on purchasing luxury goods, and as income increases, on the purchase of basic goods. Spending decreases and spending on luxuries increases; this can be called the law of buying behavior. But there is an exception to this human spending attitude.

6. CONCLUSION

On the contrary, whenever a man cannot fulfill his basic needs, he gives up luxury goods. In short, income and purchase of basic goods and purchase of luxury goods are dependent on each other. Man always tries to satisfy his basic needs first. Once they are satisfied or fulfilled, then he is motivated to buy luxury goods. Therefore, it is said that there is an inverse relationship between people's income and purchasing propensity for basic goods, while there is an inverse relationship between purchasing propensity for luxury goods and people's income.



BIBLIOGRAPHY

1. Ackoff, Russell L., *The Design of Social Research*, Chicago: University of Chicago Press, 1961.
2. Ackoff, Russell L., *Scientific Method*, New York: John Wiley & Sons, 1962.
3. Allen, T. Harrell, *New Methods in Social Science Research*, New York: Praeger Publishers, 1978.
4. Anderson, H.H., and Anderson, G.L., *An Introduction to Projective Techniques and Other Devices for Understanding the Dynamics of Human Behaviour*, New York: Prentice Hall, 1951.
5. Anderson, T.W., *An Introduction to Multivariate Analysis*, New York: John Wiley & Sons, 1958.
6. Loudon D. V., Bitta A. J., "Consumer Behaviour", Tata McGrawHill, New Delhi, 2002.
7. Kotler Philip, "Principals of Marketing", Prentice Hall Of India Pvt. Ltd., New Delhi, 1985 & 1985.
8. Dr. Ninawe S. Arundhati, "Consumer Behaviour", Sai Jyoti Publication, Nagpur, 2011.
9. Sharma, H.D., and Mukherji, S.P., *Research in Economics and Commerce, Methodology and Surveys*, Varanasi: Indian Biographic Centre, 1976.

BIBLIOGRAPHY

1. Ackoff, Russell L., *The Design of Social Research*, Chicago: University of Chicago Press, 1961.
2. Ackoff, Russell L., *Scientific Method*, New York: John Wiley & Sons, 1962.
3. Allen, T. Harrell, *New Methods in Social Science Research*, New York: Praeger Publishers, 1978.
4. Anderson, H.H., and Anderson, G.L., *An Introduction to Projective Techniques and Other Devices for Understanding the Dynamics of Human Behaviour*, New York: Prentice Hall, 1951.
5. Anderson, T.W., *An Introduction to Multivariate Analysis*, New York: John Wiley & Sons, 1958.
6. Loudon D. V., Beta A. J., "Consumer Behaviour", Tata McGrawHill, New Delhi, 2002.
7. Kotler Philip, "Principals of Marketing", Prentice Hall Of India Pvt. Ltd., New Delhi, 1985 & 1985.
8. Dr. Ninawe S. Arundhati, "Consumer Behaviour", Sai Jyoti Publication, Nagpur, 2011.
9. Sharma, H.D., and Mukherji, S.P., *Research in Economics and Commerce, Methodology and Surveys*, Varanasi: Indian Biographic Centre, 1976.

Disaster Management in Libraries: A Study

Dr. Gajanan Rode

Librarian, Mahatma Phule Arts and Science College, Patur, Dist. Akola, Maharashtra.

Abstract

Disaster management is indispensable for the efficient functioning in libraries. Libraries are vulnerable to the wide range of disaster management. This paper highlights various types of disasters and natural calamities that can befall upon libraries. The disasters pose threat to library collection, equipment's, building and systems. Libraries are to play a vital role in preventing their collections and paraphernalia. Therefore meticulous disaster planning is inevitable for mitigating the hazardous effect of disaster on libraries. The paper also discusses how to plan, prepare, respond and recover from disasters.

Keywords: Disaster Management-Libraries; Disaster planning-Libraries; Disaster recovery-Libraries.

Introduction:

L.Kelman and S.Fooley(2004) describes the components/factors of disaster management.

The term disaster management has a wide scope as it includes natural disaster and man made disasters that are unleashed by man either intentionally or accidentally. Disaster can be of the type where the onset is slow like famines or the type where the onset is rapid like earthquake, flood. Natural disasters includes weather phenomenon such as floods, hurricanes, blizzards, storms, landslides, earthquakes, extreme of heat or cold, volcanic eruptions, tsunamis. human or man-made disaster include theft, criminal damage, fire, war/terrorism, building collapse, etc and other technical disaster like power cut, gas-leak, breakdown of computer network, communication failure, cooling/heating/ventilation system failure, etc.

The Government Of India Passed The Disaster Management Act 2005 The Bill empowers the

ENVIRONMENT CHALLENGES IN INDIAN BANKING SYSTEM: BAD BANK

Prof. Chandrakant B. Dhumale

Ph.D. Research Scholar,

Dr. H. N. Sinha Arts & Commerce College, Patur, Dist. Akola.

Email ID: cdhumale9@gmail.com

Abstract

A bad bank is created for the purpose of transferring the toxic assets of a regular bank so that the balance sheet of the regular bank can be cleaned up. The bad bank then services the transferred assets and liquidates them. During this process the bad bank incurs costs. While creating a bad bank several essential factors have to be kept in mind. Bad banks evolved out of several historical examples and have numerous advantages and disadvantages.

Keywords: Good-bank or bad-bank, Stressed assets, Toxic assets, Asset Reconstruction of banking Company, Fire Sale Externalities, Contagion risks.

1. INTRODUCTION

The banks in India have in the recent past accumulated a large number of stressed assets arising from the default in repayment of loans by both corporate and individual borrowers. As per Reserve Bank of India's Annual Report of 2017-18 the stressed assets account for 12.1% of gross advances by banks at the end of March, 2018. The definition of stressed assets in this report includes both gross non-performing assets as well as restructured standard advances. If the gross non-performing assets are taken separately then it will account for about 11.2% of advances at the end of March, 2018. This will amount to about 10.3 lakh crore in monetary terms (CRISIL, 2018). This increased burden of stressed assets gets reflected in the balance sheet of the banks resulting in lower investor confidence and other associated problems. A large number of solutions have been suggested by economists to tide over this crisis and recapitalize the banks. The most prominent among the said suggestions is that of the good bank-bad bank scheme. The Economic Survey of the Government of India for the year 2016-17 suggested the creation of bad banks. This article attempts to critically analyse the concept of bad banks in the background of different historical examples. It also analyses the essential factors to be considered while establishing a bad bank. The pros and cons of bad banks are also discussed.

2. OBJECTIVE OF THE STUDY

The objective of this study is to review different opinion about a bad bank in India.

3. RESEARCH METHODOLOGY

Secondary data collected from various reference books and web resources.

4. WHAT IS A BAD BANK?

A bad bank is an entity established for the purpose of separating the stressed assets held by a regular bank from its performing assets (Onch, 2017). The said separation is achieved by transferring the stressed assets from the regular bank to the bad bank. When that is done, the stressed assets go out of the balance sheet of the regular bank and it gets recapitalised. Thereafter the regular bank can focus on its normal business activity without worrying about the stressed assets. The task of managing and/or liquidating the stressed assets is left to the bad bank. Since the toxic/stressed assets get removed from the balance sheet of the regular bank, it is often called as the good bank.

5. HISTORICAL EXAMPLES OF BAD BANKS

More than in theory, bad banks evolved in the late 1980's out of the crisis in the banking sector of the United States of America. At that time due to the steep fall in real estate and oil prices, a number of banks were on the verge of collapse and bankruptcy (Blieier, 2008). The most badly hit was Mellon Bank based at Pittsburg, Pennsylvania. That bank was steadily making loss and had to be recapitalized. For this purpose, Mellon Bank

created another bank called the Grant Street National Bank (GSNB). GSNB was not a normal bank which would collect deposits and lend the same. The purpose of creating GSNB was to transfer Mellon Bank's toxic assets to it (McKinsey & Company, 2003). The GSNB would then liquidate those toxic assets and thereafter liquidate itself. The toxic assets of Mellon Bank having an original worth of \$ 1.4 billion was transferred to GSNB at a discounted book value of \$ 640 million. This purchase was primarily funded by a public issue of extendable pay-through notes and Mellon Bank's shareholder's dividends. (The shareholders of Mellon Bank received GSNB's shares for their dividend value). GSNB which was created in 1988, liquidated all the toxic assets transferred to it and went out of existence in July, 1995 (Blieier, 2008). Mellon Bank on its part began to make profits within about one year of the creation of GSNB (McKinsey & Company, 2003).

The success of the Mellon Bank's case has resulted in the good bank-bad bank approach being adopted both in the USA as well as other countries. The success of GSNB prompted the US government to establish an asset management company called the Resolution Trust Corporation. This corporation took over the task of liquidating those stressed assets of banks declared as insolvent by the Office of Thrift Supervision. The early 1990's saw this corporation liquidating stressed assets worth \$394 billion which arose as a result of the savings and loan crisis of the 1980's

and used that money to repay the loan extended to it by the bank which had sold the stressed assets to it (Tanuchi, 1997).

Many countries in Europe have successfully used varying shades of the good bank – bad bank solution to deal with the bad loan crisis in their respective banking sectors. The earliest bad banks in Europe were set up in Sweden. The Swedish government set up two bad banks by the name Securum and Retrixa (Schäfer & Zimmermann, 2009). Securum was established in 1992 to take over the stressed assets of Nordbanken, a commercial bank. Securum financed this purchase partly with a loan from Nordbanken and partly with a government equity infusion (Repousis, 2017). At about the same time, Retrixa was established for taking over the stressed assets of Gota Bank (Ingves & Lind, 1998). The remaining good assets of Gota Bank were auctioned off and purchased by Nordbanken (Repousis, 2017). Even though that bailout package cost the tax payer a considerable amount, the same was offset by the end of 2007 due to revenues from dividends, selling of stock etc. (Schäfer & Zimmermann, 2009). The two bad banks on their part successfully liquidated the stressed assets taken over by them (Repousis, 2017).

In Germany a bad bank called Berliner Immobilien Holding (BIH) was created in 2006 to separate the stressed assets of a bank called Berliner Bankgesellschaft (Schäfer & Zimmermann, 2009). However, when a bigger financial crisis hit Germany in 2008-09, the

created another bank called the Grant Street National Bank (GSNB). GSNB was not a normal bank which would collect deposits and lend the same. The purpose of creating GSNB was to transfer Mellon Bank's toxic assets to it (McKinsey & Company, 2003). The GSNB would then liquidate those toxic assets and thereafter liquidate itself. The toxic assets of Mellon Bank having an original worth of \$ 1.4 billion was transferred to GSNB at a discounted book value of \$ 640 million. This purchase was primarily funded by a public issue of extendable pay-through notes and Mellon Bank's shareholder's dividends. (The shareholders of Mellon Bank received GSNB's shares for their dividend value). GSNB which was created in 1988, liquidated all the toxic assets transferred to it and went out of existence in July, 1995 (Blair, 2008). Mellon Bank on its part began to make profits within about one year of the creation of GSNB (McKinsey & Company, 2003).

The success of the Mellon Bank's case has resulted in the good bank-bad bank approach being adopted both in the USA as well as other countries. The success of GSNB prompted the US government to establish an asset management company called the Resolution Trust Corporation. This corporation took over the task of liquidating those stressed assets of banks declared as insolvent by the Office of Thrift Supervision. The early 1990's saw this corporation liquidating stressed assets worth \$394 billion which arose as a result of the saving and loan crisis of the 1980's (Schäfer & Zimmermann, 2009). However this bad bank resolution process cost the US tax payer a total of \$ 124 billion (Curry & Shibt, 2000).

Japanese banks have employed the good bank-bad bank technique to restructure their bad debts. In 1992, the Banker's Association of Japan created a bad bank by the name Credit Co-operative Purchasing Company (CCPC). This company purchased the stressed assets of Japanese banks and serviced them (Blair, 2008). The banks which sold the stressed assets at a discounted value to CCPC itself financed the said sale by extending a loan for the sale value. The CCPC then sold the real estate property and other assets given as security for the stressed assets

and used that money to repay the loan extended to it by the bank which had sold the stressed assets to it (Taniuchi, 1997).

Many countries in Europe have successfully used varying shade of bad bank solution to deal with the loan crisis in their respective countries.

The earliest bad banks in Europe were set up in Sweden. The Swedish government set up two bad banks by the name Securum and Retriva (Schäfer & Zimmermann, 2009). Securum was established in 1992 to take over the stressed assets of Nordbanken, a commercial bank. Securum financed this purchase partly with a loan from Nordbanken and partly with a government equity infusion (Reposis, 2017). At about the same time, Retriva was established for taking over the stressed assets of Gota Bank (Ingves & Lind, 1998). The remaining good assets of Gota Bank were auctioned off and purchased by Nordbanken (Reposis, 2017). Even though that bailout package cost the tax payer a considerable amount, the same was offset by the end of 2007 due to revenues from dividends, selling of stock etc. (Schäfer & Zimmermann, 2009). The two bad banks on their part successfully liquidated the stressed assets taken over by them (Reposis, 2017).

In Germany a bad bank called Berliner Immobilien Holding (BIH) was created in 2006 to separate the stressed assets of a bank called Berliner Bankgesellschaft (Schäfer & Zimmermann, 2009). However, when a bigger financial crisis hit Germany in 2008-09, the German Federal Legislature enacted a law in July 2009 for providing a good bank-bad bank solution which put very little burden on the tax payer. The said law created two separate bad bank models for the private and public banks. For the private banks the German law created a special purpose entity model. Under the said model, private banks transferred their stressed assets at the book value to these special purpose entities. As consideration for such transfer, these special purpose entities issued bonds at 90% of the book value of the stressed assets to the transferring bank. These bonds were guaranteed by a government funded institution called Special Fund Financial Market Stabilisation (SoFFin). The said guarantee is only for redemption at par value.

For such guarantee SoFFin charged the bank a one-time fee as well as a fixed annual sum. For the public banks, the German law created a 'Consolidation Model'. Under the said model the public banks could transfer not just stressed assets but also other type of assets including business divisions which had lost their profit making ability. The fundamental feature of the consolidation model was that certain types of liabilities that were incurred prior to the coming into force of the legislation would be borne by the German Federal and State Governments (Ulrich & Igmann, 2013).

In Ireland, a bad bank by the name National Asset Management Agency (NAMA) was established through legislation in 2009 to deal with the crisis in its banking sector arising from the global meltdown in the real estate sector (Honohan, 2009). Under this scheme all toxic assets of a participating bank were transferred to NAMA at a discounted value. Payment to the transferring bank was in the form of Irish government bonds. Once this transfer took place, NAMA was statutorily mandated to liquidate those assets within a time frame of seven to ten years in such a manner as to obtain the optimum financial return. Banks transferred a total of € 74 billion at a discounted value of 57% to NAMA. By mid-2015, NAMA had liquidated more than 70% of its major obligations and is eventually expected to bring profit to the Irish Government by the time it would be wound up

purpose of the bad banks is same, i.e. to separate (and eventually liquidate) the toxic assets from the balance sheets of the regular banks so as to save the latter from collapse.

6. TYPES OF BAD BANK SCHEMES

As discussed above, the fundamental principle of good bank-bad bank technique is in the separation of the stressed assets of a regular bank from its performing assets (Minguez, 2016). The purpose of this separation is for enabling a specialized management team to liquidate the stressed assets. For achieving the said separation of assets it is not always necessary that the bad bank and the good bank be separate legal entities. Bad banks can also be created as a separate business entity within the regular bank. Keeping this in mind, it is possible to identify four basic types of bad bank schemes (Martini, et al., 2009). The first type of bad bank scheme is called the on-balance sheet guarantee. Under this scheme certain stressed assets of a bank are protected from further loss under a guarantee agreement whereby the government or some public institution guarantees that the book value of those stressed assets will not go below a certain value. Those stressed assets however, remain in the balance sheet of the regular bank. The second type of scheme is the internal restructuring unit scheme. Here, instead of creating a bad bank as a separate legal entity, an internal bad bank or restructuring unit is created. All the stressed

For such guarantee SoFFin charged the bank a one-time fee as well as a fixed annual sum. For the public banks, the German law created a 'Consolidation Model'. Under the said model the public banks could transfer not just stressed assets but also other type of assets including business divisions which had lost their profit making ability. The fundamental feature of the consolidation model was that certain types of liabilities that were incurred prior to the coming into force of the legislation would be borne by the German Federal and State Governments (Ulrich & Ilgmann, 2013).

In Ireland, a bad bank by the name National Asset Management Agency (NAMA) was established through legislation in 2009 to deal with the crisis in its banking sector arising from the global meltdown in the real estate sector (Honohan, 2009). Under this scheme all toxic assets of a participating bank were transferred to NAMA at a discounted value. Payment to the transferring bank was in the form of Irish government bonds. Once this transfer took place, NAMA was statutorily mandated to liquidate those assets within a time frame of seven to ten years in such a manner as to obtain the optimum financial return. Banks transferred a total of € 74 billion at a discounted value of 57% to NAMA. By mid-2015, NAMA had liquidated more than 70% of its major obligations and is eventually expected to bring profit to the Irish Government by the time it would be wound up (Schoenmaker, 2015).

Spain in the year 2012 created a bad bank by the name SAREB (an acronym short form for a Spanish name which when translated to English reads as 'Company for the Management of Assets proceeding from Restructuring of the Banking System'). The toxic assets of many Spanish banks were transferred to SAREB. As of mid-2016, SAREB held assets worth more than € 50 billion and is expected to profitably liquidate those assets within 15 years of its creation (Blazsek, 2016).

The above brief analysis of important historical examples of bad banks very clearly shows that there is no standard or uniform structure of bad banks. Different countries have created different bad bank schemes to suit their national requirements. However, the basic

purpose of the bad banks is same, i.e. to separate (and eventually liquidate) the toxic assets from the balance sheets of the regular banks so as to save the latter from collapse.

6. TYPES OF BAD BANK SCHEMES

As discussed above, the fundamental principle of good bank-bad bank technique is in the separation of the stressed assets of a regular bank from its performing assets (Minguez, 2016). The purpose of this separation is for enabling a specialised management team to liquidate the stressed assets. For achieving the said separation of assets it is not always necessary that the bad bank and the good bank be separate legal entities. Bad banks can also be created as a separate business entity within the regular bank. Keeping this in mind, it is possible to identify four basic types of bad bank schemes (Martini, et al., 2009). The first type of bad bank scheme is called the on-balance sheet guarantee. Under this scheme certain stressed assets of a bank are protected from further loss under a guarantee agreement whereby the government or some public institution guarantees that the book value of those stressed assets will not go below a certain value. Those stressed assets however, remain in the balance sheet of the regular bank. The second type of scheme is the internal restructuring unit scheme. Here, instead of creating a bad bank as a separate legal entity, an internal bad bank or restructuring unit is created. All the stressed assets of the bank are transferred to the internal restructuring unit which manages the same. In this case also the stressed assets remain in the balance sheet of the regular bank. The third type of bad bank scheme is referred to as the off-balance sheet special purpose entity. In this type of scheme the regular bank transfers the stressed assets to a special purpose entity which is usually public funded. It results in the stressed assets being taken off the balance sheet of the regular bank. The fourth type of bad bank scheme is called as the bad bank spin-off. In this type of scheme a separate legal entity called the bad bank is established and the stressed assets of the regular bank are off loaded to the bad bank. The bad bank is a separate legal entity and it usually has a banking license. This results in the stressed assets being taken out of the balance sheet of

the regular bank. It is this fourth type of scheme that is normally referred to as the good bank-bad bank scheme.

It may be noted that when a separate bad bank is established, it could be used to service the toxic assets of one bank or several banks. Also the bad bank may be established by a single bank or a consortium of banks.

CONCLUSION

The above analysis will clearly show that the basic task of the bad bank is to mop up the mess created by the regular banks in relation to the management of their toxic assets. The toxic assets of a regular bank are transferred to the bad bank not just for the purpose of better management of the transferred assets but also for the purpose of cleaning up the balance sheet of the regular bank. This process however involves some costs. As long as these costs are borne by the concerned banks or private players, the impact on the economy will be limited and the government need to have only a regulatory control over the entire process. However, if

these costs are financed with tax payer's money, a mere regulatory control by the government agencies will not be sufficient and a more strict and watchful control of the bad banks by the government will be necessary.

In India, as of now a large number of bad banks (called as asset reconstruction companies) registered under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 are functioning. These banks are primarily financed by those regular banks whose toxic assets they service and liquidate. The said legislation provides the Reserve Bank of India with sufficient powers to exercise regulatory control over these bad banks. However, it is highly doubtful, whether the said regulatory powers conferred on the Reserve Bank would be sufficient to ensure the efficient functioning of any public funded bad bank that may be established in pursuance of the suggestions made in the Economic Survey of the Government of India for the year 2016-17. More stringent legislation will be necessary.

BIBLIOGRAPHY

1. Aggarwal, S., Arriaga, K., Brama, G., Clark, J., Guse, F., & Harle, P. (2012, April). Good Riddance - Excellence in managing wind-down portfolios. *McKinsey Working Papers on Risk, Number 11*. McKinsey & Company.
2. Blazsek, V. (2016). A comparative analysis of the bad asset management companies of Spain and Hungary: the devil is in the details. In A. M. Deligkaris, & K. T. Mabe (Eds.), *Queen Mary Law Journal Special Conference Issue*, 7, pp. 69-78. London: Queen Mary University of London.
3. Blazsek, V. (2016). The bad bank: a comparative analysis of the bad asset management companies of Spain and Hungary. *Journal of Applied Corporate Finance*, 28(4), pp. 64-74.
4. Honohan, D. (2009). *Banking in Ireland: A History of the Irish Banking System*. Dublin: Gill & Macmillan.
5. Minguez, J. (2016). The good bank-bad bank technique: A review of the Spanish experience. *Journal of Applied Corporate Finance*, 28(4), pp. 75-84.
6. Martini, M., et al. (2009). *Bad Bank: A Guide to the New Financial Architecture*. London: Palgrave Macmillan.
7. Elliott, D. J. (2009). "Bad Bank": A Reconsideration. *Journal of Applied Corporate Finance*, 21(4), pp. 40-48.
8. Schoenmaker, B. (2015). *Bad Bank: A Guide to the New Financial Architecture*. London: Palgrave Macmillan.
9. Ulrich, J., & Ilgmann, M. (2013). *Bad Bank: A Guide to the New Financial Architecture*. London: Palgrave Macmillan.



the regular bank. It is this fourth type of scheme that is normally referred to as the good bank/bad bank scheme.

It may be noted that when a separate bad bank is established, it could be used to service the toxic assets of one bank or several banks. Also the bad bank may be established by a single bank or a consortium of banks.

CONCLUSION

The above analysis will clearly show that the basic task of the bad bank is to mop-up the mess created by the regular banks in relation to the management of their toxic assets. The toxic assets of a regular bank are transferred to the bad bank not just for the purpose of better management of the transferred assets but also for the purpose of cleaning up the balance sheet of the regular bank. This process however involves some costs. As long as these costs are borne by the concerned banks or private players, the impact on the economy will be limited and the government need to have only a regulatory control over the entire process. However, if

these costs are financed with its money, a mere regulatory control government agencies will not be sufficient and a more strict and watchful control of the bad banks by the government will be necessary.

In India, as of now a large number of bad banks (called as asset reconstruction companies) registered under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 are functioning. These banks are primarily financed by those regular banks whose toxic assets they service and liquidate. The said legislation provides the Reserve Bank of India with sufficient powers to exercise regulatory control over these bad banks. However, it is highly doubtful, whether the said regulatory powers conferred on the Reserve Bank would be sufficient to ensure the efficient functioning of any public funded bad bank that may be established in pursuance of the suggestions made in the Economic Survey of the Government of India for the year 2016-17. More stringent legislation will be necessary.

BIBLIOGRAPHY

1. Aggarwal, S., Arimura, K., Brusa, G., Clark, J., Gose, F., & Harle, P. (2012, April). Good Riddance - Excellence in managing wind-down portfolios. *McKinsey Working Papers on Risk, Number 11*. McKinsey & Company.
2. Buzsek, V. (2016). A comparative analysis of the bad asset management companies of Spain and Hungary: the devil is in the details. In A. M. Deligdisi, & K. T. Mabe (Eds.), *Queen Mary Law Journal Special Conference Issue*, 7, pp. 69-78. London: Queen Mary Law Journal.
3. Bizer, M. E. (2008). From 'Bad' Bank to 'Good'. *Pittsburg*. ocsSmith.com.
4. Bolton, J., Mascam, Y., & Grassia, P. (2007, November). Practical Guidelines for Effective Bank Resolution. *Policy Research Working Paper, No. 4389*. Washington D.C., USA: The World Bank Latin America and the Caribbean Region Poverty Reduction and Economic Management Department.
5. CRISIL. (2018, June 5). *Rs 5 lakh crore slippages to NPAs in fiscal 2018 over banks' profitability*. Retrieved December 20, 2018, from <https://www.crisil.com/https://www.crisil.com/en/home/newsroom/press-releases/2018/06/rs5-lakh-crore-slippages-to-npas-in-fiscal-2018-over-banks-profitability.html>
6. Carry, T., & Shleifer, L. (2000). The Cost of the Savings and Loan Crisis: Truth and Consequences. *FDIC Banking Review*, 13, 26-35.
7. Elliot, D. J. (2009). "Bad Bank", "Nationalization", "Guaranteeing Toxic Assets": Choosing among the options. Massachusetts Ave., NW, Washington, DC: The Brookings Institution.
8. Gardral, C., & Mark, H. (2013, October 29). Bad Banks as a Response to Crises: When Do Governments Use Them, and Why Does Their Governance Differ? San Francisco, CA, USA.
9. Hoesly, P. (2009). Resolving Ireland's Banking Crisis. *The Economic and Social Review, Economic and Social Studies*, 40(2), 207-231.

10. Irgens, S., & Lind, G. (1996). The Management of the Bank Crisis - In Retrospect. *Swedish Reserve Bank Quarterly Review*, 1, 5-18.
11. Irgens, S., Seelig, S. A., & Dong, H. (2004, May). Issues in the Establishment of Asset Management Companies. *IMF Policy Director Paper*. Washington D.C., United States of America: Monetary and Financial Systems Department, IMF.
12. Klingebiel, D. (2000, February). The Use of Asset Management Companies in the Resolution of Banking Crises: Cross-Country Experiences. *Policy Research Working Paper No. 2280*. Washington D.C., USA: The World Bank Financial Sector Strategy and Policy Group.
13. Martin, L., Stegermann, U., Windhagen, B., Hauer, M., Schneider, S., Pepperschke, T., et al. (2009, August). Bad banks: Finding the right exit from the financial crisis. *McKinsey Working Paper on Risk No. 12*.
14. McKinsey & Company. (2003). *Moving Successful Bank Restructuring: The Mellon Bank Story*. Emerging Markets Financial Institutions Group.
15. Schäfer, D., & Zimmermann, K. (2009, June). Bad Bank(s) and Recapitalization of the Banking Banks. *IZA Policy Paper No. 30*. Bonn, Germany: Institute for the Study of Labor.
16. Schoenmaker, D. (2015). Stabilizing and Healing the Irish Banking System: Policy Lessons. *Ireland Lessons from its Recovery from the Bank-Sovereign Loop* (pp. 19-70). Dublin: International Monetary Fund Publication Services.
17. Tanouchi, M. (1997, May). Recent Developments in Japan's Financial Sector - Bad Loans and Financial Deregulation -. *Discussion Paper No. 78*. Tokyo, Japan: <http://www.met.go.jp>.
18. Ulrich, S., & Egan, C. (2013, June). Bad banks: a proposal based on German financial history. *European Journal of Law and Economics*, 35(3), 367-384.
19. Woo, D. (2000, March). Two Approaches to Resolving Nonperforming Assets During Financial Crises. *IMF Working Paper (WP/00/03)*. Monetary and Exchange Affairs Department, IMF.




Impact Factor-7.675 (SJIF) ISSN-2278-9308

B.Aadhar

Peer-Reviewed & Refereed Indexed

Multidisciplinary International Research Journal

ISSUE No- (CCIII)303
July -2021
**Impact of Race, Caste, Class and Religion on
 Indian and International Society**



<p>Prof. Virag S. Gawande Chief Editor Director Aadhar Social Research & Development Training Institute Amravati</p>	<p>Dr Nitin A. Muthankar Executive-Editor Principal, Late Vasantnrao Kolhatkar Arts College, Rohama</p>	<p>Dr. Deoman S. Umbarkar Editor Organizing Secretary Department of Sociology Late Vasantnrao Kolhatkar Arts College, Rohama</p>
--	--	--

This Journal is indexed in :

- Scientific Journal Impact Factor (SJIF)
- Cosmos Impact Factor (CIF)
- International Impact Factor Services (IIFS)

Aadhar Publication

For Details Visit To : www.aadhar-social.com

B.Aadhar' International Peer-Reviewed Indexed Research Journal



Impact Factor - (SJIF) -7.675. Issue NO, 303 (CCIII)

ISSN :
2278-9300
July,
2021

Impact Factor - 7.675

ISSN - 2278-9308

B.Aadhar

Peer-Reviewed & Refreed Indexed



Comment



Highlight



Draw



Text



Fill & Sign



More tools





Impact Factor - 7.675

ISSN - 2278-9308

2

B.Aadhar

Peer-Reviewed & Refreed Indexed

Multidisciplinary International Research Journal

July -2021

ISSUE No- 303 (CC00)

Impact of Race, Caste, Class and Religion on Indian and International Society

Prof. Virug.S.Gawande

Chief Editor :

Director

Aadhar Social Research & Development Training Institute, Amravati.

Dr Nitin A. Mathankar

Executive-Editor

Principal,

Late Vasanttrao Kolhatkar Arts College, Rohana

Dr. Deoman S. Umbarkar

Editor

Organizing Secretary, Department of Sociology

Late Vasanttrao Kolhatkar Arts College, Rohana

Aadhar International Publication

For Details Visit To : www.aadhar-social.com

© All rights reserved with the authors & publisher

ii

Website - www.aadhar-social.com

Email - aadhar-social@gmail.com

B.Aadhar' International Peer-Reviewed Indexed Research Journal



Impact Factor - (SJIF) -7.675, Issue NO, 303 (CC00)

ISSN :

2278-9308

July,

2021



MESSAGE

I am indeed glad to know that our college Late VasanttraoKolhatkar Arts College,Rohana is organizing One Day Interdisciplinary International Conference on



Comment



Highlight



Draw



Text



Fill & Sign



More tools



76	पोखरी माहितीपात्रे व्यवस्था—डॉ.अनिलकर रेवने; खलती व वाढूमेवण डा.डॉ. रामलाल चौधरी	313
77	सामाजिक न्याय आणि डॉ. बाबासाहेब आंबेडकर डॉ. राजेश आ. पाठे	319

x Website - www.aadharsocial.com Email - aadharsocial@gmail.com

B.Aadhar' International Peer-Reviewed Indexed Research Journal



Impact Factor - (SJIF) -7.675, Issue NO, 303 CCCII)

ISSN :
2278-9308
July,
2021

78	आदिवासी कुमारी मातांचे समाजशास्त्रीय अध्ययन डॉ. प्रमिल डरीचम भुजाडे	322
79	जाती और धर्म व्यवस्था का सामाजिक प्रभाव - एक अध्ययन डॉ प्रमला धनसिंग पवार	328
80	गडचिरोली जिल्ह्यातील आदिवासींची आधुनिकतेकडे वाटचाल - एक सामाजिक अध्ययन	331
81	राष्ट्रीय शास्त्रीय संगीत परंपरागत शिक्षण पद्धति में परिवर्तन की आवश्यकता	336
82	खडे व कौटुंबिकशास्त्राचा बाधला वापर - महाराष्ट्र जिल्ह्याचे भौगोलिक अध्ययन	339
83	डॉ. आंबेडकरांचे जातिव्यवस्था निर्मूलकातील योगदान डॉ. मधुा प्रतापसिंह मोहिते	344
84	महाराष्ट्रातच सक्तांग दाह्या आर्थिक विभागाचा अभ्यास प्रा.डॉ.लखन वि.इंगळे	349
85	व्यवस्थापित शासनधर्म में जमीनवतवा का व्यवहार और प्रभाव - एक ऐतिहासिक दृष्टी	353
86	ग्रामीण व शहरी भागातील प्रकृतीच्या मूलभूत व वैशिष्ट्या वस्तु खणेदी करून आत आणि संपत्तीचा प्रभावाने अध्ययन विशेष संदर्भ आणवेल जिल्हा	356
87	'लोकशाहीर अण्णा भंडारच्या कार्यधर्मीतील सामक पुनर्निर्माण' डा. अनिल जयराज जाधव	363
88	लोकशासनमध्ये प्रवासी मजुरांचे स्थानंतरण, अपघात व मृत्यू डॉ. अजय करकजी. मेघाम	367
89	आदिवासींची नवआधारित अर्थव्यवस्था : एक निव्वारीली आदित्य प्रकाशराज फनेर	371
90	जात या घटकाला सामाजिक संस्थांचा पडलेला प्रभाव डा. विजय रामराज कांडलकर	374
90	संभूतील आहार आणि आरोग्य	379
91	जात, वर्ग व समाजाला पुढे महाराष्ट्रा ज्योतीबा फुलेंचे कार्य डा. रमेश एम. भगत	383
92	महिला मुक्ता व अधिकार -एक संवैधानिक अभ्यास डा.राजेश घोरपडे	386
93	राष्ट्रीय,अंतर्राष्ट्रीयकरीता एव सामाजिक समीकरण डा मीना कुमारी /अनल कर्णूरिया	390
94	एदुय : महाविद्यालयातील विद्यार्थिनींमधील जायककता आणि प्रभावयोजना प्राची डा. भादुरकर /डॉ. संपीता आ. जांबजाळ	395

xi Website - www.aadharsocial.com Email - aadharsocial@gmail.com

B.Aadhar' International Peer-Reviewed Indexed Research Journal



Impact Factor - (SJIF) -7.675, Issue NO, 303 CCCII)

ISSN :
2278-9308
July,
2021

95	दलित साहित्य: नव्यकाळ आणि विचार	399
----	---------------------------------	-----



Comment



Highlight



Draw



Text



Fill & Sign



More tools



ग्रामीण व शहरी भागातील ग्रहकांच्या मूलभूत व वैनीच्या वस्तु खरेदी कळवर, जात आणि रचनाच्या प्रभावाने अध्ययन विशेष संदर्भ अकोला जिल्हा

Mr. Chandrakant B. Dhumale,

Ph.D. Research Scholar,

Shri Shivaji College of Arts, Commerce & Science Akola.

Email ID: cdhumale9@gmail.com

संदर्भ

ग्राम्य संशोधनविषया अकोला जिल्हातील ग्रामीण व शहरी भागातील ग्रहकांच्या मूलभूत व वैनीच्या वस्तु खरेदी कळवर जात, रीत आणि जातसमर्न विद्याय वर्गीकरणाच्या प्रभावाने अध्ययन केले आहे. संशोधकाने ग्राम्य विषयाच्या संशोधनासाठी "अकोला जिल्हा" हे संशोधन क्षेत्र निवडले आहे. संशोधकाने १००० ग्रहकांच्या मूलाखत अनुसूचीनुसार प्रथम विधानन त्यांच्या खरेदी प्रेरणाती मर्यादी फेरती त्यानुसार ५०० ग्रामीण व ५०० शहरी भागातील ग्रहकांच्या मूलभूत व वैनीच्या वस्तु खरेदी कळवर जात, रीत आणि जातसमर्न विद्याय वर्गीकरणाच्या प्रभावाने व अध्ययनानुसारच विचार केला.

अध्ययन ग्रामीण व शहरी ग्रहकांचा खरेदी कळ, खरेदी कळ, मूलभूत व वैनीच्या वस्तु खरेदी कळ.

प्रस्तावना

सन २०१९ चा विचार केला तर भारताच्या एकूण ९३२ कोटी लोकसंख्येपैकी ७०% लोक लोक ग्रामीण भागात राहतात आणि २९.५ टक्के शहरी भागात राहतात. शहरी लोकांचे प्रश्न हे शहरी सार्वजनिक, सामाजिक परिस्थितीती विषयीत आहेत. त्यांचे प्रमुख विविध स्तरांचे सामाजिक, आर्थिक, राजकीय, सांस्कृतिक, पर्यावरण विषयक, लौकिक इत्यादी आहे. शहरी लोक हे तुलनेने अधिक पुढारलेले, आक्रमक, संघर्ष, आर्थिक उत्पन्न कमवतात. त्यांचा करणारे आहेत, त्यांची मूलभूत व वैनीच्या वस्तु खरेदी विषयक प्रवृत्ती सुगमचिध्ते आहेत.ग्रामीण व शहरी भागातील ग्रहकांची मूलभूत व वैनीच्या वस्तु खरेदी कळ जात, रीत आणि जातसमर्न विद्याय वर्गीकरणाची व्याप्ती व मर्यादा

संशोधन विषयाचे अध्ययन करील असतांना संशोधकास संशोधनाची व्याप्ती ठरविले असता महत्त्वाने असते. कारण संशोधक संपूर्ण, सत्याने अध्ययन करू शकत नाही. म्हणून संशोधन करीत असतांना संशोधकास त्या घटकाने अध्ययन करावयाचे आहे, त्या घटकाने कोणत्या स्तरांचे अध्ययन करावयाचे व कोणत्या भागातील क्षेत्रातील घटकाने अध्ययन करावयाचे आहे हे निश्चित, करणे लागते. सोडविलेले संशोधनाच्या व्याप्तीमध्ये संशोधकाने क्षेत्र, संशोधकाने समग्र व संशोधन विषयाची व्याप्ती इत्यादींचा अर्थार्थ होतो.

संशोधन प्रक्रिया अन्वयित व अखंड असल्याने संशोधकाची विषयाचे संशोधन करीत असतांना त्यांची व्याप्ती ठरविले आवश्यक आहे. ग्राम्य संशोधकासाठी अकोला जिल्हा हे संशोधन क्षेत्र निवडूनले आहे. ग्राम्य संशोधकास पूर्वीत सर्वविध संशोधकाने संशोधनासाठी ठरविल्या असल्या आहेत.

- १. ग्राम्य संशोधकाने १८ ते ७५ वर्षे या वर्गातील ग्रहकांचा विचार करण्यात आला आहे.
- २८ पैचा कमी व ७५ पैचा जास्त वय असणाऱ्या ग्रहकांचा अभ्यास कर संशोधनात केला नाही.
- २. संशोधन क्षेत्रातील ग्रहकांचे प्रत्यक्ष उत्पन्न विचारात घेतले आहेत.
- ३. संशोधकास मूलभूत वस्तु हाच मुख्य ग्रहकांचाच इतर विधानन ठरविल्या आहेत.
- ४. संशोधकास वैनीच्या वस्तु हाच ग्रहकांचाच प्रथम विषयक ठरविल्या आहेत. कारण कोणत्या वस्तु वैनीच्या व कोणत्या वस्तु मूलभूत आहेत हे ग्रहकांच्या मर्यादी व उत्पन्नाचा अवलंबून असते.



ग्राम्य त्यांच्या कट्टर मूलभूत वैनीच्या वस्तु कोणत्या काही मर्यादी पैसा घरी मर्या करून त्यांचे वैनीच्या वस्तु खरेदी मर्यादा कळवणे अध्ययन संशोधन संशोधन केले आहे.

५. संशोधकाने संशोधनासाठी निवडलेला हा प्रश्न त्यांचा संपूर्ण कुटुंबाच्या खरेदी कळवर प्रदर्शित करतो. म्हणजेच जात निवडलेले ग्रहक हे प्रत्येक स्तरांचे कुटुंबातील व्यक्ती आहेत.

असा प्रकारचा सर्वोच्च संशोधन विषयासाठी संशोधकाने निश्चिन केला आहेत. संशोधकास नमुन निवडतांना सुद्धा मर्यादा देऊनच अध्ययन आहेत कारण भारत हा जात्य लोकसंख्येचा व विविध मर्यादा, संस्कृतीचा देश आहे. त्यामुळे निवडलेला नमुन हा भारतीय लोकसंख्येचा योग्य प्रतिनिधित्व करणारा असावा. म्हणूनच सुद्धा संशोधकाने संशोधनात नमुन निवडतांना विचार केला आहे.

संशोधन क्षेत्र

संशोधकाने ग्राम्य विषयाच्या संशोधकासाठी "अकोला जिल्हा" हे संशोधन क्षेत्र निवडले



मधुन ल्यांच्या कट्टयन मुल्युन वेरींच्या वस्तु कोणत्या चावी घडिली वेळुन घडी मयार करून ल्याच वेरींच्या वस्तु खेरी घडिलेन कळते अत्यवन संवेधित संशोधनात घेतले आहे. ५. संशोधकाने संशोधनासाठी निवडलेल्या छत्र प्रकृत ल्याचा संपूर्ण कुटुंबाच्या खेरी कळयन प्रदर्शित करते. म्हणजेच यात निवडलेले छत्रक हे प्रत्येक व्यक्तीच्या कुटुंबातील व्यक्ती आहेत. असा प्रकृतका मधुन संशोधन विषयासाठी संशोधकाने निवडत केला आहेत. संशोधकाने मधुन निवडण्यामा मधुन मर्यादा ठेवण्यात आल्या आहेत कारण मर्यादा हा ज्ञान लोकसंख्येचा व विविध वर्गीचा, समसुचीता देण आहे. त्यामुळे निवडलेला मधुन हा भारतीय लोकसंख्येचा योग्य प्रतिनिधित्व करणारा असावा. म्हणजेच मधुन संशोधकाने संशोधनात मधुन निवडण्याताना विचार केला आहे.

संशोधन क्षेत्र
संशोधकाने प्रामुख विषयाच्या संशोधकासाठी "अकोला जिल्हा" हे संशोधन क्षेत्र निवडले आहे. अकोला जिल्हा संशोधन क्षेत्र निवडण्याचे कारण मद्र जिल्हा विकासवारीतील जिल्हा आहे. मुख्यतः हा जिल्हा शेतीवर, व्यवसायवर, नैकरीवर तसेच मधुनीवर अवलंबून असल्याच्या खेरीच्या ल्यावेला आहे. तसेच हा जिल्हा छत्रेरी, घडी क्षेत्रात अमुन या जिल्हात आदिवासी संख्या प्रचलान आहेत. याविषय संशोधकाने या जिल्हातील यत्कीची आहे. त्यामुळे असाण्या याचाच अभ्यास करून आश्यात आधुनिक जगत आश्यात जिल्हातील उत्पतीका किती जायका आहे, हे ज्ञानभोक्ताच्या संशोधकाच्या अभ्यासातून जमून येत याचे म्हणून अकोला जिल्हा संशोधन क्षेत्र मधुन निवडले आहे.

मधुन निवड घडली :
मधुन संशोधनासाठी अकोला जिल्हा हे संशोधन क्षेत्र निवडून या जिल्हातील १००० मधुन ५०० कमीच व ५०० जखी छत्रकांच्या अभ्यास करणारा आला. जिल्हाच्या अभ्यासनासाठी संशोधकाने मधुन निवड घडलीमधील घडता यादुधिका मधुन निवड घडलीच्या अविचलित अकरा घडली, या उपघडलीचे आणि बहुघडिले छत्रे बहुवारीय मधुन निवड घडली, याचा अबाळव केला आहे.

छत्रेरी व जखी समाजाच्या छत्रकांच्या धर्मीक खेरी कलाची घडलेली

१. धर्म
अकोला जिल्हात धर्मानुसार लोकसंख्येचे प्रमाण ज्ञाय आहे हे जमून घेत्यासाठी संशोधकाने अभ्यासनासाठी निवडलेल्या एखुन १००० छत्रकांच्या धर्माने अभ्यास करणार्या छत्रेरीने मुख्यतः अनुसुचीमध्ये धर्मासंबधी घडन विचारला असावा घडन छत्रेरीच्या मधुनीच्या आधने धर्मानुसार छत्रकांच्या घडली छत्रेरी १.२ घडली घडलीघडी आहे.

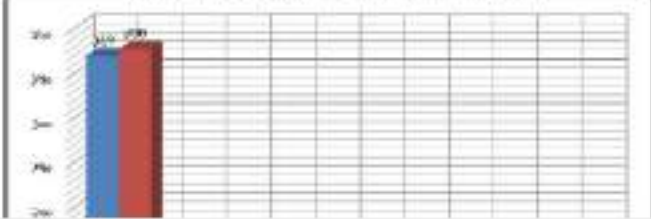
घडली छत्रेरी धर्मानुसार छत्रकांच्या धर्मीकता घडलीघडी घडली

अ. क्र.	धर्म	छत्रेरीय घडलीघडी	जखी घडलीघडी
१	हिंदू	७९५ (७९.८%)	७७७ (७७.८%)
२	बौध्द	५३ (५.३%)	५९ (५.८%)
३	मुसलमान	३३ (३.३%)	३३ (३.३%)
४	जैन	१२ (१.२%)	१२ (१.२%)
५	ख्रिस्ती	७ (०.७%)	५ (०.५%)
६	इतर	८ (०.८%)	५ (०.५%)
एखुन		५००	५००

धर्मात: मुख्यतः अनुसुची घडता संकलित मधुनीच्या आधारे. जखीय मधुनीतून असे निघरनास घेतले की, ७३.८ टक्के कमीच घडता आणि ७७.८ टक्के जखीय हिंदू छत्रकांच्या घडता संकलित ज्ञान आहे. जर संकलित कमी घडता १.२ टक्के कमीच व ३.४ टक्के जखी घडता संकलित धर्माचे घडता घेत, इतर धर्मी मधुने घडता, संकलित, इसाई हे छत्रक १.२ टक्के छत्रेरीय घडता आणि १.० टक्के जखी घडता आहेत.

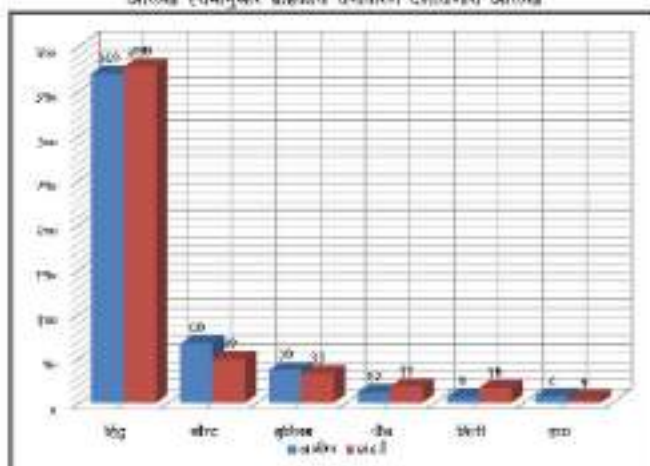


आलेख १ धर्मानुसार छत्रकांच्या धर्मीकता घडलीघडता आलेख





आलेख १ धर्मगुरूंमार् बाह्यभाषे वर्गीकरण दर्शविण्या आलेख



२. जातधर्माचे निहाय वर्गीकरण

धर्मगुरूंमार् अन्वयेन विचाराधी विषय कल्प प्रयोग व ज्ञानी भाषणीय एकूण २००० बाह्यभाषे अन्वयेनमाडी विषय कल्प प्रयोग ज्ञानी ज्ञान मुलाखत अनुसूचितव्यय जाणून वेगळे. एव अन्वये ज्ञान झालेला ज्ञानीचे वर्गीकरण महाराष्ट्र शासनने निर्दिष्ट केलेला वर्गीकरण निहाय ज्ञानीच्या धर्मगुरूंमार् वर्गीकरण केले. ती खालील ताली क्र. २ अ. १ मध्ये दर्शविली आहे.

ताली क्र. २ बाह्यभाषे जातधर्माचे निहाय वर्गीकरण दर्शविणारी ताली

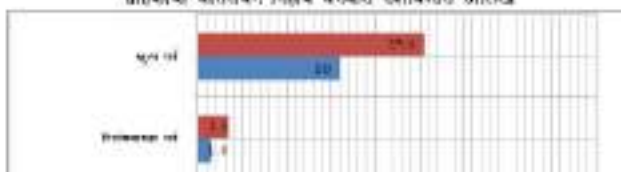
अ. क्र.	बाह्यभाषे वर्गीकरण	जमाईक संख्या/प्रतिशत	ज्ञानी संख्या/प्रतिशत
१	अनुसूचित जात S.C	१०३(५.२%)	७२(३.६%)
२	अनुसूचित जमाती S.T.	१०(०.५%)	३(०.१%)
३	विमुक्त ज्ञानी V.J. व मजकूर जमाती M.T.	११०(५.२%)	७२(३.६%)
४	इतर जातधर्माचे वर्गीकरण O.B.C.	१९९(९.९%)	२०९(१०.२%)
५	विशेषमातम वर्गीकरण S.B.C.	७२(३.६%)	१०३(५.२%)
६	सुद्धा वर्गीकरण Other	८०९(४०.५%)	१२८(६.३%)
एकूण		१०००	१०००

नोंद: मुलाखत अनुसूची खरा संश्लेषित सहितीय अन्वये.

वरील तालीकाने अन्वये निदर्शित केले की, अन्वयेनमाडी विषयकलेला एकूण बाह्यभाषेचे संख्या २००० मध्ये ३५.२ टक्के प्रयोग व २०५ मध्ये ३२.९ टक्के ज्ञानी प्रयोग इतर जातधर्माचे वर्गीकरण O, B, C.चा प्रयोग मोठ्याने, ज्ञानी व ज्ञानी भाषण अनुसूचित जमाती S, T. वर्गीकरणे मधील ज्ञानी प्रयोग आहे.



आलेख २ बाह्यभाषे जातधर्माचे निहाय वर्गीकरण दर्शविणारा आलेख



Comment



Highlight



Draw



Text



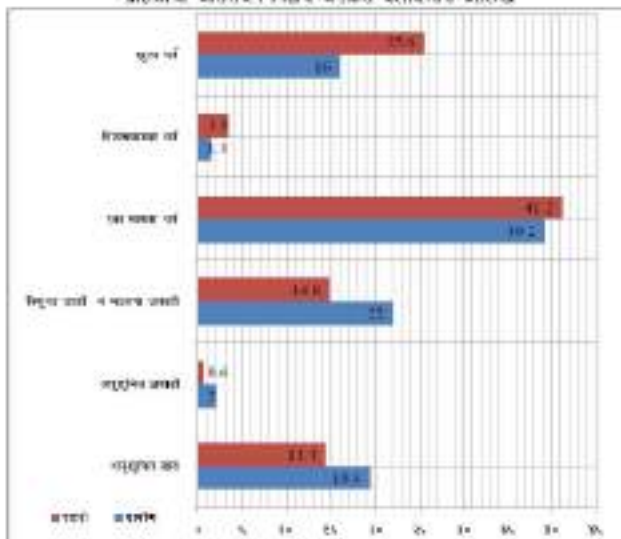
Fill & Sign



More tools



आरेख २
ग्रहकांची जातसर्गरी निहाय वर्गीकरी दर्शविल्ल्या आलेख



३ उनीय न सुरुत इन्कारास कोणकोणत्या सभाला वसुधी खेरीत करतल
 इन्कारास हा जातसर्गरीय सुरुत आहे. जातसर्गरीय इन्कारासचे धर्म अन्वयासो हे फार गुणावुनीय आहे. इन्कारासो वर्तमान ही त्याला मान्यसर्गरीय सर्वांत आहे. त्यामुळे त्याला मुलभूत न वेनीय्या सुरुत खेरीत कोणता वर्तमान अन्वयासर्गरीय जाती या इन्कारास सभालेखीत खेरीत वर्तमान करीये अध्ययन करये आवश्यक आहे. जातसर्गरीय त्यामुळे इन्कारास सभालेखीय वर्तमानो माहिती करतले आवश्यक आहे. जातसर्गरीय वर्तमानो सभालेखी १००० इन्कारासो मुलभूत वेडन त्याच्या उपासनेखी न सभालेखी वर्तमानोचे अध्ययनाची माहिती मिळविली. त्यानुसार इन्कारास सभालेखी वेडकोल कोणकोणते धर्म न उपासत सुरुत करतल वारोनी माहिती पुढील सभालेखी दर्शविली जाते.

सारणी क्र. ३

इन्कारासचे जातसर्गरीय सभ न उपासत मांडवणी माहिती दर्शविल्ली सारणी

सर्गरीय जाती सभ न उपासत	धर्मशास्त्र	सुरुत			असुरास		
		हिंदू	मुस्लिम	इतर	हिंदू	मुस्लिम	इतर
सभ न विवाडी	सुरुत मुलभूत सुरुत	०	२५	०	७	२२	२५
	सुरुत वेनीय्या सुरुत	१५	५	५०	२०	११	५
	सुरुत	३५०	३	४	३३०	०	५५



विवासास / नासत	सुरुत	३५०	३	४	३३०	०	५५
	सुरुत वेनीय्या सुरुत						
	सुरुत मुलभूत सुरुत	०	२५	०	७	२२	२५
	सुरुत	३५०	३	४	३३०	०	५५





विशाल / नागज	करडीही नाही	85+	33	0	3000	33	34
	फाल्ग्वेनीच्या वस्तु	5	3	0	10	0	24
	दोन्ही वस्तु	0	0	52	0	0	30
ईद	करडीही नाही	34+	0	52	3000	0	44
	फाल्ग्वेनीच्या वस्तु	55	0	2	3	0	11
	दोन्ही वस्तु	0	30	0	0	33	0
गुरुनानक जयंती	करडीही नाही	35,5	30	42	3000	33	40
	फाल्ग्वेनीच्या वस्तु	0	0	0	0	0	3
	दोन्ही वस्तु	0	0	52	0	0	10
बुध वीरिंग / डॉ. राजा महेश आर्षेकर जयंती	फाल्ग्वेनीच्या वस्तु	35,5	30	52	3000	33	44
	फाल्ग्वेनीच्या वस्तु	0	0	0	0	0	4
	करडीही नाही	0	0	2	0	0	5
महावीर जयंती	करडीही नाही	35,5	30	55	3000	33	44
	फाल्ग्वेनीच्या वस्तु	0	0	2	0	0	3
	दोन्ही वस्तु	0	0	5	0	0	0
पुढीचकवा	करडीही नाही	20	34	50	3000	33	30
	फाल्ग्वेनीच्या वस्तु	5	0	0	10	5	15
	दोन्ही वस्तु	35,5	2	3	24	0	0



सविता जयराव / पद्मजाती	करडीही नाही	5	30	50	3000	33	34
	फाल्ग्वेनीच्या वस्तु	50	0	0	100	0	14
	दोन्ही वस्तु	34+	0	0	0	0	50



Comment



Highlight



Draw



Text



Fill & Sign



More tools



समीक्षा अवकाश / नवकाशी	सहायी वाणी	१	३०	१४	३००	३०	७५
	फलक वैनीच्या बसतू	१०	०	०	७५	०	५
	खोली बसतू	३५०	०	०	०	०	१०
अध्यय तुनीका	फलक मुल्लुत बसतू	२४	३५	१५	३०	२८	५५
	फलक वैनीच्या बसतू	१००	१	७५	१३०	५	३५
	खोली बसतू	२४५	०	०	२००	०	०

नोंद: मुल्लुत अनुसूची बसतू संश्लेषित महितीच्या आधारे.

समीक्षा अवकाश/नवकाशी असे विभागलेले वेळ आहे, अध्ययनसाठी निवडलेल्या एकूण प्रश्नांची संख्या/प्रश्नांकसमूह, दिवाळी, अध्ययन तुनीका, समीक्षा अवकाश व नवकाशी, ईद या सगळ्या निमित्त वैनीच्या बसतूवर अवकाश घ्यावे, म्हणून खोली वेळी आहे, तर मुल्लुत या महितीमुळे खोली बसतूवर अवकाश.

टीपणी :- समीक्षणामध्ये असे आढळून येते आहे, प्रथमतः व सहाय्य भागात अनुक्रमे ७३.८ व ७५.५ टक्के सध्या जसल समीक्षण विद्युत् यामध्ये प्रमाण आढळून आले. प्रत्येकाचा खोली कस हा सर्वाधिक यामध्ये/अध्ययनसाठी समीक्षण वेळेत यामध्ये अध्ययन केले. प्रथमतः भागात १५.५ म्हणजे ३५.३ टक्के व सहाय्य भागात २०.५ म्हणजे ५२.२ टक्के इतर भागात सर्व O. B. C. वर्गीकांमध्ये प्रत्येक सध्या जसल आहे, सर्वोच्च विद्येतरांमध्ये सर्व S. B. C. वर्गीकांमध्ये प्रत्येक ३ म्हणजे १.५ टक्के ग्रामीण भागात प्रत्येक आहे, व सहाय्य भागात अनुसूचित जमाती S. T. वर्गीकांमध्ये प्रत्येक ०.५ टक्के प्रमाण आहे.समीक्षणामध्ये असे आढळून येते आहे, सहाय्य भागात ५१ टक्के प्रत्येक समीक्षा अवकाश व नवकाशी, ५५ टक्के प्रत्येक ईद, ५५ टक्के प्रत्येक सध्या दिवाळी, ५०.८ टक्के प्रत्येक अध्ययन तुनीका इत्यादी प्रकारचे सगळ्या भागात होण्याचे प्रमाण सध्या जसल आहे, तर



समीक्षा भागात ५३ टक्के प्रत्येक सध्या दिवाळी, ५० टक्के प्रत्येक सध्या वैनीच्या, ८१ टक्के प्रत्येक समीक्षा अवकाश व नवकाशी आणि ५० टक्के प्रत्येक १८.५ अध्ययन तुनीका इत्यादीत सध्या जसल आहे जसात, मुल्लुत व वैनीच्या बसतू खोली संश्लेषित सध्या अध्ययनसाठी प्रत्येकाच्या सध्या/समीक्षा खोली बसतूवर अध्ययन केले. वैनीच्या बसतूवर खोली सध्या/सध्या जसल आहे जसल जसल प्रथमतः व सहाय्य भागात प्रत्येक आहे. एकूण प्रश्नांची संख्या/प्रश्नांकसमूह, दिवाळी, अध्ययन तुनीका, समीक्षा अवकाश व नवकाशी, ईद या सगळ्या निमित्त वैनीच्या बसतूवर अवकाश घ्यावे, म्हणून खोली वेळी आहे, तर मुल्लुत या महितीमुळे खोली बसतूवर अवकाश.

संदर्भ सूची

1. डॉ. कल्लेकर वि. वि. विभाग लखनपूर, सध्या अनुसूची २००३, इत्यादी संश्लेषित सध्या.
2. डॉ. कल्लेकर सूची व स. आर. वि. विभाग, 'सध्या/सध्या प्रत्येक सध्या', डॉ. कल्लेकर सध्या/सध्या सध्या.
3. सध्या सध्या, 'सध्या/सध्या सध्या सध्या', सध्या सध्या सध्या सध्या सध्या २०१०.



Comment



Highlight



Draw



Text



Fill & Sign



More tools



प्रयोग भारत १३ करोड़ ग्रहण करने दिखायी, ४० करोड़ ग्रहण तुष्ट पीपिंग, ८९ करोड़ ग्रहण गरीब ऊपलव व न्यायी आदि करोड़ ग्रहण १८.६ अरब तुरीया असाहस साजरे कीले जगत, मुलभूत व वैनीष्य वस्तु खरीदी संबंधित बर्तन अन्वयणसाधनी साहसक्या सहायकपीत खरीदी कल्पे अन्वयण केले, वैनीष्य वस्तुनी खरीदी सहाय्य केले जाने असा कल प्रतीण व राहती साहसक्या आते. प्रभुत साहसक्याकी सवर्णिकसाहसक्या, दिवाळी, अरब तुरीया, गरीब ऊपल व न्यायी, ईट या सया विमित वैनीष्य वस्तुसा असा घुट अयते, प्रभुत खरीदी केले आते. लर मुलभूत व वस्तुनुके खरीदी कयासा असाहस.

संदर्भ सूची

1. डॉ. कलेश्वर वि., विपिन लखनवर, प्रथम अक्टूरी २०१५, इरमह संश्लेषण पुते
2. डॉ. वेणुवर सुधी व प्र. आरती विवेक, समसिक संश्लेषण राहती, डी संश्लेषण इरमह वस्तु,
3. संजु वसाय, 'साहसक्या असा ही', पुते. गेल इरमह प्रथम अक्टूरी २०१०
4. <https://research-methodology.net/descriptive-research/>
5. <http://anithresearch.org.in>
6. www.americanheritagedictionary.com
7. WWW.Censusindia.gov.in
8. www.businessdictionary.com/basicgoods
9. www.ecmowiki.com>basicgoods
10. www.huberler.com, 2014
11. www.conceptofluxurybrands.com
12. www.wikipedia.org/wiki/luxurygoods
13. www.businessdictionary.com
14. www.wikipedia.com14 dec. 2012



'लोकसाहीर अस्था साडेच्या कांदवरीतील वाचक -नायिका'

श्री. अजित जयराम जाधव

महावक प्राध्यापक, मराठी साठल्ये-साधे-पिणे महाविद्यालय, (स्वाशन) देवस्थ, जि.

रत्नागिरी, ई-मेल -dspmaspajt@gmail.com, मोबाईल नं. -९८६०७६७९२८

साहित्यक लोकसाहीर अस्था साडे कांदे सने वल मराठी साहित्यक अजयमर आते आहे. वना,



Comment



Highlight



Draw



Text




Fill & Sign



More tools


44	Religious Intolerance and Liberal Dissent in Githa Hariharan's In Times of Siege Dr. Leena V. Phate	187
45	Impact Of Caste System, Racism And Religion On Indian And International Society Dr. Jankumar g. Kohirvagar	192
46	Life And Death Instincts In Chinu Banejee Divakaran's The Sister Of My Heart Mr. Ganesh Beke	196
47	Indian Caste System, Religion, Culture and Its Impact on Middle Class Society Dr. Lantje S. D	200
48	Absence of Harmony in Shashi Deshpande's Roots and Shadows Ashish M. Sahare / Dr. Neshal Sheikh	204
49	Empowering the Consumer's Rights under the Consumer Protection Act 2019: Analysis Abhijit And More	207
50	Madhuban Painting – Folk Art of Mithila Mrs. Archana P. Harne	213
51	Impact of Caste Class and Religion in Shashi Deshpande's novel Roots and Shadows Prachi Bhongale / Dr. Varsha Vaidya	216
52	Impact Of Class And Religion On Immigrants In Rabul Varma's Plays Dr. Tulshiram Laxman Dabde	221
53	Global Challenges and Global Solutions Dr. Sunil S. Bidwai	225
54	Impact of E-Governance on Public Services in The State Of Maharashtra Dr. Sunil D. Patwatkar	232

ix | Website – www.aadharjournal.com Email – aadharjournal@gmail.com

B.Aadhar International Peer-Reviewed Indexed Research Journal | ISSN : 2278-9308
 Impact Factor - (SJIF) – 2.675, Issue No. 301 (COG) | July, 2021

55	Impact of Caste on Sustainable Development Prof. Satishkumar G. Dharwad	237
56	Female Feticide and Infanticide: A Matrial Problem Of India In Current Scenario Dr. Sanroddhi M. Tapare	242
57	Impact of COVID on Indian Economy Dr. Rupa Z. Gupta	245
58	An Overview on New Farm Bill Act Dr. Rupa Z. Gupta	248
59	Educative Role of College Library and Librarian in New Era. Dr. Rajkumar Paadharinath Ghole	251
60	Impact Of Caste, Class & Religion On India Today Prof. Rahul G. Mahare	255
61	Application of Electronic Security Systems in Libraries Dr. Prashant S. Pagale	262
62	A Conceptual framework of e- Engineering the Library Services Sas. Meena A. Vaidya	265
63	Impact of caste and Religion on Social Relationship Dr. Manojkumar Varma	267
64	Literature On Crises Caused By Nature Dr. Manata Foke	269
65	Preparation and Evaluation of PVAc Membrane for Gas Separation M. B. Kumbhare	274
66	Contemporary Understanding of Schizophrenia Dr. Kavita Kanholkar	278
67	Changing Attitudes Of Female Students In Gulbarga City Smt. Kalpana Veerabhadrappa/ Dr. V.B. Kothchetti	286
68	PNDT Act Challenges in Society Jaya Wajire	292
69	Literature on Media and Information Literacy Dr. Vyas Jagdish	295
70	Fresh Water Fishes Of Tapi Region Of Jalgaon District Maharashtra Dr. Hanuman Gopabho Sadafule	301

x | Website – www.aadharjournal.com Email – aadharjournal@gmail.com

B.Aadhar International Peer-Reviewed Indexed Research Journal | ISSN : 2278-9308
 Impact Factor - (SJIF) – 2.675, Issue No. 301 (COG) | July, 2021

71	Impact Of Race, Caste, Class And Religion On Indian And International Society Dr. Deenan Shrikrushna Umbarkar	305
----	--	-----

**Impact Of Caste, Class & Religion On India Today****Prof. Rahul G. Mahure**

Dr. H. N. Sinha Arts & Commerce College, Patur, Dist. Akola.

Email ID: rmahure@gmail.com**Introduction**

The Indian Caste System is historically one of the main dimensions where people in India are socially differentiated through class, religion, region, tribe, gender, and language. Although this or other forms of differentiation exist in all human societies, it becomes a problem when one or more of these dimensions overlap each other and become the sole basis of systematic ranking and unequal access to valued resources like wealth, income, power and prestige (Sekhon, 39). The Indian Caste System is considered a closed system of stratification, which means that a person's social status is obligated to which caste they were born into. There are limits on interaction and behavior with people from another social status (Sekhon, 39). Its history is massively related to one of the prominent religions in India, Hinduism, and has been altered in many ways during the Buddhist revolution and under British rule. This paper will be exploring the various aspects of the Indian caste system related to its hierarchy, its history, and its effects on India today. Caste Structure and Characteristics Defining the word "caste" itself is harder than thought to be. Risky defines it as "a collection of families or groups of families bearing a common name; claiming a common descent from a mythical ancestor, human or divine; professing to follow the same hereditary calling; and regarded by those who are competent to give an opinion as forming a single homogeneous community" (Hutton, 47). It can also be defined as an endogenous and hereditary subdivision of an ethnic unit occupying a position of superior or inferior rank of social esteem in comparison with other such subdivisions (Velansery, 2). Caste name is generally associated with a specific occupation and, as mentioned before, is a closed stratification, which makes it endogenous (Hutton, 47). The Indian caste system is a classification of people into four hierarchically ranked castes called varnas. They are classified according to occupation and determine access to wealth, power, and privilege. Leadership positions in society are monopolized by a few dominant castes (Pintane). The two upper castes are ritually considered as superior to the lower castes (Smith, 43). The Brahmins, usually priests and scholars, are at the top. Brian K. Smith, the author of *Classifying the Universe*, explains his definition of the Brahmin caste: The Brahmin class is essentially defined by its supposed priority (as the class created first by the creator god), by knowledge of the Veda, and by the monopoly this class holds on the operation of sacrifice. These traits justify the social position of the class vis-à-vis others: they are predominant because they are prior, and they claim to stand outside of the power relations that govern social life for others because of their superior knowledge and sole possession of the ultimate "weapons," sacrificial techniques (48). There are, however, varying "degrees" of Brahmins, such as Kanyasulkya, Tamil, Tanjore, and others who are part of numerous villages (Pintane). These sub-castes, called jatis, are very specifically endogenous, so that a Brahmin is not only restricted to marrying another Brahmin, but to marrying a woman of the same subdivision of Brahmins (Hutton, 47). Each jati is composed of a group deriving its livelihood primarily from a specific occupation. People are born into a certain caste and become members. They then acquire the appropriate occupation according to their jati. Separation of these Brahmins from others is one of several indications of social status, which include material goods, social power or influence, and social skills (Pintane). In modern India, economic competition and education are predominant, and the Brahmins occupy this position in both aspects (Sekhon, 44). Following the Brahmins are the Kshatriyas, or political rulers and



soldiers. They were the ruling class and often times collaborated with the Brahmins as they reigned over their kingdom. In ancient India, the rulers were bound by Holy Scriptures to govern their kingdoms with justice. A Hindu ruler was the protector of his subjects, and in order to protect his subjects the king needed to be an expert warrior. A Kshatriya is characterized by physical and martial strength (Smith, 48). These qualities determined his relations with others: "the Kshatriya is charged with the protection of the higher Brahmin class with rule over (and unrestricted exploitation of) the lower Vaishtyas" (Smith, 48-9). The word 'kshatra' in Sanskrit means government, power, and dominion (Indranetzke). Kshatriyas are considered to be bold, alert and full of fortitude, generosity, discipline and modesty (Lahiri). Priests and warriors were said to be "better" than or "superior" to the other castes, and in general the Brahmins and Kshatriyas were regarded as united into a ruling class according to the populace at large. But although the Brahmins and Kshatriyas together proclaimed to be superior to the commoners, the Brahmins never hesitated to declare their own caste as higher than the Kshatriyas. The reason of this, according to the Vedas, is that Brahmins have been characterized as being self-sufficient, whereas the Kshatriyas are dependent on priests. Thus, it is said that Brahmins can live without rulers, but rulers cannot sufficiently execute their tasks without the aid of Brahmins (Smith, 42). Next are the Vaishtyas, or merchants. A Vaishtya's duty was to ensure the community's prosperity through agriculture, cattle rearing and trade. The Vaishtyas were considered and expected to be weak in comparison to their rulers, and were infinitely exploitable and dependent. These assumptions, however, were usually not heeded because this was considered as a



soldiers. They were the ruling class and often times collaborated with the Brahmins as they reigned over their kingdom. In ancient India, the rulers were bound by Holy Scriptures to govern their kingdoms with justice. A Hindu ruler was the protector of his subjects, and in order to protect his subjects the king needed to be an expert warrior. A Kshatriya is characterized by physical and martial strength (Smith, 48). These qualities determined his relations with others: "the Kshatriya is charged with the protection of the higher Brahmin class with rule over (and unrestricted exploitation of) the lower Vaishyas" (Smith, 48-9). The word 'kshatra' in Sanskrit means government, power, and dominion (Indianetzone). Kshatriyas are considered to be bold, alert and full of fortitude, generosity, discipline and modesty (Lahiri). Priests and warriors were said to be "better" than or "superior" to the other castes, and in general the Brahmins and Kshatriyas were regarded as united into a ruling class according to the populace at large. But although the Brahmins and Kshatriyas together proclaimed to be superior to the commoners, the Brahmins never hesitated to declare their own caste as higher than the Kshatriyas. The reason of this, according to the Vedas, is that Brahmins have been characterized as being self-sufficient, whereas the Kshatriyas are dependent on priests. Thus, it is said that Brahmins can live without rulers, but rulers cannot sufficiently execute their tasks without the aid of Brahmins (Smith, 42). Next are the Vaishyas, or merchants. A Vaishya's duty was to ensure the community's prosperity through agriculture, cattle rearing and trade. The Vaishyas were considered and expected to be weak in comparison to their rulers, and were infinitely exploitable and regenerative. These oppressions however, were usually not boycotted because this was presented as a natural state of affairs in the social realm (Smith 49). Later, the Shudras took over agriculture and cattle rearing while the Vaishyas became traders and merchants. However, though they were "twice-born" and economically strong because they controlled commerce, Vaishyas were denied a high social status, for which they resented the upper castes. One expression of this resentment was their support of the anti-Brahminical sects that developed around the 6th century BC, like Buddhism and Jainism (Gurjari). Then come the Shudras, who are usually laborers, peasants, artisans, and servants. Shudras were thought to not have any special abilities and were considered only capable of serving as slaves to the upper three classes. Shudras enjoyed no rights or privileges, and were not permitted to perform any sacrifices or homa, read or learn the Vedas or recite the mantras (prayer rituals). They were also not allowed to enter temples and could only serve the upper three castes as a slave, barber, blacksmith or cobbler (Gurjari). They too supported the anti-Brahminical groups that came about. At the very bottom are those considered the "untouchables." These individuals performed occupations that were considered unclean and polluting, such as scavenging and skinning dead animals and are considered outcasts. The Hindu law books insisted that there were only four varnas and never a fifth, which was used as a reason to not accept the tribal people of India (Velassery, 8). They were therefore not considered to be included in the ranked castes. In some cases, the untouchables could face criminal charges if they polluted certain things with their presence. For example, it was a criminal offense for a member of an excluded caste knowingly to pollute a temple by his presence (Hampton). They were also forbidden to enter the streets in which the houses of the upper castes were situated, and there were many customs and laws that kept them beyond the villages and towns. Since they were rated outside the caste system, they were destined to only live in the outskirts of the village and were never an integral part of village community. Their services, however, were still essential to the health of the community and therefore still had to be part of the system in order to serve the upper castes (Velassery, 8). Caste includes three elements: repulsion, hierarchy, and hereditary specialization. According to Velassery, "a society is characterized by such a system if it is divided into a large number of hereditarily specialized groups, which are hierarchically superposed and mutually opposed. It does not tolerate the principle of rising in the status of groups' mixture and of changing occupation" (2). There are many rules in the Indian caste system which caste members must adhere to in order to avoid being shunned from their caste members or, according to Hinduism



their next life. The two most important characteristics of the Indian caste system have to do with endogamy and occupational restriction. Every member of a caste or sub-caste is required to marry within their own caste. Any violation of this results in excommunication from one's family and caste. When it comes to occupation, every caste is associated with a particular one to which its members are required to follow. Another characteristic is that every caste imposes restrictions on its members with regards to diet and has its own laws which govern the food habit of the members.

There are two types of food: Pacca, which is food prepared with ghee (melted butter), and Kachcha, which is food prepared with water (Pyakurel). According to the castes, only certain kinds of foods can be exchanged between certain castes. For example, a Brahman can accept only Pacca food from a Shudra, but Kachcha food can only be accepted from a person of one's own caste or of a higher caste (Pyakurel). Another is the social interaction between castes. There are strict barriers when it comes to the mixing of a superior caste with an inferior caste. Hence, under the caste system every caste abides by well established customs and well defined norms of interactions. A fourth idea is the belief of purity and pollution. Cleanliness is considered to be a very important value in Hinduism, and the caste system enforces this idea. Untouchability was thus a means of exclusivism, a social device that became religious only by being drawn into the pollution-purity complex (Velassery, 8). Therefore, it was believed that the higher castes were more pure and less polluted,



their next life. The two most important characteristics of the Indian caste system have to do with endogamy and occupational restriction. Every member of a caste or sub-caste is required to marry within their own caste. Any violation of this results in excommunication from one's family and caste. When it comes to occupation, every caste is associated with a particular one to which its members are required to follow. Another characteristic is that every caste imposes restrictions on its members with regards to diet and has its own laws which govern the food habit of the members.

There are two types of food: *Pacca*, which is food prepared with *ghee* (melted butter), and *Kachcha*, which is food prepared with water (*Pyakurel*). According to the castes, only certain kinds of foods can be exchanged between certain castes. For example, a Brahman can accept only *Pacca* food from a *Shudra*, but *Kachcha* food can only be accepted from a person of one's own caste or of a higher caste (*Pyakurel*). Another is the social interaction between castes. There are strict barriers when it comes to the mixing of a superior caste with an inferior caste. Hence, under the caste system every caste abides by well established customs and well defined norms of interactions. A fourth idea is the belief of purity and pollution. Cleanliness is considered to be a very important value in Hinduism, and the caste system enforces this idea. Untouchability was thus a means of exclusivism, a social device that became religious only by being drawn into the pollution-purity complex (*Velassery*, 8). Therefore, it was believed that the higher castes were more pure and less polluted, while the lower castes were regarded as less pure and more polluted (*Pyakurel*). A final characteristic that is very important to the stabilization of the Indian caste system is the restriction of caste mobility, which was mentioned earlier. Birth in a particular caste confines a person to staying in this caste and restricts an individual's mobility up or down the hierarchy (*Pyakurel*). The caste system very much impacted the economic structure in the Indian village. The village was essentially a food-providing unit, where each family of the craft or service caste was linked with one or more of the land owning-farmer-caste family. This system was known as the *jajmani* system, which survived in India up to the arrival of the British. W.H. Wiser in his *Hindu Jajmani System* shows the mutuality of relationship in a village community based on the exchange of goods and services between different castes (*Velassery*, 7). In the village that Wiser studied, he found that "there were twenty-four castes fixed by birth—priest and teacher, bard and geologist, accountant, goldsmith, florist vegetable grower, rice grower, carpenter, ironworker, barber, water-bearer, shepherd, grain parcher, seaman, potter, tradesman, oil-presser, washerman, mat-maker, leather worker, sweeper and cess-pool cleaner, Mohammedan beggar, Mohammedan glass bangle seller, Mohammedan cotton-carder, and Mohammedan dancing girl" (*Velassery*, 7). It can be seen from the above list of caste distinctions that the web of economic stability and security that was provided by an individual's respective caste and by those relationships the individual acquired through his or her occupation was essential to village life. The caste system is what drives these relationships and these relationships are one of the reasons the caste system stays intact.

Religion, Culture and Caste

The division of castes constitutes one of the most fundamental features of India's social structure. In Hindu society, caste divisions play a part in both actual social interactions and in the ideal scheme of values. Members of different castes are expected to behave differently and to have different values and ideals (*Béteille*, 45). These differences are sanctioned by the Hindu religion. Traditionally, the caste system of stratification in India was legitimized through classical Hindu religious texts, especially as interpreted by Brahmins (*Sekhon*, 45). Hinduism is "as much of a social system as a religion...its social framework has from very early times been the caste system, and this has...become...increasingly identified as Hinduism as such" (*Smith*, 9). The caste system was rationalized in ancient India on various grounds. One of them was the justification in the Vedas. The caste system would not have found approval among the vedic people unless there was some referent to it in the Vedas. The *Punshu Sukta* in the 10th Mandala of the Rigve



came into existence: from different parts of the *Parudha*, the Cosmic Soul, at the time of a grand sacrifice performed by the gods (*Jayarama V*). As mentioned earlier, the Brahmins came out of his mouth, the *Kshatriyas* from his arms, the *Vaiyshas* from his thighs, and the *Shudras* from his feet. Another justification derives from the theory of Karma.

This concept rationalizes the caste system based on birth. It supports the argument that people of the lower castes have to blame themselves for their troubles and low status because of their bad Karma in their past life (*Jayarama V*). The law of Karma states that the present condition of your soul, for example, confusion or serenity, is based on your decisions in the past and that you, as an individual, have made yourself what you are based on your actions. Also, your present thoughts, decisions, and actions determine your future life events, and these events can alter one's Karma through natural, moral decision and action (*Oriental Philosophy*). Therefore, it is the notion that "one's particular duty is calibrated to the class into which one was born and the stage of life one is presently passing through" (*Smith*, 10), and that one of the main entailments of the caste system is "the belief in karma and the cycle of rebirth whereby one's social position in this life is ethically determined by moral actions in past lives" (*Smith*, 10). Since one of the main beliefs in Hinduism is that the consequences of your past decisions have determined your present state, reincarnation plays a huge role in the prevention of people revolting against the caste system. Reincarnation was created by



came into existence: from different parts of the Purusha, the Cosmic Soul, at the time of a grand sacrifice performed by the gods (Jayarama V). As mentioned earlier, the Brahmins came out of his mouth, the Kshatriyas from his arms, the Vaishyas from his thighs, and the Shudras from his feet. Another justification derives from the theory of Karma.

This concept rationalizes the caste system based on birth. It supports the argument that people of the lower castes have to blame themselves for their troubles and low status because of their bad Karma in their past life (Jayarama V). The law of Karma states that the present condition of your soul, for example, confusion or serenity, is based on your decisions in the past and that you, as an individual, have made yourself what you are based on your actions. Also, your present thoughts, decisions, and actions determine your future life events, and these events can alter one's Karma through natural, moral decision and action (Oriental Philosophy). Therefore, it is the notion that "one's particular duty is calibrated to the class into which one was born and the stage of life one is presently passing through" (Smith, 10), and that one of the main entailments of the caste system is "the belief in karma and the cycle of rebirth whereby one's social position in this life is ethically determined by moral actions in past lives" (Smith, 10). Since one of the main beliefs in Hinduism is that the consequences of your past decisions have determined your present state, reincarnation plays a huge role in the prevention of people revolting against the caste system. Reincarnation was created by the Aryans in order to justify the oppressive behavior they were imposing on the natives and to keep the people from rising up against the system. Reincarnation bolsters caste oppression in two ways. It justifies injustice, and deflects hopes for progress from this life to a "next life" (JoT). For the people on top of the caste system (the Brahmins), reincarnation justifies why they get the privilege of high-class birth. Those privileges were earned through virtuous behaviors in their past lives, and a privileged birth proves that one deserves privilege. For the people on the bottom, the Shudras and the untouchables, reincarnation justifies why they suffer for their low birth. They must have earned their suffering through sinful acts in past lives. In order to avoid a low-caste birth in their next life, Hindus who are born in Shudras or untouchables learned to support rather than oppose their own oppression.

Hinduism teaches low-caste people that the way to improve their position in their next life is by leading a virtuous life this time around with no acts of deviance towards the caste system (JoT). As mentioned before, many in India who were oppressed (like the Shudras and the "untouchables") joined anti-Brahmanical movements in order to take a stance against the discriminatory acts they were facing. Even in 1959, one of the primary reasons for the conversion to Buddhism in India during the 1950s under the leadership of B.R. Ambedkar was the caste system and the plight of the oppressed "untouchables" (Sekhon, 45). Conversion to Buddhism seemed to be believed as the only means of emancipation from the injustices associated with the caste system. This is where the term Dalit derived from; those termed untouchables referred to themselves as the oppressed people, and the term is used to denote both pride in their community as well as resistance to exploitation (Sekhon, 45-6). Sometimes the oppressed Shudra castes and tribal groups also refer to themselves as Dalit. These Dalit activists rejected being defined as Hindus and supported the movement against social and economic injustice (Sekhon, 46). It is unfortunate that although the original intent of Varma was not to create caste, it has evolved into emphasizing the idea of the caste system. Varma are conditioned with one's actions and desires based on Gunas, but people have mistaken Varma for caste and treat them as identical. Varma are God created, whereas caste is man-made; it is simply a social institution and can easily be changed and modified according to changing needs of society (Lahiri). Caste-by-birth was never the original intent nor was it ever the basis upon which the Varma were constituted; it was meant to have individuals engaging only in a field of activity that they are capable of doing (Lahiri). The Varma System stood on the basis of Gunas and karmas of the individual and has nothing to do with birth (Lahiri).



Movements and Political Policies against Caste

There were many movements and governmental actions that took place pre- and postindependence in order to overcome and attempt to eliminate the inequalities and injustices associated with the caste system. During the national movement, Gandhi began using the term "Harijans" (God's people) to refer to the untouchables in order to encourage a shift towards positive attitude towards the lower castes. Many lower caste members, however, found the term to be patronizing. The Census of India had started by the British in the late 19th century, and in 1935, "the British Government of India came up with a list of 400 groups considered untouchable, as well as many tribal groups, that would be accorded special privileges in order to overcome deprivation and discrimination. Those groups included on this list came to be termed Scheduled Castes and Scheduled Tribes. In the 1970s, however, many leaders of castes considered untouchable started calling themselves Dalits" (Sekhon, 48).

The anti-caste Dalit movement began with Jyotirao Phule in the mid-19th century, and he started a movement for education and the upliftment of women, Shudra's, and Dalits, and the movement spread to many parts of India. He also worked to abolish the idea of "untouchability," which meant getting rid of restrictions on entry into temples, and finding a place for Dalits within Hinduism (Sekhon, 48). After 1910, however, Dalit leaders started focusing on distancing themselves from Hinduism and began to advocate for a separate electorate for the Dalits. But Gandhi, who was one of the leaders of the Indian National Congress, tried to instead encourage the incorporation of



Movements and Political Policies against Caste

There were many movements and governmental actions that took place pre- and postindependence in order to overcome and attempt to eliminate the inequalities and injustices associated with the caste system. During the national movement, Gandhi began using the term "Harijans" (God's people) to refer to the untouchables in order to encourage a shift towards positive attitude towards the lower castes. Many lower caste members, however, found the term to be patronizing. The Census of India had started by the British in the late 19th century, and in 1935, "the British Government of India came up with a list of 400 groups considered untouchable, as well as many tribal groups, that would be accorded special privileges in order to overcome deprivation and discrimination. Those groups included on this list came to be termed Scheduled Castes and Scheduled Tribes. In the 1970s, however, many leaders of castes considered untouchable started calling themselves Dalits" (Sekhon, 48).

The anti-caste Dalit movement began with Jyotirao Phule in the mid-19th century, and he started a movement for education and the upliftment of women, Shudra's, and Dalits, and the movement spread to many parts of India. He also worked to abolish the idea of "untouchability," which meant getting rid of restrictions on entry into temples, and finding a place for Dalits within Hinduism (Sekhon, 48). After 1910, however, Dalit leaders started focusing on distancing themselves from Hinduism and began to advocate for a separate electorate for the Dalits. But Gandhi, who was one of the leaders of the Indian National Congress, tried to instead encourage the incorporation of Dalits as part of reformed Hinduism. Another prominent movement was the Dalit movement under B.R. Ambedkar, which began between the 1920s and 1930s. He campaigned for greater rights for Dalits in British India, and even after independence (Sekhon, 48). Both Ambedkar and Gandhi were advocates for the abolishment of the caste system, but they disagreed on the means to go about it. Gandhi believed "untouchability to be a moral issue that could be abolished through goodwill and change of heart among the upper-caste Hindus" (Sekhon, 48). Ambedkar, however, believed that "the subordination of Dalits was primarily economic and political, and could only be overcome by changing the social structure through legal, political, and educational means" (Sekhon, 48). Ambedkar did receive constitutional guarantees after independence that reserved a certain percentage of seats in elections for Dalits, but by the mid-1950s, Ambedkar was not satisfied by the rate of implementation of the measures.

He therefore resigned from government and began to recruit Dalits to seek rights. In 1956, he encouraged around six million Dalits to convert to Buddhism "as a means of escaping the social stigma of untouchability within the Hindu caste system" (Sekhon, 49). During the 1970s, the Dalit Panthers movement sprouted up among the younger generation of Dalits along with other social movements in India, and their movement expressed their anger and frustration at the failure of implementation regarding policies that would eliminate acts of violence against Dalits by upper-caste Hindus in many parts of urban and rural India (Sekhon, 49). There are three main categories of people that have been identified as eligible for preferential policies that reserve seats in legislatures, in government jobs, in public sector enterprises, and in state-supervised educational institutions, in terms of their population proportion in their area. They have also been promised special programs (such as health care legal assistance, allotment of land, scholarships, loans, and grants) and are legally protected against discrimination (such as debt, forced labor, and untouchability) (Sekhon 49). The first group is the Scheduled Castes (SCs), which includes communities who are considered to be untouchables (Daniel). The second are the Scheduled Tribes (STs). This category includes in it those communities who did not accept the caste system and preferred to reside deep in the jungles, forests, and mountains of India, away from the main population. The Scheduled Tribes are also called Adivasi, meaning aboriginals (Daniel). The third is the Other Backward Classes (OBCs), which includes in it castes who belong to the Shudra Varna, former untouchables (Daniel).



Hinduism to other religions, and nomads and tribes who made a living from criminal acts (Daniel). They are considered to be affected by "backwardness" based on social and economic disadvantages. It is not clear, however, what criterion identifies OBCs and there is an ongoing disagreement over whether to assign people this status on the basis of caste or on economic criteria. The problem with this is that caste and economic status have been largely correlated in the past, and even now, caste-based prejudice and discrimination hinder economic advancement for the lower castes (Sekhon, 49). In the 1960s, the reservation system for SCs and STs began, but the individual states were the ones that were to determine which would be identified as OBCs. Many southern states identified economically disadvantaged castes as OBCs, but there has been considerable opposition to implementing these policies in other Indian states (Sekhon, 50).

Modern India

Relationships between castes have become more relaxed today. There is more food sharing between castes and a lot more eating done at local restaurants where caste distinctions are less likely to be made. One of the biggest changes that took place in India was occupational pursuits among men (Sekhon, 43) (and women later on). Earlier, most men did not veer away from their caste-linked occupations, such as blacksmithing and pottery making. Many have now taken up newer occupations



Hindus to other religions, and nomads and tribes who made a living from criminal acts (Daniel). They are considered to be affected by "backwardness" based on social and economic disadvantages. It is not clear, however, what criterion identifies OBCs and there is an ongoing disagreement over whether to assign people this status on the basis of caste or on economic criteria. The problem with this is that caste and economic status have been largely correlated in the past, and even now, caste-based prejudice and discrimination hinder economic advancement for the lower castes (Sekhon, 49). In the 1960s, the reservation system for SCs and STs began, but the individual states were the ones that were to determine which would be identified as OBCs. Many southern states identified economically disadvantaged castes as OBCs, but there has been considerable opposition to implementing these policies in other Indian states (Sekhon, 50).

Modern India

Relationships between castes have become more relaxed today. There is more food sharing between castes and a lot more eating done at local restaurants where caste distinctions are less likely to be made. One of the biggest changes that took place in India was occupational pursuits among men (Sekhon, 43) (and women later on). Earlier, most men did not veer away from their caste-linked occupations, such as blacksmithing and pottery making. Many have now taken up newer occupations that do not relate to their caste, such as government jobs, teaching, retail and services, and machine repair. Wealth and power in the village is now less associated with caste than before, and landownership has become more diversified (Sekhon, 44). Also, the idea that purity and pollution is caused by the lower castes has diminished a good amount. It has, however, only somewhat diminished in the public, whereas behind closed doors and on ceremonial occasions, purification rituals related to caste status are still observed. Endogamy is still enforced among families, but not as strict as before. A woman's status is still significantly tied to the status of the male, but education and awareness of equalization for women has widely spread throughout India (Sekhon, 44). In rural areas, movement out of caste specializing occupations and access to resources is still difficult and slow for the lower castes, but in urban areas, caste is now a less significant part of daily life. Although discrimination on the basis of caste has been outlawed in India, caste has become a means for competing for access to resources and power in modern India, such as educational opportunities, new occupations, and improvement in life chances (Sekhon, 45). This trend is connected to India's preferential policies and the implementation of these policies. Implementation has been very uneven in the midst of debates and controversies over the preferential policies, but they have still had a very significant impact on many sections among the lower castes and classes (Sekhon, 50). There has been an increase in representation of SCs, STs, and OBCs in elected offices and they have acquired strong local support. They have also become an important element in electoral politics and have gone on to form strong political parties in various regions.

People from these disadvantaged groups have largely made their way into government jobs as well as all levels of educational institutions (Sekhon, 50). Unfortunately, however, only a relatively small proportion of the lower castes have benefited from these preferential policies. Even though there is an increasing acceptance of lower-caste individuals, there is also more overt hostility and violence expressed against the lower castes and classes in many parts of India. For example, in parts of Bihar, which is a state in eastern India, upper-caste landowners formed a private army in 1994 called the Ramvir Sena to "protect" themselves from the lower castes. Although this was outlawed, the Ramvir Sena had carried out 20 massacres of Dalits by early 1999 (Sekhon, 51). Hostility is also expressed by the many people who support the removal of reserved government jobs and in institutions for technical education, particularly on the part of many from the traditionally higher castes who are economically disadvantaged. Individual achievements, mobility, and economic position are also still significantly affected by caste (Sekhon, 51).

272/377



Conclusion

The Indian caste system has played a significant role in shaping the occupations and roles as well as values of Indian society. Religion has been the constant push towards this stratification system for centuries, beginning with the Aryans and continuing down a long road of unfortunate discrimination, segregation, violence, and inequality. Hinduism was the backbone of the purkypollution complex, and it was the religion that influenced the daily lives and beliefs of the Indian people. Even after sixty-three years of independence, Indians continue to be in the grip of caste consciousness. Work was divided and each had his allotted task since birth, and heredity of occupation was a rule that played a big role in the economics of urban and rural life. Mobility of occupation or caste was restricted, and an individual leaving the occupation of his ancestors in order to follow his or her own path was rarely witnessed. It can be seen that caste continues to play an important role in the dynamic of social and political interactions within India. Numerous movements challenging the injustices associated with the caste system have encouraged individuals in India to be more civil towards other cast members. Many of the lower castes have gained a lot from the partial elimination of the caste system, and India should be applauded for its constant effort to eradicate this system of stratification from its culture. It is, however, important to look at the importance of how caste status has affected the quality of life and social mobility in India today.



Conclusion

The Indian caste system has played a significant role in shaping the occupations and roles as well as values of Indian society. Religion has been the constant push towards this stratification system for centuries, beginning with the Aryans and continuing down a long road of unfortunate discrimination, segregation, violence, and inequality. Hinduism was the backbone of the parhypollution complex, and it was the religion that influenced the daily lives and beliefs of the Indian people. Even after sixty-three years of independence, Indians continue to be in the grip of caste consciousness. Work was divided and each had his allotted task since birth, and heredity of occupation was a rule that played a big role in the economics of urban and rural life. Mobility of occupation or caste was restricted, and an individual leaving the occupation of his ancestors in order to follow his or her own path was rarely witnessed. It can be seen that caste continues to play an important role in the dynamic of social and political interactions within India. Numerous movements challenging the injustices associated with the caste system have encouraged individuals in India to be more civil towards other cast members. Many of the lower castes have gained a lot from the partial elimination of the caste system, and India should be applauded for its constant effort to eradicate this system of stratification from its culture. It is, however, important to look at the importance of how caste status has affected the quality of life and social mobility in India today.

REFERENCES

1. Alavi, Seema. *Sepoys And The Company Tradition and transition in Northern India 1770-1830*. Oxford University Press India, 1998. Print.
2. Beteille, André. *Caste, Class, and Power: Changing Patterns of Stratification in a Tanjore Village*. Berkeley: University of California, 1965. Print.
3. Bouglé, Célestin. *Essays on the Caste System*. London: Cambridge UP, 1971. Print. Cochrane, Stuart, and John Harris. *Reinventing India: Liberalization, Hindu Nationalism, and Popular Democracy*. Cambridge, UK: Polity, 2000. Print.
4. Daniel, Aharon. "Caste System in Modern India." *Adanief's Info Site*. Web. 4 Nov. 2010.
5. Dhurye, G. S. *Caste and Race in India*. Bombay: Popular Prakashan, 1969. Print. Hampton, Andrea. "The Untouchables." *Home - CSU, Chico*. Web. 23 Nov. 2010. "Hinduism and Buddhism's Comparison." *Essortment Articles; Free Online Articles on Health, Science, Education & More*. Web. 14 Nov. 2010.
6. "Hinduism: Caste System, Reincarnation, and Karma." *Philosophy Home Page*. Web. 14 Nov. 2010.
7. Hutton, J. H. *Caste in India: Its Nature, Function and Origins*. Bombay: Indian Branch, Oxford UP, 1963. Print.
8. "Kshatriya - Indian Caste." *Free Encyclopedia & Web Portal on Indian Culture & Lifestyle*. 28 Jan. 2009. Web. 11 Oct. 2010.
9. Lahiri, R. K. "Caste System in Hinduism by Dr. RK Lahiri, PhD." *Boloji.com - A Study in Diversity - News, Views, Analysis, Literature, Poetry; Features - Express Yourself*. 20 Nov. 2005. Web. 3 Nov. 2010.
10. Malalasekera, G. P., and K. N. Jayatilake. "Buddhist Studies: Caste System." *BuddhaNet - Worldwide Buddhist Information and Education Network*. Web. 14 Nov. 2010.
11. Pistone, Andrea. "Brahmins Within the Caste System." *Home - CSU, Chico*. Web. 11 Oct. 2010.
12. Pykarel, Sourav. "Caste System in India | Articles." *Rajpat Brotherhood: A Blog Focused on Technology and Web-development*. Web. 29 Nov. 2010.
13. Sekhon, Joti. *Modern India*. Boston: McGraw-Hill, 2000. Print. Smith, Brian K. *Classifying the Universe: the Ancient Indian Varna System and the Origins of Caste*. New York: Oxford UP, 1994. Print.
14. Tweet, Jonathan. "JoT Re! Reincarnation." *JoT Welcome Page*. July 2004. Web. 23 Nov. 2010.
15. V. Jayarama. "Hinduism and Caste System." *Hinduism, Buddhism, Jainism, Sikhism, Zoroastrianism and Other Resources*. Web. 14 Nov. 2010.
16. "Vaishyas." *Gurjar.net*. Web. 12 Oct. 2010.
17. Velassery, Sebastian. *Casteism and Human Rights: toward an Ontology of the Social Order*. Singapore: Marshall Cavendish Academic, 2005. Print.



Application of Electronic Security Systems in Libraries

Dr. Prashant S. Pagade

Vidarbha Arts & Commerce College Lakhani, Dist: Bhandara

Email:-prashantpagade3@gmail.com, Cell No. 7588770820

Abstract:

Use and application of various electronic security systems in the library is become very essential. Due to increasing number of users, space and collection, it is possible to the library staff to overlook all the library premises with traditional security measures. Automated surveillance security system has to be adopted by all the libraries to prevent theft and illegal use of library materials. The Present paper highlights the point related to application of such electronic systems in the libraries and its advantages to upgrade the library services with better quality.

Introduction:

I
N
T
E
R
N
A
T
I
O
N
A
L
R
E
S
E
A
R
C
H
F
E
L
L
O
W
S
A
S
S
O
C
I
A
T
I
O
N
S

IMPACT FACTOR - 6.625

E-ISSN - 2348-7143

INTERNATIONAL RESEARCH FELLOWS ASSOCIATION'S

RESEARCH JOURNEY

International E-Research Journal

PEER REFEREED & INDEXED JOURNAL

Special Issue-264, April-2021,

INDIA'S SUSTAINABLE DEVELOPMENT GOALS IN 21ST CENTURY



Guest Editor :
Dr. B. S. Jagdale,
Principal,
MGV's Arts, Science & Commerce College,
Manmad, Tal. Nandgaon, Dist. Nashik (M.S.)

Executive Editors:
Mr. D. S. Gore, President, JSBSS, Mantha
Dr. P. G. Ambekar, Vice-Principal,
MGV's ASC College, Manmad
Dr. R. D. Bhosale, MGV's ASC College, Manmad
Dr. S. S. Tambe, MGV's ASC College, Manmad
Dr. G. L. Shendge, MGV's ASC College, Manmad
Smt. Vijaya K B Patil, Director, JSBSS's ECAC

Chief Editor:
Dr. Dhanraj T. Dhangar,
MGV's Arts & Comm. College, Yeola



- This Journal is indexed in :
- Scientific Journal Impact Factor (SJIF)
 - Cosmos Impact Factor (CIF)
 - Global Impact Factor (GIF)
 - International Impact Factor Services (IIFS)

For Details Visit To : www.researchjourney.net

SWATHIRIAN PUBLICATIONS



'RESEARCH JOURNEY' International E- Research Journal
Impact Factor - (SJIF) - 6.625 (2019)
Special Issue - 264 - India's Sustainable Development Goal in 21st Century
Peer Reviewed Journal

E-ISSN :
2348-7143
April-2021

Impact Factor - 6.625

E-ISSN - 2348-7143

INTERNATIONAL RESEARCH FELLOWS ASSOCIATION'S

RESEARCH JOURNEY

International E-Research Journal

PEER REFEREED & INDEXED JOURNAL

Special Issue-264, April-2021

INDIA'S SUSTAINABLE DEVELOPMENT GOALS IN 21ST CENTURY



Guest Editor
Dr. B. S. Jagdale
Principal,
MGV's Arts, Science & Commerce College,



Executive Editors
Mr. D. S. Gore, President, JSBSS, Mantha
Dr. P. G. Ambekar, Vice-Principal,
MGV's ASC College, Manmad



This Journal is indexed in :-
- Scientific Journal Impact Factor (SJIF)
- Cosmos Impact Factor (CIF)
- Global Impact Factor (GIF)
- International Impact Factor Services (IIFS)

For Details Visit To : www.researchjourney.net



'RESEARCH JOURNEY' International E- Research Journal
Impact Factor - (SJIF) - **6.625 (2019)**
Special Issue - 264 - India's Sustainable Development Goal in 21st Century
Peer Reviewed Journal

E-ISSN :
2348-7143
April-2021

Impact Factor - 6.625

E-ISSN - 2348-7143

INTERNATIONAL RESEARCH FELLOWS ASSOCIATION'S
RESEARCH JOURNEY
International E-Research Journal

PEER REFEREED & INDEXED JOURNAL
Special Issue-264, April-2021

**INDIA'S SUSTAINABLE DEVELOPMENT
GOALS IN 21ST CENTURY**

Guest Editor :
Dr. B. S. Jagdale,
Principal,
MGV's Arts, Science & Commerce College,
Manmad, Tal. Nandgaon, Dist. Nashik (M.S.)
Chief Editor:
Dr. Dhanraj T. Dhangar,
MGV's Arts & Comm. College, Yeola

Executive Editors:
Mr. D. S. Gore, President, JSBS, Mantha
Dr. P. G. Ambekar, Vice-Principal,
MGV's ASC College, Manmad
Dr. R. D. Bhosale, MGV's ASC College, Manmad
Dr. S. S. Tambe, MGV's ASC College, Manmad
Dr. G. L. Shendge, MGV's ASC College, Manmad
Smt. Vijaya K B Patil, Director, JSRSS's ECAC

Our Editors have reviewed papers with experts' committee, and they have checked the papers on their level best to stop false literature. Except it, the respective authors of the papers are responsible for originality of the papers and intensive thoughts in the papers. Nobody can republish these papers without pre-permission of the publisher.

- Chief & Executive Editor

SWATIDHAN INTERNATIONAL PUBLICATIONS
For Details Visit To : www.researchjourney.net

*Cover Photo (Source) : Internet.
© All rights reserved with the authors & publisher Price : Rs. 1000/-
Website - www.researchjourney.net Email - researchjourney2014@gmail.com



'RESEARCH JOURNEY' International E- Research Journal
Impact Factor - (SJIF) - **6.625 (2019)**
Special Issue - 264 - India's Sustainable Development Goal in 21st Century
Peer Reviewed Journal

E-ISSN :
2348-7143
April-2021

Editorial Board

Chief Editor -
Dr. Dhanraj T. Dhangar,
Assist. Prof. (Marathi)
MGV's Arts & Commerce College,
Yeola, Dist - Nashik [M.S.] INDIA

Executive Editors:
Dr. Tejesh Beldar, Nashikroad (English)
Dr. Gajanan Wankhede, Kairat (Hindi)
Mrs. Bharati Sonawane, Bhusawal (Marathi)
Dr. Rajay Pawar, Goa (Konkani)

- Co-Editors -**
- ◆ Prof. Mohan S. - Dean faculty of Arts, Delhi University, Delhi, India
 - ◆ Prof. Milena Brestova - Head, Classical East Department, Sofia University, Sofia, Bulgaria
 - ◆ Dr. R. S. Surajit - Center for Translation Studies, University of Hyderabad, Hyderabad, India
 - ◆ Mr. Tufail Ahmed Shaikh - King Abdul Aziz City for Science & Technology, Riyadh Saudi Arabia.
 - ◆ Dr. Anil Dhangre - Head, Dept. of Management, North Maharashtra University, Jalgaon [M.S.] India
 - ◆ Dr. Shalendra Lende - F. T. M. Science University, Narsingi [M.S.] India

12	Role of Yoga for Mental & Physical Development of Women	Mrs. Pratiksha V. Pangle & Mrs. Rupali S. Wagh	66
13	Global, National, Regional, Local & Social Issues of India's Sustainable Development Goals in 21 st Century	Pratiksha Wagh & Namrata Deshmukh	72
14	A Study on Employability and FDI in Retail	Mr. Laxman Dhavle & Dr. M. S. Waghmare	79
15	Design and Development of Educational Websites for Sustainable Development : A Review	Mr. Sanjay Mahajan	87
16	A Study on Women Empowerment in India : Issues and Challenges	Mr. Sandip Sable	92
17	Challenges and Problems of Rural Entrepreneurship in India and Government's Role in Entrepreneurship	Prof. Rupali Ghorpade & Prof. Sharmila Yewale	98
18	India's Sustainable Development Goals in 21 st Century	Mr. Vishal Sanap	106
19	National Digital Library of India: A Boom for Life Long Learners	Dr. Rahul Lekhan	117
20	A Study of Initiatives Taken by Ashoka Junior College to Instill Awareness about Sustainable Development Goals amongst the Students through the Concept of Model United Nations	Ms. Simar Ahluwalia & Dr. Priiti Sonar	123
21	Education is a Greatest Tool for Achieving Social Justice & Equality	Dr. Sunita Joshi	123

3 | Website - www.researchjourney.net Email - researchjourney2014@gmail.com

"RESEARCH JOURNEY" International E- Research Journal
Impact Factor - (SJIF) - 6.625 (2019)
Special Issue - 264 - India's Sustainable Development Goal in 21st Century
Peer Reviewed Journal
E-ISSN : 2346-7143
April-2021

22	Sustainable Development of Agriculture Sector of Osmanabad District : An Analytical Study Outlining Revolutions	Mr. Nitin Patil & Mr. Amit Thorat	129
23	The Benefits and Disadvantages of Using Cell Phone in College	Mr. Avinash Nerkar	137
24	Women Entrepreneurship in Education, Development and Management	Dr. Shivaji Thore	141
25	The Sustainable Development in India	Dr. L. L. Abasaheb Jadhav	146
26	A Study Flower of Life Development in India	Prof. Rahul Mohure	152
27	A Study Impact of Privatization on Nationalized Banking System in India	Mr. Chandrakant Dhumele	157
28	Gender Equality and Empowerment of Women in India : A Key to Sustainable Development	Dr. Vijayanti Ramavat & Dr. Tejaswini Sontakke	163
29	Sustainable Development and Environmental Protection	Smt. Shakuntala Khume	170
30	Teacher As Networker in Covid Pandemic for Sustainable Development	Prof. Kavita Kakhandki	174
31	Global Warming : A Dangerous Warning	Dr. Shakuntala Patil	178
32	Sports, Physical Activities and Injuries	Dr. Dinosh Karad	184
33	The Need of Correspondence between Education and Industry for Assured Employability	Dr. M. A. Galkwad	189
34	Environmental Issues and Water Pollution of Muzum River in Malegaon City	Prof. Shaziya Ahmed	193
35	Coronavirus : Sign and Symptoms, Cause, Preventive Measures, Possible Treatment and Pandemic	Prof. Momin Ahmed	197
36	Indian Agriculture, Organic Farming and Sustainability	Prof. Fauziya Ahmed	201
37	Impact of Superkiller-25 Pesticides on Protein Metabolism of Fresh Water Fish Common Cichlas	Prof. Shahbaz Hussain, Prof. Farooz Akhter, Prof. Shahbaz A. J.	208
38	Inclusive Education System in India	Prof. Tasneem Kausar Md. S.	214
39	Sustenance of Education through the Google Classroom : An Online Learning Tool	Dr. Kalyan Kokane	217
40	Poverty and Sustainable Development in India: A Reality	Prof. Milind Ahire	221
41	Routes and Roots of Women's Movement in India	Prof. Varsharani Pedibekar	226
42	समाजशास्त्रातील नव्या विचारांची माहिती : एक अन्वेषण	डॉ. प्रवीण अंबेकर	229
43	टाईम 3 आयडिटीज के रूप में अन्वेषण लेख : एनटीडी 2030 के परिप्रेक्ष्य में एक उभारी चुनौती	डॉ. सुभाष बोडे	234
44	सहारा राष्ट्रीय राष्ट्रीय हनी बीजना : एक प्रोजेक्ट	विष्णू चिमारदेव	240
45	सार्वजनिक क्षेत्रातील वेळोवेळी खानगीकरण : एक विधेयकात्मक अन्वेषण	डॉ. सुनील घुगे	247
46	A1 / A2 सार्वजनिक वृद्धा संरक्षणीय संरक्षण पर्यटकीय वैज्ञानिक सुवाता...	डॉ. सुभाष बोडे	256
47	सहजतवादा एक जागतिक गमना	डा. सुरेश बोडे	263
48	सहारा राष्ट्रीय अन्वेषणीय संरक्षणीय जागतिक व सार्वजनिक स्थितीला कार्यात्मक अन्वेषण : सार्वजनिक क्षेत्र	सुनीता अम्बेकर	266
49	सुन्य विज्ञान : सत्य	डॉ. शिवाजी बोडे, प्रा. प्रकाश बर्डे	269

4 | Website - www.researchjourney.net Email - researchjourney2014@gmail.com

"RESEARCH JOURNEY" International E- Research Journal
Impact Factor - (SJIF) - 6.625 (2019)
Special Issue - 264 - India's Sustainable Development Goal in 21st Century
Peer Reviewed Journal
E-ISSN : 2346-7143
April-2021

50	अज्ञान आणि सौंदर्य	डॉ. वेणु. एस. बबले, सदानंद सुरवट	272
51	जागतिक : एक - अन्वेषण	डॉ. शिवाजी बोडे, प्रा. प्रकाश बर्डे	277
52	सार्वजनिक क्षेत्रातील सार्वजनिक विकास अन्वेषण	डॉ. सपना पाटील	280
53	जागतिकीकरण : सांस्कृतिक सार्वजनिक	डॉ. शिवाजी बोडे	283
54	जागतिकीकरण : उच्चशिक्षण सदान, सपना व सदान	डॉ. शिवाजी बोडे, प्रा. प्रकाश बर्डे	286



A Study Flower of Life Development in India

Prof. Rahul G. Mahure

Dr. H. N. Sinha Arts & Commerce College, Patne, Dist. Akola,
 Email ID: rmahure@gmail.com

Introduction:

Teens being enthusiastic, vibrant, innovative and dynamic in nature is the most important section of the population. Teens shows strong passion, motivation and will power which also make them the most valuable human resource for fostering economic, cultural & political development of a country. A country's ability and potential for growth is determined by the size of its Teens population. The energy and passion of the Teens if utilised properly, can bring huge positive change to the society and progress to the nation. Teens are the creative digital innovators in their communities and participate as active citizens, eager to positively contribute to sustainable development. The life experiences & perspectives of young people in the 21st century differ greatly. About 88 percent of young women and men living in developing countries face challenges brought about by unequal and limited access to resources, healthcare, education, training, and employment as well as economic, social and political opportunities. In many parts of the world, Teens face poverty, hunger, barriers to education, multiple and intersecting forms of discrimination, violence, and limited opportunities for growth and employment prospects. Teens are often excluded from decision-making processes and generally looks at untraditional avenues for civic engagement. More than 850 million Teens live in fragile and conflict-affected countries and territories. Young people are both the victims and the perpetrators of the violence in societies they live in this diversifications of situations explains why Teens are considered both a source of concern and a beacon of hope and positive thinking. Environmental, economic & social opportunities & risks are becoming harder to predict. The dynamic landscape overall is becoming far more complex. Development thinking, knowledge & experience are available from a wider array of sources and providers. While the complexity of today's social-Economic, environmental political & political issues constitutes a significant challenge, tremendous opportunities for Teens to show their strengths as a strong self-org the potential for innovation and for embracing change.

153/351



Teens Concepts & Definition -

India and the World Conventionally, period from adolescence to middle age is termed as Teens. Age constitute the determining characteristics in the definition of Teens by various agencies. U.N. adopted the age group 15-24 for defining Teens. The National Teens Policy initially (in 2003) defined the Teens as in the age group 13-35. However, National Teens Policy, 2014 modified it and defined 'Teens' as persons in the age group of 15-29 years. In the present report, we have adopted 15-34 years as Teens as adopted in the earlier report in order to show trend and changes over long period of time. India accounted for substantial share of world population. By 2020, India accounted for 18.8% of the world population, recording an increase of 3.7% in its share since 1970. This growth is projected to continue & 2030, Indians would account for 18.90 of global population. India's share in the decennial addition to global population increased from 19.01 during 1970-1980 to 22.87 during 1990-2000 and is projected to decline to 19.69 by 2020-2030. The fertility pattern of the developed regions of the world,



consisting of the Europe and North America has caused the age structure of the population shifting upward, putting pressure on these nations to be dependent on the Teens nations from other parts of the world for labour supply. The declining share of population in the age group 15-34 is seen as prominent characteristics of developed region comprising of Europe and North America since 1980. The growth pattern in the Teens segment differs substantially from that of general population. The total Teens population increased from 169 million in 1971 to 513 million in 2013. This increase was in the form of annual addition of roughly 5.3, 6 and 6.6 million during seventies, eighties and nineties respectively. During the period 2011-2021, addition is substantially high at 7.4 million. The share of Teens population in total population has been increasing continuously from the level of 30.6% in the year 1971 to 34.8% in the year 2011. World Population Prospects The 2016 revision' Population Database of United Nations Population Division, India has the world's highest number of 10-24-year-olds, with 242 million-despite having a smaller population than China, which has 185 million young people. The regularity and efficiency of census operation in India add rigor to the measurement of Teens in India. The decennial enumeration through Population Census throws up consistent estimates of Teens in India. As per India's Census 2011, Teens (15-24 years) in India constitutes one-fifth (19.1%) of India's total population. India is expected to have 34.30 share of Teens in total population by 2019. The share reached its maximum of 35.15% in the year 2012. China in contrast is seen to have reached the highest share in the year 1990 at 38.28% and is projected to have the share of Teens force shrinking to 27.68% by the year 2020, a situation which Japan has experienced in around 2000. It is observed that India has the relative advantage at present over other countries in terms of distribution of Teens population. India's advantage in young



consisting of the Europe and North America has caused the age structure of the population shifting upward, putting pressure on these nations to be dependent on the Teens nations from other parts of the world for labour supply. The declining share of population in the age group 15-34 is seen as prominent characteristics of developed region comprising of Europe and North America since 1980. The growth pattern in the Teens segment differs substantially from that of general population. The total Teens population increased from 169 million in 1971 to 513 million in 2013. This increase was in the form of annual addition of roughly 5.3, 6 and 6.6 million during seventies, eighties and nineties respectively. During the period 2011-2021, addition is substantially high at 7.4 million. The share of Teens population in total population has been increasing continuously from the level of 30.6% in the year 1971 to 34.8% in the year 2011. World Population Prospects The 2016 revision' Population Database of United Nations Population Division, India has the world's highest number of 10-24-year-olds, with 242 million, despite having a smaller population than China, which has 185 million young people. The regularity and efficiency of census operation in India add rigor to the measurement of Teens in India. The decennial enumeration through Population Census throws up consistent estimates of Teens in India. As per India's Census 2011, Teens (15-24 years) in India constitutes one-fifth (19.1%) of India's total population. India is expected to have 34.30 share of Teens in total population by 2019. The share reached its maximum of 35.15% in the year 2012. China in contrast is seen to have reached the highest share in the year 1990 at 38.28% and is projected to have the share of Teens force shrinking to 27.68% by the year 2020, a situation which Japan has experienced in around 2000. It is observed that India has the relative advantage at present over other countries in terms of distribution of Teens population. India's advantage in young population is also evident when it is compared with other Asian Countries. India is seen to remain younger longer than China and Indonesia, the two major countries other than India which determine the demographic features of Asia. These three countries together accounted for 68 % of population of Asia in the year 2015 and the share of Asia itself is about 60% in world population. The proportion of Teens among female is generally lower on account of better longevity of female compared to male. The difference on account of gender is seen to be higher in developed region. In case of India, the gender differentials are less pronounced than in other countries. The shift in age distribution of population to higher age groups results in lower share for the age group 15-34 which in itself is an indication of increasing longevity. The widening differences on account of gender, characterizes such a situation, with the general population ageing and female doing more so depicting still lower share of Teens. Coincidentally, in case of India, the proximity of share of Teens among male and female is indicative of prevalence of healthy fertility levels in the general population & a population pool.

154/351



Major Issues Concerning Teens

1 Education

Education is central to development and to the improvement of the lives of young people globally, and as such has been identified as a priority area in internationally agreed development goals and the World Programme of Action for Teens. Education is important in eradicating poverty and hunger and in promoting sustained, inclusive and equitable economic growth and sustainable development. Increased efforts towards education accessibility, quality and affordability are central to global development efforts. Despite significant improvements in



increasing primary school enrollment in some regions, the Millennium Development Goal of achieving universal primary level education by 2015 could not be achieved. Moreover, such improvements haven't necessarily been followed by an equivalent transition to secondary education, vocational training, non-formal education or entry into the labour market, especially for girls and young women. Worldwide, 10.6% of young people are non-literate, lacking basic numerical and reading skills, and as such lack the means to be able to sustain a living through full & decent employment. With Teens unemployment and underemployment at persistently high levels worldwide, and with many young working poor lacking even primary-level education, such Teens unemployment and underemployment rates act to jeopardize social inclusion, cohesion and stability. In 2013, about 225 million Teens, or 20% of all Teens in the developing world, are "idle" – not in education, employment or training. Knowledge and education are key factors to the full and effective participation of Teens in the processes of social, economic and political development. Increased attention to improving participation rates of young people, particularly marginalized Teens, is needed to ensure that they acquire the knowledge, capacities, skills and ethical values needed to fulfill their role as agents of development, good governance, social inclusion, tolerance and peace. The persistent gender gap in education hinders Teens development. Gender inequity in education is characterized by, among other things, lack of access to and availability of gender sensitive educational infrastructure, materials and training programmes, as well as a high dropout rate amongst secondary school aged girls. Sub-Saharan Africa's secondary school enrollment rates have increased by 45% from 1999-2009, and the number of out-of-school children decreased by about 14 million between 1999 and 2009. In terms of tertiary education, much of the growth in enrolment has occurred in East Asia and the Pacific, and not in sub-Saharan Africa or South and West Asia. These regional inequalities can be demonstrated also by the estimates of literacy rates. Data from 2011 indicates that in developing countries, the percentage of non-literate Teens is 12.1%, with Sub-Saharan Africa's percentage standing at 29.6%, and South and West Asia standing at 18.5%. By 2015, Teens non-



increasing primary school enrollment in some regions, the Millennium Development Goal of achieving universal primary level education by 2015 could not be achieved. Moreover, such improvements haven't necessarily been followed by an equivalent transition to secondary education, vocational training, non-formal education or entry into the labour market, especially for girls and young women. Worldwide, 10.6% of young people are non-literate, lacking basic numerical and reading skills, and as such lack the means to be able to sustain a living through full & decent employment. With Teens unemployment and underemployment at persistently high levels worldwide, and with many young working poor lacking even primary-level education, such Teens unemployment and underemployment rates act to jeopardize social inclusion, cohesion and stability. In 2013, about 225 million Teens, or 20% of all Teens in the developing world, are "idle" – not in education, employment or training. Knowledge and education are key factors to the full and effective participation of Teens in the processes of social, economic and political development. Increased attention to improving participation rates of young people, particularly marginalized Teens, is needed to ensure that they acquire the knowledge, capacities, skills and ethical values needed to fulfill their role as agents of development, good governance, social inclusion, tolerance and peace. The persistent gender gap in education hinders Teens development. Gender inequity in education is characterized by, among other things, lack of access to and availability of gender sensitive educational infrastructure, materials and training programmes, as well as a high dropout rate amongst secondary school aged girls. Sub-Saharan Africa's secondary school enrolment rates have increased by 45% from 1999-2009, and the number of out-of-school children decreased by about 14 million between 1999 and 2009. In terms of tertiary education, much of the growth in enrolment has occurred in East Asia and the Pacific, and not in sub-Saharan Africa or South and West Asia. These regional inequalities can be demonstrated also by the estimates of literacy rates. Data from 2011 indicates that in developing countries, the percentage of non-literate Teens is 12.1%, with Sub-Saharan Africa's percentage standing at 29.6%, and South and West Asia standing at 18.5%. By 2015, Teens non-literacy rates are projected to fall to 8.5% for the world and to 12% in developing countries as a whole. As per UNESCO, Teens non-literacy rates in sub-Saharan Africa are projected to 25%. Although there has been progress in reaching universal primary

155/351

expansion of equitable access to education, this progress has often not been necessary provisions for ensuring quality, resulting in minimal impact on the lives of learners and decreased opportunities for social participation. Poor quality education is more common among disadvantaged segments of societies, with education being poorly adapted to the cultural and linguistic contexts of particular groups. Equally important, poor quality education and training deny young people employment opportunities as well as the resultant earnings and improved quality of life. Ultimately, poor quality education risks reinforcing inequalities and sustaining inter-generational poverty and marginalization. Many education and training systems do not provide young people with the basic skills needed to escape poverty & unemployment even when they continue to receive formal education. Non-formal education programmes seek to fill this gap by providing learning and skills development opportunities that are relevant to the context in which young people live and seek their livelihoods. Often provided through Teens and community based organizations, non-formal education facilitates the learning of life-relevant knowledge and skills, especially for disadvantaged and marginalized groups. Commitments made at the international level, including the World Programme of Action for Teens, the



Millennium Development Goals and the Education for All goals as well as the Global Education First Initiative, identify education as a key priority area for action.

2. Employment

Teens are the major seekers of employment as they traverse their journey of life from adolescent to Teens. A significant proportion of Teens take over the business of their family as heir apparent, but the major proportion of Youth becomes the first time jobseekers and searches for economic opportunities as existing in their country of residence. Employment market is a dynamic system where people keep getting in and out of system. Unemployment though exists in every part /country of the world but the rate of unemployment varies from country to country.

The global Teens unemployment rate is 13.01 percent for the period 2012 to 2014. Overall, 42.8 percent economically active Teens are still either unemployed or working yet living in poverty. As of 2014, 73.3 million Teens were unemployed which accounted for 36.9 percent of the global unemployed. However, the Teens share in total unemployment is slowly decreasing. Capacity of a country to provide sufficient & appropriate employment to its population depends upon the strength and nature of its economy and policy environment. Having sufficient employment in a country not only boosts the economy, but also improves the social and economic well-being of its population. In contrast, high unemployment rate is reported to have direct bearing on social and political unrest. Many political upheavals across the globe have been attributed to high unemployment rate. High unemployment rate can also lead to starvation, migration, criminal activity, suicidal tendencies, mental disorder etc. Consequently, Nations endeavour to reduce or eliminate unemployment through policy measures and interventional



Millennium Development Goals and the Education for All goals as well as the Global Education First Initiative, identify education as a key priority area for action.

2. Employment

Teens are the major seekers of employment as they traverse their journey of life from adolescent to Teens. A significant proportion of Teens take over the business of their family as heir apparent, but the major proportion of Youth becomes the first time jobseekers and searches for economic opportunities as existing in their country of residence. Employment market is a dynamic system where people keep getting in and out of system. Unemployment though exists in every part /country of the world but the rate of unemployment varies from country to country.

The global Teens unemployment rate is 13.01 percent for the period 2012 to 2014. Overall, 42.8 percent economically active Teens are still either unemployed or working yet living in poverty. As of 2014, 73.3 million Teens were unemployed which accounted for 36.9 percent of the global unemployed. However, the Teens share in total unemployment is slowly decreasing. Capacity of a country to provide sufficient & appropriate employment to its population depends upon the strength and nature of its economy and policy environment. Having sufficient employment in a country not only boosts the economy, but also improves the social and economic well-being of its population. In contrast, high unemployment rate is reported to have direct bearing on social and political unrest. Many political upheavals across the globe have been attributed to high unemployment rate. High unemployment rate can also lead to starvation, migration, criminal activity, suicidal tendencies, mental disorder etc. Consequently, Nations endeavour to reduce or eliminate unemployment through policy measures and interventional programmes. Teens employment is now a top policy priority in most countries across all regions. At the international level, it is being translated into the development of a global strategy for Teens employment and embedded into the 2030 development agenda under Sustainable Development Goals. Country level initiatives involving many actors and institutions from the public and private sectors, focus now turns to forging partnerships for policy coherence and effective coordination on Teens employment.

Conclusion:

The findings suggest that wealth index or standard of living (SLI) directly influences and determines Teens development in India. Teens from the poorest house holds (quintile-1) are in the labour force and are more Deprived or unemployed compared to Teens from the Richest households (quintile-5) and also those from the Other three quintiles/economic levels of households in These six states. e father's education and education of Teens is the second pillar of Teens development in India, Which is influenced by the educational level of the education of the father, the lesser the Number of Teens working in the labo 156/351
 States have differ in the patterns of Teens development. Moreover, rural disadvantaged than Urban Teens, and female Teens are more disadvantaged than male Teens in these six states of India, irrespective Of caste and region. Poverty/wealth index is an influen. Tial factor for Teens development in India, which may be Considered the first pillar of Teens development. In every Situation, the wealth index clearly shows that the lower The economic condition of the household, the more disadvantaged the Teens. Poverty definitely leaves its mark on Teens development in India



Reference :

1. Document of UNDP Teens Strategy 2014-17. http://www.undp.org/content/dam/undp/library/Democratic%20Governance/Teens/UNDP_Youth-Strategy-2014-17_Web.pdf
2. Website of United Nations. <http://www.un.org>
3. ILO Publication "Global Employment Trends for Teens 2015: Scaling up investments in decent jobs for Teens" http://www.ilo.org/wcmsp5/groups/public/-/dgreports/-/dcomm/-/publications/publication/wcms_412015.pdf
4. United Nations. World Teens Reports 2013, 2016.
5. Website of Ministry of Teens Affairs & Sports. <http://yaa.nic.in/>
6. Website of Ministry of Rural Development. <http://rural.nic.in/>
7. Website of Ministry of Micro, Small and Medium Enterprises. msme.gov.in & Website of Ministry of Skill Development & Entrepreneurship. <http://www.skillsdevelopment.gov.in/>





Reference :

1. Document of UNDP Teens Strategy 2014-17.
http://www.unep.org/content/dam/undp/library/Democratic%20Governance/Teens/UNDP_Youth-Strategy-2014-17_Web.pdf
2. Website of United Nations, <http://www.un.org>
3. ILO Publication "Global Employment Trends for Teens 2015: Scaling up investments in decent jobs for Teens" http://www ilo.org/wcmsp5/groups/public/-dgreports/-dcomm/-pub/documents/publication/wcms_412015.pdf
4. United Nations World Teens Reports 2013, 2016.
5. Website of Ministry of Youth Affairs & Sports, <http://yas.nic.in/>
6. Website of Ministry of Rural Development, <http://rural.nic.in/>
7. Website of Ministry of Micro, Small and Medium Enterprises, msme.gov.in & Website of Ministry of Skill Development & Entrepreneurship, <http://www.skilldevelopment.gov.in/>



157/351



A Study Impact of Privatisation on Nationalizes Banking System in India

Mr. Chandrakant B. Dhumde

Ph. D. Research Scholar,

Shri Shivaji College of Arts, Commerce & Science Akola.

Email ID: cdhumde9@gmail.com

Abstract:

Privatization is transfer of ownership from the public to the private sector as well as the control over assets. Privatization is contemplate to bring up competition, making sure greater capital investment, competitiveness and modernization, resulting in development of employment and providing improved quality of products & services to the consumers and reduction in the tax burden. The study involves the benefits have the number of branches increased after privatization, increase of credit facilities for agriculture and increase of job opportunities, and adverse impacts of Privatization on Indian Banking like high interest rates, less job securities, interference of politician and industrialist, less control of government over private banks, private sector use private recovering agents to recover bad loans these agencies uses wrong means to recover loans from people.

Keywords: Privatization, Indian Banking system, Privatization of Nationalised Bank.

1. Introduction:

Banks and the business of banking are age-old phenomenon having their roots in early stages of civilization. Prof. Marshall has referred the activities of money changers in the temples of Olympia and Greece during the period as early as 2000 B.C. Greek temples played the role of depositories for peoples' surplus funds and were centres for money changing and lending transactions. In Rome, Bankers were called Argontarii and banks were called Tabernae Argentariae. The word "Bank" is believed to be derived from the Greek word BANKQUE which means a bench or Italian word BANCO meanings thereby a heap or mound. According to Macleod, the meaning of word "Bank" is heap or mountain and it indicates towards joint fund



A Study Impact of Privatisation on Nationalizes Banking System in India

Mr. Chandrakant B. Dhumale

Ph. D. Research Scholar,

Shri Shivaji College of Arts, Commerce & Science Akola.

Email ID: cdhumale19@gmail.com

Abstract:

Privatisation is transfer of ownership from the public to the private sector as well as the control over assets. Privatisation is contemplate to bring up competition, making rare greater capital investment, competitiveness and modernization, resulting in development of employment and providing improved quality of products & services to the customers and reduction in the tax burden. The study involves the benefits here the number of branches increased after privatisation, increase of credit facilities for agriculture and increase of job opportunities, and adverse impacts of Privatisation on Indian Banking like high interest rates, less job securities, interference of politician and industrialist, less control of government over private banks, private sector use private recovering agents to recover bad loans these agencies uses wrong means to recover loans from people.

Keywords: Privatisation; Indian Banking system; Privatisation of Nationalised Bank.

1. Introduction:

Banks and the business of banking are age-old phenomenon having their roots in early stages of civilization. Prof. Marshall has referred the activities of money changers in the temples of Olympia and Greece during the period as early as 2000 B.C. Greek temples played the role of depositories for peoples' surplus funds and were centres for money changing and lending transactions. In Rome, Bankers were called Argontari and banks were called Tabernae Argemontae. The word "Bank" is believed to be derived from the Greek word BANKQUE which means a bench or Italian word BANCO meanings thereby a heap or mound. According to Macleod, the meaning of word "Bank" is heap or mountain and it indicates towards joint fund collected by many persons. Greek word BANQUE referred to a bench at which, money lenders and money changers used to sit and display their coins. In Italy, the first bank called the 'Bank of Venice' has founded in 1157 AD to provide financial support to the Government of the State of Venice. At the beginning of 15th century, the 'Bank of Barcelona' has been established in 1401 followed by the 'Bank of Genoa' in the year 1407. As the centre of Commercial activity shifted from Mediterranean to north western Europe, a public deposit and clearing bank, the Amsterdamsche wisselbank has been established. Amsterdam occupied a leading position as financial centre during the seventeenth and early eighteenth centuries during which innovative banking techniques were used. In England, the credit for development of bank to the custom of goldsmiths during the period of Queen Elizabeth I. Comm 158/351 commenced only after 1640, when goldsmiths started receiving deposits from the custody and issued receipts for the acknowledgement which were being used as bearer demand notes later on. The Bank of London has been established in 1694 to lend financial support to the government. It has been later converted into national central bank and has been given right to issue bank notes in 1707. During the same period two more banks have been established by the charter of the king-Bank of Scotland in 1695 and Royal Bank of Scotland in 1777. Modern joint



stock commercial banks have come into existence with passage of the Banking Act of 1833 in UK. In USA, the first bank in the modern sense, The Bank of North America, has been established in 1781 at Philadelphia which issued paper money convertible into gold and silver. The First Bank of United States has been established by the charter of the congress in 1791 which was owned by foreigners. The second Bank of United States has been set up in 1816 where in the one-fifth of the stock was held by Federal Government. It has been observed that, though banking business has been in existence since ancient times, the banking in its present modern form is of recent origin. Modern joint stock Company banking form has been adopted in 19th century by the developed countries of the world.

1.2 Evolution Of Banking In India.

1.2.1 Pre Independence Period

Indian history can be long traced back to Indus-valley civilisation where trading has been done on harru system. It has been followed by Vedic civilisation, wherein there have been evidences of financial system of stanes and existences of borrowing and lending activities. It has been in Rigveda references are of Vaishya and Mahajana as money lenders. 'Manusmriti', one of the ancient law book written by Rishi Manu refers to banking and lending activities and specific rules related to money transactions and related activities. In the 4th century B.C., 'Arthashastra' has been written by Kautilya which discusses economic affairs of the state and financial administration system. During the Medieval era (1000 A.D to 1707 A.D.), Muslims have ruled over India. Lending money on interest and receiving and paying interest have been treated anti-Islamic. However, there have been existence of shekhs, shahs, sharaffs, savakar, chetias who performed banking functions. Apart from money lending business, they have been effecting transfer of funds from place to place and performed money collection through 'hundies'. Modern banking activities have started after Britishers came to India since 1619 AD. Britishers have established the earliest European Bank 'Bank of Hindustan' in 1770 at Calcutta which has been later on wound up in 1832. Commercial banking in India has commenced by establishment of three quasi-government presidency banks namely, Presidency Bank of Bengal (1806), Presidency Bank of Bombay (1840) and Presidency Bank of Madras (1843). The



stock commercial banks have come into existence with passage of the Banking Act of 1853 in UK. In USA, the first bank in the modern sense, The Bank of North America, has been established in 1781 at Philadelphia which issued paper money convertible into gold and silver. The First Bank of United States has been established by the charter of the congress in 1791 which was owned by foreigners. The second Bank of United States has been set up in 1816 where in the one-fifth of the stock was held by Federal Government. It has been observed that, though banking business has been in existence since ancient times, the banking in its present modern form is of recent origin. Modern joint stock Company banking form has been adopted in 19th century by the developed countries of the world.

1.2 Evolution Of Banking In India.

1.2.1 Pre Independence Period

Indian history can be long traced back to Indus-valley civilisation where trading has been done on barter system. It has been followed by Vedic civilisation, wherein there have been evidences of financial system of states and existences of borrowing and lending activities. It has been in Rigveda references are of Vaishya and Mahajanas as money lenders. 'Manusmriti', one of the ancient law book written by Rishi Manu refers to banking and lending activities and specific rules related to money transactions and related activities. In the 4th century B.C., 'Arthashastra' has been written by Kautilya which discusses economic affairs of the state and financial administration system. During the Medieval era (1000 A.D to 1707 A.D.), Muslims have ruled over India. Lending money on interest and receiving and paying interest have been treated anti-Islamic. However, there have been existence of shroffs, shahs, sharaffs, sarakar, chettiers who performed banking functions. Apart from money lending business, they have been effecting transfer of funds from place to place and performed money collection through 'hundies'. Modern banking activities have started after Britishers came to India since 1619 AD. Britishers have established the earliest European Bank 'Bank of Hindustan' in 1770 at Calcutta which has been later on wound up in 1832. Commercial banking in India has commenced by establishment of three quasi-government presidency banks namely, Presidency Bank of Bengal (1806), Presidency Bank of Bombay (1840) and Presidency Bank of Madras (1843). The presidency banks enjoyed the rights of note issuing in their respective regions. The Oudh Commercial Bank has been established in 1881 under the Joint Stock Companies Act, 1850. It was in 1880 that the principle of limited liabilities was first applied to joint stocks banks. It was followed by Punjab National Bank in 1895 and the Peoples Bank in 1901. Inspired by the swadeshi movement, several other banks came into existence namely Bank of India Ltd. (1906) Canara Bank Ltd. (1906), Bank of Baroda Ltd. (1908) and Central Bank of India Ltd. (1911). Under the Imperial Bank of India Act, 1920 all the three presidency banks were amalgamated into Imperial Bank of India in 1921. It was established as a quasi public institution and was the first bank to be set up on all India basis with three local head offices at Bombay, Madras. On the basis of recommendations of the Hilton Young Commission introduced in 1933 which resulted in establishment of Reserve Bank of India, the Central Bank of the Country.

1.2.2 Post Independence Period

The first major Step taken immediately after independence was that of nationalisation of Reserve Bank of India in September, 1948. It was a right step on the part of the government to improve the prestige and authenticity of the Reserve Bank of India as a Central Bank of the

160/351



country. In 1949, a comprehensive banking legislation was enacted in the name of Banking Regulation Act, 1949 giving wide ranging powers to the RBI in relation to all major aspects of banking business. In 1955, the Imperial Bank of India was nationalised and renamed as State Bank of India. It was a pioneering attempt to introduce public Sector banking in the country. During 1959-60, seven subsidiary State Banks were also nationalised to form the SBI group. SBI and group banks had the objective of implementing the social objectives of Government having rural orientation. However, the Government was not satisfied with the contribution of other private sector banks towards social welfare and equitable and purposeful distribution of credit. In fact, it was observed that most of the commercial banking was concentrated in urban areas and catering to the needs of certain class of customers.

1.2.3 Nationalisation of 14 Banks:

Government of India initiated the scheme of social control in 1967 and it was thought appropriate to have social ownership over the banks to achieve the desired social objectives. Accordingly, on 19th July, 1969, 14 major Indian Scheduled Commercial Banks, each with a deposits of over Rs.50 crore, were nationalised by the Government with a view to serve better the needs of development of the country in consonance with national priorities & six bank in 1980.

2. RBI Guidelines for New Private Sector Banks:

As a part of reforming sector in financial services, in January 1993, the RBI issued certain guidelines for providing license for new banks in the private sector. It has revised his guidelines after 8 years in January 2001. Some of the important guidelines by the RBI to new Private Sector Banks are:

- i. **Paid-Up Capital:** The new banks should maintain initial minimum paid up capital Rs.100 crores, within 3 years of commencement of business banks should raise initial capital to 300crores. The overall capital structure of the banks would have to be approved by the Reserve Bank of India.
- ii. **Promoters Contribution:** The maximum contribution of promoters will be 40% of paid up capital at any point of time. The initial capital can be raised through public issue other than promoters contribution. The contribution of 40% will be locked for 5 years from the date of



country. In 1949, a comprehensive banking legislation was enacted in the name of Banking Regulation Act, 1949 giving wide ranging powers to the RBI in relation to all major aspects of banking business. In 1955, the Imperial Bank of India was nationalised and renamed as State Bank of India. It was a pioneering attempt to introduce public Sector banking in the country. During 1959-60, seven subsidiary State Banks were also nationalised to form the SBI group. SBI and group banks had the objective of implementing the social objectives of Government having rural orientation. However, the Government was not satisfied with the contribution of other private sector banks towards social welfare and equitable and purposeful distribution of credit. In fact, it was observed that most of the commercial banking was concentrated in urban areas and catering to the needs of certain class of customers.

1.2.3 Nationalisation of 14 Banks:

Government of India initiated the scheme of social control in 1967 and it was thought appropriate to have social ownership over the banks to achieve the desired social objectives. Accordingly, on 19th July, 1969, 14 major Indian Scheduled Commercial Banks, each with a deposits of over Rs.50 crore, were nationalised by the Government with a view to serve better the needs of development of the country in consonance with national priorities & six bank in 1980.

2. RBI Guidelines for New Private Sector Banks:

As a part of reforming sector in financial services, in January 1993, the RBI issued certain guidelines for providing license for new banks in the private sector. It has revised his guidelines after 8 years in January 2001. Some of the important guidelines by the RBI to new Private Sector Banks are:

- I. **Paid-Up Capital:** The new banks should maintain initial minimum paid up capital Rs.100 crores, within 3 years of commencement of business banks should raise initial capital to 300crores. The overall capital structure of the banks would have to be approved by the Reserve Bank of India.
- II. **Promoters Contribution:** The maximum contribution of promoters will be 40% of paid up capital at any point of time. The initial capital can be raised through public issue other than promoters contribution. The contribution of 40% will be locked for 5years from the date of licensing of the bank.
- III. **Foreign Investment:** The participation of non-resident Indian in the equity of new bank will be a maximum extension up to 40%. In case of foreign banking, co-promoter equity participation will be restricted to 20% within the upper limit of 40%. In case of shortage of equity participation by foreign contributors then multilateral institutions would be allowed to contribute foreign equity to cover the shortfalls of the equity. The necessary approval by the Foreign Investment Promotion Board (FIPB) should be obtained.
- IV. **Banks Promoted by Large Industrial Houses:** Individual companies are allowed to participate in the equity of bank up to 10% limit because they are directly or indirectly connected with new banks and this applies to all large business house who are companies. The minimum Capital Adequacy requirement of the bank to be 10% on a commencement of its operation Constitutional Obligation: The method in India helps to remove the unequal opportunities and rewards for positions or statuses within a group of society. The main intention of framers of Indian Constitution is citizens should be safe and secure.

161/351



3. Recommendations of First & Second Narasimham Committee and Verma Committee:

Narasimham Committee has not directly supported to banks in Privatisation, it suggested certain recommendations for market strategy and profit seeking banks. According to Narasimham Committee believes that there is consistency in foreign investment policy with other aspects of government policy. We believe that the entry of foreign banks to the domestic country brings more beneficial to the country from the point of view of competitive efficiency improvement of Indian banking system. And also upgradation of work technology. In April 1998, The Committee on Banking Sector Reforms (BSR) recommended the second stage of banking reforms. The chairman of this committee is Narasimham. The main theme is making strong of the banking system to the growth of the economy and this will bring efficiency in capital adequacy, generation of income and providing related norms over the period of next four years. On the other hand, The Verma Committee report of 1998 recommended to closing down weak banks. According to the committee, weak banks means the banks which have high non-performing assets. As per the view of Verma committee rural branches have high non-performing assets and considering those banks are weak banks. If weak banks are allowed to perform in the society it affects the efficiency of other banks as well. The Verma Committee report of 1998 on the other hand recommends closing down weak banks. According to the Verma Committee, weak banks are those banks, which have high non-performing assets. The Committee found that many of the rural branches have high non-performing assets and considered those banks as weak banks. If the weak banks are allowed to function in the economy it will affect the efficiency of other banks also. Thus it is clear that as per the recommendations of all these committees banking sector should restructure to bring efficiency in it. The government has taken many measures to implement the recommendations of the committee.

A. **Effect of Norms:** The new banking culture projected by reforms, is reflected in ignoring the priority sectors, fully unfair treatment of opportunities offered by capital market related activities. As the chairman of State Bank of India correctly pointed out, "this approach breaks faith of an innocence of realities of Indian economy" These brings following

B. **changes in activities:** Priority Sector Lending: The general perception of the priority sectors are that prescription of 40% of net bank credit, which have lead to the higher level of Non Performing Assets (NPAs). The accepted fact that increase in Non



REPLY MARK AS READ



banking reforms. The chairman of this committee is Narasimham. The main theme is making strong of the banking system to the growth of the economy and this will bring efficiency in capital adequacy, generation of income and providing related norms over the period of next four years. On the other hand, The Verma Committee report of 1998 recommended to closing down weak banks. According to the committee, weak banks means the banks which have high non-performing assets. As per the view of Verma committee rural branches have high non-performing assets and considering those banks are weak banks. If weak banks are allowed to perform in the society it affects the efficiency of other banks as well. The Verma Committee report of 1998 on the other hand recommends closing down weak banks. According to the Verma Committee, weak banks are those banks, which have high non-performing assets. The Committee found that many of the rural branches have high non-performing assets and considered those banks as weak banks. If the weak banks are allowed to function in the economy it will affect the efficiency of other banks also. Thus it is clear that as per the recommendations of all these committees banking sector should restructure to bring efficiency in it. The government has taken many measures to implement the recommendations of the committee.

- A. **Effect of Norms:** The new banking culture projected by reforms, is reflected in ignoring the priority sectors, fully unfair treatment of opportunities offered by capital market related activities. As the chairman of State Bank of India correctly pointed out, "this approach breaks faith of an innocence of realities of Indian economy" These brings following
- B. **changes in activities:** Priority Sector Lending: The general perception of the priority sectors are that prescription of 40% of net bank credit, which have lead to the higher level of Non Performing Assets (NPAs). The accepted fact that increase in Non Performing Assets will definitely affect the Indian Banking System.
- C. **No More Subsidized Interest:** the main aim of Narasimham committee is that the real interest rate always should be positive it should not create any concession in the aspect of interest rate.
- D. **Impact on Agriculture:** As far as India is concerned, agriculture is backbone of Indian economy. 59.4% of the population is engaged in agriculture, but this suffers from lower productivity compared to per hectare and per worker. One of the main reasons for lack of productivity is inadequate service like finance and marketing. Credit in agriculture sector is so large to meet their requirements. RBI improve agricultural advances from 54.1% in 1992 to 59.6% in 1995.
- E. **Regional Imbalances:** As per the Verma committee such banks should ... involve in lack of non-fund business, augmentation of non-interest income, establishment cost is high and non capability to improve the sustainability of business levels. Licensing

162/351



policy liberalization also one of the reason for regional imbalances. As per the section 22 of the Banking Regulation Act, 1949, before commencing business in India every company should obtain license from the RBI.

F. Arguments for Privatisation of Banks in India:

- By Privatisation government will lose ownership and there will be a existence of private ownership.
- Monopoly system will arise due to Privatisation this will lead to a decrease in quality of services of the banks and customers will suffer.
- State ownership reduces the competition and inefficiency.
- There is no proper evidence to say that state ownership reduces the profitability.
- The rationale behind the Privatisation is develops the productivity through the proper management and control and it brings efficiency.
- Privatisation helps the private sector banks and foreign banks from local government pressure.

G. Arguments Against Privatisation:

- The main directive principle is that Privatisation banks will go away from government restrictions.
- Public sector banks already foster their technological advancement due to competition. It is favors to Privatisation and foreign ownership.
- Privatisation would remove thickness of the economy from the critical examination of public and social accountability.
- Social accountability is not so important but it becomes absolutely necessary when comes to function of Profit-Making.
- Over last 5 decades India have been planned economy, but due to absence of effective control over the commercial banks planning was incomplete and failed to achieve the goal.

4. Findings:

In the process of Privatisation banks should maintain a minimum paid up capital of Rs.100crores within 3 years of commencement should rise to 300crores. Here there should be a involvement of promoters and foreign investments as well. All the capital structure format should be approved by Reserve Bank of India. As per the RBI rules individual companies were allowed to participate in a equity of the banks up to 10% limit. Narasimham Committee decided to bring efficiency in capital of Private sector banks and in up gradation of technology. Verma

sectors are that prescription of 40% of net bank credit, which have lead to the higher level of Non Performing Assets (NPAs). The accepted fact that increase in Non Performing Assets will definitely affect the Indian Banking System.

C. **No More Subsidized Interest:** the main aim of Narasimham committee is that the real



© प्राध्यापक पदभरती म... • now

Prof.Aawez Siddiqui: ...



REPLY

MARK AS READ



"RESEARCH JOURNEY" International E- Research Journal
Impact Factor - (SJIF) - 6.625 (2019)
Special Issue - 201 : India's Sustainable Development Goal in 21st Century
Peer Reviewed Journal

E-ISSN :
2348-7143
April-2021

policy liberalization also one of the reason for regional imbalances. As per the section 27 of the Banking Regulation Act, 1949, before commencing business in India every company should obtain license from the RBI.

F. Arguments for Privatisation of Banks in India:

- By Privatisation government will lose ownership and there will be a existence of private ownership.
- Monopoly system will arise due to Privatisation this will lead to a decrease in quality of services of the banks and customers will suffer.
- State ownership reduces the competition and inefficiency.
- There is no proper evidence to say that state ownership reduces the profitability.
- The rationale behind the Privatisation is develops the productivity through the proper management and control and it brings efficiency.
- Privatisation helps the private sector banks and foreign banks from local government pressure.

G. Arguments Against Privatisation:

- The main directive principle is that Privatisation banks will go away from government restrictions.
- Public sector banks already foster their technological advancement due to competition. It is favours to Privatisation and foreign ownership.
- Privatisation would remove thickness of the economy from the critical examination of public and social accountability.
- Social accountability is not so important but it becomes absolutely necessary to function of Profit-Making.
- Over last 5 decades India have been planned economy, but due to absence of control over the commercial banks planning was incomplete and failed to achieve the goal.

162/351

4. Findings:

In the process of Privatisation banks should maintain a minimum paid up capital of Rs.100crores within 3 years of commencement should rise to 300crores. Here there should be a involvement of promoters and foreign investments as well. All the capital structure format should be approved by Reserve Bank of India. As per the RBI rules individual companies were allowed to participate in a equity of the banks up to 10% limit. Narasimham Committee decided to bring efficiency in capital of Private sector banks and in up gradation of technology. Verma committee recommended that those banks have non-performing assets are weak banks. If these banks were allowed to function it will affect the efficiency of other banks as well. As for agriculture is concerned 59.4% of population is engaged in agriculture, their main problem is less productivity due to insufficient credit finance. By Privatisation private ownership will come into existence and they lead to all the decisions with regards to business concerned. Privatisation lead to a monopoly system, this will reduce the quality of efficiency and public will suffer. Public sector banks already foster their technological advancement due to competition. It is favour to Privatisation and foreign ownership.

5. Conclusion:

Bank plays an important role in economic progression of the country. Public fund are involved in insurance and banking sectors. It collects surplus money from the society and uses it in desired directions. As per the Indian Constitution, main economic activity is to satisfy the



"RESEARCH JOURNEY" International E- Research Journal
Impact Factor - (SJIF) - 6.625 (2019)
Special Issue - 201 : India's Sustainable Development Goal in 21st Century
Peer Reviewed Journal

E-ISSN :
2348-7143
April-2021

public interest, but in the process of Privatisation, it harms the public interest. This was the reason created improper behavior in human beings. India as whole are affected by Privatisation in Banking and insurance sectors. Because argument says that, government will not protect the public money and win the public confidence. Another point is that profit will not be revealed by such companies. It is doubtful obligation to the society. But this cannot be considered as failure of banking sectors. Only a part of the weaker section will affect the success of the sectors. There is one possible solution to retain their success is that make a working of Debt Recovery Concept effective and powerful. In the case of Privatisation, Banking Industry will be dominated by other big industries. Such industry to the society ownership pattern of big industries are not consistent in banking industries. Finally what government suggests is not just disturbing but clearly developing and beneficial to the society. This will bring new culture in banking not only for



© प्राध्यापक पदभरती म... • now

Prof.Aawez Siddiqui: ...



REPLY MARK AS READ



"RESEARCH JOURNEY" International E- Research Journal
Impact Factor - (SJIF) - 6.625 (2019)
Special Issue - 264 - India's Sustainable Development Goal in 21st Century
Peer Reviewed Journal

E-ISSN :
2348-7143
April-2021

public interest, but in the process of Privatisation, it harms the public interest. This was the reason created improper behavior in human beings. India as whole are affected by Privatisation in Banking and insurance sectors. Because argument says that, government will not protect the public money and win the public confidence. Another point is that profit will not be revealed by such companies. It is doubtful obligation to the society. But this cannot be considered as failure of banking sectors. Only a part of the weaker section will affect the success of the sectors. There is one possible solution to retain their success is that make a working of Debt Recovery Concept effective and powerful. In the case of Privatisation, Banking Industry will be dominated by other big industries. Such industry to the society ownership pattern of big industries are not consistent in banking industries. Finally what government suggests is not just disturbing but clearly developing and beneficial to the society. This will bring new culture in banking not only for small borrower but also for small saver. Overall, going by the results of this study, partially privatized banks have continued to show improved performance and efficiency in the years after Privatisation. In several countries, post-Privatisation outcomes were far from satisfactory. However, India's partial Privatisation, as shown by this study, appears to have resulted in positive outcomes. When compared with the Privatisation strategies worldwide, it seems that the Indian strategy of gradual Privatisation has succeeded.

References:

1. Altman, Y, Evans, L and Molyneux, P (2000). "Bank Ownership and Efficiency," Journal of Money, Credit and Banking, 32(4), 926-954.
2. Annual Report (2003). Reserve Bank of India, Mumbai.
3. Bery, S K (1994). "India: Commercial Bank Reform," in Faruqi, S, (ed.) Financial Sector Reforms, Economic Growth and Stability: Experience in Selected Asian and Latin American Countries, EDI seminar series, Washington, DC: World Bank.
4. Bhattacharya, A, Lovell, C A K and Sabay, P (1997). "The Impact of Li Productive Efficiency of Indian Commercial Banks," European Journ, Research, 98(2), 332-345.
5. Boardman, A E and Vining, A R (1989). "Ownership and Performance in Competitive Environments: A Comparison of the Performance of Private, Mixed and Stateowned Enterprises," Journal of Law and Economics, 32(1), 1-11.
6. Bureaucrats in Business: The Economics and Politics of Government Ownership (1995). World Bank, Oxford, UK: Oxford University Press.
7. Gerschenkron, A (1962). Economic Backwardness in Historical Perspective, Cambridge, MA: Harvard University Press.
8. Haroon, J A and Kathuria, S (2002). India's Financial System: The Challenges of Reform, World Bank Working Paper, Washington, DC: World Bank.
9. Jones, Derek C and Mygind, Niels (1999). "The Nature and Determinants of Ownership Changes after Privatisation: Evidence from Estonia," Journal of Comparative Economics, 27, 422-441.
10. www.resbank.com/india/2003/
11. <http://www.rbi.org>
12. www.articles1.com

163/351

162

Website - www.researchjourney.net

Email - researchjourney2014@gmail.com



"RESEARCH JOURNEY" International E- Research Journal
Impact Factor - (SJIF) - 6.625 (2019)
Special Issue - 264 - India's Sustainable Development Goal in 21st Century
Peer Reviewed Journal

E-ISSN :
2348-7143
April-2021

Gender Equality and Empowerment of Women in India : A Key to Sustainable Development

Dr. Vajjayanti Tulstram Ramavat
Assistant Professor, Department of Commerce
MGV's, M.S.G. College, Malegaon Camp
Dist.Nashik- 423203
Email: ramavatv@gmail.com

Dr. Tejswini Akur Sontakke
Assistant Professor, Department of Zoology
MGV's, SPH Mahila College, Malegaon Camp
Dist.Nashik-423203
Email: tejswinisontakke77@gmail.com

Abstract:

Women have a vital role in environmental management and development. As a result, their full involvement is needed to achieve long-term development. Gender equality and the empowerment of women and girls is one of its significant goals. Indian women always remain an underprivileged group in accessing their economic, political, and socio-cultural rights.

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - X

Issue - I

January - March - 2021

ENGLISH / MARATHI PART - III / HINDI

Peer Reviewed Refereed
and UGC Listed Journal

Journal No. 40776



www.ajanta.org

IMPACT FACTOR / INDEXING

2019 - 6.399

www.sjifactor.com

✦ EDITOR ✦

Asst. Prof. Vinay Shankarrao Hatole

M.Sc. Maths, M.B.A., Sikk., R.D.A. (H.R.),
M.Chem. (Kaling), M.Drama (Proc. & Crit.), M.Ed.

✦ PUBLISHED BY ✦



Ajanta Prakashan

Aurangabad. (M.S.)

The information and views expressed and the research content published in this journal, if sole responsibility lies entirely with the author(s) and does not reflect the official opinion of Editorial Board, Advisory Committee and the Editor in Chief of the Journal "AJANTA". Owner, printer & publisher Vinay S. Hatole has printed this journal at Ajanta Computer and Printers, Jalgaon. University Gate, Aurangabad, also published the same at Aurangabad.





CONTENTS OF ENGLISH



S. No.	Title & Author	Page No.
1	Banjara Society: Introduction..... Shubham	1-4
2	Sant Sevalal: A Mentor of Banjara Community Dr. G. Ramana Reddy	5-8
3	Study Life Styles of Sant Shree Sevalal Maharaj & His Seva Bollyes Mr. Chandrakant B. Dhumale	9-14
4	A Study of Kramikath Vir Shriromani Sevalal Maharaj Prof. Rahul G. Mahare	15-18
5	Sant Sevalal: A Great Scientific Visionary and Humanitarian Modern Saint of India. An Overview Dr. Vishnu M. Chavan	19-22
6	Economic view of Saint Sevalal Maharaj Dr. T. M. Gurnale	23-25



CONTENTS OF MARATHI PART



अ.क्र.	लेख आणि लेखकारचे नाव	पृष्ठ क्र.
१	संत सेवाराज महाराजांचे सामाजिक विचार आणि कार्य प्र. गणेशकर अजयंत देवकार	१-५
२	आधुनिक, विद्वानांसाठी लेखक संत सेवाराज महाराजांचे पुढेगामी आणि कान्यकासाठी विचार प्र. देवीशंकर गुज. बडगाव	६-१०
३	संस्था विद्या गुणवत्ता प्र. डॉ. भारगेराज गोविंद रावकर	११-१३
४	संत कान्यकासाठी संत. संत सेवाराज महाराज प्र. अश्वत्थिन रावराव बडगाव	१४-१७
५	संत सेवाराज यांचे आश्रम : धर्म आणि विचार प्र. संजय नागदेवराव भांडवले	१८-२३
६	आश्रम संत परंपरा आणि संत सेवाराज अनुवंश प्र. सुधीर पाठ	२४-२६
७	संत सेवाराज महाराज: बहु आयामी व्यक्तिमत्त्व डॉ. दत्त देवराव रावकर	२७-४१

3. Study Life Styles of Sant Shree Sevalal Maharaj & His Seva Bollies

Mr. Chandrashek B. Dharmak

Research Scholar, Sri Shreeji College of Arts, Commerce & Sciences Akola.

Abstract

The paper describes the Sant Shree Sevalal Maharaj life history. Sant Shree Sevalal Maharaj stated 22 major principles for Banjara life. Banjara largely follow only those festivals that are related to farming and their specific lifestyle, but even these have been modified so that now they have their own unique style. The names of the month used by the Banjara derive from modern Indian languages. Their main festivals are Divali and Holi.

Key Words: Banjara, Sevalal Maharaj, Seva Bollies.

Introduction

Sant Shree Sevalal Maharaj was born on 15.02.1739, on this Holy Land, to parents Shree Bhima Nayak and Dharmari Yadi (Mother). At this time this location was popularly known as Ramanganam or Ranji Nayak Tarda (Ranji Nayak is Grand-father of SevalShree Ji, who came to this location with 360 families of his Tarda and about 4000 loaded cartons). Ranji Nayak Tarda when deserted, by end of 18th century the local population built a village known as Chennarayana Palka. This land now falls in the revenue village of Padladoddi, Taluk/Mandal Gooty, District Anantapur (A.P.).

Sevabhaya lived with his parents, at this place, upto the age of 12. He bathed in KALU KUNDO (transparent clean water of natural spring water pond), Worshipped in Chamakshra (Shiva Temple on the top of Chandrasana Gutta Hill), near Ranji Nayak Tarda ground his cuties in ZOOMRUGHANDA JHOL (Jorest of Palms). All these relics and monuments are existing even today. Banjara and Non-Banjara in the locality hold Bhima Nayak Katta (platform) with high esteem. Since residue (ORE) from the womb of Sevabhaya's Mother is buried below this Katta (burying ORE under the ground is the tradition of Banjara, after child's birth). Therefore Banjara people hold this Katta with high reverence. Shri Bhima Nayak (father of Sevabhaya Ji) delivered his judgements to Banjara of his and neighboring Tardas from this Katta.

There is a piece of land of 18 acres, next to dilapidated Ranji Nayak Tarda and the same is shown in revenue records as NAVAKUNI BHOOMI (Land of Nayak). After lot of research work and explorations by many research scholars, linguists, historians, particularly by Banjara Dharmak Parishad of Bangalore, as well as found from Banjara folk songs and folk lores song and oral history as told by Banjara, for the last 200 years, is narration and in praise of Sevabhaya's life and deeds. It is mentioned that GOOTY-BELLARY MA JANMO SEVABHAYA (meaning Sevabhaya was born at GOOTY-BELLARY). Gooty Taluka was in the then Bellary District of then Madras Province of British Raj. During that period there was no separate District called Anantapur - as the Anantapur town was part of Bellary District. It is abundantly clear and proved that Sevabhaya's Birth Place is identified to this location, in Padladoddi Revenue Village. It is also mentioned in the book "Sevalas Laalamra", authored by Sant Shree Ramrao Maharaj of Pohragad (Sevabhaya's Samadhi Place), Gooty-Bellary as birth place of Sevabhaya. Sant Shree Ramrao ji Maharaj is living saint of seventh generation of Shree Sevabhaya's family. Even well known authors, poet and Banjara folk Singer Shri Anantaram Bahadur of Yavatmal District (Maharashtra) has also established the same location in his popular book "Shree Sant Sevalas Laala Charitra" as Sevabhaya's Birth place.

Life Styles Banjara

The Banjara are one of the largest tribal groups in India with a population of more than 5 million, and are found in large parts of the country. Traditionally they were connected with travelling caravans and the transportation of goods, and they traded over vast stretches of the Indian subcontinent. They have a variety of names, such as Lambaras, Lambadas, which are subgroups within the larger Banjara population. The group we visited refer to themselves as Gor manus (people), and is one of the many subgroups of the Banjara. The word Banjara has several possible origins. The most likely of these are: from 'Ban', which means 'forest' (people who go into the forest, or from 'Bharat', which means 'people' in the modern Hindi language, or a

This is a piece of land of 18 acres, next to dilapidated Kargi Nayak Tando and the same is shown in revenue records as NAVAKUNI BHOOMI (Land of Nayak). After lot of research work and explorations by many research scholars, linguists, historians, particularly by Banjara Dharmik Parishad of Bangalore, as well as found from Banjara folk songs and folk lyrics sung and oral history as told by Banjara, for the last 200 years, its narration and in praise of Sevabhaya's life and deeds. It is mentioned that GOOTY-BELLARY MA JANMO SEVABHAYA (meaning Sevabhaya was born at GOOTY-BELLARY). Gooty Taluka was in the then Bellary District of then Madras Province of British Raj. During that period there was no separate District called Anantapur - as the Anantapur town was part of Bellary District. It is abundantly clear and proved that Sevabhaya's Birth Place is identified to this location, at Peddakoddi Revenue Village. It is also mentioned in the book "Sevada Leelantra", authored by Sant Shree Ramrao Mahant of Polragad (Sevabhaya's Samadhi Place), Gooty-Bellary as birth place of Sevabhaya. Sant Shri Ramrao ji Mahant is living saint of seventh generation Sevabhaya's family. Even well known authors, poet and Banjara folk Singer Shri Rahoof of Veeravadi District (Maharashtra) has also established the same location in his book "Shree Sant Sevada Leela Charitra" as Sevabhaya's birth place.

18/141



Life Style Banjara

The Banjara are one of the largest tribal groups in India with a population of more than 5 million, and are found in large parts of the country. Traditionally they were connected with travelling caravans and the transportation of goods, and they traded over vast stretches of the Indian subcontinent. They have a variety of names, such as Lambaras, Lambadas, which are subgroups within the larger Banjara population. The group we visited refer to themselves as Got manus (people), and is one of the many subgroups of the Banjara. The word Banjara has several possible origins. The most likely of these are: from 'Ban', which means 'forest' (people who go into the forest), or from 'Bariya', which means 'trader' in the modern Hindi language (see e.g. Deogaonkar and Deogaonkar, 1992: 10). There are two prevailing systems of beliefs amongst them: one group claims its roots from the (defeated) Rajputs of Rajasthan from the period of Prithviraj Chauhan (~1200 AD), and the other group claims not to be Rajputs at all but instead to belong to a tribe whose roots go back to the Harappan period (~2500 BC). The later are snake worshippers, and they say that this distinguishes them from the Sun- or Moon worshipping Rajputs. Since snake-like ornaments are known amongst Harappan dolls, they use this

connection to insist that originally they were traders from the Harappan period. This is a potentially important link, since genetically they have an affinity to the gypsies of Europe (Mishra and Papiha, 1992) and the Harappans are known to have traded with West Asia. There are also claims that the Banjara are descendants of Lu, the elder son of the legendary Lord Rama of Ramayan. For a summary of their lifestyle, see Deogaonkar and Deogaonkar (1992), and Vanjara et al. (2012). However, both groups agree that from ancient times, their primary profession was to move and trade goods throughout India. In view of their profession, the Banjara were not settled and were migrants across the vast Indian sub-continent, and until the arrival of the railways they were the sole transporters of goods across the country and beyond. They moved in large groups of up to several hundred people, with herds of cows and bullocks loaded with goods. They made very little use of horses, and traded bullocks for a very wide variety of goods, from gold to salt. They stayed only for a few days at any one place, except during the monsoon seasons when they preferred to stay at the same place for several weeks. Some Banjara believe that their ancient currency was metal. One of their important items of trade was salt, which was obtained from coastal areas and then was traded in the hinterland. This has left such a strong mark on them that even today, deep in the hinterland, some 500 km from the nearest sea coast, they still recall trading in salt. The Banjara only settled in permanent residences about one hundred years ago. They call their villages 'Tanda', a reminder that technically they are large moving groups that have set up a temporary residence. However, they do not seem to have used astronomy for navigation and used firecracker patrols and route markings to find their way about. With their extensive experience in commerce, it is not surprising that politically the Banjara are one of the most advanced of the tribes of India (Deogaonkar and Deogaonkar, 1992: 9). Over the last sixty years, at least one Chief Minister of the State of Maharashtra was a Banjara, and several Ministers in the State of Maharashtra, in neighbouring states, and in the national Governments of India have been Banjara. They have also adapted to using the internet and other technology to maintain and propagate their identity, and they have a strong presence on the web (see e.g. www.banjaratimes.com/index2.html). The Banjara have seven primary goddesses, with their own mode of travel. They are: 1) Tulaja or Shirala (the Goddess of Snailpost) (who uses a tiger) 2) Maryama (a lion) 3) Maatal (an elephant) 4)

connection to insist that originally they were traders from the Harappan period. This is a potentially important link, since genetically they have an affinity to the peoples of Europe (Mastan and Pajha, 1992) and the Harappans are known to have traded with West Asia. There are also claims that the Banjaras are descendants of Luv, the elder son of the legendary Lord Rama of Ramayan. For a summary of their lifestyle, see Desgaonkar and Desgaonkar (1992), and Vanjara et al. (2012). However, both groups agree that from ancient times, their primary profession was to move and trade goods throughout India. In view of their profile Banjaras were not settled and were migrants across the vast Indian sub-continent, and

18/141



arrival of the railways they were the sole transporters of goods across the country and became... They moved in large groups of up to several hundred people, with herds of cows and bullocks loaded with goods. They made very little use of horses, and traded bullocks for a very wide variety of goods, from gold to salt. They stayed only for a few days at any one place, except during the monsoon seasons when they preferred to stay at the same place for several weeks. Some Banjaras believe that their ancient currency was metal. One of their important items of trade was salt, which was obtained from coastal areas and then was traded in the hinterland. This has left such a strong mark on them that even today, deep in the hinterland, some 500 km from the nearest sea coast, they still recall trading in salt. The Banjaras only settled in permanent residences about one hundred years ago. They call their villages „Tanda“, a reminder that technically they are large moving groups that have set up a temporary residence. However, they do not seem to have used astronomy for navigation and used forward paths and route markings to find their way about. With their extensive experience in commerce, it is not surprising that politically the Banjaras are one of the most advanced of the tribes of India (Desgaonkar and Desgaonkar, 1992: 9). Over the last sixty years, at least one Chief Minister of the State of Maharashtra was a Banjara, and several Ministers in the State of Maharashtra, in neighbouring states, and in the national Governments of India have been Banjaras. They have also adapted to using the internet and other technology to maintain and propagate their identity, and they have a strong presence on the web (see e.g. www.banjaratimes.com/index2.html). The Banjaras have seven primary goddesses, with their own mode of travel. They are: 1) Tulaja or Shinda (the Goddess of Smallpox) (who uses a tiger) 2) Maryama (a lion) 3) Maaal (an elephant) 4) Kankali (a buffalo or bull) 5) Hanglaj (a horse) 6) Chinar or Chitrad (a horse) 7) Shyamki (carried on a palanquin by humans). Apart from these, they have two great saints: Sevadal

Miharaj (the common greeting is —Jai Seva- Be Sara), meaning serve people, or Hal Sevadal Miharaj) and Jetalal Miharaj. They largely follow only those Hindu festivals that are related to farming and their specific lifestyle, but even these have been modified so that now they have their own unique style. The names of the month used by the Banjaras derive from modern Indian languages. Their main festivals are Diwali 1 and Holi. On Diwali, they worship the goddess of wealth—a very modern concept. However, the Banjaras celebrate it differently: on the morning of Diwali they have a feast for the ancestors. They also burn up mounds of cow dung and plant wheat on the day after Diwali. In July, is a festival called Pola, cows are decorated and worshipped, a concept that has its roots in rural agrarian culture. Holi is a spring festival celebrated in late March, and it is followed by the marriage season, from Chait (around April) to Ashad (June)—before the monsoon season. During the New Moon of Akhadi (July), a goat is sacrificed in anticipation of a good monsoon. When young girls come of age, there is the festival of teej in August/September when they sow wheat seeds (as a symbol of the goddess of fertility) in a bowl for eight days. The family then celebrates the ninth day when the goddess is merged with the soil. After this, the next festival begins on the eighth day of Ashwin (October) during the Navratri festival (a festival of nine nights, celebrated at the end of the farming season) when, again by local tradition, a goat is sacrificed. The last day of Navratri, called Dusera, is in October (on the tenth day after the New Moon), and it is also celebrated with fanfare. Most of this information was given to us by the Banjaras we interviewed, but Desgaonkar and Desgaonkar (1992: 40-44) also discuss the festivals of the Banjaras, though in a somewhat sketchy manner. It is probably no coincidence that the dates and times of Hindu festivals coincide with those of the Banjaras since the festivals of both communities arise essentially from farming-related rituals marking the sowing and harvesting seasons and other periods. The exact dates of the celebrations

Maharaj (the common greeting is —Jai Seva-Be Seva), meaning serve people, or Hal Sevatal Maharaj) and Jaital Maharaj. They largely follow only those Hindu festivals that are related to farming and their specific lifestyle, but even these have been modified so that now they have their own unique style. The names of the month used by the Banjara derive from modern Indian languages. Their main festivals are Diwali 1 and Holi. On Diwali, they worship the γ wealth—a very modern concept. However, the Banjara celebrate it differently: on the 19/141 of Diwali they have a feast for the ancestors. They also hulk up mounds of cow dung and wheat on the day after Diwali. In July, is a festival called Pola, cows are decorated and worshipped, a concept that has its roots in rural agrarian culture. Holi is a spring festival celebrated in late March, and it is followed by the marriage season, from Chama (around April) to Ashad (June) —before the monsoon season. During the New Moon of Akhadi (July), a goat is sacrificed in anticipation of a good monsoon. When young girls come of age, there is the festival of teej in August/September when they sow wheat seeds (as a symbol of the goddess of fertility) in a bowl for eight days. The family then celebrates the ninth day when the goddess is merged with the soil. After this, the next festival begins on the eighth day of Ashwin (October) during the Navratri festival (a festival of nine nights, celebrated at the end of the farming season) when, again by local tradition, a goat is sacrificed. The last day of Navratri, called Dusera, is in October (on the tenth day after the New Moon), and it is also celebrated with fanfare. Most of this information was given to us by the Banjara we interviewed, but Deogankar and Deogankar (1992: 40-44) also discuss the festivals of the Banjara, though in a somewhat sketchy manner. It is probably no coincidence that the dates and times of Hindu festivals coincide with those of the Banjara since the festivals of both communities arise essentially from farming-related rituals marking the sowing and harvesting seasons and other periods. The exact dates of the celebrations coincide with the Full or New Moon closer to the change of the seasons and may have been adjusted a little each year.

Principles of Sant Shree Sevatal Maharaj

Sant Shree Sevatal Maharaj stated 22 major principles for Banjara life, known as the Seva Beliefs:

1. Protect the forest and the environment
2. Live the natural life in consonance with nature
3. Do not practice discrimination toward anyone and any form

4. Live a life with dignity
5. Do not lie, be honest (sat Bol), and do not steal others belongings
6. Do not talk ill of others and do not harm others
7. Respect women, and girls are living goddesses
8. Do not worry and live fearless, be courageous and confident life
9. Share the goodness and material wealth conform
10. Protect the water and provide water to the thirsty and also never involve in selling water which is biggest crime/ sin
11. Provide food to hungry and help the needy people
12. Respect elders and love youngsters, and also respect animals
13. Never leave the forest and Do not destroy the forest, if you destroy the forest then you are destroying yourself
14. Do not consume toxic substances and completely avoid drinking alcohol
15. Do not involve in illicit relationship
16. Meditate have inner peace, and study, seek knowledge and gain the Knowledge
17. Do not be lured by modern life style and comfort, and must engage with physical activity
18. Love humanity and not money, and have comradeship with fellow community persons
19. Have reasoned life and avoid all superstitious beliefs
20. Respect you parents, take care of your family and the community, and never break the brotherhood in the community

October (on the tenth day after the New Moon), and it is also celebrated with fanfare. Most of this information was given to us by the Banjara we interviewed, but Deogaonkar and Deogaonkar (1992: 40-44) also discuss the festivals of the Banjara, though in a somewhat sketchy manner. It is probably no coincidence that the dates and times of Hindu festivals coincide with those of the Banjara since the festivals of both communities arise essentially from farming-related rituals marking the sowing and harvesting seasons and other periods. The exact dates of the celebrations coincide with the Full or New Moon closest to the change of the seasons and may have been adjusted a little each year.

Principles of Sant Shree Sevalal Maharaj

Sant Shree Sevalal Maharaj stated 22 major principles for Banjara life, known as the Seva Belben:

1. Protect the forest and the environment
2. Live the natural life in consonance with nature
3. Do not practice discrimination toward anyone and any form



4. Live a life with dignity
5. Do not lie, be honest (sat Bol), and do not steal others belongings
6. Do not talk ill of others and do not harm others
7. Respect women, and girls are living goddesses
8. Do not worry and live fearless, be courageous and confident life
9. Shun the greediness and material sensual comforts
10. Protect the water and provide water to the thirsty and also never involve in selling water which is biggest crime/ sin
11. Provide food to hungry and help the needy people
12. Respect elders and love youngsters, and also respect animals
13. Never leave the forest and Do not destroy the forest, if you destroy the forest then you are destroying yourself
14. Do not consume toxic substances and completely avoid drinking alcohol
15. Do not involve in illicit relationship
16. Meditate have inner peace, and study, seek knowledge and gain the Knowledge
17. Do not be lured by modern life style and comfort, and must engage with physical activity
18. Love humanity and not money, and have comradeship with fellow community persons
19. Have reasoned life and avoid all superstitious beliefs
20. Respect you parents, take care of your family and the community, and never break the brotherhood in the community
21. Protect the culture and language of the community, speak Gor Bhasa/Gerbok and also celebrate all the community's festivals which are connected with the nature, and avoid those festivals which causes harm to nature
22. Should follow the norms and maintain identity of the Gor, be connected with nature and do not exploit it

Conclusion

Sant Shree Sevalal Maharaj have been a man of exemplary institutions, courage, concerned, humanitarian, disciplined, and meditative, a great musician, a rationalist who fought against superstition, and a bright devotee of Shree and Sant Devi includes Jagalamba.

References

1. Barman, J. J. Roy (2016). Ethnography of a Densified Tribe: The Larva Banjara. Mittal Publications, p. 94. ISBN 978-81-8324-345-2
2. Deogaonkar, S.G., and Baxi, L.D., 2003. Kolam Tribals. Concept Publishers.
3. Deogaonkar, S.G., and Deogaonkar, S.S., 1992. The Banjara. Concept Publishing Company, Fayer-Hamendorf, C. von, 1982. Tribes of India: The Struggle for Survival. Berkeley. University of California Press
4. Mustafa, S., and Papfu, S.S., 1992. Origin of the Romany gypsies—genetic evidence. Zeitschrift für Morphologie und Anthropologie, 79, 43-51.
5. Meher, S., Vahia, M.N., and Kulkarni, R., 2017. Stone ornaments with solar and other

20. Respect your parents, take care of your family and the community, and never break the brotherhood in the community
21. Protect the culture and language of the community, speak Gor Bhasa/Gorboli and also celebrate all the community's festivals which are connected with the nature, and avoid those festivals which causes harm to nature
22. Should follow the norms and maintain identity of the Gor, be connected with nature and do not exploit it

Conclusion

Sant Shree Sevalal Maharaj have been a man of exemplary truthfulness, courage, concerned, humanitarian, disciplined, and meditative, a great musician, a rationalist who fought against superstition, and a devoted devotee of Shreegata and Sant Devi includes Jagadamba.



References

1. Burman, J. J. Roy (2010). Ethnography of a Densitized Tribe: The Laron Barjara. Mittal Publications, p. 94. ISBN 978-8-18324-345-2
2. Desgaonkar, S.G., and Basi, L.D., 2003. Kolan Tribals. Concept Publishers.
3. Desgaonkar, S.G., and Desgaonkar, S.S., 1992. The Barjara. Concept Publishing Company. Fären-Hamendorf, C. von, 1982. Tribes of India: The Struggle for Survival. Berkeley. University of California Press
4. Mavrou, S., and Papilio, S.S., 1992. Origin of the Romany gypsies—genetic evidence. *Zeitschrift für Morphologie und Anthropologie*, 79, 43-51.
5. Menon, S., Vahia, M.N., and Kollath, R., 2012. Stone alignments with solar and other sightlines in South India. *Current Science*, 102, 683-684
6. Moorjani, P., Patterson, N., Loh, P.-R., Lipson, M., Kivifall, P., Malig, B.L., Bonin, M., Rieff, O., Berger, B., Reich, D., and Melegh, B., 2013. Reconstructing Roma History from Genome-Wide Data. *PLoS ONE*, 8(3), e58633.
7. Nalik, Lalitha (2009) Barjara Hejekarvagala. Bangalore: Karnataka Rajya Patragara Bahha. pp.42-84
8. www.en.wikipedia.org

4. A Study of Krantisinsh Vir Shiromani Sevalal Maharaj

Prof. Rahul G. Mahure

Dr. H. N. Sishu Arts & Commerce College, Patan, Dist. Akola.

Introduction

KRANTISINH VIR SHIROMANI SEVALAL MAHARAJ (15 February 1739) He was the great revolutionary of India who fought the first independent war in India against the Britishrule throughout his life. KRANTISINH VIR SHIROMANI SEVALAL MAHARAJ died at Rahayagad and was buried at Petra in Washim district, now in the state of Maharashtra.

4. A Study of Krantisinh Vir Shiromani Sevalal Maharaj

Prof. Rahul G. Mahure

Dr. H. N. Sarda Arts & Commerce College, Patan, Dist. Akola.

Introduction

KRANTISINH VIR SHIROMANI SEVALAL MAHARAJ (15 February 1739) He was the great revolutionary of India who fought the first independent war in India against the British rule throughout his life. KRANTISINH VIR SHIROMANI SEVALAL MAHARAJ died at Rahyagad and was buried at Pobra in Washim district, now in the state of Maharashtra. His samadhi still stands there, adjacent to a temple dedicated to Jagadamba. Although he was opposed to personality cults and rituals, it is a popular destination for Banjaras at Hindu festivals such as Diwali. Similar adjacent temples dedicated to Sevalal and to Jagadamba exist elsewhere and also attract worshippers in significant numbers. A temple has been recently constructed at Sargonankoppa village, near Nyamathi Taluk, in Davangere district, Karnataka.

Sant Shree Sevalal Maharaj was born on 15.02.1739, on the Holy Land, to parents Shree Bhima Nayak and Dharmtri Yaadi (Mother). At this time this location was popularly known as Ranaganalan or Ranji Nayak Tanda (Ranji Nayak is Grand-father of Sevabhaya Ji, who came to this location with 300 families of his Tandas and about 4000 loaded cattle). Sevabhaya lived with his parents, at this place, upto the age of 12. He bathed in KALD KUNDO (transparent clear water of natural spring water pond), Worshipped in Chankeshtra (Shiva) Temple on the top of Chandrayana Gatta (Hill), near Ranji Nayak Tanda grazed his cattle in ZOOMRUZHANDA JHOL (forest of Palms). All these rules and monuments are existing even today. Banjaras and Non- Banjaras in the locality hold Bhama Nayak Katta (platform) in high esteem. Since residue (ORE) from the worth of Sevabhaya's Mother is buried below this Katta (burying ORE under the ground is the tradition of Banjaras, after child's birth). Therefore Banjaras people hold this Katta with high reverence. Shri Bhima Nayak (father of Sevabhaya Ji) delivered his judgements to Banjaras of his and neighboring Tandads from this Katta. There is a piece of land of 18 acres, next to dilapidated Ranji Nayak Tanda and the same is shown in revenue records as NAYAKUNI BHOOMI (Land of Nayak).

ENGLISH PACT - 1 / Peer-Reviewed/Refereed and UGC/ Listed Journal No. - 40770

23/141



After lot of research works and explorations by many research scholars, linguists, historians, particularly by Banjaras Dharmik Parishad of Bangalore, as well as found from Banjaras folk songs and folk songs sang and oral history as told by Banjaras, for the last 200 years, in narration and in praise of Sevabhaya's life and deeds. It is mentioned that GOOTY-BELLARY MA JANMO SEVAIBHAYA (meaning Sevabhaya was born at GOOTY-BELLARY). Gooty Taluka was in the then Bellary District of then Madras Province of British Raj. During that period there was no separate District called Anantapur - as the Anantapur town was part of Bellary District. It is abundantly clear and proved that Sevabhaya's Birth Place is identified to this location, in Peddadothi Revenue Village. It is also mentioned in the book "Sevadasa Charitra", authored by Sant Shree Ramrao Mahant of Pohragad (Sevabhaya's Samadhi Place), Gooty-Bellary as birth place of Sevabhaya. Sant Shri Ramrao ji Mahant is living saint of seventh generation of Shri Sevabhaya's family. Even well known author, poet and Banjaras folk Singer Shri Anantaram Rathod of Yeatral District (Maharashtra) has also established the same location in his popular book "Shree Sant Sevadasa Leela Charitra" as Sevabhaya's Birth place. After identifying this birth place, first time, Banjaras of Country celebrated Sevabhaya's 262nd Jannotsav, at this holy land on 15.02.2001 and sanctified it and named this land as "SEVAGAD", at the hands of Shri Ranji Naik, President of All India Banjaras Seva Sangh (AISSS), Address of Sevagal Aundh, Sevagal, Near Charlopati, Via Gollala Duddi Crossing, On Gooty - Guntakal Road, Mandel/Taluka: Gooty, District: Anantapur, Andhra Pradesh. Late Hantharam Ji was North-Indian by birth. He came down to South. In Tirupati, he constructed a small Math and settled. Every day, he used to worship the Lord of the Seven Hills.

Genetic Data on the Banjaras

The Banjaras are one of the largest tribal groups in India with a population of more than 5 million, and are found in large parts of the country. Traditionally they were connected with travelling caravans and the transportation of goods, and they traded over vast stretches of the Indian subcontinent. Genetic data on the Banjaras are sparse, possibly because their group identity is difficult to define. Studies such as the one carried out by Sachdev (2012) have focused on the Banjaras of the Rajasthan region, where they conventionally are believed to have originated. Mustafa and Paptha (1992) have compared the genes of the Banjaras sub-tribe called

anism. Since midna (ORE) from the womb of Sevabhaya's Mother is buried below this Kada (burying ORE under the ground is the tradition of Banjaras, after child's birth). Therefore Banjaras people held this Kada with high reverence. Shri Dharm Nayak (father of Sevabhaya Ji) delivered his judgements to Banjaras of his and neighboring Tandak from this Kada. There is a piece of land of 18 acres, next to dilapidated Rarji Nayak Tanda and the same is shown in revenue records as NAYAKUNI BHDOMI (Land of Nayak).

After lot of research works and explorations by many research scholars, linguists, historians, particularly by Banjaras Dharmik Parishad of Bangalore, as well as found from Banjaras folk songs and folk songs sang and oral history as told by Banjaras, for the last 200 years, in narration and in praise of Sevabhaya's life and deeds. It is mentioned that GOOTY-BELLARY/

JANMO SEVAIBHAYA (meaning Sevabhaya was born at GOOTY-BELLARY). Go 23/141

was in the then Bellary District of then Madras Province of British Raj. During that period, there was no separate District called Anantapur - as the Anantapur town was part of Bellary District. It is abundantly clear and proved that Sevabhaya's Birth Place is identified at this location, in Peddadothi Revenue Village. It is also mentioned in the book "Sevadas Leelamru", authored by Sant Shree Ramrao Mahang of Polragad (Sevabhaya's Samadhi Place), Gooty-Bellary as birth place of Sevabhaya. Sant Shri Ramrao ji Mahang is living saint of seventh generation of Shri Sevabhaya's family. Even well known author, poet and Banjaras folk singer Shri Anantaram Rathod of Yesavara District (Maharashtra) has also established the same location in his popular book "Shree Sant Sevadas Leela Charitra" as Sevabhaya's Birth place. After identifying this birth place, first time, Banjaras of Country celebrated Sevabhaya's 262nd Jannotsav, at this holy land on 15.02.2001 and sanctified it and named this land as "SEVAGAD", at the hands of Shri Ranjit Naik, President of All India Banjaras Seva Sangh (AIBSS). Address of Sevagal Ashram, Sevagal, Near Charlopati, Via: Gollala Boddi Crossing, On Gooty - Guntakal Road, Mandali/Taluka: Gooty, District: Anantapur, Andhra Pradesh. Baba Haaritham Ji was North-Indian by birth. He came down to South. In Tirupati, he constructed a small Math and settled. Every day, he used to worship the Lord of the Seven Hills.

Genetic Data on the Banjaras

The Banjaras are one of the largest tribal groups in India with a population of more than 5 million, and are found in large parts of the country. Traditionally they were connected with travelling caravans and the transportation of goods, and they traded over vast stretches of the Indian subcontinent. Genetic data on the Banjaras are sparse, possibly because their group identity is difficult to define. Studies such as the one carried out by Sachdev (2012) have focused on the Banjaras of the Rajasthan region, where they conventionally are believed to have originated. Mastana and Papitha (1992) have compared the genes of the Banjaras sub-tribe called Lambani with the gypsies of Central and Western Europe. Their results suggest that gypsy populations of Eastern Europe still have great affinity with Indian nomadic groups, and the

genetic differentiation in these populations may primarily be due to isolation, high rates of migration of subgroups towards Europe and genetic drift. The Western gypsies are more homogeneous as a local population, which may have resulted from a high degree of admixture. In a recent study, Moorjani et al. (2013) compared the Roma population with various South Asian groups. They estimate that the Roma harbour about 80% West Eurasian ancestry—derived from a combination of European and South Asian sources—and that the date of the admixture of South Asian and European ancestry was about 850 years before the present. They provide evidence for Eastern Europe being a major source of European ancestry, and NorthWest India being a major source of the South Asian ancestry in the Roma. By comparing allele sharing as a measure of linkage disequilibrium, they estimate that the migration of the Roma out of the Indian subcontinent was accompanied by a severe 'Founder Effect', which appears to have been followed by a major demographic expansion after their arrival in Europe. A Founder Event is when a very small group separates from a parent group carrying some vagaries in their genetic signal which then persist in the new community even though these provide no specific survival benefit. This may include facial features, body size, etc. (see e.g. Stone and Loring, 2010: 113).

Banjaras Astronomy and Meteorology

The list of Banjaras villages visited by us and their individual memory of astronomy and other information provided by them is given in Appendix 1, while the results are summarised in

The Banjaras are one of the largest tribal groups in India with a population of more than 5 million, and are found in large parts of the country. Traditionally they were concerned with travelling caravans and the transportation of goods, and they traded over vast stretches of the Indian subcontinent. Genetic data on the Banjaras are sparse, possibly because their group identity is difficult to define. Studies such as the one carried out by Sachdev (2012) have focused on the Banjaras of the Rajasthan region, where they conventionally are believed to have originated. Matana and Paglio (1992) have compared the genes of the Banjara sub-tribe called Lambani with the gypsies of Central and Western Europe. Their results suggest that gypsy populations of Eastern Europe still have great affinity with Indian nomadic groups, and the



genetic differentiation in these populations may primarily be due to isolation, big migration of subgroups towards Europe and genetic drift. The Western gypsies are more homogeneous as a local population, which may have resulted from a high degree of admixture. In a recent study, Moorjani et al. (2015) compared the Roma population with various South Asian groups. They estimate that the Roma harbour about 80% West Eurasian ancestry—derived from a combination of European and South Asian sources—and that the date of the admixture of South Asian and European ancestry was about 850 years before the present. They provide evidence for Eastern Europe being a major source of European ancestry, and NorthWest India being a major source of the South Asian ancestry in the Roma. By comparing allele sharing as a measure of linkage disequilibrium, they estimate that the migration of the Roma out of the Indian subcontinent was accompanied by a severe ‘Founder Effect’, which appears to have been followed by a major demographic expansion after their arrival in Europe. A Founder Event is when a very small group separates from a parent group carrying some variation in their genetic signal which then persists in the new community even though these provide no specific survival benefit. This may include facial features, body size, etc. (see e.g. Stone and Lachlan, 2010: 113).

Banjara Astronomy and Meteorology

The list of Banjara villages visited by us and their individual memory of astronomy and other information provided by them is given in Appendix 1, while the results are summarised in Table 1 below. Village 5 is not included in this Table since at that village we met a historian who supplied us with many details of the Banjaras but no insight into their astronomical knowledge and beliefs. The most commonly-known astronomical objects amongst the Banjaras are the stars in Orion (which they see as a deer), and the Pleiades asterism, which they proudly proclaim to be a piece of jewellery that is worn on the forehead and that typically has many little metallic balls (generally of silver) strung together to appear like a bunch of grapes. They know of an evening star and morning star—no particular star, just the one that tells them that the day or the night has just begun. They have many indicators to predict the intensity of the moon, the two most favoured being the glow around the Moon, and the activities of the crow: if it builds its nest high up in a tree it has May, strong rains are unlikely but if it builds a well-protected nest in the lower branches then the rains are expected to be heavy. The direction from which the rains will come is opposite to the direction in which the nest is made in relation to the tree trunk. The Banjaras are aware of comets as stars with tails, and they think of them as bad omens. Meteors also are

considered bad omen. Saptarshi (the Big Dipper) is divided into the four stars of the polygon that form the death bed (Janakhat), with a procession of three people following the bed. Upon dying, Banjaras walk along the Milky Way (the path of the dead) to reach the heavens. They do not seem to have stories about the afterlife, and the worship of ancestors is more in the sense of gratitude than out of any expectation (unlike the belief in main-stream Hindus).

References

1. Deshpande, S.G., and Basi, L.D., 2003. Kolam Tribals. Concept Publishers.
2. Deshpande, S.G., and Deshpande, S.S., 1992. The Banjaras. Concept Publishing Company, Färer-Harmondorf, C. von, 1982. Tribes of India: The Struggle for Survival. Berkeley: University of California Press.
3. Majumdar, P.P., and Mukherjee B.N., 1993. Genetic diversity and affinities among Indian populations: an overview, in Majumdar, P.P. (Ed.) Human Population Genetics. New York, Plenum Press. Pp. 255-275.

considered had *crani*. Sapariti (the Big Dipper) is divided into the four stars of the polygon that form the death bed (*Jankhat*), with a procession of three people following the bed. Upon dying, Banjara walk along the Milky Way (the path of the dead) to reach the heavens. They do not seem to have stories about the afterlife, and the worship of ancestors is more in the sense of gratitude than out of any expectation (unlike the belief in main-stream Hinduism).

References

1. Deoگونkar, S.G., and Basi, L.D., 2003. *Kolan Tribals*. Concept Publishers.
2. Deoگونkar, S.G., and Deoگونkar, S.S., 1992. *The Banjara*. Concept Publishing Company. Fares-Hamendorf, C. von, 1982. *Tribes of India: The Struggle for Berkeley*. University of California Press.
3. Majumdar, P.P., and Mukherjee B.N., 1993. Genetic diversity and affinities among Indian populations: an overview. In Majumdar, P.P. (Ed.) *Human Population Genetics*. New York: Human Press. Pp. 255-275.
4. Mouton, S., and Paptho, S.S., 1992. Origin of the Romany *gypsies*—genetic evidence. *Zeitschrift für Morphologie und Anthropologie*, 79, 43-51.
5. Minon, S., Vaitis, M.N., and Kaulash, R., 2012. Story alignments with solar and other nightlines in South India. *Current Science*, 102, 683-684.
6. Moorjani, P., Patterson, N., Loh, P.-R., Lipsitz, M., Kirpal, P., Melegh, B.J., Bonic, M., ... Riedl, D., 2013. Reconstructing Karna History from Genome-Wide Data. *PLoS ONE*, 8(3), e58633.
7. Rao, V.R., Sahe, M.S., Gorakshakar, A.C., and Vasantha, K., 2002. Genetic heterogeneity and population structure of Gaud-related tribes in the Vidarbha region of Maharashtra. *Human Biology*, 64, 903-917.
8. Sirajuddin, S.M., Duggirala, R., and Crawford, M.H., 1994. Population structure of the Chenchu and other South Indian tribal groups: relationships between genetic, anthropometric, dermatoglyphic, geographic, and linguistic distances. *Human Biology*, 66, 865-884 (<http://www.jstor.org/stable/41463020>).
9. Sachdev, B., 2012. Incidence of ABO and Rh (D) blood groups among Banjara, a nomadic group of Rajasthan, India. *Anthropologist*, 14, 87-88.

25/141



5. Sant Sevalal: A Great Scientific Visionary and Humanitarian Modern Saint of India: An Overview

Dr. Vishnu M. Chavan

Assistant Professor, Dept. of English, Tatyada College, Koradi - Nigaur.

Abstract

Saints are considered as the models of human excellence. They proved by their lives how to really live and how to die. They consistently point to the horizon of love, kindness, pity, sympathy which leads to the fulfillment of all human desire. There are many saints, philosopher, thinkers, social activist, writers, poets and scientists who had tried their best to find the solutions and remedy about human problems. Sant Tukaram Maharaj, Sant Kabir, Sant Dnyaneshwar, Sant Gadge Maharaj, Rishabhant Tukdoji Maharaj, John Milton, Bartrand Russell, T. S. Eliot, and many other. Sant Sevalal is one of the saints to whom we can include in this category. These immortal personalities were devoted their lives for the progress and development of the human kind. They worked for human being and preferred to work for them. They completely devoted and sacrificed their lives for the welfare of human being. They worked for humanity, liberty, fraternity, justice, truth, non-violence and brotherhood. Their ultimate goal of life was "Service to man is the service to the God".

Keywords: Scientific, Visionary, Humanitarian, Justice, Truth, Philosopher, Thinker.

Introduction

Analyse of New Indian Agricultural Bill

Prof. Rahul G. Mahure,

Dr. H. N. Sinha Arts & Commerce College, Pamur, Dist. Akola.

Abstract:

This paper attempts to analyze the New Indian Agricultural Bill. The Union government passed three bills to replace the three ordinances that were enacted during the COVID-19 lockdown. These three bills, expected to bring revolutionary changes to agrarian context and help double farmers' incomes are: The Farmers' Produce Trade and Commerce (Promotion and Facilitation) Bill, 2020; The Farmers (Empowerment and Protection) Agreement of Price Assurance and Farm Services Bill, 2020 and The Essential Commodities (Amendment) Bill, 2020.

Introduction :-

The Union government passed three bills to replace the three ordinances that were enacted during the COVID-19 lockdown. These three bills, expected to bring revolutionary changes to agrarian context and help double farmers' incomes are: The Farmers' Produce Trade and Commerce (Promotion and Facilitation) Bill, 2020; The Farmers (Empowerment and Protection) Agreement of Price Assurance and Farm Services Bill, 2020 and The Essential Commodities (Amendment) Bill, 2020. Taken together, according to the prime minister, these bills are expected to usher in a revolutionary change in the arena of Indian agriculture and would go in some way, perhaps a long way, in doubling the incomes of the farmers. We need to understand these legislations and their long-term impact on the agrarian structure against the expectation outlined by the government to see to what extent this policy prescription will go in doubling of farmers' incomes and what kind of revolution will now be on the anvil.

As per census 2011, 96 million cultivators enumerated farming as their main occupation, down from 103 million in 2001 and 110 million in 1991. Still 46% of the workforce is working full-time in farmlands. The size of the operational holdings for small and marginal farmers has shrunk from 1.15 hectares in 2010-11 to 1.08 hectares in 2015-16, according to provisional estimates of the 10th agriculture census 2015-16, and small and marginal holdings constitute almost 90% of our total agricultural land holdings.

Another striking feature of India's agriculture is the continuing trend of increase in the numbers of small holdings in the country. The first agricultural census done in the beginning of the 1970s reported that figure at 71 million. In the last five decades, these numbers have grown exponentially from 138 million in 2010-11 to 146 million in 2015-16, as per provisional estimates of agriculture census 2015-16. In other words, the average size of operational holdings has considerably reduced from 2.28 hectares in 1970-71 to 1.15 hectares in 2010-11, and 1.08 in 2015-16, shows data.

Low income levels

Given the state of holdings and the fact that two-thirds of them are in dry land farming areas of the country it is not surprising that the average income levels for the farming households and individuals are extremely low. As per various estimates from

governmental sources, the average income of a farming household stood at a mere Rs 8,951 per month in 2016-17. This would roughly translate into slightly over one lakh rupees for a year.

What is alarming is the fact that almost 35% of the income has come from the wages. There is little reason to believe that the above figures have changed. Overall, we can safely state that almost 85% of our farmers fall in the category of marginal and small farmers with less than two hectares of land holdings. It is against this crucial factor that we need to understand the legislations passed and the impact they might have on the very structure of our agrarian edifice.

The Farmers' Produce Trade and Commerce (Promotion and Facilitation) Bill seeks to completely open up the sale of produce outside the Agricultural Produce Market Committees, or the APMCs. It not only creates an e-highway for trading and transactions, but also creates a structure for e-trading of agriculture produce. Farmers are allowed to sell their produce outside of the APMCs, and that creates a possibility for more competition and better pricing for farmers. In other words, the market is thrown completely open for the private players to come in the agriculture sector and deal directly with the farmers.

The Farmers (Empowerment and Protection) Agreement on Price Assurance and Farm Services Bill creates a framework for contract farming. It provides a template of the

occupation, down from 165 million in 2005 and 170 million in 1991, and 40% of the workforce is working full-time in farmlands. The size of the operational holdings for small and marginal farmers has shrunk from 1.15 hectares in 2010-11 to 1.08 hectares in 2015-16, according to provisional estimates of the 10th agriculture census 2015-16, and small and marginal holdings constitute almost 90% of our total agricultural land holdings.

Another striking feature of India's agriculture is the continuing trend of increase in the number of small holdings in the country. The first agricultural census done in the beginning of the 1970s reported that figure at 71 million. In the last five decades, those numbers have grown exponentially from 138 million in 2010-11 to 146 million in 2015-16, as per provisional estimates of agriculture census 2015-16. In other words, the average size of operational holdings has considerably reduced from 2.28 hectares in 1970-71 to 1.15 hectares in 2010-11, and 1.08 in 2015-16, shows data.

Low income levels

Given the state of holdings and the fact that two-thirds of them are in dry land farming areas of the country it is not surprising that the average income levels for the farming households and individuals are extremely low. As per various estimates from



governmental sources, the average income of a farming household stood at a mere Rs 8,931 per month in 2016-17. This would roughly translate into slightly over one lakh rupees for a year.

What is alarming is the fact that almost 35% of the income has come from the wages. There is little reason to believe that the above figures have changed. Overall, we can safely state that almost 85% of our farmers fall in the category of marginal and small farmers with less than two hectares of land holdings. It is against this crucial factor that we need to understand the legislations passed and the impact they might have on the very structure of our agrarian edifice.

The Farmers' Produce Trade and Commerce (Promotion and Facilitation) Bill seeks to completely open up the sale of produce outside the Agricultural Produce Market Committees, or the APMCs. It not only creates an e-highway for trading and transactions, but also creates a structure for e-trading of agriculture produce. Farmers are allowed to sell their produce outside of the APMCs, and that creates a possibility for more competition and better pricing for farmers. In other words, the market is thrown completely open for the private players to come in the agriculture sector and deal directly with the farmers.

The Farmers (Empowerment and Protection) Agreement on Price Assurance and Farm Services Bill creates a framework for contract farming. It provides a template at the national level of farming agreements, with regard to agribusiness, processing, and the entire range of services including wholesalers, exporters and large retailers for sale of farming produce at a mutually pre-agreed price.

The Essential Commodities (Amendment) Bill takes away cereals, pulses, oilseeds, edible oils, onion and potatoes from the list of essential commodities. Therefore, these commodities are now free of the Essential Commodities Act restrictions and stand deregulated. However, the central government has retained the right to regulate them under extraordinary circumstances, such as in case of a war, famine, natural or

impose stock limits if there is a steep rise in prices.

Put together, this package of legislations seeks to open up the farming at production (through contract farming) and sale (through complete deregulation). So, what are the implications of such an act?

Conclusion

Farmers are debt ridden, starved of funding and of assured price mechanism. The three legislations if taken together accentuate the crisis even further. In the absence of a guaranteed support price mechanism, the legislations even fail to mention a very strong support for the MSP as a benchmark price as a fundamental condition for open agriculture trade and winding up of mandis. For years farmers have demanded statutory support price for their produce from the government. The question is what is the base level of that income that will be taken for it to double and to what? There is a need to restore the shaken confidence of the agrarian sector. In order for that to happen the government of India needs to give an iron clad guarantee on holding the price line 100% over and above the inflation-linked cost of production to the primary producer and not allowing any players to offer a price below that line to them. Only such a guarantee will ensure the confidence of the farmers in the system.



References:

1. Report No. 62, Standing Committee on Agriculture (2018-19): 'Agriculture Marketing and Role of Weekly Gramin Haats', Lok Sabha, January 3, 2019.
2. Report of Committee of State Ministers, In-charge of Agriculture Marketing to Promote Reforms, January 2013, <https://dtni.gov.in/Documents/strainpreform.pdf>
3. Model Agricultural Produce and Livestock Marketing (Promotion and Facilitation) Act, 2017, Ministry of Agriculture and Farmers' Welfare, April 2017.
4. Model Agricultural Produce and Livestock Contract Farming (Promotion and Facilitation) Act, 2018, Ministry of Agriculture and Farmers' Welfare, December 2017.

Conclusion

Farmers are debt ridden, starved of funding and of assured price mechanism. The three legislations if taken together accentuate the crisis even further. In the absence of a guaranteed support price mechanism, the legislations even fail to mention a very strong support for the MSP as a benchmark price as a fundamental condition for open agriculture trade and winding up of mandis. For years farmers have demanded statutory support price for their produce from the government. The question is what is the base level of that income that will be taken for it to double and to what? There is a need to restore the shaken confidence of the agrarian sector. In order for that to happen the government of India needs to give an iron clad guarantee on holding the price line 100% over and above the inflation-linked cost of production to the primary producer and not allowing any players to offer a price below that line to them. Only such a guarantee will ensure the confidence of the farmers in the system.

90 | Website – www.aadhasocial.com | Email – aadhasocial@gmail.com

B.Aadhar International Peer-Reviewed Indexed Research Journal



Impact Factor - (SJIF) -7.675, Issue NO, 279 CCLXXIX

ISSN :
2278-9308
March,
2021

References:

1. Report No. 42, Standing Committee on Agriculture (2018-19): 'Agriculture Marketing and Role of Weekly Gramin Haats', Lok Sabha, January 3, 2019.
2. Report of Committee of State Ministers, In-charge of Agriculture Marketing to Promote Reforms, January 2013, <https://dmi.gov.in/Documents/stratpncreform.pdf>
3. Model Agricultural Produce and Livestock Marketing (Promotion and Facilitation) Act, 2017, Ministry of Agriculture and Farmers' Welfare, April 2017.
4. Model Agricultural Produce and Livestock Contract Farming (Promotion and Facilitation) Act, 2018, Ministry of Agriculture and Farmers' Welfare, December 2017.
5. "High Powered Committee of Chief Ministers constituted for 'Transformation for Indian Agriculture'", Press Information Bureau, NITI Aayog, July 1, 2019.
6. The Farmers' Produce Trade and Commerce (Promotion and Facilitation) Ordinance, 2020, Ministry of Agriculture and Farmers' Welfare, June 5, 2020.

REFERENCES-

- 1- Statistics and Programme Implementation, 2005
- 2- Mullen et al., 2005
- 3- Landes, 2008; World Bank, 1999, 1997
- 4- https://www.ers.usda.gov/webdocs/publications/46319/8182_erc89_1_.pdf?v=3509
- 5- https://www.ers.usda.gov/webdocs/publications/46319/8182_erc89_1_.pdf?v=3509

91 | Website – www.aadhasocial.com | Email – aadhasocial@gmail.com

B.Aadhar International Peer-Reviewed Indexed Research Journal



Impact Factor - (SJIF) -7.675, Issue NO, 279 CCLXXIX

ISSN :
2278-9308
March,
2021

Impact of COVID 19 Towards Smart and Digital India

Dr.Rajkumar M.Sharma

Assistant Professor,

Seth G.B.Murarka Arts & Commerce College, Shegaon Dist.Buldana (M.S.)

Abstract: -

Today we live in a world where globally the name of the game for all successful companies innovation; Innovation in the context of computing and communication is increasingly leading to convergence of the world of computers with the natural world. Dr. Kalan taught us to make optimum use of technology for the betterment of India and for bringing transparency in its administration. Over the last decade, we have made tremendous progress in the area of technology. However, the challenge lies in ensuring that this progress



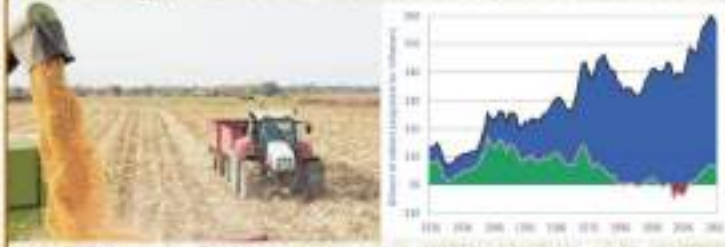


(SJIF) Impact Factor-7.675 ISSN-2278-9308

B.Aadhar

Peer-Reviewed & Refreed Indexed
Multidisciplinary International Research Journal

March -2021
ISSUE No- CCLXXIX (279)
**Impact of Recent Indian Agricultural Policy
on Agricultural Sector and Other Allied Sectors**



Chief Editor Prof. Virag S. Gawande Director A. S.R. & D. T. Institute Amravati	Executive Editor Dr.S.G. Chapke Principal Stat. L.R.T. College of Commerce, Akola	Editor Dr. V.K. Agrawal IQAC Co-ordinator Stat. L.R.T. College of Commerce, Akola
---	--	--

The Journal is indexed in:
Scientific Journal Impact Factor (SJIF)
Cosmos Impact Factor (CIF)
International Impact Factor Services (IIFS)

Aadhar International Publication
For Details Visit To : www.aadharsocial.com

B.Aadhar International Peer-Reviewed Indexed Research Journal
Impact Factor - ((SJIF)-7.675, Issue NO, 279 CCLXXIX)

ISSN :
2278-9308
March,
2021

Impact Factor - 7.675

ISSN - 2278-9308

B.Aadhar

Peer-Reviewed & Refreed Indexed
Multidisciplinary International Research Journal

March -2021

ISSUE No- (CCLXXIX)

Impact of Recent Indian Agricultural Policy on Agricultural

- ◆ Dr. D. R. Fozzade, Assistant Pro. Yeshwantrao Chavan College, Sillad, Dist. Amargwad (MS)
- ◆ Dr. Sahas R. Patil, Principal, Government College Of Education, Bhandara, Maharashtra
- ◆ Dr. Kandan Ajabrao Akole, Rastriya Mahavidyalaya, Darga Tal-Daryapur, Dist-Amravati.
- ◆ DR. Gajanan P. Wader, Principal, Pillai College of Arts, Commerce & Science, Panvel
- ◆ Dr. Bhagyashree A. Deshpande, Professor Dr. P. D. College of Law, Amravati]
- ◆ Dr. Sandip B. Kale, Head, Dept. of Pol. Sci., Yeshwantrao Mahavidyalaya, Seloo, Dist. Wardha.
- ◆ Dr. Brashikesh Dalal, Asst. Professor K.K. Sanskrit University, Ratnag.

Our Editors have reviewed papers with experts' committee, and they have checked the papers on their level best to stop flurive literature. Except it, the respective authors of the papers are responsible for originality of the papers and intensive thoughts in the papers.

- Executive Editor

Published by:-

Prof. Virag Gawande

Aadhar Publication, Aadhar Social Research & Development Training Institute, New Hazaranagar,

In Front Of Pathyapatak Mandal, Behind V.M.V. College, Amravati

(M.S.) India, Pin- 444604 Email : aadharpublicator@gmail.com

Website : www.aadhar-social.com Mobile : 9595560278 /

vi | Website – www.aadhar-social.com Email – aadhar-social@gmail.com,

B.Aadhar International Peer-Reviewed Indexed Research Journal



Impact Factor - ((SIF) - 7.675, Issue NO, 279 CCLXXIX)

ISSN :
2278-9308
March,
2021

INDEX

No.	Title of the Paper	Authors' Name	Page No.
1	A review of New Indian Agricultural Policy 2020	Dr. S.G.Chapke	1
2	Impact of Recent Indian Agricultural Policy on Agricultural Sector of India	Dr. Yogesh K. Agrawal	5
3	An Overview of Government Agrarian Schemes and Policies	Dr. Ambadas B. Pande	9
4	Impact of CoCoas on Agriculture and Discussion on Agriculture Bill	Dr. Archana Pramod Khundelwal	14
5	Impact of Recent Agriculture Policy on Agriculture Sector	Mrs. Arpita Laddha	20
6	Impact Of Recent Indian Agricultural Act 2020 On Other Allied Sectors	Dr. Dharmendra C. Kothari / Prof. Dr. Shresh N. Nemade	24
7	A study of Recent Indian Agricultural Policy	Mr. Chandrakant B. Dhumsale	30
8	New Agricultural Reform: A Study of Potential Impact on Agriculture and Allied Sectors	Dr. D. V. Ingle	34
9	A Study of New Indian Agricultural Policy for Development of Economy	Dr. Harish B. Badwaik	38
10	Impact of Recent Indian Agricultural Policy on other Allied Sector's	Prof. Dr. J. M. Kale	41
11	Impact of Recent Indian Agricultural Policy on Other Allied Sectors.	Dr. J. R. Maheshwari	45
12	Impact of recent indian agricultural policy on Agricultural sector	Prof. Jyoti H.Lahoti	48
13	Impact Of Recent Indian Agricultural Policy On Agricultural Sector	Prof. Kapila V. Mhaisane	54
14	Impact of Recent Agricultural Policy on Small Scale Farmers	Prof. Mahesh C. Dubre	58
15	Impact of Recent Indian Agricultural Policy on other Allied Sector's	Dr. N. M. Gutte	63
16	Changing Scenario Of Agriculture Sector In India And Its Implications	Dr. Nilesh N. Chotiya	68
17	Impact of Recent Indian Agricultural Policy on Agricultural Sector	Dr. P.N.Ladhe	73
18	Impact of Economic Reforms Process on Indian Agricultural Sector	Dr. Wasudeo D. Gobait	78
19	Impact Of New Agriculture Regime On Marketing	Rachna .A.Rathi	85

vii | Website – www.aadhar-social.com Email – aadhar-social@gmail.com,

B.Aadhar International Peer-Reviewed Indexed Research Journal



Impact Factor - ((SIF) - 7.675, Issue NO, 279 CCLXXIX)

ISSN :
2278-9308
March,
2021

20	Analyse of New Indian Agricultural Bill	Prof. Rahul G. Mahure	89
21	Impact of COVID 19 Towards Smart and Digital India	Dr. Rajkumar M.Sharma	92
22	Impact of Recent Indian Agriculture Policy on Other Allied Sector	Dr. Pradip B. Thakur	98

**A study of Recent Indian Agricultural Policy****Mr. Chandrakant B. Dhumale,**

Ph.D. Research Scholar,

Shri Shivaji College of Arts, Commerce & Science Akola.

Abstract

This Paper highlights on Recent Indian Agricultural Policy. At the end of September 2020, the Farmer's Produce Trade and Commerce (Promotion and Facilitation) Bill, 2020, and the Farmers (Empowerment and Protection) Price Assurance and Farm Services Bill, 2020 were approved and notified as legislation. The primary provisions of the proposed legislation are intended to assist small and marginal farmers, who have no one negotiating for a better price for their produce or investing in technology in and farm productivity. The Agri market bill seeks to allow farmers to sell their produce to whoever they want outside 'Mandis'. Even at their farm gates, everyone may purchase their produce. Although 'commission agents' of the 'Mandis' and states could lose 'commissions' and 'Mandi fees' respectively (the main reasons for the protests), by competition and cost-cutting on transport, farmers will get better prices by this law.

Keywords: Recent Indian Agricultural Policy, Modi's PM-Kisan scheme, New Kisan Policy.

Introduction:

India's agricultural sector has been liberalized and sort of privatised by the new Farmers bill 2020 by eliminating the dangerous middlemen, facilitating better realizations for farmers, attracting investment and enhancing technology in the sector. Agriculture employs 58% of India's population and contributes to 15% of GDP. In 2020 the sector has grown by 4%. In the past Maharashtra Agricultural Produce Marketing Rules explicitly says that agricultural produce can only be marketed at the APMCs to prevent exploitation of the farmer. Such laws lack in practicality and are poor in the enactment and cause a monopoly of market players or middlemen. The produce passes on to wholesalers in the city, who in turn sell it to small retailers or peddlers. There is a price rise of Rs 4 to 5 at every tranche. The result is that vegetables, many of which are purchased at Rs 2 or 3 a kg from farmers are sold at Rs 20 to 30 a kilo to urban consumers. This system has been going on for 25 to 30 years. Thus, crores of urban Indians had to pay higher prices and millions of farmers have gone underpaid. Also, price rises do not lead to farmers' gains. If open marketing was allowed, millions of farmers would have gained at least Rs 4 or 5 more per kilo for their produce and enjoyed better lives financially today. Furthermore millions of farmers who are situated far away from cities can't travel because of higher costs of transportation. To remove these loopholes the new Farmers bill has been passed by the government.

Main provisions -

The new legislation will empower farmers for engaging with processors, wholesalers, aggregators, wholesalers, large retailers, exporters etc., on a level playing field. Price assurance to farmers even before sowing of crops. In case of higher market price, farmers will be entitled to this price over and above the minimum price. It will transfer the risk of market unpredictability from the farmer to the sponsor. Due to prior price determination,



farmers will be shielded from the rise and fall of market prices. It will also enable the farmer to access modern technology, better seed, and other inputs. It will reduce the cost of marketing and improve the income of farmers. An effective dispute resolution mechanism has been provided with clear timelines for redressal. The impetus to research and new technology in the agriculture sector.

Doubts -

- ◆ Under contract farming, farmers will be under pressure and they will not be able to determine prices
- ◆ How will small farmers be able to practice contract farming, sponsors will shy away from them
- ◆ The new system will be a problem for farmers
- ◆ In case of dispute, big companies will be at an advantage

Clarification -

- ◆ The farmer will have full power in the contract to fix the sale price of his choice for the produce. They will receive a payment within a maximum of 3 days.
- ◆ 1000 Farmer Producer organizations are being formed throughout the country. These FPOs will bring together small farmers and work to ensure remunerative pricing for farm produce.
- ◆ After signing the contract, the farmer will not have to seek out traders. The purchasing consumer will pick up the product directly from the farm.
- ◆ In case of dispute, there will be no need to go to court immediately. There will be a

government.

Main provisions –

The new legislation will empower farmers for engaging with processors, wholesalers, aggregators, wholesalers, large retailers, exporters etc., on a level playing field. Price insurance to farmers even before sowing of crops. In case of higher market price, farmers will be entitled to this price over and above the minimum price. It will transfer the risk of market unpredictability from the farmer to the sponsor. Due to prior price determination,



farmers will be shielded from the rise and fall of market prices. It will also enable the farmer to access modern technology, better seed, and other inputs. It will reduce the cost of marketing and improve the income of farmers. An effective dispute resolution mechanism has been provided with clear timelines for redressal. The impetus to research and new technology in the agriculture sector.

Doubts –

- ◆ Under contract farming, farmers will be under pressure and they will not be able to determine prices
- ◆ How will small farmers be able to practice contract farming, sponsors will shy away from them
- ◆ The new system will be a problem for farmers
- ◆ In case of dispute, big companies will be at an advantage

Clarification –

- ◆ The farmer will have full power in the contract to fix the sale price of his produce. They will receive a payment within a maximum of 3 days.
- ◆ 1000 Farmer Producer organizations are being formed throughout the country. These FPOs will bring together small farmers and work to ensure remunerative pricing for farm produce.
- ◆ After signing the contract, the farmer will not have to seek out traders. The purchasing consumer will pick up the product directly from the farm.
- ◆ In case of dispute, there will be no need to go to court repeatedly. There will be a local dispute redressal mechanism.

Highlights of the Ordinance

- ◆ The Farmers' Produce Trade and Commerce (Promotion and Facilitation) Ordinance, 2020 allows intra-state and inter-state trade of farmers' produce beyond the physical premises of APMC markets. State governments are prohibited from levying any market fee, levy outside APMC areas.
- ◆ The Farmers Agreement Ordinance creates a framework for contract farming through an agreement between a farmer and a buyer prior to the production or rearing of any farm produce. It provides for a three-level dispute settlement mechanism: the conciliation board, Sub-Divisional Magistrate and Appellate Authority.
- ◆ The Essential Commodities (Amendment) Ordinance, 2020 allows the central government to regulate the supply of certain food items only under extraordinary circumstances (such as war and famine). Stock limits may be imposed on agricultural produce only if there is a steep price rise.

Availability of Buyers for Farmers' Produce and Infrastructure :

The Trade and Commerce Ordinance provide buyers the freedom to buy farmers' produce outside the APMC markets without having any license or paying any fees to APMCs. The Contract Farming Ordinance provides a framework for buyers and farmers to enter into a contract (before a crop season starts) which guarantees farmers a minimum price and buyers an assured supply. The third Ordinance amends the Essential Commodities Act to provide that stock limits for agricultural produce can be imposed only when retail prices increase sharply and exempts value chain participants and exporters from any stock limit. The three Ordinances aim to increase the availability of buyers for farmers' produce, by



allowing them to trade freely without any license or stock limit, so that an increase in competition among them results in better prices for farmers.^[1] While the Ordinances aim to liberalise trade and increase the number of buyers, this may not be sufficient to attract more buyers. In 2006, Bihar repealed its APMC Act with a similar objective to attract private investment in the sector and gave charge of the markets to the concerned sub-divisional officers in that area.^[2] This resulted in a lack of required marketing infrastructure as the existing infrastructure eroded over time due to poor upkeep. In unregulated markets, farmers faced issues such as high transaction charges and lack of information on prices and arrival of produce. The Committee of State Ministers, constituted in 2010 for agricultural marketing reforms, observed that complete deregulation of markets did not help in attracting any private investment. It noted that there is a need for an appropriate legal and institutional structure with a developmental type of regulation to ensure orderly functioning of markets and to attract investment for infrastructure development. The Standing Committee on Agriculture (2018-19) recommended that the central government should create marketing infrastructure in states which do not have APMC markets (i.e. Bihar, Kerala, Manipur, and certain union territories).^[3]

Note that the Ordinances do not repeal the existing APMC laws (as done by Bihar), but limit the regulation of APMCs to the physical boundaries of the markets under their control. The Ordinances may result in increased competition, which may also make APMCs

The Trade and Commerce Ordinance provide buyers the freedom to buy farmers' produce outside the APMC markets without having any license or paying any fees to APMCs. The Contract Farming Ordinance provides a framework for buyers and farmers to enter into a contract (before a crop season starts) which guarantees farmers a minimum price and buyers an assured supply. The third Ordinance amends the Essential Commodities Act to provide that stock limits for agricultural produce can be imposed only when retail prices increase sharply and exempts value chain participants and exporters from any stock limit. The three Ordinances aim to increase the availability of buyers for farmers' produce, by

allowing them to trade freely without any license or stock limit, so that an increase in competition among them results in better prices for farmers.¹¹ While the Ordinances aim to liberalise trade and increase the number of buyers, this may not be sufficient to attract more buyers. In 2006, Bihar repealed its APMC Act with a similar objective to attract private investment in the sector and gave charge of the markets to the concerned sub-divisional officers in that area.¹² This resulted in a lack of required marketing infrastructure as the existing infrastructure eroded over time due to poor upkeep. In unregulated markets, farmers faced issues such as high transaction charges and lack of information on prices and arrival of produce. The Committee of State Ministers, constituted in 2010 for agricultural marketing reforms, observed that complete deregulation of markets did not help in attracting investment. It noted that there is a need for an appropriate legal and institutional framework with a developmental type of regulation to ensure orderly functioning of markets and attract investment for infrastructure development. The Standing Committee on Agriculture (2018-19) recommended that the central government should create marketing infrastructure in states which do not have APMC markets (i.e. Bihar, Kerala, Manipur, and certain union territories).¹³

Note that the Ordinances do not repeal the existing APMC laws (as done by Bihar), but limit the regulation of APMCs to the physical boundaries of the markets under their control. The Ordinances may result in increased competition, which may also make APMCs more efficient in providing cost-effective services for marketing.¹⁴ Further, for farmers selling their produce outside the APMC markets, the prices prevailing in APMC markets can serve as a benchmark price, helping in a better price discovery for farmers.

Conclusions

Some political claim the solution is government purchase of all farm produce at a high price. Global experience shows, however, that if the government guaranteed price is above international levels, this will cause a surplus for which domestic or foreign demand is not present. High farm support prices were used by the European union, which produced mountains of unsold meat and butter and to the soviet union at a huge loss. The EU has now shifted mainly to direct farmers income support. With Telangana's Rythu Bandhu scheme (Rs. 10,000 per acre.) and Modi's PM-Kisan scheme (Rs. 6000 per acre.), India is moving in a similar direction. The best is Odisha's KALJYA, which not only provides landowners but also tenants and shareholders with cash transfers (Rs. 10,000 per acre.); Rs. 12,500 to landless households to start poultry, goat-rearing and fisheries; Rs. 25,000 over five year to purchase inputs for small and marginal farmers; and insurance benefits. In short, in the meantime, farmers need freedom to sell, move out of farming, and cash support rather than high price and the new farm act will help the Indian farmers.

References:

1. "PM chairs Cabinet Meeting to give historic boost to Rural India", Press Information Bureau, Ministry of Agriculture and Farmers' Welfare, June 3, 2020.
2. Investment in Agricultural Marketing and Market Infrastructure – A Case Study of Bihar, Research Report, National Institute of Agricultural Marketing, 2011-12.
3. Conference of Agriculture Ministers of the States on Model Acts, Ministry of Agriculture and Farmers' Welfare, July 8, 2019.

4. F.No. 26011/3/2020-M.II., Agricultural Marketing Division, Ministry of Agriculture and Farmers' Welfare, June 5, 2020.
5. Report No. 8, Standing Committee on Agriculture (2019-20) Action taken by the government on the report 'Agriculture Marketing and Role of Weekly Gramin Haats', Lok Sabha, December 12, 2019.


ISJIF Impact Factor-7.675 ISSN-2278-9308

B.Aadhar

Peer-Reviewed & Refreed Indexed
Multidisciplinary International Research Journal

March -2021
ISSUE No- CCLXXVIII (278)

Impact of Post COVID Central Government Packages on Various Sectors of Indian Economy



Chief Editor Prof. Virag S. Gawande Director A. S.R. & D. T. Institute Amravati	Executive Editor Dr.S.G. Chagke Principal Smt. L.R.T. College of Commerce, Akola	Editor Dr. V.K. Agrawal IQAC Co-ordinator Smt. L.R.T. College of Commerce, Akola
---	---	---

The Journal is indexed in:
Scientific Journal Impact Factor (SJIF)
Cosmos Impact Factor (CIF)
International Impact Factor Services (IIFS)

Aadhar International Publication
For Details Visit To : www.aadharsocial.com

B.Aadhar International Peer-Reviewed Indexed Research Journal
Impact Factor - (SJIF) -7.675. Issue NO, 278 (CCLXXVIII)

ISSN :
2278-9308
March,
2021

Impact Factor - 7.675

ISSN - 2278-9308

B.Aadhar

Peer-Reviewed & Refreed Indexed
Multidisciplinary International Research Journal

March -2021

ISSUE No- CCLXXVIII

Impact of Post Covid Central Government Packages on Various

	On Tourism Service Sector Dr. Jyoti H.Lahoti	
18	Impact Of Post Covid Central Government Package On Agricultural Sector Komal D.Chitlange	73
19	Relief Measures to Make Micro, Small and Medium Enterprises 'Atmanirbhar' Prof. Mahesh C. Dabre	78

vii | Website – www.aadhar-social.com Email – aadhar-social@gmail.com.

B.Aadhar International Peer-Reviewed Indexed Research Journal



Impact Factor - (SJIF) – 7.675, Issue NO, 278 (CCLXXVIII)

ISSN :
2278-9308
March,
2021

20	A Study of Strategies to Revive India's Trade Post-COVID-19 Mr. Chandrakant B. Dhumsale	84
21	Covid-19 Economic Package: Government Announces Structural Reforms Mr. G.A. Bhurke	88
22	Impact Of Post Covid Central Packages On Agricultural Sector Dr.P.N.Ladhe	91
23	The Impact of MSMEs and COVID-19- An Empirical Study Prof. Rahul G. Mahure	96
24	Impact Of Post Covid Central Government Packages On Agricultural Sector Dr. Ravindra B Tembhurne	99
25	Post Covid-19 Pandemic & Indian Business Opportunities Dr Rita Deshmukh	102
26	A study on preferred investment avenues of S.G.B Amravati University's employees Mr.Rupesh R.Bhadoria/Dr. J. D. Gupta	106
27	A Statistical study on Impact of Recent Indian Agricultural Policy on NABARD, functioning for Self Help Groups(SHG) in Development of Rural India Sagar S. Kuthe /Dilip T. Deshmukh	112
28	Application of E- Learning Mode is a Vital Tool to Improve Student Satisfaction Survey in Education (A Complete Revival of Post COVID-19 Impacts of Central Govt. Packages in Education System in India) Dr.Rajkumar.M.Sharma	118
29	Impact Of Post Covid Government Packages on Reforms for Agriculture, Fisheries and Food Processing Sectors. (Atmanirbhar Bharat) Dr. Swati H. Tiwari	122
30	Impact of post covid Central Government Packages on Service Sector DR. T. G. Mirge /Miss. Neha r. Verma	128
31	Impact Of Post Covid Central Government Packages On Service Sector Dr. Vandana K. Mishra	133
32	Post Covid Packages of Central Government and Indian Service Sector Dr. Vinod B.Chavhan	138
33	नव्विन कृषी सुधारणा जायदे शाप की बदलान का एक अध्ययन डॉ. मोनिका साहू	142
34	भारतीय कृषी अर्थ व्यवस्थापर कोविड-१९ का प्रभाव डॉ. अलका अनिल मानकर	148

viii | Website – www.aadhar-social.com Email – aadhar-social@gmail.com.

B.Aadhar International Peer-Reviewed Indexed Research Journal



Impact Factor - (SJIF) – 7.675, Issue NO, 278 (CCLXXVIII)

ISSN :
2278-9308
March,
2021

A Study of MSME Post Covid-19 Stimulus Package

Dr. S.G.Chapke

Principal

Smt. L.R.T. College of Commerce, Akola

Abstract:

The empowering of the MSME sector will surely propel India's aim towards a self-reliant country since the sector is a prominent contributor to the country's GDP. Exclusion of the foreign entities will further strengthen the representation of MSME units in the domestic landscape. However, the first task is to ensure that these units survive the ongoing economic chaos. The Revised Criteria for Classification of MSMEs are 1) Credit Guarantee Scheme for Subordinate Debt (CGSSD), 2) Three Lakh Crore Loans to MSMEs, 3) Equity Infusion For MSMEs Through Fund of Funds, 4) No Global Tenders For Procurement Up To Rs.200 Crore.

The government changed the criteria to decide micro, small and medium enterprises. The new definition is as applicable from 1 July 2020. The new definition of MSME redefines the upper limits, thus, covering more enterprises under its ambit. The old definition had different limits for the manufacturing and services sectors. The new definition provides the

**A Study of Strategies to Revive India's Trade Post-COVID-19****Mr. Chandrakant B. Dhumale,**

Ph.D. Research Scholar,

Shri Shivaji College of Arts, Commerce & Science Akola.

Abstract

The paper discusses past virtuous growth cycles in India and argues that the post Covid-19 macro-financial package is an opportunity to trigger another such cycle by raising marginal propensities to spend above those to save. This is feasible since the major constraints that aborted such cycles in the past are waning. Among these constraints are commodity price shocks and other supply-side bottlenecks; financial repression and discretionary allocation; and fiscal space. While the first constraint is relieved, and there is adequate progress on the others, fiscal space is still constrained. Even so, the Covid-19 crisis necessitates a large macroeconomic stimulus. In order not to overstrain government finances it should be targeted, temporary and self-limiting. Financing features can aid this as well as improve financial stability. Large government assets can be monetized to help restructure towards more effective government spending. Specific policy implications are drawn out.

Keywords: Revive of economy, Revive of Trade cycles, restructure of Trade.

Introduction :-

The COVID-19 (novel Corona virus), which started in the Wuhan city, Hubei province, China, in 2019, has affected over 200 countries by April 2020, slowing down their growth and international trade. While developed countries such as the United States (US), Italy, France, Spain and the United Kingdom (UK) are struggling to save lives, India initiated a complete lockdown on 22 March, 2020, when the numbers of cases were low. The lockdown got extended from an initial 21 days to 3 May, 2020. While this seems to have helped to save lives by reducing the spread of the disease, it has adversely affected growth, trade and investment. From trade perspective, when China declared the lockdown in Wuhan, a study of the United Nations Conference on Trade and Development (UNCTAD) in early March 2020 shows that the trade impact of the Corona virus epidemic for India is expected to be much lower than that for the US and European Union (EU). India ranked 15th with an estimated impact of about US\$ 348 million due to supply chain disruptions with China. Some also considered this to be an opportunity for India, as companies were looking into re-sourcing destinations, and India could have been in the top list. Incentives were offered to a number of countries, particularly from Japan to relocate from China. Japan, whose trade impact, according to the UNCTAD study, was around US\$ 5.2 billion in early March 2020, announced a stimulus package worth US\$ 2 billion to help Japanese companies move production out of China. However, when global companies were exploring alternative destinations, the complete lockdown was announced in India. The International Monetary Fund (IMF) pointed out that the world economy is expected to contract by 3 percent in 2020 due to the lockdown, announced by several countries, while the World Trade Organization (WTO) estimated that the global trade is likely to deteriorate by 13 percent to 31 percent in 2020 due to the Coronavirus pandemic. A number of international organisations have reduced



their growth projections for India, although the projection varies. Some have also tried to estimate the costs of the lockdown. For example, according to the Acute Ratings and Research Limited, the estimated cost to the Indian economy has been around US\$ 4.64 billion per day for the 21-day lockdown period, resulting in a gross domestic product (GDP) loss of almost US\$ 98 billion. The expected loss in output between March and May 2020, varies across sectors. Certain services like airlines and hotels are expecting 60-70 percent loss in output, while the telecommunication industry may have a much lower negative impact (5-10 percent). With only a few days under lockdown in March 2020, India's merchandise exports declined by 34.6 per cent to US\$ 21.41 billion from the previous year, while imports declined by 28.7 per cent to US\$ 31.16 billion. According to the Federation of Indian Export Organisations (FIEO), around 50 percent of the export orders have been cancelled, resulting in a rise in non-performing assets. It predicted that the export sector could lose nearly 15 million jobs. Further, the lockdown in key export markets, such as the US and the European Union (EU), resulting in global recessions and fall in trade will severely hit India's exports, while a slowdown in domestic demand will adversely impact imports. There can be a reduction in negative trade balance for goods, but it is increasingly difficult to predict the



their growth projections for India, although the projection varies. Some have also tried to estimate the costs of the lockdown. For example, according to the Acute Ratings and Research Limited, the estimated cost to the Indian economy has been around US\$ 4.64 billion per day for the 21-day lockdown period, resulting in a gross domestic product (GDP) loss of almost US\$ 98 billion. The expected loss in output between March and May 2020, varies across sectors. Certain services like airlines and hotels are expecting 60-70 percent loss in output, while the telecommunication industry may have a much lower negative impact (5-10 percent). With only a few days under lockdown in March 2020, India's merchandise exports declined by 34.6 per cent to US\$ 21.41 billion from the previous year, while imports declined by 28.7 per cent to US\$ 31.16 billion. According to the Federation of Indian Export Organisations (FIEO), around 50 percent of the export orders have been cancelled, resulting in a rise in non-performing assets. It predicted that the export sector could lose nearly 15 million jobs. Further, the lockdown in key export markets, such as the US and the European Union (EU), resulting in global recessions and fall in trade will severely hit India's exports, while a slowdown in domestic demand will adversely impact imports. There can be a reduction in negative trade balance for goods, but it is increasingly difficult to predict the impact on trade in services, in which India had a large positive balance in the past. India is a key exporter of information technology and information technology enabled services (IT/ITeS), some of which can be delivered remotely. While some clients may prefer to implement more technology, most of them may have to postpone technology adaptation due to the slowdown.

Revive of India's Post-COVID-19 Trade:-

Export promotion councils and industry bodies have already shared their request with the Department of Commerce, Ministry of Commerce and Industry, which includes COVID-19 interest-free working capital term loan to the exporters to cover the cost of wages, rent and utilities and a waiver from paying into Employees' Provident Fund Organisation (EPFO) and Employees State Insurance Corporation (ESIC) funds for 3 months, from March to May, 2020. The Department of Commerce has extended all the Export Promotion Schemes (except Service Exports from India Scheme (SEIS)) and other schemes under India's Foreign Trade Policy, which was due to end in March 2020 till 31 March, 2021. However, while this may be a temporary relief, it may not help the exporters. In 2018, the US filed a case against India in the WTO over a number of export-linked subsidies under different policies such as the Foreign Trade Policy and the Special Economic Zone (SEZ) policy. On 31 October, 2019, India lost the case in the WTO as the subsidies given by India are prohibited subsidies under the provisions of the WTO's Agreement on Subsidies and Countervailing Measures (SCM). Hence, exports under these subsidies can be countervailed in the destination market, even if the appeal process is on hold in the WTO. Moreover, the US has also w
Generalised System of Preference (GSP), and it may not be reinstated soon. Co
the US may adopt protectionist measures to protect domestic workers and this m,
impact high-skilled labour mobility. Keeping this in mind, there is a need for a targeted strategy to promote trade, especially exports.

Panchashul of Strategy for Promoted Trade:-

- 1) The government needs to seriously investigate the subsidies and schemes and design WTO smart subsidies, which are difficult to challenge or countervail. The number of



subsidies should be pruned down and only those that can provide maximum benefits to the exporters should be retained. Since there is no discipline on subsidies in services in the WTO, most countries are now subsidising the services used in manufacturing. India should also provide subsidies to services like logistics, which can reduce the cost for manufacturers exporters. Subsidies and incentives should also focus on retention of jobs as in the case of countries like Singapore.

- 2) A number of countries are encouraging their firms to withdraw from China. However, many of them already have trade agreements and other engagements with China, and other countries in Southeast Asia, which may make it difficult for companies to change their supply chains unless India offers a more foreign investor friendly policy and reduces import duties on raw materials and intermediaries. It is important for India to ensure that its policies are supportive of investments from countries such as Japan, Taiwan, Korea, Germany and the UK. At the same time, some countries (like New Zealand) are less adversely affected by COVID-19 than the others. India needs to explore possibilities of enhancing and diversifying exports to such countries.
- 3) India may explore innovative methods to attract foreign investment and sourcing from India. For example, given that e-commerce is treated as an essential service across the world today, India may allow foreign investment in e-commerce inventory-based models subject to a minimum export obligation. This may enhance sourcing from India. At the same time, the policy should allow exports of perishables from India



subsidies should be pruned down and only those that can provide maximum benefits to the exporters should be retained. Since there is no discipline on subsidies in services in the WTO, most countries are now subsidising the services used in manufacturing. India should also provide subsidies to services like logistics, which can reduce the cost for manufacturers exporters. Subsidies and incentives should also focus on retention of jobs as in the case of countries like Singapore.

- 2) A number of countries are encouraging their firms to withdraw from China. However, many of them already have trade agreements and other engagements with China, and other countries in Southeast Asia, which may make it difficult for companies to change their supply chains unless India offers a more foreign investor friendly policy and reduces import duties on raw materials and intermediaries. It is important for India to ensure that its policies are supportive of investments from countries such as Japan, Taiwan, Korea, Germany and the UK. At the same time, some countries (like New Zealand) are less adversely affected by COVID-19 than the others. India needs to explore possibilities of enhancing and diversifying exports to such countries.
- 3) India may explore innovative methods to attract foreign investment and sourcing from India. For example, given that e-commerce is treated as an essential service across the world today, India may allow foreign investment in e-commerce inventory-based models subject to a minimum export obligation. This may enhance sourcing from India. At the same time, the policy should allow exports of perishables from India through e-commerce route subject to proper due diligence and clearances. This can be an effective route for increasing exports and linking to global supply chains.
- 4) Incentives can be offered to Indian firms, especially small and medium enterprises, to adapt IT and go online. This will not only help them to access more global clients and diversify export markets but also improve their own productivity and efficiency. IT adaptation also needs supporting regulations so that sellers and buyers are protected from online fraud, etc. The exporters may need training to go online. Such training may be supported by the government. India also needs a strong data protection regulation like the General Data Protection Regulation (GDPR) of the EU, which gives global clients a level of confidence about sharing data. Today, India's data localization policy or the lack of it, does not give confidence to a number of clients to locate their sensitive information in India.
- 5) With growing unemployment in many countries, focus on exporting manpower can be a sensitive issue. In fact, India needs to help companies to adopt technology and export services online. It is important to handhold Indian technology start-ups in sectors like online education and health to globalise. In healthcare, India has a huge potential in exports of traditional medicines like Ayurveda. However, it is largely unexplored as Ayurveda is not approved in many markets, especially developed countries, unlike Chinese traditional medicines. As medical tourism and wellness services will take a long time to recover, India may explore the possibilities of offering Ayurveda goods and services like Ayurveda medical practice and Yoga in destination markets.

This will require degree recognition of medical staff, recognition of traditional practices and recognition of products. A detailed study can be

94/160



collaboration between the Department of Commerce, Ministry of AYUSH and industry bodies on country-specific market access barriers and how to address them. In this context, India can learn from countries such as the US, which has a detailed market access study report done by the United States Trade Representative (USTR) every year.

Conclusions

The Indian economy and exports have been passing through a difficult time since 2019, and the COVID-19 has worsened the situation. However, it also offers an opportunity to India to be an alternative to China in the global value chains. Trade policies should be designed in a way that it enables the country to reduce the negative impacts of COVID-19 and maximise the gains from the existing situation. While a number of countries have shown appreciation for India in the way that it has managed to save lives under the COVID-19 pandemic, India has not been appreciated for its trade and investment policies, even by its own companies. This area will need policy attention.

References:

1. Amsden, A. H. (1992). *Asia's Next Giant*. Oxford University Press. <https://doi.org/10.1093/019507600.6.001.0001>.
2. Battersby, B., Lam, W. R., and Ture, E. (2020, May 20). *Tracking the \$9 Trillion Global Fiscal Support to Fight COVID-19*. International Monetary Fund. <https://blogs.imf.org/2020/05/20/tracking-the-9-trillion-global-fiscal-support-to-fight-covid-19/>.
3. De Juniac, A. (2020, 3 April). *Passenger Ticket Refunds During COVID-19 Crisis*. <https://www.iata.org/en/pressroom/ceb/blog/passenger-tickets-refunds/>.
4. Gökçe-Dessamond, E. (2019). *Restoring competition in "winner-takes-all" digital platform markets*. UNCTAD Research Paper No. 40. https://unctad.org/en/PublicationsLibrary/ser-09-2019112_en.pdf.

regulation like the General Data Protection Regulation (GDPR) of the EU, which gives global clients a level of confidence about sharing data. Today, India's data localization policy or the lack of it, does not give confidence to a number of clients to locate their sensitive information in India.

- 5) With growing unemployment in many countries, focus on exporting manpower can be a sensitive issue. In fact, India needs to help companies to adopt technology and export services online. It is important to handhold Indian technology start-ups in sectors like online education and health to globalise. In healthcare, India has a huge potential in exports of traditional medicines like Ayurveda. However, it is largely unexplored as Ayurveda is not approved in many markets, especially developed countries, unlike Chinese traditional medicines. As medical tourism and wellness services will take a long time to recover, India may explore the possibilities of offering Ayurveda goods and services like Ayurveda medical practice and Yoga in destination markets.

This will require degree recognition of medical staff, recognition of the form of traditional practices and recognition of products. A detailed study can be conducted in



collaboration between the Department of Commerce, Ministry of AYUSH and industry bodies on country-specific market access barriers and how to address them. In this context, India can learn from countries such as the US, which has a detailed market access study report done by the United States Trade Representative (USTR) every year.

Conclusions

The Indian economy and exports have been passing through a difficult time since 2019, and the COVID-19 has worsened the situation. However, it also offers an opportunity to India to be an alternative to China in the global value chains. Trade policies should be designed in a way that it enables the country to reduce the negative impacts of COVID-19 and maximise the gains from the existing situation. While a number of countries have shown appreciation for India in the way that it has managed to save lives under the COVID-19 pandemic, India has not been appreciated for its trade and investment policies, even by its own companies. This area will need policy attention.

References

1. Amsden, A. H. (1992). *Asia's Next Giant*. Oxford University Press. <https://doi.org/10.1093/019507603.6.001.0001>.
2. Battersby, B., Lam, W. R., and Ture, E. (2020, May 20). Tracking the \$9 Trillion Global Fiscal Support to Fight COVID-19. International Monetary Fund. <https://blogs.imf.org/2020/05/20/tracking-the-9-trillion-global-fiscal-support-to-fight-covid-19/>.
3. De Juniac, A. (2020, 3 April). Passenger Ticket Refunds During COVID-19 Crisis. <https://www.iata.org/en/pressroom/ceoblog/passenger-tickets-refunds/>.
4. Gökcü-Dessenmond, E. (2019). Restoring competition in “winner-took-all” digital platform markets. UNCTAD Research Paper No. 40. https://unctad.org/en/PublicationsLibrary/ser-tp-2019d12_en.pdf.
5. United Nations. (2016). United Nations guidelines for consumer protection. A/RES/70/186.
6. World Bank Group. (2020). COVID-19 Outbreak: Implications on Individual Insolvency. <http://pubdocs.worldbank.org/>.



Covid-19 Economic Package: Government Announces Structural Reforms

Mr. G.A. Bhurke

Head, Dept. of Commerce A.C.S. College, Gangakhed

ABSTRACT:

In India an increase in number of Covid-19 cases, the government has locked down all the activities including transport services, closed all public and private offices, factories and

The Impact of MSMEs and COVID-19- An Empirical Study

Prof. Rahul G. Mahure,

Dr. H. N. Sinha Arts & Commerce College, Patur, Dist. Akola.

Abstract

The study aims to make an assessment of COVID-19 on Indian economy by analysing its impact on growth, manufacturing, trade and micro, small and medium enterprises (MSME) sector, and highlights key policy measures to control the possible fallout in the economy. The impact of the pandemic across sectors and in different scenarios of complete, extended and partial lockdown, and at different levels of capacity utilization is massive on the Indian economy. India's economy may barely manage to have a positive growth of 0.5 per cent in an optimistic scenario but also faces the possibility of a 3-7 per cent negative growth in worst case scenarios for the calendar year 2020. The impact is severe on trade, manufacturing and MSME sectors. The likely impact (deceleration) of COVID-19 from best case scenario to worst scenario are as follows: manufacturing sector may shrink from 5.5 to 20 per cent, exports from 13.7 to 20.8 per cent, imports from 17.3 to 25 per cent and MSME net value added (NVA) from 2.1 to 5.7 per cent in 2020 over previous year. The economy is heading towards a recession and the situation demands systematic, well targeted and aggressive fiscal-monetary stimulus measures.

Keywords : COVID-19, lockdown, gross value added, manufacturing and trade

Introduction

The COVID-19 pandemic has probably given the biggest blow to the world economy after the great depression of 1930s. Around 60 per cent of the world population is either under severe or partial lockdown without having medical solution to the coronavirus and economic activity across countries has either stalled or significantly decelerated taking away millions of livelihoods. As a result of the pandemic, the global economy is projected to contract sharply by -4.9 per cent in 2020, much worse than during the 2008-2009 financial crisis (International Monetary Fund [IMF], 2020).¹ India being densely populated country with inadequate medical facilities was left with no option but to follow the policy of lockdown. World economy is heading for a recession and India is no exception. The current pandemic is working its way through a highly globalized world with interconnected production networks and financial markets. The fall out of the COVID-19 on Indian economy is going to be huge because of its own lockdown, which was necessary to contain the spread of coronavirus, and also because of India's integration with the rest of the world. Here is an assessment of the likely fall out of lockdown and restrictive policy measures owing to the pandemic on India's gross value added (GVA), manufacturing, trade and micro, small and medium enterprises (MSME) sector. The study has five sections which are as follows: the second section presents the review of literature; the third section covers the research methodology; the fourth section discusses the impact assessment; and the fifth section concludes with policy implications.

The uncertainty of the spread, pace and impact of the COVID-19 pandemic across societies and economies, globally, has confounded policy initiatives to get back

on the track to recovery. According to the International Monetary Fund (IMF) estimates, India's growth might slide to a meagre 1.9 percent (or, even less to 0.9 per cent as per the Confederation of Indian Industry (CII)) during this fiscal year even as with targeted fiscal support the economy might recover sooner than several others. Production, distribution and consumption of goods and services have been severely hit and so have been supply chains, logistics and trade. That this crisis is unlikely to be sorted out soon is obvious from the fact that health concerns would dominate alongside declining opportunities of employment and income, particularly for those in the overwhelming informal sector that forms the backbone of the micro, small and medium enterprises (MSMEs) in India. As per official claims, the MSMEs have not only been contributing to about 30 percent of the GDP but also over 45 percent of manufacturing exports. MSMEs have emerged as the conduits of inter-regional trade agreements. Engaged in manufacturing over 8000 highly diverse products the Indian MSMEs have been striving to improve product quality and enhance market access in both domestic and global spheres. This is the sector that needs careful policy attention through institutional innovations to accommodate the concerns of the vast number of informal enterprises vital to the sector.

Notwithstanding the absence of reliable and updated official statistics on MSMEs (the latest census was done for 2006-07), it may be held that around 90 percent of these over 63 million enterprises are classified micro (with <2.5 million investment in plant and machinery) with over 94 per cent of these enterprises belonging to the informal sector. With the closure of factories across the country, around an estimated 111 million workers are directly or indirectly affected. As we have seen media reports, thousands have returned home, many walking! There is a business crisis but also an unprecedented human crisis, where state support for the sector as a whole has been too little and largely missing.

In suggesting mechanisms to revive the MSME sector one is conscious of the fact that informal workers have been unaccounted for and typically fall outside the ambit of intervention as has been the case all these decades. Here are a few policy suggestions.

Fiscal Proposition

As the firm details are already available through the registration under the GST, based



on the track to recovery. According to the International Monetary Fund (IMF) estimates, India's growth might slide to a meagre 1.9 percent (or, even less to 0.9 per cent as per the Confederation of Indian Industry (CII)) during this fiscal year even as with targeted fiscal support the economy might recover sooner than several others. Production, distribution and consumption of goods and services have been severely hit and so have been supply chains, logistics and trade. That this crisis is unlikely to be sorted out soon is obvious from the fact that health concerns would dominate alongside declining opportunities of employment and income, particularly for those in the overwhelming informal sector that forms the backbone of the micro, small and medium enterprises (MSMEs) in India. As per official claims, the MSMEs have not only been contributing to about 30 percent of the GDP but also over 45 percent of manufacturing exports. MSMEs have emerged as the conduits of inter-regional trade agreements. Engaged in manufacturing over 8000 highly diverse products the Indian MSMEs have been striving to improve product quality and enhance market access in both domestic and global spheres. This is the sector that needs careful policy attention through institutional innovations to accommodate the concerns of the vast number of informal enterprises vital to the sector.

Notwithstanding the absence of reliable and updated official statistics on MSMEs (the latest census was done for 2006-07), it may be held that around 90 percent of these over 63 million enterprises are classified micro (with <2.5 million investment in plant and machinery) with over 94 per cent of these enterprises belonging to the informal sector. With the closure of factories across the country, around an estimated 111 million workers are directly or indirectly affected. As we have seen media reports, thousands have returned home, many walking! There is a business crisis but also an unprecedented human crisis, where state support for the sector as a whole has been too little and largely missing.

In suggesting mechanisms to revive the MSME sector one is conscious of the fact that informal workers have been unaccounted for and typically fall outside the ambit of intervention as has been the case all these decades. Here are a few policy suggestions.

Fiscal Proposition

As the firm details are already available through the registration under the GST, based on a calibrated approach (turnover figures for the last year, for instance, could be used for the purpose) 1-3 percent subvention on GST for small and medium enterprises and complete GST write-off for the micro enterprises would be a major relief for the MSMEs. Additionally, and importantly, the subvention/waiver process may be undertaken without asking firms to fill another set of forms. A concession in power tariff and surface transportation of inputs/finished goods for a time bound period (say, two months) would infuse dynamism in MSMEs, where revenue has dried up due to no movement of goods. This step would also rev-up both backward and forward linkages. Steps to make credit access easier have to be seriously planned as previous similar strategies, including the much-publicised Mudra scheme, have fallen much short of their targets. Despite the Udyog-Aadhaar initiative, the latest information suggests that a little above 14 percent enterprises have registered under the scheme. The steady decline in credit availability, to the micro and small enterprises, especially, since the mid-1990s from the formal sources has rendered it imperative to address the fund crisis of MSMEs urgently. Reduction in lending rates, non-insistence on collaterals



(even as it is not formally required) and easier terms of repayment of loans post-moratorium are some of the mechanisms that need rethinking.

Protecting Workers' Livelihoods

MSMEs would not function without the huge engagement of workers and job workers who are often not on their rolls or not acknowledged formally. Often these workers (skilled, semi-skilled and unskilled) who make important contributions to both manufacturing and related services are migrants from poorer regions of the country. Thousands of such workers had to return to their places of origin due to the pandemic and lack of protection/wages/job assurances provided by the enterprises or state. The most crucial component of the revival strategy package of MSMEs (both for domestic and export markets) must include setting aside a fund to pay for their return (transport and incidental expenses) and reimbursement or concession of wage guarantee. As most MSMEs are most unlikely to pay for the workers, the state must share the burden, at least partially. Policy to enlist every worker in the MSMEs needs to be designed as only through such a process payments and state benefits to workers could be both accessed by workers and assessed by the state and/or subsector for financial support required.

Conclusion

A long neglected aspect of revitalising rural industries for exports (as, for instance, achieved by several East and Southeast Asian nations pursuing OVP/OTOP type business plans) needs to be thought through to boost local economies and also enhance participation in trade. Ensuring process standards would be an important policy initiative. Decongesting the urban centres of MSMEs and shifting entire or partial operations to small and medium towns to create manufacturing and storage hubs by ensuring reliable supply of electricity and road connectivity to these hubs would facilitate broad-based trade activities.



(even as it is not formally required) and easier terms of repayment of loans post-moratorium are some of the mechanisms that need rethinking.

Protecting Workers' Livelihoods

MSMEs would not function without the huge engagement of workers and job workers who are often not on their rolls or not acknowledged formally. Often these workers (skilled, semi-skilled and unskilled) who make important contributions to both manufacturing and related services are migrants from poorer regions of the country. Thousands of such workers had to return to their places of origin due to the pandemic and lack of protection/wages/job assurances provided by the enterprises or state. The most crucial component of the revival strategy package of MSMEs (both for domestic and export markets) must include setting aside a fund to pay for their return (transport and incidental expenses) and reimbursement or concession of wage guarantee. As most MSMEs are most unlikely to pay for the workers, the state must share the burden, at least partially. Policy to enlist every worker in the MSMEs needs to be designed as only through such a process payments and state benefits to workers could be both accessed by workers and assessed by the state and/or subsector for financial support required.

Conclusion

A long neglected aspect of revitalising rural industries for exports (as, for instance, achieved by several East and Southeast Asian nations pursuing OVOP/OTOP type business plans) needs to be thought through to boost local economies and also enhance participation in trade. Ensuring process standards would be an important policy initiative. Decongesting the urban centres of MSMEs and shifting entire or partial operations to small and medium towns to create manufacturing and storage hubs by ensuring reliable supply of electricity and road connectivity to these hubs would facilitate broad-based trade activities.

References :-

- (Who), WHO Coronavirus disease (COVID-2019): situation reports
- Potential impact of COVID-19 on the Indian Economy
- An article by Middle East Forbes @ 10
- Credit Conditions Asia-Pacific: COVID-19: Flatter Growth, Tougher Recovery
- Posted: 2020-04-22



Impact Of Post Covid Central Government Packages On Agricultural Sector

Dr. Ravindra B Tembburne

Assistant Professor S.P.M. Science & Gilani Arts Commerce
College Ghatnaji Dist Yavatmal Maharashtra

ABSTRACT:

Impact of post Covid central government packages on agriculture sector is much more discussing matter of study because the agriculture sector is most affected sector after the lockdown and corona virus and India is country having 70% population engaged in the agriculture sector 60% agriculture workers lives in the villages area and they are totally depended upon the farm work and agriculture wages somewhat small land holders are there who minimum maintain their life with just earning bread on hand they mostly affected in such situation so the packages decided as the boon for them.

INTRODUCTION:

The pandemic started in India prior to lockdown but government of India imposed lockdown in India from 23rd of March 2020 immediately in March PMO announced the PMKSY & DRT to benefit the affected people of India by the Covid 19 ,the packages announced helped people much more in the pandemic situation when the employment of small workers were losses due to lockdown where as it was too much helpful to the farmers

Director,
Aadhar Social Research &
Development Training Institute, Amravati. [M.S.] INDIA

Executive-Editors -

- ◆ **Dr.Dinesh W.Nichit** - Principal, Sant Gadge Maharaj Art's Comm.Sci Collage,
Walgaoi,Dist. Amravati.
- ◆ **Dr.Sanjay J. Kothari** - Head, Dept. of Economics, G.S.Torpe Arts Comm.Sci Collage
Chander Bazar Dist. Amravati

Advisory Board -

- ◆ **Dr. Dhyaneshwar Yawale** - Principal, Saraswati Kala Mahavidyalaya, Dehlihand
- ◆ **Prof.Dr. Shubob Rishi** Pillai's College of Arts, Comm. & Sci., New Panvel, Navi Mumbai
- ◆ **Dr. Udayash R. Manepatil** - Smt. A. R. Patil Kanya Mahavidyalaya, Ichalkaranji.
- ◆ **Dr. Sou. Parvati Bhagwan Patil**, Principal, C.S. Shindkar College Hignri, Dist Kolhapur
- ◆ **Dr.Usha Sinha**, Principal, G.D.M. Mahavidyalaya, Patna Magadh University, Bodhgaya Bihar

7/180



Review Committee -

- ◆ **Dr. D. R. Panzade**, Assistant Pro. Yeshwantrao Chavan College, Silled, Dist. Amargabad (MS)
- ◆ **Dr.Sahas R.Patil**, Principal, Government College Of Education, Bhandara, Maharashtra
- ◆ **Dr. Kamalajit Akhote**, Rastriya Mahavidyalaya, Darga Tal-Daryapur, Dist-Amravati.
- ◆ **DR. Gajanan P. Wadkar** Principal, Nilai College of Arts, Commerce & Science, Panvel
- ◆ **Dr. Bhagyashree A. Deshpande**, Professor Dr. P. D. College of Law, Amravati]
- ◆ **Dr. Sandip B. Kale**, Head, Dept. of Pol. Sci., Yeshwantrao Mahavidyalaya, Selon, Dist. Waranan.
- ◆ **Dr. Hrushikesh Dalal**, Asst. Professor K.K. Kashiorkar University, Ratnoli.

Our Editors have reviewed paper with experts' committee, and they have checked the papers on their level best to stop future literature. Except it, the respective authors of the papers are responsible for originality of the papers and intensive thoughts in the papers.

- Executive Editor

Published by:-

Prof.Virag Gawande

Aadhar Publication, Aadhar Social Research & Development Training Institute, New Hanuman Nagar,
In Front Of Pathyaparak Mandai, Bahinad V.M.V. College, Amravati
(M.S.) India, Pin-446004 Email : aadharpublication@gmail.com
Website : www.aadhasocial.com Mobile: 932925902787

v Website - www.aadhasocial.com Email - aadhasocial@gmail.com

B.Aadhar International Peer-Reviewed Indexed Research Journal
Impact Factor - (SJIF) -7.675, Issue NO, 277 (CCLXXVII) B

ISSN :
2278-9308
March,
2021

INDEX- B

No.	Title of the Paper	Authors' Name	Page No.
1	Impact of Covid-19 on Indian Economy	Dr. P. N. Ladhe	1
2	Impact of Covid-19 on Tourism Sector in India	Ka. J.M.Bhagat	5
3	"Impact of the Corona Epidemic on Migrant Workers"	Dr. Gajanan G. Bharati	8
4	Impact of COVID-19 Lockdown on Indian Economy	Dr.Sachin Kadu	12
5	A Study Impact of COVID-19 on India's Trade	Prof. Rahul G. Mahure	14
6	Impact Of Gst On Indian Economy	Dr.Hannamant A. Bhosale	17
7	After Covid-19 Improve the Higher Education Quality In India	Prof. Dr. Raju P. Gawai	20
8	Agricultural Finance System In Buldana District	Ganesh Shivaji Keruche	24
9	After Covid-19- Emerging Trends in E-Commerce	IC, Prin,Dr.S.W. Mamalkar	27
10	Finance Investment F.D.I. In India.	Dr. Ashish P. Mohata	30
11	Covid-19: Impact Of Agriculture In India.	Vinit Mahure	32
12	Impact of Covid-19 on Education	Dr.Dinesh A. Gundawar	39
13	Effects Of Covid-19 On Indian Economy	Sumil Borchate	42
14	Impact of Covid-19 on Living standard of Migrant Labor in India	Kallus D. Landge	45
15	Impact Of Covid-19 On The Indian Economy	Dr A. R. Chavan	51
16	Impact of Covid-19 on Entertainment Sector (including media sector) in India	Prof. Swapnil S. Fakmare	59
17	Study On Impact Of Covid-19 On Industrial Sector	Pratima Dinesh Shrivaji /Dr. Anil Gambhirrao Sonawane	61
18	A study on uses of library resources and services in nmc accredited engineering colleges in maharashtra	Mr.A.L.Bhalerao /Asst. Prof. Sameer More	65
19	E-wallet the new cashless economy.	Sangeeta Patel	69
20	Impact Of Covid-19 On Digital Payments In India An Overview	Dr.Sonawale Anil Gowardhan	74
21	E-Commerce Marketing & Digital Platforms	Dr. D. R. Panzade	79


(SJIF) Impact Factor-7.675 ISSN-2278-9308

B.Aadhar

Peer-Reviewed & Refreed Indexed
Multidisciplinary International Research Journal

March -2021
ISSUE No- CCLXXVII (277) -B

Impact of COVID-19 on Indian Economy



Chief Editor	Executive Editor	Editor
Prof. Virag S. Gawande Director A. S.R. & D. T. Institute Amravati	Dr. A. N. Gharde Principal Arts, Commerce & Science College, Maregaon	Dr. Pravin Kulkarni Dept. Of Commerce Arts, Commerce & Science College, Maregaon

The Journal is indexed in:
Scientific Journal Impact Factor (SJIF)
Cosmos Impact Factor (CIF)
International Impact Factor Services (IIFS)

Aadhar International Publication
For Details Visit To : www.aadharsocial.com

B.Aadhar International Peer-Reviewed Indexed Research Journal



Impact Factor - (SJIF) -7.675, Issue NO, 277 (CCLXXVII) B

ISSN:
2278-9308
March,
2021

Impact Factor - 7.675

ISSN - 2278-9308

B.Aadhar

Peer-Reviewed & Refreed Indexed

Multidisciplinary International Research Journal

March -2021

ISSUE No- (CCLXXVII) 277 (B)

“Impact of COVID-19 on Indian Economy”



(SJIF) Impact Factor-7.675 ISSN-2278-9308

B.Aadhar

Peer-Reviewed & Refreed Indexed
Multidisciplinary International Research Journal

March -2021
ISSUE No- CCLXXVII (277) -B

Impact of COVID-19 on Indian Economy



Chief Editor Prof. Virag S. Gawande Director A. S.R. & D. T. Institute Amravati	Executive Editor Dr. A. N. Gharde Principal Arts, Commerce & Science College, Maregaon	Editor Dr. Pravin Kulkarni Dept. Of Commerce Arts, Commerce & Science College, Maregaon
---	---	--

The Journal is indexed in:
Scientific Journal Impact Factor (SJIF)
Cosmos Impact Factor (CIF)
International Impact Factor Services (IIFS)

Aadhar International Publication
For Details Visit To : www.aadharsocial.com

B.Aadhar International Peer-Reviewed Indexed Research Journal
Impact Factor - (SJIF) -7.675, Issue NO, 277 (CCLXXVII) B

ISSN :
2278-9308
March,
2021

Impact Factor - 7.675

ISSN - 2278-9308

B.Aadhar

Peer-Reviewed & Refreed Indexed
Multidisciplinary International Research Journal

March -2021

ISSUE No- (CCLXXVII) 277 (B)

“Impact of COVID-19 on Indian Economy”



Published by:-

Prof.Virag Gawande

Aadhar Publication, Aadhar Social Research & Development Training Institute, New Hanuman Nagar,

In Front Of Pathyapustak Mandal, Behind V.M.V. College, Amravati

(M.S.) India, Pin-444604 Email : aadharpublication@gmail.com

Website : www.aadhasocial.com Mobile : 9915560228

v

Website – www.aadhasocial.com Email – aadhasocial@gmail.com

B.Aadhar International Peer-Reviewed Indexed Research Journal



Impact Factor - (SJIF) - 7.675, Issue NO, 277 (CCLXXVII) B

ISSN :

2278-9308

March,

2021

INDEX- B

No.	Title of the Paper	Authors' Name	Page No.
1	Impact of Covid-19 on Indian Economy	Dr. P. N. Ladhe	1
2	Impact of Covid 19 on Tourism Sector in India	Ka. J.M.Bhagat	5
3	'Impact of the Corona Epidemic on Migrant Workers'	Dr. Gajanan G. Bharati	8
4	Impact of COVID -19 Lockdown on Indian Economy	Dr.Sachin Kadu	12
5	A Study Impact of COVID-19 on India's Trade	Prof. Rahul G. Mahure	14
6	Impact Of Gvt On Indian Economy	Dr.Hamant A. Bhosale	17
7	After Covid 19 Improve the Higher Education Quality In India	Prof. Dr. Raju P. Gawal	20
8	Agricultural Finance System In Buldana District	Ganesh Shivaji Kerache	24
9	After Covid-19- Emerging Trends in E-Commerce	IC. Prin.Dr.S.W. Mamalkar	27
10	Finance Investment F.D.I. In India.	Dr. Ashish P. Mohata	30
11	Covid-19: Impact Of Agriculture In India.	Vinit Mahure	32
12	Impact of Covid-19 on Education	Dr.Dinesh A. Gundawar	39
13	Effects Of Covid-19 On Indian Economy	Sunil Borchate	42
14	Impact of Covid-19 on Living standard of Migrant Labor in India.	Kailas D. Landge	45
15	Impact Of Covid-19 On The Indian Economy	Dr A. R. Chavan	51
16	Impact of Covid-19 on Entertainment Sector (including media sector) in India	Prof. Swapnil S. Fokmare	59
17	Study On Impact Of Covid-19 On Industrial Sector	Pratima Dinesh Shrivagi /Dr. Anil Gambhirrao Sonawane	61
18	A study on uses of library resources and services In nine accredited engineering colleges in maharashtra	Mr.A.L.Bhalerao /Asst. Prof. Sameer More	65
19	E-wallet the new cashless economy.	Sangeeta Patel	69
20	Impact Of Covid-19 On Digital Payments In India An Overview	Dr.Sonawale Amol Gowardhan	74
21	E-Commence Marketing & Digital Platforms	Dr. D. R. Panzade	79
22	Effect Of Specific Jump Exercise On Leg Strength And Power Of Different Age Group Students	Dr. Chandrashekhar B. Kadu	84

vi

Website – www.aadhasocial.com Email – aadhasocial@gmail.com

B.Aadhar International Peer-Reviewed Indexed Research Journal



Impact Factor - (SJIF) - 7.675, Issue NO, 277 (CCLXXVII) B

ISSN :

2278-9308

March,

2021

23	Impact of Covid-19 on Different Sectors of Indian Economy	Arun B. Chavhan	88
24	The Impact Of Corona Crisis On Education Sector In India	Dr. Dilip S.Chavan	93
25	Impact Of Covid-19 On Environment In India	Dr.Deshmukh S.B.	101
26	A Comparative Study of Selected Physical Fitness Variables of Different Mallkhanb Skills Learning Players of Maharashtra state	Dr.Nitesh B.Raut	104
27	Impact of Migration of Labour Force due to Global COVID-19 Pandemic with Reference to India	Dr. Nikul A. Deshmukh	107
28	Impact of covid-19 on Indian Economy(ICIE-2021)	Asst.Prof.Sunil Laxman Mali	115
29	Impact of Covid-19 on Savings	Suresh R. Bhaltadakh	120
30	Effect of Kovid-19 on current Education System in India	Dr. Gajanan G. Bharati	122

A Study Impact of COVID-19 on India's Trade.

Prof. Rahul G. Mahure.

Dr. H. N. Sinha Arts & Commerce College, Patur, Dist. Akola.

Abstract

The study aims to make an assessment of COVID-19 on Indian economy by analysing its impact on growth, manufacturing, trade and micro, small and medium enterprises sector, and highlights key policy measures to control the possible fallout in the Global economy.

Keywords : COVID-19, lockdown, India's Trade.

Introduction

The COVID-19 pandemic has created havoc in the global economy and international trade is no exception. In fact, the disruption to trade is so huge that it is likely to surpass the damage brought about by the global financial crisis of 2007-08. According to the WTO, world merchandise trade is set to plummet by between 13 and 32 percent in 2020 due to the COVID-19 pandemic. The chances of recovery in 2021 also remain bleak as there is no cure to the disease and it may take a while before the vaccine hits the market and a lot also depends on the stimulus packages and policy responses by various governments to revive their respective economies. All the regions are facing setbacks to their exports led by the United States and Asia with the worst affected sectors being electronics and automotive products in the complex value chain. Services are also expected to incur heavy losses due to restrictions on transport and travel. India has been experiencing a downturn in its exports for a long time now, even before the pandemic hit the world economy. Trade wars between the US and China, inward looking and protectionist economies, led by Europe, and global tensions had resulted in an export slump and the pandemic has only added further to India's exports woes.

Shrinking Trade

According to a report brought by CRISIL, in March 2020, India's total exports dropped 34.6 percent y-o-y in March 2020. In the latest reports, India's total exports recorded US\$ 21.4 billion in March 2020 and imports recorded US\$ 31.2 billion in March 2020, thus, registered a decrease of 28.7 percent y-o-y basis. As a result, India's trade balance recorded a deficit of US\$ 9.8 billion in March 2020. In FY 2019-20, India's import from China amounted to US\$ 70 billion and exports US\$ 17 billion, and if the pandemic is not contained soon China's demand for cotton, iron ore, and petroleum products from India is likely to suffer. Besides, India's import of several items including pharmaceuticals, consumer durables, automobiles, electronics, etc. could decrease due to the pandemic. India is a service-led economy, and the US and Europe are the major destinations of India's services exports. More than 30% of India's services exports from the IT industry would be affected given the vast spread of COVID-19 in these regions.

India's major IT companies, which are software exporters, are likely to be affected due to the reduced technology spending by companies in the US and Europe during the lockdown in a bid to prevent the spread of the disease. India's exports to its major trading partners have been negatively impacted due to the lockdown in several countries such as China, Italy and Germany. The labour intensive industries across the world are facing job losses in sectors such as gems and jewellery, handicrafts and carpets.

According to the Ministry of Commerce's Statistics, barring iron ore, exports of all the 30 major groups witnessed a contraction in March 2020. Some of the top items of India's exports which witnessed a fall include oil meals, meat, dairy and poultry, engineering goods, gems and jewellery, leather and leather products, plastics and linoleum, carpets, etc. Petroleum products exports dropped

31.1 per cent, while rice exports declined by 28.3 percent and electronic goods by 21.3 percent. Also, core (non-oil and non-gold) exports dropped by 34.2 percent in March 2020, while such imports fell by 29.1 percent.

Post-Pandemic Scenario

However, the situation is expected to improve in the third and fourth quarters of the ongoing financial year as Christmas and holiday seasons in the US and EU, which is historically demand driven, could lead to boost India's exports. Once most countries lift the lockdown and the global economy begins to kick-start, a weak rupee against the dollar could also boost India's exports and India's niche in certain products such as pharmaceuticals, which will be in high demand due to the pandemic will also help India's export sector.

The government has extended serious attention to the external sector as most of the issues being faced by India's exporters and importers have prevailed for several years including before the pandemic. The pandemic has only aggravated the problems. For instance, India's foreign trade policy (2015-20) is outdated and needs a major overhaul and restructuring, which is long overdue. Last year, all the export incentive schemes under the FTP were ruled to be WTO non-compliant by the WTO trade regulator. Though the government is negotiating with the multilateral body, it is given that India

prevent the spread of the disease. India's exports to its major trading partners have been negatively impacted due to the lockdown in several countries such as China, Italy and Germany. The labour intensive industries across the world are facing job losses in sectors such as gems and jewellery, handicrafts and carpets.

According to the Ministry of Commerce's Statistics, barring iron ore, exports of all the 30 major groups witnessed a contraction in March 2020. Some of the top items of India's exports which witnessed a fall include oil seeds, meat, dairy and poultry, engineering goods, gems and jewellery, leather and leather products, plastics and linoleum, carpets, etc. Petroleum products exports dropped



31.1 per cent, while rice exports declined by 28.3 percent and electronic goods by 21.5 percent. Also, core (non-oil and non-gold) exports dropped by 34.2 percent in March 2020, while such imports fell by 29.1 percent.

Post-Pandemic Scenario

However, the situation is expected to improve in the third and fourth quarters financial year as Christmas and holiday seasons in the US and EU, which is historically driven, could lead to boost India's exports. Once most countries lift the lockdown and economy begins to kick-start, a weak rupee against the dollar could also boost India's exports and India's niche in certain products such as pharmaceuticals, which will be in high demand due to the pandemic will also help India's export sector.

The government has extended serious attention to the external sector as most of the issues being faced by India's exporters and importers have prevailed for several years including before the pandemic. The pandemic has only aggravated the problems. For instance, India's foreign trade policy (2015-20) is outdated and needs a major overhaul and restructuring, which is long overdue. Last year, all the export incentive schemes under the FTP were ruled to be WTO non-compliant by the global trade regulator. Though the government is negotiating with the multilateral body, it is given that India needs to do away with subsidies given to the export sector in the form of various schemes, which are WTO non-compliant. Recently, the government abandoned the Merchandise Exports from India Scheme (MEIS) and replaced it with the Remission of Duties and Taxes on Exported Products, which is called the RoDTEP. However, whether the scheme is better than MEIS and more beneficial it is too early to say. The Indian exports scenario certainly looks bleak. With more and more countries becoming protectionist and India largely into the export of intermediate goods and raw materials and with manufacturing in a slump across the world, the demand scenario is not encouraging. During the FY 2020-21, India's exports contracted by 4.8 percent to US\$ 314.3 billion, while imports declined by 9.1 percent to US\$ 467.2 billion, leaving a trade deficit of US\$ 152.9 billion. The 29 of 30 items each in export and import baskets contracted, pointing to severity of impact.

This is the first time in four years that annual exports have fallen. The government's internal target of annual exports was US\$ 350 billion, but India is well below the target in FY 2020-21.

Although China was the epicenter of the pandemic and everything was shut in China in the last few weeks, the Chinese economy has kick started and manufacturing is beginning to pick-up. Many countries have again started placing orders with China and it will be a disaster if India does not resume its factories and kick start manufacturing activities immediately. Small economies such as Sri Lanka and Vietnam are big competitors to India, and these countries have also received huge stimulus. Unless the government backs up and announces a major relief package for India's export sector, there is little hope that India's external sector will regain its lost sheen and get back on track. The MSMEs, which are the backbone of India's external export contributing nearly 49 per cent to the country's exports, need urgent attention to get back on track.

Conclusion

India needs to restructure its trade policy and bring about radical changes to give a boost to its exports and also make the exporter community, especially the MSME sector competitive and on par with international firms in the global supply chains. The exporter community will need to be given big incentives and stimulus to overcome the challenges in tough times. Many of the export industries need some serious handholding. Incentives could include pre- and post-shipment credit, relaxation in duties, support for increasing market access, etc. But strangely, the government has extended the current FTP to the end of the FY 2021-22. Possibly, the government would be better able to assess the situation and announce the policy taking the global trade scenario into consideration once the pandemic stabilizes. However, it may be too late by then. The government must be urged that the new Foreign Trade Policy (FTP) needs to be revised and adjusted as per the current state of affairs and at



the earliest possible. More export incentives are not enough, and therefore, some major stimulus packages need to be extended to various export sectors to help them overcome the loss caused by the pandemic. It is said that a good trade policy begins at home. If the government focuses on the sector, a quick turnaround would be possible by the end of 2020.

References :-

1. (Who), WHO Coronavirus disease (COVID-2019) situation reports
2. Potential impact of COVID-19 on the Indian Economy
3. Credit Conditions Asia-Pacific: COVID-19: Flatter Growth, Tougher Recovery Posed: 2020-04-22
4. Financial Express April 16, 2020.
5. Refer, The COVID-19 fallout:CRISI, March 19, 2020.

(SJIF) Impact Factor-7.675 ISSN-2278-9308

B.Aadhar

Peer-Reviewed & Refreed Indexed
Multidisciplinary International Research Journal

March -2021
ISSUE No- CCLXXVII (277) -D

Impact of COVID-19 on Indin Economy



Chief Editor	Executive Editor	Editor
Prof. Virag S. Gawande Director A. S.R. & D. T. Institute Amravati	Dr. A. N. Gharde Principal Arts, Commerce & Science College, Maregaon	Dr. Santosh Gaikwad Dept. Of Commerce Arts, Commerce & Science College, Maregaon

The Journal is indexed in:
Scientific Journal Impact Factor (SJIF)
Cosmos Impact Factor (CIF)
International Impact Factor Services (IIFS)

Aadhar International Publication
For Details Visit To : www.aadharsocial.com

B.Aadhar International Peer-Reviewed Indexed Research Journal
Impact Factor - (SJIF) -7.675, Issue NO, 277 (CCLXXVII) D

ISSN :
2278-9308
March,
2021

Impact Factor - 7.675

ISSN - 2278-9308

B.Aadhar

Peer-Reviewed & Refreed Indexed
Multidisciplinary International Research Journal

March -2021

ISSUE No- (CCLXXVII) 277 (D)

"Impact of COVID-19 on Indian Economy"



- ◆ **Dr. Gajanan P. Wader** Principal, Pilla College of Arts, Commerce & Science, Panvel
- ◆ **Dr. Bhagyashree A. Dohpande**, Professor Dr. P. D. College of Law, Amravati
- ◆ **Dr. Sandip B. Kule**, Head, Dept. of Pol. Sci., Yeshwantrao Mahavidyalaya, Solun, Dist. Washin.
- ◆ **Dr. Hrushikesh Dalai**, Asstt. Professor K.K. Sanskrit University, Rantak.

Our Editors have reviewed papers with experts' committee, and they have checked the papers on their level best to stop further literature. Except it, the respective authors of the papers are responsible for originality of the papers and intensive thoughts in the papers.

- Executive Editor

Published by:-

Prof. Virag Gawande

Aadhar Publication, Aadhar Social Research & Development Training Institute, New Hanuman Nagar,
In Front Of Pathyapustak Mandali, Behind V.M.V. College, Amravati
(M.S.) India, Pin- 444604 Email : aadharpublication@gmail.com
Website : www.aadhar-social.com Mobile : 9395590278 /

v Website – www.aadhar-social.com Email – aadhar-social@gmail.com.

B.Aadhar International Peer-Reviewed Indexed Research Journal



Impact Factor - (SJIF) - 7.675, Issue NO, 277 (CCLXXVII) D

ISSN :
2278-9308
March,
2021

INDEX

No.	Title of the Paper	Authors' Name	Page No.
1	कोविड-१९ आणि भारतीय अर्थव्यवस्थेसमोरील आव्हाने	डॉ. प्रदीप चापोदराव शर्मा	1
2	कोविड १९ आणि भारतीय खेळातंत्रित यजुसंन्या सामन्या	डॉ. डॉ. श्रीरामकुमार गजान	5
3	अकोला जिल्हातील ग्रहकांची किता संनय आणि मूलभूत व वैनीय्या समुदायीत कितालीकर कोरीना महामारीक प्रनय	डॉ. चंद्रकांत डी. सुवाडे	10
4	कोरीनाक आतडीकीकराणुका परिणय	डॉ. अरुण सु	14
5	कोरीना (कोविड - १९) भारतीय जिल्हा व्यवस्थेकर हीयान परिणय	डॉ. डॉ. प्रविय प्र. कुलकर्णी	18
6	कोरीनासमोरी आतडीक अणुवणुक आणि आधारी	डॉ. विनाय किनायच सुडे	23
7	भारतीय अर्थव्यवस्थेकर कोविड-१९ ना पडलेला पणय	कविता प्र. शिरकर	28
8	समय किता अभियान कोरीनेकी पारोडभूमी व महाराष्ट्र राज्यात अनुदानाचे वाय	डॉ. सतीशराव राजनाथेव चव्हाण	33
9	कोविड -१९ ना भारतीय उद्योगाकर हातेल्ल परिणय	डॉ. डॉ. अशोक ड. उजळ	39
10	भारतीय संगीत क्षेत्राकर कोविड-१९ ना प्रभाव आणि उपायकोरना	डॉ. सुनील बाबुलालजी पडके	41
11	कोविड १९ मुळे महाराष्ट्रातील कुशीकोकाक हीयान परिणय	डॉ. दशरथ वसंत काळे, / डॉ. प्रमोदकुमार ना. तावडे	46
12	कोरीना महामारीमुळे बदललेली समाजिक मान्यता	डॉ डॉ विरवनाथ रसवे	50
13	कोरीक परंर 1 लीकडडन आणि प्रवासाकीमुळे परंर व्यवस्थाक वानेला पडका	डॉ. डॉ. संकेत वृंर काळे	54
14	कोविड-१९ ना भारतीय कुशी क्षेत्राकर हातेला परिणय	अंकुश तुळशीयस तुळके	58
15	कोविड -19 ना भारतीय संनय आणि अर्थव्यवस्थेक हातेल्ल प्रनय	डॉ. डॉ. सद्द मोरन गजाने	62
16	अकोलाची (कोविड १९) आणखीकर परिणय	डॉ. डॉ. विनू ड. फोडखाने	64
17	कोविड -१९(कोरीना) चे समात कितावनेल परिणय	डॉ.डी.सुंरत एम.डोडणे	68
18	गोपी क्षेत्राकर कोरीना -१९ नाक हातेल्ल परिणय	डॉ.डॉ.प्रकाश मारीरव नंकी	72
19	कोरीनामुळे भारतीय अर्थव्यवस्थेकी विकसत वात	पुरुषोत्तम रंरराव नाडे	76
20	कोविड १९ ना गीकी क्षेत्र व गीतकाराकर हातेला परिणय	डॉ. पी.आर.बीबडे	80
21	ज्वीकी - तुळडीकी अर्थव्यवस्थेक किताक	डॉ. डॉ. रमेश चवरे	83

vi Website – www.aadhar-social.com Email – aadhar-social@gmail.com.

B.Aadhar International Peer-Reviewed Indexed Research Journal



Impact Factor - (SJIF) - 7.675, Issue NO, 277 (CCLXXVII) D

ISSN :
2278-9308
March,
2021

22	कोविड-१९ आणि पडेल व्यवस्था	डॉ.डॉ.गिरी संजय भाडराव	89
23	कोरीना काळातील किताकी व लकाक भारतीय कुशीकर हातेल्ल परिणय	डॉ. संकर मारीडी वार्कर	93
24	'भारतीय अर्थव्यवस्थेतील कोविड १९ काठीचे ऐतिहासिक परिणय' डॉ. मनेल किताक गजान		99
25	भारतीय अर्थव्यवस्थेक कोविड-१९ का परिणय	डॉ. संजय उदकाव देवसू	102
26	कोरीनाक सारी दसमान व्यवस्थाक अडका	डॉ. डॉ. विनाकी काळे	105

संज्ञा क्र. १
 वस्तु खोरी करताना कितना अधिक वेळ घालायला लागतो, याचे महत्त्वपूर्ण प्रभाव

वर्गीकरण	मूलभूत घट्ट		दोरीच्या घट्ट	
	प्रयोग	सहरी	प्रयोग	सहरी
होय	२०५(५.२%)	२३८(५७.६%)	२१५(४९.८%)	२३८(५२.५%)
नाही	१८५(४३.९%)	१८९(४२.४%)	२१५(४७.२%)	२५८(५३.६%)
सहरी नाही	३८०(९.५%)	६०९(१३.६%)	१९८(४.३%)	१९३(४.५%)
एकूट	५००	५००	५००	५००

$\chi^2 = 17.804$; Table Value = 5.991; D.F. = 2 $\chi^2 = 12.524$; Table Value = 5.991; D.F. = 2

स्रोत: पुढीलप्रमाणे तथ्यांदावरून तयार केलेले तालिका.

वरील तालिकावरून असे स्पष्ट होते की, प्रयोग प्रणालीत ५५.२ टक्के प्रत्यक्ष मूलभूत वस्तु खोरी करताना कितना अधिक वेळ घालायला लागतो याचा प्रभाव ५७.६ टक्के प्रत्यक्ष मूलभूत वस्तु खोरी करताना कितना अधिक वेळ घालायला लागतो याचा प्रभाव ४९.८ टक्के प्रयोग प्रणालीत ५२.५ टक्के प्रभाव असतो. ५३.६ टक्के प्रभाव असतो. ५३.६ टक्के प्रभाव असतो.

H_0 - असे म्हणता की प्रत्यक्ष मूलभूत व दोरीच्या वस्तु खोरी करताना कितना अधिक वेळ घालायला लागतो.

The value of χ^2 at 5% level of significance for 2 degree of freedom is 5.991 and the calculation value is much more than table value.

Difference is significant and the hypothesis should be rejected.

H_1 - प्रत्यक्ष मूलभूत व दोरीच्या वस्तु खोरी करताना कितना अधिक वेळ घालायला लागतो.

८. प्रभावपूर्णता तपासणे

प्रयोग व सहरी प्रणालीत खोरी करताना वस्तु खोरी करताना कितना अधिक वेळ घालायला लागतो याचा प्रभाव तपासणे.

संज्ञा क्र. २

प्रयोग व सहरी प्रणालीत कितना वेळ घालायला लागतो

वर्गीकरण	घट्ट	प्रयोग		एकूट	प्रयोग	सहरी
		कधी	कितना			
प्रयोग	मूलभूत	२०५(५.२%)	२३८(५७.६%)	५००	२१५(४९.८%)	२३८(५२.५%)
	दोरीच्या	१८५(४३.९%)	१८९(४२.४%)	३७४	२१५(४७.२%)	२५८(५३.६%)
	एकूट	३९०	४२७	८१७	४३०	४९६
सहरी	मूलभूत	२१५(४९.८%)	२३८(५२.५%)	४५३	२१५(४९.८%)	२३८(५२.५%)
	दोरीच्या	१८५(४३.९%)	१८९(४२.४%)	३७४	२१५(४७.२%)	२५८(५३.६%)
	एकूट	३९०	४२७	८१७	४३०	४९६
एकूट		४९५	८५४	१३४९	४३०	४९६

स्रोत: पुढीलप्रमाणे तथ्यांदावरून तयार केलेले तालिका.

वरील तालिकावरून असे स्पष्ट होते की, ५२.२५ टक्के प्रत्यक्ष मूलभूत वस्तु खोरी करताना वस्तु खोरी करताना वेळ घालायला लागतो याचा प्रभाव ५२.२५ टक्के प्रभाव असतो. ५२.२५ टक्के प्रभाव असतो. ५२.२५ टक्के प्रभाव असतो.

९. मूलभूत व दोरीच्या वस्तु खोरी करताना कितना वेळ घालायला लागतो

प्रयोग प्रणालीत खोरी करताना वस्तु खोरी करताना कितना अधिक वेळ घालायला लागतो याचा प्रभाव तपासणे.

९.१ मूलभूत वस्तु खोरी करताना कितना वेळ घालायला लागतो

प्रयोग प्रणालीत खोरी करताना वस्तु खोरी करताना कितना अधिक वेळ घालायला लागतो याचा प्रभाव तपासणे.

९.२ दोरीच्या वस्तु खोरी करताना कितना वेळ घालायला लागतो

प्रयोग प्रणालीत खोरी करताना वस्तु खोरी करताना कितना अधिक वेळ घालायला लागतो याचा प्रभाव तपासणे.

निष्कर्ष - मूलभूत वस्तु खोरी करताना प्रयोग प्रणालीत ५५.२ टक्के प्रभाव असतो. ५७.६ टक्के प्रभाव असतो. ५३.६ टक्के प्रभाव असतो.

Vidyawarta®



MAH/MUL/03051/2012
ISSN-2319 9318

Peer Reviewed International Refereed Research Journal



Bharatiya Seva Sadan's

Smt. Radhadevi Goenka College for Women, Akola

NAAC Reaccredited Grade- B+ with CGPA 2.71

Affiliated to Sant Gadge Baba Amravati University Amravati

(Certified Minority Institution)

INTERNATIONAL VIRTUAL INTERDISCIPLINARY CONFERENCE ON

**'Global Socio-Economic Trends in Current
Scenario-Opportunities & Challenges'**

Organized By

**Department of Commerce &
Indian Accounting Association,**

5th March, 2021

Akola Chapter

Editors

Dr. Devendra Vyas

Dr. Ambadas Pande

Dr. Rupa Gupta





45. Opportunities And Challenges: Post Covid- 19 Impact on Agriculture, Industry & Service Sectors. Dr.SunilBorchate	236
46. Impact of Covid-19 Pandemic on Indian Agriculture Sector Dr. Pravin B. Jadhav	239
47. Opportunities and Challenges in Commerce in Indian Perspective Prof. Sudhir S. Muley	244
48. Global Socio-Economic Trends in Current Scenario Opportunities and Challenges. Dr. SachinKadu	247
49. International Trade Growth in Retail Sector Dr. Lalachand D. Bodile	250
50. A study on Communication and Media Dr. D.P.Parate	253
51. E-commerce - Challenges and Opportunities in Indian Perspective Dr.IngolePadmawati Sanjay&Ashok Prakash Shelke	256
52. Employment and Human Resources with Special Reference to Women Empowerment Prof. KishorSonabaNavsagare	261
53. COVID – 19 And Its Impact on Micro, Small and Medium Enterprises in India Dr. Nagnath Maroti Gutte	264
54. Post Covid-19 Impact on, Education Sector with context to HEIs Dr. JyotiR.Maheshwari	269
55. Digital Marketing : Scope, Growth & Market Challenger Strategies in India Dr.Wasudeo D. Golait	273
56. POST COVID-19 IMPACT ON ECONOMIC GROWTH Asst.Prof.Dr.Ronil Kulbhushan Ahale	279
57. The Impact of COVID-19 Shock: Flip Side of Globalisation Prof. Rahul G. Mahure.	286
58. The economic impact of the COVID-19 pandemic in India Dr. Vivek V. Patil	288

59. A Study on Impinge of Covid-19 on Agribusiness Dr. Sanjay Jagdeorao Tale	293
60. कोविड-१९ का भारत के अंतरराष्ट्रीय संबंधों पर असर डॉ. प्र. नीला तिचारी, अकोला	299

Dr. Nagnath Maroti Gutte	264
54. Post Covid-19 Impact on, Education Sector with context to HEIs Dr. Jyoti R. Maheshwari	269
55. Digital Marketing : Scope, Growth & Market Challenger Strategies in India Dr. Wasudeo D. Golait	273
56. POST COVID-19 IMPACT ON ECONOMIC GROWTH Asst.Prof.Dr.Ronil Kulbhusan Ahale	279
57. The Impact of COVID-19 Shock: Flip Side of Globalisation Prof. Rahul G. Mahure.	286
58. The economic impact of the COVID-19 pandemic in India Dr. Vivek V. Patil	288

Peer Reviewed Interdisciplinary Multilingual Refereed Journal// Impact Factor 7.940

MAH MUL/03051/2012 Online International Conference *Vidyawarta*® March, 2021 Special Issue 13

59. A Study on Impinge of Covid-19 on Agribusiness Dr. Sanjay Jagdeorao Tale	293
60. कोविड-१९ का भारत के अंतरराष्ट्रीय संबंधों पर असर डॉ. प्रा. नीता तिघारी, अकोला	299
61. भारत में आर्थिक सुधार के प्रभाव और भविष्य में चुनौतियाँ प्रा.डॉ. विष्णु पांडुरंग कुटे, जि. चवामाल	305
62. कोविड-१९ : भारतीय संगीतावर सामाजिक आणि आर्थिक दृष्टता प्रभाव प्रा. अनिल प्रल्हाद निंबाळकर, अकोला	309
63. कोरोना महामारीचा मूलभूत व वैज्ञानिक अर्थ खरेदी कालावर प्रभाव. श्री चंद्रकांत धुमाळे, अकोला	315
64. वधस्त्री खी -उद्योजक -:एक अभ्यास प्रा. सौ.रुपाली गोवर्धन विकींडा, जि. सोलापूर	326
65. सोशल मिडीयाच्या आधारे ई-विपणन सुनिल रामभाऊ बोराल, अकोला	330
66. उच्च शिक्षण स्तरावर स्वायत्त मूल्यांकन व अधिस्वीकृती प्रणाली: २०२० NEP -एक प्रा. गोवर्धन कृष्णाहरी विकींडा, जि. सोलापूर	336
67. कोविड-19 लॉकडाऊनचा भारतीय अर्थव्यवस्थेवरील परिणाम डॉ. राजेश चंद्रवराव देशमुख, जि. अमरावती	341
68. अर्थव्यवस्था २०२१-२२ -एक चिकित्साक अभ्यास प्रा. सौ.रुपाली गोवर्धन विकींडा, जि. सोलापूर	344
69. नवीन शैक्षणिक क्षेत्रातूनूनार शालेय स्तरावर मूल्यांकन व अधिस्वीकृती प्रणाली :एक चिकित्साक अभ्यास प्रा. गोवर्धन कृष्णाहरी विकींडा, जि. सोलापूर	348
70. कोरोना महामारीचा सभाजतीन विविध घटकांवर शालेया परिणाम प्रा. मिला व. देव. अकोला	352
71. COVID-19 महामारी -नियमांचे पालन करण्याबाबतचा चिकित्साक अभ्यास डॉ. संजयी रामचंद्र बडम / नाटावणे, पुणे	356
72. दारिद्रय रेषेखालील कुटुंबाची सहाय्यी आर्थिक स्थिती प्रा.डॉ.विद्या व.धुव, अकोला	361

Peer Reviewed Interdisciplinary Multilingual Refereed Journal// Impact Factor 7.940



57

The Impact of COVID-19 Shock: Flip Side of Globalisation

Prof. Rahul G. Mahure.

Dr. H. N. Sinha Arts & Commerce College, Patur, Dist. Akola.

Abstract

The study aims to make an assessment of COVID-19 on Indian economy by analysing its impact on growth, manufacturing, trade and micro, small and medium enterprises (MSME) sector, and highlights key policy measures to control the possible fallout in the Global economy.

Keywords : COVID-19, lockdown, Global economy.

Introduction

COVID-19 pandemic, which, as of end April, 2020, has affected 210 countries and territories around the world and infected more than 3 million people, of which more than 0.2 million people have died, is spreading like a wild fire with such a fury that has compelled the governments across the world to revoke autarky as well as shut down of the national economy in order to save their citizens from this contagion. The strategy of isolation at all levels—local, regional, national and international - is viewed to be the key towards the containment and mitigation of COVID-19. As the crisis deepens, two important realisations, inter alia, have come to the fore.

Two Realisations of Globalisation

Globalisation not only unlocks the means for the market, it also adds wings to epidemics that spread in no time across the geographical, political and social borders and boundaries. From its source at Wuhan in China, COVID-19 travelled through the highways of globalization and reached the global nerve centres of trade, commerce and tourism like New York, London, Paris, Milan and Madrid, which are densely populated. Moreover, global value chain (GVC) circuits linked with Wuhan like Detroit and Northern Italy have also acted as the carrier of COVID-19. Similar trend is also visible in case of India, where its globally connected cities like New Delhi, Mumbai, Ahmedabad, Indore, Kolkata and Chennai acted as the gateways through which COVID-19 has entered into the country.

In contrast, countries and regions, which are outliers or less integrated with the process of globalisation, like most of the countries in Africa, are not yet hit hard. For an example in India, one may cite the North Eastern states of Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland and Tripura, which have been least affected so far. As the COVID-19 situation is in flux, evolving every moment, it might create havoc to these outlying countries and regions at some later date. What is important is that these regions are getting enough time to prepare themselves to contain and mitigate this pandemic. There might be several situations: by the time it poses a threat to the outlying areas, drugs or therapeutics might be invented. The virus itself might lose its vitality. Standard model of containment and mitigation might evolve and we might learn to live with the virus. Whatever might be the situation, the outlying areas seem to





be advantageously positioned from the invasion of pandemic like COVID-19. Being away from globalisation highways, their isolation acts as the natural barrier against contagions. In fact, the economic logic of globalisation, based on concentration of production at low cost regions in order to capitalise from economies of scale and organising the production along GVCs, which are seamlessly connected, and the containment and mitigation strategy of isolation to deal with the novel Coronavirus are diametrically opposed to each other. As a result, nations are in a mood of reflection as to how to optimise the economic gain subject to the least cost in terms of loss of the life of their citizens arising out of contagions like COVID-19. One of the ideas refers to "gated globalisation" rather than "unfettered-market-led-globalisation" that we are having today. As the global firms, in their bid to remain competitive, have crafted their circuit of global value chain centring around China, firms and the governments all over the world realised the dereliction of such an architecture of global manufacturing particularly during the time of national emergencies like combating the COVID-19 pandemic. Once the pandemic breaks loose in Wuhan and countries shut their doors to China, their firms and governments find themselves in a helpless situation as their supply chains get cut off. Even the governments of leading developed countries like USA, UK, France and Italy find it hard to ensure adequate supply of medical equipment and accessories like COVID-19 testing kits, ventilators, personal protection equipment (PPE), sanitizers, masks, gloves, thermal guns, thermal cameras, stethoscope amplifiers, disinfectants, etc. Besides, firms producing electronic and electrical goods, automobiles, pharmaceutical products and so on in both the developed and developing countries had to face tremendous hardships as their productions are linked to inputs imported from China. The realisation that overdependence on a single source is a threat not only to business but also to a nation has dawned in the minds of the leaders in business and politics. The idea of "gated-globalisation" is, thus, gaining currency, which requires recreation and development of multiple value chains and alternative supply chains so that if one circuit gets disconnected businesses can fall back on others. Nations could have options to switch gear from one circuit to another as and when needed.

Conclusion

Perhaps the architecture of "gated globalization" will involve re-inventing the state that places community over market. Rise of nationalism and empowered nation states across the world might get energised and while charting their way forward they might learn from pondering over the narratives of isolation of the outliers.

References :-

1. (Who), WHO Coronavirus disease (COVID-2019) situation reports
2. Potential impact of COVID-19 on the Indian Economy
3. An article by Middle East Forbes @ 10
4. Credit Conditions Asia-Pacific: COVID-19: Flatter Growth, Tougher Recovery

Posted: 2020-04-22



63

कोरोना महामारीचा मूलभूत व चैनीच्या वस्तू खरेदी कलवर प्रभाव.

Mr. Chandrakant B. Dhumale.

Ph.D. Research Scholar,
Shri Shri Sai College of Arts, Commerce & Science Akola

गोष्टावारा

प्रस्तुत संशोधनबंधात अकोला जिल्ह्यातील ग्रामीण व शहरी भागातील ग्राहकांच्या मूलभूत व चैनीच्या वस्तू खरेदी कलवर कोरोना महामारीच्या प्रभावाने अध्ययन केले आहे. कोरोना कालखंडात जगबंदी, मार्केट बंद, दुकान बंद तसेच मजुरांना मजुरी नाही, रोजगारीचे कठम बंद अशा परिस्थितीत मूलभूत व चैनीच्या वस्तू खरेदी कलवरील परिणाम अभ्यासला आहे.

कळशब्द ग्रामीण व शहरी ग्राहकांचा खरेदी कल, कोरोना महामारी, खरेदी कल.

प्रस्तावना

सन २०२१ चा विचार केला तर भारताच्या एकूण १३२ कोटी लोकसंख्येपैकी ७०.५ टक्के लोक ग्रामीण भागात राहतात आणि २९.५ टक्के शहरी भागात राहतात. शहरी लोकांचे प्रश्न हे शहरी खातवरागणारी, सामाजिक परिस्थितीशी निगडित आहेत, त्यांचे स्वरूप विविध म्हणजे सामाजिक, आर्थिक, राजकीय, सांस्कृतिक, पर्यावरण विषयक, तांत्रिक इत्यादी आहे. शहरी लोक हे तुलनेने अधिक पुढारलेले, अक्षमक, संघटित, अधिक उत्पन्न कमावणारे, व्यापार करणारे आहेत, त्यांची मूलभूत व चैनीच्या वस्तू खरेदी विषयक स्वतःची गुणवैशिष्ट्ये आहेत.

संशोधनासाठी खालील गृहितके निश्चित करण्यात आली आहे.

१. ग्रामीण आणि शहरी भागातील ग्राहकांनी वर्तणूक भिन्न असते.
२. मूलभूत व चैनीच्या वस्तू खरेदी कलवर महामारीच्या प्रभाव पडतो.

मूलभूत व चैनीच्या वस्तू खरेदी कलवर कोरोना महामारीच्या प्रभाव

प्रस्तुत संशोधना करून मूलभूत व चैनीच्या वस्तू खरेदी संबंधीत वर्तनाच्या सिध्दान्त मांडला गेला. मूलभूत वस्तूंच्या व चैनीच्या खरेदी संबंधीचा वर्तनाचा सिध्दान्त हा आपल्या निष्प परिघवाचा घाटतो. बाजारात लोक वस्तूंची केव्हा व कशी खरेदी करतात याचे निरीक्षण केले तर आपणाम असे आढळून येईल की, जेव्हा पछाट्या व्यक्तींचे उत्पन्न वाढते तेव्हा तो



व्यक्ती मूलभूत वस्तूंच्या खरेदी खरील खर्च कमी करून पैकीच्या वस्तूंचेर खर्च जास्त करतो. याउलट जेव्हा जेव्हा मूलभूत गरजांचे मनुष्य पूर्ण करू शकत नाही तेव्हा तो पैकीच्या वस्तूंचा त्याग करतो. शोधक्यात मनुष्याचे उत्पन्न व मूलभूत वस्तूंची खरेदी व पैकीच्या वस्तूंची खरेदी ही एकमेकांवर अवलंबून आहे. मनुष्य पैकीचीच सर्व प्रथम त्याच्या मूलभूत गरजा भागविण्याचा प्रयत्न करतो. त्या नृप व पूर्ण ज्ञान्या को मग तो पैकीच्या वस्तू खरेदीकडे प्रेरित होतो. म्हणून असे म्हणतात की मनुष्याचे उत्पन्न व मूलभूत वस्तूंचा खरेदी काल घांत्यात व्यस्त संबंध तर पैकीच्या वस्तूंचा खरेदी काल व मनुष्याचे उत्पन्न यात समसंबंध असतो. शोधक्यात आपल्या मूलभूत गरजा भागविण्याच्या वस्तूंची मागणी ही बाजारपेठेत कमी लवचिक किंवा ताडर असते, तर आपल्या सुखसोईच्या व पैकीच्या गरजा भागविण्याच्या वस्तूंची मागणी लवचिक असते. उदा. ज्वारी, तांदूळ, गहू, मीठ, टाळ, हत्पादी वस्तू आपल्या आवश्यक गरजा भागवितात. त्यामुळे त्यांच्या किमतीत वाढजाली तरी त्या वस्तू आपणास खरेदी कराय्या लागतात. त्यामुळे त्यांची मागणी ताडर असते, तर सेंट, लिपिस्टिक, भारी कपडे हत्पादी वस्तू आपल्या पैकीच्या गरजा भागवितात. त्यामुळे त्यांची किंमत वाढली तर त्यांची मागणी कमी होते, म्हणजे मागणी लवचिक असते. तसेच सवयींच्या वस्तूंची मागणी कमी लवचिक किंवा ताडर असते. काही वस्तूंची आपल्याला सवय जडलेली असते. म्हणून त्यांचा वापर आपण करीत असतो. अशा वस्तू आवश्यकही नसतात किंवा सुखसोईच्या व पैकीच्याही नसतात. उदा. सिगारेट, तपखोर, पानपट्टी, मावा, पीटा, विडी, तंबाखू, गांजा हत्पादी वस्तूंच्या किमती वाढल्या तरी सवय जडली असल्यामुळे त्यांची खरेदी कमी करत नाही. पैकीच्या काही वस्तूंचा सिगारेटच्या किमती जवळजवळ निष्पट झाल्या. तरीही शोकीनांनी धूपपान काही सोडलेले आवडत नाही. म्हणून सवयींच्या वस्तूंची मागणी कमी लवचिक किंवा ताडर असते.

सारणी क्र. १

ग्रामीण ग्राहकांचे उत्पन्न व मूलभूत वस्तू खरेदीखरील एकूण खर्च(०००) दरशिंगारी सारणी

मूलभूत वस्तू खर्च	३०-	४०-	५०-	६०-	७०-	८०-	एकूण
उत्पन्न(०००)	४०	५०	६०	७०	८०	९०	
५०-७०	७८	९					८७
७०-९०	२४	६१	१७				१०२
९०-११०	१९	५७	२१	४			९१
११०-१३०	९	५९	१९	१०			९७

Peer Reviewed Interdisciplinary Multilingual Refereed Journal// Impact Factor 7.940



Select text



₹३०-₹५०		४७	२३	७	१		७८
₹५०-₹७०			४	१	२		७
₹७०-₹९०				२	४	३	९
₹९०-₹१०					१	१	२
₹१०-₹३०					३	१	४
₹३०above				१०	११	२	२३
एकूण	१३०	२३३	७४	३४	२२	७	५००
$r=0.76$	$B_1 = ४०१.२०$						

स्रोत: मुलाखत अनुसूचीद्वारा संकलित माहितीच्या आधारे.

वरील सारणीवरून असे दिसते की, ग्रामीण ग्राहकांच्या कुटुंबाच्या सर्व मूलभूत घटकांवरील एकूण वार्षिक खर्चाने ८ गट केले असून यापैकी रुपये ४००० ते ५००० पर्यंत खर्च असणाऱ्या ग्राहकांचे प्रमाण सर्वाधिक म्हणजे ४६.६ टक्के आहे. तर अंतिम म्हणजे रुपये ८०००० ते ९०००० पर्यंत खर्च असणाऱ्या ग्राहकांचे प्रमाण अत्यल्प ७ म्हणजे केवळ १.४ टक्के आहे. ग्रामीण ग्राहकांच्या कुटुंबाच्या मूलभूत वस्तूवरील खर्च सरासरी उत्पन्नाच्या ४३.१७ टक्के आहे.

Fairly high degree of co-relation between rural consumer Income & total Expenditure on basic goods.

सारणी क्र. २

शहरी ग्राहकांचे उत्पन्न व मूलभूत वस्तू खरेदीवरील एकूण खर्च दर्शविणारी सारणी

मूलभूत वस्तू खर्च उत्पन्न(०००)	४०- ५०	५०- ६०	६०- ७०	७०- ८०	८०- ९०	९०- १००	१००- above	एकूण
७०-९०	७२	८	४					८४
९०-११०	५७	४०	९	१				१०७
११०-१३०	१५	३२	१८	११	९			८५
१३०-१५०		१७	२४	८	२			५१
१५०-१७०			१९	११	१			३१
१७०-१९०				१०				१०





१९०-२१०				८				८
२१०-२३०					७			७
२३०-२५०				१	११	३		१५
२५०-२७०				११	१८	१२	१	४२
२७०-२९०					१२	९		२१
२९०-above					१९	१३	७	३९
एकूण	१४४	९७	७४	६१	७९	३७	८	५००
$r=0.881$				$B_2 = २४५४०$				

स्रोत: मूलखर्च अनुसूचीद्वारा संकलित माहितीच्या आधारे.

शहरी मासणीत शहरी ग्राहकांच्या कुटुंबाचा सर्व मूलभूत घटकांवरील एकूण वार्षिक खर्चाचे रुपये ४०००० ते ५०००० पर्यंत खर्च असणाऱ्या ग्राहकांचे प्रमाण सर्वाधिक म्हणजे २८.८ टक्के आहे. तर अंतिम म्हणजे रुपये १००००० ते ११०००० पर्यंत खर्च असणाऱ्या ग्राहकांचे प्रमाण अल्प ८ म्हणजे केवळ १.६ टक्के आहे. शहरी ग्राहकांच्या कुटुंबाच्या मूलभूत यंत्रांवरील खर्च सरासरी उत्पन्नाच्या ३९.६१ टक्के आहे.

Fairly high degree of co-relation between urban consumer Income & Total Expenditure on basic goods.

२ ग्रामीण ग्राहकांच्या पैतीच्या वस्तू खरेदीवरील एकूण खर्च

ग्राहकांना वर्षभरात ज्या विविध पैतीच्या वस्तूंचा खर्च करावा लागतो, त्या सर्व खर्चाचा ग्राहकांच्या कुटुंबाचा एकूण पैतीच्या वस्तूंचा वार्षिक खर्च असे म्हणतात.

संशोधकाने अध्ययनासाठी निवडलेल्या एकूण ग्रामीण व शहरी ग्राहकांना त्यांच्या कुटुंबाचा एकूण वार्षिक पैतीच्या खर्च किती असा प्रश्न विचारला असता त्यांनी अंदाजे खर्च सांगितला त्या आधारे संशोधकाने ग्रामीण ग्राहकांच्या पैतीच्या वस्तूवरील खर्चाचे आगमन खालील प्रमाणे केले आहे.

सारणी क्र. ३

ग्रामीण ग्राहकांचे उत्पन्न व पैतीच्या वस्तू खरेदीवरील एकूण खर्च दराविषयी सारणी

Peer Reviewed Interdisciplinary Multilingual Refereed Journal// Impact Factor 7.94

320/381





Select text



चैनीच्या (०००)वस्तुंवरील खर्च	२०- ३०	३०- ४०	४०- ५०	५०- ६०	६०- ७०	७०- ८०	८०-A bove	एकूण
उत्पन्न(०००)								
५०-७०	८१	६						८७
७०-९०	३९	४२	१९	२				१०२
९०-११०	२३	१८	४२	९				९२
११०-१३०		१९	४९	२१	८			९७
१३०-१५०			३३	२४	१५	६		७८
१५०-१७०				५	१	१		७
१७०-१९०				६	२	१		९
१९०-२१०					२			२
२१०-२३०					३	१		४
२३०-Above					११	५	७	२३
एकूण	१४३	८५	१४२	६७	४२	१४	७	५००
$r=0.82$	$B_1 = 42,000$							

स्रोत: मुलखत अनुसूचीच्या संकलित माहितीच्या आधारे.

वरील सारणीवरून असे दिसते की, ग्रामीण ग्राहकांच्या कुटुंबाच्या सर्व चैनीच्या वस्तुंवरील एकूण वार्षिक खर्चाचे ७ गट केले असून खर्चाची रूपये २०००० ते ३०००० पर्यंत खर्च करणाऱ्या ग्राहकांचे प्रमाण सर्वाधिक म्हणजे २८.६ टक्के आहे. तर अंतिम म्हणजे रूपये ८०००० ते ९००००० पर्यंत खर्च असणाऱ्या ग्राहकांचे प्रमाण अत्यल्प ७ म्हणजे केवळ १.४ टक्के आहे. ग्रामीण ग्राहकांच्या कुटुंबाच्या चैनीच्या वस्तुंवरील खर्च सरासरी उत्पन्नाच्या ३८.४८ टक्के आहे.

Fairly high degree of co-relation between rural consumer Income & total Expenditure on Luxuries Goods.

सारणी क्र. ४

ग्रामीण ग्राहकांचे उत्पन्न व चैनीच्या वस्तु खरेदीवरील एकूण खर्च दर्शविणारी सारणी

चैनीच्या (०००)वस्तुंवरील	२०- ४०	४०- ६०	६०- ८०	८०- ९०	९०- १२०	१२०- १४०	१४०- Above	एकूण
-----------------------------	-----------	-----------	-----------	-----------	------------	-------------	---------------	------



← Select text



खर्च								
उत्पन्न(०००)								
७०-९०	१९	२५						८४
९०-११०	३९	५९	९					१०७
११०-१३०		५१	३४					८५
१३०-१५०		४०	११					५१
१५०-१७०		१२	१९					३१
१७०-१९०			६	४				१०
१९०-२१०			७	९				८
२१०-२३०				५	२			७
२३०-२५०				७	८			१५
२५०-२७०				२२	१८	२		४२
२७०-२९०				१८	३			२१
२९०-above				६	१२	१२	९	३९
एकूण	१०८	१७७	८६	६३	४३	१४	९	५००
$r=0.92$	$n_2=63,360$							

स्रोत: मुख्यतः अनुसूचीद्वारा संश्लेषित माहितीच्या आधारे.

वरील मासगतीवरून असे दिसते की, शहरी ग्राहकांच्या कुटुंबाच्या सर्व पैसांच्या घटकांवरील एकूण वार्षिक खर्चाचे ७ गट केले असून वार्षिकी रुपये ४०००० ते ६०००० पर्यंत खर्च असणाऱ्या ग्राहकांचे प्रमाण सर्वाधिक म्हणजे ३५.४ टक्के आहे. तर अंतिम म्हणजे रुपये १४०००० ते १६०००० पर्यंत खर्च असणाऱ्या ग्राहकांचे प्रमाण अत्यल्प ९ म्हणजे केवळ १.८ टक्के आहे. शहरी ग्राहकांच्या कुटुंबाच्या पैसांच्या वस्तुवरील खर्च सरासरी उत्पन्नाच्या ३८.८९ टक्के आहे.

Very high degree of co-relation between urban consumer Income & total Expenditure on Luxuries Goods.

प्रस्तुत सिध्दांत हा अर्थशास्त्रातील व मानसशास्त्रातील सिध्दांतावर आधारित आहे.

Peer Reviewed Interdisciplinary Multilingual Refereed Journal/Volume 7, Issue 7, 2021

322/381

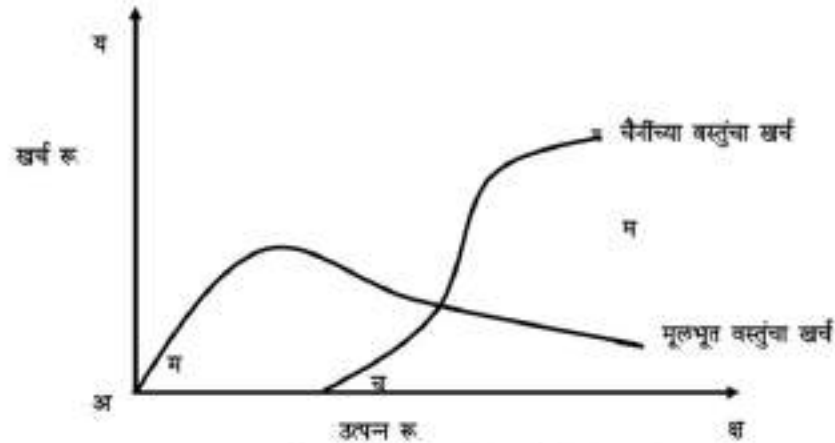


१. घटत्या सिमांत उपयोगिता सिध्दांत
२. मागणीना सिध्दांत
३. समाप्तिमांत उपयोगिता सिध्दांत
४. तटस्थता वक्र नियम
५. मास्तोना गरजा श्रेणीना सिध्दांत

इत्यादी नियमांवर प्रस्तुत सिध्दांत आधारित आहे. हा नियम पुढील प्रमाणे....

इतर परिस्थिती कायम असल्यास, जेव्हा उत्पन्न कमी असते तेव्हा मनुष्य मूलभूत गरजांचे पूर्ण करू शकत नाही. म्हणून तो पैकीच्या वस्तूंचा त्याग करतो या उलट जेव्हा उत्पन्न वाढते तेव्हा तो मूलभूत वस्तूंची खरेदी केल्यानंतर अतिरिक्त उत्पन्न पैकीच्या वस्तू खरेदी करण्यावर खर्च करतो आणि जसजसे उत्पन्न वाढत जाते तसेतसे मूलभूत वस्तूंच्या खरेदीवरील खर्च कमी होतो व पैकीच्या वस्तूंवरील खर्च वाढतो. यालाच खरेदी काल वर्तनाचा नियम असे म्हणतात.

वरील खरेदी वर्तनाच्या नित्य अनुभवावरून खरेदी काल सिध्दांत सांगता येतो. यात सुरुवातीस इतर गोष्टी कायम असल्यास असे म्हटले जाते. यावरून हा सिध्दांत खरा तरण्यासाठी म्हाणजेच प्रत्यक्षात येण्यासाठी काही गोष्टी कायम राहिल्या पाहिजेत. ज्या गोष्टी कायम राहिल्या पाहिजे, त्यालाच खरेदी कालाच्या सिध्दांतानी गृहितके असे म्हणतात. ते पुढील प्रमाणे सांगता येतील.



आकृती १ खरेदी काल वर्तन दर्शविणारी आकृती

वरील आकृतीवरून स्पष्ट होते की, अ-ब अक्षांवर दाखविलेले उत्पन्न तर अ-ब अक्षांवर दाखविलेले खर्च दर्शविलेले आहे. म-म वक्र मूलभूत वस्तूंचा खर्च तर न-न वक्र पैकीच्या वस्तूंचा खर्च दर्शवितो. उत्पन्न नसते तेव्हा सुद्धा मूलभूत वस्तूंचा खर्च करावा लागतो परा जेव्हा उत्पन्न

323/381

Peer Reviewed Interdisciplinary Multilingual Refereed Journal// h... /94

कमी असते तेव्हा मनुष्य मूलभूत गरजांचा पूर्ण करू शकत नाही. म्हणून तो पैनीच्या वस्तूंचा त्याग करतो या उलट जेव्हा उत्पन्न वाढते तेव्हा तो मूलभूत वस्तूंची खरेदी केल्यानंतर अतिरिक्त उत्पन्न पैनीच्या वस्तू खरेदी करण्यावर खर्च करतो आणि जसजसे उत्पन्न वाढत जाते तसेतसे मूलभूत वस्तूंच्या खरेदीवरील खर्च कमी होतो व पैनीच्या वस्तूंवरील खर्च वाढतो.


सिध्दांताची गृहितके

१. उत्पन्नात बदल होता कामानये.
२. लोकसंख्या कायम असावी.
३. धार्मिक व सामाजिक बदल होता कामानये.
४. आर्थिक स्थितीचा, सामाजिक स्थिती, सामाजिक चालीरीतीचा, फौजान आणि जीवनशैलीत बदल होता कामानये.
५. सरकारी निती कायम असाव्यात.
६. आधुनिकीकरण व तंत्रज्ञानात बदल होता कामानये.
७. महामारीची स्थिती असता कामानये.

महामारीच्या काळात खरेदी फालेचा सिध्दांतप्रत्यावास येत नाही. सध्याचा काळ हा कोरोना महामारीचा आहे. या काळात उत्पन्नात कपात झाली व त्यामुळे त्याचा सर्वाधिक श्भाव पैनीच्या वस्तू खरेदी केलवर झाला आहे. कारण जगबंदी, मार्केट बंद, दुकान बंद तसेच मजुरांना मजुरी नाही, रोजंदारीचे काम बंद त्यामुळे सर्वांचे उत्पन्न कमी झाले आहे, तर काहींचे उत्पन्न बंद झाले आहे. अशा परिस्थितीत ग्राहक जवळील वचतांनुन मूलभूत वस्तूंची खरेदी करत आहेत. महामारीच्या काळात जागतिक अर्थव्यवस्था कोडमडाली आहे. त्यामुळे ग्राहक सर्व उत्पन्न व बचत मूलभूत वस्तू खरेदीवरच खर्च करण्याचा फल आहे. याकाळात फक्त उच्च उत्पन्न वर्ग गहातील ग्राहक व सरकारी नोकदार वर्गच पैनीच्या वस्तूखरेदीवर उत्पन्नखर्च करतात, अशा कल कोरोना काळात अकोला जिल्ह्यातिल ग्राहकांचा दिसून आला आहे.

कोरोना नंतरच्या कालावधीत खरेदी कल सुध्दा अशाच राहिल कारण या काळात गरीब व्यक्ती रोजगार मिळविण्याच्या प्रयत्न करेल. त्यामुळे या कालावधीत सुध्दा अकोला जिल्ह्यातिल ग्राहकांचा कल हा मूलभूत वस्तूंच्या खरेदीचा असेल पण जसे जसे त्यांच उत्पन्नावढेलतसतसा त्यांचा मूलभूत वस्तूंच्या खरेदीवरील कल कमी होऊन पैनीच्या वस्तूखरेदीवर परीवर्तित होईल. म्हणजेच बरील सिध्दांत हा अशा महामारीच्या कालावधीत प्रत्यावास येत नाही.

निष्कर्ष :- कोरोना कालावधीत जगबंदी, मार्केट बंद, दुकान बंद तसेच मजुरांना मजुरी नाही, रोजंदारीचे काम बंद गरीबांना काम नसल्यामुळे त्यांचे मूलभूतखर्चभागवणे कठिण झाले जसे अनधान्य व किराणा, भाजीपाला व फळे, घरभाटे, लाईट बिल, पादत्राणे, शिक्षण व वैद्यकीय



Select text



परीवर्तीत होईल. म्हणजेच वरील सिध्दांत हा अशा महामारीच्या कालावधीत प्रत्यावास येत नाही.

निष्कर्ष —कोरोना कालावधीत जमखंडी, मार्केट बंद, दुकान बंद तसेच यजुरांना यजुरी नाही, रोजंदारीचे काम बंद गरीबांना काम नसल्यामुळे त्यांचे मूलभूतखर्चभागवणे फटिण झाले जसे अन्धान्य व किराणा, भाजीपाला व फळे, घरभाडे,लाईट बिल, पाटशाणे, शिक्षण व शैक्षणिक

Peer Reviewed Interdisciplinary Multilingual Refereed Journal// Impact Factor 7.940

MAH MUL/03051/2012
ISSN: 2319 9318

Online International
Conference

Vidyawarta®

March, 2021
Special Issue

314

साहित्यासंबंधित खरेदी, आरोग्य सेवा,निवास, कपडे इ.त्यामुळे ग्राहकांचे सर्व उत्पन्न व वयत मूलभूत वस्तू खरेदीवरच खर्च करण्याचा काल आहे. कोरोना नंतरच्या कालावधीत सुध्दा अकोला जिल्ह्यातील ग्राहकांचा फल हा मूलभूत वस्तूच्या खरेदीचा असेल पण जसे जसे त्यांच उत्पन्नवाहेलतसतसा त्यांचा मूलभूत वस्तूच्या खरेदीवरील काल कमी होईल तेव्हाच वस्तूखरेदीवर परीवर्तीत होईल. खरेदी कलेचा सिध्दांत हा अशा महामारीच्या कालावधीत प्रत्यावास येत नाही.

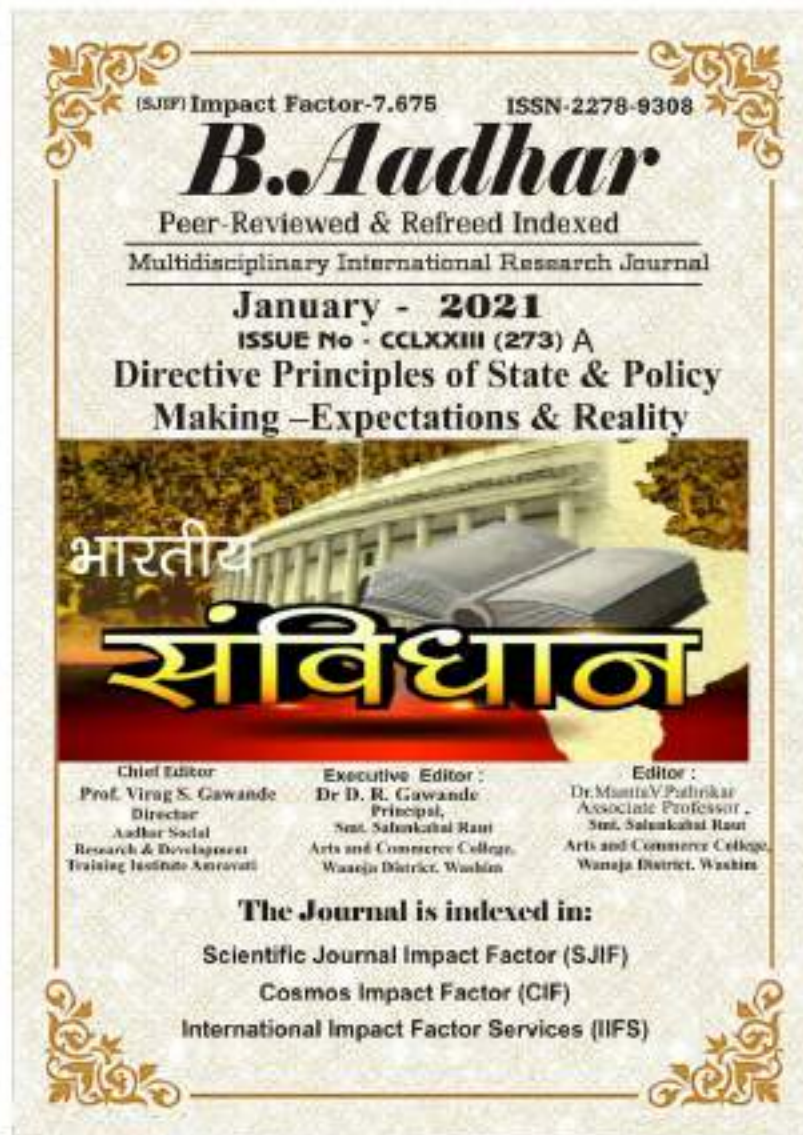
संदर्भ सुची

1. Aaker, J.L., (1999), "The Malleable Self: The Role Of Self-Expression In Persuasion," Journal of Marketing Research, 36(1), 45-57.
2. Beaudoin, P., Moore, M.A. and Goldsmith, R.E. (1998), "Young fashion leaders' and followers' attitudes toward American and imported apparel", Journal of Product and Brand Management, Vol. 7 No. 3, pp. 193-207.
3. Belk, R. W., (1988), "Possessions and the Extended Self", Journal of Consumer Research 15 (2): 139-168.
4. (Who), WHO Coronavirus disease (COVID-2019) situation reports
5. Potential impact of COVID-19 on the Indian Economy
6. An article by Middle East Forbes @ 10
7. Credit Conditions Asia-Pacific: COVID-19: Flatter Growth, Tougher Recovery

Posted: 2020-04-22

325/381





B.Aadhar International Peer-Reviewed Indexed Research Journal



Impact Factor - (SJIF) -7.675, Issue NO, CCLXXIII (273) A

ISSN :
2278-9308
January,
2021

Impact Factor - 7.675

ISSN - 2278-9308

B.Aadhar

Peer-Reviewed & Refreed Indexed
Multidisciplinary International Research Journal



January, 2021

ISSUE No - CCLXXIII (273) A

Directive Principles of State & Policy



INDEX A

No.	Title of the Paper	Authors' Name	Page No.
1	Women Empowerment: A Brief Review In The Line Of Social Justice.	Dr D. R. Gawande	1
2	Constructive Programme of Mahatma Gandhiji	Dr Vijay M. Gawande	4
3	Right to Education under Directive Principles of State Policy vis-à-vis National Education Policy and Its Implementation for Social Welfare	Dr. Bhagyashree A. Deshpande	10/183
4	Directive principles of State Policy in the Indian Constitution: Nature and Implementation	Dr. Dhobie D. B.	14
5	Judicial Approach on Uniform Civil Code in the light of Directive Principles of state policy under the Constitution of India	Dr. Kalpana V. Jowale	19
6	Locus of Control: Nature and concept	Dr. N.M. Palwade /Shri. Mahendra k. Chavan	23
7	Relevance of Dalton Teaching Plan in India	Dr. Ninal Narayan Kashikar	26
8	Woman Empowerment In India: Government Policies And Schemes	Dr. Sangita N. Lohakpure	30
9	Environmental Education for Saving Environment	Dr. Savita M. Kene	36
10	Woman empowerment in india: directive principles of state policy	Dr. Seema v. Deshmukh	39
11	Directive Principles of State Policy for Human Rights, Health and Environmental Protection	Dr. Uday N. Manjre / Dr. Vijay V. Pande	45
12	Directive Principles of State Policy- Most important Guiding Principle Uniform Civil Code- Article 44	Dr. Vinod B. Khaire	47
13	Environment Protection under Constitutional Framework of India	Dr.Sachin S. Jaiswal	51
14	Directive Principles of State Policy: Value & Importance	Dr.Shriram Yerankar	54
15	Women Empowerment & Constitution	Ku. J.M.Bhagat	59
16	Directive Principles Of State Policy: Child Labour In India	Manjusha J Deshmukh	63
17	Study of Post-COVID-19 Economic Revival in India.	Mr. Chandrakant B. Dhumale,	68
18	MODERN ERA: RFID IN LIBRARY	Prof. Sangita V Dhandar	73
19	Women empowerment and directive principles of state policy.	Prof. Ankita D. Kale	76
20	The Contribution of Women in Fabric of India		81

ix Website – www.aadhasocial.com Email – aadhasocial@gmail.com.



	The Contribution of Savitribai Phule in Women's Education	Prof. Dr. Shrish S Nakhate	
21	International Relations Terrorism: Causes For Terrorism	Prof. Sidharth A. Patil	86
22	Uniform Civil Code: A Step Towards Balancing Between Equality And Religious Diversification	Miss. Yogita S. Hutke	92
23	Contribution of Women In Sports	Dr. Sangita Mangesh Khadse	98
24	A Comparative Study of Selected Health Related Physical Fitness of Middle- Aged Adults and Old Adults	Mr Sachin.L.gotil Dr.Kishor P.Pathak	100
25	Fundamental Rights And Duties Of Indian Citizen: Directive Principles Of State Policy	Dr. Ganesb Katakbeore	104
26	Women Empowerment & Directive Principles Of State Policy	Dr. Ranjana Shringarpure	110
25	Directive Principles of State Policy: Value & Importance	Dr.Shriram Yerankar	114
26	लोकसत्वाप्रकारे राज्य को निर्मिती में राजनिती के निर्देशक सिद्धांतों का महत्व	डॉ.विभा प्र.देशपांडे	118
27	महिला सकलिकरण	सखवास निशा मर्खे	121
28	निर्वाचनसिद्धांत सिद्धांतों का क्रियान्वयन राज्य संसदिकरण	प्र. डॉ. विनोद जे. राठोड	128
29	समाजिक क्षेत्र आणि महिला सकलिकरण	प्र.डॉ. साभना देशमख	132
30	संस्कृतीची नान्वेदिक तत्वे आणि सामाजिक न्याय—एक अभ्यास	प्र.डॉ.इरुवाल खान पफार खान	135
31	महिला संसदिककरण में भारतीय संविधान का योगदान	प्र.मनिषा मयुमुदन किरनि	139

8	Woman Empowerment In India: Government Policies And Schemes Dr. Sangita N. Lohakpore	30
9	Environmental Education for Saving Environment Dr. Savita M. Kene	36
10	Woman empowerment in india: directive principles of state policy Dr. Seema v. Deshmukh	39
11	Directive Principles of State Policy for Human Rights, Health and Environmental Protection Dr. Uday N. Manjre / Dr. Vijay V. Punde	45
12	Directive Principles of State Policy- Most important Guiding Principle Uniform Civil Code- Article 44 Dr. Vinod B. Khairne	47
13	Environment Protection under Constitutional Framework of India Dr.Sachin S. Jaiswal	51
14	Directive Principles of State Policy: Value & Importance Dr.Shriram Yerankar	54
15	Women Empowerment & Constitution Ku. J.M.Bhagat	11/183
16	Directive Principles Of State Policy: Child Labour In India Manjusha J Deshmukh	
17	Study of Post-COVID-19 Economic Revival in India. Mr. Chandrakant B. Dhumale,	68
18	MODERN ERA: RFID IN LIBRARY Prof. Sangita V Dhanwar	73
19	Women empowerment and directive principles of state policy. Prof. Ankita D. Kale	76
20	The Contribution of Women in Fabric of India	81

ix Website – www.aadharsocial.com Email – aadharsocial@gmail.com.

B.Aadhar International Peer-Reviewed Indexed Research Journal ISSN : 2278-9308
 Impact Factor - (SJIF) -7.675, Issue NO, CCLXXXIII (273) A January, 2021

	The Contribution of Savitribai Phule in Women's Education Prof. Dr. Shrish S Nakhate	
21	International Relations Terrorism: Causes For Terrorism Prof. Sidharth A. Patil	86
22	Uniform Civil Code: A Step Towards Balancing Between Equality And Religious Diversification Miss. Yogita S. Hutke	92
23	Contribution of Women In Sports Dr. Sangita Mangesh Khadse	98
24	A Comparative Study of Selected Health Related Physical Fitness of Middle- Aged Adults and Old Adults Mr Sachin.L.patil Dr.Kishor P.Pathak	100
25	Fundamental Rights And Duties Of Indian Citizen: Directive Principles Of State Policy Dr. Ganesh Katakdeore	104
26	Women Empowerment & Directive Principles Of State Policy Dr. Ranjana Shringarpure	110
25	Directive Principles of State Policy: Value & Importance Dr.Shriram Yerankar	114
26	लोककल्याणकारी राज्य की दिशि में राजनिती के निर्देशक सिद्धांतों का महत्व डॉ.विष्णु प्रदेशराठे	118
27	महिला सशक्तिकरण राजेश्वर विश्व मीशर	121
28	निर्वाचननिर्देशक सिद्धांतों का विकासजनन एवम सशक्तिकरण प्रा. डॉ. विनोद जे. चव्हेड	128
29	राजकीय क्षेत्र आणि महिला सशक्तिकरण प्रा.डॉ. साधना देशमुख	132
30	राजनितीची मार्गदर्शक तत्वे आणि सामाजिक न्याय-एक अध्यास प्रा.डॉ.सुकुमार खान तफार खान	135
31	महिला सशक्तिकरण में भारतीय संविधान का योगदान प्रा.मनिषा मधुसूदन किरने	139
32	कोशील – १९, मध्ये जनसमुदायाचे असेगम प्रा. दिपाली शंकरराव देशमुख	142
33	आंतरराष्ट्रीय संबंध – सहकारवाद प्रा. पुंडे सोनाली सयाजी	145
34	भारतीय लोकशाहीला विनाशमय निर्दिष्टीकरण: सवावी प्रश्न प्रा. डॉ. प्रमोद ज. गुहाने	149
35	A Study on Issues and Challenges of Women Empowerment in India Prof. Rahul G. Mahure.	167

x Website – www.aadharsocial.com Email – aadharsocial@gmail.com.

B.Aadhar International Peer-Reviewed Indexed Research Journal ISSN : 2278-9308
 Impact Factor - (SJIF) -7.675, Issue NO, CCLXXXIII (273) A January, 2021

**Study of Post-COVID-19 Economic Revival in India.****Mr. Chandrakant B. Dhumale,**Ph.D. Research Scholar, Shri Shivaji College of Arts,
Commerce & Science Akola.**Abstract**

This Paper highlights on post-covid-19 economic revival in India. COVID-19 pandemic has taken the entire world under threat by surprise. It has created a threat to human life as no vaccine or medicine has so far been invented to control it. In order to contain the spread of this virus, the governments have accepted the guidelines of the World Health Organisation (WHO) to create social (physical) distancing within their territories. Some fruitful suggestions are also pointed to carry out economic revival activities during the pandemic situation.

Keywords: Revival, Post-Covid-19 Economic Revival.**1. Introduction:-**

COVID-19 pandemic has taken the entire world under threat by surprise. It has created a threat to human life as no vaccine or medicine has so far been invented to control it. In order to contain the spread of this virus, the governments have accepted the guidelines of the World Health Organisation (WHO) to create social (physical) distancing within their territories. The infected persons are isolated from the rest of the population, and patients for a specified period of two weeks. Lockdown has been adopted as a model of social distancing. The citizens are asked to stay in their homes during the lockdown period. Except for essential services like health, supply of milk, vegetables, fruits, items of daily use, medicines or ICT services, every other economic and social activity is closed. The supply of essential services is allowed through authorized persons or pass-holders in curfew bound areas and by the shopkeepers/suppliers in non-curfew areas. All the institutions such as Schools, Colleges, Universities, Shops, Market Places, Dhabas, Restaurants, Factories, Construction Activities, Transport, Cinema Halls, etc. are closed. Advisories have been issued to be followed even in social ceremonies related to marriages and deaths. Borders of nations are closed to citizens of other countries. Within India, state boundaries have been sealed to stop the mixing of persons from outside states. The identified infected persons are put on quarantine weeks, while serious patients are admitted to the hospitals. All these measures have economy very hard due to closure of a large number of economic activities. As systematic estimates are available about the total economic loss during the lockdown/curfew period in any country including India. Various international organisations like the World Bank, IMF, and other rating agencies have been projecting negative/zero growth of various countries. Although various agencies differ in their projections, they also point out towards substantial negative impact on various economies. The exact impact on each economy will depend on the period of lockdown and subsequently on the amount of revival package administered by the government. This article attempts to examine the policy paradigm changes warranted and the level of expected revival package in India.

79/183

**2. Paradigm of Nation State :-**

The experience of managing the COVID-19 crisis in India brings out that it has been largely the affair of the union and state governments. Managing social distances, sealing of borders with other countries/other states/districts, issue of passes, identification of infected persons/patients, keeping suspected infected persons in quarantine, admission of patients in the hospitals have been the task of the police/civil administration and medical services in the public sector. The private clinics, hospitals and five-star private hospitals closed their establishments due to the fear of COVID-19. The task of feeding the poor or whose livelihood was lost was initially undertaken by the civil society/religious organizations, but later on this had to be undertaken by the government agencies through the Red Cross. This became necessary because the volunteers of civil society or religious organizations were not able to follow norms of social distancing. At several places, the police and local administration of village Panchayats/local urban bodies were engaged in distribution of free ration to the poor and needy households. Most of the employers refused to pay their workers during the lock-down period. In spite of the appeal of the Prime Minister, not to remove any one from employment, many companies/ employers resorted to lay off or termination of services of some of their employees. This includes some airlines, media, both electronic and print, to mention a few. Without going into further details it can be stated that it is public sector/government employees who received their assured income. The employees/workers in the corporate sector and informal sector faced unemployment and loss of income. The experience shows that in emergencies like COVID-19, the public sector/ government/state is the bulwark against them. It is also stated that it is the only concern of the nation state to protect its citizens. The global cooperation appears to be missing with sealing of national boundaries. This also led to cancellation of international flights, and export orders of companies were not complied due to threat of COVID-19 infection. The experience brings home an important lesson. In case of pandemic like COVID-19, it is the Nation State, which has to bear the brunt. As the uncertainty of the present situation is likely to continue for some time and also the world may experience new such challenges in the future, the Nation State must be sufficiently strengthened and put in the center stage. The way the Nation State's role was reduced after 1991, when the policy of Liberalisation, Privatisation and Globalisation was adopted, it has been sufficiently weakened. A large role was reserved to market forces in



2. Paradigm of Nation State :-

The experience of managing the COVID-19 crisis in India brings out that it has been largely the affair of the union and state governments. Managing social distances, sealing of borders with other countries/other states/districts, issue of passes, identification of infected persons/patients, keeping suspected infected persons in quarantine, admission of patients in the hospitals have been the task of the police/ civil administration and medical services in the public sector. The private clinics, hospitals and five-star private hospitals closed their establishments due to the fear of COVID-19. The task of feeding the poor or whose livelihood was lost was initially undertaken by the civil society/religious organizations, but later on this had to be undertaken by the government agencies through the Red Cross. This became necessary because the volunteers of civil society or religious organizations were not able to follow norms of social distancing. At several places, the police and local administration of village Panchayats/local urban bodies were engaged in distribution of ration to the poor and needy households. Most of the employers refused to pay their workers during the lock-down period. In spite of the appeal of the Prime Minister, not to remove any one from employment, many companies/ employers resorted to lay off or termination of services of some of their employees. This includes some airlines, media, both electronic and print, to mention a few. Without going into further details it can be stated that it is public sector/government employees who received their assured income. The employees/workers in the corporate sector and informal sector faced unemployment and loss of income. The experience shows that in emergencies like COVID-19, the public sector/ government/state is the bulwark against them. It is also noted that it is the only consent of the nation state to protect its citizens. The global cooperation appears to be missing with sealing of national boundaries. This also led to cancellation of international flights, and export orders of companies were not completed due to threat of COVID-19 infection. The experience brings home an important lesson. In case of pandemic like COVID-19, it is the Nation State, which has to bear the brunt. As the uncertainty of the present situation is likely to continue for some time and also the world may experience new such challenges in the future, the Nation State must be sufficiently strengthened and put in the center stage. The way the Nation State's role was reduced after 1991, when the policy of Liberalisation, Privatisation and Globalisation was adopted, it has been sufficiently weakened. A large role was provided to market forces earlier reserved for the public sector/government. The private sector flourished at the cost of the state sector reducing the capacity of the latter to act in the hour of crisis. Weakness of the state to protect the health, employment and livelihood of its citizens was exposed in the present crisis. In the light of present experience the terms of discourse need to be changed in favour of state/ government administration. This can be done by bringing the state in the center stage. In view of refusal to perform under the COVID-19 threat, the Government of Spain nationalised the private health care facilities. The closure of boundaries by advanced countries point out the greater responsibilities of national governments to the life, health and jobs of the citizens. In the present circumstances, the private sector has to be regulated in terms of wage rate/salaries, condition of work especially maintaining social distances during work, retirement benefits to workers/employees and other social security measures. At the same time, natural resources and the ecological environment have to be saved from the greed of bigger and smaller players in the private sector. This has been

80/183



brought out by Karl Polanyi in his book, The Great Transformation, which was first published in 1944 and reprinted in 2001. It is stated that the self regulating market or economy dominated by the free market brought miseries for the people of Europe in the form of massive unemployment, large inequality in distribution of income and wealth, poverty and destruction of community life during 1870s and 1890s. This created an urgency to replace the laissez faire policy by dominance of the state and regulation of the operation of private sector enterprises. Polanyi believes that industrial society will exist and sustain without self regulating market mechanisms. The state has to regulate the labour market, especially the wage rate/salaries, condition of work and social security of workers/employees. Similarly on land and natural resources, the market mechanism cannot be allowed a free role. Unchecked market forces destroy the nature and natural environment and consequently the sustainability of life is threatened. At the same time, the currency and financial markets cannot be allowed to play havoc with the lives of the people. The regulation of the private sector is of utmost importance, and dominance of the public sector allows making effective regulation of private enterprises. This enables the state to protect the health of the people, save their employment and insure their social security. The existence of these three things makes people of the country confident and creative. The need for a strong public sector in health, education and social infrastructure has been brought out by the COVID-19 situation in the country. The period of extended lockdown has improved the quality of air, water in the rivers and fresh water bodies. This is in spite of the fact that nothing has been done to check the flow of urban sewage in the rivers. It is obvious that air pollution has vanished due to shut down of factories and stoppage of plying of motorised vehicles. Water quality has improved because no industrial waste was thrown into the rivers. These two sources can be identified as major factors of air and water pollution in the country. The weak Nation State's government has not been able to control these two factors to save life sustaining sources in the country. In the post-COVID-19 recovery period, motorised vehicle owners and owners of factories must be made to pay for the air and water pollution in the form of environmental tax. The amount collected through the environment tax must be put in the dedicated account to be used for saving the environment, biodiversity, placement of equipment to clean air at the source and

arms earlier reserved for the public sector/governments. The private sector maintains a view out of the state sector reducing the capacity of the latter to act in the hour of crisis. The weakness of the state to protect the health, employment and livelihood of its citizens was exposed in the present crisis. In the light of present experience the terms of discourse needs to be changed in favour of state/government administration. This can be done by bringing the state in the center stage. In view of refusal to perform under the COVID-19 threat, the Government of Spain nationalised the private health care facilities. The closure of boundaries by advanced countries point out the greater responsibilities of national governments to the life, health and jobs of the citizens. In the present circumstances, the private sector has to be regulated in terms of wage rates/salaries, conditions of work especially maintaining social distances during work, retirement benefits to workers/employees and other social security measures. At the same time, natural resources and the ecological environment have to be saved from the greed of bigger and smaller players in the private sector. This has been

brought out by Karl Polanyi in his book, *The Great Transformation*, which was first published in 1944 and reprinted in 2001. It is stated that the self-regulating market of economy dominated by the free market brought miseries for the people of Europe in the form of massive unemployment, large inequality in distribution of income and wealth, poverty and destruction of community life during 1870s and 1890s. This created an urgency to replace the laissez faire policy by dominance of the state and regulation of the operation of private sector enterprises. Polanyi believes that industrial society will exist and sustain without self-regulating market mechanisms. The state has to regulate the labour market, especially the wage rates/salaries, condition of work and social security of workers/employees. Similarly on land and natural resources, the market mechanism cannot be allowed a free role. Unchecked market forces destroy the nature and natural environment and consequently the sustainability of life is threatened. At the same time, the currency and financial markets cannot be allowed to play havoc with the lives of the people. The regulation of the private sector is of utmost importance, and dominance of the public sector allows making effective regulation of private enterprises. This enables the state to protect the health of the people, save their employment and ensure their social security. The existence of these three things makes people of the country confident and cohesive. The need for a strong public sector in health, education and social infrastructure has been brought out by the COVID-19 situation in the country. The period of extended lockdown has improved the quality of air, water in the rivers and fresh water bodies. This is in spite of the fact that nothing has been done to check the flow of urban sewerage in the rivers. It is obvious that air pollution has vanished due to shut down of factories and stoppage of plying of motorised vehicles. Water quality has improved because no industrial waste was thrown into the rivers. These two sources can be identified as major factors of air and water pollution in the country. The weak Nation State government has not been able to control these two factors to save life sustaining sources in the country post-COVID-19 recovery period. Motorised vehicle owners and owners of factories made to pay for the air and water pollution in the form of environmental tax. The collected through the environment tax must be put in the dedicated account to be used for saving the environment, biodiversity, placement of equipment to clean air at the source and clean the water at factories before it is thrown in the freshwater bodies.

3. Structure of The Revival Package :

At this moment, the issue of the quantum and structure of the revival package is of utmost importance for reemergence of the economic situation in the country. The size of the revival package depends on the loss of private consumption suffered by the citizens due to loss of their income. The lockdown in the country has suspended many economic activities. The factories and processing units, especially dairies, restaurants and hotels are closed. Producers of milk, vegetables and fruits and vendors suffered. Some media enterprises and some companies have resorted to lay off or retrenched some employees. As a consequence private income of the citizens has declined. The fear and uncertainty has made people stop purchase of durable goods such as vehicles, furniture, TVs, washing machines, fridges, etc. The producers of these products have experienced loss of their business. There has been suspension of ordinary economic activities in the country. This includes stoppage of airlines, railways, roadways cars/taxis, three and two wheelers, rickshaws, etc. As the people are locked down to their homes and agro-processing units like Tea Stalls, Dairies, Restaurants



and Street Shops are closed the producers of perishable items are facing loss of their business and income. People are not approaching banks for investment loans. Evidently the impact on the economy is widespread towards reduction in the income of the people. Two components of this impact are visible. One is loss of income of citizens and short fall of aggregate demand. Two, the lockdown and fear of COVID-19 has lowered the business expectations leading to fall in the level of investment. Both the factors have reduced aggregate demand and shrinkage of economic activities. The fall in the level of economic activities has hit very hard the daily wage earners. Some of them faced hunger for some days. Some of them were fed by the civil society organizations and government agencies, but many remained away from their coverage. Similarly, the employees working in the private sector, who either did not get wages/pays during lockdown or were laid off or retrenched have been facing hardship. There are also some companies, which fear bankruptcy due to loss of business. The share market suffered major crashes. The deteriorating economic situation has badly affected union and state government finances due to fall in tax collection. The COVID-19 emergency has tremendously increased their liabilities. It is also the duty of the government to lead the country out of the crisis by preparing a revival package for the country. The revival package has to cover the loss of private consumption as well as private investment. This has also to include the financial support to the people who suffered loss of their livelihood and provision for saving the companies from impending bankruptcy. Some countries like the US, UK and Japan have prepared estimates of revival packages for their economies. It is estimated that 8 per cent of GDP of each of these countries will be used for additional public expenditure to counter-balance the fall in private consumption (Varufakis, 2020). The euro zone has been slow in this matter. In this context, India would need to estimate a revival package by taking

period of extended lockdowns has improved the quality of air, water in the rivers and fresh water bodies. This is in spite of the fact that nothing has been done to check the flow of urban sewage in the rivers. It is obvious that air pollution has vanished due to shut down of factories and stoppage of plying of motorised vehicles. Water quality has improved because no industrial waste was thrown into the rivers. These two sources can be identified as major factors of air and water pollution in the country. The weak Nation State government has not been able to control these two factors to save life sustaining sources in the country. In the post-COVID-19 recovery period, motorised vehicle owners and owners of factories must be made to pay for the air and water pollution in the form of environmental tax. The amount collected through the environment tax must be put in the dedicated account to be used for saving the environment, biodiversity, placement of equipment to clean air at the source and clean the water at factories before it is thrown in the freshwater bodies.

3. Structure of The Revival Package :

At this moment, the issue of the quantum and structure of the revival package is of utmost importance for reemergence of the economic situation in the country. The size of the revival package depends on the loss of private consumption suffered by the citizens due to loss of their income. The lockdown in the country has suspended many economic activities. The factories and processing units, especially dhabs, restaurants and hotels are closed. Producers of milk, vegetables and fruits and vendors suffered. Some media enterprises and some companies have resorted to lay off or retrenched some employees. As a consequence private income of the citizens has declined. The fear and uncertainty has made people stop purchase of durable goods such as vehicles, furniture, TVs, washing machines, fridges, etc. The producers of these products have experienced loss of their business. There has been suspension of ordinary economic activities in the country. This includes stoppage of airlines, railways, roadways cars/ taxis, three and two wheelers, rickshaws, etc. As the people are locked down to their houses and agro-processing units like Tea Stalls, Dhabs, Restaurants



and Street Shops are closed the producers of perishable items are facing loss of their business and income. People are not approaching banks for investment loans. Evidently the impact on the economy is widespread towards reduction in the income of the people. Two components of this impact are visible. One is loss of income of citizens and short fall of aggregate demand. Two, the lockdown and fear of COVID-19 has lowered the business expectations leading to fall in the level of investment. Both the factors have reduced aggregate demand and shrinkage of economic activities. The fall in the level of economic activities has hit very hard the daily wage earners. Some of them faced hunger for some days. Some of them were fed by the civil society organizations and government agencies, but many remained away from their coverage. Similarly, the employees working in the private sector, who either did not get wages/pays during lockdown or were laid off or retrenched have been facing hardship. There are also some companies, which face bankruptcy due to loss of their share market suffered major crashes. The deteriorating economic situation has both union and state government finances due to fall in tax collection. The COVID-19 crisis has tremendously increased their liabilities. It is also the duty of the government to lead the country out of the crisis by preparing a revival package for the country. The revival package has to cover the loss of private consumption as well as private investment. This has also to include the financial support to the people who suffered loss of their livelihood and provision for saving the companies from impending bankruptcy. Some countries like the US, UK and Japan have prepared estimates of revival packages for their economies. It is estimated that 8 per cent of GDP of each of these countries will be used for additional public expenditure to counter-balance the fall in private consumption (Varofakis, 2020). The crisis zone has been close in this matter. In this context, India would need to estimate a revival package by taking into account the loss of private consumption, decline in private investment and expected bankruptcy of private companies. Since the highest proportion of our workforce (more than 44 percent) is engaged in agriculture, where the impact of the present crisis is likely to be less than that of the urban areas, the package of 6-7 percent of GDP may be needed to put the economy back on track. This package has to be arranged by the central government as the states have little capacity to raise fiscal resources.

4. Suggestions.

The important question is where this public expenditure is to be made. Obviously COVID-19 has already exposed the weakness of our public health system. The public health system has been facing the pandemic bear handed. At present public spending on health sector has been less than 1.5 percent of our GDP, it should be raised to 3 percent of the GDP. At least additional 1.5 percent of expenditure must be made to strengthen the public health system to meet continued challenge of COVID-19 and also possible such challenge arising in the future. The needs of hospitals, community health centers, dispensaries especially shortage staff of doctors, nurses, paramedical staff with proper salaries must be adequately met. The updated equipment and protection gears should be provided along with the provision of minimum medicines. The second candidate most deserving for the package is the education in public sector. Minimum of 2 percent of GDP of the country must be added to the existing expenditure made in this sector to move towards the ideal of 6 per cent, suggested by the Kothari Commission. Another priority area has to be revival of jobs in the country. The data indicates that unemployment level in the country has jumped from 6.1 percent of the



workforce to more than 23 percent. Most of the job loss has been in the unorganised sector of the economy. The victims of job loss in this sector need food and shelter immediately and jobs on normalisation. The programmes like MGNREGA have to be doubled, and opened in urban colonies of the poor along with the rural areas. MSMEs have to be revived with financial support. The state government can play vital role in both the areas. The union government must act swiftly to save some large companies from bankruptcies. Their operations are critical for revival of MSMEs. The companies need not be given free package, but can be provided concessional loans. The same can be extended to the firm sector as well. These measures have the capability to revive the economy in the COVID-19 phase.

include the financial support to the people who suffered loss of their livelihood and provision for saving the companies from impending bankruptcy. Some countries like the US, UK and Japan have prepared estimates of revival packages for their economies. It is estimated that 8 per cent of GDP of each of these countries will be used for additional public expenditure to counter-balance the fall in private consumption (Varofakis, 2020). The euro zone has been slow in this matter. In this context, India would need to estimate a revival package by taking into account the loss of private consumption, decline in private investment and expected bankruptcy of private companies. Since the highest proportion of our workforce (more than 44 percent) is engaged in agriculture, where the impact of the present crisis is likely to be less than that of the urban areas, the package of 6-7 percent of GDP may be needed to put the economy back on track. This package has to be arranged by the central government as the states have little capacity to raise fiscal resources.

4. Suggestions

The important question is where this public expenditure is to be made. Obviously COVID-19 has already exposed the weakness of our public health system. The public health system has been facing the pandemic bear handed. At present public spending on health sector has been less than 1.5 percent of our GDP, it should be raised to 3 percent of the GDP. At least additional 1.5 percent of expenditure must be made to strengthen the public health system to meet continued challenge of COVID-19 and also possible such challenge arising in the future. The needs of hospitals, community health centers, dispensaries especially shortage staff of doctors, nurses, paramedical staff with proper salaries must be adequately met. The updated equipment and protection gears should be provided along with the provision of minimum medicines. The second candidate most deserving for the package is the education in public sector. Minimum of 2 percent of GDP of the country must be added to the existing expenditure made in this sector to move towards the ideal of 6 per cent, suggested by the Kothari Commission. Another priority area has to be revival of jobs in the country. The data indicates that unemployment level in the country has jumped from 6.1 percent of the



workforce to more than 23 percent. Most of the job loss has been in the unorganised sector of the economy. The victims of job loss in this sector need food and shelter immediately and jobs on normalisation. The programmes like MGNREGA have to be doubled, and opened in urban colonies of the poor along with the rural areas. MSMEs have to be revived with financial spurt. The state government can play vital role in both the areas. The union government must act swiftly to save some large companies from bankruptcy. Their operations are critical for revival of MSMEs. The companies need not be given free package, but can be provided concessional loans. The same can be extended to the farm sector as well. These measures have the capability to revive the economy in the COVID-19 phase.

5. Conclusions

This study has outlined Post-COVID-19 Economic Revival in India. The ¹⁹⁴⁷ in the policy paradigm is needed to put the Nation State in the center stage to play role to revive the economy and keep it on the path of sustainable development protecting the life and natural environment. The cooperation at the global level has to, at this moment, creating the dire need to strengthen the Nation State. The private sector cannot provide a lead role as it itself is a candidate for support from the governments. But, it should not be allowed to usurp the national resources of the country at the cost of common citizens. The private sector, therefore, has to be regulated by the government in the interest of state, society, natural resources and the people. The revival package has to be calculated keeping in mind the loss of private consumption, loss of investment and threat bankruptcies. The suggested revival package has to be jointly operated by the union and state governments. The package of additional expenditure to states must come in the form of grants from the union government. The state governments have the capability to operate the package to the last person in the street.

6. References

1. Polanyi, Karl (1944) *Great Transformation: The Political and Economic Origins of Our Time*, reprinted by Beacon Press, Boston, 2001. Varofakis, Yannis (2020) 'The EU's new coronavirus relief deal is gift to Europe's enemies', *The Guardian*, April, 11, London.
2. Kumar, Nishay (2020) 1,000 Foreign Firms Halt Production in India, 300 Actively Pursue Plan As 'Eco-China' Mantra Grows, *Business Today*, New Delhi. Retrieved from https://www.businesstoday.in/current/economy-politics/1000-foreign-firms-halt-production-in-india-300-actively-pursue-plan-as-eco-china-mantra-grows/story/001462.html?slideId=IwAR3xJ096c78sTp5qVqVfVbQ2_Cz1s9YLRWaguo7755p476s1084.
3. Dev, S. M. and Sengupta, R. (2020) 'COVID-19: Impact on the Indian Economy', IGBDR Working Paper- WP-2020-03.
4. Mehta, Balwant and Kumar Arjun (2020), COVID-19 and The Lockdown Impact: Estimating the Unemployment and Job Losses in India's Informal Economy, *The Times of India* 13-04-2020. Retrieved from <https://timesofindia.indiatimes.com/blogs/eat-burn-sleep/light/covid-19-and-the-lockdown-impact-estimating-the-unemployment-and-job-losses-in-india-informal-economy/>.
5. Anandabazar (2020) <https://www.anandabazar.com/editorial/coronavirus/lockdown-unevaluated-ability-of-transport-facility-results-in-damaging-of-agriculture-1.1139756>, published on 22 April 2020.



MODERN ERA: RFID IN LIBRARY

Prof Sangita V Dhandar

(Librarian)

Bhagwan Baba college Lonar Dist Buldana 443302

Abstract

RFID (Radio frequency identification) is a method of identifying a person or object

A Study on Issues and Challenges of Women Empowerment in India
Prof. Rahul G. Mahure.

Dr. H. N. Sahu Arts & Commerce College, Patar, Dist. Akola.

Abstract:

This paper attempts to analyze the status of Women Empowerment in India and highlights the Issues and Challenges of Women Empowerment. Today the empowerment of women has become one of the most important concerns of 21st century. But practically women empowerment is still an illusion of reality. We observe in our day-to-day life how women become victimized by various social evils. Women Empowerment is the vital instrument to expand women's ability to have resources and to make strategic life choices. Empowerment of women is essentially the process of upliftment of economic, social and political status of women, the traditionally underprivileged ones, in the society. It is the process of guarding them against all forms of violence. The study is based on purely from secondary sources. The study reveals that women of India are relatively disempowered and they enjoy somewhat lower status than that of men in spite of many efforts undertaken by Government. It is found that acceptance of unequal gender norms by women are still prevailing in the society. The study concludes by an observation that access to Education, Employment and Change in Social Structure are only the enabling factors to Women Empowerment.

Key Words: Women Empowerment, Education, Health, Socio-Economic Status, Crimes against women, Policy implications.

Introduction

Women empowerment refers to increasing the spiritual, political, social, educational, gender or economic strength of individuals and communities of women. Women's empowerment in India is heavily dependent on many different variables that include geographical location (urban / rural), educational status, social status (caste and class) and age. Policies on Women's empowerment exist at the national, state and local (Panchayat) levels in many sectors, including health, education, economic opportunities, gender based violence and political participation. However there are significant gap between policy advancements and actual practice at the community level. Empowerment of women is essentially the process of upliftment of economic, social and political status of women, the traditionally underprivileged ones, in the society. It is the process of guarding them against all forms of violence. Women empowerment involves the building up of a society, a political environment, wherein women can breathe without the fear of oppression, exploitation, apprehension, discrimination and the general feeling of persecution which goes with being a woman in a traditionally male dominated structure. Women constitute almost 50% of the world's population but India has shown disproportionate sex ratio whereby female's population has been comparatively lower than males. As far as their social status is concerned, they are not treated as equal to men in all the places. In the Western societies, the women have got equal right and status with men in all walks of life. But gender disabilities and discriminations are found in India even today. The paradoxical situation has such that she was sometimes considered as Goddess and at other times merely as slave. II. Review of Literature: H. Sakshinayyan (2011) compares women education in India at present and Past. Author highlighted that there has a good progress in overall enrollment of girl students in schools. The term empower means to give lawful power or authority to act. It is the process of acquiring some activities of women. M. Bhavani Sathira Rao (2011) has highlighted that health of women members of SHG have certainly taken a turn to better. It clearly shows that health of women members discuss among themselves about health related problems of other members and their children and make them aware.

167 Website - www.aadharjournal.com Email - aadharjournal@gmail.com

of various Government provisions specially meant for them. Deeptha M. Terith M. (2011) Does Female Empowerment Promote Economic Development? This study is an empirical analysis suggesting that money in the hands of mothers benefits children. This study developed a series of non-cooperative family bargaining models to understand what kind of frictions can give rise to the observed empirical relationship.

Objectives of the Study

1. To know the need of Women Empowerment.
2. To study the Government Schemes For Women Empowerment.
3. To identify the Hindrances in the Path of Women Empowerment.
4. To offer useful Suggestions in the light of Findings.

Research Methodology

This paper is basically descriptive and analytical in nature. In this paper an attempt has been taken to analyze the empowerment of women in India. The data used in it is purely from secondary sources according to the need of this study.

Why Need of Women Empowerment?

Reflecting into the "Yoda Parana" of Indian culture, women is being worshiped such as LAXMI MAA, goddess of wealth; SARSWATI MAA, for wisdom; DURGA MAA for power. The status of women in India particularly in rural areas needs to address the issue of empowering women. About 66% of the female population in rural area is unutilized. This is mainly due to existing social customs. In agriculture and Animal care the women contribute 90% of the total workforce. Women constitute almost half of the population, perform nearly 2/3 of its work hours, receive 1/10th of the world's income and own less than 1/100th the world property. Among the world's 900 million illiterate people, women outnumber men two to one. 30% of people living in poverty are women. Lower sex ratio i.e. 933. The existing studies show that the women are relatively less healthy than men though belong to same class. They constitute less than 17th of the administrators and managers in developing countries. Only 10% seats in World Parliament and 6% in National Cabinet are held by women.

Hindrances of Women Empowerment: The main Problems that were faced by women in and still today up to some extent:

- | | |
|-----------------------------|--|
| 1. Gender discrimination | 8. Low need for achievement |
| 2. Lack of Education | 9. Absence of ambition for the achievement |
| 3. Female Infanticide | Social status Dowry Marriage in same caste and child marriage (still existing) Association on Women (Raped, Killed, Kidnab, Secluded, harassed almost daily) |
| 4. Financial Constraints | |
| 5. Family Responsibility | |
| 6. Low Mobility | |
| 7. Low ability to bear Risk | |

Need for Women Empowerment :

Women are deprived of Decision Making Power Freedom of Movement Access to Education Access to Employment Exposure to Media Domestic Violence

Ways to Empower Women





of various Government provisions specially meant for them. Deepthi M. Terith M. (2011) Does Female Empowerment Promotes Economic Development? This study is an empirical analysis suggesting that money in the hands of mothers benefits children. This study developed a series of non-cooperative family bargaining models to understand what kind of situations can give rise to the observed empirical relationship.

Objectives of the Study

1. To know the need of Women Empowerment.
2. To study the Government Schemes For Women Empowerment
3. To identify the Hindrances in the Path of Women Empowerment.
4. To offer useful Suggestions in the light of Findings.

Research Methodology

This paper is basically descriptive and analytical in nature. In this paper an attempt has been taken to analyse the empowerment of in India. The data used in it is purely from secondary sources according to the need of this study.

Why Need of Women Empowerment?

Reflecting into the "Vedic Period" of Indian culture, women is being worshiped such as LAXMI MAA, goddess of wealth; SARSWATI MAA, for wisdom; DURGA MAA for power. The status of women in India particularly in rural areas needs to address the issue of empowering women. About 66% of the female population in rural area is unutilized. This is mainly due to existing social customs. In agriculture and Animal care for women contribute 90% of the total workforce. Women constitute almost half of the population, perform nearly 2/3 of its work hours, receive 1/10th of the world's income and own less than 1/100th the world property. Among the world's 900 million illiterate people, women outnumber men two to one. 70% of people living in poverty are women. Lower sex ratio i.e. 913. The existing studies show that the women are relatively less healthy than men though belong to same class. They constitute less than 1/7th of the administrators and managers in developing countries. Only 10% seats in World Parliament and 6% in National Cabinet are held by women.

Hindrances of Women Empowerment: The main Problems that were faced by women in past days and still today up to some extent:

days and still today up to some extent:

- | | |
|-----------------------------|--|
| 1. Gender discrimination | 8. Low need for achievement |
| 2. Lack of Education | 9. Absence of ambition for the achievement |
| 3. Female Infanticide | Social status Dowry Marriage in some caste and child marriage (still existing) Abandonment on Women (Raped, Kicked, Killed, Subdued, humiliated almost daily.) |
| 4. Financial Constraints | |
| 5. Family Responsibility | |
| 6. Low Mobility | |
| 7. Low ability to bear Risk | |

Need for Women Empowerment :

Women are deprived of Decision Making Power Freedom of Movement Access to Education Access to Employment Exposure to Media Domestic Violence

Ways to Empower Women



Changes in women's mobility and social interaction Changes in women's labour patterns Changes in women's access to and control over resources and Changes in women's control over Decision making Providing education Self employment and Self-help group Providing minimum needs like Nutrition, Health, Sanitation, Housing Other than this society should change the mentality towards the word women Encouraging women to develop in their fields they are good at and make a career

Government Schemes For Women Empowerment

The Government programmes for women development began as early as 1954 in India but the actual participation began only in 1974. At present, the Government of India has over 34 schemes for women operated by different department and ministries. Some of these are as follows:

1. Rastriya Mahila Kosh (RMC) 1992-1993
2. Mahila Samakhya Yojana (MSY) October, 1993.
3. Indira Mahila Yojana (IMY) 1993.
4. Women Entrepreneur Development programme given top priority in 1997-98.
5. Mahila Samakhya being implemented in about 9000 villages.
6. Swajaldha.
7. Seva Shakti Group.
8. Support to Training and Employment Programme for Women (STEP)
9. Swalamban.
10. Cricchee/ Day care centre for the children of working and ailing mother.
11. Hostels for working women.
12. Swadhar.
13. National Mission for Empowerment of Women.
14. Integrated Child Development Services (ICDS) (1975).



5. Family Responsibility on Women (Raped, Kicked, Killed, Subdued, Isolated, abused, dirty.)
6. Low Mobility
7. Low ability to bear Risk
Need for Women Empowerment :
Women are deprived of Decision Making Power Freedom of Movement Access to Education Access to Employment Exposure to Media Domestic Violence
Ways to Empower Women

168 | Website – www.aadharjournal.com | Email – aadharjournal@gmail.com.

B.Aadhar International Peer-Reviewed Indexed Research Journal
Impact Factor - { (SJIF) –2.625, Issue NO, CCLXXIII (273)A

ISSN :
2278-9308
January,
2021

Changes in women's mobility and social interaction Changes in women's labour patterns
Changes in women's access to and control over resources and Changes in women's control over
Decision making Providing education Self employment and Self help group Providing minimum
needs like Nutrition, Health, Sanitation, Housing Other than this society should change the
mentality towards the word women Encouraging women to develop in their fields they are good
at and make a career

Government Schemes For Women Empowerment

The Government programmes for women development began as early as 1954 in India
but the actual participation began only in 1974. At present, the Government of India has over 34
schemes for women operated by different department and ministries. Some of these are as
follows:

1. Berozgar Mahila Kosh (BMK) 1992-1993
2. Mahila Samakhya Yojana (MSY) October, 1993.
3. Indira Mahila Yojana (IMY) 1995.
4. Women Entrepreneur Development programme given top priority in 1997-98.
5. Mahila Samakhya being implemented in about 9000 villages.
6. Swajayidha.
7. Swa Shakti Group.
8. Support to Training and Employment Programme for Women (STEP)
9. Swalamban.
10. Crèches/ Day care centre for the children of working and ailing mother.
11. Hostels for working women.
12. Swadhar.
13. National Mission for Empowerment of Women.
14. Integrated Child Development Services (ICDS) (1975).
15. Rajiv Gandhi Scheme for Empowerment of Adolescence Girls (RGSEAG) (2000).
16. The Rajiv Gandhi National Crèche Scheme for Children of Working Mothers.
17. Integrated Child Protection scheme (ICPS) (2009-2010).
18. Dhanakalan (2006).
19. Short Stay Homes.
20. Ujjwala (2007).
21. Scheme for Gender Budgeting (XI Plan).
22. Integrated Rural Development Programme (IRDP).
23. Training of Rural Youth for Self Employment (TRYSEM).
24. Prime Minister's Rozgar Yojana (PMRY).
25. Women's Development Corporation Scheme (WDCS).
26. Working Women's Forum.

169 | Website – www.aadharjournal.com | Email – aadharjournal@gmail.com.

B.Aadhar International Peer-Reviewed Indexed Research Journal
Impact Factor - { (SJIF) –2.625, Issue NO, CCLXXIII (273)A

ISSN :
2278-9308
January,
2021

The efforts of government and its different agencies are ably supplemented by
nongovernmental organizations that are playing an equally important role in facilitating women
empowerment. Despite concerted efforts of governments and NGOs there are certain gaps. Of course
we have come a long way in empowering women yet the future journey is difficult and demanding.

Status of Women Empowerment

The status of Women Empowerment cannot be visualized with single dimension rather
multidimensional assessment in terms of various components of woman's life and their status
bring a clear conception. So, this paper tries to give a basic idea about the condition
women in terms of employment, education, health and social status. Before going
separately let us have a quick view of the overall status of women in terms of gender
prepared by World Economic Forum in 2018.

Challenges

There are several constraints that check the process of women empowerment in India. Social
norms and family structure in developing countries like India, manifest and perpetuate the
subordinate status of women. One of the norms is the continuing preference for a son over the birth of
a girl child which is present in almost all societies and communities. The society is more biased in
favour of male child in respect of education, nutrition and other opportunities. The root cause of this
type of attitude lies in the belief that male child inherits the clan in India with an exception of



13. National Mission for Empowerment of Women.
14. Integrated Child Development Services (ICDS) (1975).
15. Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG) (2008).
16. The Rajiv Gandhi National Care Scheme for Children of Working Mothers.
17. Integrated Child Protection scheme (ICPS) (2009-2010).
18. Dhanakshatri (2008).
19. Short Stay Homes.
20. Ujjwala (2007).
21. Scheme for Gender Budgeting (XI Plan).
22. Integrated Rural Development Programme (IRDP).
23. Training of Rural Youth for Self Employment (TRYSEM).
24. Prime Minister's Bejjat Yojana (PMBY).
25. Women's Development Corporation Scheme (WDCS).
26. Working Women's Forum.

The efforts of government and its different agencies are ably supplemented by nongovernmental organisations that are playing an equally important role in facilitating women empowerment. Despite concerted efforts of governments and NGOs there are certain gaps. Of course we have come a long way in empowering women yet the future journey is difficult and demanding.

Status of Women Empowerment

The status of Women Empowerment cannot be visualized with single dimension rather multidimensional assessment in terms of various components of woman's life and their status would bring a clear conception. So, this paper tries to give a basic idea about the condition and status of women in terms of employment, education, health and social status. Before going to elaborate separately let us have a quick view of the overall status of women in terms of gender gap index prepared by World Economic Forum in 2018.

Challenges

There are several constraints that check the process of women empowerment in India. Social norms and family structure in developing countries like India, manifests and perpetuate the subordinate status of women. One of the norms is the continuing preference for a son over the birth of a girl child which is present in almost all societies and communities. The society is more biased in favor of male child in respect of education, nutrition and other opportunities. The root cause of this type of attitude lies in the belief that male child inherits the clan in India with an exception of Meghalaya. Women often internalize the traditional concept of their role as rural thus inflicting an injustice upon them. Poverty is the reality of life for the vast majority women in India. It is the another factor that poses challenge in realizing women's empowerment. There are several challenges that are plaguing the issue of women's right in India. Tackling these issues will directly benefit the empowerment of women in India.

Education: While the country has grown from leaps and bounds since independence where education is concerned, the gap between women and men is severe. While 82.14% of adult men are educated, only 65.46% of adult women are known to be literate in India. The gender bias is in higher education, specialized professional trainings which hit women very hard in employment and attaining top leadership in any field.

Poverty: Poverty is considered the greatest threat to peace in the world, and eradication of poverty should be a national goal as important as the eradication of illiteracy. Due to this, women are exploited as domestic helps.

Health and Safety: The health and safety concerns of women are paramount for the wellbeing of a country and is an important factor in gauging the empowerment of women in a country. However there are alarming concerns where maternal healthcare is concerned.

Professional Inequality: This inequality is practiced in employment and promotions. Women face countless handicaps in male dominated and discriminated environments in Government Offices and Private enterprises.

Mortality and Inequality: Due to gender bias in health and nutrition there is unusually high mortality rate in women reducing their population further especially in Asia, Africa and China.

Household Inequality: Household relations show gender bias in infinitesimally small but significant manner all across the globe, more so, in India e.g. sharing burden of housework, childcare and mental works by so-called division of work.

Suggestions

1. The first and foremost priority should be given to the education of women, which is the greatest problem. Hence, education for women has to be paid special attention.
2. Awareness programmes need to be organized for creating awareness among women especially belonging to weaker sections about their rights.
3. Women should be allowed to work and should be provided enough safety and support. They should be provided with proper wages and work at par with men so that their status elevated in the society.
4. Strict implementation of Programmes and Acts should be there to curb the mal-practices prevailing in the society.

Conclusion

Thus, the attainment in the field of income / employment and in educational front, the status of women empowerment seems to be comparatively poor. The need of the hour is to identify those loopholes or limitations which are obstructing the realization of empowerment of women and this initiative must be started from the women folk itself as well as more importantly policy initiative taken by the state and society. Let us take the oath that we swear an egalitarian society where everybody whether men or women get the equal opportunity to express and uplift one's will being



Challenges

There are several constraints that check the process of women empowerment in India. Social norms and family structure in developing countries like India, manifest and perpetuate the subordinate status of women. One of the norms is the continuing preference for a son over the birth of a girl child which is present in almost all societies and communities. The society is more biased in favor of male child in respect of education, nutrition and other opportunities. The root cause of this type of attitude lies in the belief that male child inherits the clan in India with an exception of Meghalaya. Women often internalize the traditional concept of their role as natural thus inflicting an injustice upon them. Poverty is the reality of life for the vast majority women in India. It is another factor that poses challenge in realizing women's empowerment. There are several challenges that are plaguing the issues of women's rights in India. Targeting these issues will directly benefit the empowerment of women in India.

Education: While the country has grown from leaps and bounds since independence where education is concerned, the gap between women and men is severe. While 82.14% of adult men are educated, only 55.46% of adult women are known to be literate in India. The gender bias is in higher education, specialized professional trainings which for women very hard to employment and attaining top leadership in any field.

Poverty: Poverty is considered the greatest threat to peace in the world, and eradication of poverty should be a national goal as important as the eradication of illiteracy. Due to this, women are exploited as domestic helps.

Health and Safety: The health and safety concerns of women are paramount for the wellbeing of a country and is an important factor in gauging the empowerment of women in a country. However there are alarming concerns where maternal healthcare is concerned.

Professional Inequality: This inequality is practiced in employment and promotions. Women face countless handicaps in male dominated and dominated environs in Government Offices and Private enterprises.

Mortality and Inequality: Due to gender bias in health and nutrition there is unusually high mortality rate in women reducing their population further especially in Asia, Africa and China.



Household Inequality: Household relations show gender bias in infinitesimally small but significant matters all across the globe, more so, in India e.g. sharing burden of housework, childcare and mental works by so-called division of work.

Suggestions

1. The first and foremost priority should be given to the education of women, which is the perennial problem. Hence, education for women has to be paid special attention.
2. Awareness programmes need to be organized for creating awareness among women especially belonging to weaker sections about their rights.
3. Women should be allowed to work and should be provided enough safety and support to work. They should be provided with proper wages and work at par with men so that their status can be elevated in the society.
4. Strict implementation of Programmes and Acts should be there to curb the bad practices prevalent in the society.

Conclusion

Thus, the attainment in the field of income / employment and in educational front, the scenario of women empowerment seems to be comparatively poor. The need of the hour is to identify those loopholes or limitations which are obstructing the realization of empowerment of women and this initiative must be started from the women folk itself as well as more importantly policy initiative taken by the state and society. Let us take the oath that we want an egalitarian society where everybody whether men or women get the equal opportunity to express and uplift one's well being and well being of the society as whole. Women's empowerment is not a Northern concept women all over the world, including countries in South, have been challenging and changing gender inequalities since the beginning of the history. These struggles have also been supported by many men who have been outraged at injustice against women. Women represent half the world's population and gender inequality exists in every nation on the planet. Until women are given the same opportunities that men are, entire societies will be destined to perform below their true potentials. The greatest need of the hour is change of social attitude to women. "When women move forward the family moves, the village moves and the nation moves". It is essential as their thought and their value systems lead the development of a good family, good society and ultimately a good nation. The best way of empowerment is perhaps through inducting women in the mainstream of development. Women empowerment will be real and effective only when they are endowed income and property so that they may stand on their feet and build up their identity in the society. The Empowerment of Women has become one of the most important concerns of 21st century not only at national level but also at the international level. Government initiatives alone would not be sufficient to achieve this goal. Society must take initiative to create a climate in which there is no gender discrimination and women have full opportunities of self decision making and participating in social, political and economic life of the country with a sense of equality.

References

- [1] Dufo E. (2011) Women's Empowerment and Economic Development, National Bureau of Economic Research, Cambridge.
- [2] India: Women's Empowerment - IFAD / OI, 2000, The Republic of India: TamilNadu Women's Development Project: Completion Evaluation, Report 340 - IN Rome, April.
- [3] Baruah B. (2013) Role of Electronic Media in Empowering Rural.
- [4] Govindal, L. (2003): Education for Women Empowerment. ABHIVYAKTI: Annual Journal, 1, 17-18.
- [5] Baruah, B. (2003). Role of Electronic Media in Empowering Rural Women Education of N.E. India. ABHIVYAKTI: Annual Journal, 1, 23-26.



Household Inequality: Household relations show gender bias in intrinsically small but significant manner all across the globe, more so, in India e.g. sharing burden of housework, childcare and mental works by so called division of work.

Suggestion

1. The first and foremost priority should be given to the education of women, which is the perennial problem. Hence, education for women has to be paid special attention.
2. Awareness programmes need to be organized for creating awareness among women especially belonging to weaker sections about their rights.
3. Women should be allowed to work and should be provided enough safety and support to work. They should be provided with proper wages and work at par with men so that their status can be elevated in the society.
4. Strict implementation of Programmes and Acts should be there to curb the real practices prevalent in the society.

Conclusion

Thus, the attainment in the field of income / employment and in educational front, the scenario of women empowerment seems to be comparatively poor. The need of the hour is to identify those loopholes or limitations which are obstructing the realization of empowerment of women and this initiative must be started from the women folk itself as well as more importantly policy initiative taken by the state and society. Let us take the oath that we treat an egalitarian society where everybody whether men or women get the equal opportunity to express and uplift one's well being and well being of the society as whole. Women's empowerment is not a Northern concept women all over the world, including countries in South, have been challenging and changing gender inequalities since the beginning of the history. These struggles have also been supported by many men who have been outraged in rage against women. Women represent half the world's population and gender inequality exists in every nation in the planet. Until women are given the same opportunities that men are, entire societies will be doomed to perform below their true potentials. The greatest need of the hour is change of social attitude to women. "When women move forward the family moves, the village moves and the nation moves". It is essential as their thought and their value systems lead the development of a good family, good society and ultimately a good nation. The best way of empowerment is perhaps through inducting women in the mainstream of development. Women empowerment will be real and effective only when they are endowed income and property so that they may stand on their feet and build up their identity in the society. The Empowerment of Women has become one of the most important concerns of 21st century not only at national level but also at the international level. Government initiatives alone would not be sufficient to achieve this goal. Society must take initiative to create a climate in which there is no gender discrimination and women have full opportunities of self decision making and participating in social, political and economic life of the country with a sense of equality.

References:

- [1]. Datta E. (2011) Women's Empowerment and Economic Development, National Bureau of Economic Research, Cambridge.
- [2]. India. Women's Empowerment - IFAD / OI, 2009. The Republic of India, TantaNaha Women's Development Project : Completion Evaluation, Report 140 - IN Rural, April.
- [3]. Baruah B. (2013) Role of Electronic Media in Empowering Rural.
- [4]. Govind, L. (2013). Education for Women Empowerment. ARHIBYAKTI: Annual Journal, 1, 17-18.
- [5]. Baruah, B. (2013). Role of Electronic Media in Empowering Rural Women Education of NE, India. ARHIBYAKTI: Annual Journal, 1, 23-26.

- [6]. Kishor, K. N. (2012). Empowerment of Women in India- An Attempt to Fill the Gender Gap. International Journal of Scientific and Research Publications, 2(6), 11-13. [7]. Nigamja, B. (2013). Empowerment of Women in India: A Critical Analysis. Journal of Humanities and Social Science (IJHSS), 9(2), 45-52 (WWW page). URL: <http://www.ijhss.in/ijhss/v9i2empowerment.html>.
- [8]. Dushpande, S., and Sethi, S., (2008). Role and Position of Women Empowerment in Indian Society. International Refereed Research Journal, 1(27), 10-12.
- [9]. Kishor, S. and Gupta, K. (2009). Gender Equality and Women's Empowerment in India. NATIONAL FAMILY HEALTH SURVEY (NFHS-3) INDIA, 2005-06, International Institute for Population Sciences, Dombivli, Mumbai.
- [10]. Sagaria, M., (2011). Education and Women Empowerment in India. ZENITH: International Journal of Multidisciplinary Research, 1(8), 19-23.
- [11]. Dr. Dhanraj Bhasin. "Empowerment of Indian Women: A challenge of 21st Century" Orissa Review, 2006
- [12]. Vitor, Madia Dubodi (1987) "Women Empowerment of Indian : A Socio-Economic study of Delhi" Mittal Publications, Delhi.
- [13]. Dhanraj Bhasin "Women Empowerment in India : a Brief Discussion" International Journal of Educational Planning & Administration, Volume 1, Number 3 (2011)
- [14]. Pankaj Kumar Baroi & Babul Sanyal "Employment and Educational Status: Challenges of Women Empowerment in India" , A Peer-Reviewed Indexed International Journal of Humanities & Social Science.
- [15]. <http://www.siksharee.naijanet.org/naicms5688/women-empowerment-4.htm>.



INTERNATIONAL RESEARCH FELLOWS ASSOCIATION'S
RESEARCH JOURNEY

International E-Research Journal

Peer Reviewed, Referred & Indexed Journal

Special Issue 272

उदारीकरणानंतरचा भाग १-२०२१

**विशेषांक संपादक :**

संदीप तुंडूरवार
राज्यशास्त्र विभाग प्रमुख,
श्री विंझाणी नगर महाविद्यालय, नागपूर
डॉ. शरद सांबारे
यशोदा गर्ल्स आर्ट्स अँड कॉमर्स कॉलेज, नागपूर

मुख्य संपादक :

डॉ. धनराज धनगर

विशेषांक सहसंपादक :

डॉ. दिनकर चौधरी
डॉ. अमर बोंदरे
डॉ. बाळसाहेब जोगदंड
डॉ. बबीता सिंग
डॉ. संतोष डाखरे

विशेष सहाय्य :

प्रा. भास्कर वघाळे

For Details Visit To : www.researchjourney.net

SWATIDHAN PUBLICATIONS



अनुक्रमणिका

अ.नं.	शीर्षक	लेखक/लेखिका	पृ. क्र.
1	उदारीकरणानंतरचा भारत	श्री. अच्युत गोडबोले	07
2	उदारीकरणानंतरचा भारत १९९१-२०२१: उदारीकरणातून उद्भवलेल्या समस्या-एक दृष्टिक्षेप	डॉ. वनका देशमुख	16
3	उदारीकरण-खासगीकरण- जागतिकीकरण: एक चिकित्मक अध्ययन	डॉ. सुभाष उपाते	22
4	उदारवादातून उदभवलेले प्रश्न, समस्या त्यावरील उपाय	डॉ. विनोद मुढे	30
5	1991 ते 2021 या कालावधीतील भारतीय पंतप्रधानाची उदारीकरणाबाबतची भूमिका आणि त्यांचा दृष्टीकोन	डॉ. राहुल खरात	35
6	भारतीय लोकशाही आणि जागतिकीकरण	प्रा. हरीशकुमार किन्नकर	46
7	पी. व्ही. नरसिंहराव यांचे नेतृत्व आणि भारतातील उदारवादाचा प्रारंभ	डॉ. नरेंद्र ई. धरत, डॉ. मुपेन्द्र ई. धरत	51
8	पी. व्ही. नरसिंहराव यांचे नेतृत्व व उदारीकरण	डॉ. ज्योती कवठे	55
9	पी. व्ही. नरसिंहराव यांचे उदारीकरणाचे धोरण आणि लोककल्याणकारी लोकशाहीबाबतची भूमिका	प्रा. भास्कर वघाळे, डॉ. रायन महाजन	61
10	पी. व्ही. नरसिंहराव यांचे नेतृत्व आणि भारतातील उदारवादाचा प्रारंभ	डॉ. सुभांत चिमणकर	66
11	पी. व्ही. नरसिंहराव यांचे नेतृत्व आणि भारतातील उदारवादाचा प्रारंभ	प्रा. पुनम देशमुख	73
12	पी. व्ही. नरसिंहराव: भारतीय उदारीकरणाचे शिल्पकार	डॉ. नंदाजी सातपुते	76
13	पी. व्ही. नरसिंहराव: भारतीय आर्थिक उदारीकरणाचे प्रणेते	डॉ. संजय गोरे	79
14	21 व्या शतकातील भारत आणि मोदीकालीन परराष्ट्र धोरणाची दिशा	डॉ. रतन राठोड	82
15	उदारीकरणामुळे भारताच्या परराष्ट्र धोरणात झालेला बदल	प्रा. तानाजी माने	88
16	उदारमतवाद: भारताच्या परराष्ट्र धोरणाचे सामर्थ्य	डॉ. वैशाली प्र. सुपेकर	94
17	उदारीकरणानंतरचे भारतीय संघराज्य	प्रा. डी. डी. ठाकरे	97
18	उदारीकरण आणि भारत	प्रा. लोमेश बावनकुळे	103
19	उदारीकरणानंतरची जागतिक व भारतीय लोकशाही	डॉ. सुनंदा ज. राऊत	107
20	भारतातील उदारवादाची वाटचाल	डॉ. संतोष सं. डाखरे	113
21	उदारमतवाद अर्थ, मूलतत्वे आणि उदारमतवादाचे नवम्बरूप व मूल्यमापन	डॉ. विलास टाले	118
22	राजकीय पक्षांच्या विचारधारा आणि उदारवादी भारत	प्रा. लालचंद मेशाम	124
23	भारतातील उदारीकरण आणि व्यवस्थेतील बदलते प्रवाह	डॉ. अमर बोंदरे	127
24	21 व्या शतकातील उदारमतवादी धोरण	डॉ. कल्पना आर. टेकाडे	132
25	कोरोना परिस्थितीतील आरोग्य व्यवस्थेमह मार्जजिनिक संस्थांचा उदारवाद	डॉ. विनोद मायकवाड	137
26	उदारीकरणाचा भारतीय श्रंतीवरील परिणाम	डॉ. अमित पांडे	142
27	उदारीकरणानंतरचा भारत (१९९१-२०२१)	डॉ. मारोती घटेवाड	147
28	उदारीकरणानंतर भारतातील उच्च शिक्षणापुढील अडथळे आणि जागृती संघर्ष	डॉ. सविता झुंजारे	152
29	उदारवादातून उद्भवलेले प्रश्न, समस्या व त्यावरील उपाय	डॉ. दिनकर चौधरी	156



30	1991 नंतरचे उदारीकरण आणि भारतीय विकास	डॉ. विठ्ठल मंडुलवार	160
31	उदारमतवादानुन उद्भवलेले प्रश्न, समस्या व उपाय योजना १९९१ ते २०२१	डॉ. बर्चना उमरकर	166
32	उदारवाद आणि बदललेली भारतीय समाजव्यवस्था	डॉ. राजेंद्र मुद्दमवार	172
33	उदारवादी भारताची आर्थिक संरचना आणि त्यांचे समाज व्यवस्थेवरील पडसाद	डॉ. अनवर पे. बोरकर	176
34	उदारीकरणानंतरचा भारत: नवे पर्व, नवे प्रश्न	डॉ. रिता घाडेकर	182
35	उदारीकरणाचा भारतावरील सांस्कृतिक प्रभाव	डॉ. पितांबर भा. उरकुडे	186
36	आर्थिक धोरण व व्यवस्थांचे बदलते स्वरूप	डॉ. नितिन गायकवाड	189
37	भारतातील शिक्षणावर उदारवादाचा झालेला परिणाम	डॉ. विमल राठोड	193
38	जागतिकीकरण: भारताच्या शिक्षणव्यवस्थेवरील एक आव्हान	डॉ. वामन खोत्रायडे	201
39	उदारीकरणानंतरच्या भारताचे नोकशाही प्रारूप	डॉ. हिराचंद वेस्करे	208
40	भारतीय राज्यव्यवस्थेतील स्वातंत्र्योत्तर काळातील स्थित्यंतरे: एक राजकीय विश्लेषण	डॉ. मंजेश आचार्य	210
41	उदारीकरण व सामाजिक घटक: एक अध्ययन	डॉ. बनिता बनकर	217
42	उदारीकरणानंतर प्रशासन रचनेतील मूलगामी बदल आणि त्याची परिणामकारकता	डॉ. बाळासाहेब जोषंद	223
43	उदारमतवाद संदर्भातील लोकशाही व्यवस्था	डॉ. वकील शेख	227
44	उदारीकरणानंतरच्या काळातील महाराष्ट्रातील स्थित्यंतरे	श. श्रीकांत शेंडे	231
45	उदारीकरणात अर्थमंत्री मनमोहन सिंग यांची भूमिका व त्याचे फायदे	डॉ. लक्ष्मण शिराळे	235
46	उदारीकरणानंतरचा भारत: साध्य आणि साध्यता	संदिप तुंडरवार, डॉ. शरद सांबारे, डॉ. राहुल बावणे	240
47	उदारीकरण का भारत के विविध आयामों पर प्रभाव	डॉ. बर्चना पाटील	251
48	Concept of Liberalism	Dr. Mahesh Patil	255
49	The Study of Foreign Policy in International Relation 1991-2024	Mr. Chandrakant Dhumale	260
50	The Role of liberalism in opening the framework of India's Foreign Policy	Dr. Ashwini Thakre	265
51	The Impact & Effectiveness of Liberalism on Education, Health & Social sector	Dr. Alpana Vaidya	269
52	Effect of economic liberalisation on Indian media	Dr. Namrata Mishra	273
53	Impact of Liberalisation on Wages and Employment In Indian Manufacturing Industries	Prof. Rahul Mahure	277
54	The Work and the Approach of the Election Commission of Liberal India	Dr. Manish Sonawane	282

Our Editors have reviewed papers with 'experts' committee, and they have checked the papers on their level best to stop furtive literature. Except it, the respective authors of the papers are responsible for originality of the papers w/ intensive thoughts in the papers. Nobody can republish these papers without pre-permission of the publisher.

- Chief & Executive Editor

Impact Factor-7.675 (SJIF)

ISSN-2278-9308

B.Aadhar

Peer-Reviewed Indexed

Multidisciplinary International Research Journal

June-2020

SPECIAL ISSUE- CCXXX (230)

*Challenges in the 21st Century & Need
of Gandhian Ideology*



Editor:

Dr. V.L.Bhangdia
Principal
Smt.Kesharbai Lahoti
Mahavidyalaya, Amaravati
Dist. Amravati.

Chief Editor

Prof. Virag S. Gawande
Director
Aadhar Social
Research & Development
Training Institute Amravati



- This Journal is indexed in :
- Scientific Journal Impact Factor (SJIF)
- Cosmos Impact Factor (CIF)
- International Impact Factor Services (IIFS)

For Details Visit To : www.aadharsocial.com

Aadhar PUBLICATIONS



INDEX

No.	Title of the Paper	Authors' Name	Page No.
1	View of Mahatma Gandhi on Management Skill	Dr V.L.Bhangdia	1
2	Ideological Coalescence of Mahatma Gandhi and Ravindranath Tagore	Dr. Ulka S. Wadekar	5
3	Philosophical Foundation and Human Values of Mahatma Gandhi	Dr. S. M. Bhowate	9
4	Impact Of Gandhian Thought On Language And Literature	Prof. Sima Hari Kothalkar / Mr. Yogesh Bhaskarrao Hage.	12
5	Healthy Body Through Yoga	Prof. Atul Sharma	15
6	Study Significance of the Ideals, Values and Leadership Qualities of Mahatma Gandhi, in Sustaining Successful Businesses in Today's World	Mr. Chandrakant B. Dhumale.	17
7	Social and Political Philosophy of Mahatma Gandhi	Dr. Nandkishor K. Ramteke	23
8	Gandhian Ideology: A Criticism	Dr. Sumedh Y. Ahate	28
9	A Study on Mahatma Gandhi's Principles of Human Resource Management	Dr. D.V. Ingle	31
10	Gandhi's 'Sarvodaya': The path to Utopia	Dr Jagruti S. Vyas	34
11	Gandhi's Health Tenets: The Time Tested Panacea	Dr. Satish R. Modani	37
12	Gandhian Ideologies and it's relevance in 21 st century (Abrief overview)	Dr Abhay Madhukarrao Patil	40
13	Views of Mahatma Gandhi on Women Empowerment	Dr.P.B.Kharche	43
14	Economic Relevance of Gandhi	Dr. Archana V. Bhangdia	47
15	Views of Mahatma Gandhi on Sustainable Development	Dr.J.D.Gupta	50
16	Views of Mahatma Gandhi and Management Skill	Prof.Dr. K. B. Ingle	54
17	Impact of Gandhian Thought On self -efficacy and personality of teachers	Dr. Sunil kumar	56
18	Role of Education in achieving Sustainable Development under Grate Gandhiji's philosophy: A study	Dr. Manish D. Jadhav/ Shital M. Jadhav	60
19	Changing Images of Gandhi in Indian English Literature	Vijay D. Bhange	64



20	Views of Mahatma Gandhi about Environment Issues Ku. Bina Suryakant Pathak	68
21	Gandhian Influence in Raja Rao's <i>Kanthapura</i> Prof. Dr. Dennandan T. Adhau	70
22	Views of mahatma gandhi about Women empowerment Milind M.Pande	73
23	Gandhian Philosophy and Modern Education System Dr. N.Y. Dhawale	75
24	Mahatma Gandhi – An Indian Model Of Servant Leadership Prof. Rahul G. Mahure.	79
25	Mahatma gandhi's views on economic, political and social reform Dr. Balkrishna n. Mahajan	86
26	Mahatma Gandhi and Modern Education System Ku. Priyanka Prakashrao Bhatkar	91
27	Mahatma Gandhi and Change Management Ku. Sunita Shankarrao Khekale	94
28	An Analysis Of The Gandhian Approach To Rural Development Dr.Sushant D. Chimne	96
29	The Importance of Gandhi's Perception of Inter-Caste Marriage in India Dr. Mrs. Mangala D. Tambekar	99
30	Idea of gandhian nationalism. Dr. Ashwinkumar Rathod	102
31	Views of Mahatma Gandhi and Management Skill Dr.Jyoti H.Lahoti	108
32	Impact Of Gandhian Views On Rural And Agriculture Development Dr.P.N.Ladhe	112
33	Impact of Gandhian Thoughts on Indian English Writers Dr. Ashalata Raman	116
34	Yoga and Modern Life Style Dr. Hanumant Lunge	120
35	Factors Affecting the Location of Industries A Case Study of Amravati District. Dr. Anilkumar Gopi Prasad	125
36	The Relevance of Gandhian Ideology to the Present Day Khadi And Village Industries. Gayatri Sanjay Tiwari	131
37	Gandhiji's Impact on Post-Colonial Literature Dr. Savita D. Thakare	134
38	Development of Rural India – The Gandhian Approach Prof. Dr. Jyoti R. Maheshwari	137
39	Gandhian Influence on Bhattacharya's <i>So Many Hungers and A Goddess Named Gold</i> Swati D. Chaudhari / Dr.MadhuriK. Phule	140
40	Mahatma Gandhi and his experiments with football Dr. Vikrant Ramchandra Wankhade	143
41	The Impact of Mahatma Gandhi on Indian Cricket Dr. Gajendra B. Raghuwanshi	147



42	Gandhiji's NaiTalim: A Weapon to Career Development Dr. Chandak Sonal Santosh,	152
43	Gandhi got the power of sport Dr. Akash Vijayrao More	156
44	Reflection of Gandhian Ideology in K. S. Venkatramani's Novel Murugan, the Tiller Dr. Mahendra S. Chhangani	158
45	Gandhian influence on R. K. Narayan's "waiting for the mahatma" Dr. Sanjay M. Reddy	161
46	The Gandhian Philosophy Of Basic Education (With Special Reference to 'The Wardha Scheme of Basic Education- 1937') Dr. Mohammed Azeemuddin	165
47	Views of mahatma gandhi on women's empowerment Sonali Saurabh Vaidya	174
48	Socio-Political & Economic Reforms from Gandhiji's Perspective & Its Relevance in Constitutional Culture of India. Dr. Sandeep C. Nagarale / Dr. Suprabha P. Yadgirwar	178



Mahatma Gandhi – An Indian Model Of Servant Leadership

Prof. Rahul G. Mahure.

Dr. H. N. Sinha Arts & Commerce College, Patur, Dist. Akola.

Abstract

This study explores the leadership qualities of Mahatma Gandhi in relation to six behavioral dimensions of the Servant Leadership Behaviour Scale (SLBS) model of servant leadership, proposed by Sendjaya, Sarros and Santora (2008), and highlights the importance of servant leadership qualities like service, self-sacrificial love, spirituality, integrity, simplicity, emphasizing follower needs, and modelling. It is a literary investigation of the life and leadership qualities of Gandhi, based on various books, personal correspondence, and statements including the autobiography of Mahatma Gandhi—The Story of My Experiments with the Truth—by using the model of SLBS. This research study demonstrates that Mahatma Gandhi personified the Servant Leadership Behaviour Scale model and illustrates the Indian contribution to servant leadership. It elucidates the need to include the concept of servant leadership in the curriculum of business schools and advocates the practice of servant leadership in different leadership positions.

Introduction to Servant Leadership

Robert K. Greenleaf coined the modern term servant-leadership (Spears, 1996) in 1970 in the essay entitled, *The Servant as Leader*, after reading Herman Hesse's (1956) short novel, *Journey to the East*. After reading this story, Greenleaf concluded that the central meaning of this novel was that a great leader must first of all become a servant and get the experience as a servant, and that this is central to his or her greatness (Spears, 1996). There are many passages in the Bible which depict the servant leadership qualities of Jesus Christ of Nazareth, who lived in the first century A.D. and taught His disciples, "But he who is greatest among you shall be your servant" (Matt. 23:11; New King James Version of the Holy Bible). Jesus modelled His teaching on servant leadership by washing the feet of His disciples, including the one who was to betray Him.

Indian Origin of Servant Leadership Concept

The Mahabharata, written by Rishi Veda Vyasa, is one of the two major Sanskrit epics of ancient India, the other being the Ramayan (Hee, 2007). The Bhagavad Gita is part of the Mahabharata and is one of the most revered Hindu manuscripts. Rarick and Nickerson (2009) state that a leader as per Gita tradition is a humanistic leader, a person who acts without self-gain, and who has great personal concern for followers. The Bhagavad Gita, while enlisting the qualities of a superior person, says that "he is one who hates no creature, who is friendly and compassionate to all, who is free from attachment and egoism, balanced in pleasure and pain, and forgiving" (Sivananda, 2000: 12:13). Thus, the Bhagavad Gita teaches some important concepts of servant leadership. I acted and behold, service was joy' (Rude, 2003). Thus there are ample evidences in Indian literature that servant leadership was propagated and practiced in India.

Brief Profile of M. K. Gandhi

Mohandas Karamchand Gandhi, known as Mahatma Gandhi and the great leader of the masses in India, is the important architect and significant leader of the Indian freedom struggle. Gandhi was born on October 2, 1869. He was a below average student and very shy during his school days. Gandhi went to England to study law in 1888. After finishing law school, he returned to India in 1891. Unable to practice law in India, he left for South Africa in 1893. His joy knew no bounds when he helped to resolve and settle a difficult, out of court legal dispute that involved his firm in South Africa. About his experience and joy, Gandhi (1948a, p. 168) wrote, "My joy was boundless. I had learnt the true practice of law. I had learned to find out the better side of human nature and to enter men's hearts." Then



Gandhi's outlook changed and he looked forward to rendering service rather than making profit. In South Africa, he experienced the sufferings of the Indians due to racial tensions. This prompted him to lead the Indians to fight against racial problems by adopting the strategy of Ahimsa (non-violence) and Satyagraha (holding on to truth) (Heath, 1944). When he returned to India, he led Indians to fight the British with the same weapons. He was imprisoned many times when he practiced these principles of non-violence and underwent fasting.

The Servant Leadership Behaviour Scale Model

Sendjaya et al., (2008) identified more than 20 themes pertinent to servant leadership by extensive review of the literature and categorized them into six different dimensions of servant leadership behavior. They called it the Servant Leadership Behaviour Scale (SLBS), which consisted of six dimensions, namely Voluntary Subordination, Authentic Self, Covenantal Relationship, Responsible Morality, Transcendental Spirituality, and Transforming Influence. This SLBS model relates very well with existing empirical models of servant leadership, namely Laub's (2003) Organizational Leadership Assessment, Wong and Page's (2003) Revised Servant Leadership Profile, Barbuto and Wheeler's (2006) Servant Leadership Questionnaire, and Whittington, Frank, May, Murray and Goodwin's (2006) Servant Shepherd Leadership Scale.

Leadership Qualities of Mahatma Gandhi in relation to SLBS Model

The literary enquiry on the six behavioral dimensions of this model on Mahatma Gandhi is given below.

Voluntary Subordination

This quality is a revolutionary act of will to voluntarily abandon one's self to others by being a servant and by acts of service (Sendjaya, 2005). According to Nair (1994), Gandhi was a symbol of service to mankind.

Being a servant

This quality makes servant leaders view themselves as servants first, not leaders first (Sendjaya, 2005). Sir. R. Radhakrishnan (1939, p. 20) states: "Gandhi is among the foremost of the servants of humanity." Gandhi's (1948a) following statements show how he considered serving people a pleasure and privilege.

Acts of service.

Gandhi's service started in his days in South Africa, where he taught English to Indians without any remuneration, to improve their living conditions among racial tensions (Gandhi, 1948a, p. 157). At one point, when a leper came to his door, he gave him food, dressed his wounds, looked after him, and then sent him to the hospital (Gandhi, 1948a, p. 249).

Authentic Self

According to Sendjaya et al. (2008), servant leaders are capable of leading authentically, as manifested in their consistent display of humility, integrity, accountability, security, and vulnerability. The study reveals that Gandhi had the quality of authentic self with all its subsidiary qualities given below.

Humility

Humility is the ability to make a right estimation of one's self (Sendjaya, 2005). Gandhi did not seek after influential posts. He was the leader of the Indian National Congress on its formation, but when young leaders like Jawaharlal Nehru rose up, he gave way to them to become leaders of the Indian National Congress. After independence, he did not hold any post in the government but remained a humble servant who sacrificed his life for the cause of India.

Integrity

Integrity is consistency between words and deeds (Sendjaya, 2005). A high degree of integrity and self-efficacy, which Gandhi possessed as a boy, stayed with him throughout his adult years (Schwartz, 2008, p. 4). In South Africa, when Gandhi (1948a) practiced law, he stated: "I had always



heard the merchants say that truth was not possible in business. I did not think so then nor do I do now" (p. 157).

Accountability.

Sendjaya (2005) defines accountability as the leaders' willingness to give the rights to a few trusted people to ask them hard questions on a regular basis, question the decisions and actions the leaders made, and make them accountable. An incident which happened in 1901, when Gandhi decided to return to India from South Africa after leading the South African Indians in their struggle for equality, demonstrates his accountability.

Security

A servant leader has an accurate understanding of his or her self-image, moral conviction, and emotional stability, and this security enables him to work behind the scenes willingly without seeking public acknowledgement (Sendjaya, 2005).

Vulnerability

Vulnerability is the capacity to be honest with feelings, doubts and fears, and the ability to admit mistakes openly (Sendjaya, 2005). Gandhi openly accepted his mistakes. Of this virtue Mallik (1948) writes:

Covenantal Relationship

This quality refers to behaviors of the leader that foster genuine, profound, and lasting relationships with followers (Sendjaya, 2005). Collaboration, equality, availability and acceptance are the building blocks proposed by Sendjaya et al. (2008) to build Covenantal Relationship, and Gandhi had all these qualities.

Collaboration

Servant leaders always work with others collaboratively, giving each of them opportunities to express their individual talents collectively. Gandhi went to Pretoria, South Africa in 1893 (Fischer, 1982, p. 57). He personally suffered greatly at the hands of the European colonists who treated the Indians as outcasts. He was kicked out of the first class compartment even though he had a valid ticket; he was refused a hotel room, and was not allowed to sit inside a stagecoach along with white people. Within a week after he arrived in Pretoria, he summoned the local Indians to a meeting to discuss their wretched condition. He collaborated with them to fight for their rights (Fischer, 1982, p. 60-61). He worked along with the people and made them fight for their rights.

Equality

In South Africa, where indentured laborers who work under a restrictive contract of employment for a fixed period in exchange for payment of passage, accommodation, and food were ill-treated, he treated them as equals (Gandhi, 1948a, p. 192). When an untouchable family wanted to join Gandhi's ashram, he willingly gave them admission and persuaded others in the ashram to accept them and treat them as equals (Gandhi, 1948a, p. 485; Nair, 1994, p. 25).

Availability.

Gandhi was available to his followers and built real and genuine relationships. When he returned to India from South Africa and started the Indian National Congress, he willingly spent his time with workers and carried out clerical work at the Congress office (Gandhi, 1948a, p. 277). Sheridan (1939), traveler and author of many travel books, who was privileged to be with Gandhi during his Round Table Conference days in England in 1931 to model his portrait, wrote about his availability to all who sought his advice, "Every morning, from ten to twelve, he was available to all those who sought his advice or proffered appreciation.

Acceptance

Sendjaya (2005) wrote that servant leaders relate with others with unconditional acceptance regardless of their backgrounds, limitations, characteristics, and past failures. Alexander (1939) states: "...to Gandhi each one of the 'teeming millions' is an individual man or woman, with a



personality as sacred as his own. He knows how to make friends with the most ignorant peasant as sincerely as with a man of his own educational level. To him, no man or woman is common or unclean.

Responsible Morality

Sendjaya (2005) states that this fourth dimension of servant leadership is manifested in the leader's moral reasoning and moral action.

Moral actions.

As servant leaders always appeal to higher ideals, moral values, and the higher-order needs of followers, they make sure that both the ends they seek and the means they employ are morally legitimized, thoughtfully reasoned, and ethically justified (Sendjaya, 2005). Gandhi's way of fighting with the British was using Satyagraha, which, when literally translated, means insistence on truth (Shridharani, 1939).

Moral reasoning

Gandhi was able to influence people by moral reasoning to do what is right. Britain declared war (First World War) on August 4, 1914, and Gandhi (1948a, p. 423) reached Britain on August 6, 1914. Even though India was under British Government and was fighting for independence, Gandhi, along with Indian men and women whom he mobilized, did their part in the war by treating the injured and providing for the injured. About this Gandhi (1948a) wrote,

Transcendental Spirituality

This quality refers to the inner conviction in a leader that something or someone beyond self and the material world exists and makes life complete and meaningful (Sendjaya, 2005), and is expressed by religiousness, interconnectedness, sense of mission, and wholeness (Sendjaya et al., 2008). Gandhi's life was driven by his religion, truth and non-violence and a life of service to others (Nair, 1994, p. 3).

Religiousness.

About Gandhi's religion, Andrews (1939) stated: Mahatma Gandhi is essentially a man of religion. He can never think of any complete release from evil apart from God's grace. Prayer is, therefore, of the essence of all his work. The very first requirement of one who is a Satyagrahi – a striver after Truth – is faith in God, whose nature is Truth and Love.

Interconnectedness

Sendjaya (2005) defines interconnectedness as the alignment between the self and the world which starts with an inner awareness of one's self, the knowledge of which enables the individual to fittingly contribute to the world and engage in meaningful and intrinsically motivating work. Ismail (1939) wrote about this interconnectedness of Gandhi, Mahatma Gandhi has immense faith in himself – a faith which has increased with his mystical confidence in the efficacy of spiritual force and which sometimes borders on inspiration.... "Plain living and high thinking" is his maxim of life, and the degree to which he has disciplined his emotions, his conduct and his very physiology is at once the admiration and despair of lesser men. (p. 152) Gandhi believed that his search for God led to service to the world that was intrinsically motivating.

Sense of mission

According to Sendjaya (2005), a servant leader's sense of mission is a calling to service, not merely a job or a career. The fulfillment of that calling is manifested in the experience of making a difference in the lives of others through service, from which one derives meaning and purpose in life.

Wholeness

Gandhi strived to live a holistic, integrated life which promoted values that transcended self-interest and material success (Sendjaya, 2003). Gandhi gave away his money and personal possessions, renounced his career, and moved to a communal farm in South Africa. After returning to India, Gandhi lived in a small, mud-and-bamboo hut which contained a spinning wheel, a straw mat, a low writing table, and two shelves for a few books.

**Transforming Influence**

Central to the idea of servant leadership is its transforming influence on other people through trust, mentoring, modeling, vision, and empowerment (Sendjaya et al., 2008).

Trust

In South Africa, an ordinance called the Black Act was passed in July 1907, requiring Indians to be fingerprinted, registered, and to carry identification cards at all times, and failure to do so was to be punishable by prison, heavy fines, or deportation (Fischer, 1982, p. 104). Indians, led by Gandhi, resisted by picketing the offices at which they were supposed to register. The authorities arrested the leaders of the satyagraha movement, including Gandhi. Later, Gandhi was called to a conference with the Boer leader, General Jan Christian Smuts. Gandhi was offered a compromise by Smuts. Smuts asked the local Indians to register voluntarily to prevent more immigrants from coming into South Africa and he promised to repeal the offensive Black Act. Gandhi agreed, and he and the other political prisoners were released.

Mentoring.

Gandhi was able to mentor his followers to follow Satyagraha. During his struggle for freedom in South Africa, an incident narrated by Sen (1945) shows how a Pathan (soldier) named Saiyad Ibrahim did not seek for revenge but: ...bared his back and said to Gandhiji: "Look here, how severely they have thrashed me. I have let the rascals go for your sake, as such are your orders. I am a Pathan, and Pathans don't take but give a beating." To him Gandhiji said: "Well done, brother. I look upon such forbearance as real bravery.

Modelling

Gandhi was a model for Satyagraha and non-violence. He practiced what he preached. When the Natal Indian Congress was started, Gandhi (1948a, p. 185, 186) advocated all who joined to pay subscription; he set an example by paying the subscription. In South Africa, after Gandhi started publishing the Indian Opinion from Phoenix, he faced difficulty as the printing machine failed to work. During that hard time, Gandhi worked along with his carpenters who had worked all day long in the night and operated the machine to print the journal on time. About this incident Gandhi (1948a) wrote: I woke up the carpenters and requested their cooperation. They needed no pressure.

Vision.

Gandhi was a man of vision. Ismail (1939) described Gandhi: ...as the inspiring leader of a resurgent India who has given the Indians a new spirit, a sense of self-respect and a feeling of pride in their civilization, he is something more than a mere politician. He is a great statesman, a man of vision. (p. 152) Prior to independence, Gandhi's vision was to see India independent, and after independence and partition, his vision was to see Hindus and Muslims live in unity without looking for revenge and retaliation.

Empowerment

Empowerment is a key characteristic of servant leadership. This characteristic enables servant leaders to possess a commitment to and derive satisfaction from the growth of others, believing that people have an intrinsic value beyond their contribution as workers (Sendjaya, 2005).

In a similar way, Gandhi (1948a, p. 572) persuaded the masses in India to follow the path of non-violence and truth. Gandhi and his followers travelled the villages of India carrying their pleas for non-cooperation with the British to the people and preached his social welfare program- weaving homespun cloth (khadi), attaining Hindu-Muslim unity, and ending untouchability (Mehta, 1977, p. 159). This led to the non-violent struggle against the British, forced the British to quit India, and led to the empowerment of the masses. Holmes (1939) wrote, To Gandhi more than to any other Indian will be attributed the independence of India when this independence is at last won.

Special Issue Vol-01, Jan. to March 2021

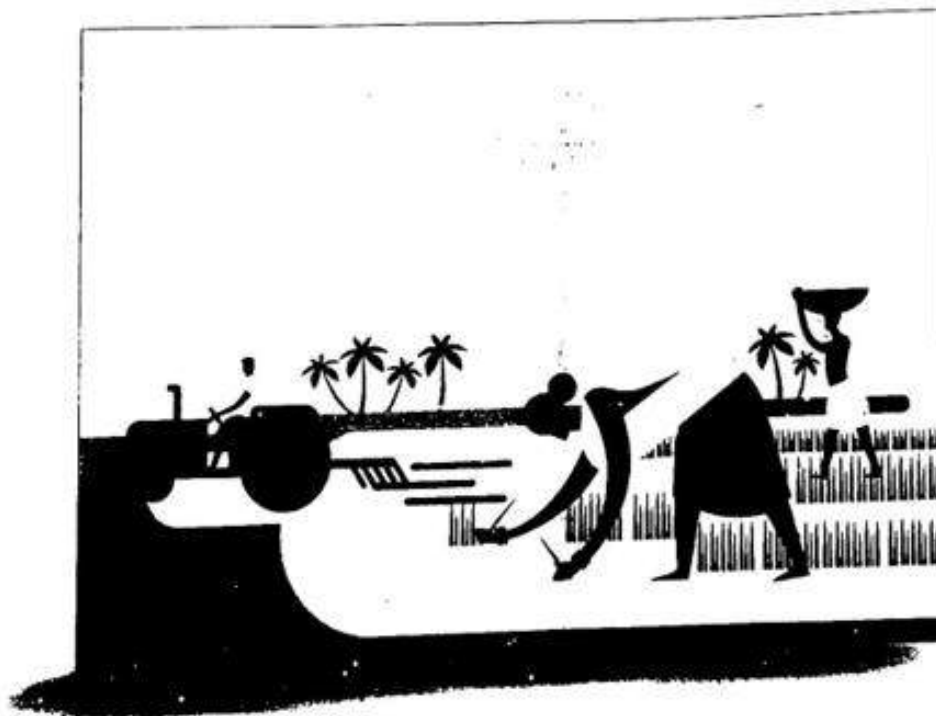
Vidyawarta®

Peer Reviewed International Refereed Research Journal



MAH/MUL/03051/2012
ISSN-2319 9318

New Agriculture Acts 2020 : Problems and Prospects



Dr. Bapug Gholap

Dr. Omprakash Kshirsagar

Dr. Madan Shelke

INDEX

http://www.printingarea.blogspot.com
www.vidyawarta.com/03

01]	AGRICULTURE ACT 2020 AND CONTRACT FARMING IN INDIA: PROSPECTS AND ... Dr. Neha Paliwal, Udaipur, Rajasthan	12
02]	Present Agricultural Marketing system And Benefits of New Farm Acts 2020 Dr. Santosh S. Pharande, Pune	17
03]	Relevance of New Farm Acts 2020: A Review Dr. Hemalatha R., Mysuru-06	20
04]	Advantages and disadvantages of New Agriculture Bill, 2020: A Study with Reference .. Dr. Rekha A. Kaklotar, Mumbai	23
05]	Is the New Agricultural Act, 2020 Empowering the Farmers in India? Dr.Sukanya.R, Dr.Mahesha.V, Mysore	27
06]	A STUDY ON MAJOR AGRICULTURAL POLICIES IN INDIA Dr. J. L. Banashankari- Mysuru	30
07]	A Research Article On New Agriculture Bill: The Farmer's Fear of Losing MSP Dr. Pandurang B. Patil, Sengaon, Dist. Hingoli.	35
08]	Examining Indian Farm Protests An Overview Analyzing Actors and Features in the Agro. Dr.N. Ananda Gowda, Muktha Gangothri	40
09]	THE FARMERS (EMPOWERMENT AND PROTECTION) AGREEMENT ON PRICE ASSURANCE Dr. Jaibharat M Mangeshkar-Bidar Karnataka.	45
10]	New Agriculture Policy and Financial inclusion through Micro Credit: Actual Existence Dr. Vikas W. Ubale, Bhiwandi Dist: Thane	49
11]	Analysis of Impact of New Agricultural Laws on Indian Agriculture Mr. Vishwanath P. Hissal, Mangrulpir, Dist.-Washim	53
12]	New Agricultural Laws: Empowerment of Farmers or inoculation? Dr. A. I. Khan	55
13]	Contract Farming in India: Advantages and Problems Dr. Y S Vaggi, Gangavathi, Karnataka	59



- Mehta, V. (1977). *Mahatma Gandhi and his apostles*. England: Penquin books
- Muniapan, B., & Dass, M. (2008). Corporate social responsibility: A philosophical approach from an ancient Indian perspective. *International Journal of Indian Culture and Business Management*, 1(4), 408-420.
- Nordquist, L. (2008). Changing colors without a change of heart: The leader as chameleon. *Pioneer Perspectives*, 1(1), 1-6.
- Radhakrishnan, S. (1939). Introduction - Mahatma Gandhi. In S. Radhakrishnan, (Ed.), *Mahatma Gandhi - Essays and reflections on his life and work* (pp. 13-39). Woking, Great Britain: Unwin Brothers Limited.
- Rarick, C. A., & Nickerson, I. (2009). Expanding managerial consciousness: Leadership advice from the Bhagavad Gita. *Journal of Behavioral Studies in Business*, 1, 1-6. Retrieved from <http://www.aabri.com/manuscripts/09151.pdf>
- Sen, A. (2004). Tagore and his India. In A. Hallengren, (Ed.), *Nobel Laureates in search of identity and integrity - Voices of different cultures*. Singapore: World Scientific Publishing, 177-214.
- Sen, E. (1945). *Gandhi - A biographical study*. Knowledge of India Series, Calcutta: Sushil Gupta.
- Shridharani, K. (1939). *War without violence - A study of Gandhi's method and its accomplishments*. Great Britain: Purnell and Sons.
- Sims, B. J. (1994). Servant leadership in a violent world. *Turning Point*, 11(4), 1-4.



Implications of this Study for Management Education and Leadership

This research study proves clearly that Mahatma Gandhi personified the model of servant leadership in an Indian culture. Hay and Hodgkinson (2006) argued for a more grounded conception of leadership and, as such, puts leadership back in the grasp of ordinary people by saying a leader is an ordinary individual who is imperfect and subject to existential struggles like all of us, and not seen in the one who is a heroic figure with inspirational powers.

Conclusion

Gandhi's ideals and characteristics featured in this paper depict clearly that he practiced servant leadership throughout his life in South Africa and India. The analysis in this study on servant leadership assists our understanding of the qualities of servant leaders. This study also shows how servant leadership can be followed in the Indian context. According to Winston and Ryan (2008, p. 213), "If Gandhi was a servant leader who engaged in humane leadership activities, then the notion of servant leadership would be an Indian ideal rather than a Western ideal." India is one of the fastest-growing economies in the world and has sent thousands of management leaders all over the world now. So every Indian manager could be exposed to the basic teaching and practice of servant leadership, which truly offers hope and guidance for a new era in human development.

References

- Alexander, H. G. (1939). Mahatma Gandhi: An estimate. In S. Radhakrishnan, (Ed.), Mahatma Gandhi - Essays and reflections on his life and work (pp. 40-45). Woking, Great Britain: Unwin Brothers Limited.
- Azariah, V. S. (1939). The servant of India. In S. Radhakrishnan, (Ed.), Mahatma Gandhi - Essays and reflections on his life and work (pp. 56, 57). Woking, Great Britain: Unwin Brothers Limited.
- Chathury, A. S. (2008). Servant leadership in a large South African business organization. Dissertation report for Master's Degree: Graduate School of Business Leadership, University of South Africa. Retrieved from http://uir.unisa.ac.za/bitstream/10500/3142/1/2008_MBL_3_Research_Report_AS_Chathury.pdf
- Einstein, A. (1939). Gandhi's statesmanship. In S. Radhakrishnan, (Ed.), Mahatma Gandhi - Essays and reflections on his life and work (pp. 40-45). Woking, Great Britain: Unwin Brothers Limited.
- Fawell, H. W. (2007). Servant-leadership, regenerative love, and forgiveness. *The International Journal of Servant Leadership*, 3(1), 217-246.
- Feuerlicht, R. S. (2008) Biography of M. K. Gandhi. Retrieved from <http://www.progress.org/gandhi/gandhi.htm>
- Fischer, L. (1982). The life of Mahatma Gandhi. London: Granada Publishing Ltd.
- Ford, J., & Lawler, J. (2007). Blending existentialist and constructionist approaches in leadership studies: An exploratory account. *Leadership & Organization Development Journal*, 28(5), 409-425.
- Hay, A., & Hodgkinson, M. (2006). Rethinking leadership: A way forward for teaching leadership? *Leadership & Organization Development Journal*, 27(2), 144-158.
- Heath, C. (1939). M. K. Gandhi: Apostle of light and truth force. In S. Radhakrishnan, (Ed.), Mahatma Gandhi - Essays and reflections on his life and work (pp. 91-93). Woking, Great Britain: Unwin Brothers Limited.
- Heath, C. (1944). Gandhi. London: George Allen and Unwin Ltd.
- Hee, C. C. H. (2007). A holistic approach to business management: Perspectives from the Bhagavad Gita. *Singapore Management Review*, 29(1) 73-84.
- Laub, J. (2003). From paternalism to the servant organization, Servant Leadership Research Roundtable, Virginia Beach, VA. Retrieved from http://www.regent.edu/acad/global/publications/sl_proceedings/2003/laub_from_paternalism.pdf
- McGuire, D., & Hutchings, K. (2007). Portrait of a transformational leader: The legacy of Dr. Martin Luther King Jr. *Leadership & Organization Development Journal*, 28(2), 154-166.

14)	A Critical Analysis of Agricultural Bill 2020 Mr. Chandrakant B. Dhumale, Akola.	62
15)	IMPACT OF NEW AGRICULTURE ACTS 2020 ON FARMERS AND MARKETS Dr A. R. Chavan, New Mumbai	69
16)	To Study on New agriculture and Rural Marketing Challenges faced by the farmers in ... Dr. S.J. Bhavsar, Jalna	76
17)	Agricultural Development of Maharashtra State during Pre and Post Reform Periods Lt.Dr.M.R.Khot, Malvan	78
18)	Contract Farming and New agriculture Acts Shobha S. Kanni, Kanakagiri Dist: Koppal	83
19)	Studies on impact of new agricultural act and farmers empowerment-A VIEW R. B. Yedatkar, V. V. Niras	86
20)	New Agriculture Policy and its Impact on Agriculture Development Mrs. Kamble Shiladevi Pandurang, Hanegaon	89
21)	PROS AND CONS OF NEW AGRICULTURE ACTS - 2020 ISHWARYA.R -Mysuru	94
22)	ANALYSIS OF THE NEW AGRICULTURE ACT 2020 Mr. K. A. Shama - New Mumbai	97
23)	India's New Farms Bills of 2020 -A Study of Pros and Cons Dr.Chaya.R , Mysore, Karnataka.	102
24)	A Study New Agricultural Bill & Online Agricultural Marketing Prof. Rahul G. Mahure- Patur, Dist. Akola	107
25)	NEW AGRICULTURE ACT2020: PROBLEMS AND PERSPECTS Dr. Ramya S., -Mysuru	113
26)	NEW AGRICULTURE ACTS AND APMC Dr.Lt. Abasaheb Dhondiba Jadhav Shirol, Dist. Kolhapur	116
27)	New Agriculture Bill, 2020: Provisions and demerits Mr. Mehtre N. M / Miss. Joshi S. S.	120



IMPACT FACTOR (SJIF) 2021 = 7.380 Online ISSN 2278-8808
AN INTERNATIONAL PEER REVIEWED & REFERENCED JOURNAL

SCHOLARLY RESEARCH JOURNAL FOR INTERDISCIPLINARY STUDIES

APRIL - JUNE 2021, VOL. - 10, ISSUE-47



Indian Social & Research Foundation Akola,

ARTS COLLEGE MALKAPUR, AKOLA

(Accredited By NAAC With "B" Grade)
Department of Music & IQAC Organizing



In Collaboration with

Sharda Sangeet - Kala Academy Indore (M.P.)

One Day National E- Conference

Contribution of Modern Technology in Globalization
& Development of Music & All Interdisciplinary
Subjects

Editor-In-Chief

Asso. Prof. Dr. Yashpal D. Netragaonkar

*MIT World Peace - University School of Education,
Kothrud, Pune*

Editor

Dr. Gitaji S. Pande

*Principal, Head of Music Department,
Arts College Malkapur, Akola (M.S.)*

Co-Editor

Dr. Sunil B. Patake

*Department of Music Arts College
Malkapur, Akola (M.S.)*

SCHOLARLY RESEARCH JOURNALS

S. No. 3-4/3-4, TCGS, Sakinaka Niwan, D-wing, Pk-B, 2nd Floor
P. No. 104, Nr. Jaiyo Colony & Blue Spring Society,
Dattanagar, Jambhodan Road, Ambegaon (BK), Pune - 411046,
Website: www.srjis.com

© : AUTHOR
ISSN : (Online 2278-8808)
YEAR & VOLUME : SPECIAL ISSUE APR-MAY, 2021, VOL- 8/65
IMPACT FACTOR : SJIF 2021 = 7.380

Disclaimers: We do not warrant the accuracy or completeness of the information, text, graphics, links or other items contained within these articles. We accept no liability for any loss, damage or inconvenience caused as a result of reliance on such content. Only the author is the authority for the subjective content and may be contacted. Any specific advice or reply to query on any content is the personal opinion of the author and is not necessarily subscribed to by anyone else.

Warning: No part of this book shall be reproduced, reprinted, or translated for any purpose whatever without prior written permission of the Editor. There will be no responsibility of the publisher & Editor in Chief for Scholarly Research Journal for Interdisciplinary Studies (Online 2278-8808) if there is any printing or publishing error. Legal aspect is the responsibility of the author. In Favor of Editor & Co-Editor for this Special Issue on "CONTRIBUTION OF MODERN TECHNOLOGY IN



18. CURRENTLY TECHNICAL EDUCATION SYSTEM IN INDIAN MUSIC <i>Dr. Umesh Samantkar Chhaple</i>	117-123
--	---------

19. A STUDY THE FORMATION OF NATIONAL INSTITUTION FOR TRANSFORMING INDIA <i>Mr. Chandulaxi B. Dhansale</i>	124-133
20. THEME OF MORALITY, IDENTITY AND SEXUALITY IN THE SELECTED PLAYS OF MAHESHI ELKUNCHWAR <i>Ms. Anshri Ramrath Chhaple</i>	134-139
21. A STUDY URBANIZATION PROCESSES IN THE PUNE <i>Prof. Rahul G. Mahare</i>	140-150
22. LAND USE IN JALNA DISTRICT: POPULATION AND RESOURCES PERSPECTIVE <i>Mr. Rajendra Ramrath Sargolar</i>	151-155
23. MUSIC INFORMATION RETRIEVAL SYSTEM: AN INTRODUCTORY PERSPECTIVES <i>Mr. Rishaj Ravindra Vyapar</i>	156-162
24. DIVERSITY OF GRASSHOPPERS (ORTHOPTERA: ACRIDIDAE) IN GRASS LAND OF SAPUTARA AND DALWAT BETWEEN THE BOUNDRIES OF GUJRAT AND MAHARASHTRA <i>Shamsham Bhoje, Vilas More & Ashantosh Nimbharsane</i>	163-169
25. THE SIGNIFICANCE OF MUSIC EDUCATION IN INDIA <i>Vishal V. Konde</i>	170-176
26. TECHNOLOGY AND INDIAN CLASSICAL MUSIC <i>Ms. Ananddeep Kaur</i>	177-181
27. EFFECT OF TECHNOLOGY ON INDIAN MUSIC <i>Dr. San. Archana Madhan Anbhore</i>	182-186
28. IDENTIFICATION OF MILDEW MICROORGANISMS AND COMPARATIVE STUDY IN THE TENSILE STRENGTH OF SIMPLE MOISTENED CLOTH, MILDEWED CLOTH AND MILDEW APPLIED ON CHEMICALLY TREATED CLOTH AFTER 15th AND 30th Days <i>Ka. Shashije Dinkarwar Mankhori</i>	187-193

29. EFFECT OF PROLINE ON GROWTH AND DEVELOPMENT OF WHEAT PLANT UNDER THE INFLUENCE OF DIFFERENT LEVELS OF WATER STRESS <i>Saprekhya Chaur & Vinod Dabhane</i>	194-200
30. CYBER SECURITY IN INDIA AND GOVERNMENT INITIATIVES TO COMBAT CYBER THREATS <i>Mr P. Balu Marathekar</i>	204-210
31. PLAGIARISM IN RESEARCH: OVERVIEW <i>Dr. R. S. Sreerani</i>	211-217
32. MUSIC THERAPY: FROM ANCIENT INDIAN TO THE MODERN WORLD <i>Dr. Priji Mangesh Kulkarni</i>	218-227
33. CONTRIBUTION OF MODERN TECHNOLOGY IN GLOBALIZATION AND DEVELOPMENT OF MUSIC <i>Mrs. Uttara Ratanraj Tacker (Pradhani)</i>	228-230



A STUDY THE FORMATION OF NATIONAL INSTITUTION FOR TRANSFORMING INDIA

Mr. Chandrakant B. Dhumale

Ph.D. Research Scholar, Shri Shriyaji College of Arts, Commerce & Science Akola,

Email ID: cdhumale9@gmail.com

Abstract

In this paper, I have made a faithful albeit brief effort NITI Aayog (National Institution for Transforming India). One of the dominant features of Indian federalism is the Planning. Being an arm of the central government of India where Prime Minister is the captain or its chairman, Planning Commission's decision is vital and more effective than the others constitutional bodies. It is the real eye-centre in Indian federal set up which prepared the Five Years Plan. The method used for this research work has been Historical-Analytical Method and Exploratory method.

Keywords: NITI Aayog, formation of New Planning Commission's.



Scholarly Research Journal is licensed based on a work at www.srjis.com

I. Introduction:

India has been playing with the idea of planned economy in the country. As early as in 1876, when Dadabhai Naoroji wrote his "Poverty of India" it was realised that India's poverty could be eradicated only if efforts in some planned way were made. It was in 1933 that M. Visvesvaraya came out with his ten year plan with the target of doubling the income of the country. In 1938, Indian National Congress set up a National Planning Committee under the Presidentship of Late Pt. J. Nehru. The work of the Committee was, however, hampered due to the outbreak of Second World War. In 1941, the then Government of India realised the need and necessity of some sort of planning body in India and appointed a Committee for Planning. In 1943, this Committee was replaced by the Reconstruction Committee of the Executive Council, which was headed by the Governor General himself. A year later in 1944, a separate Planning and Development Department was set up by the Government of India. Simultaneously some industrialists of India came forward, with Bombay Plan aiming at economic development of the country in a planned way. In 1946, an Advisory Planning Board was set up by the interim Government of India with K. C. Neogy as its Chairman. Immediately after independence in 1947, the Economic Programme Committee (EPC) was formed by All India Congress Committee with Nehru as its chairman. This committee was to make a plan to balance private

Copyright © 2021, Scholarly Research Journal for Interdisciplinary Studies

and public partnership and urban and rural economies. In 1948, National Planning Committee was accordingly set up by the government. The Planning Commission was set up on the 15th March, 1950 through a Cabinet Resolution. Nearly 65 years later, the country has transformed from an under-developed economy to an emergent global nation with one of the world's largest economies.

The Planning Commission from 1950-2014 formulated twelve five year plans. The 1st and 2nd plans aimed at raising public resources for investments in public sector, the 3rd plan focused on increased emphasis on exports and the 4th Plan formulated at a difficult period of balance of payments crisis focused on agricultural development. The 5th Plan provided enhanced allocations for social sector spending. The 6th & 7th Plans were infrastructure plan focusing on raising plan resources for infrastructure spending. The 8th Plan formulated in the midst of economic reforms achieved 6.7 percent growth. The 9th Plan period witnessed a sharp decline in economic growth to 2.4 percent. The 10th & 11th Plans implemented in the 2004-2014 period witnessed economic growth trajectory of above 9 percent.

On 29 May 2014, the Independent Evaluation Office submitted an assessment report to Prime Minister Narendra Modi with the recommendation to replace the Planning Commission with a "control commission." On 13th August, 2014, the Union Cabinet scrapped the Planning Commission, to be replaced with a diluted version of the National Advisory Council (NAC) of India. On 1st January, 2015 a Cabinet resolution was passed to replace the Planning Commission with the newly formed National Institution for Transforming India. The Union Government of India announced the formation of NITI Aayog on 1st January, 2015.

The National Institution for Transforming India, also called NITI Aayog, was formed

the quintessential platform of the Government of India to bring States to act together in national interest, and thereby fosters Cooperative Federalism.

2. REVIEW OF LITERATURE:

The centre-state relations in the fields of legislative, executive and financial areas are different fields of interests for the researchers. The Union powers to make laws through ordinance and amendments allow the researchers to observe its impact on federal relations. The one nation one laws is a concept which reflects the centralizing tendencies in Indian federal structure. It is a continuous process of legislation which affects the centre-state relations. Besides these, the role, appointment, power and function of Governor in Indian federal relation, is an area of conflict between the centre-state, which the researchers love to study.

Ragehi Anarash (2008), Globalization and Federalism: Uneasy Partners? Economic and Political Weekly, Vol-43. This article reveals the center-state financial relation in the era of liberalization and the challenges before it. However, it is limited to the financial relation of Indian federal structure up to the year 2008.

Baham, A. I. (2004) – *The Wonder that was India-Pan* Macmillan Ltd., London is a beautiful piece of work on ancient India and its socio, political, religious and economic conditions of Indian society. This book is a study of ancient kingdoms of India which helps to understand the federal set-up of ancient India.

Bhambhani, C P (2006), *Sonia in Power-UPA Government 2004-06*, Shriya Delhi. It is book which illustrates the role of political parties and working of UPA -1 and it helps in finding out the issues of coalition politics which believes in pull and pressure technique.

Bombwall, K.R.,(1967),*The Foundation of Indian Federation*, is an inquiry into the historical background of the growth of federalism in India. This book provides light in to the concept of Indian federal structure and its development.

Srinivasan, T. N. and Singh, Nirvikar, (2009), "Indian federalism, Economic Reform & Globalization" is a helpful article on the financial administration of Indian federalism. It helps in observing centre-states financial relations in the era of globalisation.

Thakurta, Paranjoy and Gaha, Raghunaman Shankar, (2008), *Divided We Stand: India in a Time of Coalition*, Sage Publications, New Delhi. This book reflects the coalition politics of India. It helps in understanding coalition compulsions and its role in Indian politics.

3. Structure of Niti Aayog

Copyright © 2021, Scholarly Research Journal for Interdisciplinary Studies

148/748



I. **Chairperson:** Prime Minister

II. **Vice-Chairperson:** To be appointed by Prime-Minister

III. **Governing Council:** Chief Ministers of all states and Lt. Governors of Union Territories

IV. **Regional Council:** To address specific regional issues, Comprising Chief Ministers and

Lt. Governors Chaired by Prime Minister or his nominee.

V. **Adhoc Membership:** 2 Member in ex-officio capacity from leading Research institutions on rotational basis.

VI. **Ex-Officio membership:** Maximum four from Union council of ministers to be nominated by Prime minister.

VII. **Chief Executive Officer:** Appointed by Prime-minister for a fixed tenure, in rank of Secretary to Government of India.

VIII. **Special Invitees:** Experts, Specialists with domain knowledge nominated by Prime-minister.

4. NITI Aayog has developed a scheme of three plans which would run parallel

1) A 15 year 'Vision' that covers all the objectives of the government to be fulfilled by the end of 15 years.

2) A 7-year 'Strategy' envisaging the blueprint of development in next 7 years called as "National Development Agenda". This is again divided into two phases.

3) A 3-year **Action Plan** that enlists all the goals and the actions that will be taken by the government to accomplish the goals.

Differences between Planning Commission & Niti Aayog

Parameter	Planning Commission	NITI Aayog
States' role	States' role was limited to the National Development Council and annual interaction during Plan meetings.	State governments are expected to play a more significant role than they did in the Planning Commission.
Financial	Enjoyed the powers to allocate	To be an advisory body, or a think-

VI. **Ex-Officio membership:** Maximum four from Union council of ministers to be nominated by Prime minister.

VII. **Chief Executive Officer:** Appointed by Prime-minister for a fixed tenure, in rank of Secretary to Government of India.

VIII. **Special Invitees:** Experts, Specialists with domain knowledge nominated by Prime-minister.

4. NITI Aayog has developed a scheme of three plans which would run parallel

- 1) A 15 year 'Vision' that covers all the objectives of the government to be fulfilled by the end of 15 years.
- 2) A 7-year 'Strategy' envisaging the blueprint of development in next 7 years called as "National Development Agenda". This is again divided into two phases.
- 3) A 3-year Action Plan that outlines all the goals and the actions that will be taken by the government to accomplish the goals.

Differences between Planning Commission & NITI Aayog

Parameter	Planning Commission	NITI Aayog
States' role	States' role was limited to the National Development Council and annual interaction during Plan meetings	State governments are expected to play a more significant role than they did in the Planning Commission
Financial clout	Enjoyed the powers to allocate funds to ministries and state governments	To be an advisory body, or a think-tank. The powers to allocate funds might be vested in the finance ministry
Full-time members	The last Commission had eight full-time members	The number of full-time members could be fewer than 10

149/748



Member secretary	Secretaries or member secretaries were appointment through the usual process	To be known at the CEO and to be appointed by the prime minister
Part-time members	Full Planning Commission had no provision for part-time members	To have a number of part-time members, depending on the need from time to time

5. Features of NITI Aayog

NITI Aayog is developing itself as a State-of-the-art Resource Centre, with the necessary resources, knowledge and skills, that will enable it to act with speed, promote research and innovation, provide strategic policy vision for the government, and deal with contingent issues.

NITI Aayog's entire gamut of activities can be divided into four main heads:

- i. Design Policy & Programmes Framework
- ii. Foster Cooperative Federalism
- iii. Monitoring & Evaluation
- iv. Think Tank and Knowledge & Innovation

6. The NITI Aayog will work towards the following objectives:

- To evolve a shared vision of national development priorities, sectors and strategies with the active involvement of States in the light of national objectives. The vision of the NITI Aayog will then provide a framework „national agenda“ for the Prime Minister and the Chief Ministers to provide impetus to.
- To foster cooperative federalism through structured support initiatives and mechanisms with the States on a continuous basis, recognizing that strong States make a strong nation.
- To develop mechanisms to formulate credible plans at the village level and aggregate these progressively at higher levels of government.
- To ensure, on areas that are specifically referred to it, that the interests of national security are incorporated in economic strategy and policy.
- To pay special attention to the sections of our society that may be at risk of not benefiting adequately from economic progress.
- To design strategic and long term policy and programme frameworks and initiatives, and monitor their progress and their efficacy. The lessons learnt through monitoring and feedback will be used for making innovative improvements, including necessary mid-course corrections.

- To provide advice and encourage partnerships between key stakeholders and national and international like-minded Think Tanks, as well as educational and policy research institutions.
- To create a knowledge, innovation and entrepreneurial support system through a collaborative community of national and international experts, practitioners and other partners.
- To offer a platform for resolution of inter-sectoral and inter-departmental issues in order to accelerate the implementation of the development agenda.
- To maintain a state-of-the-art Resource Centre, be a repository of research on good governance and best practices in sustainable and equitable development as well as help their dissemination to stakeholders.
- To actively monitor and evaluate the implementation of programmes and initiatives, including the identification of the needed resources so as to strengthen the probability of success and scope of delivery.
- To focus on technology upgradation and capacity building for implementation of programmes and initiatives.
- To undertake other activities as may be necessary in order to further the execution of the national development agenda, and the objectives mentioned above.

151/748



7. Challenges and Opportunities to Make in India

India is the sixth largest economy in the world, poised to become a \$5 trillion economy by 2022 and aspiring to be a \$10 trillion economy by 2030. Integration of digital technologies and innovation is bringing about disruptive transformation in the country making it a land of immense opportunities.

The construction and housing sector has huge potential to change things if we want to realise the dream of New India by 2022. As per the 2011 census, 31% of India's population lives in urban areas. This number is expected to rise drastically and cross 50% by 2030 as a result of growing aspirations and opportunities in urban areas. This scale of growth will exponentially increase the demand for basic services and housing in cities. To achieve the vision of "Housing for All", the government of India launched the Pradhan Mantri Awas Yojana (Urban) in June, 2015. The validated housing demand as per the inputs received from States/UTs is about 10 million (1 Crore). Out of this, 7.3 million (73 lakh) houses have already been sanctioned under the mission and more houses are likely to be approved in the coming

Copyright © 2021, Scholarly Research Journal for Interdisciplinary Studies

months. At an average cost of INR 0.6 million (6 lakh) per dwelling unit, a total investment of about INR 6 trillion or more would be required. In addition to the direct impact that this can have on the economy, it will also have a multiplier effect on all the allied sectors, besides boosting employment opportunities and flow of knowledge and skills. However to meet the magnitude of demand (which would be akin to building two and a half Americas in the next five decades) and ensure timely deliveries (longer gestation period of projects has a huge impact in the project costs and as a result on its affordability), we will have to ditch conventional methods and pole vault into a new construction regime. The Global Housing Technology Challenge – India has been conceptualised to bring about such a paradigm shift in the construction sector in India. The Hon'ble Prime Minister envisaged the use of best technologies in construction from across the globe, for the building of nearly 10 million houses by 2022. The aim is to take inspiration from the best and make builders and developers in India among the best in the world.

- The advantage of India has with a young population below 32 years that account for 72 percent of the population unlike the ageing population in the west. "The challenge for India is to grow at 8-9 percent for three decades or more so as to lift the poor out of the poverty line". One of the ways, he suggested was for the young to get entrepreneurial. The government is helping by scrapping old rules that existed for over 60 years. The number of forms for registration for a startup has been reduced to three now, Competition fosters growth and innovation. The competition within states in India to become the number one startup state has also thrown up various solutions for agriculture, water management and other issues.
- Globalisation is the key to success and for that, it is important to dream big. Countries will

percent. An example of Meera Ganesh, co-founder and CEO of healthcare startup, Portea Medical who he said had created 15,000 jobs through her startup venture. Women entrepreneurs have to make it big to make a difference to the country and ecosystem

- India has become a global centre of innovation with Bangalore and Hyderabad leading in innovations as it is linked with multinational companies (MNCs) based there. Many companies have set up their plants in India, like Renault for instance, because the country provides frugal engineering and innovation at a cost that no other country can offer. "That is why IITs have been educating students to do great engineering at frugal costs,"
- Pointing out that India will be confronted with challenges like plastic, sewage, water management, etc. unlike the West which has always innovated for the 'rich and the famous', said Kant. Silicon Valley may have the highest number of innovations for the least amount of problems, he said. Praising the digital revolution that has been flagged off by demonetisation, Kant said that India will be a 'data rich' country and be better decisions would be then taken with the help of data and not on the discretion of a manager. "We are on the cusp of a revolution."
- The other big challenge for the country is urbanisation. Around 600-700 billion people will migrate to urban areas for which the country will have to create regions that are 2.5 times the size of America. The challenge then is to create cities that become models to the world. "Electrical vehicles, climate change are critical for India and need innovation".

152/748



8. Conclusion

The study reveals that the states are facing financial crunch and the financial disparities have been increased in each plan. The study report of the Planning Commission reveals that the federal units are the losers in each Plan. The central's share has increased whereas the states' share has been decreased. The Government of India has decided to set up NITI Aayog (National Institution for Transforming India), in place of the erstwhile Planning Commission, as a means to better serve the needs and aspirations of the people of India. A Three Year Action Agenda and a Seven Year Strategy have already been prepared by the NITI Aayog and placed in the public domain. Niti Aayog is now engaged in developing a fifteen-year vision document for the nation's development. The common theme of these programmes articulated by the honourable Prime Minister is "Sabka Saath, Sabka Vikas, Sabka Vishwas" or Development for All ensuring that Agenda 2030 is mainstreamed in India's

Copyright © 2021, Scholarly Research Journal for Interdisciplinary Studies

development strategy on the lines of the 2030 Agenda for Sustainable Development. To fast track this agenda, NITI Aayog has released a Three-Year Action Agenda covering years 2017-18 to 2019-20 and unfurled the strategy going forward -Strategy for New India. According to Mahatma Gandhi "Constant development is the law of life, and a man who always tries to maintain his dogmas in order to appear consistent drives himself into a false position".

References

- https://en.wikipedia.org/wiki/NITI_Aayog
- <http://niti.gov.in/content/niti-policy-briefs>
- <http://niti.gov.in/index.php/annual-reports>
- <http://cpd.gov.niti.nic.in/default/files/ebook/Broucher/index.html#page/4>
- <https://niti.gov.in/content/functions>
- <http://www.politicalscienceonline.com/india/planning-commission/planning-commission-in-india-history-functions-and-procedure/1020>
- <https://economictimes.indiatimes.com/news/economy/policy/niti-aayog-bats-for-ending-data-monopoly/articleshow/69364496.cms?from=mb>
- <http://cpd.gov.niti.nic.in/default/files/ebook/Broucher/index.html#page/2>
- <http://hindubusinessline.com/opinion/columns/all-you-wanted-to-know-about-niti-aayog/article6902292.ece>
- <https://currentaffairs.pibindia.in/tags/niti-aayog>
- <http://www.businesstoday.in/current/economy-politics/niti-aayog-to-draft-roadmap-for-fostering-innovation-stabilisation/story/192144.html>

- <http://mha.gov.in/content/mha-policy-brary>
- <http://mha.gov.in/index.php/annual-reports>
- <http://cpd.pwvnu.ac.in/ncs/default/files/ebook/Broucher/index.html#page4>
- <https://mha.gov.in/content/functions>
- <http://www.politicalscienceotes.com/india/planning-commission/planning-commission-in-india-history-functions-and-procedure/1020>
- <https://economynotes.in/india/economy-policy/india-ayog-bats-for-ending-dual-monopoly/article/india/69264496.cms?from=mlr>
- <http://cpd.pwvnu.ac.in/ncs/default/files/ebook/Broucher/index.html#page2>
- <http://hindubusinessline.com/opinion/columns/all-you-wanted-to-know-about-niti-ayog/article6902292.ece>
- <https://currentaffairs.gksdey.in/tags/niti-ayog>
- <https://www.bhaskar.com/article/india-current-affairs-niti-ayog-to-draft-roadmap-for-achieving-population-stabilisation/story392344.html>
- Alexandrowicz, C. H. (1957) *Constitutional Development in India*, Oxford University Press, London.
- Anwar, S & Kincaid, J. (2007) *The Practice of Fiscal Federalism: Comparative Perspectives* McGill-Queen's University Press, Montreal.
- Bagchi, Anuresh (2008), *Globalisation and Federalism: Unity or Diversity?* Economic and Political Weekly, Vol-43.
- Chamvedi T N and Prasad Kanna, (1984), *Planning and its Implementation*, Indian Institute of Public Administration, Delhi.
- Corbridge, S. (2010) *The political economy of development in India since independence*, Routledge Handbook of South Asian Politics: India.

154/748



Mr. Chandrakant B. Dhunde
(Pg.124-133)

133

- Bangladesh, Sri Lanka, and Nepal*, Routledge Taylor and Francis Group, London.
- Rao, M Govind & Singh, Navvikaar (2005) *The Political Economy of Federalism in India* Oxford University Press New Delhi.
- Rosse, Stephen J & George, Jim (2015) *Globalisation and Democracy*, Routman & Littlefield, UK.
- Sethi, J D (1992) *Autonomy of Planning Commission*, Mainstream, March 14, 1992.
- Shah, Anwar (2007) *The Practice of fiscal Federalism: Comparative Perspectives* McGill-Queen's University Press, Montreal.



A STUDY URBANIZATION PROCESSES IN THE PUNE

Prof. Rahul G. Mahure

Dr. H. N. Sisho Arts & Commerce College, Patar, Dist. Akola

Email ID: rmahure@gmail.com

Abstract

The Indian city of Pune witnessed rapid growth and deep transformation processes in the last three decades. The increasing water demand of Pune's growing population competes with growing energy and water demands. Urbanization in low & middle-income countries is one of the most influential transformation processes, affecting urban as well as natural systems on the local, regional and global scale.

Keywords: sustainability; urbanization; ecological resources; planning processes



Scholarly Research Journal is licensed based on a work of www.srjis.com

Introduction

The report of the World Commission on Environment and Development (WCED) (1987) on the challenges of urban transformation for sustainable development and large parts of its analysis are still to the point even after 50 years. Yet, urban transformation offers opportunities and challenges to create sustainable habitats for the future. As the two British development agencies UKAID and DFID note in a joint report: "the earlier cities in developing countries take steps to future proof their urban development, the better. There is an important—but closing—window of opportunity for many cities to act now before they are locked into unsustainable and unsuitable development pathways"¹. The New Urban Agenda formally adopted in 2016 in Quito also highlights the decisive role of cities in developing countries in the urban-based globalization process. Effective governance must recognize the potential and limits of the planning process, it must acknowledge the opportunities and challenges of spontaneous and informal development, be cognizant of the natural systems which provide the essential base (e.g., water, food, energy) for urban livelihood, and address the mutual risks which natural system dynamics pose on urban systems—and vice versa. Analysing the urbanisation process is in fact a prime example of the complexity of human-environment research. The complexity of the issue at hand demands a paradigm shift to achieve sustainable development, especially

161/748



¹ <http://www.acrid.com/doc/esset/98693783/sustainability-09-02335>
 Copyright © 2021, Scholarly Research Journal for Interdisciplinary Studies

in low and middle-income countries. Drawing on the example of Pune, this paper aims at bringing together some key aspects of this complex issue by addressing processes of natural environment, urban development processes and governance issues. Pune's development is symptomatic for many cities in the world. It faces a very dynamic urban growth and dwindling environmental resources to sustain this growth. Based upon the city's development trajectory, the multidisciplinary perspective assumed in this paper helps to identify emerging issues of urban development and emphasizes the role of policies and governance in sustainable urban development. Pune (once Poona) has witnessed rapid growth and deep transformation processes, especially in the last three decades. After Indian independence, the city grew remarkably in connection with the city's regional and agricultural embedding, the national policy for the diversification of industries and the existing renowned educational facilities. Today, Pune is India's eighth largest urban agglomeration (ninth largest municipality) with 5 million inhabitants in 2011. Situated 160 km south-east of the country's largest and economically most important city, Mumbai, Pune in the past used to offer less business opportunities and was comparatively less connected to global processes. Instead, it offered a higher quality of life; Pune was a place for those escaping Mumbai but who still wanted to stay connected. Remarkable growth since 1991 brought about deep changes to Pune, which was dominated mainly by its universities and the military—as being the seat of the Indian Army's Southern Command. Pune today has a diverse economic structure and a well-connected infrastructure. It is part of a larger urban development corridor stretching from Ahmednagar via



especially for the socio-economic weaker population, as discussed—and have therefore to be addressed as unjust. The planning regime for Pune in many cases fails due to several structural reasons and conflicting interests. New ways, like special purpose vehicles, are installed to overcome blockades and move forward in specific sectors. As the example from the waste management sector shows, changes driven by civil society can result in improved governance. Nevertheless, a powerful holistic planning approach currently exists on paper only. Especially for the transformation of the urban fringe—the city to be—windows of opportunity have to be used to shape a sustainable city of tomorrow. Sound planning, multi-level governance frameworks and the agency of local administrations to enforce plans are needed to create livable habitats in the future: In the core areas, heritage and the historically grown structures need to be protected and modernized with care, while in newly developing areas smart ideas are needed to prevent social segregation and unsustainable growth. Several approaches towards sustainable development can be found in Pune, some being stimulated by top-down policies, some by bottom-up processes. Yet, an overarching strategy combining the bits and pieces of a pathway for a transition to sustainability does not exist. What is needed, is on the one hand a strategy for a 'smart' development that makes best use of the opportunities within the given framework and on the other hand political agency to change the framework itself. Pune's growth has to be managed holistically, which means that instead of sectoral or small-scale approaches, a true vision for the agglomeration has to be developed. The development expected in the next years has to become more integrative, avoiding walled enclaves for few, but creating decent housing space also for the less affluent and allowing them to leave informality (of housing and of living). Finally, development has to become truly participative; ideas from different societal groups about Pune's future should be brought together to develop a sustainable, locally adjusted sustainability pathway as an alternative to the stereotype of the 'world class city' narrative. Our analysis shows, that even a prosperous city like Pune suffers from its embedding in a weak institutional framework. Thus, for directing the growth of India's cities towards more sustainable trajectories a fundamental shift is needed, using the vision of the New Urban Agenda as a guideline. We would like to highlight three central recommendations: (1) India needs a sustainable urbanization strategy, which goes beyond sectoral issues (like the 'Smart City Mission') but develops a strong comprehensive vision for India's urban future—rooted in India's society. Along with this vision regional planning authorities and local authorities need to be empowered to develop and implement locally

Copyright © 2021, Scholarly Research Journal for Interdisciplinary Studies

adjusted sustainability strategies. This requires increasing the financial power of local authorities. (2) Comprehensive strategies for a more socially inclusive development are needed. These have to go far beyond the provision of slum rehabilitation schemes—through the provision of decent living spaces for all, ideally through in-situ upgrading. As of now, there are hardly any policies beyond the housing sector, which address social inclusion. Given the complexity of India's society, which is increased through urbanization, measures to address this issue are urgently needed. (3) There is an urgent need to reconsider the relation and connection between the urban and periurban areas. Strengthening the exchange relations on a regional level can result in more sustainable consumption patterns and safeguard the provision of important ecosystem services.

References

- World Commission on Environment and Development. *Our Common Future*; Oxford University Press: New York, NY, USA, 1987.
- UKAID (Department for International Development); DFID (Department for International Development). *Future Proofing Cities, Risks and Opportunities for Inclusive Urban Growth in Developing Countries*; UKAID: London, UK, 2012.



- <http://www.puneemartcity.in/?vicker>;
bookmarkablePage::Com.SewerCity.Page.Internal.Citization (accessed on 2 September 2017).
- Arnold, J.G.; Srinivasan, R.; Mathish, R.S.; Williams, J.R. Large area hydrologic modelling and assessment—Part 1: Model development. *J. Am. Water Resour. Assoc.* 1998, 34, 73–89. [CrossRef]
- Wagner, P.D.; Kumar, S.; Schneider, K. An assessment of land use change impacts on the water resources of the Mula and Mutha Rivers catchment upstream of Pune, India. *Hydrol. Earth Syst. Sci.* 2013, 2233–2246. [CrossRef]
- Wagner, P.D.; Finer, P.; Schneider, K. Hydrologische Auswirkungen des Globalen Wandels in den Westghats. *Geogr. Rundsch.* 2015, 67, 48–53.
- Wagner, P.D.; Kumar, S.; Finer, P.; Schneider, K. Hydrological Modelling with SWAT in a Monsoon-Driven Environment: Experience from the Western Ghats. *ASABE 2011*, 54, 1783–1790. [CrossRef]
- Wagner, P.D.; Finer, P.; Wilken, P.; Kumar, S.; Schneider, K. Comparison and evaluation of spatial interpolation schemes for daily rainfall in data scarce regions. *J. Hydrol.* 2012, 464–465. [CrossRef]
- Wagner, P.D.; Reichman, T.G.; Kumar, S.; Schneider, K. Development of a new downscaling method for hydrologic assessment of climate change impacts in data scarce regions and its application in the Western Ghats, India. *Reg. Environ. Chang.* 2015, 15, 435–447. [CrossRef]
- Clarke, K.C.; Gordon, L. Loose-coupling a cellular automaton model and GIS: Long-term urban growth prediction for San Francisco and Washington/Baltimore. *Int. J. Geogr. Inf. Sci.* 1998, 12, 699–714. [CrossRef] [PubMed]
- Wagner, P.D.; Murty Bhallamudi, S.; Narasimhan, B.; Kantakumar, L.N.; Sudbeer, K.P.; Kumar, S.; Schneider, K.; Finer, P. Dynamic integration of land use changes in a hydrologic assessment of a rapidly developing Indian catchment. *Sci. Total Environ.* 2016, 539, 153–164. [CrossRef] [PubMed]
- Kantakumar, L.N.; Sawant, N.G.; Kumar, S. Forecasting urban growth based on GIS, RS and SLEUTH model in Pune metropolitan area. *Int. J. Geomat. Geosci.* 2011, 2, 568.
- Kantakumar, L.N.; Kumar, S.; Schneider, K. Spatiotemporal urban expansion in Pune metropolitan, India using remote sensing. *Habitat Int.* 2016, 51, 11–22. [CrossRef] 19.
- Copyright © 2021, Scholarly Research Journal for Interdisciplinary Studies

169/748



- Kroll, M. *Gesundheitliche Disparitäten in Urbanen Indien, Auswirkungen des Sozioökonomischen Status Auf Die Gesundheit in Pune*; Steiner: Stuttgart, Germany, 2013.
- Daldee, J.; Gupta, S. Pune: Queen of the Deccan; *Elephant Design*; Pune, India, 2003.
- Krishnamurthy, R.; Mishra, R.; Desai, K.C. City profile: Pune, India. *Cities* 2016, 53, 98–109. [CrossRef]
- PMC (Pune Municipal Corporation). *Final Draft City Development Plan Volume I*; PMC: Pune, India, 2012.
- Bapat, M. Shanty Town and City: The Case of Poona. *Prog. Plan.* 1981, 15, 151–269. [CrossRef]
- PMC (Pune Municipal Corporation). *Revising/Updating the City Development Plan (CPD) of Pune City-2041 under JNUURM*. 2012. Available online: <http://www.punecorporation.org/en/project-documents> (accessed on 2 September 2017).
- PMC (Pune Municipal Corporation). *Draft Development Plan for old Pune City (2007–2027)*; PMC: Pune, India, 2013.
- UNDESA (United Nations, Department of Economic and Social Affairs, Population Division). *World Urbanization Prospects, The 2014 Revision*. 2014. Available online: http://data.un.org/unpd/wup/CD-ROM/WUP2014_NLS_CD_FILES/WUP2014-F19-Urban_Population_Annual.xls (accessed on 2 September 2017).

- Kroll, M. *Gesundheitliche Disparitäten im Urbanen Indien. Auswirkungen des Sozioökonomischen Status Auf Die Gesundheit in Pune*. Steiner: Stuttgart, Germany, 2013.
- Didder, J.; Gupta, S. *Pune. Queen of the Deccan: Elephant Design*. Pune, India, 2003.
- Krishnamurthy, R.; Mishra, R.; Desai, K.C. *City profile: Pune, India. Cities* 2016, 53, 98–109. [CrossRef]
- PMC (Pune Municipal Corporation). *Final Draft City Development Plan Volume I*. PMC: Pune, India, 2012.
- Bapat, M. *Shanty Town and City: The Case of Poona. Prog. Plan.* 1981, 15, 151–269. [CrossRef]
- PMC (Pune Municipal Corporation). *Revising/Updating the City Development Plan (CPD) of Pune City-2041 under JNUURM*. 2012. Available online: <http://www.punecorporation.org/en/project-documents> (accessed on 2 September 2017).
- PMC (Pune Municipal Corporation). *Draft Development Plan for old Pune City (2007–2027)*. PMC: Pune, India, 2013.
- UNDESA (United Nations, Department of Economic and Social Affairs, Population Division). *World Urbanization Prospects. The 2014 Revision*. 2014. Available online: http://esa.un.org/wup/wupCD-ROM/WUP2014_XLS_CD_FILES/WUP2014-F19-Urban_Population_Annual.xls (accessed on 2 September 2017).
- Gadgil, A. *Rainfall characteristics of Maharashtra. In Geography of Maharashtra; Dhole J. Jog, S.R., Kale, V.S., Darye, V.S., Eds.; Rawat Publications: Jaipur, Ind* 89–102.
- Gunnell, Y. *Relief and climate in South Asia: The influence of the Western Ghats on the current climate pattern of peninsular India. Int. J. Climatol.* 1997, 17, 1169–1182. [CrossRef]
- Wagner, P.D.; Wazke, B. *Importance of spatially distributed hydrologic variables for land use change modelling. Environ. Model. Softw.* 2016, 83, 245–254. [CrossRef]
- Padhye, A.D.; Mahabaleshwarkar, M.; Ghate, H.V. *An overview of amphibian fauna of Pune District with special reference to their status in and around Pune City. Zool Print J.* 2002, 17, 757–763. [CrossRef]
- Dahanekar, N.; Paingankar, M.; Raut, R.N.; Khurut, S.S. *Fish fauna of Indrayani River, northern Western Ghats, India. J. Threat. Taxa* 2012, 4, 2310–2317. [CrossRef]

Copyright © 2021, Scholarly Research Journals for Interdisciplinary Studies

171/748



- Khurut, S.; Dahanekar, N.; Raut, R.; Mahabaleshwarkar, M. *Long-term changes in freshwater fish species composition in North Western Ghats, Pune District. Curr. Sci.* 2003, 84, 816–820.
- Nalawade, S.; Padhye, A.; Utkarsh, G. *Pune City Wilderness: A case for urban biodiversity assessment. J. Ecol. Soc.* 2006, 13, 3–7.